

NCRPB CONTRIBUTORY GENERAL PROVIDENT FUND REGULATIONS, 1990

—SEC.. 41 2 THE GAZETTE OF INDIA, APRIL 14, 1990 (CHAITRA 24 3 4. MIS. Kanyakumari District Co—operati ve Spinning Mills Ltd., Arawaymozhi—629301. 5. M/s. Swamiji Mills Limited, 76, P.K.S• Street Sivakasi 1626123 (Kamaraj District) 6. Mis. Pioneer Spinners. Kamudakudi—623719, Paramakudi Taluk, Ramanathapuram Distt. SCHEDULE 3 TN!5610 TN!6357 TN/7707 4 S-3S014/83f83-PP-11 ss-II dated 24-7-87 S-35014/306/83-PF-11 ss-J1 dated 3-12-86 2/1959/DL1/Exempf89t Pt—I/545 dt. 5 6--5—89 27-1-90 31-12-89 6 7-5-89 2/872/83-DLI to 28-1-90 to 2/970/83-DIJ 27-1-93 1-1-90 2/2058/89(DL1 to 1. The employer in relation to each Of the said establish- ment (hereinafter referred to as the employer) shall submit such returns to the Regional Provident Fund Commissioner concerned and maintain such accounts and provide such facilities for inspection. as the Central Provident Fund Com- missioner may direct from time to time

2. The employer shall pay such inspection charges as the Central Government may, from time to time. direct under (a) of sub-section (3A) of Section 17 Of the said Within 15 days from the close of every month

3. All expenses involved in the administration Of the Group Insurance Scheme. including maintenance Of accounts, submi"ion Of returns. payment of insurance premia. trans- fer of accounts. payment of inspection charges etc. shall be borne by the employer

4. The employer shall display on the Notice Board of the establishment, a copy Of the rules Of the Group Insurance Scheme as approved• by the Central Government 'Central Provident Fund Commissioner as and when amended. along- with translation of the salient features thereof in the lan- guage Of the majority Of the employees

5. Whereas an employee. Who is already a member of the Employees• Provident Fund or the Provident Fund of an establishment exempted under the said Act. is employed in his establishment The employer shall immediately admit him as a member of the Group Insurance Scheme and pay neces- sary premium in respect of him to the Life Insurance Cor- poration Of India

6. The employer shall arrange to enhance the benefits available to the employees under the Group Insurance Scheme if the benefits available to the employees under the said Scheme are enhanced so that the benefits available under the Group Insurance Scheme are more than the benefits admissible under the said Scheme. NATIONAL CAPITAL REGION PLANNING BOARD New Delhi. the 19th March 1990 No. C-11031 n '88-NCRPB.—The exercise of the Powers conferred by 17 Of Nation-P Board Act. 1985 (2 of 1985). the Ministry with the previous Government. hereby makes the following Regulations. namely 1. Short title Commencement (1) These regulations may be called the National Capital Region Planning P-nvidrn: F11Qd Reg. llation: 1990. (2) They shall into force on the date their 1st Gazette. Gif90 7. Notwithstanding anything contained in the Group Insurance Scheme, if on the death of an employee the amounts payable under the Scheme be less than the amount that be payable had the employees been covered under said Scheme, the employer shall pay the difference to the heir(S) Of the employee as compen- sation

8. No amendment of the provisions of the Group Insurance Scheme shall be made without the prior approval of the Regional Provident Fund Commissioner concerned and where "any amendment is likely to effect adversely the interest of the employees. the Regional Provident Fund . giving his approval. give a reasonable opportunity shall before any employee to explain their point of view

9. Where for any reason, the employees Of the said establishment do not remain covered under the Group Insurance Scheme of the Life Insurance Corporation of India already adopted by the said establishment. or the benefits to the employees under this Scheme are reduced in any manner, the exemption shall be liable to be cancelled

10. Where for any reason, the employer fails. to pay the premium etc. within the due date, as fixed by the Life Insurance Corporation of India. and the policy is allowed to lapse. the exemption shall be liable to be cancelled

11. In case of default, if any made by the employer in payment of premium the responsibility for payment of assurance benefits to the nominee(s) legal heir(s) of deceased member have been covered under the said Scheme but for grant of this exemption, shall be that of the 12. Upon the death of the member covered under the Group Insurance Scheme the Life Insurance Corporation of India of the assured • Of the nominee(s) 'legal heir(s) Of the deceased member entitled for i' and it within one month from the receipt of claims complete in 211 respect. B. N. SOM Central Provident Fund Commissioner 2..

Definitions In these regulations, unless the context otherwise requires— "Act" the National Region Planning Board Act, 1985 (2 of 1985); (i) "Accounts Officer" means the officer to whom the maintain the Provident Fund Of the subscriber has been assigned by the Board; (iii) the National Capital Region Planning Board constituted under sub-section (1) of Section 3 of the Act; "Chairman" means the Chairman Of the National Capital Region Planning Board' means Dny. leave or subsistence grant as defined in the regulation, includes • (a) dearness pay appropriate to pay, leave salary or subsistence grant, if admissible; (b) any wages paid by Board to employees not remunerated by fixed monthly pay; and (c) any remuneration of the nature of pay received in respect of foreign service: (vi) "family" means (a) in the case Of a male subscriber. the Wife, parents. children. minor brothers, unmarried sisters. deceased son's widow children. and where no parents of the subscriber is alive. paternal grand parents Provided that— if a subscriber proves that the wife has been judicially separated from him or has ceased under customary law of the community to which she belongs. to be entitled to maintenance she shall henceforth be deemed to be no longer a member of the subscriber's family in matters to which these regulations the subscriber subsequently intimate in writing to the Accounts Officer through we shall continue to be so regarded (b) In the case of a female subscriber. the husband. parents. children. minor brothers. unmarried sisters. deceased son's widow and children. and where no parents of the subscriber is alive. paternal grand-parents Provided that— if subscriber by notice in writing to the Accounts Officers expresses her desire to her husband from her husband Shall henceforth be deemed to be no longer a member of the subscriber's family in the matters to which these rules relate. the subscriber's subsequent cancellation of such notice in writing. (viii) "Fund" "The Contributory Provident (NCRPF), and: (viii) "leave" means any kind of leave recognised by the regulations: (ix) "Member secretary" means Secretary Of the Board: (X) in 'remuneration' Region Planning Board Regulations, 1986 • (xi) "year" means financial year: (xii) Any other expression or word used in these regulations which defined either in the Provident Funds Act, 1928 (19 of 1975) in National Capital Region Planning Board Act, 1985 • and 1986 in the sense therein defined 3. Constitution of the Fund (1) The fund shall be maintained in rupees. (2) All amounts paid into Fund these shall be in the account named "The Contributory Provident Fund" and the contribution has within they become due to the subscriber— ing to "Dehors" 4. Conditions of eligibility • (1) These regulations shall apply to (2) For persons employed in the Government or in the Corporation of Delhi, the Regulations shall apply to the 1434 the THE GAZETTE OF INDIA, APRIL 14, 1990 (CHAITRA 24, 1912) (PART III—S.C. (3) If a Board's employee admitted to the benefit of the Fund was previously a subscriber to any other Contributory or non-contributory Provident Fund of the Central or State Government or of any Organisation. the amount of his subscriptions and the contributions in the Contributory Provident Fund or the amount of his subscriptions in the non-contributory Provident Fund. as the case may be. together with interest thereon. shall be transferred to his credit in the Fund. with the of that Government or Organisation. Accounts Officer. along with the (7) Office: •. NOMINATIONS 5. Nominations A subscriber shall at the time of joining the Fund. send to the Accounts Officer. through the Head of Office. a nomination conferring on one or more persons the right to receive the amount that may stand to his credit in the Fund in the event of his death. before that amount has become payable or having become payable has not been paid Provided that. if. at the time of nomination the subscriber has a family. the nomination shall not be in favour of any person other than the members of his family Provided further that the nomination made by the subscriber in respect of any other Provident fund to which he was subscribing before joining the Fund shall. if the amount to his credit in such other fund has been transferred to his credit in the Fund. be deemed to be a nomination made under this regulation until he makes a nomination in accordance with this regulation. (2) If a subscriber nominates more than one person under sub-regulation he shall specify in the nomination the amount or share payable to each of the nominees in such manner as to cover the whole or the amount that stands to his credit in the Fund at any time. (3) For nomination Shall be made in the Form set forth in the First Schedule. (4) A subscriber may at any time cancel a nomination by sending a notice in writing to the Accounts Officer. The subscriber shall. along

with such notice OT separately. send a fresh nomination made in accordance with the provisions of this regulation. (5) A subscriber may provide in a nomination. Sion pew 1 Ica' (a) in respect of any specified nominee. that in the event of his predeceasing the subscriber, right conferred upon that nominee shall pass such other person or persons as may be specified in the nomination, provided that such other persons shall, if the subscriber has other members of his family, be such other member or members. When the subscriber confers such right more than once, persons under this clause, the amount or share payable to each of such in such manner to cover the OF amount to the nominee. The nominee shall become "ever" of the happening of contingency therein Provided that if at the time of his death in the nomination that it invalid in the event of his dismemberment. Provided further that if at the time of his death in the nomination, he shall nominate, in the primary order, that - person through whom - acquiring either in family. If not, then the death of a nominee, of which the, come into: the 1435 Records Officer a notice in writing cancelling the nomination, together with a fresh nomination made in accordance with the provisions of this regulation. (7) Every nomination made, and every notice of cancellation given by a subscriber shall, to the extent that it is valid, take effect on the date on which it is received by the Accounts Officer.

SUBSCRIBER'S ACCOUNT

5. Subscriber's Account—An account shall be opened in the name of each subscriber in which shall be shown (i) his subscriptions; (ii) Contribution made under regulation 11 by Board to his account; (iii) Interest, as provided by regulation 12 on subscription; (iv) Interest, provided by regulation 12 On contributions; (v) advances and withdrawals from the Fund.

CONDITIONS AND RATES OF SUBSCRIPTION

7. Conditions

(1) A subscriber shall subscribe monthly to the Fund when on duty or foreign service but not during the period when he is under suspension: Provided that a subscriber on reinstatement after a period passed under suspension shall be allowed the option of paying in one lump sum, or in instalments, any sum not exceeding the maximum amount of arrear subscriptions payable for that period. (2) The subscriber may, at his option, not subscribe during leave which either does not carry any leave salary equal to or less than half pay or half average pay. (3) The subscriber shall intimate his election not to subscribe during the leave referred to in sub-regulation (2) in the following manner (a) if he is, an officer who draws his own bills, by making no deduction on account of subscription in his first pay bill drawn after proceeding on leave; (b) if he is not an officer who draws his own pay bills, by written communication to the Head Of his Office before he proceeds on leave. Failure to make due and timely intimation shall be deemed to constitute an election to subscribe. The option of a subscriber intimated under this sub-regulation shall be final. (4) A subscriber who has under regulation-20 withdrawn the amount of subscriptions and interest thereon shall not subscribe to the Fund after such withdrawal unless he returns to duty. (5) Notwithstanding anything contained in sub-regulation (1) a subscriber shall not subscribe to the Fund for the month in which quits service unless, the month of the said month, he communicates to the Member Secretary in writing his option to subscribe for the said month

8. Rates The amount of subscription shall be fixed by the subscriber himself, subject to the following conditions, namely (a) shall be expressed in whole rupees; (b) It may be any sum, so expressed, not less than 8.33% of his emoluments and not more than his total emoluments. (2) In the purpose of sub-regulation (1) the emoluments of a subscriber shall be in the case of subscriber in Board's service on or before 31st March of the preceding year, the emoluments to which he was entitled on that date. THE GAZETTE OF INDIA, APRIL 14, 1990 (CHAITRA 24, 1912) (b) Provided that (i) if subscriber was on leave on the said date (ii) (iii) and elected not to subscribe during such leave Or was under suspension on the said date, his emoluments shall be the emoluments to which he was entitled on the first day after his return to duty; if the subscriber was on deputation out of India on the said date Or Was on leave on the said date and continues to be on leave and has elected to subscribe during such leave, his emoluments shall be the emoluments to which he would have been entitled had he been on duty in India; if the subscriber joined the Fund for the first time on a date subsequent to the said date, his emoluments shall be the emoluments to which he was entitled on such subsequent date; in the case of a subscriber who was not in Board's service on or before 31st March of the preceding year, the emoluments to which he was entitled on the first day of his service or if he joins the Fund for the first time on a date subsequent to the first day of his service, the emoluments to which he was entitled on such subsequent date. Provided that, if the emoluments of the subscriber are of a fluctuating nature, they shall be calculated in such manner as the Chairman may direct. (3) The subscriber shall intimate the fixation of the amount of his monthly subscription in each year in the following manner (a) (d) If he was on

duty on the 31st March of the preceding year. by the deduction which he makes in this behalf from his pay bill for that month; If he was on leave on the 31st March Of the preceding year, and elected not to subscribe during such leave or was under suspension on that date, by the deduction which he makes in this behalf from his first pay bill after his return to duty: If he has entered Board's service for the first time during the year, by the deduction which he makes in this behalf from his pay bill for the month during which he joins the Fund; If he was on leave on the 31st March of the preceding year, and continues to be on leave and has elected to subscribe during such leave, by the deduction which he causes to be made in this behalf from his salary for that month; If he was on foreign service on the 31st March of the preceding year. by the amount credited by him into (he) VCR Planning Board's Fund on account of subscription: on the 1st of April in the current year; If his emoluments are of the nature referred to in the '0 sub-regulation in such manner as the Chairman may direct. (4) The amount subscription so fixed may be (a) deducted - at any time during the course of the year; (b) enhanced. or during the course Of the year; or (c) reduced and enhanced as aforesaid Provided that where the amount of subscription is so reduced it shall not be less than the minimum prescribed in sub-regulation Provided further if a subscriber is on leave Without pay or leave on half average pay for a part of a calendar month which he has elected not to subscribe during such the amount payable shall proportionally to the days spent on duty including leave, if otherwise referred to above

9. Transfer to service or deputation out of India • When a subscriber transferred to foreign service or sent 1436 TI-E OF INDIA, APRIL 14, on deputation out of India, he shall remain subject to the regulation of the in the same manner as if he were not so transferred or sent on deputation.

