Punjab Civil Services Rules regarding Advances from the GPF

Refundable

Advances from the Fund

14.13. (1) A temporary advance may be granted to a subscriber from the amount standing to his credit in the Fund at the discretion of the authority specified in clause (2) subject to the following conditions:

(a) No advance shall be granted unless the sanctioning authority is satisfied that the applicant's pecuniary circumstances justify it and that it will be expended on the following object or objects and not otherwise:

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

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

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

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

(3) for Company Secretaryship Course of the Institute of Company Secretaries of India; and

(4) for course of pre-sea training imparted on the training ship "Rajendra" to the prospective navigation officers on merchant ships.

(iii) to pay obligatory expenses on a scale appropriate to the applicant's status which by customary usage the applicant has to incur in connection with marriage, 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 have been done by him in the discharge of his official duty, the advance in this case being available in addition to any advance admissible for the same purpose, from any other Government source:

Provided that the advance under this sub-clause shall not be admissible to a subscriber who institutes legal proceedings in any court of law either in respect of any matter unconnected with his official duty or against Government, in respect of any

condition of service penalty imposed on him;

(v) to meet the cost of his defence when he is prosecuted by Government in any
course of law in respect of any alleged official misconduct on his part.

Note: - 1 Advances under sub-cause (iii) are also permissible for meeting expenditure in
connection with marriage or other ceremonies of the subscriber himself/herself.

Note: - 2 In cases falling under item (i) above, advances may be granted by the sanctioning
authority to pay debts incurred; provided an application is made within a reasonable time after
the event to which it relates, what is a reasonable time will be determined on the merits of each
case. Advances to pay debts incurred to cases falling under items (ii) and (iii) require the
sanction of Government.

(b) An advance shall not, except for special reasons to be recorded in writing by the
sanctioning authority, exceed, 'eight months' pay and shall in no case exceed the
amount of subscriptions and interest thereon standing to the credit the subscriber
in the Fund.

(c) An advance shall not, except for special reasons to be recorded in writing by the
sanctioning authority be granted until at least twelve months after the final
payment of a previous advance, unless the amount already advanced does not
exceed two-thirds of the amount admissible under sub-clause (b).

(d) Notwithstanding anything contained in clauses (b) and (c), the advance to be
sanctioned for the purposes of sub-clause (i) or sub-clause (v) of clause (a) shall
not exceed three months' pay or Rs.500, whichever is greater, and shall in no
case exceed the amount of subscriptions and interest thereon standing to the
credit of the subscriber in the Fund.

(e) The sanctioning authority shall record in writing its reasons for granting that
advance:

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

(2) The authority competent to grant an advance -
(a) (i) exceeding three months' pay, or
(ii) within twelve months of the final repayment of all previous advances together
with interest thereon, shall be the authority competent to dismiss the subscriber.

Note: - For the purpose of this Rule, pay shall include dearness Pay, where admissible.

(b) in any case not specified in sub-clause (a) shall be the authority competent to
grant in advance of pay on transfer under the rules in the Punjab Financial Rules,
Volume I.

Note: - An authority competent to sanction an advance of pay for himself on transfer cannot
sanction an advance for himself under clause (2)(b). The authority competent to sanction an
advance in such case will be next higher administrative authority.

(3) When an advance is sanctioned under clause (c) of sub-rule (2), before payment
of last installment of any previous advance is completed, the balance of any previous
advance not recovered shall be added to the advance so sanctioned and the installments
for recovery shall be fixed with reference to the consolidated amount.

14.14. (1) An advance shall be recovered from the subscriber in such number of equal
monthly installments as the sanctioning authority may direct; but such number shall
not be less than twelve unless the subscriber so elects, or, in any case more than
twenty four. A subscriber may, at his option, make repayment in a smaller number of
installments than that prescribed. Each installment shall be a number of whole rupees
the amount of the advance being raised or reduced, if necessary, to admit of the
fixation of such installments.

(2) Recovery shall be made in the manner prescribed in Rule 14.10" for the realisation
of subscriptions and shall commence with the issue of pay for the month following the
one in which the advance was drawn. Recovery shall not be made, except with the subscriber's consent while he is on leave for ten days or more in a calendar month or is in receipt of subsistence grant, and may be postponed by the sanctioning authority during the recovery of an advance of pay granted to the subscriber.

