

GOVERNMENT OF PAKISTAN

FINANCE DIVISION



**GENERAL PROVIDENT FUND (FEDERAL
SERVICES) RULES**

OF THE

FEDERAL GOVERNMENT

UPDATED EDITION

2017

PREFACE

The General Provident Fund (Federal Services) Rules were last published on 14th February, 1983. During the last thirty four years, some of its provisions have not only undergone considerable changes but the booklet itself has also become out of stock. The contribution to the General Provident Fund had been made compulsory and payment of premia of the Life Insurance from the General Provident Fund accumulations had been discontinued. It has, therefore, been considered necessary to bring out a revised and up-dated edition, incorporating the latest instructions.

2. The Provident Funds Act, 1925 has also been added in addition to General Provident Funds Rules relating to Government employees in BPS 1-4 for the ease of reference. Accordingly the General Provident Fund Rules have been updated by deleting obsolete provisions, making textual changes, where necessary.

3. Any error or omission, found in the booklet, may please be brought to the notice of the Ministry of Finance, Islamabad.

**Secretary to the
Government of Pakistan,
Finance Division.**

Dated: 12-12-2017.

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**GOVERNMENT OF PAKISTAN,
MINISTRY OF FINANCE**

GENERAL PROVIDENT FUND *(CENTRAL SERVICES) RULES

In exercise of the powers conferred by sub-rule “(2)” of rule 33, rule 37, rule 42 and clause (d) of rule 44 of Civil Services (Classification, Control and Appeal) Rules, and of his powers in respect of personnel serving under his control who have been excluded from the scope of the said Rules, and in supersession, subject to any express saving provisions contained in the rules made herewith, of the existing rules regulating the General Provident Fund in their application to persons subject to the rule-making powers or control of the ¹Governor-General, the ¹Governor-General has made the following rules:—

GENERAL PROVIDENT FUND *(CENTRAL SERVICES) RULES

Short Title and Definitions

1. (a) These rules may be called the General Provident Fund *(Central Services) Rules.
- (b) They shall come into force on the 1st April, 1934.
2. (1) In these rules:—
 - (a) *Account Officer* means such officer as may be appointed in this behalf by the Auditor-General of Pakistan.
 - (b) Except where otherwise expressly provided *emoluments* mean pay, leave salary or subsistence grant as defined in the Fundamental Rules, and includes ²[Pay in foreign exchange] converted at official rate of exchange. ³[***]
 - (c) *Family* means—
 - (i) in the case of a male subscriber, the wife or wives and children of a 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

¹ [Now President as substituted by Ministry of Law Notification No. F. 13(1)/59-D&L, dated 24-1-1961, Gaz. Of Pak., Extra., Pp.102-103, as issued *vide* their Notification No.F.2(18)/60-Legis., dated 24-1-1961, Gaz. of Pak., Pp.71-72.]

² Amended *vide* G.P.F.D. Notification No.F.1(2)MUC/82, dated 18-8-1982.

³ Omitted *vide* G.P.F.D. Notification No.F.2(56)-R.8/72, dated 4-12-1972.

* The word “Central” has been substituted with the word “Federal” by Ministry of Law Notification No. F. 24(2)/75-Pub., dated 01-08-1975, Gaz. of Pak., Extra., Pp.435436, dated 01-8-1975.

deemed to be no longer a member of the subscriber's family in matters to which these rules relate, unless the subscriber subsequently indicates by express notification in writing to the Account Officer that she shall continue to be so regarded;

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

Provided that if a subscriber by notification in writing to the Account 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 rules relate, unless the subscriber subsequently cancels formally in writing her notification excluding him.

NOTE I. – Children means legitimate children.

NOTE II. –An adopted child shall be considered to be a child when the Account Officer, or if any doubt arises in the mind of the Account Officer, the Solicitor to the Government of Pakistan is satisfied that under the personal law of the subscriber, adoption is legally recognised as conferring the status of a natural child, but in this case only.

- (d) *Fund* means the General Provident Fund.
- (e) *Leave* means any variety of leave recognised by the Fundamental Rules or the Civil Service Regulations.
- (f) *Year* means a financial year.
- ⁴(g) *Continuous Service* means service which includes all kinds of leave with or without pay and foreign service.

(2) Any other expression used in these Rules which is defined either in the Provident Funds Act (XIX of 1925) or in the Fundamental Rules is used in the sense therein defined.

(3) Nothing in these rules shall be deemed to have the effect of terminating the existence of the General Provident Fund as heretofore existing or of constituting any new Fund.

⁴ Inserted *w.e.f.* 1-9-1953.

Constitution of the Fund

3. The Fund shall be maintained in Pakistan in rupees.

4. All Government servants in permanent, temporary or officiating service (including probationary service) irrespective of the class to which they belong, whose conditions of service the President is competent to determine, shall be eligible to join the Fund:

Provided that no such Government servant 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 subscribe to such a Fund:

Provided further that any Government servant not qualified for membership under this rule who has been duly admitted to membership under rules⁶ or orders heretofore in force shall continue to be a member and shall be governed by any special provision relating to obligation for, and rates of, subscription from time to time contained in those rules or orders for so long as his conditions of service continue to be determined by the President.

5. ~~7Deleted.~~

6. (1) All eligible Government servants in permanent pensionable and non-pensionable service and those temporary or officiating Government servants who have completed 2 years⁹ continuous temporary and/or officiating service shall join the Fund as compulsory subscribers.

(2) All other eligible Government servants may elect to join the Fund as optional subscribers.

Government decisions.—As doubts have been expressed on certain points arising out of the introduction of the compulsory General Provident Fund Scheme, it has been decided as follows:—

- (i) Government servants who have been re-employed after retirement should be treated as compulsory subscribers to the General Provident Fund if the period of such re-employment exceeds two years.
- (ii) Government servants who have been re-employed after retirement without any stipulation as regards the period but are likely to be replaced at any time as soon as suitable officers are available may be treated at par with temporary Government servants similarly placed.

⁵ Substituted *w.e.f.* 1-9-1953.

⁶ See Appendix A.

⁷ Deleted *w.e.f.* 1-9-1953.

⁸ Substituted *w.e.f.* 1-9-1953.

⁹ Executive authorities should inform the Accounts Officer concerned as soon as any Government servant becomes liable to subscribe.

- (iii) In the case of re-employed personnel whose pay on re-employment has been fixed on pay *minus* pension basis, the rate of compulsory subscription may be determined on the pay received from Government, ignoring the amount of pension drawn separately. In the case of officials whose pension is held in abeyance in whole or in part during the period of re-employment, the amount of compulsory subscription to the Provident Fund shall be determined with reference to the actual pay drawn by them.
- (iv) Contract Officers whose contract does not provide for subscribing to General Provident Fund may be invited by the appointing authority to join the scheme as compulsory subscribers.
- (v) Persons who are not career officers but are appointed in Pakistan Missions abroad as Ambassadors, Ministers and to other diplomatic posts may also be brought within the purview of the Compulsory Provident Fund Scheme as a whole.
- (vi) The compulsory savings scheme is not applicable to the locally recruited staff in Pakistan Missions abroad.

[G. P. M .F. O. M. No. F. 17(27)-RI/53, dated 30-12-1953.]

7. (i) A Government servant who exercises the option allowed by rule 6 (2) 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.

(ii) If a Government servant's right to resume subscription lapses under sub-rule (i) of this rule he shall nevertheless retain his other rights and liabilities as a subscriber to the Fund; and no final withdrawal of his deposits shall be allowed except on the happening of one or other of the contingencies provided for in rules 29, 30 and 31.

Nominations

8. (1) A subscriber shall, as soon as may be after joining the Fund, send to the Account Officer a nomination conferring on one or more persons the right to receive the amount that may stand to his credit in the Fund, in the event of his death before that amount has become payable, or having become payable has not been paid:

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

Administrative Instruction:—

A copy of the nomination paper may be kept in service book of the employee in the case of non-gazetted Government Servant and in the personal file in the case of a Gazetted Officer.

(2) If a subscriber nominates more than one person under sub-rule (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 set forth in the First Schedule as is appropriate in the circumstances.

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

Provided that the subscriber shall, along-with such notice, send a fresh nomination made in accordance with the provisions of sub-rules (1) to (3).

(5) Without prejudice to the provisions of sub-rule (4), a subscriber shall along-with every nomination made by him under this rule send to the Account Officer a contingent notice of cancellation which shall be in such one of the Forms set forth in the Second Schedule as is appropriate in the circumstances.

(6) Immediately on the occurrence of any event by reason of which the contingent notice of cancellation referred to in sub-rule (5) becomes operative and the nomination to which that notice relates consequently stands cancelled, the subscriber shall send to the Account Officer a fresh nomination made in accordance with the provisions of sub-rules (1) to (3).

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

(8) Nothing in sub-rules (1) to (3) shall be deemed to invalidate or to require the replacement by a nomination thereunder of, a nomination duly made before, and subsisting on 4th September, 1941:

Provided that in respect of every such nomination, the subscriber shall, as soon as may be after the said date send to the Account Officer a contingent notice of cancellation in such one of the Forms set forth in Second Schedule as is appropriate in the circumstance.

Subscriber's Accounts

9. An account shall be prepared in the name of each subscriber and shall show the amount of his subscriptions with interest thereon calculated as prescribed in sub-rule (2) of Rule 14.

Conditions and Rates of Subscription

10. (1) Except as provided in rule 7, a subscriber shall subscribe monthly to the Fund except during a period of suspension:

Provided that a subscriber may, at his option, elect not to subscribe during leave:

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

(2) The subscriber shall intimate his election not to subscribe during leave in the following manner: –

- (a)** 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.
- (b)** 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.

The option of a subscriber intimated under this sub-rule shall be final.

(3) A subscriber who has, under rule 30, withdrawn the amount standing to his credit in the Fund shall not subscribe to the Fund after such withdrawal unless and until he returns to duty.

¹⁰**[11. (1)** The amount of subscription towards G. P. Fund shall be fixed by the Government from time to time.

(2) Where on account of promotion or reversion of a subscriber his rate of subscription changes, the change shall take effect only from the 1st of June next.]

12. When a subscriber is transferred to foreign service or sent on deputation out of Pakistan, he shall remain subject to the rules of the Fund in the same manner as if he were not so transferred or sent on deputation.

Realization of Subscription

¹¹**13. (1)** When emoluments are drawn from a Government treasury in Pakistan or when the Government servant is on foreign service outside Pakistan, the recovery of subscriptions on account of these emoluments and of the principal and interest of advances shall be made from the emolument themselves, and recovery on the above

¹⁰ Substituted by S.R.O. 388 (1)/90 [F.1(5)-Reg.7/87-D.583/90], Islamabad, the 24th April 1990, the Gazette of Pakistan, Extraordinary, Part II, Page No 480, dated April 30, 1990.

¹¹ Substituted *vide* Finance Division Notification No. F.1 (2) MUC/82, dated 18-08-1982.

account from Government servants on foreign service outside Pakistan shall be made in foreign exchange through the Embassy of Pakistan in the country concerned in such manner as the Federal Government may, from time to time, direct.

(2) When emoluments are drawn from any other source the subscriber shall forward his dues monthly to the Account Officer.

(3) If a Government servant fails to subscribe with effect from the date on which he is required to join the Fund under rule 6, the total amount due to the Fund on account of arrears of subscription shall, with interest thereon at the rate provided in rule 14, forthwith be paid by the subscriber to the Fund, or in default be ordered by the Account Officer to be recovered by deduction from the emoluments of the subscriber by installments or otherwise, as may be directed by the authority competent to sanction an advance for the grant of which special reasons are required under clause (c) of sub-rule (1) of rule 15.

Interest

14. (1) Subject to the provisions of sub-rule (5) below, Government 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 of calculation prescribed from time to time by the Government of Pakistan:

Provided that, if the rate of interest determined for a year is less than 4 per cent, all existing subscribers to the Fund in the year preceding that for which the rate has for the first time been fixed at less than 4 per cent, shall be allowed interest at 4 per cent.

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

- (i) on the amount at the credit of a subscriber on the last day of the preceding year, less any sums withdrawn during the current year – interest for twelve months;
- (ii) on sums withdrawn during the current year – interest from the beginning of the current year up to the last day of the month preceding the month of withdrawal;
- (iii) on all sums credited to the 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;
- (iv) the total amount of interest shall be rounded to the nearest whole rupee, 50 paisa counting as the next higher rupee:

Provided that when the amount standing at the credit of a subscriber has become payable, interest shall thereupon be credited under this sub-rule in respect only of the

period from the beginning of the current year or from the date of deposit, as the case may be, up to the date on which the amount standing at the credit of the subscriber became payable.

(3) In this rule, the date of deposit shall, in the case of a recovery from emoluments, be deemed to be the first day of the month in which it is recovered; and in the case of an amount forwarded by the subscriber, shall be deemed to be the first day of the month of receipt if it is received by the Account 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 rules 29, 30 or 31, interest thereon up to the end of the month preceding that in which the payment is made ¹²[] shall be payable to the person to whom such amount is to be paid:

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

¹³[Provided further that if the person claiming the payment does not send an application in that behalf within six months of the date on which the amount standing at credit of the subscriber has become payable under Rule 29, interest shall be payable up to the end of sixth month after the month in which the amount became payable.]

¹⁴[NOTE:—Where the payment of the accumulations in the fund or any part thereof standing to the credit of a subscriber is delayed for administrative reasons (such as accounting for the missing credits, transfer of account from one audit office to another audit office or other similar reasons) interest on the accumulations or, as the case may be, the part thereof shall be payable up to the end of the month preceding that in which the payment of the accumulations or any part thereof is made.]

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

Government decision.—A question has been raised as to what course should be adopted in the case of a subscriber who intimates his intention to forego interest already accrued on his deposits in the Provident Fund. As the relevant rules did not provide for any such contingency, the matter has been considered by the Government of Pakistan and it has been decided that there is no objection to the interest in such cases being

¹² The words “or up to the end of the sixth month after the month in which such amount become payable, whichever of these periods be less” omitted *vide* G. P., M. F., Notification No. F. 9(7)-R3/65, dated October 09, 1965.

¹³ Added *vide* Finance Division Notification No. F.8 (8)-R.8/71, dated 8-8-1972.

¹⁴ Note added *vide* S.R.O. 388 (1)/90 [F.1(5)-Reg.7/87-D.583/90], dated the 24th April, 1990, Gazette of Pakistan, Extr., Part. II, Page 480, dated 30-04-1990.

withheld and credited to Government revenues, on the written intimation of the subscriber concerned.

The interest already credited to the subscriber's account in such cases should be re-adjusted by *debit* to his Provident Fund Account and *contra credit* to the head ¹⁵["600 Transfer Payments—610 Interest—616 Others"] or ¹⁶["1100 Income from Property and Enterprise—1130 Interest—1139 Others"] according as the amount of interest was originally credited to the subscriber's account during the current year or previous year.

[G. P. M. F., Letter No. F. 17(7)-RI/53, dated 13-03-1953]

Government decision.—Under the existing orders as contained in part-III para 23 of Finance Division O. M. No. F.1(1)Imp-I/83, dated 18.08.1983, a Government servant can avail the facility of interest free loan(s) such as House Building, Motor Car/Motorcycle advances from Government, if he does not claim interest on his G.P. Fund balance.

2. A question has arisen as to whether a Government servant after availing interest free loan(s) on the basis of non-interest bearing G.P. Fund account can change his option to claim interest on G.P. Fund account and if so to what extent the amount of interest on loan(s) is to be remitted/recovered.