REALISATION OF SUBSCRIPTIONS 10. Realisation of subscription When emoluments are drawn from the Board's Fund in India or from an authorised office of disbursement outside India, recovery of subscriptions on account of these emoluments and of the principal and interest of advances shall be made from the emoluments themselves. (2) When emoluments are drawn from any Other source, the subscriber shall forward his dues monthly to the Accounts Officer : Provided that in the case of a subscriber on deputation Central /State Government or a body corporate, owned or controlled by Central [State Government, the subscriptions shall be recovered and forwarded to the Accounts Officer by Such Government / body. **CONTRIBUTION BY BOARD** 11. Contribution by Board—(a) Board shall, with effect from the 31st March Of each year, make a contribution to the account Of each subscriber : Provided that if a subscriber quits the service or dies during a year contribution shall be credited to his account for the period between the close Of the preceding year and the date of The casualty : - Whereafter that no contribution shall be payable in respect of any period for which the subscriber is permitted under the regulations not to, or does not. subscribe to the Fund, (2) The contribution shall be such percentage of the subscriber's emoluments drawn on duty during the year or period, as the case may be, as has been or may be prescribed by Central Government by general or special Order for its own employees Provided that if, through oversight or otherwise. the amount subscribed is less than the minimum subscription payable by the subscriber under the Sub-regulation (1) of regulation 11 and if the short subscription together with the interest accrued thereon is not paid by the subscriber within such time as may be specified by the authority competent to sanction an advance for the grant Of which special reasons are required Under Sub-regulation (2) of regulation 13 the contribution payable by the Board shall be equal to the amount actually paid by the subscriber Or the amount normally payable by the Board, whichever is less. unless the Board in any particular case, Otherwise directs, (3) If a subscriber is on deputation out of India. the emoluments which he would have drawn had he been on duty in India shall, for the purposes of this regulation be deemed to be emolument; drawn on duty (4) Should a subscriber elect to subscribe during leave. his leave salary shall. for the purposes of this regulation, be deemed to be emoluments drawn on duty. (5) Should a subscriber elect to pay arrears of subscription in respect of any period Of suspension, the emoluments or portion. of emoluments which may be allowed for that period on reinstatement. shall. for the purpose of this regulation be deemed to be emoluments drawn On duty. (6) The amount of any contribution payable in respect of a period of foreign service shall. unless it is recovered from the foreign employer. be recovered by Board from the subscriber. (7) The amount of contribution payable shall be rounded to the nearest whole rupee (fifty paise counting as the next higher rupee). **INTEREST** 12. Interest : (1) The Board shall pay to the credit of the account of a subscriber. interest at such rate as Central Government may from time to time prescribe for its own employees. (2) Interest shall be credited with effect from the 31st March of each year In the following manner (i) (ii) (iii) (iv) on the amount to the credit

of a subscriber on the 31st March of the preceding year. less any sums withdrawn during the current years—interest for twelve months; on sums withdrawn during the current year— interest from the 1st April of the Current year up to the last day of the month preceding the month of withdrawal; on all the sums credited to the subscriber's account after the 31st March of the Preceding — . interest from the date Of deposit up-to the 31st of the current year; the amount of interest shall be round"ed to the nearest whole rupee in the manner provided in sub- regulation (7) of regulation 11. Provided that when the amount standing to the -r t of subscriber has become payable, interest shall thereupon be credited under this regulation in respect only of the period from the beginning of the current year or from the date of deposit. as the case may be, up to the date on which the amount standing to the credit of the subscriber becomes payable- (3) For the purpose of this regulation the date of deposit shall in the case Of recoveries from emoluments W: deemed be the first day Of the month in which they a'c- recovered. and in the case Of amounts forwarded by the subscriber. shall be deemed to be the first day of the month of receipt. if they are received by the Accounts Officer before the fifth day, of that month. but if they are received on or after the fifth day of month, the first day of the next succeeding month : in drawal Provided that where there has been delay of pay or leave salary and allowances Of a subscriber and consequently recovery Of his subscription towards the Fund. the interest on such subscriptions shall be payable fveln the month in which the pay Or leave salary of the subscriber was due under the regulation. irrespective of the in which it Was actually drawn : Provided further that in the case of an amount forwarded in accordance with the proviso to sub-regulation (2) of regu- 10. the date of deposit shall be deemed to be the day of the month if it is received by the Accounts Officer before the fifteenth day of that month : Provided further that where the emoluments for month are drawn and disbursed on the last working day of the same month the date Of deposit shall, in the case Of recovery his subscriptions, be deemed to be the first day Of the succeeding month. (4) In addition to any amount to be paid under regulation 23 interest 'hzaon up to the end Of the preceding that in which the payment is made, or up to the end of the .h2 month in which such sixth month payable whichever of these periods be less. shall be payable to the person to whom such amount is to be paid Provided that where the Accounts Officer has intimated to that person (or the agent a date on which he is pr.pami to make payment in cash. or has posted a cheque in payment to that person. interest shall be payable on"" up to the end Of the month preceding the date so intimated, or the date of posting the cheque. as the case may be • Provided further that where a subscriber on dew 'otion to Centr21/State Government Or a body corporate. owned or controlled by the Central [State Government or an movs registered under the Act, 1860 (21 Of 1860) is subsequently Government body corporate or in effect from a retrospective date. for the purpose of the interest due on the Fund accumulations of the the date of issue of the orders regarding absorption be the date on which the amount to the credit of the subscriber period co with the to be sub ing intc,- NOTE— control involve sub-cr not interest in t . ucc egu tins Fu in th 1437 318t the for T III—SEC. 4] THE GAZEITE OF INDIA, APRIL 14, 1990 (CHAFIRA 24, 2912) if the - uaoscriber became subW, however, to the condi- that the amount recovered as subscription during the period commencing from the date of absorption and ending with the date of issue of orders of absorption shall be deemed to be subscription to the Fund only for the purpose of earning interest under this sub-regulation. NOTE—Payment of interest on the Fund balance beyond a period of 6 months may be authorised by (a) Accounts Officer up to a period Of one year; and (b) the immediate superior to the Accounts Officer up to any period; after he has satisfied himself that the delay in payment was occasioned by circumstances beyond the control Of the subscriber or the person to Whom such payment was to made, and in every such case the administrative delay involved in the matter shall be fully investigated and action, if any required, taken. (5) Interest Shall not be credited to the account of a subscriber if he informs the Accounts Officer that he does not wish to receive it; but if he subsequently asks for interest, it shall be credited with effect from the first April Of the year in which he asks for it. (6) the interest on amounts which under regulation 19 or regulation 20 are repaid to the credit Of the subscriber in the Fund, Shall be calculated at such rates as may be successively prescribed under sub-regulation (1) of this regulation and so far as may be in the manner described in this regulation. (7) In case a subscriber is found to have drawn from the Fund an amount in excess Of the amount standing to his credit On the date of the drawal, the overdrawn amount Irrespective Of Whether the overdrawal Occurred in the course of an advance or a withdrawal or the final payment from the fund, shall be repaid by him with interest thereon in one lump sum, or in default, be ordered to be recovered by deduction in one lump sum, from the emoluments of the

subscriber. If the total amount to be recovered is more than half Of the subscribees emolument, recoveries shall be made in monthly instalments of moieties of his emolument till the entire amount together with interest. is recovered. For this sub-regulation the rate Of interest to be charged on overdrawn amount shall be 21/2% over and above the normal rate on Provident Fund balance under sub-regulation (1). The interest realised on the overdrawn amount shall be credited to the Board's account under a distinct sub-head "Interest on overdrawals from Provident Fund" under the head—other receipts.

ADVANCES FROM THE FUND

3. Advances from the fund The appropriate sanctioning authority may sanction the payment to any subscriber of an advance consisting of a sum of whole rupees not exceeding in amount three months' or half the amount standing to his credit in the Fund, whichever is less, for one or more of the following purposes (a) to pay expenses in connection With the illness, Confinement Or a disability, including where necessary, the travelling expenses of the subscriber and members of his family or any person actually dependent on him (b) to meet cost of higher education, including where necessary, the travelling expenses of the subscriber and members of his family or person actually dependent on him in the following cases. namely (i) for education outside India: for academic, technical, professional or vocational course beyond the High School stage: and (ii) for any medical, engineering or other Or specialised course in India beyond the High School stage, provided that the Course of Study is for not less than three years. (c) (d) (e) to pay Obligatory expenses on a scale appropriate to status which by customary usage the subscriber's has to incur in with betrothal or marriages, funerals or Other ceremonies; (f) the cost of legal proceedings instituted by or against the subscriber. any member Of his family or any person actually dependent upon him, the advance in [his Case being available in addition any advance admissible for the same purpose from any other Board's source. (g) the cost of subscriber's defence where he engages legal practitioner to defend himself in an enquiry in respect of any alleged official misconduct on his part to meet the cost of plot or construction of house for his residence or to make any payment allotment of plot or land by the towards Delhi Development Authority or a State Housing Board or a House Building Co-operative Society. (L) The Chairman may, in special circumstances, sanction the payment to any subscriber of an advance if he is satisfied that the subscriber concerned requires the advance for reasons other than those mentioned in sub-regulation (1). (3) An advance shall not, except for special reason to be recorded in writing, be granted to any subscriber in excess the limit laid down in sub-regulation (1) or until the last instalment of any previous advance : Provided that an advance shall in no case exceed the amount of subscriptions and interest thereon standing to the credit of the subscriber in the Fund. (4) When an advance is sanctioned under sub-regulation (3) before repayment of last instalment Of any previous advance is completed the balance of any previous advance not recovered shall be added to the advance so sanctioned and the instalments for recovery shall be fixed with reference the consolidated amount. After sanctioning advance, the amount shall be drawn on authorisation from the Accounts Officer in case Where the application for Final payment had been forwarded to the Accounts Officer under clause (ii) of sub regulation (3) Of regulation 23. **NOTE 1.** For the purpose of this regulation pay includes pay, dearness pay where admissible. **NOTE 2.** A subscriber shall be permitted to take advance once in every six months under item (b) of sub-regulation (1) of regulation 13

14. Recovery Of advances—(1) An advance shall be recovered from the subscriber in such number of equal monthly instalments as the sanctioning authority directs; such number shall not be less than twelve unless the subscriber so elects and more than twenty-four. In special cases where the amount of advance exceeds three months' pay Of the subscriber under sub-regulation (2) of regulation 13, the sanctioning authority may fix such number of instalments to be more than twenty-four but in no case more than thirty-six. A subscriber may, at his option, repay in more than one instalment in a month. Each instalment shall be number of whole rupees, the amount of the advance being raised or reduced, if necessary, to admit of the fixation Of such instalments. (2) Recovery shall be made in the manner prescribed in regulation 10 for the realisation Of subscriptions. It shall commence with the issue of pay for the month in which the advance was drawn. Recovery shall be made, except with the subscriber's consent he is recipient of subsistence grant or is on leave for ten days or more in calendar month which either does carry full leave salary or carries leave salary equal to or more than half pay or half average pay, as the may be, The recovery may be postponed, on the subscriber's written request, by the sanctioning authority during recovery of an advance Of pay granted to the subscriber.

