

**Punjab State Power Corporation Limited  
Provident Fund Regulations  
2010**



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**PUNJAB STATE POWER CORPORATION LIMITED  
PROVIDENT FUND REGULATIONS, 2010**

Place: Patiala

Dated, the ..... 2010

Punjab State Power Corporation Limited 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 Power Corporation Limited (PSPCL) Provident Fund Regulation, 2010".
- (2) These regulations shall come into force at once.
- (3) These regulation shall replace the Punjab State Electricity Board Provident Fund Regulations, 1960.
2. These regulations shall apply to all categories of employees of the Corporation, other than those cases, which are governed by the Industrial Laws and the standing Orders framed there-under. Employees who have joined erstwhile PSEB or will be joining the Corporation on or after 01.01.2004 are also not covered in this regulation because these employees are covered under the Defined Contributory Pension Scheme (DCPS).

**DEFINITIONS**

3. (1) In these regulations, unless there is anything repugnant to the subject or context:
  - a) **ACCOUNTS OFFICE:** - means the office of the Chief Accounts Officer who keeps accounts of the Punjab State Power Corporation Ltd and also exercise audit function.
  - b) **ACCOUNTS OFFICER:** - means the officer working in the Accounts Office at H.O. of the Corporation and maintaining the GPF and DCPS accounts of the employees.
  - c) **BANK:-** means the "State Bank of Patiala" or any of its Branches or Sub Offices where it so exists and also includes any other Bank with which the Corporation may have banking arrangements and any such Bank's Branches or Sub-Offices.
  - d) **CHIEF ACCOUNTS OFFICER:** - means the Chief Accounts Officer, PSPCL, Patiala.
  - e) **COMPETENT AUTHORITY:** - in relation to the exercise of any power under these regulation means the Administrative Department concerned of PSPCL acting or any other authority to whom such powers may be delegated by or under these regulations.

- f) **CORPORATION:** - Means 'Punjab State Power Corporation Limited.
- g) **EMOLUMENTS:-** Except where otherwise expressly provided "Emoluments" means "pay, leave-salary or subsistence grant" as defined below and any remuneration of the nature of pay received in respect of Foreign Service.
- (i) **PAY-** (a) the basic pay, that is drawn monthly by a Corporation employee in the scale of pay of the post held by him, or to which he is entitled by reason of his position in a cadre; and
- (b) Includes any other emoluments which may specifically be classed as part of pay by the competent authority.
- (ii) **LEAVE SALARY:** - means the monthly amount paid by the Corporation to a Corporation employee on leave.
- (iii) **SUBSISTENCE GRANT:-** means a monthly grant made to a Corporation employee who is not in receipt of pay or leave salary.
- (iv) **FOREIGN SERVICE:-** means service in which a Corporation employee receives his pay with the sanction of the Corporation from any source other than the revenues of the Corporation.

h) **"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 (through DDO/Head of office) 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..

Note 1 "Children" means "Legitimate Children" of the subscriber.

Note 2 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 Corporation, is satisfied that under the personal law of the subscriber adoption is legally recognized 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 recognized 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.

- i) **FUND:** - means the "Punjab State Power Corporation General Provident Fund."
- j) **LEAVE:** - means any kind of leave" recognized by the regulations framed by the erstwhile P.S.E.B under Section 79 (c) of the Electricity (Supply) Act, 1948, or any modification thereof for the time being in force and now applicable to corporation employees.
- k) **LEGAL ADVISOR:** - means the "Legal Advisor of the Corporation."
- l) **MAXIMUM SUBSCRIPTION:** - Maximum subscription means any sums so expressed by the subscriber but not more than his emoluments.
- m) **MINIMUM SUBSCRIPTION:** - Minimum subscription means any sums so expressed by the subscriber but not less than 8% (Eight percent) of his emoluments.
- n) **QUITTING SERVICE:** - means and includes retirement, dismissal, removal, resignation, retrenchment from service, disappearance, death and absorption to bodies under the control of Central/ State Government(s).
- o) **RATE OF INTEREST:** -Rate of interest means the interest rate as determined by the Corporation for each year.
- p) **SUBSCRIBER:** - Subscriber means, a person who is required or permitted to subscribe to Provident Fund as per Reg. 6 of these regulations.
- q) **SUBSCRIPTION:-** Subscription means any amount credited to the Provident Fund Account of the subscriber by way of deduction from his salary every month including arrears of salary (if any) and amount remitted by outside organizations (like BBMB, UT etc.) in case of deputationists.
- r) **TEMPORARY EMPLOYEE:** - means an employee appointed to a post temporarily for a specific period and includes apprentice, probationer, and an adhoc employee.
- s) **TRUST:** - means Trust formed by Punjab State Power Corporation Limited for the purpose of establishing and maintaining provident Fund for the benefit of its employees.
- t) **YEAR:** - means "financial year" of the Corporation.

- (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 erstwhile P.S.E.B now P.S.P.C.L., shall have the same meanings as assigned thereto in 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 Corporation.
- 4-A The power of interpreting these regulations vest in the Corporation.

### **CONSTITUTION OF THE FUND**

5. The fund shall be maintained in Rupees.
6. All temporary Corporation 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 Corporation 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.

Note1. Apprentices and probationers shall be treated as temporary employees for the purpose of this regulation.

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

Note 2 A temporary 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. However the same will invariably be stopped six month before the date of retirement on superannuation.

Note 4. These regulations shall also be applicable to the Directors of the Corporation falling under the category of re-employed pensioners.

### **NOMINATIONS**

- 7 (1) A subscriber shall, at the time of joining the Fund send to the Accounts Officer through DDO/Head of Office, a nomination conferring on one or more persons the right to receive the amount that may stand to his credit in the Fund, in 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 favor 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 by DDO/Head of Office to the Accounts Officer until nomination form completed by the subscriber accompanies it.

Note 2. A declaration made by a Mohammadan subscriber in favor of his adopted child should not be accepted, as adoption is not recognized in Mohammadan 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, 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 through Drawing and Disbursing Officer/Head of Office.

Provided that the subscriber shall, along-with such notice, send a fresh nomination made in accordance with the provisions of clauses (1) to (3) through Drawing and Disbursing Officer/Head of Office.

Note: The proviso to this clause is directory and not mandatory. The additional provision that a fresh nomination should be sent along with a 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 along-with 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 he subscriber has no family, he shall provide in the nomination that it shall become invalid in the event of his subsequently acquiring a family:

Provided further that if at the time of making the nomination the subscriber has only one member of the family, he shall provide in the nomination that the right conferred upon the 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 canceling the nomination together with a fresh nomination made in accordance with the provisions of this regulation through DDO/Head of Office.

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

### **SUBSCRIBER'S ACCOUNTS**

**8** An account shall be maintained 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 13.

**8-A** i) Parallel G.P. Fund Accounts shall be maintained in the G.P.Fund pass books invariably for all the subscribers who subscribe to the G.P.Fund, by their respective drawing and disbursing Officers.

ii) The G.P.F. pass book shall 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 along with 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. The same will be surrendered to the concerned Drawing and Disbursing Officer/Accounts officer on his retirement etc. for claiming final payment

(iv) These pass books along with Final payment application Form and other documents as required in note-2 given under Reg. 31 shall be submitted by the respective disbursing officers at the time of forwarding claim of final payment of GPF to Accounts officer, when become payable under reg.16,17 and 30.

- 8-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 drawing & disbursing officers in the G.P.Fund Book of the subscriber under proper attestation by Drawing and Disbursing Officer/Head of Office/Accounts officer concerned.

### **CONDITIONS AND RATES OF SUBSCRIPTIONS**

- 9.** 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 lump sum, or in installments, any sum not exceeding the maximum amount of arrear subscriptions payable for the period.

(2)The subscriber shall intimate his option not to subscribe during the leave, referred to in the first proviso to sub regulation (i) in the following manner.

(a) If he is a Class A or Class B officer of the Corporation by a written communication to the Accounts Officer concerned / Drawing and Disbursing Officer/Head of Office, before he proceeds on leave.

(b) In case of a Corporation 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 an option to subscribe.

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

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.

- 10.** (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 emoluments and not more than his total emoluments
- c) If the subscriber fails to fix the amount of subscription. Head of the Office/DDO 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 Corporation service on the 31<sup>st</sup> 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 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 subscriber who was not in Corporation's service on the 31<sup>st</sup> 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 31<sup>st</sup> March of the preceding year, by the deduction which he desires to make in this behalf from his pay for the month of April;

(b) If he was on leave on the 31<sup>st</sup> 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 Corporation 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 31<sup>st</sup> 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 the month of April; and

(e) if he was on 'foreign service' on the 31<sup>st</sup> March of the preceding year, by the amount remitted by him or the foreign employer on 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 Drawing and Disbursing Officer/Head of Office as the case may be, in the

same manner as prescribed in the Regulation 9(2), and the amount shall remain unchanged through out the year.

Provided that on the request of the subscriber the amount of subscription fixed under regulation 10 may be changed twice during the course of the year in the salary of April and October.

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 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 31<sup>st</sup> 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.

11. 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**

12. (1) When emoluments of the staff working under them are drawn by the Drawing and Disbursing Officer/Head of Office in case of Non Gazetted Staff or when the emoluments of Gazetted Officers are paid direct to them by Accounts Officer concerned, recovery of subscription on account of these emoluments and recovery against Refundable advances taken by the subscriber 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;

Provided 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**

13. (1) Subject to the provisions of clause (5) below, the Trust shall pay to the credit of the account of a subscriber interest at such rate as may be determined for each year according to the method prescribed from time to time by the Corporation.

(2) Interest shall be credited with effect from the first day of April 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 current year-interest for twelve months:

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

(iii) on all sums credited to subscriber's account after the last day of the preceding year interest from the date of deposit up to the end of the current year or up to the last day of month in which the amount outstanding of the subscriber become payable on superannuation, death etc.; and

(iv) the total amount of interest shall be rounded to the nearest whole rupee (fifty paise counted as the next higher rupee.)

(3) In these regulations, the date of deposit shall, in the case of a recovery from emoluments, be deemed to be the first day of the following 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-16, 17 and 30. Interest thereon up to the end of the month preceding that in which the payment is made or up to the end of the six months after the month in which such amount became payable, whichever 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 up to any period may be authorized 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 when a subscriber is dismissed, removed, retired prematurely or compulsorily from the services of the Corporation or the resignation of the subscriber is accepted from the back date, interest shall be payable up to six months from the date of issue of orders.

