

Punjab State Electricity Board

Provident Fund Regulations
1960



(Re-print Edition)

Incorporating Amendments upto 30-6-05

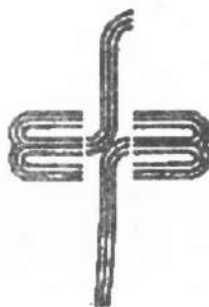
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THE SECRETARY
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INDEX

Regulation No.	Particulars	Page No.
1	2	3
1&2	Short Title and Application	1
3	Definitions	1-3
4 & 4-A	General	4
5 to 9	Constitution of the Fund	4
10	Nominations	5-7
11	Subscribers Accounts	7-8
12 to 14	Conditions & Rates of Subscriptions	8-12
15	Realisation of Subscriptions	12
16	Interest	12-15
16-A	Deleted	--
17 to 18	Advances from the Fund	16-22
19 to 30	Deleted	--
30-A	Deleted	--
31 to 40	Final withdrawal of Accumulations in the Fund	22-41
40-A	Saving	41

Regulation No.	Particulars	Page No.
1	2	3
41 to 43	Procedure Regulations	42-43
Annexure 'A'	General Principles for the grant of an advance from the Provident Fund	44-46
Annexure 'B'	List of Authorities competent to sanction temporary advances under Provident Fund Regulations	47
Annexure 'C'	Payment in case of death of a Subscriber	48
Annexure 'E'	List of Authorities competent to sanction final withdrawals from the Fund	49
P.F.1, P.F.1-A P.F. 1-B & P.F. 1 C	Nomination Forms	50-53
P.F.-2 to P.F.-6	Form of Assignment	54-58
---	Application Form for admission to Provident Fund	59
	Subject:-	
	1) Implementation of the recommendations of Third Punjab Pay Commission-Grant of non-refundable/refundable advance out of G.P.Fund.	60-61
	2) Increase in the admissibility limits of non-refundable Advance out of G.P. Fund for the purchase of motor vehicles to State Government employees.	62-63
	3) Pb. Govt. , Finance dept. (Finance Pension Policy & Co-ordination Section letter No. 9/211/99-6/V/8599 dt. 31-10-2001 adopted by Secy./Regulation P.S.E.B. Patiala vide circular No. 26/2002. and memo No. 277392/ REG-4 dt. 1.10.2002	64

PUNJAB STATE ELECTRICITY BOARD PROVIDENT FUND REGULATIONS

No. 777/PSEB

Dated Patiala, the 9th Sept., 1960

In exercise of the powers conferred by clause (c) of Section 79 of the Electricity (Supply) Act, 1948, the Punjab State Electricity Board is pleased to make the following regulations for the purpose of establishing and maintaining a provident Fund for the benefit of its employees, namely:

SHORT TITLE AND APPLICATION

1. (1) These regulations may be called the "Punjab State Electricity Board Provident Fund Regulations, 1960".
(2) These regulations shall come into force at once.
2. These regulations will apply to all categories of employees of the Board, other than those whose cases are governed by the Industrial Laws and the standing Orders framed thereunder.

DEFINITIONS

3. (1) In these regulations, unless there is anything repugnant to the subject or context :-
 - (a) "**Accounts Officer**" means the "Chief Accounts officer" of the Board.
 - (b) "**Board**" means the "Punjab State Electricity Board" constituted under the Electricity (Supply) Act, 1948 and shall include its successors and assigns.
 - (c) "**Bank**" means the "State Bank of India" or any of its Branches or Sub-Offices where it so exists and also includes any other Bank with which the Board may have banking arrangements and any of such Bank's Branches or Sub-Offices

(d) "**Corporation**" means the "Life Insurance Corporation of India

(e) Except where otherwise expressly Provided "**Emoluments**" means "pay, leave-salary or subsistence grant," as defined in the Punjab Civil Service Rules, Volume I, so long as the Board does not frame its own regulations on the subject and thereafter in the regulations so framed by the Board, and any remuneration of the nature of pay received in the respect of foreign service.

(f) "**Family**" means:-

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

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

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

Provided that if a subscriber by notification in writing to the Accounts Officer expresses her desire to exclude her husband from her family, the husband shall henceforth, be deemed to be no longer a member of the subscriber's family in matters to which these regulations relate

unless the subscriber, subsequently, cancels formally in writing her nomination in question so excluding him.

Note1 "Children" means "Legitimate Children" of the subscriber.

Note2 An adopted child shall be considered to be a child when the Accounts Officer, or if any doubt arises in the mind of the Accounts Officer, the Legal Advisor of the Board, is satisfied that under the personal law of the subscriber, adoption is legally recognised as conferring the status of a natural child.

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

- (g) "**Fund**" means the " Punjab State Electricity Board Provident Fund."
- (h) "**Leave**" means " any kind of leave" recognised by the regulations framed by the Board under Section 79 (c) of the Electricity (Supply) Act, 1948, or any modification thereof for the time being in force.
- (i) "**Legal Advisor**" means the "Legal Advisor of the Board."
- (j) "**Punjab General Provident Fund**" means the "Fund in Operation" before the coming into force of these regulations.
- (k) "**Year**" means "financial year" of the Board.

(2) **Any** other term or expression occurring in these regulations and defined either in the Provident Fund Act, XIX of 1925 or in the regulations, framed by the Board under Section 79 (c) of the Electricity (Supply) Act, 1948, shall have the same meanings as assigned thereto in the said Act or Regulations.

General

4. All powers under these regulations, including powers of altering amending, adding to or relaxing any of the provisions of these regulations, will be exercised by Board.

4-A The power of interpreting these regulations is vested in the Board.

CONSTITUTION OF THE FUND

5. (1) The Fund shall be maintained in Rupees.

(2) All sums paid into the Fund under these regulations shall be credited in the books of the Board to an account named, "The Provident Fund". Sums of which payment has not been taken within 3 years in the case of class IV employees and 6 months in the case of all other employees, after they became payable under these regulations shall be transferred to "Deposits" at the end of the year and treated under the ordinary rules/regulation relating to deposits.

6 All temporary Board employees, after a continuous service of one year, all re-employed pensioners (other than those eligible for admission to the Contributory Provident Fund) and all permanent Board employees shall subscribe to the Fund.

Provided that no such employees as has been required or permitted to subscribe to a Contributory Provident Fund shall be eligible to join or continue as a subscriber to the Fund, while he retains his right to subscriber to such Fund

Note 1. Apprentices and probationers shall be treated as temporary Board employees for the purpose of this regulation.

Note 1-A Adhoc employees shall be treated as temporary employees for the purpose of this regulation.

Note 2. A temporary Board employee who completes one year of continuous service during the middle of the month shall subscribe to the Fund from the subsequent month.

Note 3. An employee may cease to subscribe towards his G.P. Fund Account one year before his date of superannuation.

Note 4. These Regulations shall also be applicable on the members of the Board falling under the category of re-employed pensioners.

7,8,9, Omitted.

NOMINATIONS

10. (1) A subscriber shall, at the time of joining the Fund send to the Accounts Officer, a nomination conferring on one or more persons the right to receive the amount that may stand to his credit in the Fund, in the event of his death before that amount has become payable or having become payable has not been paid.

Provided that if at the time of making the nomination the subscriber has a family the nomination shall not be in favour of any person or persons other than the members of his family.

Note 1. An application for admission to the fund should not be forwarded to the Accounts Officer until it is accompanied by nomination forms completed by the subscriber.

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

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

(3) Every nomination shall be in such one of the Forms P.F.I., P.F 1-A, P.F 1-B or P.F 1-C as is appropriate in the circumstances.

(4) A subscriber may at any time cancel a nomination by sending a notice in writing to the Accounts Officer

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

Note: The proviso to this clause is directory and not mandatory .The additional provision that a fresh nomination should be sent alongwith a notice does not affect the validity or otherwise of the notice.The proviso, thus, does not constitute a condition for the validity of the notice. Once a notice is given complying with the above requirements, it operates as a valid and

effective notice : Provided it is given in clear unambiguous terms. In view of this, it shall not be in order to make the payment of the deposits in the Fund on the basis of the nomination, which is expressly cancelled by the subscriber by a notice given in clear and unambiguous terms but which is not replaced by another valid-nomination. After receiving such a notice of cancellation of a nomination, the nomination should be cancelled forth with and returned to the subscriber. If the subscriber fails to furnish alongwith the notice of cancellation or separately in due course a fresh nomination which is in accordance with the regulations and the provident Fund becomes payable as a result of the death of the subscriber, the payment should be made in accordance with the regulations of the Fund if no valid nomination subsists.

(5) A Subscriber may provide in a nomination:-

- (a) in respect of any specified nominee, that in the event of his predeceasing the subscriber, the right conferred upon that nominee shall pass to such other person or persons as may be specified in the nomination ; provided that such other person or persons shall if the subscriber has other members of his family, be such other member or members.
- (b) that the nomination shall become invalid in the event of happening of a contingency specified therein ; Provided that if at the time of making the nomination the subscriber has no family, he shall provide in the nomination that it shall become invalid in the event of his subsequently acquiring a family :

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

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

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

SUBSCRIBERS ACCOUNTS

11. An account shall be prepared in the name of each subscriber and shall show the amount of his subscription with interest thereon calculated as prescribed in sub-regulation (2) of Regulation 16.

- 11-A
- i) Parallel G.P. Fund Accounts shall be maintained in the G.P. Fund pass books for all the subscribers who subscribe to the G.P. Fund, by their respective drawing and disbursing Officers.
 - ii) The G.P. Fund Pass Books will be kept up to date by the Drawing Disbursing Officers and shall be maintained as a service record of the subscriber and will be transferred alongwith the service book of the official on the eve of his transfer.
 - iii) In case of Gazetted Officers the entries in the G.P. Fund Pass Books shall be made by themselves and got verified from their respective disbursing officers periodically These pass books shall be surrendered by them to their respective disbursing officers at the time of claiming final payment.