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If an advance has been granted to a subscriber and drawn by him and the advance is subsequently

disallowed Delore repayment completed the or of the amount withdrawn shall forthwith be repaid to the subscriber to the Fund, or in default, be ordered by the Accounts Officer to be recovered by deduction from emoluments of subscriber in a lump sum or in monthly instalments as may be directed by the authority competent to sanction an advance for the grant of which special reasons required sub-regulation (2) Of regulation 13 : Provided that, such advance is sanctioned, the subscriber shall give an opportunity to explain to the sanctioning authority in writing and within fifteen days of the receipt of communication. Why the repayment shall not be enforced and if an explanation is submitted by the subscriber within the said period of fifteen days for decision; and if an explanation is submitted by him, the repayment of the advance shall be enforced in the manner prescribed in this sub-regulation. (4) Recoveries made under this shall be credited as they made to the subscriber's account in the Fund. 14. If an advance contained in regulations, if the sanctioning authority has reason that money drawn as an advance from the Fund under the regulation utilised for a purpose other than for which sanction given to the subscriber of the money, he shall call upon the subscriber to explain in writing and within fifteen days the receipt of such communication whether the advance was utilised for the purpose for which sanction was given to the drawal of the money. If the sanctioning authority is not satisfied with the explanation given by the subscriber within the said period of fifteen days, authority shall direct the subscriber to repay the amount in question to the Fund forthwith or direct the amount be recovered by deduction in one lump sum from the emoluments of the subscriber even if he is on leave. If, however, the total amount to be repaid is less than subscriber's emoluments, recoveries shall be made by monthly instalments or by deductions from his emoluments till the entire amount is repaid by him. NOTE—The term "emoluments" in the regulation does not include subsistence grant. 15. WITHDRAWALS FROM THE FUND. (1) Subject to the conditions therein, withdrawals shall be sanctioned by the authorities competent to sanction an advance for special reasons sub-regulation (2) Of regulation 13, at any time— (A) after completion of twenty years of service (including any subscriber or within ten years of the date of retirement on superannuation, whichever is earlier, from the amount standing to his credit in the Fund, or one of the following purposes, namely (a) cost of education, including 14, 1990 (CHAITRA 24, 1912) [PART (c) meeting the expenses in connection with the illness including where the travelling expenses, of the subscriber and members of his family or any person actually dependent on him; (E) the completion of fifteen years of service (including unexpired periods of service, any) of a subscriber or within ten years before the date of his superannuation, whichever is earlier, from the amount standing to his credit in the Fund for one or more of the following purposes, namely building or acquiring suitable house built flat for his residence including the cost of the site; repaying an outstanding amount on account of loan expressly taken for building or acquiring a suitable house or ready-built flat for his residence; purchase of a house-site building house thereon for his residence or repaying any outstanding loan expressly taken for amount on account of his purpose; reconstructing or making additions or alterations to a house or a flat already owned or acquired by a subscriber; renovating, additions alterations of unoccupied ancestral house or place other than the place of duty or to house built with the assistance of loan from the Board place other than the place of duty; constructing a house on a site purchased under clause within six months date of the subscriber's from the amount standing to his credit in the Fund for the purpose of acquiring a farm land or business or both. during the course of a financial year, an amount equivalent to year's subscription paid for by the subscriber towards the Group Insurance Scheme for the employees on self-financing and contributory basis. 1. subscriber has availed himself of advance under the Scheme of the Ministry of Urban Development Board for the grant of advance for house-building purpose or has been allowed any assistance from this source from Boards source, shall be eligible for the grant (c). (d) and (i) of final withdrawal under sub-clause (a), or clause (B) for the purposes specified therein and purpose of repayment; of loan taken under aforesaid Scheme subject to the limit specified in the sub-regulation (1) of regulation 17. subscriber has an ancestral house or a house or a place other than the place of his duty with the assistance taken from the Board he shall be eligible for the grant of advance under sub-clause (a) and of clause (B) for purchase of house site of another house or for acquiring a house at the place of his duty. 2. Withdrawal under sub-clauses (f) shall be sanctioned only after a plan of house to be constructed of tin additions or alterations to be duly sanctioned by the local authority. only the plan is approved. NOT a sanction (O) cannot exceed 3, 4% of the under (a), (i), (f). The rules of the formula to be balance of the amount of for the month: amount the Withdrawal under sub-clause (d) or (e) shall also be of the house site

or the name of Wile or husband provided she or he is same as the wife or child of the subscriber. (1) The amount of withdrawal shall not exceed one-half of the amount of subscription or interest thereon, whichever is less. The sanctioning authority may, however, sanction the withdrawal in excess of this limit up to 3/4th of the balance at his credit in the Fund having due regard to the object for which the withdrawal is being made. (ii) The amount of withdrawal for the subscriber and (iii) the amount to his credit in the Fund. Provided that in no case the amount of withdrawal for the subscriber shall exceed the maximum limit prescribed from time to time under Rules 2 (a) and 3 (b) of the aforesaid Scheme. NOTE 1. A withdrawal sanctioned to a subscriber under sub-clause (a) of clause (A) of sub-regulation (1) of regulation 16, may be drawn in instalments, the number of which shall not exceed four in period of twelve calendar months counted from the date of sanction. NOTE 2. In cases, where a subscriber has to pay in instalments for a site or a house or flat purchased, or a house or flat constructed through the Delhi Development Authority or a Yate Housing Board or a Housing Building Society, he shall be permitted to make a withdrawal as and when he is called upon to make payment in any instalment. Every such payment shall be treated as a payment for a separate purpose for the purposes of sub-regulation (1) of regulation 17. (2) A subscriber who has been permitted

17. Conditions for Any withdrawal by a subscriber any on? time limit.- one month or the specified in regulation 16 from the amount of withdrawal to his credit in the Fund shall not ordinarily exceed one-half of the amount of subscription or interest thereon, whichever is less. The sanctioning authority may, however, sanction the withdrawal in excess of this limit up to 3/4th of the balance at his credit in the Fund having due regard to the object for which the withdrawal is being made. (ii) The amount of withdrawal for the subscriber and (iii) the amount to his credit in the Fund. Provided that in no case the amount of withdrawal for the subscriber shall exceed the maximum limit prescribed from time to time under Rules 2 (a) and 3 (b) of the aforesaid Scheme. NOTE 1. A withdrawal sanctioned to a subscriber under sub-clause (a) of clause (A) of sub-regulation (1) of regulation 16, may be drawn in instalments, the number of which shall not exceed four in period of twelve calendar months counted from the date of sanction. NOTE 2. In cases, where a subscriber has to pay in instalments for a site or a house or flat purchased, or a house or flat constructed through the Delhi Development Authority or a Yate Housing Board or a Housing Building Society, he shall be permitted to make a withdrawal as and when he is called upon to make payment in any instalment. Every such payment shall be treated as a payment for a separate purpose for the purposes of sub-regulation (1) of regulation 17. (2) A subscriber who has been permitted

of a subscriber ontng for service under a Public Enterprise may, if he so desires, be transferred to his new Provident Fund Account under the Enterprise if the concerned Enterprise also agrees to such a transfer. If, however, the subscriber does not desire the transfer or the concerned Enterprise does not operate a Provident Fund, the amount aforesaid shall be refunded to the subscriber

20. Retirement of Subscriber "—When subscriber— (a) has proceeded on preparatory retirement (b) has been permitted to retire been declared by a competent medical authority to be unfit for further service, the amount of and interest thereon standing to his credit in the share, upon application made by him in that behalf to the Accounts Officer, become payable to the subscriber • provided that the subscriber, if he returns to duty, shall "cent where the Board decides otherwise, repay to the Fund for credit to his account, the amount paid to him from the Fund in pursuance of this rule with interest thereon at provided in regulation 12 in cash or securities or in cash in securities by instal-, -ments or otherwise, by recovery from his emoluments or as far as he directed by the authority competent to grant: for the extent of which, special regulation (2) of regulation 13. sons or 21 _ Procedure on death of a subscriber— Subject to any rule made under regulation 22 on the death of a subscriber before the amount to his credit has become payable, or where, the amount has become payable, before payment made • the leaves family if a nomination made the subscriber in with the provisions of regulation in favour of a nominee or members of his family subsists, the amount standing to him in the Fund or the Part thereof to which relate- is specified in the nomination; if no such nomination in favour of a member member of the family, of the subscriber or if such nomination a part of the amount standing to his credit in the Fund, the whole amount or the part which the does not re- as case may be, notwithstanding nomination pertaining to be in favour of any person or other than members of his family in the members of his in shares provided, that share payable to • (1) sons who have attained majority: If there are children parts of he had the under Act. c. 4] THE GAZETTE OF INDIA, APRIL 14, 1990 (PART 24, 1912) (2) of a son who has married daughters of a deceased son whose husband -alive- If there is any member of the family other than those specified in Clauses (2), (3) and (4) provided also that the widow or widows and the child or children of a son shall receive between them in equal shares the share which that son would have if he had survived the subscriber and had been exempted from the provisions of clause (1) of the first proviso. NOTE—Any sum payable under these regulations to a member of the family of a subscriber vests in such member On the death of the subscriber: Of -Action 3 Of the Provident Funds Act, 1925. (iii) the subscriber leaves no family, if a nomination made by him in accordance with the provisions of regulation 5 in favour of any person or subsists, the amount standing to his credit in the Fund or the Part thereof to which the nomination relates, shall to his nominee or nominees in the specified in the nomination, NOTE 1. When a nominee is a dependant of the subscriber in clause (c) of Section 2 of the Provident Funds Act, 1925, the amount vests in such nominee under sub-section (2) Of Section 3 of that Act. NOTE, 2. ,When the Subscriber leaves no family and no nomination -made by him in accordance with the provisions of regulation 5 -subsists or if such nomination relates only to part of the amount standing to his credit in the Fund, the relevant provisions of clause and sub-clause (in •of clause . Of sub-section of Section 4 of the Provident Funds Act, 1925, are applicable to the whole amount -or •the part thereof to- •which •the nomination does not, relate, 21-A. Insurance Scheme •.—On the death of the subscriber, or before 30th September, 1991 and to whom regulation 19-R does not apply the entitled to receive the amount standing to the credit of the subscriber shall be paid by the Accounts Officer - additional amount equal to the average balance in the account during the three years immediately preceding the death -the condition-that - the balance the credit of the subscriber shall not at any time during the three years preceding the month of death have fallen below the limits of • Rs. 4,000 in the case of a subscriber who held, for the greater part of the aforesaid three years, a the maximum of the pay scale of which is Rs. 1300 more; . (ii) Rs. 2500/- in the case of a subscriber who has held, • for the greater part of... the aforesaid period of three years, a post the maximum of the pay scale of which is Rs. 900/- or more but less than Rs. 1300/-. (iii) Rs. 1000/- in the case of a subscriber who has held, for the greater part of the aforesaid period of three years, a post the maximum of the pay scale of which is Rs. 291 or more (iv) Rs 1000,- in the case of a subscriber who has held, for the greater part of the aforesaid period of three years, a post the maximum of the pay scale which is less than Rs. 1000/- .—Additional amount payable under this regulation not exceeding Rs. 10,000 /- the has in at five at the time of his death. 11—19 21-B. Insurance - the death amount credit shall be paid by the Accounts Officer equal to the average balance in the account during the three years immediately preceding the death of the subscriber.

