

GOVERNMENT OF MADHYA PRADESH
FINANCE DEPARTMENT



THE MADHYA PRADESH GENERAL PROVIDENT FUND RULES
(Corrected up to the end of February, 1996.)

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THE MADHYA PRADESH
GENERAL PROVIDENT FUND RULES

In exercise of the powers conferred by the proviso to Article 309 of the constitution of India and in supersession of this Department Notification No. 3159-941-B-X, dated the 2nd October 1934, the Governor of Madhya Pradesh is pleased to make the following rules for regulating the General Provident Fund of persons appointed to public service and posts in connection with the affairs of the State, namely: -

RULES

Short title and definitions

1. (a) These rules may be called the Madhya Pradesh General Provident Fund Rules.

(b) They shall come in to force on the 1st April 1955.

2.(1) In these rules-

(a) **Account Officer** means Accountant General, Madhya Pradesh.

(a-1) Arrears of pay means, the amount drawn as difference of revised and existing pay scale including Dearness Allowance.

(b) Except where otherwise expressly provided **emoluments** means pay, leave salary or subsistence grant as defined in the Service Rules, and any remuneration of the nature of pay received in respect of foreign service.

(c) **Family** means-

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

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

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

Provided that if a subscriber by notification in writing to the Account 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 cancels formally in writing her notification excluding him.

Note.1- "**Children**" means legitimate children.

Note.2- An adopted child shall be considered to be a child when the Account Officer, or if any doubt arise in the mind of the Account Officer, the Law Secretary to the Government of Madhya Pradesh 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.3- When a person has given his child in adoption to another person, and if, under the personal law of the adopter, adoption is legally recognised as conferring the status of a natural child, such a child should, for the purposes of the Provident Fund Rules, be considered as excluded from the family of the natural father.

[Note.4,-- When husband or wife of the subscriber has deserted him/her during his/her life time the husband or wife, as the case may be of the subscriber shall be considered as excluded from the family of the subscriber.]

(d) **Fund** means the Madhya Pradesh General Provident Fund;

(e) **Head of Department** means a Head of Department as mentioned in chapter I of the Madhya Pradesh Financial Rules, Volume I;

(f) **Leave** means any variety of leave recognised by the Service Rules or any other set of rules framed by the Government of Madhya Pradesh and made applicable to the subscriber;

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

(2) Any other expression used in these rules which is defined either in the Provident Fund Act * (XIX of 1925) or in the Service Rules is used in the same therein defined.

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



Constitution of the Fund

3. The Fund shall be administered by the State Government and shall be maintained in rupees.

[4. All Government Servants, whose conditions of service the Government of Madhya Pradesh is competent to determine, with the exception of those who are on a contract or on re-employment, shall be eligible to subscribe to the Fund.

Note :- or the purpose of this rule an apprentice who receives stipend shall not be a Government Servant while the Probationers shall be Government Servants.]

2[5. All Government Servants who are eligible to subscribe to the Fund under Rule 4, shall be compulsory subscribers to the Fund:

Provided that the State Government may exempt any specific category of the Government Servants from the operation of this rule.

Note :- It shall be the responsibility of the Drawing Officers to ensure that all the compulsory subscribers subscribe to the Fund at a rate not lower than the minimum prescribed under these rules.,]

6. All other eligible Government servants may elect to join the Fund.

[7 - omitted.]



Nominations

[8 (1) (a) A subscriber to the General Provident Fund shall, as soon as may be after joining the Fund, send to the Head of Office, a nomination conferring on one or more persons the right to receive the amount that may stand to his credit in the fund, in event of his death before that amount has become payable or having become payable has not been paid:

provided that if at the time of making the nomination the subscriber has a family, the nomination shall not be in favour of any person or persons

other than the members of his family.

Note.- Sanction if accorded in relaxation of the above rule to any nomination made by a subscriber in favour of a person or persons other than the members of his family (say 'mother and brother' who are not included in the term 'family' as defined in these rules) when members of his family are surviving is ineffective and the nominee would not be entitled to the right conferred by sub-section (1) of section 5 of the Provident Fund Act, 1925 (Vide Comptroller and Auditor General's letter No. 209-A/ 350-53 dated the 16th February, 1954 received under Accountant -General's endst. No FD/14229, dated the 26th March 1954- Regr. No. 946-R-VI/III, dated 30th March, 1954)

(b) The Head of Office shall receive and accept the nomination and a suitable entry regarding receipt and acceptance of nomination (without details of nomination) should be made in the service book of the subscriber under the dated signature of the Head of Office.

(c) Nominations shall be kept in the safe custody of Head of Office along with nominations for Death -*cum* - Retirement Gratuity.

(d) In the event of transfer of the subscriber to another office, his nomination shall also be transmitted along with the service book and Death -*cum* - Retirement Gratuity nominations 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 the nominations from the letter office shall be filed and kept in the custody of the Head of Office from where he is transferred.

(e) When the balance at the credit of the subscriber becomes payable to his nominee under these rules the nomination kept by the Head of Office shall be sent original to the Accounts Officer along with the application for final withdrawal after retaining an attested copy for further reference.]

(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 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.

(4) A subscriber may at any time cancel a nomination by sending a notice in writing to the [Head of Office;]

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

Note.-the proviso in this sub-rule does not constitute a condition for the validity of the notice of cancellation of a nomination given by a subscriber in writing under this sub-rule. If a nomination is expressly cancelled by the subscriber by a notice given in clear and unambiguous terms, and if the subscriber fails to furnish, along with the notice of cancellation or separately in due course-a fresh nomination which is in accordance with the rules, and the provident fund deposit becomes payable as a result of the death of the subscriber, the payment should be made in accordance with the rules of the Fund as if no valid nomination subsists.

(5) A subscriber may provide in a nomination-

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

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

6. Immediately on the dath of a nominee in respect of whom no special provision has been made in the nomination under clause(a) of sub-rule (5) or on the occurrence of any event by reason of which the nomination becomes invalid in pursuance of clause (b) of sub-rule (5) or the proviso thereto the subscriber shall send to the [Head of Office] a notice in writing cancelling the nomination together with a fresh nomination made in accordance with the provisions of this rule.

7. Every nomination made, and every notice of cancellation given by a subscriber shall to the extept that it is valid, take effect on the date on which is is received by the [Head of Office].

Note.- A nomination under section 5(1) of the Provident fund Act must also not only be in accordance with the rules(as they may stand when it is made), but it must continue to be in accordance with the rule(as they may stand, amended or altered, from time to time).The words "due made in accordance with the rules of the Fund" occurring in the section are significant, and in weiv of these words the position is that a nomination once made in accordance with the rules might lose its validity if the rules are subsequently, altered or amended.A nominationtions made under one set of rules may thus become invalid under another set of rule if not revised as required by the later set of rule and so loses the benefit of section 5(1) of the Act.

[8-A Notwithstanding anything contained in clause (ii) of sub-rule (1) of rule 2, sub-rule (1) of rule 8 and rule 11, all Government servants including Work-charged employees or members of the Work-charged service, shall subscribe monthly to the fund such portion of any dearness allowance, by whatever name called, as is specified in the orders issued by the Government from time to time. No contribution shall be payable by the Government on account of this subscription.

The subscription shall be in whole rupees. Fifty paise and above shall be treated as a rupee while less than fifty paise shall be omitted.]



Subscriber' Accounts

9. An account shall be opened in the name of each subscriber, in which shall be shown-

- (i) his subscriptions;
- (ii) interest, as provided sub-rule (2) of Rule 14 on subscription;
- (iii) bonus, as provided by rule 14-A on subscription; and
- (iv) advances and withdrals from the Fund.