3. The position has been reviewed in the light of Rule 14(5) of General Provident Fund (Civil Services) Rules, according to which a Muslim subscriber, at his own free will, can exercise option to have a non-interest bearing G.P. Fund account as well as can change his option to have interest bearing G.P. Fund account at any later or subsequent stage.

4. The change of option from non-interest bearing to interest bearing G.P. Fund Account, however, involves the question of protection of interest on loan(s) drawn from Government. Keeping this purpose in view the following decision has been taken:—

“Except for interest free cycle advance and House Building advance admissible to Government servants B-15 and below, all ¹⁷[**] subscribers who opt not to claim interest on G.P. Fund account to avail interest free House Building, Motorcycle or Motor Car Advance from Government, if subsequently, change their option into interest bearing G.P. Fund account either during or after the currency of the recovery of principal amount, shall be charged the amount of interest on loan(s) equal to the difference between the amount of interest accrued on loan(s) and the amount of interest foregone on G.P. Fund account.”

¹⁵ Substituted *vide* Finance Division O. M. No. F. 1(2)-MUC/82, dated 12-02-1983.

¹⁶ Substituted *vide* Finance Division O. M. No. F. 1(2)-MUC/82, dated 12-02-1983.

¹⁷ The word “Muslim” deleted *vide* Ministry of Finance's O.M.No.2(1)R-7/96-1327/99, dated 22-11-1999.

¹⁸⁵. The above decision is effective from 01.07.1999 and Finance Division's U.O. No. F.2 (1) R-7/96-726, dated 07-10-1996 may be treated as amended to the above extent with effect from the same date i.e. 01-07-1999.

[Finance Division O. M. No.F.2(1)R.7/96-1103/99, dated 29-09-1999.]

Government decision.—Refer to Finance Division's O. M. No.F.2(1)-R.7/96-1103/99, dated 29-09-1999 and No. F. 2(1)-R.7/96-1327/99, dated 22.11.1999, the existing policy regarding change of option for conversion of G. P. Fund balances from interest-bearing to interest-free and vice versa has been reviewed in the light of Rule 14 (5) of G. P. Fund (Central Services) Rules in consultation with Law, Justice and Human Rights Division.

(2) It has been decided to withdraw Finance Division's U. O. No.F.2(1)-Reg. 7/96-726, dated 07.10.1996 *ib-initio* thereby allowing Government servants to change their option under Rule 14(5) of G. P. Fund *(Central Services) Rules; from the year they so opt. Further Government servants who applied to change their option after issuance of U.O. *ibid* and their request were not entertained to revise their option, would be allowed to do so and interest added to their G. P. Fund account from the year in which they opted to revise their option. However, they shall not be entitled to any interest for the period their option for not receiving interest was valid; further that their account shall be charged to the extent of the interest foregone by the Government on the loans obtained by them, if any during this period when their option was valid.

(3) The instructions contained in Finance Division's O.M. No.F.2(1)-R.7/96-1103/99, dated 29-09-1999 and No. F.2(1)-R.7/96-1327/99 dated 22.11.1999 stand modified to the extent of the above decision.

[Finance Division O.M. No. F.2 (1)-R.7/96-183/2002, dated the 2nd April, 2002.]

(4) The interest on amounts which under sub-rule (3) of rule 13, sub-rule (5) of rule 16, sub-rule (3) of rule 19, sub-rule (4) of rule 21, sub-rule (1) of rule 23, sub-rule (1) or (2) of rule 24, rule 29 or rule 30 are replaced at the credit of the subscriber in the Fund, shall be calculated at such rates as may be successively prescribed under sub-rule (1) of this rule and so far as may be in the manner described in this rule.

¹⁹[NOTE. — The adjustment of overpayment from the balance outstanding in the Provident Fund of the subscriber to the extent of interest in that amount but not from the contribution made by the official from his salary.]

Government decision — A question was raised as to how the rate of interest should be allowed on current accounts as well as in the case of final payment of Provident Funds. It has been decided that in the case of final payment of Provident Fund Accounts,

¹⁸ Substituted *vide* Finance Division O. M. No. F.2 (1) R-7/96-1327/99, dated 22-11-1999.

¹⁹ Added by the S.R.O. 388 (I)/2001 [F.1(5)-Reg.7/87-D.566/2001] , Islamabad the 20th January, 2001, the Gazette of Pak., Extr., Pt. II, P. No. 389, dated February 20, 2001.

* The word "Central" has been substituted with the word "Federal" by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975.

the Accounts Officer should not calculate and pay interest for the year for which the rate of interest has not actually been intimated by the Government and that the residual payment may be allowed later on as and when the orders regarding the fixation of rate of interest for that year are issued by the Government.

As regards the current accounts, the interest for the year should be calculated and added to the accounts as and when the rate of interest for the year has been announced by the Government.

[G. P., .M. F., letter No. F. 9(2)-R3/67, dated 25-02-1967 addressed to the Comptroller and Auditor-General of Pakistan, Lahore.]

Advances from the Fund

15. (1) A temporary advance may be granted to a subscriber from the amount standing to his credit in the Fund at the discretion of the appropriate authority specified in the Sixth Schedule, subject to the following conditions: —

- (a) No advance shall be granted unless the sanctioning authority is satisfied that the applicant's pecuniary circumstances justify it, and that it will be expended on the following object or objects and not otherwise: —
 - (i) to pay expenses incurred in connection with the prolonged illness of the applicant or ²⁰[the applicants spouse] any person actually dependent on him;
 - (ii) to pay for the overseas passage for reasons of health or education of the applicant or any person actually dependent on him;
 - (iii) to pay obligatory expenses on a scale appropriate to the applicant's status in connection with funerals, or ceremonies which by his religion it is incumbent on him to perform ²¹[or in connection with his marriage or the marriage of any member of his family] ²²[or of a female relative who is actually dependent on him:]

²³[Provided that an advance for the purchase of a motor car, motel cycle or bicycle may he granted, subject to the terms and conditions laid down in paragraphs 254 to 263-A of the General Financial Rules, Volume 1, to a subscriber whose deposits in the Fund carry no interest and who does not take any advance for that purpose from Government.

- (b) The sanctioning authority shall record in writing its reason for granting the advance.

²⁰ Inserted *vide* G.P.M.F. Notification No. F. 2(3)-R8/71, dated 12-01-1972.

²¹ Inserted *vide* G.P.M.F. Notification No. F. 1(17)-RI(3)/57, dated 22-09-1960.

²² Added *vide* G.P.M.F. Notification No. F. 14(1)-R2(RWP)/62, dated 13-03-1962.

²³ Added *vide* G.P.M.F. Notification No. F. 9(21)-R3/65, dated 10-02-1966.

- ²⁴[(c) An advance shall not exceed three months pay or half of the amount at the credit of the subscriber in the fund, whichever is less, except for special reasons. The subscriber shall state the special reasons in the application submitted for the grant of advance but if the reason is of a confidential nature which the subscriber does not want to disclose in writing, it may be, or caused to be, communicated to the sanctioning authority personally and confidentially.
- (d) A second advance may be allowed but only in rare and exceptional cases and subject to the following conditions:—
- (i) A second advance shall be sanctioned by the authority next above the sanctioning authority;
 - (ii) the authority sanctioning the second advance shall record reasons for sanctioning the second advance; and
 - (iii) the outstanding balance of the first advance with interest, if any, shall be recovered from the amount of the second advance being sanctioned so that only one advance remains outstanding at one time.]

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

Government decisions.—(1) A question was raised whether a temporary advance could be granted under rule 15(1) (a) (ii) of the General Provident Fund *(Central Services) Rules to pay off deferred 'dower' claimed by the wife of a subscriber at some later stage after the marriage, as an expense connected with the marriage. It was held that as the payment of 'dower' was a necessary element in Muslim marriage and either before or simultaneously with the 'nikah' ceremony, the husband binds himself down in the presence of the witnesses to make this payment whether it is prompt or deferred, the liability is incurred with the marriage. It has, therefore, been decided that a temporary advance may be allowed to a subscriber from his General Provident Fund for the payment of 'dower' subject to the following conditions:—

- (i) The official drawing the advance shall produce evidence within one month of the drawal of the advance that he had actually paid the 'dower', failing which the advance shall be recovered in lump sum.
- (ii) The advance in connection with the marriage shall be allowed only once, i.e. if the Government servant had taken advance for marriage expenses at the time of marriage, he shall not be allowed advance for 'dower' again later on.
- (iii) The amount of the advance shall not exceed the limits laid down in rule 15(1) (c) of the General Provident Fund *(Central Services) Rules or the

²⁴ In rule 15, in sub-rule (1), clause (c) substituted by new clauses (c) & (d) by S. R. O. 388 (I)/90 [F.1(5)-Reg.7/87-D.583/90] , Islamabad, the 24th April, 1990, the Gazette of Pak., Extr., Part II, Page No. 480, April 30, 1990.

* The word "Central" has been substituted with the word "Federal" by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975.

actual amount of the 'dower' fixed whichever is less, a proof of which shall be produced by the subscriber concerned.

[G. P., M. F., O. M. No. F. 9(12)-R-3/61, dated 15-01-1962.]

(2) If a Government servant who has not drawn any advance from G.P. Fund previously a period of 12 months has elapsed after the final repayment of all previous advances together with the interest thereon, applies, for an advance from the G.P. Fund, the amount of which may, for special reasons, exceed three months pay, or 50% of the balance, whichever is less, it will be sanctioned in accordance with the powers delegated in the Sixth Schedule to the G.P. Fund *(Central Services) Rules.

[Finance Division O. M. No. F. 2(55)-R. 8/72, dated 23-08-1973.]

²⁵[15-A. An advance for construction of a house (anywhere in ²⁶Pakistan) for occupation by subscriber himself ²⁷(or completely reconstructing or for extending /renovating house already owned by the government servant concerned or by his wife and children or by any of them,) may be granted to him from the amount standing to his credit in the Fund at the discretion of the appropriate authority specified in the Sixth Schedule subject to the following conditions, namely: –

- (a) Advance shall be granted as nearly as may be in accordance with the terms and conditions set out in paragraph 253-A of General Financial Rules, except as expressly provided in this rule.
- (b) Advance shall in no case exceed ²⁸(36) months pay of the subscriber or 80% of the amount at the credit of the subscriber in the fund, which-ever is lesser.
- ²⁹(c) The sanctioning authority shall see that the land and the house constructed thereon, for which the advance is granted, is mortgaged to the President in the form set forth in the Seventh Schedule to these Rules, within three months after the advance is drawn.
- (d) Mortgage deed shall be registered within four months of its execution.
- (e) Recovery shall be made at the rate of ³⁰{7%} of the subscriber's pay commencing from the fourth issue of pay after the first installment of the advance is drawn:

³¹[Provided that, where the amount of the advance does not exceed 18 month's pay of the subscribers, recovery shall be made at 5% of the pay.]

²⁵ Inserted *vide* G.P.M.F. Notification No.F.30(1)R1/50, dated 1-2-1951.

²⁶ Inserted *vide* G. P., M. F. Notification No. F. 11(2)-R. 6/68 dated 23-10-1969, effective from 30-08-1969.

²⁷ Added *vide* Finance Division O.M. No. F.1 (8)-Reg. (8)/77, dated 19-05-1977.

²⁸ Substituted for "24" with effect from 8th November, 1984 *vide* SRO.983(I)/84, dated 8-11-1984, the Gaz. Of Pak., Extr., Part II, Pages 1979-1980, dated 15-11-1984.

²⁹ Substituted *vide* G. P., M. F. Notification No. F. 12(9)-R. 2(RWP)/63, dated 30-10-1964.

³⁰ Substituted for "5" w. e. f. 8th June, 1962 *vide* G. P., M. F. Notification No. F. 9(5)-R.3/65, dated 29-03-1965.

³¹ Inserted w. e. f. 8th June, 1962 *vide* G. P., M. F. Notification No. F. 9(5)-R.3/65, dated the 29th March, 1965.

* The word "Central" has been substituted with the word "Federal" by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975.

NOTE:—In case where a subscriber draws only a part of the house building advance from his Provident Fund the total of the house building advance taken from Government as loan and the advance from the Provident Fund shall be limited to ³²[36] months pay of the subscriber. Recovery in such a case on account of advance from the Fund will commence immediately after the loan from Government with interest accrued thereon has been fully repaid.

Government decisions—Please see Government decision No.(1) under rule I5-B. (Now substituted by new rule 15-B).

(2) It has been decided that the advance from the G.P. Fund Account of a Government servant granted for the construction of a house under the existing orders shall not henceforth be taken into account for the purpose of calculating the total House Building Advance to which a Government servant is entitled.

[Finance Division O.M. No. F. 9(1)-R.9/72, dated 20-11-1972]

³³[15-B (1) Only three non-refundable advances, one each after attaining the age of 45, 50 and 55 years, shall be admissible to a subscriber.

(2) A non-refundable advance applied for after the subscriber had attained the age of 45 years but before attaining the age of 50 years shall be admissible for the purposes and subject to the conditions mentioned herein:

- (i) Construction of a house (anywhere in Pakistan) on land owned by him or by his wife or children or by any of them. The advance shall *mutatis mutandis* be governed by the same terms and conditions as are applicable to an advance granted under rule 15-A.
- (ii) Completely re-constructing or for extending or renovating a house already owned by the Government servant concerned or by his wife and children or by any of them. The advance shall *mutatis mutandis* be governed by the same terms and conditions as are applicable to an advance granted under rule 15-A.
- (iii) Purchase of agricultural land.
- (iv) Purchase of a house for his residence.
- (v) Repayment of loan taken from a financial institution.

³² Substituted for “24” with effect from 8th November, 1984 *vide* SRO.983(I)/84, dated 8-11-1984, the Gaz. Of Pak., Extr., Part II, Pages 1979-1980, dated 15-11-1984.

³³ Rules 15-B, 15-C, 15-D, 15-E, 15-F, 15-G and 15-H substituted by new rule 15-B by S. R. O. 388 (1)/90 [F.1(5)-Reg.7/87-D.583/90], dated, 24-04-1990, the Gazette of Pakistan, Extr., Part II, Page No. 480, dated 30-04-1990.

Conditions:

- (a) Save as provided in clause (c), no recovery of the advance shall be made from the subscriber and the amount advanced shall be treated as part of the final payment of the amount standing to the credit of the subscriber when the final payment becomes due.
 - (b) The land purchased, or the house constructed or reconstructed by expending the amount of the advance shall not be required to be mortgaged with the President.
 - (c) The first installment of the advance, or where the subscriber desires to draw the amount of the advance in a lump sum shall be drawn only after an agreement is executed between the subscriber and the President in the forms set forth in the Eighth, Ninth or Tenth Schedule to these Rules, as the case may be.
 - (d) In case the reconstructed house, the house, or the agricultural land as the case may be, is sold or otherwise alienated while the subscriber is in service, the subscriber shall forthwith repay into the Fund the entire amount of the advance together with interest accrued thereon, in a lump sum.
 - (e) In case the advance for purchase of a house is not utilized for the purpose for which it has been drawn within three months of drawal, the subscriber shall forthwith repay into the Fund the entire amount of the advance together with interest accrued thereon, in a lump sum. Satisfactory evidence shall be produced before the Account Officer to show the advance has been spent within three months of its drawal.
 - (f) Where an advance is applied to repay a loan taken from a financial institution the sanctioning authority shall satisfy itself of the amount of loan taken from a financial institution and the balance payable. The amount of advance shall not, in any case, exceed the balance payable by the subscriber. The subscriber shall, within a period of two weeks from the date of drawal of the advance to repay the loan taken from a financial institution, produce satisfactory evidence before the Account Officer to show that the advance has been utilized for the purpose for which it was drawn, failing which the entire amount will become refundable in lump sum with interest.
- (3) No reasons are required to be given for the advances after the subscriber has attained the age of 50 years ³⁴[provided that a subscriber who has attained the age of 50 years may draw non-refundable advance to the extent of 100% of balance in the account on the date of application, for the grant of advance.]

