



THE GENERAL PROVIDENT FUND (TAMIL NADU) RULES

2006 EDITION

[corrected upto 31st May 2006]

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**GOVERNMENT OF TAMIL NADU
2006**

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THE GENERAL PROVIDENT FUND (TAMIL NADU) RULES

(As corrected upto 31st May 2006.)

In exercise of the powers conferred by Rule 41, Rule 42, and clause (d) of Rule 44 of the Civil Services (Classification, Control and Appeal) Rules, and of the powers in respect of personnel serving under the control of the Government of Tamil Nadu who have been excluded from the scope of the said rules and in supersession, subject to any express saving provisions contained in the rules made herewith, of the existing rules regulating the General Provident Fund in their application to persons subject in the rule-making powers or control of the Government of Tamil Nadu the Local Government are hereby pleased to make the following rules, the same having received the previous sanction of the Secretary of State in Council in pursuance of clause (i) of sub-rule (1) of Rule 9 and of the Governor-General in Council under Rule 11 of the said Civil-Services (Classification, Control and Appeal) Rules, namely:—

RULES

1. Short title, commencement and definitions.—

(a) These rules may be called the General Provident Fund (Tamil Nadu) Rules

(b) They shall come into force on the 1st April 1935.

2. In these rules unless there is anything repugnant in the subject or context.—(a)

'Accounts Officer' means the Accountant-General, Tamil Nadu.

(b) Except where otherwise expressly provided, **'emoluments'** means pay, leave salary or subsistence grant as defined in the Fundamental Rules, and includes dearness pay and dearness allowance 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, parents, children, minor brothers, unmarried sisters, deceased son's widow and children and where no parents of the subscriber is alive, a paternal grand-parent:

Provided that if a subscriber proves that his wife had 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 intimates 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 parents, children, minor brothers, unmarried sisters, deceased son's widow and children and where no parents of the subscriber is alive, a paternal grant-parent:

Provided that if a subscriber by notice in writing to the Accounts Officer 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 matters to which these rules relate, unless the subscriber subsequently cancel such notice in writing: [*vide* G.O.M.S.1260, Finance, (all-I) 29-11-1989.]

NOTE I.—"Children" means legitimate children.

NOTE II.—An adopted child shall be considered to be a child when the Accounts Officer or if any doubt arises in the mind of the Accounts Officers, the Government Solicitor, Madras, is satisfied that under the personal law of the subscriber for a ward under the Guardians and wards Act, 1980 (Central Act 8 of 1890) who lives with the Government Servant and is treated as a member of the family and to whom the Government Servant has through a special will, given the same status as that of a "natural born child"

adoption is legally recognized as conferring the status of a natural child, but in this case only.

NOTE III.—A child of one person given in adoption to another shall not be considered to be the child of the former, if the Accounts Officer or if any doubt arises in the mind of the Accounts Officer, the Government Solicitor, Madras, 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.

(e) “**Government**”, “**Governor**” and “**State**” means respectively the Government, the Governor and the State of Tamil Nadu.

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

(g) “**Year**” means a financial year.

(2) Any other expression used in these rules which is defined either at the Provident Fund Act* (XIX of 1925) or in the Fundamental Rules 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 existing before the coming into force of these rules or of constituting any new Fund.

3. Constitution of the Fund.—(1) The Fund shall be maintained in India in rupees.

(2) The Tamil Nadu Contributory Provident Fund Pension Insurance Rules, 1950 have been cancelled with effect from 1st July 1960 in their application to all Government servants who are employed in non-industrial establishment of the Government, i.e., Government servants to whom the Factories Act, 1948 is not applicable and clerical and

* see Appendix 'A'.

supervisory staff who are employed in Government Industrial undertaking and the accounts of those subscribers to whom these rules apply under that fund shall be wound up in the following manner:—

(a) The Government Contribution together with interest thereon already credited shall be recredited to the Government;

(b) The amount standing to the credit of the subscribers on the subscription side with interest thereon shall be transferred to their credit in the General Provident Fund (Tamil Nadu).

4. (1) All Government Servants, whether permanent, temporary or officiating other than re-employed servants shall join the Fund; provided that—

(i) Temporary and officiating Government servants' shall join the Fund From the month following that in which they completed six months of service.

Explanation.—In the case of persons transferred to temporary or officiating posts under Government from Service under a corporate body owned or controlled by Government or an autonomous organisation registered under the Societies Registration Act, 1860 (Central Act XXI of 1860), the service under the corporate body or the autonomous organisation, as the case may be shall be treated as service under Government for the purpose of this rule and the person concerned shall be permitted to subscribe to the fund immediately on his joining the Government Service provided that he has already completed one year of service under that corporate body or organisation as the case may be. This will also apply to a person who is appointed without break whether temporarily or permanently to a post carrying the benefits of those rules after resignation or retrenchment from service under another Department or any other Government.

However, "in the case of person transferred to a new post under the Government from service under any other Government or from another department of the Government, he shall be permitted to subscribe to the fund immediately on his joining the new post, the amount standing to his credits transferred to his Fund in terms of rule 32 or if he is already subscribing to the fund when in previous post as the case may be".

(ii) No such servant as has been required or permitted to subscribe in Contributory Provident Fund (Tamil Nadu) shall be eligible to join the Fund while he retains his right to subscribe to such a Fund.

(iii) No Government servant who is employed in a Government Industrial Undertaking (*i.e.*, a Government Servant to whom the Factories Act, 1948 and the Employees' Provident Fund Act, 1952, are applicable, excluding those who are governed by statutory service rules and belong to pensionable service) shall be eligible to join the Fund.

(iv) The temporary candidates recruited through the Employment Exchange for common categories like Junior Assistants, Steno-typists, Typists, Personal Assistants, Drivers and Office Assistants (Temporary posts) attached to the Chairman and Deputy Chairman of the Legislative Council and to the Speaker and the Deputy Speaker of the Legislative Assembly, the Personal staff (other than Government Servants) of Ministers Parliamentary Secretaries, Chief Government Whip and Government Whip and the temporary candidates recruited through Employment Exchange to the category of Assistant Statistical Investigator in the department of statistics shall be exempted from the necessity of subscribing to the General Provident Fund (Tamil Nadu) G.O.Ms.No.421, Fin. (Funds), dated 10th May 1985.

Explanation.—Government Servants of the Civil Supplies Department appointed under rule 10(a) (i) of the general rules for State and Subordinate Services and governed by the *ad hoc* rule issued in G.O.Ms.No.449, Food, dated 16th April 1947, as amended subsequently are eligible to join the Fund from 5th April 1968.

(2) The following persons may join the Fund at their option subject to the conditions laid herein, namely:—

(i) Government servants temporary and officiating (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 Fund at any time before completion of six months service;

(ii) Re-employed Government servants; and

(iii) The Law Officers in the City of Madras, namely the Advocate-General, the Government Pleader, the Additional Government Pleader, the Public Prosecutor and the State Prosecutor. The right to be admitted to the Fund, in the case of such an Officer shall subsist from the date of his appointment to the post and not from the date of his exercising the option to join the Fund.

NOTE.—(i) Instructions for the guidance of subscribers and drawing officers are incorporated in Appendix J.

5-A. If an employee 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.

(i) the amount of subscriptions, with interest thereon standing to his credit in the Local Body's Provident Fund shall be transferred his credit in the fund; and

(ii) if such employee retains the Provident Fund benefits in respect of his previous contributions by the local body, the amount of contributions by the local body, with interest thereon, standing to his credit in the Local Body's Provident Fund, shall also be transferred to his credit in the Fund.

5-B. If a subscriber to the Contributory Provident Fund (Tamil Nadu) is brought under these rules on his permanent transfer to pensionable service under the Government.

(i) the amount of subscriptions, with interest thereon, standing to his credit in the Contributory Provident Fund (Tamil Nadu) shall be transferred to his credit in the General Provident Fund (Tamil Nadu);

(ii) the amount of contributions by Government with interest thereon standing to his credit in the Contributory Provident Fund (Tamil Nadu) shall be recredited to the Government; and

(iii) he shall be entitled to count towards pension such part of the period during which he subscribed to the Contributory Provident Fund (Tamil Nadu) as Government may determine.

6. (1) A subscriber falling under sub-rule (2) of rule 4 may discontinue subscribing to the Fund at any time, but his right of renewing subscription shall lapse if he discontinues subscribing except when on leave more than three times.

(2) If a Government servant's right to resume subscription lapses under sub-rule (1) he shall nevertheless retain his other rights and liabilities as a subscriber to the Fund; and no final withdrawal of his deposit shall be allowed except on the happening of one or other of the contingencies provided for in rules 28, 29 and 30.

NOMINATIONS

7. (1) A subscriber who joins the fund at his option shall along with his application for admission to the Fund in the Form in Appendix M, send to the Accounts Officer In case the subscriber's scale of pay, the minimum of which is Rs.1,000 and above or to the head of office in case of a subscriber's scale of pay the minimum of which is less than Rs.1,000.

(G.O.Ms.No.1063, Finance, dated 25th November 1980.)

A nomination conferring on one or more persons the right to receive the amount that they 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 where a subscriber is a minor he shall be required to make the nomination only on his attaining the age of majority:

Provided further that a subscriber, who has a family at the time of making the nomination shall make such nomination only in favour of a member or 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:

“Provided also that in the case of subscribers referred to sub rule (1) of rule 4, the requirement to submit an application for admission to the Fund shall be dispensed with. Each Heads of Office shall send a Statement in duplicate to the A.G. in the Form in Appendix 'N' stating the particulars of temporary Government Servants working in each office who have to Compulsorily subscribe to the Fund, well in advance of the date from which they are to subscribe and the statement shall be sent by the Head of Office

on the 15th of each month covering persons who will be required to Compulsorily subscribe to the Fund three months hence, *i.e.* the statement to be sent on the 15th April shall include particulars of persons who have to subscribe from 1st July which will facilitate account members well in advance by the Accountant General. In the above Form particulars of Government Servants who are appointed on permanent basis and required to subscribe to the Fund from the date of appointment shall also be included in the statement for the month if the appointment is made before the 15th of that month, or in the statement for the subsequent month, if the appointment is made after the 15th of the month. The Accountant General will return one copy of the statement indicating the account numbers allotted to each of the Government servants included in the statement.

Explanation (1).—In the case of optional subscribers, the existing procedure shall be continued. Deduction shall, however, commence only after allotment of account numbers.

Explanation (2).—Government servants, whose pay and allowances are drawn by the Head of Office on establishment bills and disbursed by them shall send their nominations to the fund to the Head of Office. The Head of Office or any subordinate officer authorised by him in this behalf will scrutinise the nomination and accept. If any defect is noticed in the nominations, he shall return the nomination to the subscribers for rectification and return. The nomination of other Government servants whose scale of pay the minimum of which is Rs.1,000 and above (G.O.Ms.No.262, Finance, dated 9th April 1984) admitted to the P.F. will however Continue to be sent to the A.G.'s Office for scrutiny acceptance and safe custody as at present.

Explanation (3).—As soon as the nomination is accepted, suitable entry regarding receipt and acceptance of nomination (without details of nomination) shall be made in the Service Book of the

official under the signature of the Head of office duly dated.

Explanation (4).—The nomination shall be kept in the safe custody of the Head of Office along with the nomination for Death-*cum*-Retirement Gratuity. An Index Register shall be maintained by each Head of the office showing details of nomination admitted by him and in his custody. The Register shall also provide for making note of transfers, of the nominations to other officers as also for noting details of acknowledgements for such nominations which are transferred. At the time of change of incumbent of the Head of Office, the nominations as well as the Register of nominations shall figure in the list of documents handed over to the successor. This Register will be made available for scrutiny during departmental inspection and also during Local audit by the Accountant-General.

Explanation (5).—In the event of the transfer of the Government servant to another office, other than on foreign service, his nomination shall also be transmitted along with the service book and Death-*cum*-Retirement Gratuity nomination to the Head of Office to which he is transferred and an entry to that effect shall be made in the service book. Acknowledgements for receipt of nomination from the latter officer should be filed and kept in the custody of the Head of Office from where he is transferred.

Explanation (6).—Accepted nominations in the custody of the Head of Office shall be made available for scrutiny during local audit by the inspection of Accountant-General.

Explanation (7).—When the balance at the credit of the subscriber becomes payable to his nominee under the rule of the fund the nomination kept by the Head of Office shall be sent in original to the Accountant-General along with the application for final withdrawal after retaining an attested copy for future reference.

Explanation (8).—Nominations of subscribers both officiating and substantive in the scale of pay the minimum of which is less than Rs.1,000 who entered service on or after 1st October 1972 be filed and kept in the Custody of the Head of Office.

Explanation (9).—Original as well as the revised nominations, received after 1st October 1973 in respect of the subscribers both officiating and substantive in the scale of pay the minimum of which is less than Rs.1000 and below even if they had entered service prior to 1st October 1972 shall also be filed and kept under the safe custody of the Head of Office and the fact intimated to the Accountant-General for cancelling the original nomination under intimation to the Department.

(G.O.Ms.No.1,000, Finance, dated 16th September 1978 and G.O.Ms.No.1063, Finance, dated 25th November 1980.)

(2) 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.

(3) Every nomination shall be in such one of the forms set forth in the First Schedule as is appropriate in the circumstances and in triplicate.

(4) A subscriber may provide in a nomination-(a) in respect of any specified nominee that in the event of his pre-deceasing 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 of members.

(b) that the nomination shall become invalid in the event of the hapening 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 nominations the subscriber has only on member of the family, he shall provide in the nomination that the right conferred upon the alternate nominee under clause (a) shall become invalid in the event of his subsequently acquiring other member of members in his family.

(5) Immediately on the death of nominee of whom no special provision has been under clause (a) of sub-rule (5) or any event by reason of which the nomination in pursuance of clause (b) of Sub-rule thereto, the subscriber shall send to the Accounts Officer in case the subscribers scale of pay the minimum of which is Rs.1,000 and above or to the Head of Office in case of subscribers scale of pay, the minimum of which is less than Rs.1,000 notice in writing cancelling the nominee with a fresh nomination made in accord of this rule”.

(G.O.Ms.No.1,000, Finance, dated 16th September 1978)

“(6) Every nomination made and every notice of cancellation given by a subscriber shall, to the extent that is valid, take effect from the date on which is received by the Accounts Officers of or the Head Office, as the case may be.

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

“(7) Every subscriber shall intimate the change in his status, namely married or otherwise at once to the Accounts Officer through the Department in case the subscriber’s scale of pay the minimum of which is

Rs.1,000 and above and the Head of Office in case the subscribers scale of pay the minimum of which is less than Rs.1,000 (G.O.Ms.No.1063, Finance, dated 25th November 1980) and file fresh nominations, if necessary along with such intimation.

(G.O.Ms.No.1000, Finance, dated 16th September 1978) with (G.O.Ms.No.1063, Finance, dated 25th November 1980)

(8) Every subscriber shall review his nomination once in five years and confirm or intimate any change in the nomination if necessary, in the form in Appendix L 'accompanied' by a fresh nomination in triplicate.

"Ruling (i)-Each Departmental Officer/Drawing Officer should send a certificate once in five-years to the Head of the Department to the effect that all the provident fund subscribers borne on his establishment have been directed to review their nomination and declarations confirming/cancelling the earlier nominations together with fresh nominations in triplicate in cases of cancellation have been, obtained from all subscribers and forwarded to the Accounts Officer, the proforma together with the fresh nominations in triplicate shall be sent to the Accounts Officer for acceptance of the fresh nominations. The certificate in respect of subscribers working in the Office of the Head of Departments and in respect of Heads of Department themselves shall be submitted to the concerned Department of Government.

Ruling (ii)—The duplicate and triplicate copies of the nominations shall invariably be marked prominently as Duplicates and Triplicates, with a rubber stamp. The triplicate copy of the nomination shall be returned to the subscriber. The triplicate copy of the nomination shall be retained by the Departmental Offices for pasting and record in the Service Book of the subscriber, if the subscriber is not a gazetted officer or for keeping it in a guard file if the officer is gazetted in the case of gazetted officers, triplicate copies of nominations shall be maintained centrally by the Head of the Department.

In the case of any dispute or doubt, the original copy of the nomination in the custody of the Accounts Officer and failing that the duplicate and triplicate copies shall be relied upon, in the same orders. In no case the original copy shall be liable to be disputed or set aside due to any possible discrepancy in the other copies and the original copy should as a general rule, be treated as conclusive evidence of the correctness of the nominations.

Ruling (iii).—The nomination should be treated as Confidential documents”.

8. Subscribers Accounts.—An account shall be prepared in the name of each subscriber and shall show the amount of his subscriptions with interest thereon calculated as provided in sub-rule (2) of Rule 13.

9. Conditions and rates of subscriptions.—
(1) Save as provided in Rule 6, a subscriber shall subscribe monthly to the Fund except during:—

(a) the period of suspension; and

(b) the last four months of service in respect of persons retiring on attaining the age of superannuation:

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 one lumpsum or in instalments, any sum not exceeding the maximum amount of arrear subscriptions payable for that period.

Provided further that a subscriber may voluntarily increase over and above the rate of General Provident Fund subscription in the prescribed rate on two occasions in any of the

months in a financial year. Similarly reduction of subscription (not below the prescribed rate) shall be allowed only once in a year (*i.e.*) in the salary of March payable in April.

[G.O.Ms.No.701, Finance (Allowances), dated 31-8-1995.]

(2) The subscriber shall intimate his election not to subscribe during the leave referred to in the first proviso to sub-rule (1), in the following manner:—

(a) if he is an officer who draws his own pay bills, by making no deduction account of subscription in his first pay bill drawn after proceeding on leave;

(b) 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 election made or deemed to be made by a subscriber under this sub-rule shall be final.

(3) A subscriber who has, under Rule 29, withdrawn the amount standing to his credit in the Fund shall not subscribe to the Fund after such withdrawal unless and until he returns to duty.

(4) A subscriber need not subscribe during a period treated as dies-non.

[G.O.Ms.No.376, Finance (Funds), dated 1st June 1981.]

Explanation.—Proportionate recovery towards the Fund for the month in which the subscriber dies need not be recovered.

[G.O.Ms.No. 724, Finance, dated 19th July 1978.]

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

(a) it shall be expressed in multiples of Rupee.

(b) it may be any sum so expressed not less than 6 per cent of his emoluments and not more than his total emoluments.

(c) When a Government servant elects to subscribe at the minimum rate of 6 per cent the fraction of a rupee shall be rounded to the nearest whole rupee, 50 paise counting as the next higher rupee.

