



GOVERNMENT OF KERALA

**THE GENERAL PROVIDENT FUND
(KERALA) RULES**

ISSUED BY:
THE AUTHORITY OF THE GOVERNMENT
OF KERALA

SECOND EDITION
(EMBODYING CORRECTIONS UPTO 29-2-1976)

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Government of Kerala
1977

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National Institute of Educational
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DOC. No.....
Date.....**

GOVERNMENT OF KERALA

Finance Department

NOTIFICATION

No. 39645/CR/62/Fin. Dated, Trivandrum, 26th December 1963.

In exercise of the powers conferred by the proviso to Article 309 of the Constitution of India and of all other powers enabling him in this behalf, the Governor of Kerala hereby makes the following rules, namely:—

THE GENERAL PROVIDENT FUND (KERALA) RULES

Short Title, Commencement and Definitions.

1. (1) These rules may be called the General Provident Fund (Kerala) Rules.

(2) They shall come into force on the 1st April, 1964.

2. In these rules, unless there is anything repugnant in the subject or context:—

(a) "Account Officer" means such officer as may be appointed in this behalf by the Accountant General, Kerala.

(b) Except where otherwise expressly provided "emoluments" means pay, leave salary or subsistence allowance as defined in the Kerala Service Rules or other Service Rules applicable to the officer concerned and includes dearness pay appropriate to pay, leave salary or subsistence allowance if admissible and any remuneration of the nature of pay received in respect of foreign service.

(c) "family" means—(i) in the case of a male subscriber, the wife, or wives and children of the subscriber, and the widow, or widows and children of a deceased son of the subscriber:

Provided that if a subscriber proves that his wife has been judicially separated from him or has ceased under the customary law of the community to which she belongs to be entitled to maintenance, she shall henceforth be deemed to be no longer a member of the subscriber's family in matters to which these rules relate, unless the subscriber subsequently indicates by express notice in writing to the Account Officer that she shall continue to be so regarded; and

(ii) in the case of a female subscriber, the husband and children of the subscriber, and the widow or widows and children of a deceased son of the subscriber:

Provided that if a subscriber by notice in writing to the Account Officer expresses her desire to exclude her husband from her family, the husband shall thenceforth be deemed to be no longer a member of the subscriber's family in matters to which these rules relate, unless the subscriber subsequently cancels formally in writing her notice excluding him.

Note 1.—“Children” means legitimate children.

Note 2.—An adopted child shall be considered to be a child when the Account Officer or if any doubt arises in the mind of the Account Officer, the Advocate General is satisfied that under the personal law of the subscriber, adoption is legally recognized as conferring the status of a natural child, but in that case only.

Note 3.—A child of one person given in adoption to another shall not be considered to be the child of the former, if the Account Officer, or if any doubt arises in the mind of the Account Officer, the Advocate General is satisfied that under the personal law of the persons concerned such adoption is legally recognised and in that case only.

(d) “Fund” means the General Provident Fund, (Kerala).

(e) “Government”, “Governor” and “State” means respectively the Government, the Governor and the State of Kerala.

(f) “Leave” means any variety of leave recognised by the leave rules applicable to the officer concerned.

(g) “Year” means a financial year.

3. Any other expression used in these rules which is defined either in the Provident Funds Act (XIX of 1925) or in the Kerala Service Rules is used in the sense therein defined.

CONSTITUTION OF FUND

4. There shall be a Fund called the General Provident Fund (Kerala) and the Fund shall be maintained in rupees.

5. The subscribers to the existing Provident Funds, viz., the State Provident Fund (Travancore), the General Provident Fund (Cochin) and the General Provident Fund (Madras) shall be allowed to exercise option either to continue to subscribe to these funds or to the new fund, such option being communicated in writing to the Account Officer within such period as the Government may by notification prescribe. The balances standing to the credit of the subscribers in any of the existing Funds shall be transferred to the respective accounts to be opened in their names under the new Fund, when they elect to join the new Fund.

GOVERNMENT DECISIONS:

(1) (a) The option once exercised shall be final.

(b) The option in the case of Gazetted officers shall be intimated to the Accountant General directly, and in the case of non-Gazetted officers to the respective Heads of Offices, who will, in turn, forward to the Accountant General a consolidated statement showing the name, designation, Provident Fund Account number and nature of option of each subscriber and make necessary entries in the Service Book of the person concerned.

[G.O. (P) No. 140/64/Fin.(PF) dated 1-4-1964]

6. (1) Subject to the provisions of rule 5 and sub-rule (2) of this rule, the following classes of Government servants whose conditions of service are governed by the rules issued by the Governor, shall join the Fund:

Provided that any Government servant who has insured his life in the State Life Insurance (Official Branch) will not be required, to join the Fund if he so desires and if the monthly premium of Insurance does not fall below the minimum rate of subscription for the General Provident Fund (Kerala) prescribed by Government from time to time:

Provided also that if the monthly premium in respect of the State Life Insurance (Official Branch) taken by a Government servant falls below the minimum rate of monthly subscription to the General Provident Fund (Kerala) prescribed by Government from time to time, he will be required to join the General Provident Fund (Kerala) also and the monthly subscription to the General Provident Fund (Kerala) and the monthly premium to the State Life Insurance (Official Branch) together shall not fall below the minimum rate of Provident Fund subscription prescribed by Government from time to time.

[G.O. (P) 619/71/Fin. dated 11-10-1971]

(a) All full members of any pensionable service.

(b) All Probationers in any service who will be made full members of the service on due completion of their period of probation.

(c) All temporary, acting and officiating members of any service, other than re-employed pensioners, on completion of one year's continuous service.

(d) An officer not coming under (a) or (b) or (c) above, but who has been duly admitted to membership under rules or orders heretofore in force.

Note.—Temporary, acting and officiating members of any service (other than re-employed pensioners and those provisionally appointed initially).

who have not completed one year's continuous service may also be admitted to the Fund if they apply for it in writing. (G.O. (P) 198/66 Fin. PF. dated 11-5-1966).

Provided that a temporary Government Servant, who is borne on an establishment to which the provisions of the Provident Funds Scheme, 1952 framed under the Employees' Provident Funds and Family Pension Fund Act, 1952 (19 of 1952), would have applied but for the exemption granted under section 17 of the said Act, shall subscribe to the General Provident Fund, if he has actually worked for not less than 240 days during a period of twelve months or less in such establishment.

Explanation:—The period of work for 240 days shall be computed in the manner specified in the Employees' Provident Funds Scheme, 1952, and shall be certified by the employer.

(2) No officer who has been required or permitted to subscribe to a Contributory Provident Fund shall be eligible to join or continue as a subscriber to the Fund, while he retains his right to subscribe to such a Fund.

GOVERNMENT DECISIONS:

(1) All the officials confirmed in service prior to 1-4-1964 and who are required to join the Fund compulsorily with effect from the date of their confirmation, but not admitted to any fund so far, will be admitted to the General Provident Fund (Kerala) with effect from the date of their confirmation and the arrears from that date collected and credited to the General Provident Fund (Kerala).

[G.O. (P) No. 479/65/Fin. (PF) dated 27-12-1965]

(2) Those contingent employees who have opted for absorption into regular establishment will be admitted to the General Provident Fund compulsorily from 1-4-1969, unless they apply in writing for admission to the Fund from an earlier date. [Cir. No. 56/PF/68/Fin. dated 14-8-1968].

NOMINATIONS

7. [deleted]

8. (1) (i) Subject to sub-rule (2) below a subscriber shall, at the time of joining the Fund, send to the Account Officer along with his application in Form A, a nomination conferring on one or more persons the right to receive the amount that may stand to his credit in the Fund, in the event of his death before that amount has become payable, or having become payable, has not been paid:

Provided that if, at the time of making the nomination, the subscriber has a family, the nomination shall not be in favour of any person or persons other than the members of his family.

Note.—In this rule, unless the context otherwise requires "person" or "persons" shall include a company or institution or association or body of individuals, whether incorporated or not.

(ii) If a subscriber nominates more than one person under sub-rule (1), he shall specify in the nomination the amount or share payable to each of the nominees in such manner as to cover the whole of the amount that may stand to his credit in the Fund at any time.

(iii) Every nomination shall be in the Form set forth in the First Schedule.

(iv) A subscriber may at any time cancel a nomination by sending a notice in writing to the Account Officer:

Provided that the subscriber shall, along with such notice, send a fresh nomination made in accordance with the provisions of this rule.

Note.—A subscriber to the Provident Fund may be permitted to change or revise the nomination even after retirement, discharge, etc., but before receiving payment provided the change or revision of the nomination is made and notified in accordance with these rules.

(v) A subscriber may provide in a nomination—

(a) in respect of any specified nominee, that in the event of his predeceasing the subscriber, the right conferred upon that nominee shall, pass to such other person as may be specified in the nomination:

Provided that such other person or persons, shall, if the subscriber has other members of his family, be such other member or members. Where the subscriber confers such a right on more than one person under this clause, he shall specify the amount of share payable to each of such persons in such a manner as to cover the whole of the amount payable to the nominee;

(b) that the nomination shall become invalid in the event of the happening of a contingency specified therein: Provided that if at the time of making the nomination the subscriber has no family, he shall provide in the nomination that it shall become invalid in the event of his subsequently acquiring a family:

Provided further that, if, at the time of making the nomination, the subscriber has only one member of the family, he shall provide in the nomination, that the right conferred on the alternate nominee under clause (a), shall become invalid in the event of his subsequently acquiring other member or members in his family.

(vi) Immediately on the death of a nominee in respect of whom no special provision has been made in the nomination under clause (a) of sub-rule (v) or on the occurrence of any event by

reason of which the nomination becomes invalid in pursuance of clause (b) of sub-rule (v) or the proviso thereto, the subscriber shall send to the Account Officer a notice in writing cancelling the nomination, together with a fresh nomination made in accordance with the provisions of this rule.

(vii) Every nomination made, and every notice of cancellation given, by a subscriber shall, to the extent that it is valid, take effect from the date on which it is received by the Account Officer.

(2) Nomination made in respect of the several accounts under the existing funds referred to in rule 5, in accordance with the rules governing them, shall be treated as nominations made under these rules, provided they are not inconsistent with these rules.

SUBSCRIBER'S ACCOUNT

9. An account shall be prepared in the name of each subscriber and shall show the amount of his subscriptions with interest thereon as prescribed in rule 15, as well as advances and withdrawals from the Fund.

CONDITIONS AND RATES OF SUBSCRIPTIONS

10. A subscriber shall subscribe monthly to the Fund except during a period of suspension:

Provided that a subscriber may, at his option, not subscribe during leave which either does not carry any leave salary or carries leave salary equal to or less than half pay or half average pay:

Provided further that a subscriber, on reinstatement after a period passed under suspension, shall be allowed the option of paying, in a lump or in instalments, any sum not exceeding the maximum amount of arrear subscriptions permissible for that period.

Provided also that a subscriber may at any time during the last one year of service immediately preceding the date of his retirement, elect not to subscribe to the fund.

Note.—A subscriber who has under Rule 31 applied for the closure of his account shall not subscribe to the Fund after such application unless he returns to duty."

GOVERNMENT DECISION:

Subscription towards Provident Fund need not be realised from teacher trainees receiving only subsistence allowance during the period of training, except with their consent.

[G.O. (P) 44/66/Fin.(PF) dated 8-2-1966]

10A. The subscriber shall intimate his election not to subscribe during the leave referred to in the first proviso to Rule 10 and during

the last one year of service immediately preceding the date of his retirement referred to in the third proviso to rule 10 in the following manner:—

- (a) If he is an officer who draws his own pay bills, by making no deduction on account of subscription in his first pay bill drawn after proceeding on leave OR after electing not to subscribe to the Fund in accordance with the third proviso to rule 10. Intimation in writing shall also be sent to the Treasury Officer and the Accountant General:

OR

- (b) If he is an officer who does not draw his own pay bills, by giving an option statement (in duplicate) to the Head of his office before he proceeds on leave or after electing not to subscribe to the Fund in accordance with the third proviso to rule 10. The Head of the office shall forward one copy of the statement, duly countersigned to the Accountant General.
- (c) Failure to make due and timely intimation shall be deemed to constitute an election to subscribe.
- (d) The option of a subscriber intimated under these rules shall be final.

11. (1) The amount of subscription shall be fixed by the subscriber himself, subject to the following conditions:—

- (a) It shall be expressed in whole rupees.

(b) It may be any sum, so expressed, not less than 6 per cent of his emoluments.

Note.—Rounding off of minimum percentage.—If 6 per cent of emoluments represents a sum not expressible in whole rupees, the fraction of a rupee will be rounded to the nearest whole rupee, 50 Ps. counting as the next higher rupee. This amount shall be taken as the minimum limit of subscription.

(2) For the purposes of sub-rule (1), the emoluments of the subscriber shall be as follows:—

(a) In the case of a subscriber who was in service on the 31st March of the preceding year, the emoluments to which he was entitled on that date:

Provided that—

(i) if the subscriber was on leave on the said date and elected not to subscribe during such leave, or was under suspension on the said date, his emoluments shall be the emoluments to which he was entitled on the first day after his return to duty;

(ii) if the subscriber was on deputation outside the State on the said date or was on leave on the said date and continues to be on leave and has elected to subscribe during such leave, his emoluments shall be the emoluments to which he would have been entitled had he been on duty in the State or had he not been on leave.

(b) In the case of a subscriber who was not in Government service on the 31st March of the preceding year, the emoluments to which he was entitled on the day he joins the Fund.

(3) The subscriber shall intimate the fixation of the amount of his monthly subscription in each year in the following manner:—

(a) If he was on duty on the 31st March of the preceding year, by the deduction, which he makes in this behalf from his pay bill for that month;

(b) If he was on leave on the 31st March of the preceding year, and elected not to subscribe during such leave, or was under suspension on that date, by the deduction which he makes in this behalf from his first pay bill after his return to duty.

(c) If during the year, he has entered Government service for the first time, or joins the Fund for the first time, by the deduction which he makes in this behalf, from his pay bill for the month during which he joins the Fund;

(d) If he was on leave on the 31st March of the preceding year, and continues to be on leave and has elected to subscribe during such leave, by the deduction which he causes to be made in this behalf from his salary bill for that month;

(e) If he was on foreign service on the 31st March of the preceding year, by the amount credited by him into the treasury on account of subscription for the month of April in the current year.

(4) The amount of subscription so fixed shall remain unchanged throughout the year:

Provided that the amount of subscription may be enhanced once at any time during the course of a year.

GOVERNMENT DECISION:

In cases of voluntary enhancement of subscription to the Provident Fund during the course of a financial year, it is not the intention to realise arrears of subscription at the enhanced rates for the previous months. However, in cases where arrears of subscription have been realised inadvertently, there is no objection to admitting them in audit.

[C. No. 59/64/Fin.(PF) dated 16-6-1964]

(5) Notwithstanding anything contained in sub-rule (1), the Government may by order direct that the whole or any part of the arrears of pay or allowances or both payable to subscribers under a scheme or revision of pay or allowances or both implemented with retrospective effect shall be credited to the fund and every subscriber to whom such order applies shall comply with such order.

The amendment hereby made shall be deemed to have come into force with effect from the 5th April, 1974. [G.O. (P) 310/74/Fin. dated 20-9-1974]

12. When a subscriber is transferred to foreign service or sent on deputation outside the State he shall remain subject to the rules of the Fund in the same manner as if he were not so transferred or sent on deputation.

REALISATION OF SUBSCRIPTION

13. Subscriptions shall ordinarily be recovered by deductions from pay bills. But a subscriber who is on foreign service or on leave or on deputation outside the State may remit his subscription either in cash through a treasury or by means of demand drafts. The chalan in the case of cash remittance to the treasury or the demand draft shall be sent to the Account Officer together with a schedule showing the details of the remittance.

14. If an officer fails to subscribe with effect from the date on which he is required to subscribe to the Fund, the total amount due to the Fund on account of arrears of subscription shall forthwith be paid by the subscriber to the Fund or in default be ordered by the Account Officer to be recovered by deduction from the emoluments of the subscriber in instalments or otherwise, as may be directed by the head of the office in case of non-gazetted officers, by the heads of departments in the case of gazetted officers and by Government in the case of heads of departments.

GOVERNMENT DECISIONS:

1. (a) A pass book in the Form H will be maintained in respect of each subscriber who desires to maintain it for recording his Provident Fund transactions with effect from 1-4-1964, or any later date to be fixed by him.

(b) The pass book will be kept under the custody of the subscriber himself.

(c) In respect of a gazetted officer, he himself will make the entries in the pass book except that relating to the date of encashment of the bill. The date of encashment will be filled in by the Treasury Officer who will also attest the other entries in the pass book after verification. In the case of a non-gazetted officer, the disbursing officer will make the entries in the pass book under his attestation.

[G. O. (P) 637/64/Fin. (PF) dated 5-9-1964]

2. The non-gazetted officers drawing their pay on gazetted officer's pay bills will themselves make the necessary entries in their Provident Fund Pass Books, such entries being attested by the officers competent to countersign their bills.

[G.O. (P) 123/65/Fin.(PF) dated 7-4-1965]

3. The pass book will be maintained compulsorily by all Provident Fund subscribers in the Police Department with effect from 1-4-1969.

[G. O. (Ms.) 172/69/Fin. dated 16-4-1969]

INTEREST

15. (1) Subject to the provisions of sub-rule (5) below interest at such rate as may be fixed by the Government subject to a minimum of 4 per cent shall be annually credited by the Government to the account of each subscriber.