³⁴ Added *vide* Finance Division's Notification No. F.1 (5)-Reg. 7/87-D.144/2001, dated 16-02-2001.

Clarification

Refer this Division's Notification No. F.1(5)-Reg.7/87-D.144/2001, dated 16-02-2001, it is to clarify that 100% G. P. Fund advance is admissible to those subscribers who avail the non-refundable advance, on attaining the age of 50 years under Rule 15-B of G. P. Fund *(Central Services) Rules. If a subscriber has already availed 80% non-refundable advance on attaining the age of 50 years, he can avail the balance 20% non-refundable advance.

[Finance Division's Notification No. F.1(5)-Reg.7/87-498/2001, dated 25-06-2001]

(4) The amount of each advance shall not exceed eighty per cent of the balance in the account of the subscriber on the date of application for the grant of advance.

(5) An advance drawn from G.P. Fund account on refundable basis may be allowed to be converted into a non-refundable advance if subscriber has in the meanwhile attained the age of 45 years.

16. (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, ³⁵[or in any case, more than forty-eight.] 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.

³⁶[(2) Recovery shall be made in the manner prescribed in rule 13, for realization of subscriptions, and shall commence on the first occasion after the advance is made on which the subscriber draws pay, or remuneration on foreign service, for a full month. Recovery may be postponed, on the subscriber's written request, by the President or any authority authorised by the President. Recovery shall not be made, except with the subscriber's consent while he is on leave or in receipt of subsistence grant.]

Order – Vacation combined with leave should be treated as leave also for the purposes of repayment of an advance under rule 16(2) of the General Provident Fund *(Central Services) Rules.

[G. I., F. D., letter No. F. 22(2)-R. II/37, dated the 18th January, 1937].

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

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

³⁵ Substituted for "or unless the sanctioning authority in special circumstances otherwise directs, more than twenty-four" *vide* Finance Division's Notification No. F. 17(1)-R 2(RWP)/62, dated 28-01-1963.

³⁶ Substituted *vide* Finance Division's Notification No. F. 2(8)-R 8/71, dated 08-02-1974.

* The word "Central" has been substituted with the word "Federal" by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975.

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

(b) Interest shall ordinarily be recovered in one installment in the month after complete repayment of the principal; but, if the period referred to in clause (a) exceeds twenty months, interest may, if the subscriber so desires, be recovered in two equal monthly installments. The method of recovery shall be that prescribed in sub-rule (2). Payment shall be rounded to the nearest rupee in the manner prescribed in clause (iv) of sub-rule (2) of rule 14.

(5) If an advance has been granted to a subscriber and drawn by him and the advance is subsequently disallowed before repayment is completed, the whole or balance of the amount withdrawn shall, with interest at the rate provided in rule 14, forthwith be repaid by the subscriber to the Fund, or in default, be ordered by the Account Officer to be recovered by deduction from the emoluments of the subscriber by installments or otherwise, as may be directed by the authority competent to sanction an advance for the grant of which, special reasons are required under clause (c) of sub-rule (1) of rule 15:

Provided that Muslim subscribers whose deposits in the Fund carry no interest shall not be required to pay any interest.

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

Government decision – (1) It has been decided to delegate the Powers to postpone recovery of not more than two advances for a period not exceeding two years to the Ministries/Divisions.

[G.P., F. D., O. M. No. F. 1 (5)-R. 12/80, dated 11-3-1981.]

³⁷ **Payments towards Insurance Policies and Family Pension Funds**

17. Subject to the conditions hereinafter contained in rules 18 to 27: –

- ³⁸ (a) subscriptions to a family pension fund approved in this behalf by the President may, at the option of a subscriber, be substituted in whole or part for subscriptions due to the Fund in Pakistan ; and
- (b) the amount of subscriptions with interest thereon standing to the credit of a subscriber in the Fund may be withdrawn to meet –
- (i) a payment towards a policy of life insurance;
 - (ii) the purchase of a single payment insurance policy;

³⁷ Payment of Insurance Premium from the G. P. Fund has ceased since 20-12-1987 *vide* Finance Division Letter No. F.1(5) Reg-7/87-D.213/88, dated 21-02-1988.

³⁸ Substituted *vide* Finance Division's Notification No. F. 12 (38)-R. 6/69, dated 10-01-1970.

- (iii) the payment of a single premium or subscriptions to a family pension fund approved in this behalf by the President:

Provided that no amount shall be withdrawn (1) before the details of the proposed policy have been submitted to the Account Officer and accepted by him as suitable, or (2) to meet any payment or purchase made or effected more than twelve months before the withdrawal, or (3) in excess of the amount required to meet a premium or subscription actually due for payment within six months of the date of withdrawal:

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

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

18. (1) If the total amount of any subscriptions or payments substituted under clause (a) of rule 17 is less than the amount of the minimum subscription payable to the Fund under rule 11 (1), the difference shall be rounded to the nearest rupee in the manner provided in clause (iv) of sub-rule (2) of rule 14 and paid by the subscriber as a subscription to the Fund.

(2) If the subscriber withdraws any amount standing to his credit in the Fund for any of the purposes specified in clause (b) of rule 17, he shall, subject to his option under clause (a) of that rule, continue to pay to the Fund the subscription payable under rule 11.

19. (1) A subscriber, who desires to substitute a subscription or payment under clause (a) of rule 17, may reduce his subscription to the Fund accordingly:

Provided that the subscriber shall –

- (a) intimate to the Account Officer on his bill or by letter the fact of, and reason for, the reduction;
- (b) send to the Account Officer, within such period as the Account Officer may require, receipts or certified copies of receipts in order to satisfy the Account Officer that the amount by which the subscription has been reduced was duly applied for the purposes specified in clause (a) of rule 17.

(2) A subscriber who desires to withdraw any amount under clause (b) of rule 17 shall –

- (a) intimate the reason for the withdrawal to the Account Officer by letter;

- (b) make arrangements with the Account Officer for the withdrawal;
- (c) send to the Account Officer, within such period as the Account Officer may require, receipts or certified copies of receipts in order to satisfy the Account Officer that the amount withdrawn was duly applied for the purpose specified in clause (b) of rule 17.

(3) The Account Officer shall order the recovery of any amount by which subscriptions have been reduced, or of any amount withdrawn, in respect of which he has not been satisfied in the manner required by clause (b) of sub-rule (1) and clause (c) of sub-rule (2), with interest thereon at the rate provided in rule 14 from the emoluments of the subscriber and place it to the credit of the subscriber in the Fund.

Government decision. — A question has been raised as to what procedure should be followed in the case of those Government servants, who are posted in Pakistan Missions abroad and desire to withdraw amount from their Provident Fund for payment of premia to Insurance Companies located in Pakistan. It has been decided in consultation with the Comptroller and Auditor General that the following procedure may be followed in the case of non-gazetted staff: —

The application regarding the withdrawal of money from Provident Fund for payment of insurance premia may be made by the Government servants concerned to their administrative Ministry, as and when the premium falls due. The administrative Ministry will ask the A.G.P.R. to issue necessary authority for the withdrawal of the amount equal to or less than the insurance premia payable by the Government servants concerned according to the balance available in the Provident Fund as the case may be. The applicant should also execute a power of attorney in favour of someone in Pakistan who will present the premium notice from the Insurance Company to the administrative Ministry concerned which will then submit the bill for the withdrawal of the amount to the A.G.P.R. on receipt of the amount from the A.G.P.R. the administrative Ministry would disburse the amount to the holder of the power of attorney, who will make payment to the Insurance Company concerned in Pakistan, and furnish the necessary receipt for the same to the administrative Ministry.

(2) As for gazetted Government servants who are posted abroad, no particular procedure appears necessary in their case. Being their own drawing and disbursing officer, such Government servants can draw the amounts of their premia from their Fund accounts through their bankers in Pakistan who can make payments to the Insurance Companies concerned.

[G. P., M. F., O. M. No. D. 344-R. 3/61, dated 30th March, 1961.]

20. (1) Government shall not make any payments on behalf of subscribers to Insurance Companies nor take steps to keep a policy alive.

(2) A policy to be acceptable under these rules shall be one effected by the subscriber himself on his own life, and shall (unless it is a policy effected by a male

subscriber which is expressed on the face of it to be for the benefit of his wife, or of his wife and children, or any of them) be such as may be legally assigned by the subscriber to the President.

Explanation 1:—A policy on the joint lives of the subscriber and the subscriber's wife or husband shall be deemed to be a policy on the life of the subscriber for the purpose of this sub-rule.

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

(3) The policy may not be affected for the benefit of any beneficiary other than the wife or husband of the subscriber or the wife or husband and children of the subscriber or any of them:

Provided that subscribers who took out policies under Note 1 of rule 21 (ii) or under clause (b) or (c) of rule 21 of the Rules* previously in force, shall remain subject to the provisions of those rules in so far as policies so taken out are concerned.

21. (1) The policy, within three months after the first withholding of a subscription or withdrawal from the Fund in respect of the policy; or in the case of an Insurance Company whose headquarters are outside Pakistan within such further period as the Account Officer, if he is satisfied by the production of the completion certificate (interim receipt), may fix, shall—

- (a) unless it is a policy effected by a male subscriber which is expressed on the face of it to be for the benefit of the wife of the subscriber, or of his wife and children, or any of them, be assigned to the President as security for the payment of any sum which may become payable to the Fund under rule 26, and delivered to the Account Officer, the assignment being made by endorsement on the policy in Form (1) or Form (2) or Form (3) of the Forms in the Third Schedule. As the policy is on the life of the subscriber or on the joint lives of the subscriber and the subscriber's wife or husband or the policy has previously been assigned to the subscriber's wife;
- (b) if it is a policy effected by a male subscriber which is expressed on the face of it to be for the benefit of the wife of the subscriber, or of his wife and children or any of them, be delivered to the Account Officer.

³⁹(2) Where the Accounts Officer receives a policy under clause (a) or clause (b) of sub-rule (1), he shall—

* See Appendix A.

³⁹ Substituted *vide* Finance Division's Notification No. F. 1 (18)-R. 8/78, dated 02-06-1980.

- (a) satisfy himself if the assignment has been properly made and by reference to the Insurance Company where possible, that no prior assignment of the policy exists or where there is no assignment, if the policy is suitable one and as such acceptable;
- (b) register the policy including assignment, if any, by recording its full particulars; and
- (c) within three months of the registration of the policy, return it to the subscriber either personally after obtaining proper receipt or through registered post acknowledgement due for its safe custody.

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

(4) If the policy is not assigned and delivered, or delivered, within the said period of three months or such further period as the Account Officer may, under sub-rule (1), have fixed, any amount withheld or withdrawn from the Fund in respect of the policy shall, with interest thereon at the rate provided in rule 14, forthwith be paid or repaid, as the case may be, by the subscriber to the Fund, or, in default be ordered by the Account Officer to be recovered by deduction from the emoluments of the subscriber, by installments or otherwise, as may be directed by the authority competent to sanction an advance for the grant of which, special reasons are required under clause (c) of sub-rule (1) of rule 15.

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

NOTE 1.—Subscribers are advised to send Notice of the assignment to the Insurance Company in duplicate, accompanied in cases in which the notice has to be sent to a company in Great Britain or Ireland, by a remittance of five shillings which is the fee for the acknowledgement authorized by the Policies of Assurance Act, 1867.

NOTE 2.—Subscribers who proceed to Great Britain or Ireland on quitting the service are advised that under the English Stamp Law assignments or reassignments are required to be stamped within 30 days of their first arrival in those countries. Otherwise penalty will be incurred under the Stamp Act, and difficulties may arise when the policy matures for payment.

22. The subscriber shall not during the currency of the policy draw any bonus, the drawal of which during such currency is optional under the terms of the policy, and the amount of any bonus which under the terms of the policy the subscriber has no option to refrain from drawing during its currency shall be paid forthwith into the Fund by the subscriber's or in default recovered by deduction from his emoluments by installments or otherwise as may be directed by the authority competent to sanction an

advance for the grant of which, special reasons are required under clause (c) of sub-rule (1) of rule 15.

22-A. Deleted. [vide G.P.M.F. Notification No.F.9(5)-R3/62, dated the 23rd August, 1962.]

23. (1) Save as provided by rule 27 when the subscriber-

- (a) quits the service; or
- (b) has proceeded on leave preparatory to retirement and applies to the Account Officer for reassignment or ⁴⁰(issue of no objection certificate in respect) of the policy; or
- (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 Account Officer for reassignment or ⁴¹(issue of no object certificate in respect) of the policy; or
- ⁴²(d) pays or repays to the Fund the whole of any amount withheld or withdrawn from the Fund or any of the purposes mentioned in sub-clauses (i) and (ii) of clause (b) of rule 17 with interest thereon at the rate provided in rule 14.

The Account Officer shall—

- ⁴³(i) if the policy has been assigned to the President and registered under rule 21, or under the corresponding rule heretofore in force, reassign the policy on receipt after maturity in the first form set forth in the Fourth Schedule to the subscriber or to the subscriber and the joint assured, as the case may be, and given a signed notice of the reassignment to the Insurance Company; or
- (ii) if the policy has been delivered to him under cause (b) of sub-rule (1) of rule 21 and registered under that rule, issue no objection certificate in respect of that policy:

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 reassigned or no objection certificate issue in respect thereof shall, if it has not matured or been assigned or charged or encumbered in any way, be again assigned to the President and delivered to the Account Officer, as the case may be in the manner

⁴⁰ Amended *vide* Finance Division's Notification No. F. 1(18)-R. 8/78, dated 02-06-1980.

⁴¹ Amended *vide* Finance Division's Notification No. F. 1(18)-R. 8/78, dated 02-06-1980.

⁴² As amended by G. P. M. F. Notification No. F. 12(38)-R. 6/69, dated 10-01-1970.

⁴³ Amended *vide* Finance Division Notification No. F.1 (18)-R. 8/78, dated 02-06-1980.

provided in rule 21, and thereupon the provisions of these rules shall, so far as may be, again apply in respect of the policy:

Provided further that, if the policy has matured or been assigned or charged or encumbered in any way, the provisions of sub-rule (4) of rule 21 applicable to a failure to assign and deliver a policy shall apply.

(2) Save as provided by rule 27, when the subscriber dies before quitting the service, the Account Officer shall –

- (i) if the policy has been assigned to the President under rule 21, or under the corresponding rule theretofore in force, reassigns the policy in the second Form set forth in the Fourth Schedule to such person as may be legally entitled to receive it, ⁴⁴and shall give a signed notice of the reassignment to the Insurance Company;
- (ii) if the policy has been delivered to him under clause (b) of sub-rule (1) of rule 21, ⁴⁵issue no objection certificate in respect of that policy to the beneficiary, if any, or if there is no beneficiary, to such person as may be legally entitled to receive it.