Secretary
P.S.E.B. Patiala

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P.S.E.B. Patiala

- 11-B No withdrawal from the provident fund account either towards an advance or as a part of final withdrawal should be permitted unless necessary entries are made by the disbursing officers in the G.P. Fund Book of the subscriber under proper attestation.

CONDITIONS AND RATES OF SUBSCRIPTIONS

12. (1) A subscriber shall subscribe monthly to the Fund Except during the period of suspension or the period of service treated as 'dies-non' :

Provided that a subscriber may at his option, elect not to subscribe during leave which either does not carry any leave salary or carries leave salary equal to or less than half pay or half average pay :

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

- (2) The subscriber shall intimate his election not to subscribe during th eleave, referred to in the first provison to sub-regulation (1) in the following manner :-

- (a) If he is a Class I or Class II employee of the Board by a written communication to the Accounts Officer, before he proceeds on leave.
- (b) In case of a Board employee not included in clause (a) above, by a written communication to the Head of his Office before he proceeds on leave.

Failure to make due and timely intimation shall be deemed to constitute an election to subscribe.

The option of a subscriber intimated under this regulations shall be final.

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P.S.E.B. Patiala

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P.S.E.B. Patiala

(3) A subscriber, who has under Regulation 32 withdrawn the amount standing to his credit in the fund, shall not subscribe to the Fund after such withdrawal unless he returns to duty.

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

13. (1) The subscription towards Provident Fund is compulsory with effect from 1-10-1968. The amount of subscription shall be fixed by the subscriber himself subject to the following conditions :

- (a) It shall be expressed in whole rupees.
 - (b) It shall be any sums so expressed, not less than 8% (eight percent) of his pay (including dearness pay) and not more than his total pay.
 - (c) If the subscriber fails to fix the amount of subscription. Head of the Office concerned shall fix the same in accordance with the provision of clauses (a) and (b) above.
- (2) For the purpose of clause (1) the emoluments of a subscriber shall be :-
- (a) In the case of a subscriber who was in Board service on the 31st March of the preceding year, emoluments to which he was entitled on that date; provided that :-
 - (i) if the subscriber was on leave on the said date and elected not to subscribe during such leave or was under suspension on the said date, or the period of service on that date is treated as 'dies-non', his emoluments shall be the emoluments to which he was entitled on the first day after his return to duty :
 - (ii) if the subscriber was on deputation out of India on the said date or was on leave on the said date and continues to be on

Secretary
P.S.E.B, Patiala

- leave and has elected to subscribe during such leave, his emoluments shall be the emoluments to which he would have been entitled, had he been on duty in India ;
- (iii) if the subscriber joined the Fund for the first time, his emoluments shall be the emoluments to which he was entitled on the date of joining the Fund.
- (b) In the case of a subscriber who was not in Board's service on the 31st March of the preceding year, the emoluments to which he was entitled on the date he joins the Fund.
- (3) The subscriber shall intimate the fixation of the amounts of his monthly subscription in each year in the following manner :-
- (a) if he was on duty on the 31st March of the preceding year, by the deduction which he desires to make in this behalf from his pay for that month ;
- (b) if he was on leave on the 31st March of the preceding year and elected not to subscribe during such leave, or was under suspension on that date or the period of service on that day is treated as "dies-non" by the deduction which he desires to make in this behalf from his first pay after his return to duty ;
- (c) if he has entered Board service for the first time during the year or joins the Fund for the first time, by the deduction which he desires to make in this behalf from his pay for the month during which he joins the Fund ;
- (d) if he was on leave on the 31st March of the preceding year and continues to be on leave and has elected to subscribe during such leave, by the deduction which he desires to be made in

- this behalf from his pay for that month; and
- (e) if he was on 'foreign service' on the 31st March of the preceding year, by the amount remitted by him or by the foreign employer in his behalf to the Accounts Office, on account of subscription for the month of April in the current year.
- (4) The amount of subscription so fixed shall be intimated by the subscriber to the Accounts Officer, or the Head of the office as the case may be, in the same manner as prescribed in the Regulation 12 (2), and the amount shall remain unchanged throughout the year.

Provided that on the request of the subscriber the amount of subscription fixed under regulation 13 may be changed twice during the course of the year in the paid month of April and November (This amended proviso shall take effect from 30th November, 1990).

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

i) The amount of subscription originally fixed by a subscriber is not to be varied during the course of the year on account of any increase or decrease in his rate of pay which may ultimately be found to be due in respect of the 31st March preceding.

ii) If a subscriber dies during the course of a month, proportionate subscription should be recovered for that month from his emoluments i.e. for the number of days during which he was alive in the month.

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14. When a subscriber is transferred to foreign service or sent on deputation out of India, he shall remain subject to the regulations of the Fund in the same manner as if he was not so transferred or sent on deputation.

REALISATION OF SUBSCRIPTIONS

15. (1) When emoluments of the staff working under them are drawn from the Bank by the Heads of Offices or when the emoluments of Officers are paid direct to them by Accounts Officer, recovery of subscription on account of these emoluments and of the principal and interest of advances shall be made from the emoluments themselves.

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

Provide that in case of a subscriber deputed to a body corporate, owned or controlled by Central or state Government, the subscription shall be recovered and forwarded to the Accounts Officer by such body.

INTEREST

16. (1) Subject to the provisions of clause (5) below the Board shall pay to the credit of the account of a subscriber interest at such rate as may be determined for each year "Which shall not be less than the maximum interest payable by Banks on fixed Deposits" according to the method of calculation prescribed from time to time by the Board.

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

(i) on the amount at the credit of a subscriber on the last day of the preceding year, less any sums withdrawn during the

current year-interest for twelve months :

- (ii) on sums withdrawn during the current year interest from the beginning of the current year upto the last day of the month preceding the month of withdrawal ;
- (iii) on all sums credited to subscriber's account after the last day of the preceding year interest from the date of deposit upto the end of the current year ; and
- (iv) the total amount of interest shall be rounded to the nearest whole rupee (fifty paise counting as the next higher rupee.)

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

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

(4) In addition to any amount to be paid under Regulations-31,32,37 or under Regulations-38 if a person has exercised the option under that Regulation interest thereon upto the end of the month preceding that in which the payment is made or upto the end of the six months

after the month in which such amount became payable, which ever of these periods be less, shall be payable to the person to whom such amount is to be paid

Provided that the payment of interest on the fund balances beyond the period of six months upto any period may be authorised by the Chief Accounts Officer after he has personally satisfied himself that the delay in payment was occasioned by circumstances beyond the control of the subscriber and in every such case the administrative delay involved in the matter shall be fully investigated and action, if any required, taken.

" Provided further that appointing Authority shall mention in the retirement orders of the Officer/Officials regarding the provisions of interest payable on accumulated balance of the G.P.F. under regulation 16(4). Interest on GPF accumulations beyond the said period of six months upto the end of the month preceding that in which payment is made may be authorized by Member/F&A and the Chairman."

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

Provided further that where a subscriber on deputation to a Body corporate, owned or controlled by Government is subsequently absorbed in such Body Corporate with effect from a retrospective date for the purpose of calculating the interest due on the fund accumulations of the subscriber, the date of issue of the orders regarding absorption shall be deemed to be the date on which the amount to the credit of the

subscriber became payable, subject, however, to the condition that the amount recovered as subscription during the period commencing from the date of absorption and ending with the date of issue of orders of absorption shall be deemed to be subscription to the fund only for the purpose of awarding interest under this sub-regulation.

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

(6) The interest on amounts which under Regulation-31 or Regulation-32 are replaced at the credit of the subscriber in the Fund shall be calculated at such rates as may successively prescribed under clause (1) of this regulation and so far as may be in the manner described in this regulation.

Note 1 When a subscriber is dismissed, removed or retired prematurely or compulsorily from the service of the Board, but has appealed against his removal or dismissal or compulsory retirement, the balance at his credit shall not be paid over to him until final orders confirming the decision are passed on his appeal. Interest shall, however, be paid on the balance upto the end of the month preceding that in which such orders are passed.

Note 1-A: When a subscriber is dismissed, removed, retired prematurely or compulsorily from the service of Board, the balance at his credit shall not be paid to him until he declares that the appeal, review or memorial or judicial proceedings as the case may be, provided under the relevant regulation against such order, has been finally decided confirming the decision of dismissal, removal or premature or compulsory retirement

or until a certificate to the effect that no such appeal, review, memorial or judicial proceeding is pending or would be filed, is furnished.

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

ADVANCES FROM THE FUND

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

- (a) No advance shall be granted unless the sanctioning authority is satisfied that the applicant's precuniary circumstances justify it and that it will be expended on any one or more of the following object or objects and not otherwise :-
 - (i) to pay expenses 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 Fund may also be granted to a subscriber, subject to the usual conditions to meet the cost of education of himself or of any person actually dependent on him who need not necessarily be a member of his family 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 the Company Secretaryship Course of the Institute of company Secretaries of India; and
 - (4) for the 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 subscriber's status which by customary usage the subscriber has to incur in connection with marriages, funerals or other ceremonies,
- (iv) to meet the cost of legal proceedings instituted by the subscriber for vindicating his position in regard to any allegations made against him in respect of any act done or purporting to have been done by him in the discharge of his official duty, the advance in this case being available in addition to any advance admissible for the same purpose from any other Board's source :
- Provided that the advance under this subclause 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 Board in respect of any condition of service or penalty imposed on him; and
- (v) to meet the cost of his defence where the subscriber is prosecuted by the Board 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.

(vi) to pay for the purchase of a Scooter, Motor cycle, Moped or a Motor Car.

(vii) to pay for the purchase of wheat by the Class IV employees for their own consumption. In a case where more than one member of the same family are Class-IV employees, the withdrawal will be admissible to only one such member. The withdrawal shall not be permissible after the 30th June and shall be recoverable in equal monthly instalments within a period of one year from the date of withdrawal.