Provided further that where the Accounts Officer has intimated to the claimant (or his agent) a date on which he is prepared to make payment to that person through Authority Letter. Interest shall be payable only up to the end of the month preceding the date so intimated or up to the end of the six months after the month in which such amount became payable, whichever ever of these periods be less.

However if the payment is delayed by more than one month from the issue of authority letter for reasons beyond the control of claimant, interest can be paid up to the month preceding the payment month or up to six months from the month it became payable, whichever ever of these periods be less.

Provided further that where a subscriber on deputation to a Body corporate, owned or controlled by Central/State 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 accumulation 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 Mohammedan subscriber if he informs the Accounts Officer through DDO/Head of Office 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-16 or Regulation-17 are repaid 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 Corporation, 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 up to 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 Corporation, 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. However there is no justification in denial of final payment of GPF to the subscriber if he attains the age of retirement on superannuation during the pendency of the appeal/court case.

Note 1-B: - When a subscriber is dismissed, removed or retired prematurely or compulsorily from the service of the Corporation, but has not appealed against his removal or dismissal or compulsory retirement. Interest shall, however, be paid on the balance up to the end of the month preceding that in which the payment is made or up to the end of the six months after the month in which such amount became payable, whichever ever of these periods be less.

Note 1-C: - When a subscriber is reported as missing the interest shall be allowed after one year of declaration of missing i.e. registration date of FIR, up to the end of the month preceding that in which the payment is made or up to the end of the six months after one year of registration of FIR, whichever ever of these periods be less.

### **ADVANCES FROM THE FUND**

- 14.** (1) A Temporary advance (Refundable Advance) may be granted to a subscriber from the amount standing to his credit in the fund by the competent authority for any lawful purpose. It should be granted for the customary ceremonies or to meet with the Family or Social obligatory expenses like Mundan, Naamkaran, Dastar Bandi, prolong illness of applicant or any person actually dependent on him, marriage, education outside or within India for self and to his/her children, to pay for the overseas passage only for reasons of health or education of the applicant or his children , purchase of Vehicle, purchase of consumer durable goods etc., but not admissible to those who institutes legal proceedings in any court of law either in respect of any matter not connected with his official duties or against the Corporation in respect of any condition of service or penalty imposed on him.

(1-A) Refundable advance shall be granted on the following conditions: -

(i) Total refundable advances to be granted to a subscriber may be limited to Ten (10) only during the entire service. However the subscriber who have already availed eight or more refundable advances up to date of issue of these regulations may also be allowed to withdraw Refundable advance for three more occasions. DDO/Head of office may ensure that the total numbers of advances sanctioned are not more than prescribed limits as mentioned above.

(ii) An advance shall not exceed 50% of the amount at the credit of the subscriber in the Fund or actual cost/expenditure whichever is less and no further advance shall be allowed unless earlier advances are fully re-paid except wheat advance admissible under clause (iii) below.

(iii) to pay for the purchase of wheat by the Class IV employees for their own consumption as prescribed by Corporation from time to time. 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 30<sup>th</sup> June and shall be recoverable in equal monthly installments within the same financial year from the date of withdrawal. This advance is in addition to the refundable advances admissible under sub regulation 1A (i) above.

(iv) Refundable advance up to one month's pay for any genuine purpose may be granted to a subscriber from his G.P.F. and be recovered in 12 months. This advance is in addition to the refundable advances admissible under sub regulations 1A (i) above.

Note 1. Advances may be granted by the sanctioning authority to pay debts incurred for the above purposes, provided an application is made within three months after the event to which it relates.

Note 2. 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.

Note 3. Refundable advance shall also be admissible to a subscriber who is under suspension or on any kind of Sanctioned Leave.

Note 4. 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 5. 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 6. 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 installments in such a manner that it is possible to recover the entire amount of the advance, before his actual retirement.

- 15.** (1) An advance shall be recovered from the subscriber in such number of equal monthly installments as the sanctioning authority may direct, but such number shall not be less than twelve, unless the subscriber so elects and not more than thirty-six. The advance in respect of Scooter, Motor Cycle, Moped or a Motor Car under Regulation 14 shall be recovered in monthly installments not exceeding sixty. A subscriber may, at his option, repay more than one installment in a month. Each installment shall be a number of whole rupees, the amount of the advance being raised or reduced, if necessary, to admit of the fixation of such installments.

(2) Recovery shall be made in the manner prescribed in Regulation 12 for the realization of subscriptions and shall commence from the following month in which the advance is paid. 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 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 or for the purchase of conveyance or for the payment of passage 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 Sanctioning Authority to be recovered by deduction from the emoluments of the subscriber in monthly installments not exceeding 12 as may be directed by the sanctioning authorities.

Provided that, before such advance is disallowed the subscriber shall be given as 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.

### **FINAL WITHDRAWAL OF ACCUMULATIONS IN THE FUND**

- 16.** 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 Corporation, repay any amount paid to him from the Fund in pursuance of this regulation, in the manner provided in the proviso to Regulation 17. The amount so re-paid shall be credited to his account in the Fund.

Note 1-A subscriber re-employed in the Corporation'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.

- 16-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 paid by the Corporation and sanctioned subject to the fulfillment 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 A employees	Four thousand rupees.
In the case of Class B employees.	Two thousand and five hundred rupees
In the case of Class C employees	One thousand and five hundred rupees
In the case of Class D 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.

(ii) The subscriber should have put in at least five years regular Corporation service at the time of his death.

(3) The Chief Accounts Officer shall authorize 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.

**17. 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,

(c) Has retired on attaining the age of superannuation.

(d) Has been permitted to retire voluntarily.

The amount standing to his credit in the Fund shall become payable to the subscriber upon application made by him through DDO/Head of Office to the Accounts Officer:

Provided that the subscriber, if he returns to duty, shall, if required to do so by the Corporation, 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, in cash, by installments or otherwise, by recovery from his emoluments or otherwise, as may be directed by the authority competent to grant an advance under Regulation 14.

- 18. (1)** A non-refundable advance may be granted to a subscriber at any time, after the completion of 8 years of service (including broken period, if any) from the amount standing to his credit in the Fund by the competent authority mentioned in Annexure "D" for any one of the following purposes, namely: -

- (i) Building or acquiring a suitable house/flat for his residence including the cost of the site or purchase of house/flat in his own name or in name of his/her spouse.
- (ii) Purchasing a house-site in his own name or in name of his/her spouse.
- (iii) For constructing a house on a site already owned/Inherited or purchased under sub clause (ii) above after the approval of Competent Authority.
- (iv) Re-constructing the house/flat or making addition or alteration to a house or flat already owned/Inherited or purchased.
- (v) Repaying any outstanding amount on account of loan taken expressly for the purposes specified in (i) to (iii) above from Corporation/Government or any Financial Institution / bank.

Provided that the subscriber shall produce a certificate from Corporation/Government or any Financial Institution / bank regarding the confirmation of outstanding amount of loan.

For this purpose the payment shall be made directly to Corporation/Government or any Financial Institution / bank.

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 /erstwhile P.S.E.B./Corporation 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.

(2) Any sum withdrawn by the subscriber shall not exceed  $\frac{3}{4}$  of his credit balance in the Fund account at the time he actually applies for the grant of such advance but in case of repayment of loan sanctioned under sub regulation 1(v) above, the amount may be restricted to actual repayment of loan or  $\frac{3}{4}$ <sup>th</sup> of the balance amount standing at credit of a subscriber whichever is less.

(3) The second and third Non-refundable advance for making additions and alterations to the flat/house shall be admissible after at least 5 (Five) years have passed since the grant of the first and second advance subsequently which shall not exceeds 50% of the balance amount standing at credit of a subscriber on each occasion.

Note- (1): - Advance for the purchase of built house/flat or plot/construction of house shall be admissible only once during the entire service.

Note-(2) - First Non-refundable advance shall be admissible to a subscriber for making additions and alterations to the flat/house after the expiry of 3 years from the date of its completion. 2<sup>nd</sup> and 3<sup>rd</sup> NRA for this purpose shall be admissible only if 5(Five) years have passed since the grant of the first and second advance subsequently which shall not exceeds 50% of the balance amount standing at credit of a subscriber .

(4) The actual withdrawal from the fund shall be made only on receipt of authorization from the Account Officer concerned who will arrange this as soon as the formal sanction of the sanctioning authority has been received.

(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 utilized for the purpose for which it was withdrawn and if he fails to do so, the whole of the sum so withdrawn, or so much thereof as has not been applied for the purpose for which it was withdrawn shall forthwith be repaid in lump sum by the subscriber to the Fund, and in default of such payment, it shall be ordered by the sanctioning authority to be recovered from his emoluments either in lump sum or in such number of monthly installments, as may be determined by the sanctioning authority.

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.

**19.** In the case of a subscriber to this Fund, final withdrawal from the Fund to meet expenses of higher education of himself/herself or of his/her two children may be allowed by the competent authority, specified in Annexure 'D' to these regulation subject to the following terms and conditions: -

(a) The withdrawal may be permitted to a subscriber any time, after the completion of five (5) years service for Self study & Fifteen (15) years for his/her two children (including broken periods, if any). The withdrawal may be allowed for education in India or outside India, for any academic, technical, professional courses i.e. medical, engineering, Management, CA/ICWAI/CS, Computer and other technical or specialized or Vocational courses etc. beyond the High school stage.

(b) The amount of withdrawal shall not exceed the double of the amount stated in the receipt/certificate issued by the college/institution subject to  $\frac{3}{4}$ <sup>th</sup> of the balance at the credit of the subscriber in the Fund. While sanctioning non-refundable advance, the temporary advances out standing against the subscriber, if any shall not be taken into account.

(c) The withdrawal will be permissible once every six months for each child, i.e. twice in any financial year. In any case only two withdrawals for each child shall be allowed in any financial year.

(d) 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 utilized for the purpose for which it was intended otherwise the whole amount of withdrawal, will be liable to be recovered in lump sum.

(e) 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 utilized 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.

