

GOVERNMENT OF HARYANA

FINANCE DEPARTMENT

HARYANA CIVIL SERVICES (GENERAL PROVIDENT FUND) RULES, 2016

(Amendments incorporated utp 4th December, 2017)

GENERAL, NOMINATION AND PAYMENT TO NOMINEE, SUBSCRIPTION TO GPF ACCOUNT, INTEREST ON THE AMOUNT OF GPF ACCOUNT, GRANT OF ADVANCE FROM GPF ACCOUNT, WITHDRAWAL FROM GPF ACCOUNT, FINAL PAYMENT OF THE AMOUNT OF GPF ACCOUNT AND MANNER THEREOF



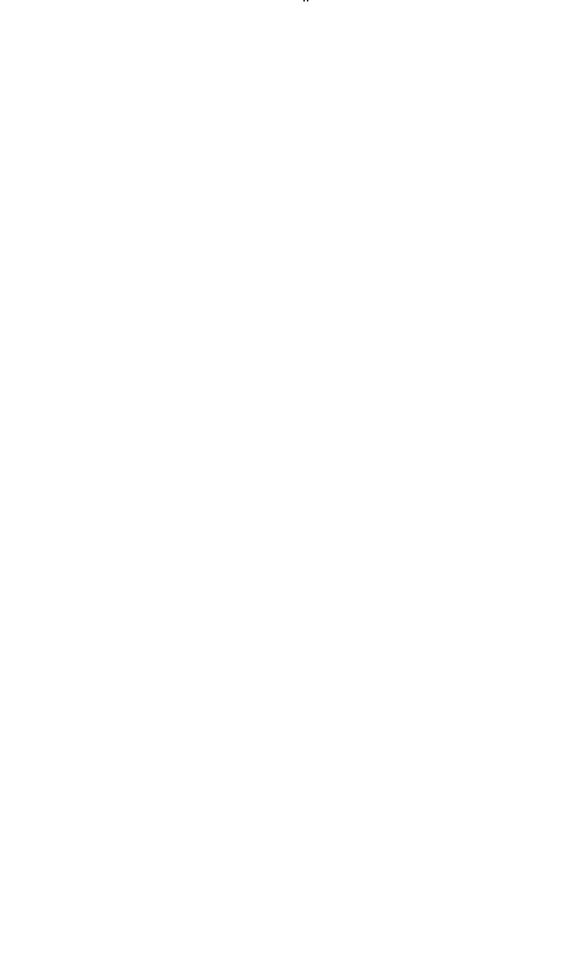
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Definitions, General, Nomination and Payment to Nominee, Subscription to GPF Account, Interest on the amount of GPF Account, Grant of Advance from GPF Account, Withdrawal from GPF Account, Final Payment of the amount of GPF Account and Manner thereof, Annexures and Forms



PREFACE

to

First Edition

Article 309 of the Constitution of India provides that subject to the provisions of the Constitution, Acts of appropriate Legislature may regulate the recruitment and conditions of service of persons appointed to public services and posts in connection with the affairs of the State, and, until a provision in that behalf is made by or under an "Act" of the appropriate Legislature, such rules may be framed by the Governor of the State.

2. All the three Volumes of Punjab Civil Services Rules, to regulate the terms and conditions of services of the employees of State of Haryana, which were in existence since reorganization of Haryana State, i.e. 1st November, 1966 have been revised by the Governor of Haryana in exercise of the powers conferred by the proviso to Article 309 of the Constitution of India in the following nine set of rules w.e.f. 19.07.2016, namely:-

- 1. Haryana Civil Services (General) Rules, 2016
- 2. Haryana Civil Services (Pay) Rules, 2016
- 3. Haryana Civil Services (Travelling Allowance) Rules, 2016
- 4. Haryana Civil Services (Allowances to Govt. Employees) Rules, 2016
- 5. Haryana Civil Services (Leave) Rules, 2016
- 6. Haryana Civil Services (General Provident Fund) Rules, 2016
- 7. Haryana Civil Services (Pension) Rules, 2016
- 8. Haryana Civil Services (Government Employees' Conduct) Rules, 2016
- 9. Haryana Civil Services (Punishment & Appeal) Rules, 2016

3. The book in hand is the Haryana Civil Services (General Provident Fund) Rules, 2016, which contains rules pertaining to Definitions, General, Nomination and Payment to Nominee, Subscription to GPF Account, Interest on the amount of GPF Account, Grant of Advance from GPF Account, Withdrawal from GPF Account, Final Payment of the amount of GPF Account and Manner thereof, Annexures and Forms

4. I am thankful to Shri Raj Pal Nasa, HSS-I, HSAS (now retired) and members of his team who made sincere efforts in drafting of the Haryana Civil Services Rules incorporating all the instructions/policy decisions taken from time to time pertaining to these rules.

5. It is a priced publication and can be purchased from the Printing & Stationery Department, Haryana. The soft copy, in PDF searchable form, of these rules, both in Hindi and English languages, is available on the website of Finance Department namely *www.finhry.gov.in.*

6. If any error or omission is found in these rules the same may please be brought to the notice of Finance Department, Haryana Civil Secretariat, Chandigarh so that the same can be corrected.

Dated : 8th December, 2017

P. Raghavendra Rao Additional Chief Secretary to Government, Haryana, Finance Department.

PREFACE

Article 309 of the Constitution of India provides that subject to the provisions of the Constitution, Acts of appropriate Legislature may regulate the recruitment, and conditions of service of persons appointed to public services and posts in connection with the affairs of the State, and, until a provision in that behalf is made by or under an "Act" of the appropriate Legislature, such rules may be framed by the Governor of the State.

Earlier, at the time of framing three Volumes of Punjab Civil Services Rules, the desirability of framing the "Act" was examined by the then Punjab Government in consultation with the Government of India and it was observed that from the promulgation of the Constitution, various sets of rules were framed and revised under the proviso to Article 309 and brought into conformity with the Constitution. Since the said proviso empowers the President and the Governor to make rules in the case of services and posts in connection with the affairs of the Union and of the State respectively, it was not considered necessary to enact the Act, referred to above.

3. The matter regarding re-writing of all the three Volumes of Punjab Civil Services Rules has been under active consideration of Haryana Government for last many years. The Governor of Haryana in exercise of the powers conferred by the proviso to Article 309 of the Constitution of India, has been pleased to approve the following seven rules books of Haryana Civil Services Rules to regulate the terms and conditions of services of the employees of State of Haryana :-

- 1. Haryana Civil Services (General) Rules, 2016
- 2. Haryana Civil Services (Pay) Rules, 2016
- 3. Haryana Civil Services (Travelling Allowance) Rules, 2016
- 4. Haryana Civil Services (Allowances to Govt. Employees) Rules, 2016
- 5. Haryana Civil Services (Leave) Rules, 2016
- 6. Haryana Civil Services (General Provident Fund) Rules, 2016
- 7. Haryana Civil Services (Pension) Rules, 2016

4. Haryana Civil Services (Govt. Employees' Conduct) Rules, 2016, Haryana Civil Services (Punishment & Appeal) Rules, 2016 and Haryana Civil Services (Compassionate Financial Assistance) Rules, 2016 are being notified separately by the General Administration Department. 5. Main features of these Rules are as under :-

- All the instructions/policy decisions taken by Haryana Government upto December, 2015 have been incorporated and redundant/obsolete rules or portion thereof have been deleted.
- (2) The language of these rules is easy to understand and catchword titles have been provided to make the reading user friendly.
- (3) New terms created from time to time since 1953 have been defined. Terms common for more than one rules books have been compiled at one place.

6. The soft copy both in Hindi and English language has also been made available on the website of Finance Department namely www.finhry.gov.in. The hard copy of English language would also be made available in near future for sale in the sale depots of Printing & Stationery Department, Haryana.

7. If any error or omission is found in these rules the same may please be brought to the notice of Finance Department, Haryana Civil Secretariat, Chandigarh so that the same can be corrected.

Dated : 19 July, 2016

Sanjeev Kaushal Additional Chief Secretary to Government, Haryana, Finance Department.

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HARYANA CIVIL SERVICES (GENERAL PROVIDENT FUND) RULES¹

In exercise of the powers conferred by the proviso to article 309 of the Constitution of India, the Governor of Haryana hereby makes the following rules to regulate the General Provident Fund of Government employees of the State of Haryana:-

Chapter – I Preliminary

1. Short title and commencement.—

- These rules may be called the Haryana Civil Services (General Provident Fund) Rules, 2016.
- (2) These rules shall be deemed to have come into force from 19th July, 2016.

2. Application and effect of rules.—

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- Except as otherwise provided, these rules shall apply to all Government employees of any Group—
 - who entered in Government service before the 1st January, 2006 and are working on regular basis;
 - to whom the benefit of past service towards pension has been allowed on their subsequent appointment by direct recruitment or otherwise on or after 1st January,2006; and
 - (iii) any other category of Government employee to whom the competent authority may by general or special order, direct that these rules shall apply to them.
- (2) These rules shall not apply to the following categories:-
 - Government employees who are covered under New Defined Contributory Pension Scheme applicable w.e.f. 1st January,2006;
 - (ii) members of the All India Services;
 - (iii) employees serving in a department under Haryana Government on deputation from Centre or any other State Government or any other source, for a limited duration.

Notfied vide Notification No. 2/5/2013-4FR/1581, dated 19th July, 2016 and printed in the HARYANA GOVT. GAZ., SEPT. 27, 2016 (ASVN. 5, 1938 SAKA)

- (iv) any other category of Government employee to whom the competent authority may by general or special order, direct that these rules shall not apply to them.
- **Note 1.** The Speaker of the Legislative Assembly has agreed under clause (3) article 187 of the Constitution that until a law is made by the Legislature of the State under clause (2) of article 187 of the Constitution or rules are framed by the Governor in consultation with the Speaker of the Legislative Assembly under clause (3) of article 187 of the Constitution of India, these rules and amendments thereof, if any, after prior consent of the Speaker, shall apply to the secretarial staff of the Haryana Legislative Assembly.
- **Note 2.—** The Chairman, Haryana Public Service Commission, has agreed to the application of these rules as amended from time to time, in the case of officers and employees of the Haryana Public Service Commission.
- **Note 3.** If any doubt arises as to whether these rules apply to any person or not, the decision shall lie with the Finance Department.
- (3) Nothing in these rules shall be deemed to have the effect of terminating the existence of the General Provident Fund as heretofore, or of constituting any new fund.

3. Relaxation of rules.—

Where the operation of any of these rules causes or is likely to cause undue hardship to a *subscriber*, the Finance Department, may notwithstanding anything contained in these rules, deal with the cases of such *subscriber* in such a manner, as may appear just and equitable by relaxing the rule(s).

4. Interpretation.—

If any doubt/question arises relating to the interpretation of these rules, it shall be referred to the Finance Department, Haryana whose decision thereon shall be final.

5. Repeal and saving.—

The Haryana General Provident Fund Rules, 2006, are hereby repealed. Anything done or any action taken under rules so repealed, shall be deemed to have been done or taken under the corresponding provisions of these rules.

Chapter – II

Definitions

6. Definitions.—

Words and expressions used in these rules but not defined in this chapter shall have the same meaning as assigned to them respectively in the Provident Funds Act, 1925 (Act XIX of 1925), as reproduced in Annexure-I, and in Chapter 2 of Haryana Civil Services (General) Rules, 2016. However, the following terms shall be used in these rules in the sense here explained:-

- (1) "advance" means the amount sanctioned to a *subscriber* as an advance refundable in monthly installments as fixed by the sanctioning authority;
- (2) "family" for the purpose of final payment means—
 - 1(a) wife or wives (wherever permissible under personal law) including judicially separated wife or wives, in the case of male Government employee;
 - 1(b) husband including judicially separated husband in the case of female Government employee; Provided that if she by notice in writing to the Head of Office expresses her desire to exclude her husband from her family, the husband shall henceforth be deemed to be no longer a member of the employee's family in matters to which these rules relate, unless the employee subsequently cancels such desire by express notice in writing to the Head of Office;
 - 1(c) sons and daughters including legally adopted children, widowed/divorced daughter(s);
 - 1(d) widow(s) of predeceased son provided not remarried, otherwise the children of predeceased son in equal shares;
 - 2(a) failing (1) above, brother(s) below the age of 18 years, dependent un-married/widowed/divorced sister(s);
 - 2(b) failing (1) and 2(a) above, mother, including adoptive/step mother in case of individuals whose personal law permits adoption;

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- 2(c) failing (1) and 2(a) & (b) above, father including adoptive/step father in case of individuals whose personal law permits adoption;
- 3. failing (1) & (2) above, major brother and sister.
- **Note 1.—** For the purpose of this rule, wife means legally wedded wife of deceased Government employee.
- **Note 2.—** Divorce accepted by the Panchayat or Social Organizations shall not constitute a legal divorce.
- **Note 3.** Son/daughter includes children legally adopted under the Hindu Law or personal law of the Government employee residing with and wholly dependent upon his/her parent but does not include step children.
- (3) "final payment" means the amount finally payable to a subscriber as a final settlement of accumulations standing in the account of the subscriber at the time of quitting service, on retirement, on death while in service or disappearance;
- (4) "fund" means the General Provident Fund of Haryana Government employees;
- (5) "general provident fund" means a fund in which subscriptions of a Government employee are received and held in his individual account. It includes interest on such subscriptions admissible under the rules of the fund;
- (6) "GPF Account" means general provident fund account of a *subscriber* in which the subscriptions are received and held in his individual account.
- (7) "Head of Department" includes the following officers who shall exercise the powers of Heads of Departments in respect of Government employees working under their control:-
 - 1. Commissioner(s) of Division(s).
 - 2. District and Sessions Judge(s).
 - Inspector General/Deputy Inspector General of Police (Range/Railway).
 - 4. Conservator of Forest.

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- 5. Superintending Engineer(s) of Public Works Departments.
- District Elementary Education Officer(s)/District Primary Education Officer(s).
- 7. Principal(s) of Government College(s).
- 8. Sub-Divisional Officers (Civil) in the Sub-Division of the Civil Department.
- 9. City Magistrate at headquarters of the district.
- (8) "members of family" in relation to a Government employee for the purpose of advance or withdrawal includes—
 - the wife or the husband, as the case may be, of the Government employee, whether residing with the Government employee or not but does not include a wife or husband, as the case may be, separated from the Government employee, by a decree or order of a competent court;
 - son or daughter or step son or step-daughter of the Government employee and wholly dependent on him, but does not include a child or step-child who is no longer in any way dependent on Government employee or of whose custody the Government employee has been deprived by or under any law;
 - (iii) any other person related, whether by blood or marriage, to the Government employee or to the Government employee's wife or husband and wholly dependent on the Government employee;
- (9) "subscriber" means a member of the fund.
- (10) "withdrawal" means the amount sanctioned to a subscriber as non-refundable advance admissible under these rules.

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Chapter – III General

7. Constitution of the fund.—

- (1) The *fund* shall be maintained in India in rupees.
- (2) 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 of Haryana Government employees. Sums of which payment has not been taken within six months after they become payable under these rules shall be transferred to "8443-Civil Deposits-124-Unclaimed deposits in the General Provident Fund" at the end of the financial year and treated under the ordinary rules relating to deposits.

