

THE GENERAL PROVIDENT FUND RULES, SVT. 1981(1924 A. D.)

1. Issued by the General Department.

2. Amendments made (after 1969) by-

(i-iii) Finance Department Nos. 459-F, 206-F and 391 of 1961.

(iv-vi) SROs. -158, 280 and 281 of 1962.

(vii-viii) SROs.-89 and 124 of 1963.

(ix) SRO-176 of 1964.

(x-xi) SROs.-20 and 377 of 1965.

(xii-xiv) SROs.- 158, 207 and 385 of 1966.

(xv-xvii) SROs.-152, 153 and 186 of 1967.

(xviii-xxi) SROs.-323, 394, 450 and 492 of 1968

(xxii-xxvii) SROs.-356, 366, 407, 475, 504 and
557 of 1969.

(xxviii-xxx) SROs.-45, 144 and 181 of 1970.

(xxxi-xxxv) SROs.-67, 95, 295, 373 and 676 of 1972.

(xxxvi-xxxix) SROs.-104, 326, 381 and 668 of 1973

(xl) SRO-156 of 1975.

(xli) A/56 (63)-1973 of 1975.

(xlii-xliii) SROs.-261 and 262 of 1977.

(xliv-xlvi) SROs.-14, 313 and 314 of 1978.

(xlvii) SROs.-524 of 1979.

SRO-504 of 1986.

SRO-2 of 1986.

THE GENERAL PROVIDENT FUND RULES

¹[1. **Extent of application.** -(1) Admission to the

General Provident Fund is compulsory for Government servants of the following categories, namely :

- (a) whole-time civil officers, superior or inferior, holding permanent and pensionable posts or on probation drawing pay from the Consolidated Fund of the State;
- (b) whole-time ¹[temporary superior servants ²[xxxxxx] with one year's continuous service in the State, including civilian employees of the Jammu and Kashmir Militia and those in Commercial concerns and Institutions under the Government administration if such an employee is not otherwise a member of the C. P. Fund.]

(2) Admission to the General Provident Fund shall be optional for whole-time Government servants

- (a) in inferior service holding temporary non-pensionable posts;
- (b) employees of Sericulture Department, Drug Research Laboratories and other Commercial concerns and Institutions of the Government who are members of the C. P. Fund;

³[(c) officers on contract and re-employed pensioners.]

⁴[(d) whole-time workcharged employees and employees paid from contingencies, with semipermanent and permanent status. Balances in their C. P. Fund Account, if any, will be transferable to their G. P. Fund Account. Government contribution with interest thereon shall be creditable to Government Revenues.]

(3) Admission to the General Provident Fund shall not be open to

- (a) officers on deputation from other Governments;
- (b) work-charged establishment and establishment paid from contingencies.

⁵[Notes 1 to 8 [Deleted.]

2. These rules shall take effect from 1st Baisakh, 1981, or from such subsequent date as the scheme may be sanctioned and introduced.

1. Recast by SRO-280 dated: 11-10-1962.

2. Omitted by SRO-676 dated: 27-9-1972.

3. Inserted **ibid.**

4. Inserted vide SRO-104 dated: 9-3-1973 effect from 1-1-1972}.

5. Deleted by SRO-280 dated: 11-10-1962.

An optional subscriber to the fund may discontinue, subscribing to the fund at any time, but his right of renewing subscription shall lapse if he discontinues subscribing, except when on leave, more than three times.

3. If an officer entitled so subscribe to the fund is temporarily lent to another employer, e.g., another Native State, Local Fund, or Jagir, (Article 185 of the Jammu and Kashmir Civil Service Regulations) he shall be subject to these' rules, except where otherwise stated, in the same manner as if he were not so lent.

4. **Rates of subscription.** -(1) The monthly subscription at the rate of 6\ per cent of the salary or presumptive pay of each officer will be compulsory but a subscriber may at his option subscribe at higher rate. ¹[The amount of subscription so fixed maybe:

- (a) reduced once at any time during the course of financial year;
- (b) or enhanced twice during the course of the financial year; or
- (c) reduced and enhanced as aforesaid.]

²[**Note.** - [x x x x]

(ii) **Foreign service.** -If an officer is lent temporarily to another employer the subscription will be calculated on his assumed pay i.e., the pay which he would have drawn in the State from time to time had he not been so deputed.

(iii) **Temporary duty and deputation.** -In the case of an officer on a permanent establishment who is detached on temporary duty under Article 184 of the Jammu and Kashmir Civil Service Regulations, subscriptions should be calculated on the salary or presumptive pay actually drawn by him in his temporary appointment.

(iv) Similarly in the case of an officer on deputation, subscription should be calculated on salary or presumptive pay plus his deputation allowance.

1. Recast vide SRO-262 dated: 31-5-1977.

2. Deleted by SRO-20 dated: 18-1-1965.

¹[**Note.** -For subscriptions during Military Service in Emergency (Chinese Aggression, 1962) see Schedule XIII of the Jammu and Kashmir Civil Service Regulations.]

5. Subscription during suspension and leave. - ² [(a) A subscriber shall subscribe monthly to the Fund except during the period when he is under suspension:

Provided that a subscriber may at his option not subscribe during any period of leave which either does not carry any leave salary or carries leave salary equal to or less than half pay or presumptive pay or half average salary.

(b) The subscriber shall intimate his election not to subscribe during the leave referred to in proviso to sub-rule (a) in the following manner:

- (1) if he is an officer who draws his own pay bills, by making no deduction on account of subscription in his first pay bill drawn after proceeding on leave;
- (2) if he is not an officer who draws his own pay bills by written communication to the head of his office before he proceeds on leave. Failure to make due and timely intimation shall be deemed to constitute an election to subscribe.

(c) In the case of an officer who exercises the option of subscribing to the Fund during leave with half or less than half pay/ presumptive pay or half average salary or leave without allowances or on reinstatement after a period passed under suspension, the subscription at the minimum rate of 6% should be calculated on half the pay /presumptive pay or salary, as the case may be, last drawn by the officer before he proceeds on such leave or was placed under suspension.]

³[(d) Omitted.

(e) Omitted.]

(f) Subscriptions during training will be optional.

(g) So long as a loan scholar is Education Loan Rules, he needs not necessarily subscribe to the fund.

6. Realization of subscriptions. -Subscriptions will be recovered by deduction from pay bills, but they may be made by remittance in cash, to the nearest Sadder Treasuries of Jammu and Srinagar, when an

1. Inserted by SRO-124 dated: 22-3-1963.

2. Sub-rules (a), (b) and (c) substituted by SRO 356 dated: 8-7-1969.

3. Sub-rules (d) and (e) omitted vide **ibid.**

officer is temporarily lent to another employer or is on leave without allowances and desires to subscribe during such leave.

