

called the National Council for Teacher Education (NCTE) Contributory Provident Fund Regulations 2003. They shall come into force with effect from 17.8.1995 (the date of inception of the Council). Definitions (1) In these regulations, unless the context otherwise requires - "Accounts Officer" means the officer to whom duty to maintain the i) Provident Fund Account of the subscriber has been assigned by the NCTE. Year means a financial year. "Emoluments" means pay, leave salary or subsistence grant as defined in the Fundamental Rules and includes - a) b) c) dearness pay appropriate to pay, leave salary or subsistence grant, if admissible; any wages paid by the Council to employees not remunerated by fixed monthly pay; and any remuneration of the nature of pay received in respect of foreign service. 45 a) b) "Family" means - 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 paternal grandparent : Provided that if a subscriber proves that his wife has been judicially separated from him or has ceased under the customary law of the community, to which she belongs to be entitled to maintenance she shall henceforth be deemed to be no longer a member of the subscriber's family in matters to which these regulations relate unless the subscriber subsequently intimates, in writing to the Accounts Officer that she shall continue to be so regarded; 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, a paternal grandparent: Provided 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 henceforth be deemed to be no longer a member of the subscriber's family in the matters to which these regulations relate, unless the subscriber subsequently cancels such notice in writing.] Note - (2) "Child" means a legitimate child and includes an adopted child, where adoption is recognised by the personal law governing the subscriber or a ward under the Guardians and Wards Act, 1890 (8 of 1890), who lives with the Council servant and is treated as a member of the family and to whom the Council servant has, through a special will, given the same status as that of a natural born child. v) vi) "Fund" means the Contributory Provident Fund of the Council. "Leave" means any kind of leave recognised by the Fundamental Rules or the Civil Service Regulations or the Revised Leave Rules, 1933; whichever may be applicable to the subscriber. Any other expression used in these regulations which is defined either in the Provident Funds Act, 1925 (19 of 1925), or in the Fundamental Rules is used in the sense therein defined. 46 3. THE OF INDIA : EXTRAORDINARY Constitution of the Fund (1) The Fund shall be maintained in rupees. [PART III— SEC. 4] (2) All sums paid into the Fund under these regulations shall be credited in the books of the Council to an account named "NCTE Contributory Provident Fund Account". Sums of which payment has not been taken within six months after they become payable under these regulations shall be transferred to "Deposits" after the 31st March of the year and treated under the ordinary rules relating to deposits. Conditions of eligibility 4. (1) These regulations shall apply to every employee of the Council who a) b) has been admitted before these regulations came into force to the benefits of the Fund; or may be admitted by the Council to the Fund after these regulations come into force : Provided that these regulations shall not apply to any such employee between whom and the Council an agreement subsists in respect of a Provident Fund other than an agreement providing for the application to him of these regulations, and, in the case of an agreement so providing shall apply subject to the terms of such agreement. Note -Any officer retired from any Civil or Military Department of the Central Government or from services of any State Government or from the services of any local fund administered by the Government, or Port Trust or Railways, or from a Government Autonomous Society or a body corporate owned or controlled by Government may on re-employment in the Council be admitted to the Fund by the appointing authority subject to the general orders issued in this behalf by the Government of India from time to time. (2) Every employee of the Council to whom these regulations apply shall be subscriber to the Fund. (3) If an employee of the Council admitted to the benefit of the Fund was previously a subscriber to any other Contributory or Non-Contributory Provident Fund of the Central Government the amount of his subscriptions and Government Contributions in the other Contributory Provident Fund or the amount of his subscriptions in the Non-Contributory Fund, as the case may be, together with interest thereon, shall be 47 transferred to his credit in the Fund, with the approval of the Council/consent of the other Government. Note 1 The provisions of sub- regulation (3) shall not apply to a person who has Note 2 Note 3 retired and is subsequently re-employed with or without a break in service or to a person who was holding former appointment on contract. The provisions of this regulation shall, however, apply to persons who are

appointed without break, whether temporarily or permanently to a post carrying the benefits of these regulations after resignation or retrenchment from service under a Department of Central Government or under the State Government. The provisions of sub- regulation (3) shall also apply mutatis mutandis to persons who are transferred without any break, from the service under a body corporate owned or controlled by Government or an autonomous organisation registered under the Societies Registration Act, 1860.