mediately the death Of such subscriber« subject to the condition •that . (a) the balance at the credit of such subscriber shall not at any tim: during the three years preceding th- month of dea•h hav: fallen below the Fmits Of - G) Rs. 12.000/- in the case of a subscriber who has held for the greater part Of the aforesaid perithl of three years, a post the maximum of the pay scale of which is Rs. 4000/- or more. RS. 7500/- in the case of a subscriber Who held for the greater part of -.the. aforesaid period of three years. a post the maximum Of the pav scale of which is Rs. 2900 t - or more but less than Rs. 4000/- . (iii) Rs. 4500!- in the case of a subscriber who has held -for the gTeater part of the aforcasai" period- of three years. a post the maximum Of the pay scale of which is Rs. 11ft/- or more hut than Rs. 29M/- _ (iv) Rs. 3000/- in the case of a subscr;ber who has held for • the greater part of the aforesaid 2eriod of three years. a the maximum ac•f the•mv scale of which is less than Rs. 1151 1b) The addition] .amount payable under 'his tion shall not exceed Rs. 30.00C (c) The subscriber has Dut in at least five years service at the tir-m• of his 'her death. Note 1. The average balance shall be worked out on the basis....of the balance at the credit of- the subscriber at the end of ench of the 36 months. preceding the month in which the death occurs. For this out-pox, as also for checking the min:rnm balance preecribed above- The balance at the end of March. shall include the annual interest credited in terms of. regulation 11. and. If the last of the aforesaid 36 months is not Mm•ch. the balance at the end of said last month shall in- clude intereqt in respect of the period from the be- ginning of the financial year in Which death occurs to the end of the said last month. 2 Payment under this scheme should be in Note:•— , whole Tf duo includes n fraction of rt'p»e it should be rndund?d to the nearest rupee (50 Daise counting as -the higher rupee). Note :-3. Any sum Dayable under this scheme is in the natnre of ingnrnnc•• money -and, therefore- the statutorv nro- tection ziven by Section 3 of Funds Act. 1925 (Act 19 Of 1929 does eply 10 sums pavab!e under scheme. The scheme also applies to those subscribers to the funds who are transferred to an Autonomous , oreanisa;on rnrvrpsion of ? Government Vepartment such a body and who on such transfer. oot in term. of Colion given tn tc Fond. in accordance v:ith th?se regulation€. Note '-5 (a) Tn 0\$ Board emplyee has nrimilted to r--fits of the Funds under regulation •1 hw dies before ccgmole•ron of three •years Df service or ag I-noy be. yr.-re of service from dat' of the vad'•r the previous emclover in respect whereof the of h: subccrintior. • for our-n-OC.P o e c13vse (a) and clause 1442 THE GAZETTE OF INDIA, APRIL 14, 1990 NOCe 5 In car Of a Board emplyee who has been admitted to the benefits of the Funds under regula- tian 4 but dies Erfore completion Of three years of service or as the case may be. five years of service from the date Of his admission to the Fund. the Of his service under the previous employer in resr*ct whereof the amount of his -subscrip!ion and the employer's contribution, if any, together with in terest have been receiv«l shall count for purpose cf clause (a) and clause (c) (b) case Of persons appointed on tenure basis and in the Case Qf re-employed service ren- from the date of such appointment or re- employment. as the case may be. only will count for purposes Of this regulation. (c) The scheme does not apply to persons appointed on contract basis. Note 6 budget estimates Of in respect Of this scheme will be prepared by the Accounts Officer res- ponsible for maintenance of lhe account of the Fund having reprd to the trend of ekpenditure. in the same manner estimates are prepared for other retirement benefits. PDVCATIONS 22. IHucti0n to the condition that no deduc- tim may be made which reduces the credit by rnGre than the amount of any contribution by Board with interest thereon credited under regulation 11 and 12. before the amount standing to the credit of the subscriber in the Fund is paid out of the Fund. (A) ne Chairman may direct the deduction therefrom payment to the Board of- (i) all amounting representing such contribution and interest. if the subscriber is dismissed from service due to misconduct. insolvency or ineffeency Provided that where the Chairman is satisfied that such d«iuction would cause exception! hardship to the subscriber, he may, by order. exempt from such deduction an arnmInt not exceeding two-thirds Of the amount of such contribution and interest which would have been to 'he subscriber- if he had retired on medical grounds further that if any such order of dismissal is subsequently cancelled. the amount so deduc.•ed Shall On his reinstatement ia the service be reolaeec' to his credit in the Fund (ii) all amounts representino such contribution and interest. if the sutBcriber within five years of the commencement of his service as such, re- signs from the service or cease'; to be an em- plovee under Board otherwise than by reason Ot death. surrranuaão:i. a competent medical authority that he is unfit for further service. or the abolition of the post Or the reduction of establishment. (B) the Chairman mev direct the deduction therefrom and Davmen' to the Board of any amount due under a liability incurred by subscriber to Board. NM-F. 1. For the purrx•se Of sub-clause (iii Of Clavse (A) Of this regulation- (a) the Of five years shall be reckoned from the of the

corporate service under Board (b) resignation from service in Order to take up appointment in mother nanzrtmen' of the Central Government or under the State Government or a body corporate owned or controlled by Government (CHAITRA 24, 1912) [PART LI—SEC. 4 or an organisation, registered under the Societies Registration Act, (21 Of 1860) without any break and with proper permission of the Board, shall be treated as resignation from board service. NOT F 2 The powers Of the Chairman under this regulation may, in respect Of the amounts referred to therein, also be exercised by the authority competent to sanction an advance for the grant Of which special reasons required under sub-regulation (2) of regulation 13, PAYMENT 23. Manner of payment of amount in the Fund.—(1) When the amount standing to the credit Of a subscriber in the Fund or the balance thereof after any under regulation 22 becomes payable, it shall be the duty of the Accounts Officer after satisfying himself when no *Xch deduction has been directed under that regulation, that no deduction is to be made, to make payment on receipt of a written application in this behalf as provided in sub-regulation (3) (2) If the person to whom, under these regulations, any amount is to be paid, is a lunatic for Whose estate a Manager has been appointed in this behalf under the Indian Lunacy Act, 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 to the person having charge of such lunatic and Accounts Officer shall pay only the amount which he thinks fit to the person having charge Of the lunatic and the surplus, if any, or such part thereof, as he thinks fit, shall be paid for the maintenance of such members of the lunatic's family as are dependent on him for maintenance. (3) Payments Of the amount withdrawn shall be made in India only. The persons to whom amounts are payable shall make their own arrangements to receive payment in India. The following procedure shall be adopted for claimment by a subscriber, namely (i) To enable a subscriber to submit an application for withdrawal Of the amount in the Fund, the Head of Office shall send to every subscriber necessary forms either one year in advance of the date which he attains the age of superannuation, or before the date of his anticipated retirement, if earlier. With instructions that they should be returned to him duly completed within a period of one month from the date of receipt of the forms by the subscriber. The subscriber shall submit the application to the Accounts Officer through the Head of Office or for payment of the amount in the Fund, application shall be made (A) for the amount standing to his credit in the Accounts Statement for the year ending one year prior to the date of his superannuation, or his anticipated date of retirement, or (B) for the amount indicated in his ledger account in case the Account Statement has not been received by the subscriber. Head of Office shall forward the Accounts Officer indicating the amount of advances which are still current and the number of instalments yet to be recovered and also indicate the withdrawals, if any, taken prior to the period covered by the Statement of the subscriber's account sent by Accounts Officer. The Accounts Officer shall, after verification with the ledger account, issue an authority for the amount III—SEC. THE GAZETTE OF INDIA, APRIL 14, 1990_ (CHAITRA 24, 1912) 1443 Regulation of 'be from an authorised officer in the application at least a month before the date of superannuation but payable on the date Of (iv) The authority mentioned in clause (iii) will constitute the first instalment of payment. A second authority for payment will be issued as soon as possible after superannuation. This will relate to the contribution made by the subscriber subsequent to the amount mentioned in the application submitted under clause (i) plus the refund of instalments against advances which were current at the time of the first application. After forwarding the application for the final payment to the Accounts Officer, advance/withdrawal may be sanctioned but the amount Of advance/ withdrawal shall be drawn on an authorisation from the Accounts Officer who shall arrange this as soon as the formal sanction Of sanctioning authority is by him. PENSIONABLE SERVICE 24. Procedure on transfer to service) if a subscriber is permanently transferred to a pensionable service under the Board, he shall at his option, be entitled (a) to continue to subscribe to the Fund, in which case he shall not be entitled to any pension: Or (b) to earn pension in respect of such pensionable service, in which case, with effect from the date Of his permanent transfer (i) he shall cease to subscribe to the Fund, (ii) the amount of contributions by Board with interest thereon standing to his credit in Fund shall be repaid to Board, (iii) the amount Of subscriptions together with interest thereon standing to his credit in the Fund shall be transferred to his credit in the General Provident Fund, 10 which thereafter he shall subscribe in accordance with the rules Of that Fund; and (iv) he shall thereupon be entitled to count towards pension service, rendered prior to the

date Of permanent transfer. to the extent permissible under the relevant Pension Rule. (2) A subscriber shall communicate his option under sub-regulation (1) by a letter to the Accounts Officer within three months of the date Of the order transferring him permanently to service; and if no communication is received in the Office of the Accounts Officer within that period, the subscriber shall be deemed to have exercised his option in the manner referred to in clause (b) of that sub-regulation. PROCEDURE REGULATIONS 25. Number of account to be quoted at the time Of the Of subscription - When paying a subscription in India, either by deduction from emoluments or in cash, subscriber shall quote the number of his account in the Fund, communicated to by Accounts Officer. Any change in the number shall similarly be communicated to the subscriber by the Accounts Officer. (A) As soon as at the end of March of each year, the Accounts Officer shall send to each subscriber a statement Of his account in the Fund showing the Opening balance as on the 1st April of the year, the total amount credited or debited during the year, the total amount of interest, credited as on the 31st March of the year and the closing balance on that date. The Accounts Officer shall attach to the statement Of account an enquiry whether the subscriber— desires to make any alteration in any nomination made under regulation 5 or under the corresponding rule heretofore in force; has acquired a family in cases where the subscriber has made no nomination in favour of member of his family under the proviso to sub-regulation (1) Of regulation 5, (2) Subscribers Should satisfy as to the correctness Of the annual statement and errors should be brought to the notice of the Accounts Officer within three months from the date of the receipt of the statement. (3) The Accounts Officer shall, as required by subscriber once, but not more than once, in a year inform the subscriber of the total amount standing to his credit in the Fund at the end of the last month for which his account has been written. GENERAL 27. Relaxation of the provisions of the regulation in individual cases the Chairman satisfied that the operation in any of these regulations causes or is likely to cause undue hardship to a subscriber, he may, notwithstanding anything contained in these regulations, deal with the case Of such subscriber in such manner as may appear to him to be just and equitable.

28. Interpretation.—If any question arises relating to the interpretation of these regulations it shall be referred to the board whose decision thereon shall be final.

29. Administration Of Funds.—The Fund shall be administered by Member Secretary.

30. Investment of Funds —. The Fund shall be invested on the pattern and in the securities approved by the Government from time to time.

31. All decisions & Orders issued by the Central Government in amplifications/clarifications of Contributory Provident Fund (Central Services) Rules 1960 in relation to its own employees would apply mutatis mutandis to the employees of this Board. Similarly amendments/modifications/ additions to the General Provident (Central Services) Rules, 1960 made from time to time by the Central Government for its own employees would apply mutatis mutandis to the employees of the board. Amendments/changes to regulations shall be carried out in consultation with the Ministry of Finance / Deptt. of Pension and Pensioners' Welfare. 1444 Dated this...., 1990. THE GAZETTE OF INDIA, APRIL 14, 1990 (CHAITRA 24, SCHEDULE [(regulation 5 FORM OF NOMINATION 1912) [PART III—subscriber hereby nominate the person(s) mentioned below who is/are member(s)/ non-member(s) of my family as defined in regulation 2 of the National Capital Region Planning Board Contributory Provident Fund Regulation, 1990 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. Name and full Relationship Age of the Share payable Contingencies on Name, Address address of the subscriber with the nominee Subscriber. Nominee. to each nominee, the happening of which, the nomination will become invalid, and relationship of the person(s) if any, to whom the right of nominee shall pass in the event of his/ her predeceasing the subscriber. If the is not a member of the family as provided in regulation 2 indicate the reasons. day of 19... Signature of the subscriber.. Name in block letters Designation In (b) family Provision Two witnesses Lo signature Name and address 2. Signature • Space for use by the Head of Office/Finance & Accounts Officer Nomination by Shri/Smt./Kumari Date of receipt of nomination Designation Signature of Head of Office/Finance & Accounts Officer Designation Date ART —SEC. 4] 'for subscriber . (a) Your name may be filled in. (b) Name of the fund may be completed suitably, (c) Definition of term family as given in the National Capital Region Planning Board Provident Fund Regulation, 1990 is reproduced below family means: (i) In the case Of male subscriber, the wife or wives, parents, children, minor brothers, unmarried

