

#### 45. MADRAS PANCHAYAT UNION COUNCILS' LAST GRADE SERVANTS' AND WORKERS PROVIDENT FUND RULES.

1. *Short title.*—These rules may be called the Madras Panchayat Union Council's Last Grade Servants' and Workers' Provident Fund Rules, 1965.

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

(i) "family" means—

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

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

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

Provided that if a subscriber by notice in writing to the Commissioner 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 notice excluding him.

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

*Note. II.*—An adopted child shall be considered to be a child by the Commissioner. If any doubt arises in the mind of the Commissioner, it shall be decided by him after taking legal advice.

(ii) "Form" means a form appended to these rules ;

(iii) "Fund" means the Last Grade Servants' and Workers' Provident Fund established by a Panchayat Union Council ;

(iv) "Last Grade Servant" means a servant whose post is classified as belonging to the last grade service in the rules for regulating the grant of gratuities ;

(v) "Local body" means, a panchayat or a panchayat union council constituted under the Madras Panchayats Act, 1958 (Madras Act XXXV of 1958), a municipal council constituted under the Madras District Municipalities Act, 1920 (Madras Act V of 1920), or a Township constituted either under the Madras Panchayats Act, 1958 (Madras Act XXXV of 1958) or under any other special Act, as the case may be ;

(vi) Words importing the masculine gender shall be taken to include females, if circumstances so require ;

(vii) "Worker" means a worker borne on the regular establishment but not classified as belonging to the superior or to the last grade service in the rules regulating the grant of gratuities.

3. *Eligibility for contribution to the fund.* Contribution under these rules shall, subject to the provisions of rule 13 (iii), ordinarily be admissible only in respect of permanent service for which subscription is recovered from the subscriber :

Provided that it shall be open to a Panchayat Union Council to allow contribution in respect of temporary or officiating service also.

4. *Eligibility for gratuity or other compensation.*—A person who has been admitted to the benefits of these rules shall not be entitled to gratuity or compensation under any other rules in respect of any period for which he is entitled to get the benefit under these rules.

5. *Establishment and maintenance of the fund.*—(1) Every Panchayat Union Council shall establish and maintain a provident fund for the benefit of its last grade servants and workers. It shall be obligatory on all permanent last grade servants and workers of the Panchayat Union Council to subscribe to the fund.

(2) The fund shall be administered by the Panchayat Union Council and shall be maintained in rupees.

6. *Nomination.*—(1) Each subscriber shall, on admission, be required to make a nomination in such form as may be laid down by the Government conferring the right to receive the amount that may stand to his credit in the Fund in the event of his death before quitting the service or death after retirement but before receipt of the amount.

(2) A subscriber who at the time of joining the fund has a family shall send to the Commissioner a nomination in Form No. 1 in favour of one or more members of his family.

(3) A subscriber who has no family may similarly nominate one or more persons in Form No. II, provided that a nomination so made shall be deemed to have been duly made in accordance with these rules only for so long as the subscriber has no family.

(4) When a subscriber who has made a nomination in Form No. II subsequently acquires a family, he shall be called upon to cancel formally such nomination and make a fresh nomination under sub-rule (2).

(5) A nomination becomes operative only on its being accepted by the Commissioner.

7. *Subscription.*—(1) Every Last Grade Servant or Worker shall subscribe monthly to the Fund provided that it shall be open to a subscriber not to make any subscription in respect of a month in which he has not rendered full month's service and does not draw the full month's pay.

(2) The amount of subscription shall be fixed by the subscriber himself subject to the following conditions:—

(a) It shall be expressed in multiples of twenty-five Paise.

(b) The minimum subscription shall be fifty Paise per mensem and the maximum shall be as specified below:—

	<i>Maximum rate of subscription per mensem.</i>
(i) Subscribers drawing a pay not exceeding Rs. 12 per mensem.	1
(ii) Subscribers drawing a pay exceeding Rs. 12 but not exceeding Rs. 16 per mensem.	2
(iii) Subscribers drawing a pay exceeding Rs. 16 but not exceeding Rs. 20 per mensem.	3
(iv) Subscribers drawing a pay exceeding Rs. 20 per mensem.	4

(3) The subscriber shall intimate the fixation of the amount of his monthly subscription in each year and the amount so fixed shall remain unchanged throughout the year.

(4) The recovery of the subscription shall be effected by the Commissioner by deduction of the amount from the pay bill of subscribers

(5) The Panchayat Union Council shall also contribute from the fund to which the pay of the subscriber is debited, an amount equivalent to a subscription at the minimum rate prescribed in this rule, as bonus, and such contribution shall be credited to his account annually before the 31st March or whenever the account is closed under rule 13 as the case may be.

8. *Investment of subscription amount.*—(1) At the request in writing of any subscriber, and with the consent of the Panchayat Union Council any portion or whole of his subscription may be invested by the Panchayat Union Council in a policy of life assurance in such office and for such amount and on such terms as may be mutually agreed upon in writing between the subscriber and the Panchayat Union Council.

(2) Such policy shall be effected in the name of the subscriber who shall assign the same in favour of the Commissioner or of such person as the Panchayat Union Council may from time to time, appoint for the purpose. It shall be held and, unless re-assigned as provided for in clause (c) or clause (d) of the proviso, shall be realized by the Panchayat Union Council and the net proceeds on realization shall subject to clause (a) of sub-rule (3), be credited to the account of the subscriber :

Provided always—

(a) that every such policy shall so long as the subscriber is actually in employment under the Panchayat Union Council belong to the Panchayat Union Council and no interest therein shall, during such period, vest in a subscriber on whose life it has been effected or in his nominees, and neither the subscriber nor his nominees shall have any right to interfere therewith ;

(b) that the Panchayat Union Council shall not be responsible for any loss or damage that may arise or result from the effecting of any policy under this rule ;

(c) that on the retirement from service of the subscriber or on the termination of his services either by a resignation or as a measure of punishment or on his transfer to any other local body, the policy effected on his life shall be re-assigned to him ;

(d) in cases where a subscriber has taken service under another local body or has been transferred thereto by a competent authority and the amounts to his credit in the provident fund has been transferred to the provident fund of such local body and his policy of life assurance has been reassigned to him under this proviso, he shall assign the same in favour of the Commissioner of the local body as the case may be, under which he has taken service or to which he has been transferred ;

(e) that on the death of a subscriber while in service, the policy effected on his life shall be re-assigned to the nominee appointed by him under rule 6 or to all the nominees appointed by him under that rule jointly, specifying the share to which each nominee is entitled.

(3) If such a policy matures before the subscriber quits service, the Commissioner of the Panchayat Union shall—

(a) if the amount assured together with the amount of any bonuses which have accrued is greater than the whole of the amount withdrawn from the fund in respect of the policy, re-assign the policy to the subscriber and make it over to him who shall immediately on receipt of the proceeds from the insurance company, repay to the fund the whole of any amount withdrawn and in case of default, the Commissioner shall arrange to recover the amount by deduction from the emoluments of the subscriber by instalments or otherwise as the Panchayat Union Council may direct ; and

(b) if the amount assured together with the amount of any accrued bonuses is less than the whole of the amount withdrawn from the fund in respect of the policy, realise under sub-rule (2) the amount assured together with any accrued bonuses and shall place the amount so realised to the credit of the subscriber in the fund.

(4) The Commissioner of the Panchayat Union shall cause to be kept a register of life assurance policies effected under this rule and register of premium paid in respect of such policies in Form Nos. VIII and IX respectively appended to these rules.

9. *Manner of Lodging Fund.*—(1) The amounts deducted from the pay bills of subscribers as Provident Fund deductions and the contributions paid by the Panchayat Union Council and other sums relating to the Provident Fund shall be lodged in the Government Treasury in the case of Panchayat Union Council and town panchayats and Local Fund Deposit Account No. II maintained by Panchayat Union Council in the case of village panchayats and a separate cash book shall be maintained. The whole or any portion of such deductions, Contributions and other sums relating to Provident Fund may be withdrawn from the Treasury Local Fund Deposit Account No. II at such intervals as may be necessary for investment in such manner as may be prescribed by the Government for the investment of deposits of other Provident Fund accounts of local authorities.

(2) No interest shall be allowed to the subscribers on the subscriptions made by them or on the contribution credited to the fund by the Panchayat Union Council. Any interest earned by way of deposit of the subscription and contribution in the Post Office Savings Bank

or any other bank and by investment of any sum withdrawn from the deposit account shall be credited to the general fund of the Panchayat Union Council to meet the cost of staff engaged in the maintenance of the accounts relating to the fund.

(3) The sums required for the payment of temporary advances during a month shall be withdrawn from the amounts lodged in the Government Treasury in the case of Panchayat Union Councils and town panchayats and the Local Fund Deposit Account No. II in the case of village panchayats under this rule. The balance remaining in the Government Treasury in the case of Panchayat Union Councils and town panchayats and in the Local Fund Deposit Account No. II in the case of village panchayats at the beginning of a month out of the deposits made therein till the end of the previous month shall be remitted into the Post Office Savings Bank not later than the fourth day of that month.

10. *Temporary Advances.*—The Commissioner may grant temporary advances to a subscriber from the amount standing to his credit on account of subscriptions made by him, if in the opinion of the Commissioner the grant of such advance is absolutely necessary and subject to the following conditions :—

(a) Reasons for the grant of such advances shall be placed on record.

*Explanation.*—The following may be recognised as legitimate reasons for which advances may be granted :—

(1) To pay expenses incurred in connection with the serious illness (including confinement) of the subscriber or a member of his family.

(2) To pay expenses in connection with marriages, funerals or ceremonies which by the religion of the subscriber it is incumbent upon him to perform and in connection with which it is obligatory that expenditure should be incurred.

(b) An advance granted under this rule shall not exceed three months' pay of the subscriber or one-half of the amount of the subscription made by him to the Fund whichever is less.

(c) An advance shall not, except for special reasons to be recorded in writing and except with the special sanction of the Panchayat Union Council be granted until at least six months have elapsed after the final repayment of all previous advances and the interest thereon.

