GOVERNMENT OF PUNJAB

DEPARTMENT OF FINANCE

THE PUNJAB CIVIL SERVICES RULES

Volume II

Rules relating to Pay and Allowances, Leave, Joining Time and other General Conditions of Services

PART I –MAIN RULES

(Revised Edition)

(As amendedupto31stJanuary, 2016)

Issued by the authority of Government of Punjab, Department of Finance

CHANDIGARH

Printed by the Controller, Printing & Stationery, Punjab at Government Press, S.A.S. Nagar

Preface to the Revised Edition

This edition of the Punjab Civil Services Rules, Volume I, Part I incorporates all amendments made upto the 31st January, 2016.

2. Suggestions for making corrections and improvements may kindly be forwarded to the Department of Finance.

D. P. REDDY,
Additional Chief Secretary,
Government of Punjab,
Department of Finance

Dated Chandigarh,
The 18th February, 2016.

PREFACE

This edition of the Punjab Civil Services Rules, Volume II, Part I incorporates all amendments made up to the 31st March, 1984.

2. Suggestions for making corrections and improvements may kindly be forwarded to the Department of Finance.

G. BALA KRISHNAN,
SECRETARY TO THE GOVERNMENT OF PUNJAB, DEPARTMENT OF FINANCE.

DATED CHANDIGARH
THE 15TH MAY, 1984.

PREFACE

This is an up-to-date compilation of the Punjab C.S.R. Volume I. All the corrections and amendments made to the various rules up to 1st August 1976 have been incorporated in it and the old leave rules which have become obsolete have been omitted. The policy instructions issued during the last fifteen years regarding the terms of deputation on foreign service etc. have been codified and included in Chapter X. Changes, where required, due to Re-organisation of Punjab, upon the re-designation of posts, revision of the pay scales and replacement of old major Heads of Accounts with the adoption of new budgetary procedure have been suitably incorporated.

2.Suggestions for making this edition more useful, for correction of errors and supplying of omissions, if any, may be sent to the Finance Department.

S.P. BAGLA,
Commissioner for Finance &
Secretary to Government, Punjab,
Finance Department

PREFACE TO THE FIRST EDITION

The Punjab Civil Services Rules, issued in exercise of the powers conferred by the proviso to article 309 of the Constitution of India, are contained in three volumes:

(1) Volume I contains rules relating to pay and allowances, leave, passages and other general conditions of service.
(2) Volume II contains rules relating to pensions and provident funds.
(3) Volume III contains rules relating to travelling allowances.

Volume I has been further divided into two parts- Part I, covering the main rules, and Part II, the appendices and forms. Volume II contains rules relating to pensions and provident funds.

2. These rules will apply in respect of Government employees belonging to the categories mentioned at rule 1.2, from the date of issue of this publication.

3. In so far as the Government employees, whose conditions of service are regulated by the rules issued by the late Secretary of State under Government of India Act, 1935 are concerned, the Fundamental Rules, as amended by the President of India, from time to time, will continue to apply. These rules are contained in the Punjab Government Compilation of the Fundamental Rules and the Subsidiary Rules. These rules also do not apply to members of the I.A.S. and I.P.S. serving under the Punjab Government. They will be governed by the rules issued by the President of India in this behalf.

4. The rules in this Volume are based mainly on the existing rules and orders contained in Civil Services Rules (Punjab), Volume I, Part I-Main Rules (First Edition) –1941, modified in the background of the changes resulting from the partition of the Punjab and Constitutional requirements. To avoid over-lapping, Chapters XV and XVI of the Edition referred to above, containing the "Assent" and "Delegation Orders" issued under the various rules, have been brought together in Chapter XV. The Punishment and Appeal Rules, previously contained in Section III of Chapter XIV, are nowin the form of an appendix in Part II to this Volume.

5 .Correction slips and amendments issued to the various rules up to 31st March 1953, have been included. Amendments notified subsequently may be taken as modifying the corresponding rules in this Volume. They will be re-issued in due course, as correction slips to this Volume.

6. The opportunity has also been taken to include important orders relating to interpretation of rules, in the form of “Notes ”or “Illustrations” below the relevant rule.

7. The forms which have been adopted in the rules in this Volume have been given a separate new “Pb. C.S.R.” (Abbreviation for Punjab Civil Services Rules) Series. These will be found in Part II of this Volume.

8. All Government employees who notice any errors or omissions in these rules, are requested to bring them to the notice of their Heads of Departments, who will please submit their proposal to the Finance Department, through the Administrative Department concerned.

E.N. MANGAT RAI,
Secretary to Government, Punjab,
Finance Department

TABLE OF CONTENTS
GENERAL

SUBSCRIPTION TO PROVIDENT FUNDS

3.18. A Government employee may be required to subscribe to a provident fund, a family pension fund or other similar fund in accordance with such rules as the competent authority may by order prescribe.

[Chap. VI] DEPUTATION OUT OF INDIA [6.3] page 101

6. 3. When a Government employee is with proper sanction deputed for duty out of India to hold a regular constituted permanent or quasi permanent post, other than a post borne on the cadre of the service to which he belongs, his pay shall be regulated by the orders of the competent authority and the Government employee shall continue to be governed by the rules of the State Government as amended from time to time and shall ensure monthly subscription towards General Provident Fund and Group Insurance Scheme.

CHAPTER XIII

THE PUNJAB GENERAL PROVIDENT FUND RULES

SHORT TITLE AND DEFINITIONS

13.1. The rules in this Chapter (called "The Punjab General Provident Fund Rules"), came into force on the 1st September, 1936.These rules do not apply to the Government employees who were appointed on or after the first day of January, 2004.[See proviso to rule 1.2 of Punjab Civil Services Rules, Volume I(Part I)].

13.2. (1) In these rules.–

(a) "Accounts Maintenance Authority" means such officer as may be appointed in this behalf by the Department of Finance of the State Government.

(b) Except where otherwise expressly provided „emoluments‟ means pay, leave salary or subsistence grant as defined in the Punjab Civil Services Rules, Volume I, and any remuneration of the nature of pay received in respect of foreign service.

Note.–Emoluments include 'Dearness Pay'.

(c) Family means –

(i) in the case of a male subscriber, the wife or wives, and children of a 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 matter to which these rules relate, unless the subscriber subsequently indicates by express notification in writing to the Accounts Maintenance Authority that she shall continue to be so regarded;

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

Provided that if a subscriber by notification in writing to the Accounts Maintenance Authority expresses her desire to exclude her husband from her family, the husband shall henceforth be deemed to be no longer a member of the subscriber's family in matterto which these rules relate, unless the subscriber subsequently cancels formally in writing her notification excluding him.

Note 1.–Children means legitimate children.

Note 2.–An adoptedchild shall beconsidered to be achild when theAccounts Maintenance Authority, or if any doubt arises in the mind of the Accounts Maintenance Authority, the Legal Remembrancer to Government, Punjab, is satisfied that under the personal law of the subscriber, adoption is legally recognised as conferring the status of a natural child, but in this case only.

When a person has given his child in adoption to another person and if, under the personal law of the adopter, adoption is legally recognised as conferring the status of a natural child, such a child should, for the purposes of these rules, be considered as excluded from the family of the natural father.

(d)Fund means the General Provident Fund.

(e)Leave means any variety of leave recognised by the Punjab Civil Services Rules.

(f)Year means a financial year.