(2) Interest shall be credited with effect from the last day in each year in the following manner:—

(i) On the amount at the credit of a subscriber on the last day of the preceding year, less any sums withdrawn during the current year—interest for twelve months;

(ii) On sums withdrawn during the current year—interest from the beginning of the current year up to the last day of the month preceding the month of withdrawal;

(iii) On all sums credited to subscriber's account after the last day of the preceding year interest from the date of deposit up to the end of the current year;

(iv) The total amount of interest shall be rounded to the nearest whole rupee (fifty paise or more counting as the next higher rupee):

Provided that when the amount standing at the credit of a subscriber has become payable, interest shall thereupon be credited under this sub-rule in respect only of the period from the beginning of the current year or from the date of deposit, as the case may be, up to the date on which the amount standing at the credit of the subscriber became payable.

(3) In this rule, the date of deposit shall in the case of a recovery from emoluments, be deemed to be the first day of the month in which it is recovered and in the case of an amount remitted by the subscriber into the treasury, shall be deemed to be the first day of the month of remittance, if it is remitted into the treasury before the fifth day of that month, but if it is remitted on or after the fifth day of that month the first day of the next month:

Provided that where there has been a delay in the drawal of pay or leave salary and allowances of a subscriber and consequently the recovery of his subscription towards the Fund is delayed, the interest on such subscriptions shall be payable from the month in which the pay or leave salary of the subscriber was due under the rules, irrespective of the month in which it was actually drawn:

*Provided further that where the emoluments of a month are drawn and disbursed in the same month itself, the date of deposit shall, in the case of recovery of his subscription be deemed to be the first day of the succeeding month.

(4) In addition to any amount to be paid under rules on final withdrawal, interest thereon up to the end of the month preceding that in which the payment is made or up to the end of the sixth month after the month in which such amount became payable, whichever of these periods be less, shall be payable to the person to whom such amount is to be paid:

Provided that where the Account Officer has intimated to that person (or his agent) a date on which he is prepared to make payment, interest shall be payable only up to the end of the month preceding the date so intimated.

Note 1.—If a subscriber holding a post in an officiating or temporary capacity exercise on the termination of his post the option allowed by rule 30 of leaving in the Fund the amount accumulated to his credit, interest shall be allowed on that amount for not more than a year after the termination of employment. If the subscriber subsequently obtains re-employment under Government, deposits not withdrawn will commence again to bear interest from the date on which subscriptions are renewed.

Note 2.—Payment of interest on the fund balance beyond a period of six months upto a period of one year may be authorised by the head of the Accounts Office after he has personally satisfied himself that the delay in payment was occasioned by circumstances beyond the control of the subscriber and in every such case the administrative delay involved in the matter shall be fully investigated and action if any required taken.

The above concession is applicable to persons who retire on or after 8-10-1974.

[G. O. (P) 335/74/Fin. dated 8-10-1974]

(5) Interest shall not be credited to the account of a subscriber if he informs the Account Officer that he does not wish to receive it; but if he subsequently asks for interest, it shall be credited with effect from the first day of the year in which he asks for it, or if he had joined the Fund during the year from the date of his joining the Fund.

ADVANCE FROM THE FUND

16. (1) A temporary advance may be granted to a subscriber from the amount standing to his credit in the Fund at the discretion

* Came into force on the 1st September 1967.

of the appropriate authority specified by Government from time to time by general or special order subject to the following conditions:—

(a) No advance shall be granted unless the sanctioning authority is satisfied that the applicant's pecuniary circumstances justify it and that it will be expended on the following object or objects and not otherwise—Provided that the conditions of actual dependence shall not apply in the case of son or daughter of the subscriber:—

(i) to pay expenses in connection with prolonged illness of the applicant and members of his family or any person actually dependent on him, or to repay any outstanding amount on account of a loan expressly taken for this purpose.

Note.—An advance is permissible to meet the expenses on account of confinement (1) in cases necessitating prolonged medical attention, prolonged stay in a hospital or protracted treatment and (2) in other circumstances involving expenditure disproportionate to the subscriber's income.

(ii) to pay for the overseas passage for reasons of health or education of the subscriber and members of his family or of any person actually dependent on him, and also to meet the cost of education of the subscriber or of any person actually dependent on him, outside India, whether for an academic, technical, professional or vocational courses; or in India for medical, engineering or other technical or specialised courses beyond the High School stage, provided that the course of study is for not less than three years.

GOVERNMENT DECISION:

The courses of study in India detailed below shall be treated as technical in nature provided the course is of not less than 3 years' duration and is beyond High School stage.

(a) Diploma courses in the various fields of Engineering and Technology, e. g., Civil Engineering, Mechanical Engineering, Electrical Engineering, Tele-Communication/Radio Engineering, Metallurgy, Automobile Engineering, Textile Technology, Leather Technology, Printing Technology, Chemical Technology, etc. etc., conducted by recognised technical institutions.

(b) Degree courses in the various fields of Engineering and Technology, e. g., Civil Engineering, Mechanical Engineering, Electrical Engineering, Tele-Electrical Communication Engineering and Electronics, Mining Engineering, Metallurgy, Aeronautical Engineering, Chemical Engineering, Chemical Technology, Textile Technology, Leather Technology, Pharmacy, Ceramics etc. etc., conducted by Universities and recognised technical institutions.

(c) Post-Graduate courses in the various fields of Engineering and Technology conducted by the Universities and recognised institutions.

(d) Degree and Diploma courses in Architecture, Town Planning and allied fields conducted by recognised institutions.

(e) Diploma and Certificate courses in Commerce conducted by recognised institutions.

(f) Diploma courses in the Management conducted by recognised institutions.

(g) Degree courses in Agriculture, Veterinary Science and allied subjects conducted by recognised Universities and institutions.

(h) Courses conducted by Junior Technical Schools.

(i) Courses conducted by Industrial Training Institutes under the Ministry of Labour and Employment (DGE & T).

(j) Degree and Diploma courses in Art/Applied Art and allied subjects conducted by recognised institutions.

(k) Draftsmanship courses by recognised institutions.

(l) Medical courses.

(m) B. Sc. (Home Science) Course of three years' duration.

(iii) to pay obligatory expenses on a scale appropriate to the subscriber's status in connection with marriages, funerals or ceremonies which by the religious or social customs of the applicant it is incumbent on him to perform, or to repay any outstanding amount on account of a loan expressly taken for this purpose.

Note.—Temporary advance from Provident Fund credits of a subscriber may be granted to meet expenses in connection with the marriage and other ceremonies of the subscriber himself.

(iv) to pay for the cost of legal proceedings instituted by the subscriber for vindicating his position in regard to any allegations made against him in respect of any act done or purporting to be done by him in the discharge of his official duties, the advance in this case being available in addition to any advance admissible for the same purpose from any other Government source, provided that the advance under this rule shall not be admissible to a subscriber who institutes legal proceedings in any court of law either in respect of any matter unconnected with his official duty or against Government in respect of any condition of service or penalty imposed on him;

(v) to pay for the cost of the subscriber's defence where he is prosecuted by the Government in any court of law or when

the subscriber engages a legal practitioner to defend himself in an enquiry in respect of any alleged misconduct on his part, and

(vi) to pay for the cost of general education of subscriber or of any child of his in India beyond the high school stage for University degrees like B.A., B.Sc., LL.B., M.A., M.Sc., etc.

Note 1.—The amount of temporary advances admissible for purposes of sub-rules (iv) and (v) above shall notwithstanding any other provision to the contrary in these rules, not exceed three months' pay or Rs. 500 whichever is greater and shall in no case exceed half the amount at the credit of the subscriber.

Note 2.—A temporary advance may be granted to a subscriber who is under suspension provided he agrees in writing to the recovery of the advance being made in monthly instalments from the subsistence allowance sanctioned to him.

(b) Deleted.

GOVERNMENT DECISION:

The power to sanction temporary advances from Provident Fund in relaxation of rules under Rule 35 of the General Provident Fund (Kerala) Rules vests with Government in the concerned administrative department with the concurrence of the Finance Department.

(c) The sanctioning authority shall record in writing its reasons for granting the advance.

(d) An advance shall not, except for special reasons to be recorded in writing be granted—

(1) in excess of three months' pay or half the amount at credit of the subscriber in the Fund, whichever is less:

Provided that if the reason is of a confidential nature, it may be communicated to the Account Officer personally and/or confidentially.

Note.—For the purpose of this rule, pay includes dearness pay, where admissible.

(2) The sanctioning authority shall not, under any circumstances, grant to a subscriber from the Fund—

- (i) an advance during the month in which he retires or proceeds on leave preparatory to retirement from service on superannuation;
- (ii) an advance unless a period of six months has elapsed after the grant of a previous advance;
- (iii) an advance during the last one year of service, immediately preceding the date of retirement, to a subscriber who has elected not to subscribe to the Fund during the said period in accordance with the third proviso to rule 10;

- (iv) An advance sanctioned from Provident Fund shall not result in a position whereby the amount of advance outstanding repayment, if any, plus the advance proposed to be sanctioned is more than 300 per cent of the balance amount at the subscriber's credit with the Government after disbursing the advance to be sanctioned.

RULING

The sanctioning authority should strictly follow the provisions in this sub-rule in the matter of granting temporary advances from the General Provident Fund. If in any case the advance happens to be granted irregularly and for that reason refunded in lump immediately in the month in which it is drawn, such advance will be treated as not drawn for the purpose of reckoning six months specified in the rule for the grant of the next advance and that in all other cases such irregular draws should be taken into account in reckoning the period of 6 months.

(3) In fixing the amount of an advance, the sanctioning authority shall pay due regard to the amount at the credit of the subscriber in the Fund.

(4) The amount of the advance should be a sum expressed in whole rupees and the monthly instalments of payments should also be in equal number of whole rupees the advances applied for being raised or reduced if necessary to enable the instalments to be thus fixed.

GOVERNMENT DECISIONS:

(1) A temporary advance is admissible after a period of four months (and within a period of six months) only when the previous advance sanctioned to the subscriber is a non-refundable withdrawal for the same purpose.

[Cr. No. 26/68/PF/Fin. dated 27-4-1968]

(2) A copy of the sanction for temporary advances from the Provident Fund should be sent to the Controller of Accounts as and when they are accorded and another copy of the sanction should be attached with the bills when presented to the treasury.

[Cr. No. 18/68/Fin.(PF) dated 3-4-1968]

(3) All applications for advance should be supported by the latest annual account slip issued by the Controller of Accounts. Advances both temporary and non-refundable sanctioned already should be taken into account before sanctioning a fresh advance. In the absence of the above account slip the accounts kept by the Controlling Officers or the Provident Fund Pass Books of the subscribers, as reconciled from time to time with the accounts maintained by the Accountant General, may be relied on for determining the actual amount at credit.

[Cr. No. 73/69/PF/Fin. dated 7-8-1969]

(4) Any amount drawn in excess of the maximum temporary advance admissible should be got refunded in lump at the earliest with penal interest at 2% per annum in addition to the interest rate prescribed for Provident Fund.

[Cr. No. 73/69/PF/Fin. dated 7-8-1969]

17.(1) An advance shall be recovered from the subscriber in such number of equal monthly instalments as the sanctioning authority may direct; but such number shall not be less than twelve unless the subscriber so elects, or in any case not more than twenty-four. In special cases, where the amount of advance exceeds 3 months' pay of the subscriber under sub rule (i) of clause (d) of rule 16 (i), the sanctioning authority may fix such number of instalments to be more than twenty-four but in no case more than thirty-six. A subscriber may, at his option, repay two or more instalments in a month.

(2) Recovery shall be made in the manner prescribed in rules 13 and 14 for the realisation of subscriptions and shall commence with the issue of pay for the month following the month in which the advance was withdrawn. Recovery shall not be made, except with the subscriber's consent, while he is on leave, which either does not carry any leave salary or carries leave salary equal to or less than half pay or half average pay or in receipt of subsistence allowance, and may be postponed, on the subscriber's written request, by the sanctioning authority during the recovery of an advance of pay granted to the subscriber.

(3) When an advance is sanctioned under sub-rule (1) of rule 16 before repayment of last instalment of any previous advance is completed, the balance of any previous advance not recovered shall be added to the advance so sanctioned and the instalments for recovery shall be fixed with reference to the consolidated amount.

(4) [Deleted].

(5) If an advance has been granted to a subscriber and drawn by him and the advance is subsequently disallowed before re-payment is completed, the whole or balance of the amount withdrawn, shall with interest at the rate provided in rule 15, forthwith be repaid by the subscriber to the Fund, or in default, be ordered by the Account Officer to be recovered by deductions from the emoluments of the subscriber in a lump sum or in monthly instalments not exceeding twelve as may be directed by the head of office in the case of non-gazetted officers, by the head of departments in the case of gazetted officers, and by Government in the case of heads of departments:

Provided that subscribers whose deposits in the Fund carry no interest shall not be required to pay any interest.

(6) Recoveries made under this rule shall be credited as they are made to the subscriber's account in the Fund.

(7) Recoveries towards temporary advances previously granted and outstanding, will not be made during the last one year of service immediately preceding the date of retirement in respect of a subscriber who has elected not to subscribe to the Fund during the said period in accordance with the third proviso to rule 10.

PAYMENTS TOWARDS INSURANCE POLICIES

18. Subject to the conditions hereinafter contained in these rules—

(a) payments towards a policy of life insurance may, at the option of a subscriber, be substituted in whole or part for subscriptions due to the Fund;

(b) the amount of subscriptions with interest thereon standing to the credit of a subscriber in the Fund may be withdrawn to meet—

(i) a payment towards a policy of life insurance;

(ii) the purchase of a single payment life insurance policy;

Provided that no amount shall be withdrawn: (1) before the details of the proposed policy have been submitted to the Account Officer and accepted by him as suitable; or (2) to meet any payment or purchase made or effected more than three months before the withdrawal; or (3) in excess of the amount required to meet a premium or subscription actually due for payment within three months of the date of withdrawal.

The Account Officer shall, before accepting as suitable the details of the proposed policy, satisfy himself that the policy is taken out mainly for the benefit of the subscriber's family and shall refuse to accept a policy which does not fulfil this condition:

Provided further that payments towards an educational endowment policy may not be substituted for subscriptions to the Fund and that no amounts may be withdrawn to meet any payment or purchase in respect of such a policy if that policy is due for payment in whole or part before the subscriber's age of normal superannuation:

Provided further that amounts withdrawn shall be rounded to the nearest whole rupee.

GOVERNMENT DECISION

The due date for the purpose of payment of the premium would be inclusive of the grace period allowed by the Life Insurance Corporation.

[C. No. 39/64/Fin. (PF) dated 2-5-1964]

19. (1) The number of policies in respect of which substitution for subscriptions due to the Fund or withdrawal of subscriptions from the Fund may be permitted under rule 18 shall not exceed four:

Provided that where immediately before the date on which these rules come into force substitution for subscriptions due to the Fund or withdrawal of subscriptions from the Fund, is permitted in respect of more than four policies, such substitution or withdrawal shall continue to be permitted in respect of those policies.

Explanation.—In computing the maximum number of policies specified in this rule, policies which have matured shall be excluded.

(2) The premium for a policy [including any policy referred to in the proviso to sub-rule (1)] in respect of which withdrawal of subscriptions from the Fund may be permitted under rule 18, shall not be payable otherwise than annually.

20. (1) If the total amount of any subscriptions or payments substituted under clause (a) of rule 18 is less than the amount of the minimum subscription payable to the Fund, the difference shall be rounded to the nearest rupee in the manner provided in clause (iv) of sub rule (2) of rule 15 and paid by the subscriber as a subscription to the Fund.

(2) If the subscriber withdraws any amount standing to his credit in the Fund for any of the purposes specified in clause (b) of rule 18 he shall, subject to his option under clause (a) of that rule, continue to pay to the Fund the subscription payable under rule 11.

21. (1) A subscriber who desires to substitute a subscription or payment under clause (a) of rule 18 may reduce his subscription to the Fund accordingly:

Provided that the subscriber shall—

(a) intimate to the Account Officer on his pay bill or by letter the fact of, and reason for, the reduction; and

(b) send to the Account Officer, within such period as the Account Officer may require, receipts or certified copies of receipts in order to satisfy the Account Officer that the amount by which the subscription has been reduced was duly applied for the purposes specified in clause(a) of rule 18.

(2) A subscriber who desires to withdraw any amount under clause (b) of rule 18 shall—

(a) intimate the reason for the withdrawal to the Account Officer by letter;

(b) make arrangements with the Account Officer for the withdrawal; and

(c) send to the Account Officer, within such period as the Account Officer may require, receipts or certified copies of receipts in order to satisfy the Account Officer that the amount withdrawn was duly applied for the purposes specified in clause (b) of rule 18.

(3) The Account Officer shall order the recovery of any amount by which subscriptions have been reduced, or of any amount withdrawn, in respect of which he has not been satisfied in the manner required by clause (b) of sub-rule (1) and clause (c) of sub-rule (2) together with interest thereon at the rate determined under rule 15 in respect of the year in which the payments should have been made from the emoluments of the subscriber and place it to the credit of the subscriber in the Fund.

22. (1) A policy to be acceptable under these rules shall be one effected by the subscriber himself on his own life and shall (unless it is a policy effected by a male subscriber which is expressed on the face of it to be for the benefit of his wife, or of his wife and children, or any of them) be such as may be legally assigned by the subscriber to the Governor. Government will not make any payments of premia on behalf of subscribers to Insurance Companies nor take steps to keep a policy alive.

Explanation 1.—A policy on the joint lives of the subscriber and the subscriber's wife or husband shall be deemed to be a policy on the life of the subscriber for the purpose of this rule.

Explanation 2.—A policy which has been assigned to the subscriber's wife shall not be accepted unless either the policy is first re-assigned to the subscriber or the subscriber and his wife both join in an appropriate assignment.