(f) the actual withdrawal from the Fund will be made only on receipt of an authorization from the Accounts Officer, who will arrange this as soon as the formal sanction of the competent authority is issued. 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 sub clause (d) and (e) above, are fulfilled.

**20.** A subscriber to this Fund shall also be allowed by the competent authority specified in annexure 'D' 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 Fifteen (15) year's service (including broken periods, if any)

(ii) The withdrawal will be restricted up to Five (5) marriages of the subscriber's sons/daughters and other male or female relation actually dependent on him during the entire service.

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

(iii) The amount of withdrawal shall be limited to  $\frac{3}{4}$ <sup>th</sup> of the amount standing at the credit of the subscriber in respect of each marriage.

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.

In respect of the same marriage, subscribers may either withdraw the money in terms of this regulation or draw an advance under Regulation 14.

Note:- while sanctioning non refundable advance the sanctioning authority shall give note of this effect in office order that concerned subscriber has not been sanctioned any advance under regulation 14 in respect of same marriage.

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

(v) 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 utilized for the purpose for which it was intended. If the subscriber fails to furnish the requisite certificate or if the amount withdrawn is

utilized for a purpose other than that for which sanction was given, the entire amount shall be re-deposited forthwith into the Fund in lump sum.

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

Note: -Marriage is a foreseeable event and ordinarily it should not be difficult for the Corporation employee concerned to make up his mind before hand 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, a subscriber 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 there will no objection to the payment of the amount being made after the date of marriage. The certificate in terms of clause (vi) 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 be entertained.

**21** A non refundable advance may be granted to a subscriber at any time after the completion of 15 (Fifteen) years' service (including broken periods, if any), from the amount standing to his credit in the Fund by the competent authority mentioned in Annexure 'D' 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 be limited to:-

(a) Six months pay as defined in these regulation of the subscriber

**or**

(b) 25% of the amount standing to the credit of the subscriber, which ever is less.

(c) The withdrawal will be restricted up to Five (5) betrothals during entire service in respect of betrothal of the subscriber's sons/ daughters and any other male or female relation actually dependent on him.

(2) The other conditions will be the same as laid down in Regulation 20 of these Regulations.

**22.** (1)A subscriber to this Fund shall be allowed by the competent authority, specified in Annexure 'D' to these regulations, to make final withdrawal from the Fund for purchasing a Motor Car subject to the following terms and conditions, namely:-

(a)(i) He/She has completed 5 years service.

(ii) Repaying any outstanding amount on account of loan taken expressly for the purpose of Motor Car from Corporation/Government or any Financial Institution / bank

Provided that,

--the subscriber shall produce a certificate from Corporation/Government or any Financial Institution / bank regarding the confirmation of outstanding amount of loan.

--For this purpose the payment shall be made directly to Corporation/Government or any Financial Institution / bank.

(b) The amount of withdrawal will be limited to Rs.5, 00,000/- (rupee five lacs only) or one half of the balance at subscriber's credit in the fund account or 75% of the actual price of the new car or depreciated value of the old car, whichever is the least.

(c) The withdrawal shall be allowed only for three occasions during the entire service while sanctioning the advance, the temporary advance out-standing against the subscriber, if any, will not be taken into account.

(d) 2<sup>nd</sup> & 3<sup>rd</sup> NRA shall be admissible only after 8 (Eight) years have passed since the grant of first advance & second advance respectively.

(e) 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 utilized for the purpose for which it was withdrawn and if he fails to do so, the whole of the sum so withdrawn or so much thereof as has not been used for the purpose for which it was withdrawn shall forthwith, be repaid in lump sum by the subscriber to the Fund and in default of such payment, it shall be ordered by the sanctioning authority to be recovered from his emoluments/dues either in lump sum or in such number of monthly installments, as may be determined by the sanctioning authority.

**23.** A subscriber to this Fund shall be allowed by the competent authority specified in Annexure 'D' 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) he/she has completed 5 years service.

(b) The amount of withdrawal is limited to Rs.50, 000/- for the purchase of Motor-Cycle/Scooter and Rs.25, 000/- for the purchase of Moped or 50% 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 least.

(C) 2<sup>nd</sup> and 3<sup>rd</sup> NRA shall be admissible after 5 (Five) years have passed since the grant of first and second advance subsequently.

**24.** A subscriber to this Fund shall be allowed by the competent authority, specified in Annexure 'D' 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. 2,500/- or one-half of the amount standing to credit of the subscriber in the Fund or the actual price of the bicycle, whichever is the least.

(c) Second & Third advance shall be admissible after at least 5 (Five) years have passed since the grant of the first and second advance subsequently.

**25.** A subscriber to this Fund shall be allowed by the competent authority, specified in Annexure 'D' to these regulations, to make final withdrawal from the Fund for purchasing a computer system/Laptop along with printer and other related accessories, subject to the following terms and conditions, namely:-

(1) The amount of the withdrawal shall be limited to one-half of the amount standing to the credit of the subscriber in the Fund or the actual price of the computer system/Laptop, whichever is the least.

(2) Final withdrawal shall be sanctioned only after receipt of Performa invoice.

(3) The subscriber has put in five years service;

(4) The employee who will get computer advance from G.P.Fund, shall not be eligible for any advance from Corporation for this purpose.

(5) Sanctioning authority shall ensure that after getting advance the employee has actually purchased the computer.

(6) The employee who will get computer advance shall not refuse to do computer work as and when required by the Corporation.

Note: - Second & Third advance shall be granted after 5 (Five) years have passed since the grant of the first and second advance subsequently.

**26.** For Self Employment to Govt. Employees

In the case of a subscriber to this Fund final withdrawal from the Fund for this purpose may be allowed by the competent authority, specified in Annexure 'D' to these regulation subject to the following terms and conditions: -

(i) he/she has completed 8 years service.

(ii) Leave availed /sanctioned for a minimum of three years and maximum of five years.

(iii) The amount of withdrawal is limited to 75% of balance at credit

- 27.** For setting of Business for himself/*herself* or children & for going to Hazz Yatra.

In the case of a subscriber to this Fund final withdrawal from the Fund for this purpose may be allowed by the competent authority, specified in Annexure 'D' to these regulation subject to the following terms and conditions: -

- (i) He/she has completed 20 years service (including broken period (if any) OR within 10 years before the date of retirement on superannuation.
- (ii) The amount of withdrawal is limited to 75% of the balance at credit.
- (iii) The withdrawal shall be allowed only Once during the entire service.

- 28.** 90% Advance within 12 months before the date of retirement on superannuation

In the case of a subscriber to this Fund final withdrawal from the Fund for this purpose may be allowed by the competent authority, specified in Annexure 'D' to these regulation subject to the following terms and conditions: -

- (i) No reason required.
- (ii) Within one year of retirement on superannuation.
- (iii) 90% of the balance at the credit of the subscriber in the Fund.
- (iv) Admissible only once within 12 months before the date of retirement on Superannuation.
- (v) No Refundable/Non Refundable advance shall be allowed after Sanctioning/withdrawal of 90% advance.

Note:-Non Refundable advance as per Reg. 18 to 28 may also be admissible to a subscriber who is under suspension.

- 29.** If a retired employee of the Corporation who before his retirement, was a subscriber to the Fund governing his conditions of service, is re-employed under the Corporation 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 Corporation'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 Corporation from time to time up to 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 or up to the end of the 6<sup>th</sup> 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 Corporation from time to time.

- 30.** 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 7 in favor 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 favor 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 favor 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 daughter whose husbands are alive;
- (4) Married daughters of 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 and had been exempted from the provisions of clause (1) of the first proviso;

(ii) When the subscriber leaves no family, if nomination made by him in accordance with provisions of Regulation 7 in favor 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 entitled to a share of the sum at the subscriber's credit, shall be treated as member of the family, provided the existence (en-ventre sa mere i.e. literally, in the mother's belly) 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 7 dies before the subscriber, the nomination shall, in the absence of a direction to the contrary in the form of nomination, become null 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.

31. (1) When the amount standing to the credit of a subscriber in the Fund becomes payable and the complete claim as mentioned in note-2 given below are received through DDO/Head of Office, it shall be the duty of the Accounts Officer to issue authority letter for making final 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 sum is payable is certified by the Magistrate to be a lunatic, the payment shall under the order 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 the Lunatic and the surplus, if any, or such part thereof, as he thinks fit, shall be paid for the maintenance of such member of the Lunatic's family as are dependent on him for maintenance.

(2A) In case of subscriber is reported as missing, the final payment of GPF shall be made to the legal heir/heirs as per regulation-30 and the relevant instructions issued by the Corporation from time to time on receipt of the following additional documents through DDO/Head of Office already mentioned in Note-2 below:-

(a) Attested copy of F.I.R.

(b) Latest "ADAMPATA" report issued by the police department.

(c) Indemnity Bond by the claimant stating that the amount of GPF shall be liable to repay the amount along with interest to the Corporation in case the missing person is traced out.

(3) Any person who desires to claim payment under this regulation shall send a written application in that behalf along with documents as desired above and mentioned in notes below through his Drawing and Disbursing Officer/Head of the Office 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 16, 17, or 30, the Account Officer shall authorize 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 as possible.

Note 2: When the amount standing to the credit of a subscriber has become payable under Regulations 16, 17 and 30, the Head of Department/ Office should immediately take up the preparation of Provident Fund Papers (Final payment application form, affidavit, retirement on superannuation or voluntary or pre-mature or compulsory retirement etc. orders, dismissal, termination etc. order/resign accepted order in case of resign etc., death certificate in case of death, GPF passbook completed w.e.f. 4/87 to the date of retirement /death/

resign etc.) for furnishing them to the Accounts officer through Drawing and Disbursing Officer/Head of Office.

Note 3: In the case of subscribers who are likely to retire in a particular year, their papers as per note-2 above, 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/ Head of Office/ Drawing & Disbursing Officer should see to it that these forms are furnished to the Accounts officer in time.

- 32.** If a Government employee, who is subscriber to a Government Provident Fund, which is non-contributory, is permanently transferred to pension able service under the Corporation, 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/ retrenchment from service under another Corporation or under any Government.