(2) Any other expression used in these rules which is defined either in the Provident Funds Act, XIX of 1925 (reproduced in Appendix IV), or in the Punjab Civil Services Rules, Volume I, is used in the sense therein defined.

(3)Nothing in these rules shall be deemed to have the effect of terminating the existence of the General Provident Fund as heretofore, or of constituting any new Fund.

CONSTITUTION OF THE FUND

13.3. (1) The Fund shall be maintained in India in rupees.

(2) 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'. Sums of which payment has not been taken within three years in the case of Group „D‟ employees and six months in the case of all other employees after they become payable under these rules shall be transferred to "Deposits" at the end of the year and treatedunder the ordinary rules relating to deposits.

13.4. All temporary Government employees, after a continuous service of one year, all re-employed pensioners (other than those eligible for admission to the Contributory Provident Fund) and all permanent Government employees shall subscribe to the Fund: Provided that nosuch employee as 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 Fund.

Note1.–Apprentices and probationers shall be treated as temporary Government employees for the purpose of this rule.

Note2.–A temporary Government employee who completesone year of continuous service during the middle of a month shall subscribe to the Fund from the subsequent month.

Note 3.–The following Government employee shall also subscribe to the Fund, provided that they have not been required or permitted to subscribe to a Contributory Provident Fund:–

(1) Section writers who are members of fixed establishments and piece-workers in Government Presses.

(2) Members of the Punjab Public Service Commission who were not in the service of a Government in India at the time of their appointment.

Note 4.–Temporary Government employees (including apprentices and probationers) who have been appointed against regular vacancies and are likely to continue for more than a year, may subscribe to the General Provident Fund any time before completion of one year's service.

Note 5.–A Temporary Government employee who is borne on an establishment or factory to which the provisions of the Employees Provident Funds and Family Pension Fund Act, 1952 (Central Act No.19 of 1952) would apply or 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 completed six months" continuous service or has actually worked for not less than 120 days during a period of six months or less in such establishment or factory or in anyother establishment or factory to which the said Act applies under the same employer or partly in one and partly in the other or has been declared permanent whichever date is the earliest.

Explanation.–For the purposes of this rule 'Continuous Service' shall have the same meaning as assigned to it in theEmployees' Provident Fund Scheme, 1952, and the period of work for 120 days shall be computed in the manner specified in the said scheme and shall be certified by the employer.

13.5. Omitted.

13.6. Omitted.

NOMINATIONS

13.7.(1) A subscriber shall, at the time of the joining the fund, send to the Accounts Maintenance Authority, 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:

Provided further that the nomination made by the subscriber in respect of any other provident fund to which he was subscribing before joining the Fund, shall, if the amount to his credit in such other fund, has been transferred to his credit in the Fund, be deemed to be a nomination duly made under this rule until he makes nomination in accordance with this rule.

Note 1.–An application for admission to the Fund should not be forwarded to the Accounts Maintenance Authority, until it is accompanied by nomination forms completed by the subscriber.

Note 2.–A declaration made by a Mohammedan subscriber infavour of his adopted child should not be accepted, as adoption is not recognised in Mohammedan Law.

2) If a subscriber nominates more than one person under clause (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.

(3) Every nomination shall be in such one of the Forms P.F.I, I-A, I-B or I-C, as is appropriate in the circumstances.

(4) A subscriber may at anytime cancel a nomination by sending a notice in writing to the Accounts Maintenance Authority:

Provided that the subscriber shall, along with such notice, send a fresh nomination made in accordance with the provisions of clauses (1) to (3).

Note.–The proviso to this clause is directory and not mandatory. The additional provision that a fresh nomination should be sent along with a notice does not affect the validity or otherwise of the notice. The proviso thus, does not constitute a condition for the validity of the notice. Once a notice is given complying with the above requirements, it operates as a valid and effective notice: Provided it is given in clear unambiguous terms. In view of this it shall not be in order to make the payment of the deposits in the General Provident Funds on the basis of the nomination, which is expressly cancelled by the subscriber by a notice given in clear and unambiguous terms but which is not replaced by another valid nomination. After receiving such a notice of cancellation of nomination, the nomination should be cancelled forthwith and returned to the subscriber. If the subscriber fails to furnish along with the notice of cancellation or separately in due course, a fresh nomination which is in accordance withthe rules and the Provident Fund become payable as a result of the death of the subscriber, the payment should be made in accordance with the rules of the Fund as if no valid nomination subsists.

5) 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 or persons 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;

(b) that the nomination shall become invalid in the event of 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 upon the alternative nominee under clause (a) shall become invalid in the event of his subsequently acquiring other member or members in his family.

(6) 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 (5), or on the occurrence of any event by reason of which the nomination becomes invalid in pursuance of clause (b) of sub-rule 5, the subscriber shall send to the Accounts Maintenance Authority a notice in writing cancelling the nomination, together with a fresh nomination made in accordance with the provisions of this rule.

(7) Every nomination made by a subscriber shall, to the extent that it is valid, take effect on the date on which it is received by the Accounts Maintenance Authority.

SUBSCRIBERS ACCOUNTS

13.8.An account shall be prepared in the name of each subscriber and shall show the amount of his subscriptions with interest thereon calculated as prescribed in sub-rule (2) of rule 13.13.

CONDITIONS AND RATES OF SUBSCRIPTIONS

13.9.(1) A subscriber shall subscribe monthly to the Fund except during the period of service treated as dies nonor when he is under suspension:

Provided that a subscriber may at his option, elect not to subscribe during any period of leave other than earned leave of less than 30 days duration as the case may be; but this option shall not be exercised during vacation when the leave is combined with vacation:

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

(2) The subscribershall intimate his election not to subscribe during leave 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.

(c) If he is not an officer who draws his own pay bills, by written communication to the head of his office before he proceeds on leave. Failure to make due and timely intimation shall be deemed to constitute an election to subscribe.

The option of a subscriber intimated under this sub-rule shall be final.

(2-A) The subscription of a subscriber shall be stopped six months before his date of retirement to enable the Accounts Maintenance Authority to complete his account for final payment of balance at his credit.

(3) A subscriber, who has under rule 13.29 withdrawn the amount standing to his credit in the Fund, shall not subscribe to the Fund after such withdrawal unless he returns to duty.

Note.–The term 'dies non'in relation to the period of service means the period which does not exist and is not counted for the purpose of pension, leave and seniority or for any other purpose.

13.10. (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 8 per cent of his pay (including dearness pay) and not more than his total pay.

(2) For the purposes of clause (1) the emoluments of a subscriber shall be–

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

Provided as follows;

(i) if the subscriber was on leave on the said date and elected not to subscribed during such leave or was under suspension on the said date, or the period of service on that date is treated as dies non 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 out of India 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 India;

(iii) if the subscriber joined the Fund for the first time, his emoluments shall be the emoluments to which he was entitled on the date of joining the Fund.

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

(3) The subscriber shall intimate the fixation of the amounts 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 the period of service on that day is treated as dies non by the deduction which he makes in this behalf from his first pay bill after his return to duty;

(c) if he has entered Government service for the first time during the year, 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 pay 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) On the request of the subscriber the amount of subscription fixed under sub-rule (3) may be changed twice during the course of the year in the paid months of April and November.

Note. Omitted

13.11. When a subscriber is transferred to foreign service or sent on deputation out of India, he shall remain subject to the rules of the Fund in the same manner as if he werenot so transferred or sent on deputation.