8. Eligibility to become a subscriber.—

All Government employees to whom these rules are applicable are eligible to become *subscribers* to the *fund*. For the purpose they shall obtain *GPF account* number from the office of Principal Accountant General (A&E), Haryana immediately after joining. The subscription shall commence from the pay bill of the month following the month in which the *GPF account* number is allotted and received in the office.

9. Allotment of general provident fund account number.—

- (1) Every Government employee, to whom these rules are applicable, shall, after joining service in any Department of Haryana Government, require to submit an application for admission to general provident fund in the Form **PF No. 1**, alongwith nomination in **PF No. 2**, both in triplicate to his *Head of Office* who shall forward the same alongwith nomination form, in duplicate, to the Principal Accountant General (A&E), Haryana for allotment of *GPF account* number and for the acceptance of nomination given by the Government employee.
- (2) The Principal Accountant General (A&E), Haryana shall allot the *GPF* account number and also return the second copy of application form

indicating *GPF account* number thereon alongwith nomination form duly accepted to the *Head of Office*.

(3) The Head of Office, on receipt of the GPF account number, shall record the same on the first page of the employee's service book alongwith necessary entry of contents of nomination in the service book.

10. Transfer of balance of fund on subsequent appointment.—

(1) From other Government to Haryana Government.

Where, on *subsequent appointment* by direct recruitment or otherwise from a department or Board/Corporation under any other Government to a Board/Corporation or department of Haryana Government on or after the 1st January, 2006, the amount already standing in *GPF account* of the Government employee concerned in the previous department or Board/ Corporation shall have to be transferred to the new *GPF account*, if the benefit of past qualifying service has been allowed towards pension in the new department or Board/Corporation, as the case may be.

(2) From one department or Board/Corporation to another under Haryana Government.

- (a) On subsequent appointment by direct recruitment or otherwise from one department to another of Haryana Government, the subscriber shall continue to subscribe to the same GPF account number already allotted to him.
- (b) On subsequent appointment by direct recruitment or otherwise from a Board/Corporation to a department, or vice-versa, under Haryana Government, the amount already standing in the *GPF account* of the employee concerned in the previous Board/Corporation shall have to be transferred to the new *GPF account*.
- **Note 1.—** The amount already standing in the GPF account in previous department or Board/Corporation of any Government shall be deposited in the Public Account of Haryana through demand draft in favour of Principal Accountant General (A&E), Haryana or treasury challan by the

Government employee concerned or the employer of previous department or Board/Corporation, as the case may be.

Note 2.— This rule shall not be applicable where the benefit of past qualifying service has not been allowed towards pension in the new department or Board/Corporation under any Government, the amount standing in his GPF account shall be paid to the employee concerned.

11. Maintenance of GPF accounts.—

- (1) All sums paid into the *fund* under these rules shall be credited in the books of State Government to an account under the Major-Head "8009-State Provident Fund". The sums of which payment has not been taken within six months after they become payable under these rules, shall be transferred to "8443-Civil Deposits-124-Unclaimed Deposits in the GPF" at the end of the financial year and treated under the ordinary rules relating to deposits.
- (2) When paying a subscription in India, either by deduction from pay bill or in cash, the *GPF account* number of *subscriber*, already communicated by the Principal Accountant General (A&E), Haryana, shall be quoted.
- (3) Any change in the GPF account number of subscriber shall be communicated to both Head of Office and subscriber by the Principal Accountant General (A&E), Haryana.

12. Issuance of annual general provident fund statement.—

- (1) After the close of each financial year, the Principal Accountant General (A&E), Haryana on their website, i.e. www.aghry. gov.in shall upload the statement of *GPF account* of each subscriber of the preceding financial year showing the—
 - (a) opening balance as on the 1st April;
 - (b) total amount credited and debited during the year;
 - (c) total amount of interest credited as on the 31st March; and

(d) closing balance as on 31st March,

or in the form as approved by the Comptroller General of Account of India from time to time.

- (2) E-statement can be downloaded by the subscriber from the website of Principal Accountant General Haryana. For this purpose a PIN/ password can be obtained by each subscriber on line from the website of Principal Accountant General, Haryana and National Information Centre (NIC) Haryana.
- (3) Each subscriber shall satisfy himself as to the correctness of the annual statement and the errors, if any, shall be brought to the notice of the Principal Accountant General (A&E), Haryana and also to his *Head of Office* within three months.

13. General provident fund account of the subscriber.—

An account shall be opened/maintained in the name of each *subscriber* in the books of the Principal Accountant General (A&E), Haryana, in which it shall be shown—

(i)	Opening balance
(ii)	Monthly amount of subscription;
(iii)	Interest, as provided by rule 27, on subscriptions;
(iv)	Advances and withdrawals from the fund, if any;
(v)	Recoveries of advances, if any; and
(vi)	Closing balance

Chapter – IV Nomination and Payment to Nominee

14. Nomination for the right to receive the amount.—

(1) A subscriber shall, at the time of joining the fund, send to the Principal Accountant General (A&E), Haryana through the Head of Office, a nomination in Form P.F. No. 2 (in triplicate) conferring on one or more persons the right to receive the payable amount of the fund, in the event of his death:

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(s) other than the member(s) of his *family*:

Provided further that a nomination made by a Muhammadan *subscriber* in favour of his adopted *child* shall not be accepted, as adoption is not recognized in Muhammadan Law.

(2) If a subscriber nominates more than one person under sub-rule (1), he shall specify in the nomination the share payable to each of the *nominee* in such manner as to cover the whole of the amount that may become payable in the event of death of *subscriber*.

15. Cancellation or revision of nomination.—

- (1) A subscriber may at any time cancel or revise the nomination by sending a notice in writing to the Principal Accountant General (A&E), Haryana through his *Head of Office*, keeping in view the conditions laid down in rule 14 above. The subscriber shall, alongwith such notice or separately, send a fresh nomination, through his *Head of Office*, in accordance with the provisions of this rule. If the subscriber fails to furnish a fresh nomination and the General Provident Fund deposit becomes payable as a result of death of the subscriber, the payment shall be made in accordance with the rules of the fund as if no valid nomination subsists.
- (2) Immediately on the death of a *nominee* in respect of whom no special provision has been made in the nomination or on the occurrence of any event by reason of which the nomination becomes invalid in pursuance of

rule 17, the *subscriber* shall send to the Principal Accountant General (A&E), Haryana through his *Head of Office*, a notice in writing canceling the nomination together with a fresh nomination made in accordance with the provision of this rule.

Note.— Nomination made while in service can also be revised even after retirement by a subscriber until the application for final payment is submitted by him.

16. Specific nomination of other member(s) in the event of death of nominee.—

A *subscriber* may, in respect of any specified *nominee*, provide in the nomination that in the event of death of *nominee*, the right conferred upon that *nominee* shall pass on to such other person(s) as may be specified in the nomination, provided that such other person(s), if the *subscriber* has any member(s) in his *family*, shall be such other member(s).

17. Events when nomination becomes invalid.—

A nomination shall become invalid in the event of the happening of a contingency specified therein: Provided that if at the time of making the nomination, the *subscriber* has—

- (i) no family; or
- (ii) only one member of the *family*,

he shall provide in the nomination that the right conferred upon the alternate *nominee* under rule 16 shall become invalid in the event of his subsequently acquiring *family* or other member(s) in his *family*, as the case may be.

18. Date of effect of nomination.—

Every nomination made and every notice of cancellation given by a *subscriber* shall, to the extent that it is valid, have effect on the date on which it is received by the *Head of Office*.

19. Criminal proceedings against nominee.—

A *nominee* facing trial for the murder of the *subscriber* may be denied payment till the decision of the court. If on the conclusion of the criminal proceedings, the person concerned is acquitted of the charge of murdering or abetting in the murder of the *subscriber*, his share shall be paid to him. If the *nominee* is convicted for the murder or abetting in the murder of the *subscriber*, he shall stand debarred from receiving his share which shall be payable to other *nominee*s or eligible members of the *family* or legal heir(s) of the *subscriber*, as per provisions of these rules.

20. Payment to person other than nominee.—

The payment of *fund* money in accordance with the nomination earns a valid discharge for the Government but if any court of law decrees that payment shall be made to persons other than the nominee(s), before actual payment has been made to the nominee(s), the orders of the court shall be complied with.

21. Payment to a person on succession certificate.—

If a *subscriber* dies having no *family* member and without any valid nomination then the payment shall be made to the claimant on production of succession certificate from the court of law.

Chapter – V Subscription to GPF Account

22. Rate of subscription.—

The amount of subscription shall be fixed each financial year by the *subscriber* himself and intimated to the *Head of Office* subject to the following conditions:-

- (a) the minimum subscription shall be at the rate of 8% of *basic pay* as on 1st April or on the date of joining *fund*, whichever is later; and
- (b) the maximum subscription shall be upto *basic pay* of the *subscriber*.

Note.— No interest shall be admissible on the amount deposited as subscription to the fund in excess of the maximum limit prescribed in these rules.

23. Subscription while on duty, leave, under suspension, on foreign service or transfer.—

(1) A *subscriber* shall subscribe monthly to the *fund* except during the period of suspension:

Provided that a *subscriber*, on reinstatement with full pay and allowances, shall be required to pay the arrear of subscription in one installment from his arrears of pay and allowances.

- (2) A subscriber may, at his election, not to subscribe during leave which carries leave salary less than full pay. Failure to make due and timely intimation of his intention to *Head of Office* shall be deemed to constitute an election to subscribe. The option once given shall be final.
- (3) When a *subscriber* is transferred to foreign service or on deputation within or out of India, he shall remain subject to the rules of the *fund* in the same manner, as if he was not so transferred to foreign service or on deputation.
- (4) On transfer from one Department to another of Haryana Government, the subscriber shall continue to subscribe to the same *GPF account* number.

24. Alteration in the rate of subscription.—

The amount of subscription so fixed shall not be altered due to increase or decrease in *basic pay* during the financial year, however, the *subscriber* shall be at liberty to—

- (a) reduce the subscription only once at any time during the financial year;
- (b) enhance the subscription twice during the financial year upto the prescribed limit;

25. Non-subscription to GPF.—

- (1) The subscription to *fund* shall be stopped six months prior to *retirement on superannuation*.
- (2) No subscription shall be made during the month if a subscriber-
 - (i) is on duty for part of a month and is on extraordinary leave for the remaining period of that month; or
 - (ii) dies while in service, for the month of his death.
- **Note.** Subscriptions and recoveries, if deducted during the last six months prior to superannuation shall be treated as unauthorized subscriptions and no interest shall be allowed on these subscriptions/recoveries. In some transfer cases two credits for the same month are being deducted by both DDOs resulting more than 12 credits in a year. In such cases extra credit shall be treated as unauthorized and no interest shall be allowed. If no subscription is made to General Provident Fund on whatsoever reason, DDO/subscriber shall ensure to intimate to the Principal Accountant General (A&E) so that unnecessary correspondence for missing credits may not be made.

26. Realization of subscription.—

Recovery of subscription shall be made from the pay bill of the *subscriber* when his pay is being drawn from a Government treasury in India. In case a *subscriber* is on *foreign service*, the amount of subscription shall be forwarded to the Principal Accountant General (A&E), Haryana through demand draft or treasury challan by the foreign employer.

Chapter – VI

Interest on the Amount of GPF Account

27. Rate of Interest and calculation of interest on GPF.—

(1) Interest shall be paid at the rate prescribed from time to time by the State Government on the accumulated balance in the *GPF account* of a *subscriber*. It shall be credited to the *GPF account* of *subscriber* at the end of each financial year. The monthly balance on which interest is payable shall be worked out in the following manner:-

The amount of opening balance at the beginning of each month plus subscription and any other amount deposited upto 10th of the month minus any *advance/withdrawal* taken by the *subscriber* during the month.

- (2) Interest shall not be credited to the account of a subscriber if he informs the Principal Accountant General (A&E), Haryana through his Head of Office that he does not wish to receive it; but if he subsequently asks for interest, it shall be credited with effect from the first day of the financial year in which he asks for it.
- **Note 1.** The total amount of interest shall be rounded to the nearest whole rupees, 50 paise and above shall be converted to the next higher rupee.
- **Note 2.** List of rate of interest remained in existence from time to time from 1966-67 onwards is also available at Annexure-II of these rules.

An illustration of calculation of interest is as under:-

1	Opening balance as on 01.04.2014	Rs. 2,25,980/-
2	Monthly subscription	Rs. 3,000/- p.m.
3	Arrear of dearness allowance deposited on 06/06/2014	Rs. 2,214/-
4	Advance for daughter's betrothal ceremony paid on 28.11.2014 (to be recovered @ Rs. 1000 p.m. in 25 installments)	Rs. 25,000/-
5	Recovery of advance from the salary of December, 2014	Rs. 1,000/- p.m.
6	Arrear of dearness allowance deposited on 01/02/2015	Rs. 3,035/-
7	Withdrawal on 04-03-2015 for higher education of son	Rs. 30,000/
8	Rate of interest during the financial year 2014-2015	8.70% p.a.

Month	Opening balance at the beginning of each month	Monthly subscription plus any other subscription if made upto 10 th of the month	Withdrawal / Advance, if any, during the month	Closing balance
Apr-14	2,25,980	3,000	0	2,28,980
May-14	2,28,980	3,000	0	2,31,980
Jun-14	2,31,980	3,000+2,214	0	2,37,194
Jul-14	2,37,194	3,000	0	2,40,194
Aug-14	2,40,194	3,000	0	2,43,194
Sep-14	2,43,194	3,000	0	2,46,194
Oct-14	2,46,194	3,000	0	2,49,194
Nov-14	2,49,194	3,000	-25,000	2,27,194
Dec-14	2,27,194	3,000	0	2,30,194
Jan-15	2,30,194	3,000+1,000	0	2,34,194
Feb-15	2,34,194	3,000+1,000+3,035	0	2,41,229
Mar-15	2,41,229	3,000+1,000	-30,000	2,15,229
				28,24,970

Interest admissible at the end of financial year:-

28,24,970 x 8.70% x 1/12 = 20,481.03 or say Rs. 20,481/-

Note.— When the amount standing to the credit of a subscriber has become payable, interest shall thereupon be credited 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 to the credit of the subscriber became payable:

28. Date of deposit for the purpose of interest.—

The date of deposit shall, in the case of a recovery from pay, 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*/borrowing agency shall be deemed to be the first day of the month of receipt, if it is deposited in the treasury or received by the Principal Accountant General upto the 10th day of that month, but if it is received after the 10th day of that month then the first day of the succeeding month:

Provided that when the salary for a month is disbursed on the last working day of the month, the date of deposit shall be deemed to be the first day of the succeeding month:

Provided further that the subscription to *GPF account* from any payment of arrear, such as arrear of pay and allowances, dearness allowance, leave salary, the date of deposit shall be deemed to be the first day of the month if it is deposited upto the 10th day of the month in which payment of arrear is made.