- 33.** Savings:- (a) The whole amount of the subscription, together with interest thereon standing to the credit of the subscriber in the Punjab State Electricity Board 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 Power Corporation Provident Fund; and

(b) any recovery of temporary advance/advances drawn under the Punjab State Electricity Board Provident Fund Regulations, 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**

- 34.** All sums paid into the Fund under these regulations shall be credited in the books of the Corporation to an account named "General provident Fund". The final payment which has not been taken within six months after the issue of authority letter shall be transferred to "Deposits"GH-44.210 at the year end.
- 35.** When paying a subscription in India, either by deduction from emoluments or in cash, a subscriber shall quote the General Provident Fund account number, 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.

- 36.** (1) On the 1st August each year, the Accounts Officer shall send to each subscriber through concerned DDO, a statement of his account in the Fund showing the opening balances as on the 1st April of year, the total amount credited or debited during the year, the total amount of interest credited as on the 31<sup>st</sup> 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 7 ;
  - (b) has acquired a family in cases where the subscriber has made no nomination in favor of a member of his family under the proviso to clause (i) of Regulation 7.
- (2) Subscribers should satisfy themselves as to the correctness of the annual statement and errors should be brought to the notice of the Accounts Officer through concerned DDO within three months from the date of receipt of the statement otherwise the statements issued by this office shall be considered as correct.
- (3) The Accounts Officer shall, if required by a subscriber, once but not more than once, in a year, inform the subscriber about the total amount standing to his credit in the Fund at the end of the last month for which his account has been updated.

**BY ORDER OF ORDER OF PUNJAB STATE POWER CORPORATION LIMITED**

**ANNEXURE-A**  
**(See Note 1 under Regulation-14)**  
**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 14 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 14 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, the resources of the family should nevertheless limit its extent, 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 Naamkaran, Mundan, Sanskar, and Dastar Bandi etc and also admissible for durable consumer goods.
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.
  - (C) As per Section -3 of Provident Fund Act No.XIX of 1925:-

(1) Protection of compulsory deposits: - (1) A compulsory deposit in any government or Railway Provident Fund shall not, in any way, be capable of being assigned or charged and shall not be liable to attachment any decree or order of any Civil, Revenue or Criminal Court in respect of any debt or liability incurred by the subscriber or depositor, and neither the Official Assignee nor any Receiver appointed under the Provincial Insolvency Act, 1920 (5 of 1920), shall be entitled to or have any claim on, any such compulsory deposit.

(2) Any sum standing to the credit of any subscriber to, or depositor in, any such Fund at the time of his decease and payable under the regulations of the Fund to any dependent of the subscriber or depositor or to such person as may be authorized by law to receive payment on his behalf, shall, subject to any deduction authorized by this Act, and save where the dependent is the widow or child of the subscriber or depositor, subject also to the rights of an assignee under an assignment made before the commencement of this Act, vest in the dependent and shall, subject as aforesaid, be free from any debts or other liability incurred by the deceased or incurred by the dependent before the death of the subscriber or depositor.

(D) As per Section -6 of Provident Fund Act No.XIX of 1925:-

Power to make deductions:- When the sum standing to the credit of any subscriber or depositor in any Government or Railway Provident Fund which is a Contributory Provident Fund becomes payable, there may, if the authority specified in this behalf in the regulations of the Fund so directs, be deducted there from and paid to Government or the Railway Administration, as the case may be:-

(a) any amount due under a liability incurred by the subscriber or depositor to Government or the Railway administration, but not exceeding in any case the total amount of any contributions credited to the account of subscriber or depositor and of any interest or increment which has accrued on such contributions; or

(b) where the subscriber or depositor has been dismissed from his employment for any reasons specified in this behalf in the regulations of the Fund, or where he has resigned such employment within Five years of the commencement thereof, the whole or any part of the amount of any such contributions, interest and increment.

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 installments 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 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.

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**ANNEXURE-B**  
**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.	Director Incharge	Full Powers
2	<p>(i) To sanction temporary advances to Gazetted employees serving under them from their Provident Fund Accounts.</p> <p>(ii) To sanction the grant to Non – Gazetted employees serving under them of temporary advances from their Provident Fund Accounts</p> <p>iii) To sanction the refundable advances for the purchase of wheat to class IV employees</p>	<p>(a) Head of Department (b) Dy.Secretary.</p> <p>a) Head of Offices Dy.CA/Zones b) Deputy Secy./Under Secy.Incharge of Estt.Sections</p> <p>Drawing and Disbursing Officer</p>	<p>Subject to the conditions laid down in Regulation-14 --do--</p> <p>Full power subjects to the conditions laid down in regulation-14. Full powers in respect of Non-Gazetted Staff in Corporation's Sectt. Subject to the conditions laid down in Regulation-14.</p> <p>Subject to the conditions laid down in Regulation-14 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.</p>

**Note:** The Heads of Departments viz. 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.

**ANNEXURE-C**  
**(See Regulation 30)**

- 1. Any sum payable under Regulation 30 to a member of the family of a subscriber vests in such member under sub-section (2) of section 3 of the Provident Funds Act.1925.**
  
- 2) When a nominee is a 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 7 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

**LIST OF AUTHORITIES COMPETENT TO  
SANCTION/AUTHORISE NON REFUNDABLE ADVANCES  
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 non refundable advances from their Provident Fund Accounts.	Director Incharge	Full Powers
2	To sanction the grant non refundable advances from their Provident Fund Accounts to :		
	i) Gazetted employees serving under them	Head of Department	Full Powers Subject to the conditions laid down in the regulations.
	ii) Non-Gazetted employees serving under them	(a) Heads of Offices.  (b) Dy.Secy. Under Secy. Incharge of Estt.Sections.	Full Powers subject to the conditions laid down in the regulations.  Full Powers subject to the conditions laid down in the regulations.

## ANNEXURE-E

FORM P.F-1

**Application for admission to the Punjab State Power Corporation Limited Provident Fund  
(To be submitted in Duplicate)**

Name of employee	Father's Name	Designation	Date of Birth	Date of joining PSPCL	Date of Admission to GPF	Basic pay on the date of admission to G.P. Fund	Date & Rate 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 prescribed form to Accounts Officer/GP Fund, Punjab State Power Corporation Limited ,Patiala for further necessary action. It is certified that the official has rendered 12 months continuous service to the Corporation.

1) Name, Address &amp; GPF A/C no. of witness 1.....

2) Name, Address &amp; GPF A/C no. of witness 2.....

Signature of the Head of Office  
with Designation.

OFFICE OF THE CHIEF ACCOUNTS OFFICER, PUNJAB STATE POWER CORPORATION LIMITED.

No.....

Dated Patiala,the.....

Returned after allotting the Accounts number. This number should be quoted in the Deductions, advance, payments, vouchers and in all the Schedules, sanctions for grant and correspondence connected therewith.

Accounts Officer/GP Fund  
P. S. P. C. L.,Patiala.

**ANNEXURE –F  
(REFERRED TO IN REGULATION 7)  
FORM OF NOMINATION**

**FORM P.F 2**

(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 3 of the 'Punjab State Power Corporation Provident Fund Rules/Regulation 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	Relationship 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.....2010 at.....

**Signature of subscriber**

**Two witnesses:-**

1) Name.....  
 Designation.....  
 Address.....  
 .....  
 .....  
 G.P.F. Account no.....

Name.....  
 Designation.....

(Signature)

2) Name.....  
 Designation.....  
 Address.....  
 .....  
 .....  
 G.P.F. Account no.....

(Signature)

**ANNEXURE –G  
Referred to in Regulation 7  
FORM OF NOMINATION**

**FORM P.F -3**

(When the Subscriber has a family and wishes to nominate more than one member thereof)

I hereby nominate the person mentioned below, who are the members of my family as defined in Regulation 3 of the 'Punjab State Power Corporation Provident Fund Rules/Regulation 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.....2010 at .....

**Signature of subscriber**

**Two witnesses:-**  
1) Name.....  
Designation.....  
Address.....  
.....  
.....  
G.P.F. Account no.....

Name.....  
Designation.....

(Signature)  
2) Name.....  
Designation.....  
Address.....  
.....  
.....  
G.P.F. Account no.....

(Signature)

**ANNEXURE –H  
(Referred to in Regulation 7  
FORM OF NOMINATION**

**FORM P.F -4**

**(When the subscriber has no family and wishes to nominate one member)**

**I having no family as defined in Regulation 3 of the "Punjab State Power Corporation Provident Fund Rules/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	Relationship 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.....2010 at .....**

**Signature of subscriber**

**Two witnesses:-**

**3) Name.....  
Designation.....  
Address.....  
.....  
.....  
G.P.F. Account no.....**

**Name.....  
Designation.....**

**(Signature)**

**4) Name.....  
Designation.....  
Address.....  
.....  
.....  
G.P.F. Account no.....**

**(Signature)**

**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.**

ANNEXURE –I

FORM P.F-5

(Referred to in Regulation 7  
FORM OF NOMINATION

(When the Subscriber has no family and wishes to nominate more than one person)

I having no family as defined in Rules/Regulation 3 of the 'Punjab State Power Corporation 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	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.....2010 at .....

Signature of subscriber

Two witnesses:-

5) Name.....  
 Designation.....  
 Address.....  
 .....  
 .....  
 G.P.F. Account no.....

Name.....  
 Designation.....

(Signature)

6) Name.....  
 Designation.....  
 Address.....  
 .....  
 .....  
 G.P.F. Account no.....

(Signature)

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.