NOTE.—In the case of a Government servant whose pay in the revised scale is fixed after 1st December 1960 and whose subscriptions to the Fund with effect from 1st December 1960 are less than 6 per cent of his emoluments in the revised scale of pay, the amount by which the subscriptions already paid by him falls short of 6 per cent of his revised emoluments shall be recovered as arrear subscriptions in lumpsum or in instalments not exceeding 12 as may be ordered by the Accounts Officer.

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

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

(i) if the subscriber was on leave the said date and has 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 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 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 he has entered Government service for the first time during the year, 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 may be reduced once at any time during the course of the year or may be enhanced twice during the course of the year.

“Provided that if a subscriber is on leave without pay or leave without pay or leave on half pay or half average pay for a part of a calendar month and he has elected not to subscribe during such leave the amount of subscription payable shall be proportionate to the number of days spent on duty including leave, if any, other than those referred to above”

10. Rates of Subscriptions - Vide Annexure-3.

11. Retention while on transfer to foreign service: 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 were not so transferred or sent on deputation.

12. Realisation of subscriptions—

(1) When emoluments are drawn from a Government treasury in India 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 A.G. :

Provided that in the case of subscriber on deputation to a body corporate owned or controlled by Government or an autonomous organisation registered under the Societies Registration Act, 1860 (Central Act XXI of 1860), the subscriptions shall be recovered and forwarded to the Accounts Officers by such body.

(3) If a subscriber fails to subscribe with effect from the date on which he is required to join the Fund or in default in any month or months, during the course of a year otherwise than as provided in rule 9, the total amount due to the Fund on account of arrears of subscription shall with interest thereon at the rate provided in rule 13 forth with be paid by the subscriber to the Fund or in default be ordered by the A.G. 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 under clause (c) of sub-rule (1) of rule 14:

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

(4) In all cases where recoveries of subscriptions have been made regularly, but at a rate less than the prescribed minimum arrears of subscription will have to be recovered so as to restore the Provident Fund account to the position which it would have attained had the subscription at the prescribed rate been credited to the account month to month as they fell due and interest will also be recovered in such cases.

13. Interest.— (1) Subject to the provisions of sub-rule (5), Government shall pay to the credit of the amount 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 Government of India for the payment of interest on subscription to the General provident Fund in respect of Central services:

Provided that, if the rate of interest determined for a year is less than 4 per cent, all existing subscribers to the Fund in the year preceding that for which the rate has for the first time been fixed at less than 4 per cent shall be allowed interest at 4 per cent:

Provided further, that a subscriber who was previously subscribing to any other Provident Fund of the State Government and whose subscriptions together with interest thereon, have been transferred to his credit in this Fund under rule 32 shall also be allowed interest at 4 per cent, if he had been receiving that rate of interest under the rules of such other Fund and a Provision similar to that of the first Proviso to this rule.

(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 with drawn 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 the 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 counting as that 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 be in the case of a recovery from emoluments, be deemed to be the last 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 last day of the

month of receipt of the pay, if it is received by the Accounts Officer, before the fifth day of next month of the receipt of pay; but if it is received on or after the fifth day of next month of the receipt of pay, the last day of that month:

Provided that in the case of an amount forwarded in accordance with the proviso to sub-rule (2) of the rule 12, the date of deposit shall be deemed to be the last day of the month of receipt of pay if it is received by the Accounts Officer before the fifteenth day of the next month of receipt of the pay:

Provided further that where there has been a delay in the drawal of pay or leave salary and allowances of a subscriber and consequently in the recovery of his subscription towards the fund 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:

(4) In addition to any amount to be paid under rules 28, 29 and 30 interest thereon upto the end of the month preceding that in which the payment is made or up to the end of the third month after the month in which such amount, became payable whichever of these periods be less, shall be payable to the subscriber to whom such amount is to be paid. A special interest at the rate of 12 per cent shall be paid on all the Provident Fund accumulations remaining unpaid for more than three months from the month in which such accumulations became payable. For this purpose, fractions of a month shall be ignored:

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

Explanation.—(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 28 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 with drawn will commence again to bear interest from the date on which subscriptions are renewed.

Explanation.—(2) In the case where a subscriber on deputation to a body corporate, owned or controlled by the Government or an autonomous organisation, registered under the societies Registration Act, 1860 Central Act XXI 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.

In rule 13, in sub-rule (4), in explanation (2) of the following shall be added at the end:—

“In case of refund to the subscriber, the normal rules governing interest of final payment cases shall apply and in case of transfer of accumulation to the Provident Fund account of the enterprise, interest as per live account, namely interest at normal rates allowed from time to time shall be paid up to the end of the month preceding the month of transfer”.

[G.O.Ms.No.65, Finance (Funds), dated 5th February 1980.]

Explanation (3).— If the subscriber dies on the last date of a month, he shall be deemed to have quit the service the following day and the period of three months for the purpose of this rule shall be reckoned from the second month following the month in which the subscriber dies.

Explanation (4).— If the subscriber retires on the last date of the month, period of three months shall be reckoned after excluding the immediate succeeding month.

Explanation (5).— The scheme of special interest on belated final payment takes effect from 1st January 1974, namely, it will apply to all Government Servant's who become eligible for final withdrawal of Provident Fund accumulations on or after that date.

Explanation (6).— The authority competent to dismiss the services of a subscriber may sanction the payment of special interest ordered in this sub-rule.

(G.O.Ms.No.395, Finance, dated 29th April 1977.)

Explanation (7).— In case where a payment of the final withdrawal is made three months after it became payable, interest for the first three months will be paid at the normal rate and for the period beyond three months at the enhanced rate of 8 per cent per annum. The sanction of the competent authority is necessary for the Accountant-General to authorise payment of interest at the rate of 8 per cent per annum. The authorities competent to sanction payment of interest at the rate of 8 per cent per annum should issue the sanctions immediately, whenever necessary, and pursue further action for fixing responsibility for the belated payment of the accumulations in the Fund and the payment of interest at the rate of 8 per cent per annum consequentially. If the sanction for payment of interest at the rate of 8 per cent per annum is not received from the competent authority, the Accountant - General shall in the first instance, issue

an authorisation allowing the normal rate of interest on the accumulations in the Fund upto the end of the third month of its becoming payable. Subsequently after receiving the sanction order of the competent authority for the payment of interest at the enhanced rate, the Accountant - General shall issue an authorisation allowing interest at the rate of 8 per cent per annum on the accumulation in the Fund remaining unpaid for more than three months of its becoming payable”.

[G.O.Ms.No.84, Finance (Funds), dated 23rd January 1979.]

The General Provident Fund final payment application shall be forwarded to Accountant General before four months of retirement (i.e.) during the last four months which subscription is stopped. Failing which, the departmental officers should be held responsible.

[Government Letter No.120076/Allowances./93-1, dated 21-12-1993.]

(5) Interest shall not be credited to the account of a Muslim subscriber if he informs the Accounts 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.

(6) The interest on amounts which under sub-rule (3) of the Rule 12, Rule 28 or Rule 29 are replaced at the credit of the subscriber in the Fund, shall be calculated at such rates, as may be successively prescribed under sub-rule (1) of this Rule and so far as may be in the manner described in this rule.

(7) In case a subscriber is found to have drawn from the fund an amount in excess of the amount standing to his credit on the date of the drawal, the overdrawn amount shall be repaid by him with interest thereon at the rate determined under sub-rule (1), irrespective of whether the overdrawal occurred in the course of an advance of a withdrawal or the final payment from the Fund. The interest

realised on the overdrawn amount shall be credited to Government Account under a distinct sub-head "36. Interest on overdrawals from Provident Fund" to be opened under the Head "49. Interest Receipts-D. Interest receipts of State and Union Territory Governments-AG. Other receipts".

[G.O.Ms.No. 654, Finance (Funds), dated 24th September 1981.]

14. Advances from the fund.—(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 appropriate authority specified in the Fifth Schedule to the following conditions:—

(a) No advance shall be granted unless the sanctioning authority is satisfied that the applicants 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 illness, confinement or disability including where necessary, the travelling expenses of the subscriber or any person actually dependent on him;

Explanation.—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; (2) in other circumstances involving expenditure disproportionate to the subscribers income.

(ii) to meet the cost of higher education, including where necessary, the travelling expenses of the subscriber or any person actually dependent on him in the following cases, namely:—

(a) for education outside India for academic, technical, professional or vocational course; and

(b) for education in India (I) in the case of Non-Gazetted Officers, for all academic, medical, engineering or on technical or scientific course.

NOTE.— An advance is permissible to meet the expenses of the subscriber for his Law Course, in the evening classes, once in six months:

Provided that the period of study of the Law Course in the evening classes shall not be less than three years in the aggregate.

(2) in the case of Gazetted Officers, for any medical, engineering, or other technical or specialised course.

NOTE.—The course detailed in the Sixth Schedule should be treated technical in nature.

Explanation (1).—For the purpose of this Rule, Specialised Course shall mean a course leading to M.Sc. (Ag.) and B.Sc.(Ag.) degrees in Agricultural Science, M.V.Sc. and B.V.Sc. degree in Veterinary Sciences but shall not include degree courses such as B.A., B.Com., B.Sc., M.A., M.Com. and M.Sc. irrespective of the period of study.

Explanantion (2).—A subscriber may be granted advance once in every six months under Items (a) and (b) above.

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

NOTE 1.—A temporary advance for meeting expenditure in connection with the "Shradh Ceremony" shall be allowed only for the first annual "Shradh Ceremony"

NOTE 2.—A temporary advance is also permissible for betrothal ceremony.

"(iv) to meet the cost of legal proceedings instituted by or against the subscriber, any member of his family of any person actually dependent upon him the advance in this case being available in addition to any advance admissible for the same purpose from any other Government Source.

[G.O.Ms.No. 798 (Fin.Funds), dated 27th August 1980.]

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 the subscriber's defence where he engages a legal practitioner to defend himself in an enquiry in respect of any alleged official misconduct on his part".

[G.O.Ms.No.798 (Fin. Funds), dated 27th August 1980.]

(vi) to purchase consumer durables such as Television Video Cassette Recorder, Video Cassette Player, Washing machine, Cooking Range, Geyser and Computer.

(b) The sanctioning authority shall record in writing its sanction for granting the advance.

(c) (i) An advance shall not, except for special reasons exceed three months pay or half the amount at the credit of the subscriber in the Fund, whichever is less;

(ii) There should be an interval of six months between the sanction of two advances, after consolidation under sub-rule (1) of the Rule 15, i.e., when an advance is sanctioned during the course of the year, the subsequent advance should be sanctioned after the expiry of six months, from the date of sanction of the previous advance. The sanctioning authorities should also incorporate a certificate to this effect in the sanction orders.

(iii) In special circumstances, an advance may be sanctioned upto three-fourth of the balance at the credit of the subscriber in the Fund, having due regard to—

(i) the object for which the advance is being made and

(ii) the status of the subscriber.

(d) Notwithstanding anything contained in clause (c), the advance to be sanctioned for the purpose of sub-clause (iv) or sub-clause (v) of clause (a) shall 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.

“(1A) A temporary advance may be sanctioned by the competent authority to a subscriber who is under suspension, subject to the usual conditions and the subscriber’s written consent for effecting the recovery of the advance from his subsistence allowance. In such cases the pay which he was drawing immediately before he was placed under suspension should be taken to be the pay of the subscriber mentioned under clause (c) (1) of the sub-rule (1)”.

(G.O.Ms.No.368, Finance, dated 22nd April 1978.)

(2) No temporary advance shall be granted to a subscriber from the month of discontinuance of subscription to General Provident Fund in accordance with rule 9 (l) (b).

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

15. Recovery of Advance and Wrongful use of Advance: (1) When there is an advance running it should be consolidated when a second advance is sanctioned and the subsequent instalments for recovery of advances shall be fixed

with reference to the consolidated amount. The advances shall be recovered from the subscriber in such number of equal monthly instalments as the sanctioning authority may direct, but such number of equal monthly instalments as the sanctioning authority may direct but such number shall not be less than 12 unless the subscriber so elects and more than 24. In special cases where consolidated the amount of advance exceeds two months pay of the subscriber under clause (c) of sub-rule (1) of rule 14, 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. Each instalment shall be a number of whole rupees, the amount of advance being raised or reduced if necessary to admit of the fixation of such instalments. No interest shall be charged on the temporary advances.

NOTE.—In the case of subscribers who are due for retirement within a year, the authorities competent to grant advances to such subscribers shall be while sanctioning the advance fix the number of instalments for recovery not exceeding the limit prescribed above, so as to recover the advance completely *prior to four months of the date of retirement in superannuation*. There shall be no recovery of advances during the four months prior to the date of retirement on superannuation:

“Provided further that, before such advance is disallowed the subscriber shall be give an opportunity to explain to the sanction 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 referred to the Governor for decision. If no explanation within the said period is submitted by the subscriber the repayment of the advance shall be enforced in the manner prescribed in this sub-rule.

(2) Recovery shall be made in the manner prescribed in rule 12 for realization of subscriptions. Whenever an application for the sanction of advance is recommended to the sanctioning authority, for sanction, the recovery of advance should be stopped. Recovery should be given effect to as soon as the order are received from the sanctioning authority sanctioning the advance. However if the advance is drawn before the leth of a particular month, recovery shall commence from the pay for the month itself. Otherwise recovery shall commence from the pay for the subsequent month. The sanctioning authority need not specify the month from which recovery should be given effect to. It is enough if the amount of recovery and the number of instalments are specified.

Recovery shall not be made except with the subscriber's consent while he is in receipt of subsistence grant or is on leave for ten days or more in a calender month which either does not carry any leave salary or carries leave salary equal to or less than half pay or half average pay as the case may be. The recovery 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) 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 13, forthwith be repaid by the subscriber to the Fund, or in default, be ordered by the Accounts Officer to be recovered by deductions from the emoluments of the subscriber in a lumpsum or in monthly instalments not exceeding twelve, as Government may direct :

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

“Provided further that, before such advance is disallowed the subscriber shall be give an opportunity to explain to the sanction 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 referred to the Governor for decision. If no explanation within the said period is submitted by the subscriber 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 they are made to the subscriber’s account in the Fund.

(5) Wrongful use of Advance-Notwithstanding anything contain in these rules if the sanctioning authority has reason to doubt that money drawn as an advance from the fund under rule 14 has been utilised for a purpose other than that for which sanction was given to the drawal of the money, he shall communicate to the subscriber the reasons for his doubt and require him to explain in writing and within fifteen days of the receipt of such communication whether the advance has been utilised for the purpose for which sanction was given to the drawal of the money. If the sanctioning authority is not satisfied with the explanation furnished by the subscriber within the said period of fifteen days, the sanctioning authority shall direct the subscriber to repay the amount in question to the fund forthwith or, in default, order the amount to be recovered by deduction in one sum from the emoluments of the subscriber even if he is on leave. If, however, the total amount to be repaid be more than half the subscribers emoluments, recoveries shall be made of his emoluments till the entire amount is repaid to him.

Explanation.—The term ‘emoluments’ does not include subsistence grant.

(G.O. Ms. No. 516, Finance, dated 28th July 1981.)

15-A. Withdrawals from the Fund.—(1) Subject to the conditions specified here in withdrawals may be sanctioned by the Authorities competent to sanction an advance for special reasons under clause (c) of sub-Rule (1) of Rule 14, at any time after the completion of fifteen years of service (including broken period of service, if any) of a subscriber or within ten years before the date of his retirement on superannuation, whichever is earlier, from the amount standing to his credit in the Fund, 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 in the following cases, namely:—

(i) for education outside India for academic, technical, professional or vocational course; and

(ii) for education in India,

(iii) in the case of non-gazetted officers, for all academic, medical, engineering or other technical or scientific courses.

(Vide G.O. Ms. No. 1101, Finance, dated 11th July 1976.)

NOTE. (1).—Non-Gazetted Government Officer is eligible for part final withdrawal to meet the expenses connected with his educational courses contemplated in these rules taken either in regular colleges or evening classes.

NOTE (2).—Part final withdrawal admissible for various purpose from the Fund may also be sanctioned to a subscriber, who is under suspension, provided he is otherwise eligible for such withdrawal.

(2) In the case of Gazetted Officers, for any medical, engineering, or other technical or specialised course.

(Vide G.O.Ms. No. 1101, Finance, dated 11th July 1976.)

NOTE.—The courses detailed in the Sixth Schedule should be treated as technical in nature.

(3) Only one withdrawal shall be allowed for the same purpose.

Explanations.—(1) The marriage of the different sons or daughters or any other female relation dependent on the subscriber or the education of the different sons or daughters or the illness of the subscriber or his dependents on different occasions will not be treated as the same purpose.

(2) A subscriber shall be permitted to make a withdrawal for higher education once in a year provided the withdrawal on each occasion does not exceed the limit specified in rule 15-B.

(3) A person shall be granted either an advance or a withdrawal for a particular purpose, but not both.

“(4) A subscriber shall be permitted to make a final withdrawal at any time to pay an instalment, other than a monthly instalment, for site or a house or flat purchased, or a house or flat constructed through the State Housing Board or a House Building Co-operative Society or similar agencies, provided the withdrawal on each occasion does not exceed the limit specified in Rule 15-B.

(5) In case the sanctioning authority is satisfied that the amount standing to the credit of a subscriber in the Fund is insufficient and he is unable to meet his requirements otherwise than by withdrawal, the amount already withdrawn by the subscriber from the Fund to finance any insurance policy or policies under rule 16 may be taken into account as an addition to the actual amount standing to his credit in the Fund for the purpose of the limit laid down in this sub-rule.

After the amount of withdrawal admissible has been so determined.

(i) if the amount so determined exceeds the amount already withdrawn from the Fund to finance insurance policy or policies under Rule 16

the amount so withdrawn may be treated as final withdrawal and the difference between the amount so treated and the total amount of withdrawal admissible may be paid in cash; and

(ii) if the amount so determined does not exceed the amount already withdrawn from the fund to finance any insurance policy or policies under Rule 16 the amount so withdrawn, may irrespective of the limit specified in sub-rule (1) of Rule 15(B) be treated as final withdrawal.

For the above purpose, the Accounts Officer shall reassign the policy or policies to the subscriber or to the subscriber and the joint assured, as the case may be, and make it over to the subscriber who will then be free to utilise the same for the purpose for which it has been released.