Conditions and Rates of Subscriptions

[10 (1) A subscriber shall subscribe monthly to the fund except during a period of suspension or prior to four months of the date of retirement on superannuation:

Provided that a subscriber may, after making an option in writing, elect not to subscribe during those months in which the subscriber is on half pay leave for the whole month or extraordinary leave without pay for at least half of the month.

(2)A subscriber who has, under Rule 30, withdrawn the amount standing to his credit in the fund shall not subscribe to the fund after such withdrawal unless and until the subscriber returns to duty.]

[11(1)The amount of subscription shall be fixed by the subscriber, subject to the following conditions-

- (a) It shall be expressed in whole rupees..
- (b) It may be any sum so expressed, but it may not be less than seven percent of the emoluments and not more than his emoluments :

Provided that the Government may by order direct for a higher amount to be deposited in subscriber's fund.

Provided further that if a subscriber is repaying a house building loan to the Government, the subscriber may reduce the subscription subject to the condition that the reduction is not more than three fourth of the difference between the monthly subscription and seven percent of the emoluments.]

(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 on the said date and elected not to subscribe during such leave or was under suspension on the said date, his emoluments shall be the emoluments to which he was entitled on the first day after his return to duty;
- (ii) if the subscriber was on deputation out of India on the said date or was on leave on the said date and continues to be on leave and has elected to subscribe during such leave, his emoluments shall be the emoluments to which he would have been entitled had he been on duty in India;
- (iii) if the subscriber joined the Fund for the first time under the operation of rules 5 and 6 on a day subsequent to the said date, his emoluments shall be the emoluments to which he was entitled on such subsequent date;

(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 first day of his service or, if he joined the Fund for the first time under the operation of rule 6 on a date subsequent to the first day of his service, the emoluments to which he was entitled on such subsequent date.

(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 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, or if he is compulsorily required to join the Fund from a particular date under rule 5, or joins the Fund for the first time by the deduction which he makes in this behalf from his pay bill for the month during which he joins the Fund;

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

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

[(4) The amount of subscription once fixed by a subscriber shall not vary, during the course of the year on account of any increase or decrease in the rate of his pay which might ultimately have been found to be due in respect of the 31st March preceding or which might have taken place during the year.]

[(5) The amount of subscription may be changed during the year only under the following circumstances,-

(a) If a subscriber is on duty for a part of a month and on leave for the remainder of that month and if he has elected not to subscribe during leave, the amount of the subscription payable shall be proportionate to the number of days spent on duty in the month.

(b) If a subscriber dies during the course of a month, no subscription should be recovered for that month from subscriber's emoluments.

(c) If a change is covered under any proviso to clause (b) of sub-rule (1).]

11-A Notwithstanding anything contained in clause (b) of Sub-rule (1) of Rule-2, Rule-5 and sub-rule (1) of rule 11 all Government servants including work charged employees or members of the work-charged service shall subscribe monthly to the Fund such portion of any dearness allowance, by whatever name called, as is specified by the Government, in the orders issued from time to time.

for this purpose subscription shall be in whole rupees. Fifty paise and above shall be treated as a rupee while less than Fifty paise shall be omitted.

The above amendment shall be deemed to have come into force with effect from 1-4-77.

12. 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.



Realisation of Subscription

13 (1) When emoluments are drawn from a Government treasury in the state, recovery of subscription on account of those emoluments and of the principal and interest of advances shall be made from emoluments themselves.

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



Interest

14 (1) Subject to the provisions of sub-rule (5) below, Government shall pay to the credit of the account of a subscriber interest at such rate as may be determined for each year according to the method of calculation prescribed from time to time by the State Government:

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 if the rate of interest determined for a year is less than that guaranteed by the former states prior to the 1st November 1956, the affected Government servant shall be allowed interests at the guaranteed rate (Vide General Administration Department memo No. 3024-I-Inty., dated 13.8.58).

Note.-The rate of interest was for the first time fixed at less than 4 per cent from 1st April 1938.

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

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

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

(iii) on all sums credited to 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 (eight annas counting as the next higher rupee):

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

(3) In this rule, the date of deposit shall, in the case of a recovery from emoluments, be deemed to be the first day of the month in which it is recovered; and in the case of an amount forwarded by the subscriber, shall be deemed to be the first day of the month of receipt, if it is received by the Account Officer before the fifth day of that month, but if it is received on or after the fifth day of that month, the first day of the next succeeding month:

Provided that where the emoluments for a month are drawn and disbursed on the last working day or on any other day in the last week of the same month, the date of deposit shall, in the case of recovery of his subscriptions, be deemed to be the first day of the succeeding month.

(4) In addition to any amount to be paid under rule 29,30 or 31, interest thereon up to the end of the month preceding that in which the payment is made, shall be payable to the person to whom such amount is to be paid:

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

Provided further that where a subscriber on deputation to a body corporate owned or controlled by the Government, is subsequently absorbed in such body corporate with effect from a retrospective date, for the purpose of calculating the interest due on the fund accumulations of the subscriber, the date of issue of the orders regarding absorption shall be deemed to be the date on which the amount to the credit of the subscriber became payable subject, however, to the condition that the amount recovered as subscription during the period commencing from the date of absorption and ending with the date of issue of orders of absorption shall be deemed to be subscription to the Fund only for the purpose of awarding interest under this sub-rule.

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

(6) [The interest on amounts which under rule 29 or rule 30 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 the rule.

(6-A) For advances under sub-rule (5) of Rule 15, the rate of interest to be charged on overdrawn amount would be 2% over and above the normal rate of Provident Fund balances under sub-rule (1). The interest shall be compounded annually and recovered before the principal of the advance. The interest realised on the overdrawn amount shall be credited to Government account under a distinct sub-head " Interest on overdrawal from Provident Fund."]

Note.-1 Deductions from pay or leave salary paid in arrears in consequence of promotion with retrospective effect or suspension followed by reinstatement with retrospective effect or for any other reason should be considered as having been made on the first of the month in which the arrears of pay or leave salary are drawn.

Note.-2 No interest shall be allowed on the amount recovered on account of the subscriptions to the Fund in excess of the actual amount due.

When the excess payment of subscription is adjusted by short payments in subsequent months, interest should be allowed for the later months on the full amount due, the balance having been already received in the former months.

(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, irrespective of whether the overdrawal occurred in the course of an advance or a withdrawal or the final payment from the fund, shall be repaid by him with interest thereon, in one lump sum, or in default, be ordered to be recovered by deduction in one lump sum from the emoluments of the subscriber. If the total amount to be recovered is more than half of the subscribers emoluments, recoveries shall be made in monthly instalments of moieties of his emoluments till the entire amount together with interest, is recovered. For this rule the rate of interest to be charged on overdrawn amount would be 21/2% over and above the normal rate of Provident Fund balances under sub-rule (1).The interest realised on the overdrawn amount shall be credited to Government account under a distinct sub-head "Interest on overdrawal form Provident Fund.]



[14.-A The state Government may, by order, grant incentive bonus to those subscriber who do not withdraw any money from the amount standing to their credit in the fund during a year or a block of a year as may be prescribed by the order at such rates as may be prescribed by that order.

15 [(1) A temporary advance, not exceeding three months pay or half the amount at the credit of the subscriber may be granted to a subscriber from the amount standing to the subscriber's credit in the Fund at the discretion of the sanctioning authority for any of the following purposes namely: -

(a) to pay expenses, including travelling expenses incurred in connection with the serious or prolonged illness of the applicant, any members of the applicant's family or any person actually dependent on the applicant;

Note:- The expression "expenses incurred in connection with the serious or prolonged illness" also includes expenses incurred on the purchase of artificial teeth and hearing aids.