## ANNEXURE- J

FORM P.F-6

(ਪੰਜਾਬ ਰਾਜ ਪਾਵਰ ਕਾਰਪੋਰੇਸ਼ਨ ਲਿਮਿਟਡ)

ਜੀ .ਪੀ .ਫੰਡ ਦੀ ਅੰਤਿਮ ਅਦਾਇਗੀ ਲਈ ਬਿਨੈ ਪੱਤਰ

ਜੀ .ਪੀ .ਫੰਡ ਖਾਤਾ ਨੰ:..... (ਬਿਨੈਕਾਰ ਵਲੋਂ ਭਰਨ ਲਈ ਭਾਗ-ਓ)

1. ਬਿਨੈਕਾਰ ਦਾ ਨਾਮ ਅਤੇ ਚੰਦਾਕਾਰ ਨਾਲ ਰਿਸਤਾ : .....
2. ਪਿਤਾ/ਪਤੀ ਦਾ ਨਾਮ : .....
- ਚੰਦਾ ਦੇਣ ਵਾਲੇ ਦੇ ਵੇਰਵੇ
1. ਚੰਦਾ ਦੇਣ ਵਾਲੇ ਅਧਿਕਾਰੀ/ਕਰਮਚਾਰੀ ਦਾ ਨਾਂ ਅਤੇ ਪਦਵੀ : .....
2. ਚੰਦਾਕਾਰ ਦੇ ਪਿਤਾ/ਪਤੀ ਦਾ ਨਾਂ: .....
3. ਅੰਤਿਮ ਅਦਾਇਗੀ ਦਾ ਕਾਰਨ ਅਤੇ ਘਟਨਾ ਦੀ ਮਿਤੀ : ਰਿਟਾਇਰਮੈਂਟ/ਮੌਤ (.....)
4. ਬਿਨੈਕਾਰ ਦਾ ਪਤਾ ਅਤੇ ਟੈਲੀਫੋਨ/ਮੋਬਾਇਲ ਨੰ: .....

(ਬਿਨੈਕਾਰ ਦੇ ਹਸਤਾਖਰ ਸਮੇਤ ਮਿਤੀ)

ਚੰਦਾ ਦੇਣ ਵਾਲੇ ਦੇ ਵਿਅਕਤੀਗਤ ਵੇਰਵੇ:

ਕੇਵਲ ਦਫਤਰੀ ਵਰਤੋਂ ਲਈ (ਭਾਗ-ਅ)

1. ਜੀ .ਪੀ .ਫੰਡ ਖਾਤਾ ਨੰ: .....
2. ਸੇਵਾ ਪੱਤਰੀ ਯੁਨਸਾਰ ਸੇਵਾ ਦੇ ਵੇਰਵੇ:
- ਓ) ਜਨਮ ਮਿਤੀ : .....
- ਅ) ਕਾਰਪੋਰੇਸ਼ਨ ਵਿੱਚ ਭਰਤੀ ਹੋਣ ਦੀ ਮਿਤੀ : .....
- ੲ) ਸੇਵਾ ਨਿਵਿਰਤ ਹੋਣ ਦੀ ਮਿਤੀ: .....
- ਸ) ਘਟਨਾ ਨਾਲ ਸਬੰਧਤ ਦਫਤਰੀ ਹੁਕਮ/ਮੌਤ ਦੇ ਸਰਟੀਫਿਕੇਟ ਦੀ ਅਸਲ/ਤਸਦੀਕ ਸੁਦਾ ਕਾਪੀ ਨਾਲ ਨੱਥੀ ਕੀਤੀ ਜਾਵੇ ਜੀ।

(ਦਫਤਰ ਦੇ ਮੁੱਖੀ ਦੇ ਹਸਤਾਖਰ ਸਮੇਤ ਮੋਹਰ)

1. ਤਸਦੀਕ ਕੀਤਾ ਜਾਂਦਾ ਹੈ ਕਿ ਜੀ .ਪੀ .ਫੰਡ ਪਾਸ ਬੁੱਕ 4/87 ਤੋਂ ਘਟਨਾ ਦੀ ਮਿਤੀ (ਭਾਵ ਕਿ ਮੌਤ/ ਰਿਟਾਇਰਮੈਂਟ/ ਅਸਤੀਫਾ) ਤੱਕ ਕਰਮਚਾਰੀ ਦੀਆਂ ਕਟੌਤੀਆਂ/ਸਪੈਸ਼ਲ ਕਟੌਤੀਆਂ ਕਰਮਚਾਰੀ ਵਲੋਂ ਲਈ ਗਈਆਂ ਪੇਸ਼ਗੀਆਂ ਦੇ ਮਹੀਨਾਵਾਰ ਇੰਦਰਾਜ ਕਰ ਦਿੱਤੇ ਗਏ ਹਨ ਅਤੇ ਸਹੀ ਹਨ।
2. ਭਾਗ ਓ ਅਤੇ ਅ ਦੇ ਸਾਰੇ ਵੇਰਵੇ ਦਫਤਰੀ ਰਿਕਾਰਡ ਯੁਨਸਾਰ ਸਹੀ ਹਨ ।

(ਦਫਤਰ ਦੇ ਮੁੱਖੀ ਦੇ ਹਸਤਾਖਰ ਸਮੇਤ ਮੋਹਰ)

ਨੋਟ:-1.ਇਥੇ ਇਹ ਸਪਸ਼ਟ ਕੀਤਾ ਜਾਂਦਾ ਹੈ ਕਿ ਜੀ .ਪੀ .ਫੰਡ ਪਾਸ ਬੁੱਕ ਵਿੱਚ ਇੰਦਰਾਜ ਠੀਕ ਨਾ ਹੋਣ ਕਾਰਕੇ ਕੋਈ ਵਾਧੂ ਅਦਾਇਗੀ ਹੋ ਗਈ ਤਾਂ ਇਸ ਦਾ ਜਿੰਮੇਵਾਰ ਸਬੰਧਿਤ ਡੀ ਡੀ .ਓ ਹੋਵੇਗਾ।

2.ਅਧਿਕਾਰੀ ਵਲੋਂ ਆਪਣੇ ਅੰਤਿਮ ਅਦਾਇਗੀ ਦੇ ਕੇਸ ਨਾਲ ਪਾਸ ਬੁੱਕ ਆਪਣੇ ਪੱਧਰ ਤੇ ਮੁੰਕਮਲ ਕਰਕੇ ਡੈਬਿਟ/ਕਰੈਡਿਟ ਲੈਜਰ ਨੰ: ਲਿਖ ਕੇ ਡੀ .ਡੀ .ਓ ਤੋਂ ਇੰਦਰਾਜ ਤਸਦੀਕ ਕਰਵਾ ਕੇ ਭੇਜਣਗੇ ।

ਪਿੱਠ ਅੰਕਣ ਨੰ: / ਮਿਤੀ:

ਬਿਨੈ ਪੱਤਰ ਮੂਲ ਰੂਪ ਵਿੱਚ ਸਮੇਤ ਨਿਮਨ ਲਿਖਤ ਦਸਤਾਵੇਜ਼ ਸਹਿਤ ਮੁੱਖ ਲੇਖਾ ਅਫਸਰ/ਜੀ .ਪੀ .ਫੰਡ ਭਾਗ, ਪੰਜਾਬ ਰਾਜ ਪਾਵਰ ਕਾਰਪੋਰੇਸ਼ਨ ਲਿਮਿਟਡ , ਪਟਿਆਲਾ ਨੂੰ ਅਗਲੇਰੀ ਲੋੜੀਂਦੀ ਕਾਰਵਾਈ ਹਿੱਤ ਭੇਜਿਆ ਜਾਂਦਾ ਹੈ।

ਨੱਥੀ :- 1) ਜੀ .ਪੀ .ਫੰਡ ਪਾਸ ਬੁਕ ।

2) ਦ/ਹੁ ਨੰ:.....ਮਿਤੀ.....ਦੀ ਕਾਪੀ।

3) .....

4) .....

(ਦਫਤਰ ਦੇ ਮੁੱਖੀ ਦੇ ਹਸਤਾਖਰ ਸਮੇਤ ਮੋਹਰ)

## ANNEXURE-K

### ਖੁਦ ਹਸਤਾਖਰ ਕੀਤਾ ਹਲਫੀਆ ਬਿਆਨ ਸਮੇਤ ਸਵੈ-ਘੋਸ਼ਣਾ (ਅੰਤਿਮ ਅਦਾਇਗੀ ਦੇ ਕੇਸਾਂ ਵਿੱਚ)

ਮੈਂ .....ਪੁੱਤਰ ਸ੍ਰੀ.....  
ਵਾਸੀ.....ਜਿਲਾ.....ਹਲਫ ਨਾਲ ਬਿਆਨ ਕਰਦਾ ਹਾਂ ਕਿ :-

- 1 . ਮੈਂ ਪੰਜਾਬ ਰਾਜ ਪਾਵਰ ਕਾਰਪੋਰੇਸ਼ਨ ਲਿਮਿਟੇਡ ਵਿੱਚ ਬਤੌਰ.....ਕੰਮ ਕਰਦੇ ਹੋਏ ਸਕੱਤਰ/ਬੋਰਡ ਦੇ ਦ/ਹੁ ਨੰ:..... ਮਿਤੀ .....ਮੁਤਾਬਿਕ ਮਿਤੀ.....ਨੂੰ 58 ਸਾਲ ਦੀ ਉਮਰ ਪੂਰੀ ਕਰਨ ਉਪਰੰਤ ਸੇਵਾ ਨਿਵਿਰਤ ਹੋਇਆ ਹਾਂ ।
- 2 . ਮੇਰਾ ਜੀ .ਪੀ .ਫੰਡ ਖਾਤਾ ਨੰ:.....ਹੈ ।
- 3 . ਜੇਕਰ ਕਿਸੇ ਕਾਰਨ ਮੈਨੂੰ ਜੀ .ਪੀ .ਫੰਡ ਦੀ ਵਾਧੂ ਅਦਾਇਗੀ ਹੋ ਜਾਂਦੀ ਹੈ ਤਾਂ ਮੈਂ ਉਹ ਰਕਮ ਸਮੇਤ ਵਿਆਜ ਪੰਜਾਬ ਰਾਜ ਪਾਵਰ ਕਾਰਪੋਰੇਸ਼ਨ ਲਿਮਿਟੇਡ ਨੂੰ ਮੋੜਨ ਲਈ ਵਚਨਬੱਧ ਹਾਂ ਨਾ ਮੋੜਨ ਦੀ ਸੂਰਤ ਵਿੱਚ ਮੈਨੂੰ ਹੋਈ ਵਾਧੂ ਅਦਾਇਗੀ ਸਮੇਤ ਵਿਆਜ ਮੇਰੀ ਪੈਨਸ਼ਨ ਵਿੱਚੋਂ ਕੱਟਣ ਤੇ ਮੈਨੂੰ ਕੋਈ ਇਤਰਾਜ਼ ਨਹੀਂ ਹੋਵੇਗਾ ।