REALISATION OF SUBSCRIPTIONS

13.12.(1) When emoluments are drawn from a Government Treasury, recovery of subscriptions on account of these emoluments and of the principal and interest of advances shall be made from the emoluments themselves.

(2) When emoluments are drawn from any other source the subscriber shall forward his dues monthly to the Accounts Maintenance Authority.

(3)If a Government employee fails to subscribe with effect from the date on which he is required to join the Fund the total amount due to the Fund on account of arrears of subscription shall, with interest thereon at the rate provided in rule

13.13, forthwith be paid by the subscriber to the Fund, or in default be ordered by the Accounts Maintenance Authority to be recovered by deduction from the emoluments of the subscriber by instalments or otherwise as may be directed by the authority competent to grant an advance under clause (1) of rule 13.14.

INTEREST

13.13. (1) Subject to the provisions of clause (5) below, Government shall pay to the credit of the account of a subscriber interest at such rate as may be determined for each year according to the method of calculation prescribed from time to time by the competent authority.

(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 thepreceding 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 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 clause 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 forwarded by the subscriber shall be deemed to be the first day of the month of receipt, if it is received by the Accounts Maintenance Authority before the fifth day of that month, but if it is received on or after the fifth day of that month the first day of the next succeeding month.

(4) In addition to any amount to be paid under rules 13.28, 13.29 or 13.30, 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:

(i) in the case of Government employees other than Group„ D‟ employees the payment of interest on the Fund balances beyond a period of six months up to any period may be authorised by the Head of Department after he has personally satisfied himself that the delay in payment was occasioned by circumstances beyond the control of the subscriber and that the administrative delay involved in the matter shall be fully investigated and action, if any, required, taken; and

(ii) in the case of Group „D‟ employees the payment of the interest on the Fund balances beyond a period of six months up to a period of one year may be authorised by the Heads of Office and payment of the interest on Fund balance beyond that period upto any period may be authorised by the Head of Department after he has personally satisfied himself that the delay in payment was occasioned by circumstances beyond the control of the subscriber or the persons to whom such payment was to be made and in every such case, the administrative delay involved in the matter shall be fully investigated and action, if any, required, taken:

Provided further that where the Accounts Maintenance Authorityhas intimated to that person (or his agent) a date on which he is prepared to make payment in cash, or has posted a cheque, in payment to that person, interest shall be payable only up to the end of the month preceding the date so intimated, or the date of posting the cheque, as the case may be:

Provided further that where a subscriber on deputation to a body corporate, owned or controlled by Government or an autonomous Organisation, registered under the Societies Registration Act, 1860 (21 of 1860) is subsequently absorbed in such body corporate or organisation with effect from a retrospective date, for the purpose of calculating the interest due on the Fund 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 this sub-rule.

(5) Interest shall not be credited to the account of Mohammedan subscriber if he informs the Accounts Maintenance Authoritythat 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.

(6) The interest on amounts which under sub-rule (3) of rule 13.12, rule 13.28 or rule 13.29, are replaced at the credit of the subscriber in the Fund shall be calculated at such rates as may be successively prescribed under clause (1) of this rule and so far as may be in the manner described in this rule.

Note1.–When a subscriber is dismissed, removed or retired prematurely or compulsorily from the service of Government but has appealed against his removal, the balance at his credit shall not be paid over to him until final orders confirming the decision are passed on his appeal .Interest, shall, however, be paid on the balance up to the end of the month preceding that in which such orders are passed.

Note1-A.–When a subscriber is dismissed, removed, retired prematurely or compulsorily from the service of Government, the balance at his credit shall not be paid to him until he declares that the appeal, review or memorial or judicial proceedings as the case maybe, provided under the relevant rules against such order, has been finally decided confirming the decision of dismissal, removal or premature or compulsory retirement or until a certificate tothe effect that no such appeal, review, memorial or judicial proceeding is pending or would be filed, is furnished:

Provided that the balance at the credit of such subscriber may be paid to him after the date on which he would have retired on superannuation had he not been dismissed, removed or retired prematurely or compulsorily from the service of Government subject to the condition that an affidavit shall be obtained from him to the effect that if the appeal, review ormemorial or judicial proceedings as the case may be, are decided in his favour, he shall not apply for an extension of service under the provisions of rule 3.26 of Punjab Civil Services Rules, Volume I (Part I).

Note 2. Omitted.

13.13-A. Omitted.

ADVANCES FROM THE FUND

13.14. (1) A temporary advance may be granted to a subscriber from the amount standing to his credit in the Fund at the discretion of the competent authority 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 –

(i) to pay expenses in connection with the prolonged illness of the applicant and members of his family or any person actually dependent on him;

(ii) to pay for the overseas passage only for reasons of health or education of the applicant and members of his family or any person actually dependent on him. Advances from provident fund may also be granted to a subscriber, subject to the usual conditions to meet the cost of education of himself or of any person actually dependent on him in the following types of cases:–

(1) for education outside India, whether for an academic, technical, professional or vocational course;

(2) for medical, engineering and other technical, specialised or professional courses in India beyond the High School stage:Provided that the course of studies is not less than three years;

(3) Omitted.

(4)The pre-sea training courses of recognised institutions for prospective navigation officers on merchant ships.

(iii) to pay obligatory expenses on a scale appropriate to the subscriber's status which by customary usage the subscriber has to incur in connection with marriages, funerals, or other ceremonies;

(Iv) to meet 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 have been done by him in the discharge of his official duty, the advancein this case being available in addition to any advanceadmissible for the same purpose from any other Government source:

Provided that the advance under this sub-clause 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 meet the cost of his defence where the subscriber is prosecuted by Government in any court of law or where the subscriber engages a legal practitioner to defend himself in an inquiry in respect of any alleged official misconduct on his part;

(vi) (vi) to pay for thepurchase of wheat by the Group „D" employees for their own consumption. In case where more than one member of the same family are Group „D" employees, the withdrawal will be admissible to only one such member. The withdrawal shall not bepermissible after 30th June and shall be recoverable in equal monthlyinstalments within a period of one year from the date of withdrawal.

Note.–In cases falling under item (i) above, advances may be granted by the sanctioning authority to pay debts incurred: provided an application is made within a reasonable time after the event to which it relates. What is a reasonable time will be determined on the merits of each case. Advances to pay debts incurred in cases falling underitems (ii) and (iii) require the sanction of Government.

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

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

(c)No advance shall be granted unless–

(i) the competent authority fully satisfies itself about the genuineness of the request for which advance is applied for;

(ii) the earlier advances are fully repaid; and

(iii) the advance to be sanctioned for the purposes of sub-clause (iv)or sub-clause (v) of clause (a), shall not exceed three months' pay or half the amount at the credit of the subscriber in his Fund Account, which ever is less.

(1-A) A temporary advance up to one month"s pay for any genuine purpose, other than those mentioned in sub-rule (1),may be granted to a subscriber from the amount to his credit in Fund Account which shall be recovered in twelve equal monthly installments.

(2) In fixing the amount of an advance, the instructions given in Annexures A and D to this Chapter should be carefully observed by the authorities competent to sanction the advances.

Note 2.–The authorities competent to grant advances under this rule and the conditions under which they can grant such advances are given in Annexure-B to this Chapter

.