24. (1) If a policy assigned to the President under rule 21 or under the corresponding rule heretofore in force, matures before the subscriber quits the service, or if a policy on the joint lives of a subscriber and the subscriber's wife or husband, assigned under the said rule, or under the corresponding rule heretofore in force, falls due for payment by reason of the death of the subscriber's wife or husband, the Account Officer shall, save as provided by rule 27, 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 with interest thereon at the rate provided in rule 14, the Account Officer shall ⁴⁶on receipt reassign the policy in the Form set forth in the fifth Schedule to the subscriber or to the subscribers and the joint assured, as the case may be [] ⁴⁷who shall immediately on receipt of the policy monies from the Insurance Company pay or repay to the Fund the whole of any amount withheld or withdrawn with interest, and in default, the provisions of sub-rule (4) of rule 21 applicable to a failure to assign and deliver 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 with interest, the Account Officer shall realize the amount assured together with any accrued

⁴⁴ Amended *vide* Finance Division Notification No. F.1 (18)-R. 8/78, dated 02-06-1980.

⁴⁵ Amended *vide* Finance Division Notification No. F.1 (18)-R. 8/78, dated 02-06-1980.

⁴⁶ Amended *vide* Finance Division Notification No. F.1 (18)-R. 8/78, dated 02-06-1980.

⁴⁷ Amended *vide* Finance Division Notification No. F.1 (18)-R. 8/78, dated 02-06-1980.

bonuses and shall place the amount so realised to the credit of the subscriber in the Fund.

(2) Save as provided by rule 27, if a policy delivered to the Account Officer under clause (b) of sub-rule (1) of rule 21 matures before the subscriber quits the service, the Account Officer shall ⁴⁸[issue no objection certificate in respect of that] policy to the subscriber:

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

- (i) the whole of any amount withheld or withdrawn from the Fund in respect of the policy with interest thereon at the rate provided in rule 14, or
- (ii) an amount equal to the amount assured together with any accrued bonuses, whichever is less, and, in default, the provisions of sub-rule (4) of rule 21 applicable to a failure to assign and deliver a policy shall apply.

25. If the interest of the subscriber in the family pension fund ceases, in whole or part, from any cause whatsoever, the provident fund account of the subscriber shall forthwith be reimbursed by the amount of the refund secured by the subscriber from the family pension fund, which amount shall, in default of reimbursement, be deducted, from the subscriber's emoluments by installments or otherwise, as may be directed by the authority competent to sanction an advance for the grant of which special reasons are required under clause (c) of sub-rule (1) of rule 15.

26. If the policy lapses, or is assigned, otherwise than to the President under rule 21 charged or encumbered, the provisions of sub-rule (4) of rule 21 applicable to a failure to assign and deliver a policy shall apply.

27. If the Account Officer receives notice of –

- (a) an assignment (otherwise than an assignment to the President under rule 21), 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 Officer shall not –
 - (i) reassign or ⁴⁹[issue no objection certificate] as provided in rule 23, or

⁴⁸ Amended *vide* Finance Division Notification No. F.1 (18)-R. 8/78, dated 02-06-1980.

⁴⁹ Amended *vide* Finance Division's Notification No. F. 1 (18)-R. 8/78, dated 02-06-1980.

- (ii) realize the amount assured by the policy or reassign, or ⁵⁰[issue no objection certificate] policy, as provided in rule 24, but shall forthwith refer the matter to Government.

⁵¹[27-A. Notwithstanding the provisions of rules 17 to 27, no life insurance policy shall be financed from the G.P. Fund account of a subscriber:

Provided that the life insurance policies which are being financed from G.P. Fund account shall continue to be so financed till their finalization.]

28. Notwithstanding anything contained in these rules, if the sanctioning authority is satisfied that money drawn as an advance from the Fund under clause (1) of rule 15 or withheld or withdrawn from the Fund under clause (a) or clause (b) of rule 17 has been utilised for a purpose other than that for which sanction was given to the drawal, withholding or withdrawal of the money, the amount in question, shall with interest at the rate provided in rule 14, forthwith be repaid or paid, as the case may be, by the subscriber to the fund, or in default, be ordered to be recovered by deduction in one sum from the emoluments of the subscriber even if he be on leave. If the total amount to be repaid or paid, as the case may be, be more than half the subscriber's emoluments recoveries shall be made in monthly installments of moieties of his emoluments till the entire amount recoverable be repaid or paid, as the case may be, by him.

NOTE.—The term emoluments as used in this rule does not include subsistence grant.

Final Withdrawal of Accumulation in the Fund

29. 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 from the service and is subsequently reinstated in the service shall, if required to do so by Government, repay any amount paid to him from the Fund in pursuance of this rule, with interest thereon at the rate provided in rule 14, in the manner provided in the proviso to rule 30. The amount so repaid shall be credited to his account in the Fund.

Government decisions.—(1) A question was raised as to the date when the amount standing to the credit of a subscriber becomes payable on his quitting the service. The matter has been examined and it's considered that since it may not be possible to arrange payment immediately on the date of quitting service some reasonable time may be allowed for making arrangement for the payment. It has therefore, been decided that the Accounts Officer should make arrangement for the payment of Fund balance within 3 months of the date on which the amount becomes payable.

[Finance Division O.M. No. F. 9 (7)-R. 3/65, dated 09-10-1965 addressed to all Accounts Officers in Pakistan.]

⁵⁰ Amended *vide* Finance Division Notification No. F.1 (18)-R. 8/78, dated 02-06-1980.

⁵¹ New rule 27-A inserted by S.R.O. 388 (1)/90 [F.1(5)-Reg.7/87-D.583/90] , Islamabad dated 24-04-1990 Gazette of Pakistan., Extr., Part II, Page No. 480, 30-04-1990.

(2) The question of further simplifying the procedure for the final payment of G.P. Fund balances, has been considered. After consultation with the Auditor General it has been decided to introduce the following three forms (13th, 14th and 15th Schedule) to suit various situations.

[Finance Division O. M. No. F. 1(3)-R. 7/82-317, dated 09-05-1982.]

30. When a subscriber –

- (a) has proceeded on leave preparatory to retirement, or, if he is employed in a vacation department, on leave preparatory to retirement combined with vacation, or
- (b) while on leave, has been permitted to retire or been declared by a competent medical authority to be unfit for further service, the amount standing to his credit in the Fund shall, upon application made by him in that behalf to the Account Officer, become payable to the subscriber:

Provided that the subscriber, if he returns to duty, shall, if required to do so by Government, repay 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 rule with interest thereon at the rate provided in rule 14, in cash or securities or partly in cash and partly in securities, by installments or otherwise, by recovery from his emoluments or otherwise, as may be directed by the authority competent to sanction an advance for the grant of which, special reasons are required under clause (c) of sub-rule (l) of rule 15.

Government decision – It has been decided that a civil servant who does not avail himself of the leave preparatory to retirement and continue to serve up to the date of his superannuation, shall have the option to draw the final payment of his General Provident Fund balance during the period of twelve months preceding the date of his retirement on attaining the age of superannuation.

[Finance Division O.M. No. F. 1 (12)-Reg. 8/76, dated 18-08-1976]

***31.** On the death of a subscriber before the amount standing to his credit has become payable or where the amount has become payable before payment has been made:

- (i) when the subscriber leaves a family –
 - (a) if a nomination made by the subscriber in accordance with the provisions of rule 8 or of the corresponding rule heretofore in force in favour of a member or members of his family subsists the amount standing to his credit in the Fund or the part thereof to which the nomination relates shall become payable to his nominee or nominees in the proportion specified in the nomination;

• See also Appendix B.

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

Provided that no share shall be payable to –

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

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

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

- (ii) when the subscriber leaves no family, if a nomination made by him in accordance with the provisions of rule 8 or of the corresponding rule heretofore in force in favour of any person or persons subsists, the amount standing to his credit in the Fund or the part thereof to which the nomination relates, shall become payable to his nominee or nominees in the proportion specified in the nomination.

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

Government decision – It has been decided that the Judgment of Supreme Court of Pakistan, dated 09.03.1999 has to be followed. If a person files a declaration in the prescribed form (CZ-50), Zakat shall not be deducted from his G.P. Fund Account.

[Finance Division U.O. No. F.2 (1)-R-7/96-413/2000, dated 10-04-2000]

⁵²NOTE. – The amount or balance to the extent of ⁵³[Rs.5,000/00] standing to the credit of a deceased subscriber in the Fund may be paid to the heirs of such subscriber without the production of the usual legal authority in accordance with the provisions of clause (i) of sub-rule (1) of rule 234 of the *Central Treasury Rules, Volume I.

⁵² Inserted *vide* Finance Division's Notification No. F. 9(5)-R. 3/61, dated 04-09-1962.

⁵³ Substituted for "Rs. 500/00" *vide* Finance Division's Notifications No. F. 9(30)-R.3/67, dated 16-09-1968.

* The word "Central" has been substituted with the word "Federal" by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975.

(2) If the persons to whom, under these rules, any amount or policy is to be paid, assigned, reassigned are delivered, is a lunatic for whose estate a manager has been appointed in this behalf under the Lunacy Act, 1912, the payment or reassignment or delivery will be made to such manager and not to the lunatic.

(3) Any person who desires to claim payment under this rule shall send a written application in that behalf to the Account Officer ⁵⁴“within six months of the date on which the amount standing to the credit of the subscriber has become payable under rule 29”. Payment of amounts withdrawn shall be made in Pakistan only. The persons to whom the amounts are payable shall make their own arrangements to receive payment in Pakistan.

NOTE.—When the amount standing to the credit of the subscriber has become payable under rule, 29, 30, or 31, the Account Officer shall authorise prompt payment of that portion of the amount standing to the credit of a subscriber in regard to which there is no dispute or doubt the balance being adjusted as soon after as may be.

Transfer to Pensionable Service

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

(b) If a Government servant who is a subscriber to the State Railway Provident Fund or the Contributory Provident Fund (Pakistan) or a provincial contributory provident fund is permanently transferred to pensionable service under the President and elects or is required to earn pension in respect of such pensionable service —

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

⁵⁴ Added *vide* Finance Division's Notification No F. 8(8)-R. 8/71, dated 08-08-1972.

* The word "Central" has been substituted with the word "Federal" by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975.

33-A. If a subscriber to the Fund is subsequently admitted to the benefits of the Contributory Provident Fund (Pakistan), the amount of his subscriptions, together with interest thereon, shall be transferred to the credit of his account in the Contributory Provident Fund (Pakistan).

Clarification

The matter has been considered in the Finance Division and it has been decided that AGPR may transfer GPF balances immediately of the Government employees on their transfer to autonomous bodies in their accounts in consultation with the concerned autonomous bodies. Similarly GPF balances of the Government employees quitting Government service may also be paid to them immediately on their leaving Government service.

[Finance Division U.O. No. 11 (1)-Reg. 7/2006-375, dated 08-07-2006]

Procedure Rules

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

35. When paying a subscription in Pakistan either by deduction from emoluments or in cash, a subscriber shall quote the number of his account in the Fund, which shall be communicated to him by the Account Officer. Any change in the number shall similarly be communicated to the subscriber by the Account Officer.

36. (1) As soon as possible after the close of each year, the Account Officer shall send to each subscriber a statement of his account in the Fund showing the opening balance as on the 1st July of the year, the total amount credited or debited during the year, the total amount of interest credited as on the 30th June of the year and the closing balance on that date. The Account Officer shall attach to the statement of account an enquiry whether the subscriber –

- (a) desires to make any alteration in any nomination made under rule 8; or under the corresponding rule heretofore in force;
- (b) has acquired a family in cases where the subscriber has made no nomination in favour of a member of his family under the proviso to sub-rule (1) of rule 8.

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

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

FIRST SCHEDULE

[See rule 8 (3)]

*Forms of Nomination***I. 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 my family as defined in rule 2 of the General Provident Fund *(Central Services) Rules, to receive the amount that may stand to my credit in the Fund, in the event of my death before that amount has become payable or having become payable ⁵⁵[has been paid]:—

Name and address of nominee	Relationship with subscriber	Age

Dated thisday of20 .
at.....

Signature of Subscriber.....

Two witnesses to signature

1.....

2.....

II. When the subscriber has a family and wishes to nominate more than one member thereof.

I hereby nominate the persons mentioned below, who are members of my family as defined in rule 2 of the General Provident Fund *(Central Services) Rules, to receive the amount that may stand to my credit in the Fund, in the event of my death before that amount has become payable, or having become payable ⁵⁶(has 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 addresses of Nominees	Relationship with subscriber	Age	⁵⁷ Amount or share of accumulations to be paid to each

⁵⁵ Substituted for the words "has not been paid" vide G. P., M. F. Notification No. F. 21(3) RI/51, dated 29th March, 1951.

⁵⁶ Substituted for the words "has not been paid" vide G. P., M. F. Notification No. F. 21(3) RI/51, dated 29th March, 1951.

⁵⁷ This column should be filled in so as to cover the whole amount that may stand to the credit of the subscriber in the Fund at any time.

* The word "Central" has been substituted with the word "Federal" by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975.

Dated thisday of20 .
 at.....

Signature of Subscriber.....

Two witnesses to signature

- 1.....
- 2.....

III. When the subscriber has no family and wishes to nominate one person.

I, having no family as defined in rule 2 of the General Provident Fund *(Central Services) Rules, hereby nominate the person mentioned below to receive the amount that may stand to my credit in the Fund, in the event of my death before that amount has become payable or having become payable ⁵⁸[has been paid]: –

Name and address of nominee	Relationship with subscriber	Age

Dated thisday of20 .
 at

Signature of Subscriber.....

Two witnesses to signature

- 1.....
- 2.....

IV. When the subscriber has no family and wishes to nominate more than one person.

I, having no family as defined in rule 2 of the General Provident Fund *(Central Services) Rules, hereby nominate the persons mentioned below to receive the amount that may stand to my credit in the Fund, in the event of my death before that amount has become payable, or having become payable ⁵⁹(has been paid) and direct that the said amount shall be distributed among the said persons in the manner shown below against their names: –

⁵⁸ Substituted for the words “has not been paid” vide G. P., M. F. Notification No. F. 21(3) RI/51, dated 29th March, 1951.
⁵⁹ Substituted for the words “has not been paid” vide G. P., M. F. Notification No. F. 21(3) RI/51, dated 29th March, 1951.
 * The word “Central” has been substituted with the word “Federal” by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975.

Name and addresses of nominees	Relationship with subscriber	Age	⁶⁰ Amount or share of accumulations to be paid to each

Dated thisday of20 .
 at

Signature of Subscriber.....

Two witnesses to signature

- 1.....
- 2.....

SECOND SCHEDULE

[See rule 8 (5) and (8)]

Forms of contingent notice of cancellation

I. Where nomination is in favour of one or more members of the subscriber's family.

Without prejudice to my right under sub-rule (4) of rule 8 of the General Provident Fund *(Central Services) Rules to cancel the nomination made by me on....., whenever I think fit, I hereby give notice that in the event of the person /any of the persons nominated thereunder predeceasing me ⁶¹[or of my contracting a fresh marriage, or of my marriage with my wife/(any of my wives)/(my husband) being dissolved by divorce or otherwise], the said nomination shall forthwith stand cancelled.

Dated this day of 20 .
 at

Signature of Subscriber

Two witnesses to signature

1.
2.