- **Note 1.—** The lump sum subscription recovered from a subscriber on his reinstatement with full pay and allowances, after a period passed under suspension, shall be treated the subscription of the month in which it has been deposited in treasury.
- **Note 2.** The subscription forwarded to the Principal Accountant General of a subscriber on deputation with Board/Corporation, the date of deposit shall be deemed to be the first day of the month, if it is received by the Principal Accountant General before the 10th of that month.

29. Interest on final payment.—

- (A) Payment of interest on final payment.—
- (1) The final payment shall be made to the subscriber or eligible family member/nomine within two months from the date of submission of application complete in all respects.
- (2) At the time of *final payment* admissible under these rules, if the authority is issued by the Principal Accountant General (A&E), Haryana upto 15th of the month, the interest shall be admissible upto the preceding month on the *fund* balance, if the authority is issued after 15th of a month interest shall be payable for that month provided the payment shall be made on or after the first day of the succeeding month.
- (3) If a Court of law orders that the interest be paid to the *subscriber* for the delayed period of payment and the court orders have attained finality or it has been opined by the competent legal authority that the case is not fit for appeal, the payment of interest may, after recording the reasons in writing,

be made to the *subscriber* and action, if any required, be taken as per sub rule (1) and (2) of rule 30 to avoid further liability of interest.

(4) A subscriber, dismissed or removed from service, whose appeal against his dismissal/removal is pending in the department, the balance in his GPF account shall not be authorised until final orders confirming the decision are passed on his appeal or attaining the age of superannuation, whichever is earlier. Interest shall, however, be paid upto the preceding month in which the *final payment* is made provided the application is submitted in the prescribed form for *final payment* of General Provident Fund amount within one month from the date of issue of final orders passed on his appeal or after attaining the age of superannuation, whichever is earlier.

(B) Interest on final payment on quitting service-

In case of *quitting service* on whatsoever reason, the *subscriber* is entitled to interest on *final payment* upto the preceding month in which the *final payment* is made. The *subscriber* shall submit an application in the prescribed form for *final payment* of the amount of *GPF account* within the prescribed period, i.e. within—

- (i) one month from the date of *quitting service* on whatsoever reason; and
- (ii) six months before the date of retirement on superannuation.

(C) Interest on final payment to the family of disappeared or deceased subscriber.—

- (1) In respect of a subscriber who disappears while in service, the family/nominee(s) is/are entitled to interest up to the preceding month in which the final payment is made. The family/nominee(s) shall have submit an application in the prescribed form for final payment of General Provident Fund amount within one month from the date of receipt of report from the Police Department that the subscriber has not been traced after all efforts made by them.
- (2) In case of death while in service of subscriber, the family/ nominee(s) is/are entitled for interest upto the preceding month in

which the *final payment* is made, provided the *family/nominee*(s) shall submit application in the prescribed form for *final payment* of General Provident Fund amount within one month from the date of the death of the *subscriber*.

(D) No interest for delayed period if application is not submitted in time.-

- (1) For final payment of the amount of GPF account, the subscriber or the family/nominee(s), as the case may be, shall submit an application in the prescribed form completed in all respects, within the stipulated period to the Head of Office concerned, failing which the interest for the delayed period of submission of application shall not be admissible.
- (2) The date of receipt of application in the office of *Head of Office* concerned shall be treated the date of application for this purpose. In case of delayed submission of application, the fraction of a month shall be construed as full month for this purpose.

Illustrations :

Date of quitting service	Last date of application	Date of application	Date of authority	Delayed period of submission of application
15/07/2014	14/08/2014	10/09/2014	14/10/2014	One month
31/07/2014	30/08/2014	05/09/2014	22/10/2014	One month
08/05/2014	07/06/2014	29/07/2014	12/09/2014	Two months

30. Competent authority for sanction of interest on delayed final payment.—

- (1) At the time of *final payment*, the payment of interest on the *fund* balance upto the period of six months shall be made by the Principal Accountant General (A&E), Haryana. For this purpose, the period of six months shall be counted after excluding the immediately succeeding month i.e. to say, when the day of *quitting service* falls in the month of May, the period of six months shall be from July to December and not from June to November.
- (2) The Administrative Department upto a period of two years, and the Finance Department upto any period, shall be competent to sanction the payment of interest for a period exceeding six months after fully satisfying that the delay in *final payment* was occasioned by the circumstances beyond the control of the *subscriber* or the person to whom such payment

was to be made. In every such case, the administrative delay involved in the matter shall be fully investigated by an officer not below the rank of Group A and action, if any required, shall be taken.

31. Recovery of overdrawn amount alongwith penal interest.—

- (1) In case a subscriber is found to have drawn from his GPF account an amount in excess of the amount standing to his credit on the date of the drawal, the overdrawn amount, irrespective of whether the over drawal occurred in the course of an advance or a withdrawal from his GPF account or final payment, the responsibility shall be fixed and action be taken against the erring officer/official(s) certifying excess amount in General Provident Fund subscription etc. The recovery of overdrawn amount shall be made as per following provisions:-
- (a) if the *subscriber* is in service, it shall be repaid by him with penal interest thereon in lump sum and in default, be ordered to be recovered in lump sum, from the pay bill of the *subscriber*. If the total amount to be recovered is more than half of the *subscriber*'s pay, recoveries shall be made in monthly installments not exceeding 1/3rd of his pay till the entire amount together with interest is recovered.
- (b) if *final payment* has been made on *quitting service*, the overdrawn amount along with penal interest shall be recovered from the pending dues of the *subscriber*, such as death-cum-retirement gratuity, commutation of pension, leave encashment, otherwise from the dearness relief payable on the monthly pension. If he is not a pensioner then recovery shall be effected through the Court of law, if necessary.
- (2) The rate of penal interest to be charged on overdrawn amount shall be at the rate of 10% per annum over and above the normal rate of interest admissible on General Provident Fund amount for the relevant year(s). The interest realized on the overdrawn amount shall be credited to Government account, under distinct sub-head *"Interest on over drawals from Fund"* under the Head **"0049-Interest Receipt of State Government-800-other Receipts."**

Chapter – VII

Grant of Advance from GPF Account

32. Purposes of advance from GPF account.—

The *subscriber* shall be sanctioned an *advance* by the *competent authority* subject to the conditions laid down in rule 33 of an amount equal to six months' pay or fifty percent of credit in the account, whichever is less, for the purposes mentioned at Sr. No. (1) to (5) and six months of *basic pay* or fifty percent of credit in the *fund* or actual cost of item(s), whichever is less, for the purposes mentioned at Sr. No. (6) below, namely:-

- to pay expenses in connection with the illness, confinement or a disability, including travelling expenses of the *subscriber* and *family* member(s) or any person actually *dependent* on him;
- (2) to meet the cost of higher education including the travelling expenses of the subscriber and member of his family or any person actually dependent on him, where necessary, in the following cases:-
 - (a) for education outside India for academic, technical, professional or vocational courses above the High School stage;
 - (b) for diploma courses and degree courses of Graduation level or above in any field such as Medical, Engineering, Architectural, Agricultural, Art, Home Science, Commerce, BBA, MBA, etc. from the recognized institutions or institutions run by Government or Union Territory provided that the course of study is of above High School stage; and
 - (c) for attending coaching courses conducted by Government or any institute for entry into professional courses, administrative or defence services in Government of India or any State Government;
- (3) (a) to pay obligatory expenses in connection with betrothal, funerals, birthday and marriage anniversary or other ceremonies of the members of his *family* or any person actually *dependent* on him and religious ceremonies performed occasionally such as Jagran, Akhand Paath, Ramayan Paath, etc;

- (b) to meet the expenses of marriage (including self marriage) of children or any *dependent* member(s) but not before attaining the age of 21 years in the case of male and 18 years in the case of female children or member(s). Necessary proof of age shall be made available by the *subscriber* while applying *advance* for this purpose;
- (4) to meet the cost of legal proceedings instituted by or against the subscriber, any member of his family or any person actually dependent on him: Provided no advance shall be admissible if legal proceedings are instituted by him against the Government in any court of law;
- (5) to meet the cost of the subscriber's defence where he engages a legal practitioner to defend himself in an enquiry in respect of any alleged official misconduct on his part;
- (6) to purchase house-hold items such as refrigerator, LCD, LED, air conditioner, washing machines, cooking range, geysers, solar energy generator set, invertors, laptop, cell phone, furniture etc.

33. Conditions to obtain advance from GPF account.—

A *subscriber* may obtain *advance* from his *GPF account* for the purposes specified in rule 32 subject to following conditions:-

- to avail any *advance* admissible under these rules, the *subscriber* shall have to submit his application to his *Head of Office* in the Form **PF No. 3**;
- Only one advance shall be admissible at a time for any of the purposes mentioned in rule 32;
- (3) Where the first advance has not been availed of to the extent of permissible limits, the second advance for any of the purposes shall also be admissible up to the difference between the amount of admissibility and sanction of first advance. Further advance shall not be admissible unless and until the repayment of previous advance(s), if any;
- (4) advance shall not be admissible simultaneously for the same purpose for which withdrawal from GPF account has been obtained;

- (5) advance shall also be admissible even after incurring of expenditure on any of the purposes specified in Rule 32, if the *subscriber* applies for the same within a reasonable period of two months;
- (6) advance shall also be admissible to a subscriber under suspension or on extraordinary leave. The admissibility of amount of advance shall be calculated on the basis of pay drawn immediately before suspension or extraordinary leave, as the case may be;
- (7) advance shall also be admissible to a subscriber on deputation/foreign service for which he has to submit his application to the competent authority of parent department;

34. General principle for advance from GPF account.—

The *fund* is designed solely for the protection of a *subscriber's family* against his sudden death, or, if he survives until retirement, to provide him and the *family* with additional resources in old age. Anything, which interferes with a *subscriber's* normal accumulations, detracts from these purposes and tends to defeat the true object of the *fund*. There is a danger that a *subscriber* may regard the *fund* as an ordinary banking account, and this tendency may lead to leave the *subscriber* with a depleted account at the time when it ought to be most helpful to him or his *family* in his old age. Sanctioning authorities shall, therefore, to have no hesitation in resisting any attempt to use the *fund* as a cheap loan account by the *subscribers*.

35. Authorities competent for sanction of advance and their responsibilities.—

- (1) The competent authority for sanction of advance from GPF account for any of the purpose under rule 32, shall be the Head of Office. However, in the case of Head of Office and Head of Department, it shall be sanctioned by the Head of Department and Administrative Secretary respectively. These authorities of parent department shall also be competent to sanction any advance to a subscriber while on foreign service or deputation.
- (2) Where the first advance has not been availed of to the extent of permissible limits, the second advance for any of the purposes may be granted by the same sanctioning authority to the extent of difference of amount of admissibility and sanction of first advance.
- (3) The sanctioning authority shall carefully scrutinize the request(s) for

advance(s) made by the *subscriber*. Even where ceremonial expenditure is by religious custom obligatory, its extent shall nevertheless be limited by the resources of the *family*, and no *subscriber* shall be enabled to enhance such expenditure on the strength of deposits in the *fund*. An *advance* from the *fund* shall legitimately be made for obligatory ceremonial expenditure where no other resources exist but not in order to raise such expenditure to a more pretentious scale.

- (4) The sanctioning authority, while sanctioning an *advance* shall take into consideration the date of retirement of *subscriber* and fix the number of installments, in such a manner that it is possible to recover the entire amount of the *advance* before six months of actual retirement. No *advance* shall be sanctioned in the remaining period of six months of retirement.
- (5) The *competent authority* shall categorically mention the number of installments in which the *advance* is to be recovered. It shall be the responsibility of the *Head of Office* to recover the advanced amount as per sanction order.
- (6) The advance shall be sanctioned in the Form PF-11 subject to the admissibility. A copy of sanction order shall be endorsed to the Principal Accountant General (A&E), Haryana.
- (7) The amount of *advance* shall be drawn from the treasury/sub-treasury as per their jurisdiction and the same shall be disbursed to the *subscriber*. The Principal Accountant General (A&E), Haryana shall make necessary entries in this regard in the account of *subscriber* as per procedure followed in his office.

36. Utilization certificate of advance.—

The *subscriber* shall utilize the *advance* within one month and also submit the utilization certificate accordingly. In case of non-submission of utilization certificate or misutilisation of *advance*, action shall be taken as per provisions of in Rule 52.

37. Recovery of advance.—

- (1) The advance shall be recovered from the subscriber in minimum twelve and maximum thirty-six monthly installments provided it shall be fully recovered six months prior to the date of retirement of the subscriber. However, the subscriber may opt for recovery of advance in less than twelve installments.
- (2) Recovery shall commence from the salary of the month following the month of drawal of *advance* and the same shall be credited in the *subscribers* account. The *subscriber* may at his option repay more than one installment in a month.
- (3) Recovery shall not be made except with the *subscriber*'s written consent while he is in receipt of subsistence allowance. However, the same may be recovered in lump sum from his arrears on his reinstatement, if he is paid full pay and allowances of the suspension period.
- (4) The recovery shall not be made without the consent of the subscriber while on leave which carries leave salary less than full pay. However, the recoveries shall be made with the consent of the subscriber.
- (5) If the second *advance* has been granted to a *subscriber* under sub-rule (3) of rule 33 infra, the same shall be treated separately for the purpose of recovery.

Chapter – VIII Withdrawal from GPF Account

38. First withdrawal for house building.—

Save as otherwise provided in rule 39 and subject to provision in rule 40, a *subscriber* may, once during his entire service, avail *withdrawal* of an amount upto 90% (ninety percent) of credit in his account or the actual cost including registration or any other charges towards allotment, whichever is less, for any of the following purposes for his residence:-

- (a) for building a suitable house/flat; or
- (b) purchasing or acquiring built-up house/flat/house-site from Housing Board, a House Building Society or any development agency approved by any Government including Union Territory; or
- (c) purchasing of built-up house/flat/house-site from open market through authorized builder/agent; or
- (d) repaying an outstanding amount on account of loan expressly taken for any of the above purpose(s).

The application for any of the above purposes shall be submitted in the Form PF No. 4, in duplicate, to the *Head of Office*.

Note.— The competent authority for sanction of withdrawal from the GPF account of a subscriber shall be the Head of Department and for Head of Department, the next higher authority shall be competent.

39. Second withdrawal for house building.—

A *subscriber*, who has already availed first *withdrawal* for house building, shall also be allowed second *withdrawal* by the *Head of Department* for any of the purposes of rule 38, i.e. for purchase or construction of another house/flat/house-site, upto 75% (seventy five percent) of the amount in his *GPF account* or actual cost, whichever is less, subject to conditions laid down in rule 40 and irrespective of the fact he—

(a) intends/does not intend to dispose off the previous house; and

(b) has/has not availed house building *advance* from Government for the same purpose.

The application for this purpose shall be submitted in the Form PF No. 4, in duplicate, to the *Head of Office*.