(2) The policy may not be effected for the benefit of any beneficiary other than the wife or husband of the subscriber or the wife or husband and children of the subscriber or any of them.

23. (1) The policy, within three months after the first withholding of a subscription or withdrawal from the Fund in respect of the policy, shall—

(a) unless it is a policy effected by a male subscriber which is expressed on the face of it to be for the benefit of the wife of the subscriber, or of his wife and children, or any of them, be assigned to the Governor as security for the payment of any sum which may become payable to the Fund under rule 26(a) and delivered to the Account Officer, the assignment being made by endorsement on the policy in Form I or Form II or Form III of the forms in the second schedule according as the policy is on the life of the subscriber or on the joint lives of the subscriber and the subscriber's wife or husband; or the policy has previously been assigned to the subscriber's wife;

(b) if it is a policy effected by a male subscriber which is expressed on the face of it to be for the benefit of the wife of the subscriber, or of the wife and children or any of them, be delivered to the Account Officer.

(2) The Account Officer shall satisfy himself by reference to the Life Insurance Corporation where possible, that no prior assignment of the policy exists.

(3) Once a policy has been accepted by the Account Officer for the purpose of being financed from the Fund, the terms of the policy shall not be altered, nor shall the policy be exchanged for another policy without the prior consent of the Account Officer to whom details of the alteration or of the new policy shall be furnished.

(4) If the policy is not assigned and delivered, or delivered, within the said period of three months, any amount withheld or withdrawn from the Fund in respect of the policy shall, with interest thereon at the rate provided in rule 15 forthwith be paid or repaid, as the case may be, by the subscriber to the Fund, or, in case of default be ordered by the Account Officer to be recovered by deduction from the emoluments of the subscriber by instalments or otherwise as may be directed by the head of the department.

(5) Notice of assignment of the policy shall be given by the subscriber to the Life Insurance Corporation, and the acknowledgment of the notice by the Life Insurance Corporation shall be sent to the Account Officer within three months of the date of assignment.

Note 1:—In cases where an employee in a medical or educational institution under a local body who is a subscriber to the Provident Fund established and maintained by it, is permanently transferred to pensionable service under Government on account of such institution being taken over by Government and his policy of life assurance has been re-assigned to him on such transfer, he shall assign the same to the Governor.

Note 2:—The subscriber shall not during the currency of the policy draw any bonus the drawal of which during such currency is optional under the terms of the policy, and the amount of any bonus which under the terms of the policy the subscriber has no option to refrain from drawing during its currency shall be paid forthwith into the Fund by the subscriber or in case of default be ordered by the Account Officer to be recovered by deduction from the emoluments of the subscriber, by instalments or otherwise, as may be directed by the authority competent to sanction an advance for the grant of which special reasons are required.

23A. If a subscriber to any other Fund financing his insurance policy/policies under the rules of that Fund comes over to the General Provident Fund (Kerala) by option or otherwise and intends to finance that policy/those policies under the rules of the latter Fund,

he shall, on re-assignment of the policy/policies by the Account Officer concerned in the form prescribed in the fourth schedule to the General Provident Fund (Kerala) Rules, make within a period of three months of the re-assignment, a fresh assignment of the policies in the appropriate form prescribed in the second schedule to the General Provident Fund (Kerala) Rules.

24. (1) Save as provided by rule 26(b) when the subscriber—

(a) quits the service; or

(b) has proceeded on leave preparatory to retirement or if he is employed in a vacation department, on leave preparatory to retirement combined with vacation, and applies to the Account Officer for re-assignment or return of the policy; or

(c) While on leave has been permitted to retire or declared by a competent medical authority to be unfit for further service and applies to the Account Officer for re-assignment or return of the policy; or

(d) pays or repays to the Fund the whole of any amount withheld or withdrawn from the Fund for any of the purposes mentioned in rule 18 with interest thereon at the rate provided in rule 15,

the Account Officer shall, for and on behalf of the Governor,

(i) if the policy has been assigned to the Governor under Rule 23 or under the corresponding rule heretofore in force re-assign the policy in Form I of the Forms set forth in the third schedule to the subscriber, or to the subscriber and the joint assured, as the case may be, and make it over to the subscriber together with a signed notice of the re-assignment addressed to the Life Insurance Corporation; or

(ii) if the policy has been delivered to him under clause (b) of sub-rule (1) of rule 23 make over the policy to the subscriber.

(2) Save as provided by rule 26 (b) when the subscriber dies before quitting the service, the Account Officer shall deal with the policy as indicated below:

(a) If there is a beneficiary and if the beneficiary be the same as the person entitled to his Provident Fund, the Account Officer shall for and on behalf of the Governor reassign the policy to the beneficiary in Form No. II in the third schedule.

(b) If there is a beneficiary who is different from the person entitled to the Provident Fund, the Account Officer shall draw the amount from the Life Insurance Corporation and recoup to the Provident Fund such amount as has been withdrawn for payment of

premia together with interest as calculated under rule 15 and pay the balance if any, to the beneficiary.

(c) If there is no beneficiary the Account Officer shall draw the amount from the Life Insurance Corporation and credit to the Provident Fund Account of the subscriber and dispose it of as follows:—

From the amount so realised, so much of the amount as has been withdrawn from his Provident Fund amount for the payment of premia with interest as calculated under rule 15 shall be paid to the person or persons entitled for his Provident Fund amounts. The balance if any will form part of the estate of the deceased and shall be paid to his heirs according to law, provided it is free from attachment by a Court of Law.

GOVERNMENT DECISION

The General Provident Fund (Kerala) Rules require that a policy which has been assigned to Government should be re-assigned to the subscriber or beneficiary. No difficulty arises in a case in which a subscriber and his wife are jointly assured or where they have a joint interest in the policy, and the husband and the wife are joint assigners as the survivor in such cases as the surviving co-assigner, is legally entitled to have the policy re-assigned to him or her. In all other cases, however, where the subscriber dies in service the problem arises as to who is legally entitled to re-assignment. Though it is open to Government under the rules to re-assign the policy to whatsoever person it considers legally entitled to receive it, without probate or letters of administration or succession certificate, they follow this procedure entirely at their own risk as there is always the possibility that persons may later come forward as persons rightfully entitled to the proceeds of the policy and seek to fasten liability on Government for re-assigning it to a wrongful claimant. To be on the safe side therefore, it is essential the Government should satisfy themselves in all cases that the person to whom they re-assign the policy is the person who is legally entitled to receive it and this can be achieved only on production of letters of administration, probate or succession certificate. This requirement, however, has given rise to some degree of inconvenience as production of legal representation involves the expenditure of an appreciable sum of money which in many cases may be out of all proportion to the balances standing to the credit of a deceased subscriber. To minimise the degree of inconvenience, therefore, it has been decided that where the amount is small and the claimant is the widow or a child of the subscriber and where there is other evidence to show that she is the heir to the estate, such as the fact that the rest of the estate and the Provident Fund money have gone to her and her children, the policy can safely be handed back to the widow without

a formal deed of re-assignment. The above procedure should normally be followed in all cases when the amount of policy does not exceed Rs 5,000. This limit of Rs 5,000 should be applied to each individual policy when more than one policy was financed from the General Provident Fund. If the amount assured exceeds this amount, specific orders of Government should be taken. A letter would then be addressed to the Insurance Company stating the Government have no further claims against the policy and the company left to decide whether or not they should pay to the person who produces the policy on the evidence before them or on the production of legal proof of succession. Such a procedure has been criticised as in conflict with the statutory rules which require a formal re-assignment. On the other hand, if the person who appears to be legally entitled to the policy is prepared to accept the policy without a formal deed of re-assignment, Government cannot very well insist on a formal re-assignment, particularly as the claimant would thereby be committed to the expenditure of an appreciable sum of money. If however, an Insurance Company were to insist on a re-assignment of such a policy to the person legally entitled to receive it there would be no other alternative but to request the party claiming the policy, to produce legal representation and on this being done to re-assign the policy to such person.

[Cir. No. 74/68 (PF) Fin. dated 8-11-1968]

25. (1) If a policy assigned to the Governor under rule 23 or under the corresponding rule heretofore in force matures before subscriber quits the service, or if a policy on the joint lives of a subscriber and the subscriber's wife or husband, assigned under rule 23 or under the corresponding rule heretofore in force, falls due for payment by reason of the death of the subscriber's wife or husband, the Account Officer shall, save as provided by rule 26(b) proceed as follows:—

(i) If the amount assured is greater than the whole of the amount withheld or withdrawn from the fund in respect of the policy with interest, the Account Officer shall for and on behalf of the Governor, re-assign the policy in the form set forth in the fourth schedule, to the subscriber or to the subscriber and the joint assured, as the case may be, and make it over to the subscriber, who shall immediately on receipt of the policy moneys from the Life Insurance Corporation pay or repay to the Fund the whole of any amount withheld or withdrawn with interest, and in case of default, the provisions of sub-rule (4) of rule 23 applicable to a failure to assign and deliver a policy shall apply;

(ii) If the amount assured is less than the whole of the amount withheld or withdrawn with interest, the Account Officer shall realise the amount assured together with any such bonuses

and shall place the amount so realised to the credit of the subscriber in the Fund.

(2) Save as provided by rule 26 (b) if a policy delivered to the Account Officer under clause (b) of sub-rule (1) of rule 23 matures before the subscriber quits the service, the Account Officer shall make over the policy to the subscriber:

Provided that if the interest in the policy of the wife of the subscriber, or of his wife and children, or any of them, as expressed on the face of the policy, expires when the policy matures, the subscriber, if the policy moneys are paid to him by the Life Insurance Corporation shall immediately on receipt thereof, pay or repay to the Fund either—

(i) the whole of any amount withheld or withdrawn from the Fund in respect of the policy with interest thereon at the rate provided in rule 15, or

(ii) an amount equal to the amount assured together with the amounts of any bonuses which have accrued, whichever is less. and, in case of default, the provisions of sub-rule (4) of rule 23 applicable to a failure to assign and deliver a policy shall apply.

26. (a) If the policy lapses, or is assigned otherwise than to the Governor under rule 23 or is charged or encumbered, the provisions of sub-rule (4) of rule 23 applicable to a failure to assign and deliver a policy shall apply.

(b) If the Account Officer receives notice of—

(a) an assignment (other than an assignment to the Governor under rule 23) of, or

(b) a charge or encumbrance on, or

(c) an order of a Court restraining dealings with the policy or any amount realized thereon, the Account Officer shall not, for and on behalf of the Governor,—

(i) re-assign or make over the policy as provided in rule 24, or

(ii) realize the amount assured by the policy or re-assign or make over the policy, as provided in rule 25 but shall forthwith refer the matter to Government.

GOVERNMENT DECISION

The following procedure will be adopted for the disposal of the Life Insurance Policies financed from the Provident Fund Accounts of the subscribers who died and in whose cases no legal heir(s)/claimant(s) has/have come forward to claim the amount:—

After the expiry of two years from the date of death of the subscriber, the Account Officer shall issue a public notice through

the leading dailies of the region where the subscriber last served or the place where his death had occurred, asking the legal heir(s) claimant(s), if any, to submit his/their claims within a period of three months from the date of issue of the said notice. If no claim is received within the said period, the Account Officer shall realise the proceeds of the policy and credit the same to the Provident Fund Account of the deceased subscriber, the subsequent disposal of the amount being regulated in accordance with the rules on the subject.

**RESTRICTION OF THE PROVISIONS RELATING TO
FINANCING OF POLICIES TO EXISTING
SUBSCRIBERS IN RESPECT OF
EXISTING POLICIES**

27. The provisions of rules 18 to 26 shall apply only to subscribers who, before the date of publication of these rules, have been substituting in whole or in part, payments towards policies of life insurance for subscriptions to the Fund or making withdrawals from the Fund for such payments:

Provided that such subscribers shall not be permitted to substitute such payments for subscriptions due to the Fund or to withdraw from the Fund for making such payments in respect of any new policy.

NON-REFUNDABLE WITHDRAWALS

28. (A) (1) Subject to the conditions specified herein, non-refundable withdrawals from the amount standing to the credit of a subscriber in the Fund may be sanctioned by an authority competent to sanction an advance for special reasons under clause (d) of sub rule (1) of rule 16, at any time—

(I) After the completion of twenty years of service (including broken periods of service, if any) of the subscriber or within ten years of the date of his attainment of the age of superannuation except during the month in which he retires or proceeds on leave preparatory to retirement from service on superannuation, for one or more of the following purposes, namely:—

(a) meeting the cost of higher education, including, where necessary the travelling expenses of any child of the subscriber, and if he has no child, of any other relative actually dependent on him in the following classes, namely:—

(i) for education outside India for academic, technical, professional or vocational course beyond the High School stage, and

(ii) for any medical, engineering or other technical or specialised course in India beyond the High School stage, provided that the course of study is for not less than three years.

GOVERNMENT DECISIONS

The courses of study detailed below shall be treated as technical in nature provided the course is not less than 3 years duration and is beyond High School stage.

(a) Diploma courses in the various fields of Engineering and Technology e.g., Civil Engineering, Mechanical Engineering, Electrical Engineering, Tele-Communication/Radio Engineering, Metallurgy, Automobile Engineering, Textile Technology, Leather Technology, Printing Technology, Chemical Technology, etc., etc., conducted by recognised technical institutions.

(b) Degree courses in the various fields of Engineering and Technology e.g., Civil Engineering, Mechanical Engineering, Electrical Engineering, Tele-Electrical Communication Engineering and Electronics, Mining Engineering, Metallurgy, Aeronautical Engineering, Chemical Engineering, Chemical Technology, Textile Technology, Leather Technology, Pharmacy, Ceramics etc., etc., conducted by Universities and recognised technical institutions.

(c) Post-Graduate courses in the various fields of Engineering and Technology conducted by the Universities and recognised institutions.

(d) Degree and Diploma courses in Architecture, Town Planning and allied fields conducted by recognised institutions.

(e) Diploma and Certificate courses in Commerce conducted by recognised institutions.

(f) Diploma courses in the Management conducted by recognised institutions.

(g) Degree courses in Agriculture, Veterinary Science and allied subjects conducted by recognised Universities and institutions.

(h) Courses conducted by Junior Technical Schools.

(i) Courses conducted by Industrial Training Institutes under the Ministry of Labour and Employment (DGE & T).

(j) Degree and Diploma courses in Art/Applied Art and allied subjects conducted by recognised institutions.

Note.—The courses of studies referred to in the above item are those relating to fine arts or applied art etc., and are of a technical or specialised nature and not that of general education course like B. A., B. Sc., M. A., M. Sc. etc.

(k) Draftsmanship courses by recognised institutions.

(l) Medical courses.

(m) B. Sc. (Home Science) course of 3 years duration.

[G. O. (P) 580/68/Fin. (PF) dated 12-11-1968]

(b) meeting the expenditure in connection with the marriage of a son or daughter of the subscriber, and if he has no daughter,

of any other female relative dependent on him, or repaying any outstanding amount on account of a loan expressly taken for this purpose;

(c) meeting the expenditure in connection with the illness, including, where necessary, the travelling expenses of the subscriber and members of his family or any person actually dependent on him, or repaying any outstanding amount on account of a loan expressly taken for this purpose;

(d) purchasing a house site in the name(s) of the subscriber and/or his wife or repaying any outstanding amount on account of a loan expressly taken for this purpose from Government or any other source before the date of application for the withdrawal:

Provided that the house to be constructed on the site so purchased is for the actual residence of the subscriber and/or his family.

(e) building a suitable house on a site owned or acquired by the subscriber and/or his wife with or without any assistance from the Provident Fund, or acquiring a house together with site in the name(s) of the subscriber and/or his wife, or repaying any outstanding amount on account of a loan expressly taken by the subscriber and/or his wife from the Government or any other source for any of these purposes before the date of application for withdrawal:

Provided that the house is for the actual residence of the subscriber and/or his family; and

(f) making additions or alterations to, or reconstructing, or completing or repairing a house owned or acquired by the subscriber and/or his wife with or without any assistance from the Provident Fund, or repaying any outstanding amount on account of a loan expressly taken by the subscriber and/or his wife from the Government or any other source for any of the said purposes before the date of application for the withdrawal:

Provided that the house is for the actual residence of the subscriber and/or his family.

Note.—In respect of a female subscriber, the words 'his' and 'wife' occurring in clauses (d), (e) and (f) shall be read as 'her' and 'husband' respectively.

GOVERNMENT DECISIONS

(1) "Military Service and War service which are reckoned for the purpose of pension" will count for the calculation of 20 (twenty) years' service under this sub-rule for permitting non-refundable withdrawals from the Fund.

(2) (a) Only one non-refundable withdrawal can be allowed for the same purpose. In this context the marriage/education of different sons/daughters/relatives actually dependent on the subscriber

and the illness of the subscriber or dependant on different occasions will not be treated as the same purpose. Regarding educational expenses, a withdrawal will be permitted for meeting the expenses for each year of education (of the kind mentioned in the Provident Fund Rules). Similarly a further non-refundable withdrawal can be allowed for a second or subsequent marriage of the same son or daughter or relative actually dependent on the subscriber. In the case of marriage, the amount should not be drawn earlier than three months of the date of marriage and if for any reason the marriage is postponed beyond 3 months from the date of drawal of the amount, it should be refunded. In such cases a fresh withdrawal can be allowed when the need actually arises.

(b) When a non-refundable withdrawal is sanctioned for medical treatment of the same person within six months of the previous sanction, it should be specified in the sanction that the non-refundable withdrawal is for illness on a different occasion.

(c) In respect of the grant of non-refundable withdrawals for purchasing house site or house together with site, if the payment is required in instalments through House Building Co-operative Societies or similar agencies, a subscriber shall be permitted to make non-refundable withdrawals as and when he is called upon to pay an instalment and each call for payment of instalment will be treated as a different purpose.