Note: -1. The expression "advance of pay" includes any ordinary advance of pay granted under the relevant Rules, such as Rules 10.25(a), (b) and (f) of the Punjab Financial Rules, Volume I, but does not include advances for the building or repair of a house, or for the purchase of a conveyance or for the payment of passages overseas. This ruling shall apply only in respect of advances from the Punjab Contributory Provident Fund sanctioned on or after the 1st September, 1936.

Note: -2. - For the purposes of repayment of an advance vacation combined with leave shall be treated as leave.

(3) If an advance has been granted to a subscriber and drawn by him and the advance is subsequently disallowed before repayment is completed, the whole or balance of the amount withdrawn, shall, forthwith be repaid by the subscriber to the Fund, or in default, be ordered by the Accounts Officer to be recovered by deduction from the emoluments of the subscriber in a lump-sum or in monthly installments not exceeding twelve, as may be directed by the authority laid down in sub-clause (a) of clause (2) of Rule 14.13.

(4) Recoveries made under this Rule shall be credited as they are made, to the account of the subscriber in the Fund.

**Payment Towards Insurance Policies**

14.15. Subject to the conditions contained in Rules 14.16 to 14.23:-

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

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

(i) payments towards a policy of life insurance;

(ii) purchase of a single payment insurance policy;

Provided that no amount shall be withdrawn

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

(2) to meet any payment of purchase made or effect more than three months before the withdrawal; or

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

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

(c) Any amount withdrawn under clause (b) shall be paid in whole rupees only rounded to the nearest rupee in the manner provided in the last proviso to Rule 13.16.

14.15-A. (1) The number of policies in respect of which substitution for subscriptions due to the Fund or withdrawal of subscription from the Fund may be permitted under Rule 14.17 shall not exceed four:

Provided that where immediately before the 22nd June, 1953, substitution for subscription due to Fund or withdrawal of 1 subscriptions from the Fund, is permitted in respect of more than four policies, such substitution or withdrawal shall continue to be permitted in respect of those policies.
(2) The premium for a policy (including any policy referred to in the proviso to sub-
rule (1) in respect of which withdrawal of subscriptions from the Fund may be permitted
under Rule 14.17) shall not be payable otherwise than annually.

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

14.16. (1) If the total amount of any subscriptions or payments substituted under clause
(a) of Rule 14.15 is less than the amount of the minimum subscription payable to the
Fund under Rule 14.8, the difference shall be rounded to the nearest rupee in the
manner provided in clause (6) of Rule 14.11 and paid by the subscriber as a
subscription to the Fund.

(2) If the subscriber withdraws any amount standing to his credit in the Fund for any
of the purposes specified in clause (a) of Rule 14.15, he shall, subject to his option under
clause (a) of that Rule, continue to pay to the Fund the subscription payable under Rule
14.8.

14.17. (1) A subscriber who desires to substitute a payment under clause (a) of Rule 14.15
may reduce his subscription to the Fund accordingly:

Provided that the subscriber shall -

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

(b) send to the Accounts Officer, within such period as the Accounts Officer may
require, receipts or certified copies of receipts in order to satisfy the Accounts
Officer, that the amount by which the subscription has been reduced was duly
applied for the purposes specified in clause (a) of rule 14.15.

(2) A subscriber who desires to withdraw any amount under clause (b) of Rule 14.15
(a) intimate the reason for the withdrawal to the Accounts Officer by letter;

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

(c) send to the Accounts Officer, within such period as the Accounts Officer may
require, receipts or certified copies of receipts in order to satisfy the Accounts
Officer that the amount withdrawn was duly applied for the purposes specified in
clause (b) of Rule 14.15.

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

14.18. (1) The Government shall not make any payments on behalf of subscribers to
insurance companies, nor take steps to keep a policy alive.

(2) It is immaterial what form the policy takes; provided that it shall be one effected
by the subscriber himself on his own life, and shall (unless it is a policy expressed on the
face of it to be for the benefit of his wife, or of his wife and children, or any of them) be
such as may be legally assigned by the subscriber himself to the Governor of the Punjab.

Explanation 1 A policy on the joint lives of the subscriber and his wife shall be
demed to be a policy on the life of the subscriber himself for the purpose of this clause.