(b) to pay expenses incurred in connection with the confinement of the applicant or applicant's spouse provided that the applicant does not have more than two living children;

(c) to meet the cost of education, including travelling expenses, outside India of the applicant, any member of the applicant's family or any person actually dependent on the applicant;

(d) to meet the cost of education, including travelling expenses, of the applicant, any member of the applicant's family or any person actually dependent on the applicant in a technical or a specialised course in India beyond the high school stage;

(e) to pay obligatory expenses on a scale appropriate to the applicant's status, which by customary usage, the applicant has to incur in connection with a social or religious ceremony;

(f) to make good the loss of government money;

(g) to meet expenses in connection with the defence of the subscriber in a criminal case;

(h) to meet the cost of legal proceedings instituted by the applicant for vindicating the applicant's position in regard to any allegation made against the applicant in respect of any act done or purported to have been done by the applicant in the discharge or applicant's official duty, the advance in this case being available in addition to any advance admissible for the same purpose from any other government source;

Provided that the advance shall not be admissible to a subscriber who institutes legal proceeding in any court of law either in respect of any matter unconnected with applicant's official duty or against government in respect of any condition of service or penalty imposed on him;

(i) to meet the cost of defence of the applicant when proceedings are initiated by a private party in a court of law against the applicant in respect of matters connected with the applicant's official duties;

(j) to pay the amount of Security Deposit which is required from a subscriber under rule 282 of M.P. Financial code Vol-I; and

(k) to meet the cost of or to make advance payment toward the allotment of a plot, flat or house for residential purposes.

(2) An advance under sub-rule (1), except for special reasons, shall not be granted until at least twelve months after the final repayment of previous advance.

Note :- for the purpose of this sub-rule, only purposes like marriages and serious illnesses qualify as 'special reasons'. Subsequent advances cannot be granted as a matter of course under this sub rule.

(3) For special reasons the sanctioning authority may grant an advance higher than that prescribed in sub-rule (1) subject to the condition that a minimum balance of one month's pay is maintained at the credit of the subscriber in the Fund.

(4) After completion of five years of service, a temporary advance upto the whole amount standing to the credit of the subscriber may be granted by the sanctioning authority for purchase or construction of a residential house or for purchase of a flat or to meet any advance payment towards the allotment of a residential house or flat.

(5) After completion of five years of service and before fifteen years of the date of superannuation of the subscriber, for construction or purchase of residential house or flat, an amount of 840% of the monthly pay may be granted to a subscriber irrespective of the amount standing to his credit in the fund. The advance in this case will be in addition to the advance for the same purpose under sub-rule (4).

Note:- The sanctioning authority shall obtain necessary security from the subscriber to ensure recovery in case of death, resignation, removal, dismissal etc.

(6) The application for temporary advance from General Provident Fund shall be made in the form as in Appendix 'K'.

(7) In the case of advance under sub-rule (5) the subscriber shall also liable to pay interest at the rate of 2% higher than the interest prescribed under Rule 14 and shall be payable by the subscriber in the manner laid down in sub-rule (4) of Rule 16.

(8) The authority competent to sanction advance under sub-rule (1) shall be head of office. In the case of advance to head of office, the controlling officer will be the sanctioning authority.

(9) The authority competent to sanction advance under sub-rule (2), (3), (4), and (5) shall be the head of the department and the collector. In case of the head of the department, the State Government in the administrative department shall be the sanctioning authority.

(10) No temporary advance under clauses (a), (b), (c), (d) and (e) of sub-rule (1) of this rule shall be admissible in addition to the withdrawal under Rule 16 A.

Notes :-

(1) For the purposes of this rule pay means pay as defined in Fundamental Rule 9 (21).

(2) For the purposes of this rule the term "pay" in respect of a subscriber under suspension shall be the pay which he was drawing immediately before suspension.

(3) The Collector shall be the competent authority in respect of the district establishment of revenue, excise and other departments where the district office of the department functions as a part of the collectorate establishment.

(4) An Additional Commissioner may exercise all or any of the financial powers of the Head of Department for the purposes of these rules subject to the work distribution by the Commissioner of the Division.

(5) An Additional Heads of Departments may exercise all or any of the financial powers of the Head of Department for the purposes of these rules subject to the work distribution by the Head of Department.

(6) Additional Collectors may exercise all or any of the financial powers of the Collector for the purpose of these rules, subject to the work distribution by the Collector.

(7) The gazetted officers in charge of the sections of the Collectorate may exercise powers of head of office under these rules subject to the work distribution by the Collector.

(8) The Secretary in charge of General Administration Department may authorise officers of the department to exercise powers of head of department and head of office for the purpose of these rules in respect of secretariat establishment.

(9) The Directors General of Academy of Administration, Police, Home Guards and Forests may authorise officers of their head offices to exercise powers of head of department for the purpose of these rules in respect of the headquarter establishment.

(10) The Finance department may authorise any other officer to exercise all or any of the financial powers of the head of department and/head of office for the purposes of this rule .]



Withdrawals

16 [(1) Recovery of advances shall be made in the manner prescribed in the rule for the realisation of subscriptions, and shall commence with the issue of pay for the month following the one in which the advance was drawn. Recovery shall not be made, except with the subscriber's consent, while the subscriber is under suspension and may be postponed on the subscriber's written request by the sanctioning authority during those months in which the subscriber is on half pay leave for the whole month or extraordinary leave without pay for at least half of the month.

Provided that no advance can be sanctioned or drawn in case where the application for final payment had been forwarded to the Account officer under clause (ii) of sub-rule (3) of rule 32.

(2) An advance granted under sub-rule (1), (3) or (4) of Rule 15 shall be recovered in such number of monthly instalments as the subscriber may elect subject to the maximum number of instalments being twenty-four in case of an advance under sub-rule (1) and thirty-six in case of an advance under sub-rule (3) or (4) of Rule 15. Each instalment shall be in whole rupees, the amount of the advance being reduced, if necessary, to admit the fixation of such instalments.

(3) When an advance is sanctioned under sub-rule (2) of rule 15 before payment of last instalment of any previous advance is completed the balance of any advance so sanctioned and the instalments for recovery shall be fixed with reference to the consolidated amount.

(4) An advance granted under sub-rule (5) of rule 15 shall be recovered in monthly instalments in whole rupees to be determined by the subscriber subject to a minimum of 13% of the monthly emoluments of the subscriber till the advance together with the compound interest under sub-rule (7) of Rule 15 is recovered, the last instalment, if necessary, being less than other instalments.

(5) A subscriber may elect to pay more than one instalment in a particular month.

(6) If an advance has been drawn by a subscriber and the advance granted is subsequently disallowed before the repayment is completed, the whole or balance of the amount withdrawn, shall forthwith be repaid by the subscriber to the Fund, or in default, be ordered to be recovered by deduction from the emoluments of the subscriber in lump sum or in monthly instalments not exceeding twelve, as may be directed by the authority as specified in sub-rule (9) of Rule 15.

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

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

16-A. (1) Subject to the conditions specified therein withdrawals may be sanctioned by the authorities competent to sanction [an advance under sub-rule (9) of rule 15], at any time

(A) After the completion of twenty years of service (including broken periods 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 the subscriber or any child of the subscriber in the following cases, namely: -

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

(ii) for any medical, engineering or other technical or specialised Course in India beyond the High School stage;

(b) meeting the expenditure in connection with the betrothal/marriage of the subscriber or his sons or daughters and any other female relations actually dependent on him;

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

(B) after the completion of ten years of service (including broken periods 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: -

(a) building or acquiring a suitable house or ready built flat for his residence including the cost of site;

(b) repaying an outstanding amount on account of loan expressly taken for building or acquiring a suitable house or ready built flat for his residence;

(c) purchasing house site for building a house thereon for his residence or repaying any outstanding amount of loan expressly taken for this purpose;

(d) reconstructing or making additions or alterations to a house or a flat already owned or acquired by a subscriber;

(e) renovating, additions or alterations or up keep of an ancestral house at a place other than the place of duty or to a house built with assistance of loan from Government at a place other than the place of duty;

(f) constructing a house on a site purchased under sub-clause (c);

(C) Acquiring a farm land or business premises or both within six months before the date of the subscriber's retirement.