sisters. deceased son's Widow and children and where no parents of the subscriber is alive, a parental grand- parents. Provided that— If a subscriber proves that his wife, has been judi- cially separated from him or has ceased under the :custwuary law. Of. the cmmunity V>..which she be- longs to be entitled to maintenance she shall hence- deemed to be no longer. member of the subscriber's family in matters to which these rules relate unless the subscriber subsequently . -intimates in •writing 10 the Accounts Officer that she shall continue to be so regarded. (ii) in the case a fennie subscööet. the .hvsband, parents, children, minor. brothers. unmarried sisters. deceased son's widow and children, and where no parents of the subscriber is alive, a parental grand parents. that— if a subscriber by notice in writing to the Accounts Officer expresses her desire to exclude her husband . from her family, the husband shall hencefoHh be deemed to be no longer member of the subs- criber's family in matters to which ehese. I-ules relate tmless the subscriber subsequently cancels such notice in writing. Nole : Child means legitimate child and includes an adopted one. where adoption is recognised by the versonal governing the subscriber. ("Ili) (vi) 14, Wéb -012) '*45 Heaneahē_ *\$on Planning Boud Act, 1985 (2 of 1985); "AcauhTs •Omccr" to whom the duty to Ln#intain the Fund account of the sGbscriber has been by the Board; . "Board" means the National Capital Region Plan- ning Board constituted under sub-section (l) OE Section 3 of the Act; "Chairman • • means the Chairman Of the Board; eqpolurhents" means pay, leave salary or subsis- tewe grant as defined in the regulations and includes : — (a) dearness . pay appropriate to pay, leave salary or subsistence grant, if admissible; 1b) -apy by Boa_ld to employees not remunerated by 'fixed monthly pay; and (c) any remuneration of the nature of pay received in respect Of foreign service "family" rheans : (a) : in : the cag of a Subscriber, the wife ..pargnts,.. Children, minor brothers, uumaITied sisters. decaied son's widow and children, and where no parents of the subscriber is alive, paternal grand parents Provided' that— the if a subscriber proves that his wife has been judicially separated from him or bas ceased under customary law of the community to which she belongs, - to be entitled to maintenance she Sha] henceforth be deemed to bc no longer a member of the subscriber's family in matters to which these regulations relate unless the subscriber subsequently intimate in writing to Accounts Officer that she shall continue to be so regarded. case of a female subscriber. the husband, parents, . children, minor brothers. unmarried . sisters, deceased son's widow and children. and where no parents of the subscriber is alive, a paternal grand- parents (e) (g) Col _ 4 If only one pers.c.n IS n•uminated the words •Sin full" should be written against the nominee. If more than one. is nominated. the share uay- able to each nominee over tne whole amount of the Provident Fund shall be specified. Col. Death of nominee(s) Siac,uld not be men tioned as contingency in this colu_mn Col. 6 DO not mention your name Dr_aw line across the blank space below last..entry to prevent insertion of any name after you have signed. o. C-11031/1/88-NCRPB.— In exercise of .the powers onferred by section 37 of Lhe National Capital Region Plan- ning -Board Act, 1985 (2 of 1985), the Board with the pre- Tious approval Of the Central Government. hereby makes the following Regulations, namely • l. Short- title and Commencement : f l) These regulations may be called the National Capital Region Planning Board General Provident Fund Regulations, 1990 (2) They shall come into force on the date of their publication in lthe Official Gazette. 2, Definitions : in these regulations the context otherwise requires Provided that— .ii'4 subscriber by notice in writing to the Accounts Officers expresses her desire to ex- clude.her husband from her family, the husband shall henceforth be deemed to be no longer Io member of the subscriber's family in matters to which these rules relate. unless the subscriber subsequently cancels such notice in writing. "Fund" means "The General Provident (NCRPB) Fünd: p.a. means any kind of leave recognised by the (viii) regulations; (ixi t' Member Secretary" means Member Secretary of the Board: ."regultions" means National Capital Region Plan- ning Board Regulations. 1986; "year" means a financial year: Any other expression or word used in these regu- (xii) 12tions which is defined either in the Provident Funds Act, 1925 (19 of 1925) or in the National Capital Region Planning Board Act, .1985 and the National Capital Region Planning Board Regula- tions. 1986 is used in the sense therein defined. Constitution ot the Fund 11) Th2 fund shall be maintained in rupees. (2) 'All sums..iliid inLo Fuad under these regultflinps 'ball be in the books of the Board to au acéount named ', 'The General Provident (NCRPB) Fund Account". Sums of which payment has not 1446 THE GAZETTE OF INDIA, APRIL 14, 1990 (GIAITR-A 24, 1912) IPART m—SBC. (6) Immediately on the death Of a nominee in Of been taken within six months After they bæome pay- whom no special provision has been made in the Domination able uhder thee regulations shall be transferred to under clause (a) Of sub- regulation (5) or on the ocarrence •Deposits" ailer 31 1st March Of lbe year and tl-eated of any by reason

of which Lhe nomination under the ordinary rules relating to "Depodts". invalid in pursuance of clause (b) of Sub-regulation (5) or the proviso thereto, the subscriber shall send to the Accounts Officer a notice in writing cancelling the nomination, to- employees after a continuous service of one year, all re- gether with a fresh nomination made in accordance with the employees pensioners [other than those eligible for admission provisions of this regulation. to the Contributory Provident (NCRPB) Fund] and all permanent Board employees shall subscribe to the Fund 7) Every nomination made, and every notice of can- Provided that no such employees as has been required or cancellation given by a subscriber shall, to the extent that it is permitted to subscribe LO a Contributory Provident Fund valid. take effect on the date on which it is received by the shall be eligible to join or continue as a subscriber to the Accounts Officer. Fund, While he retains his right to subscribe to such Fund. SUBSCRIBER'S ACCOUNT NOMINATIONS 6. Subscriber's Account—An account shall be opened in 5.) A subscriber shall at the time of the name Of each subscriber in which shall be shown :— joining the Fund, send to the Accounts Officer through the Head Of Office a nomination conferring on one or more (i) his subscriptions; persons the right to receive the amount that may stand to (ii) interest, RS provided by Regulation 11, on Subs- his credit in the Fund in the event of his death, before that ccriptions; amount has become payable or having become payable has not been paid. (iii) advances and withdrawals from the Fund. Provided that where a subscriber is a minor, he shall be CONDITIONS AND RATES OF SUBSCRIPTIONS required to make the nomination only on his attaining the age Of majority

7. Conditions of 1) A subscriber shall subscribe monthly to the Fund except during the period Provided further that a subscriber who has family at the when he is under suspension- time of making the nomination shall make such nomination only in favour of a member or members of his family. Provided that a subscriber may, at his option. not subscribe during leave which either does not carry any leave Provided further that Lhe nomination made by lbe subs- salary or carries leave salary equal to or less than half pay criber in respect Of any other provident fund to which he or half average pay. was subscribing before joining the Fund shall, if the amount to his credit in such other fund has been transferred to his Provided fullhel that a subscriber on reinstatement after credit in the Fund, be to be a nomination duly a period passed under suspension shall be allowed the option made under this regulation until he makes a nomination in of paying in one lump sum, or in instalments, any sum not accordance with this regulation. exceeding the maximum amount Of arrear subscription payable for the period. (2) If a subscriber nominates more than one persons under sub-regulation (1). he shall specify in the nomination the (2) The subscriber shall intimate his election to subs- amount or share payable to each of the nominees in such cribe during the leave referred to in the first proviso to sub- manner as to cover the whole of the amount that may regulation (1) in the following manner stand to his credit in the Fund at any time. (a) if he is an officer who draws his own bills. by making no deduction On account of subscription in (3) Every nomination shall be made in the Form set forth his first pay bill drawn after proceeding on leave; in the First Schedule. if he is not an officer who draws his own pay bills. (4) A subscriber may at any time cancel a nomination by by written communication to the Head of his sending a notice in writing to the Accounts Officer. The Ojjiice before he proceeds on leave. subscriber shall. along with such notice or separately, send a fresh nomination made in accordance with the provisions Failure to make due and timely intimation shall be deemed of this regulation. to constitute an election to subscribe. (5) A subscriber may provide in a nomination— The option of a subscriber intimated under this sub• (a) in respect Cf any specified nominee, that in the regulation shall be final event of his predeceasing the subscriber, the right conferred upon that nominee shall pass to such (3 ' A subscriber has under Regulation-18 withdrawri other person Or persons as may be specified in the the amount standing to his credit in the Fund shall no! nomination, provided that such Other person or subscribe lo the Fund after such withdrawal unless he returns persons shall. if Lhe subscriber has other members to duty. of his family. be such other member or members. Where the sunbscriber confers such a right on more 8. Rates of subscription—1) The amount Of subscription than one Derson under this clause. he shall soecify he fixed hv the subscriber himself. subject to the follow- the amount or share payable to each of such per- ing conditions. nameiy sons in such manner as lo cover the whole Of the (a) It shall be expressed in whole rupees' amount payable to the nominee (b) It may be any sum, so expressed not less than 6% (b' that lhe nomination shall become invalid in . the Of his emoluments and not more than his total event Of the happening of a contingency specified emoluments. therein. Provided that in the case of a subscriber who has pre- Provided that if at the time of

making the nomination the viously been subscribing to R Board's Contributory Provident subscriber has no family. he shall provide in The nomination Fund at lre higher rates of 81/3 per cent. i: may be an} that it shall become invalid in the evenl of Ins subsequently sum. so expressed-no t less than 81 j 3 per cent. of emolu- acquiring a family. men!. and not more his total emolumeLts : Provided if the of making the nomi- When a Boards servant elects 10 subscribe a-I the nation the subscriber only one member of the family. minimum rate Of of g] / 3 per cep' the case he shall pluvide in the nomination that lbe right conferred mav be, the fraction of a ruoee he rounded upon the i,ate nominee under clause (a) shall become to the nearest who)e rupee. p. counting as tne invalid in rthe event of his subsequently acquiring other member OT members in his family. next higher rupee. men PART III—szc. 4] THE GAZETIE OF INDn, APRIL .14, 1990 (CHAITR& 24, 1912) 1447 (2) For the purpose oi sub-regulation (1) the einolu• ments Of a subscriber shall be : (a) in the case of a subscriber who was in Boards service on the 31st March of the preceding year, the emolu- mems to which he was entitled on that date Provided that— (i) if the subscriber was on leave on the said date and elected not to subscribe during such leave or wa•: under suspension on the said date, his emoluments shall be the emoluments to which he was entitled on Brst day after his return to duty; (ii) if the subscriber was on deputation out of India on the. said date or was on leave on the said date and continues to be on leave and has elected to subscribe during such leave. his emoluments shall he the emoluments iO which he would have been entitled had he been on duty in India: (b) in the case of a subscriber who was not in Board-s service on the 31st March of the preceding year. the emoluments to *hieh he was enti!led on the day he joins the fund. 3) The subscriber shall intimate The fixation Of the amount Of his mon:hlu •tlhqcRIPTION in each year in the following manner If he was On dut', on the J 1st March Of the pre- ceding year- by the deduction which he makes in this behalf from his pay bill for that month: If he Was On leave on the 31st March of the pre- ceding year, and elected not to subscribe during such leave or was under suspension On that date, by the deduction which he makes in this behalf from his first pav bill after his return to dutv: I c) If he has entered Board•s service for the first time during the year_ by the deduction which he makes in this behalf from his pay bill for [he month during which he joins the Fund: (d) Tf Wwas öñ leave on the March of the pre- ceding year. and continues to be on leave and has elected to subscribe during such leave. by the deduction which he causes to be made in this he- half from his for that month. If he Was On foreign service on the 31st March of the preceding ye•or. bv the amount credited by him into the NCR manning Board's Fund on account Of subscription for the month of April in the cur- rent year; The of subscription so fixed may be— (a) rÜced once at any time during. the course of the year, (b) enhanced twice during the course of the year: Or (c) reduced and enhanced as aforesaid : Provided that when the amount of subscription is so reduced it shall not be less than the minimum prescribed in sub-regulation (1) • Provided further that if a subscriber is on leave without pay leave On half pay or half average pay for a part of a calendar month and he has elected not to subscloë during strh leave, the amount of suhscription payable shall be pro- portionate to the number of days spent on duty including leave, if any. other than those referred to above