(d) The advance granted under this rule shall be recovered in **not more than twelve successive equal monthly instalments from the pay bills of the subscriber.** The recovery shall commence from the month in which the subscriber draws full pay after receiving the advance.

11. *Subscribed amount not liable to attachment.*—The amount standing to the credit of a subscriber in the Fund shall not in any way be capable of being assigned or charged and shall not be liable to attachment under any decree or order of any Civil Revenue or Criminal Court in respect of any debt or liability incurred by the subscriber and neither the Official Assignee or any receiver appointed under the Provincial Insolvency Act, 1920 (Central Act V of 1920), shall be entitled to, or have any claim on such amount.

12. *Closure of Accounts.*—The account of claim of the subscriber shall be closed—

- (a) when his services are terminated by discharge, removal or dismissal, or
- (b) when he resigns, or
- (c) when he retires, or
- (d) when he dies.

13. *Repayment on closure of accounts.*—(i) When a subscriber's account is closed in the circumstances detailed in rule 12, the subscriber or his nominees, as the case may be, shall be paid the amount subscribed to the Fund by the subscriber and standing to his credit as on the date on which the account is closed.

(ii) On the death of subscriber before quitting the service, when he leaves a family and if no nomination in favour of a member or members of the family subsist, or if such nomination relates only to a part of the amount standing to his credit to the Fund, the whole amount or the part thereof to which the nomination does not relate, as the case may be, shall notwithstanding any nomination purporting to be in favour of any person or persons other than a member or members of his family, become payable to the members of his family in equal shares

Provided that no share shall be payable to—

- (1) sons who have attained legal majority,
- (2) sons of a deceased son who have attained legal majority
- (3) married daughters whose husbands are alive.
- (4) married daughters of a deceased son whose husbands are alive if there is any member of the family other than those specified in clauses (1) to (4)

Provided also 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.

(iii) Similarly, the subscriber or his nominee, as the case may be may be paid the amount of contribution paid by the Panchayat Union Council less such sums as it may be found necessary to recover from him and credit to the Panchayat Union Council on any account. The Commissioner shall, before paying the contribution to the subscriber or his nominee, as the case may be, make a record in the service roll that the work and conduct of the subscriber have been such as to merit the payment of the contribution in full. It shall be open to the Panchayat Union Council to pay the contribution in full or in part as it deems fit subject to the above conditions.

(iv) No Contribution shall be payable to persons who have rendered less than five years total service but the subscriber's own subscription shall be paid whatever may be the length of service

Provided that this restriction shall not apply to the case of a person who dies or who is compulsorily retired on account of physical unfitness, before he completes the prescribed period of five years.

(v) Striking work without adequate and reasonable cause and stopping away from work without permission may be deemed to be sufficient reasons for withholding the contribution.

14. *Intimation to subscribers.*—As soon as possible after the close of each year every subscriber shall be furnished with a statement in Form No. III showing the amount at his credit inclusive of the contribution. Subscribers shall satisfy themselves about the correctness of the amount shown in the statements, and errors, if any, in them shall be brought to the notice of the Commissioner within a month from the date of their receipt. The Commissioner shall thereupon take such action as may be considered necessary.

15. *Maintenance of Registers.*—The Commissioner shall cause to be kept a register of subscribers in Form No. IV, a cash book in Form No. V, a register of temporary advances and their recoveries in Form No. VI and an abstract in Form No. VII.

16. *Application of Local Authorities Provident Fund Rules, 1963.*—Save as otherwise provided in these rules, the provisions of the rules in Local Authorities Provident Fund Rules specified below, shall apply in respect of the matters dealt with therein.

(1) Rules 5 (1), (4) to (6) and (8) to (10) of the Local Authorities Provident Fund Rules for making nomination and cancellation of nominations;

(2) Rule 5 (2) of Local Authorities Provident Fund Rules regarding share of nominees;

(3) Rule 24 of the Local Authorities Provident Fund Rules for closure of accounts and payments and;

(4) Rule 28 of the Local Authorities Provident Fund Rules for payment of minor beneficiaries.

FORM No. I.

(Section 58 (1) of the Madras Panchayats Act, 1958 (Madras Act XXXV of 1958)

See rule 6 (2)).

CERTIFICATE OF NOMINATION.

I do hereby declare the following to be the names and addresses of the member or members of my family who in the event of my death, will be entitled to receive payment of all sums due to me from the Last Grade Servant's and Workers' Provident Fund, and I make this my will so far as regards such sums aforesaid.—

<i>Name in full.</i>	<i>Relationship to subscriber.</i>	<i>Age.</i>	<i>Occupation.</i>
(1)	(2)	(3)	(4)

<i>Address.</i>	<i>Sums due in what proportions payable.</i>	<i>Name and address of guardian in the case of minors.</i>	<i>Contingencies in the happening of which the nomination shall become invalid.</i>
(5)	(6)	(7)	(8)

<i>Name address and relationship of the person, if any, to whom the right of the nominee shall pass in the event of his predeceasing the subscriber.</i>	<i>Remarks.</i>
(9)	(10)

Station :

Date :

Signature or thumb-impression and address of first witness.

Signature or thumb-impression and address of second witness.

(Signature or thumb-impression and designation of subscriber)

## FORM No. II.

[See rule 6(3) and (4).]

## CERTIFICATE OF NOMINATION.

I do hereby declare the following to be names and addresses of the person or persons who, in the event of my death, will be entitled to receive payment of all sums due to me from the Last Grade Servants' and Worker's Provident Fund, and I make this my will so far as regards such sums aforesaid.

2. I do also declare that I have no family to whom I can assign the amount.

Name in full.	Age.	Occupation.	Address.	Sums due in what proportions payable.
(1)	(2)	(3)	(4)	(5)

Name and address of guardian in the case of minors.	Contingencies on the happening of which the nomination shall become invalid.	Name, address and relationship of the person, if any, to whom the right of the nominee shall pass in the event of his predeceasing the subscriber.	Remarks.
(6)	(7)	(8)	(9)

Station :

Date :

Signature or thumb-impression  
and address of first witness.Signature or thumb-impression  
and address of second witness.(Signature or thumb-impression  
and designation of subscriber.)

FORM No. III.

(See rule 14.)

LAST GRADE SERVANTS' AND WORKERS' PROVIDENT FUND.

Deposit account of

(Official designation) for the year ending the 31st March 19

<i>Account No.</i>	<i>Subscription.</i>	<i>Contribution.</i>	<i>Remarks.</i>
(1)	(2)	(3)	(4)

RS. P.

RS. P.

Opening balance

Credits during the year †

_____	_____
_____	_____

Withdrawals during the year.

Balance on the 31st March 19 . ††

† Include recoveries made during the months of April to March.  
 †† Balance accepted

Forwarded to the subscriber as required by rule 14 of the Last Grade Servants' and Workers' Provident Fund Rules.

He is requested to satisfy himself as to the correctness of the statement and to bring errors, if any, to the notice of the undersigned within one month from the date of its receipt.

He is requested to state whether he desires to make any alteration in any nomination made under rule 6 of the Panchayat Union Councils, Last Grade Servants' and Workers' Provident Fund Rules.

In case the subscriber has made no nomination in favour of a member or members of his family, due to his having no family at the time, he is also requested to state whether he has acquired a family thereafter.

Office of the  
the 19 .

(Signature)

Panchayat Union Commissioner.

Subscriber.

FORM IV  
(See rule 15.)

REGISTER OF SUBSCRIBERS TO THE LAST GRADE SERVANTS' AND WORKERS' PROVIDENT FUND AND THEIR NOMINEES.

(1)	Serial number.	(2)	Name in full.	(3)	Father's name.	(4)	Address.	(5)	Date of birth by the Christian Era.	(6)	Caste, race or religion.	(7)	Date of admission.	(8)	Age on date of admission.	(9)	Name of appointment held on the date of admission.	(10)	Pay of post.	(11)	Number and date of certificate of nomination (to be filed separately.	(12)	Serial number.	(13)	Name in full.	(14)	Relationship to subscriber.	(15)	Age.	(16)	Occupation.	(17)	Address.	(18)	Sums due in what proportions payable.	(19)	Names and addresses of witnesses attesting the certificate.	(20)	Initials of the Executive Authority.	(21)	Remarks.
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FORM No. V.  
(See rule 15.)

CASH BOOK OF THE LAST GRADE SERVANTS' AND WORKERS' PROVIDENT FUND FOR THE YEAR 19

Receipts.		Payments.	
(1)	Subscriptions.	(1)	Subscriptions.
(2)	Contributions.	(2)	Contributions.
(3)	Investment.	(3)	Investment.
(4)	Miscellaneous.	(4)	Miscellaneous.
(5)	Month and date.	(5)	Particulars of transactions.
(6)	Particulars of transactions.	(6)	Particulars of transactions.
(7)	Subscriptions.	(7)	Subscriptions.
(8)	Contributions.	(8)	Contributions.
(9)	Investment.	(9)	Investment.
(10)	Miscellaneous.	(10)	Miscellaneous.
(11)	Total net balance every month in the Post Office Savings Bank.	(11)	Total net balance every month in the Post Office Savings Bank.
RS. P.	RS. P.	RS. P.	RS. P.

FORM No. VI.  
(See rule 15.)

REGISTER OF TEMPORARY ADVANCES AND RECOVERIES.

Withdrawals.		Recoveries.																		
(1) Name and designation.	(2) Account number.	(3) Authority.	(4) Amount sanctioned.	(5) Amount withdrawn.	(6) Number of instalments for recovery.	(7) Year.	(8) April.	(9) May.	(10) June.	(11) July.	(12) August.	(13) September.	(14) October.	(15) November.	(16) December.	(17) January.	(18) February.	(19) March.	(20) Remarks.	
						19 -19														
						19 -19														
						19 -19														
						19 -19														
						19 -19														

RS. a.

FORM No. V II.

(See rule 15.)

ABSTRACT OF THE LAST GRADE SERVANTS' AND WORKERS' PROVIDENT FUND FOR 19 -19.