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

(3) The policy may not be effected for the benefit of any beneficiary other than the
wife or the husband of the subscriber or his wife and children or any of them.
14.19. (1) The policy, within six months after the first withholding of a subscription or withdrawal from the Fund in respect of the policy; or in the case of an insurance company whose headquarters are outside India, within such further period as the Accounts Officer, if he is satisfied by the production of the completion certificate (interim receipt) may fix, shall -

(a) unless it is a policy effected by a male subscriber which is expressed on the face of it to be for the benefit of the wife or subscriber or of his wife and children, or any of them (except an Endowment policy of the usual type) be assigned to the Governor of the Punjab, as security for the payment of any sum which may become payable to Fund under Rules 14.21 to 14.23 and delivered to the Accounts Officer, the assignment being made by endorsement on the policy in form P.F. 3 or Form P.F. 4 or Form P.P. 5 or Form P.F. 6 or Form P.F. 6-A according as the policy is on the life of the subscriber or on the joint lives of the subscriber and his wife, or the policy has been assigned to the subscriber's wife or where a subscriber to the General Provident Fund who has effected an insurance policy under the Rules of that Fund is admitted to the Punjab Contributory Provident Fund;

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

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

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

Note: - The provisions of Notes 1 to 5 under Rule 13.20(3) apply mutatis mutandis here also.

(4) If the policy is not assigned and delivered, or delivered within the said period of six months or such further period as the Accounts Officer may, under clause (1), have fixed, any amount withheld or withdrawn from the Fund in respect of the policy shall, forthwith be paid or repaid, as the case may be, by the subscriber to the Fund, or in default be ordered by the Accounts Officer to be recovered by deduction from the emoluments of the subscriber, by instalments, or otherwise as may be directed by one of the authorities laid down in sub-clause (a) of clause (2) of Rule 14.13.

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

Note: -1. A subscriber who is required to assign his policy to the Governor of the Punjab in accordance with sub-clause (a) of clause (1) may execute the prescribed form of assignment on the policy itself in his own handwriting or in type or alternatively paste on the blank space provided for the purpose on the policy a typed or printed slip containing the endorsement. A typed or printed endorsement must be duly signed and if pasted on the policy initiated across all four margins.

Note: -2. Subscribers are advised to send notice of the assignment to the insurance company in duplicate, accompanied in cases in which the notice has to be sent to a company in Great Britain or Ireland by a remittance of five shillings which is the fee for the acknowledgement authorized by the policies of Assurance Act, 1867. The policy itself, bearing the assignment endorsed thereon, need not be sent to the company, as insurance companies do not ordinarily require the production of the original instruments affecting a policy holder's title until the policy becomes a claim.

Note: -3. See also Note 2 under Rule 13.20(5).

14.20 The subscriber shall not, during the currency of the policy, draw any bonus the
drawl of which during such currency is optional under the terms of the policy, and the amount of any bonus which under the terms of the policy the subscriber has no option to refrain from drawing during its currency shall be paid forthwith into the Fund by the subscriber or in default recovered by deduction from his emoluments by installments or otherwise as the Governor may direct.

14.21. Save as provided by clause (3) of Rule 14.23 when a subscriber -

(a) quits the service, or

(b) has proceeded on leave preparatory to retirement and applies to the Accounts Officer for assignment or return of the policy, or

(c) while on leave, has been permitted to retire or declared by competent medical authority to be unfit for further service and applies to the Accounts Officer for reassignment or return to the policy, or

(d) pays or repays to the Fund the whole of any amount withheld or withdrawn from the Fund for any of the purposes mentioned in sub-clause (ii) of clause (A) of Rule 14.15 and sub-clauses (i) and (ii) of clause (b) of rule 14.15.

The Accounts Officer shall -

(i) if the policy has been assigned to the Governor of the Punjab under Rule 14.19, reassign the policy in Part I of Form P.P. 7 to the subscriber or to the subscriber and the joint assured, as the case may be, within one month from the date of application of the subscriber and make it over to the subscriber, together with the signed notice of the reassignment addressed to the insurance company;

(ii) if the policy has been delivered to him under sub-clause (b) of clause (1) of rule 14.19 make over the policy to the subscriber.