¹**[Government Instructions.** -Subscriptions to the G.P. Fund of the Government servants who may be on deputation to the bodies corporate, owned or controlled by the Government shall be recovered by them from the concerned deputationist and remitted to the nearest treasury. In case the amount so recovered is remitted on or before 15 days of a month the same shall be treated to have been credited on the first day of the month and failing that it will be treated to have been credited in the following month.]

² [6-A. If a Government servant fails to subscribe to the fund from the date on which he is required to subscribe under rule I, the total amount due to the Fund on account of arrears of subscription shall for purposes of recovery be treated alike with those of advances from G. P. Fund and recovery made at 6 ¼ per cent of salary or presumptive pay in addition to usual monthly subscription.

Note: - Recovery of arrears prior to October, 1961 shall not be made.]

³[6-B. A subscriber shall have option either to subscribe or stop to subscribe to G.P. Fund Account during the last one year of his service preceding the date of retirement. In the case of person who retire voluntarily or who are retired prematurely the option will be available from the date of notice given by the employee or by the employees as the case may be subscriber who exercises the option will not be sanctioned any advance ordinary or special from the G. P. Fund from the date of his option to the date of retirement. Non-refundable withdrawal may however be granted, if otherwise admissible under rules.

The option once exercised shall be final. The option shall be communicated through the Head of

1. Inserted by SRO-67 dated: 4-2-1972.

2. Inserted by SRO-158 dated: 2-8-1962.

3. Inserted and recast by SRO-313 dated 8-6-1978.

office to the Accounts Officer who maintains the Account of G. P. Fund.]

¹[6-BB. A Government servant who may not have exercised option under rule 6-B above shall stop to subscribe to the G. P. Fund three months before his retirement. The discontinuance of subscription will be compulsory.]

7. Compound interest at 5 ½ per cent per annum will be allowed in the case of such subscribers to the Fund as joined it before 1st Baisakh, 1983; and 3 ½ per cent per annum to those who joined the Fund thereafter. The Government, however, reserves the right of reducing the rate of interest at any time, for officers who became subscribers to the Fund on or after 1st Baisakh, 1983. The reduction from 4 per cent to 3 ½ per cent will come into force from Baisakh, 2000.

²[**Note 1:** - Before the amount at an officer's credit in the Fund is finally paid under rules, his account shall be credited interest up to the end of month preceding that in which payment is made.]

³[**Note 1-A:** -In respect of persons who had in the past been deemed have retired from a retrospective date on their absorption in an autonomous body etc. the interest on their G. P. Fund accumulation calculated up to the date of issue of order of retirement and not up to the date from which the order has been effective respectively.]

⁴[**Note 2:** -[xxx]

Note 3: - When a subscriber is dismissed from the service of Government but has appealed against the removal, the balance at his credit shall not be paid over to him

1. Inserted by SRO-2 dated: 1-1-1986.

2. Substituted by SRO-313 dated: 8-6-1978.

3. Inserted by SRO-313 dated: 8-6-1978.

4. Deleted by SRO-313 dated: 8-5-1978.

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 4: - In calculating interest, the deposits received by deductions from salary (including arrears not due to promotion with retrospective effect) shall be treated as if paid into the fund on the first day of the Hindi month following the day on which the salaries, from which the deductions are made, fell due.

8. (1) ¹[Subject to the provisions of this rule, the sum which accumulates to the credit of a subscriber will, when he quits the service, become his absolute property and will be handed over to him unconditionally on a written application from him. In the event of a subscriber's death before retirement or after retirement, but before the final withdrawal of the amount, the refund shall be made on a written application from the person(s) entitled to receive the amount as per sub-rule (2) below:]

²[Provided that a subscriber who has been dismissed or discharged from the service ³[or retired prematurely after attaining 48 years of age or 22 years of qualifying service) and is subsequently reinstated in the service shall if required to do so by the Government, repay any amount paid to him from the fund in pursuance of this rule, with interest thereon at the rate provided in rule 7. The amount may be repaid either in one lump or in instalments or by recovery from pay or otherwise as may be directed by the authority competent to sanction advance for grant of which special reasons are required to be given. The amount so repaid shall be credited to his account in the fund.

1. Recast by SRO-385 dated: 15-9-1966.

2. Inserted by SRO-323 dated: 17-8-1968.

3. Added by SRO-524 dated: 21-9-1979.

In the following cases a subscriber may, however, be permitted to withdraw the deposits at his credit before the actual date of his retirement on the conditions laid down against each:

- (a) a subscriber proceeding on leave preparatory to retirement, at any time between the date of his proceeding on leave and the date of retirement, subject to the condition that he may be required, should he return; to duty at the end of his leave, to repay to the fund the whole amount withdrawn by him with interest thereon at the prescribed rate;

¹ **[Explanation.** -A subscriber who is granted refused leave shall be deemed to have quit the service from the date of compulsory retirement or on the expiry of an extension of service.]

- (b) a subscriber who obtains a medical certificate of incapacity for further service; at any time between the date of his obtaining such certificate and the date of retirement.

(2) In the event of an officer's death before retirement or after retirement, but before the money has been handed over: -

- (a) it will be paid to one or more members of his family in accordance with any request that he may have submitted, in the prescribed form, which request must state the person to whom sums intended for the benefit of minors are to be paid, or it will be handed, over to such trustees as the prescribe or may appoint by will to administer for the benefit of his widow or widows and children the Funds standing at his credit at the time of his death;
- (b) failing such a request it will be divided into equal shares between his widow or widows and children, to the exclusion of adult sons

1. Explanation inserted by SRO-89 dated 2-3-1963.

and of married daughters whose husbands are alive any sum due to minor being paid to the minor's legal guardian, to be used for the minors benefit or, failing a legal guardian, to any person, who in the opinion of the officer whose duty it is to make payment is entitled to receive it on the minor's behalf ;

- (c) failing a widow and children entitled to participate under (b) above, it will be distributed among other persons in accordance with any request submitted by the subscriber in the prescribed form; and
- (d) if no such request has been submitted, it will be paid to the legal representative of the estate, as determined by a civil court, having competence to pass orders in this respect; provided that, if the sum remaining at the credit of the depositor does not exceed Rs. 500/-, it may be paid to such person or persons as the officer making the payment considers to be entitled thereto; provided also that an Indemnity Bond is furnished.

Note 1. -For the purpose of these rules the term 'family' means the wife or wives and children of a subscriber and the widow or widows and the children of a deceased son of the subscriber. .

Explanation. -Widowed mother may, however, be permitted to be notified as a G. P. Fund beneficiary.