Serial number as per register of subscribers.	Name of subscriber.	Official designation	Opening balance*	
			Subscription account.	Contribution account.
			(4)	(5)
	(2)	(3)	RS. P.	RS. P.

Credits.

Amount of subscriptions or refunds of withdrawals received in

April.	May.	June.	July.	August.	September.	October.	November.
(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
RS. S	RS. P.	RS. P.	RS. P.	RS. P.	RS. P.	RS. P.	RS. P.

Total.

December.	January.	February.	March.	Subscription account (total of columns (6) to (17)).
(14)	(15)	(16)	(17)	(18)
RS. P.	RS. P.	RS. P.	RS. P.	RS. P.

Subscription and contribution with  
drawn or temporary withdrawals or  
contribution forfeited.

Closing balance.

Contribution for the year.	Subscription and contribution with drawn or temporary withdrawals or contribution forfeited.			Closing balance.	
	Subscription	Contribution.	Voucher number.	Subscription account.	Contribution account.
(19)	(20)	(21)	(22)	(23)	(24)
RS. P.	RS. P.	RS. P.		RS. P.	RS. P.

## FORM No. VIII.

[See rule 8 (3)].

REGISTER OF LIFE ASSURANCE POLICIES EFFECTED IN FAVOUR OF , UNDER  
 RULE 8 OF THE PANCHAYAT UNION COUNCILS LAST GRADE SERVANTS AND  
 WORKERS PROVIDENT FUND RULES.

Serial number.	Name of policy holder.	Name of Unit of Life Insurance Company.	Number of policy.	Date of maturity of policy.	Amount of policy
(1)	(2)	(3)	(4)	(5)	(6)

Amount of premium.	Folio number of register of premia.	Date of receipt of policy.	Date of initials of the Executive Authority.	Date of assignment.
(7)	(8)	(9)	(10)	(11)

RS. P.

Number and date of letter forwarding the policy.	Date of acknowledgment of policy.	Dated initials of the Executive authority.
(12)	(13)	(14)

## FORM No. IX.

(See rule 8 (3).)

## REGISTER OF PREMIA

- Name of policy holder .. .. .
- Page number of abstract of Last Grade Servants' and Workers' Provident Fund.
- Name of unit of Life Insurance Corporation
- Number of policy .. .. .
- Date of maturity of policy .. .. .
- Number of instalments in which the annual premium is payable.
- Amount of each instalment of premium ..
- Due date (or dates) of payment of instalment (or instalments).

Serial number of payments.	Amount paid.	Date of payment.	Initials of the Executive Authority.	Remarks.
(1)	(2)	(3)	(4)	(5)

G.O. Ms. No. 1615, R.D. and L.A., dated 19th July 1965.)

## 45-A THE LOCAL AUTHORITIES PROVIDENT FUND RULES, 1970.

### 1. *Short title, application and commencement*—.

(a) These rules may be called the Local Authorities Provident Fund Rules, 1970.

(b) They shall apply to all provident funds established and maintained by panchayat union councils, town panchayats and panchayat townships except the provident funds relating to last Grade Servants' and workers' paid out of Contingencies.

(c) They shall be deemed to have come into force on the 1st day of April 1971.

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

(i) Executive authority” means commissioner of a panchayat union, executive officer of a town panchayat and executive authority of a township, as the case may be.

(ii) Emoluments” means pay, leave salary, or subsistence grant, as defined in Fundamental Rules, or in the regulations, if any, framed by the panchayat union councils, town panchayats for their officers and servants, whichever may be applied.

*Explanation*.—“Emoluments” does not include ‘dearness allowance’.

(iii) “Family means”—

(a) in the case of a male subscriber, the wife or wives and child or children of the subscriber and the widows or widows, and child or 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 and the widow or widows and child or children of a deceased son of the subscriber indicates by express notice in writing to the executive authority that she shall continue to be so regarded; and

(b) in the case of a female subscriber, the husband and child or children of the subscriber and the widow or widows and child or children of a deceased son of the subscriber.

Provided that if a subscriber by notice in writing to the executive authority express 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 notice excluding him.

*Explanation I.* "Children" means legitimate children.

*Explanation II.*—An adopted child" shall be considered to be a child when the executive authority or if any doubt arises in the mind of the executive authority, the Government is satisfied that under the personal law of the subscriber, adoption is legally recognised as conferring the status of a natural child.

*Explanation III.*—A child of one person given in adoption to another shall not be considered to be the child of the former, if the executive authority, or if any doubt arises in the mind of the executive authority the Government is satisfied that under the personal law of the person concerned such adoption is legally recognised.

(iv) "fund" means the provident fund established and maintained by a panchayat union council, town panchayat or township constituted under the Tamil Nadu Panchayats Act, 1958.

(v) "Government" means the Government of Tamil Nadu.

(vi) "leave" means any variety of leave recognised by the Fundamental Rules, the Civil Service Regulations or the regulations framed under section 58 of the Tamil Nadu Panchayats Act, 1958 (Tamil Nadu Act XXXV of 1958), whichever may be applicable to the subscriber ;

(vii) "local authority" means a panchayat union council or a town panchayat or a township constituted under the Tamil Nadu Panchayats Act, 1958 ; and

(viii) "Panchayat" means town panchayats only constituted under the Tamil Nadu Panchayats Act, 1958.

(ix) "Year" means a financial year.

### 3. *Constitution and management of the funds.*—

(1) Every local authority shall establish and maintain a provident fund for the benefit of its officers and servants.

(2) The fund shall be administered by the local authority and shall be maintained in India in rupees.

4. *Eligibility for subscription to the funds.*—Subscription to the fund shall be compulsory on such of the permanent officers and servants of the local authority as are classed as superior in the rules regulating the grant of gratuities by local authority to its officers and servants, on such of the temporary officers and servants, as are holding or as are, in the opinion of the local authority, likely to hold temporary posts in such superior service for not less than three years and who are required by the local authority to subscribe to the fund and on such of the probationers and approved probationers in such superior service as are required to subscribe to provident fund by or under any rule or regulation with the following exceptions:—

(a) employees for whom the local authority is paying pensionary contribution and

(b) employees entitled to pension from Government or from the local authority under the orders of Government.

Provided that nothing contained in this rule shall be deemed to require any officer or servant to contribute to the provident fund before he attains the age of twenty.

*Explanation I.*—The following classes of employees are permitted to continue to subscribe to the provident fund :—

(i) Persons who are holding posts which have been classified as Last Grade Servants under the amendments to the gratuity rules issued with G.O. Ms. No. 4977, L.A., dated the 18th December 1939, if they were subscribing to the fund prior to the coming into force of the said amendments.

(ii) Persons who were subscribing to the fund but whose posts have, as a result of the standardisation of designations and scales of pay of posts by competent authority, been reduced to the Last Grade Service.

*Explanation II.*—Subscribers to the provident fund who are transferred temporarily to non-qualifying services may continue to subscribe during their temporary absence, provided that they retain a lien on their permanent posts.

*Explanation III.*—Officers and Servants of the local authority who are—

(a) on probation in substantive vacancies,

(b) holding provisionally substantive appointments,

(c) officiating in posts which are permanently vacant, or

(d) temporary and officiating panchayat union council servants shall join the fund from the month following that in which they completed one year of continuous service.

*Explanation IV.*—The transfer of permanent servants to temporary duties shall not render their service non-qualifying for the purpose of the rule.

5. *Nomination* (1) A subscriber shall, as soon as may be after joining the fund, send to the executive authority a nomination conferring on one or more persons the right to receive the amount that may stand to his credit in the fund in the event of his death before the amount has become payable or having become payable but 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 the family.

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

(3) Every nomination shall be in such one of the forms set forth in Forms 1 (A) to 1 (D) appended to these rules as is appropriate in the circumstances.

(4) A subscriber may, at any time, cancel a nomination by sending a notice in writing to the executive authority.

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

(5) A subscriber may provide in a nomination

(a) in respect of any specified nominee, that in the event of his predeceasing the subscriber, the right conferred upon that nominee shall pass to such other person or persons as may be specified in the nomination provided that such other person or persons shall if the subscriber has other members of his family, be such other member or members.

(b) that the nomination shall become invalid in the event of the happening of a contingency specified therein;

Provided that if, at the time of making the nomination the subscriber has no family, he shall provide in the nomination that it shall become invalid in the event of his subsequently acquiring a family.

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

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

(7) Every nomination made, and every notice of cancellation given by a subscriber shall, to the extent that is valid take effect on the date on which it is accepted by the executive authority.

(8) When a nomination purports to leave any amount otherwise than to a member or members of the subscriber's family, the executive authority shall call upon the subscriber to state whether he has a family and if it is found that he has one, the nomination shall not be accepted. A nomination becomes operative only on its being accepted by the executive authority.

(9) The executive authority shall attach to the statement of accounts referred to in rule 30 an enquiry whether the subscriber—

(a) desires to make any alteration in any nomination made under sub-rule (1) ; and

(b) has acquired a family in case where the subscriber has made no nomination in favour of a member or members of the family.

(10) The provisions of this rule shall apply *mutatis mutandis* to women subscribers also.

(11) The executive authority shall cause to be kept a register of subscribers to the fund and their nominees in Form 8 appended to these rules.

6. *Formation of funds.*—The provident fund shall be formed out of and maintained by (1) subscriptions from subscribers, (2) contributions from the local authority under whom the subscribers are employed, and (3) interest derived from investments or paid from the general funds of the local authority.

7. *Period and rate of subscription.*—(1) Every subscriber shall subscribe monthly to the fund when on duty or may, at his option, subscribe during leave.

(2) The amount of subscription shall be fixed by the subscriber himself subject to the following conditions that.—

(a) it shall be expressed in whole rupee;

(b) (i) it may be any sum so expressed not less than  $6\frac{1}{4}$  per cent of emoluments (i.e. 6 paise in the rupee) and not more than 16 per cent (i.e. 16 paise in the rupee);

(ii) Emoluments for the purpose of this rule shall be calculated at the rate payable in respect of the 31st March of the preceding year.