Provided that, if the subscriber, after proceeding on leave preparatory to retirement or after being, while on leave, permitted to retire or declared by competent medical authority to be unfit for further service, returns to duty, any policy so re-assigned or made over shall, if it has not matured or been assigned or charged or encumbered in any way be again assigned to the Governor of the Punjab and delivered to the Accounts Officer, or again be delivered to the Accounts Officer, as the case may be, in the manner provided in Rule 14.19, and thereupon the provisions of these Rules shall, so far as may be, again apply in respect of the policy.

Provided further, that if the policy has matured or been assigned or charged or encumbered in any way, the provisions of clause (4) of Rule 14.19 applicable to a failure to assign and deliver a policy shall apply.

(2) Save as provided by clause (3) of rule 14.23, when the subscriber dies before quitting the service, the Accounts Officer shall:

(i) if the policy has been assigned to the Governor of the Punjab under rule 14.19, reassign the policy in Part II of Form P.P. 7 to such person or persons as may be legally entitled to receive it, and shall make over the policy to such person or persons together with assigned notice of the re-assignment addressed to the insurance company;

(ii) if the policy has been delivered to him under sub-rule (b) of clause (1) of rule 14.19 make over the policy to the beneficiary, if any, or, if there is no beneficiary, to such person or persons as may be legally entitled to receive it.

14.22. (1) If a policy assigned to the Governor under Rule 14.19 matures before the subscriber quits the service, or if a policy on the joint lives of a subscriber and the subscriber's wife or husband, assigned under the said rule, falls due for payment by reason of the death of the subscriber's wife or husband, the Accounts Officer shall, save as provided by rule 14.23, realize the amount assured together with any accrued bonuses and shall place the amount so realized to the credit of the subscriber in the
Fund:—

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

(i) if the amount assured together with the amount of any accrued bonuses is greater than the whole of the amount withheld or withdrawn from the Fund in respect of the policy, the Accounts Officer shall re-assign the policy in Form P.F.8 to the subscriber or to the subscriber and the joint assured, as the case may be, and make it over to the subscriber, who shall pay or repay to the Fund the whole of any amount withheld or withdrawn and in default, the provisions of rule 14.24 shall apply as they apply in relation to cases where money withheld or withdrawn from the Fund under clause (a) or clause (b) of rule 14.15 has been utilized for a purpose other than that for which sanction was given to the withholding or withdrawal;

(ii) if the amount assured together with the amount of any accrued bonuses is less than the whole of the amount withheld or withdrawn the Accounts-Officer shall realize the amount assured together with any accrued bonuses and shall place the amount so realized to the credit of subscriber in the Fund.

(2) Save as provided by clause (2) of rule 14.23 if a policy delivered to the Accounts Officer under sub-clause (b) of clause (1) of rule 14.19 matures before the subscriber quits the service, the Accounts Officer shall make over the policy to the subscriber.

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

(i) the whole of any amount withheld or withdrawn from the Fund in respect of the policy; or

(ii) an amount equal to the amount assured together with any accrued bonuses, whichever is less, and, in default, the provisions of rule 14.24 shall apply as they apply in relation to cases where money withheld or withdrawn from the Fund under clause (a) or clause (b) of rule 14.15 has been utilized for a purpose other than that for which sanction was given to the withholding or withdrawal

14.23. (1) If the policy lapses or becomes assigned otherwise than to the Governor of the Punjab under rule 14.19 charged, or encumbered, the provisions of clause (4) of rule 14.19 applicable to the failure to assign and deliver a policy shall apply.

(2) If the Accounts Officer receives notice of any of—

(a) an assignment (other than an assignment to the Governor of the Punjab) under Rule 14.19, or

(b) a charge or encumbrance on, or

(c) an order of a court restraining dealings with the policy or any amount realized thereon, the Accounts Officer shall not—

(i) re-assign or make over the policy as provided in rule 14.21, or

(ii) realize the amount assured by the policy, or re-assign or make over the policy as provided in rule 14.22 but shall forthwith refer the matter to the Government.

14.24. Notwithstanding anything contained in these rules, if the sanctioning authority is satisfied that money drawn as an advance from the Fund under rule 14.13 or withheld or withdrawn from the Fund under clause (a) or clause (b) of rule 14.15 has been utilized for a purpose other than that for which sanction was given to the drawal, with-
holding or withdrawal, of the money the amount in question, shall forthwith be repaid or paid, as the case may be, by the subscriber to the Fund, or in default, be ordered to be recovered by deduction in one sum from the emoluments of the subscriber, even if he be on leave. If the total amount to be repaid or paid, as the case may be, be more than half the subscriber's emoluments, recoveries shall be made in monthly installments of moiecties of his emoluments, till the entire amount recoverable be repaid or paid, as the case may be, by him.