Explanation.—For the purpose of this Rule, specialised course shall mean a course leading to M.Sc. (Ag.) and B.Sc. (Ag.) degrees in Agricultural Science, M.V.Sc., and B.V.Sc., degree in Veterinary Science, but shall not include degree course such as B.A., B.Com., B.Sc., M.A., and M.Sc., irrespective of the period of study;

(b) meeting the expenditure in connection with the betrothal marriage of the subscriber's sons or daughters, and any other female relation actually dependent on him :

Provided that in respect of the same marriage, a subscriber may either withdraw the money in terms of this Rule or in terms of Rule 14.

NOTE.—A subscriber shall be permitted to make a final withdrawal in connection with the betrothal ceremony as well as in connection with the marriage ceremony of the subscriber's sons or daughters and any other female relations actually dependent on him.

In respect of the same betrothal, a subscriber, may withdraw the money either in terms of Rule 15A (1) (b) or in terms of Rule 14. The withdrawal on

each occasion, that is to say both on the occasion of the betrothal and the marriage ceremony shall be treated as for separate purposes for the purposes of Rule 15 (B) (1).

(c) meeting the expenses in connection with illness, including where necessary, the travelling expenses of the subscriber or any person actually dependent on him;

(d) building or acquiring suitable house for his residence including the cost of the site or ready Built repaying any outstanding amount on account of loan expressly taken for this purpose, or re-constructing or making additions or alterations to a house already owned or acquired by a subscriber;

(e) purchasing a house site or repaying any outstanding amount on account of loan expressly taken for this purpose;

(f) for constructing a house on a site purchased utilising sum withdrawn under clause (e);

(g) for acquisition of farm land and/or business premises within six months of the date of retirement of the subscriber and

(h) Meeting the cost of Consumer, durables such as Television, Video Casette Recorder / Vedio Casette Player, Washing Machine, Cooking Range, Geyser and Computer.

(G.O. No.247, Finance, dated 12-5-1997)

Explanation.—A subscriber who has availed himself of an advance under the scheme for the grant of loan for house-building purposes, sponsored by the State or Central Government, or has been allowed any assistance in this regard from any other Government source, shall be eligible for the grant of final withdrawal under clauses (d), (e) and (f) for the purposes specified therein and also for the purpose of repayment of any loan taken under the aforesaid scheme subject to the limit specified in the proviso to sub-rule(1) of rule 15-B.

Explanation (2).—Part Final Withdrawal admissible for various purposes from the fund may also be sanctioned to subscriber who is under suspension, provided he is otherwise eligible for such withdrawals (G.O. Ms. No. 368, dated 22nd April 1978).

Explanation (3).—Withdrawal under clause (d) or (f) shall be sanctioned only after a subscriber has submitted a plan of the house to be constructed or of the additions or alterations to be made, duly approved by the Local Municipal body or the area where the site or house is situated.

(G.O. Ms. No. 56, Finance, dated 4th February 1981).

(2) Whenever an applicant for a withdrawal is in a position to satisfy the competent authority about the amount standing to his/her credit in the General Provident Fund account with reference to the latest available statement of Provident Fund Account together with evidence of subsequent contributions, the competent authority may itself sanction withdrawal within the prescribed limits, as in the case of a refundable advance. The amount of withdrawal so sanctioned may be drawn without any authorisation from the Accounts Officer. In doing so, the competent authority will take into account any withdrawal or refundable advances already sanctioned by it in favour of the subscriber. Where, however, the applicant is not in a position to satisfy the competent authority about the amount standing to his/her credit or where there is any doubt about the admissibility of the withdrawal applied for, a reference shall be made to the Accounts Officer concerned for ascertaining the amount at his credit with a view to enabling the competent authority to determine the admissibility of the amount of the withdrawal. The sanction for the withdrawal should prominently indicate the General Provident Fund Accounts number and the Accounts Officer maintaining the Account and should invariably be endorsed to that Accounts Officer. The sanctioning authority shall be responsible to ensure that an acknowledgement is obtained from the Accounts

Officer that the sanction for withdrawal has been noted in the ledger account of the subscriber. In case, the Accounts Officer reports that the withdrawal as sanctioned is in excess of the amount to the credit of the subscriber or otherwise in admissible, the subscriber shall be required to refund the amount withdrawn in full:

Provided that no payment of part final withdrawals to the subscriber shall be made during the last four months of his service except on the specific authorisation from the Accounts Officer of the Fund.

Rulings.—(1) A subscriber may be allowed a second withdrawal for house building in relaxation of rules provided the total of first and second withdrawal does not exceed the prescribed limit (as laid down under rule 15-B) of the balance standing to the subscriber's credit in the Fund at the time of first withdrawal.

(2) If a person has converted an advance into a final withdrawal under rule 15-C he should not be allowed another withdrawal for the same purpose. A person who has made a withdrawal under rule 15-A should not be allowed to convert a temporary advance for the same purpose into a withdrawal under rule 15-A.

Explanation.—Broken period of service referred to in sub-rule (1) above denotes regular service. For the purposes of reckoning of service, for eligibility for the withdrawal, the emergency service [under General rule 10(a) (i) (l) of the Tamil Nadu State and Subordinate Services rules] rendered by a subscriber can also be taken into account provided such service is continuous.

15-B. Condition of withdrawals.—(1) Any sum withdrawn by a subscriber at any one time for one or more of the purposes specified in rule 15-A from the amount standing to his credit in the Fund, shall not ordinarily exceed one-half of such amount or six month's pay whichever is less. The sanctioning

authority may however, sanction the withdrawal of an amount in excess of this limit up to three-fourth 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 in no case the maximum amount of withdrawal shall exceed Rs. 2,50,000 or 75 times the monthly pay, whichever is less, provided further that in the case of a subscriber who has availed himself of an advance under the Scheme for the grant of advances for house building purpose, sponsored by State or Central Government or has been allowed any assistance in this regard from any other Government source the sum withdrawn under this sub-rule together with the amount of advance taken under the afore-said Scheme or the assistance taken from any other Government source shall not exceed Rs.2,50,000 or 75 times; the monthly pay, whichever is less”.

(G.O. Ms. No. 33, Finance (Allowances-I), dated 21st January 1992)

(2) A subscriber who has been permitted to withdraw money from the Fund under 15-A shall satisfy the sanctioning authority within a reasonable period as may be specified by that authorities 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-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 a lump-sum or in such number of monthly instalments, as may be determined by the Government:

“Provided that, before repayment of a withdrawal is enforced under this sub-rule, the subscriber shall be given an opportunity, to explain in writing and 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.”

(Vide G.O. Ms. No. 516, Finance, dated 28th July 1981.)

(3) (a) A subscriber who has been permitted under clause (d), clause (e) or clause (f) of sub-rule (1) of rule 15-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 Governor) gift, exchange or otherwise, without the previous permission of the Governor:

Provided that such permission shall not be necessary for—

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

(ii) its being mortgaged in favour of a Housing Board, Nationalised Banks, the Life Insurance Corporation or any other corporation owned or controlled by the State/Central Government which advances/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, continues 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 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 Governor, 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.

15-C. Conversion of an advance into a withdrawal.—A subscriber who has already drawn or may draw in future an advance under rule 14 for any of the purposes specified in sub-rule (1) of rule 15-A, may convert, at his discretion by written request addressed to the Accounts Officer through the sanctioning authority, the balance outstanding against him into a final withdrawal on his satisfying the conditions laid down in rules 15-A and 15-B.

Explanation.—(i) in cases where all the advances consolidated are convertible and the subscriber requests for conversion of all these advances the entire outstanding balance shall be allowed to be converted into a part final withdrawal.

(ii) in cases where one or more than one, out of several advances, which have been consolidated or where the application is for the conversion of an earlier advance which has passed through more than one consolidation are proposed to be converted into withdrawal, the particular advance or advances should be notionally treated as separate advance/advances and the recovery fixed independently of each other in maximum number of instalment permissible under the rules. The balance of the particulars advance or advances, after reducing the amount which would have been recovered on the basis of the notionally fixed instalments till the month in which the application for

conversion has been made, should be calculated and then allowed to be converted into a withdrawal.

(iii) after sanctioning the conversion of a portion of the consolidated advance into a part final withdrawal the sanctioning authority should work out the balance outstanding in the consolidated advance. The balance outstanding in the consolidated advance should be treated as a case of FRESH advance and a notional sanction indicating the fresh rate of recovery and the number of instalments not exceeding the maximum number prescribed in rules for its recovery should be issued.

(iv) Recoveries from the pay bills of Government servants towards advances, should be stopped by the Heads of Offices, when the applications for conversion of advances into part final withdrawals are forwarded to the authorities concerned for sanction."

(G.O. Ms. No. 67, Finance, dated 19th January 1979.)

Ruling.—For conversion of an advance into final withdrawal the balance at the credit of the subscriber for the purpose of Rule 15(B) (1) should be taken as the amount (subscriptions and interest thereon) standing to the credit of the subscriber in the account at the time of conversion plus the outstanding amount of the advance including interest thereon. Each withdrawal is to be treated as separate one and hence the same principle would in the case of more than one conversion, i.e., each case they should be applied taking into consideration the balance calculated as specified above.

NOTE.—The conversion of temporary advance into a final withdrawal may be permitted, if the subscriber satisfies the conditions on the date of conversion of the temporary advance into final withdrawal in respect of the balance outstanding against him.

15-D. Withdrawals from the Fund for the purchase of motor car.— (1) Withdrawals may be sanctioned by the authorities competent to sanction an advance for special reasons under Clause (c) of sub-rule (1) of rule 14, at any time after the completion of twenty-five years of service including broken period of service, if any of a subscriber or within five years before the date of his retirement on superannuation whichever is earlier, from the amount standing to his credit in the Fund for purchasing a motor car for repaying a Government loan already taken by him for the purpose, subject to the following conditions, namely:—

(i) the Officer's pay scale shall be Rs. 10,000-15,200 and above.

(ii) the amount to be withdrawn shall be limited to Rs. 1,00,000 or one-third of the amount standing to the credit of the subscriber or the actual price of the car, whichever is the least.

(G.O.Ms.No.6, Finance, dated 3rd January 2003.)

The sanctioning authority may, however, sanction the withdrawal of an amount in excess of this limit up to one-half of the balance at subscribers credit in the fund account, if considered necessary, as a special case.

(iii) the withdrawal shall be allowed only on one occasion. In the case of withdrawal for the purchase of another car, the motor car advance under the provisions of Chapter X of the Tamil Nadu Financial Code, Volume I, as supplemented by executive instructions issued from time to time, shall not be admissible.

(2) The competent authority may himself sanction the withdrawal after verifying the amount standing to the subscriber's credit in the Fund account together with the evidence of subsequent contributions without obtaining any authorisation from the Accountant-General.

15-E. Condition for withdrawal from the fund for the repairing / overhauling the motor cars—(1)

Withdrawals may be sanctioned by the authorities competent to sanction an advance for special reasons under Clause (c) of sub-rule (1) of Rule 14 at any time after completion of 28 years of service or who have less than 3 years to attain the age of superannuation whichever is earlier, from the amount standing to his credit in the Fund for the extensive repairs or overhauling of their motor cars subject to the following conditions:—

(i) the officer's pay scale shall be Rs.10000-15200 and above.

(ii) the amount of withdrawal should be limited to Rs.20,000 or 1/3rd of the amount standing to the credit of the subscriber or the actual amount of repairing/overhauling whichever is the least;

(G.O.Ms.No.6, Finance, dated 3rd January 2003.)

(iii) not less than 5years should have elapsed since the car was purchased by the subscriber concerned. In the case of a second hand car, the intial date of purchase of the first purchaser will be taken into account.

(iv) such withdrawal shall be allowed only once in the service career of the subscriber.

(2) the competent authority may himself sanction the withdrawal after verifying the amount standing to the subscriber's credit in the Fund account together with the evidence of subsequent contributions, without obtaining any authorisation from the Accountant-General, Tamil Nadu.

Payment towards Insurance Polices and Family Pension Funds.

16. Subject to the condition hereinafter contained in Rules 17 to 26.— (a) (i) Subscriptions to a family pension fund approved in this behalf by Government; or

(ii) 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 subscription 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;

(iii) the payment of a single premium or subscriptions to a family pension fund approved in this behalf by government;

Provided, that no amount shall be withdrawn—

(1) before the detail of the proposed policy have been submitted to the Accounts Officer and accepted by him as suitable, or

(2) to meet any payment or purchase made or effected more than three months before the date of application for withdrawal, or

(3) to meet payment of any premium or subscription more than three months in advance of the due date of payment.

Explanation 1.—Due date of payment for the purpose of this proviso shall be the date upto which payment can be made including the grace time allowed by the Insurance Companies. However, in cases where premium is not paid by the due date (including the grace period) and the subscriber gets the policy revived by payment of premium with penalty, the date on which the payment has actually been made should be taken for the purpose of reckoning the due dates. In such cases the amount to be withdrawn shall exclude the amount of penalty.

Explanation-II.— No withdrawal from the fund for financing a policy of Life Insurance shall be made after the due date of payment without production of the premium receipt in token of such payment.

The Accounts Officer shall before accepting as suitable the details of proposed policy satisfy himself, etc.,..... 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 amount 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 also that the amount withdrawn shall be in whole Rupees, but shall not include fraction of a Rupee although such amount is less than the amount actually required.

(G.O. Ms. No. 1096, Finance, dated 25th November 1977.)

16-A—.(1) The number of policies in respect of which substitution for subscription due to the fund or withdrawal of subscriptions from the fund may be permitted under Rule 16 shall not exceed four:

Provided that where immediately before the 21st October 1953 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.

(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 16 shall not be payable otherwise than annually.

Explanation.—In computing the maximum number of policies specified in sub-rule (1), policies which have matured or have been converted into paid up ones shall be excluded.

Ruling.— In the case of Non-Gazetted Officers, the Heads of Office, should at the time of withdrawal of premium by a subscriber, furnish a certificate in the bill for withdrawal of current premium to the effect that he is satisfied that the amount previously withdrawn on the same account by the subscriber has been utilised for the purpose for which it was intended and that necessary premium receipt has been duly enfaced by him. In the case of a transfer of a subscriber from one office to another, in the same department, or another department of the same Government, the subscriber should at the time of withdrawal of next premium be asked by the new head of office to produce the premium receipt in respect of previous withdrawal. This receipt would normally show the enfacement made by the previous head of office if this had been done. Otherwise the new head of office may himself enface the receipt at that time.

In the case of a subscriber on deputation to another Government or on foreign service, the premium receipt in respect of previous withdrawal should be produced to the head of office under whom the subscriber was serving prior to proceeding on deputation foreign service. For this purpose no special authorization from the Accountant- General is necessary provided there is enough amount at his credit in his account to cover the amount for the drawal of the premia.

In the case of Gazetted Officer and Non-Gazetted Bill Drawing Officers, a certificate should be furnished in the bill for withdrawal of next premium to the effect that the premium receipt in respect of previous withdrawal has been forwarded to the Accounts Officer and necessary enfacement made by him on the receipt (in case he was not a Bill Drawing

Officers at the time of the previous withdrawal on this account, he should certify that the receipt for the previous withdrawal has been scrutinised by the previous head of office).

17. (1) If the total amount of any subscriptions or payments substituted under clause (a) of Rule 16 is less the amount of the minimum subscription payable to the fund under sub-Rule (1) of Rule 10, the difference shall be rounded to the nearest rupees in the manner provided in clause (iv) of sub-rule (2) of Rule 13 and paid by the subscriber as a subscription to the Fund.

(2) If the subscriber withdrawn any amount standing to his credit in the Fund for any of the purposes specified in clause (b) of Rule 16, he shall subjected to his option under clause (a) of that rule, continue to pay to the fund the subscription payable under Rule 10:

Provided that no subscription shall be payable by a Government servant who in exercise of the option allowed by Rule 6(1) has ceased to subscriber to the Fund.

18. (1) A subscriber who desires to substitute a subscription, or payment under clause (a) of Rule 16, may reduce his subscription to the Fund accordingly:

Provided that the subscriber shall :—

(a) Intimate to the Accounts Officer on his pay bill or by letter the fact and reason for the reduction; and

(b) Send to the Accounts Officer, within such period as the Accounts Officer may require receipt or certified copies of receipts in order to satisfy the Accounts Officer that the amount by which the subscription has been reduced was duly applied for the purposes specified in clause (a) of Rule 16,

(2) A subscriber who desires to withdraw any amount under clause (b) of Rule 16 shall—

(a) intimate the reasons for the withdrawal to the Accounts Officer by letter;

(b) make arrangement with the Accounts Officer for the withdrawal; and

(c) send to the Accounts Officer, within such period as the Accounts Officer may require receipts or certified copies of receipts in order to satisfy the Accounts Officer that the amount withdrawal was duly applied for the purposes specified in clause (b) of Rule 16.

(3) The Accounts Officer shall order the recovery of any amount, by which subscriptions has 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), in respect of the year in which the payments should have been made from the emoluments of the subscriber and placed it to the credit of the subscriber in the Fund.

19. (1) Government will not make any payments on behalf of subscribers to insurance companies nor take steps to keep a policy alive:

Provided that the Commissioner of Police may on the written request of a subscriber who belongs to the subordinate ranks of the Madras City Police make payments of insurance premia on behalf of the subscriber direct to the insurance company in accordance with the procedure prescribed by the Government. Where payments is so made the Government will not accept any responsibility for any loss caused by delay in the payments of premia or by insufficient payments of premia for keeping the policy alive and they will not enter into any correspondence with the insurance company in regard to a policy, premia or any allied matter.

(2) A policy to be acceptable under these rules shall be one effected by the subscribers 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 his wife and children, or any of them) be such as may be legally assigned by the subscriber to the Governor.

Explanation I.—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 sub-rule.

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

(3) The policy may not be affected 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:

Provided that subscriber took out policies under Note I under rule 21 (ii) or under clause (b) or (c) of rule 21-A of the rules previously in force, shall remain subject to the provisions of those rules in so far as policies so taken out are concerned.

20. (1) The policy, within six months after the first with holdings of a subscription or withdrawal from the Fund in respect of the policy or in the case of an insurance company whose headquarters are outside India , within such further period as the Accounts Officer if he satisfied by the production of the completion certificate (Interim receipt) may fix, 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 25, and retained by the subscriber himself (G.O.Ms. No. 746, Finance, dated 26th July 1976) the assignment being made by endorsement on the policy in Form (1) or Form (2) or Form (3) 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 wife;

(b) if it is a policy effected by a made subscriber which is expressed of the facts it to be for the benefit of the wife of the subscriber, or of the wife and children or any of them, be retained by the subscriber himself.