Provided that in the case of a new subscriber, the rate of pay for the first month shall, until the commencement of the next year, be taken as emoluments for the purpose of this rule;

Provided further that if, the subscriber is on leave or under suspension on the 31st March of the preceding year, his emoluments shall be calculated at the rate payable in respect of the first day after his return to duty :

Provided also that if the subscriber is on temporary duty or on temporary non-qualifying service on the 31st March of the preceding year, his emoluments shall be calculated at the rate payable in respect of the day preceding the day of his entering that temporary duty or temporary non-qualifying service :

Provided also that where the subscription is at the rate of  $6\frac{1}{4}$  per cent of the emoluments of the subscriber, fractions of a rupee shall be rounded to the next higher rupee:

Provided also that in the case of school-masters and other officers and servants under-going training, emoluments for purposes of this rule shall be those drawn by them immediately before their admission into the training institution.

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

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

(b) if he was on leave or under suspension on the 31st March of the preceding year by the deduction which he makes in this behalf from his first pay bill after his return to duty.

(4) If the amount of subscription payable contains a fraction of a rupee, it shall be rounded to the nearest whole rupee (fifty paise counting as the next higher rupee).

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

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

Provided further that—

(i) 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, and

(ii) if a probationer or an approved probationer who has been required or permitted by the local authority to subscribe to the fund is on duty only for a part of a month and 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.

8. *Deduction of subscriptions from pay bills.*—Subscriptions shall be deducted monthly from the establishment pay bills and the deductions shall be adjusted to the credit of the provident fund accounts. Officers other than the executive authority who issue cheques for disbursement of pay to subscribers shall submit to the executive authority monthly statement of provident fund accounts in Form No. 12 appended to these rules showing the name of each subscriber, his provident fund account number, the salary disbursed to him and the subscription adjusted on his account to the provident fund. In the case of school-masters and others drawing no allowances, while under training, the subscriptions shall be remitted to the executive authority by the officers themselves.

9. *Posting of deduction in provident fund ledger.*—The amount so credited shall, after the close of each month, be posted in a provident fund ledger to be kept in the office of the local authorities, from the establishment pay bills or from the statements of provident fund accounts referred to in rule 8.

10. *Investment of subscriptions in Life Insurance Policy.*—(1) The amount of subscriptions with interest thereon standing to the credit of a subscriber in the fund may, at his request in writing, be withdrawn to meet—

- (i) a payment towards a policy of life insurance ; or
- (ii) the purchase of a single payment life insurance policy ;

Provided that no amount shall be withdrawn—

(1) before the details of the proposed policy have been submitted to the local authority and accepted by it as suitable, or

(2) to meet any payment or purchase made, or effected more than three months before withdrawal, or

(3) in excess of the amount required to meet a premium actually due for payment within three months of the date of withdrawal.

The local authority shall, before accepting as suitable, the details of the proposed policy satisfy itself that the policy is taken out mainly for the benefit of the subscribers family and shall refuse to accept a policy which does not fulfil this, condition;

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

(2) Such policy, within three months after the withdrawal from the fund in respect of the policy, shall be assigned to the executive authority or such persons as the local authority shall, from time to time, appoint for the purpose. The executive authority shall also satisfy himself by reference to the Life Insurance Corporation of India, that no prior assignment of the policy on others exists. It shall be held and unless reassigned as provided for in clause (c) or clause (d) of the proviso or in sub-rule (3) shall be realised by the executive authority and the net proceeds on the realisation shall be credited to the amount of the subscriber :

Provided always—

(a) that every such policy shall, so long as the subscriber is actually in employment under the local authority and no interest therein shall during such period, vest in a subscriber on whose life it has been effected or in his nominees ; and neither he nor they shall have any right to interfere therewith ;

(b) that the local authority shall not be held responsible for any loss or damage that may arise or result from the effecting of any policy under this rule ;

(c) that on the retirement from service of a subscriber or on the termination of his services either by resignation or as a measure of punishment or on his transfer to any other local authority or Municipal Councils, the policy effected on his life shall be reassigned to him ;

NOTE—In cases where a subscriber has taken service under another local authority or Municipal Council, or has been transferred there to by a competent authority and the amount to his credit in the provident fund has been transferred to the provident fund of such local authority or municipal council, under rule 25 and his policy of life assurance had been reassigned to him under this proviso he shall assign the same under this rule, in favour of the local authority, municipal council, according as his transfer is to a local authority or to a municipal council, and

(d) that on the death of a subscriber while in service, the policy effected on his life shall be reassigned to the nominee appointed by him under rule 5 or to all the nominees appointed by him under that rule jointly, specifying the shares to which each of the nominees is entitled.

(e) that the provision of sub rules (1) and (2) above shall apply only to subscribers who, before the 14th February 1964 have been subscribing in whole or in part payment towards policies of life insurance for subscription due to the fund or making withdrawals from the fund for such payments.

(f) 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.

(3) If such a policy matures before the subscriber quits service, the executive authority shall—

(a) if the amount assured together with the amount of any bonuses which have accrued is greater than the whole of the amount withdrawn from the fund in respect of the policy with interest thereon at the rate provided in rule 16, reassign the policy to the subscriber and make it over to him who shall immediately on receipt of proceedings from the Life Insurance Corporation of India, repay to the fund the whole of any amount withdrawn with interest and in case of default, the executive authority shall arrange to recover the amount by deduction from the emoluments of the subscriber by instalments or otherwise as the local authority may direct, and

(b) if the amount assured together with the amount of any accrued bonuses is less than the whole of the amount withdrawn from the fund in respect of the policy with interest thereon at the rate provided in rule 16, realise under sub-rule (2) the amount assured together with any accrued bonuses and shall place the amount so realised to the credit of the subscriber in the fund.

(4) The executive authority shall cause to be kept a register of life assurance policies effected under this rule and a register of premia paid in respect of such policies in Forms 10 and 11, respectively, appended to these rules.

#### 11. *Lodging of sums relating to the fund—*

The amounts deducted from the establishment pay bills as provident fund deductions and the contributions paid by the local authority concerned and other sums relating to the provident fund shall be lodged in the Government treasury in the manner prescribed by the Government and a separate cash book shall be maintained.

12. *Subscriber's account.*—The account opened in the name of each subscriber shall show —

- (1) the amount of his subscriptions with interest thereon ;
- (2) his share of the contributions given by the local board with interest thereon ; and
- (3) the amount of all advances given.

13. *Contribution by local authority.*—(1) The contributions from the local authority shall be six and quarter per cent, of the subscriber's, emoluments drawn on duty and shall be credited to his account annually before the 31st March, or whenever the account is closed under rule 24. Should a subscriber elect to subscribe during leave, his leave salary shall, for the purpose of this rule, be deemed to be emoluments drawn on duty. No contribution shall, however, be payable, by the local authority in respect of the emoluments drawn by the subscriber during the period, if any, of his temporary transfers to non-qualifying service.

(2) The amount of contributions payable shall be rounded to the nearest rupees in the manner provided in sub-rule (4) of rule 7.

(3) When a subscriber in the service of a local authority is temporarily transferred to take service under any other local authority or municipal council or the State Government, the local authority, municipal council or the State Government, as the case may be, shall pay to the provident fund of the local authority a contribution calculated at six and quarter per cent of the subscriber's emoluments drawn on duty under such authority or municipal council or the State Government.

14. *Interest.*—(1) The local authority shall pay to the credit of the account of a subscriber, interest at such rate as is allowed to Government servants on their general provident fund deposits every year on the amount at his credit in the fund ;

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, upto the date on which the amount standing at the credit of the subscriber become payable.

(2) Interest shall be credited with effect from the 31st March of each year in the following manner—

(i) on the amount at the credit of a subscriber on the 31st March of the preceding year ; less any sums withdrawn during the current year interest for 12 months ;

(ii) on sums withdrawn during the current year interest from the 1st April of the current year upto the last date of the month preceding the month of withdrawal ;

(iii) on all sums credited to the subscriber's account after the 31st March of the preceding year-interest from the date of deposit upto the 31st March of the current year ; and

(iv) if the total amount of interest contains a fraction of a rupee it shall be rounded to the nearest whole rupee (fifty naye paise counting as the next higher rupee) :

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

(3) For the purposes of this rule the date of deposit shall, in the case of recoveries from emoluments, be deemed to be the first day of the month in which they are recovered ; and in the case of amounts forwarded by the subscriber, shall be deemed to be the first day of the month of receipt, if they are received by the executive authority, before the fifth day of the month, or if they are received on or after the fifth day of that month, the first day of the next succeeding month.

(4) In addition to any amount to be paid under rule 29 interest thereon upto the end of the month preceding that in which payment is made or upto the end of the sixth month after the month in which such amount became payable whichever of these periods be less shall be payable to the person to whom such amount is to be paid :

Provided that where the executive authority has intimated to that person a date on which he is prepared to make payment in cash or have posted a cheque in payment to that person, interest shall be payable only upto the end of the month preceding the date so intimated or the date of posting the cheque as the case may be.

(5) When the amount standing to the credit of a subscriber has been transferred to the local authority from another local authority under rule 25 interest shall be credited by the local authority to the account of the subscriber on the amount so transferred from the date subsequent to that for which interest has been credited by the local authority from which the subscriber was transferred.

(6) Interest shall not be credited to the account of any Muslim subscriber if he informs the executive authority that he does not wish to receive it ; but if he subsequently asks for interest, it shall be credited with effect from the 1st April of the year in which he asks for it.

15. *Amount in fund not liable to attachment.*—The amount standing to the credit of a subscriber in his provident fund account shall not in any way be capable of being assigned or charged and shall not be liable to attachment under any decree or order of any civil revenue or criminal court in respect of any debt or liability incurred by the subscriber and neither the Official Assignee nor any Receiver appointed under the Provincial Insolvency Act, 1920 shall be entitled to, or have any claim on, such amount.