40. Conditions for first and second withdrawal for house building.—

While submitting an application in the prescribed form for *withdrawal* from the *fund* for any of the purposes of rule 38 or 39, it shall be ensured by the *subscriber* that—

- (i) construction of a house or repayment of any outstanding amount of loan taken for construction on a plot already owned or acquired, the *subscriber* has undisputed title of ownership individually or jointly with his/her wife/ husband to the land on which the house is to be constructed; or if the plot on which the house is to be constructed, is on lease, the terms of lease shall be such as may entitle him/her to the grant of house building *advance*;
- (ii) if the house is to be constructed/ reconstructed within the municipal limits of a city/town or any urban estate or rural areas, the *subscriber* shall also produce attested copies of site plan alongwith estimates duly certified by Architect(s) or approved building contractor or civil engineer and shall certify that he has undisputed title to the land/property. If the same falls within 'Lal dora' of the village, the revenue authority shall certify that the *subscriber* has undisputed title to the land/property;
- (iii) purchase of built-up house from the open market, it shall be free from all encumbrances;
- (iv) where a subscriber has to pay in installments for a site or a house or flat purchased, or a flat constructed through the development authorities, State Housing Board or a house building society approved by any Government, he shall be permitted to make a *withdrawal* as and when he is called upon to make a payment in any number of installment(s) subject to the conditions that the total amount of the *withdrawal* shall not exceed 90% of the amount standing to the credit of the *subscriber* in the *Fund* at the time of sanction of first installment;

41. Sale, gift, exchange of house is not permissible.—

A *subscriber* who has purchased or acquired a house/flat/house-site with the *withdrawal* from his *GPF account* admissible under these rules shall not sale, mortgage (other than mortgage to the Governor), gift, exchange or otherwise without the previous permission of the *competent authority*. Provided that such permission shall not be necessary for—

- (a) the house or house-site being leased for any term not exceeding three years; or
- (b) its being mortgaged in favour of a Housing Board, Scheduled Banks, the Insurance Corporations or any other *organization* owned or controlled by a Government/Union Territory which *advance*s loans for the construction of a new house or for making additions or alterations to an existing house or purchase of plot.

42. Withdrawal for additions/alterations of house.—

Except as otherwise provided in these rules, a *subscriber* may, once during entire service, be sanctioned a *withdrawal* of an amount upto 50% of amount in his *GPF account* or estimated cost, whichever is less, for the purpose of reconstructions, additions, alterations of house or flat, by the *Head of Department* after five years of the sanction of first *withdrawal* of house building and subject to conditions, if any, of rule 40. The application for this purpose shall be submitted in the Form PF No. 4, in duplicate, to the *Head of Office*.

43. Withdrawal for upkeep of ancestral house.—

Except as otherwise provided in these rules, a *subscriber* may, once during entire service, be sanctioned a *withdrawal* of an amount equal to 50% (fifty percent) of the amount in his *GPF account* or estimated cost, whichever is less, for the purpose of renovation, additions, alterations of ancestral house, by the *Head of Department* after ten years of the sanction of *withdrawal* for reconstruction/additions/ alterations of his own house, availed, if any, under rule 42 and subject to conditions, if any, of rule 40. The application for this purpose shall be submitted in the Form PF No. 4, in duplicate, to the *Head of Office*.

44. Withdrawal for settlement of unemployed/ dependent children.—

A *withdrawal* upto 50% (fifty percent) of the amount in credit may be sanctioned to the *subscriber* by the *Head of Department* for acquiring or establishing business/commercial/industrial unit for settlement of his unemployed/*dependent* children (excluding married daughter) having attained the age of 18 years or above. The application for this purpose shall be submitted in the Form PF No. 4, in duplicate, to the *Head of Office*.

45. Withdrawal for higher education of children.—

Withdrawal from *GPF account* shall be permitted by the *Head of Department* to meet the expenditure of diploma or degree courses specified in rule 32(2) for each *child* upto the following extent:-

- Upto 75% (seventy five percent) of credit in *GPF account* or actual amount required by the Institution, whichever is less, for meeting the cost of admission (including annual fee for the year);
- (ii) For subsequent academic years *withdrawal* upto 50% (fifty percent) of credit in *GPF account* or the actual amount required by the institution, whichever is less, once in a year;

or

The courses for which payment is to be made on semester basis, *withdrawal* upto 25% of credit in *GPF account* or the actual amount required by the institution, whichever is less, twice in a year;

(iii) in respect of the same course for which *advance* from *GPF account* has been availed.

Note.— The application for this purpose shall be submitted in the Form PF No. 5, in duplicate, to the Head of Office.

46. Withdrawal for celebration of marriage.—

Withdrawal from *GPF account* of the *subscriber* upto 75% (seventy five percent) of the amount in credit shall be permitted by the *Head of Department* for marriage of self or children or other *dependent* member(s) of his *family* subject to

conditions laid down in rule 32 (3)(b) infra and in this rule:-

- (i) in respect of a same marriage, either *withdrawal* or *advance* from *GPF account* has been permitted;
- (ii) a subscriber who draws an advance under rule 32 may convert, at his discretion by written request addressed to the Head of Office, the outstanding balance into a withdrawal from the competent authority on his satisfying the conditions laid down in this rule;
- (iii) the withdrawal may be allowed not earlier than two months preceding the month in which the marriage actually takes place, or not later than one month after the marriage; provided application was submitted before the celebration of marriage;
- (iv) if two or more marriages are to be celebrated simultaneously, the amount of *withdrawal* admissible in respect of each marriage shall be determined as if the *withdrawal* are sanctioned separately one after the other;
- (v) the betrothal ceremony and marriage ceremony shall be treated separately. The *subscriber* shall also be permitted *withdrawal* from the *fund* for the purpose of marriage though he had availed of *advance* under rule 32 for betrothal ceremony.

The application for this purpose shall be submitted in the Form PF No. 6, in duplicate, to the *Head of Office*.

47. Withdrawal for purchase of motor vehicle.—

Withdrawal from *GPF account* of the *subscriber* upto 50% (fifty percent) of the amount in credit or the actual cost of motor vehicle including registration charges, whichever is less, shall be sanctioned by the *Head of Department* to the *subscriber* of any category—

- (a) for motor car one time ; and
- (b) for two-wheeler two times;

during entire service. The withdrawal shall also be allowed for-

- payment of difference amount between the cost of vehicle and loan taken from Government for the same purpose; or
- (ii) repayment of loan expressly taken from Government, scheduled banks or financing agencies for the same purpose.

The application for this purpose shall be submitted in the Form PF No. 7, in duplicate, to the *Head of Office*.

48. Withdrawal before retirement on superannuation.—

Withdrawal upto 90% (ninety percent) from *GPF account* shall be sanctioned by the *Head of Department* within one year before the date of *retirement on superannuation* without assigning any reason or purpose. The application for this purpose shall be submitted in the Form PF No. 8, in duplicate, to the *Head of Office*.

49. Manner of sanction of withdrawal and competent authority.—

The Head of Office, after scrutinizing the application for *withdrawal*submitted by the *subscriber*, shall forward one copy of the same alongwith the supporting documents to the *Head of Department*. The *Head of Department/Competent Authority* shall, after satisfying the conditions and admissibility of the *withdrawal*, issue sanction in Form PF No. 12 for the *withdrawal* from the *fund*, a copy of which shall also be endorsed to the concerned *Head of Office* and Principal Accountant General (A&E), Haryana. The amount from the *fund* shall be drawn by the *Head of Office* from the treasury/sub-treasury of the jurisdiction and the same shall be disbursed to the *subscriber*. The Principal Accountant General (A&E), Haryana shall keep a proper note of the sanction for the *withdrawal* from the *fund* in the *GPF account* of the concerned *subscriber*.

50. Re-delegation of powers.—

The Heads of Department or Administrative Secretaries may re-delegate their powers to subordinate(s) not below the gazetted officers working at their headquarter/district/any other office(s) under their control for sanctioning of *advance/withdrawal* under these rules, on their own responsibility and subject to such restrictions, as they may like to impose. The copies of re-delegation of

powers shall also be endorsed to the concerned *Administrative Department* and Principal Accountant General (A&E), Haryana.

51. Utilization certificate of withdrawal.—

A *subscriber* who has been permitted to a *withdrawal* from his *GPF account*, for any purpose shall satisfy the sanctioning authority within a period of—

- (a) six months in case of *withdrawal* for any of the purpose under rule 38, 39, 42, 43 or 44;
- (b) one month in case of *withdrawal* for any other purpose(s) under rule 45, and 47;
- (c) two months in case of withdrawal for a purpose under rule 46;

from the date of *withdrawal* that the money has been utilized for the purpose for which it was sanctioned.

52. Misutilization of advance/withdrawal.—

Notwithstanding anything contained in these rules, if the utilization certificate of advance or withdrawal availed by a subscriber is not submitted within the prescribed period; or the sanctioning authority has reason to doubt the money drawn as an advance or withdrawal from the fund under these rules has been utilized for a purpose other than that for which the same was sanctioned, he shall communicate to the subscriber the reason(s) for his doubt and require him to explain in writing within thirty days of the receipt of such communication whether the advance or withdrawal has been utilized for the purpose for which it was sanctioned. If the sanctioning authority is not satisfied with the explanation furnished by the subscriber within the said period of thirty days, the sanctioning authority shall direct the subscriber to repay the amount, in question, to the Fund forthwith, or, in default, order the amount to be recovered by deduction in lump sum from the pay bill of the subscriber even if he is on leave. If, however, the total amount to be repaid is more than half the subscriber's pay, recoveries shall be made in monthly installments, as may be determined by sanctioning authority not exceeding 1/3rd of his pay. The subscriber shall also be debarred, for a period of two years for taking any advance, and, for a period of five years for withdrawal from the fund.

53. Quarterly submission of list of cases of advances/withdrawals.-

The Head of Office shall send a consolidated list of *advances/withdrawals* sanctioned by him in the Form PF 13, to the Head of the Department quarterly commencing from April of each financial year, for verifying the actual debit of *advance/withdrawal* to the *GPF account* of the *subscriber* concerned. The Heads of Departments shall consolidate all the lists received from subordinate offices including *advances/withdrawal*s sanctioned at headquarter(s) in the prescribed Form P.F.14 and the same shall be reconciled with the Principal Accountant General (A&E), Haryana.

Chapter – IX

Final Payment of the Amount of GPF Account and Manner Thereof

54. Final payment on retirement or quitting service.—

- (1) Save as otherwise provided in these rules, when a *subscriber* quits service by way of retirement, resignation, dismissal, removal or otherwise, the amount standing to his *GPF account* shall become payable for which he shall have to submit an application, in duplicate, in form P.F. 9, complete in all respects, to his *Head of Office* within one month from the date of *quitting service*. In case of retirement on superannuation, application shall also be submitted by the *subscriber* six months prior to the date of retirement.
- (2) The Head of Office after obtaining the application for final payment shall forward the same to the Principal Accountant General (A&E), Haryana within fifteen days indicating the recovery of advance due and also the withdrawal, if any, taken by the subscriber after the issue of the last statement of his GPF account.
- (3) The Principal Accountant General (A&E), Haryana shall after verification with the ledger account, take necessary steps to authorize payment of the amount standing to the *GPF account* of *subscriber*, in regard to which there is no dispute or doubt, before fifteen days of the retirement on superannuation payable on first working day of the next month and within two months in other cases of *quitting service*. The balance, if any, shall also be released as soon as possible.
- (4) A subscriber, dismissed or removed from service, whose appeal against his dismissal/removal is pending in the department, the balance in his *GPF account* shall not be authorised until final orders confirming the decision are passed on his appeal or attaining the age of superannuation, whichever is earlier.
- (5) The Treasury Officer shall allow the payment only after receipt of authorization issued by the Principal Accountant General (A&E), Haryana meant for treasury office.

Note.— In case a subscriber, who has been dismissed/removed from the service and is subsequently reinstated in the service shall repay any amount paid to him from the fund alongwith interest thereon at the rate prescribed in rule 27. The amount so repaid shall be credited to his account in the fund.

55. Final payment in case of death or disappearance while in service.—

- In case of death of subscriber while in service, the amount standing to his GPF account shall become payable to the member(s) of his family/ nominee(s).
- (ii) In case of disappearance of a subscriber and when his whereabouts are not known, the amount standing to his GPF account shall become payable to the member(s) of his family/nominee(s) after observing the following formalities:-
 - (a) the *family* must lodge a report with the concerned police station and obtain a report that the employee has not been traced after all efforts made by the police;
 - (b) an indemnity bond, the specimen is at Annexure-III, shall be taken from the *nominee/dependents* of the employee that all payments shall be adjusted against the payments due to the *subscriber* in case he appears alive and claims for payment;
 - (c) the family/nominee(s) facing trial for the murder of the subscriber shall not be allowed any payment till the court's decision.
- (iii) The application for this purpose in both the above cases shall be submitted by the claimant(s) in Form PF No. 10 (in duplicate) to the *Head of Office* complete in all respects for onwards submission to the Principal Accountant General (A&E), Haryana immediately for further necessary action.
- (iv) For *final* payment of undisputed amount, an authority shall be issued by the Principal Accountant General (A&E), Haryana within two months. The balance, if any, shall also be released as soon as possible, provided the application in prescribed form is submitted in time.

56. Final payment when the subscriber left behind a family.—

When the subscriber leaves a family and-

- (a) the nomination made by him in accordance with the provisions of rule 14 in favour of any person(s) also subsists, the amount standing to his *GPF account* or the part thereof to which the nomination relates, shall become payable to his *nominee*(s) in the proportion specified in the nomination;
- (b) no such nomination in favour of a member(s) of the *family* of *subscriber* subsists, or if such nomination relates only to a part of the amount standing to his *GPF account*, 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(s) other than a member(s) of his *family*, become payable to the members of his *family* in equal shares:

Provided that the widow(s) and the child(ren) of the deceased son(s) shall divide between them in equal parts only the share which that son(s) would have received, had he/they survived before the death of the *subscriber*,

(c) The payment in the case of minor(s) shall be made through legal guardian, if the minor has no natural guardian alive, the other pre-requisites/ formalities as laid down in rule 60 shall be observed and authorization be issued accordingly.

57. Final payment when the subscriber left behind no family.—

When the *subscriber* leaves no *family* and the nomination made by him in accordance with the provisions of rule 14 in favour of any person(s) subsists, the amount standing to his *GPF account* or the part thereof to which the nomination relates, shall become payable to his *nominee*(s) in the proportion specified in the nomination. In case, if a *subscriber* dies having no *family* member and valid nomination then the payment shall be made to the claimant(s) on production of succession certificate from the court of law.

58. Posthumous child is a *family* member for final payment.—

Subscriber's posthumous *child* is a member of his *family* at the time of his death. If the *child* born alive, shall be treated in the same way as surviving *child* born before the *subscriber*'s death. If the existence of a foetus at the time of death of a subscriber is brought to the notice of the *Head of Office after his death*, the amount admissible under these rules to the *child* in the event of its being born alive shall be retained and the balance be distributed in the normal way. If the *child* is born alive, payment of the retained amount shall be made as in the case of minor child; but if no *child* is born, the retained amount shall be distributed among the *family* in accordance with the ordinary rules.