Note1. In cases falling under item(i) above, advances may be granted by the sanctioning authority to pay debts incurred, provided an application is made within a reasonable time after the event to which it relates. What is a reasonable time will be determined on the merits of each case. Advances to pay debts incurred in cases falling under items (ii) and (iii) require the sanction of the Member Incharge.

Note2. The word "dependent" used in the regulations means "any person actually dependent upon the subscriber". This term is not restricted to the relations defined as dependents in Provident Fund Act, 1925.

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

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

(c) An advance shall not, except for special reasons to be recorded in writing by the sanctioning authority, exceeds

2/3rd of the amount at the credit of the subscriber in the Fund, subject to the conditions that the sanctioning authorities, shall fully satisfy themselves about the genuineness of the purpose for which the advance is applied for and no further advance exceeding the above limit shall be allowed unless earlier advances are fully re-paid.
(This amendment takes effect from 26.8.80)

- (d) Notwithstanding anything contained in clause(c) the advance to be sanctioned for the purposes of sub clause(iv) or sub clause (v) of clause (a), shall not exceed three months pay or Rs. 500/- whichever is greater, and shall in no case exceed half the amount at the credit of the subscriber in the Fund.
- (e) For the purpose of sub clause (vi) of clause(a)
- (i) Scooter, Motor Cycle and moped advance shall be allowed to a subscriber whose basic pay is not less than Rs. 500/- P.M. and also has completed 10 years of service.
 - ii) The motor Car advance shall be granted to a subscriber whose basic pay is not less than Rs. 1,500/- and also has completed 15 years of service.
 - iii) The amount of advance is limited to Rs. 7500/- for the purchase of Motor Cycle/Scooter and Rs. 3000/- for the purchase of Moped or 15 months pay of the subscriber or one-half of the amount standing to the credit of the subscriber in the Fund or the actual price of the Motor-Cycle/Scooter/Moped, which ever is the

In case of Motor-Car the amount of advance shall not exceed 1/3rd of the amount at the credit of the subscriber limited to Rs. 60,000/- or actual price of the Car, which ever is the least

Note : For the purpose of this sub-regulation "Pay" shall include Dearness pay, where admissible.

(2) In fixing the amount of an advance, the sanctioning authority shall pay due regard to the amount at the credit of the subscriber in the Fund.

Note 1. In sanctioning advances the instructions given in Annexure 'A' to these regulations should be carefully observed by the authorities competent to sanction the advances.

Note 2. The authorities competent to grant advances under this regulation and the conditions under which they can grant such advances are given in Annexure 'B' to these regulations.

Note 3. In the case of a subscriber, who applies for a temporary advance, while he is under suspension, 'pay' for purposes of this regulation shall be the pay which he drew immediately before placed under suspension.

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

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

18. (1) An advance shall be recovered from the subscriber in such number of equal monthly instalments as the sanctioning authority may direct, but such number shall not be less than twelve, unless the subscriber so elects and more than twenty-four. In special cases where the amount of advance exceeds three month's pay of the subscriber under Regulation 17 (1) (c), the sanctioning authority may fix such number of instalments to be more than twenty-four, but in no case more than thirty six, The advance in respect of Scooter, Motor Cycle, Moped or a Motor Car under Regulation 17 (1), (a) (vi) shall be recovered in monthly instalments not exceeding sixty. A subscriber may, at his option, repay more than one instalment in a month. Each instalment 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 instalments.

(2) Recovery shall be made in the manner prescribed in Regulation 15 for the realisation of subscriptions and shall commence on the first occasion after the advance is made on which the subscriber draws pay or remuneration on foreign service, for a full month. Recovery shall not be made except with the subscriber's consent, while he is on leave which either does not carry any leave salary or carries leave salary equal to or less than half pay or half average pay, or in receipt of subsistence grant and may be postponed, on the subscriber's written request, by the sanctioning authority during the recovery of an advance of pay granted to the subscriber.

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

(3) If an advance has been granted to a subscriber and drawn by him and the advance is subsequently disallowed before repayment is completed, the whole of balance of the amount withdrawn shall forthwith be repaid by the subscriber to the Fund or in default be ordered by

the accounts Officer to be recovered by deduction from the emoluments of the subscriber in monthly instalments not exceeding 12 as may be directed by one of the authorities specified in Annexure 'B' to these regulations :

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

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

(19 to 30 Deleted)

FINAL WITHDRAWAL OF ACCUMULATIONS IN THE FUND

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

Provided that a subscriber, who has been dismissed, removed or retired prematurely or compulsorily from the service and is, subsequently reinstated in the service, shall, if required to do so by the Board, repay any amount paid to him from the Fund in pursuance of this regulation, with interest thereon at the rate provided in Regulation 16, in the manner provided in the proviso to Regulation 32. The amount so re-paid shall be credited to his account in the Fund.

Note 1- A subscriber re-employed in the Board's service after retirement is considered to have quitted service from the date of retirement even though his re-employment may have been in continuation of his active service with out break.

Note 2- A subscriber, who is granted refused leave shall be deemed to have quitted the service from the date of compulsory retirement or on the expiry on an extension of service.

31-A Deposit Linked Insurance Scheme:- (1) Subject to the provisions of sub-regulation (2), on the death of subscriber in service, the person or persons entitled to receive the amount standing to the credit of the deceased subscriber in the Fund shall also be entitled to an additional amount equal to the average amount standing to the credit of the deceased subscriber in the Fund during a period of thirty-six months immediately preceding the date of his death subject to a maximum of ten thousand rupees.

(2) The additional amount referred to in sub-regulation (1) shall be sanctioned subject to the fulfilment of the following conditions:-

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

In the case of Class I employees.	Four thousand rupees
In the case of Class II employees.....	Two thousand and five hundred rupees.
In the case of Class III employees.....	One thousand and five hundred rupees.
In the case of Class IV employees.....	One thousand rupees.

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

Provided further that in the case of a subscriber whose death occurred during the period from the 8th day of January, 1975 to the 31st day of March, 1978 (both days inclusive) the condition of minimum balance shall not be insisted upon and in such a case Board shall pay an amount equal to the average of whatever amount stood at the credit of such a subscriber at the end of each of thirty-six months immediately preceding the death of the subscriber, but all other condition of the scheme will continue to apply in all such cases ; and

- (ii) the subscriber should have put in at least five years regular Board service at the time of his death.
- (3) The Chief Accounts Officer, shall authorise the payment of the additional amount referred to in this regulation without any further sanction. It shall be accounted for under the relevant heads of account.

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

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

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

32 When a subscriber :-

- (a) has proceeded on leave preparatory to retirement or
- (b) While on leave, has been permitted to retire or been declared by a competent medical authority to be unfit for further service, the amount standing to his credit in the Fund, shall, upon application made by him in that behalf to the Accounts Officer, become payable to the subscriber :

Provided that the subscriber, if he returns to duty, shall, if required to do so by the Board, re-pay to the Fund, for credit to his account, the whole or part of any amount paid to him from the Fund, in pursuance of this regulation, with interest thereon at the rate provided in regulation 16 in cash or securities, or partly in cash and partly in securities, by instalments or otherwise, by recovery from his emoluments or otherwise, as may be directed by the authority competent to grant an advance under clause (1) of Regulation 17.

- 33. (a) In the case of a subscriber to the Fund, the construction or the purchase of a house and purchase of a site and/or re-construction for making additions or alterations to a house already owned or acquired by a subscriber at Chandigarh or Patiala shall for the purpose of clause (a) of Section 2 of the Provident Funds Act, 1925, be regarded as one of the contingencies on the happenings of which deposits in the Fund shall at his option, become payable upto a maximum of 50% of the balance at his credit on the date on which such withdrawal is applied for, subject to such restrictions as the Board may prescribe. If the amount of final withdrawal is more than what shall be actually expended for the purpose, the surplus shall be refunded for being credited to the subscriber's account.
- (b) Upon application made to the Accounts Officer in that behalf by the subscriber, a sum not exceeding 50 percent of the amount

standing to his credit shall become payable to him, provided that any amount that may be outstanding against him in respect of an advance already granted to him for this purpose, shall be added to the amount standing to his credit on the date of such application for purpose of computing 50 percent of the balance payable to him and the outstanding amount shall be adjusted against to amount actually payable.

- (c) A subscriber who has been permitted to withdraw money from the Fund under Regulation 33 (a) shall satisfy the sanctioning authority within a reasonable period as may be specified by that authority that the money has been utilised for the purpose for which it was withdrawn and if he fails to do so, the whole of the sum so withdrawn or so much thereof as has not been applied for the purpose for which it was withdrawn shall forth with be repaid in lumpsum, together with interest thereon by the subscriber to the Fund, and in default of such payment, it shall be ordered by the sanctioning authority to be recovered from his emoluments either in lumpsum or in such number of monthly instalments, as may be determined by the sanctioning authority.

33-A (1) A non-refundable advance may be granted to a subscriber at any time, after the completion of 10 years service (including broken period, if any) from the amount standing to his credit in the Fund at the discretion of the competent authority mentioned in Annexure 'E' for one or more of the following purposes, namely :-

AMENDMENT
PSEB PROVIDENT FUND REGULATIONS, 1960
 (Reprint Edition 2000)

REGULATION 33-A(1) SUB CLAUSE (i) PAGE-20

O/O No. 936/189-4/20.7/ 82/07
 C.S. 2/2007

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

Secretary
 P.S.E.B, Patiala

- (ii) Purchasing a house-site or re-paying any outstanding amount on account of loan expressly taken for this purpose before the date of receipt of the application for withdrawal but not earlier than twelve months of that date.
- (iii) For constructing a house on a site purchased utilising the sum withdrawn under sub-clause (ii) above.