Note 2.-A husband may be permitted to make a special application for the exclusion of his wife from the benefits of the fund if she has been judicially separated from him. In the absence of such an application, the widow should be treated like an ordinary widow and the sums at the credit of her husband should be divided in accordance with the provisions of rule 8, 2(b).

Note 3. - In all cases where a request is submitted under clause (c) above, the subscriber should be called upon to state whether he has a wife or children, and if it happens that he has wife (not separated) or children, a request under clause (c) should not be entertained.

Note 4. -In respect of female subscribers the provisions of this rule should be applicable **mutatis mutandis** throughout.

¹[**Note 5.** -When there is no guardian appointed by the Court, payments may be made to a Hindu widow on behalf of her minor children, without requiring her to execute any indemnity bond, unless the circumstances of any particular case justify such a precautionary measure.]

² [**Note 6.** -Where the natural guardian is Hindu widower, the payment of provident fund moneys on behalf of his minor children shall, be made to him irrespective of the amount involved without production of the guardianship certificate or any indemnity bond unless there is anything concrete to show that the interests of the father are adverse to those of the minor children.]

(3) Any declaration submitted by a subscriber is revocable at any time. On a subscriber's marriage or re-marriage any declaration already submitted by him shall forthwith become null and void and unless a revised declaration is received the deposits in the fund shall be dealt with under rule 8 (2)(b) or (2)(d) of the G. P. Fund Rules, as the case may be.

³[**Note.** - When an Accounts Officer receives a notice in writing from a subscriber for cancellation of the nomination under rule 8(3) above or under a corresponding rule of other Provident Funds of the State, the nomination should forthwith

1. Inserted by Notification 459-F of 1961 dated: 30-12-1961.

2. Note 6 inserted SRO-475 dated: 26-8-1969.

3. Inserted by SRO-206-F of 1961 dated 25-4-1961

be cancelled and returned to the subscriber. This should be done even if the subscriber fails to furnish, along with the notice of cancellation, or separately, in due course, a fresh nomination which is in accordance with the rules of the fund concerned. If no fresh nomination is received after such cancellation, and the Provident Fund Deposits become payable as a result of the death of the subscriber, the payment should be made in accordance with the rules of the fund as if no valid -nomination exists.]

(4) The Government will not be bound by or recognise any assignment or encumbrance executed or attempted to be created by an officer during his service, but will recognise to the extent shown in clause (2) (a) above any arrangement which a subscriber may make for the disposal by will of the funds standing at his credit.

(5) The sum at credit of the officer is not liable to forfeiture on dismissal or on conviction by a criminal court, except for an offence for which the penalty of forfeiture of whole of the offenders property is prescribed by law.

¹[(6) An application for final payment of balance in G.P. Fund Account of a subscriber shall be made in Form 10 prescribed in Schedule II.]

8-A. If a Government servant who is a subscriber to the Contributory Provident Fund is permanently transferred to pensionable service under Government-

- (i) the amount of subscription with interest thereon standing to his credit in Contributory Provident Fund at the date of transfer shall be transferred to his credit in the fund;
- (ii) the amount of Government contribution with interest thereon standing to his credit in such Contributory Provident Fund shall be repaid to Government and credited to General Revenues; and

1. Recast by SRO- 2 dated: 1-1-1986.

- (iii) he shall in exchange be entitled to count towards pension such part of period during which he contributed to such Contributory Provident Fund as the Government may determine.

¹[Note. -Note under article 4(iv) appeals here also.)

8-B. If a subscriber to the fund is subsequently admitted to the benefits of the Contributory Provident Fund, the amount of his subscription together with the interest thereon, shall be transferred to the credit of his account in the Contributory Provident Fund.

²[8-C. (1) Subject to the condition specified therein withdrawals may be sanctioned by the authorities competent to sanction an advance as per Note 6 to rule 9, at any time after the completion of 25 years of service (including broken periods of service, if any,) of a subscriber or within 5 years before the date of his retirement on superannuation, whichever is earlier, from the amount standing to his credit in the fund, for one or more of the following purposes, namely;

- (i) building or acquiring a suitable house for his residence including the cost of the site or re-constructing or making additions or alterations or repairs to a house owned or acquired by a subscriber repaying any outstanding amount on account of loan including the loans under Government Housing Schemes, expressly taken for this purpose; and
 - (ii) for marriage of a son or a daughter of the subscriber or any other female relation dependent on him;)
- ³[(iii) only one final withdrawal can be allowed for the same purpose.

1. Inserted by SRO-124 dated: 22-3-1963.
 2. Inserted by SRO-: 107 dated: 12-5-1966.
 3. Sub-rule (iii) inserted by SRO-492 dated 16-12-1968.

In this context, the marriage of different daughters/sons or female relations dependent on the subscriber shall not be treated as the same purpose. In case where subscriber has to pay in installments for building or acquiring a suitable house including the cost of the site or reconstructing or making additions through a House Building Co-operative Society or similar, agency, he shall be permitted to make a withdrawal as and when he is called upon to make a payment in any installment. Every such payment shall be treated as a payment for separate purpose.

An advance and the final withdrawal for the same purpose should not be sanctioned together. In other words, a subscriber should be granted either an advance or a final withdrawal for the same purpose subject to the condition mentioned in rules 8-c (1) and 8-c(2) :]

Provided that the sum withdrawn at time for one or more purposes from the amount standing to his credit in the fund shall not ordinarily exceed one-half of such amount or six month I s pay whichever is less. The sanctioning authority may, however, sanction the withdrawal of an amount in excess of this limit up to $\frac{3}{4}$ of the balance at his credit in the fund having due regard to (i) the status of the subscriber, and (ii) the amount to his credit in the fund.

¹[(2) A subscriber who has been permitted to withdraw money from the fund for the purpose cited above shall satisfy the sanctioning authority within a reasonable period as may be specified by that authority that the money has been utilised for the purpose for which it was withdrawn, and if he fails to do so, the whole of the sum so withdrawn shall forthwith be repaid in one lump sum together with interest thereon, at the rate determined under rule 7 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 in such installments as may be determined by the sanctioning authority.]

1. Inserted by SRO-176 dated: 24-6-1964.

¹[(2-A) A competent authority may sanction a non-refundable advance at any time within 6 months of the date of retirement of a Government servant for acquisition of farm and/or business premises.]