"The Officer sanctioning pensions and gratuity shall reassign the policy in the name of the subscriber and in form the Insurance Company about the termination of the assignment consequent on his stoppage of subscriptions prior to *four months* of the date of retirement on superannuation".

(2) The Accounts Officer shall satisfy himself by reference to the insurance company where, possible, that no prior assignment of the policy exists.

(3) Once a policy has been accepted by an Accounts Officer for the purpose of being financed from the Fund, the terms of the policy shall not be altered, not shall the policy be exchanged for another policy without the prior consent of the Accounts Officer to whom details of the alterations or of the new policy shall be furnished—

Explanation.—If a subscriber desires to replace his policy by another he may be permitted by the Accounts Officer to do so subject to the following conditions, namely:—

(i) the new policy shall be for a equal or higher amount;

(ii) the premium in respect of the new policy shall not be more than the premium paid in respect of the old policy;

(iii) the new policy shall mature on the same date as the old policy; and

(iv) the new policy shall be in force on the date on which the original policy is surrendered.

The cases which do not satisfy the above condition and those involving alterations in terms of policies shall be decided by the Government

(4) If the policy is not assigned and delivered or delivered within the said period of six months or such further period as the Accounts Officer may, under Sub-rule (1), have fixed, any amount withheld or withdrawn from the Fund in respect of the policy shall be paid or repaid, as the case may be by the subscriber to the Fund or in case of default be ordered by the Accounts Officer to be recovered forthwith by deduction from the emoluments of the subscriber by instalments or otherwise.

(5) Notice of assignment of the policy shall be given by the subscriber to the insurance company and the acknowledgement of the notice by the insurance company shall be sent to the Accounts Officer within three months of the date of assignment.

NOTE.—(1). Subscribers are advised to send notice of the assignment to the insurance company in duplicate accompanied in cases in which the notice has to be sent to a company in Great Britain or Ireland, by a remittance of five shillings, which is the fee for the acknowledgement authorised by the Policies of Assurance Act, 1867 (30 and 91, Vict.c.144).

(2) Subscribers who proceed to Great Britain or Ireland on quitting the service are advised that under the English Stamp Law assignments or reassignments are required to be stamped within 30 days of their first arrival in these countries. Otherwise penalty will be incurred under the Stamp Act, 1891 (54 and 55 Vict. c. 39) difficulties may arise when the policy matures for payment.

(3) 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 and Government on account of such institution being taken over by Government and his policy of life assurance has been reassigned to him on such transfer he shall assign the same to the Governor.

(4) Policies assigned to the Governor of Tamil Nadu under the Contributory Provident Fund Pension Insurance Rules 1950, shall be deemed to have been assigned under these rules with effect from 1st July 1960 the date on which the Contributory Provident Fund Pension Insurance Rules, 1950 were abolished.

21. 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 Accounts Officer to be recovered by deducting from the emolument 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 under clause (c) of sub-rule (1) of rule 14.

22. (1) Save as provided by rule 26, 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 officer sanctioning pension and gratuity for reassignment 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 applied to the officer sanctioning pension and gratuity for re-assignment or return of the policy ;or

(d) where subscription to the Fund is stopped prior to four months of the date of retirement on superannuation of the subscriber; or

(e) pays or repays to the Fund the whole of any amount withheld or withdrawn from the Fund for any of the purposes menointed in sub-clause (ii) of clause (a) of rule 16 and sub-clauses (i) and (ii) of clause (b) of rule 16; or

(f) has been sanctioned withdrawal under rule 15-A(1) read with Explanation (5) under item (3) of sub-rule (1) (a) (ii) of the said rules.

22. (2) Save as provided by rule 26, when the subscriber dies before quitting the service, the officer sanctioning pension and gratuity [G.O. Ms. No. 746, Finance (Funds), dated 26th July 1978.]

(i) if the policy has been assigned to the Governor under rule 20 or made the corresponding rule heretofore in force re-assign the policy in Form (2) of the forms set forth in the Third schedule to such person as may be legally entitled to receive it, and shall make over the ploicy to such perpose together with a signed notices of the re-assignment addressed to the Insurance Company; or

(ii) if the policy has delivered to him under clause (b) of sub-rule (1) of rule 20, make over the policy to the subscriber :

Provided that, if the subscriber, after proceeding on leave preparatory to retirement, or after being, while on leave permitted to retire or declared by a competent medical authority to be unfit for further service, returns to duty, any policy so as resaigned or made over shall, if it has not matured or

been assigned or charged or encumbered in any way, be again assigned to the Governor and retained by the subscriber himself, or again be retained by the subscribers himself as the case may be, in the manner provided in rule 20, and thereupon the provisions of these rules shall, so far as may be again apply in respect of the policy :

Provided further that, if the policy has matured or been assigned or charged or encumbered in any way, the provisions of sub-rule (4) of rule 20 applicable to a failure to assign believe a and policy shall apply.”.

[G.O. Ms. No. 746, Finance (Funds), dated 26th July 1978.]

NOTE.—In the case of a subscriber who is appointed under a body corporate owned or controlled by Governor or an autonomous organisation registered under the Societies Registration Act, 1860 (Central Act 21 of 1860) and the balance in whose Provident Fund Account is transferred to that body Corporate or organisation, or is continued to be kept by the Government (till he actually joins the Provident Fund in the body corporate or organisation as the case may be) for eventual transfer of the balance to that body corporate or organisation as the case may be the insurance policy to the subscriber, if any assigned to the Governor shall be reassigned to the subscriber immediately on his transfer and an intimation of such reassignment shall be sent to that body corporate or organisation as the case may be. No withdrawal from Provident Fund is permissible in such cases for payment of premium towards Life Insurance policies where the balance is continue to be kept by the Government till the subscriber joins the Provident Fund in such body corporate or organisation, as the case may be.

23. (1) If a policy assigned to the Government under rule 20 or under the corresponding rule heretofore in force in matures before the 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 20 or under the corresponding rule, rule heretofore in force fall due for payment by reason of the death of the subscriber's wife or husband, the Officer sanctioning Pension and Gratuity shall, save as provided by rule 26, proceed as following:—

(i) if the amount assured together with the amount of any bonuses which have accrued is greater than the whole of the amount withheld on withdrawn from the Fund in respect of the policy, the Officer sanctioning Pension and Gratuity shall re-assign the policy in the Form set forth in the Fourth Schedule to the subscriber or to the subscriber are the joint assured, as the case may be and made it over to the subscriber who shall immediately on receipt of the policy money from the Insurance Company pay or repay to the fund the whole of any amount withheld or withdrawn with interest and in case of default the provisions of rule 27 shall apply as they apply in relation to cases where money withheld or withdrawn from the fund under clause (a) or clause (b) of rule 16 has been utilised for a purpose other than that for which sanction was given to the withholding or withdrawal.

(ii) if the amount assured together with the amount of any bonuses which have accrued is less than the whole of the amount with held or withdrawn with interest, the Accounts Officer shall realise the amount assured together with any such bonuses and shall place the amount so realized to the credit of the subscriber in the Fund.

Explanation.— In cases where the interval between the date of maturity of the policy and the date of retirement of subscriber is one year and less, the policy the moneys shall be received directly from the Insurance Company, by the subscriber himself. In other cases before making reassignment of the policy, the subscriber should be asked to produce the policy duly filled in along with an authorisation enabling the Government to collect the policy

moneys from the Insurance Company and credit the moneys to the account of the subscriber in the Fund as contemplated under clause (ii) of sub-rule (2) of rule 23.

[G.O.Ms.No. 746, Finance (Funds), dated 26th July 1978.]

(2) Save as provided by rule 26 if a policy delivered to the Accounts Officer under clause (b) of sub-rule (1) of rule 20 matures before the subscriber quits the service the Accounts 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 Insurance Company, 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 policy, 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 rule 27 shall apply as they apply in relation to cases where money withheld or withdrawn from the Fund under clause (a) or clause (b) of rule 16 has been utilised for a purpose other than that for which sanction was given to the withholding or withdrawn.

24. If the interest of the subscriber in the family pension fund referred to in clause (i) of sub-rule (a) of rule 16 ceases, in whole or part from any cause whatsoever, the provident fund account of the subscriber shall forthwith be reimbursed by the amount of the refund secured by the subscriber from the family pension fund, which amount shall, in default of reimbursement be deducted from the subscriber's emoluments 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 under clause (c) of sub-rule (1) of rule 14.

25. If the policy lapses, or is assigned otherwise, than to the Governor, under rule 20, or is charged or encumbered, the provisions of sub-rule (4) of rule 20 applicable to a failure to assign and deliver a policy shall apply.

26. *If the Accounts Officer receives notice of.—(a)* an assignment other than an assignment to the Governor under rule 20 of ; or

(b) a charge or encumbrance on, or

(c) an order of a court restraining dealings with the policy of any amount realized thereon the Officer sanctioning pension and Gratuity shall not—

(i) reassign or make over the policy as provided in rule 22, or

(ii) realize the amount assured by the policy or reassign or make over the policy, as provided in rule 23, but shall forthwith refer the matter to Government.

26-A. Notwithstanding anything contained in these rules, in the case of a policy assigned to the Governor under rule 20 under the corresponding rule heretofore in force, when the balance at the credit of the subscriber is transferred to his credit in the Contributory Provident Fund (Tamil Nadu), the Officer sanctioning Pension and Gratuity shall re-assign the policy to the subscriber or the subscriber and the joint assured as the case may be in the second of the two Forms setforth in the Fourth Schedule and make it over to the subscriber together with a signed notice or re-assignment addressed to the Insurance Company. The subscriber, on receipt of the policy, shall reassign it to the Governor under rule 19 of the Contributory Provident Fund Rules (Tamil Nadu) as the case may be. This procedure shall be adopted also in respect of

policies which have already been "further assigned
"to the Governor" by the subscriber.

*Restriction of the provisions relating to Financing
of policies to existing subscribers in respect of
existing policies:*

26-B.The provisions of rule 16 to 26-A, shall
apply only to subscriber who, before the 10th
February 1962, have been substituting in whole or in
part, payments towards policies of the life insurance
for subscriptions due 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 payment in respect of any new
policy.

Ruling.—This rule does not prohibit a subscriber
from financing a new policy taken out in exchange of
his existing policy provided the conditions laid down
in the Explanation under Rule 20 (3) are satisfied; for
such replacement.

**27. Recovery of moneys drawn, withheld or
withdrawn from the fund for improper use.—**

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) or rule 14 or with held or withdrawn from the
Fund under clause (a) or clause (b) of rule 16 has
been utilized 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, 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 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 rules does not include subsistence grant.

27-A. An employee retiring due for retirement on superannuation be granted 90% of partfinal withdrawal from his GPF accumulation, if he applies within 12 months before his retirement. The subscriber need not assign any reason for such withdrawal. The authority competent to grant partfinal withdrawal shall be the sanctioning authority.

(G.O.Ms.No.535, Finance, dtd. 19-7-91 and Govt. Lr.No.83892/Alls./91-1, dtd. 12-2-1992)

(a) Period of one year includes last four months of retirement also.

(Govt. Lr.No.83892/Alls.-I/91-1, dtd.12-2-1992)

(b) The 90% withdrawal includes V Pay Commission arrears and impounded D.A. arrears.

(Govt. Lr. ibid and Govt. Lr. No. 140075/Alls./93-1, dtd.15-1-93.)

(c) 90% of withdrawal shall be granted irrespective period of the interval of partfinal withdrawal or temporary advance previously drawn.

(Govt. Lr. ibid and Govt. Lr. No.140075/Alls./93-1, dtd.15-1-93)

(d) Under this scheme pending temporary advance cannot be converted into 90% withdrawal.

(Govt. Lr. No. ibid.)

(e) AG's authorisation is not required to release 90% withdrawal.

(Govt. Lr. No. ibid.)

(f) Employees under suspension are also eligible to draw 90% withdrawal.

(Govt. Lr. No. 99255/Alls./96-1, dtd.4-7-97.)

(g) No partfinal advance shall be granted after sanction of 90% withdrawal (Govt. Lr. No. 74022/Alls./99-1, dtd. 20-10-99.)

(h) If an offices who had drawn 90% withdrawal and whose service are subsequently extended need not refund the amount.

(Govt. Lr. No. 34422/Alls./2001-1, dtd. 24-5-01.)

28. (1) Final withdrawal of accumulations in the fund (1) when a subscriber quits the service, the amount standing to his credit in the Fund shall become payable to him:

Provided that where a subscriber is dismissed or removed or compulsory retired or invalidated from service, the amount standing to his credit in the Fund shall not be paid to him,—

(a) if he has preferred an appeal against such dismissal, removal, compulsory retirement or invalidation until the appeal is disposed of or unless he states in writing that he has withdrawn the appeal and;

(b) if he has not preferred such an appeal until the time allowed for preferring an appeal has expired or unless he states in writing that he will not prefer an appeal:

Provided further that a subscriber has been dismissed or removed or compulsory retired or invalidated 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, in the manner provided in the proviso to rule 29. The amount to repaid shall be credited to his account in the Fund:

Provided also that where a subscriber resigns his appointment and his resignation is accepted with retrospective effect and where a subscriber retires voluntarily with retrospective effect, the amount standing to his credit in the Fund shall be deemed to have become payable only after the issue of orders accepting the resignation or permitting the voluntary retirement of the subscriber. (also-substituted in G.O.Ms.No. 332, Finance, dtd. 20-7-99.)

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:

Provided also that the Accounts Officer shall, after ascertaining the fact of permanent absorption of a subscriber in the other Government or Corporate body, as the case may be, transfer the amount standing to the credit of the subscriber in the Fund to such Government or Corporate body, as the case may be without referring it to the Government for their concurrence for such transfer:

Provided also that the Accounts Officer shall retain such amount credited to the Fund account of the subscriber as arrears of pay and allowances by an order of the Government upto the date as specified by the Government, even if such date is beyond the date of retirement of a subscriber.

(G.O.No.332, Finance, dated 20-7-99)

Explanation (1).— A Subscriber who is granted refused leave shall be deemed to have quit the service from the date of compulsory retirement or on the expiry of an extension of service.

Explanation (2).— 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 or any other State 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 subscriptions together with interest thereon shall be transferred—

(a) to his account in the other Fund in accordance with the rules of that Fund, if the new post is in another department of the State Government, or

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

Explanation (3).— “When a subscriber other than one who is appointed on contract or one who has retired from service and subsequently re-employed is transferred without any break to the service under a body corporate owned or controlled by the Government or an autonomous organisation registered under the Societies Registration Act, 1860 (Central Act 21 of 1860) the amount of subscription together with interest thereon, may, if he so desires, be transferred to his new provident fund account under the above enterprise, if the concerned enterprise also agrees to such a transfer. If that enterprise gives its consent to the transfer of the Provident Fund accumulation of the subscriber subject to the fulfillment of certain conditions, (and also the subscriber desires such transfer), the Provident Fund accumulation shall be retained in the fund till such time it is transferred to the Provident Fund of that enterprise, but no withdrawals from the Fund shall be permitted and no fresh subscription, except recoveries in respect of outstanding advances, shall be accepted. If, however, the subscriber does not desire the transfer or the concerned enterprises does not agree to such a transfer, the amount aforesaid shall be refunded to the subscriber taking the crucial date as the date on which orders are issued transferring the subscriber to the concerned enterprise. In case of refund to the

subscriber, the normal rules governing interest on final payment cases shall apply and in cases of transfer of accumulations to the Provident Fund Account of the enterprise, interest as per live account namely, interest at normal rates allowed from time to time shall be paid up to the end of the month preceding the month of transfer.

[G.O. Ms. No. 65, Finance, (Funds), dated 5th February 1980.]

Transfer shall include cases of resignation from service in order to take up appointment under a body corporate owned or controlled by Government or an autonomous organisation, registered under the societies Registration Act, 1860 (Central Act 21 of 1860) without break and with proper permission of the State Government. The time taken to join the new post shall not be treated as a break of service if it does not exceed the joining time admissible to a Government servant on transfer from one post to another.

NOTE.—Transfer shall be held to include cases of resignations from service in order to take up appointment in another department of the State Government or under the Central Government without any break and with proper permission of the State Government. In cases where, there has been a nominal break, it shall strictly be limited to the joining time allowed on transfer to a different station.

If the transfer is within the same station, the nominal break shall be limited to the joining time, if any, admissible under instruction (I) under F.R. 106.

The same shall hold good in cases of retrenchments followed by immediate employment whether under the same or different Government.

*“Explanation (4).—*The date on which the statutory appeal was disposed of should be taken as the criterion for the purpose of calculation of interest as laid down in sub-rule 4 of rule 13. As soon as the statutory appeal was disposed of, action should be taken to withdraw as early as possible and if the

subscriber fails to submit his application within one month from the date of the notice, and if, in spite of the said notice, the subscriber fails to submit his application as required *suo motu* action shall be taken to withdraw the amount and pay to him and no further interest shall be allowed for that amount.”

(G.O .Ms. No.1582, Finance, dated 29th November 1979.)

“(2) In the case of a subscriber who is compulsorily retired under Fundamental Rule 56(d) irrespective of the fact, whether he prefers a review petition to Government or moves a Court of law against the order of compulsory retirement under Fundamental Rule 56(d) or against the order of Government on the review petition of the individual as the case may be, the balances in the G.P.F. Account of the subscriber shall be come payable on the day of retirement with interest thereon as regulated under sub-rule (4) of rule 13.

(G.O. Ms. No.186, Finance, dated 7th March 1985).

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 vocation 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 Accounts Officer, become payable to the subscriber:

Provided that the subscriber, if he returns to duty, shall except where the Government decided otherwise repay to the fund for credit to this 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 in cash or otherwise

by recovery from his emoluments or otherwise, as may be directed by 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 14:

Provided further that the Accounts officer shall retain such amount credited to the Fund account of the subscriber as arrears of pay and allowances by on order of the Government upto the date as specified by the Government even if such date is beyond the date of retirement of a subscriber.

[G.O.Ms.No. 332, Fin. (Allowances), dtd. 20-7-99.]

30. Procedure on the death of the subscriber-

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,—

(i) when the subscriber leaves a family,—

(a) if a nomination made by the subscriber in accordance with the provisions of rule 7 or of the corresponding rule hereto fore in force in favour of a member or members of his family subsist, 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:

Provided that the amount shall be payable only a person who fulfills the character of a member of the family on the date of the death of the subscriber;

(b) if no such nomination in favour of a member or member 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 a 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 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 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.