(2) A competent authority may grant a second non-refundable advance out of the Fund account for the construction of a second house at Chandigarh or Patiala or at any other place to an employee who has already built a house at Chandigarh or Patiala before 14-12-76 (but 2nd advance for construction of a 2nd house at the same place i.e. at Chandigarh or Patiala will not be admissible) and thereafter only one advance would be allowed for the construction of a house at Chandigarh or Patiala or at any other place;

Provided that a subscriber who has availed himself of an advance under the scheme of the Ministry of Housing for the grant of advances for house-building purpose or has been allowed any assistance in this regard from any other Government/Board's source, shall not be eligible for the grant of a final withdrawal under the provisions of this regulation except for the purpose of re-payment of any loan taken under the aforesaid scheme.

REGULATION 33-A PAGE-21 No. 936/Reg. 4/3-7/807, C.C. 2/2007

Inserted New Sub-Regulation 4 as renumbering the existing Sub-Regulation (4) & (5) as (5) & (6).

(4) A second Non-refundable advance out of the Fund shall be admissible to a subscriber for carrying out repairs to the Flat or house or making additions and alterations therein after the expiry of 5 years from the date of previous withdrawal according to the provisions of sub-clause (i) of Regulation 33-A (1) But the amount of the Second Non-refundable advance shall not exceed 50% of the balance amount standing at the credit of the subscriber..

... sanction of the sanctioning authority has been issued.

Secretary
P.S.E.B. Patiala

Secretary
P.S.E.B. Patiala

(5) A subscriber who has been permitted to withdraw money from the Fund under this regulation shall satisfy the sanctioning authority within a reasonable period as may be specified by that authority that the money has been utilised for the purpose for which it was withdrawn and if he fails to do so, the whole of the sum so withdrawn, or so much thereof as has not been applied for the purpose for which it was withdrawn shall forthwith be repaid in one lumpsum by the subscriber to the Fund, and in default of such payment it shall be ordered by the sanctioning authority to be recovered from his emoluments either in lumpsum or in such number of monthly instalments, as may be determined by the sanctioning authority or the Finance Section of the Board:

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

34. In the case of a subscriber to this Fund final withdrawal from the Fund to meet expenses of higher education of himself or of any person actually dependent upon him may be allowed by the competent authority, specified in Annexure 'E' to these regulation subject to the following terms and conditions:-

- (a) The withdrawal may be premitted to a subscriber any time, after the completion of twenty years service (including broken periods, if any) or within 10 years before the date of his retirement on superannuation whichever is earlier.
- (b) The withdrawal may be allowed in the following type of cases:-

- (i) for education outside India, for any academic, technical, professional or Vocational course beyond the High School stage;
 - (ii) 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.
- (c) The amount of withdrawal shall not exceed 3/4th of the balance at the credit of the subscriber in the Fund. While sanctioning non-refundable advances, the temporary advances out standing against the subscriber, if any shall not be taken into account.
(This amendment takes effect from 26.8.80)
- (d) The withdrawal will be permissible once every six months, i.e. twice in any financial year. A withdrawal will not ordinarily be allowed before the expiry of six months from the date of the previous withdrawal and in any case not more than two withdrawals shall be allowed in any financial year.

Note:- The amount of advance payable under this clause every six months should be calculated on the pay the subscriber is in receipt of at the time the advance is drawn by him.

- (e) The subscriber concerned should satisfy the sanctioning authority within a period of six months from the date of drawing the money that it has been utilised for the purpose for which it was intended otherwise the whole amount of withdrawal, will be liable to be recovered in lumpsum.
- (f) Where a portion of the money withdrawn is not likely to be spent within six months of the date of withdrawal and the officer contemplates making a further withdrawal

during the following half year, he may, by notifying in writing to the sanctioning authority before the expiry of the said period of six months, adjust the excess amount in the proposed withdrawal, provided that such excess amount is not more than 10% of the amount utilised and action to withdraw the further amount is taken within one month of the expiry of the six months period. If no further withdrawal is contemplated, the excess amount should be deposited forthwith in the Fund.

g) in the case of Board employees of Class III and IV, the actual withdrawal from the Fund will be made only on receipt of an authorisation from the Accounts Officer, who will arrange this as soon as the formal sanction of the competent authority is issued. In the case of other Board employees, the payments will be made by the Accounts Officer through cheques direct on receipt of sanction of the competent authority. After the payment has been made to the subscriber concerned, the sanctioning authorities will satisfy themselves within six months of the withdrawal that the conditions mentioned in subclause (e) and (f) above, are fulfilled and furnish a certificate to that effect to the accounts Officer.

Note 1:- The courses detailed below should be treated as Technical in nature provided that the course of study is of not less than three year duration and is beyond High School stage in India or outside India :-

- (a) Diploma Courses in the various fields of Engineering and Technology, e.g. Civil Eng., Mechanical Engg., Electrical Engg., Tele-communication/Radio-Engg., Metallurgy, Automobile Engg., Textile Technology, Leather Technology, Printing Technology, Chemical Technology etc. etc. conducted by recognised Technical Institutions.
- (b) Degree Courses in various fields of Engg., and Technology e.g. Civil Engg., Mechanical Engg., Electrical Engg., Tele-Communication Engg., Electronics, Mining Engg., Metallurgy, Aeronautical Engg., Chemical Engg., Chemical Technology, Textile Technology, Leather Technology, Pharmacy, Ceramics, etc. etc. conducted by the Universities and recognised Technical Institutions.

- (c) Post-Graduate Courses in the various fields of Engineering and Technology conducted by the Universities and recognised Institutions.
- (d) Degree and Diploma Course in Architecture, Town planning and Allied fields conducted by recognised Universities and Institutions.
- (e) Diploma and Certificate Courses in Commerce conducted by recognised Institutions.
- (f) Diploma Courses Management conducted by recognised Institutions.
- (g) Degree Courses in Agriculture, Veterinary Science and allied subjects conducted by recognised Universities and Institutions.
- (h) Courses conducted by Junior Technical Schools.
- (i) Courses conducted by Industrial Training Institutes under the Ministry of Labour & Employment (D.G.E. & T)
- (j) Degree and Diploma Course in Art/Applied Art and allied subjects conducted by recognised institutions.
- (k) Draftsmanship Courses by recognised institutions.
- (l) Medical Courses.
- (m) All M.Sc. (Honour School) Courses of Punjab University M.Sc. Course of Punjabi University and other recognised Universities.
- (n) B.Sc. (Home Science) courses of three years duration.
- (o) Degree Courses in commerce of any recognised University.

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

- (i) Degree and Post-Graduates courses in Home Science.
- (ii) Pre-Professional courses in medicine if part of regular 5 years course in medicine.
- (iii) Ph. D. in Biochemistry.
- (iv) Bachelor and masters Degree Courses in Physical Education.
- (v) Honours course in Microbiology.
- (vi) Associateship of the institute of Cost and works Accountants.
- (vii) Degree and Masters courses in Business Administration or Management

- (ix) M.Sc course in statistics.
- (x) Diploma Course in Hotel Management.
- (xi) The payment of initial charges for admission to the National Defence Academy, Khadakvasala, will also qualify for advances for final withdrawal
- (xii) The Company Secretaryship courses of the institute of Company Secretaries of India.
- (xiii) The courses of Pre-sea training Imparted on the Training Ship 'Rajendra' to prospective navigating officers on merchantships.

35. A subscriber to this Fund shall also be allowed by the competent authority specified in annexure 'E' to these regulations, to make final withdrawal from the Fund for meeting marriage expenses, subject to the following terms and conditions namely:-

- (i) The final withdrawal may be permitted 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.
- (ii) The withdrawal will be permitted in respect of each marriage of the subscriber's sons and daughters and if the subscriber has no daughter, for any other female relation dependent on him.

Note:- It is not necessary that daughter or son should be actually dependent on the subscriber for this purpose.

- (iii) The amount of withdrawal in respect of marriage of son or daughter will be normally limited to 3/4th of the amount standing at the credit of the subscriber .

(This amendment takes effect from 26-8-80)

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

(This amendment takes effect from 24-8-79.)

- (iv) In respect of the same marriage, a subscriber may either withdraw the money in terms of this regulation or draw an advance under Regulation.
- (vi) The withdrawal may be allowed to the subscriber not earlier than three months preceding the month in which the marriage actually takes place.

- (vii) The subscriber shall furnish a certificate to the sanctioning authority within the period of one month from the date of marriage or if he is on leave, within one month of the date of his return from leave that the money withdrawn has actually been utilised for a purpose for which it was intended. If the subscriber fails to furnish the requisite certificate or if the amount withdrawn is utilised for a purpose other than that for which sanction was given, the entire amount together with interest thereon at the rate prescribed in Regulation 16 reckoned from the month of withdrawal shall be re-deposited forthwith into the Fund in one lumpsum.
- (viii) Any amount actually withdrawn from the Fund, which is found to be in excess of that actually utilised by the subscriber for the purpose, shall be re-deposited forthwith into the Fund, together with interest at the rate prescribed in Regulation 16, due thereon from the month of such withdrawal.
- (ix) The withdrawal shall be non-refundable, Where any relaxation of this regulation is involved sanction of the Member Incharge should be obtained. While sanctioning non-refundable advances, the temporary advances outstanding against the subscriber if any, will not be taken into account.

Note:-

Marriage is a foreseeable event and ordinarily it should not be difficult for the Board employee concerned to make up his mind beforehand whether he would be able to meet the entire expenditure thereon from his private resources or whether he would have to resort to a final withdrawal from the Provident Fund Account for the purposes mentioned above. In the latter case, the subscriber has to apply for final withdrawal sufficiently in advance of the date of marriage. Where, however, an officer applies for the withdrawal well before the date of the marriage, but the application is sanctioned after the aforesaid date or, if sanctioned before that date, the case is

received in audit office for the issue of authority for payment after that date there will be no objection to the payment of the amount being made after the date of marriage. The certificate in terms of clause (vii) of the regulation should be furnished in such cases to the sanctioning authority within a month of the actual withdrawal of the amount from the Fund. Cases in which the withdrawal is applied for after the marriage is over should not ordinarily be entertained.