⁶⁰ This column should be filled in so as to cover the whole amount that may stand to the credit of the subscriber in the Fund at any time.
⁶¹ Inserted by G. P., M. F. Notifications No. F. 21(48)-RI/50, dated the 31st October, 1950, & F. 17 (1)-RI/56, dated the 27th September, 1956.
 * The word "Central" has been substituted with the word "Federal" by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975.

II. Where nomination is in favor of one or more persons not being members of the subscriber's family.

Without prejudice to my right under sub-rule (4) of rule 8 of the General Provident Fund *(Central Services) Rules to cancel the nomination made by me on, whenever I think fit, I hereby give notice that in the event of that person/any of the persons nominated thereunder predeceasing me, or in the event of my hereafter acquiring a family as defined in rule 2 of the said rules. The said nomination shall forthwith stand cancelled.

Dated this day of 20 .
at

Signature of Subscriber

Two witnesses to signature

1.
2.

THIRD SCHEDULE

[See rule 21 (1) (a)]

(1)

Forms of Assignment

I, A.B., hereby assign unto the President the within policy of assurance as security for payment of all sums which under rule 26 of the General Provident Fund *(Central Services) Rules, I may hereafter become liable to pay that Fund.

I hereby certify that no prior assignment of the within policy exists.
Dated this day of 20 .

Signature of Subscriber

Station. One witness to Signature.....

(2)

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

* The word "Central" has been substituted with the word "Federal" by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975

sum to the credit of the said A. B. in the General Provident Fund for payment of the premium of the within policy of assurance), hereby jointly and severally assign unto the said President the within policy of assurance as security for payment of all sums which under the rule 26 of the General Provident Fund *(Central Services) Rules, the said A. B. may hereafter become liable to pay to that Fund.

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

Dated this day of 20 .

*Signature of Subscriber
and the Joint Assured.*

Station. One witness to Signature.....

NOTE.—The assignment may be executed on the policy itself either in the subscriber’s hand-writing or in type, or alternatively a typed or printed slip containing the assignment may be pasted on the blank space provided for the purpose on the policy. A typed or printed endorsement must be duly signed and if pasted on the policy it must be initialed across all four margins.

(3)

I,C. D., wife of A. B., and the assignee of the within policy, having, at the request of A. B., the assured, agreed to release my interest in the policy in favour of A. B., in order that A. B., may assign the policy to the President who has agreed to accept payment towards the within policy of assurance in substitution for the subscription payable by A. B., to the General Provident Fund, hereby, at the request and by the direction of A. B., assign and I, the said A. B., assign and confirm unto the President the within policy of assurance as security for payment of all sums which under rule 26 of the rules of the said Fund the said A. B., may hereafter become liable to pay to the Fund.

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

Dated this day of20 .

*Signature of Assignee
and the subscriber.*

Station. One witness to Signature.....

* The word “Central” has been substituted with the word “Federal” by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975.

FOURTH SCHEDULE

(See rule 23)

Forms of Reassignment by the President

(1)

All sums which have become payable by the above-named A. B. under rule 26 of the General Provident Fund *(Central Services) Rules having been paid and all liability for payment by him of any such sums in the future having ceased the President doth hereby reassign the within policy of assurance to the said A. B. and C. D.

A.B.

Dated this.....day of..... 20 .

Executed by.....Account Officer of the Fund for and on behalf of the President in the presence of Y.Z.

X.Y.
(Signature
of the
Account
Officer)

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

(2)

The above-named A. B. having died on the.....day of.....20 , the President doth hereby reassign the within policy of assurance to C.D.....*

Dated this.....day of20 .

Executed by..... Account Officer of the Fund for and on behalf of the President in the presence of Z.Y.

X.Y.
(Signature
of the
Account
Officer)

(One witness who should add his designation and address)

* The word "Central" has been substituted with the word "Federal" by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975
• Fill in particulars of persons legally entitled to receive the policy.

FIFTH SCHEDULE

(See rule 24)

Form of Reassignment by the President

The President doth hereby reassign the within policy to the
said A. B .
 A. B. and C. D.

Dated thisday of.....20 .

Executed by..... Account Officer of the Fund for and on behalf of
the President in the presence of Y. Z.

X.Y.
(Signature
of the
Account
Officer)

(One witness who should add his designation and address)

SIXTH SCHEDULE

(See rule 15)

Authorities competent to grant temporary advances

1. An advance for the grant of which, special reasons are not required under clause (c) of Rule 15 may be sanctioned by the authority competent to grant an advance of pay on transfer under paragraph 265 of the General Financial Rules.

2. An advance for the grant of which special reasons are required under clause (c) of Rule 15 may be sanctioned by –

A Ministry or Division of the Government of Pakistan.

Heads of Departments whose names appear in Appendix No.14 to the Supplementary Rules.

Managers of Government of Pakistan Presses.

Principal Information Officer with the Government of Pakistan:

Provided that where in any particular case the authority mentioned in the above list is also the authority competent to grant an advance of pay on transfer under....., the advance from the Provincial Fund may be sanctioned only by the next higher administrative authority.

Explanation: --The next higher administrative authority to a Ministry or a Division of the Government of Pakistan is the President.

SEVENTH SCHEDULE

(See rule 15A)

Form of Mortgage of Immovable Property

THIS INDENTURE made the..... day of.....Two thousand and..... Between..... of..... a Pakistan *Central Government employee of (hereinafter referred to as the mortgagor which term shall, where the context so admits, include his heirs, executors, administrators and assigns) of the one part and the President of Pakistan (hereinafter referred to as the mortgagee which term shall, where the context so admits, include his successors and assigns) of the other part.

WHEREAS the mortgagor is absolutely seized and possessed of or otherwise well entitled to leasehold rights in the land hereditaments and premises hereinafter described and expressed to be hereby conveyed, transferred and assured (hereinafter referred to as the said hereditaments).

AND WHEREAS the mortgagor has applied to the mortgagee for an advance of the sum of Rs.....out of the sum standing to his credit in the General Provident Fund for the purpose of enabling him to defray the expenses of the lease and development of the said hereditaments and building thereon a suitable residence for his own use.

AND WHEREAS under the provisions contained in Rule 15A of the General Provident Fund *(Central Services) Rules, 1934 (hereinafter referred to as the said Rules which expression shall, where the context so admits, include any amendment thereof or addition thereto from time to time in force) the mortgagee has agreed to advance to the mortgagor the said sum of Rs.....out of which the mortgagor hereby acknowledges the receipt of Rs..... which have already been paid to the mortgagor in pursuance of an agreement executed on.....20.....between the mortgagor as borrower and mortgagee and the remainder, viz., Rupeesbeing payable as entered and receipted from time to time in the schedule hereto.

NOW THIS INDENTURE WITNESSETH that in pursuance of the said agreement and in consideration of the sum of Rs..... paid or to be paid accordingly for the purpose of enabling the mortgagor to defray the hereinbefore recited expenses the mortgagor hereby covenants with the mortgagee to repay to the mortgagee the said sum of Rs..... (and such further sums as shall hereafter be paid by him to the mortgagor pursuant to the hereinbefore recited agreement in that behalf) and interest thereon calculated according to the said Rules.

* The word "Central" has been substituted with the word "Federal" by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975

AND THIS INDENTURE ALSO WITNESSETH that for the consideration aforesaid the mortgagor doth hereby convey, transfer and assure unto the Mortgagee all that piece of land situated in the district of..... registration district of sub-registration district of..... containing..... more or less now in the occupation of the mortgagor and bounded on the North by on the South by on the East by..... .. and on the West by together with the dwelling-house and the out-offices, stables, cook-rooms and out-buildings now erected or hereafter to be erected on the said piece of land together with all rights, easements and appurtenances to the said hereditaments or any of them belonging to hold the said hereditaments with their appurtenances including all erections and buildings hereafter erected and built on the said piece of land unto and to the use of the mortgagee absolutely subject to the proviso for redemption hereinafter contained **PROVIDED ALWAYS** that if and as soon as the said advance of Rupees..... (and of such further sums as may have been paid as aforesaid) made upon the security of these presents shall have been repaid and interest thereon calculated according to the said Rules by the deduction of monthly installments of the salary of mortgagor as in the said Rules mentioned or by any other means whatsoever ⁶²[or if the mortgagor quits service or dies, and the outstanding amount of the advance is treated as part of final payment of the amount of Provident Fund due and payable] then and in such case the mortgagee will upon the request and at the cost of the mortgagor reconvey, re-transfer or re-assure the said hereditaments unto and to the use of the mortgagor or as he may direct AND it is hereby agreed and declared that if there shall be any breach by the mortgagor of the covenants on his part herein contained ⁶³[] before the said sum of Rupees (and any further sum as may have been paid as aforesaid) and interest thereon calculated according to the said Rules shall have been fully paid off then and in any of such cases it shall be lawful for the mortgagee to sell the said hereditaments or any part thereof either together or in parcels and either by public auction or by private contract with power to buy in or rescind any contract for sale and to re-sell without being responsible for any loss which may be occasioned thereby AND to do and execute all such acts and assurances for effectuating any such sale as the mortgagee shall think fit AND it is hereby declared that the receipt of the mortgagee for the purchase money of the premises sold or any part thereof shall effectually discharge the purchaser or purchasers therefrom AND it is hereby declared that the mortgagee shall hold the moneys to arise from any sale in pursuance of the aforesaid power UPON TRUST in the first place there-out to pay all the expenses incurred on such sale and in the next place to apply such moneys in or towards satisfaction of the moneys for the time being owing on the security of these presents and then to pay the surplus (if any) to the mortgagor AND it is hereby agreed and declared that the said Rules shall be deemed and taken to be part of these presents.

The mortgagor hereby covenants with the mortgagee that he, the mortgagor will during the continuance of this security observe and perform all the provisions and conditions of the said Rules on his part to be observed and performed in respect of these presents and the said hereditaments.

⁶² [] Inserted by G.P.M.F. Notification No. F. 25(8)-RI/53, dated the 24-6-1953.

⁶³ The words "or if he shall die or quit the service" omitted *vide* Notification *ibid*.

IN WITNESS WHEREOF the mortgagor has hereunto set his hand the day and year first above written.

Signed by the said (Mortgagor).

In the presence or

1st witness.

Address.

Occupation.

2nd witness.

Address.

Occupation.

(The deed should be registered)

Schedule

Received the sum of

Date.....

Signature.

EIGHTH SCHEDULE

(Vide rule 15-B)

Form of Agreement

THIS INDENTURE made the _____ day of _____
Two thousand and _____ BETWEEN
_____ of _____ (hereinafter called the Subscriber
which expression shall include his heirs, executors, administrators, legal representatives and
assigns) of the one part and the President of Pakistan (hereinafter called the President which
expression shall include his successors in office and assigns) of the other part.

WHEREAS the Subscriber has applied to the President to grant him an advance of
Rs. _____ out of the sum standing to the credit of the Subscriber in the General Provident
Fund (hereinafter referred to as the Fund) under the provisions of rule 15-B of the General
Provident Fund *(Central Services) Rules (hereinafter referred to as the Rules which expression
shall, where the context so admits, include any amendment thereof or addition thereto for the
time being in force) which shall be deemed to form part of these presents to enable him to defray
the expenses of building a house on the piece of land being plot No. _____ situated
in _____ district of _____ sub-registration district of _____
containing _____ more or less owned by, and now in the possession of _____ the
Subscriber/wife/son(s)/daughter(s) of the Subscriber and the President has agreed to advance
to the Subscriber the said sum of Rs. _____ on the terms and conditions and in the
manner laid down in the Rules and as hereinafter contained;

* The word "Central" has been substituted with the word "Federal" by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975

NOW IT IS HEREBY AGREED BETWEEN the parties to this agreement that in consideration of the said sum of Rs. _____ advanced by the President to the Subscriber by installments as entered and receipted from time to time in the Schedule hereto annexed the Subscriber shall expend the full amount of the said advance towards the building of a house on the said piece of land at the earliest possible opportunity and if the actual amount so expended is less than the sum advanced the subscriber shall repay the difference into the Fund forthwith.

AND IT IS HEREBY FURTHER AGREED AND DECLARED that if the said piece of land or the house built thereon is sold or otherwise alienated by its owner to any other person while the Subscriber is in service, the Subscriber shall forthwith repay into the Fund the entire amount of the advance together with the interest accrued thereon in a lump sum.

IN WITNESS WHEREOF the Subscriber has hereunto set his hand the day and year first above written.

Signed by the Subscriber _____

in the presence or

1st Witness _____

Address _____

Occupation _____

2nd Witness _____

Address _____

Occupation _____

Schedule

S. No.	Date	Amount of Installment	Signature of Subscriber.
--------	------	-----------------------	--------------------------

NINTH SCHEDULE

(vide rule ⁶⁴[15-B])

Form of Agreement

THIS INDENTURE made the _____ day of _____ Two thousand and _____ BETWEEN _____ of _____ (hereinafter called the Subscriber which expression shall include his heirs, executors administrators, legal representatives and assigns) of the one part and the President of Pakistan (hereinafter called the President which expression shall include his successors in office and assigns) of the other part.

WHEREAS the Subscriber has applied to the President to grant him an advance of Rs. _____ out of the sum standing to the credit of the Subscriber in the General Provident Fund (hereinafter referred to as the Fund) under the provisions of rule ⁶⁵15-B of the General Provident Fund *(Central Services) Rules (hereinafter referred to as the Rules which expression

⁶⁴ In the Ninth Schedule for the figure and letter "15-C" twice occurring the figure and letter "15-B" substituted by S. R. O. 388 (I)/90 [F.1(5)-Reg.7/87-D.583/90] , dated 24-04-1990, the Gazette of Pakistan, Extraordinary, Part II, Page No. 480, dated 30-04-1990.

⁶⁵ In the Ninth Schedule for the figure and letter "15-C" twice occurring the figure and letter "15-B" substituted by S. R. O. 388 (I)/90 [F.1(5)-Reg.7/87-D.583/90] , dated 24-04-1990, the Gazette of Pakistan, Extraordinary, Part II, Page No. 480, dated 30-04-1990.

* The word "Central" has been substituted with the word "Federal" by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975.

shall, where the context so admits, include any amendment thereof or addition thereto for the time being in force) which shall be deemed to form part of these presents to enable him to purchase a piece of agricultural land being plot No. _____ situated in _____ district of _____ sub-registration district of _____ and the President has agreed to advance to the Subscriber the said sum of Rs. _____ on the terms and conditions and in the manner laid down in the Rules and as hereinafter contained:

NOW IT IS HEREBY AGREED BETWEEN the parties to this agreement that in consideration of the said sum of Rs. _____ advanced by the President to the Subscriber by installments as entered and receipted from time to time in the Schedule hereto annexed the _____ in a lump sum

Subscriber shall expend the full amount of the said advance towards the purchase of the said piece of land at the earliest possible opportunity and if the actual amount so expended is less than the sum advanced the subscriber shall repay the difference into the fund forthwith.

AND IT IS HEREBY FURTHER AGREED AND DECLARED that if the said piece of land or the house built thereon is sold or otherwise alienated by its owner to any other person while the Subscriber is in service, the Subscriber shall forthwith repay into the Fund entire amount of the advance together with the interest accrued thereon in a lump sum;

IN WITNESS WHEREOF the Subscriber has hereunto set his hand the day and year first above written.