(d) A temporary advance/non-refundable withdrawal should not be granted when a previous non-refundable withdrawal/temporary advance was granted for the same purpose, within a period of four months. Further the temporary advance which is subsequently converted into a non-refundable withdrawal should be treated as a non-refundable withdrawal and in such cases another non-refundable withdrawal should not be granted for the same purpose.

(3) The various purposes specified in sub-clause (f) shall be treated as the same purpose for the grant of non-refundable withdrawal in terms of G. O. (P) No. 328/67/Fin. (PF) dated 1-8-1967.

(4) The amount of part-final withdrawal for any of the purposes in sub-clause (f) should be fixed with reference to the net estimate amount for such purposes, after deducting the provision for electrification, etc., if any, included in the estimate and a certificate to the effect that the cost of additions, alterations, repairs, etc., for which the part-final withdrawal is sanctioned does not include cost of electrification, sanitary arrangements etc., should also be furnished by the sanctioning authority at the time of sanctioning the withdrawal.

[G. O. (P) 67/69/Fin. (PF) dated 30-1-1969]

(5) The cost of electrification and sanitary arrangements, etc., shall be treated as part of the expenditure for building a suitable house.

[G. O. (P) 67/69/Fin. (PF) dated 30-1-1969]

(6) In the case of a subscriber under suspension, his period of suspension will also be taken into account for purpose of reckoning the minimum service of 20 years.

[G. O. (P) 612/70/Fin. dated 29-8-1970]

(7) *Procedure for sanction of temporary advances and non-refundable withdrawals to employees on deputation to foreign service.*—(i) In the case of the Gazetted Officers on deputation to foreign service within the State as well as outside the State, the temporary advances and non-refundable withdrawals from the Provident Fund will be sanctioned by the authority competent to sanction such advances and withdrawals under the rules of the Fund, to the Gazetted Officers in the Department/establishment to which he was attached at the time of proceeding on foreign service. If the deputation is within the State, the nearest treasury officer will be authorised by the Account Officer to pay the amount to the subscriber. A copy of the authorisation will be endorsed to the subscriber who should present the bill at that treasury for payment. If the deputation is outside the State the Account Officer of the State in which the payment is to be made will be authorised by the Account Officer of this State to arrange payment.

(ii) In respect of the non-gazetted officers, the temporary advance and non-refundable withdrawals will be sanctioned by the authority competent to sanction advances and withdrawals under the rules of the Fund, in the Department/establishment to which the non-gazetted officer was attached at the time of proceeding on foreign service, whether the deputation is within or outside the State.

(iii) The amount in such cases will be drawn and remitted by the head of the office, to which he was attached at the time of proceeding on foreign service, both in cases of deputation within or outside the State, the cost of remittance being borne by the subscriber.

(iv) The procedure regarding the drawal of the temporary advances and non-refundable withdrawals detailed above will also be followed for the drawal of the amount required for financing Insurance Policies from Provident Fund of the employees on deputation to foreign service.

[G. O. (P) 83/67/Fin. dated 27-2-1967]

(II) after the completion of twenty-five years of service (including broken periods of service, if any) of a subscriber or within three years before the date of his retirement on superannuation, whichever is earlier, from the amount standing to his credit in the Fund, for any of the following purposes, namely:—

Purchasing a motor car for his own use or repaying any outstanding amount on account of a Government loan expressly taken for this purpose before the date of application for the withdrawal:

Provided that the subscriber draws, on the date of application, a pay [as defined in rule 12 (23), Part I, K.S.R.] of not less than Rs. 550 per mensem:

Provided also that the amount of withdrawal shall in no case exceed the actual cost of the car or the balance outstanding against the loan taken for the purpose:

Provided further that no withdrawal for this purpose shall be allowed more than once.

(2) The actual withdrawal from the Fund shall be made only on receipt of an authorisation from the Account Officer who will arrange this as soon as the formal sanction is issued by the sanctioning authority.

CONDITIONS FOR WITHDRAWAL

(B) (1) Any sum withdrawn by a subscriber at any one time for one or more of the purposes specified in rule 28(A) from the amount standing to his credit in the Fund shall not ordinarily exceed one-half of such amount or six months' pay, whichever is less. The Government may, however, sanction the withdrawal of an amount in excess of this limit up to $3\frac{1}{4}$ ths of the balance at his credit in the Fund having due regard to (i) the object for which the withdrawal is being made, (ii) the status of the subscriber and (iii) the amount to his credit in the Fund:

Provided that—

(i) in the case of a subscriber who has availed himself of a loan under any of the schemes sponsored by the Government for the grant of advances for house building purpose or has been allowed any assistance in this regard from any other Government source, the sum withdrawn (which shall not exceed the limits specified in this clause) together with the amount of loan availed of under any of the aforesaid schemes or the amount received for house building purpose from any other Government source, shall not exceed Rs. 75,000 or five years' pay of the subscriber, whichever is less.

(ii) a subscriber who has been permitted a non-refundable withdrawal from the Fund for the purpose of building or acquiring a suitable house for residence at any place will not be permitted to make another non-refundable withdrawal from the Fund for any of these purposes or for the purchase of a house site at the same or another place. In the case of a subscriber who has been permitted a non-refundable withdrawal under rule 28(A) (1) (I) (d) to purchase a house site, he will not be permitted to make another withdrawal

for acquiring another house site or a house together with site at the same or another place.

(iii) (a) A subscriber who has been permitted under clause (d) and (e) of clause (1) of sub rule (1) of rule 28 (A) to withdraw money from the amount standing to his credit in the Fund shall not part with the possession of the house built or acquired or house site purchased with the money so withdrawn, whether by way of sale, mortgage (other than mortgage to the Government) gift, exchange or otherwise without the previous permission of the Government:

Provided that such permission shall not be necessary for—

(i) the house or house site being leased for any term not exceeding 3 years; or

(ii) its being mortgaged in favour of Housing Board, the Life Insurance Corporation or any other Corporation owned or controlled by the State Government which advance loans for the construction of a new house or for making additions or alterations to an existing house.

(b) The subscriber shall submit a declaration not later than the 31st day of December of every year as to whether the house or the house-site, as the case may be, continued to be in his possession or has been mortgaged, otherwise transferred or let out as aforesaid and shall, if so required, produce before the sanctioning authority on or before the date specified by that authority in that behalf, the original sale, mortgage or lease deed and also the documents on which his title to the property is based.

(c) If, at any time before his retirement, the subscriber parts with the possession of the house or house site without obtaining the previous permission of the Government, he shall forthwith repay the sum so withdrawn by him in a lump sum to the fund, and in default of such repayment the sanctioning authority shall, after giving the subscriber a reasonable opportunity of making a representation in the matter, cause the said sum to be recovered from the emoluments of the subscriber either in a lump sum or in such number of monthly instalments as may be determined by it.

Note:—Non-Refundable Advance in excess of half the amount at the credit of the subscriber or six months' pay will be sanctioned by Government in the concerned Administrative Department, with the concurrence of the Finance Department.

(2) A subscriber who has been permitted to withdraw money from the Fund under rule 28(A) shall satisfy the sanctioning authority within a reasonable period as may be specified by that authority that the money has been utilised for the purpose for which it was withdrawn and if he fails to do so, the whole of the sum so

withdrawn, or so much thereof as has not been applied for the purpose for which it was withdrawn shall forthwith be repaid in one lump together with interest thereon at the rate determined under rule 15, by the subscriber to the Fund and in default of such payment, it shall be ordered by the sanctioning authority to be recovered from his emoluments, either in a lump or in such number of monthly instalments as may be determined by the Government.

(3) Nothing in sub-rule (2) shall be deemed to require a subscriber whose deposits in the Fund carry no interest, to pay any interest on any sum repayable by him under that sub-rule.

CONVERSION OF AN ADVANCE INTO A NON-REFUNDABLE WITHDRAWAL

(C) A subscriber who has already drawn or may draw in future advance under rule 16 for any of the purposes specified in clauses (a), (b) and (c) of sub-rule (1) of rule 28(A) may convert, at his discretion by written request addressed to the Account Officer through the sanctioning authority, the balance outstanding against them into a non-refundable withdrawal, on his satisfying the conditions laid down in rules 28 (A) and (B).

RECOVERY OF MONEYS DRAWN, WITHHELD OR WITHDRAWN FROM THE FUND FOR IMPROPER USE

29. Notwithstanding anything contained in these rules if the sanctioning authority is satisfied that money drawn as an advance from the Fund under sub-rule (1) of rule 16 or withheld or withdrawn from the Fund under clause (a) or clause (b) of rule 18 has been utilised for a purpose other than that for which sanction was given to the drawal, withholding or withdrawal of the money, the amount in question shall, with interest at the rate provided in rule 15 forthwith be repaid or paid, as the case may be, by the subscriber to the Fund, or in default, be ordered to be recovered by deduction in one sum from the emoluments of the subscriber, even if he be on leave. If the total amount to be repaid or paid, as the case may be, be more than half the subscriber's emoluments, recoveries shall be made in monthly instalments of moieties of his emoluments till the entire amount recoverable be repaid or paid, as the case may be, by him.

Note:—The term "emoluments" as used in this rule does not include subsistence grant.

FINAL WITHDRAWAL OF ACCUMULATIONS IN THE FUND

30. (a) When a subscriber quits the service, the amount standing to his credit in the Fund shall become payable to him:

Provided that a subscriber who has been dismissed, removed or compulsorily retired from the service and is subsequently reinstated

in the service shall, if required to do so by Government, repay any amount paid to him from the Fund in pursuance of this rule, with interest thereon in the manner provided in the proviso to rule 31. The amount so repaid shall be credited to his account in the Fund:

Provided further that subscribers who are allowed to continue in service up to their 60th year of age and who continue to subscribe to the Provident Fund after their dates of superannuation and have quitted service at their 60th year and surrendered school teachers who are allowed to subscribe to the Fund on an optional basis after their date of superannuation till they attain their 60th year of age will be allowed interest for their Provident Fund deposits as laid down in rule 15 of the General Provident Fund (Kerala) Rules.

Explanation.—This concession will be applicable to cases arising on or after 19-2-1968 in respect of surrendered school teachers and to cases arising on or after 2-12-1967 in other cases. Those who are allowed to subscribe to the fund after 55th year shall exercise their option in writing. The option exercised by the Non-Gazetted Officers shall be recorded in their Service Books. The Gazetted Officers besides recording the option in the Provident Fund schedule attached to their first pay bill preferred after attaining the age of 55 years shall send their option to the Controiler of Accounts also. Once the option is exercised to subscribe to the fund, a subscriber shall not be allowed to discontinue the subscription till he quits service, nor will he have any claim to get his account closed before he quits service.

GOVERNMENT DECISION

In the case of those Provident Fund subscribers whose dismissal, removal or compulsory retirement from service, acceptance of resignation, termination of lien, etc., are ordered with retrospective effect, the date of issue of such orders will be deemed to be the date necessitating the closure of Provident Fund Account and accordingly interest will be allowed to them upto the end of the sixth month after the month in which such orders are issued or upto the end of the month preceding that in which the payment is made whichever period be less.

[G. O. (P) No. 569/68/Fin.(FF) dated 2-11-1968]

(b) A subscriber holding a post in an officiating or temporary capacity may either withdraw the amount on the termination of his post or leave it in the Fund to be withdrawn at the time he finally quits service.

Explanation.—A subscriber, other than one who is appointed on contract or one who has retired from service and is subsequently

re-employed, with or without a break in service, shall not be deemed to quit the service, when he is transferred without any break in service to a new post under the Central Government or other State Governments. In such a case, his subscriptions together with interest thereon shall be transferred to a new account under the Central Government or the State Government concerned, if that Government consents by general or special order, to such transfer of subscriptions and interest.

Note 1.—Transfers shall include cases of resignation from Government service in order to take up appointment in another department of the State Government or under the Central Government or under any other State Government or under a body corporate owned or controlled by the Central or a State Government or an autonomous organisation registered under the Societies Registration Act, 1860 or under the Aided School service without any break and with the proper permission of the Government. In cases where there has been a break in service it shall be limited to the joining time allowed on transfer to a different station.

The same shall hold good in cases of retrenchment followed by immediate re-employment.

Note 2.—In cases where the corporate bodies mentioned in Note 1 above do not have any Provident Fund Scheme of their own or whose Provident Fund rules do not provide for the acceptance of balances from other Provident Funds, the amount of subscription with interest thereon shall be finally paid to the person concerned at the time of his permanent transfer to such a body. In cases where the Provident Fund money is accepted by the corporate body subject to fulfilment of certain conditions, e.g., if the Government servant should complete the probation period, with them or should be confirmed in a post under them, the Provident Fund money shall be retained with Government till such time as it is transferred to the body concerned. In such cases, the Provident Fund account of the individual concerned would cease to be 'alive' from the date of his permanent transfer to such a body. Withdrawal from and new subscriptions to the Fund other than recoveries in respect of outstanding advances, will not be permitted during the period. But the Provident Fund money held by the Government will earn interest at the normal rate till the date of transfer of the amount to the corporate body.

Note 3.—In case where a subscriber on deputation to a body corporate, owned or controlled by the Government, is subsequently absorbed in such body corporate with effect from a retrospective date, for the purpose of calculating the interest due on the final accumulations of the subscriber, the date of issue of the orders regarding absorption shall be deemed to be the date on which the amount to the credit of the subscriber became payable subject, however, to the

condition that the amount recovered as subscription during the period commencing from the date of absorption and ending with the date of issue of orders of absorption shall be deemed to be subscription to the fund only for the purpose of awarding interest under the note.

GOVERNMENT DECISIONS

(1) In cases where the subscriber resigns from Government Service to take up appointment in any of the Services mentioned in Note 1 no application for closure of accounts in Form E need be forwarded to the Controller of Accounts. In such cases information regarding the Department and the Office in which the subscriber is working after his new appointment may be furnished to the Controller of Accounts, to enable him to transfer the Provident Fund balance to the new Provident Fund Account to which he may be subscribing.

(2) In cases of resignation not covered by explanation to rule 30 the General Provident Fund balance can be paid to the subscriber. In such cases the application for closure in Form E appended to the General Provident Fund (Kerala) Rules, properly and completely filled in may be forwarded to the Controller of Accounts, so as to enable him to ensure that the case under consideration is not covered by the explanation to rule 30 of the General Provident Fund (Kerala) Rules and the note thereunder and that the balance is payable to the subscriber.

[Circular No. 7/67/Fin.(PF) dated 24-1-1967]

(3) (i) Interest on Provident Fund balances transferred to corporate bodies owned or controlled by Government shall be allowed, in accordance with the provisions of rule 15 (4) of the G. P. F., (Kerala) Rules, upto the end of the month preceding that in which the payment is made or upto the end of the sixth month after the month in which such amount becomes payable, whichever of these periods be less.

(ii) The above procedure will not apply to cases covered by Note 2.

(iii) The concession of giving interest upto a maximum of one year at the discretion of Accountant General will not apply to cases of such transfers.

[G. O. (P) 155/68/Fin.(PF) dated 26-4-1966]

31. When a subscriber—

(a) has proceeded on leave preparatory to retirement or, if he is employed in a vacation department, on leave preparatory to retirement combined with vacation, or

(b) while on leave, has been permitted to retire or has been declared by a competent medical authority to be unfit for further service, or

(c) has attained the age of superannuation but has not been permitted to retire from service owing to some reason or other, the amount standing to his credit in the Fund shall, upon application made by him in that behalf to the Account Officer, become payable to the subscriber:

"Provided that the subscriber, if he returns to duty, shall, except where the authority competent to sanction an advance for the grant of which special reasons are required under clause (c) of sub-rule (1) of rule 16 decides otherwise, repay to the fund, for credit to his account, the amount paid to him from the fund in pursuance of this rule with interest thereon at the rate provided in rule 15 in cash or securities or partly in cash and partly in securities, by instalments or otherwise, by recovery from his emoluments or otherwise, as may be directed by the said authority."

*32. On the death of a subscriber before the amount standing to his credit has become payable, or where the amount has become payable, before payment has been made—

(1) when the subscriber leaves a family—

(a) if a nomination made by the subscriber in accordance with the provisions of rule 8 or of the corresponding rule heretofore in force in favour of a member or members of his family subsists, the amount standing to his credit in the Fund or the part thereof to which the nomination relates shall become payable to his nominee or nominees in the proportion specified in the nomination;

(b) if no such nomination in favour of a member or members of the family of the subscriber subsists, or if such nomination relates only to a part of the amount standing to his credit in the Fund, the whole amount or the part thereof to which the nomination does not relate, as the case may be, shall, notwithstanding any nomination purporting to be in favour of any person or persons other than a member or members of his family, become payable to the members of his family in equal shares:

Provided that no share shall be payable to—

- (i) sons who have attained legal majority;
- (ii) sons of a deceased son who have attained legal majority;
- (iii) married daughters whose husbands are alive;
- (iv) married daughters of a deceased son, whose husbands are alive; if there is any member of the family other than those specified in clauses (i), (ii), (iii) and (iv):

* See also Appendix—I

Provided further that the widow or widows and the child or children of a deceased son shall receive between them in equal parts only the share which that son would have received if he had survived the subscriber and had been exempted from the provision of clause (i) of the first proviso.

(2) When the subscriber leaves no family, if a nomination made by him in accordance with the provisions of rule 8 or of the corresponding rule heretofore in force in favour of any person or persons subsists, the amount standing to his credit in the Fund or the part thereof to which the nomination relates, shall become payable to his nominee or nominees in the proportion specified in the nomination.