NOTE (1).—Payment of provident fund money due to minor beneficiary of a deceased subscriber may be made to the guardian nominated by the subscriber in the declaration made under the rules regulating the General Provident Fund in force before these rules came into force. 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 recognised even where the amount involved does not exceed the limit of Rs.10,000 specified in clause (b) of sub-section (1)

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. (Rs.10,000/- substituted in G.O.Ms.No. 596, Fin. dtd.20-7-95)

NOTE (2).—(a) Payment may, however, be made without the production of a guardianship certificate to the natural guardian of a minor(s) beneficiary or in the absence of a natural guardian to the person considered fit by the head of the office to receive payment on behalf of such minor beneficiary to the extent of Rs.10,000 (or the first Rs.10,000 where the amount payable exceeds Rs.10,000) but subject to the execution of an indemnity bond with two suitable sureties to the satisfaction of the sanctioning authority. The balance in excess of Rs. 5,000 if any, would become payable on the production of a certificate of guardianship:

Provided that, in case governed by the Hindu Law, payment may be made without the production of a guardianship certificate or indemnity bond with two sureties to a Hindu widow of a deceased subscriber on behalf of her minor children, other than step-children irrespective of the monetary limit specified above, unless the interests of the mother are adverse to those of the minor children:

Provided also that, in cases governed by the Hindu Law, payment may be made without the production of the guardianship certificate or any indemnity bond to a Hindu Widower of a deceased subscriber on behalf of his minor children irrespective of the amount involves unless there is anything concrete to show that the interest of the father are adverse to those of the minor children.

(b) In cases where a person other than the natural guardian is considered fit by the head of the office to receive payment, payment shall be made to that person of filing a sworn declaration claiming to be the de-facto guardian of the minor(s). Such

person shall also file an affidavit that he is incharge of the property of the minor, if any, and is looking after it or if the minor has no property other than the provident fund money, the minor is in his custody and care. The said affidavit shall be filed in addition to the indemnity bond referred to in clause (a).

(c) The indemnity bond should be executed on any durable plain paper.

(d) It should be signed by the obligor and two sureties personally or by their respective constituted, attorneys duly appointed by the power of attorneys; and

(e) It should be accepted for an on behalf of the Governor of Tamil Nadu by an Officer duly authorised under Article 299 (1) of the Constitution of India.

Explanation.—“An Officer” for the purpose of this provision shall be Drawing and Disbursing Officer who operates on Provident Fund accumulation of the deceased subscribers for making payment to person on behalf of 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 Accountant-General 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 trust worthy or disinterested persons:

Provided that the Collector may, in such cases, if he considers in expedient, require the party to execute before the payment is made, a bond 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 Accountant-General 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 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 Accountant-General to pay the amount to the claimant on his executing a bond signed by two sureties agreeing to indemnify the Government against any subsequent claim which might arise.

31. Manner of payment of amount- (1) When the amount standing to the credit of a subscriber in the Fund become payable, it shall be the duty of the Accounts 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. In cases where no such Manager has been appointed the payment should be made in terms of Section 95(i) of Indian Lunacy Act, 1912 to the person having charge of the lunatic under the orders of the Collector. The disbursing officer has to

pay on 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 amount becomes payable under the rules will have to be certified by a magistrate as a lunatic.

“(2-A) A temporary advance may be sanctioned by the competent authority to a subscriber who is under suspension; subject to the usual conditions and to the subscriber’s written consent for effecting the recovery of the advance from his subsistence allowance. In such cases the pay which he was drawing immediately before he was placed under suspension should be taken to be the pay of the subscriber mentioned under sub-rule (5) (i)”.

[G.O. Ms. No.368, Finance (Funds), dated 22nd April 1978.]

(3) Heads of Offices shall send a report to the Accounts Office, in the form in Appendix K as soon as the subscriber retires, dies or quits service. They shall obtain and forward to the Account Officer, application from subscribers for payment of Provident Fund balance under the rule. The application shall be in the form in Appendix H. In the case or retirement on attaining the age of superannuation, the applications shall be sent so as to reach the Accounts Officer, within a fortnight after stoppage of subscription in accordance with rule 9(1) (b). In all other cases, the applications shall be sent so as to reach the Accounts Officer within a fortnight of the event necessitating closure of the Fund accounts. Payment of amount withdrawn shall be made in India only. The persons to whom the amount are payable shall make their own arrangements to receive payment in India.

Explanation.—When the amount standing to the credit of a subscriber has become payable under rules 28,29 or 30, the accounts Officer shall authorise prompt payment of that portion of the

amount standing to the credit of the subscriber in regard to which there is no dispute or doubt the balance being paid as soon after as may be.

32. Procedure on transfer of the subscription in one Provident Fund to another-

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

(b) If a Government servant, who is a subscriber the State Railway Provident Fund, the Contributory Provident Fund (India) the Contributory Provident Fund, (Tamil Nadu) or any other Contributory Provident Fund of the Central or the State Government or any other Provident Contributory Provident Fund, is permanently, transferred to pensionable service under 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 concerned, if any, be transferred to his credit in the Fund.

(ii) the amount of Government contributions, with interest thereon standing to his credit in such Contributory Provident Fund shall, with the consent of the other Government concerned, if any, be transferred to the credit of the revenues of the Province; and

(iii) he shall thereupon be entitled to count towards, pension, service rendered prior to the date of permanent transfer, to the extent permissible under the relevant Pension Rules.

(bb) If a Government servant 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 subscriptions 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.

(c) If an employee under a local body, who is subscriber to the Provident Fund established and maintained by it is permanently transferred to pensionable service under Government—

(i) The amount of subscriptions, with interest thereon, standing to his credit in the local body's Provident fund, shall be transferred to his credit in the Fund; and

(ii) If such employees retain the Provident Fund benefits in respect of his previous services under the local body, amount of contributions by the local body, with interest thereon, standing to his credit in the local body's Provident Fund, shall be also transferred to his credit in the Fund.

(d) (1) If a member of the Madras High Court Official Assignee Service, who does not elect to subscribe to the Contributory Provident Fund (Tamil Nadu) from 1st April 1943 chooses to count towards Pension the service rendered by him prior to the said date, the amount of subscriptions, with interest thereon standing to his credit on 31st March 1943 in the Official Assignees Provident Fund shall be transferred to his credit in the Fund and the amount of contributions together with interest thereon, standing to his credit on 31st March 1943, shall be transferred to the credit of the revenues of the Province.

(2) If such member retains the Provident Fund benefits in respect of the service rendered by him prior to 1st April 1943 the entire amount standing to his credit on 31st March 1943 in the Official

Assignees Provident Fund 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 the rule, shall, however, apply to persons who are appointed without break whether temporarily or permanently to a post carrying the benefits of these rules after resignation or retrenchment, as the case may be from service under another department of State government or under the Central Government.

32-A. Procedure on transfer to Government service of a person from the services under a body corporate owned or controlled by Government or an autonomous organisation, registered under the Societies Registration Act, 1860 (Central Act 21 of 1860). If a Government servant admitted to the benefit of the Fund was previously a subscriber to any Provident Fund of a body corporate owned or controlled by Government or an autonomous organisation, registered under the Societies Registration Act, 1860 (Central Act 21 of 1860) the amount of his subscriptions and the employer's contribution if any, together with interest thereon shall be transferred to his credit in the Fund, with the consent of that body.

32-B. If a subscriber to the Fund is subsequently admitted to the benefits of the Contributory Provident Fund (Tamil Nadu), the amount of his subscriptions together with interest thereon shall be transferred to the credit of his account in the Contributory Provident Fund (Tamil Nadu).

NOTE.—The provisions of this rule do not apply to a subscriber who is appointed on contract or who has retired from service and is subsequently re-employed with or without a break in service in another post carrying Contributory Provident Fund benefits.

33. (1) Rules of Procedure.— 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 become payable under these rules shall be transferred to “Deposits” at the end of the year and treated under the ordinary rules relating to deposit.

(2) Presentation of application for final withdrawal one year in advance of the date of superannuation.— Payments of the amount withdrawn shall be made in India only. The persons to whom the amount are payable shall make their own arrangements to receive payment in India. The following procedure shall be adopted for claiming payment of by a subscriber namely:—

(i) A subscriber may submit an application to the Accounts Officer through the Head of the Officers or Department for payment of the amount in the Fund, at least one year in advance of the date of superannuation. The application may be made for the amount standing to his credit in the Fund as indicated in the Accounts statement for the year ending one year prior to his superannuation or for the amount as indicated in his ledger account, in case the accounts statement has not been received.

(ii) The Head of Office/Department shall forward the application to the Accounts Officer indicating the advances taken and the recoveries effected against the advances which are still current and the number of instalments yet to be recovered in respect of each advance and also indicate the withdrawals, if any, taken by the subscriber.

(iii) The Accounts Officer shall after verification with the ledger account issue an authority for the amount indicated in the application at least a month before the date of superannuation but payable on the date of superannuation. As the authorisation to be issued by the Accounts Officer will not always be for the amount indicated in the application for in certain cases, where the subscriber has drawn temporary

advance/part final withdrawal after the date of despatch of the application the amount indicated in the application has to be reduced by such withdrawal.

(iv) The authority mentioned in clause (iii) will constitute the first instalment of payment. A second authority for payment will be issued as soon as possible after superannuation. This will relate to the contribution made by the subscriber subsequent to the amount mentioned in the application submitted under clause (i) plus the refund of instalment against advance which were current at the time of the first application.

(v) The advances/withdrawals sanctioned after the forwarding of the applications for final payments to the Accounts Officer should be paid only on the separate authorisation by the Accountant-General of the funds and acknowledgement obtained by sanctioning authority.

34. Change in Number- 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 Officer. Any change in the number shall similarly be communicated to the subscriber by the Accounts Officer.

35. General Provident Fund Account slip from the Accountant General- (1) As soon as possible after the close of each year, the Accounts 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 interest credited as on the 31st March of the year and the closing balance on that date. The Accounts Officer shall attach to the statement of account an enquiry as to whether the subscriber—

(a) desire to make any alteration in any nomination made under rule 7 or under the corresponding rule heretofore in force.

(b) has acquired a family in cases where the subscriber has made nomination in favour of a member of his family under the proviso to sub-rule (1) of rule 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 Officer within three months from the date of receipt of the statement.

(3) The Accounts 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 this credit in the fund at the end of the last month for which his account has been written up.

36. Relaxation of the provisions of these rules in individual cases- When the Governor is satisfied that the operation of any of these rules causes or is likely to cause hardship to subscriber, he may, notwithstanding anything contained in these rules, deal with the case of such subscriber in such manner as may appear to him to be just and equitable.

FIRST SCHEDULE.

For use by Head of Office/Accountant-General's Office.

Nomination by Thiru/Thirumathi/Selvi Designation	Signature of Head of Office/Accounts Officer Designation
Date of receipt of nomination	Dated

Instructions to the subscriber:—

(a) @ your name may be filled in.

(b) £ The "definition of Family" in respect of the Provident Fund schemes administered by the Government of Tamil Nadu shall be as follows:—

Vide G.O.Ms.No.1260, Finance All-I, dated 29th November 1989.

Family means—

(i) in the case of a Male subscriber, the wife or wives, parents, children, minor brothers, unmarried sisters, deceased son's widow and children and where no parents of the subscriber is alive, a paternal grandparent:

Provided that, if a subscriber proves that his wife had been judicially separated from him or has corred under the customary law of the community to which she belongs to be entitled to mainterance she shall henceforth be deemed to be no lenger a number of the subscriber's family in matters to which these rules relate, unless the subscriber subscquently infimates in writing to the Accounts Officer that she shall continue to be so regarded ; and

(ii) in the case of a female subscriber, the husband, parents, children, minor brothers, married sisters, decersed sen's widow and children and where no parents of the subscriber is alive, a paternal grand parent:

Provided that, if a subscriber by notice in writing to the Accounts Officer 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 matters to which these rules relate unless the subscriber subsequently cancel such notice in wiriting;

NOTE I.— "**Children**" means legitimate children.

NOTE II.—An adopted child shall be considered to be a child when the Accounts Officer or if any doubt arises in the mind of the Accounts Officer, the Government Solicitor, Madras, 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.

NOTE III.—A Child of one person given in adoption to another shall not be considered to be the child of the former if the Accounts Officer, or if any doubt arises in the mind of the Accounts Officer, the Government Solicitor, Madras is satisfied that under the personal law of the persons concerned such adoption is legally recognised and in that case only.

(c) Column (1): If only one person is nominated the words "in full" should be written against the nominee. If more than one person is nominated the share payable to each nominee to cover the whole amount of the Provident fund should be specified.

(d) Column (5): Death of nominee should not be mentioned as a contingency in this column.

(e) Column (6): Do not mention your name.

(f) Draw line across the blank space below last entry to prevent insertion of any names after you have signed.

FORM OF GENERAL PROVIDENT FUND NOMINATION

[See Rule 7(3)].

Please read carefully the instructions printed on the reverse before filling in the form.

For use by subscribers having no family.

*I having no family as defined in Rule 2 of the General Provident Fund (Tamil Nadu) Rules hereby nominate the person/persons mentioned below to receive the amount that may stand to my credit in the fund, as indicated below in the event of my death before that amount has become payable or having become payable has not been paid. This nomination shall become invalid in the event of my subsequently acquiring a family.

Name and full address of the Nominee / Nominees	Relationship with the subscriber	Age of the Nominee	Share payable (to each nominee)	Contingencies on the happening of which the nomination shall become invalid.	Name and address and relationship of the person / persons, if any, to whom the right of the nominee shall pass in the event of his/her preceding the subscriber
(1)	(2)	(3)	(4)	(5)	(6)

Dated this day of 20.... at

Signature of two witness:

Name

Address

Signature

Signature of the Subscriber.

SECOND SCHEDULE

[See rule 20 (1) (a)]

FORMS OF ASSIGNMENT

(1)

I, A.B., of
hereby assign unto the Governor of Tamil Nadu the within policy of assurance as security for payment of all sums which under Rule 25 of the General Provident Fund (Tamil Nadu) Rules, I may hereafter become liable to pay to that fund.

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

Dated this day of 20....

Signature of Subscriber.

One witness of signature.

(2)

We, A.B. (the subscriber) of and C.D. (the joint assured), ofin consideration of the Governor of Tamil Nadu 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 the General Provident Fund (or, as the case may be, to accept the withdrawal of the sum of Rs.....from the sum to the credit of the said A.B. to the General Provident Fund 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 25 of the General Provident Fund (Tamil Nadu) 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 20....

Signature of Subscriber and
the Joint tenant.

One witness to signature.

(3)

NOTE.—The assignment may be executed on the policy itself either in the subscriber's handwriting or in type, or alternatively a type 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.

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 Tamil Nadu who has agreed to accept payments toward the within policy of assurance in substitution for the subscriptions payable by A.B. to the General Provident Fund hereby at the request and by the direction of A.B., assign and I the said A.B. assign and conform unto the said Governor the within policy of assurance as security for payments of all sums which under Rule 25 of the General Provident Fund (Tamil Nadu) 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 20....

Signature of the assignee and
the subscriber.

One witness to signature.

Station

(4)

Form of single tenant assignment to be used in cases where a subscriber to the _____ Provident Fund who has effected an insurance policy under the Rules of that Fund is admitted to the General Provident Fund (Tamil Nadu).

I (Subscriber's name)

(Subscriber's address)
hereby further assign unto the Governor of Tamil Nadu the within policy of assurance as security for the payment of all sums which under Rule 25 of the General Provident

Fund (Tamil Nadu) Rules, the said (Subscriber's namemay hereafter become liable to pay to the General Provident Fund (Tamil Nadu).

I hereby certify that except an assignment to the President of India/Governor of the State of as security for payment of all sums which the said (subscriber's name)has become liable to pay under Rule.....of the.

Provident Fund Rules, no prior assignment of the within policy exists.

Dated this day of 20....

State.....

Signature of the subscriber.

One witness

(5)

Form of Joint tenant Assignment to be used in cases where a subscriber to.....Provident Fund who has effected an Insurance Policy under the rules of that Fund is admitted to the General Provident Fund (Tamil Nadu)

We (Subscriber's name) of (Subscriber's address) and (wife's name) wife of hereby jointly and severally further assign unto the Governor of Tamil Nadu the within policy of assurance as a security for the payment of all sums which under rule 25 of General Provident Fund (Tamil Nadu) Rules, the said (subscriber's name) may hereafter become liable to pay to the General Provident Fund (Tamil Nadu).

We hereby certify that except on assignment to the President of India/Governor of the State ofas security for payment of all sums which the said (subscriber's name).....liable to pay under rule.....of the

Provident Fund Rules, no prior assignment of the within policy exists.

Dated this day of 20....

Station

One witness

Signature of subscriber and the
Joint tenant.

THIRD SCHEDULE

(See Rule 22)

**FORMS OF REASSIGNMENT BY THE GOVERNOR OF
TAMIL NADU.**

(1)

All sums which have become payable by the above named A.B. under Rule 25 of the General Provident Fund (Tamil Nadu) Rules having been paid and/or all liability for payment by him of any such in the future having ceased the Governor of Tamil Nadu hereby reassign the within policy of assurance to the said A.B./A.B. and C.D.

Dated this day of 20....

Executed by

Accounts Officer of the Funds for and on behalf of the Governor of Tamil Nadu in the presence of

XY

PENSION SANCTIONING AUTHORITY

YZ

(One witness who should add his designation and address).

The above named A.B. having did on the day of 20 the Governor of Tamil Nadu both hereby reassign the within policy of assurance to C.D.

Dated this day of 20....

Executed by

Commissioner and Secretary to Government of the Fund for and on behalf of the Governor of Tamil Nadu in the presence of

XY

(Signature of the Accounts Officer)

YZ

(One witness who should add his designation and address).

FOURTH SCHEDULE

(See Rule 23.)

FORM OF REASSIGNMENT BY THE GOVERNOR OF TAMIL NADU.

The Governor of Tamil Nadu both hereby reassign within
the policy to the said A.B./A.B. and C.D.

Dated this day of 20....

Executed by

Commissioner and Secretary to Government, Revenue
Department of the Fund for and on behalf of the Governor of
Tamil Nadu in presence of

XY

(Signature of the Commissioner and Secretary to Government).

YZ

(One witness who should add his designation and address).

Form of reassignment by the Governor to be used in cases where
a subscriber to the General Provident Fund who has effected an
insurance policy under the rules of that Fund is admitted to the
Contributory Provident Fund Rules (Tamil Nadu).