Signed by the Subscriber _____

in the presence of

1st Witness _____

Address _____

Occupation _____

2nd Witness _____

Address _____

Occupation _____

Schedule

S. No.	Date	Amount of Installment	Signature of Subscriber.
--------	------	-----------------------	--------------------------

TENTH SCHEDULE

(vide rule ⁶⁶15-B)

Form of Agreement

THIS INDENTURE made the _____ day of _____ Two thousand and _____ BETWEEN _____ of _____ (hereinafter called the Subscriber which expression shall include his heirs, executors, administrators, legal representatives and assigns) of the one part and the President of Pakistan (hereinafter called the President which expression shall include his successors in office and assigns) of the other part.

⁶⁶ In the Tenth Schedules for the figure and letter "15-C" twice occurring, the figure and letter "15-B" substituted by S.R.O. 388 (I)/90 [F.1(5)-Reg.7/87-D.583/90] , dated 24-04-1990, the Gazette of Pakistan, Extraordinary, Part II, Page No. 480, dated 30-04-1990.

WHEREAS the Subscriber has applied to the President to grant him an advance of Rs. _____ out of the sum standing to the credit of the Subscriber in the General Provident Fund (hereinafter referred to as the Fund) under the provisions of rule ⁶⁷15-B of the General Provident Fund *(Central Services) Rules (hereinafter referred to as the Rules which expression shall, where the context so admits, include any amendment thereof or addition thereto for the time being in force) which shall be deemed to form part of these presents to enable him to purchase a house on the piece of land being plot No. _____ situated in _____ district of _____ sub-registration district of _____ and the President has agreed to advance to the Subscriber the said sum of Rs. _____ on the terms and conditions and in the manner laid down in the Rules and as hereinafter contained;

NOW IT IS HEREBY AGREED BETWEEN the parties to this agreement that in consideration of the said sum of Rs. _____ advanced by the President to the Subscriber, the Subscriber shall expend the full amount of the said advance towards the purchase of the said house within three months from the drawal of the advance and, if the actual amount so expended is less than the sum advanced shall repay the difference into the Fund forthwith.

AND IT IS HEREBY FURTHER AGREED AND DECLARED that if the said house is sold otherwise alienated by the Subscriber while he is in service, the Subscriber shall forthwith repay into the Fund the entire amount of the advance together with the interest accrued thereon in a lump sum.

IN WITNESS WHEREOF the Subscriber has hereunto set his hand the day and year first above written.

Signed by the Subscriber _____
in the presence of
1st Witness _____
Address _____
Occupation _____
2nd Witness _____
Address _____
Occupation _____

⁶⁷ In the Tenth Schedules for the figure and letter “15-C” twice occurring, the figure and letter “15-B” substituted by S.R.O. 388 (I)/90 [F.1(5)-Reg.7/87-D.583/90] , dated 24-04-1990, the Gazette of Pakistan, Extraordinary, Part II, Page No. 480, dated 30-04-1990.

* The word “Central” has been substituted with the word “Federal” by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975.

ELEVENTH SCHEDULE
⁶⁸ [OMITTED]

TWELVETH SCHEDULE
⁶⁹ [OMITTED]

THIRTEENTH SCHEDULE
(See Rule 29, Government Decision 2)

Application for Review of the G.P. Fund Account

To

The _____

Sir,

I am proceeding on L.P.R./retirement with effect from _____. It is requested that my G.P. Fund Account may please be reviewed and all the missing credits adjusted so that the up to date correct balance is available for final payment to me. The requisite particulars are given below: –

1.	Name (Block letters).	
2.	Father's Name	
3.	Account No(s).	
4.	Name of the Audit and Account Office(s) in whose audit jurisdiction served before transfer to the jurisdiction of your office and Account No. (s) allotted.	
		Your obedient servant,
	(Signature)	

Dated _____	(Designation)	
-------------	---------------	--

OFFICE OF THE _____

No. _____ Dated _____

Forwarded to the A.G./Comptroller/DAO for necessary action.

(Signatures Head of Office) _____

⁶⁸ The Eleventh & Twelveth Schedules omitted by S.R.O. 388 (I)/90 [F.1(5)-Reg.7/87-D.583/90] , dated 24-04-1990, the Gazette of Pakistan, Extraordinary, Part II, Page No. 480, dated 30-04-1990.

⁶⁹ The Eleventh & Twelveth Schedules omitted by S.R.O. 388 (I)/90 [F.1(5)-Reg.7/87-D.583/90] , dated 24-04-1990, the Gazette of Pakistan, Extraordinary, Part II, Page No. 480, dated 30-04-1990.

FOURTEENTH SCHEDULE

(See rule 29, Government Decision 2)

*(Application for Final Withdrawal of General Provident Fund Accumulation by a Retiring/
Retired Government Servant)*

To

The _____

Sir,

I have relinquished / will relinquish the charge of the office/post of _____ on _____ consequent upon retirement/proceeding on L.P.R./ Resignation/Dismissal / Discharge. I, therefore, request that my General Provident Fund dues may please be paid to me.

The requisite information is given below: –

1.	Name with Father's name	_____
2.	Subscriber's Account No(s)	_____
3.	Name of the Audit and Accounts Office(s) in whose audit jurisdiction served before transfer to the jurisdiction of your office and Account No(s) Allotted	_____
4.	The amount and month of last fund deduction	_____
5.	Name of the office (AG's/DAO/ Treasury/N.B.P. Branch) where the payment is desired.	_____
6.	(a) Specimen signatures (in triplicate)	_____
	(b) Identity Card No.	_____
	(c) In the absence (a) & (b) other marks/particulars of Identification May be furnished.	_____
7.	If any Insurance policy was financed out of G.P. Fund account the following Information may be furnished:	
	(a) Name of the Insurance Policy.	_____
	(b) No. & date of Insurance Policy.	_____
	(c) Insurance Policy with the subscriber or the audit/account advance(s) Office.	_____
8.	Particulars of G.P. Fund Advance(s) drawn during last twelve months.	_____
9.	If no advance from G.P. Fund was drawn during last twelve months the certificate given opposite may be signed by the head of office in respect of Government servants of Grade 1 to 15, while the Government servants of Grade-16, and above may sign the certificate them selves.	Certified that no advance from G.P. Fund was drawn by the subscriber during last 12 months.
	Signature	_____
	Designation	_____

Your obedient servant,

Signature _____

Postal/Residential Address _____

Dated _____

OFFICE OF THE _____

No. _____ Dated _____

Forwarded to A.G./Comptroller/DAO for payment of O.P, Fund dues.

(Signature) _____

(Head of Office/ Department) _____

FIFTEENTH SCHEDULE

(See rule 29, Government Decision No. 2)

*Application for Final Withdrawal of General Provident Fund Accumulation by
Legal heirs of a Deceased Government Servant***PART I**

(To be filled in by the applicant)

To

The _____

Dear Sir,

My _____ (relationship with the deceased) expired while in Government service, and I being the legal heir, therefore, request that the G.P. Fund dues of the deceased may please be paid to me.

The requisite information is given below:—

1.	Name of subscriber.	_____
2.	His father's name.	_____
3.	Designation at the time of death.	_____
4.	Account Number.	_____
5.	Name of the Office (AG /DAO /Treasury) where the payment is desired.	_____
6.	(i) Specimen signature (in triplicate)	_____
	(ii) Identity Card No.	_____
	(iii) In the absence of (i) & (ii) other marks/particulars of identification.	_____

7.	If there be no nomination, the following documents be attached.	
	(i) List of family members, marital status, ages, names and relationship with the deceased, showing amount payable to each of them (duly attested).	_____

(ii)	Guardianship / Succession certificate from a Civil Court or Indemnity Bond if amount of each minor heir exceeds Rs.5000.00	_____

		Yours faithfully,
		(Signature) _____

(Relationship with the deceased subscriber)	_____

(Postal/Residential Address)	_____

Dated _____

PART II

(To be completed by the department concerned)

1.	Name of the Audit and Accounts Office in whose audit jurisdiction served before transfer to the jurisdiction of your office and Account No. allotted.	_____
2.	If any insurance Policy was financed out of G.P. Fund account the following information may be furnished:	_____
	(i) Name of the Insurance Company	_____
	(ii) No. and date of Insurance Policy.	_____
	(iii) Insurance Policy has been collected for safe custody.	_____
3.	The amount and month of last fund Deduction.	_____
4.	Particulars of G.P Fund advance drawn during last twelve months.	_____
5.	If no advance from G.P Fund was drawn during 12 months the certificate given opposite may be signed by the head of office.	Certified that no advance from G.P Fund was drawn by the subscriber during last 12 months.

	(Signature)	_____
	(Designation)	_____

OFFICE OF THE _____ No. _____ Date _____

Forwarded to A.G./Comptroller/DAO For payment of G.P. Fund dies.

(Signature) _____
(Head of office Department) _____

GOVERNMENT OF PAKISTAN

MINISTRY OF FINANCE

Islamabad, the 12th August, 1966.

NOTIFICATION

S.R.O.812(K)/66.—In exercise of the powers conferred by sub-clause (a) of clause (2) of Article 178 of the Constitution, the President is pleased to make the following rules, namely:—

1. (1) These rules may be called the *Central Government (Class IV Servants) Provident Fund Rules.

(2) They shall take effect from the 1st July, 1966.

2. In these rules, unless the subject or context otherwise requires—

(a) “Accountant General” includes a Comptroller.

(b) “class IV servant” means a person who is either permanent in a class IV post under the *Central Government, or such other post, the pay whereof is drawn by numbers, as the *Central Government may by order specify, or has held such post for two years;

(c) “pay” includes salary for leave on full average pay; and

(d) “service book” includes a service roll or service record maintained in any form.

3. There shall be deducted from the pay of every class IV servant for each month for which he draws full pay, a sum of rupee one or such other sum as the *Central Government may from time to time specify.

* The word “Central” has been substituted with the word “Federal” by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975.

4. The amount so deducted shall be shown in a separate column of the pay-bill and classified as revenue receipt under the head ⁷⁰“1000 Non-Tax Receipts—1200 Receipts from Civil Administration and other Functions—1210 Receipts from General Administration—1212 Receipts in aid of superannuation”.

5. The head of office shall record a certificate on the pay-bill to the effect that deductions on account provident fund have been made in all cases and where a deduction has not been made in any case he shall record the reason there-for.

6. A record of the amounts deducted under rule 3, shall be maintained in a separate proforma statement to be pasted in his service book showing the date and amount of deducted made. Each entry therein shall be attested by the head of office under his signature and shall also be signed by the class IV servant concerned. If no deduction is made for any month the fact and the reason there-for shall be recorded in the statement and the entry shall be likewise attested.

7. Every head of office shall maintain a register showing deductions made on account of provident fund. This register shall be posted monthly from the pay bills of the class IV servants and the entries made in that register shall be reconciled with those made in the several service books at monthly or other convenient longer intervals.

8. In the service book of a class IV servant who contributing to the General Provident Fund before the commencement of these rules there shall be entered as an opening balance, the amount, at his credit in the General Provident Fund account, which shall be closed by transfer credit to the head ⁷¹“1000 Non-Tax Receipts—1200 Receipts from Civil Administration and other Functions—1210 Receipts from General Administration—1212 Receipts in aid of superannuation”. Where any amount subscribed by a Class IV servant but not credited to his General Provident Account is ascertained subsequently, it shall be added to the opening balance in the service book after making the necessary transfer entry in his General Provident Fund Account.

9. After a government servant has ceased to be entitled to contribute to the Provident Fund under these rules, the amount due to him shall be the amount to the credit of his account plus interest thereon calculated for each year at the same rate of interest and in the same manner as was applicable to the General Provident Fund contributions.

10. The amount of interest payable by the *Central Government under these rules shall be worked out by the Accountant General who shall report after necessary audit checks the amounts payable separately on account of the provident fund deductions and interest thereon.

11. For the purposes of rule 10, the head of office in which the class IV servant was last on duty shall furnish the Accountant General with the service book of the class IV servant or certified copy of the account of the provident fund deductions and the

⁷⁰ Substituted *vide* G.P.F.D. Notification No.F.1(2)-MUC/82, dated 12-2-1983.

⁷¹ Substituted *vide* G.P.F.D. Notification No.F.1(2)-MUC/82, dated 12-2-1983.

* The word “Central” has been substituted with the word “Federal” by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975.

sanction of payment will be issued by the head of office on receipt of the report of the Accountant General.

12. Where a Class IV servant becomes eligible for contributing to the General Provident Fund, the amount payable to him shall be transferred to his credit in the General Provident Fund Account. In all other cases payment shall be made in cash to the Class IV servants, and in either case an entry shall be made in the service book under the signature of the head of the office showing the amount paid and the date and authority for payment.

13. Every class IV servant shall nominate, in accordance with rule 8 of the General Provident Fund *(Central Services) Rules, three persons in order of priority and such nomination shall be countersigned by the head of the office and pasted in his service book. In case a class IV servant dies before receiving payment under rule 12, the amount payable to him under that rule shall be paid to the surviving nominee first in the order of priority.

14. Payments made to a class IV servant on account of deductions made under these rules and interest thereon shall be debited respectively to the head of account "600 Transfer Payments—660 Superannuation Allowances and Pension—669 Others—Payments under the *Central Government (Class IV Servants) Provident Funds Rules" and ⁷²"600 Transfer Payments—610 Interest—616 Others Interest payable under the *Central Government (Class IV Servants) Provident Fund Rules".

15. The Provident Fund Act, 1925 (Act No.XIX of 1925), shall apply to the provident fund deductions made under these rules.

16. The General Provident Fund *(Central Services) Rules in so far as they are applicable to Class IV servants shall be deemed to have been repealed.

[No.F.1(14)-R.3/60]

Government decision. —(1) For some time past a number of representations from various associations of class IV employees of the *Central Government have been received in this Ministry claiming the restoration of normal G. P. Fund facilities to class IV employees. The position has been carefully reviewed and it has been decided that: —

- (i) the present restriction limiting the amount of monthly subscription of Rs.1.00 should be removed and class IV Government servants may be permitted to contribute at higher rates. The option to increase the rate during the current financial year may be allowed to be exercised within one month of the date of issue of this O.M. Thereafter, a Class IV Government servant shall intimate the fixation of the amount of his monthly subscription in each year before the 15th June of the preceding year and the amount of the subscription so fixed shall remain unchanged throughout the year;

* The word "Central" has been substituted with the word "Federal" by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975.

⁷² Substituted *vide* G.P.F.D. Notification No.F.1(2)-MUC/82, dated 12-2-1983.

- (ii) the relevant provisions regarding temporary advances as contained in the General Provident Fund *(Central Services) Rules will, *mutatis mutandis*, apply to Class IV servants also.

2. The accounts of the deductions and the advances shall continue to be maintained by the drawing and disbursing officers in accordance with rules 6 and 7 of the *Central Government (Class IV Servants) Provident Fund Rules.

3. The withdrawals on account of advance may be debited to the head ⁷³4000 Advances Not Bearing Interest—4100 Advances Repayable—4109 Provident Fund Advances to Government Servants (Grades 1-2), and the recoveries adjusted there against.”

[G.P.M.F., O.M.No.F.9(22)-R.8/71, dated 15-2-1972]

APPENDIX A

[See Rules 4 and 20 (3)]

(Extracts from the Rule regulating the General Provident Fund as corrected up to the end of July, 1929.)

1. * * * *

NOTE 2.—Section writers who are members of fixed establishments and piece-workers in Government Presses are eligible to subscribe to the Fund.

NOTE 3.—Patwaris in inferior service, in permanent employ, are eligible to subscribe to the Fund.