35-A 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 ten 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 these regulations to meet the expenses in connection with each betrothal of subscriber's sons and daughters or 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) Six months pay of the of the subscriber or
 - (b) 20% of the amount standing to the credit of the subscriber, which ever is less.
- (2) The other conditions will be the same as those laid down in Regulation 35 of these Regulations.

35-B (1) A subscriber to this Fund shall be allowed by the competent authority, specified on Annexure 'E' to these regulations, to make final withdrawal from the Fund for purchasing a Motor Car or for repaying Board's loan already taken by him for the purpose, subject to the following terms and conditions, namely :-

- (a) (i) He/she has completed 25 years service or has less than five year's to attain the age of superannuation;
- (ii) his/her basic pay is Rs. 1.500 or more;
- (b) The amount of withdrawal will be limited to Rs.150,000/- or one third of the amount standing to the credit of the subscriber or the actual price of the car, whichever is the least. The sanctioning authority may, however, sanction the withdrawal of an amount in excess of this limit upto one

- half of the balance at subscriber's credit in the fund account, if considered necessary as a special case;
- (c) the withdrawal shall be non-refundable and allowed only one occasion while sanctioning the advance, the temporary advance out-standing against the subscriber, if any, will not be taken into account;
 - (d) in the case of withdrawal for purchase of another car, the Car advance under the provisions of Rule 10.21 of the Punjab Financial Rules, Volume I, as supplemented by the executive instructions issued from time to time, will not be admissible;
 - (e) in case the withdrawal from Provident Fund Account under clause (b) and (d) above is less than Rs. 16000/- or actual price of the car, the balance can be allowed as an advance under the provisions of Rule 10.21 of the Pb. Financial Rules Vol-I as supplemented by executive instructions issued From time to time, so as to make the total of both advances equal to Rs. 16000/- or the actual price of the car whichever is less;
 - (f) a subscriber who has been permitted to withdraw money from the fund under this regulation shall satisfy the sanctioning authority within a reasonable period as may be specified by that authority that the money has been utilised for the purpose for which it was withdrawn and if he fails to do so, the whole of the sum so withdrawn or so much thereof as has not been applied for the purpose for which it was withdrawn shall forthwith, be repaid in lumpsum, together with interest thereon by the subscriber to the Fund and in default of such payment, it shall be ordered by the sanctioning authority to be recovered from his emoluments/dues either in lumpsum or in such number of monthly instalments, as may be determined by the sanctioning authority.
- (2) The authorities competent to sanction non-refundable withdrawals for meeting marriage expenses under the relevant regulations will also be competent to sanction the final withdrawals under this regulation subject to the fulfilment of the conditions mentioned above.

Secretary

P.S.E.B, Patiala

- (3) Where any relaxation of this regulation is involved, sanction of the Member Incharge should be obtained.

35C. A subscriber to this Fund shall be allowed by the competent authority specified in Annexure 'E' to these regulations to make final withdrawal from the Fund for purchasing a Motor Cycle or Scooter or Moped subject to the following terms and conditions, namely:-

- (a) (i) he/she has completed 10 years service;
 (ii) his/her basic pay is not less than Rs.500/- per mensem.
- (b) The amount of withdrawal is limited to Rs.16000/- for the purchase of Motor-Cycle/Scooter and Rs. 8000/- for the purchase of Moped or 15 months pay of the subscriber or one-half of the amount standing to the credit of the subscriber in the fund or the actual price of the Motor Cycle/Scooter/Moped, whichever is the least.

35D. A subscriber to this Fund shall be allowed by the competent authority, specified in Annexure 'E' to these regulations, to make final withdrawal from the Fund for purchasing a bicycle, subject to the following terms and conditions, namely:-

- (a) he/she has put in five year service;
 (b) the amount of the withdrawals limited to Rs.1000/- or one-half of the amount standing to the credit of the subscriber in the Fund or the actual price of the bicycle, whichever is least.
 (c) A second advance shall not be granted until atleast eight years have passed since the grant of the first advance.

35-E. Final withdrawal from the Provident fund may be permitted for extensive repair/over-hauling of motor car subject to the following terms & conditions:-

- (i) He/She has completed 28 years of service or has less than 3 years to attain the age of superannuation.
 (ii) His/Her basic pay is Rs.1000/- P.M. or more.
 (iii) The amount of withdrawal is limited to Rs.3000/- or one third of the amount standing to the credit of the subscriber in the G.P Fund or one third of the amount of the subscription with interest thereon, standing to credit of the subscriber in the G.P. Fund as the

case may be or the actual amount of the repair/overhauling whichever is the least.

- (iv) Not less than 5 years should have elapsed since the car was purchased by the officer concerned. In the case of a second hand car, the initial date of purchased by the first purchaser will be taken into account.
- (v) this facility will be allowed only once in the service career of the subscriber.

- 35 F. "ਕੰਪਿਊਟਰ ਸਿਸਟਮ ਖਰੀਦਣ ਲਈ ਜੀ.ਪੀ. ਫੰਡ ਵਿਚੋਂ ਨਾ-ਵਾਪਸੀ ਯੋਗ ਐਡਵਾਂਸ ਕੱਢਵਾਉਣ ਲਈ ਨਿਮਨ ਲਿਖਤ ਸ਼ਰਤਾਂ ਦੇ ਆਧਾਰ ਤੇ ਇਜਾਜ਼ਤ ਦਿੱਤੀ ਜਾ ਸਕਦੀ ਹੈ:-
- 1) ਜਿਆਦਾ ਤੋਂ ਜਿਆਦਾ ਰਕਮ 50,000/- ਰੁ: ਜਾਂ ਕੰਪਿਊਟਰ ਸਿਸਟਮ ਤੇ ਆਉਣ ਵਾਲਾ ਖਰਚਾ ਜਾਂ ਕਰਮਚਾਰੀ ਦੇ ਖਾਤੇ ਵਿਚ ਜਮ੍ਹਾਂ ਰਾਸ਼ੀ ਦਾ 50% ਜਿਹੜਾ ਘੱਟ ਹੋਵੇ ।
 - 2) ਕੰਪਿਊਟਰ ਦੀ ਖਰੀਦ ਲਈ ਕਰਜਾ, ਪ੍ਰੋਫਾਰਮਾ, ਅਨਵਾਇਸ (invoice) ਆਉਣ ਤੇ ਹੀ ਮੰਨਜ਼ੂਰ ਕੀਤਾ ਜਾਵੇਗੀ ।
 - 3) ਇਸ ਕਰਜੇ ਦੀ ਅਦਾਇਗੀ ਡੀਲਰ ਨੂੰ ਸਿੱਧੇ ਤੌਰ ਤੇ ਐਡਵਾਂਸ ਲਈ ਮੰਨਜ਼ੂਰ ਰਕਮ ਵਿਚੋਂ ਹੀ ਕੀਤੀ ਜਾਵੇਗੀ ।
 - 4) ਕਰਮਚਾਰੀ ਨੇ 10 ਸਾਲ ਦੀ ਸੇਵਾ ਪੂਰੀ ਕਰ ਲਈ ਹੋਵੇ ।
 - 5) ਜਿਸ ਕਰਮਚਾਰੀ ਨੂੰ ਜੀ. ਪੀ. ਫੰਡ ਵਿਚੋਂ ਕੰਪਿਊਟਰ ਐਡਵਾਂਸ ਮਿਲੇਗਾ ਉਹ ਬੋਰਡ ਤੋਂ ਇਸ ਮੰਤਵ ਲਈ ਕਰਜਾ ਲੈਣ ਦਾ ਹੱਕਦਾਰ ਨਹੀਂ ਹੋਵੇਗਾ ।
 - 6) ਮੰਨਜ਼ੂਰ ਕਰਨ ਵਾਲਾ ਅਧਿਕਾਰੀ ਇਹ ਸੁਨਿਸਚਤ ਕਰੇਗਾ ਕਿ ਕਰਜਾ ਮਿਲਣ ਤੇ ਕਰਮਚਾਰੀ ਨੇ ਕੰਪਿਊਟਰ ਦੀ ਖਰੀਦ ਅਸਲ ਵਿਚ ਕਰ ਲਈ ਹੈ ।
 - 7) ਕਰਮਚਾਰੀ ਜਿਸ ਨੂੰ ਕੰਪਿਊਟਰ ਕਰਜਾ ਮਿਲੇਗਾ ਉਹ ਬੋਰਡ ਵੱਲੋਂ ਲੋੜ ਪੈਣ ਤੇ ਦਿੱਤੇ ਜਾਣ ਵਾਲੇ ਕੰਪਿਊਟਰ ਦਾ ਕੰਮ ਕਰਨ ਲਈ ਇੰਨਕਾਰ ਨਹੀਂ ਕਰੇਗਾ ।
 - 8) ਇਹ ਕਰਜਾ ਉਹਨਾਂ ਸਾਰੇ ਕਰਮਚਾਰੀਆਂ ਨੂੰ ਮਿਲਣਯੋਗ ਹੋਵੇਗਾ ਜਿਹਨਾਂ ਦੀ ਮੂਲ ਤਨਖਾਹ 6300/- ਰੁ: ਪ੍ਰਤੀ ਮਹੀਨਾ ਤੋਂ ਜਿਆਦਾ ਹੈ ।

36 . If a retired employee of the Board who before his retirement, was a subscriber to the Fund governing his conditions of service, is re-employed under the Board whether immediately after his retirement or sometime after wards, but before having drawn the balance outstanding in his old account) and is permitted as a condition of his service to join the Board's Provident Fund account, he shall be given the option to carry forward the balance in his old account to the new one. If he opts to carry forward the balance in his old account to the new one, he shall be allotted a new Account number. In respect of the balance so carried

forward, interest shall be allowed at a rate sanctioned by the Board from time to time upto the end of the month preceding the date intimated by the Accounts Officer as being the date on which he is prepared to make payment in cash or upto the end of the 6th month after the month in which such an amount became payable, whichever period be less. Thereafter, interest on such accumulations together with subscriptions during the period of re-employment, shall be calculated at the rate sanctioned by the Board from time to time.