² [(3) xxxxxxxx]

³ [9. Advances from the Fund. - (1) The appropriate sanctioning authority (see note 6 below) may sanction the payment to any subscriber of an advance consisting of a sum of whole rupees not exceeding in amount three months salary/presumptive pay or half the amount standing to his credit in the fund, whichever is less for one or more of the following purposes :

- (a) to pay expenses incurred in connection with the illness of a subscriber, a member of his family, or a person wholly dependent upon him;
- (b) to pay for the educational expenses in connection with special and technical training outside the State of himself, a member of his family or a person wholly dependent on him;
- (c) to pay expenses in connection with marriage, pilgrimage' outside the State, funerals or ceremonies, (such as Zunarbandi, tonsure etc. which by the religion of the subscriber, it is incumbent upon him to perform and in connection with which it is obligatory that expenditure should be incurred) of himself, a member of his family or a person dependent upon him;
- (d) to meet the cost of legal proceedings instituted by the subscriber for vindicating his position in regard to any allegations made against him in respect of any act done or purporting to have been done by him in the discharge of his official duty, the advance in

1. Inserted by SRO-373 dated: 30-5-1972.
 2. Deleted by SRO-535 dated: 11-4-1974.
 3. Inserted by SRO-20 dated: 18-1-1965.

this case being available in addition to any advance admissible for the same purpose from any other Government source:

Provided that the advance under this sub-clause shall not be admissible to a subscriber who institutes legal proceedings in any Court of Law either in respect of any matter unconnected with his official duty or against Government in respect of any condition of service or penalty imposed upon him.

- (e) to meet the cost of his defence where the subscriber in prosecuted by Government in any Court of Law or where the subscriber engages a legal practitioner to defend himself in any enquiry in respect of any alleged official misconduct on his part, and
- (f) to meet the cost of repairing or making additions or alterations to a house already owned by him or building or acquiring a suitable house for his residence including the cost of the site or repaying any outstanding amount on account of loan expressly taken for this purpose from the Government, provided that no final withdrawal from the fund has been made to the subscriber for this purpose.

(2) An advance shall not, except for special reasons to be recorded in writing, be granted to any subscriber in excess of the limit laid down in subrule (1) or until repayment of the last installment of any previous advance.

¹[Government Instruction xxxxxx]

Note 1. -There is no objection to the grant of an advance for the purposes indicated above, to a Government servant during the period of suspension.

Note 2. - The term "special reasons" in sub-rule (2) does ² [not] mean that the sanctioning

1. Inserted by SRO-95 dated: 11-2-1972 and deleted also by SRO-668 dated: 29-12-1972.

2. Word 'not' inserted by SRO-557 dated 1-10-1969.

authority can sanction an advance for objects other than those specified in sub-rule (1) of rule 9. The objects for which an advance can be granted are confined to those in that subrule. Special reasons are to be given for sanctioning an advance exceeding the normal limit of 3 months pay or half the amount standing to the credit of the subscriber or for sanctioning an advance before payment of the last instalment of the previous advance.

¹[Government Instructions

An advance granted for 'Special reasons' namely a Special advance in which either part or full credit of the impounded amount of D.A/A.D.A. has been taken into account should not exceed 75% of the available balance so computed.

This shall be deemed to have come into effect from the date of issue of Government Order No. 440-F of 1985 dated: 15-10-1985.]

² [Note 3. -Application for temporary advance from G.P.Fund and sanction to its drawal by the competent authority shall be made/issued in forms A&B respectively contained in Schedule-IV to these rules. A sanction for G.P.Fund advance will remain operative for period of 3 months only and should be deemed to have lapsed after this period unless it is specially renewed.]

Note 4. -Where the reason for granting an advance for special reasons under sub-rule (2) of rule 9 is of a confidential nature it should be communicated confidentially to the Accounts Officer by the sanctioning authority.

Note 5. -Advances though not confine rigidly to the objects laid down in sub-rule (1) of rule 9 will be made with due regard to the principles contained in those clauses.

1. Inserted by SRO-504 dated: 10-12-1985.
2. Recast by SRO-668 dated: 29-12-1973.

Note 6. - Authorities competent to sanction the advance under rule 9 (1) and (2) shall be as under: -

- (i) an advance for the grant of which special reasons are required under sub-rule (2) of rule 9 may be sanctioned by the concerned administrative department except in respect of
- (a) gazetted and non-gazetted staff of the Education Department in whose case advances for special reasons up to the extent of 6 months, salary presumptive pay will be sanctioned by the ¹[Directors of Education or Joint Director School Education] as the case may be ² [District Education Officer;]
- (b) the officers to whom they are authorised to appoint, advance for special reasons to the extent of 6 months salary/presumptive pay may be sanctioned by the Director Health Services, Deputy Director Health Services, Superintendents of Hospitals, 3 [Principal Medical College;]
- (c) gazetted and non-gazetted staff of the Libraries, Research and Museums Department to whom advances for special reasons up to, the extent of 5 months salary/presumptive pay can be sanctioned by the Director Research, Libraries and Museums;

⁴[(d) the officers of the Judicial Department subordinate to the Hon'ble Chief Justice, to whom advances for special reasons up to the extent of one year's pay/presumptive pay may be sanctioned by him;]

⁵[(e) jail staff, to whom advance for special rea-

1. Substituted by SRO-326-dated: 7-7-1973.

2. Inserted by SRO-381 dated: 31-7-1973.

4. Inserted by SRO-144 dated: 30-3-1970.

4. Sub-clause (d) inserted by SRO-186 dated: 12-5-1961

5. Sub-clause (e) inserted by SRO-394 dated: 3-10-1968.

sons can be sanctioned Inspector General of Prisons; and]

¹ (f) (i) Sub-inspectors, Assistant Sub-Inspectors of the Police department and Station Officers and Sub-Officer's of the Fire Service Department to whom advances from G.P.Fund for special reason up to one year's pay/presumptive pay can be sanctioned by the concerned Range Deputy Inspector Generals;

(ii) Police Head Constables and Constables to whom advances from G. P.Fund for special reasons up to one year's pay/ presumptive pay can be sanctioned by the concerned Superintendent of Police/Commandant of the Unit/Battalion.

²[**Government Instruction.** -The provisions of subclauses (i) and (ii) above will apply equally to the personnel of Special Police Force.]

(iii) all the personnel below the rank of Sub Officers in the Fire Services to whom advances from G.P. Fund for special reasons up to one year's pay/presumptive pay can be sanctioned by the Chief Fire Officer;]

³[(g) employees of the Civil Secretariat to whom advances for special reasons may be sanctioned by the concerned Secretaries to Government to whom they are sub-ordinate.]

⁴[(h) non-gazetted staff of the Tawaza Department to whom advance for special reasons up to 6 months pay may be sanctioned by the Controller Tawaza.]

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1. Sub-clause (f) inserted by SRO-181 dated: 23-4-1970
 2. Inserted by SRO-295 dated: 18-4-1972.
 3. Sub-clause (g) to (s) inserted by SRO-295 dated: 18-4-1972.
 4. Inserted by SRO-447 dated: 6-9-1974.