9. Transfer to foreign ferrice or depuration ont of India.— When a subscriber is transferred to foreign service or sent on deputation out of India. he shall remain subject to the regulations of the Fund in the same manner as if he were not so transferred or sent on deputation. Realitarion cf Subscrptions IO. of subscription. (1) emoluments are drawn from the Board's Fund in India or from an autho- rised omce digubrsement outside India, recovery Of sub- scriptions on account of these emoluments and ot the principal and interest of shall be made from the emoluments themselves. (2) When emoluments are •drawn from any other source, the subscriber shall forward his dues monthly to the Ac- counts Officer ; Provided that in lbe ease subscriber on deputation to Central /State Government or a body corporate, owned or controlled by Central/State Government, Lhe subscrip- lions shall be recovered and forwarded to the Accounts Officer by such Government 'body. (3) If a subscröer fails to subscribe with effect from the date on which he is requiral to join the Fund or is in default in any month or months during the course of a year other- wise than is provided in regulation 7, the total amount due to the Fund on account of arrears of subscription shall. with interest thereon at the rate provided in Rule I l. forlh- with be paid by the subscriber to the Fund or in default be ordered by rhe Accounts Officer to he recovered by de- duction from the emoluments of the subscriber by instul- ments or othenwise_ as may be directed b.: authori!'. competeni to sanction an advance icr grant of special reasons are required under Suh-regulation regulation 12. Provided that subscriber:. whose depoGls enrry no interest shall not bc required to pay interes,;

INTEREST i 1- Subject to the provisions of sub-reg.'- lation (5), Board shall pay to the credit Of the account of a subscriber interest. at such rate as- may be determined for each year according to the method of calculation prescribed from time to time by the Government of India for its own employees. (2) Interest shall be credited with effect from the last day in Iii) each year in the following manner on the amount to the credit Of a subscriber on the last day of preceding year, less any sums withdrawn during the current years—interest for twelve months On sums withdrawn during the current year— Interest from the beginning of the current year up to the last day of the month preceding the month of withdrawal on all the surnG Credited to the subscriber's account after the last day of the preceding year—interest from the date of deposit upto the end of the cur- lent year; the Å•ouM Of interest shall be rounded 10 the rupee (0.50 paise counting as the next higher ; Provided that when the amount standing to the credit Of a subscriber has become payable. interest shall thereupon be credited under this regulation in respect only ot 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 becomes payable. (3) In this regulation. the date Of deposit shall in the case of recoveries from emoluments be deemed 10 be the firs: day of the month in which it is recovered. and in the case of amounts forwarded by the subscriber, shall be deemed to be the first day of the month of receipt. if it is received by the Accounts Officer before the fifth day of that month. but if it is received On or after the fifth dav Of that month, the first day of the next succeeding month Provided that where there has been delay in the of pay or leave salary and allowances of a subscriber and consequently the recovery of his subscription towards the Fund, the interest on such subscriptions shall be payable from the month in which the pay or leave salary of thc subscriber was due under the rezulation. irrespective Of the month in which it was actually drawn Provided further that in the case of an amount forwarded in accordance with the proviso to ion 52) of 148 OF mom, "RIL 14, 1m on) [PALT m—g-Sæ. - * regulation the dxe of depoät *all be to be the fi: day of the month if it is reäeived by the Account: Officer before the fifteenth day Of that month Provided further thac where the emoluuents for a month are drawn and disbursed on the last working day of the same month the dale of deposit shall. in Che case Of re-covery- of his subscriptions, be deemed to be the first day Of the succeeding month. (4) In addition to any amount to be paid under regu- latioa 17, 18 or 19, interest thereon up to of the tbag is such amount, become payable whichever of these periods be less, shay-. be payable to the person to such amount is to be paid Provided that where the Accounts Officer has intimated to that person (or the agent) a date on which he is pre- pared to make payment in cash. or has posEd a CÉWwe In payment to that person. interest shall be payable only up to the end of the month preceding the date so intimated. the date or posting the cheaue. as the case may be Provided furlhe" where •kubscriber on deputation Io Central/&ate Government or a body corporate. owned controlled by the Central/ Sta:e Government or an auto- organisation registered under the Societies Recistra- Act, 1860 (21 of 1860) is subsequently absorbed in such Government or body corporate or organisation with effect from a retrospective date. for the purpose of calculat- ing the interest due on the Fund accumulations of the subscriber. the date of issue of the orders regarüng ab- orptioo be deemed to be the gate whW1 ammmt to the credit of the subscriber payeHe iect. however, to the condition that the amount ecoeered as subscnotion during the period commencing from the date of absorption and ending with the date of iRsue of orders of absorption shall be deemed to be subscription to for the purpose of awarding under NCfrE.—Payment of interest on the balance beyopd a of 6 months may be authorised by— (a) Accounts Officer up to a period Of one yeac: and tb) the immediate superior to the Accounts Officer up Io any period: aner has personally himseu delay in was occasioned by circumgancq con- pay- to in and Etion, if any t 5) Interest shall not be credited to the account of a subxxiber if bc informs the Accounts Omcer that he does not wish to receive it; but if he subsequenqy asks for in- terest. it shall be credited with effect from the first day bf ADVANCES FLOM THE FUND 12. Advanc fund— I may sanctLon t appropnate sanc- of a sum of whole rupees and not exceeding in amount three month's pay or half the standing to his credit in the Fund, whichever is amount less. for one or more of the following purposes (a) (b) (c) (d) (e) to pay expenses in connection with the illness. confinement Or a disability, including where neces- sary, the travelling expenses of and to meet cost of hig±Er education, including where neassary, the travelling expenses Of the subscriber and members of his famüy or any person actually dependent on him in the following cases. namely ior education outside india tor academic. technical. profession or vocational course be- yond the High School Stage: and @ iiii for medical. engineering or other tectini•-.. or specialised course in India bevond rhe High Schoel stat_ 'e. provided that

the COLI for not less than three years. to pay obligatory expenses On a sc3ie appropriate to the subscriber's status which by customarv usage the subscnber has to incur in connection with bctorrhal or marriages. funerals or other Cerg- omes: to meet the cost of Legal proceedings instituted by against the any nwmbcr of his famny or any actually dependent upon him. the advance in this case being available in addi- tion to any advance for the same pur- pose from Board's any other source_ to meet the cost of the subscribe?s defence where he a legal practitioner to himself in an enquiry in respect of any aHeged omcial misconduct en his part. to meet cost of plot Or construction of house or dat for his residence or to make any payment towards the allotment of plot or flat by the Delhi Development Authority Or a Stare Housing Board or a House Building Co-operative Society. (I-A) The Chairman may. in circum- sution the any Rbøcriber of an if he is utZed •tba concerned requires the atvance for reanns other I-A) The Chairman may. in speciat circumstances. sanc- tion the payment to any subscriber of an advance if he is satisfied that the subscriber concerned requires the advance for reasons Other than those mentioned in sub-regulation the year in which he asks for it. An advance shall not, except for special reasons to (6) In case a subscriber is found to have drawn from the Fund an amount in excess cf the amount standing to his credit On the d'lt2 Of the drawal. the overdrawn amount. irrespective of whe:her the overdrawal occurred in the course be recorded in writing, be -granted—to any subscriber in excess of the limit laid down in sub-regulation (1) or until repøymnt of the last of any previout. _4dvgnsg. (3) %hen an advance is sanctioned under sub-regulato (2) repayment of l&St instalment of any previous of an advance or withdrawal or the final payment advance is completed the balance of any previous advance the fund. shall be repaid bv him with interest thereon in one lump sum. or in defaultv. be ordererd to be recovered by deduction in one lump sum, from the emoluments of the subscriber. If the total amount to be recovered is 'more than half of the subscriber's emoluments, recoveries ishan be made in monthly instalments ot moieties of his 'em&uments till the entire amount together with interest, tis recovered. For this sub-regulation the rage of interest ' land above the normal I-ate on Provid< Fund balance = lunder sub-regulation (1) . The interest realised op the overdrawn amount shall be credited to the Board's a distinct sub-head rovident Fund" under the head and the instalments for recover.' shall be fixed with refer- ence to the consolidated amount- (4) After sanctioning the advance, the amount shall be drawn - on, an authorisation from the Accounts Officer in case where the application for Final payment had Seen for- wardd -'to the Accounts Officer under clause regulation (3) Of regulation 20. Nore 1.—For the purpose of this regulation. pay, dearness pay where admissible. Z.—A subscriber Shali be permitted advance iu every six mouths under item regulation (1) of regulation•12. (ii) of sub- pay includes to take an (b) of m—szc. 4] *ecoverv of An advance shall be re- Cove from the subscriber in such number of equal monthly instalment as the sanctioning authority may direct; -but such number shall not be les than twelve unless the subscriber so elects and more than twenty-four. In speciid case where the amount of advance exceeds three months' pay Of the subscriber under sub-regulation (2) Of reeu'ation 12. the sanctioning authority may fix such number of instal- ments to be more than twenty-four .but in no case more than thirty-six. A subscriber may, at his option, may repay in more than one instalment in a month. Each instalment shall be a number of whole rupees. the amount of the advance being raised or if necessary, to admit of the fixation Of such instalments. (2) Recoverv shall be made in the manner prescribed in regulation 10 for the realisation of subscriptions. and shall commence with the issue of pay for the month followinz the one in which the advance was drawn. Recovery shall not be made, except with the subscriber's consent while he is in reæint of subsistence grant or is on leave for ten dnyg Or more in a calendar month which either does not carry any leave salary or carries leave salary equal to Or less than half pay or half average pay. as the case may be ne recovery may be postponed. on the subscriber's written request. by the sanctioning authority during recovery of an advance Of pay granted to the subscriber. (3) Tf an advance has been granted to a subscriber and drawn by him and the advance is subsequently disallowed before repayment is completed the whole or balance of the amount withdrawn shall forthwith be revaid by the subscriber to the Fund. Or in default. be ordered bv the Accounts OMcer to be recovered bv deduction from the emoluments of the subscriber in a lump sum or in monthly instalments not exceeding twelve as mgv he directed hv the authoritv competent to sanction an advance for the grant rrf which special reasons are required under sub-regulation (2 of regulation 12, Provided that. before such advance is disallowed. the subscriber shall be given an opportunitv to exolain to the sanctioning authority in writinQ and within fifteen davs of the receipt Of the communication whv the repavment shall not be enforced and if an explanation is submitted hv the subwriber within the said period of fifteen davs. it shall

be referred to the Chairman for decision: And if no explanation within the said period is submitted by him, the repayment of the advance shall be enforced in the manner prescribed in this Regulation. (4) Recoveries made Under this rule shall be credited to the subscriber's account in the Fund. 14. Wrong use of advance.—Notwithstanding anything contained in these rules, if the sanctioning authority has reason to doubt that money drawn as an advance from the Fund under the rule 12 has been utilised for a purpose other than that for which sanction was given to the drawal of the money, he shall communicate to the subscriber the reasons for his doubt and require him to explain in writing and within fifteen days of the receipt of such communication whether the advance has been utilised for the purpose for which sanction was given to the drawal of the money. If the sanctioning authority is not satisfied with the explanation furnished by the subscriber within the said period of fifteen days, he 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 one sum from the emoluments of the subscriber even if he has left. If, ever, the total amount to be repaid is more than half the subscriber's emoluments, the recoveries shall be made in monthly instalments of his emoluments till entire amount is repaid by him. 15. Withdrawal from Subject to the conditions specified therein, withdrawals may be sanctioned by the authority competent to sanction an advance for special reasons under sub-rule 12. (A) After completion of twenty years of service (including broken periods of service, if any) of a subscriber "IUE GAZETTE OF INDIA, APRIL 14, 1990 (CHAITRA 24, 1912) 1449 within ten years before the date of his retirement on superannuation, whichever is earlier, from the amount standing to his credit in the Fund, for one or more of the following purposes, namely (7) meeting the cost of higher education, including (c) where necessary, the travelling expenses of the subscriber or any child of the subscriber in the following cases, namely : (i) for education outside India for academic, technical, professional or vocational course beyond the High School stage, and (ii) for any medical, engineering or other technical or specialised course in India beyond the High School stage; meeting the expenditure in connection with the betrothal, marriage of the subscriber or his sons or his daughters, and any other female relation usually dependent on him; meeting the expenses in connection with the illness including where necessary, the travelling expenses, of the subscriber and of his family or any person actually dependent on him; (B) After the completion of ten years of service (including broken periods of service, if any) of a subscriber or within ten years before the date of his retirement on superannuation, whichever is earlier, from the amount standing to his credit in the Fund for one or more of the following purposes, namely : building or acquiring a suitable house or ready-built flat for his residence including the cost of the site : repaying an outstanding amount on account of loan expressly taken for building or acquiring a suitable house or ready-built flat for his residence : purchasing a house-site for building a house thereon for his residence or repaying any outstanding amount on account of loan expressly taken for this purpose reconstructing or making additions or alterations to a house or a flat already owned or acquired by a subscriber ; renovating, additions or alterations or upkeep of an ancestral house at a place other than the place of duty or to a house built with the assistance of loan from the Board at a place other than the place of duty : (f) constructing a house on a site purchased under Clause (c) : (C) Within six months before the date of the subscriber's retirement, from the amount standing to his credit in the Fund for the purpose of acquiring a farm land or business premises or both (D) Once during the course of a financial year, an amount equivalent to one year's subscription paid for by the subscriber towards the Group Insurance Scheme for the Board's employees on self-financing and contributory basis. NOTE 1. subscriber who has availed himself of an advance under the Scheme of the Ministry of Urban Development from the Board for the grant of advance for house-building purpose or has been allowed any assistance in this regard from Board's source, shall be eligible for the grant of final withdrawal under sub-clause (a) and (B) for the purposes specified therein and also for the purpose of repayment of any loan taken under the aforesaid Scheme subject to the limit specified in the proviso to sub-rule 16. If subscriber has ancestral or built house at a place other than the place of his duty with the assistance of loan taken from the Board he shall be eligible for the grant of final withdrawal under sub-clause (a) and of clause (B) for purchase of 2 house site or for construction of another house or for acquiring ready-built flat at the place of his duty. 1450 THE GAZETTE OF INDIA, APRIL 14, 1990 (CHAITRA 24, 1912) NOTE -2. Withdrawal under sub-clauses (a), (d), (f) of clause (B) shall be sanctioned Only after a subscriber has submitted plan of the house to be constructed or of the additions or alterations to be made, duly approved by the local municipal body of

the area where the site or house is situated and only in cases where the plan is actually got to be approved.