59. Manner of payment to a lunatic.—

If the person to whom any amount, under these rules, is payable is a lunatic, for whose estate a Manager has been appointed in this behalf under the Indian Lunacy Act, 1912 (Act IV of 1912), the payment shall be made to such Manager and not to the lunatic:

Provided that, where no Manager has been appointed and the person to whom the sum is payable is certified by a Magistrate to be a lunatic, the payment shall, under the orders of the Collector, be made in terms of sub-section (1) of section 95 of the Indian Lunacy Act, 1912 (Act-IV of 1912), to the person having charge of such lunatic and the Principal Accountant General (A&E), Haryana shall pay only the amount which he thinks fit to the person having charge of the lunatic, if any, or such part thereof, shall be paid to him for maintenance of lunatic.

60. Manner of payment to a guardian.—

The payment in the case of minor(s) shall be made through legal guardian, if the minor has no natural guardian alive then indemnity bond as at Annexure-IV shall be obtained.

61. Final payment in india only.—

Final payment admissible under these rules shall, in all circumstances, be made in India only. The person(s) to whom the amount is payable shall make his/their own arrangements to receive the same in India.

62. No recovery from GPF account without the consent of subscriber.—

The amount at credit of *subscriber* to *GPF account* is protected from attachment by a court of law under section 3 of the Provident Fund Act, 1925 (Central Act 19 of 1925). Claims by Government are not, therefore, compulsory and without the *subscriber*'s consent recoverable from the balance at his credit.

Forms and Annexures of Haryana Civil Services (GPF) Rules, 2016

Annexure - I (See rule 6) THE PROVIDENT FUNDS ACT, 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 Fund. It is hereby enacted as follows:-

1. Short title, extent and commencement.---

- (1) This Act may be called the Provident Fund Act, 1925.
- (2) It extends to the whole of India except the State of Jammu and Kashmir.
- (3) It shall come into force on such date as the Central Government may, by notification in the Official Gazette, appoint.
- Definitions.— 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 or the payment of subscription or premia in respect of a family pension fund, and includes any contribution and any interest or increment which has accrued under the rules of the Fund on any such subscription, deposit or contribution, and also any 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 any authority administering the Fund, by way of addition to, 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) "dependent" 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 subscriber or depositor is alive, a paternal grandparent;
 - (d) "Government Provident Fund" means a Provident Fund, other than a Railway Provident Fund, constituted by the authority of the Secretary of

State, the Central Government, the Crown Representative or any State Government for any class or classes of persons in the service of the Government or of persons employed in educational institutions or employed by bodies existing solely for educational purposes, 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 and any interest or increment accruing on such subscriptions, deposits or contributions under the rules of the Fund;
- (f) "Railway administration" means -
 - (i) any company administering a railway or tramway in any part of India either under a Special Act of Parliament of the United Kingdom or an Indian law, or under contract with the Government, or
 - (ii) the Manager of any railway or tramway administered by the Central Government or by a State Government, and includes, in any case referred to in sub-clause (ii) the Central Government or the State Government, as the case may be;
- (g) "Railway Provident Fund" means a Provident Fund constituted by the authority of a Railway administration for any class or classes of its employees.

3. Protection of compulsory deposit.—

- (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 (5 of 1920), shall be entitled to, or have any claim on any such compulsory deposit.
- (2) Any sum standing to the credit of any subscriber to, or depositor in, any such Fund at the time of his decease and payable under the rules of the Fund to any dependent of the subscriber or depositor, or to such person as may be authorized by law to receive payment on his behalf, shall, subject to any deduction authorized by this Act and, save where the dependent is the

widow or child of the subscriber or depositor, subject also to the rights of an assignee under an assignment made before the commencement of this Act, vest in the dependent, and shall, subject as aforesaid, be free from any debt or other liability incurred by the deceased or incurred by the dependent before the death of the subscriber or depositor.

4. Provisions regarding repayment.—

- (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 dependent under the provisions of section 3, pay the same to the dependent 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 the rules of the 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 Succession Certificate Act, 1889 (VII of 1889), or under the Bombay Regulation 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 certificates:

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 of 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 of 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 (I) 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 depositors as is equivalent to the amount so paid.

5. Rights of nominees.—

- (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 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—
 - 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 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 and 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 Indian Succession Act, 1925 or the Bombay Regulation VIII of 1827, any 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.
- (3) The provisions of this section as amended by sub-section (1) of section 2 of the Provident Funds (Amendment) Act, 1946 also shall apply 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.

- 6. Power to make deductions.- When the sum standing to the credit of any subscriber or depositor in any Government or Railway Provident Fund which is a Contributory Provident Fund becomes payable, there may, if the authority specified in this behalf in the rules of the Fund so directs, be deducted therefrom and to Government or the Railway administration, as the case may be-
 - (a) any amount due under a liability incurred by the subscriber or depositor to Government or the Railway administration, but not exceeding in any case the total amount of any contributions credited to the account of 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 his employment for any reasons specified in this behalf in the rules of the Funds, 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.

- 6-A. Withholding or recovery of Government Contributions in case of Central Government Officers taking up, without prior permission, commercial employment within two years of their retirement.—
 - (1) In this section, unless the context otherwise requires,-
 - (a) "Central Government Officers" means a subscriber to, or depositor in, a Contributory Fund constituted by the Central Government, who, immediately before his retirement, is a member of a Central Service Class I, but does not include an officer appointed under a contract of service for a specified term.
 - (b) "Commercial employment" means employment in any capacity (including that of an agent) under any company, co-operative society, firm or individual engaged in trading, commercial, industrial, financial or professional business and includes also—
 - (i) a directorship of a company;
 - (ii) the holding of any office, whether elective or otherwise, such as that of president, chairman, manager, secretary, treasurer, by whatever name called in a co-operative society; and
 - (iii) the setting up of practice, either independently or as partner of a firm, as adviser or consultant in matters in respect of which the Central Government Officer,—
 - (A) has no professional qualifications and the matters in respect of which the practice is to be set up or is carried on are relatable to his official knowledge or experience, or
 - (B) has professional qualification, but the matters in respect of which such practice is to be set up are such as are likely to give his clients an unfair advantage by reason of the posts held by him under the Central Government, or
 - (C) has to undertake work involving liaison or contract with the offices or officers of Central Government,

but does not include employment in or under a corporation or company wholly or substantially owned or controlled by Government or employment in or under a body controlled or financed wholly or substantially by Government;

- (c) "Government contributions" means contributions made after the commencement of the Provident Funds (Amendment) Act, 1975, in respect of any period after such commencement, by the Central Government or by a State Government or by a local authority within the meaning of the Local Authorities Loans Act, 1914;
- (d) "prescribed" means prescribed by rules made by the Central Government by notification in the Official Gazette.
- (2) No Central Government officer shall have any right to the Government contributions made to his credit in a Contributory Provident Fund in any case where he takes up commercial employment at any time before the expiry of two years from the date of his retirement without the prior permission of the Central Government.
- **EXPLANATION 1.** For the purposes of this sub-section and sub-section (7), "date of retirement" in relation to a Central Government officer re-employed after retirement without any break either in the same or any other class I post under the Central Government or any other equivalent post under a State Government, shall mean the date on which such Central Government Officer finally ceases to be re-employed in Government service.
- **EXPLANATION 2.** A Central Government officer permitted by the Central Government to take up a particular commercial employment during his leave preparatory to retirement shall be deemed, for the purposes of this sub-section, to have obtained prior permission of the Central Government for his continuance in such employment after retirement.
 - (3) Subject to the provisions of sub-section (4), the Central Government may, by order in writing, on an application made in the prescribed form by a Central Government officer, grant subject to such conditions, if any, as it may deem necessary, permission, or refuse, for reasons to be recorded in the order, permission, to such officer to take up the commercial employment specified in the application.
 - (4) In granting or refusing permission under this section to a Central Government officer for taking up any commercial employment, the Central Government shall have regard to the following factors, namely:-

- (a) the nature of the employment proposed to be taken up and the antecedents of the employer;
- (b) whether his duties in the employment which he proposes to make up might be such as to bring him into conflict with Government;
- (c) whether the officer while in service had any such dealing with the employer under whom he proposes to seek employment as might afford a reasonable basis for the suspicion that such officer had shown favour to such employer;
- (d) any other relevant factors which may be prescribed.
- (5) Where within a period of sixty days of the date of receipt of an application under sub-section (3), the Central Government does not refuse to grant the permission applied for or does not communicate the refusal to the applicant, the Central Government shall be deemed to have granted the permission applied for.
- (6) Where the Central Government grants the permission applied, for subject to any conditions or refuses such permission, the applicant may, within thirty days of the receipt of the orders of the Central Government to that effect, make a representation against any such condition or refusal and the Central Government may make such orders thereon as it deems fit;

Provided that no order other than an order cancelling such condition or granting such permission without any conditions shall be made under this sub-section without giving the person making the representation an opportunity to show cause against the order proposed to be made.

(7) If any Central Government officer takes up any commercial employment at any time before the expiry of two years from the date of his retirement without the prior permission of the Central Government or commits a breach of any condition subject to which permission to take up any commercial employment has been granted to him under this section, it shall be competent for the Central Government to declare by order in writing and for reasons to be recorded therein that he shall not be entitled to such part of the Government contributions made in relation to such officer as may be specified in the order and if he has received payment thereof, to direct that he shall refund to the Central Government an amount equivalent to such part of the Government contributions: Provided that no such order shall be made without giving the officer concerned an opportunity of showing cause against such declaration or direction:

Provided further that in making any order under this sub-section, the Central Government shall have regard to the following factors, namely:

- (i) the financial circumstances of the officer concerned;
- the nature of, and the emoluments from, the commercial employment taken up by the officer concerned;
- (iii) such other relevant factors as may be prescribed.
- (8) Any amount required to be refunded by an order under sub-section (7) may, if it is not refunded within the prescribed period, be recovered as arrears of land revenue.
- (9) Every order passed by the Central Government under this section shall be communicated to the officer concerned.
- (10) The provisions of this section shall have effect notwithstanding anything to the contrary contained in any other provision of this Act or the rules applicable to any contributory provident fund.
- (11) Every rule made by the Central Government under this section shall be laid, as soon as may be after it is made, before each House of Parliament, while it is in session, for a total period of thirty days which may be comprised in one session or in two or more successive sessions, and if, before the expiry of the session immediately following the session, or the successive sessions aforesaid, both Houses agree in making any modification in the rule or both Houses agree that the rule should not be made, the rule shall thereafter have effect only in such modified form or be of no effect, as the case may be; so, however, that any such modification or annulment shall be without prejudice to the validity of anything previously done under that rule.
- 7. Protection for acts done in good faith.— 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.

8. Power to apply the Act to the Provident Fund.—

(1) The appropriate Government may, by notification in the Official Gazette, direct that the provisions of this Act exception section 6-A shall apply to any Provident Fund established for the benefit of its employees by any local authority within the meaning of the Local Authority Loans Act, 1914, and on the making of such declarations, this Act shall apply accordingly, as if such Provident Fund were a Government Provident Fund and such local authority were the Government.

(2) The appropriate Government may, by notification in the Official Gazette, direct that the provisions of this Act (except section 6-A) shall apply to any Provident Fund 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 appropriate Government may, by notification in the Official Gazette, add to the Schedule the name of any public institution it may deem fit, and any such addition shall take effect as if it had been made by this Act.
- (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 Central Government to fall within List I in the Seventh Schedule to the Constitution, the Central Government; and
 - (b) in other cases, the State Government.
- **EXPLANATION.** "The State Government" in relation to an institution registered under the Societies Registration Act, 1860 (XXI of 1860) means the State Government of the State in which the Society is registered.
- 9. Savings as to estates of soldiers.— Nothing in section 4 or section 5 shall apply to money belonging to any estate for the purpose of the administration of which the Regimental Debts Act, 1893, applies.
- 10. Repeals.— [Repealed by the Repealing Act, 1927(12 of 1927), S.2 and Sch.]

THE SCHEDULE

(Not added)

Annexure - II (See rule 27)

List of rate of interest on General Provident Fund prescribed by Haryana Government from 1966-67 onwards

Serial No.	Financial Year	Rate of Interest	FD's Letter No. & Date	
1	2	3	4	
1	1966-67	5%		
2	1967-68	5%	No. 3364-3 WM-67/19763, Dt. 30.08.1967	
3	1968-69	5.20%	No. 2516-3 WM-63/13757, Dt. 15.06.1968	
4	1969-70	5.50%	No. 5781-3 WM-69/28997, Dt. 14.10.1969	
5	1970-71	5.75%	No. 5714-3 WM-70/26814, Dt. 29.09.1970	
6	1971-72	5.75%	No. 6328-3 WM-71/36073, Dt. 25.11.1971	
7	1972-73	5.75%		
8	1973-74	6%	No. 5862-3W M-73/37693, Dt. 27.09.1973	
9	1974-75	7%	No. 1757-3 WM(I)-74/9156, Dt. 12.03.1974	
10	1975-76	7.50%	No. 3925-3 WM-75/22222, Dt. 15.07.1975	
11	1976-77	7.50%		
12	1977-78	7.50%	No. 4778-6 WM-77/15163, Dt. 25.05.1977	
13	1978-79	8%	No. 34/5/78-6 WM, Dt. 23.06.1978	
14	1979-80	8%	No. 34/5/78-6 WM, Dt. 21.05.1979	
15	1980-81	8%	No. 34/5/78-6 WM, Dt. 16.05.1980	
16	1981-82	8.50%	No. 34/5/78-6 WM, Dt. 06.08.1981	
17	1982-83	9%	No. 34/4/82-WM(3), Dt. 06.09.1982	
18	1983-84	9%	No. 34/4/82 WM(3), Dt. 06.09.1983	
19	1984-85	9%	No. 34/4/82-WM(3), Dt. 11.06.1984	
20	1985-86	9%	No. 34/4/82-WM(3), Dt. 21.05.1985	
21	1986-87	12%	No. 34/4/82-WM(3), Dt. 03.03.1987	
22	1987-88	12%	No. 34/4/82-WM(3), Dt. 14.07.1987	
23	1988-89	12%	No. 34/2/88-WM(3), Dt. 13.10.1988	
24	1989-90	12%	No. 34/2/88-WM(3), Dt. 30.11.1989	
25	1990-91	12%	No. 34/2/91-WM(3), Dt. 25.07.1991	
26	1991-92	12%	No. 34/2/91-WM(3), Dt. 25.07.1991	
27	1992-93	12%	No. 34/2/91-WM(3), Dt. 14.01.1993	