Note3.–For advances for meeting cost of higher technical, medical and scientific studies of the Children of Government employees, in respect of degree courses and above, in addition to the amount admissible from the General Provident Funds, see rule 10.25(m) of P.F.R. Vol. I

.(3) The competent authority may in special circumstances sanction the payment to any subscriber of an advance if it is satisfied that the subscriber concerned requires the advance for reasons other than those mentioned in sub-rule (1).

(4) When an advance is sanctioned under sub-clause (c), before repayment of last installment of any previous advance is completed, the balance not recovered shall be added to the advance so sanctioned and the installments for recovery shall be fixed with reference to the consolidated amount.

13.15. (1) An advance shall be recovered from the subscriber in such number of equal monthly installments as the sanctioning authority may direct; but such number shall not be less than twelve unless the subscriber so elects and more than twenty-four. In special cases where the amount of advance exceeds three months pay of the subscriber under rule 13.14 (1) (c), the sanctioning authority may fix such number of installments to be more than twenty-four but in no case more than thirty-six. A subscriber may, at his option, repay more than one instalments in a month. Each installment shall be a number of whole rupees, the amount of the advance being raised or reduced, if necessary, to admit of the fixation of such installments.

(2) Recovery shall be made in the manner prescribed in rule 13.12 for the realization of subscription and shall commence with the issue of pay for the month following one in which the advance was drawn. Recovery shall not be made, except with the subscriber's consent, while he is on leave for ten days or more in a calendar

month or in receipt of subsistence grant 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.

Note 1.–The expression "advance of pay" includes any ordinary advance of pay granted under the relevant rules, but does not include advances for the building of repair of a house, for the purchase of a conveyance or for the payment of passages overseas which are of a different nature.

Note 2.–Vacation combined with leave shall be treated as leave for the purpose of repayment of an advance.

(3) If an advance has been granted to a subscriber and drawn by him and the advance is subsequently disallowed before repayment is completed, the whole of balance of the amount withdrawn, shall, forthwith be repaid by the subscriber to the Fund, or in default, be ordered by the Accounts Maintenance Authority to be recovered by deduction from the emoluments of the subscriber in monthly instalments not exceeding twelve as may be directed by one of the authorities specified in Annexure B to this Chapter.

Provided that, before such advance is disallowed the subscriber shall be given an opportunity to explain to the sanctioning authority in writing and within fifteen days of the receipt of the communication why the repayment shall not be enforced and if an explanation is submitted by the subscriber within the said period of fifteen days, it shall be considered by the sanctioning authority for decision; and if no explanation within the said period is submitted by him, the repayment of the advance shall be enforced in the manner prescribed in this sub-rule.

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

PAYMENTS TOWARDS INSURANCE POLICIES

13.16 to13.27-A.Omitted.

FINAL WITHDRAWAL OF ACCUMULATIONS IN THE FUND

13.28. 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 retired pre-maturely or compulsorily 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 at the rate provided in Rule 13.13, in the manner provided in the proviso to Rule 13.29.

The amount so repaid shall be credited to his account in the Fund.

Note.–A subscriber re-employed in Government service after retirement is considered to have quitted service from the date of retirement even though his re-employment may have been in continuation of his active service without break. He cannot, therefore, get interest on his accumulation in his Fund beyond six months from the date of retirement.

Explanation I. Omitted.

Explanation II.–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 toa new post under any other Government or in another department of the State Government (in which he is governed by another set of Provident Fund Rules) and without retaining any connection with his former post. In such a case, his subscription together with interest thereon shall be transferred:–

(a) to his account in the other Fund in accordance with therules of the Fund,if the new post is in another Department of the State Government; or

(b) to a new account under the Government concerned if the new post is under any other Government and that Government consents, by general or special order, to such transfer of subscriptionsand interest.

Note.–Transfers should be held to include cases of resignation from service in order to take up appointment in another Department of the State Government or under any other Government in India, without any break and with proper permission of the State Government. In cases where there has been a nominal break it should strictly 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 employment whether under the same or different Government.

Explanation III.–When a subscriber is transferred without any break, to the service under a body corporate, owned or controlled by Government the amount of subscription together with interest thereon, shall not be paid to him but shall be transferred, with the consent of that body, to his new Provident Fund Account under that body.

Transfers shall include cases of resignation from service in order to take up appointment under the body corporate, owned or controlled by Government without any break and with proper permission of the Government. The time taken to join the new post shall not be treated as a break in service, if it does not exceed the joining time admissible to a Government employee on transfer from one post to another.

Note 1.–In cases where the corporate bodies do not have any provident fund scheme or whose provident fund rules do not provide for the acceptance of balances from other provident funds, the amount in question should be finally paid to the subscriber concerned at the time of his permanent transfer to such a body.

Note 2.–In cases where the Provident Fund money is accepted by the corporate body subject to fulfillment of certain conditions, viz., that the Government employee should complete the probationary period with them or that he should be confirmed in a post under them, the Provident Fund money of the persons concerned may be retained with Government till such time as it is transferred to the body concerned. In such cases the Provident Fund Accounts of the individual concerned would cease to be alive on the date of permanent transfer of the persons concerned to such a body. In other words, no withdrawals from the Provident Fund will be permitted for any purpose including payment of premia towards life insurance policies. Fresh subscription to the fund, except recoveries in respect of outstanding advances shall not be accepted. The Provident fund money held by Government would continue to earn interest at the normal rate till the date of transfer of the amount to the corporate body.

13.28-A. Deposit Linked Insurance Scheme.–

(1)Subject to the provisions of sub-rule (2), on the death of a subscriber in service, the person or persons entitled to receive the amount standing to the credit of the deceased subscriber in the Fund shall also be entitled to an additional amount equal to the average amount standing to the credit of the deceased subscriber in the Fund during a period of thirty-six months immediately preceding the date of his deathsubject to a maximum of ten thousand rupees.
(2) The additional amount referred to in sub-rule (1) shall be sanctioned subject to the fulfillment of the following conditions:–

(i) The amount standing to the credit of the subscriber in the Fund should not have fallen below the following limits at any time during the period of thirty-six months immediately preceding the date of death of the subscriber:–

In the case of Group „A‟ employees	Four thousand rupees.
In the case of Group „B‟ employees	Two thousand and five hundred rupees.
In the case of Group „C‟ employees	One thousand and five hundred rupees.
In the case of Group „D‟ employees	One thousand rupees:

Provided that in case where the subscriber held post(s) borne on the different groups during the thirty-six months immediately preceding the date of his death, the appropriate minimum qualifying balance in the case of such a deceased subscriber shall be the one relating to the group in which he held the post for the greater part of the said period of thirty-six months.

(ii) the subscriber should have put in at least five years regular Government service at the time of his death.

(3) The Head of Department or Head of Office, who maintains the General Provident Fund account, shall authorise the payment of the additional amount referred to in this rule without any further sanction and the payment so authorised shall be accounted for under the head"2235–Social Security and Welfare–60–Other Social

Security and Welfare Programme–104–Deposit Linked Insurance Scheme Government P.F.–01–Deposit Linked Insurance Scheme ”Explanation.–

(i) The period of thirty-sixmonths for calculation of benefit under the scheme may be computed from the month preceding the month in which the death of the subscriber occurs.

(ii) The interest credited to the amount of the subscriber should be taken into account to check that the minimum prescribed balance has been maintained.

(iii) The average balance for the purpose of additional amount under sub-rule (1) should also include the amount of interest up to the end of the month preceding the month in which death of the subscriber occurs.