NOTE 3. The amount Of withdrawal sanctioned under sub- Clause (b) of clause Shall not be reduced by the amount of previous withdrawal. The formula to be followed is (the balance on date of application together with the amount Of previous withdrawal under sub-clause (a) reduced by the amount of previous withdrawal. The formula to be followed is (the balance on date plus amount of previous withdrawal (s) for the house in question) minus the amount of the previous withdrawal.

NOTE 4. Withdrawal under sub-clause or (d) of clause (B) shall also be allowed where the house site or house is in the name of wife or husband provided she or he is the first nominee to receive Provident Fund money in the nomination made by the subscriber.

NOTE 5. Only One withdrawal shall be allowed for the same purpose under this regulation. In the marriage or education of different children or illness on different occasions or further addition or alteration to house or flat reduced by a fresh plan duly approved by the local body of the area where the house or flat is situated not be treated as the same purpose.

Second Or subsequent withdrawal under sub-clause or (f) of clause (P) for completion of the game house shall be allowed to the limit laid down NOTE 3.

NOTE v. A withdrawal under this regulation shall not be sanctioned if an advance under regulation 12 is being sanctioned for the same and at the same time.

(2) Whenever a subscriber is in a position to satisfy the competent authority about the amount standing to his credit in the General Provident Fund Account with reference to the latest available statement of General Provident Fund Account together with the evidence of subsequent contribution, the competent authority may itself sanction withdrawal within the prescribed limits, as in the case of a refundable advance. In doing so, the competent authority shall take into account any or refundable advance already sanctioned by it in favour of the subscriber. Where, however, the subscriber is not in a position to satisfy the competent authority about the amount standing to his credit or where there is any doubt about the admissibility of the withdrawal applied for, a reference may be made to the Accounts Officer by the competent authority for ascertaining the amount standing to the credit of the subscriber with a view to enable the competent authority to determine the admissibility of the amount of withdrawal. The sanction for the withdrawal should prominently indicate the General Provident Fund Account Number and the Accounts Officer maintaining the accounts and a copy of the sanction for withdrawal should invariably be endorsed to that Accounts Officer. The sanctioning authority shall be responsible to ensure that an acknowledgement is obtained from the Accounts Officer that the sanction for withdrawal has been noted in the ledger account of the subscriber. In case the Accounts Officer reports that the withdrawal as sanctioned is in excess of the amount to the credit of the subscriber or otherwise inadmissible, the sum withdrawn by the subscriber shall forthwith be repaid in lump by the subscriber to the Fund and in default of such repayment, it shall be ordered by the sanctioning authority to be recovered from his emoluments either in a lump sum or in such number of monthly instalments be determined by the Chairman.

(3) After sanctioning the amount shall be drawn on an authorisation from the Accounts Officer in cases where the sanctioning authority has forwarded to the Accounts Officer, of 16. Conditions for withdrawal Any sum withdrawn for any purpose specified in the standing to his credit in the Fund shall not ordinarily exceed One-Petf, month's salary, or the amount of the advance, [PART sanction the Withdrawal of an amount in excess of this limit up to 31st of balance at his credit in the Fund having due regard to (i) the object for which the withdrawal is being made, (ii) the status of the subscriber, and (iii) the amount to his credit in the Fund. Provided that in no case the maximum amount of withdrawal for any purpose specified in clause (B) of sub-regulation, (1) of regulation IS shall exceed the maximum limit prescribed from time to time under Rules 2 and 3 (b) Of the Scheme of the Ministry of Works and Housing 'the Board. for the grant Of advances for house-building purposes, or has been, allowed any assistance in this regard from any other source, the sum withdrawn under this sub-rule together with the amount of advance taken under the afore-said Scheme or the assistance taken from any other Board's source shall not exceed the maximum limit prescribed from time to time under Rules 2 (a) and 3 of the aforesaid Scheme.

2) A Subscriber Who has been permitted to withdraw money from the Fund under regulation 15 shall satisfy the sanctioning authority within a reasonable period as may be specified by that authority that the money has been utilised for the purpose for which it was withdrawn, and if he fails to do so, the whole of the sum so withdrawn or so much thereof as has not been applied for the purpose for which it was withdrawn shall forthwith be repaid in one lump sum by the subscriber to the Fund and in default of such repayment, it shall be ordered by the sanctioning authority to be

recovered from his emoluments either in sum or in such number of monthly instalments, as may be determined by the Chairman. Provided that, before repayment of a withdrawal is enforced under this sub-rule, the subscriber shall be given an opportunity to explain in writing and within fifteen days of the receipt of the communication why the payment shall not be; and if the sanctioning authority is not satisfied with the explanation submitted by the subscriber within the said period of fifteen days, the sanctioning authority shall enforce, the repayment in the manner prescribed in this regulation. (A subscriber who has been permitted under sub-clause (a) or sub-clause (b) of clause (B) of sub-regulation (1) of regulation 15 to withdraw money from the amount standing to his credit in the Fund, shall not be entitled to the possession of the house built or acquired or house-site purchased with the money so withdrawn, whether by way of sale, mortgage other than mortgage to the Board, gift, exchange or otherwise, without the previous permission of the Chairman. Provided that such permission shall not be necessary for the house or house-site being leased for, any not exceeding three years, or if it is being mortgaged in favour of a Housing Board, Nationalised Banks, the Life Insurance Corporation or any other Corporation owned or controlled by the Central Government which advances loans for the construction of a new house or for making additions or alterations to an existing house. The subscriber shall submit a declaration not later than the day of December of every year to whether the house or house-site, the same he continues in his possession or has been mortgaged, otherwise let out aforesaid and shall, if so produced, be the sanctioning authority. On or before the specified date that authority in that behalf, a mortgage or lease deed and also the document on which his title to the property is based (J 41 OF INDIA, APRIL 14, 1990 (CHAITRA 24, 1912) 145 any time before his retirement, the subscriber with the possession of the house or house-site without obtaining the previous permission of the Chairman, he shall forthwith repay the sum so withdrawn by him in a lump sum to the Fund, and in default of such repayment, the sanctioning authority shall, after giving the subscriber a reasonable opportunity of making a representation cause the said sum to be recovered from the emoluments of the Subscriber either in a lump sum or in such number of monthly instalments, as may be determined by the subscriber. Who has already drawn or may draw in future under regulation 12 for any of the purposes specified in Sub-regulation (1) of regulation 12 may convert at his discretion by written request addressed to the Accounts Officer, through the sanctioning authority, the balance outstanding to a lump sum. It is a final withdrawal on his satisfying the conditions laid down in regulations 15 and 16. FINAL WITHDRAWAL OF ACCUMULATIONS IN THE FUND 17. Final/ Of When a subscriber quits the service, the amount standing to his credit in the Fund shall be paid to him. Provided that a subscriber, who has retired from the service and is subsequently reinstated in the service shall, if he so desires, do so by the Board, any amount paid to him from the Fund in pursuance of regulation 17 with interest thereon at the rate provided in regulation 11 in the manner provided in the proviso to amount so repaid shall be credited to his account in the Fund. Explanation: A subscriber, who is granted leave shall be deemed to have quit the service on the date of compulsory retirement or on the date of extension of service. Explanation — A subscriber other than one who is appointed on contract or one who has left service and is subsequently re-employed with or without a break in service shall not be deemed to quit service. NOTE.—Transfers include cases from service in order to take up appointment in another Department of the Central Government or State Government without any break and with the previous permission of the Board. - in cases where there has been a break in service, it shall be deemed to the joining time on to a different station same shall hold good in cases of re-employment followed by immediate employment. Explanation — When a subscriber, whether one who is appointed on contract or one who has retired from service and is subsequently re-employed, is transferred, without any break, to the service under Central, State Government or a body corporate owned or controlled by Central, State Government, or an autonomous registered under the Societies Act, 1860, the subscription together with interest thereon, shall not be paid to him but shall be transferred with the consent of that Government/body, to his new Provident Fund account. That Government/body, transfers shall include cases of resignation from service in order to take up appointment under Central Government or a body corporate owned or controlled by Central, State Government or an autonomous under the Societies Registration Act, 1860, without any break and with the previous permission of the Board. The transfer to the new post shall not be treated as a break in service if it does not exceed the joining time. Board servant on transfer from one to another. Provided that the amount of subscription together with interest thereon, of a subscriber on transfer from one to another, shall be transferred to his new Provident Fund Account under the Enterprise if concerned Enterprise if he so desires.

also agrees to such a transfer. however. the subscriber does not desire the transfer or the concerned Enterprise does not: Operate a Provident Fund. the amount aforesaid shall be refunded to the subscriber

18. Retirement Of Subscriber—When a subscriber— (a) has proceeded on leave preparatory to retirement. or (b) while on leave. has been permitted to retire or been declared by a competent medical authority to be unfit for further service. the amount standing to his credit in the Fund shall. Upon application made by him in that behalf to the Accounts Officer. become payable to the subscriber : that the subscriber. if he so directs. shall where Board decides otherwise. repay to the Fund [or credit to his account. the amount paid to him from the Fund by him pursuant to this regulation with interest thereon at the rate provided in regulation 11 in cash or securities in cash and partly in securities, by instalments or otherwise. by recovery from his emoluments or otherwise. as may be directed by the authority competent to sanction an advance for the grant of which. special reasons are required under section (2) of regulation 12. 19. death of a subscriber —On the death of a subscriber the amount standing to his credit shall become payable. or where the same has become payable. before he has made a nomination— made by the subscriber in accordance with the provisions of the Insurance Scheme heretofore in force for members of his family. the amount standing to his credit in the Fund. or the part thereof to which relates nomination of his or non-relatives in the nomination. no such nomination in favour of a member or members of the family. of the subscriber subsists. such nomination relates. only to a portion of the amount standing to his credit in the Fund. the whole amount or the part thereof to which the nomination does not relate. as case may be. shall not stand in nomination reporting to be in force. persons other than a member or members of his family. become payable to the members of his family in equal shares : Provided that no share shall be payable to— (i) a deceased member; (ii) sons of a deceased member who have attained majority; (iii) married daughters of a deceased member whose husbands are alive; (iv) there is any member of the family specified in clauses (3) and (4) : Provided that the widow or and the children of a deceased member shall receive between them all parts of the share which that member would have received if he had the subscriber and had been exempted from the provisions of clause (i) of the first proviso when the subscriber leaves no family. a nomination by him in accordance with the provisions of the Insurance Scheme or the corresponding in force of an. the amount standing to his credit in the Fund. or the part thereof to which relates nomination of his or non-relatives in the nomination. shall become payable to his nominee in the proportion specified in the nomination. THE GAZETTE OF INDIA, APRIL 14, 1990 (CHAITRA 24, 1912) [PART III—SEC. 4 (19-A. Insurance Scheme) the death of a member on or before 30th September, 1991 and to whom 19-3 does not apply, the amount standing to the credit of the subscriber shall be paid by the Accounts Officer an additional amount equal to the average balance in the account during the three years immediately preceding the death of such subscriber subject to the condition that— (a) the balance at the credit of such subscriber shall not at any time during the three years preceding the month of death have fallen below the limits of— (i) Rs. 4,000 in the case of a subscriber who has held, for the greater part of the aforesaid period of three years. a post the maximum of the pay scale of which is Rs. 1,300 or more; (ii) Rs. 2,500/- in the case of a subscriber who has held. for the greater part of the aforesaid period of three years. a post the maximum of the pay scale of which is Rs. 900/- or more but less than Rs. 1,300/-; (iii) Rs. 1,500/- in the case of a subscriber who has held. for the greater part of the aforesaid period of three years. a post the maximum of the pay scale of which is Rs. 291 /- Or more but less than Rs. 900/-; (iv) Rs. 1,000/- in the case of a subscriber who held. for the greater part of the aforesaid period of three years. a post the maximum of the pay scale of which is less than Rs 291 (b) The additional amount payable under this regulation shall not exceed the ceiling of Rs. 10 lakhs. (c) the subscriber has put in at least five years service at the time of his death. 19-B. Deposited Insurance Revised Scheme—On the death of the subscriber. the person entitled to receive the amount standing to the credit of the subscriber shall be by the Accounts Officer an additional amount equal to the average balance in the account during the three years immediately preceding the death of such subscriber. subject to the condition that : (a) the balance at the credit of such subscriber shall at any time during the three years preceding the month of death have fallen below the limits of— (i) Rs. 12,000/- in the case of a subscriber who has held. for the greater part of the aforesaid period of three years. a post the maximum of the pay scale of which is Rs. 4,000/- Or more. (ii) Rs. 7,500/- in the case of a subscriber who has held. for the greater part of the aforesaid period of three years. a post the maximum of the scale of which is Rs. 2,900/- more less than Rs. (iii) Rs. 4,500 in the case of a subscriber who has held. for the greater part of the aforesaid period of three years. a post the maximum of the pay scale of which is Rs. 1,151 /- Or more but less than Rs. 2,900/- (iv) Rs. 3,000/- in the case of a