Note 1. Payment of Provident Fund money due to a minor beneficiary of a deceased subscriber may be made to the guardian nominated by the subscriber. When the subscriber has not nominated a guardian, a guardian appointed by the Court to receive payment on behalf of a minor beneficiary should alone be recognized even where the amount involved does not exceed the limit of Rs. 5,000 specified in clause (b) of sub-section (i) of section 4 of the Provident Funds Act, 1925. But if the party pleads inability to incur expenditure for obtaining the guardianship certificate from the Court, the orders of the Government should be obtained for making any payment.

Note 2(a). In cases where a minor's share of the Provident Fund money does not exceed Rs 500 or where the total amount payable to all the minors does not exceed Rs. 1,000 payment may be made to the natural guardian of the minor children of the deceased subscriber without the execution of the indemnity bond or production of a guardianship certificate, provided that the Head of the Office is satisfied regarding the bona fides of the natural guardian and that subsequent claims are not likely to arise.

(b) Payment of minor's share of the Provident Fund money, to the extent of Rs. 5,000 (or the first Rs. 5,000 where the amount payable exceeds Rs. 5,000) may be made without requiring the production of a guardianship certificate from the Court, to the natural guardian of the minor, or, where there is no natural guardian, to the person considered fit by the Head of the office to receive payment on behalf of the minor, on such natural guardian or other person executing an indemnity bond (See Appendix 2) signed by two sureties agreeing to indemnify to Government against any subsequent claim to the amount paid to him:

Provided that the stamp duty payable on such indemnity bond shall be borne by Government:

Provided further that the person who comes forward to claim payment on behalf of the minor in the absence of a natural guardian.

shall be required to satisfy the authorities making payment by an affidavit in addition to the indemnity bond signed by two sureties, that he is in charge of the property of the minor and that he is looking after such property and if the minor has no property other than the Provident Fund money that the minor is in his custody and care.

- (c) In cases where the natural guardian is a Hindu widow/widower the payment of Provident Fund money on behalf of her/his minor children shall be made to her/him irrespective of the amount involved, without the production of a guardianship certificate or any indemnity bond, unless there is anything concrete to show that the interests of the mother/father are adverse to those of the minor children.

Note 3.--Payment of Provident Fund money due to a person nominated to receive the whole or part of the amount standing to the credit of a subscriber in the Fund shall be made as follows in cases where the nominee dies after the subscriber but before receiving payment:—

- (a) When the amount due to the deceased nominee does not exceed Rs. 500 the Account Officer may authorise payment of the amount to the claimant or claimants reported by the Collector of the district concerned, to be entitled to receive payment, after making such enquiry into the right and title of the claimant or claimants as the Collector may deem sufficient, if the Collector considers that the production of letters of administration or other legal authority may be dispensed with. The records of enquiry should contain the signed statements of at least two trustworthy or disinterested persons:

Provided that the Collector may, in such cases, if he considers it expedient, require the party to execute, before the payment is made, a bond (Appendix 3) signed by two sureties agreeing to indemnify the Government against any subsequent claim which might arise.

- (b) When the amount due to the deceased nominee exceeds Rs. 500 payment shall be made by the Account Officer to the person who produces probate or letters of administration evidencing the grant to him of administration to the estate of the deceased nominee or a succession certificate entitling the holder thereof to receive payment of the amount:

Provided that, in cases where the Government are satisfied of the right and title of a person claiming payment as heir of the deceased nominee and that undue delay and hardship would be caused by insisting on the production of letters of administration or other legal authority, they may authorise the Account Officer to pay the amount to the claimant on his executing a bond (Appendix 3) signed by two sureties agreeing to indemnify the Government against any subsequent claim which might arise.

Note 4.—Notwithstanding the grant of a succession certificate in favour of any one or more of the claimants, the Provident Fund balance standing to the credit of a deceased subscriber shall be paid to the claimant or claimants in accordance with the provisions of the Provident Funds Act, 1925 and the Rules framed thereunder, as the Act and the Rules supersede the personal law of succession, inheritance, etc., in respect of Provident Fund money standing to the credit of a deceased subscriber.

33. (1) When the amount standing to the credit of a subscriber in the Fund becomes payable, it shall be the duty of the Account Officer to make payment, as provided in section 4 of the Provident Funds Act, 1925.

(2) If the person, to whom under these rules any amount or policy is to be paid, re-assigned or delivered is a lunatic for whose estate a manager has been appointed in this behalf under the Indian Lunacy Act, 1912, the payment, re-assignment or delivery shall be made to such manager and not to the lunatic.

GOVERNMENT DECISION

In a case where no manager has been appointed, the payment may be made in terms of section 95 (1) of Indian Lunacy Act to the person having charge of the lunatic under the orders of the Collector. The disbursing officer has to pay only the amount which he thinks fit to the person having charge of the lunatic and the balance if any, or such part thereof as he thinks fit is to be paid for the maintenance of such members of the family of the lunatic as are dependent on him for maintenance. But before this is done, the person to whom the payment becomes payable under the rules, will have to be certified by a Magistrate as a lunatic.

34. If an officer who is a subscriber to any other Government Provident Fund is permanently transferred to pensionable service under Government, the amount standing to his credit in such other fund on the date of transfer shall with the consent of the Government concerned, be transferred to his credit in the Fund.

Note.—Transfer shall include cases of resignation from service under the Central Government or under any other State Government or under a body corporate owned or controlled by the Central Government or a State Government or an autonomous organisation registered under the Societies Registration Act, 1860 or under Aided School Service in order to take up appointment under the Government without any break and with proper permission of the concerned Government or body corporate or authorities of Aided Schools. In cases where there has been a break in service it shall be limited to the joining time allowed on transfer to a different station.

The above provision shall also hold good in cases of retrenchment followed by immediate re-employment.

RELAXATION OF THE PROVISIONS OF THE RULES IN INDIVIDUAL CASES

35. When the Government is satisfied that the operation of any of these rules causes or is likely to cause undue hardship to a member of the service, it may, after recording the reasons for so doing and notwithstanding anything contained in these rules, deal with the case of such member in such manner as may appear to it to be just and equitable:

Provided that the case shall not be dealt with in any manner less favourable to such member than that prescribed in these rules.

INTERPRETATION

36. If any question arises relating to the interpretation of these rules, it shall be referred to the Government in the Finance Department whose decision thereon shall be final.

RULES OF PROCEDURE

37. All sums paid into the Fund under these rules shall be credited in the books of Government to an account named "The General Provident Fund (Kerala)". Sums of which payment has not been taken within one year after they become payable under these rules shall be transferred to "Deposits" at the end of the year and treated under the ordinary rules relating to deposits.

38. When paying a subscription either by deduction from emoluments or in cash, a subscriber shall quote the number of his account in the Fund, which shall be communicated to him by the Account Officer. Any change in the number shall similarly be communicated to the subscriber by the Account Officer.

39. (1) As soon as possible after the close of each year, the Account Officer shall send to each subscriber a statement of his account in the Fund showing the opening balance as on the 1st April of the year, the total amounts credited or debited during the year, the total amount of interests credited as on the 31st March of the year and the closing balance on that date. The Account Officer shall attach to the statement of account an inquiry as to whether the subscriber—

(a) desires to make any alteration in any nomination made under rule 8 or under the corresponding rule heretofore in force

(b) has acquired a family in cases where the subscriber has made no nomination in favour of a member of his family under the proviso to sub-rule (1) (i) of rule 8.

(2) subscribers should satisfy themselves as to the correctness of the annual statement and errors should be brought to the notice of the Account Officer within three months from the date of receipt of the statement.

(3) The Account Officer shall, if required by a subscriber, once but not more than once, in a year inform the subscriber of the total amount standing to his credit in the Fund at the end of the last month for which his account has been written up.

ADVANCE FROM THE FUND

40. Applications for an advance against and a non-refundable withdrawal from Provident Fund Deposits shall be in Form B and Form B-1 respectively. In the case of Gazetted Officers, the Heads of the Departments/Offices shall furnish the verification report in the application with the help of the latest annual credit card issued from the office of the Controller of Accounts and a certificate from the Gazetted Officer concerned, showing subsequent deductions made from his pay, and advances and withdrawals, if any taken from his account. In the case of non-gazetted officers, the verification shall be done by the Head of Office concerned with a reference to the latest annual credit card, copies of pay bills etc.

41. Sanction for the grant of temporary advances shall be in Form C. In the case of non-refundable advances, the sanction shall be accompanied by Form C-1 also.

Note.—The sanction for a withdrawal, refundable or non-refundable, shall remain operative for a period of three months only and shall be deemed to have lapsed thereafter unless specifically renewed.

42. Bills for payment shall be in Form D.

In respect of Gazetted Officers, they may draw bills direct on the treasury while in the case of non-gazetted officers the Heads of offices concerned who are competent to draw bills may draw and disburse the amount.

GOVERNMENT DECISION:

(a) The Heads of Departments and Offices should distribute the annual account statements when received from the Accountant General, promptly amongst the subscribers concerned and obtain their acknowledgements and certificates of verification for onward transmission to the Accountant General.

(b) If a subscriber finds any error in the annual account statement received by him, he should at once submit to his head of office a representation indicating the discrepancy noticed in the figures in the annual account statement. The head of the office will then verify the records available with him and forward to the Accountant

4/543/MC.

General a certificate showing the month-wise details of subscriptions recovered from the salary of the subscriber during the year, or withdrawals made, together with the particulars of the bills, in which the recoveries/withdrawals were made, along with the representation submitted by the subscriber. The Heads of Departments and Offices should ensure that the verification reports are obtained from all the subscribers to whom the annual statement of accounts are distributed and that such reports are forwarded to the Accountant General within three months from the date of receipt of the statements from him (the Accountant General). On receipt of the representation along with the certificate, the Accountant General will initiate action immediately to trace out the missing credits and debits and to adjust them in the subscriber's account in accordance with the procedure prescribed by the Comptroller and Auditor General of India in this behalf. After making necessary adjustments in the accounts of the subscriber concerned, the Accountant General will intimate the fact to the Head of the Office who will in turn inform the subscriber.

(c) In respect of Gazetted Officers, each subscriber should furnish direct to the Accountant General, within three months from the date of receipt of the annual account statement, the acknowledgment, the certificate of verification and his representation, if any, indicating the discrepancy noticed in the annual account statement. The certificate of deductions made from his salary and withdrawals made by him from his Provident Fund account during the year, with the particulars of bills in which recoveries/withdrawals were made should be furnished along with the representation.

Note 1.—In respect of all final and part final (non-refundable) withdrawals from Provident Fund, disbursement certificates should be furnished by the disbursing officers to the Account Officer immediately after the payments have been made.

Note 2.—In respect of withdrawal for insurance premium, the drawing officer should furnish in the bill for withdrawal a certificate to the effect that he is satisfied that the amount previously withdrawn towards payment of insurance premium has been utilised for the purpose for which it was intended and that the necessary premium receipt has been duly encased by him.

CLOSURE OF PROVIDENT FUND ACCOUNT

43. (1) A Gazetted Officer who is about to retire from service on superannuation shall send in Form E, an application for closure of his Provident Fund Account to the Controlling Officer as soon as his salary for the month immediately preceding the month in which he retires from service on superannuation, is received from the treasury. The Controlling Officer shall, within a fortnight

of the date of submission of the application by the subscriber, forward the same along with the documents which are essential for the closure of the Provident Fund Account to the Account Officer.

(2) In the case of a non-Gazetted Officer, he shall submit in Form E his application for closure of his Provident Fund Account to the Head of Office as soon as his salary for the month immediately preceding the month in which he retires from service on superannuation is disbursed to him. The Head of the Office shall, within a fortnight of the date of submission of the application by the subscriber, forward it along with the documents required for the closure of the account to the Account Officer. If the Head of Office is non-Gazetted, the application shall be sent to the Account Officer through the Controlling Officer.

(3) In respect of a deceased subscriber, the Head of Office or the Controlling Officer according as the subscriber is non-Gazetted or Gazetted, shall forward in Form E within a fortnight of the event necessitating the closure of the account an application for closure of the Provident Fund account of the deceased obtained from the nominee(s) or other claimant(s) along with documents such as, heirship certificate, guardianship certificates, succession certificate and other similar documents which are really needed for closing the account and arranging payment.

Note.—In the case of the heads of Offices, if any are non-gazetted officers the application shall be forwarded through the Heads of Offices.

(4) Officers (both Gazetted and Non-Gazetted) may, if they so desire, apply for the closure of their account immediately after they have proceeded on leave preparatory to retirement.

(5) A Gazetted officer|non-Gazetted officer who has resigned| has been transferred in order to take appointment in another Department of State Government or under the Central Government or under any other State Government or under a body corporate owned or controlled by the Central or State Government or an autonomous organisation registered under the Societies Registration Act, 1860 without any break and with prior permission of Government, shall submit in Form E1|E2 his application for transfer of balances in the Provident Fund account to the Head of Department/ Head of office as soon as he has resigned|has been transferred. The Head of Department/office shall within a fortnight of the date of submission of the application by the subscriber, forward the same along with the documents required for the transfer of the Provident Fund account to the Account Officer, so as to enable him to take up the question of transfer with the new Department/Government/Corporate body, as the case may be.

GOVERNMENT DECISION:

All Departmental officers should forward, along with the application for closure of Provident Fund account of each subscriber, a statement obtained from the subscriber concerned in the following form:--

"I,.....
(H. E. name, designation and office in which the subscriber was working at the time of his quitting service), do hereby/do not accept the balance standing to my credit in the State/General Provident Fund Account No.....communicated to me by the Accountant General, Kerala in his annual account statement for the financial year ended on the 31st March,.....(H. E. the financial year immediately preceded the date of his quitting service).

Date:

Station:

Signature of the subscriber.

Note: In cases where a subscriber does not accept the balance communicated to him he should furnish briefly the reasons for not accepting the balance also along with the statement.

[G.O.(P) 187/64/Fin. (PF) dated 20-4-1964]

44. (1) The Account Officer shall on receipt of such application, close the account and issue in Form F an authorisation to the subscriber or to the Head of Office, according as the subscriber is Gazetted or non-Gazetted. In the case of deceased subscribers, such authorisation shall be issued to the Head of the Department or Head of Office, as the case may be.

(2) The bill for the drawal of the money shall be in Form D.

(3) In the case of Gazetted officers, they are permitted to present bills at the Treasury from which payment is desired and draw the amount directly. In the case of non-gazetted officers, the head of office shall draw and disburse the amount to them. In the case of the deceased officers, the heads of offices under whom the subscribers concerned were last working shall draw and disburse the amount on proper identification if the payments are required at the headquarters of the officers.

(4) Payment of the amounts withdrawn shall be made in India only. The person to whom the amounts are due shall make their own arrangements to receive payment in India. The authorisation in cases where payments are required in places other than the headquarters shall be issued in Form G.

FIRST SCHEDULE
FORM OF NOMINATION
 [See Rule 8 (1) (iii)]

I (Name)..... hereby nominate the person(s) mentioned below to receive the amount that may stand to my credit in the Fund in the event of my death before that amount has become payable or having become payable, has not been paid.

Name and full permanent address of nominee(s)	Relationship with the Subscriber	Age	Share payable to each	Contingencies on the happening of which the nomination shall become invalid	Name, address, relation hip and age of the person to whom the right of the nominee shall pass in the event of his predeceasing the subscriber.	Name and address of the person to whom share is to be paid on behalf of minor
1	2	3	4	5	6	7

Date:

Place:

Signature of the subscriber, Name and designation

Account No.....

Witness:— *Name and Address*

Signature

1.
2.

Countersignature by head of office (required only when subscriber is a non-Gazetted Government Servant).....

Instructions

- Column 1.**—A Subscriber can nominate more than one person. If he/she has a family as defined in General Provident Fund (K) Rules, the nomination shall not be in favour of any person who is not a member of the family.
- Column 4.**—If the subscriber nominates only one person, the words "In Full" may be noted. Otherwise the share payable to each so as to cover the whole amount standing at the credit of the subscriber may be specified.
- Column 5.**—Death need not be shown as a contingency. In the case of persons having no family as defined in General Provident Fund (K) Rules, the subscriber shall state that the nomination shall become invalid in the event of his subsequently acquiring a family. Similarly, in the case of a subscriber having only one member in the family and who wishes to nominate another person as alternate nominee, he shall specify that the right conferred on the alternate nominee shall become invalid in the event of the subscriber acquiring an additional member in the family.
- Columns 6 & 7.**—The name to be specified in these columns shall be that of a person other than the subscriber or nominee.
- Account No.**—In the case of persons who file the nomination along with application for admission to the fund, this will be furnished by the Accountant General.

SECOND SCHEDULE

[See Rule 23 (1) (a)]

Forms of Assignment**I**

I, A. B. of.....hereby assign unto the Governor of Kerala the within policy of assurance as security for payment of all sums which under Rule 26 of the General Provident Fund (Kerala) Rules, I may hereafter become liable to pay to that Fund.

I hereby certify that no prior assignment of the within policy exists.

Dated thisday of19.....

One Witness to signature:
Station:

(Signature of Subscriber)

II

We, A. B. (the subscriber) of.....and C. D. (the joint assured) of.....in consideration of the Governor of Kerala agreeing at our request to accept payments towards the within policy of assurance in substitution for the subscriptions payable by me the said A. B. to General Provident Fund (Kerala) for payment of the premium of the within policy of assurance hereby jointly and severally assign unto the said Governor the within policy of assurance as security for payment of all sums which under rule 26 of the General Provident Fund (Kerala) Rules the said A. B. may hereafter become liable to pay to that Fund.

We hereby certify that no prior assignment of the within policy exists.

Dated this.....day of.....19.....