16. *Purposes for which advance may be sanctioned.*—(1) The executive authority may, at his discretion, grant temporary advances to a subscriber from the amount standing to his credit in his provident fund account subject to the following conditions:—

(a) The subscriber shall satisfy the executive authority, that his pecuniary circumstances justify the grant of the advance and that the advance will be expended on the following object or objects and not otherwise:—

(i) to pay expenses incurred in connection with the prolonged illness of the subscriber or any person actually dependent on him ;

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

(ii) to pay for the overseas passage for reasons of health or education of subscriber or any person actually dependent on him ;

(iii) to pay obligatory expenses on a scale appropriate to the subscriber's status which by customary usage the subscriber has to incur in connection with his marriage or other ceremonies or connection with marriages, funerals or other ceremonies of persons actually dependent on him :

Provided that the condition of actual dependence shall not apply in the case of son or daughter of the subscriber ;

(iv) to meet the cost of legal proceedings instituted by the subscriber for vindicating his position in regard to any allegations made against him in respect of any act done or purporting to be done by him of his official duty, the advance in this case being available in addition to any advance admissible for the same purpose from any other source :

Provided that the advance under this sub-clause shall not be admissible to a subscriber who institutes legal proceedings in any court of law either in respect of any matter unconnected with his official duty or against the local authority in respect of any condition of service or penalty imposed on him :

(v) to meet the cost of his defence where the subscriber is prosecuted by the local authority in any court of law or where the subscriber engages a legal practitioner to defend himself in any enquiry in respect of any alleged official misconduct on his part ; and

(vi) to invest in National Defence Bonds or other Defence Securities specified by Government from time to time.

(b) The advance shall in no case exceed the amount of subscription and interest thereon standing to the credit of the subscriber in his provident fund account at the time when the advance is granted.

(c) The executive authority shall record in writing, his reasons for granting the advance.

(2) In fixing the amount of an advance the executive authority shall pay due regard to the amount at the credit of the subscriber in his provident fund account.

17. *Limit of advance.*—An advance shall not, except for special reasons to be recorded in writing and except with the special sanction of the Panchayat union council.

(i) exceed three months' pay or half the amount of subscription and interest thereon standing to the credit of the subscriber in his provident fund account whichever is less, or

(ii) unless the amount already advanced does not exceed two-thirds of the amount admissible under sub-clause (i) be granted until at least twelve months after the final repayment of all previous advances together with interest thereon.

*Explanation.*—For the purposes of this sub-rule, "pay" does not include dearness allowance.

(iii) Not with standing anything contained in rule 19, the advance to be sanctioned for the purpose of sub-clause (iv) or sub-clause (v) of clause (a) of sub-rule (1) of rule 18 shall not exceed three months' pay or Rs. 500 whichever is greater, and shall in no case exceed half the amount at the credit of the subscriber.

18. *Recovery of advance.*—(1) An advance shall be recovered from the subscriber in such number of equal monthly instalments as the executive authority may direct but such number shall not be less than twelve, unless the subscriber so elects, or in any case more than twenty-four. A subscriber may, at his option, make repayment in a smaller number of instalment than that specified. Each instalment shall be a number of whole rupees, the amount of the advance being raised or reduced, if necessary to admit of a fixation of such instalments.

(2) Recovery shall be made in the manner provided in rule 8 for the realisation of subscriptions and shall commence on the first occasion after the advance is made on which the subscriber draws pay for a full month. Recovery shall not be made while the subscriber is on leave or in receipt of subsistence grant, and may be postponed by the executive authority during the recovery of an advance of pay granted to the subscriber.

(3) If more than one advance has been made to a subscriber each advance shall be treated separately for the purpose of recovery.

(4) (a) After the principal of the advance has been fully repaid, interest shall be paid thereon at the rate of one-fifth per cent of the principal for each month or broken portion of a month during the period between the drawal and complete repayment of the principal;

Provided that Muslim subscribers whose deposits in the fund carry no interest shall not be required to pay into the fund any additional instalments on account of interest on advances granted to them from the fund.

(b) Interest shall ordinarily be recovered in one instalment in the month after complete repayment of the principal, but if the period referred to in clause (a) exceeds 20 months, interest may, if the subscriber so desires, be recovered in two equal monthly instalments. The method of recovery shall be that provided in sub-rule (2). Payments shall be rounded to the nearest whole rupee (fifty paise counting as the next higher rupee).

(5) Recoveries made under this rule shall be credited as they are made to the account of the subscriber in the fund.

(6) The executive authority shall cause to be kept a register of temporary advances and their recoveries in Form 9 appended to these rules.

19. *Withdrawals from the fund.*—(1) Subject to the conditions specified herein, withdrawals may be sanctioned by the executive authority at any time after the completion of fifteen years of service (including broken periods of service, if any) of a subscriber or within five years before the date of his retirement on superannuation whichever is earlier, from the amount standing to his credit in the fund, for one or more of the following purposes, namely :—

(a) meeting the cost of higher education, including where necessary the travelling expenses of any child of the subscriber in the following cases, namely :—

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

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

(b) Meeting the expenditure in connection with the marriage of the subscriber's sons or daughters and if he has no daughters, of any of the female relations dependent on him ;

Provided that in respect of the same marriage a subscriber may either withdraw the money in terms of this rule or in terms of rule 18.

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

(2) (i) Withdrawals may be sanctioned by the executive authority at any time after the completion of fifteen years of service (including broken periods of service, if any) of a subscriber or within ten years of, prior to 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) Building or acquiring a suitable house for his residence including the cost of site or repaying any outstanding amount on account of loan expressly taken for this purpose before the date of receipt of the application or withdrawal but not earlier than twelve months of that date of reconstructing, or making additions or alterations to a house already owned or acquired by a subscriber

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

(c) For constructing a house on a site purchased utilising the sum withdrawn under clause (b).

*Explanation*—Subscriber who has availed himself of an advance under the scheme for the grant of loan for house building purpose sponsored by the State or Central Government or has been allowed any assistance in this regard from any other Government source shall be eligible for the grant of final withdrawal under items (a), (b) and (c) of clause (2) for the purposes specified therein and also for the purpose of repayment of any loan taken under the aforesaid scheme subject to the limit specified in the proviso to sub-rule (1) of rule 20.

(ii) In the case of husband and wife who are both subscribers to the provident fund, both can withdraw the provident fund for house building provided that only one house is built and that the total amount withdrawn is within the prescribed limit. If, as mentioned above the amount withdrawn exceeds the actual expenditure or repayment as aforesaid, the excess shall be refunded to the local body forthwith in one lumpsum together with interest thereon at the rate provided in rule 16 from the month of such withdrawal by the employee for being credited to his account in the provident fund. The actual expenditure incurred in connection with sale or transfer deeds may be reckoned as part or cost of the house ;

(iii) The house proposed to be acquired or redeemed by the employee with the help of the amount withdrawn as aforesaid shall be situated at the place of his duty or his intended place of residence after

retirement. Cases of subscribers acquiring houses outside India with the aid of the advance which may be very rare may be examined on their merits as and when they arise ;

(iv) Withdrawals shall be permitted for the building, acquisition or redemption of one house only ; and further in those cases only where the employees do not already own a house at the place referred to above .

(v) The construction of the house shall be commenced within six months of withdrawal of money and shall be completed within a period of one year from the date of commencement of construction. If, however, the house is to be purchased or redeemed or a private loan previously raised for the purpose has to be repaid, this shall be done within three months of the withdrawal.

(vi) In the case of construction of a house, the withdrawal shall be permitted only in equal instalments (not less than two and not more than four in number), the instalments after the first being authorised by the administrative authority after verification regarding progress of construction of the house.

(3) *Disbursement.*—(i) The amount required partly for purchase of land and partly for constructing a new house or enlarging living accommodation in an existing house shall be paid as follows :—

(a) An amount not exceeding 50 per cent of the sanctioned amount shall be payable to the subscriber for purchasing a plot of land. In all cases in which part of the advance is given for the purchase of land, the land must be purchased and the sale deed in respect thereof produced for the inspection of the executive authority within two months of the date on which the above amount of 50 per cent is drawn or within such further time not exceeding three months from the date of drawal of amounts as the executive authority may allow in this behalf failing which the subscriber shall be liable to refund the entire amount to the credit of his account with interest thereon.

(b) An amount equal to 40 per cent of the amount remaining after deducting from the sanctioned amount of withdrawal, the instalment given for the purchase of land, shall be payable when the construction of the house reaches plinth level.

(c) (i) The balance of the sanctioned amount shall be payable when the construction of the house has reached roof level.

(ii) Amount required only for constructing a new house or enlarging living accommodation in an existing house shall be paid as follows :—

(a) An amount equal to 30 per cent of the sanctioned amount shall be payable to the subscriber before commencement of constructing the new house or enlarging living accommodation in an existing house.

(b) A further amount not exceeding 40 per cent of the sanctioned amount shall be payable when the house has reached the plinth level.

(c) The remaining 30 per cent of the sanctioned amount shall be payable when the house has reached roof level ;

Provided that expansion has been necessitated by an increase in the bonafide personal requirements of the subscriber :

(iii) Amount required either for purchasing a ready built house or for repaying loan taken by the subscriber for constructing or purchasing a house shall be paid as follows :—

The executive authority may sanction the payment of the entire amount required by and admissible to the subscriber in one lump sum. The acquisition of the house must be completed within three months of the drawal of the amount failing which the amount together with interest thereon shall be refunded to the credit of his account forth-with unless an extension of this time limit is granted by the executive authority, which shall not exceed six months from the date of drawal of the amount :

Provided that utilisation of the amount withdrawn for a purpose other than that for which it is sanctioned or breach of any of the other conditions of the withdrawal of the amount shall render the subscriber liable to disciplinary action, apart from the subscriber being called upon to refund the entire amount withdrawn by him to the credit of his account.