13.29. 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 been declared by a competent medical authority to be unfit for further service, the amount standing to his credit in the Fund, shall, upon application made by him in that behalf to the Accounts Maintenance Authority, become payable to the subscriber :

Provided that the subscriber, if he returns to duty, shall, except where the Government decides otherwise, repay to the Fund, for credit to his account the whole or part of any amount paid to him from the Fund in pursuance of this Rule with interest thereon at the rate provided in Rule 13.13 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 authority competent to grant an advance under clause (1) of Rule 13.14.

Note.–When vacation precedes the leave preparatory to retirement, the amount standing at the credit of a subscriber shall, upon application made to the Accounts Maintenance Authority becomes payable at any time between the commencement of such vacation and the date of actual retirement.

13.29-A. Omitted.

13.29-B. Omitted.

13.29-C.Omitted.

13.29-D.(1) A non-refundable advance may be granted to a subscriber at any time, after the completion of ten years service (including broken periods, if any) from the amount standing to his credit in the Fund at the discretion of the competent authority mentioned in Annexure E for one or more of the following purposes, namely:–

(i) Building or acquiring a suitable house for his residence including the cost of the site or repaying any outstanding amount on account of loan, expressly taken for this purpose before the date of receipt of the application for withdrawal but not earlier than twelve months of that date, or reconstructing or making addition or alteration to a house already owned or acquired by a subscriber.

(ii) Purchasing a house-site or repaying any outstanding amount on account of loan expressly taken for this purpose before the date of receipt of the application for withdrawal but not earlier than twelve months of that date.

(iii) For constructing a house on a site purchased utilising the sum withdrawn under sub-clause (ii) above.

(2) Only one advance shall be allowed for the construction of a house at any place.

(3) Any sum withdrawn by the subscriber with the sanction of the competent authority shall not exceed three-fourths of the credit balance in his Fund Account.

(4) Omitted.

(5) A subscriber who has been permitted to withdraw money from the Fund under this Rule 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 drawn, shall forthwith be repaid in one lump-sum 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 lump-sum or in such number of monthly instalments, as may be determined by the Finance Department:

Provided that, before repayment of a withdrawal is enforced under this sub-rule, the subscriber shall be given an opportunity to explain in writing within fifteen days of the receipt of the communication why the repayment shall not be enforced and if the sanctioning authority is not satisfied with the explanation or no explanation is submitted by the subscriber within the said period of fifteen days, the sanctioning authority shall enforce the repayment in the manner prescribed in this sub-rule.

13.29-E. (1) A non-refundable advance may be granted to a subscriber any time, after the completion of 20 years service (including broken periods, if any) or within 10 years before the date of his retirement on superannuation, whichever is earlier, from the amount standing to his credit in the Fund at the discretion of the competent authority mentioned in Annexure 'E' to meet the cost of education of himself or of children actually dependent on him in the following types of cases:–

(i) for education outside India beyond the High School stage whether for an academic, technical, professional or vocational course; and
(ii) for medical, engineering and other technical, specialized or professional courses in India beyond the High School stage, provided that the course of study is not less than three years‟ duration.

(2) Any sum withdrawn by the subscriber with the sanction of the competent authority shall not exceed three-fourths of the credit balance in his Fund Account.

(3) The withdrawal will be permissible once every six months, i.e., twice in any financial year and the withdrawal will not ordinarily be allowed before the expiry of six months from the date of the previous withdrawal:

Provided that the subscribers concerned satisfy the sanctioning authority within a period of six months from the date of drawing the money that it has been utilised for the purpose for which it was intended; otherwise the whole amount of withdrawal will be liable to recovery in one lump-sum:

Provided further that in cases where a portion of the money withdrawn is not likely to be spent within six months of the date of withdrawal and the officer contemplates making a further withdrawal during the following half-year, he may, by notifying in writing to the sanctioning authority before the expiry of the said period of six months, adjust the excess amount in the proposed withdrawal, provided that such excess amount is not more than 10 per cent of the amount utilised and action to withdraw the further amount is taken within one month of the expiry of the six months period. If no further withdrawal is contemplated, the excess amount should be deposited forthwith in the provident fund.

(4) After the withdrawal has been madeby the subscriber concerned, the sanctioning authority will satisfy itselfwithin six months of withdrawal that the conditions mentioned above are fulfilled.

(5) While sanctioning non-refundable advances by the competent authority, the temporary advances outstanding against the subscriber, if any, will not be taken into account.

Note1.–The courses detailed below should be treated as technical in nature that the course of study is of not less than 3 years duration and is beyond High School stage in India or outside India:–

(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 Communications 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 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 (D.G.E. &T.).

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

(k) Draftsmanship courses by recognised institutions.

(l) Medical courses.

(m) All M.Sc. (Hons. School) courses of Punjab University.

(n) B.Sc. (Home Science) course of three years duration.

Note 2.–The following courses, irrespective of their duration, shall also be treated as technical/specialised for purpose of allowing advances/final withdrawals:–

(i) Degree and Post-Graduate courses in Home Science
(ii) Pro-Professional course in Medicine if part of regular 5 years course in Medicine.
(iii) Ph.D. in Biochemistry.

(iv) Bachelor and Masters Degree courses in Physical Education.

(v) Honours course in Microbiology.

(vi) Associateship of the Institute of Chartered Accountants.

(vii) Associateship of the Institute of Costs and Works Accountants.

(viii) Degree and Masters courses in Business Administration or Management

(ix) Diploma course in Hotel Management.

(x) M.Sc. course in Statistics.

(xi) The payment of initial charges for admission to the National Defence Academy, Khadakvasala, will also qualify for advances for final withdrawal.

(xii) The Company Secretaryship Course of the Institute of Company Secretaries of India.

(xiii) The pre-sea training courses conducted by recognised institutions for prospective navigation officers on merchantships.

13.29-F. A non-refundable advance may be granted to a subscriber any time, after the completion of 20 years' service (including broken periods, if any) or within 10 years before the date of his retirement on superannuation whichever is earlier, from the amount standing to his credit in the Fund, at the discretion of the competent authority mentioned in Annexure 'E' to meet the expenses in connection with each marriage of the subscriber's daughters and if the subscriber has no daughter, for any female relation dependent on him, on the following conditions:–

(1)Any sum withdrawn by the subscriber with thesanction of the competent authority shall not exceed three-fourths of the credit balance in his Fund Account.

Note 1. Omitted.

Note 2.–If two or more marriages are to be celebrated simultaneously the amount admissible in respect of each marriage will be determined as if the advances are sanctioned separately one after the other.

(2) In respect of the same marriage, a subscriber may either withdraw the money in terms of this Rule or draw an advance under the ordinary Rules.

(3) A subscriber who draws a refundable advance under the ordinary rules, may convert at his discretion by written request addressed to the Accounts Maintenance Authority, the balance outstanding against him into a final withdrawal on his satisfying the conditions laid down in this rule.

(4) The withdrawal may be allowed to the subscriber not earlier than three months preceding the month in which the marriage actually takes place.

(5)The subscriber shall furnish a certificate to the sanctioning authority mentioned in Annexure 'E' within a period of one month from the date of marriage, or if he is on leave, within one month on return from leave, that the money withdrawn has actually been utilised for a purpose for which it was intended. If the subscriber fails to furnish the requisite certificate or if the amount withdrawn is utilised for a purpose other than that for which sanction was accorded, the entire amount together with interest thereon at the rate provided in Rule 13.13 from the month of withdrawal, shall be re-deposited into the Fund in a lump-sum.