Note: -The term "emoluments" as used in this rule does not include subsistence grant.
13.29-I. A non-refundable advance may be granted to a subscriber any time after the completion of 20 years' service (including broken periods, if any) or within 10 years before the date of his retirement on superannuation whichever is earlier, from the amount standing to his credit in the Fund at the discretion of the competent authority mentioned in Annexure 'E' to meet the expenses in connection with each betrothal of subscriber's sons and daughters and if the subscriber has no son or daughter, for any other male or female relation actually dependent on him, on the following conditions: -

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

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

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

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

13.29-II Whenever a subscriber is in a position to satisfy the competent authority about

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1 Vide Panjab Govt. Instructions No. 9/211/99-6FPPC/8599, Dated 31.10.2001
2 Vide Panjab Govt. Instructions No. 9/211/99-6FPPC/8599, Dated 31.10.2001
the amount standing to his credit in the General Provident Fund Account with reference to the latest available statement of General Provident Fund Account together with the evidence of subsequent contribution to that Fund, the competent authority may under rules 13.29-D, 13.29-E, 13.29-F, 13.29-G, 13.29-H and 13.29-I, sanction withdrawal from the said Fund within the prescribed limits, as in the case of a refundable advance. In doing so, the competent authority shall take into account any withdrawal or refundable advance already sanctioned by it in favour of the subscriber. Where, however, the subscriber is not in a position to satisfy the competent authority about the amount standing to his credit or where there is any doubt about the admissibility of the withdrawal applied for, a reference may be made to, the Accounts Officer by the competent authority for ascertaining the amount standing to the credit of the subscriber with a view to enable the competent authority to determine the admissibility of the amount of withdrawal. The sanction for the withdrawal should prominently indicate the General Provident Fund Account Number and the Accounts Officer maintaining the accounts and a copy of the sanction for withdrawal should invariably be endorsed to that Accounts Officer. The sanctioning authority shall be responsible to ensure that an acknowledgement is obtained from the Accounts Officer that the sanction for withdrawal has been noted in the ledger account of the subscriber. In case the Accounts Officer reports that the withdrawal as sanctioned is in excess of the amount standing to the credit of the subscriber or is otherwise inadmissible, the sum withdrawn by the subscriber shall forthwith be repaid in one lump-sum together with interest thereon and in default of such repayment, it shall be ordered by the sanctioning authority to be recovered from his emoluments either in a lump-sum or in such number of monthly installments as may be determined by the Government.

Note. - The following certificate shall be recorded on all sanctions issued for withdrawal:—

"Sh./Shrimati was last sanctioned as part final withdrawal by this office for an amount of Rs. , vide

"Sh./Shrimati is understood (as stated by him/her) to have been last sanctioned apart final withdrawal of Rs. by

Sanctioning Authority

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

13.29-J. (i) A non-refundable advance may be granted by the Head of Department to a subscriber at any time after the completion of 10 years service from the General Provident Fund for purchasing a Motor-Cycle or Scooter or Moped or for repaying a loan already taken by him for the said purpose subject to the following conditions:—

(a) The subscriber's basic pay is not less than Rs. 500 per mensum; (Now no income limit)

(b) The amount of withdrawal is limited to [Cost of Scooter or Motor Cycle or Maximum Rs. 30,000. In case of moped, cost of moped subject of maximum of Rs. 15,000] or one-half of the amount standing to the credit of the subscriber in the Fund whichever is the least.

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

\[1\] Vide Punjab Govt. Instructions No. 9/211/99-6FPPC/8599, Dated 31.10.2001

\[2\] Vide Punjab Govt. Instructions No. 9/211/99-6FPPC/8599, Dated 31.10.2001
(ii) A non-refundable advance may be granted by the appointing authority to a subscriber from the General Provident Fund for the purchase of a bicycle subject to the following conditions:

(a) the subscriber has not less than five years of service at his credit.
(b) the amount of withdrawal is limited to Rs. 250 or one-half of the balance in the Fund or the actual price of the bicycle, whichever is the least.
(c) A second advance for this purpose shall not be granted until at least 8 years have passed since the grant of the first advance.