Note 1.- A subscriber who has availed himself of an advance from Government for house building purpose under sub-section (1) of section IV under Chapter 13 of the Madhya Pradesh Financial Code, Volume I shall be eligible for grant of withdrawal under Clauses (a), (c),(d) and (f) of clause (B) for the purposes specified therein and also for the purpose of repayment of any loan taken from Government subject to the limit specified in the clause (i) and (ii) of sub-rule (4) of Rule 16-B.

If a subscriber has an ancestral house or built a house at a place other than the place of his duty with the assistance of loan taken from the Government, he shall be eligible for the grant of a part-final withdrawal under Sub-clauses (a), (c) and (f) of Clause (B) for purchase of a house site or for construction of another house or acquiring a ready built flat at the place of his duty.

Note 2.- Withdrawal under sub-clauses (a),(d),(e) or (f) of Clause (B) 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 of the area where the site or house is situated and only in cases where the plan is actually got to be approved.

Note 3.- The amount of withdrawal sanctioned under sub-clause (b) of clause (B) shall not exceed 3/4 th of the balance on the date of application

together with the amount of previous withdrawal under sub-clause (a), reduced by the amount of previous withdrawal.

The formula to be followed is: -

$\frac{3}{4}$ th of [balance as on the date + amount of previous withdrawal(s) for the house in question] minus the amount of previous withdrawal(s).

Note 4.- A withdrawal under sub-clause (a) or (d) of Clause (B) shall also be allowed where the house site or house is in the name of wife or husband provided she or he is the first nominee to receive Provident Fund money in the nomination made by the subscriber.

Note 5.- Only one withdrawal shall be allowed for the same purpose under this rule. But marriage or education of different children or illness on different occasions or a further addition or alteration to a house or flat covered by a fresh plan duly approved by the local municipal body of the area where the house or flat is situated, shall not be treated as the same purpose. Second or subsequent withdrawals under sub-clause (a) or (f) of Clause (B) for completion of the same house shall be allowed up to the limit laid down under Note 3.

Note.6.- A withdrawal under this rule shall not be sanctioned if an advance under rule 15 has been sanctioned for the same purpose and at the same time.

16(2) The authorities competent to sanction [an advance under sub-rule (9) of Rule 15] may sanction withdrawal for the purpose of acquisition of farm land and/or business premises within 6 months of the date of retirement of a subscriber from the amount standing to his credit in the fund.

(3) Whenever a subscriber is in a position to satisfy the competent authority about the amount standing to his credit in the General Provident Fund account with reference to the latest available statement of General Provident Fund Account together with the evidence of subsequent contribution, the competent authority may itself sanction withdrawal within the prescribed limits, as in the case of a refundable advance. In doing so, the competent authority shall take into account any withdrawal or refundable advance already sanctioned by it in favour of the subscriber. Where, however, the subscriber is not in a position to satisfy the competent authority about the amount standing to his credit or where there is any doubt about the admissibility of the withdrawal applied for a reference may be made to the Accountant-General by the competent authority for ascertaining the amount standing to the credit of the subscriber with a view to enable the competent authority to determine the admissibility of the amount of withdrawal. The sanction for the withdrawal should prominently indicate the General Provident Fund Account Number and a copy of the sanction for withdrawal should invariably be endorsed to the Accountant General. The sanctioning authority shall be responsible to ensure that an acknowledgment is obtained from the Accountant-General's Office that the sanction for withdrawal has been noted in the ledger account of the subscriber. In case the Accountant-General's Office reports that the withdrawal as sanctioned is in excess of the amount to the credit of the subscriber or otherwise inadmissible the sum withdrawn by the subscriber shall forthwith be repaid in one lump sum by the subscriber to the Fund and in default of such repayment, it shall be ordered by the sanctioning authority to be recovered from his emoluments either in lump sum or in such number of monthly instalments as may be determined by the Governor.

(4) After sanctioning the withdrawal, the amount shall be drawn, on an authorisation from the Accounts Officer in cases where the application for final payment had been forwarded to the Accounts Officer under clause (ii) of sub-rule (3) of rule 32.

16-B (1) For the purposes mentioned in sub-clause (a) of clause (A) of sub-rule(1) of rule 16-A-

(i) The amount of withdrawal should not exceed three months pay or half the balance to the credit of the subscriber in the fund, whichever is less.

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

(iii) No temporary [advance under clause (c) of rule 15 (1)] shall be admissible in addition to the withdrawal under this rule.

(iv) The officer concerned should satisfy the sanctioning authority within a period of six months from the date of drawing the money that it has been utilised for the purpose for which it was intended, otherwise the whole amount of withdrawal will be liable to recovery in one lump sum. In cases where a portion of the money withdrawn is not likely to be spent within six months of the date of withdrawal and the officer contemplates making a further withdrawal during the following half year, he may by notifying in writing to the sanctioning authority before the expiry of the period of six months adjust the excess amount in the proposed withdrawal provided that such excess amount is not more than 10 per cent of the amount utilized and action to withdraw the further amount is taken within one month of the expiry of the six months' period, and if no further withdrawal is contemplated, the excess amount should be deposited forthwith in the provident fund; any amount withdrawn from the fund which is found to be in excess of that actually required by the officer for the purpose should be re deposited forthwith into the fund.

The sanctioning authorities will satisfy themselves within six months of the withdrawal that the above conditions are fulfilled, and furnish a certificate to that effect to the Accounts Officer.

[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 as to why the repayment should not be enforced and if the Government is not satisfied with the explanation or no explanation is submitted by the subscriber within the said period of fifteen days, it shall be ordered by the Government to enforced the repayment in the manner prescribed in this sub-rule.

(2) For the purpose mentioned in sub-clause (b) of clause (A) of sub-rule (1) of Rule 16-A-

(i) The amount of withdrawal will normally be limited to ten months' pay or one-half of the amount standing to the credit of the subscriber, in the fund, whichever is less.

(ii) If two or more marriages are to be celebrated the amount admissible in respect of each marriage will be determined as if the withdrawals are sanctioned separately one after other.

(iii) in special cases the sanctioning authority may relax the limit of clause (i) above but in no case more than fifteen months' pay or 75% of the balance standing to the credit of a subscriber, whichever is less, be sanctioned.

(iv) In respect of the same marriage either final withdrawal under rule 16-A (1) or advance under rule 15 may be drawn and not both.

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

(vi) The subscriber shall furnish a certificate to the sanctioning authority within the period of one month from the date of marriage, or if he is on leave from return of leave, that the money withdrawn has actually been utilized for the purpose for which it was intended. If the subscriber fails to furnish the requisite certificate, or if the amount withdrawn is utilized for the purpose other than that for which sanction was given, the entire amount shall be re deposited forthwith into the fund in one lump sum.

[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 as to why the repayment should not be enforced, and if the sanctioning authority is not satisfied with the explanation or no explanation is submitted by the subscriber within the period of fifteen days, it shall be ordered by the sanctioning authority to enforce the repayment in the manner prescribed in this sub-rule.]

(vii) Any amount actually withdrawn from the fund which is found to be in excess of that actually utilized by the subscriber for the purpose shall be re deposited forthwith into the fund.

(3) For the purpose specified in sub-clause (C) of clause (A) of sub-rule (1) of rule 16-A-

(i) Any sum withdrawn by a subscriber at any one time for the above purpose from the amount standing to his credit in the Fund shall not exceed one-half of such amount or six months' pay, whichever is less.