(6) Any amount actually withdrawn from the fund, which isfound in excess of that actually utilised by the subscriber for the purpose, shall be re-deposited forthwith into the Fund, together with interest due thereon at the rate provided in Rule 13.13 from the monthof such withdrawal.

(7) Omitted.

(8) In sanctioning non-refundable advances under these Rules, the temporary advances outstanding against the subscriber, if any, will not be taken into account.

Note.–Marriage is a foreseeable event and ordinarily it should not be difficult for the Government employee concerned to make up his mind beforehand whether he would be able to meet the entire expenditure thereon from his private resources or whether he would have to resort to a final withdrawal from his provident fund account for the purposes mentioned above. In the latter case, the subscriber has to apply for final withdrawal sufficiently in advance of the date of marriage. Where, however, an officer applies for the withdrawal well before the date of the marriage, but the application is sanctioned after the aforesaid date, there will be no objection to the payment of the amount being made after the date of marriage. The certificate in terms of clause (5) of this Rule should be furnished in such cases to the sanctioning authority within a month of the actual withdrawal of the amount from the Fund. Cases in which the withdrawal is applied for after the marriage is over should not ordinarily be entertained.

13.29-G. A non-refundable advance may be granted to a subscriber any time, after the completion of 20 years' service (including broken periods, if any)or within 10 years before the date of his retirement on superannuation whichever is earlier from the amount standing to his credit in the Fund at the discretion of the competent authority mentioned in Annexure 'E' to meet the expenses in connection with each marriage of the subscriber's sons, on the following conditions:–

(1) Any sum withdrawn by the subscriber shall not exceed three-fourths of the credit balance in his Fund Account.
(2) The other conditions will be the same as those laiddown in rule 13.29F.

Note.–It is not necessary that the daughter or the son should be actually dependent on the subscriber for the purpose of final withdrawal from the Fund.

13.29-H. (1) A non-refundable advance may be granted to a subscriber any time, after the completion of 12 years of service, from the amount standing to his credit in the Fund, at the discretion of the competent authority mentioned in Annexure-E for purchasing a motor car or for repaying a loan already taken by him for the purpose, subject to the following conditions, namely:–

(i) the amount of withdrawal shall be limited to Rs. 3,50,000or seventy-five per cent of the actual price of a new car or three-fourth of the amount standing to the credit of the subscriber in General Provident Fund, whichever is the least; and

(ii) for purchasing a second hand car, the amount of withdrawal shall be limited to Rs. 3,50,000 or seventy-five percent of the depreciated value of the car or three-fourth of the amount standing to the credit of the subscriber in General Provident Fund, whichever is the least.

Note.–withdrawal under this rule shall be allowed only on one occasion.

(2) A non-refundable advance may be granted to a subscriber any time, after the completion of 5 years of service, from the amount standing to his credit in the Fund, at the discretion of the competent authority mentioned in Annexure-E for purchasing a personal computer/laptop subject to the condition that the amount of withdrawal shall be limited to Rs. 60,000 or the actual price of the computer/laptop or one-half of the amount standing to the credit of the subscriber in General Provident Fund, whichever is the least.

13.29 -I. A non-refundable advance may be granted to a subscriber any time after the completion of 20 years' service (including broken periods, if any) or within 10 years before the date of his retirement on superannuation whichever is earlier, from the amount standing to his credit in the Fund at the discretion of the competent authority mentioned in Annexure 'E' to meet the expenses in connection with each betrothal of subscriber's sons and daughters and if the subscriber has no son or daughter, for any other male or female relation actually dependent on him, on the following conditions:–

(1) The amount of withdrawal in respect of each betrothal will normally be limited to:–

(a) three months' pay of the subscriber; or

(b) 20% of the amount standing to the credit of the subscriber; whichever is less.

(2) The other conditions will be the same as those laid down in rule 13.29-F

13.29-II.Whenever a subscriber is in a position to satisfy the competent authority about the amount standing to his credit in the General Provident Fund Account with reference to the latest available statement of General Provident Fund Account together with the evidence of subsequent contribution to that Fund, the competent authority may under rules 13.29-D, 13.29-E, 13.29-F, 13.29-G, 13.29-H, 13.29-I, 13.29-J and 13.29-K, sanction withdrawal from the said Fund within the prescribed limits, as in the case of a refundable advance. In doing so, the competent authority shall take into account any withdrawal or refundable advance already sanctioned by it in favour of the subscriber. Where, however, the subscriber is not in a position to satisfy the competent authority about the amount standing to his credit or where there is any doubt about the admissibility of the withdrawal applied for, a reference may be made to the Accounts Maintenance Authority by the competent authority for ascertaining the amount standing to the credit of the subscriber with a view to enable the competent authority to determine the admissibility of the amount of withdrawal. The sanction for the withdrawal should prominently indicate the General Provident Fund Account Number and the Accounts Maintenance Authority maintaining the accounts and a copy of sanction for withdrawal should invariably be endorsed to that Accounts Maintenance Authority. The sanctioning authority shall be responsible to ensure that an acknowledgement is obtained from the Accounts Maintenance Authority that the sanction for withdrawal has been noted in the ledger account of the subscriber. In case the Accounts Maintenance Authority reports that the withdrawal as sanctioned is in excess of the amount standing to the credit of the subscriber or is otherwise inadmissible, the sum withdrawn by the subscriber shall forthwith be repaid in one lump-sum together with interest thereon and in default of such repayment, it shall be ordered by the sanctioning authority to be recovered from his emoluments either in a lump-sum or in such number of monthly installments as may be determined by the Government.

Note.─

The following certificate shall be recorded on all sanctions issued for withdrawal:─"Sh./Shrimati __________________was last sanctioned a part final withdrawal by this office for an amount of Rs.___________, vide _________________". or"Sh./ Shrimati ___________________is understood (as stated by him/her) to have been last sanctioned a part final withdrawal of Rs.____________by_________

"Sanctioning Authority"

(The alternate certificate mentioned above is to be recorded in the sanction of those subscribers in whose case the particulars of last sanction for part-final withdrawal, are not available with office for reasons such as transfer of an employee from another office, etc., etc.)."

13.29-J.(i) A non-refundable advance may be granted by the Accounts Maintenance Authority to a subscriber at anytime after the completion of five years of service, from the General Provident Fund for purchasing a Motor-Cycle or Scooter or Moped or for repaying a loan already taken by him for the said purpose subject to the following conditions:–

(a)The amount of withdrawal is limited to Rs.45,000 in the case of Motor-Cycle/Scooter and Rs.25,000 in the case of Moped or one-half of the amount standing to the credit of the subscriber in the Fund or actual cost of the vehicle, whichever is the least.
(b) Omitted.

(c)A second advance for this purpose shall not be granted until at least 8 years have passed since the grant of the first advance.

(ii) A non-refundable advance may be granted by the competent authority to a subscriber from the General Provident Fund for the purchase of a bicycle subject to the following conditions:–
(a)The subscriber has not less than five years of service at his credit.
(b)The amount of withdrawal is limited to Rs.3,500 or one-half of the balance in the Fund or the actual price of the bicycle, whichever is the least.
(c)A second advance for this purpose shall not be granted until at least 8 years have passed since the grant of the first advance.