*Explanation.*—The employee shall submit an annual declaration in the form shown in Annexure II or in such other forms as may from time to time be required by the Government on or before the 31st December in each year and satisfy the sanctioning authority if called upon to do so, by the production of tax receipts, title deeds and the like that the house remains in his sole ownerships and that while he is still in service he has not parted with the possession thereof by way of transfer, sale, mortgage, gift, exchange, lease for a term exceeding three years or otherwise however without the previous permission of the sanctioning authority in writing. The amount withdrawn shall be repayable forthwith in one instalment together with interest thereon at the rate provided in rule 16 from the month of such withdrawal by the employee if the house is sold or encumbered at any time before retirement without such permission.

20. *Sanction of withdrawals.*—(1) Any sum withdrawn by a subscriber at any one time for one or more of the purposes specified in rule 21 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 executive authority may, however, sanction the withdrawal of an

amount in excess of this limit upto three-fourth of the balance at the credit under subscription having due regard to (i) the object for which the withdrawal is made, (ii) the status of the subscriber and (iii) the amount to his credit in the fund:

Provided that in the case of a subscriber who has availed himself of an advance under the scheme for the grant of loans for house building purpose sponsored by the State or Central Government, or has been allowed any assistance, in this regard from any other Government source, the sum withdrawn under this sub-rule together with the amount of advance taken under the aforesaid scheme or the assistance taken from any other Government source shall not exceed Rs. 75,000 or five years' pay whichever is less.

(2) A subscriber who has been permitted to withdraw money from the fund under rule 21 shall satisfy the executive authority that the money has been utilised for the purpose for which it was withdrawn and if he fails to do so, the whole of the sum so withdrawn, or so much thereof as has not been applied for the purpose for which it was withdrawn shall forthwith be repaid in one lump-sum together with interest thereon at the rate determined under rule 16 by the subscriber to the fund and in default of such payment, it shall be ordered by the executive authority to be recovered from the emoluments either in a lump-sum or in such number of monthly instalment as may be determined by him.

*Explanation.*—The following time limits shall be considered as the reasonable period referred to in this rule for the withdrawals mentioned below :—

(i) Withdrawal for educational purpose under item (a) of rule 19(1).—The final withdrawal shall be disbursed by the executive authority directly to the educational institution concerned whenever possible. In other cases the subscriber shall certify to the utilisation of the final withdrawal before the end of three months from the commencement of the educational course for which the final withdrawal was taken.

(ii) Withdrawal for marriage purposes under item (b) of rule 19(1).—The amount sanctioned shall be disbursed sixty days prior to the date fixed for marriage. The subscriber shall certify to the utilisation within thirty days from the date of marriage.

(iii) Withdrawal for medical expenses under item (c) of rule 19(1).—The subscriber shall satisfy the executive authority as to the proper utilisation within three months from the date of drawal of final withdrawal.

(3) Nothing contained in sub-rule (2) shall be deemed to require a subscriber whose deposits in the fund carry no interest, to pay any interest on any sum.

21. *Conversion of an advance into a withdrawal.*—A subscriber who has already drawn or may draw in future an advance under rule 18 for any of the purposes specified in clauses (a), (b) and (c) of sub-rule (1) of rule 18 may convert at his discretion by written request addressed to the executive authority the balance outstanding against it into a final withdrawal on his satisfying the conditions laid down in rules 21 and 22:

Provided that the conversion of temporary advance into a final withdrawal may be permitted, if the subscriber satisfied the conditions on the date of the conversion of the temporary advance into final withdrawal in respect of the balance outstanding against it.

22. *Closing of accounts.*—The account of each subscriber shall be closed.  
 (1) When he is dismissed from service of the local authority or removed or called upon to resign on account of misconduct or inefficiency, or resigns without notice or permission or in the case of a servant appointed on probation, if he is not confirmed at the end of the probation period ; or

(2) when he retires from service or when his services are dispensed with owing to a reduction of establishment (or some cause other than his own misconduct) or when he becomes incapable of contributing to the fund by reason of his having been reduced to Last Grade Service otherwise than for reasons contemplated in Explanation I (ii) to rule 4 or misconduct, or by reason of his permanent transfer from the qualifying to non-qualifying service, or when he is permitted to resign under any circumstances other than those mentioned in clause (1) of this rule.

*Explanation.*—‘Last Grade Service’ under this rule would include all posts including those of peons, the pay of which is below sixty rupees per mensem; or

(3) when he dies :

Provided that a subscriber who has been dismissed from the service of the local authority and is subsequently reinstated in that service shall, if required to do so by the local authority on the advice of the appellate authority, repay any amount paid to him from the fund in pursuance of this rule with interest thereon at the rate provided in rule 16, in cash or in securities or partly in cash and partly in securities, by instalments or otherwise or by recovery from his emoluments as the local authority may direct. The amount so repaid shall be placed to his credit in his account with interest thereon and the part which represents the contribution paid by the local authority with interest thereon being accounted for, in the manner provided in rule 6.

*Explanation.*—Subscribers who are reduced to Last Grade Service as defined in the rules regulating the grant of gratuities by the local authority to its officers and servants, owing to their misconduct, shall be regarded for the purposes of this rule as having been dismissed from the posts carrying higher pay, and shall accordingly be dealt with under clause (1) of this rule.

23. *Transfer of accounts.*—(1) When with the consent of a local authority or on transfer a subscriber takes service under another local authority or municipal council as the case may be for the benefit of the officers and servants of which the provident fund is not maintained by the same local authority or municipal council the amount to his credit in the provident fund shall be transferred to the provident fund maintained for the benefit of the officers and servants of the local authority or municipal council as the case may be under which the subscriber takes service together with interest thereon till the date of actual transfer. Such transfer shall be effected at the earliest possible date, provided that it shall be so arranged that there shall be no loss of interest to either the local authority or the municipal council as the case may be.

(2) In the case of a teacher :—

(a) who with the consent of the local authority which employs him takes service in a school under another local authority or municipal council for the benefit of the officers and servants of which the provident fund is not maintained by such local authority or municipal council in a school to which the Government provident fund scheme for teachers in non-pensionable service applies, or

(b) who quits service in a school to which the Government provident fund scheme applies and takes up service under a local authority, the amount to his credit in the provident fund shall be transferred to the provident fund applicable to the local authority in which he newly joins.

(3) The executive authority, the District Educational Officer or the Inspectress of Girls' Schools, as the case may be, shall make arrangements for the transfer of funds and accounts.

(4) In cases where the transfer of service from one local authority to another local authority is temporary, the amount to the subscriber's credit in the provident fund shall not be transferred.

24. *Closure of accounts.*—When a subscriber's account shall be closed either on the dismissal of the subscriber on any ground or in his resignation within five years of the commencement of his employment, the local authority may withhold all or any part of the amount standing to his credit in the contribution account and taking only the balance together with the amount deposited by him as subscription and the interest thereon:

Provided that all payment under this rule shall be subject to such recoveries as may be ordered by the executive authority under rule 27.

*Explanation.*—(1) When an account of a subscriber is closed the amount of his subscription with contribution and interest due upto the date on which his account is closed shall be paid to him by the executive authority after careful scrutiny subject to audit in the usual course along with the monthly accounts.

(2) When a subscriber's account is closed on his removal from service by the competent authority on grounds of insanity and desertion from duty, the amount standing to his credit may be paid by the executive authority to the nominee of the subscriber if there is one, or to the legal heir of the subscriber, if there is no nominee, after obtaining a bond signed by two sureties agreeing to indemnify the local authority against any subsequent claim which might arise.

(3) Subscriptions and contributions payable under this rule, which are not claimed within six months, shall be transferred to the head 'deposits' and dealt with under the rules applicable to 'deposits' generally. In the case of a subscriber's death the six months shall be calculated from the date on which a registered notice is sent in Form 3 appended to these rules to the person or persons specified in the nomination referred to in rule 5.

(4) If the recoveries to be made from a subscriber under rule 27 have not been ascertained on the date of closure of his account under rule 24 and delay in payment is caused thereby, interest shall be allowed to the subscriber until he is given intimation that the recoveries to be made from him have been ascertained and that he may receive payment of the amount due to him. No interest shall be payable after the date on which intimation is sent to the subscriber.

(5) When the whole or any part of the amount standing to a subscriber's credit in the contribution account is withheld under this rule, each local authority or municipal council which contributed towards the same shall be entitled to a refund of, or in proportion to the sum contributed by it together with interest thereon.

25. *Payment of sums from the fund to other local authorities.*—Subject to the condition that no deductions shall be made in excess of the amounts of contributions made and credited to the account of the subscriber and of any interest or increment which has accrued on such contributions, the executive authority shall, when the sum standing to the credit of any subscriber in the fund has become payable, deduct and pay to the local authority or a municipal council under which the subscriber had served, the amount due under a liability incurred by the subscriber to such local authority or municipal council.

26. *Payment on the death of a subscriber.*—Subject to any deductions under rule 27 on the death of a subscriber before quitting the service—

(i) when the subscriber leaves a family—

(a) if a nomination made by a subscriber in accordance with the provisions of rule 5 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 nomination relates shall become payable to his nominee or nominees in the proportion specified in the nomination ;

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

Provided that no share shall be payable to—

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

if there is any member of the family other than those specified in clauses (1) to (4):

Provided also 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.

*Explanation.*—Any sum payable under these rules to a member of the family of a subscriber vests in such member under sub-section (2) of section 3 of the Provident Funds Act, 1925.

(ii) When the subscriber leaves no family, and if a nomination made by him in accordance with the provisions of rule 5 in favour of any person or persons subsists, the amount standing to his credit in the Fund or the part thereof to which the nomination relates, shall become payable to his nominee or nominees in the proportion specified in the nomination.

(a) When a nominee is dependent of the subscriber as defined in clause (c) of section 2 of the Provident Funds Act, 1925 the amount vests in such nominee under sub-section (2) of section 3 of that Act.

(b) When the subscriber leaves no family and no nomination made by him in accordance with the provisions of rule 5 subsists, or if such nomination relates only to part of the amount standing to his credit in the fund, the relevant provisions of clause (b) and of sub-clause (ii) or clause (c) of sub-section (1) of section 4 of the Provident Funds Act, 1925, are applicable to the whole amount or the part thereof to which the nomination does not relate.