NOTE 4. Patwaris in inferior service, in temporary employ and all officers in temporary superior service shall be eligible to subscribe to the Fund with the consent of the head of their office, provided that they have been employed or, in the opinion of the head of their office, are likely to be employed for at least three years.

* * * *

3. * * *

(c) * * *

* The word “Central” has been substituted with the word “Federal” by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975.
⁷³ Substituted *vide* G.P.F.D. Notification No.F.1(2)-MUC/82, dated 12-2-1983.

NOTE 1—Temporary Engineers in the Public Works Department appointed on or after the 1st July, 1913 and the temporary Engineers already serving in the Department, whose services have or may be re-engaged for a further period on an increased rate of pay, shall be required to subscribe to the Fund at the rate of 1- ½ annas in the rupee or 9-3/8 per cent of pay.

* * * * *

7. * * * *

NOTE 1.— Explanations and Exceptions.

(f) The subscription of *piece-workers* in the several Government of Pakistan Presses shall be calculated on 200 times their hourly class rate for March of the preceding financial year.

(g) *Other piece-rate workers.*— The subscription of section writers, typists and other piece-rate workers who are members of fixed establishments shall be calculated on their earnings for March of the preceding financial year.

* * * * *

21. (ii) An insurance policy shall be on the subscribers 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, but it shall be such as is legally assignable to Government.

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 shall be accepted for the purposes of this rule.

A contingent annuity, which in the event of his death ensures a certain income to the insurer’s wife or children, or both, shall also be accepted for the purposes of this rule.

NOTE 2.— If a policy of insurance is effected by a subscriber on his own life for the benefit of a sole beneficiary specifically named therein, a formal assignment by both the insured and the sole beneficiary shall be permissible. An assignment of a policy effected by a subscriber on own life for the benefit of more than one beneficiary whether existent or not at the date of the policy shall not, in view of the attendant legal difficulties, be permissible under this rule.

* * * * *

21A. (b) A married subscriber to the Fund may substitute, for subscriptions to the General Provident Fund, payments towards either (i) a policy of assurance effected on his own life, if the policy, on the face of it, is for the benefit of his wife or of his children or of any or all of these provided that, if such policy matures not at death, but after a period of years, the date of maturity shall not be earlier than the earliest date on which the subscriber may, by the terms of this service, retire, or (ii) any policy of assurance effected on his own life which he has assigned to trustees by a deed of settlement for the benefit of his wife or his children or of any or all of these.

(c) A married subscriber to the Fund may substitute, or continue to substitute, as the case may be, for contribution to the General Provident Fund, payments towards a policy of assurance on his own life to which he has already been subscribing, provided that he either (i) assigns his existing policy to trustees by a deed of settlement for the benefit of his wife or of his children or of any or all of these; (ii) converts his policy into a policy of assurance effected on his own life, but expressed on the face of it to be for the benefit of his wife or of his children or of any or all of these, provided that if such policy matures not at death but after a period of years, the date of maturity shall not be earlier than the earliest date on which he may, by the terms of his service, retire; or (iii) converts his policy into any policy of assurance effected on his own life, and then assigns it to trustees by a deed of settlement for the benefit of his wife or of his children or of any or all of these, and provided that if he has, as a bachelor, been substituting for contributions to the Fund payments towards such a policy of assurance, then such assignment, conversion or Conversion and assignment, shall be effected before or within three months after his marriage.

NOTE 1—if upon the conversion of an existing policy any portion of the surrender value of such policy is not applied in effecting the new policy, such portion shall be paid or repaid to the Fund and placed to the credit of the subscriber's account.

* * * * *

APPENDIX B (See Rules 31)

1. Any sum payable under rule 31 to a member of the family of a subscriber vests in such member under sub-section (2) of section 3 of the Provident Fund 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 rule 8 subsists, or if such nomination relates only to part of the amount standing to his credit in the Fund, the relevant provisions of clause (b) and of sub-clause (ii) of clause (c) of sub-section (1) of section 4 of the Provident Funds Act, 1925, are applicable to amount or the part thereof to which the nomination does not relate.

APPENDIX C

COPY OF LETTER NO.F.22(30)-R.II/36, DATED THE 5TH JANUARY, 1937 FROM THE
FINANCE DEPARTMENT TO ALL ACCOUNTS OFFICERS.

Subject:- Section 5 (1) of the Provident Funds Act, 1925.

I am directed to state for your information that the following questions have been raised with regard to the application of section 5 (1) of the Provident Funds Act, 1925 to nominations made under rules regulating the various Provident Funds:-

(1) Whether the provision in rule 26 of the State Railway Provident Fund Rules to the effect that on the marriage or remarriage of a subscriber who is not a Hindu, *Muslims, Buddhist or other person exempted from the operation of the Indian Succession Act, any nomination already made by him shall forthwith become null and void, is ineffective as contravening section 5 (1) of the Provident Funds Act?

(2) Whether a nomination made under one set of rules of a Provident Fund would become invalid under a later set of rules, if not revised as required by the later set of rules?

2. As it is necessary that the correct position with regard to nominations made under section 5 (1) of the Provident Funds Act should be explained, I am directed to say that the position is that section 5 (1) does not itself provide for nominations to be made, and that it does not by itself create any right in favour of the nominee. It merely gives protection and force to a nomination made in accordance with the rules of a Provident Fund. If, therefore, a rule exists in any Provident Fund Rules rendering nominations invalid on marriage or remarriage, nominations (even if valid when made) will become ineffective if subscribers marry or remarry and will not be nominations to which the protection of section 5 (1) of the Act could extend. There is thus no question of any provision such as that referred to at paragraph 1 (1) above being in conflict with the Act.

As regards the question in paragraph 1 (2) above, a nomination under section 5 (1) of the Act must also not only be in accordance with the rules (as they may stand when it is made), but it must continue to be in accordance with the rules (as they may stand, amended or altered, from time to time). The words "duly made in accordance with the rules of the Fund" occurring in the section are significant and in view of these words the position is that a nomination once made in accordance with the rules might lose its validity, if the rules are subsequently altered or amended. A nomination made under one set of rules may thus become invalid under another set of rules if not revised as required by the late set of rules and so loses benefit of section 5 (1) of the Act.

* The word "Muhammedan" has been substituted with the word "Muslim" by Ministry of Law Notification No.F.24(2)/75-Pub., dated 01-8-1975, Gaz. of Pak., Extra., Pp.435-436, dated 01-8-1975.

APPENDIX - D

THE PROVIDENT FUNDS ACT, 1925

⁷⁴ACT NO. XIX OF 1925[27th August, 1925]**An Act to amend and consolidate the law relating to Government and other Provident Funds**

WHEREAS it is expedient to amend and consolidate the law relating to Government and other Provident Funds; It is hereby enacted as follows:—

Short title, extent and commencement.

1. (1) This Act may be called the Provident Funds Act, 1925.
- (2) ⁷⁵[It extends to the whole of Pakistan.]
- (3) It shall come into force on such date⁷⁶ as the ⁷⁷[Federal Government] may, by notification in the ⁷⁸[official Gazette], appoint.

Definitions.

2. In this Act, unless there is anything repugnant in the subject or context,—
 - (a) “compulsory deposit” means a subscription to, or deposit in, a Provident Fund which, under the rules of the Fund, is not, until the happening of some specified contingency, repayable on demand otherwise than for the purpose of the payment of premia in respect of a policy of life insurance ⁷⁹[or the payment of subscriptions or premia in respect of a family pension fund], and includes any contribution ⁸⁰[***] and any interest or increment which has accrued under the rules of the Fund on any such subscription, deposit or contribution, and also any

⁷⁴ For Statement of Objects and Reasons, see Gazette of India, 1924, Pt. V, Page 122

This Act has been applied to Phulera in the Excluded Area of Upper Tanawal to the extent the Act is applicable in the N.W.F.P., and also extended to the Excluded Area of Upper Tanawal (N.W.F.P.) other than Phulera with effect from such date and subject to such modifications as may be notified.—See N.W.F.P. (Upper Tanawal) (Excluded Area) Laws Regulation, 1950.

It has also been extended to the Leased Areas of Baluchistan, see the Leased Areas (Laws) Order, 1950 (G.G.O.3 of 1950); and applied in the Federated Areas of Baluchistan, see Gazette of India, 1937, Pt. I, P.1499.

The Act has been extended and shall be deemed to have been so extended on the 14th October, 1955, to the whole of Pakistan by the Central Laws (Statute Reform) Ordinance, 1960 (21 of 1960), s. 3.

⁷⁵ Subs. By the Central Laws (Statute Reform) Ordinance, 1960 (21 of 1960), s. 3 and 2nd Sch. (with effect from the 14th October, 1955) for the original sub-section (2), as amended by A.O., 1949 and the Federal Laws (Revision and Declaration) Act, 1951 (26 of 1951), s. 8.

⁷⁶ The 1st April, 1926; see Gen. R. & O.

⁷⁷ Subs. By P.O. No.4 of 1975 Art. 2 & Table.

⁷⁸ Subs. By A.O., 1937, for “Gazette of India”.

⁷⁹ Ins. By the Provident Funds (Amdt.) Act, 1930 (1 of 1930), s. 2.

⁸⁰ The words “credited in respect of any such subscription or deposit” were omitted, *ibid*.

such subscription, deposit, contribution, interest or increment remaining to the credit of the subscriber or depositor after the happening of any such contingency;

- (b) “contribution” means any amount credited in a Provident Fund, by ⁸¹[any authority administering the Fund], by way of addition to ⁸²[a subscription to, or deposit or balance at the credit of an individual account in], the Fund; and “Contributory Provident Fund” means a Provident Fund the rules of which provide for the crediting of contributions;
- (c) “dependant” means any of the following relatives of a deceased subscriber to, or a depositor in, a Provident Fund, namely, a wife, husband, parent, child, minor brother, unmarried sister and a deceased son’s widow and child, and, where no parent of the subscriber or depositor is alive, a paternal grand-parent;
- (d) “Government Provident Fund” means a Provident Fund, other than a Railway Provident Fund, constituted by the authority of ⁸³[the Secretary of State, the ⁸⁴{Federal Government}, the Crown Representative or any Provincial Government] for any class or classes of ⁸⁵[persons in the service of the State] or ⁸⁶[of persons employed in educational institutions or employed by bodies existing solely for educational purposes], ⁸⁷[and references in this Act to the Government shall be construed accordingly];
- (e) “Provident Fund” means a fund in which subscriptions or deposits of any class or classes of employees are received and held on their individual accounts, and includes any contributions ⁸⁸[***] and any interest or increment accruing on such subscriptions, deposits or contributions under the rules of the Fund;
- (f) ⁸⁹“Railway administration” means –
- (i) any company administering a railway or tramway in ⁹⁰[Pakistan] ⁹¹[under a Pakistan law], or under contract with the ⁹²[Government], or

⁸¹ Subs. by the Provident Funds (Amdt.) Act, 1925 (28 of 1925), s. 2. for “the authority by which the Fund has been constituted”.

⁸² Subs. By Act 1 of 1930, s. 2, for “or otherwise in respect of , a subscription to, or deposit in”.

⁸³ Subs. By A.O., 1937, for “the Govt.”.

⁸⁴ Subs. By P.O. No. 4 of 1975, Art. 2 and Table.

⁸⁵ The original words “its employees” were first subs. by the Repealing and Amending Act, 1942 (25 of 1942), s. 3 and 2nd Sch. and then amended by A.O., 1961, Art. 2 and Sch. (with effect from the 23rd March, 1956), to read as above.

⁸⁶ Subs. by the Provident Funds (Amdt.) Act, 1927 (7 of 1927), s. 2, for “for teachers in educational institutions”.

⁸⁷ Ins. by A.O., 1937.

⁸⁸ The words “credited in respect of such subscriptions or deposits” omitted by the Provident Funds (Amdt.) Act, 1930 (1 of 1930), s. 2.

⁸⁹ Subs. by A.O., 1937, for the original definition.

⁹⁰ Subs. by the Central Laws (Statute Reform) Ordinance, 1960 (21 of 1960), s. 3 and 2nd Sch. (with effect from the 14th October, 1955), for “the Provinces and the Capital of the Federation” which had been subs. by A.O., 1949, for “British India”.

(ii) ⁹³“[the manager of any railway administered by the Federal Government or the manager of any tramway administered by a Provincial Government; and]”]

(g) “Railway Provident Fund” means a Provident Fund constituted by the authority of a railway administration for any class or classes of its employees.

PROTECTION OF COMPULSORY DEPOSITS

3. (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 under 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, 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 rules of the Fund to any dependant 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 dependant 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 dependant, and shall, subject as aforesaid, be free from any debt or other liability incurred by the deceased or incurred by the dependant before the death of the subscriber or depositor.

PROVISIONS REGARDING REPAYMENTS

4. (1) When under the rules of any Government or Railway Provident Fund the sum standing to the credit of any subscriber or depositor, or the balance thereof after the making of any deduction authorized by this Act, has become payable, the officer whose duty it is to make the payment shall pay the sum or balance, as the case may be, to the subscriber or depositor, or, if he is dead, shall –

- (a) if the sum or balance, or any part thereof, vests in a dependant under the provisions of section 3, pay the same to the dependant or to such person as may be authorized by law to receive payment on his behalf; or
- (b) if the whole sum or balance, as the case may be, does not exceed five thousand rupees, pay the same, or any part thereof, which is not payable under clause (a), to any person nominated to receive it under rules of the

⁹¹ Subs. by A.O., 1961, Art. 2 and Sch., for “either under a special Act of Parliament or [a Pakistan law]” (with effect from the 23rd March, 1956). The words in crotchets were subs. by the Federal Laws (Revision and Declaration) Act, 1951 (26 of 1951), s. 4 and 3rd Sch., for “an Indian law”.

⁹² Subs. by A.O., 1961, Art. 2, for “Crown” (with effect from the 23rd March, 1956).

⁹³ Subs. by P.O. No. 4 of 1975, Art. 2 and Sch.

Fund, or, if no person is so nominated, to any person appearing to him to be otherwise entitled to receive it; or

- (c) in the case of any sum or balance, or any part thereof, which is not payable to any person under clause (a) or clause (b) pay the same,-
 - (i) to any person nominated to receive it under the rules of the Fund, on production by such person of probate or letters of administration evidencing the grant to him of administration to the estate of the deceased or a certificate granted under the ⁹⁴[Succession Act, 1925 (XXXIX of 1925)], or under the ⁹⁵[Sind Regulations VIII of 1827], entitling the holder thereof to receive payment of such sum, balance or part, or
 - (ii) where no person is so nominated, to any person who produces such probate, letters or certificate:

Provided that, where the whole or any part of any sum standing to the credit of the subscriber or depositor has been assigned to any other person before the commencement of this Act, and notice in writing of the assignment has been received by the officer from the assignee, the officer shall, after making any deduction authorized by this Act and any payment due under clause (a) to or on behalf of the widow or children of the subscriber or depositor –

- (i) if the subscriber or depositor or, if he is dead, the person to whom, in the absence of any valid assignment, the sum or balance would be payable under this sub-section gives his consent in writing, pay the sum or part or the balance thereof, as the case may be, to the assignee, or
- (ii) if such consent is not forthcoming, withhold payment of the sum, part or balance, as the case may be, pending a decision of a competent Civil Court as to the person entitled to receive it.

(2) The making of any payment authorized by sub-section (1) shall be a full discharge to the Government or the railway administration, as the case may be, from all liability in respect of so much of the sum standing to the credit of the subscriber or depositor as is equivalent to the amount so paid.