(iii) Once during the course of a financial year, a non-refundable advance of an amount equivalent to one year‟s subscription paid for by the subscriber towards the General Insurance Scheme for the Punjab Government Employees on selffinancing and contributory basis may be granted by the Head of Office to a subscriber from the General Provident Fund.

(iv) Omitted.

13.29-K. Anon-refundable advance not exceeding ninety per cent of the amount at the credit of the subscriber in the Fund may be granted by the competent authority mentioned in Annexure-E at any time during the final year of retirement of the subscriber to enable the subscriber to make a plan for proper utilization of the savings in his Fund Account subject to the condition that such advance must be applied for at least six months before the date of retirement of the subscriber.

13.29-L.When a subscriber is dismissed, removed or retired prematurely or compulsorily from the service of Government but has appealed against such dismissal, removal, premature or compulsory retirement, he may be sanctioned non-refundable

Advances like other subscribers provided that no advance shall be sanctioned to a subscriber who has attained an age at which he would have retired on superannuation had he not been dismissed, removed or retired prematurely or compulsorily from the service of Government.

13.30. On the death of a subscriber before the amount standing to his credit has become payable (see Annexure 'E' to this Chapter), or where the amount has become payable, before payment has been made;

(i) When the subscriber leaves a family–

(a) if a nomination made by the subscriber in accordance with the provisions of Rule 13.7 or 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 share:

Provided that no share shall be payable to–

(1) sons who have attained legal majority;

(2) sons of a deceased son, who have attained legal majority;

(3) married daughters whose husbands are alive;

(4) married daughters of a deceased son whose husbands are alive;

if there is any member of the family other than those specified in clauses (1), (2), (3) and (4):

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 provisions of clause (1) of the first proviso;

(ii)When the subscriber leaves no family, if a nomination made by him in accordance with the provisions of Rule 13.7 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.

Note1.–A posthumous child of the deceased or the posthumous child of a son of the deceased who, had he been alive would have been entitled to a share of the sum at the subscriber's credit shall be treated as a member of the family provided the existence (en ventre da sa mere) of the posthumous child is brought to the notice of the disbursing officer.

Note 2.–When a person named in a form of nomination under Rule 13.7, dies before the subscriber, the nomination shall in the absence of a direction to the contrary in the form of nomination, become null and void in respect ofthat person only and his or her share shall be distributed in the manner prescribed in sub-clause (b) of clause (i) above.

13.31. (1) When the amount standing to the credit of a subscriber in the Fund becomes payable, I t shall be the duty of the Accounts Maintenance Authority to make payment, as provided in section 4 of the Provident Fund Act, 1925 (See Appendix IV).

(2) If the person to whom under these rules, any amount is to be paid, is a lunatic, for whose estate a manager has been appointed in this behalf under the Indian Lunacy Act, 1912,the payment will be made to such manager, and not to the lunatic :Provided that where no manager has been appointed and the person to whom the sum is payable is certified by a Magistrate to be a lunatic, the payment under the orders of the Collector be made in terms of sub-section (1) section 95 of the Indian Lunacy Act, 1912, to the person having charge of such lunatic and the Accounts Maintenance Authority shall pay only the amount which he thinks fit to the person having charge of the lunatic and the surplus, if any, or such part thereof as he thinks fit, shall be paid for the maintenance of such members of the lunatic's family as are dependent on him for maintenance.

(3) Any person who desires to claim payment under this rule shall send a written application in that behalf to the Accounts Maintenance Authority. Payment of amounts withdrawn shall be made in India only. The persons to whom the amounts are payable shall make their own arrangements to receive payment in India

Note1.–When the amount standing to the credit of a subscriber has become payable under Rules 13.28, 13.29 or 13.30 the Accounts Maintenance Authority shall authorise prompt payment of that portion of the amount standing to the credit of a subscriber in regard to which there is no dispute or doubt, the balance being adjusted as soon after as may be.

Note 2.–When the amount standing to the credit of a subscriber has become payable under Rules 13.28, 13.29 and 13.30 the Head of Department/Office should immediately takeup the preparation of G.P. Fund papers for furnishing them to the Audit Office. In the case of the subscribers who are likely to retire in a particular year, their papers should be prepared and furnished in the requisite forms in time (i.e. 6 months in advance of the anticipated date of retirement). The Head of Department/Office should see to it that these forms are furnished to the Audit in time.

13.32.(a) If a Government employee who is a subscriber to any other Government Provident Fund, which is a non-contributory provident fund, is permanently transferred to pensionable service under the Punjab Government, the amount of the subscriptions, together with interest thereon, standing to his credit in such other Fund at the date of transfer shall, with the consent of the other Government concerned, if any, be transferred to his credit in the Fund.

(b) If a Government employee who is a subscriber to the State Railway Provident Fund or any other Contributory Provident Fund of the Central Government, or a State Contributory Provident Fund is permanently transferred to pensionable service under the Punjab Government and elects or is required to earn pension in respect of such pensionable service:-

(i) the amount of subscriptions, with interest thereon, standing to his credit in such contributory provident fund at the date of transfer shall, with the consent of the other Government, if any, be transferred to his credit in the Fund;

(ii) the amount of Government contribution with interest thereon standing to his credit in such contributory provident fund shall with the consent of the other Government, if any, be repaid to Government and credited to State revenues; and

(iii) he shall in exchange be entitled to count towards pension such part of the period during which he subscribed to such contributory provident fund as the competent authority may determine.

(c) If a Government employee who is a subscriber to any other Non-Contributory Provident Fund of the State Government, is permanently transferred to pensionable service in a Department of the State Government in which he is governed by these rules, the amount of subscription together with interest thereon standing to his credit in such other Fund on the date of transfer shall be transferred to his credit in the Fund.

Note 1.–The provisions of this rule do not apply to a subscriber who has retired from service and is subsequently re-employed with or without a break in service, or to a subscriber who was holding the former appointment on contract.

Note 2.–The provision of this rule shall, however, apply to persons who are appointed without break, whether temporarily or permanently to apost carrying the benefits of these rulesafter resignation/retrenchment from service under another Department of State Governmentor under any other Government.

13.33. Omitted.

PROCEDURE RULES

13.34 .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" .Sums of which payment has not been taken within six months after they became payable under these rules, shall be transferred to "Deposits" at the end of the year and treated under the ordinary rules relating to deposits.

13.35. When paying a subscription in India, 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 Accounts Maintenance Authority. Any change in the number shall similarly be communicated to the subscriber by the Accounts Maintenance Authority.

13.36. (1) As soon as possible after the close of each year, the Accounts Maintenance Authority 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 amount credited or debited during the year, the total amount of interest credited as on the 31stMarch of the year and the closing balance on that date. The Accounts Maintenance Authority shall attach to the statement of account an enquiry whether the subscriber.–

(a) desires to make any alteration in any nomination made under Rule 13.7 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 clause (1) of Rule 13.7.

(2) Subscribers should satisfy themselves as to the correctness of the annual statement, and errors should be brought to the notice of the Accounts Maintenance Authority within three months from the date of receipt of the statement.

(3) The Accounts Maintenance Authority 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.

13.37. Subject to the provisions of rules in this chapter, a competent authority may specify detailed procedure for maintenance of General Provident Fund Accounts of the Government employees. Till such procedure is specified, the General Provident Fund Scheme issued by the Government on the 2ndday of May, 1989, as amended from time to time, shall continue to apply

ANNEXURE A

(See Note 1 under Rule 13.14).