ਬਿਆਨ ਕਰਤਾ

ਤਸਦੀਕ:-

ਮੈਂ ਉਪਰੋਕਤ ਬਿਆਨ ਮੁੜ ਦਹੁਰਾਉਂਦਾ ਹਾਂ ਕਿ ਮੇਰੇ ਉਪਰੋਕਤ ਬਿਆਨ ਦੇ ਤੱਥ ਸਹੀ ਅਤੇ ਦਰੁੱਸਤ ਹਨ ਅਤੇ ਇਸ ਵਿੱਚ ਮੈਂ ਕੁਝ ਵੀ ਛੁਪਾ ਕੇ ਨਹੀਂ ਰੱਖਿਆ ਹੈ ।

ਬਿਆਨ ਕਰਤਾ

## ANNEXURE-L

(ਮੌਤ ਦੇ ਕੇਸਾਂ ਵਿੱਚ ਦੀ ਜੀ .ਪੀ .ਫੰਡ ਦੀ ਅੰਤਿਮ ਅਦਾਇਗੀ ਸਬੰਧੀ ਹਲਫੀਆ ਬਿਆਨ ਦਾ ਪ੍ਰੋਫਾਰਮਾ)  
(ਜਦੋਂ ਚੰਦੇਦਾਰ ਦਾ ਪਰਿਵਾਰ ਹੋਵੇ)

### ਖੁਦ ਹਸਤਾਖਰ ਕੀਤਾ ਹਲਫੀਆ ਬਿਆਨ ਸਮੇਤ ਸਵੈ-ਘੋਸ਼ਣਾ

ਮੈਂ.....ਵਿਧਵਾ/ਪੁੱਤਰ/ਪੁੱਤਰੀ/ਮਾਂ/ਭਰਾ ਸਵਰਗਵਾਸੀ  
ਸ੍ਰੀ..... ਜੋ ਕਿ ਪੰਜਾਬ ਰਾਜ ਪਾਵਰ ਕਾਰਪੋਰੇਸ਼ਨ ਲਿਮਿਟੇਡ ਦੇ  
ਦਫਤਰ.....ਵਿੱਚ ਬਤੌਰ.....ਨੌਕਰੀ ਕਰਦਾ/ਕਰਦੀ ਸੀ,ਦੀ ਮਿਤੀ  
.....ਨੂੰ ਮੌਤ ਹੋ ਗਈ ਸੀ, ਹਲਫ ਨਾਲ ਬਿਆਨ ਕਰਦਾ/ਕਰਦੀ/ਹਾਂ ਕਿ ਮੈਂ ਮ੍ਰਿਤਕ ਦੇ ਜੀ .ਪੀ .ਫੰਡ  
ਵਿੱਚ ਪਈ ਰਕਮ ਦਾ /ਦੀ ਅਸਲ ਵਾਰਿਸ ਹਾਂ। ਮੈਂ ਫਿਰ ਵਰਨਣ ਕਰਦੀ/ਕਰਦਾ ਹਾਂ ਕਿ ਮੈਂ ਉਪਰੋਕਤ ਹਲਫੀਆ ਬਿਆਨ  
ਦੇਣ ਲੱਗਿਆ ਕਿਸੇ ਪ੍ਰਕਾਰ ਦੀ ਕੋਈ ਗਲਤ ਬਿਆਨੀ ਨਹੀਂ ਕੀਤੀ। ਮ੍ਰਿਤਕ ਦੇ ਬੱਚਿਆਂ ਦਾ ਵੇਰਵਾ ਇਸ ਪ੍ਰਕਾਰ ਹੈ:-

ਲੜੀ ਨੰ:	ਨਾਮ	ਉਮਰ	ਚੰਦਾ ਦੇਣ ਵਾਲੇ ਨਾਲ ਰਿਸਤਾ	ਵਿਆਹਿਆ/ ਅਣ-ਵਿਆਹਿਆ
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ਮੈਂ ਦੁਬਾਰਾ ਹਲਫ ਨਾਲ ਵਰਨਣ ਕਰਦਾ/ਕਰਦੀ ਹਾਂ ਕਿ ਉਪਰੋਕਤ ਦਿੱਤੇ ਵੇਰਵੇ ਕਿਸੇ ਵੀ ਸਥਿਤੀ ਵਿੱਚ ਗਲਤ ਸਾਬਤ  
ਹੋਣ ਤੇ ਮੈਂ ਮ੍ਰਿਤਕ ਦੀ ਜੀ .ਪੀ .ਫੰਡ ਵਿੱਚੋਂ ਲਈ ਰਕਮ ਦੀ ਪੂਰੀ ਵਾਪਸੀ ਪੰ:ਰਾ:ਪਾ:ਕਾ:ਲਿਮਿ: ਦਾ/ਦੀ ਵਚਨਬੱਧ  
ਹੋਵਾਂਗਾ /ਹੋਵਾਂਗੀ। ਇਸ ਤੋਂ ਇਲਾਵਾ ਜੇ ਪੰ:ਰਾ:ਪਾ:ਕਾ:ਲਿਮਿ: ਮੈਨੂੰ ਡਿਪਾਜਿਟ ਲਿੰਕਡ ਇੰਨਸੋਰੈਸ ਸਕੀਮ ਦੇ ਅਧੀਨ  
ਜਿਹੜੀ ਰਕਮ ਜੀ .ਪੀ .ਫੰਡ ਤੇ ਲਾਗੂ ਹੈ, ਕੋਈ ਅਦਾਇਗੀ ਕਰਦਾ ਹੈ ਤੇ ਮੈਂ ਉਹ ਰਕਮ ਵੀ ਮੌੜਨ ਦਾ/ਦੀ ਵਚਨਬੱਧ  
ਹੋਵਾਂਗੀ/ਹੋਵਾਂਗੀ।

#### ਸਿਰਫ ਮ੍ਰਿਤਕ ਦੀ ਪਤਨੀ ਵਲੋਂ:-

- 1 . ਮੈਂ ਹਲਫ ਨਾਲ ਬਿਆਨ ਕਰਦੀ ਹਾਂ ਕਿ ਮੇਰੇ ਸਿਵਾਏ ਮ੍ਰਿਤਕ ਦੀ ਹੋਰ ਵਿਧਵਾ ਨਹੀਂ ਹੈ।
  - 2 . ਮੈਂ ਹਲਫ ਨਾਲ ਬਿਆਨ ਕਰਦੀ ਹਾਂ ਕਿ ਮ੍ਰਿਤਕ ਕੁਆਰਾ/ਅਣਵਿਆਹਿਆ ਹੋਇਆ ਨਹੀਂ ਹੈ।
  - 3 . ਮੈਂ ਹਲਫ ਨਾਲ ਬਿਆਨ ਕਰਦੀ ਹਾਂ ਕਿ ਮੈਂ ਕਿਤੇ ਹੋਰ ਸਾਦੀ ਨਹੀਂ ਕਰਵਾਈ ਹੈ।
  - 4 . ਮੈਂ ਮ੍ਰਿਤਕ ਦੇ ਨਾ ਬਾਲਿਗ ਬੱਚਿਆਂ ਦੀ ਕੁਦਰਤੀ ਪਾਲਕ (ਕਾਨੂੰਨੀ ਗਾਰਡੀਅਨ) ਹਾਂ।
- ਉਪਰੋਕਤ ਹਲਫੀਆ ਬਿਆਨ ਦੇਣ ਸਮੇਂ ਮੇਰੀ ਰਿਹਾਇਸ਼ ਦਾ ਪਤਾ ਨਿਮਨ ਲਿਖਤ ਅਨੁਸਾਰ ਹੈ, ਜਿਸ ਉਪਰ ਪੰਜਾਬ ਰਾਜ  
ਪਾਵਰ ਕਾਰਪੋਰੇਸ਼ਨ ਲਿਮਿਟਡ ਨਾਲ ਸੰਪਰਕ ਕਾਇਮ ਕਰ ਸਕਦਾ ਹੈ।

(ਬਿਆਨ ਕਰਤਾ)

ਪਤਾ:.....

#### ਤਸਦੀਕ ਕੀਤਾ:-

ਮੈਂ ਤਸਦੀਕ ਕਰਦਾ /ਕਰਦੀ ਹਾਂ ਕਿ ਉਕਤ ਬਿਆਨ ਆਪਣੀ ਪੂਰੀ ਸੂਝ ਬੂਝ ਨਾਲ ਦਿੱਤਾ ਹੈ ਅਤੇ ਉਕਤ ਬਿਆਨ ਵਿੱਚ ਮੈਂ ਕੁਝ  
ਵੀ ਛੁਪਾਕੇ ਨਹੀਂ ਰੱਖਿਆ ਹੈ ਜੀ।

(ਬਿਆਨ ਕਰਤਾ)

ਪਤਾ:- .....

## ANNEXURE-M

( ਮੌਤ ਦੇ ਕੇਸਾਂ ਵਿੱਚ ਜੀ .ਪੀ .ਫੰਡ ਦੀ ਅੰਤਿਮ ਅਦਾਇਗੀ ਸਬੰਧੀ ਹਲਫੀਆ ਬਿਆਨ ਦਾ ਪ੍ਰੋਫਾਰਮਾ)

(ਜਦੋਂ ਚੰਦੇਦਾਰ ਦਾ ਪਰਿਵਾਰ ਨਾ ਹੋਵੇ)