[(ii) A subscriber who has been permitted to withdraw money from the fund under sub-clause (c) of clause (A) of sub-rule (1) of rule 16-A of the said rules shall satisfy the sanctioning authority within a period of six months from the date of withdrawal 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 as may be determined by the sanctioning authority:

Provided that, before repayment of 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 as to why the repayment should not be enforced and if the sanctioning authority is not satisfied with the explanation or no explanation is submitted it shall be ordered by the sanctioning authority to enforce the repayment in the manner prescribed in the sub-rule.]

(iii) No temporary [advance under clause (a) of rule 15 (1)] shall be admissible in addition to the withdrawal under this rule.

(4) For the purpose specified in sub-clauses (a),(b),(c),(d),(e),(f) of clause (B) and in clause (C) of sub rule (1) of rule 16-A.

(i) Any sum withdrawn by a subscriber at any one time for one or more of the purposes, from the amount standing to his credit in the fund shall not ordinarily exceed one-half of such amount or six months' pay, whichever is less. The sanctioning authority may, however, sanction the withdrawal of an amount in excess of this limit up to 3/4 of the balance at his credit in the fund having due regard to (a) the object for which the drawal is being made, (b) the status of the subscriber, and (c) the amount to his credit in the fund. Provided that in the case of a subscriber who has availed himself of an advance from Government for house building purpose under sub-section (1) of section IV under Chapter 13 of the Madhya Pradesh Financial Code, Volume I, the sum withdrawn under this sub-rule together with the amount of advance shall not exceed [Rupees five lakhs.]

(ii) The whole amount may be allowed to be withdrawn in one instalment in cases of outright purchase of a house-site or ready-made house or for repayment of a loan earlier taken for the purpose and in three equal instalments if the payment for the site is to be made on an instalment basis or withdrawal is intended for construction of house the instalments after the first being authorised by the sanctioning authority after verification regarding progress of construction of the house.

Withdrawal of money for the purposes of additions and alterations to a house shall be regulated as under: -

Up to Rs. 3,000 ---- in one instalment,

Rs. 3,001 to 6,000---- in two equal instalments, the second instalment being authorised by the sanctioning authority after verification of progress of the work,

Above Rs. 6,000---- in three equal instalments, the second and third instalments being authorised after verification of the progress of the work.

Withdrawal of the amount to the extent admissible may be allowed in one or more instalments as fixed under rules of M.P. Housing Board where a house is to be acquired on hire-purchase system in accordance with the scheme of the Board.

(iii) A subscriber who has been permitted to withdraw money from the fund shall satisfy the sanctioning authority

within a reasonable period as may be specified by that authority that the money has been utilized 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 there of as has not been applied for the purpose for which it was withdrawn shall forthwith be repaid in one lump sum, 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 State 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 receipt of the communication, as to why the repayment should 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, it shall be ordered by the sanctioning authority to enforce the repayment in the manner prescribed in this sub-rule.]

(iv) A subscriber who has been permitted under clause (a), (b), (c), (d), and (f) of rule 16-A (1) (B) and rule 16-A (1) (c) to withdraw money from the amount standing to his credit in the fund shall not part with the possession of the house so built or acquired or house site so purchased, by way of sale, mortgage, gift, exchange or lease for a term exceeding three years, without the previous permission of the sanctioning authority. He shall submit a declaration not later than the 31st day of December every year to the effect that the house or, as the case may be, the house site continues to be in his possession and shall, if so required produce before the sanctioning authority on or before the date specified by the authority in that behalf, the original sale deed and other documents on which his title to the property is based.

If at any time before retirement, he parts with the possession of the house or house site without obtaining the previous permission of the sanctioning authority the sum withdrawn by him shall forthwith be repaid in one lump sum by the subscriber to the Fund and in default of such repayment, it shall be ordered by the sanctioning authority to be recovered from him in a lump sum or in such number of monthly instalments, as may be determined by the State Government.

16-C Conversion of an advance into a withdrawal.- Subject to eligibility for part final withdrawal a subscriber who has already drawn or may draw in future an advance for any purpose [specified in clauses (a),(b),(c),(e) and (k) or sub-rule (1) of rule 15] may convert at his discretion by written request addressed to the Account Officer through the sanctioning authority, the balance outstanding against it into a final withdrawal on his satisfying the conditions laid down in Rules 16-A and 16-B.



Financing of Insurance Policies

***17.PAYMENTS TOWARDS INSURANCE POLICIES AND FAMILY PENSION FUNDS.**- Subject to the conditions hereinafter contained in rule 17-A to 27,-

- (a) (i) Subscriptions to a family pension fund approved in this behalf by the State 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 subscriptions with interest thereon standing to the credit of a subscriber in the Fund may be withdrawn to meet: -
 - (i) a payment towards a policy of life insurance;
 - (ii) the purchase of a single payment insurance policy;
 - (iii) the payment of a single premium or subscriptions to a family pension fund approved in this behalf by the State Government ;

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

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

Provided further that the amounts withdrawn shall be in whole rupee but shall not include fraction of a rupee although such amount is less than the amount actually required.

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

17-A. (1) The number of policies in respect of which substitution for subscriptions due to the Fund or withdrawal of subscriptions from the Fund may be permitted under rule 17, shall not exceed four:

Provided that where immediately before the 20th January 1954, substitution for subscription due to the Fund or withdrawal of subscriptions from the Fund was 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 17 shall not be payable otherwise than annually.

Explanation :- In computing the maximum number of policies specified in sub-rule (1), policies which have matured shall be excluded.

[F.D. Notification no. 615-2005-R-VI-III dated the 20 th January 1954]

18(1) If the total amount of any subscriptions or payments substituted under clause (a) of rule 17 is less than the amount of the minimum subscription payable to the Fund under rule 11 (1), the difference shall be rounded off to the nearest rupee in the manner provided in clause (iv) of sub-rule (2) of rule 14, and paid by the subscriber as a subscription to the Fund.

(2) If the subscriber withdraws any amount standing to his credit in the Fund for any of the purposes specified in clause (b) of rule 17, he shall, subject to his option under clause (a) of that rule, continue to pay to the Fund the subscription payable under rule 11:

Provided that no subscription shall be payable by a Government servant who in exercise of the option allowed by rule 7 (i) has ceased to subscribe to the Fund.

19. (1) A subscriber who desires to substitute a subscription or payment under clause (a) of rule 17, may reduce his subscription to the Fund accordingly:

Provided that the subscriber shall

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

(b) send to the Account officer, within such period as the Account Officer may require, receipts or certified copies of receipts in order to satisfy the Account Officer that the amount by which the subscription has been reduced was duly applied for the purposes specified in clause (a) of rule 17.

(2) A subscriber who desires to withdraw any amount under clause (b) of rule 17 shall-

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

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

(c) (i) if he is a gazetted Government servant or one who is on foreign service, send the receipts or certified copies of receipts within one month from the date of withdrawal to the Account Officer.

(ii) if is a non-gazetted Government servant, he will submit the premium receipt direct to the head of his office who will in turn furnish to the Account Officer a certificate in July each year for the financial year ended 31st March to the effect that all such receipts have been duly produced before him for scrutiny and necessary endorsements have been made thereon regarding no abatement of income-tax.

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

(20) (1) Government shall not make any payments on behalf of subscribers to Insurance Companies nor take steps to keep a policy alive.

(2) A policy to be acceptable under these rules shall be one effected by the subscriber himself on his own life, and shall (unless it is a policy effected by a male subscriber which is expressed on the face of it to be for the benefit of his wife, or his wife and children, or any of them) be such as may be legally assigned by the subscriber to the Governor of Madhya Pradesh.

Note.- An annuity policy on the subscriber's own life and not effected for the benefit of any specific person has been declared to be acceptable under the above rule.

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

Explanation 2.- 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 joined in an appropriate assignment.

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

Provided that subscribers who took out policies under Note 1 of 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.