37. On the death of a subscriber before the amount standing to his credit has become payable (See Annexure "C" to these regulations) 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 Regulation 10 in favour of member or members of his family subsists, the amount standing to his credit in the Fund or the part thereof to which the nomination relates shall become payable to his nominee or nominees in the proportion specified in the nomination.

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

Provided that no share shall be payable to :-

(1) sons who have attained legal majority;

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

(3) married daughters whose husbands are alive:

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

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

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

(ii) When the subscriber leaves no family, if a nomination made by him in accordance with the provisions of Regulation 10 in favour of any person or persons subsists, the amount standing to his credit in the Fund or the part thereof to which the nomination relates, shall become payable to his nominee or nominees in the proportion specified in the nomination.

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

Note 2:- When a person named in a form of nomination under Regulation 10, 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 (i) above.

"Regulation 38 of G.P.F. Regulation 1960 is Deleted suo moto with the deviation that the retirees who have retained their GPF accumulation under Regulation-38 may be asked to withdraw their amount within 3 months from Ist May, 2005.

39. (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.

(2) If the person to whom, under these regulations any amount of policy is to be paid, assigned, re-assigned or delivered, is a lunatic, for whose estate a manager has been appointed in this behalf under the Indian Lunacy Act, 1912, the payment or re-assignment 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 shall 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, or such part thereof, as he thinks fit, shall be paid for the maintenance of such members of the Lunatic's family as are dependent on him for maintenance.

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

Note 1: When the amount standing to the credit of a subscriber has become payable under Regulations 31,32, or 37, the Account 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 Regulations 31,32 and 37, the Head of Department/ Office should immediately take up the preparation of Provident

Fund Papers for furnishing them to the Audit Office. In the case of subscribers who are likely to retire in a particular year, their papers should be prepared and furnished in the requisite forms in the time (i.e. six 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.

40. If a Government employee, who is a subscriber to a Government Provident Fund, which is non-contributory, is permanently transferred to pensionable service under the Board, the amount of the subscriptions, together with interest thereon, standing to his credit in that Fund at the date of transfer shall, with the consent of the Government concerned, be transferred to his credit in the Fund.

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

Note 2:- The provisions of this regulation shall, however, apply to persons who are appointed without break whether temporarily or permanently to a post carrying the benefits of these regulations after resignation/retranchment from service under another Board or under any Government.

40-A Saving:- The Punjab State Electricity Board Order No. 13/PSEB, dated 19-2-1959, under which the rules, regulations and orders in force on 1-2-1959 were continued unless otherwise revoked or amended till such time as the rules and regulations of the Board were enforced, so far as it relates to the application of the Punjab General Provident Fund Rules, 1939, as subsequently amended from time to time, to the employees of the Board is hereby cancelled ;

Provided that:

- (a) such cancellation shall not affect the previous operation of the Punjab General Provident Fund Rules, 1939, upto date or any thing done or any action taken thereunder;

- (b) the whole amount of the subscription, together with interest thereon standing to the credit of the subscriber in the Punjab General Provident Fund on the date these regulations come into force, will be considered to have been transferred to the credit of his account in the Punjab State Electricity Board Provident Fund; and
- (c) any recovery of temporary advance/advances drawn under the Punjab General Provident Fund Rules, which is/may be pending at the commencement of these regulations, shall continue to be made and dealt with in accordance with the provisions of these regulations.

PROCEDURE REGULATIONS

41. All sums paid into the Fund under these regulations shall be credited in the books of the Board to an account named "The Punjab State Electricity Board Provident Fund". Sums of which payment has not been taken within six months after they become payable under these regulations shall be transferred to 'Deposits' at the end of the year and treated under the ordinary regulations relating to deposits.

41. (a) G.P. Fund balances, after deducting final payments, permanent and temporary advances as admissible under these Regulations will be available for use by the Board in meeting its Capital Expenditure under the Plan. For this purpose budgetary provision shall be made showing Gross Accretion to the G.P. Fund balances, final withdrawals, permanent and temporary advances as admissible under the Regulations.

(b) The capital expenditure made out of the G.P. Fund balances will be reflected in the creation of the Assets of the Board and the provident fund dues of the employees shall constitute the first charge on these Assets of the Board.

42. When paying a subscription in India, either by deduction from emoluments or in cash, a subscriber shall quote the number of his account in the Fund, which shall be communicated to him by the Accounts

Officer. Any change in the number shall similarly be communicated to the subscriber by the Accounts Officer.

43. (1) On the 1st August each year, the Accounts Officer shall send to each subscriber a statement of his account in the Fund showing the opening balances as on the 1st April of the year, the total amount credited or debited during the year, the total amount of interest credited as on the 31st March of the year and the closing balance on that date. The Accounts Officer shall attach to the Statement of Account an enquiry whether the subscriber :-

- (a) desires to make any alternation in any nomination made under Regulation 10;
- (b) has acquired a family in cases where the subscriber has made no nomination in favour of a member of his family under the proviso to clause (i) of Regulation 10.

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

(3) The Accounts Officer shall, if required by a subscriber, once but not more than once, in a year, in form the subscriber of the total amount standing to his credit in the Fund at the end of the last month for which his account has been written up.

BY ORDER OF THE BOARD,
SECRETARY,
PUNJAB STATE ELECTRICITY BOARD,
PATIALA.

Secretary

P.S.E.B. Patiala

1957, 11.2.1

ANNEXURE-A
(See Note I under Regulation-17)
**GENERAL PRINCIPLES WHICH SHOULD DETERMINE
THE GRANT OF AN ADVANCE FROM THE
PROVIDENT FUND**

1. The Fund is designed solely for the protection of a subscriber's family against his sudden death, or if he survives until retirement, to provide both him and them with additional resources in his old age, Anything which interferes with a subscriber's normal accumulations detracts from these purposes and tends to defeat the true object from the Fund, Regulation 17 merely permits a temporary and wholly exceptional departure from the real purposes of the scheme and unless it is strictly interpreted, there is danger that subscribers will come to regard the fund as an ordinary banking account, the existence of which absolves them from the necessity of providing for the normal incidents of life with prudence which a private individual would exercise. The inevitable result, if this tendency is countenanced, will be to discourage thrift and to leave the subscriber with a depleted account at the time when it ought to be most helpful to him or his family, Sanctioning authorities ought therefore, to have no hesitation in resisting any attempt to use the Fund as a cheap loan account and in enforcing the altogether exceptional character of Regulation 17 as a provision to meet urgent needs which would not ordinarily have been anticipated. Every prudent married man for example, should be prepared to meet certain demands upon his resources on account of doctor's bills, and it is only when the burden is exceptionally prolonged, or the necessity unusually grave and sudden, that he ought to think of making use of the Provident Fund for this object.

2. For the same reason, a careful scrutiny should be applied to requests for withdrawals on account of marriage or funeral expenses. Even where ceremonial expenditure is by religious custom obligatory, its extent should nevertheless be limited by the resources of the family, and no subscriber should be enabled to enhance such expenditure on the

strength of deposits in Fund. An advance from the Fund can legitimately be made to obligatory ceremonial expenditure where no other resources exist but not in order to raise such expenditure to a more pretentious scale. Temporary advance referred to above should be granted only for the customary ceremonies like Mundan Sanskar, Namkaran and Dastar Bandi etc. and other such ceremonies like Birthdays do not come in this category.

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

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

- (a) a non-repayable advances, and
- (b) an outright re-payment of an amount equivalent to advance.

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

All sanctioning authorities, therefore, should while sanctioning temporary advances from the Fund, take into consideration the date of retirement of subscriber and fix number of instalments in such a manner

that it is possible to recover the entire amount of the advance, with interest accruing thereon, before his actual retirement.

Note:- The Heads of Departments viz. Secretary, Chief Engineers and Chief Accounts Officer may re-delegate the powers delegated to them in the above table on their own responsibility and subject to such restrictions as they may like to impose, to any officer under them at their Headquarter Offices. They may also delegate their powers on the same lines to any subordinate authority in respect of grant of temporary advances from Provident Fund Accounts. Copies of such orders should invariably be endorsed to the Finance Section and the Chief Accounts Officer.

[See Note 2 below Regulation 17, Regulation 18 (3) and Regulation 24 (4)]
**LIST OF AUTHORITIES COMPETENT TO SANCTION
 TEMPORARY ADVANCES UNDER THESE REGULATIONS**

Sr. No.	Power	Competent Authority	Extent
1	2	3	4
1	To sanction the grant to Gazetted as well as Non-Gazetted employees of temporary advances from their Provident Funds Accounts.	Member Incharge	Full Powers
2.	(i) To sanction temporary advances to Gazetted employees serving under them from their Provident Fund Accounts. (ii) To sanction the grant to Non-Gazetted employees serving under them of temporary advances from their Provident Fund Accounts. (iii) To sanction the refundable advances for the purchase of wheat to Class IV employees	(a) Head of Department. (b) Dy. Secretary. (a) Head of Offices. Dy. C.A./Zones (b) Deputy Secy./ Under Secy. Incharge of Estt. Sections Drawing and Disbursing Officer	Subject to the conditions laid down in regulation.-17 -do- Full power subjects to the conditions laid down in regulation-17. Full powers in respect of Non-Gazetted Staff in Board's Sectt., subject to the conditions laid down in Regulation-17. Subject to the conditions laid down in Regulation-17 (I) (a) (vii) and provided further that the amount of advances does not exceed four hundred and fifty rupees or two third of the amount at the credit of the Class-IV employee in the Fund, whichever is less.

ANNEXURE-C
(See Regulation 37)

1. Any sum payable under Regulation 37 to a member of the family of a subscriber vests in such member under sub-section (2) of section 3 of the Provident Funds Act. 1925.
2. When a nominee is a 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 the Act.
3. When the subscriber leaves no family and no nomination made by him in accordance with the provisions of Regulation 10 subsists, or if such nomination relates only to part of the amount standing to his credit in the Fund, the relevant provision of clause (b) and sub clause (ii) of clause (c) of sub-section (1) of Section 4 of the Provident Funds Act, 1925, are applicable to the whole amount or the part thereof to which the nomination does not relate.