### ਖੁਦ ਹਸਤਾਖਰ ਕੀਤਾ ਹਲਫੀਆ ਬਿਆਨ ਸਮੇਤ ਸਵੈ-ਘੋਸ਼ਣਾ

ਮੈਂ.....ਮਾਤਾ/ਪਿਤਾ/ਭੈਣ/ਭਰਾ/ਭਤੀਜਾ/ਭਰਜਾਈ ਸਵਰਗਵਾਸੀ  
 ਸ੍ਰੀ..... ਜੋ ਕਿ ਪਾਵਰਕਾਮ /ਟਰਾਂਸਕੋ ਦੇ ਦਫਤਰ.....ਵਿੱਚ  
 ਬਤੌਰ.....ਨੌਕਰੀ ਕਰਦਾ/ਕਰਦੀ ਸੀ,ਦੀ ਮਿਤੀ .....ਨੂੰ ਮੌਤ ਹੋ ਗਈ ਸੀ, ਹਲਫ ਨਾਲ ਬਿਆਨ  
 ਕਰਦਾ/ਕਰਦੀ/ਹਾਂ ਕਿ ਮੈਂ ਮ੍ਰਿਤਕ ਦੇ ਜੀ .ਪੀ .ਫੰਡ ਵਿੱਚ ਪਈ ਰਕਮ ਦਾ /ਦੀ ਕੋਰਟ ਦੇ ਹੁਕਮਾਂ/ਸਕਸੈਸਨ ਸਰਟੀਫਿਕੇਟ  
 ਅਨੁਸਾਰ .....ਹਿਸੇ ਦਾ/ਦੀ ਹੱਕਦਾਰ ਹਾਂ। ਮੈਂ ਫਿਰ ਵਰਨਣ ਕਰਦੀ/ਕਰਦਾ ਹਾਂ ਕਿ ਮੈਂ ਉਪਰੋਕਤ ਹਲਫੀਆ ਬਿਆਨ  
 ਦੇਣ ਲੱਗਿਆ ਕਿਸੇ ਪ੍ਰਕਾਰ ਦੀ ਕੋਈ ਗਲਤ ਬਿਆਨੀ ਨਹੀਂ ਕੀਤੀ। ਮ੍ਰਿਤਕ ਦੀ ਸਾਦੀ ਨਹੀਂ ਸੀ ਹੋਈ। ਮ੍ਰਿਤਕ ਦੇ ਕਾਨੂੰਨੀ  
 ਵਾਰਸਾਂ ਦਾ ਵੇਰਵਾ ਇਸ ਪ੍ਰਕਾਰ ਹੈ:-

ਲੜੀ ਨੰ:	ਨਾਮ	ਉਮਰ	ਚੰਦਾ ਦੇਣ ਵਾਲੇ ਨਾਲ ਰਿਸਤਾ	ਵਿਆਹਿਆ/ ਅਣ-ਵਿਆਹਿਆ

ਮੈਂ ਦੁਬਾਰਾ ਹਲਫ ਨਾਲ ਵਰਨਣ ਕਰਦਾ/ਕਰਦੀ ਹਾਂ ਕਿ ਉਪਰੋਕਤ ਦਿੱਤੇ ਵੇਰਵੇ ਕਿਸੇ ਵੀ ਸਥਿਤੀ ਵਿੱਚ ਗਲਤ ਸਾਬਤ ਹੋਣ ਤੇ ਮੈਂ  
 ਮ੍ਰਿਤਕ ਦੀ ਜੀ .ਪੀ .ਫੰਡ ਵਿੱਚੋਂ ਲਈ ਰਕਮ ਦੀ ਪੂਰੀ ਵਾਪਸੀ ਪਾਵਰਕਾਮ/ਟਰਾਂਸਕੋ,ਨੂੰ ਦੇਣ ਦਾ/ਦੀ ਵਚਨਬੱਧ ਹੋਵਾਂਗਾ  
 /ਹੋਵਾਂਗੀ ।

ਮ੍ਰਿਤਕ ਦੀ ਮਾਤਾ/ਪਿਤਾ/ਭੈਣ/ਭਰਾ /ਭਤੀਜਾ/ਭਰਜਾਈ (ਜੋ ਦਾਵੇਦਾਰ ਹੋਵੇ) ਵਲੋਂ:-

- 1 . ਮੈਂ ਹਲਫ ਨਾਲ ਬਿਆਨ ਕਰਦੀ/ਕਰਦਾ ਹਾਂ ਕਿ ਮ੍ਰਿਤਕ ਕੁਆਰਾ ਸੀ।
- 2 . ਮੈਂ ਹਲਫ ਨਾਲ ਬਿਆਨ ਕਰਦੀ/ਕਰਦਾ ਹਾਂ ਕਿ ਮੈਂ ਮ੍ਰਿਤਕ ਚੰਦਾਦਾਰ ਦੀ ਜੀ.ਪੀ.ਫੰਡ ਵਿੱਚ ਪਈ ਰਕਮ ਦਾ/ਦੀ ਕੋਰਟ ਦੇ  
 ਹੁਕਮਾਂ/ਸਕਸੈਸਨ ਸਰਟੀਫਿਕੇਟ ਅਨੁਸਾਰ .....ਹਿਸੇ ਦਾ/ਦੀ ਹੱਕਦਾਰ ਹਾਂ ਅਤੇ ਮੈਂ ਮਾਨਯੋਗ ਕੋਰਟ ਦੇ  
 ਹੁਕਮਾਂ/ਸਕਸੈਸਨ ਸਰਟੀਫਿਕੇਟ ਵਿਰੁਧ ਕੋਈ ਵੀ ਅਪੀਲ ਦਾਇਰ ਨਹੀਂ ਕੀਤੀ ਹੈ। ਉਪਰੋਕਤ ਹਲਫੀਆ ਬਿਆਨ ਦੇਣ ਸਮੇਂ  
 ਮੇਰੀ ਰਿਹਾਇਸ਼ ਦਾ ਪਤਾ ਨਿਮਨ ਲਿਖਤ ਅਨੁਸਾਰ ਹੈ, ਜਿਸ ਉਪਰ ਪਾਵਰਕਾਮ /ਟਰਾਂਸਕੋ ਪੱਤਰ ਵਿਵਹਾਰ ਕਰਕੇ ਮੇਰੇ ਨਾਲ  
 ਸੰਪਰਕ ਕਾਇਮ ਕਰ ਸਕਦਾ ਹੈ।

(ਬਿਆਨ ਕਰਤਾ)

ਪਤਾ:- .....

ਤਸਦੀਕ ਕੀਤਾ:-

ਮੈਂ ਤਸਦੀਕ ਕਰਦਾ /ਕਰਦੀ ਹਾਂ ਕਿ ਉਕਤ ਬਿਆਨ ਆਪਣੀ ਪੂਰੀ ਸੂਝ ਬੂਝ ਨਾਲ ਦਿੱਤਾ ਹੈ ਅਤੇ ਉਕਤ ਬਿਆਨ ਵਿੱਚ ਮੈ ਕੁਝ  
 ਵੀ ਛੁਪਾਕੇ ਨਹੀਂ ਰੱਖਿਆ ਹੈ ਜੀ।

(ਬਿਆਨ ਕਰਤਾ)

ਪਤਾ:- .....

## ANNEXURE-N

### (90% ਦੀ ਅਦਾਇਗੀ ਸਬੰਧੀ ਸਰਟੀਫਿਕੇਟ ਦਾ ਪ੍ਰੋਫਾਰਮਾ)

ਮੈਂ.....ਪੁੱਤਰ ਸ੍ਰੀ.....ਪੰਜਾਬ  
ਰਾਜ ਪਾਵਰ ਕਾਰਪੋਰੇਸ਼ਨ ਲਿਮਿਟੇਡ ਵਿੱਚ ਕੰਮ ਕਰਦਾ ਹਾਂ ਅਤੇ ਹੇਠ ਲਿਖੇ ਅਨੁਸਾਰ ਬਿਆਨ  
ਹਲਫ਼ੀਆ ਕਰਦਾ ਹਾਂ ਕਿ :-

- 1) ਇਹ ਕਿ ਮੈਂ ਪੰਜਾਬ ਵਿੱਤ ਵਿਭਾਗ ਦੇ ਦਫ਼ਤਰੀ ਪੱਤਰ ਨੰ:2/3/90/ਵਿ:43/524 ਮਿਤੀ  
21-1-91 ਵਿੱਚ ਦਰਸਾਈਆਂ ਹਦਾਇਤਾਂ ਅਨੁਸਾਰ ਜੀ .ਪੀ .ਫੰਡ ਵਿਚੋਂ ਕਢਵਾਈ ਰਕਮ ਨੂੰ  
ਕੇਂਦਰੀ ਸਰਕਾਰ ਵਲੋਂ ਆਪਣੇ ਪੱਤਰ ਨੰ:ਐਫ-2/14/89/ਐਨ .ਐਸ-2 ਮਿਤੀ 7-6-89  
ਦੁਆਰਾ ਬਣਾਈ ਗਏ ਸਕੀਮ ਵਿੱਚ ਨਹੀਂ ਲਗਾਵਾਗਾਂ ।
- 2) ਕਿ ਜੇਕਰ ਮੈਨੂੰ 90% ਐਡਵਾਂਸ ਪੇਮੈਂਟ ਜੋ ਕਿ ਮੈਂ ਜੀ .ਪੀ .ਫੰਡ ਵਿਚੋਂ ਲੈ ਰਿਹਾ ਹਾਂ ਵਿੱਚ ਜੇ  
ਗਲਤੀ ਨਾਲ ਵੱਧ ਰਕਮ ਅਦਾਇਗੀ ਹੋ ਗਈ ਤਾਂ ਮੈਂ ਵਾਧੂ ਦਿੱਤੀ ਰਕਮ ਵਾਪਿਸ ਦੇਣ ਲਈ  
ਪਾਬੰਦ /ਵਚਨਬੱਧ ਹਾਂ।
- 3) ਮੇਰੀ ਰਿਟਾਇਰਮੈਂਟ ਦੀ ਮਿਤੀ.....ਹੈ।
- 4) ਮੈਂ ਇਹ ਐਡਵਾਂਸ ਲੈਣ ਤੋਂ ਬਾਦ ਕੋਈ ਵੀ ਐਡਵਾਂਸ ਭਾਵੇਂ ਵਾਪਸੀ ਜਾਂ ਨਾ ਵਾਪਸੀ ਯੋਗ ਜੀ .ਪੀ  
.ਫੰਡ ਵਿਚੋਂ ਨਹੀਂ ਲਵਾਗਾਂ ।

ਕਰਮਚਾਰੀ ਦਾ ਨਾਮ.....

ਆਹੁਦਾ.....

ਦਫ਼ਤਰ ਦਾ ਪੂਰਾ ਪਤਾ.....

.....

ਜੀ.ਪੀ.ਫੰਡ ਖਾਤਾ ਨੰ:.....