General Principles which should determine the grant of an advance from the General Provident Fund

1. The fund is designed solely for the protection of a subscriber's family against his sudden death, or, if he survives until retirement, to provide both him and them with additional resources in his old age. Anything which interferes with a subscriber's normal accumulations detracts from these purposes and tends to defeat the true object of the Fund. Rule 13.14, merely permits a temporary and wholly exceptional departure from the real purposes of the scheme, and unless it is strictly interpreted, there is danger that subscribers will come to regard the Fund as an ordinary banking account, the existence of which absolves them from the necessity of providing for the normal incidents of life with the prudence which a private individual would exercise. The inevitable result, if this tendency is countenanced, will be to discourage thrift, and to leave the subscriber with a depleted account at the time when it ought to be most helpful to him or his family. Sanctioning authorities ought, therefore, to have no hesitation in resisting any attempt to use the Fund as a cheap loan account and in enforcing the altogether exceptional character of Rule 13.14, as aprovision to meet urgent needs which would not ordinarily have been anticipated. Every prudent married man, for example, should be prepared to meet certain demands upon his resources on account of doctor's bills, and it is only when the burden is exceptionally prolonged, or the necessity usually grave and sudden, that he ought to think of making use of the Provident Fund for this object.

2. For the same reasons, a careful scrutiny should be applied to requests for withdrawals on account of marriage or funeral expenses. Even where ceremonial expenditure is by religious custom obligatory, its extent should nevertheless be limited by the resources of the family, and no subscriber should be enabled to enhance such expenditure on the strength of deposits in the Fund. An advance from the Fund can legitimately be made for obligatory ceremonial expenditure where no other resources exist but not in order to raise such expenditure to a more pretentious scale.

3. The intention of these instructions is not to limit the powers of the authorities competent to sanction withdrawals from the Fund in cases of absolute necessity, but the observance of the principles enunciated above is in the real interest of the body of subscribers to the Fund

4. With reference to the provisions of the Provident Fund Act, 1925 there is no real difference regarding the validity of temporary advances between:–

(a) a non-repayable advance ; and

(b) an outright repayment of an amount equivalent to the advance.

The grant of a non-repayable advance amounts to an outright repayment of a part of the "compulsory deposit". Under section 2(a) of the Provident Fund Act, "Compulsory Deposit" is one, the whole of which is repayable on the happening of some specified contingency under the rules of the Provident Fund. A partial repayment of a deposit in the Provident Fund thus deprives the deposits of the character of "Compulsory Deposits" as defined in section 2 of the Provident Fund Act, and, therefore, the immunity provided under section 3(1) ibid will be lost. In other words, the Provident Funds in question will cease to be a provident fund subject to the provisions of the Provident Fund Act.

All sanctioning authorities, therefore, should, while sanctioning temporary advances from General Provident Fund take into consideration the date of retirement of subscriber and fix the number of installments in such a manner that it is possible to recover the entire amount of the advance, with interest accruing thereon before his actual retirement.

[Annexure-B] ANNEXURE-B [See Note 2 below Rule 13.14].

List of authorities competent to sanction temporary advances underthe Punjab General Provident Fund Rules.

SerialNo.	.Power	To whom delegated	Extent
1	2	3	4
1.	To grant temporary advance to the Government employees other than Group „D‟ employees fromtheir General Provident Fund.	Heads of Departments.	Full powers subject to the conditions laid down in rule 13.14 provided that the amount of the advance does not exceed two-thirds of the amount at the credit of the subscriber in the Fund
		Accounts Maintenance Authority	Full powers subject to the conditions laid down in rule 13.14 and in Annexure-D to this Chapter provided that the amount of the advance does not exceed half of the amount at the credit of the subscriber in the Fund.
2.	To sanction refundable advances to Group „D‟ employees from their General Provident Fund.	Headsof Offices/Accounts Maintenance Authority.	Full powers subject to the conditions laid down in Rule 13.14 and in Annexure-D to this Chapter provided that the amount of the advance does not exceed two-thirds of the amount at the credit of the subscriber in the Fund.

Note.–In those cases where Accounts Maintenance Authority is lower than the District Head of the Office, the powers of the Head of the Department mentioned above may also be exercised by that District Head of the Office, if so authorised by the Head of the Department, through a general or special order. A copy of such order shall invariably be sent to the Department of Finance and the Accountant General, Punjab.

ANNEXURE C (See rule 13.30)

1. Any sum payable under Rule 13.30 to a member of the family of a subscriber vests in such member under sub-section (2) of section 3 of the Provident Fund Act, 1925.

2. When a nominee is a dependent of the subscriber as defined in clause (c) of section 2 of the Provident Fund Act, 1925, the amount vests 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 13.7 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.

ANNEXURE „D"

(See Note 1 under Rule 13.14)

The expression "earlier advances" appearing in sub-clause (ii) of clause (c) of Rule 13.14 (1) should be taken as referring to the first advance that may be granted up to two-third of the amount at the credit of the subscriber in his Fund Account. Thus if a subscriber who had already been granted an advance up to two-third of the amount admissible and who applies for a second advance, the authority which sanctioned the first advance, is competent to sanction the second advance if the earlier advance is fully repaid. However, if the subscriber applies for the second advance while the earlier advance is still current, in such a case it would be necessary for the sanctioning authority to seek the sanction of the next higher administrative authority to the grant of second advance

ANNEXURE-E

[See Rules 13.29-D, 13.29-E, 13.29-F, 13.29-G, 13.29-H, 13.29-I, 13.29-J and 13.29-K]

List of authorities competent to sanction final withdrawals under the Punjab Provident Fund Rules

SerialNo.	.Power	To whom delegated	Extent
1	2	3	4
1.	o grant non-refundable advances to Government employees other than Group „D‟ employees from their General Provident Fund	Heads of Departments	.Full powers subject to the conditions laid down in the rules and provided further that the amount of advance does not exceed three-fourths of the amount at the credit of the subscriber in the Fund
		Accounts Maintenance Authority	Full powers subject to the conditions laid down in the rules and provided further that the amount of advance does not exceed half the amount at the credit of subscriber in the Fund.
2.	To grant non-refundable advances to Group „D‟ employees from their General Provident Fund.	Headsof Offices/Accounts Maintenance Authority	Full powers subject to the conditions laid down in the rules and provided further that the amount of advance does not exceed three-fourths of the amount at the credit of the subscriber in the Fund.
3.	To make final payment of the balance at the credit of a Governmentemployee in his General Provident Fund Account.	Heads of Departments	Heads of Departments Full Powers subject to the conditions laid down in the rules.
		Headsof Offices/Accounts Maintenance Authority	Full powers in the case of Group „D‟ Government employees subject to theconditions laid down in the rules.

1	2	3	4
4.	To sanction ninety percent non-refundable advance underrule 13.29-K.	Heads of Departments	Full powers subject to the conditions laid down in the rules
		Heads of Offices/Accounts Maintenance Authority.	Fullpowersinthe case of Group „D" Government employees subject to the conditions laid down in the rules.

Note.–In those cases where Accounts Maintenance Authority is lower than the District Head of the Office, the powers of the Head of the Department mentioned above may be exercised by that District Head of the Office, if so authorised by the Head of the Department, through a general or special order. A copy of such order shall invariably be sent to the Department of Finance and the Accountant General, Punjab.

CHAPTER-XIV

PUNJAB CONTRIBUTORY PROVIDENT FUND RULES

(Omitted)