(Signature of subscriber and the joint assured)

One Witness to signature—
Station—

*Note:—*The assignment may be executed on the policy itself either in the subscriber's handwriting or in type, or alternatively a typed or printed slip containing the assignment may be pasted on the blank space provided for the purpose on the policy. A typed or printed endorsement must be duly signed and if pasted on the policy it must be initialled across all four margins

III

I, C. D. wife of A. B. and the assignee of the within policy, having, at the request of A. B., the assured agreed to release my interest in the policy in favour of A. B. in order that A. B. may assign the policy to the Governor of Kerala who has agreed to accept payments towards the within policy of assurance in substitution for the subscriptions payable by A. B., to the General Provident Fund (Kerala) hereby at the request and by the direction of A. B., assign and I, the said A. B. assign and confirm unto the said Governor the within policy of assurance as security for payment of all sums which under rule 26 of the General Provident Fund (Kerala) Rules the said A. B. may hereafter become liable to pay to the Fund.

We hereby certify that no prior assignment of the within policy exists.

Dated this.....day of.....19.....

(Signature of the assignee and the subscriber)

One Witness to signature—
Station—

THIRD SCHEDULE

(See Rule 24)

Forms of reassignment by the Governor of Kerala

I

All sums which have become payable by the above named A. B. under rule 26 of the General Provident Fund (Kerala) Rules having been paid and all liability for payment by him of any such sums in the future having ceased the Governor of Kerala doth hereby reassign the within policy of assurance to the said A. B./A. B. and C. D.

Dated this.....day of.....19.....

Executed by—

Account Officer (for and on behalf
of the Governor of Kerala in the
presence of) }

XY

(Signature of the Account Officer)

Witness:—

Yz

(One witness who should add
his designation and address)

II

The above named A. B., having died on the.....day of..... 19.....the Governor of Kerala doth hereby reassign the within policy of assurance to C. D.

Dated this.....day of.....19.....

Executed by—

Account Officer (for and on behalf
of the Governor of Kerala in the
presence of) }

XY

(Signature of the Account Officer)

Yz

(One witness who should add his
designation and address)

FOURTH SCHEDULE

(See Rule 25)

Form of reassignment by the Governor of Kerala

The Governor of Kerala doth hereby reassign the within policy to the said A. B. | A. B. and C. D.

Dated this day of 19

Executed by—

Account Officer (for and on behalf
of the Governor of Kerala in the
presence of)

}

XY

(Signature of the Account Officer)

Yz

(One witness who should add his
designation and address)

APPENDIX I

(See Rule 32)

Payment of amounts to nominees

1. Any sum payable under rule 32 to a member of the family of a subscriber vests in such member under sub-section (2) of section 3 of the Provident Funds Act, 1925.

2. When a nominee is a dependant of a subscriber as defined in clause (c) of section 2 of the Provident Funds Act, 1925, the amounts vest in such nominee under sub-section (2) of section 3 of the Act.

3. When the subscriber leaves no family and no nomination made by him in accordance with the provisions of rule 8 subsists, or if such nomination relates only to part of the amount standing to his credit in the Fund, the relevant provisions of clause (b) and of sub-clause (ii) of clause (c) of sub-section (1) of section 4 of the Provident Funds Act, 1925, are applicable to the whole amount or the part thereof to which the nomination does not relate.

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APPENDIX 2

(See Note 2(b) under Rule 32)

Form of Bond of Indemnity for drawal of Provident Fund money due to the minor child/children of deceased subscriber by a person other than its/their natural guardian (to the extent of Rs. 5,000)

KNOW ALL MEN by these presents We (a).....
 (Full name of claimant(s), with place(s) of residence son/daughter/
 wife of.....resident of.....(hereinafter called
 'the obligor') and We (1).....son/daughter/wife of
and resident(s) of.....and (2)
 son/daughter/wife of
 and resident of.....Sureties on her/his their behalf
 (hereinafter called "The Sureties") are held firmly bound to the
 Governor of Kerala (hereinafter called 'the Government') in the
 sum of Rupees.....(Rs.....) to be
 paid to the Government or his successors or assigns for which pay-
 ment to be well and truly made, each of us severally binds himself
 and his heirs, executors, administrators and assigns and every two
 and all of us jointly bind ourselves and our respective heirs, exe-
 cutors, administrators and assigns firmly by these presents

This day of.....19.....

WHEREAS (c) (.....Name of deceased) was
 at the time, of his death a subscriber to the General Provident
 Fund and whereas the said (c).....died on the day of 19.....
 and a sum of Rupees.....(Rs.....) payable by
 Government on account of his General Provident Fund accumula-
 tions AND WHEREAS the above bounden Obligor claim(s)*.....
 the said sum on behalf of the minor child/children of the said (c)
but has/have not obtained a guardianship
 certificate).....

AND WHEREAS the obligor (s) has/have satisfied the (d).....
(officer concerned) that he/she/they is/are entitled to
 the aforesaid sum and that it would cause undue delay and hard-
 ship if the claimant were required to produce a guardianship certi-
 ficate AND WHEREAS Government desire to pay the said sum to
 the claimant but under Government rules and orders it is neces-
 sary that the claimant should first execute a bond with two sureties
 to indemnify Government against all claims to the amount so due
 as aforesaid to the said (c).....(deceased before the
 said sum can be paid to the claimant) which the obligor and at his/
 her request the sureties have agreed to do. NOW THE CONDITION
 of this bond is such that if after payment has been made to the
 claimant the obligor or sureties shall in the event of a claim being
 made by any other person against Government with respect of the

* Here insert "to be entitled to" or "as guardians" as the case may be.

aforesaid sum of Rs.....refund to Government the sum of Rupees and shall otherwise indemnify and keep the Government harmless and indemnified from all liabilities in respect of the aforesaid sum and all costs incurred in consequence of any claim thereto THEN the above written bond or obligation shall be void but otherwise the same shall remain in full force effect, and virtue. The Government have agreed to bear the stamp duty if any, chargeable on these presents. IN WITNESS to the above written bond and the condition therefor we.....and..... and.....

This day of.....19.....have hereunto set and subscribed our respective..... of..... our respective hands. Accepted for and on behalf of the Governor of Kerala.

APPENDIX 3

(See Note 3 under Rule 32)

Form of Indemnity that should be taken for authorising payment of the General Provident Fund deposits without insisting on the production of letters of administration or other legal authority to a person claiming payment as heir of the deceased nominee of the subscriber

KNOW ALL MEN BY THESE PRESENTS that we Sri..... (Here enter name and address) (hereinafter called "the bounden") (a) and Sri..... and Sri..... (b) (Here enter names and addresses) (hereinafter called "the Sureties") do hereby bind ourselves and each of us our and each of our heirs, executors and administrators jointly and severally to pay to the Governor of Kerala (hereinafter referred to as "the Government") on demand the sum of Rs..... (Rupees in words).

Signed and dated this the.....day of..... One thousand nine hundred and.....

WHEREAS(c).....was at the time of his/her death a subscriber to the General Provident Fund (Kerala) AND WHEREAS the said (c).....died on the.....day of19.....;

WHEREAS a sum of Rupees.....(Rs.....) is payable to (d).....the nominee of the said (c)..... by the Government on account of the General Provident Fund accumulations of the said (c).....AND WHEREAS the said (d) predeceased the said (c)..... died after the said (c).....but before receiving payment;

AND WHEREAS the above bounden [hereinafter called the claimant (s).] claim (s) the said sum but has/have not obtained probate or letters of administration or other legal authority;

AND WHEREAS the.....Government desire(s) to pay the said sum to the claimant(s) but consider(s) it necessary that the claimant(s) should first execute a bond with two sureties to indemnify the Government against all claims to the amount so due as aforesaid before the said sum can be paid to the claimant(s)

NOW THE CONDITION of this bond is such that if, after payment has been made to the claimant(s), the claimant(s) or the said sureties shall in the event of a claim being made by any person other than the claimant(s) against the Government with respect to the aforesaid sum of Rupees.....(Rs.....) refund to the Government the sum of Rupees.....and shall otherwise indemnify and save the Government harmless from all liabilities in respect of the aforesaid sum and all costs incurred in consequence of any claim thereto.

THEN the above written bond or obligation shall be void but otherwise the same shall remain in full force and virtue.

The liability of the sureties under this Bond is co-extensive with that of the bounden and shall not be affected by the Government giving time or any other indulgence to the bounden:

Provided further that the bounden and the sureties do hereby agree that all sums found due to the Government under or by virtue of this bond may be recovered jointly and severally from them and their properties movable and immovable as if such dues were arrears of land revenue under the provisions of the Revenue Recovery Act for the time being in force or in such other manner as the Government may deem fit.

Signed by the bounden Sri.....

In the presence of Witnesses:

(1)

(2)

Signed by the Sureties Sri.....
and Sri.....

In the presence of Witnesses:

(1)

(2)

-
- (a) Full name(s) of claimant(s) with place(s) of residence.
 - (b) Full name of the surety.
 - (c) Full name of the subscriber.
 - (d) Full name of the nominee.

FORM A

(See Rule 8)

Form of Application for admission to the General Provident Fund (to be submitted in duplicate)

Name and date of birth of applicant	Official designation	Office to which attached, if on deputation, state the parent Department/Government also	Service to which the applicant belongs	Whether applicant's service is pensionable or not	Whether the applicant is permanent, temporary or employed. If temporary, give the date of commencement of service	Rate of emoluments per mensem	Rate of subscription per mensem	If subscriber to any other fund the name of such Fund	Whether the applicant has a family or not	Account number to be allotted by the Account Officer	Remarks
1	2	3	4	5	6	7	8	9	10	11	12

Station.....

A form of nomination in the prescribed form, duly filled in is enclosed.

Date.....

Signature of applicant

Enclosures

Signature of the Head of Office
Designation

OFFICE OF THE

No.

dated

19

Returned with account number allotted. This number should be quoted in all correspondence connected therewith.

Signature
Designation

FORM B

(See Rules 1C and 40)

**Form of Application for Temporary Advances against deposits
in General Provident Fund (Kerala)**

1. Name and Account No. of the subscriber
2. Monthly pay, Dearness pay and designation
3. Amount of advance required (both in figures and words)
4. Purpose for which it is required
5. Number of instalments of recovery proposed
6. Date of complete repayment of the previous loan
7. Details of advances pending recovery:—
 - (1) the amounts of previous advances
 - (2) dates of drawal of each advance
 - (3) balance outstanding against each advance

7A. Amount of consolidated advance items 3 and 7 (3) and the number and amount of monthly instalments in which the consolidated advance is proposed to be repaid.

8. Name of treasury at which payment is desired

9. I hereby declare that the above statements are true and that I agree to abide by the General Provident Fund (Kerala) Rules in force. I also promise to repay the above advance in equal monthly instalments according to rules.

Place.....

Signature of the subscriber with

Date.....

Name and Designation.

10. Enquiry Certificate

Signature of Head of Department
or office

Place.....

Date.....

VERIFICATION REPORT

11. Total amount at the credit of the applicant
12. Amount of advance admissible
13. Number of instalments of repayments
14. Any other fact requiring consideration

(Head of Office/Department)

FORM B—1

[See Rules 28 (A) and 40]

Application for non-refundable withdrawal from the
General Provident Fund (Kerala)

1. Name and designation of the subscriber
2. Pay and dearness pay
3. Provident Fund Account Number (The guide letters allotted to the Department, viz., Medl. for Medical, Edn., for Education, etc., should also be furnished)
- *4. Whether the subscriber had opted for the G. P. F. (Kerala) Rules within the prescribed time-limit
5. Date of retirement on superannuation
6. Total service (in years) under the Government *as on this date*
- **7. Object of the withdrawal
 - [(a) If the withdrawal is required for meeting the expenditure in connection with the:—
 - (i) higher education of any child or dependant of the subscriber, specify the nature and duration of the course. (In the case of a dependant, also specify whether the subscriber has any child)
 - (ii) marriage of a son or daughter or any other female relative dependant of the subscriber: indicate also the month in which the marriage takes place (In the case of a dependant, specify also whether the subscriber has any daughter)
 - (iii) illness of the subscriber or any person actually dependant on him, mention the nature of illness also

(iv) acquisition of a house and/or site, furnish in whose name(s) (subscriber's and/or his wife's) it will be acquired and whether it is for the actual residence of the subscriber and/or his family

(v) construction, reconstruction, repair, etc., of a house, state whether the site on which the house is proposed to be constructed, or the site on which the house proposed to be reconstructed, repaired, altered, etc., is situated, is owned by the subscriber and/or his wife, and whether the house is for the actual residence of the subscriber and/or his family,

(b) If the withdrawal is required for repayment of a loan taken for the:—

(i) marriage of a son or daughter or any female relative dependant on him,

specify the amount of loan taken on account of the marriage, the balance outstanding against it and the date on which the marriage has been celebrated.

(ii) construction of a house or allied purpose, state the amount of loan expressly taken for the purpose, the balance outstanding against it and in whose name (subscriber's and/or his wife's the ownership of the house and/or site is vested)]

8. Amount of the loan, if any, taken by the subscriber and/or his wife from the Government under any scheme sponsored by them for the grant of house construction loans, and the number and date of the orders/proceedings in which sanction was issued therefor.

(This column need be filled in only if the subscriber proposes to make a withdrawal for house construction or allied purpose)

9. Amount of the withdrawal proposed (both in figures and words)
10. Name of the treasury at which payment is desired.
11. (a) Whether any non-refundable withdrawal was made by him from the Fund previously for the same or a different object and, if so, furnish the details thereof.
 (b) If any withdrawal was made as mentioned in (a) above, state whether he had submitted the utilisation certificate in respect of that withdrawal to the appropriate authority within the prescribed time-limit. If the certificate was not submitted within the said period, furnish the reasons therefor.
12. Special circumstances which necessitate the withdrawal (This column need be filled in only if the amount proposed to be withdrawn exceeds half the amount at the credit of the subscriber in the Fund or six months pay, whichever is less, or if the withdrawal requires sanction in relaxation of any of the provisions in the rules.)

DECLARATION

I..... do hereby declare that the above statements furnished by me are true and that I agree to abide by the General Provident Fund (Kerala) Rules as amended from time to time.

Place..... Dated signature of the subscriber
with full official address.

(To be filled in by the Head of Office/Department)

I recommend for sanction the withdrawal of Rs.....
(Rupees..... only) by the subscriber.

CERTIFICATES

1. It is certified that I have verified the particulars furnished by the subscriber against columns 2, 3, 4, 5, 6, 8 and 11 with reference to the relevant records in my office and that they are found to be correct.

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2. It is also certified that I have caused enquiries to be made about the statement contained in the application regarding the object of the proposed withdrawal and that I am satisfied that it is bona fide.

Station.....

Dated Signature of the Head of the Office|Department

*****VERIFICATION REPORT**

1. Total amount at the credit of the subscriber in the Fund.
2. Amount admissible under the rules.
3. Rule(s) under which the sanction permitting the withdrawal by the subscriber is to be accorded.
4. Any other facts which require special consideration.

Head of Office/
Department.

Endt. No.....dated.....

To

The.....
.....
.....

.. * If the answer against column 4 is in the negative, the name of the Fund to which he subscribes, viz., S.P.F. (Travancore) or G.P.F. (Cochin) or G.P.F. (Madras), should be indicated at the appropriate place in the title as well as in the declaration.

** In respect of a female subscriber who applies for the withdrawal for house construction or allied purpose, the words 'his' and 'wife' occurring in column 7 may be read as 'her' and 'husband' respectively.

*** In respect of a subscriber who is non-gazetted, the verification report shall be furnished by the Head of Office with reference to the latest annual account slip issued by the Accountant General and the Office copies of the pay bills, etc., relating to the subsequent period.

"In the case of Gazetted Officers the Head of Offices/Departments shall furnish the verification report in the application with the help

of the latest annual account slip issued from the Office of the Accountant General and a certificate from the Gazetted Officer, showing subsequent deductions from his pay, and advances|withdrawals, if any, taken from his account".

FORM C

(See Rules 16 and 41)

**Form of sanction for Temporary Advances from
General Provident Fund (Kerala)**

A temporary advance from the General Provident Fund (Kerala) as particularised below is sanctioned by the undersigned under the rules regulating that Fund.

1. Subscriber's name
2. Subscriber's designation
3. Subscriber's pay and dearness pay
4. Subscriber's Provident Fund Account Number
5. Amount of advance
6. Object of advance
7. Rule or Rules under which the advance is sanctioned
8. Balance at credit of the subscriber on this date (as verified from the account last rendered by the Assistant Accounts Officer|Head of Office|Department)
9. Balance of previous advance, if any outstanding against the subscriber
10. Date of repayment of previous advance, if any
11. Special reasons for granting the advance under Rule (16) 1 (d)
12. Number of instalments in which the advance is to be recovered
- 12.A. Amount of consolidated advances (item 5 & 9) and the number of instalments in which the consolidated advance is to be recovered.
13. Amount of each such instalment

(Signature of the Sanctioning Authority
with designation)

To

The Accountant General, Kerala State, Trivandrum.
The District Treasury|Sub-Treasury Officer,.....
The
Shri

FORM C-1

(See Rule 41)

1. Subscriber's name in full
2. Subscriber's designation.
3. Subscriber's pay (and D. P. if any) at the time of sanctioning the withdrawal (pay as defined in rule 12(23) Part I, K.S.Rs.).
4. Subscriber's P. F. Account No.
5. Object of the non-refundable withdrawal.
6.
 - (i) Particulars and amount of loan, if any, taken by the subscriber for house building purposes under any housing scheme of the State Government.
 - (ii) Particulars and amount of any other assistance received by the subscriber from other Government sources, for the same purpose.