¹[(i) non-gazetted staff of State Motor Garages to whom advances for special reasons up to the extent of six months pay may be sanctioned by the Director State Motor Garages.]

² [(j) Deleted.]

³[(k) advances both ordinary and special including withdrawals from G. P. Fund to the erstwhile Hotel Organisation staff now working in the Jammu and Kashmir Tourism Development Corporation shall be sanctioned by the Director of the Tourism.]

⁴[(l) advances both ordinary and special from the General Provident Fund to the employees of the erstwhile Government Transport undertaking now on deputation to the Road Transport Corporation shall be sanctioned by the Managing Director of the Corporation.]

⁵[(m) the Deputy Commissioners Food and Supplies Department, Srinagar/Jammu shall be competent to sanction advances from the G.P.Fund including special advance to the employees subordinate to them.

Non-refundable withdrawals from the G.P.Fund to these employees shall be sanctioned by the Administrative Department.]

⁶ [(n) the Secretary, Public Service Commission shall be competent to sanction advances from the G.P. Fund including special/non-refundable advance to the employees of the commission subordinate to him.]

⁷ [(o) the Principals of Colleges shall be competent

1. Inserted by SRO-471 dated: 17-9-1974.
2. Deleted by SRO-156 dated: 3-4-1975.
3. Inserted by SRO-75 dated: 10-2-1977.
4. Inserted by SRO-139 dated: 16-3-1977.
5. Inserted by SRO-445 dated: 16-7-1977.
6. Inserted by SRO-240 Dated:
7. Inserted by SRO-290 dated: 1-6-1978.

to sanction special advance out of General Provident Fund to the staff (teaching and non-teaching) subordinate to them.]

- ¹[(p) the Directors Sericulture Development Department shall be competent to sanction special advance out of General Provident Fund to the staff subordinate to them.]
- ²[(q) the Managing Director, Jammu and Kashmir State Forest Corporation shall be competent to sanction ordinary and special advances from G. P. Fund to the employees of the erstwhile Government Lumbering Undertaking taken over by the State Forest Corporation.]
- ³[(r) the Director Research, Sericulture Development Department shall be competent to sanction special advance out of G.P. Fund to the employees working in the Research Wing of the Sericulture Development Department.]
- ⁴[(s) the Principal Agriculture College, Sopore shall be competent to sanction special advances out of G: P. Fund in favour of the teaching and non-teaching staff of the college.]
- ⁵[(t) (i) "The Vice-Chancellor, " Sher-e-Kashmir Jammu and Kashmir University of Agriculture Science and Technology shall be competent to sanction ordinary/special advances out of the G.P. Fund accounts of the officers/officials transferred to the University;
- (ii) The drawing and disbursing powers of such advances from the Treasury shall vest in Comptroller of the said University.]

1. Inserted by SRO-434 dated: 29-7-1978.
 2. Inserted by SRO-43 dated: 25-1-1980.
 3. Inserted by SRO-146 dated:
 4. Inserted by SRO-40 dated: 6-2-1982.
 5. Inserted by SRO-59 dated: 5-2-1983.

(II) for sanctioning ordinary advance the authorities competent to sanction shall be

- (a) to Heads of Department and Class I Officers all Departments administrative Departments.
- (b) to all Officers subordinate to them by Class I officers and Tehsil Education Officers Leh and Kargil.
- (c) to Officers whom they can appoint by Class II Officers and other Officers.
- (d) in respect of non-gazetted officers under them in the Education Department advance shall be sanctioned by the

- ¹[(1) Joint Director Education and
(2) Principles excepting that of Higher Secondary Schools.
(3) District Education Officer
(4) Tehsil Education Officer]
²[(5) Head Master High School]

³[(iii) Ordinary /Special advances from G. P. Fund of members borne on Kashmir Subordinate Accounts and Accounts Service (Gazetted) shall be sanctioned by the Heads of Departments/Secretaries to Government under whom they work.]

⁴[(iv) to personnel of the Jammu and Kashmir, Industries limited contributing to the Fund, ordinary advances will be sanctioned by the Manager of the concerned Institutions and the special advance by the Managing Director and drawn from the State Treasury by the respective drawing and disbursing officers.]

1. Substituted by SRO-326 dated: 7-7-1973.
2. Inserted by SRO-381 dated: 31-7-1973.
3. Clause (iii) substituted by SRO-290 dated 1-6-1978
4. Clause (iv) substituted by SRO-504 dated 9-9-1969

¹[9-A. Notwithstanding anything contained in Note 6 below rule 9 (2) all Major Heads of Departments shall be competent to sanction advances for special reasons to all employees subordinate to them. Officers other than Major Heads of Departments to whom such powers stand delegated at present shall continue to exercise the same as heretofore.]

² [10. Deleted.]

11. Recovery or Repayment of advances.-(i) An advance shall be recovered from the subscriber in such number of equal monthly installments as the sanctioning authority may direct but such number shall not be less than twelve unless the subscriber so elects, or in any case, more than twenty-four. A subscriber may, at his option, 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.

(ii) Recoveries will be made monthly, commencing from the first payment of a full month's salary or presumptive pay after the advance is granted but no recovery will be made from an officer while he is on leave of any kind.

³[(iii) Recoveries will be made monthly, commencing from the first payment of full months salary presumptive pay after the advance is granted but no recovery shall be made except with the subscribers consent while he is on leave or in receipt of subsistence grant and may be postponed, on the subscribers written request, by the sanctioning authority during the recovery of an advance of pay granted to the subscriber, except in the case of Government servants working in moving offices who can avail the concession only once in a period of 3 years.]

1. Inserted by SRO-156 dated: 3-4-1975.

2. Rule 10 deleted by SRO-20 dated: 18-1-1965.

3. Recast by SRO-20 dated: 18-1-1965.

¹[Recovery may also be kept in abeyance for the duration of repayment of house building advance or loans under Low/Middle Income Group Housing Scheme.]

(iv) The installments will be paid by compulsory deductions from salary or presumptive pay and will be in addition to the usual subscriptions.

(v) Recovery of advances during training may be postponed.

²[(vi) There is no restriction imposed on the number of advances which may be granted to a subscriber from G. P. Fund accumulations.

Where there is an advance running it should be consolidated when a second advances is sanctioned under rule 9 (2) and subsequent installments for recovery of advances should be fixed with reference to the consolidated amount.

However, if one or more than one advance is outstanding on the date of issue of this Notification they will continue to be recovered in the number of installments already fixed till a fresh advance is applied for when the outstanding balance on that date will be consolidated.]

Note 1.-Recovery of advances in excess of three months salary/presumptive pay will be made in not more than 48 installments.