(iii) Payment of Provident Fund money due to a minor beneficiary of a deceased subscriber may be made to the guardian nominated by the subscriber in the declaration made under the rules, in force, if such declaration continues to be valid under rule 5. When the subscriber has not nominated a guardian, a guardian appointed by the court to receive payment on behalf of a minor beneficiary shall alone be recognised 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 Funds Act, 1925. But if the party pleads inability to incur expenditure for obtaining the guardianship certificate from the Court, the orders of the Government shall be obtained for making any payment.

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

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

(b) in the absence of a natural guardian to the person considered fit by the executive authority, to receive payment on behalf of such minor beneficiary on such person executing a bond in Form 13 appended to these rules signed by two sureties agreeing to indemnify the local authority 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 local authority against any subsequent claim which might arise :

Provided further that in cases 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 local authority against any subsequent claim which might arise before the payment is made.

(v) Payment of provident fund money due to a person nominated to receive the whole or part of the amount standing to the credit of a subscriber in the fund shall be made as follows :

In cases where the nominee has predeceased the subscriber and the nomination continues to be valid at the time of death of the subscriber or where the nominee dies after the subscriber but before receiving payment :

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

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

(b) When the amount due to the deceased nominee exceeds Rs. 500 Payment shall be made by the local authority to the person who produces Probate or letters of administration evidencing the grant to him of administration to the estate of the deceased nominee or a succession Certificate entitling the holder thereof to receive payment of the amount :

Provided that, in cases where the local authority is satisfied of the right and title of a person claiming payment as heir of the deceased nominee and that undue delay and hardship would be caused by insisting on the production of letters of administration or other legal authority it may, with the specific approval of the Government, authorise the executive authority, to pay the amount to the claimant on his executing a bond signed by two sureties agreeing to indemnify the local authority against any subsequent claim which might arise.

27. *Payment to subscribers.*—(1) When the amount standing to the credit of a subscriber in the fund or the balance thereof after any deduction under rules 24 and 25 becomes payable, it shall be the duty of the executive authority, after satisfying himself, when no such deduction has been directed under these rules, that no deduction is to be made, 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, assigned, 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 of reassignment or delivery shall be made to such manager and not to the lunatic.

(3) Any person who desires to claim payment under this rule shall send a written application in that behalf to the executive authority.

(4) All payments according on the closing of the accounts of a subscriber shall be made to him or to his nominee on a voucher in Form 7 appended to these rules.

28. *Transfer of subscribers to pensionable service under Government.*—If a subscriber is permanently transferred to pensionable service under Government—

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

(ii) if, after entering in the Government service, such employee retains the provident fund benefits in respect of his previous service under the local authority, the amount of contributions by the local authority with interest thereon standing to his credit in the fund shall also be transferred to his credit in the General Provident Fund.

29. *Miscellaneous rules regarding the form in which moneys in the Fund may be held.*—(a) All interest earned in a year over and above what is payable to the subscribers shall, together with the contributions forfeited under the rule 24 in so far as the same is to be credited to the local authority and other miscellaneous receipts, be credited to the head 'Miscellaneous'.

(b) If in a particular year, the interest earned is less than the amount payable to subscribers, the difference, shall be debited to this head.

(c) The balance available under this head shall lapse to the local authority.

(d) In case, the difference referred to in clause (b) above is not covered by the balance under this head, the excess shall be adjusted to the provident fund from the general funds of the local authority.

30. As soon as possible after the close of each year or when his account is transferred to another local authority or municipal council under rule 23 every subscriber shall be furnished with a statement of account in Form 2 appended to these rules showing the amount at his credit inclusive of interest and contribution. The executive authority shall record at the end of the entries relating to each year in Form 6 and when the account of any subscriber is transferred to another local authority or municipal council in the ledger Accounts concerned a certificate that every subscriber or, in the latter case, the subscriber concerned has been furnished with a statement of account in Form 2. Subscribers shall satisfy themselves as to the correctness of these statements, and errors in them shall be brought to the notice of the executive authority, within one month from the date of their receipt.

31. The executive authority, shall cause to be kept a provident fund ledger of subscribers, an abstract register and a cash book in Forms 4, 5 and 6 respectively, appended to these rules for the transactions of the fund. The provident fund ledger and the abstract register shall be posted as regards receipts of subscriptions from the pay bills or from the monthly statements and as regards advances from the paid vouchers concerned. At the end of the year interest and contribution shall be calculated on the account of each subscriber and the amounts posted in the respective columns against each subscriber. The contributions payable by panchayats in the panchayat union shall be promptly recovered and entered in the cash book. As regards contributions payable by the panchayat union council and interest on subscriptions and contributions, a transfer adjustment voucher shall be drawn up and passed by the executive authority, for credit to the debit head 'Provident Fund' by debit to the service head 'Contributions to the Provident Fund' and the adjustment shall be included in the accounts of the year. In the case of subscribers' accounts closed during the course of the year, the same procedure shall be followed for the adjustment of the contribution as soon as the account is closed.

The cash book shall be opened every month with the closing balance of the previous month. The total amount of subscriptions realised shall be credited in one entry at the end of the month, but all other transactions shall be recorded as soon as they occur, care being taken to show the amounts in the proper columns. The cash book shall be balanced every month and the total net balance verified with that shown in the plus and minus memorandum against the head 'Provident Fund.' At the end of the year, if there is any surplus under the head 'Miscellaneous' to be transferred to the credit of the local authority under rule 32, an adjustment voucher shall be drawn up and passed by the executive authority, debiting the head 'Provident Fund' by credit to 'Miscellaneous Surplus Transferred from Provident Fund'. In the cash book it shall

be shown as a charge under 'Miscellaneous'. When the cash book has been closed the closing balance under the heads 'Subscriptions and contributions' shall be verified with "the Pass Book of the Treasury maintained for the Provident Fund Accounts".

If any differences are noticed when effecting the reconciliations above referred to, steps shall be taken at once to find out the cause thereof and the necessary adjustments shall be promptly made.

The Provident Fund ledger, abstract register, cash book and other records of the fund shall be examined monthly by the executive authority and shall be reviewed every year by the Local Fund Inspecting staff of the Examiner of Local Fund Accounts.

Explantion—The nomination of subscriber shall be carefully preserved in safe-custody in a separate file with a number assigned to each. The number shall be noted in provident Fund Form No.9 as well as in the ledger account of the subscriber in provident Fund Form No. 5.

N.B. This rule shall stand repealed so far as provincialised staff are concerned.



## P. F. FORM No. 1 (B)

[Referred to in rule 5 (3)]

(To be used when the subscriber has a family and wishes to nominate more than one member thereof.)

I hereby nominate the persons mentioned below, who are members of my family as defined in rule 2 of the Local Authorities Provident Fund Rules, 1963, to receive the amount that may stand to my credit in the Fund, in the event of my death before that amount has become payable or having become payable, has not been paid, and direct that the said amount shall be distributed among the said persons in the manner shown below against their names:—

Name and address of nominee.	Relationship with the subscriber.	Age.	* Amount or share of accumulations to be paid to each.	Name of guardian in the case of minors.	Contingencies on the happening of which the nomination shall become invalid.	Name, address and relationship of the person, if any, to whom the right of the nominee shall pass in the event of his pre-deceasing the subscriber.
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Dated this                      day of                      19                      at

Signature of subscriber.

Two witnesses to signature:—

(1)

(2)

\*Note.—The column should be filled in so as to cover the whole amount that may stand to the credit of the subscriber in the Fund at any time.

P. F. FORM NO. 1 (C)

(Referred to In Rule 5 (3).

(To be used when the subscriber has no family and wishes to nominate one person).

I having no family as defined in rule 2 of the Local Authorities Provident Fund Rules, 1963, hereby nominate the person mentioned below to receive the amount that may stand to my credit in the Fund, in the event of my death before that amount has become payable, or having become payable, has not been paid—

Name and address of nominee.	Relationship with the subscriber	Age	Contingencies on the happening of which the nomination shall become invalid.	Name, address and relationship of the person, if any to whom the right of the nominee shall pass in the event of his predeceasing the subscriber.
1	2	3	4	5

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 19\_\_\_\_ at \_\_\_\_\_

Two witnesses of signature, \_\_\_\_\_ Signature of subscriber

1. \_\_\_\_\_

2. \_\_\_\_\_

NOTE: Where a subscriber who has no family makes a nomination, he shall specify in this column that the nomination shall become invalid in the event of his subsequently acquiring a family.

## P. F. FORM No. 1(D).

[(Referred to in rule 5 (3))]

(To be used when the subscriber has no family and wishes to nominate more than one person.)

I, having no family as defined in rule 2 of the Local Authorities Provident Fund Rules, 1963, hereby nominate the persons mentioned below to receive the amount that may stand to my credit in the Fund in the event of my death before that amount has become payable, or having become payable, has not been paid, and direct that the said amount shall be distributed among the said persons in the manner shown below against their names :—

Name and address of nominee.	Relationship with the subscriber.	Age.	* Amount or share of accumulations to be paid to each.	* Contingencies on the happening of which the nomination shall become invalid.	Name, address and relationship of the person, if any, to whom the right of the nominee shall pass in the event of his predeceasing the subscriber.
Dated this			day of	19	at

Signature of subscriber.

Two witnesses to signature—

(1)

(2)

\*NOTE.—This column should be filled in so as to cover the whole amount that may stand to the credit of the subscriber in the Fund at any time.

\*NOTE.—Where a subscriber who has no family makes nomination he shall specify in this column that the nomination shall become invalid in the event of his subsequently acquiring a family.

P. F. FORM No. 2.

(Referred to in rule 33).

Provident Fund Institution.

Deposit Account of.....

(Official designation ) for the year ending the 31st March 19

Account No. ....

	Subscription.		Bonus		Remarks.
	RS.	P.	RS.	P.	
Opening balance .. .. .					
Balance, if any, transferred from other local bodies.					
*Credits during year .. .. .					
Interest for 19 .. .. .					
Total ..	_____	_____	_____	_____	

Withdrawals during the year

Balance on the 31st March 19

Forwarded to the subscriber as required by rule 33 of the Provident Fund Rules.