(Sub columns (i) and (ii) above need be filled up only if the withdrawal is sanctioned for house building or allied purposes).
7. Balance at the credit of the subscriber on the date of application (as verified from the account last rendered by the Accountant General and subsequent deposits and withdrawals).
8. Date of retirement.
9. Total service rendered by the subscriber on the date of application.
10. Amount of the non-refundable withdrawal.
11. Rules and orders under which sanction is accorded.
12. Number of instalments in which payment is to be made.
13. Special reasons, if any, for granting the withdrawal.

FORM D

(See Rules 16, 18 & 42)

Form of Bill for payment of Provident Fund Money

Adjustable by

Voucher No.

Date

Payment|Advance

Bill for withdrawing Final—~~from~~—~~from the General~~
other withdrawals

Provident Fund (Kerala) of Shri|Smt. of
the for the month of

Serial number	Name of subscriber and monthly pay	General Provident Fund Account No.	No. and date of sanction/ letter of authority	Final payment/ advances other withdrawals	Acquittance
1	2	3	4	5	6

Total

Net amount required for payment (in words)
Rupees

Space for classification

Signature Stamp

.....
(Designation of the Drawing Officer)

Pay Rs.

(Rupees)

Station

Date

Contents received.

Pay to

Treasury Officer

Examined and entered.

Treasury Accountant

(Signature of the Drawing Officer)

CERTIFICATES

I. Certified that I have satisfied myself that all sums included in bills in Form D drawn 1 month|2 months|3 months previous to this date in favour of Messrs.....Account Nos.....with the exception of those detailed below (of which the total has been refunded by deduction from this Bill) have been disbursed to the proper persons and that their acquittances have been taken and filed in my office with receipt stamp duly cancelled for every payment in excess of Rs. 20.

II. Certified that the balance at my credit|at the credit of the subscriber for the purpose for which it was intended and that the bill. Certified also that the amount asked for in this bill is required to meet the yearly premium due on.....in respect of Policy No.....with the Life Insurance Corporation of India and that the Policy in question has been assigned to the Governor and is in the custody of the Account Officer.....or the details of the Policy proposed to be taken have been communicated to and accepted by the Account Officer in his letter No.....dated.....

Certified also that the number of policies financed from the General Provident Fund (Kerala) does not exceed four|the number of policies financed from General Provident Fund (Kerala) exceeds four as these were accepted prior to the commencement of the General Provident Fund (Kerala) Rules.

Certified further that I have satisfied myself that the amount withdrawn previously on the same account has been utilised by the subscriber on the date of the withdrawal covers the sum drawn in the relevant premium receipt|receipts has|have been duly enfacéd by me.

(Signature)

(Designation)

Give details here if more than one policy has to be cited.

For use in Audit Office

Admitted Rs.....

Objected Rs.....

Auditor.....

Accountant.

FORM E

(See Rule 43)

*Application for Closure of General Provident Fund (Kerala)
Account

1. Name (in full) of subscriber and account number (as indicated in the latest annual account statement received from Account Officer)

2. (a) Designation (Specify whether Gazetted or non-Gazetted)

(b) If the subscriber is an employee of the Education Department

(i) Date of birth

(ii) Whether the applicant is a Surrendered School Teacher

(iii) Whether the applicant had opted to subscribe to the Fund after his 55th Year.

3. Office in which he/she is working/worked last.

4. (a) Date of proceeding on leave preparatory to retirement.

(b) Date of quitting service by retirement/superannuation.

If he/she has already quitted service otherwise, specify whether he/she quitted service by discharge, dismissal, resignation or death.

5. In case of 4 (b) whether he/she has drawn his/her salary for the month immediately preceding the month of retirement. if so furnish the date of drawal of the salary.

-
6. (a) Number and date of the bill/treasury voucher in which the last Provident Fund deduction was made. (Also indicate the name of the treasury where the bill/voucher was encashed)
- (b) The amount of last fund deduction—
- (i) Subscription Rs
 - (ii) Refund of advance Rs
- (c) Gross amount of the bill/treasury voucher
- (d) Net amount of the bill/treasury voucher
- (e) Date of encashment of the bill/treasury voucher.
-
7. (a) Whether any temporary advance was sanctioned to him/her from his/her G. P. F. (Kerala) Account during the twelve months immediately preceding the date of application for closure of the account his/her quitting service. (If so, indicate the amount of the advance, the number and the date of sanction and the date of drawal of the amount).
- (b) Whether any non-refundable withdrawal was sanctioned to him/her from his/her P. F. Account during the twelve months immediately preceding the date of application for closure of account his/her quitting service. (If so, indicate the amount of advance, number and date of sanction and the date of drawal of the amount) (In both cases, if any amount was sanctioned for payment of Insurance premium or for purchase of any policy, that fact should also be noted)
-

8. Particulars of Life Insurance policies financed by him her from Provident Fund money which are to be released.	Policy No. and date of purchase	Sum assured Rs.
	1.	
	2.	
	3.	
	4.	

†9. Whether personal marks of identification, left hand thumb and finger impressions and specimen signature in duplicate, duly attested by a Gazetted Officer of the State Government have been furnished. (In respect of a Gazetted Officer, specimen signature in duplicate, duly attested by another Gazetted Officer alone need be furnished).

†10. Name of the treasury|office through which payment is to be made.

11. A. In the event of death of a subscriber before making final disbursement of the P. F. amount, furnish also.
- (a) Date of birth of the subscriber
 - (b) Date of his|her first appointment in the Government service.
 - (c) Date of death
 - (d) Whether proof of death in the form of a death certificate issued by the Municipal authorities or other competent authorities is available. (The proof of death need be insisted upon only in cases of doubt)
 - (e) Whether a valid nomination executed by the subscriber in accordance with the rules exists. [If so, furnish the age (s) and name (s) of the nominee (s) and his|her|their relationship to the subscriber]
-

(f) In the case of a subscriber who sent in his/her nomination while unmarried, whether he/she has acquired a family after the submission of the first nomination and whether he/she has submitted a fresh one thereafter.

B. If there is no valid nomination, furnish a list of member(s) of the subscriber's family as defined in rule 2 of the G.P.F. (Kerala) Rules surviving on the date of death of the subscriber to whom the P.F. money is payable together with his/her|their name(s), age(s) and respective relationship to the subscriber. [In the case of daughter(s), indicate whether she|they is|are married or unmarried. If married, furnish whether her|their husband(s) is/are alive]

C. In cases where there is no valid nomination and where no member of the family of the subscriber as defined in rule 2 of the G.P.F. (Kerala) Rules survives, furnish the name(s) of the person(s) to whom the P.F. money is payable (to be supported by letters of probate or succession certificate, etc.)

§ DECLARATION

I,.....do hereby declare that the particulars mentioned above are true. I further declare that I do not/do accept the balance standing to my credit in the G.P.F. (Kerala) Account No.....communicated to me by the Account Officer in his annual account statement for the financial year ended on the 31st March 19 (here enter the financial year immediately preceding the date of his quitting service).

Station:

Dated signature of the subscriber|

Date:

Nominee(s)/other claimant(s)

full home address

(To be filled in by Head of Office/Controlling Officer)

CERTIFICATES

(1) Certified after due verification with reference to the records available in my office that Sri|Smt.....subscriber to P. F. Account No.....has proceeded on leave preparatory to retirement with effect from.....F.N.|A.N. will be retiring|has already retired|has been discharged|dismissed|removed|has resigned finally from Government service with effect from.... F. N. |A. N and his resignation has been accepted. He|she has drawn on..... his|her salary for the month immediately preceding the month of retirement.

@ Certified also that he/she has not resigned from Government service with the prior permission of the Government to take up appointment in another department of the State Government or under the Central Government or under any other State Government or under a body corporate owned or controlled by Government or an autonomous organisation, registered under the Societies Registration Act, 1860.

(2) Certified further after due verification with reference to the records available in my office that no temporary advance|non-refundable withdrawal was sanctioned to the subscriber from his|her Provident Fund Account during the 12 months immediately preceding the date of his|her application for closure of the account|quitting service. Certified also after due verification with reference to the records available in my office that the following temporary advance(s)|non-refundable withdrawal(s) was|were sanctioned to the subscriber from his|her Provident Fund Account during the twelve months immediately preceding the date of his|her application for the closure of P.F. Account|quitting service.

Amount of temporary advance Rs.	Amount of non-refundable withdrawal Rs.	No. and date of sanction	Date of withdrawal	Voucher No.
------------------------------------	--	--------------------------	--------------------	-------------

- 1.
- 2.
- 3.
- 4.

(3) Certified that the last fund deduction was made from his|her pay for the month of..... drawn in this office bill No..... dated for Rs..... (Rs.....) Voucher No..... of Treasury,

the amount of deduction being Rs.....and recovery on account of refund of advance being Rs.....

(4) Certified also that the entries against columns 1, 2, 3, 6 and 8 furnished by the subscriber/nominee(s)/claimant(s) have been verified by me with reference to my office records and found correct.

(5) Certified also that the entry against column 11B furnished by the claimant(s) has been verified by me and found correct to the best of my knowledge.

Signature of Head of Office/Controlling Officer.

Station:

** (Dated countersignature of the

Date:

Controlling Officer).

*The Form shall be carefully filed in by the subscriber as soon as his salary for the month immediately preceding the month in which he retires or proceeds on leave preparatory to retirement on superannuation is received by him and submitted to the Head of Office or Controlling Officer according as the subscriber is non-gazetted or Gazetted.

In the case of a subscriber who is no more, the Head of the Office or Controlling Officer shall according as the subscriber is non-Gazetted or Gazetted obtain from the nominee(s) or in his/her/their absence from the other claimant(s) immediately after the death of the subscriber, an application for closure of the account and to forward it with necessary documents to the Accountant General within a fortnight of the receipt of the application. The Departmental Officers will give such assistance to the nominees or claimants as is necessary to fill in the form of application properly.

‡It applies only when payment is desired at a treasury other than the one at the District Headquarters where the subscriber served last.

‡In respect of non-Gazetted Officers, the payment will not be made through the treasury, but only through the Head of the Office in which he served last.

§If the application is submitted by a nominee or other claimants, the second sentence in the declaration may be scored off.

¶If the subscriber has not received the annual account statement for the financial year immediately preceding the date of his quitting service, he may indicate here the year of the latest annual account statement received by him. In case where the subscriber does not accept the balance communicated to him, he should furnish briefly in a separate letter the reasons for not accepting the balance.

@This certificate is not necessary in cases other than resignation.

**If the Head of Office forwarding the application is non-Gazetted, the application should be routed through his Controlling Officer who shall countersign the application.

Note.—1. In case the subscriber is a Gazetted Officer, the certificates relating to the date of retirement, details of advances sanctioned and also certificate regarding the correctness of the entries in columns 1, 2, 3 and 8 (i.e., certificates Nos. 1, 2 and 4) alone need be furnished by the Controlling Officer or any other authority competent to sanction temporary advances and non-refundable advances from the P. F. of the subscriber.

Note.—2. Column 6 need be filled up in the case of Gazetted Officers.

Note.—3. Certificate 3 need be filled up in the case of non-Gazetted Officers Nominees/Claimants.

FORM E-1

(For Gazetted Officers)

Form of application for final transfer to Bodies Corporate/other Governments of balance in the Provident Fund account

To

The Accountant General

Through.....(The Head of Office/Department)

Sir,

I have been permanently transferred to/have resigned finally from Government service to take up appointment with.....and my resignation has been accepted with effect from.....F.N./A.N. I joined service with effect from F.N./A.N. of.....

2. I request that the entire amount at my credit with interest due under the rules may be transferred to my Provident Fund Account in.....when opened.

3. A sum of Rs.....was last deducted as Provident Fund subscription and recovery on account of refund of advance from my pay bill for the month of.....for Rs.....en-cashed intreasury/sub treasury.

4. I certify that I have neither drawn any temporary advance nor made any final withdrawal from my Provident Fund account during the 12 months immediately preceding the date of my quitting service under.....Government.

OR

5. Details of the Temporary advances drawn by me/final withdrawals made by me from my Provident Fund account during the 12 months preceding the date of my quitting service under.....Government are given below:—

Amount of advance	Date
-------------------	------

1.

2.

6. I hereby certify that no amount was withdrawn/the following amounts were withdrawn by me from my Provident Fund account during the 12 months immediately preceding the date of my quitting service under.....Government.

Amount of advance	Date
-------------------	------

1.

2.

7. The particulars of the Life Insurance Policies financed by me from the Provident Fund which are to be released by you are given below:—

Policy No.	Name of the company	Sum assured
1.		
2.		
3.		

Station:

Yours faithfully,

Date:

(Signature)

Name and address.

CERTIFICATE BY THE HEAD OF OFFICE/DEPARTMENT

1. Certified that he/she has been permanently transferred to/resigned from Government service with prior permission of the Government to take up an appointment in the.....and he/she has been relieved his/her resignation has been accepted with effect from.....

2. It is certified after due verification with reference to the records in my office, that no temporary advance/final withdrawal was sanctioned to the applicant from his/her Provident Fund account during the 12 months immediately preceding the date of his/her quitting service under.....Government.

OR

3. It is certified that after due verification with reference to the records in my office, that the following temporary advances/final withdrawals were sanctioned to and drawn by the applicant from his/her Provident Fund account during the 12 months immediately preceding the date of his/her quitting service under.....Government.

Amount of advance/withdrawal	Date	Voucher No.
1.		
2.		

Signature of the Head of Office/Department.

FORM E-II

(For Non-Gazetted Officers)

Form of application for final transfer to Corporate Bodies|
other Governments of balances in the.....
Provident Fund Account

To

The Accountant General

Through.....(The Head of Office/Department)

Sir,

I have been permanently transferred to|have resigned finally
from Government service to take up appointment with.....
and my resignation has been accepted with effect from.....
F.N./A.N. I joined service with effect from F.N./A.N. of.....

2. I request that the entire amount at my credit with interest
due under the rules may be transferred to my Provident Fund account
No.....when opened.

3. The undermentioned Life Insurance Policies financed by me
from my Provident Fund account may kindly be released:

Policy No.	Name of the Company	Sum assured
1.		
2.		
3.		
4.		

Yours faithfully,

(Signature)

Station:

Name and Address.

Date:

(For use by Heads of Offices)

Forwarded to the Accountant General.....for necessary
action.

2. The Provident Fund Account Number of Shri/Smt./Kumari
.....(as verified from the statements furnished to him|
her from year to year) is.....

3. He|she has been permanently transferred to|has resigned
finally from Government service with prior permission of Govern-
ment to take up appointment with.....and he|she has been
relieved his|her resignation has been accepted with effect from....
.....F.N./A.N.

4. The last fund deduction was made from his/her pay in this office Bill No.....dated.....for Rs..... (Rupees)cash voucher No.....of.....Treasury, the amount of deduction being Rs.....and recovery on account of refund of advance Rs.....

5. Certified that he/she was neither sanctioned any temporary advance nor any final withdrawal from his/her Provident Fund account during the 12 months immediately preceding the date of his/her quitting service under.....Government.

OR

Certified that the following temporary advances/final withdrawals were sanctioned to him/her and drawn from his/her Provident Fund account during the 12 months immediately preceding the date of his/her quitting service under.....Government.

Amount of advance/withdrawal	Date	Voucher No
1.		
2.		
3.		

6. Certified that no amount was withdrawn/the following amounts were withdrawn from his/her Provident Fund account during the 12 months immediately preceding the date of his/her quitting service under.....Government for payment of insurance premia or for the purchase of a new policy.

Amount	Date	Voucher No
1.		
2.		
3.		

Signature of Head of office/Department.

FORM F

(See Rule 44)

Office of the.....

No.

From

THE

To,

1.

2.

Sir,

With reference to your letter No.....dated the..... intimating that.....quitted the service/died/..... on.....and asking for payment of the amount at..... credit (Account No.....) in the General Provident Fund (Kerala) on that date, I authorise you to draw a sum of Rs{representing the amount of.....deposit with interest calculated up to.....by presenting the bill at the..... Treasury/Cash counter of this office.

2. The disbursement should be made in terms of Rules..... of the General Provident Fund (Kerala) Rules and a certificate of disbursement of the amount furnished in your next establishment bill.

3. The deceased by a declaration, dated.....desired that the whole/portion of his accumulations in the Fund should be paid to the persons named below in the proportions mentioned against each.

4. The payee should be informed that he/she shall have to accept the amount when tendered.

5. The.....has been advised accordingly.

(Signature)

Yours faithfully,

(Designation)

Copy to the.....for information and favour of necessary action.

(Signature)

(Designation)

Note.— Paras 2 and 3 may be cut out when not required.

FORM G

(See Rule 44)

Office of the.....
No.

From

THE ACCOUNTANT-GENERAL

To

THE TREASURY OFFICER

Sir,

I request you to arrange for the payment of Rs.

(Rupees

only to from the
Treasury on or after.....

The amount represents the available/residual balance of the deposits in the General Provident Fund (Kerala) Account No..... with interest calculated thereon to the.....

The following document(s) required in connection with the identification of the payee is/are enclosed.

The payee should be informed that he/she shall have to accept the amount when tendered.

The amount when paid, may be _____
debited to this office _____ shown in your treasury
_____ quoting the number and date of this letter
accounts as debitable to _____
as authority and forwarding the actual payee's receipt in support
of the charge.

The payee is being informed accordingly.

Yours faithfully,
Accounts Officer.

No.

Date

Copy forwarded for information to the..... with the request that the payee may be directed to receive payment at the..... Treasury. He/She should also be informed that he/she shall have to accept the amount when tendered, and that no further interest will be allowed thereafter. Authority for payment of the residual balance will issue as soon as the credits for..... are booked to his ledger account.