(See Rule 26-A)

Whereas A.B./A.B. and C.D. of has/have (the assigned)
within policy of Assurance No. dated with the
here enter the name of the Insurance Company to the
Government of Tamil Nadu as security for the payment of all
sum which A.B. has become liable to pay under Rule 25 of the
General Provident Fund (Tamil Nadu) Rules;

And whereas it is necessary to make a fresh assignment
of the policy under 19 of the Contributory Provident Fund
Rules (Tamil Nadu).

And whereas it is found necessary to reassign the policy to
the Assured/Assured and Joint Assured to enable him/them to

make a fresh assignment to the Governor of Tamil Nadu as aforesaid.

Now, therefore, The Governor of Tamil Nadu hereby reassigns the said policy unto the said A.B./A.B. and C.D. to enable the said A.B./A.B. and C.D. to make a fresh assignment in favour of the Governor in conformity with Rule 19 of the contributory Provident Fund Rules (Tamil Nadu).

Dated this day of 20....

Executed by

Accounts Officer of the Fund for and on behalf of the Governor of Tamil Nadu in the presence of

XY

(Sinature of the Accounts Officer)

YZ

(One witness who should add this designation and address)

FIFTH SCHEDULE

(See Rule 14).

Authorities competent to grant temporary advances.

1. An advance for the grant of which special reasons are not required under clause (c) of sub-rule (1) of the rule 14 may be sanctioned

(1) in the case of subscribers who are gazetted officers—

(a) by the Government, or

(b) by the heads of department specified below of such officers are under their control, namely—

(1) Board of Revenue;

(2) High Court;

(3) Director of School Education/Director of Collegiate Education.

“The powers of the Director of Collegiate Education may be exercised by the Joint Director of Collegiate Education”;

(G.O. Ms. No. 453, Finance, dated 12th May 1978.)

“Provided that in cases of Chief Educational Officers and Gazetted Officers in the Directorate of School Education, the powers of the Director of School Education may be exercised by the Joint Director of School Education:

Provided further that in the case of All Gazetted Officers of rank lower than the Chief Educational Officers working in School Education Department, other than the Directorate of School Education the powers of the Director of School Education may be exercised by the Chief Educational Officers of the respective District”.

(G.O. Ms. No. 879, Finance, dated 26th June 1979.)

(4) Inspector-General of Police;

(5) Director of Medical Education/Director of Health Services and Family Planning;

(6) Director of Public Health;

- (7) Chief Engineer, Public Works Department;
- (8) Chief Engineer for Electricity;
- (9) Chief Conservator of Forests;
- (10) Director of Agriculture;
- (11) Director of Industries and Commerce;
- (12) Registrar of Co-operative Societies;
- (13) Inspector-General of Registration;
- (14) Inspector of Municipalities;
- (15) Transport Commissioner, Madras.
- (16) Director of Adi-Dravidar Welfare, Madras;
- (17) Director of Animal Husbandry;
- (18) Examiner of Local Fund Accounts;
- (19) Director of Stationery and Printing;
- (20) Commissioner, Hindu Religious and Charitable Endowments (Administration) Department;
- (21) Director of Cinchona Department;
- (22) Inspector-General of Prisons;
- (23) Director of Technical Education;
- (24) Commissioner of Labour (except in the case of the Chief Inspector of Factories);
- (25) Chief Electrical Inspector to Government;
- (26) Director of Statistics;
- (27) Milk Commissioner;
- (28) The Director of Rural Development;
- (29) Director of Treasuries and Accounts;

- (30) Director of Vigilance and Anti-corruption;
- (31) Commissioner of Civil Supplies;
- (32) Director of Employment and Training;
- (33) Director of Women's Welfare
- (34) Director of Chemical Examiners Laboratory;
- (35) Director of Handlooms and Textiles;
- (36) Director of Tamil Development;
- (37) Chief Educational Officers;
- (38) State Port Officer
(G.O. Ms. No. 776, Finance, dated 16th July 1976);
- (39) Director of Fisheries
(G.O. Ms. No. 595, Finance, dated 25th June 1977);
- (40) Chairman, Tamil Nadu Sales Tax Appellate Tribunal
(G.O. Ms. No. 655, Finance, dated 11th July 1977);
- (41) Director of Motor Vehicles Maintenance Organisation
(G.O. Ms. No. 63, Finance (Funds), dated 23rd January 1978.)

(ii) in the case of subscribers who are non-Gazetted officers less than Rs. 650 per mensem—

(a) by the head of the Department or other authority competent to dismiss the subscriber; or

(b) by the authorities specified below if such officers are under their control, namely—

- (1) Superintendent, Government Press.
- (2) Superintending Engineers, Public Works Department and Electricity Department.

- (3) Deputy Inspector-General of Police.
- (4) Collectors of Districts.
- (5) Secretary to the Board of Revenue.
- (6) The Conservators of Forests.
- (7) Director of Settlement and Ex-officio Secretary to the Board (Settlement of Estates).
- (8) Joint Director of Tamil Nadu State Transport Department.
- (9) Personal Assistant (Planning) to the Director of Fisheries and the Regional Directors of the Fisheries Department.
- (10) Deputy Director of School Education (Planning).
- (11) Personal Assistant to the Directorate of Collegiate Education.

(G.O. Ms. No. 453, dated 12th May 1978.)

“Provided that the powers vested with the Deputy Director of School Education (Planning) may be exercised by the Personal Assistant to Director of School Education, Chief Educational Officers of the respective districts, District Educational Officers, Inspectress of Girls Schools/Inspector of Anglo-Indian Schools/Chief Inspector of Physical Education/Women Specialist of Physical Education under whom they are working”.

(G.O. Ms. No. 879, Finance, dated 26th June 1979.)

(iii) in the case of subscribers of the Police Department who are holding non-gazetted post and in receipt of pay of less than Rs. 650 per mensem, by the authorities, specified below, if such subordinates are under their control:—

- (a) the Superintendent, Special Branch of the C.I.D.;
- (b) the Superintendent, Crime Branch of the C.I.D. and

(c) the Personal Assistant to the District Superintendent of Police.

(iv) in the case of other subscribers by the head of the office or any lower authority competent to dismiss the subscriber;

(v) the Powers of Collectors of districts under sub-paragraph (ii) (b) and (iv), may be exercised by Personal Assistants to Collectors.

(vi) The Powers of the Joint Director (Planning and Development) under sub-paragraph (1) (b) (iv), may be exercised by the Joint Director (Establishment) in the Office of the Director of Industries and Commerce.

(vii) The powers of the Secretary to Government, Rural Development and Local Administration Department, under sub-paragraphs (ii) (b) (iv), may be exercised by the under Secretary to Government (Establishment), Rural Development and Local Administration Department).

(2) An advance for the grant of which special reasons are required under clause (c) of sub-rule (1) of rule 14, may be sanctioned by the authority competent to dismiss the subscriber or where the subscriber's service are lent , by the authority who would be competent to dismiss the subscriber, if the subscriber were a substantive holder of the post held by him on loan.

FIFTH SCHEDULE.

NOTE.—In the case of Deputy Collectors the powers may be exercised by the Board of Revenue (LR), Madras.

(A) Provided that in the case of Gazetted officer who are working under the control of the Heads of Departments the powers may be exercised by the Heads of Departments concerned.

(G.O. Ms. No. 1051, Finance, dated 2nd November 1977.)

(B) Provided that in the case of the members of the non-Gazetted staff and the Section Officers in the Secretariat borne on the establishments of the Co-operative Department, the powers may be exercised by the Deputy Secretary to Government in-charge of Establishment in that Department.

(G.O. Ms. No. 1131, Finance, dated 7th December 1977.)

(C) Provided also that the powers vested with the Director of Employment and Training under this paragraph may be exercised by the Joint Director of Training (Craftsman Training and Apprentice Act) up to the level of Deputy Director of Training and by the Joint Director of Employment upto the level of Assistant Director in the Employment Wing of the Department of Employment and Training.

(G.O. Ms. No. 90, Finance, dated 3rd February 1978.)

(D) Provided also that in the case of Labour and Employment Department in the Secretariat, the powers may be exercised by the Under Secretary to Government in-charge of Establishment in that Department.

(G.O. Ms. No. 422, Finance, dated 4th May 1978.)

(E) Provided also that in the case of Officers of the Collegiate Education Department, the advance may be sanctioned by the Joint Director of Collegiate Education.

(F) Provided also that the powers to sanction Part-final Withdrawal to the staff working under the control of Director of Handlooms and Textiles, now vested with the Director of Handlooms and Textiles may be exercised by the Joint Director of Handlooms and Textiles.

(G.O. Ms. No. 1289, Finance, dated 22nd November 1978.)

(G) Provided also that in the case of staff the School Education Department and Directorate of School Education mentioned in column (1) below, the powers may be exercised by the authorities specified against each in column (2) thereof:—

<i>Staff of School Education Department Officers empowered to sanction. and the Directorate of School Education.</i>	<i>Officers empowered to sanction</i>
(1)	(2)
1. All Gazetted Officers of rank lower than the Chief Educational Officers working in School Education Department other than the Directorate of School Education and non-Gazetted Officers working in the offices of the Chief Educational Officers.	Chief Educational Officers of the respective districts.
2. All Chief Educational Officers and Gazetted Officer in the Directorate of School Education.	Joint Director of School Education.
3. Non-Gazetted Officers in the Office of the Directorate of School Education.	Personal Assistant to the Director of School Education.
4. All non-Gazetted Officers other than those mentioned in items (1) and (3) above.)	District Educational Officers / Inspectress of Girls Schools / Inspector of Anglo-Indian Schools / Chief Inspector of Physical Education / Women Specialist of Physical Education under whom the Non-Gazetted Officers are working.

(G.O. Ms. No. 879 Finance, dated 26th June 1979.)

(H) Provided also that in the case of members in the Panchayat Development Department the powers may be exercised by the Personal Assistants (Panchayat Development) to the Collectors of the district concerned.

(G.O. Ms. No. 1467, Finance, dated 31st October 1979.)

(I) "Provided that the powers to sanction Part-final Withdrawal to the Deputy Collectors may be exercised by the Board of Revenue." Provided further the powers to sanction temporary advances to the Deputy Collectors for the grant of which special reasons are required may be exercised by the Collectors of the respective district.

(G.O. Ms. No. 1502, Finance, dated 9th November 1979.)

3. In respect of persons serving in connection with the affairs of the Central Government or of any Other State Government (on deputation) who are entitled to subscribe to the Fund by or under any Law made in this behalf the authority to grant an advance for which special reasons are not required and an advance for which Special reasons are required under clauses (a) and (c) respectively of sub-rule (1) of rule 14, shall be the competent authority in the borrowing Government. In respect of persons deputed on foreign service to an Autonomous Organisation, Body corporate (Owned or controlled by any Government) Local Body or the like the authority competent to grant an advance for which special reasons are not required and on advance for which special reason are required under clauses (a) and (c) respectively of sub-rule (1) of rule 14, shall be the authority competent to sanction the advance had the subscriber continued to be in the service of the Government of Tamil Nadu:

Provided that in respect of unqualified State Public Works Accounts Clerks appointed as Emergency Divisional Accountants under the administrative control of the Accountant-General Tamil Nadu an advance shall all be sanctioned by the Accountant General Tamil Nadu.

NOTE (1).—In the case of subscribers of the Police Department, the powers vested in the Inspector-General of Police to sanction temporary advance to non-Gazetted officers, both executive and ministerial have been delegated to the Deputy

Inspector-General of Police and the Commissioner of Police in Madras City subject to the following exception:—

(i) Third advances, where the previous two advances have already been sanctioned by the Deputy Inspector-General of Police or the Commissioner of Police, as the case may be; and

(ii) advances in the case of subscribers working in the office of the Inspector-General of Police.

NOTE (2).—Notwithstanding anything contained in Note (1) the appointing authorities in the Police Department may dispose of all applications relating to the grant of temporary advances from the General Provident Fund.

NOTE (3).—In the case of subscribers who are non-gazetted members of the District Revenue Establishments the powers of the District Collectors under this paragraph shall be exercised by the District Revenue Officers in the District where they have been appointed.

SIXTH SCHEDULE.

[See Rules 14 (i) and 15 (A).]

LIST OF COURSE TO BE TREATED AS TECHNICAL IN NATURE

(a) Diploma courses in the various field of Engineering and Technology, e.g.,—Civil Engineering, Mechanical Engineering, Electrical Engineering, Tele-communication, Radio Engineering, Metallurgy, Automobile Engineer, Textile Technology, Leather, Technology, Printing Technology, Chemical Technology, 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 recognized technical institutions.

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

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

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

(f) Degree and Diploma courses in Art/Applied Art and allied institutions.

(g) Degree courses in Agriculture, Veterinary Science and allied subject 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 and Diploma courses in Art/Applied Art and allied subjects conducted by recognised institutions.

(k) Draftsmanship course by recognised institutions.

(l) Medical courses.

(m) B.Sc. course in Home Science.

(n) Diploma Course in Hotel Management conducted by recognised institutions.

(o) Chartered Accountancy full-time courses.

(p) Degree and Post-Graduate courses in Home Science.

(q) Pre-Professional course in Medicine in part of regular 5 years course in Medicine.

(r) Ph.D. in Bio-Chemistry.

(s) Bachelor and Masters Degree Courses in Physical Education.

(t) Degree and Post-Graduate courses in law.

(u) "Honours" course in Micro-biology.

(v) Associateship of the Institute of Chartered Accountants.

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

(x) Degree and Masters course in Business Administration of Management.

(y) Diploma course in Hotel Management.

(z) M.Sc. courses in Statistics.

(aa) Payment of initial charges for admission to the National Academy, Khadakvasala.

(G.O.Ms. No. 1101, Finance, dated 1st November 1976.)

(ab) Course in Marine Engineering conducted in “Directorate of Marine Engineering”.

(G.O.Ms.No. 713, Finance, dated 26th July 1977.)

(ac) Master of Education and Bachelor of Education.

(G.O. Ms. No. 1168, Finance, dated 17th February 1977.)

(ad) The company Secretaryship Course of the Institute of Company Secretaries of India; and

(ae) the course of pre-sea training imparted on the training ship ‘Rajendra’ to prospective navigating officers on merchantships.

(G.O.Ms.No. 377, Finance, dated 1st June 1981.)

APPENDIX A.

(See Rule 2)

ACT No. XIX OF 1925

(Passed by the Indian Legislature)

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

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

WHEREAS it is expedient to amend and consolidate the law relating to Government and other Provident Funds;

It is hereby enacted as follows:—

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 Baluchistan.

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

2. Definition.—In the 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 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 subscriptions, deposit or contribution, and also are 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 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 contributions.

(c) “**Dependant**” means any of the following related of a deceased subscriber to, or a depositor a 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 a Railway Provident Fund, contributed by the authority of the Secretary to 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 employee are received and held on their individual accounts, and includes any contribution 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 liable to attachment under any degree 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 in the credit or 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 authorised by law to receive payment on his behalf, shall, subject to any deduction authorised by this Act and, save where the dependant is the widow or child of the subscriber or depositor, subject also to the right 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 dependent 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 authorized by this Act, has become payable, the officer whose duty is to make the payment shall pay the sum or balance, as the case may be, to the subscriber, or depositor, if he is dead, shall :—

(a) if the sum or balance, or any part thereof vest in a dependent 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 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 or 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 Certificates 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 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 disposition, 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 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 become 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 become entitled as aforesaid, may be granted a certificate under that Act, or that Regulation, 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 or the deceased.

(3) The provision 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 nomination made before the date of the commencement of that 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 made 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 directs, 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 account of the subscriber or depositor and of any interest or increment which has accrued on such contributions; or

(b) Where the subscriber or depositor has been dismissed from his employment for any reason 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 proceedings 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 provision 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 in 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 institutions 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 any institution which or the object of which, appear to the Central Government to fall within List 1 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. *Saving as to estates of soldiers.*—Nothing in section 4 of 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 Pastuer Institution of India, Kasauli.
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 Red Cross Society.
9. The Indian Lac Cess Coimmittee.

APPENDIX 'B'

(See Rule 19.)

(Extracts from the rules regulating the General Provident Fund as corrected up to the end of July 1929.)

1. NOTE (2).—Section writers who are members of fixed establishments and piece-workers in Government Presses are eligible to subscriber to the Fund.

NOTE (3).— Patwaris, in inferior service in permanent employ, are eligible to subscribe to the Fund.

NOTE (4).— Patwaris, in inferior service, in temporary employ and all officers in temporary superior service shall be eligible to subscribe to the Fund with the consent of the head of their office, provided that they have been employed or in the opinion of the head of their office, are likely to be employed for at least three years.

3. NOTE (1) .— Temporary Engineers in the Public Works Department appointed on or after the 1st July 1913 and also temporary Engineers already serving in the department whose services have been or may be reengaged for a further period on an increased rate of pay, shall be required to subscriber to the Fund at the rate of 11/2 Annas in the rupee or 9-3/8 per cent of pay.

NOTE (1):—Explanation and excutions.

(f) *Piece workers in Government Presses.*—The subscriptions of piece workers in Government Presses are not subject to the minimum limit of 6-1/4 per cent of pay. In their case the maximum limit of 15-3/8 per cent shall be calculated on the highest earnings draw for any day falling within the period 15th February to 14th March of the financial year preceding. If however, a piece-worker has been absent during the whole of that period the limit of 15-3/8 per cent shall be calculated on the highest earnings drawn for any day of the first subsequent press month (15th of one month to the 14th of the next month) in which he is employed.

(g) *Other piece-rate workers.*— The subscription of section writers, typists and other piece-rate workers who are members of fixed establishment shall be calculated on their earnings for March of the preceding financial year.

21. (ii) An insurance policy shall be on the subscriber's own life, in which case it is immaterial what form the policy takes, *i.e.*, it

may be a life or an endowment, or double endowment policy, but it shall be such as it legally assignable to Government.

NOTE (1):—A guarantee policy which ensure the payment of the sum assured in the event of the Policy-holder being retired by the Medical Board shall be accepted for the purposes of the rule.

A contingent annuity, in the event of his death, ensures a certain income to the insurer's wife of children, both, shall also be accepted for the purpose of this rule.

NOTE (2).— If a policy of insurance is effected by a subscriber on the own wife for the benefit of a sole beneficiary specifically named therein, a former assignment by both the insured and the sole beneficiary shall be permissible an assignment of a policy effected by a subscriber on his own life for the benefit of more than one beneficiary whether existent or not at the date of the policy shall not in view of the attendant legal difficulties, be permissible under this rule.