He is requested to satisfy himself as to the correctness of the statement and to bring errors, if any, to the notice of the undersigned within one month from the date of its receipt.

He is requested to state whether he desires to make any alteration in any nomination made under rule 5 (1) of the Local Authorities Provident Fund Rules, 1963.

*Executive Authority*

Includes recoveries made during the months of April to March.

In case the subscriber has made no nomination in favour of a member or members of his family, due to his having no family at the time, he is also requested to state whether he has acquired a family thereafter.

Signature .....

Office of the

Dated the.....19

P. F. FORM No. 3.

[Referred to in Explanation (3) under Rule 26.]

Registered Notice.

No. Date 19

From

The Executive Authority,

.....

To

.....

.....

Sir,

I am to inform you that

late in the employ of this office, died on the that the said

was a subscriber to this Provident Fund Institution and that in the nomination furnished by him under rule 5 of the rules applicable to Provident Fund Institutions, he gave the above name and address as the person to whom he desired that, in the event of his death, the amount due to him from the Fund should be paid.

2. The amount standing to the credit of the deceased from the Fund is Rs. which sum will be paid to you on your affording satisfactory proof of your identity with the person referred to in the nomination above mentioned. In the event of your not making a claim to such a sum within six months from the date thereof, the same will be transferred to the head of "Deposits" and dealt with under the rules applicable to "Deposits" generally.

Yours faithfully,

Executive Authority

P. F. FORM No. 4.  
(Referred to in Rule 34.)  
Official designation.

Account No.  
Bonus account.

Pay  
Subscription account.

Refunds of  
withdrawals.

Name

19 19

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Deposits.	Date.	Account.	Total each month.	Withdrawals.	Monthly balance on which interest is calculated.	Interest on monthly balance.	Subscriber's emoluments drawn on duty or if he, elects to subscribe during leave salary.	Bonus.	Interest on bonus.	Remarks.
	RS. P.		RS. P.	RS. P.	RS. P.	RS. P.	RS. P.	RS. P.	RS. P.	RS. P.	

Ba ancessroml











P.F. FORM No. 8.

[Referred to in rule 5 (11).]

Register of Subscribers to the Provident Fund Institution and their

Nominees.

Nominees.

Subscribers.

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Serial number.	Name in full.	Father's name.	Address.	Date of birth by the christian era.	Date of admission.	Age on date of admission.	Name and appointment held on date of admission.	Pay of post.	Number and date of certificate of nomination (to be filled separately).	Serial number.	Name in full.	Relationship to subscriber.	Age.	Occupation.	Address.	Sums due in what proportion payable.	Names and Addresses of witnesses attesting the certificate.	Initials of the Commissioner.	Remarks.

RS. P.



**P.F. FORM No. 10.**

[Referred to in Rule 10 (4).]

Register of life assurance policies effected in favour of the Commissioner under rule 10 of the Provident Fund Rules.

(1)	Serial number.	(2)	No. of Policy-holder.	(3)	No. of Policy.	(4)	Date of maturity of policy.	(5)	Amount of policy.	(6)	Amount of premium.	(7)	Folio number of Register of Premia.	(8)	Date of receipt of policy.	(9)	Dated initials of the Commissioner.	(10)	Date of assignment.	(11)	No. and date of letter forwarding the policy.	(12)	Date of acknowledgement of policy.	(13)	Dated initials of the Commissioner.
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**P.F. FORM No. 11.**

[Referred to in Rule 10 (4)].

Register of Premia.

1. Name of Policy-holder.
2. Folio number of Provident Fund Ledger.
3. Number of policy.
4. Date of maturity of policy.
5. Numer of instalments in which the annual premium is payable.
6. Amount of each instalment of premium.
7. Due date (or date) of payment of instalment (or instalments).

Serial No. of payment.	Amount Paid.	Date of payment.	Initials of the Commissioner.	Remarks.
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## P. F. FORM NO. 13.

(Referred to in Note 2 under rule 28.)

Bond of Indemnity for drawal of Provident Fund money due to her minor child/children of a deceased subscriber by a person other than its/their natural guardian where each minor's share does not exceed Rs. 100.

Know all men by these presents I/We (a) resident(s) of \_\_\_\_\_ and I/We (b) \_\_\_\_\_ and resident(s) of \_\_\_\_\_ sureties on her/his/their/ \_\_\_\_\_ behalf are held firmly bound to the panchayat union council of (hereinafter called the panchayat union council) in the sum of Rupees (Rs. \_\_\_\_\_) to be paid to the panchayat union council for which payment to be well and truly made, each of us severally binds himself and his heirs, executors, administrators and assigns and every two and all of us jointly bind ourselves and our heirs, executors, administrators and assigns firmly by these presents.

As witness our hands this day of \_\_\_\_\_ 19 \_\_\_\_\_ .

Whereas (c) \_\_\_\_\_ was at the time of his death a subscriber to the Provident Fund established and maintained by the panchayat union council AND WHEREAS the said (c) died on the day of \_\_\_\_\_ 19 \_\_\_\_\_, and a sum of rupees (Rs. \_\_\_\_\_) is payable by the panchayat union council on account of his Provident Fund accumulations AND WHEREAS the above bounden (a) hereinafter called the claimant(s) claim(s)! \_\_\_\_\_ the said sum on behalf of the minor guardianship certificate.

AND WHEREAS the claimant(s) has/have satisfied the (d) (Officer concerned) that he/she/they is/are entitled to the aforesaid sum and that it would cause undue delay and hardship if the claimant(s) were required to produce a guardianship certificate AND WHEREAS the said sum is payable to the claimant(s) but under the rules it is necessary that the claimant(s) should first execute a bond with two sureties to indemnify the panchayat union council against all claims to the amount so due as aforesaid to the said (c) (deceased) \_\_\_\_\_ before the said sum

can be paid to the claimant(s) NOW THE CONDITION of this bond is such that if after payment has been made to the claimant(s), the claimant(s) or sureties shall in the event of a claim being made by any other person against the panchayat union council with respect of the aforesaid sum of Rs. refund to the panchayat union council the sum of rupees and shall otherwise indemnify and save the panchayat union council harmless from all liabilities in respect of the aforesaid sum and all costs incurred in consequence of any claim thereto THEN the above-written bond or obligation shall be void but otherwise the same shall remain in full force and virtue.

IN WITNESS to the above-written bond and the condition therefor we and and have hereunto set out hands this day of 19 .

Certificate of departmental note.

Certified that the repayment and adjustment have been duly noted in the Provident Fund Ledger against the subscriber concerned. I am satisfied that the amount is at credit of the subscriber and is payable to the party named under the Provident Fund Rules.

!Here insert "to be entitled to as guardian" as the case may be.

(c) Name of deceased.

(d) Title of the officer responsible for the payment.

Passed for payment of rupees

(Rs. ).

Payable to

Station :

*Commissioner of Panchayat Union.*

Date :

19 .

Received payment

Date :

19 .

*Actual Payee.*

## P. F. FORM NO. 14.

(See Note 3 under Rule 28.)

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

KNOW ALL MEN by these presents that I/We (a) resident of \_\_\_\_\_ and we (b) resident of \_\_\_\_\_ and (b) \_\_\_\_\_ resident of \_\_\_\_\_ sureties on her/his/their behalf are held firmly bound to the panchayat union council (hereinafter called the panchayat union council) in the sum of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) to be paid to the panchayat union council for which payments to be well and truly made, each of us severally binds himself/herself and his/her heirs executors, administrators, legal representatives and assigns and every two and all of us jointly bind ourselves and our heirs, executors, administrators, legal representatives and assigns firmly by these presents ;

As witness our hands this \_\_\_\_\_ day of \_\_\_\_\_ 19 .

WHEREAS (c) \_\_\_\_\_ was at the time of his/her death a subscriber to the Provident Fund established and maintained by the panchayat union council and whereas the said (c) died on the day of \_\_\_\_\_ 19 ;

AND WHEREAS a sum of rupees (Rs. \_\_\_\_\_) is payable to (d) \_\_\_\_\_ the nominee of the said (c) by the panchayat union council on account of the Provident Fund accumulations of the said (c)—

(a) Full names of claimants with places of residence.

(b) Full name of the surety.

(c) Name of deceased.

(d) Full name of the nominee.

AND WHEREAS the said (d)

pre-deceased the said (c)

died after the said (c) but before receiving payment.

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

And whereas the Commissioner of the Panchayat Union (e)

desires to pay (f) (with the previous approval of the Government) the said sum to the claimant (a) but considers it necessary that the claimant(s) should first execute the bond with two sureties to indemnify the Panchayat Union Commissioner against all claims to the amount so due as aforesaid to the said (d) before the said sum can be paid to the claimant(s) ;

NOW THE CONDITION of this bond is such that it, after payment has been made to the claimant(s), the claimant(s) or the said sureties shall in the event of a claim being made by any other person against the panchayat union council with respect to the aforesaid sum of Rs. refund to the panchayat union council the sum of Rs. (and shall otherwise indemnify and save the panchayat union council harmless from all liabilities in respect of the aforesaid sum and all costs incurred in consequence of any claim thereto WHEN the above-written bond or obligation shall be void but otherwise the same shall remain in full force and virtue ;

IN WITNESS to the above-written bond and the condition thereof we and and have hereunto set out hands this day of 19 .

(a) Full name(s) of claimant(s) with place (s) of residence.

(b) Full name of the subscriber.

(c) Full name of the nominee.

(d) One of the alternatives to be retained as is appropriate to the circumstances of the case.

(e) To be scored out if the case falls under clause (a) of Note 3 under rule 28.

(G.O. Ms. No. 2484, R.D.&L.A. Dept., dated 2nd December 1970.)

(G.O. Ms. No. 969, R.D. & L.A. Dept., dated 7th June 1975.)

(G.O. Ms No. 2294, R.D. & L.A., dated 18th November 1976)

(G.O.Ms. No. 335, R.D. & L.A., dated 7th March 1978.)