Note 2.-Recoveries of G. P. Fund advances from Government servants drawing pay up to Rs. 100/ P. M. will be optional for the duration of war and six months afterwards.

³[**Note.**-The concession of keeping in abeyance the recovery of G.P. Fund advance for the duration of repayment of House Building Advance

1. Inserted by SRO-377 dated: 18-9-1965.

2. Recast vide SRO-668 dated: 29-12-1973.

3. Note 3 inserted by SRO-45 dated: 28-1-1970.

or Loans under Low/Middle Income Group Housing Scheme as per sub-rule (III) above is withdrawn.

(a) A Government servant who has availed of such concession in the past will have option to repay the amount in suitable number of equated monthly installments not more than 48 so as to have the amount of advance liquidated before the date of his retirement from service or in case of his being entitled to a non-refundable advance from the fund, and the purpose for which the advance had been drawn in the past being one for which such advance is under rules admissible, he can have the same treated as a nonrefundable advance. In the latter case he will communicate to the Accountant General his option within 3 months of the issue of these orders failing which he shall be deemed to have opted for the former. No separate orders for sanctioning of the non-refundable advance shall in such a case be required.

(b) Where any such Government servant is not entitled to have the advance treated as a nonrefundable one, he shall repay the same in equated monthly installments not more than 48, and the amount of an installment shall up, so fixed as to enable the liquidation of the advance before the date of retirement from service. The amount of each such installment may, if the Government servant so desires, not exceed ^{1/4}th of his monthly pay/presumptive pay and in case where despite regular monthly repayment in installments so fixed the advance does not get liquidated by the time of his retirement the recovery of the outstanding amount on the date of his retirement shall be deemed to have been waived.

The administrative department may also waive the recovery of advance in such cases where in consideration of special circumstances to be recorded a Government servant is not capable of repaying the advance.]

¹[**Note 4.**-Authori ties competent to sanction advances from G. P. Fund on special reasons shall be

1. Note 4 inserted by SRO-45 dated: 28-1-1970.

competent to regulate the recovery of special advances from the fund in more than 48 installments but not exceeding 120 installments, in the case of a Government servant who has drawn a House Building, Advance and/or Housing Loan under Low/Middle Income Group Housing Scheme; provided that the liquidation of any such advance sanctioned at a time does not extend beyond the date of retirement of the Government servant from service.]

¹[11-A. A subscriber who does not withdraw any amount from the G. P. Fund account during the preceding three years commencing from 1st April, 19'81 shall be allowed incentive bonus at the rate of one per cent on the entire balance at his credit. The amount of bonus shall be rounded to the nearest rupee (50 paisa counting as the next rupee.) The term "withdrawal" for purposes of this rule shall be both temporary as well as non-refundable withdrawals. Payment, towards policy of Life Insurance shall not, however, be constituted as withdrawal from the fund for purposes of this rule.

Bonus so calculated shall be credited to the account of the subscriber and shall be in addition to the interest allowed on the balance lying to the credit of his account. The amount of bonus shall be debited to the Head of Account 249-Interest payment C/Interest on Small Savings, Provident Fund etc. Incentive Bonus to the Provident Fund Subscribers.]

2[11-B. **Deposit Linked Insurance.**-(i) On the death of a subscriber in service, the person(s) eligible to receive Provident Fund balance in terms of the relevant rules will be sanctioned an additional amount equal to the average balance in the account of the deceased Government servant in the Fund during the three years immediately preceding the death of the employee subject to the provisions of sub-para (ii)

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1. Inserted by SRO-261 dated: 31-5-1977 and subsequently recast by SRO-582 dated: 14-12-1983.
 2. Inserted by SRO-314 dated: 8-6-1978 (w.e.f 1-1-1978.)

below:-

(ii) the above benefit will be available subject to the fulfillment of the following conditions:-

- (a) The balance in the account of the Government servant should not have fallen below the following limits at any time during three years. preceding the date of death:

Rs. 4,000 in the case of Gazetted Officers.

Rs. 3,000 in the case of Non-Gazetted Officers

Rs. 1,000 in the case of Class IV employees.

- (b) The upper limit up to which the benefit of insurance cover will be available will be Rs. 10,000. Thus any amount in excess of Rs. 10,000 in the Fund will be disregarded for the purpose of this extra benefit.
- (c) The benefit would be admissible only if an employee has put in at least five years service at the time of death.
- (d) The payment of additional benefit provided in the scheme will be made without any sanction to the person (s) entitled to receive the Provident Fund money at the time of making final payment to the Provident Fund balances, by the same authority, which authorises final payment from the fund.
- (e) The period of three years for calculation of benefit under the scheme may be computed backwards from the month preceding the month in which death occurs.
- (f) Where a subscriber hold post/posts borne on different services viz., Gazetted, Non-Gazetted etc. during the 36 months immediately preceding death, the appropriate minimum qualifying balance in respect of such a deceased subscriber would be the one relating to the service in which he holds the pastes) for the greater part of the said 36 months.

- (g) The expression "balance" and "average balance" mean the employees subscription and interest thereon up' to the month preceding the month in which death occurs.
- (h) The expenditure under this scheme will be debited under Major-Head 288-Social Security and Welfare-E-Other Social Security and Welfare Programmes.]

12. Substitution of other forms of life insurance for subscriptions to the Fund.-Subscriptions to a recognised family pension fund or payments towards a policy of insurance may be substituted for subscriptions to the General Provident Fund at the option of subscribers, subject to the following conditions:

(i) if the total amount of any subscriptions or payments to be so substituted is less than the amount of the minimum subscription payable to the fund under rule 4(1) the difference shall be rounded to the nearest rupee (eight annas counted as the next higher rupee and the amount below eight annas ignored) and paid by the subscriber as subscription to the Fund;

(ii) an insurance policy must be on the officer's own life in which case it is immaterial what form the policy takes, i.e., it may be a life or an endowment or double endowment policy. The policy must be assigned to Governor and sent to the Accountant General for custody.

Note 1.-A guarantee policy which ensures the payment of the sum assured in the event of the policy-holder being retired by the Medical board may be accepted for the purpose of these rules.

Note 2.-If a policy of insurance is effected by a married man on his own life for the benefit of sole beneficiary specifically named therein a formal assignment by both the insured and the sole beneficiary is permissible. An assignment of a policy effected by a married man on his own life for the benefit of more

than one beneficiary whether existent or not at the date of the policy is not, in view of the attendant legal difficulties permissible under rules.

Note 3.-If the policy is not assigned and delivered within a period of three months or such further period as the Accountant General may have fixed, any amount withheld or withdrawn from the fund, with interest thereon, shall forth with be paid or repaid, as the case may be, into the Fund or in default be ordered by the Accountant General to be recovered from the emoluments of the subscriber by installments or otherwise as may be directed by one of the authorities competent to grant an advance.