ਨੋਟ:- 90% ਦੀ ਅਦਾਇਗੀ ਸਬੰਧੀ ਸਰਟੀਫਿਕੇਟ ਡੀ.ਡੀ.ਉ ਵੱਲੋਂ ਪ੍ਰਤਿ ਹਸਤਾਖਰ ਕੀਤਾ ਜਾਵੇ।

**ANNEXURE-O**  
**INDEMNITY BOND**

[In the Case of missing employee]

KNOW ALL MEN by these presents that we (a).....  
(b)..... The wife/son/brother/nominee, etc., of  
(c)..... who was holding the post of ..... in  
the Department/Office of ..... is reported to have been  
missing since .....(hereinafter referred to as ‘missing Government  
servant’) resident of .....(herein called ‘the obligor’)  
and (d)..... son/wife/ daughter of  
Shri..... resident of.....and.....  
Son/wife/daughter of Shri....., resident  
of..... the sureties for and on behalf of the Obligor(herein after  
called ‘the Sureties’) are held firmly bound to the President of India(hereinafter  
called “the Government”) in the sum of Rs.....( in words)  
equivalent of the amount on account of payment of salary, leave encashment, GPF,  
Retirement/Death Gratuity and each and every sum being the monthly family  
pension well and truly to be paid to the Government, on demand and without a  
demur together with simple interest@ ..... % p.a. from the date of  
payment thereof until repayment for which payment we bind ourselves and our  
respective heirs, executors, administrators, legal representatives, successors and  
assigns by these presents.

Signed this ..... day of ..... two thousand and.....

WHEREAS (c) ..... was at the time of his disappearance  
in the employment of the Government receiving a pay at the rate of  
Rs.....( in words) only per month from the Government.

AND WHEREAS the said (c) ..... Disappeared on the  
..... day of .....20..... and there was due to him at  
the time of his disappearance the sum equivalent of (i) salary due (ii) leave  
encashment, (iii) GPF and (iv) Retirement/Death Gratuity.

AND WHEREAS the obligor is entitled to G.P.F. amount at  
Rs.....(Rupees.....only)  
plus admissible D.L.I.

AND WHEREAS the Obligor has represented that he/she is entitled to the

aforesaid sum and approached the Government for making payment thereof to avoid undue delay and hardship.

**AND WHEREAS** the Government has agreed to make payment of the said sum of Rs..... (in words) and D.L.I. @ Rs.....( in words) only and relief thereon to the Obligor upon the Obligor and the Sureties entering into a Bond in the above mentioned sum to indemnify the Government against all claims to the amount so due to the aforesaid missing Government servant.

**AND WHEREAS** the Obligor and at his/her request the Surety/Sureties have agreed to execute the Bond in the terms and manner hereinafter contained.

**NOW THE CONDITION OF THIS BOND** is such that, if after payment has been made to the Obligor, the Obligor and/or the Surety/Sureties shall in the event of a claim being made, by and other person or the missing employee on appearance, against the Government with respect to the aforesaid sum of Rs.....(in words) and the sum paid by the Government as G.P.F. amount and D.L.I. as aforesaid then refund to the Government the said sum of Rs.....(in words) and each and every sum paid by Government as G.P.F. amount and D.L.I. together with the simple interest @.....% per mensem and shall, otherwise, indemnify and keep the Government harmless and indemnified against and from all liabilities in respect of the aforesaid sums and all costs incurred in consequence of the claim thereto **THEN** the above-written Bond or obligation shall be void and of no effect but otherwise it shall remain in full force, effect and virtue.

**AND THESE PRESENTS ALSO WITNESS** that the liability of the Surety/Sureties hereunder shall not be impaired or discharged by reason of time being granted by or any forbearance act or omission of the Government whether with or without the knowledge or consent of the Surety/Sureties in respect of or in relation to the obligations or conditions to be performed or discharged by the Obligor or by any other method or thing whatsoever which under the law relating to sureties would but for this provision shall have no effect of so releasing the Surety/Sureties from such liability nor shall it be necessary for the Government to sue the Obligor before suing the Surety/Sureties or either of them for the amount due hereunder, and the Government agrees to bear the stamp duty, if any, chargeable on these presents.

**IN WITNESS WHEREOF** the Obligor and the Surety/Sureties hereto have set and subscribed their respective hands hereunto on the day, month and year above-written.

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

1.....

2.....

Signed by the above named 'Surety/Sureties'

1.....

2.....

Accepted for and on behalf of the President of India by  
.....

[Name and designation of the Officer directed or authorized, in pursuance of Article 299(1) of the Constitution, to accept the Bond for and on behalf of the President] in the presence of.....

(Name and designation of witness)

**Note I:-**

- (a) Full name of the claimant referred to as the 'Obligor'.
- (b) State relationship of the 'Obligor' to the 'missing Government Servant'.
- (c) Name of the 'missing Government Servant'.
- (d) Full name or names of sureties with name or names of the father(s)/husband(s) and place of residence.

**Note II: - The Obligor as well as the Sureties should have attained majority so that the bond may have legal effect or force.**

**Note III: - The rate of simple interest will be as prescribed by the Government from time to time for General Provident Funds.**

**Annexure-P**  
**(Document required for different withdrawal purposes)**

Regulation no.	Documents required
14	<p>The sanctioning authority shall take required documents for different refundable advances to the satisfaction and be ensure that the documents reflect true purpose of advances.</p> <p>Note: - Sanctioning authority shall send copy of above documents along with office order of said refundable advance to accounts officer GPF Section.</p>
16-A	<p><b><u>(A) In case of retirement on superannuation/ termination/ resignation .</u></b></p> <ol style="list-style-type: none"> <li>1) Application form as per Annexure - J</li> <li>2) Pass book completed in all respects with effect from 4/87 on wards.</li> <li>3) Self attested affidavit along with self declaration as per Annexure-K</li> <li>4) Copy of concerned office order for quitting the service.</li> </ol> <p><b><u>(B) In case of death</u></b></p> <ol style="list-style-type: none"> <li>1) Application form as per Annexure-J</li> <li>2) Pass book completed in all respects with effect from 4/87 up to the date of death.</li> <li>3) Self attested affidavit along with self declaration as per Annexure-L.</li> <li>4) Self attested affidavit along with self declaration from major daughter/married widow daughter if any, widow daughter in law if any being no objection certificate for payment to the applicant.</li> <li>5) Succession certificate (if the subscriber has no family)</li> <li>6) Self attested affidavit along with self declaration as per Annexure-M.(if the subscriber has no family)</li> <li>7) Self attested affidavit along with self declaration from other successors in favor of applicant (if the subscriber has no family).</li> </ol> <p><b><u>(C) In case of missing persons.</u></b></p> <p>Document as per Reg.31 (2 A)  Note: - For format of Indemnity Bond refer to Annexure-O.</p>
18	<p><b><u>For purchase of plot/built house.</u></b>  Sanction letter by competent authority for purchase of plot/built house.</p>

Regulation no.	Documents required
	<p><b><u>For construction of house/addition alteration.</u></b></p> <p>Copy of registration of plot/house in name of subscriber. If registration in name of any other family member then no objection Certificate from such member to allow construction of said plot by applicant.</p> <p>Note:- In case of purchase of plot/built house the subscriber shall produce copy of registration of plot/ built house to sanctioning authority within 3 months of sanction of advance and copy of same shall invariably be sent by sanctioning authority after attestation to Accounts Officer/G.P.F. at Patiala.</p>
19	<p><b><u>For Higher education of himself/herself/children</u></b></p> <p>(1) Receipt/certificate of fees issued by concerned educational institution stating name of the student, semester fees and duration of course.</p> <p>(2) copy of office order by which permission has been granted for higher education (in case of self study)</p>
20	<p><b><u>For marriage/betrothal.</u></b></p> <p>1) Copy of ration card or any other proof stating total no. of children along with age proof.</p> <p>2) Dependency certificate in case of any dependent male/ female relation.</p> <p>Note:- This non refundable advance shall be admissible for daughter or any dependent female relation after attaining the age of 18 years and son/ any dependent male relation after attaining the age of 21 years.</p>
22	<p><b><u>For motor car</u></b></p> <p>1) Quotation from authorized dealer/seller/dealer stating price of car.</p> <p>2) Sanction from competent authority for the purchase of motor car in case of purchase of second hand car or car purchase from unauthorized dealer.</p> <p>Note: - In case of purchase of motor car the subscriber shall produce copy of registration of motor car to sanctioning authority within 3 months of sanction of advance and copy of same shall invariably be sent by sanctioning authority after attestation to Accounts Officer/G.P.F. at Patiala.</p>
23	<p><b><u>Motorcycle/Scooter/Moped</u></b></p> <p>1) Quotation from authorized dealer/seller/dealer stating price of Motorcycle/Scooter/Moped.</p> <p>2) Sanction to purchase Motorcycle/Scooter/Moped by competent authority in case of purchase of second hand Motorcycle/Scooter/Moped or purchased from unauthorized dealer.</p>

Regulation no.	Documents required
	<p><b>Note:- In case of purchase of Motorcycle/Scooter/Moped the subscriber shall produce copy of registration of Motorcycle/Scooter/Moped to sanctioning authority within 3 months of sanction of advance and copy of same shall invariably be sent by sanctioning authority after attestation to Accounts Officer/G.P.F. at Patiala.</b></p>
25	<p><b><u>For computer system</u></b>  <b>Performa invoice from dealer stating price of computer system.</b></p> <p><b>Note: - In case of purchase of computer system the subscriber shall produce copy of bill of computer system to sanctioning authority within 3 months of sanction of advance and copy of same shall invariably be sent by sanctioning authority after attestation to Accounts Officer/G.P.F. at Patiala.</b></p>
26	<p><b><u>For Self employment</u></b>  <b>Copy of office order for sanction of leave.</b></p>
27	<p><b><u>Setting of business for himself/herself/children</u></b>  <b>1) Copy of o/o for sanction of leave if advance is for himself/herself. Proof of age of children.</b>  <b>Note: - this advance is admissible only for daughter after attaining the age of 18 years and son after attaining the age of 21 years.</b></p> <p><b><u>2) for Hazz Yatra:-</u></b>  <b>(i) Copy of office order for sanction of leave and permission of competent authority for going to foreign country.</b>  <b>(ii) Copy of approved visa for visiting foreign country.</b></p>
28	<p><b><u>90% advance</u></b>  <b>1) Certificate as per Annexure-N duly counter-signed by sanctioning authority.</b>  <b>2) Pass book completed in all respect from 4/87 up to date.</b></p>