subscriber who has held, for the greater part of the aforesaid period of three years, a post the maximum of the scale of which is less than Rs. 1151/- (b) The additional amount payable under this regulation shall not exceed Rs. 30,000/-. (c) The subscriber has out in at least 15 years at the time of his death. Note — 1 The average balance shall be worked on the basis of the balance at the credit of the subscriber at the end of each of the 36 months preceding the month in which the death occurs. For purpose, as the minimum balance prescribed above— rupee if the balance at the end of March, shall include the annual interest credited in terms of regulation 11: if the last of the aforesaid 36 months is not March, the balance at the end of said last month shall include interest in respect of the period from the beginning the financial year in which death to the end of the said last month. —2 Payment under this scheme should be an amount due includes a fraction of a rupee it should be rounded to the nearest rupee (50 paise counting as the next higher rupee). Note —3. Any sum payable under this scheme is in the nature of insurance money and therefore, the statutory provision Eleven by Section 3 of the Provident Funds Act, 1925 (Act 19 of 1925) does not apply to sums payable under this scheme. Note: The scheme also applies to those subscriber the funds who are transferred to an autonomous organisation consequent upon conversion of a Government Department into such a body and who, on such transfer, opt in terms of option given to them to the Fund in accordance with these regulations. (a) In case of a Board servant who has been admitted to the benefits of the Funds under but died before completion of three years of service Or the case may be, five years of service from the date of admission to the Fund, the period of his service under the previous employer in respect whereof the amount of his subscription and the employer's contribution, if any, together with interest have been received shall count for clause (a) and clause (b) In case of appointed on tenure basis and in the case of re-employed pensioners, service rendered from the date of such appointment or re-employment, as the case may be, only will count for purposes of this regulation The scheme does not apply to persons employed on contract basis. Note The Budget Estimates of expenditure in respect of this scheme will be prepared by the Accounts Officer responsible for maintenance of the account of the Fund having regard to the trend of expenditure, in the same manner estimates are prepared for other retirement benefits. PAYMENT 20. Manner of payment of amount in the fund When the amount standing to the credit of a subscriber in the Fund becomes payable, it shall be the duty of the Accounts Officer to make payment on receipt of a written application in this behalf as provided in sub-regulation (3). (2) If the person to whom, under these regulations any is a lunatic or whose estate a Manager has been appointed in this behalf under the Indian Lunacy Act, 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 (2) of Section 95 of the Indian Lunacy Act, 1912 to the person having charge of such lunatic and Accounts Officer shall pay only the amount which he thinks fit to the person having charge of the lunatic and the surplus, if any, or such part thereof, he thinks fit, shall be paid for the maintenance of such members of the lunatic's family dependent on him for maintenance and 30 per cent of the amount withdrawn shall be retained in the amount; shall make arrangements to receive as are made arrangements for payment —3 shall be for the name of the subscriber. — TO enable a subscriber to submit an application for withdrawal of the amount in the Fund, the Head Office shall send to every subscriber necessary either one year in advance of the date on which the subscriber attains the age of superannuation, or before the date of his anticipated retirement, if earlier, with instructions that they should be returned to him duly completed within period of one month from the date of receipt of the forms —the Accounts Officer through the Head Office for payment of the amount in the Fund, application shall be made— (a) for the amount standing to his credit in the Fund as indicated in Accounts Statement for the year ending one year prior to date of his superannuation, or anticipated date of retirement. Or (b) for the amount due to him received by the Office has been certified (ii) The Head Office of the Accounts Officer the effected against the advances are still current and the number of instalments to be and also indicate the withdrawal. amount, taken by the subscriber after the period covered by the last of the subscriber's account sent by the (iii) The Accounts Officer shall, upon verification of the account, issue an authority for the amount indicated in the application at least a month before the date of superannuation but payment of superannuation. (iv) authority mentioned in clause will constitute the first instalment. On payment. A second authority for payment will be issued, soon possible after superannuation, relate the contribution made by the subscriber subsequent to the amount mentioned in the application submitted (i) plus the refund of instalments and DA

advances which were claimed at the time of first application. Application for the final pay- Officer, advance/ withdrawal the amount of advance/ drawn on an authorisation from -Officer concerned who shall arrange this as the formal sanction of sanctioning authority is received by him. TRANSFER OF ACCUMULATION THE FUND 21. on transfer to Board of person from service under Central/State Government or a body wholly or controlled by Government or an autonomous organisation. registered under the Societies Act, a Board employee admitted to the benefit of the Fund previously a subscriber to any Provident Fund of Central/ State Government or a body owned or controlled by Central/State Government. or an autonomous organisation. registered under the Societies Act, 1860. The amount of his subscriptions and employer's contribution. if any. together with the shall be transferred to his credit in the Fund With the - Of that Government/body

22. Transfer of amount to the Contributory Provident (NCRPB) Fund : a to the Fund is subsequently admitted to the the Contributory Provident (NCRPB) Fund the amount of his shall be transferred to his credit in the Fund. RELAXATION OF REGULATIONS 2.8. of the provisions of the regulation in . the Chairman is that the operation any of these rules causes or is likely to cause undue hardship to a subscriber. he may. notwithstanding anything contained in these regulations, deal with the case of such subscriber as may seem to him to be just and equitable. PROCEDURE REGULATIONS 2.8. of the time of payment.—When paying a subscription in India. deduction of emoluments or in case of a subscriber shall quote the number of his account in the Fund. Which be communicated to him by the Accounts Officer. in the number shall be communicated, . . . the end of 10 months as possible after the close of each year. Officer shall send to each a statement of the Fund [the opening balance or 'on 1 April of the "the total amount credited to the > card. The amount of interest for the year and the closing on date. The Accounts Officer shall attach the statement of account an enquiry whether the subscriber— 1 desires. to make any alteration in any nomination made under regulation or under the corresponding regulation heretofore in force: b) a in where the has made no nomination in favour of a member of his family under the proviso to sub-regulation) Of regulation 5. Subscribers should satisfy themselves as to the correctness of the statement and errors should be brought to the notice of the Accounts Officer within three months of the date of the receipt of the statement. (3) The Accounts Officer shall. if required by a subscriber once. but not more than once, in a year inform the subscriber of the total amount standing to his credit at the end of the last month for which has been written up. 26. any question arises relating to the interpretation of these regulations it shall be referred to the Board whose decision thereon shall be final. 27. of Funds.—The Fund shall be administered by Member Secretary. 28. of Funds.—The Fund shall be invested on the pattern and in the securities approved by the Government of India from time to time

29. All decisions and Orders issued by the Central Government in amplifications clarifications of their General Provident Fund (Central Services) Rules, 1960 in relation to its own employees would apply mutatis-mutandis to the employees of this Board. Similarly amendments/modifications/ additions to the General Provident Fund (Central Rules, 1960) made from time to time by the Central Government to its own employees would apply mutatis-mutandis to the employees of the Board. On consultation with Ministry of Finance: Department of Pension and Pensioners' Welfare, New Delhi, 1990 Relationship of the -with the Share payable to nominee. .day of 19 . Signature which the nomination will become invalid. nominee shall pass in -the event of his/her predeceasing the subscriber. Signature of the subscriber.. Name in block letters . Designation.. . Two lines and 2. for use by the Head of office/ -by Shri/Smt/Kumari of receipt of nomination Finance & Accounts Officer Designation Signature of Head of Office/Finance & Accounts Officer Date : —SEC. 4} THE GAZETTE OF India, New Delhi, 1990 (b) Name of the fund may be completed suitably. (c) Definition of term "Family" as given in the National Capital Region Planning Board General Provident Fund Regulations 1990 is reproduced below : family means : (i) In the case of a male subscriber, the wife or wives, parents, children. minor brothers, unmarried sisters, deceased son's widow and children and where no parents of the subscriber is alive. a parental grand-parents. Provided that— ii a subscriber proves that his wife has been judicially separated from him or has ceased under the customary law of the community to which she belongs to be entitled to maintenance she shall henceforth be deemed to be no longer a member of the subscriber's family in matters to which these rules relate unless the subscriber subsequently intimates in writing to the Accounts Officer that he shall continue to be so regarded. (ii) in the case of a female subscriber. the husband. parents, children. minor

brothers, unmarried sisters, deceased son's widow and children. and where no APRIL 14, 1990 (CHAITRA 24, 1912) 1455 of i: grand- if subscriber by notice in writing to the Accounts Officer expresses her desire to exclude her husband from he' family. the husband shall henceforth b,• deemed 10 be no longer u member Of subscriber's family in mutters to which these rules relate unless lthe subscriber subsequently cancels such notice in v, ruing. Nour : Chiid means legitimate ghijd and includes an adopted one. where adoption is recognised by the personal law governing the subscriber. (d) Col. 4 Jf only one person is nominated ! he words "in full" should be written against the nominee. If more than One person is nominated, the share payable to each nominee over the whole amount of the Provident Fund shall be specified (e) Col. Death Of nominee(s) should not he mentioned as contingency in this column. if) Col. 6 Do not mention your name. (g) Draw line across the blank space be10'.v last entry 10 prevent inserlion Of any name after you have signed K. K. BHATNAGAR Member Secretary PRZNrro BY THE MANAGeR, GOVERNMENT OF PRESS. FARIDABAD A_VD PUBLISHED T HT CONÄQLLER OF PVBLICATIONS, DELHI. 1990 23. vrvr—III, 24. ft—4 25. ÉG 64—1986 26. fGTt\$ VFT—III, — 4 m-TfVi7 1 27. U I (4) 85, 28. 23, 198B, («mr 1A910) h, iB8C 2. 18-5—87 fqfrTQV7, 1988 f*MzßFT, 1 986 \$8—4 24—5—86 1 1031/1/86—XTo o 14—12-1987 30— 5—s7 f*FFir, f«tT. 7 88 1985 (1985 2) 37 RESEFUE BANK OF INDIA PUBLIC DEBT OFFICE Bombay-40000:, the 6th July 1983 R.B.I. Notification No-LN:SPL—: I.F_C Bondg —In pursuance of Regulation IO of Industrial Finance Corporation (issue cf Bones' Regulations, 1949 framed under Section 43 of the Industrial Finance Corporation Act. 194S (XV of 1948)the following list for the half-year ended 30th June 1988 of I.F.C.I. Bonds lost, destroyed etc. in r—pect of which prima facie grounds exist for believing that the Bonds haves Ner IOS: and that the claim of the applicant is just. is hereby published. Ail persons other than the claimants namei whohave any claim upon these Bonds should communicate Immediateiy cc.th the Manager, Reserve Bank O! India, Bombay- 400001

2. The list is devided into two parts Parts •Ai being the list Of Securities advertised fprtbe Har: the Value in In whose name issued Bond No.1 N o_ and date rom what Name(s) of the Date of publication Of the list in which the security was first published 2 3 date bea.-.z; Interest LISi—'A' claimant(s) for payment) of orders of discharge value 5 issued 6