(iii) The Government will not make any payment on behalf of officers to insurance companies, nor will they take steps to keep the policy alive. If an officer records on his salary bill that he is making payments to an insurance company or to a pension fund of not less amount than 6^{1/2} per cent of his salary the Accountant General will content himself by demanding periodically to see the receipts or certified copies of the receipts showing that such payments have been made. Failing such receipts he will make the necessary deduction from the officer's salary and place it to his credit in the Provident Fund. Should officers prefer to do so, they may make the usual deduction from their pay bills for credit to the Provident Fund and arrange with the Accountant General to draw from the fund, at stated intervals, the sums necessary to pay quarterly, half-yearly, or yearly premia.

Note 1.-Any particular point, which may in future arise and is not covered by these rules should be dealt with on the principle of the, Indian ruling on the subject.

Note 2.-Withdrawal of premia in the case of subscribers who have insured themselves after the Insurance Act of 1996 came into force is not permissible for payment to such Insurance

companies as have not registered themselves in the State under section (3) of the Insurance Act.

¹[**Note 3.**-There is no objection to the alteration in the terms of a policy the premium of which is met from the Provident Fund to its replacement by a better one; provided that

- (i) the new policy carries the same or larger amount of insurance;
- (ii) the premium in respect of the new policy is not more than the premium paid in respect of the old policy;]
- [(iii) the new policy matures on the same date as the old policy; and

- (iv) the new policy is in force on the date on which the original policy is surrendered.]

²[**Note 4.**-The provisions of this rule shall apply only to subscribers who were before 1st October, 1961, substituting, in whole or in part, payment towards policies of life insurance for subscription to the fund or making withdrawals from the fund for such payments; provided that such subscribers shall not be permitted to substitute such payment for subscriptions due to the fund or to withdraw from the fund for making such payments in respect of any new policy obtained by them after the said date i.e. 1st October, 1961.]

12-A.(1) Save as provided by rule 12-C when the subscriber-

- (a) quits the service; or
- (b) has proceeded on leave preparatory to retirement and applies to the Accountant General for re-assignment or return of the policy; or

1. Inserted by SRO-281 dated: 11-10-1962.

2. Note 4 inserted by SRO-391 dated: 23-10-1961.

(c) while on leave has been permitted to retire or declared by a competent medical authority to be unfit for further service and applies to the Accountant General for re-assignment or return of the policy; or

(d) pays or repays to the fund whole of any amount withheld or withdrawn from the fund under rule 12,

the Accountant General shall, if the policy has been assigned to Government under rule 12, re-assign the policy in the first form set forth in the first Schedule to the subscriber, or to the subscriber and the joint assured, as the case may be, and make it over to the subscriber together with a signed notice of the re-assignment address^{9d} to the Insurance Company:

Provided that if the subscriber, after proceeding on leave preparatory to retirement or after being, while on leave, permitted to retire or declared by a competent medical authority to be unfit for further service returns to duty, any policy so re-assigned or shall if it riot matured or been assigned to encumbered in any way, be again assigned to Governor and delivered to the Accountant General and thereupon the provisions of these rules shall, so far as may be again apply in respect of the policy:

Provided further that if the policy has matured or been assigned or charged or encumbered in any way the provision of Note (3) to rule 12(ii) applicable to a failure to assign a policy shall apply.

(2) Save as provided by rules (1):-C when the subscriber dies before quitting the service the Accountant General shall, if the policy has been assigned to Governor under rule 12, re-assign the policy in the second form set forth in the first Schedule to such persons as may be legally entitled to receive it and shall make over the policy to such persons together with a signed notice of the reassignment addressed to the Insurance Company.

12-B. If a policy assigned to Governor under rule 12 matures before the subscriber quits the service and before his death, or if a policy on the joint lives of a subscriber and the subscriber's wife or husband, assigned under the said rule falls due for payment by reason of the death of the subscriber's wife or husband, the Accountant General shall, save as provided by rule 12-C, proceed as follows:-

- (i) if the amount assured together with the amount of any accrued bonuses is greater than the whole of the amount withheld or withdrawn, from the fund in respect of the policy, the Accountant General shall re-assign the policy in the 3rd form set forth in the first Schedule to the subscriber or to the subscriber and the joint assured, as the case may be, and make it over to the subscriber who shall immediately on receipt of the policy moneys from the Insurance Company pay or repay to the fund whole of any amount withheld or withdrawn and in default the provisions of Note 3 under rule 12(ii) applicable to a failure to assign a policy shall apply;

- (ii) if the amount assured together with the amount of any accrued bonuses is less than the whole of the amount withheld or withdrawn, the Accountant General shall realise the amount assured together with any accrued bonuses and shall place the amount so realised to the credit of the subscriber in the Fund.

12-C. If the Accountant general receives notice of-

- (a) an assignment (otherwise than an assignment to Governor), or

- (b) a charge or encumbrance on, or

- (c) an order of a Court restraining dealings with the policy, or any amount realised thereon, the Account General shall not-

(i) re-assign the policy as provided in rule 12-A, or

(ii) realise the amount assured by the policy provided in rule 12-B but
Shall forthwith refer the matter to Government.

13. **Reservation of power to the Government to alter Rules.**-The Government reserves to itself the power' to amend or alter the rules as may be required.

14. **Procedure.**-The deposits received under the foregoing rules will be credited on the books of the Accountant General of the State to an account named "General Provident Fund," the general administration of which will rest with him.

15. A depositor received when paying his subscription, whether his subscriptions to the fund are recovered by deduction from bills, or paid in cash, specify the number of his account which will be communicated to him by the Accountant General.

16. Interest under rule 7 will be allowed for each calendar month upon the minimum balance of depositor's account between the close of fourth day and the end of the month. It will be added to the principal at the end of the official year except when the account is to be finally closed.

17. Yearly advice to depositors.- As soon as possible after the close of each year, each depositor will receive a statement of his account with interest made up to the end of March. Depositors are required to satisfy themselves as to the correctness of these statements and unless error in them are brought to the notice of the Accountant General within one month from the date of their receipt, State will not be responsible for any sums not included in the account.

¹[17-A. **Maintenance of pass books of subscribers.**- A Pass Book in the form prescribed in Schedule III

1. Rules 17-A inserted by SRO-158 dated 14-4-1966.

appended to these rules will be maintained in respect of each subscriber in which shall be recorded all transactions pertaining to the monthly subscriptions, withdrawals, advances from the funds and recovery thereof and the interest accrued thereon. The following instructions should be followed in maintaining these pass books:-

- (i) the pass book will be kept under the custody of the subscriber himself;
- (ii) in respect of a gazetted officer, he himself will make the entries in the pass book except that relating to the date of encashment of the bill. The date of encashment will be filled in by the treasury officer, who will also attest the other entries in the passbook after verifications. In the case of non-gazetted officer, the disbursing officer will make the entries in the passbook under his attestation;
- (iii) printed copies of the pass books are available with the Manager, Government Press, Srinagar/Jammu for sale and a subscriber shall pay for it in cash.]