21-A (b) A Married subscriber to the Fund may substitute, for subscriptions to the General Provident Fund, payments, towards either (i) a policy of assurance effected on his own life, if the policy on the face of it; is for the benefit of his wife or of his children or of any or all of these, provided that, if such policy matures not at death, but after a period of years, the date of maturity shall not be earlier than the earliest date on which the subscriber may, by the terms of his service, retire; or (ii) any policy or assurance effected on his own life which he has assigned to trustees by a deed of settlement for the benefit of his wife or of his children or of any or all of these.

NOTE (1).—If, upon the conversion of an existing policy, any portion of the surrender value of such policy is not applied in effecting the new policy such portion shall be paid or repaid to the fund and placed to the credit of the subscriber's account.

(c) A married subscriber to the Fund may substitute or continue to substitute as the case may be, for contributions to the General Provident Fund, payments towards a policy of assurance on his own life to which he has already been subscribing provided that the either (i) assigns his existing policy to trustees, by a deed of settlement for the benefit of his wife or of his children or of any or all these; or (ii) converts his policy into a policy of assurance effected on his own life, but expressed on the face of it to be for the benefit of his wife or of his children or of any or all of these

provided that, if such policy matures not at death, but after a period of years, the date of maturity shall not be earlier than the earliest date on which he may, by the terms of his service retire; or (iii) converts his policy into any policy of assurance effected on his own life, and then assigns, it to trustees by a deed of settlement for the benefit of his wife or of his children or of any or all for those and provided that if he has, as a bachelor, been substituting for contributions to the Fund payments towards such policy of assurance, than such assignment, conversion or conversion and assignment, shall be effected before or within three months after his marriage.

APPENDIX 'C'.

(Deleted)

APPENDIX 'D'

(See Rule 16.)

Where a subscriber intends to take out a life assurance policy in any company and to substitute premiums in such a policy for subscriptions to the General Provident Fund, he should satisfy himself that the company concerned is a sound one. Every life assurance company working in India is required by law to deposit with the Government of India copies of the following documents:—

(a) The actuary's report on the latest investigation made by his into its financial condition including a valuation of its liabilities;

(b) Life assurance revenue account for the last financial year; and

(c) Balance sheet as at the close of the last financial year,

These should be asked for. The subscriber should examine that documents and apply the following three tests to judge for himself the financial stability of the company:—

(1) Whether the latest actuarial investigation disclosed a divisible surplus, namely, a surplus a portion of which was allocated to policy holders.

(2) Whether the revenue account shows that the expenses of management, including commission; did not absorb more than a third of the premium income in the last financial year; and

(3) Whether in the latest balance sheet "loans on personal security" did not constitute an appreciable portion of the total assets of the Company.

APPENDIX 'E'.

(See Rule 30.)

1. Any sum payable under rule 30 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 the 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 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.

APPENDIX 'F'.

(See Note 2 under Rule 30).

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 guardian (to the extent of Rs. 5,000).

KNOW ALL MEN by these presents we (a) ^{Claimant(s)} with place* of residence
son, daughter/wife of
 (hereinafter called 'Obligor') (a)
 Full son, daughter/wife
 of.....and resident of name
 of.....and (b) (2)
 son/daughter of
 and resident of
(hereinafter called the (b) Name and address of the
 'sureties') Sureties on her/his/their behalf are held
 firmly bound to the Governor of Tamil Nadu sureties.
 (hereinafter called the Government) in the sum of
 Rupees.....(in words and figures)
 to be paid to the Government or his successors or
 assigns for which payment to be well and truly made,
 each of us severally bounds himself and his heirs,
 executors, administrators and assigns and every two and
 all of us jointly bind ourselves and our respective heirs,
 executors, administrators and assigns firmly by these
 presents.

Signed this day of One thousand nine hundred and

WHEREAS (c).....was at the time ^{Name of the}
 of his death a subscriber to the General Provident Fund deceased.
 and whereas the said
 (c).....died on
 the day (c) of.....
 One thousand nine hundred and
 and a sum of Rupees.....(in
 words and figures) payable
 by Government on accounts of his General Provident
 Fund accumulation.

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 (d) Name and satisfied the (d) designation of (Officer concerned) that the officer. he/she/they is/are entitled to the aforesaid sum and that it would cause undue delay and hardship if the claimant were required to produce a guardianship certificate and WHEREAS Government desire to pay the said sum to the claimant but under Government rules and orders it is necessary that the claimant should first execute a bound two with 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 bound is such that it after payment has been made to the claimant the obligor or Sureties shall in the event of a claim being made by any other persons against Government with respect of the 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 obligations 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 whereof the obligor and the Surety/Sureties hereto have set and subscribed their respective hand here unto on the day, month and year above written.

[@] Here insert "to be entitled to" or "as guardian" as the case may be.

Signed by the above named 'Obligor' in the presence of

1.....

2.....

Signed by the above name Surety/Sureties

1.....

2.....

in the presence of

.....

(Name and designation of witness).

accepted for and on behalf of the Governor of Tamil Nadu by

.....

(Name and designation of the Officer directed or authorised, in pursuance of article 299(1) of the Constitution to accept the bond for and on behalf of the Governor.)

APPENDIX 'G'

(See Note 3 under Rule 30.)

Form of indemnity that should be taken for authorizing 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 I/We (a) resident(s) of
and we (b) resident of
and (b) resident of

Sureties on her/his/their behalf are held firmly to his Excellency the Governor of Tamil Nadu (hereinafter called the Governor which expression shall, where the context admits, include his successors in office and assigns) in the sum of Rupees (Rs.) to be paid to the Governor FOR WHICH payment to be well and truly made each of us severally binds himself/herself and his/her heirs, executors, administrators, legal representatives and assigns and every two and all of us jointly bind ourselves and our heirs, executors administrators legal representatives and assigns firmly by these presents.

As witness our hands this day of 19
WHEREAS (c) was at the time of his/her death a subscriber to the General Provident Fund;

And Whereas a sum of Rupees (Rs.) is payable to (d) the nominee of the said (c) by the Governor of Tamil Nadu (hereinafter called the Government) on account of the General Provident Fund accumulations of the said

And whereas the said (d) pre-deceased the said (c) but before died after the said (c) receiving the payment.

And whereas the above bounden hereinafter called the claimant(s) claim(s) the said sum but his/have not obtained probate or letters of administration or other legal authority; AND WHEREAS the collector of 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 (d) 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) for the said sureties shall in the event of a claim being made by any other person against the Government with respect to aforesaid sum of Rs. refund to the Government the sum of Rs.

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.

In witness to the above written bond and the condition thereof we

and and
have hereunto set our hands this day of 200 .

APPENDIX H.

APPLICATION FOR FINAL CLOSURE OF GENERAL PROVIDENT FUND ACCOUNT.

(Please ensure that all the relevant particulars are given along with certificates, where necessary, to avoid delay in settlement of the claim.)

1. Name of the subscriber :
(In block letters)
2. Designation :
3. G.P.F. Account Number with :
Departmental suffix
4. Date of Birth :
Office to which attached :
Residential Address after :
retirement
Event necessitating closure :
of account—
(A) Retirement—Date :
(B) Resignation/Voluntary :
Retirement—Date (attach
a copy of the orders)
(C) Dismissal / Removal / :
Compulsory Retirement /
Invalidation—Date—
(i) have you preferred an :
appeal?
(ii) If yes, date of its :
disposal/withdrawal
(iii) If no, date of expiry of :
appeal time

(iv) If no appeal has been preferred— give an undertaking that no appeal will be preferred in future. : I hereby undertake that no appeal shall be preferred by me against my dismissal / removal / compulsory retirement / invalidation (cancel whichever is not applicable.)

(D)Death—Date :

(i) Has the subscriber filed any nomination :

(If yes, enclose nomination in original). :

(ii) If no or if the nomination has been rendered null and void who are the surviving family members on the date of death of subscriber ? :

Name	Relationship with the subscriber	Age	Marital Status
------	----------------------------------	-----	----------------

(Enclose a Legal Heirship Certificate.)

(iii) Did the nominee die after the subscriber but before receiving payment [vide note 3 under Rule 30(ii)]. :

(iv) If there is no nomination and if the subscriber has left no family to whom should the money be paid ? (Enclose Letters of Probate or Succession Certificate). :

- (E) *Transfer of balance—* :
- (i) Date of absorption :
- (ii) Is absorption on permanent basis? :
- (iii) Is absorption without break in service? :
- (iv) If no to (iii) is break limited to the joining time allowed on transfer? :
- (v) Is the absorption with the approval of State Government? :
- (vi) Accounts Officer to whom the balance is to be transferred :

8. Details of Insurance Policy financed from G.P.F. :

Stock Number	Policy Number	Sum Assured	Amount of Premium	Date of Payment	Date of Maturity	Name of Insurance Company
(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Rs.	Rs.			

9. Names and address of offices served during the last 3 years :

Name of the Office	Address	Period of Service	Designation

10. Particulars of Last Fund Deductions :

Pay for (Month)	G.P.F. Subscription	Recovery Refund	Gross amount of Bill	Net amount of bill
(1)	(2)	(3)	(4)	(5)

Date of encashment	Place of Payment	Head of Account	Voucher Number
(6)	(7)	(8)	(9)

11. Details of advance/with drawals in the last 12 months prior to stoppage of subscription to G.P.F. :

Nature of withdrawal	Amount	Date and place of Payment	Voucher Number
Temporary Advance			
P.F.W.			
L.I.P.			

12. Religion of the subscriber :

13. Office/Treasury/Sub-Treasury at which G.P.F. payment is desired. :

14. If you are a self-drawing officer or you desire payment outside the place of last duty, enclose the following :

(i) Personal marks of identification. :

(ii) Specimen signatures or : :

Left/Right hand thumb and :
fingers impression

15. I hereby undertake to refund :
any excess payment arising
out of clerical errors in the
settlement of G.P.F. claims.

Station :

Date :

Signature of the Claimant
(with name in Block Letters)

FOR USE BY HEAD OF OFFICE/DEPARTMENT.

Certified that all the particulars furnished above have been fully
verified with reference to office records and are found correct.

Certified that no advance withdrawal from G.P.F. was granted
during the last 12 months except those detailed in item (11) above.

Station :

Date :

Signature of Head of Office/
Head of Department.

APPENDIX -J

(See Note under Rule 4)

To impress upon all concerned that the accounts of the subscribers should be kept up-to-date so that the money should always be available for payment in full without any delay. This can be achieved with the co-operation of all drawing officers. It is imperative that the applications for admission, nominations and final withdrawal papers are processed with the utmost expedition.

Application for admission.—As per rule 4 (1) (iv) of the General Provident Fund (Tamil Nadu) Rules, Government servants appointed under the emergency provisions, viz., rule 10 (a) of the general rules for the State and Subordinate Services are not eligible for admission to the Fund. All regular Government servants should join the Fund compulsorily after completion of six months of regular service.

The date of birth of the subscriber should be noted in the application.

In the column “Rate of emoluments per mensem” the basic pay and drarness allowance should be indicated separately.

Nomination.—The nominations should be executed in the appropriate form.

The words “General/Contributory” and “Tamil Nadu” should be furnished invariable at the appropriate places in the form.

The name of the subscriber should be indicated in block letters and his residential address (not the place of duty) should be indicated.

Full particulars of the residential address (es) of the nominee(s) and alternate nominee(s) should be furnished.

Under the column “contingency of the happening of which the nomination shall become invalid”, “death or in the event of the nominee pre-deceasing the subscriber” need not be written as under the Provident Fund Act, the nomination becomes automatically cancelled in either event. Events such as “divorce”, “legal separation”, etc. should be specified in this column. If no events are visualised, the space below the column may be crossed off nearly with diagonal lines.

It may particularly be noted that a nomination is to be made only in favour of the members of the family except where the subscriber has no family. Alternate nominees should also be members of the family if there be any such members(s) besides the primary nominee. A Subscriber who has no family should specify in the column "contingencies" on the happening of which the nomination shall become invalid "that the nomination shall become invalid in the event of his subsequently acquiring a family".

It there is only one member of the family and a person other than a member is nominated as the alternate nominee it should be provided in the above column that "the nomination in favour of such alternate nominee shall become invalid in the event of the subscriber acquiring any other member(s) of his family.

Every alternation, correction or deletion in the nomination should be attested by the full signature of the subscriber.

Sanction to advances.—It should be remembered that the accumulations in the Provident Fund are intended primarily as provision for the family after the retirement or death of the subscriber. The utmost caution should therefore, be exercised in sanctioning temporary withdrawals. It should also be particularly borne in mind that as subscription cannot now be discontinued, the repayment of the advance together with further subscription would be a substantial strain on the current resources of the subscribers.

Preparation of Fund Schedules.—The amounts deducted in pay bills are not often posted in the accounts immediately. The main reason for such delay is that Fund schedules are not prepared with due care. The attention of the drawing officers is particularly drawn to the instruction given below for the preparation of schedules.

When signing the bills the drawing officers should pay particular attention to ensuring that schedules have been prepared properly. The schedules should be prepared in the printed (Prescribed) form. The correct account numbers including the departmental suffix such as G.A., Judl. etc. should always be noted.

The account numbers should be arranged in the ascending order (i.e.) if in an office, there are five subscribers with account nos. 101, 48, 629, 1042, 33 the entries for 33 should appear first, than those for 48 and so on. It may be found convenient to type out columns (1) and (2) of the schedules in sufficient numbers of last about six

months or a year. The names of new entrants and subscribers transferred from other officers in the course of the year may be added at the end. The names may, however, be re-arranged when new copies are typed out. When a new name appears for the first time in a schedule, the place from where an officer has been transferred should be shown in the remarks column of the schedules. Application for admission to the Provident Fund should be sent without any delay so that the account numbers are allotted well in time. The account number should be quoted in the bill for the first month as required under the rules. Where no recovery is made of subscription or repayment of advance for a subscriber, the reasons for such non-recovery should be briefly stated against his name, e.g., pay not drawn" "discontinued during leave", etc.

The particulars of differences between previous months schedule and the schedule for the current month should be given in the form of the subsidiary statement to the schedule of General Provident Fund deductions stating the reasons for the variations in the last column.

If a subscriber proceeds on leave or retires or dies, the date of the event should be recorded in the remarks column of the schedule against the subscriber's name.

The column "amount realized" should be used only for recording regular monthly subscription. In the case of schedules running to more than a page, totals should be struck on each page on carried forward to the succeeding page and the grand total of the schedule agreed with the total of the deductions in the pay bills. The total of the schedules should be written both in figures and words.

In the schedule for the month of April (*i.e.*) schedule attached to the pay bill for March paid in April, pay as on 31st March including special pay and dearness allowance should be noted in the column "pay" in respect of every subscriber. However, in the schedules relating to establishments in which the names of incumbents are not shown in the pay bills (*i.e.*) Last Grade Servants, Police constables and Head constables, sub-Inspectors of Police, ordinary grade Jail Warders, the following certificate should be recorded by the drawing officers at the foot of the schedules:—

"Certified that the rates of subscriptions shown in the schedule are in accordance with the General Provident Fund Rules".

In respect of Contributory Provident Fund, the amount Government contribution remitted should be noted in the remains column as such, against each item.

The schedule should be prepared in Forms "TR 56-A" and attached to the pay bills.

Application for final withdrawal.—The amounts at the credit the subscriber's accounts payable only when one of the events mentioned in rules 28, 29 and 30 of the General Provident Fund, Tamil Nadu Rules and Rules 23, 24 and 25 of Contributory Provident Fund Rules (Tamil Nadu) happens, viz., retirement, resignation, removal, dismissal compulsory retirement, invalidation, leave preparatory to retirement or death. The applications should therefore, be sent only after one of the events has taken place and not before. In the case of subscribers who have been dismissed, removed, compulsory retired or invalidation for following particulars should be furnished:—

(i) Whether the subscriber has prepared an appeal against the orders; if so, the date of final orders on appeal or the date on which he states in writing that he has withdrawn the appeal;

(ii) Where the subscriber has not preferred an appeal, the date of expiry of the time allowed for appeals. If however, the subscriber gives in writing before the expiry of the time that he would be not appeal, the date of such letter.

To obviate delay in the final settlement or Provident Fund balance, the applications for final withdrawals should be obtained from the subscribers or families as the case may be, as soon as the amount has become payable under the rules and forwarded to the Accountant-General forthwith.

Applications for final withdrawal from Contributory Provident Fund where deduction from the contribution portion is called for under Rules 20 of the Rules, should be forwarded to the Accountant-General only through the Government in the Administrative department concerned. It is the duty of the drawing officers to assess the amounts to be recovered correctly and to furnish the certificates under Rules 25 (c) of the Contributory Provident Fund Rules (Tamil Nadu) in the application itself. If any loss should occur to Government, an account of their failure to assess the amounts from a subscriber in time or to furnish the relevant certificate, information, etc., in the application for final withdrawal from the Provident Fund,

it may be recovered from the person responsible. After sending in the application for final withdrawals, no deduction towards the Fund nor withdrawals from the Fund should be made.

The applications for final withdrawals should be sent in the form prescribed in Appendix H of the General Provident Fund (Tamil Nadu) Rules.

The certificates regarding the drawal of temporary advance, part-final withdrawal and for life Insurance Premium in the case of non-gazetted officers and the certificates regarding temporary advance/part-final withdrawals in the case of Gazetted officers should be signed by the authority empowered (vide Appendix H) of the General Provident Fund (Tamil Nadu) Rules to sanction advance for which special reasons are not required.

In all cases where subscribers have served in more than one office during the twelve months before quitting service/death, the Head of Office/Department under whom the subscribers last served should collect the necessary information from the various officers in which they served during the period and then furnish a certificate to the Accounts Officer of behalf of all such officers regarding any advance taken/withdrawals made by the subscribers.

Any overpayments made to subscribers due to furnishing of incomplete or incorrect certificates may have to be recovered from the departmental officers who furnished them. In all cases, of payments of Provident Fund balances to nominees or legal heirs of deceased subscribers the Accountant-General relies entirely on the reports received from the departmental officers. The responsibility for conducting a complete and careful enquiry and furnishing the reports to the Accounts Officers devolves on the heads of the Officers Department. Irregular payments made on inconclusive enquiry are liable to be recovered from the person responsible for furnishing errorcous report.