ANNEXURE-D

---Deleted---

ANNEXURE-E

(See Regulations 33-A,34,35,35-A,35-B,35-C and 35-D)

**LIST OF AUTHORITIES COMPETENT TO
SANCTION/AUTHORISE FINAL WITHDRAWALS
UNDER THESE REGULATIONS**

Sr. No.	Powers	Competent Authority	Extent
1	2	3	4
1	To sanction the grant to Gazetted as well as Non-Gazetted employees of final withdrawals from their Provident Fund Accounts.	Member incharge	Full Powers
2	<p>To sanction the grant of final withdrawals from their Provident Fund Accounts to :-</p> <p>(i) Gazetted employees serving under them</p> <p>(ii) Non-Gazetted employees serving under them</p>	<p>Head of Department</p> <p>(a) Heads of Offices.</p> <p>(b) Dy. Secy. Under Secy. Incharge of Estt. Sections.</p>	<p>Full Powers Subject to the conditions laid down in the regulations.</p> <p>Full Powers subject to the conditions laid down in the regulations.</p> <p align="center">-do-</p>

Secretary
P.S.E.B, Patiala

FORM P.F. -1
[Referred to in Regulation 10 (3)]
FORM OF NOMINATION
When the Subscriber has a family and wishes to
nominate one member thereof

I hereby nominate the person mentioned below, who is a member of family as defined in Regulation 2 of the 'Punjab State Electricity Board Provident Fund Regulations', to receive the amount that may stand to my credit in the Provident 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	Relation-ship with subscriber	Age	Contingencies on the happening of which the nomination shall become invalid	Name, address & relation-ship of the person, if any, to whom the right of nominee shall pass in the event of his/her predeceasing the subscriber

Dated this.....day of.....19
at.....

Signature of subscriber

Two witnesses to signature :-

- (1)
- (2)

FORM P.F. -1 A
[Referred to in Regulation 10 (3)]
FORM OF NOMINATION
When the Subscriber has a family and wishes to
nominate one member thereof

I hereby nominate the person mentioned below, who are the members of my family as defined in Regulation 2 of the 'Punjab State Electricity Board Provident Fund Regulations', to receive the amount that may stand to my credit in the Provident 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 subscriber	Age	*Amount of share of accumulation to be paid to each	*Contingencies on the happening of which the nomination shall become invalid	Name, address & relationship of the person, if any, to whom the right of nominee shall pass in the event of his/her 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 Provident Fund at any time.

Secretary
 P.S.E.B., Patiala

FORM P.F. -1-B
[Referred to in Regulation 10 (3)]
FORM OF NOMINATION
When the Subscriber has no family and wishes to
nominate one member

I having no family as defined in Regulation 2 of the 'Punjab State Electricity Board Provident Fund Regulations, hereby nominate the person mentioned below to receive the amount that may stand to my credit in the Provident Fund, in the event of my death before that amount has become payable, or having become payable,

Name and address of nominee	Relation-ship with subscriber	Age	Contingencies on the happening of which the nomination shall become invalid	Name, address & relationship of the person, if any, to whom the right of nominee shall pass in the event of his/her predeceasing the subscriber

Dated this.....day of.....19
at.....

Signature of subscriber

Two witnesses to signature :-

- (1)
- (2)

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

FORM P.F. -1-C
[Referred to in Regulation 10 (3)]
FORM OF NOMINATION
When the Subscriber has no family and wishes to
nominate more than one person.

I having no family as defined in Regulation 2 of the 'Punjab State Electricity Board Provident Fund Regulations', hereby nominate the persons mentioned below to receive the amount that may stand to my credit in the Provident 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	Relation-ship with subscriber	Age	* Amount of share of accumulation to be paid to each	Contingencies on the happening of which the nomination shall become invalid	Name, address & relation-ship of the person, if any, to whom the right of nominee shall pass in the event of his/her 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 Provident Fund at any time.

Note:- **Where a subscriber who has no family makes a nomination he shall specify in the columns that the nomination shall become invalid in the event of his subsequently acquiring a family.

FORM P.F. -2
[Referred to in Regulation 24 (1) (a)]
FORM OF ASSIGNMENT*

I, A.B. of.....hereby assign unto the Punjab State Electricity Board the within policy of assurance as security for payment of all sums which under Regulation 28 of the Provident Fund Regulations, I my hereafter become liable to pay to that Fund.

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

Date this.....day of19
Station.....

Signature of Subscriber.....

One witness to signature.....

*Note:- The assignment may be executed on the policy itself either in the subscriber's handwriting or in type, or alternatively a typed or printed slip containing the assignment may be pasted on the blank space provided for the purpose on the policy. A typed or printed endorsement must be duly signed and if pasted on the policy it must be initialled across all four margins.

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FORM P.F. -3
[Referred to in Regulation 24 (1) (a)]
FORM OF ASSIGNMENT*

We A.B. (the subscriber) of.....and C.D. (the joint assured) ofin consideration of the Punjab State Electricity Board agreeing at our request to accept payments towards the within policy of assurance in substitution for the subscriptions payable by me the said A.B. to the Provident Fund (or, as the case may be, to accept the withdrawal of the sum of Rs.....

from the sum to the credit of the said A.B. in the Provident Fund for payment of the premium of the within policy of assurance) hereby jointly and severally assign upto the said Punjab State Electricity Board the within policy of assurance security for payment of all sums which under Regulation 28 of the Provident Fund Regulations the said A.B. may hereafter become liable to pay to that Fund.

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

Dated this.....day of19
 Station.....

Signature of the Subscriber
 and the joint Assured.....

One witness to signature.....

- Note:- The assignment may be executed on the policy itself either in the subscriber's handwriting or in type, or alternatively a typed or printed slip containing the assignment may be pasted on the blank space provided for the purpose on the policy. A typed or printed endorsement must be duly signed and if pasted on the policy it must be initialled across all four margins.

FORM P.F. -4
[Referred to in Regulation 24 (1) (a)]
FORM OF ASSIGNMENT*

I,.....wife ofand the assignee of the within policy, having at the request of the assured, agreed to release my interest in the policy in favour ofin order thatmay assign the policy to the Punjab State Electricity Board, who has agreed to accept payments towards the within policy of Assurance in substitution for the subscription payable by.....to the Provident Fund here by at the request and by the direction of.....assign and I, the said.....assign and confirm unto the Punjab State Electricity Board the within policy of Assurance as security for payment of all sums which under Regulation 29 of the regulations of the said Fund the said.....may hereafter become liable to pay to the Fund.

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

Dated this.....day of19
 Station.....

Signature of Assignee
 and of the Subscriber.....

One witness to signature.....

*Note:- The assignment may be executed on the policy itself either in the subscriber's handwriting or in type, or alternatively a typed or printed slip containing the assignment may be pasted on the blank space provided for the purpose on the policy. A typed or printed endorsement must be duly signed and it pasted on the policy it must be initialled across all four margins.

FORM P.F. -5
[Referred to in Regulation 26 (1) (d) (i)]

All sums which have become payable by the abovenamed A.B. under Regulation 28 of the Provident Fund Regulations having been paid and/or all liability for payment by him or any sums in the future having ceased the Punjab State Electricity Board doth hereby re-assign the within policy assurance to the said A.B. Dated this..... day of19 Executed by Accounts Officer of the Fund for and on behalf of the Punjab State Electricity Board in the presence ofY.Z.

Signature of the Accounts Officer

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

PART-II

[Referred to in Regulation 26 (2) (i)]

The above named.....having died on theday of19 Punjab State Electricity Board doth hereby re-assign the within policy of assurance to* Dated this.....day of.....19 Executed by.....Accounts Officer of the Fund for and on behalf of the Punjab State Electricity Board in the presence ofY.Z.

Signature of the Accounts Officer

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

*Note :- Fill in particulars of person or persons legally entitled to receive the policy.

FORM P.F. -6
[Referred to in Regulation 27 (1) (i)]
FORM OF RE-ASSIGNMENT BY THE
PUNJAB STATE ELECTRICITY BOARD.

The Punjab State Electricity Board doth here re-assign the
with in policy to the said A.B.

Dated this.....day of19

Executed by.....Accounts Officer of the Fund
for and on behalf of the Punjab State Electricity Board inthe pres-
ence ofY.Z.

Signature of the Accounts Officer

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

Secretary
P.S.E.B. Patiala

Application for admission to the Punjab State Electricity Board Provident Fund
(To be submitted in Duplicate)

Name of the Official	Father's Name	Designation	Date of Birth	Date of joining the PSEB	Date of Admission to GPF	Basic pay on the date of admission to G.P. Fund	Date of Subscription	Remarks
1	2	3	4	5	6	7	8	9

Station.....

Date.....

Endst No.

Signature of the applicant,
Date.....

Forwarded in Original, alongwith nomination in the perscribed form to Accounts Officer/GP Fund, Pb State Elecy. Board, Patiala for further necessary action. It is certified that the official has rendered 12 months continuous service to the Board.

Signature of the Head of Office
with Designation.

OFFICE OF THE CHIEF ACCOUNTS OFFICER, PUNJAB STATE ELECTRICITY BOARD, PATIALA
No.

Dated Patiala, the.....

Returned after allotting the Account number.
This number should be quoted in the Deductions advance, payment, vouchers and in all the Schedules, sanctions for grant of correspondance connected therewith

Accounts Officer/GP Fund,
Pb. State Elecy. Board, Patiala.

Govt. of Punjab, Department of Finance (Finance Personnel Branch III
No. 2/7/86-5FP III/846 dt. 29.1.90 adopted by Secy./Regulation P.S.E.B.
Patiala vide circular No 27/90 and letter No. 180050/180710/REG-4 vol-
6 dt. 2.8.90.

Subject: Implementation of the recommendations of Third Punjab Pay
Commission-Grant of non-refundable/refundable advance out
of G.P.Fund.