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

(iv) The authority of Accountant-General, Punjab will not be necessary for the withdrawal of the sanctioned amount. The Treasury Officer shall allow the withdrawal on the basis of sanction issued by the competent authority.

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

(i) When the subscriber leaves a family -

(a) if a nomination made by the subscriber in accordance with the provisions of Rule 13.7 or the corresponding rule heretofore in force, in favour of a member or members of his family subsists, the amount standing to his credit in the Fund or the part thereof to which the nomination relates shall becomes payable to his nominee or nominees in the proportion specified in the nomination;
(b) if no such nomination in favour of a member or members of the family of the subscriber subsists or if such nomination relates only to a part of the amount standing to his credit in the Fund the whole amount or the part thereof to which the nomination does not relate, as the case may be, shall, notwithstanding any nomination purporting to be in favour of any person or persons other than a member or members of his family become payable, to the members of his family in equal share:

Provided that no share shall be payable to:

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

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

Provided further that the widow or widows and the child or children of deceased son shall receive between them in equal parts only the share which the son would have received if he had survived the subscriber and had been exempted from the provisions of clause (1) of the first proviso;

(ii) When the subscriber leaves no family, if a nomination made by him in accordance with the provisions of Rule 13.7 or of the corresponding Rule heretofore in force, in favour of any person or persons subsists, the amount standing to his credit in the Fund or the part thereof to which the nomination relates, shall become payable to his nominee or

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1 Inserted vide Notification 3-2(20)-4FCD-85320, dated 9/1/1987 after remembering the existing clause (iii) as No. (iv)
nominees in the proportion specified in the nomination.

Note 1.- A posthumous child of the deceased or the posthumous child of a son of the deceased who had been alive would have been entitled to a share of the sum at the subscriber's credit shall be treated as a member of the family provided the existence (en vente da sa mere) of the posthumous child is brought to the notice of the disbursing officer.

Note 2. - When a person named in a form of nomination under Rule 13.7, dies before the subscriber, the nomination shall in the absence of a direction to the contrary in the form of nomination, become null and void in respect of that person only and his or her share shall be distributed in the manner prescribed in sub-clause (b) of clause (1) above.

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

(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 or reassignment or delivery will be made to such manager, and not to the lunatic.

Provided that where no manager has been appointed and the person to whom the sum is payable is certified by a Magistrate to be a lunatic, the payment under the orders of the Collector be made in terms of sub-section (1) of section 95 of the Indian Lunacy Act, 1912, to the person having charge of such lunatic and the Accounts Officer shall pay only the amount which he thinks fit to the person having charge of the lunatic and the surplus, if any, so part thereof as he thinks fit, shall be paid for the maintenance of such members of the lunatic's family as are dependent on him for maintenance.

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

Note 1.- When the amount standing to the credit of a subscriber has become payable under Rules 13.28, 13.29 or 13.30 the Accounts Officer shall authorise prompt payment of that portion of the amount standing to the credit of a subscriber in regard to which there is no dispute or doubt, the balance being adjusted as soon after as may be.

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

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

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

(l) the amount of subscriptions, with interest thereon, standing to his credit in such contributory Provident Fund at the date of transfer shall, with the consent of the other Government, if any, be transferred to his credit in the Fund;
(ii) the amount of Government contributions with interest thereon standing to his credit in such contributory provident fund shall, with the consent of the other Government, if any, be repaid to Government and credited to State revenues; and he shall in exchange be entitled to count towards pension such part of the period during which he subscribed to such contributory provident fund as the competent authority may determine.

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

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

Note 2.- The provisions of this rule shall, however, apply to persons who are appointed without break, whether temporarily or permanently to a post carrying the benefits of these rules after resignation/surrenderment from service under another Department of State Government or under any other Government.

13.33. If a subscriber to the Fund is subsequently admitted to the benefits of the Punjab Contributory Provident Fund Rules, (vide Chapter XIV), the amount of the subscription, together with interest thereon shall be transferred to the credit of his account in Punjab Contributory Provident Fund.

Note.- The provisions of this rule do not apply to a subscriber, who is appointed on a contract or who has retired from service and is subsequently re-employed with or without a break in service in other post carrying contributory provident fund benefits.