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Serial No.	Financial Year	Rate of Interest	FD's Letter No. & Date	
1	2	3	4	
28	1993-94	12%	No. 34/2/93-WM(3), Dt. 22.03.1994	
29	1994-95	12%	No. 34/2/93-WM(3), Dt. 06.01.1995	
30	1995-96	12%	No. 34/2/93-WM(3), Dt. 28.06.1995	
31	1996-97	12%	No. 34/2/93-WM(3), Dt. 18.06.1996	
32	1997-98	12%	No. 34/2/93-WM(3), Dt. 23.07.1997	
33	1998-99	12%	No. 34/2/93-WM(3), Dt. 11.08.1998	
34	1999-00	12%	No. 34/2/94-WM(3), Dt. 10.04.2000	
35	2000-01	11%	No. 34/2/93-WM(3), Dt. 01.12.2000	
36	2001-02	9.50%	No. 34/2/93-WM(3), Dt. 19.10.2001	
37	2002-03	9%	No. 34/2/93-WM(3), Dt. 31.05.2002	
38	2003-04	8%	No. 34/2/93-WM(3), Dt. 19.05.2003	
39	2004-05	8%	No. 34/2/94-WM(3), Dt. 03.09.2004	
40	2005-06	8%	No. 34/2/94-WM(3), Dt. 10.02.2006	
41	2006-07	8%	No. 34/2/94-WM(3), Dt. 28.11.2006	
42	2007-08	8%	No. 34/2/94-WM(3), Dt. 15.01.2008	
43	2008-09	8%	No. 34/2/94-WM(3), Dt. 13.01.2009	
44	2009-10	8%	No. 34/2/94-WM(3), Dt. 08.03.2010	
45	2010-11	8%	No. 34/2/94-WM(3), Dt. 31.03.2011	
46	From 01.04.2011 to 30.11.2011	8.6%	No. 34/2/94-WM(3), Dt. 02.05.2012	
	From 01.12.2011 to 31.03.2012	8.6%		
47	2012-13	8.8%	No. 34/2/94-WM(3), Dt. 16.07.2012	
48	2013-14	8.7%	No. 34/2/94-WM(3), Dt. 31.05.2013	
49	2014-15	8.7%	No. 34/2/94-WM(3), Dt. 08.01.2015	
50	2015-16	8.7%	No. 34/2/94-WM(3), Dt. 10/14.07.2015	

Annexure - III

(See rule 55)

INDEMNITY BOND

(to be furnished by the family member eligible for payment of General Provident Fund/DCRG/family pension/leave encashment/other dues in the case of missing Government employee)

KNOW ALL MEN by these presents that	we (a) ¹			
(b) ²	the widow/son/brother/nominee, etc., of			
(c) ³	who was working as			
(Designation) in the				
department/office is reported to have	e been missing since			
(hereinafter referred to as 'missing Gove	ernment employee' resident of			
	(hereinafter called "the Obligor")			
and (d) ⁴	(son/wife/daughter) of Shri			
resident of	of			
and son/wife/o	daughter of Shri			
resident of	the Sureties for			
and on behalf of the Obligor (hereinafter	called "the Sureties") are held firmly bound to			
the Governor of Haryana (hereinafter	called "the Government") in the sum of			
Rs(Rupees				
only) (in words) equivalent to the amo	ount on account of payment of (i) pay and			
allowances, (ii) leave encashment, (iii)) General Provident Fund, (iv) Death-cum-			
Retirement Gratuity; (v) Family Pension a	and (vi) other dues well and truly to be paid to			
the Government, on demand and withou	t a demur together with simple interest at the			
rate prescribed by Government for Gen	eral Provide Fund from the date of payment			
until repayment for which payment we	e bind ourselves and our respective heirs,			
executors, administrators, legal represe	entatives, successors and assigns by these			
presents.				

Signed this _____ day of _____ two thousand and ______.

¹ (a) Full name of the claimant referred to as the 'Obligor'

² (b) State relationship of the 'Obligor' to the 'missing Government employee'

³ (c) Name of the 'missing Government employee'

 $^{^{4}}$ (d) Full name or names of the sureties with name or names of the father(s)/ husband(s) and place of residence.

WHEREAS (c) ______ was at the time of his disappearance a Haryana Government employee receiving pay and allowances from the Government.

AND WHEREAS the said (c) ______ disappeared on the _____ day of _____ 20____ and there was due to him at the time of his disappearance the sum equivalent to the amount on account of payment of (i) pay and allowances, (ii) leave encashment, (iii) General Provident Fund, (iv) Death-cum-Retirement Gratuity; and (v) other dues.

AND WHEREAS the Obligor is entitled to family pension of Rs. ______plus dearness relief thereon.

AND WHEREAS the Obligor has represented that he/she is entitled to the aforesaid sum and approached the Government for making payment thereof to avoid undue delay and hardship.

AND WHEREAS the Government has agreed to make payment of the said sum of Rs.______ (Rupees_______ only) (in words) and Family Pension plus dearness relief to the Obligor upon the Obligor and the Sureties entering into a Bond in the above mentioned sum to indemnify the Government against all claims to the amount so due to the aforesaid missing Government employee.

AND WHEREAS the Obligor and at his/her request the Surety/Sureties have agreed to execute the Bond in the terms and manner hereinafter contained. NOW THE CONDITION OF THIS BOND is such that, if after payment has been made to the Obligor, the Obligor and/or the Surety/Sureties shall in the event of a claim being made, by any other person or the missing Government employee on appearance, against the Government with respect to the aforesaid sum of Rs.______ (in words) and the sums paid by the Government as aforesaid then refund to the Government the said sum of Rs.______ (Rupees_______ (in words) and each and every sum paid by Government as Family Pension

together with simple interest equal to the rate of General Provident Fund and shall, otherwise, indemnify and keep the Government harmless and indemnified against and from all liabilities in respect of the aforesaid sums and all costs incurred in consequence of the claim thereto THEN the above-written Bond or obligation shall be void and of no effect but otherwise it shall remain in full force, effect and virtue.

AND THESE PRESENTS ALSO WITNESS that the liability of the Surety/

Sureties hereunder shall not be impaired or discharged by reason or time being granted by or any forbearance act or omission of the Government whether with or without the knowledge or consent of the Surety/ Sureties in respect of or in relation to the obligations or conditions to be performed or discharged by the Obligor or by any other method or thing whatsoever which under the law relating to sureties would but for this provision shall have no effect of so releasing the Surety/ Sureties from such liability nor shall it be necessary for the Government to sue the Obligor before suing the Surety/Sureties or either of them for the amount due hereunder.

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

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

- 1. _____.
- 2. _____

Signed by the above named 'Surety'/ 'Sureties'

- 1. _____.
- 2. _____.

Accepted for and on behalf of the Governor of Haryana by

(Name and designation of the officer directed or authorized to accept the Bond for and on behalf of the Governor of Haryana) in the presence of

Name and designation of Witness:-

1. ______ _____. 2. ______

_____·

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

Annexure - IV

(See rule 60)

Bond of Indemnity for drawal of provident fund money due to the minor child(ren) of deceased Subscriber by a person other than his natural guardian

KNOW ALL MEN by these presents I/we (a) full name of the claimant(s) _____ with place(s) of residence) son/daughter/ wife of _____ resident of _____ (hereinafter called 'obligor'). (b)(1) Name and address of the sureties) son/daughter/wife of _____ _____ and (b)(2) _____ son/ daughter/wife of _____ resident of _____ _____ (hereinafter called the 'sureties') on her/his/their behalf are held and firmly bound jointly and severally to the Governor of Haryana (hereinafter called the Government). In the sum of Rs. ______ (Rupees ______ only) (in words and figures) to be paid to the Government or his successors or assigns for which payment to be well and truly made, the said obligor and sureties do hereby bind themselves jointly and severally by these presents. Signed this day_____ of_____ two thousand ______. WHEREAS (c) (Name of the deceased) ______ was at the time of his death a subscriber to the General Provident Fund and whereas the said (c) _____ died on the day of _____ two thousand _____ and a sum of Rs. _____ ____only) (in words (Rupees and figures) payable by Government on account of his General Provident Fund accumulations.

AND WHEREAS the above bounden obligor claim(s) (a) the said sum on behalf of the minor child/children of the said (c) ______ but has/have not obtained a guardianship certificate.

AND WHEREAS obligor(s) has/have satisfied the (d) Name and Designation of the officer ______ (officer concerned) that he/she/they is/are entitled to the aforesaid sum and it would cause undue delay and hardship if the obligor(s) was/were required to include the guardianship certificate. AND WHEREAS Government desire to pay the said sum to the obligor but under Government Rules and

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orders. It is necessary that the obligor should first execute a bond with two sureties to indemnify Government against all claims to the amount so due as aforesaid to the said (c) ______ (deceased) before the said sum can be paid to the obligor which the obligor and at his/her request the sureties have agreed to do.

NOW THE CONDITION OF this bond is such that if after payment has been made to the obligor, the obligor or sureties shall in the event of a claim being made by any other persons against Government with respect of the aforesaid sum of Rs. ______. Refund to Government the sum of Rs. ______ and shall otherwise indemnify and keep the Government harmless and indemnified from all liabilities in respect of the aforesaid sum an all costs incurred in consequence of any claim thereto THEN the above written bond or obligations shall be void but otherwise the same shall remain in full force, effect and virtue.

IN WITNESS WHEREOF the obligor and the surety/Sureties hereto have set and subscriber their respective and hereunto on the day, month and year above written.

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

1.			

2. _____

(Signature of the obligor)

Signed by the above named "Surety/Sureties"

1. _____

2. _____

(Name and designation of witness)

In the presence of

Accepted for and on behalf of the Governor of Haryana by

Name & Designation of the officer directed or authorized. In the presence of Article 299(1) of the Constitution to accept the bond for and on behalf of the Governor of Haryana.

(See rule 9)

Application for allotment of General Provident Fund account number (to be submitted in triplicate)

1	Name of applicant	
2	Father/Husband name	
3	Date of birth	
4	Date of joining regular service	
5	Designation and Office address	
6	Nature of post held	
	(i) Temporary post	
	(ii) Permanent post	
7	[Basic pay p.m. (Pay in the Level + Dearness Pay, if any)] ¹	
8	Rate of subscription p.m.	
9	Whether the applicant has a family or not?	
10	Account number to be allotted by Principal Accountant General (A&E), Haryana	

Place _____

Signature of applicant

Dated _____ 20

(Signature of Head of Office)

Dated:

Office of the Principal Accountant General (A&E), Haryana, Chandigarh.

No._____

Returned to

1

_____with General Provident Fund Account number allotted as mentioned in column 10. This number should be quoted for all future correspondence connected therewith. The nomination form duly accepted is also returned for office record.

(Signature)

Principal Accountant General, Haryana. ********

Substituted vide Notification No. 2/16/2017-4FR, dated 4th December, 2017.

(See rule 9 & 14)

Form of Nomination

(to be submitted in triplicate)

Account No. -----

I, ______ hereby nominate the person(s) mentioned below who is/are member(s)/non-member(s) of my family as defined in these rules to receive the amount that may stand to my credit in the Fund as indicated below, in the event of my death before that amount has become payable or having become payable has not been paid:

		1 st	2 nd	3 rd
1	Name(s) of the nominee(s)			
2	Address of the nominee(s)			
3	Relationship with the subscriber			
4	Age of the nominee(s)			
5	Share payable to each nominee			
6	Contingencies on the happening of which the nomination shall become invalid			
7	Name, address and relationship of the person(s), if any, to whom the right of nominee shall pass in the event of his predeceasing the subscriber			
8	If the nominee is not a member of the family as per provision in these rules, indicate the reasons			
9	Other information, if any			

Place		Signature of the Subscriber
Dated	20	Name in block letters
		Designation

Signature of two witnesses:

Name and Address:

1	Signature
2	Signature

- **Note 1.—** The form of nomination shall be filled in triplicate. Two copies will be sent to Accountant General, Haryana, who will return one copy duly accepted and signed to the Head of Office for office record.
- **Note 2.** If only one person is nominated, the words "in full' should be written against the nominee for point 5. If more than one person is nominated, the share payable to each nominee to cover the whole amount of the Fund shall be specified.

For use by the Head of Office

Nomination received from Sh./M	1s
Designation	on dated for onward
submission to the Principal Accountant C	General (A&E), Haryana.
Dated 20	(Signature of Head of Office)
For use by office of Princip	oal Accountant General, Haryana
No	Date :
Nomination made by Sh./Ms	
Designation,	O/o

is hereby accepted and returned to_____(Head of Office) for office record.

(Signature) Principal Accountant General (A&E), Haryana.

(See rule 33)

Application for advance from General Provident Fund account

Department _____

Address of Head of Office _____

1	Name of the subscriber:	
2	Designation:	
3	Account number (complete):	
4	[Existing [level/pay scale] ¹	
5	Existing pay including dearness pay, personal pay, special pay, if any	
6	Date of joining service :	
7	Date of superannuation :	
8	Balance at credit of the subscriber on the date of the application as below:	
	(i) Closing balance as per latest GPF statement for the year (copy enclosed)	Rs.
	 (ii) Add regular monthly subscription plus lumpsum subscription, if any, after the date of General Provident Fund statement mentioned at (i) above 	Rs.
	(iii) Add refunds of advance(s) after the date of statement mentioned at (i) above:	Rs.
	(iv) Total (i) + (ii) + and (iii):	Rs.
	 (v) Less amount of advance(s) and withdrawal(s) taken after the date of General Provident Fund statement mentioned at (i) above: 	Rs.
	(vi) Net balance at credit:	Rs.
9	Amount of advance required:	Rs.
10	Purpose for which the advance is required:	

Substituted vide Notification No. 2/16/2017-4FR, dated 4th December, 2017.

11	Date	Date of event/ceremony							
12	Rule	under which tl	he adva	nce is	admissik	ble			
13		Full details of advance/withdrawal, if any, taken previously for the same purpose:							
	Sr. Purpose of advance/ Date of drawal No. withdrawal				Amou	unt	from	the office where received	
	1.								
	2.								
	3.								
14		her full recove ous advance:	ery has I	been i	made of th	ne			
15	If the reply to item 14 above is negative then give the following information:-								
	Sr. No.	Purpose of advance	Amou advai		Month of drawal	No. of installme for recove	nts	Advance recovered	Balance of advance
	1.								
	2.								

- Certified that I have utilized the advance(s) taken from my General Provident Fund earlier for the purpose for which the advance(s) was/were sanctioned and I have already submitted the utilization certificate to the Head of Office as required under rule 36.
- 2. Certified that the person for whose ceremony/education etc. the advance has been applied for, is fully and solely dependent upon me.
- 3. Certified that the information given in this application is true and correct and nothing has been concealed or mis-stated therein. I am aware that in case of any concealment or mis-statement of facts, I will be debarred from taking any advance(s) from my General Provident Fund Account for a period of two years.

Dated _____ Signature of the applicant

Name	

Designation _____

Branch _____

(Examination/Verification by the Office)

- This is to certify that the office has checked and verified the details submitted by the subscriber in this application. All the details furnished by the subscriber are verified to be correct.
- The subscriber is entitled to the advance being applied for under the rule 32 and 33;

or

the subscriber is not entitled to the advance applied for and has requested for relaxation in rules on the following grounds:

- (i)
- (ii)
- (iii)

Dated: _____

(Signature of the Head of Office with Seal)

(See rules 38/39/42/43/44)

(to be submitted in duplicate)

Application for withdrawal from GPF account for acquisition of a plot/flat/house and/or construction/additions/alterations of house/flat or establishing business/commercial/industrial for settlement of unemployed or dependent children.