Accounts Officer.

FORM H

PROVIDENT FUND PASS BOOK

PASS BOOK

This is only a subscriber's record denoting the transactions in his Provident Fund account. In case of any dispute regarding the balance in the account, the balance as per the ledgers in the Accountant General's Office only will be accepted.

INSTRUCTIONS

1. Fill in carefully all the entries in this pass book. Whenever there is a change in the designation, official address or in the account number of the subscriber, the fact should, invariably, be noted in the relevant column.
2. In the case of a non-gazetted officer, the entries relating to the particulars of the bill, subscription, etc., will be made each month by the head of the office after proper verification and duly attested. In respect of a gazetted officer, he himself should make the entries in the pass book and present the book along with the bill in which the deductions are made, at the treasury for encashment. The date of encashment of the bill will, however, be filled in the pass book and attested by the Treasury Officer after proper verification.
3. If no bill is encashed in a particular month, the column for that month should be left blank.
4. Amount, if any, remitted by chalan should also be indicated in the appropriate column. The chalan number, date of remittance, etc., should be given under "Particulars of bill"
5. Whenever an advance is sanctioned to the subscriber, the details thereof should be entered in the pass book immediately after disbursement of the amount.
6. The subscriber should, on receipt of the credit slip from the Accountant General for a particular year, fill in the last six columns beginning "Total credits for the current year", and work out the closing balance for the year. If any discrepancy is noticed in the figures furnished in the credit slip, and those in the pass book, the subscriber should immediately take up the matter direct with the Accountant General who will verify the account and pursue action for tracing out and adjusting the missing credits and/or debits in the account.

PROVIDENT FUND PASS BOOK

Name of the subscriber.....

Date of his admission to the
State/General Provident Fund }

Designation of the subscriber and office to which he is attached (1)	Provident Fund Account No. allotted by the Accountant General (from time to time) (2)	For the period	
		From (3)	To (4)

YEAR 19.....

Month	Particulars of bill		
	Date of encashment	Treasury at which the bill is encashed	Nature (Here enter whether the bill is establishment pay bill, temporary advance bill or arrear pay bill. The gross and net amounts of the bill should also be given)
(1)	(2)	(3)	(4)
April			
May			
June			
July			
August			
September			
October			
November			
December			
January			
February			
March			

Total credits for the current year Rs..... Total debit for the current year Rs.....

Net balance Rs.....

Interest for the current year as per credit slip Rs..... Amount brought forward from the previous year's account Rs.....

Total balance as on 31-3-19.....(to be carried over to the next year's account) Rs.....

19.....

Month	Amount of Provident Fund subscription deducted in the bill	Refund of temporary advance from Provident Fund made in the bill	Total recovery towards Provident Fund [Col. (5) + (6)]	Amount withdrawn from Provident Fund (Name of the Treasury and the date of encashment should be noted in columns 2 and 3)	Initials of the Disbursing Officer Treasury
	5	6	7	8	9
	Rs.	Rs.	Rs.	Rs.	
April					
May					
June					
July					
August					
September					
October					
November					
December					
January					
February					
March					

Current year Rs.....

Brought forward from the previous year's account Rs.....

FORM I
PROVIDENT FUND ACCOUNT

1. Name of the subscriber
2. Date of his admission to State/General Provident Fund.
3. Designation of the subscriber and office to which he is attached.
4. Provident Fund Account No. allotted by the Controller of Accounts.

Year 19.....

Pay as on 31st March.....

Month	Particulars of bill				Refund of temporary advance			Total recovery towards Provident Fund [cols. (5) + (7)]	Amount withdrawn from P.F. (Name of the treasury and the date of encashment should be noted in Cols. 2 & 3)	Initials of the Disbursing Officer	Remarks		
	Date of encashment	Treasury at which the bill is encashed	Nature (here enter whether the bill is establishment pay bill, temporary advance bill or arrear pay bill. The gross and net amounts of the bill should also be given)	Amount of Provident Fund subscription deducted in the bill	No. of Instalment	Amount							
1	2	3	4	5	6	7			8	9	10	11	
				Rs.	1st loan	2nd loan	3rd loan	1st loan Rs.	2nd loan Rs.	3rd loan Rs.	Rs.	Rs.	
March													
April													
May													

4/543/M.C.

1	2	3	4	5	6			7			8	9	10	11
				Rs.	1st loan	2nd loan	3rd loan	1st loan Rs.	2nd loan Rs.	3rd loan Rs.	Rs.	Rs.		
June														
July														
August														
September														
October														
November														
December														
January														
February														

Total credits for the current year Rs.....Total debit for the current year Rs.....

Net balance Rs.....

Interest for the current year as per credit slip Rs.....Amount brought forward from the previous year's account Rs.....

Total balance as on 31-3-19.... (to be carried over to the next year's account) Rs.....

ACT No. XIX OF 1925

Passed by the Indian Legislature

(Received the assent of the Governor-General on the 27th August, 1925)

(See Rule 3)

An Act to amend and consolidate the law relating to Government and other Provident Funds

Whereas it is expedient to amend and consolidate the law relating to Government and other Provident Funds; it is hereby enacted as follows:—

1. **Short title, extent and commencement.**—(1) This Act may be called the Provident Funds Act, 1925.

(2) It extends to the whole of British India, including British Baluchistan.

(3) It shall come into force on such date as the Central Government may, by notification in the Official Gazette, appoint.

2. **Definitions.**—In this Act, unless there is anything repugnant in the subject or context,—

(a) “Compulsory deposit” means a subscription to, or deposit in, a Provident Fund which, under the rules of the Fund, is not, until the happening of some specified contingency, repayable on demand otherwise than for the purpose of the payment of premia in respect of a policy of life insurance, or the payment of subscriptions or premia in respect of a family pension fund and includes any contribution and any interest or increment which has accrued under the rules of the fund on any such subscription, deposit or contribution, and also any such subscription, deposit, contribution, interest or increment remaining to the credit of the subscriber or depositor after the happening of any such contingency;

(b) “Contribution” means any amount credited in a Provident Fund, by any authority administering the Fund, by way of addition to, a subscription to, or deposit or balance at the credit of an individual account in the Fund; and “Contributory Provident Fund” means a Provident Fund, the rules of which provide for the crediting of contributions;

(c) “Dependant” means any of the following relatives of a deceased subscriber to, or a depositor in, a Provident Fund, namely, a wife, husband, parent, child, minor brother, unmarried sister and a deceased son's widow and child and, where no parent of the subscriber or depositor is alive, a paternal grand parent;

(d) "Government Provident Fund" means a Provident Fund other than Railway Provident Fund, constituted by the authority of the Secretary of State, the Central Government, the Crown Representative or any Provincial Government for any class or classes of persons in the service of the Crown or of persons employed in educational institutions or employed by bodies existing solely for educational purposes, and references in this Act to the Government shall be construed accordingly;

(e) "Provident Fund" means a fund in which subscriptions or deposits, of any class or classes of employees are received and held on their individual accounts, and includes any contributions and any interest or increment accruing on such subscriptions, deposits or contributions under the rules of the Fund;

(f) "Railway administration" means—

- (i) any company administering a railway or tramway in British India either under a special Act of Parliament or an Indian law, or under contract with the Crown, or
- (ii) the manager of any railway or tramway administered by the Federal Railway Authority or by a Provincial Government.

and includes, in any case referred to in sub-clause (ii), the Federal Railway Authority or the Provincial Government, as the case may be;

(g) "Railway Provident Fund" means a Provident Fund constituted by the authority of a Railway administration for any class or classes of its employees.

3. Protection of compulsory deposits.—(1) A compulsory deposit in any Government or Railway Provident Fund shall not in any way be capable of being assigned or charged and shall not be liable to attachment under any decree or order of any Civil, Revenue or Criminal Court in respect of any debt or liability incurred by the subscriber or depositor, and neither the Official Assignee nor any receiver appointed under the Provincial Insolvency Act, 1920 shall be entitled to, or have any claim on, any such compulsory deposit.

(2) Any sum standing to the credit of any subscriber to, or depositor in any such Fund at the time of his decease and payable under the rules of the Fund to any dependant of the subscriber or depositor, or to such person as may be authorized by law to receive payment on his behalf, shall, subject to any deduction authorized by this Act and, save where the dependant is the widow or child of the subscriber or depositor, subject also to the rights of an assignee under an assignment made before the commencement of this Act,

vest in the dependant, and shall, subject as aforesaid, be free from any debt or other liability incurred by the deceased or incurred by the dependant before the death of the subscriber or depositor.

4. Provisions regarding repayment.—(1) When under the rules of any Government or Railway Provident Fund the sum standing to the credit of any subscriber or depositor, or on the balance thereof after the making of any deduction authorised by this Act, has become payable the officer whose duty it is to make the payment shall pay the sum or balance, as the case may be, to the subscriber or depositor, or, if he is dead, shall—

(a) if the sum or balance, or any part thereof, vests in a dependant under the provisions of section 3, pay the same to the dependant or to such person as may be authorised by law to receive payment on his behalf; or

(b) if the whole sum or the balance, as the case may be, does not exceed five thousand rupees, pay the same or any part thereof, which is not payable under clause (a) to any person nominated to receive it under the rules of the Fund, or, if no person is so nominated, to any person appearing to him to be otherwise entitled to receive it; or

(c) in the case of any sum or balance, or any part thereof, which is not payable to any person under clause (a) or clause (b) pay the same,—

(i) to any person nominated to receive it under the rules of the Fund, on production by such person of probate or letters of administration evidencing the grant to him of administration to the estate of the deceased or a certificate granted under the Succession Certificate Act, 1889, or under the Bombay Regulation VIII of 1827, entitling the holder thereof to receive payment of such sum, balance or part, or

(ii) where no person is so nominated, to any person who produces such probate, letters or certificates:

Provided that, where the whole or any part of any sum standing to the credit of the subscriber or depositor has been assigned to any other person before the commencement of this Act, and notice in writing of the assignment has been received by the officer from the assignee, the officer shall, after making any deduction authorised by this Act and any payment due under clause (a) to or on behalf of the widow or children of the subscriber or depositor—

(i) if the subscriber or depositor or, if he is dead, the person to whom in the absence of any valid assignment the sum or balance would be payable under

this sub-section gives his consent in writing, pay the sum or part or the balance thereof, as the case may be, to the assignee, or

- (ii) if such consent is not forthcoming, withhold payment of the sum, part or balance, as the case may be, pending a decision of a competent Civil Court as to the person entitled to receive it.

(2) The making of any payment authorized by sub-section (1) shall be a full discharge to the Government or the Railway administration, as the case may be, from all liability in respect of so much of the sum standing to the credit of the subscriber or depositor as is equivalent to the amount so paid.

5. Rights of nominees.—(1) Notwithstanding anything contained in any law for the time being in force or in any deposition, whether testamentary or otherwise, by a subscriber to, or depositor in a Government or Railway Provident Fund of the sum standing to his credit in the Fund or of any part thereof, where any nomination, duly made in accordance with rules of the fund purports to confer upon any person the right to receive the whole or any part of such sum on the death of the subscriber or depositor occurring before the sum has become payable or before the sum, having become payable, has not been paid the said person shall, on the death as aforesaid of the subscriber or depositor, become entitled, to the exclusion of all other persons, to receive such sum or part thereof, as the case may be, unless

(a) such nomination is at any time varied by another nomination made in like manner or expressly cancelled by notice given in the manner and to the authority prescribed by those rules, or

(b) such nomination at any time becomes invalid by reason of the happening of some contingency specified therein,—

and if the said person predeceases the subscriber or depositor, the nomination so far as relates to the right conferred upon the said person, become void and of no effect:

Provided that where provision has been duly made in the nomination in accordance with the rules of the Fund, conferring upon some other person such right in the stead of the person deceased, such right shall, upon the decease as aforesaid of the said person pass to such other person.

(2) Notwithstanding anything contained in the Succession Certificate Act, 1889, or the Bombay Regulation VIII of 1827, any person, who becomes entitled as aforesaid, may be granted a certificate under that Act, or the Regulations as the case may be, entitling him to

receive payment of such sum or part, and such certificate shall not be deemed to be invalidated or superseded by any grant to any other person or probate or letters of administration to the estate of the deceased.

(3) The provisions of this section as amended by sub-section (1) of section 2 of the Provident Funds (Amendment) Act, 1946, shall apply also to all such nominations made before the date of the commencement of the Act;

Provided that the provisions of this section as so amended shall not operate to affect any case, in which before the said date any sum has been paid, or has under the rules of the Fund become payable in pursuance of any nomination duly made in accordance with those rules.

6. Power to make deduction.—When the sum standing to the credit of any subscriber or depositor in any Government or Railway Provident Fund which is a Contributory Provident Fund becomes payable, there may, if the authority specified in this behalf in the rules of the Fund so direct, be deducted therefrom and paid to Government or the Railway administration, as the case may be—

(a) any amount due under a liability incurred by the subscriber or depositor to Government or the Railway administration, but not exceeding in any case the total amount of any contributions credited to the amount of the subscriber or depositor and of any interest or increment which has accrued on such contribution; or

(b) where the subscriber or depositor has been dismissed from his employment for any reasons specified in this behalf in the rules of the Fund, or where he has resigned such employment within five years of the commencement thereof, the whole or any part of the amount of any such contributions, interest and increment.

7. Protection for acts done in good faith.—No suit or other legal proceeding shall lie against any person in respect of anything which is in good faith done or intended to be done under this Act.

8. Power to apply the Act to the Provident Fund.—(1) The appropriate Government may, by notification in the official Gazette, direct that the provisions of this Act, shall apply to any Provident Fund, established for the benefit of its employees by any local authority within the meaning of the Local Authorities Loans Act, 1914, and on the making of such declaration, this Act shall apply accordingly, as if such Provident Fund were a Government Provident Fund and such local authority were the Government.

(2) The appropriate Government may by notification in the official Gazette direct that the provisions of this Act shall apply to

any Provident Fund established for the benefit of the employees of any of the institutions specified in the schedule, or of any group of such institutions, and, on the making of such declaration, this Act shall apply accordingly, institutions, and, on as if such Provident Fund were a Government Provident Fund and the authority having custody of the Fund were the Government.

Provided that section 6 shall apply as if the authority making the contributions referred to in that section were the Government:

(3) The appropriate Government may, by notification in the official Gazette, add to the schedule the name of any public institution it may deem fit, and any such addition, shall take effect as if it had been made by this Act.

(4) In this section, "the appropriate Government" means—

(a) in relation to a contonment authority, a port authority for a major port and any institution which or the objects of which, appear to the Central Government to fall within List I in the Seventh Schedule to the Government of India Act, 1935, the Central Government, and

(b) in other cases, the Provincial Government.

Explanation.—"The Provincial Government" in relation to an institution registered under the Societies Registration Act, 1860, means the Provincial Government of the Province in which the Society is registered.

9. **Savings as estates of soldiers.**—Nothing in section 4 or section 5 shall apply to money belonging to any estate for the purpose of the administration of which the Regimental Debts Act, 1893, applies.

THE SCHEDULE

List of Institutions

[See Sub-section (2) of Section 8]

1. The Pasteur Institute of India, Kassauli.
2. The Calcutta Improvement Tribunal.
3. A Court of Wards.
4. The Indian Central Cotton Committee.
5. The Trustees for the European Hospital for Mental Diseases at Ranchi.
6. The National Association for supplying female medical aid to the women of India.
7. A College affiliated to a University established by Statute.

8. The Indian Coal Grading Board.
9. The Lady Minto's Indian Nursing Association.
10. The Indian Red Cross Society.
11. The Indian Lac Cess Committee.
12. The Madras Provincial Branch of the Indian Red Cross Society.
13. The Imperial Bank of India.
14. The Bihar and Orissa Medical Examination Board.
15. The Punjab University.
16. The Institution created for the control of emigrant labour under The District Emigrant Labour Act 1932.
17. The Bombay Board of Film Censors.
18. The Calcutta University.
19. The Central Board of Irrigation.
20. The Reserve Bank of India.
21. The Benares Hindu University.
22. The Medical Council of India.
23. The Indian Coffee Cess Committee.
24. The Inter-Provincial Board for Anglo-Indian and European Education.
25. The Indian Research Fund Association.
26. The Delhi Joint Water and Sewage Board.
27. The Tuberculosis Association of India.
28. The Coal Mines Stowing Board.
29. A Group Committee of the Sleeper Pool of Indian Railways.
30. The Indian Coffee Market Expansion Board.
31. The Coal Mines Rescue Stations Committee.
32. The Indian Coffee Board.
33. The Indian Rubber Board.
34. The Indian Central Sugarcane Committee.
35. The Anglo-Indian College, Delhi.
36. Lady Hardinge Medical College and Hospital, New Delhi.
37. St. Stephen's College, Delhi.
38. The Railway Conference Association.
39. The Bombay University.
40. The Indian Tea Licensing Committee.
41. The Indian Council of Agricultural Research.

42. The Council of Scientific and Industrial Research.
43. The Indian Institute of Science, Bangalore.
44. All India Cattle-show Committee.
45. The Coal Mines Labour Welfare Fund.
46. The Indian Coconut Committee.
47. The Indian Central Tobacco Committee.
48. The Hindu College, Delhi.
49. The Ramjas College, Delhi.
50. The Industrial Finance Corporation of India constituted under the Industrial Finance Corporation Act, 1948.
51. The Lady Irwin College for Women, New Delhi.
52. The Port Haj Committee, Bombay.
53. The College of Commerce, Delhi.
54. The Hind Kusht Nivaran Sangh (Indian Leprosy Association).
55. The Mica Mines Labour Welfare Office Establishment Contributory Provident Fund.
56. Rehabilitation Finance Administration.

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