RIGHTS OF NOMINEES

5. ⁹⁶[(1) Notwithstanding anything contained in any law for the time being in force or in any disposition, whether testamentary or otherwise, by a subscriber to, or depositor in, a Government or Railway Provident Fund of the sum standing to his credit in the Fund, or of any part thereof, where any nomination, duly made in accordance

⁹⁴ Subs. by Ord. XXVII of 1981 s. 3 & Sch. II.

⁹⁵ Subs. by Ord. XXVII of 1981 s. 3 & Sch. II.

⁹⁶ Subs. by the Provident Funds (Amdt.) Act, 1946 (11 of 1946), s. 2, for sub-section (1).

with the rules of the Fund, purports to confer upon any person the right to receive the whole or any part of such sum on the death of the subscriber or depositor occurring before the sum has become payable or before the sum, having become payable, has been paid, the said person shall, on the death as aforesaid of the subscriber or depositor, become entitled, to the exclusion of all other persons, to receive such sum or part thereof, as the case may be, unless –

- (a) such nomination is at any time varied by another nomination made in like manner or expressly cancelled by notice given in the manner and to the authority prescribed by those rules, or
- (b) such nomination at any time becomes invalid by reason of the happening of some contingency specified therein, –

and if the said person predeceases the subscriber or depositor, the nomination shall, so far as it relates to the right conferred upon the said person, become void of no effect:

Provided that where provision has been duly made in the nomination in accordance with the rules of the Fund, conferring upon some other person such right instead of the person deceased, such right shall, upon the decease as aforesaid of the said person, pass to such other person.]

(2) Notwithstanding anything contained in the ⁹⁷[Succession Act, 1925 (XXXIX of 1925)], or the ⁹⁸[[Sind Regulation VIII of 1827], any ⁹⁹[person, who becomes entitled as aforesaid, may be granted] a certificate under that Act, or that Regulation, as the case may be, entitling him to receive payment of such sum or part, and such certificate shall not be deemed to be invalidated or superseded by any grant to any other person of probate or letters of administration to the estate of the deceased.

¹⁰⁰[(3) The provisions of this section as amended by sub-section (1) of Section 2 of the Provident Fund (Amendment) Act, 1946, shall apply also to all such nominations made before the date of the commencement of that Act:

Provided that the provisions of this section as so amended shall not operate to affect any case, in which before the said date any sum has been paid, or has under the rules of the Fund become payable in pursuance of any nomination duly made in accordance with those rules.]

POWER TO MAKE DEDUCTIONS.

6. When the sum standing to the credit of any subscriber or depositor in any Government or Railway Provident Fund which is Contributory Provident Fund becomes

⁹⁷ Subs. by Ord. XXVII of 1981, s. 3 and Sch. II.

⁹⁸ Subs. by Ord. XXVII of 1981, s. 3 and Sch. II.

⁹⁹ Subs. by the Provident Funds (Amdt.) Act, 1946 (11 of 1946), s. 2, for “such person shall, on the death of the subscriber or depositor, be entitled to the grant of”.

¹⁰⁰ Sub-section (3) added, *ibid.*

payable, there may, if the authority ¹⁰¹[specified in this behalf in the rules of the Fund] so directs, be deducted therefrom and paid to ¹⁰²[Government or the Railway Administration, as the case may be,]—

- (a) any amount due under a liability incurred by the subscriber or depositor to ¹⁰³[Government or the Railway Administration], but not exceeding in any case the total amount of any contributions credited to the account of the 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 ¹⁰⁴[his employment] for any reasons specified in this behalf in the rules 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.

PROTECTION FOR ACTS DONE IN GOOD FAITH

7. No suit or other legal proceeding shall lie against any person in respect of anything which is in good faith done or intended to be done under this Act.

POWER TO APPLY THE ACT TO THE PROVIDENT FUNDS.

¹⁰⁵[8. (1) The ¹⁰⁶[appropriate Government] may, by notification in the ¹⁰⁷[official Gazette], direct that the provisions of this Act shall apply¹⁰⁸ to any Provident Fund established for the benefit of its employees by any local authority within the meaning of the Local Authorities Loans Act, 1914, and, on the making of such declaration, this Act shall apply accordingly, as if such Provident Fund were a Government Provident Fund and such local authority were the Government.

¹⁰⁹[(2) The ¹¹⁰[appropriate Government] may, by notification in the ¹¹¹[official Gazette], direct that the provisions of this Act shall ¹¹²apply to any Provident Fund

¹⁰¹ Subs. by the *Provident Funds (Amdt.) Act, 1925* (28 of 1925), s. 3, for “by which the Fund has been constituted”.

¹⁰² Subs. *ibid.*, for “that authority”.

¹⁰³ Subs. *ibid.*, for “that authority”.

¹⁰⁴ Subs. *ibid.*, for “the employment of that authority”.

¹⁰⁵ The original s. 8 was re-numbered as sub-section (1) of that section by the *Provident Funds (Amdt.) Act, 1930* (1 of 1930), s. 3.

¹⁰⁶ Subs. by A.O., 1937, for “L.G.”.

¹⁰⁷ Subs. *Ibid.*, for “local official Gazette”.

¹⁰⁸ For extension of the provisions of this Act to the *Provident Funds* established by local authorities, see Gen. R. & O.

¹⁰⁹ Subs. sections (2) and (3) ins. by Act 1 of 1930, s. 3.

¹¹⁰ Subs. by A.O., 1937, for “G.G. in C”.

¹¹¹ Subs. *ibid.*, for “Gazette of India”.

¹¹² The provisions of this Act have been applied to the *Provident Fund* established for the benefits of the employees of—

- (i) The Pakistan Industrial Credit and Investment Corporation Limited (with effect from the 2nd October, 1957), see *Gaz. Of Pak., 1958 Pt. I, P.453*;
- (ii) The P.I.D.C. (with effect from the 1st October, 1958), see *ibid.*, p.454;
- (iii) The Agricultural Bank of Pakistan (with effect from the 1st October, 1958), see *Gaz. Of Pak., 1959, Pt. I, p.347*;
- (iv) The Inter-University Board of Pakistan (with effect from the 7th August, 1959), see *Gaz. Of Pak., 1960, Pt. I, p. 371*;
- (v) The University of Karachi (with effect from the 21st March, 1952), see *Gaz. Of Pak., 1962, Pt. I, p. 3*;
- (vi) The House Building Finance Corporation (with effect from the 1st January, 1954), see *ibid.*, p.514;
- (vii) The Pakistan Security Printing Corporation Ltd (with effect from 1st April, 1953), see *Gaz. Of Pak., 1963, Pt. I, P.298*;
- (viii) The Pakistan Atomic Energy Council (with effect from the 2nd May, 1959), see *Gaz. Of Pak., 1964, Pt. I, p.102*.

established for the benefit of the employees of any of the institutions specified in the Schedule, or of any group of such institutions, and, on the making of such declaration, this Act shall apply accordingly, as if such Provident Fund were a Government Provident Fund and the authority having custody of the Fund were the Government.

Provided that section 6 shall apply as if the authority making the contributions referred to in that section were the Government.

(3) The ¹¹³[appropriate Government] may, by notification in the ¹¹⁴[official Gazette], add to the Schedule the name of any public institution ¹¹⁵[it] may deem fit, and any such addition shall take effect as if it had been made by this Act.]

¹¹⁶[(4) In this section “the appropriate Government” means -

- (a) in relation to a cantonment authority, a port authority for a major port, and any institution which, or the objects of which, appear to the ¹¹⁷[Federal Government] to fall within ¹¹⁸[the ¹¹⁹{Federal Legislative List in the Fourth Schedule} to the Constitution], the ¹²⁰[Federal Government]; and
- (b) in other cases, the Provincial Government.

Explanation.— “The Provincial Government” in relation to an institution registered under the Societies Registration Act, 1860, means the Provincial Government of the Province in which the society is registered.]

9. ¹²¹[***]

10. [Repeals] Rep. by the Repealing Act, 1927 (XII of 1927) s. 2 and Schedule.

(ix) The National Shipping Corporation (with effect from 1st day of July, 1965), see Gaz. Of Pak., 1972, Ext. Pt. II, p. 1136, dated 20-11-72;

(x) Pakistan International Airlines Corporation (with effect from 23rd September, 1974, see Gaz. Of Pak., 1975, Ext., Pt. II, page 22, the provisions of this act have been applied to the contributory *provident* fund established for the benefit of the employees of the Investment Corporation of Pakistan, see Gaz. Of Pak., 1975, Ext. (Islamabad), Pt. II, page 1145.

¹¹³ Subs. by A.O., 1937, for “G.G. in C”.

¹¹⁴ Subs. *ibid.*, for “Gazette of India”.

¹¹⁵ Subs. *ibid.*, for “he”.

¹¹⁶ Sub-section (4) and Explanation *ins. ibid.*

¹¹⁷ Subs. By P.O. 4 of 1975, Art. 2 and Table.

¹¹⁸ The original words “List I in the Seventh Schedule to the Government of India Act, 1935” were first subs. By A.O., 1961, Art. 2 and Sch. (with effect from 23rd March, 1956), and then amended by A.O., 1964, Art. 2 and Sch., to read as above.

¹¹⁹ Subs. By Ord. XXVII of 1981, s. 3 and Sch. II.

¹²⁰ Subs. By P.O. 4 of 1975, Art. 2 and Table.

¹²¹ Omitted by Ord., XXVII of 1981 s.3 and Sch. II.

122 THE SCHEDULE

LIST OF INSTITUTIONS

[See sub-section (2) of section 8]

1. 123 A Court of Wards.
2. A College affiliated to a University established by Statute.
3. 124 [The Pakistan Red Crescent Society.]
4. The [125 Punjab] University.
5. The State Bank of Pakistan.
6. The North-West Frontier Provincial Branch of the 126 [Pakistan Red Crescent Society.]
7. 127 [***]
8. 128 [The National Bank of Pakistan.]
9. 129 [The Pakistan Industrial Finance Corporation.]
10. 130 [The Pakistan Security Printing Corporation Ltd.]
11. 131 [The House Building Finance Corporation
12. The Agricultural Development Finance Corporation.]
13. 132 [The Pakistan Insurance Corporation.]
14. 133 [The Pakistan Council of Scientific and Industrial Research.]
15. 134 [The Pakistan Industrial Credit and Investment Corporation Limited.]
16. 135 [The Pakistan Industrial Development Corporation.]
17. 136 [The Agricultural Bank of Pakistan.]
18. 137 [The Telephone Industries of Pakistan Limited.]
19. 138 [The Inter-University Board of Pakistan.]
20. 139 [The University of Karachi.]
21. 140 [Pakistan Atomic Energy Council.]
22. 141 [*****]
23. 142 [The Institute of Chartered Accountants of Pakistan.]

¹²² The Schedule containing items 1 to 7 was added originally by the *Provident Funds (Amdt.) Act, 1930* (1 of 1930), s. 4.

¹²³ Subs. by A.O., 1949, for the existing items of the Schedule.

¹²⁴ Subs. by Ord. XXVII of 1981, s. 3 & Sch. II.

¹²⁵ Subs. by the Federal Laws (Revision and Declaration) Act, 1951 (26 of 1951), s. 8., for “West Punjab”. The redundant “the” has been omitted in printing.

¹²⁶ Subs. by Ord. XXVII of 1981, s. 3 & Sch. II.

¹²⁷ Omitted by Ord. XXVII of 1981, s. 3 & Sch. II.

¹²⁸ Added with effect from the 1st April, 1950, by Notification No.4185-RI/50, dated the 29th August, 1950, see *Gaz. Of Pak., 1950, Pt. I, p.457.*

¹²⁹ Added with effect from the 1st March, 1951, by the Ministry of Finance Notification No. F.21(2)-RI/52, dated the 25th February, 1952, see *Gaz. of Pak., 1952, Pt. I, p.156.*

¹³⁰ Item 10 was added with effect from the 1st April, 1953, by Notification No.1670-RI/54, see *Gaz. Of Pak., 1954, Pt. I, p.99.*

¹³¹ Items 11 & 12 were added with effect from the 1st January, 1954, and the 15th July, 1952, respectively by Notification No.(13) D-163-RI(3)54, see *ibid.*, p.180.

¹³² Item 13 was ins. with effect from the 12th January, 1953, by Notification, No.F.17(24)-RI/55, see *ibid.*, 1958, Pt. I, P.142.

¹³³ Item 14 was added with effect from the 1st September, 1953, by Notification No.F.5(1)/RI(3)/57, see *ibid.*, p.160.

¹³⁴ Added with effect from the 2nd October, 1957, by Notification No.FI(115)-RI(3)/58, see *Gaz. Of Pak., 1958, Pt. I, p.454.*

¹³⁵ Added with effect from the 1st October, 1957, by Notification No.I(202), RI(3)/58, see *ibid.*

¹³⁶ Added with effect from the 1st October, 1958, by Notification No.S.R.O.352, see *ibid.*, 1959, Pt. I, p.347.

¹³⁷ Added with effect from the 30th December, 1959, by Notification No.TIP.3-2/54, see *ibid.*, 1960, Pt. I, p.32.

¹³⁸ Added with effect from the 7th August, 1959, by Notification No.S.R.O.1037(K), see *ibid.*, p.372.

¹³⁹ Added with effect from the 21st March, 1952, by Notification No. S.R.O.7(K)/62, see *ibid.*, 1962, Pt. I, p.3.

¹⁴⁰ Added with effect from the 2nd May, 1959, by Notification No.S.R.O.228(K)/64, see *ibid.*, 1964. Pt. I, p.102.

¹⁴¹ Omitted by Ord. No. XXVII of 1981, s. 3 and Sch. II.

¹⁴² Added by S.R.O. No.563(K)/70, dated 12-6-1970.

24. ¹⁴³[The National Shipping Corporation.]
25. ¹⁴⁴[Pakistan International Airlines Corporation.]
26. ¹⁴⁵[The Investment Corporation of Pakistan.]
27. ¹⁴⁶[-----
28. -----
29. -----]
30. ¹⁴⁷[The Habib Bank Limited.
31. The United Bank Limited.
32. The Muslim Commercial Bank Limited.
33. The Allied Bank of Pakistan Limited.
34. The Agricultural Development Bank of Pakistan.
35. The Industrial Development Bank of Pakistan.
36. The National Development Finance Corporation.
37. The National Investment Trust.
38. The Small Business Finance Corporation.
39. The Federal Bank for Cooperatives.]
40. ¹⁴⁸[The National Insurance Corporation.]
41. [¹⁴⁹Pakistan Space and Upper Atmosphere Research Commission]
42. ¹⁵⁰[Trading Corporation of Pakistan Limited.]

¹⁴³ Added by S.R.O. No.1121(I)/72, dated 25-10-1972.

¹⁴⁴ Added by S.R.O. No.16(I)/75, dated 20-12-1975, (with effect from 23-9-1974).

¹⁴⁵ Added by S.R.O. No.699(I)/75, dated 18-6-1975.

¹⁴⁶ Entries Nos. 27 to 29 are missing in the original doc.

¹⁴⁷ Entries Nos. 30 to 39 added by S.R.O. No.37(I)/83, dated 12-1-1983.

¹⁴⁸ Added by S.R.O. No.354(I)/85, dated 14-4-1985.

¹⁴⁹ Added by S.R.O.No.701(I)/87, dated 26th August, 1987.

¹⁵⁰ Inserted by S.R.O.129(KB)/91, dated 2nd March, 1991.