21.(1) The Policy within three months after the first withholding 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 Account Officer, if he is satisfied by the production of the completion certificate (interim receipt), may fix, shall,-

(a) unless it is a policy effected by a made 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 of Madhya Pradesh, as security for the payment of any sum which may become payable to the Fund under rule 26, and delivered to the Account Officer, 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's wife;

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

(2) The Account 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 Account Officer for the purpose of being financed from the Fund, the terms of the policy shall not be altered, nor shall the policy be exchanged for another policy without the prior consent of the Account Officer to whom details of the alteration or of the new policy shall be furnished.

(4) If the policy is not assigned and delivered or delivered within the said period of three months or such further period as the Account Officer may, under sub-rule (1), have fixed, any amount withheld or withdrawn from the Fund in respect of the policy shall forthwith be paid or repaid, as the case may be, by the subscriber to the Fund, or, in default be ordered by the Account Officer to be recovered by deduction from the emoluments of the subscriber in one sum, or in monthly instalments not exceeding twelve as may be directed by the authority competent to sanction [an advance under sub-rule (9) of rule 15.]

(5) Notice of assignment of the policy shall be given by the subscriber to the Insurance Company, and the acknowledgment of the notice by Insurance Company shall be sent to the Account 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 been sent to a company in Great Britain or Ireland by a remittance of five shillings, which is the fees for the acknowledgment authorised by the Policies of Assurance Act, 1867. The policy itself bearing the assignment endorsed thereon, need not be sent to the Company, as insurance companies do not ordinarily require the production of the original instruments affecting a policy-holder's title until the policy becomes a claim.

Note 2,- Subscribers who proceed to Great Britain or Ireland on quitting the service are advised that under the English Stamp Law assignment or reassignments are required to be stamped within 30 days of their first arrival in those countries. Otherwise penalty will be incurred under the Stamp Act, and difficulties may arise when the policy matures for payment.

22. 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 default recovered by deduction from his emolument in one sum[***]

23. (1) Save as provided by rule 27 when the subscriber-

(a) quits the service; or

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

(d) pays or repays to the fund the whole of any amount withheld or withdrawn from the Fund for any of the purposes mentioned in sub-clause (ii) of clause (a) of Rule 17 and sub clauses (i) and (ii) of clause (b) of rule 17; or

(e) Deleted

(2) Save as provided by rule 27, when the subscriber dies before quitting the service, the Account Officer shall,-

(i) if the policy has been assigned to the GOVERNOR of Madhya Pradesh under rule 21, or under the corresponding rule heretofore in force, reassign the policy in the second Form set forth in the Third Schedule to such person as may be legally entitled to receive it, and shall make over the policy to such person together with a signed notice of the reassignment addressed to the Insurance Company;

(ii) if the policy has been delivered to him under clause (b) of sub-rule (1) of rule 21, make over the policy to the beneficiary, if any, or, if there be no beneficiary, to such persons as may be legally entitled to receive it.

24.(1) If a policy assigned to the Governor of Madhya Pradesh under rule 21 matures before the subscriber quits the service, or if a policy on the joint lives of a subscriber and his wife assigned under the said rule, falls due for payment by reasons of the wife's or husband's death, the Accounts Officer shall, save as provided by rule 27, realise the amount assured together with any accrued bonuses and shall place the amount so realised to the credit of the subscriber in the Fund:

Provided that if the amount assured together with the amount of any accrued bonuses is more than the whole of the amount withheld or withdrawn, it shall be the duty of the Accounts Officer to pay to the subscriber the difference, on receipt of a written application in this behalf.

(2) Save as provided by rule 27, if a policy delivered to the Account Officer under clause (b) of sub-rule (1) of rule 21 matures before the subscriber quits the service, the Account Officer shall make over the policy to the subscriber:

Provided that if the interest in the policy of the wife of the subscriber, 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 the policy; or

(ii) an amount equal to the amount assured together with any accrued bonuses, whichever is less, and, in default, the provisions of sub-rule (4) of rule 21 applicable to a failure to assign and deliver a policy shall apply.

Note.- A question has been raised as to the procedure to be adopted in regard to the refund of the amount withdrawn from the provident fund for financing an insurance policy in the event of the insurance company concerned going into liquidation. It has been decided that in such an event the procedure laid down in the above rule should be followed. The expression "amount assured together with the amount of any accrued bonuses" occurring therein being taken to mean the amount payable by the liquidated company to the insured. In cases where the policies require to be reassigned to the subscriber, the necessary reassignment should be made in the normal manner and a notice of reassignment sent to the insurer. In the case of a company under liquidation, the liquidator take the place of the management for all practical purposes and his power include the power to receive such notices.

25. If the interest of the subscriber in the family pension fund referred to in clause(a) (i) of rule 17 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 in one sum. [***]

26. If the policy lapses, or is assigned, otherwise than to the Governor of Madhya Pradesh under rule 21, or is charged or encumbered, the provisions of sub-rule (4) of rule 21 applicable to a failure to assign and deliver a policy shall apply.

27. If the Account Officer receives notice of-

- (a) an assignment (otherwise than an assignment to the Governor of Madhya Pradesh under rule 21),
- (b) a charge or encumbrance on,
- (c) an order of a Court restraining dealings with the policy or any amount realized thereon, the Account Officer shall not-
- (i) reassign or make over the policy as provided in rule 23, or
- (ii) realize the amount assured by the policy or reassign, or make over the policy, as provided in rule 24, but shall forthwith refer the matter to Government.

Note.- (1) Endowment policies of the usual type are solely for the benefit of the assured and by their terms are not affected by section 6 of the Married Women's Property Act. Such policies, if financed from the Provident Fund, should be required to be assigned by the assured subscribers to the Governor under the first sub-section of the relevant rule and not merely be accepted on deposit. Neither the wife nor any children, even if mentioned in the policies, should be made, parties to such assignments which will be taken from the subscribers alone.

(G/1,F.D. No. 21 (11) R-II, dated the 20th June 1935, and F.D. Repr. No. 643-B-X, dated the 24th June 1935.)

Note.- (2) The State Government have ruled that the procedure laid down in paragraph 13 of the Memorandum Explanatory of Government Provident Fund Rules, vis-a-vis , the law on the subject, viz, to hand over the policy without a formal deed of reassignment and without insisting on the production of a succession certificate, should normally be followed in all cases provided the amount of the policy does not exceed Rs. 5,000. If, in any case, the sum insured exceeds that figure and the party concerned does not wish to produce evidence of legal title to the proceeds of the policy, the orders of the State Government should be taken.

(G/1, F.D. letter No. F-21 (3)-R-II/39, dated the 7th June 1939, and M.P.F.D. No. 1600-627-R-VI, dated the 4th August 1939).

27-A. Restrictions relating to financing of insurance Policies.- The provisions of rules 17 to 27 shall apply only to subscribers who, before the date of publication of this rule, have been substituting in whole or in part, payment towards policies of life insurance for subscription to the Fund or making withdrawals from the Fund for such payments:

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



Wrongful use of Money drwn withheld or withdrawn

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

28. Notwithstanding anything contained in these rules, if the sanctioning authority is satisfied that money drawn as an advance from the Fund under sub-rule (1) of rule 15 or withheld or withdrawn from the Fund under clause (a) or clause (b) of rule 17 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 to be repaid or paid, as the case may be, be more than half the subscriber's emoluments, recoveries shall be made in monthly instalments of moieties of his emoluments till the entire amount recoverable to be repaid or paid, as the case may be, by him

N.B.- The term "emoluments" as used in this rule does not include subsistence grant.



FINAL WITHDRAWAL OF ACCUMULATIONS IN THE FUND

29. When a subscriber quits the service, the amount standing to his credit in the Fund shall become payable to him.

Provided that a subscriber who has been dismissed or removed from the strvice 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 14 in the manner provided in the proviso to the rule 30. The amount so repaid shall be credited to his account in the Fund.