**ADJUSTMENT OF GOVERNMENT CONTRIBUTION IN
THE CASE OF CONTRIBUTORY FUND.**

In order to adjust the Government contribution under rule 10(1) of the Contributory Provident Fund Rules (Tamil Nadu) the Drawing Officers should send to the Accountant-General yearly before 31st March a statement in the form given below showing the Government contribution admissible to each of the subscribers to the Fund.

Similar statements in respect of Gazetted Officers should be obtained from them by the Heads of Officers concerned and forwarded to the Accounts Officer before that date.

The due date should strictly be adhered to, so that the contribution is posted in the Officer's accounts without delay.

**STATEMENT OF GOVERNMENT CONTRIBUTION FOR
ADMISSIBLE TO CONTRIBUTORY PROVIDENT FUND
(TAMIL NADU) SUBSCRIBERS.**

(To be submitted in duplicate)

Serial Number	Contributory Provident Fund Account number.	Name and designation of the subscriber the Office to which attached at present.	Rate of pay including officiating pay drawn for each twelve months vide Fundamental Rule 9(21).	Total emoluments including officiating pay for the year of part thereof as the case may be for which Government contribution is due.	Actual amount of Government contribution for the year or part thereof at 6¼ per cent of the emoluments in column (5) rounded off to the nearest rupees.	Remarks.
(1)	(2)	(3)	(4)	(5)	(6)	(7)

NOTE.—(1) The statement has to be signed by a Gazetted Officer or Drawing Officer.

(2) Emoluments for the year include pay drawn for March paid in April to February paid in March. In case as subscriber elected to

subscribe during leave, his leave salary should be deemed to be emoluments drawn on duty 2 [*vide* rule 10 (1)] of the contributory Provident Fund Rules (Tamil Nadu). Periods of leave should be indicated. No contribution is admissible in respect of any period for which a subscriber is permitted under the Rules not to or does not subscribe to the Fund.

(3) [Column(3)] if the subscriber has held more than one post during the period, particulars in respect of the posts held and the periods during which they were held may also be indicated.

(4) A certificate that the rate of pay entered in column (4) of the statement has been verified with the entries in the service book of the Government servant or from the office copies of the pay bills as the case may be, may also be furnished.

APPENDIX -‘K’

[See Rule 31 (3).]

**REPORT TO THE ACCOUNTANT-GENERAL, MADRAS
REGARDING SUBSCRIBER’S DEATH/RETIREMENT/
VOLUNTARY RETIREMENT AND RESIGNATION, ETC.**

(To be sent within a week of the event)

To
The Accountant General-Madras.
(Attention P.F. Branch.)

Sir,

I am to inform that Thiru/Thirumathi.....particulars in respect of whom are furnished below has retired/proceeded on leave preparatory to retirement/been dismissed/been discharged / resigned / died with effect from on

- (1) Provident Fund Account Number with departmental suffix (Name of Fund to be specified).
- (2) Date of Birth.
- (3) Post held by the Government Servant.
- (4) Details of temporary advances/withdrawal for financing insurance policies sanctioned from Provident Fund Account during the period of 12 months preceding the date of event, necessitating closure of Provident Fund Account.

<i>Amount of advances/ withdrawals.</i>	<i>Date and place of encashment.</i>	<i>Voucher Number.</i>
(1)	(2)	(3)
1.		
2.		

Particulars of nomination are available in this office/required.

Head of the Office.
Designation.

N.B.—Strike over whichever is not applicable.

APPENDIX-L

[See Rule 7 (a).]

To

The Accountant-General.
Madras.

I have reviewed my nomination to my Provident Fund
Account No. and hereby confirm/cancel
the same.

*I send herewith a fresh nomination in the prescribed form.

Subscriber.

*Score this out in cases where it is not applicable.

APPENDIX-M

APPLICATION FOR ADMISSION TO THE GENERAL PROVIDENT FUND (TAMIL NADU).

(To be submitted together with the nomination in the prescribed form)

1. Account No. to be allotted by the :
Accounts Officer
2. Name of the applicant (in block :
letters)
3. Official Designation :
4. Office to which attached, if on :
deputation state the parent
Department/Government also.
5. Date of Birth :
6. Service to which the applicant :
belongs
7. Whether the applicant's service :
is pensionable or
8. Whether the applicant is :
permanent, temporary or re-
employed if temporary, give the
date of commencement of
service
9. Emoluments per mensem (Pay, :
Special Pay, etc., and D.A. to be
shown separately)
10. Rate of subscription per mensem :
11. Whether compulsory or optional :
subscriber
12. (a) Whether appointment is
'regular' or under the 10(a)
of the General Rules for the
State and Subordinate
Service
(b) If regular, the date of
appointment

13. Date of completion of one year :
of continuous period of 3 years
of service
14. Date of completion of probation :
15. Date of completion of 2 years :
16. Date of provincialisation :
17. Date of regular absorption in :
Government Service (in the case
of acquired electrical
undertakings only)
18. Date from which Government :
contribution is admissible
19. If subscriber to any other Fund :
the name of such Fund should
and Account Number thereto
20. Whether the applicant has a
family or not
21. Remarks :

Form of Nomination in the prescribed Form, duly filled in, is enclosed.

Station : Madras-9.

Date :

Signature of the Applicant.

CERTIFICATE TO BE FURNISHED BY THE HEAD OF OFFICE.

Certified that.....is eligible to join the General Provident Fund (Madras) Account with reference to Rule 4 (1) if G.P.F. (TN.) Rules.

Station : Madras-9.

Date :

Signature of Head of Office.

“APPENDIX-N”

(Observe of the form Office of the

Please read carefully the instructions printed on the reverse before filling in the from.

Statement of particulars for allotment of Provident Fund Account Numbers to compulsory subscriber to the General Provident Fund for the month of.....

Head of account to which pay and allowances are debited.....

<i>Serial Number</i>	<i>Name of Government Servant (Subscriber)</i>	<i>Name of Subscriber's Father / Husband</i>	<i>Date of Birth of Subscriber</i>	<i>Date of joining service</i>
<i>(1)</i>	<i>(2)</i>	<i>(3)</i>	<i>(4)</i>	<i>(5)</i>

<i>Designation</i>	<i>Emoluments</i>	<i>Monthly Rate of subscription multiples of Rs. P.</i>	<i>Month from which subscription to commence</i>	<i>Remarks.</i>
<i>(6)</i>	<i>(7)</i>	<i>(8)</i>	<i>(9)</i>	<i>(10)</i>

Forwarded in duplicate to the Accountant-General, Tamil Nadu, Madras for necessary action. The Government Servants whose names are included in the statement, are required to join the General Provident Fund under the General Provident Fund (Tamil Nadu) Rules of Government of Tamil Nadu. Their Names have not been included in the previous statements and they are not already members of any Fund (Nominations of Gazetted	Returned to..... Account Numbers allotted may be intimated to the subscribers and also noted in the Service Books Nominations and other office records. In all correspondence connected with Provident Fund of any subscriber, the Account Number should be quoted. Receipt of nominations in respect of Gazetted Officer's at Serial Nos. is hereby acknowledged.
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<p>Officer's other than those whose pay and allowances are drawn and disbursed by Heads of Office are enclosed as mentioned in the remarks columns). Nomination in respect of subscribers whose pay and allowance are drawn in regular establishment will have been obtained and filed in the safe custody after admission.</p>	
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Head Office.....)

Accounts Officers,
Office of the Accountant-General,
Tamil Nadu.

(Reverse of the form)

Instructions for filling the statement:-

“(a) This Form should be used only in cases where subscription to the Fund is compulsory.

(b) Separate Forms should be used for persons whose pay and allowances debited to different major and sub-major heads of account.

(c) The statement should be sent in duplicate. It should include permanent Government servants who joined service in the previous month and are required to join the fund compulsorily on entry into Government service and temporary Government servants who will complete six months continuous service or otherwise become eligible to subscribe to the Provident Fund three months hence.

(d) Column (3) Husband's name (instead of father's name) may be given in respect of married female subscriber indicating the position.

(e) Column (7) Dearness pay, if any, may be distinctly shown.

(f) Column (8) Please *see* Rule 10 of General Provident Fund (Tamil Nadu) Rules.

(g) Column (9), Under the General Provident Fund (Tamil Nadu) Rules, a temporary Government Servant who complete six months of continuous service during the middle of a month shall commence subscribing to the General Provident Fund from his/her salary for the month following that in which he/she completes six months service.

(h) In the name of subscriber drawing a pay in the Scale of above Rs. 1,000 nomination should be obtained in the prescribed Form from the subscriber and forwarded to the Accountant-General along with this statement makings a suitable note in the remarks column”.

[G.O. Ms. No.1000, Finance (Fds.), dated 16th September 1978]

ANNEXURE-1

APPLICATION FOR FINAL CLOSURE OF GENERAL PROVIDENT FUND ACCOUNT.

(Please ensure that all the relevant particulars are given along with certificates, where necessary, to avoid delay in settlement of the claim.)

1. Name of the subscriber :
(In block letters)
2. Designation :
3. G.P.F. Account Number with :
Departmental suffix
4. Date of Birth :
Office to which attached :
Residential Address after :
retirement
Event necessitating closure :
of account—
(A) Retirement—Date :
(B) Resignation/Voluntary :
Retirement—Date (attach
a copy of the orders)
(C) Dismissal / Removal / :
Compulsory Retirement /
Invalidation—Date—
(i) have you preferred an :
appeal?
(ii) If yes, date of its :
disposal/withdrawal
(iii) If no, date of expiry of :
appeal time

(iv) If no appeal has been preferred— give an undertaking that no appeal will be preferred in future. : I hereby undertake that no appeal shall be preferred by me against my dismissal / removal / compulsory retirement / invalidation (cancel whichever is not applicable.)

(D)Death—Date :

(i) Has the subscriber filed any nomination :

(If yes, enclose nomination in original). :

(ii) If no or if the nomination has been rendered null and void who are the surviving family members on the date of death of subscriber ? :

Name	Relationship with the subscriber	Age	Marital Status
------	----------------------------------	-----	----------------

(Enclose a Legal Heirship Certificate.)

(iii) Did the nominee die after the subscriber but before receiving payment [vide note 3 under Rule 30(ii)]. :

(iv) If there is no nomination and if the subscriber has left no family to whom should the money be paid ? (Enclose Letters of Probate or Succession Certificate). :

- (E) *Transfer of balance—* :
- (i) Date of absorption :
- (ii) Is absorption on permanent basis? :
- (iii) Is absorption without break in service? :
- (iv) If no to (iii) is break limited to the joining time allowed on transfer? :
- (v) Is the absorption with the approval of State Government? :
- (vi) Accounts Officer to whom the balance is to be transferred :

8. Details of Insurance Policy financed from G.P.F. :

Stock Number	Policy Number	Sum Assured	Amount of Premium	Date of Payment	Date of Maturity	Name of Insurance Company
(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Rs.	Rs.			

9. Names and address of offices served during the last 3 years :

Name of the Office	Address	Period of Service	Designation

10. Particulars of Last Fund Deductions :

Pay for (Month)	G.P.F. Subscription	Recovery Refund	Gross amount of Bill	Net amount of bill
(1)	(2)	(3)	(4)	(5)

Date of encashment	Place of Payment	Head of Account	Voucher Number
(6)	(7)	(8)	(9)

11. Details of advance/with draws in the last 12 months prior to stoppage of subscription to G.P.F. :

Nature of withdrawal	Amount	Date and place of Payment	Voucher Number
Temporary Advance			
P.F.W.			
L.I.P.			

12. Religion of the subscriber :

13. Office/Treasury/Sub-Treasury at which G.P.F. payment is desired. :

14. If you are a self-drawing officer or you desire payment outside the place of last duty, enclose the following :

(i) Personal marks of identification. :

(ii) Specimen signatures or :

Left/Right hand thumb and :
fingers impression

15. I hereby undertake to refund :
any excess payment arising
out of clerical errors in the
settlement of G.P.F. claims.

Station :

Date :

Signature of the Claimant
(with name in Block Letters)

FOR USE BY HEAD OF OFFICE/DEPARTMENT.

Certified that all the particulars furnished above have been fully
verified with reference to office records and are found correct.

Certified that no advance withdrawal from G.P.F. was granted
during the last 12 months except those detailed in item (11) above.

Station :

Date :

Signature of Head of Office/
Head of Department.

“FORM OF GENERAL PROVIDENT FUND NOMINATION”

[See rule 7(3).]

Please read carefully the instructions printed on the reverse for use by subscribers having family before filling in the form.

Provident Fund Account Number.....

*I.....hereby nominate the person/persons mentioned below who is a member are members of my and family as defined in rule 2 of the General Provident Fund (Tamil Nadu) Rules to receive the amount that may stand to my credit in the fund, as (indicated below, in the event of my death before the amount has become payable or having become payable has not been paid.

Name and full address of the Nominee / Nominees	Relationship with Subscriber	Age of the nominee	Share payable to each nominee	Contingencies on the happening of which the nomination shall become invalid.	Name and address and relationship of the person / persons if any, to whom the right of the nominee shall pass in the event of his / her predeceasing the subscriber.
(1)	(2)	(3)	(4)	(5)	(6)

Dated this day of.....19at

Signature of Two Witness:—

Name. Address.

Signature.

Signature of the subscriber.

ANNEXURE-2

(BY REGISTERED POST)

From :

To :

The Principal Accountant-General (A and E) (Funds Branch)
No.261, Anna Salai, Madras-600 018.

Letter No.....Dated.....

Sub: Final Closure of GPF Account No.....
(Account No. and Suffix) of Shri.
..... (Name)
(Designation) who is due to retire
retired/resigned/died/was voluntarily retired/was
compulsorily retired-Forwarding of Final
Withdrawal application-Authorisation requested.

Ref:

-oOo-

I forward herewith the Final Withdrawal application in duplicate in respect of Shri.....
(Name).....(Designation) Office of the
..... (Office) with the requisite certificate duly countersigned by me/by the competent authority. He/She is due to retire/retired/resigned / died/retired voluntarily/was compulsorily retired from Government service on the forenoon/afternoon on (Date).

His/Her G.P.F. Account Number is
(Number) (Suffix).

2. Shri/Smt./Kum.....has filed a nomination for G.P.F. in favour of Shri/Smt./Kum.....and the nomination in original is enclosed.

3. Copies of Death Certificate and Legal heirship certificate are enclosed.

4. The G.P.F. Credit and Debit particulars for the last twelve months of service are enclosed.

5. The particulars regarding subscribers with P.W. suffix whose services were provincialised are furnished below:

- (a) Date of provincialisation of the subscriber.
- (b) Amount and remittance particulars of Non-Pensionable Gratuity into G.P.F. Account
- (c) Period to which the Non-Pensionable Gratuity relates (if available)

I request that the authorisation for the final withdrawal amount of G.P.F. Payable atTreasury/Sub-Treasury, P.A.O.....may kindly be issued early.

Place:

Date:

.....
(Designation)

List of enclosures:

1. Final withdrawal application in duplicate as prescribed in G.O. Ms. No. 506, Finance (Funds) Department, dated 30th July 1984.
2. Original Nomination for G.P.F. filed by the Subscriber.
3. Copy of the Death Certificate.
4. Copy of Legal heirship Certificate.
5. G.P.F. Credit particulars for the last 12 months of service.
6. G.P.F. Debit particulars for last 12 months of service.
7. Copy of orders of competent authority accepting the resignation of the Government Servant.
8. Copy of orders of competent authority permitting the Government servant to retire voluntarily
on.....
9. Copy of orders of competent authority compulsorily retiring the Government servant
on.....
10. Specimen signature duly attested (in respect of selfdrawing officers).
11. Copies of Court Orders, or other relevant documents, if any.
12. Residential Address of claimant

*** Strike out inapplicable items.

[Vide G. O. Ms. No.1331, Finance (All-I), dated 19th December 1989.]

ANNEXURE-3

(i) The minimum rate of subscription payable by each subscriber based on his emoluments shall be as shown in the Annexure 3 (a) appended to this.

(ii) Voluntary increase over and above the rate of subscription in the Annexure is permissible and it shall be made by a subscriber only on two occasions in a year, namely, in the pay for March drawn in April and in the pay for September drawn in October. Such members are also allowed to reduce the rate of subscription once in a year subject to condition that minimum subscription will be as indicated in the Annexure.

(iii) A Government Servant, who is continuously employed for not less than six months, will be required to subscribe to the Provident Fund, irrespective of the fact whether he is a temporary or a regular Government Servant. For this purpose, a person shall submit an application in triplicate to the Accounts Officer (Funds). Accountant-General's Officer, Madras, for allotment of Provident Fund account number after completion of service of three months. The Head of the office shall forward the application to the Accounts, Officers Funds. The deductions towards Provident Fund shall commence on completion of six months service from by the individual. A register showing the particulars of recovery from temporary Government Servants who have not been allotted account numbers should be maintained either by the Bill Drawing Officer or by the Head of Office, till such Government Servants are allotted an account number by the Accountant-General. Detailed accounting instructions in this regard will be issued separately.

(iv) Part-final withdrawal from the Provident Fund accumulations may be sanctioned for any purpose under the rules any once a year i.e., there should be only one part-final withdrawal in a year, whatever may be the purpose. In other words, there should be an interval of one year between two part-final withdrawals irrespective of the purposes for which it is sanctioned. This will apply to the subscribers of the following Provident Funds:—

- (1) General Provident Fund (Tamil Nadu);
- (2) Pudukkottai State Provident Fund ; and
- (3) Travancore State Provident Fund.

On and from 1-10-1998, the monthly G.P.F. Subscription shall be at the following rates

[G. O. Ms. No.579, Finance (Allowances) Department, dated 7-10-1998.]

	Pay Range [Pay+DA+SP+PP+DP]	Subscription Rs.
1	300-3200	360
2	3201-3500	385
3	3501-3800	420
4	3801-4100	455
5	4101-4400	490
6	4401-4700	530
7	4701-5000	565
8	5001-5500	600
9	5501-6000	660
10	6001-6500	720
11	6501-7000	780
12	7001-7500	840
13	7501-8000	900
14	8001-8500	960
15	8501-9000	1020
16	9001-10000	1080
17	10001-11000	1200
18	11001-12000	1320
19	12001-14000	1440
20	14001-16000	1680
21	16001-18000	1920
22	18001-20000	2160
23	20001-22000	2400
24	22001-24000	2640
25	24001-26000	2880
26	26001-28000	3120

The Subscription suitably revised with reference to the increase in Basic Pay and/or increment.

(Govt. Letter No.99047/Allowance/2001-2, dated 31-1-2001)