Department _____

Address of Head of Office _____.

1	Name of the subscriber:	
2	Designation:	
3	Account number (complete):	
4	[Existing level/pay scale] ¹	
5	Existing pay including dearness pay, personal pay, special pay, if any	
6	Date of joining service :	
7	Date of superannuation :	
8	Balance at credit of the subscriber on the date of the application as below:	
	(i) Closing balance as per latest GPF statement for the year (copy enclosed)	Rs.
	 (ii) Add regular monthly subscription plus lumpsum subscription, if any, after the date of General Provident Fund statement mentioned at (i) above: 	Rs.
	(iii) Add refunds of advance(s) after the date of statement mentioned at (i) above:	Rs.
	(iv) Total (i) + (ii) + and (iii):	Rs.
	 (v) Less amount of advance(s) and withdrawal(s) taken after the date of General Provident Fund statement mentioned at (i) above: 	Rs.
	(vi) Net balance at credit:	Rs.

Substituted vide Notification No. 2/16/2017-4FR, dated 4th December, 2017.

9	Amount of withdrawal required:					Rs.	
10	Purpose of withdrawal from GPF account:						
	(i) Acquisition of a plot for house						
	(ii) <i>A</i>	Acquisition of a	a built up flat				
	(iii) <i>A</i>	Acquisition of a	a built up hou	se			
	(iv) (Construction o	f House				
	i	Re-payment of nstitution expruint.					
	(vi) F	Repair/Renovat	tion of a hous	e			
11	Rule	under which th	e withdrawal	is admissible			
12	Full c	letails of advar	nce/withdrawa	al, if any, take	n		
	previ	ously for the s	ame purpose:	:			
	No. advance/ No. and o withdrawal Date p					ame of the ffice from where ayment is received	Date of drawal
	1.						
	2.						
	3.						
13	Source of acquisition (please give details of the agency e.g. Haryana Urban Development Authority/Co-op. Housing Society/open Market or any other source						
14		on in whose na	-	-	ar		
	title) enclose proof of ownership/copy of allotment letter						
15	Amount of house building advance taken from the Government under its Scheme, if any.						
16		her withdrawal earlier for this		l Provident Fu	und	Yes/No	

17	If the answer to above is 'yes', please give the	
	details:	
	(i) withdrawal taken for the same unit	(i)
	(ii) withdrawal taken for some other unit(s)	(ii)
	(iii) whether the previous unit has been disposed	(iii)
	off and the advance taken for the same	
	deposited back in the account	
18	If the withdrawal is being applied for a plot with	
	the name of spouse joinly, please indicate who is	
	the first nominee to receive the General Provident	
	Fund accumulations.	

- **Note.** All withdrawals taken for purchase of plot, purchase of house, construction, addition and alteration, repair of house and repayment of loans taken for these purposes should be treated as same purpose.
- Certified that I have utilized the withdrawal(s) taken from my General Provident Fund Account earlier for the purpose for which the withdrawal(s) was/were sanctioned. I have already submitted the utilization certificate to the Head of Office as required under Rule 51.
- 2. Certified that the information given in this application is true and correct and nothing has been concealed or mis-stated therein. I am aware that in case of any concealment or mis-statement of facts, I will be debarred from taking any withdrawal(s) from my General Provident Fund Account for a period of five years.

Dated _____

Signature of the applicant

Name _____

Designation _____

Branch _____

(Examination/Verification by the Office)

- This is to certify that the office has checked and verified the details submitted by the subscriber in this application. All the details furnished by the subscriber are verified to be correct.
- The subscriber is entitled to the withdrawal being applied for under the rule 38/39/42/43/44; or

the subscriber is not entitled to the withdrawal applied for and has requested for relaxation in rules on the following grounds:

- (i)
- (ii)
- (iii)

Dated: _____

(Signature of the Head of Office with Seal)

(See rule 45)

(to be submitted in duplicate)

Application for withdrawal from GPF account for higher education

Department _____

Address of Head of Office ______.

1	Name of the subscriber:	
2	Designation:	
3	Account number (complete):	
4	[Existing level/pay scale] ¹	
5	Existing pay including dearness pay, personal pay, special pay, if any	
6	Date of joining service :	
7	Date of superannuation :	
8	Balance at credit of the subscriber on the date of the application as below:	
	(i) Closing balance as per latest GPF statement for the year (copy enclosed)	Rs.
	 (ii) Add regular monthly subscription plus lumpsum subscription, if any, after the date of General Provident Fund statement mentioned at (i) above: 	Rs.
	(iii) Add refunds of advance(s) after the date of statement mentioned at (i) above:	Rs.
	(iv) Total (i) + (ii) + and (iii):	Rs.
	 (v) Less amount of advance(s) and withdrawal(s) taken after the date of General Provident Fund statement mentioned at (i) above: 	Rs.
	(vi) Net balance at credit:	Rs.
9	Amount of withdrawal required:	Rs.
10	Withdrawal is being applied for higher education of:-	Son/Daughter
11	Name of the child	

Substituted vide Notification No. 2/16/2017-4FR, dated 4th December, 2017.

1

12	Detail	s of the course of Stu						
13	Name	of the institution						
14	Evide	nce of admission						
15	Evide withd	nce of fees to be sup rawal	stify the					
16	Rule u	under which the with	drawal is adr	nissible				
17	Has any advance/withdrawal been taken earlier for this purpose? If yes, the amount of withdrawal taken with detail:							
	Sr. No.	Name of person for whose study advance/withdrawal has been availed	Amount	Name of the office from where payment is received	Date of drawal			
	1.							
	1.							
	1. 2.							

- Certified that I have utilized the withdrawal(s) taken from my General Provident Fund earlier for the purpose for which the withdrawal(s) was/were sanctioned. I have already submitted the utilization certificate to the Head of Office as required under rules 51.
- Certified that the person for whose education the advance has been applied for, is fully and solely dependent upon me.
- 3. Certified that the information given in this application is true and correct and nothing has been concealed or mis-stated therein. I am aware that in case of any concealment or mis-statement of facts, I will be debarred from taking any withdrawal(s) from my General Provident Fund Account for a period of five years.

Dated _____

Signature of the applicant
Name
Designation
Branch

(Examination/Verification by the Office)

- This is to certify that the office has checked and verified the details submitted by the subscriber in this application. All the details furnished by the subscriber are verified to be correct.
- 2. The subscriber is entitled to the withdrawal being applied for under the rule 45; or

the subscriber is not entitled to the withdrawal applied for and has requested for relaxation in rules on the following grounds:

(i)

(ii)

(iii)

Dated: _____

(Signature of the Head of Office with Seal)

(See rule 46)

(to be submitted in duplicate)

Application for withdrawal from GPF account for marriage ceremony

Department _____

Address of Head of Office _____

1	Name of the subscriber:	
2	Designation:	
3	Account number (complete):	
4	[Existing level/pay scale] ¹	
5	Existing pay including dearness pay, personal pay, special pay, if any	
6	Date of joining service :	
7	Date of superannuation :	
8	Balance at credit of the subscriber on the date of the application as below:	
	(i) Closing balance as per latest GPF statement for the year (copy enclosed)	Rs.
	 (ii) Add regular monthly subscription plus lumpsum subscription, if any, after the date of General Provident Fund statement mentioned at (i) above: 	Rs.
	(iii) Add refunds of advance(s) after the date of statement mentioned at (i) above:	Rs.
	(iv) Total (i) + (ii) + and (iii):	Rs.
	 (v) Less amount of advance(s) and withdrawal(s) taken after the date of General Provident Fund statement mentioned at (i) above: 	Rs.

Substituted vide Notification No. 2/16/2017-4FR, dated 4th December, 2017.

	(vi) N	et balance at credit:	Rs.						
9	Amou	nt of withdrawal requ	uired:		Rs.				
10	Purpose for which the withdrawal is required: Marriage of self/son/daughter/ dependent sister								
11	Rule under which the withdrawal is admissible								
12	Date o	of birth of the depend	lent						
13	for ma	ny advance/withdraw arriage? If yes, the an with detail:							
	Name of the office from where payment is received	Date of drawal							
	1.								
	3.								

- Certified that I have utilized the withdrawal(s) taken from my General Provident Fund earlier for the purpose for which the withdrawal(s) was/were sanctioned. I have already submitted the utilization certificate to the Head of Office as required under Rules 51.
- 2. Certified that the person for whose marriage the advance has been applied for, is fully and solely dependent upon me.
- 3. Certified that the information given in this application is true and correct and nothing has been concealed or mis-stated therein. I am aware that in case of any concealment or mis-statement of facts, I will be debarred from taking any withdrawal(s) from my General Provident Fund Account for a period of five years.

Dated _____

Signature of the applicant

Name _____

Designation _____

Branch _____

(Examination/Verification by the Office)

- This is to certify that the office has checked and verified the details submitted by the subscriber in this application. All the details furnished by the subscriber are verified to be correct.
- 2. The subscriber is entitled to the withdrawal being applied for under the rule 46; or the subscriber is not entitled to the withdrawal applied for and has requested for relaxation in rules on the following grounds:
 - (i)
 - (ii)
 - (iii)

Dated: _____

(Signature of the Head of Office with Seal)

(See rule 47)

(to be submitted in duplicate)

Application for withdrawal from GPF account for purchase of motor vehicle

Department _____

Address of Head of Office _____

1	Name of the subscriber:	
2	Designation:	
3	Account number (complete):	
4	[Existing level/pay scale] ¹	
5	Existing pay including dearness pay, personal pay, special Pay, if any	
6	Date of joining service :	
7	Date of superannuation :	
8	Balance at credit of the subscriber on the date of the application as below:	
	(i) Closing balance as per latest GPF statement for the year (copy enclosed)	Rs.
	 (ii) Add regular monthly subscription plus lumpsum subscription, if any, after the date of General Provident Fund statement mentioned at (i) above: 	Rs.
	(iii) Add refunds of advance(s) after the date of statement mentioned at (i) above:	Rs.
	(iv) Total (i) + (ii) + and (iii):	Rs.
	 (v) Less amount of advance(s) and withdrawal(s) taken after the date of General Provident Fund statement mentioned at (i) above: 	Rs.
	(vi) Net balance at credit:	Rs.

Substituted vide Notification No. 2/16/2017-4FR, dated 4th December, 2017.

9		rawal is being applie car, motor cycle, sco							
10	Amou vehicl	nt of withdrawal requ e:	Rs.						
11	Cost	of vehicle (proforma i	nvoice to be	attached)					
12	Has any advance/withdrawal been taken earlier for this purpose? If yes, the amount of advance/withdrawal taken with detail:								
	Sr.Vehicle for which advance/withdrawal has been availedSanction No. and dateAmount office from where payment is received								
	1.								
	2.								
	3.								

- Certified that I have utilized the withdrawal(s) taken from my General Provident Fund earlier for the purpose for which the withdrawal(s) was/were sanctioned. I have already submitted the utilization certificate to the Head of Office as required under rule 51.
- 2. Certified that the information given in this application is true and correct and nothing has been concealed or mis-stated therein. I am aware that in case of any concealment or mis-statement of facts, I will be debarred from taking any withdrawal(s) from my General Provident Fund Account for a period of five years.

Dated _____

Signature of the applicant

Name _____

Designation _____

Branch _____

(Examination/Verification by the Office)

- This is to certify that the office has checked and verified the details submitted by the subscriber in this application. All the details furnished by the subscriber are verified to be correct.
- 2. The subscriber is entitled to the withdrawal being applied for under the rule 47; or

the subscriber is not entitled to the withdrawal applied for and has requested for relaxation in rules on the following grounds:

(i)

- (ii)
- (iii)

Dated: _____

(Signature of the Head of Office with Seal)

(See rules 48)

(to be submitted in duplicate)

Application for withdrawal upto 90% from GPF account during the period one year before the date of retirement on superannuation without any specific purpose/reason

Department _____

Address of Head of Office _____

1	Name of the subscriber:	
2	Designation:	
3	Account number (complete):	
4	[Existing level/pay scale] ¹	
5	Existing pay including dearness pay, personal pay, special pay, if any	
6	Date of joining service :	
7	Date of superannuation :	
8	Balance at credit of the subscriber on the date of the application as below:	
	(i) Closing balance as per latest GPF statement for the year (copy enclosed)	Rs.
	 (ii) Add regular monthly subscription plus lumpsum subscription, if any, after the date of General Provident Fund statement mentioned at (i) above: 	Rs.
	(iii) Add refunds of advance(s) after the date of statement mentioned at (i) above:	Rs.
	(iv) Total (i) + (ii) + and (iii):	Rs.

Substituted vide Notification No. 2/16/2017-4FR, dated 4th December, 2017.

	 (v) Less amount of advance(s) and withdrawal(s) taken after the date of General Provident Fund statement mentioned at (i) above: 	Rs.
	(vi) Net balance at credit:	Rs.
9	Amount of withdrawal required:	Rs.
10	Rule under which the withdrawal is admissible	

Certified that the information given in this application is true and correct and nothing has been concealed or mis-stated therein.

Dated _____

Signature of the applicant

Name _____

Designation _____

Branch _____

(Examination/Verification by the Office)

- This is to certify that the office has checked and verified the details submitted by the subscriber in this application. All the details furnished by the subscriber are verified to be correct.
- 2. The subscriber is entitled to the withdrawal being applied for under the rule 48; or

Dated :_____ (Signature of the Head of Office with Seal)

(See rule 54)

(to be submitted in duplicate)

Application for Final Payment on Retirement/Quitting Service/Transfer to Corporate Bodies/Other Governments

То

The Principal Accountant General (A&E), Haryana, Chandigarh. (Through the Head of Office)

Sir,

It is submitted that -

(a) I am to retire/have retired; w.e.f.

(b) I have been discharged/dismissed; w.e.f.

- (c) I have been permanently transferred/absorbed to ------; w.e.f. ______
- (d) I have resigned finally from Government service; w.e.f. ______ or
- (e) I have resigned service under _____ Government to take up appointment with _____ and my resignation has been accepted with effect from _____ forenoon/afternoon.
- (f) I joined service with ______ w.e.f. forenoon/afternoon.
- 2. My GPF account No. is _____
- 3. I desire to receive payment through my office ______ or through the ______ treasury/sub-treasury. Particulars of my personal marks of identification, left hand thumb and finger impressions (in the case of illiterate subscribers) and specimen signature (in the case of literate subscribers) in duplicate, duly attested by a Gazetted Officer of the Government, are enclosed.

4. I request that the entire amount at my credit with interest, due under the rules, may be paid to me/transferred to ______.