NOTE:- (1) A subscriber, re-employed in Government service after retirement, is considered to have quitted service from the date of retirement, even though his re-employment may have been in continuation of his active service without break.

NOTE:- (2) A subscriber cannot be considered to quit Government service finally when he resigns service under one Government tol take up service under another or when he transfers his service from one branch of Government to another. Consequently, a subscriber to any Provident Fund is not entitled to the refund of his deposits in such circumstances if the rules governing the Provident Fund do not permit of the final withdrawal of deposits until he has quitted Government service. In such cases interest shall be calculated under Rule 14(4) and the amount together with interest shall be transferred.

NOTE:-2A:- In respect of calculation of interest and final p;payment of General Provident Fund Fund money at his credit, the Government servant resigning Government service to take up appointment under a body corporate, owned or controlled by Government, will be subject to the provision of note 2 above, if that body maintains a fund and agrees to such transfer."

NOTE: - When a non-gazetted subscriber retires, resigns, dies or is dismissed or removed from service or proceeds on leave preparatory to retirement, the head of the office should immediately report the fact to the Account Officer and submit the claim for final payment of Provident Fund money at his credit to the Account Officer in the form prescribed in the Fifth Schedule. The same form should be used also for claims of withdrawal of Provident Fund money of a Gazetted Officer. If any of the particulars or documents required cannot be furnished at once they should be sent as early thereafter as possible but the report of the event should not be delayed on that account.

30. When a subscriber: -

- (a) has proceeded on leave preparatory to retirement, or, if he is employed in a vacation department, on leave preparatory to retirement combined with vacation, or
- (b) while on leave, has been permitted to retire or been declared by a competent medical authority to be unfit for further service, or
- (c) has attained the age of superannuation but has not been permitted to retire from service owing to some reason or other, the amount standing to his credit in the Fund shall, upon application made by him in that behalf to the Account Officer, become payable to the subscriber.

the amount standing to his credit in the Fund shall, upon application made by him in that behalf to the Account Officer, become payable to the subscriber.

Provided that if the subscriber returns to duty, the subscriber shall, except where the administrative department decides otherwise, repay to the fund, for credit to the subscriber's account the whole amount paid to the subscriber from the Fund in pursuance of this rule.

Note: - When vacation precedes the leave preparatory to retirement, the amount standing at the credit of subscriber shall upon application made to the Account Officer, become payable at any time between the commencement of such vacation and the date of actual retirement.

31. 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 8 or of the corresponding rule heretofore in force in favour of a member or members of his family subsists, the amount standing to his credit in the Fund or the part thereof to which the nomination relates shall become payable to his nominee or nominees in the proportion specified in the nomination;
- (b) If no such nomination in favour of a member or members of the family of the subscriber subsists, or if such nomination relates only to a part of the amount standing to his credit in the Fund, the whole amount or the part thereof to which the nomination does not relate, as the case may be, shall, notwithstanding any nomination purporting to be in favour of any person or persons other than a member or members of his family, become payable to the members of his family in equal shares;

PROVIDED THANO SHARE SHALL BE PAYABLE TO: -

- (1) sons who have attained legal majority;
- (2) sons of a deceased son who have attained legal majority;
- (3) married daughters whose husbands are alive;
- (4) married daughters of a deceased son whose husbands are alive;

if there is any members 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 8 or of the corresponding rule heretofore in force in favour of any 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.

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

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

(3) Payment of the amount withdrawn shall be made in India only. The persons to whom the amounts are payable shall make their own arrangements to receive payment in India. The following procedure shall be adopted for claiming payment by a subscriber, namely: -

- (i) A subscriber may submit an application to Accounts Officer through the Head of Office 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/Depatt. shall forward the application to the Accounts Officer indicating 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 Account 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 superannuation.

(iv) The Account 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 instalments against advances which were current at the time of the first application.

(v) After forwarding the application for final ;payment to the Accounts Officer, advance/withdrawal may be sanctioned but the amount of advance/withdrawal shall be drawn on an authorisaation from the Accounts Officer concerned who shall arrange this as soon as the formal sanction sanctioning authority is received by him.

NOTE: -When the amount standing to the credit of a subscriber has become payable under rule 29,30 or 31. The Accounts Officer shall authorise prompt payment of the amount in the manner indicated in sub-rule(3)"

33.(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 the Government of Mahdya Pradesh, 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 other Government concerned be transferred to his credit in the fund.

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

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

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

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

(c) "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, the amount of his subscription and the employer's contribution if any together with interest thereon shall be transferred to the credit in the Fund with the consent of that body."

34. If a subscriber to the Fund is subsequently admitted to the benefits of the Contributory Provident Fund (Madhya Pradesh), the amount of his subscriptions, together with interest thereon, shall be transferred to the credit of his account in the Contributory Provident Fund (madhya Pradesh).

NOTE-1.- Procedure to be adopted when a will is left by a deceased subscriber, which purports to dispose of his accumulations in the Fund or any part of these. The Government desire that references should be made to them except in the following cases: -

(a) When the Accounts Officer, after taking legal opinion, if necessary, is satisfied that the person or persons entitled to receive the money in the Fund, according to the will and the declaration made under the rules are the same, no reference need be made to the Government;

(b) When a subscriber dies leaving no family as defined in the rules and without having made any declaration under the rules, the Account Officer may make payment, after the advice of the Law Secretary has been taken, without a reference to the Government, to any person, claiming on the authority of a will of which probate has been granted by a competent cour, provided that where the amount involved does not exceed Rs 500, no probate need be insisted upon and the amount may be paid to such person or persons as the officer making the payment considers to be the proper person or persons to receive it.

(G-I, F.D. No.F.I.X.F.E., dated the 30 September 1924 and Fc D-4881-I-II-29, dated the 21st March 1929.)

NOTE-2:-Payment of Deposits on the basis of the Award given by a Civil Court: - A doubt was raised whether in the case of a subscriber who died without leaving a nomination, a decree obtained on the basis of the award by a Civil Court directing the payment of the deposits at credit of the subscriber otherwise than in accordance with the provisions of rule 31 of the Madhya Pradesh General Provident Fund Rules is binding. It has been held in consultation with the Law Secretary to Government of Madhya Pradesh that such a decree has no effect and that the payment has to be made in accordance with the provisions of the Provident Fund Act and rule thereunder.

(L.R.'smemo No. 270-A-II-dated the 21st May 1949. to A.G.)

NOTE-3:- Payment of Provident Fund money due to a minor beneficiary of a deceased subscriber: - (a) A guardian appointed by the court to receive payment on behalf of a minor beficiary should alone be recognized even where the amount involved does not exceed the limit of Rs. 5,000 specified in clause (b) of sub-section (1) of section 4 of the Provident Fund 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.

(c) Payment may, however, be made without requiring the production of a guardianship certificate from the Court if the share of a minor beneficiary does not exceed Rs.100: -

(i) to the natural guardian of such minor beneficiary, or

(ii) 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 on such person executing a bond (see Appendix F) signed by two sureties agreeing to indemnify the Government against any subsequent claim which might arise:

Provided that the natural guardian may, if it is considered expedient, be required to execute a bond signed by two sureties agreeing to indemnify the Government against any subsequent claim which might arise before the payment is made:

Provided further that, in case governed by the Hindu law, payment may be made, without requiring the production of a guardianship certificate from the Court to a Hindu widow of a deceased subscriber on behalf of her minor children other than step-children irrespective of the limit of Rs. 100 specified above. She may, if considered expedient, be required to execute a bond signed by two sureties agreeing to indemnify the Government against any subsequent claim which might arise before the payment is made.