18. Any depositor may, once in the official year but not often receive an application to the Accountant General, a copy of his account for the last official year and for so many months of the current year as may have been posted and agreed.

19. **Declaration of nominees.**-The Accountant General will endeavor to secure by the issue of reminders that all depositors shall submit in the prescribed form the "request" about nominees as required by rule 8. Any depositor intending to revise his declaration should at once inform the Accountant General. All such declarations\still in force should be carefully recorded in the office of the Accountant General

(1) a subscriber who at the time of joining the fund has a family, shall send to the Accountant General a nomination in Form No. T. 169 in favour of one or more members of his family;

(2) a subscriber who has no family shall similarly nominate a person or persons in Form No. T. 169; provided that nomination made under this sub-rule shall be deemed to have been duly made in accordance with these rules only for so long as the subscriber has no family;

(3) if a subscriber at any time acquires a family he shall send to the Accountant General a nomination as provided in sub-rule (1) and if he has under sub-rule (2) nominated any person other than a member of his family he shall formally cancel the previous nomination;

(4) a subscriber may in his nomination distribute the amount that may stand to his credit in the fund amongst his nominees at his own discretion;

(5) a nomination shall take effect to the extent is valid on the date on which it is received Accountant General;

(6) on the death of a nominee subscriber shall make a fresh nomination.

Note 1.-When a revised declaration is submitted the old declaration should be returned to the depositor.

¹[**Note 2.**-So long as the amount at the credit of the subscriber is not actually paid it retains the character of Provident Fund and hence there should be no objection to the subscriber changing the nomination in this regard even after retirement/discharge etc. provided the changes or revised nomination are made and notified in accordance with the provisions of the relevant rules.]

20. Unclaimed Deposits.-Sums remaining unclaimed for a [period exceeding 6 months should be transferred to deposits at the end of each year, and be dealt with under the ordinary rules relating to "deposits".

21. Deductions through the salary and establishment bills.-Deductions of subscription should be clearly shown in each salary or establishment bill, supported in the latter case by a detailed list, in which the serial number, name, designation, rate of salary drawn for the month and the amount of subscription etc. of the incumbent should be shown. The total amount of deductions shown therein should agree with the total amount deducted from the bill. The following certificate by the Head of the Office or Department would accompany:

"I certify that, keeping in view rule 1 of the General Provident Fund Rules, the persons from whom no deductions on this account have been made in the bill are either those who are exempted by the rule or are making payments to an Insurance Company or to a pension fund of not less amount than 6th per cent of their salary as detailed against each person".

22. The Treasury Officer is in no way concerned with the amount or, rate of subscription. No will accept any amount tendered or deducted:

(1) In case of deduction from all bills the full amount of the bill should be charged in the Treasury or Divisional Forest or P. W. Account and credit per contra given by the paying officer for the deduction to civil under head General Provident Fund". A

1. Note 2 inserted by SRO-158 dated: 2-8-1962.

separate Schedule in Treasury Form No. 77 will be sent by such officer to the Accountant General which will clearly show the date and amount of each receipt and the name and designation of the person on whose behalf ;it is received. In cases of subscription paid by the deduction from the establishment bills, the total amount for each of the establishment bills supported by the detailed list duly signed by the Head of the Office or Department concerned will be furnished.

Note.- An important difference with regard to interest is made between subscriptions paid by deduction from salary and establishment bills and subscription paid in cash, no interest being allowed for the month .of payment on cash subscription received after the 4th of month whereas subscriptions deducted from a bill bear interest at though they have been received on the first of the month.

(2) When a subscriber to the fund whose subscriptions are realized by deduction from salary or pay bill is transferred to another district, the Treasury Officer of the district he is leaving (or the Head of the Department in case of non-gazetted officers), will certify on his last pay certificate the fact that he is already subscribing to the fund and the date up to which subscription has been realized.

23. Protection to subscriptions and other sums.(1) Compulsory subscription to the fund shall not be liable to any attachment under any decree or order of a court of justice in respect of any debt or liability incurred by subscriber to the fund and a receiver appointed under Order XXI-A of the Code of Civil Procedure shall not be entitled to or have any claim on any such compulsory subscription.

(2) Any sum standing to the credit of any subscriber to the fund at the time of his decease any payable under the rules of the fund to the widow or the children, or partly to the widow and partly to the children of the subscriber or to such person as may be authorised by law to receive payment on her or their behalf shall vest in the widow or the children, as the case may be, free from a debt or other liability incurred by the deceased or incurred by the widow or by the children or by anyone or more of them before the death of such subscriber.

24. Protection for anything done in good faith. No suit or other legal proceeding shall be against any person in respect of anything done in good faith or Intended to be done in pursuance of these rules.

SCHEDULE I

Form of re-assignment by the Administrator State Life Insurance Fund/Governor of Jammu and Kashmir

Form I (rule 12-A)

All sums which have become payable by the above named A. B. under rule 12 of the G. P. Fund Rules having been paid and all liability for payment by him of any such sums in the future having ceased, the Governor of Jammu and Kashmir, doth hereby re-assign the within policy of assurance to the said A.B. and C.D./A.B.

Date this day of.....

Form II (rule 12-A)

The above named A. B. having died on the..... day of.....the Governor of Jammu and Kashmir doth hereby re-assign the within policy of the assurance to C.D.

Dated this day of.....

Form III (rule 12-B)

The Governor of Jammu and Kashmir doth hereby re-assign the within policy to said A.B./C.D. and C.D.

Dated this day of.....

(Both for Gazetted and Non-gazetted Officers)

Form of application for final payment/Transfer to Corporate/Bodies/other Government of balance in the.....provident Fund Account.

To

The Accountant General

(Through the Head of Office)

Sir,

I am to retire/have retired/have proceed on leave preparatory to retirement for.....month/have been discharged/dissmised/have permanently transferred to.....have resigned finally from Government service/have resigned service under Government to take up appointment with.....and my resignation has been accepted w .e. f.....forenoon/afternoon. I joined service with on forenoon/afternoon.

2. My Provident Fund Account No is.....

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

PART I

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

4. An amount of Rs.....stood to the credit in my G. P. Fund Account as indicated in the Accounts statement issued to me for the year.....as appearing in my ledger account being maintained by you. I request that my G. P. Fund Account may be reviewed and brought up-to-date.