Yours faithfully,

Date	ed	(Signature of Subscriber)
		Name:
		Address:
		(For Use by Head of Office)
1.	Forv actio	varded to the Principal Accountant General (A&E), Haryana for necessary
2.	Sh./	Ms
	(a)	has to retire/have retired; w.e.f.
	(b)	has been discharged/dismissed; w.e.f
	(c)	has been permanently transferred/absorbed to; w.e.f.
	(d)	has resigned finally from Government service; w.e.f or
	(e)	has resigned service under Government to take up appointment with and his/her resignation has been accepted with effect from forenoon/afternoon.
	(f)	He/she has joined service with on forenoon/afternoon.
3.	The	last deduction for subscription to his GPF account was made from his pay in
	the	Office Bill No dated for Rs
	(Ru	pees)Treasury Voucher No
		Treasury, the amount of deduction being Rs
	as s	ubscription and recovery on account of refund of advance Rs

4. Certified that he/she had taken the following advances in respect of which ______ installment of Rs. ______ are yet to be recovered and credited to the Fund Account. The details of advance(s)/withdrawal(s) granted to him during the twelve months immediately preceding the date of his quitting service are also indicated below:-

Sr. No.	Amount of advances/ withdrawal	Place of encashment	Voucher Number and date
1.			
2.			
3.			

- Certified that he/she has not resigned from Government service with prior permission of the State Government to take up an appointment in Central Government or State Government or a Statutory Body under Haryana Government or Government of India.
- Certified that no advance/withdrawal will be sanctioned to the subscriber henceforth without the concurrence of Principal Accountant General (A&E), Haryana.
- 7. Certified that the subscriber/claimant submitted the application on ______.

Dated: _____

(Signature of Head of Office)

(See rule 55)

(to be submitted in duplicate)

Application for Final Payment to the nominee(s) or any other claimants where no nomination subsists

То

The Principal Accountant General (A&E), Haryana, Chandigarh. (Through the Head of Office)

Sir,

It is requested that arrangements may kindly be made for the payment of the accumulations in the GPF account of Sh./Ms _____.

The necessary particulars required in this connection are given below:-

1	Name of the subscriber	
2	Date of birth	
3	Post held by the subscriber	
4	Date of death or disappearance	
5	Proof of death in the form of a death certificate: (issued by the municipal authorities, etc.)	
6	In case of disappearance, date of lodging of report in Police Station	
7	If untraceable, the date of report of Police (copy enclose)	
8	General Provident Fund account number of subscriber (Complete)	
9	Amount at the credit of the subscriber at the time of his death, if known	
10	Details of the nominees alive on the date of death of the subscriber, if a nomination subsists:	

	Sr. No.	Name of the nominee		nship with scriber	Share nomir	e of the nee	Remarks	
	1							
	2							
	3							
11	other t the far	e the nomination han a member o nily, if the subsc ed a family:	f the fam	ily, the det				
	Sr. No.	Name of the no	minee	Relations with th subscrit	e	Age on the date of death	e Remarks	
	1							
	2							
	3							
12	In case no nomination subsists, the details of the surviving members of the family on the date of death of the subscriber. In the case of a daughter or a daughter of a deceased son of the subscriber, married before the death of the subscriber, it should be stated against her name whether her husband was alive on the date of death of the subscriber:							
13	Sr. No.	Name of the No	ominee	Relations with the subscrib	•	Age on the date of death	Remarks	
	1							
	2							
	3							
14		of the Natural/leg at is due to a min			se the			

15	nomina whom t be sup	ubscriber has left no far ation subsists, the name the Provident Fund mon ported by Letter of Prob ssion Certificate etc.)	e of person(s) to ney is payable (to		
16	Sr. No.	Name of the Nominee	Relationship with the subscriber	Address	Remarks
	1				
	2				
	3				
17	The page	yment is desired throug	h the office of		
		/through the _			
		ry/Sub-Treasury. In this			
		ng documents duly atte	-		
		ed Officer/Magistrate are al marks of identificatio			
		Left/Right Hand thumb			
		impressions (in the cas claimants)	•		
	. ,	Specimen signatures in case of literate claimant			
18	Any oth	ner information			

Yours faithfully,

Dated _____

(Signature of claimant)

Name: _____

Address: _____

(For Use of Head of Office)

- 1. Forwarded to the Principal Accountant General (A&E), Haryana for necessary action. The particulars furnished above have been duly verified.
- 2. The General Provident Fund Account number of Sh./Ms. is_____
- 3. He/She died on_____. A death certificate issued by the Municipal authorities has been produced (copy enclosed).
- 4. The last deduction for GPF account of the deceased subscriber was made from his pay for the month of ______ drawn vide Treasury Voucher No. _____ dated _____ in this Office Bill No. _____, dated _____ for Rs. _____ (Rupees ______) Treasury Challan No. _____ dated _____ Treasury, the amount of deduction being Rs. ______ as subscription and recovery on account of refund of advance Rs. ______.
- 5. Certified that he/she had taken the following advances in respect of which ______ installment of Rs. ______ are yet to be recovered and credited to the GPF account. The details of the withdrawals granted to him/her her during the twelve months immediately preceding the date of his/her death are also indicated below:-

Sr. No.	Amount of Advances/ Withdrawals	Place of encashment	Voucher Number and Date
1.			
2.			
3.			
4.			

Certified that the claimant submitted the application on ______ date _____ month _____ year.

Dated:

(Signature of the Head of Office)

(See rule 35)

Sanction Order for Advance

	Sanction is hereby accorded under Rule	of Haryana General
Provi	dent Fund Rules,2016 for the grant of an advance o	f Rs
(Rupe	ees	only) to Shri/
Ms.	fro	om his/her General Provident
Fund	account number to enable	him/her to defray charges on
accou	unt of	<u>-</u> .
2.	The advance will be recovered in of Rs each, commencing succeeding the drawal month	from the salary of next month
3.	The balance at the credit of Shri/Ms	as on
(i)	Balance as per General Provident Fund statement for the year	Rs.
(ii)	Subsequent deposits	Rs.

(iii)	Total of column (i) and (ii)	Rs.
(iv)	Subsequent advance/withdrawals, if any	Rs.
(v)	Balance as on date of sanction {column (iii) minus (iv)}	Rs.

Dated:_____

Signature _____

Name & Designation of Head of

Office _____

Endst. No._____

Dated:_____

Copy forwarded to:--

- 1. The Principal Accountant General (A&E), Haryana, Chandigarh for information and to make a note in the ledger account of the subscriber.
- Shri/Ms. ______with the direction to furnish a certificate to the effect that the amount of Advance obtained from GPF account has been utilized for the purpose for which it was sanctioned within one month from the date of drawal.
- 3. Treasury Officer, _____.

Dated : _____

Signature _____

Name & Designation of Head of

Office _____

(See rule 49)

Sanction order for withdrawal

Sand	tion is	hereby a	accorde	ed under Rule			_of the	e Haryana	Civil
Services (Genera	l Provide	nt Fun	d) Rules, 2016	3 to S	Sh./Ms			
(here ente	er the	name	and	designation)	for	withdrawal	of ar	n amoun	t of
Rs		(F	Rupees	; 					only)
from his/h	er GPF	Accour	t No			to en	able hi	im/her to	meet
expenditur	e in cor	nnection	with						

- 2. The amount of withdrawal is within the limits as prescribed in the conditions meant for this withdrawal.
- 3. The balance at the credit of Shri/Ms. _____ as on the date of sanction is detailed below:-

(i)	Balance as per General Provident Fund statement for the year	Rs.
(ii)	Subsequent deposits	Rs.
(iii)	Total of columns (i) and (ii)	Rs.
(iv)	Subsequent advances/withdrawals, if any	Rs.
(v)	Balance as on date of sanction {columns (iii) minus (iv)}	Rs.

Dated:_____

Signature _____

Name & Designation of Sanctioning Authority _____

Endst.	No.
--------	-----

Dated:_____

Copy forwarded to:--

- 1. The Principal Accountant General (A&E), Haryana, Chandigarh for information and to make a note in the ledger account of the subscriber.
- Shri/Ms. ______ with the direction to furnish a certificate to the effect that the amount withdrawn has been utilized for the purpose for which it was sanctioned within one/two/six months from the date of drawal.
- 3. Head of Office ______.
- 4. Treasury Officer, ______.

Dated _____

Signature _____

Name & Designation of Sanctioning Authority _____

Form No. PF 13

(See rule 53)

Quarterly Statement

Quarterly statement of advances and withdrawals sanctioned during the quarter

from ______ to _____

(To be sent by the Head of Office to his Head of Department)

Sr. No.	Name & designation of the Subscriber:	Office address	GPF account No. (complete)	Whether advance/ withdrawal has been sanctioned	Purpose for which it was sanctioned	Sanction No. and date	Remarks
1							
2							
3							
4							
5						 	
6						 	
8							
9							
10							

Dated :_____

Signatures of Head of Office

Form No. PF - 14

(See rule 53)

Quarterly Statement

Quarterly statement of advances and withdrawals sanctioned during the quarter

from _____ to ___

(To be sent by the Head of Department to the Principal Accountant General (A&E), Haryana)

Sr. No.	Name & designation of the subscriber:	Office address	GPF Account No. (complete)	Whether advance/ withdrawal has been sanctioned	Purpose for which it was sanctioned	Amount	Sanction No. and date	Remarks
1								
2								
3								
4								
5								
6								
8								
9								
10								
11								
12								
13								
14								
15								
16								
18								
19								
20								

Dated : _____

Signatures of Head of Department

Prominent terms defined in Haryana Civil Services Rules

ACP pay scale	Pay
actual travelling expenses	TA
additional increment	Pay
	-
administrative department	Gen.
administrative secretary	Gen.
advance	GPF
advance increment	Pay
age	Gen.
appointing authority	P&A
appointment on regular basis	Gen.
basic pay	Pay
boy service	Pension
cadre	Gen.
cadre post	Gen.
casual leave	Leave
censure	P&A
	P&A
charged person	
child	Gen.
child adoption leave	Leave
child care leave	Leave
commission	P&A
commutation of pension	Pension
commuted leave	Leave
compassionate financial assista	
compensation pension	Pension
compensatory allowance	Allow.
competent authority	Gen.
competent medical authorityLe	ave/Gen.
completed year of service	Leave
composite transfer grant	TA
compulsory retirement	Gen.
compulsory retirement	P&A
compulsory waiting period	Gen.
confirmation	Gen.
consolidated fund	Gen.
controlling officer	Gen.
conveyance allowance	Allow.
cooling period	Gen.
current duty charge	Gen.
daily allowance	TA
day	Gen.
DCRG	Pension
DDO	Gen.
dearness allowance	Allow.
dearness pay	Pay
dearness relief	Pension
deemed suspension	Gen.
dependent	Gen.
deputation	Gen.
•	
deputation allowance	Gen.
deputation out of India	Gen.
dies non	Gen.
disciplinary authority	P&A
dismissal	P&A
duty point	TA
earned leave	Leave
emoluments	Gen.
emoluments	Allow.
emoluments	Pension
emoluments	TA
emoluments	Leave
enhanced family pension	Pension
entry level pay	Pay
ex-cadre post	Gen.
extension in service	Gen.
extraordinary leave	Leave
family	Gen.
· · · · · · · · · · · · · · · · · · ·	0.011.

	s defined in flaryana	
/	family	Pension
١	fee	Gen.
/	feeder post	Gen.
	final payment	GPF
	first appointment	Gen.
-	fixed medical allowance	Gen.
/	foreign service	Gen.
	functional pay scale	Pay
ς.	fund	GPF
	gazetted Government employee	e Gen.
/	Government	Gen.
'n	Governor	P&A
	Government employee	Gen.
•	Government employee	P&A
	GPF Account	GPF
Ń	half pay leave	Leave
		Gen.
۸	Head of Department	
•	Head of Department	GPF
)	Head of Mission	Leave
•	Head of office	Gen.
۸.	headquarters	Gen.
۱	hill compensatory allowance	Allow.
)	holiday	Gen.
۱.	home town	Gen.
۱	honorarium	Gen.
	hospital leave	Leave
	house rent allowance	Allow.
	increment	Pay
)	inter-se-seniority	Gen.
۸.	invalid pension	Pension
	joining time	Gen.
۱.	judicial officer	Gen.
	last pay certificate	Gen.
	leave	Leave
	leave encashment	Leave
	leave not due	Leave
	leave of the kind due	Gen.
	leave salary	Leave
	leave salary contribution	Gen.
Λ.	length of service	Leave
	licence fee	Allow.
n	lien	Gen.
	life certificate	Pension
	local fund	Gen.
/	local holiday	Gen.
'n	local mileage allowance	Allow.
	leave preparatory to retirement	Leave
	market rent	Allow.
	master pay scale	Pay
	matching contribution	Gen.
	maternity leave	Leave
	medical certificate of fitness	Gen.
· \	military pension	Pension
Ì	ministerial employee	Gen.
ì	month	Gen.
è	next below rule	Pay
	nomination	•
	nominee	Gen. Gen.
1		
	NPA officiating appointment	Allow.
	officiating appointment	Gen.
ו ו	officiating pay	Gen.
	organization	Gen.
/	overseas pay	Gen.
·	own vehicle	TA
;	pay	Pay
)	pay in the pay scale	Pay
·	pension equivalent to gratuity	Pension

• • •	Cervices raies	
on	pension	Pension
en.	pension contribution	Gen.
en.	pension disbursing authority	Pension
PF	pension payment order	Pension
en.	permanent Govt. employee	Gen.
en.	permanent post	Gen.
en.	personal pay	Pay
ay	premature retirement	Gen.
PF	prescribed authority	P&A
en.	presumptive pay	Pay
en.	Principal Accountant General	Gen.
ξA	probationer	Gen.
en.	proforma promotion	Pay
λA Σ	pro-rata pension	Pension
PF	provisional pension	Pension
ve	public conveyance	TA
en. PF	purely temporary service	Gen.
	qualifying service	Pay
ve	qualifying service	Pension Leave
en.	quarantine Leave	Gen.
en. w.	quitting service re-employment	Gen.
en.	removal from service	P&A
en.	rent free accommodation	Allow.
en.	residual pension	Pension
ve	retirement on superannuation	Gen.
w.	retiring pension	Pension
ay	retrenchment	Gen.
en.	road mileage allowance	Allow.
on	service book	Gen.
en.	service gratuity	Pension
en.	services	Gen.
en.	services	P&A
ve	shortest route	TA
ve	special disability leave	Leave
ve	special pay	Pay
en.	sphere of duty	Gen.
ve	standard rent	Allow.
en.	statutory body	Gen. Gen.
ve w.	strike study Leave	Leave
en.	subscriber	GPF
on	subsequent appointment	Gen.
en.	subsistence allowance	Gen.
en.	substantive appointment	Gen.
w.	substantive pay	Pay
ve	superannuation pension	Pension
w.	supernumerary post	Gen.
ay	suspension	Gen.
en.	temporary Govt. employee	Gen.
ve	temporary post	Gen.
en.	temporary transfer	Gen.
on	tenure post	Gen.
en.	terminal gratuity	Pension
en.	terminal leave	Leave
ay	termination of services	P&A
en.	tour	TA
en.	transfer	Gen.
w.	transfer in public interest	Gen. TA
en. En	transfer travelling allowance travelling allowance	TA
en. en.	travelling allowance	Allow.
en.	vacation	Leave
	voluntary retirement	Gen.
TA		
TA ay	wilful absence	Gen.
ay		
TA ay ay on	wilful absence	Gen.