NOTE-4:- Right of a posthumous child to a share in the balance at the credit in the General Provident Fund of his father: - A man's posthumous child is a member of his family at the time of his death, and, if born alive, should be treated in the same way as surviving children before the subscriber's death. The case of a posthumous child already born when the case is taken up by the disbursing officer will present no difficulty. For the rest if the existence of a posthumous child is brought to the notice of the disbursing officer, the amount which will be due to the child in the event of its being born alive should be retained, and the balance distributed in the normal way. If the child is born alive, payment of the amount retained should be made as in the case of a minor child; but if no child is born or a child is still-born, the amount retained should be distributed among the family

(G-I,F.D.No.D/1333-R-II/29, dated the 9th May 1929).

Note-5:(a) (1) It is inconsistent with section 3(1) of the Provident Funds Act, 1925 for Government to deduct any amount due to it by a subscriber from his accumulation in the General Provident Fund at the time of his retirement, or from un-disbursed General Provident Fund accumulations payable to a subscriber's nominee in the event of the subscriber's death in service or after retirement, as the same may be, even though the consent of the subscriber or nominee may have been obtained.

(2) In cases where the subscriber or nominee is willing to repay the amount due to Government, the best course would be to treat the repayment as second transaction. The whole of the money should first be paid intact and without any compulsion. Thereafter the payee may be called upon to make good the Government dues.

(G/I letter No. F. 20(2)-R-II-45, dated the 28th February 1945.)

(b) In view of the express provision in section 3 of the Provident Funds Act, 1925, that the balances in the Fund shall be free from any liability incurred by the subscriber or the dependent before the death of the subscriber, it has been decided that the immunity provided by section 3(1) of the said Act against deductions from accumulations in a provident fund of any debt incurred or liability owed does not extend to the liabilities incurred by the subscriber's nominee after the subscriber's death. The provident fund balances vesting in a dependent are thus liable to attachment for debts incurred by the dependent after the subscriber's death, and where such debts are due to the Government by whom the balances are payable, they could be set off against such balances under the general law relating to the setting off of claims and counter-claims between the two parties.

(Government of India, Ministry of Finance (Revenue and Expenditure)No.F.30(2)-EV-53, dated the 28May 1953, and M.P.F.D.No. 7762-1349-R/VI-III, dated the 13 August,1953.)



PROCEDURE RULES

35. 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 have 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 deposits.

NOTE: -It has been decided by the Government of India in consultation with the Comptroller and Auditor General of India that the General Provident Fund Accounts of the Indian Administrative Service and the Indian Police Service Officers should be maintained by the Account Officer of the State on whose cadre the Officers are borne and the the Provident Fund transactions should be adjusted in the State section of the accounts.

(Government of India, Ministry of Home Affairs letter No., 20-24-49-G.S., dated the 6th July 1949, and Police Department endorsement No.3858-3456-IV,dated the 27 July 1949,)

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

37.(1) As soon as possible after the close of each year, the Account Officer shall send to each subscriber a statement of his account in the Fund showing the opening balance as on the 1st April of the year, the total amount 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 Account Officer shall attach to the statement of account an inquiry whether the subscriber: -

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

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

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

38. If, immediately before the commencement of the Madhya Pradesh General Provident Fund (Extension and Amendment) Rules, 1965 there are in force in the Madhya Bharat, Vindhya Pradesh, Bhopal and Sironj regions of the State of Madhya Pradesh, rules or orders corresponding to these rules, all those rules or orders shall stand repealed:

Provided that any thing done or any action taken under the rules or orders so repealed shall, unless such thing or action is inconsistent with any of the provisions of those rules, be deemed to have been done or taken under the corresponding provisions of these rules."

12 When a subscriber is transferred to foreign service 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.



FIFTH SCHEDULE

(For Gazetted and non-gazetted Officer)

[See Note 3 below rule 29]

FORM OF APPLICATION FOR FINAL PAYMENT /TRANSFER TO
BODIES CORPORATE/OTHER GOVERNMENTS OF
BALANCES IN THEPROVIDENT
FUND ACCOUNT

To,

The Accountant General,

.....

.....

(Through the head of Office)

I am to retire/have retired/have proceeded on leave preparatory to retirement for months/have been discharged/dismissed/have been permanently transferred to have resigned finally from Government service/have resigned service under Government to take up appointment with and my resignation has been accepted with effect from forenoon/afternoon. I joined service with on forenoon/afternoon.

2. My provident fund account No. is

3. I desire to receive payment through my office/through the treasury/sub-treasury. @ Particulars of my personal marks of identification left hand thumb and finger impression s(in the case of illiterate subscriber) specimen signature in duplicate duly attested by a Gazetted Officer of the Government are enclosed.

PART I

(To be filled in when the application for final payment is submitted up to one year prior to retirement)

4. I request that the amount of Rs. standing to the credit in my G.P.

F. account as indicated in the a/cs statement issued to me for the year (enclosed)/as appearing in my ledger account being maintained by you may please be arranged to be paid to me as first instalment of final payment at trasury/ sub-treasury/Head of Office.

5. The under mentioned Life Insurance Policies were being financed by me from my Provident Fund Account.

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

6. After payment of the first instalment of my G.P.F. balance I will apply for the payment of subsequent instalments in part II of the Form immediately on retirement.

Yours faithfully

Station

Signature

Bhopal

Name

Address

@ This applies only when payment is not desired through the Head of Office.

(FOR USE BY HEADS OF OFFICES)

Forwarded to the Accountant General for necessary action.

2. The provident Fund Account No. of Shri/Smt./Kumari (as verified from the statements furnished to him/her from year to year) is

3. He /She is due to retire from Government service on

Certified that he/she had taken the following advances in respect of which instalments of Rs.are yet to be recovered and credited to the Fund Account. The details of the final withdrawals granted to him/her are also indicated below:

Temporary advance Final withdrawals

- 1.
- 2.
- 3.
- 4.
- 5.

Certified that the following amounts were withdrawn from his/her account to finance the Life Insurance policy.

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

Signature of the Head of Office.

PART II

In continuation of my earlier application dated for the final payment of P.F. balances, I request that the entire balance at my credit with interest due under the rule may be paid to me.

OR

I request that the entire amount at my credit with interest due under the rules may be paid to me/transferred to

Signature

Name

Address

(FOR USE BY HEADS OF OFFICES)

Forwarded to the Accountant General for necessary action in continuation of endorsement no. dated

2. He/She has finally retired/will proceed on leave preparatory to retirement for months/has been discharge/dismissed/has been permanently transferred to/has resigned finally from Govt., service/has resigned service under Govt. to take up appointment with and his/her resignation has been accepted with effect from forenoon/afternoon. He joined service on forenoon/afternoon.

3. The last fund deduction was made from his/her pay in this office Bill No.dated for Rs.(Rupees.) cash vouchers No. oftreasury the amount of deduction being Rs. and recovery on account of refund of advances Rs.

4. Certified that he/she was neither sanctioned any temporary advance nor any final withdrawal from his/her provident funds accounts during the 12 months immediately preceding date of his/her quitting service under Government/proceeding on the leave preparatory to retirement or thereafter.

OR

Certified that the following temporary advances/final withdrawals were sanctioned to him/her and drawn from his/her provident fund account during the 12 months immediately preceding the date of his/her quitting service underGovt./proceeding on leave preparatory to retirement or thereafter.

Amount of advances/withdrawal date Vr. No.

- 1.
- 2.

3.

5. Certified that no amount was withdrawn/the following amounts were withdrawn from his/her provident fund account during the 12 months immediately preceding the date of his/her quitting service underGovernment/proceeding on leave preparatory to retirement or thereafter/for payment of insurance premia or for the purchase of a new policy.

Amount Date Voucher No.

1.

2.

3.

6. It is certified that no demands/following demands of Government are due for recovery.

7.