Sir,

I am directed to say that Government have considered the
matter regarding revision of limits for the non refundable/refundable
advance out of the G.P.F. and simplification of procedure for drawing
such advances in the light of recommendations made by the Third
Punjab Pay Commission. The president of India is pleased to decide as
follows:-

- (i) that refundable advances upto one month's pay for any
genuine purpose (other than those mentioned in Rules 13.10
of, Punjab C.S.R. Volume-II) may be granted to a sub-
scriber from his G.P.F. and be recovered in 12 months;
- ii) that non-refundable with drawals out of G.P. Fund to the
subscriber to meet the expenses for the following purposes
will be permissible upto the limits indicated subject to
the full fulfilment of all other conditions laid down in the
respective rules:-

	<u>Admissibility conditions</u>	<u>Limit of advance</u>
(a) Purchase of Car Rule 13.29 (H) of Pb. C.S.R. Vol.II)	12 years of service with a basic pay P.M.	Rs. 60,000/- or cost of the CAR which ever is less
(b) Purchase of Scooter or Motor- cycle (Rule 13.29 (J) of Pb. C.S.R. Vol.II)	5 years of service with a basic pay of Rs. 1,000/- P.M	Rs. 10,000/- or actual price of the scooter Motor Cycle whichever is less.

Secretary
P.S.E.B, Patiala

- | | | | |
|-----|--|--|---|
| (c) | Purchase of Moped (Rule 13.29 (J) of Pb. CSR Vol.II) | 5 years of service with a basic pay of Rs. 1,000/- P.M. | Rs. 5000/- or actual price of the moped which ever is less. |
| (d) | Purchase of bicycle (Rule 13.29 (J) of Pb. CSR Vol. II). | ---- | Rs. 700/- or actual price of the bicycle whichever is less. |
| (e) | Betrothal of daughter (Rule 13.29 (I) of Pb. CSR Vol. II). | 20 years of service or 10 years before the date of retirement on superannvation whichever is earlier | Six months pay of the subscriber or 20% of the amount standing to the credit of the subscriber, whichever is less |
- (iii) That subscriber may stop contribution towards his G.P. Fund account one year before the date of superannuation/retirement instead of six months, as at present.

2. These orders shall come into force with immediate effect.

3. The relevant provisions of the punjab C.S.R. Volume-II, shall be deemed to have been amended to the extent of the provisions of this letter. Formal amendments to these rules shall be notified in due course.

Yours faithfully,
Sd/-

(S.R. DEWAN)
Special Secretary Finance (D)
Telephone No. 40412
PABX No. 43662-Ext. 272.

Govt. of Punjab, Department of of finance (Finance Personnel III Branch No. 7/13/94-5 FP III/5175 dt. 21.7.94 adopted by Secy Regulation PSEB Patiala vide Circular No 27/94 and letter No. 207921/209121/REG-4/ Vol-6 dt. 20.10.94

Sub: Increase in the admissibility limits of non-refundable Advance out of G.P. Fund for the purchase of motor vehicles to State Government employees.

Sir,

I am directed to refer to Punjab Government letter No. 2/7/86-5FP-III/846, dated 29th January 1990 and letter No. 2/7/86-5FP III/1512, dated 11th February 1992 and to say that Government feels that upward revision in the loan limits is due on account of steep increase in the price of motor vehicles It has accordingly been decided to revise the loan limits as under:-

Category	Present Limit	Revised Limit
a) Purchase of Motor Car (Rule 13.29 (H) of Punjab C.S.R. Vol.II)	Rs. 1.00.000/-	Rs. 1,50,000/- or actual Price of the Car whichever is less
b) Purchase of Motor Cycle Scooter (Rule 13.29 (J) of Punjab C.S.R. Vol.II)	Rs. 10,000/-	Rs. 16,000/- or actual price of the Motorcycle/ Scooter whichever is less.
c) Purchase of Moped (Rule 13.29 (J) of Punjab CST Vol.II)	Rs. 5,000/-	Rs. 8,000/- or actual price of the Moped whichever is less
d) Purchase of Bicycle (Rule 13.29 (J) of Punjab C.S.R. Vol.II)	Rs. 700/-	Rs. 1,000/- or actual price of the Bicycle whichever is less.

Secretary
P.S. E.B. Patiala

2. The other terms and conditions as laid count in the relevant rules and in Punjab Government letter No. 2/7/86-5FPIII/846, dated 29th January, 1990 shall remain unchanged.
3. These orders shall come into force with immediate effect.
4. The relevant provisions of the Punjab C.S.R.Vol. II shall be deemed to have been amended to the extent of the provisions of this letter.
5. Necessary amendment in the relevant rules shall be made indue.

Yours faithfully,
Sd/-
(S.L. Sharma)
Under Secy. Finance

Pb. Govt. , Finance dept. (Finance Pension Policy & Co-ordination
Section letter No. 9/211/99-6/V/8599 dt. 31-10-2001 adopted by Secy./
Regulation P.S.E.B. Patiala vide circular No. 26/2002. and memo No.
277392/REG-4 dt. 1.10.2002

ਲੜੀ ਨੰ:	ਵਾਹਣ ਦਾ ਨਾਂ	ਮੌਜੂਦਾ ਮਿਲਣ ਯੋਗ ਰਾਸ਼ੀ	ਸੋਧੀ ਹੋਈ ਰਾਸ਼ੀ
1	2	3	4
1.	ਕਾਰ ਖਰੀਦਣ ਲਈ ਨਿਯਮ (13.29) (ਐਚ) ਆਫ ਪੰਜਾਬ ਸਿਵਲ ਸਰਵਿਸਜ਼ ਵਾਲਯੂਮ-11	1,50,000 ਜਾਂ ਕਾਰ ਦੀ ਅਸੂਲੀ ਕੀਮਤ ਜੋ ਵੀ ਘੱਟ ਹੋਵੇ ।	ਨਵੀਂ ਕਾਰ ਦੀ ਕੀਮਤ ਦਾ 75% ਜਾਂ ਵੱਧ ਤੋਂ ਵੱਧ 2,50,000/- ਰੁਪਏ
2.	ਪੁਰਾਣੀ ਕਾਰ	1,50,000 ਜਾਂ ਕਾਰ ਦੀ ਅਸੂਲੀ ਕੀਮਤ ਜੋ ਵੀ ਘੱਟ ਹੋਵੇ ।	ਪੁਰਾਣੀ ਕਾਰ ਲਈ ਡੈਪਰੀਸਿ- ਏਟਿਫ ਕੀਮਤ ਦਾ 75% ਜਾਂ ਵੱਧ ਤੋਂ ਵੱਧ 2,50,000/- ਰੁਪਏ
3.	ਸਕੂਟਰ/ਮੋਟਰ ਸਾਇਕਲ ਨਿਯਮ 13.29 (ਜੇ) ਪੰਜਾਬ ਸਿਵਲ ਸਰਵਿਸਜ਼ ਵਾਲਯੂਮ-11	16,000/-	ਸਕੂਟਰ/ਮੋਟਰਸਾਇਕਲ ਦੀ ਕੀਮਤ ਜਾਂ 30,000/- ਰੁਪਏ ਜੋ ਵੀ ਘਟ ਹੋਵੇ ।
4.	ਮੋਪੈਡ ਨਿਯਮ 13.29 (ਜੇ) ਪੰਜਾਬ ਸਿਵਲਸਰਵਿਸਜ਼ ਵਾਲਯੂਮ-11	8,000/-	ਮੋਪੈਡ ਦੀ ਅਸਲ ਕੀਮਤ ਜਾਂ ਵੱਧ ਤੋਂ ਵੱਧ 15,000/- ਰੁ:
5.	ਸਾਇਕਲ ਨਿਯਮ 13.29 (ਜੇ) ਪੰਜਾਬ ਸਿਵਲਸਰਵਿਸਜ਼ ਵਾਲਯੂਮ-11	1,000/-	ਸਾਇਕਲ ਦੀ ਅਸਲ ਕੀਮਤ ਜਾਂ ਵੱਧ ਤੋਂ ਵੱਧ 2,000/- ਰੁਪਏ

3. ਹੋਰ ਸ਼ਰਤਾਂ ਨਿਯਮਾਂ ਅਨੁਸਾਰ ਅਤੇ ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਪੱਤਰ ਨੰ: 9/211/99-4/ ਵਿਪਪਤ
ਮਿਤੀ 6.9.2000 ਦੇ ਪੈਰਾ-4(iv) ਜੋ ਹੇਠ ਲਿਖੇ ਅਨੁਸਾਰ ਹੈ ਲਾਗੂ ਹੋਣਗੀਆਂ:-
"There a should be no income limit for grant of non-refundable
advance for the Purchase of Car/Scooter/Moped etc. provided the
employee fulfils the other conditions laid down in Rule 13.29 (H)."
4. ਇਹ ਹੁਕਮ ਤੁਰੰਤ ਲਾਗੂ ਹੋਣਗੇ ।
5. ਪੰਜਾਬ ਸਿਵਲ ਸਰਵਿਸਜ਼ ਰੂਲਜ਼ ਵਾਲਮ II ਦੇ ਨਿਯਮ 13.29 (ਐਚ) ਅਤੇ 13.29 (ਜੇ) ਵਿੱਚ
ਉਪਰੋਕਤ ਅਨੁਸਾਰ ਸੋਧ ਸਮਝੀ ਜਾਵੇ ।
6. ਸੰਬੰਧਤ ਨਿਯਮਾਂ ਵਿੱਚ ਲੋੜੀਂਦੀ ਸੋਧ ਸਬੰਧੀ ਅਧਿਸੂਚਨਾ ਬਾਅਦ ਵਿੱਚ ਜਾਰੀ ਕੀਤੀ ਜਾਵੇਗੀ ।

-ਸਹੀ-

ਅਧੀਨ ਸਕੱਤਰ /ਵਿੱਤ ਸੀ.

Secretary
P.S.E.B. Patiala