5. (2) Nominations A subscriber shall, at the time of joining the fund, send to the Accounts Officer a nomination through the Head of the Office/Department as the case may be conferring on one or more persons the right to receive the amount that may stand to his credit in the Fund in the event of his death, before that amount has become payable, or having become payable, has not been paid : Provided that, if, at the time of making the nomination the subscriber has a family, the nomination shall not be in favour of any person or persons other than the members of his family. 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 this Fund, be deemed to be a nomination duly made under this regulation until he makes a nomination in accordance with this regulation. If a subscriber nominates more than one person under sub- regulation(1), he shall specify in the nomination the amount or share payable to each of the nominees in such manner as to cover the whole of the amount that may stand to his credit in the Fund at any time.

THE GAZETTE OF INDIA
EXTRAORDINARY [PART III—SEC. 4] (3) (4) (5) Every nomination shall be made in the Form set forth in ANNEXURE-I. 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 or separately send a fresh nomination made in accordance with the provisions of this regulation. A subscriber may provide in a nomination - a) in respect of any specified nominee that in the event of his predeceasing the subscriber, the right conferred upon that nominee shall pass to such other person or persons as may be specified in the nomination provided that such other person or persons shall, if the subscriber has other members of his family, be such other member or members. Where the subscriber confers such a right on more than one person under this clause, he shall specify the amount Or share payable to each of such persons in such a manner as to cover the whole of the amount payable to the nominee. b) that the nomination shall become invalid in the event of happening of a contingency specified therein : Provided that if at the time of making the nomination the subscriber has no family, he shall provide in the nomination that it shall become invalid in the event of his subsequently acquiring a family. Provide further that if at the time of making the nomination the subscriber has only one member of the family* he shall provide in the nomination that the right conferred upon the alternative nominee under clause (a) shall become invalid in the event of his subsequently acquiring other member or members in his family. (6) Immediately on the death of a nominee, in respect of whom no special provision has been made in the nomination under clause (a) of sub- regulation (5) or on the occurrence of any event by reason of which the nomination becomes invalid in pursuance of clause (b) of sub- regulation (5) or the provisos thereto, the subscriber shall send to the Accounts 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.

49 Note- In this regulation, unless the context otherwise requires 'person' or 6. 'persons' shall include 'a company or association' or body of individuals, whether incorporated or not. It shall also include a Fund such as the Prime Minister's National Relief Fund or any other Trust or Fund, to which nomination may be made through the Secretary or other executive of the said Funds or Trusts authorised to receive payments.

Subscriber's Account An account shall be opened in the name of each subscriber, in which shall be shown - i) iv) v) his subscriptions; Council's contribution made under Regulation 11 to his account; interest, as provided by Regulation 12, on subscriptions; interest, as provided by Regulation 12, on contribution; advances and withdrawals from the Fund. Conditions and Rates of Subscriptions

Conditions of Subscriptions (1) Every subscriber shall subscribe monthly to the Fund when on duty or foreign service but not during a period of suspension :- Provided that a subscriber on reinstatement after a period passed under suspension shall be allowed the option of paying in one sum, or in instalments, any sum not exceeding the maximum amount of arrears of subscriptions payable for that period. Note- A subscriber need not subscribe during a period treated as dies-non. (2) A subscriber may, at his option, not subscribe during leave which either does not carry any leave salary or carries leave salary equal to or less

than half pay or half average pay. (3) The subscriber shall intimate his election not to subscribe during leave referred to in sub* regulation (2) -by written communication to the Head of the Office/Department in Headquarters and Regional Committees before he proceeds on leave. Failure to make due and timely intimation shall be deemed to constitute an election to subscribe. 89.3 (31/2003—7 THE GAZETTE OF : DCIRAORDNARY The option of a, subscriber intimated under this sub- regulation shall be final. (4) A subscriber who has, under Regulation 20, withdrawn the amount standing to his credit in the Fund, 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 he quits service unless, before the commencement of the said month, he communicates to the Head of Office in writing his option to subscribe for the said month

8. Rates of Subscriptions (1) The amount of subscriptions shall be fixed by the subscriber himself subject to the following conditions, namely :- 41 a) b) **It shall be expressed, in whole rupees.** It may be any sum, so expressed not less than 10 percent of the emoluments and not more than his emoluments. (2) For the purposes of sub- regulation (1) the emoluments of a subscriber shall be a) b) in the case of a subscriber who was in the service of the Council on the 31st March of the preceding year, the emoluments to which he was entitled on that date : Provided that :- if the subscriber was on leave on the said date and elected i) 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 day 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 the service of the Council on the 31st March of the preceding year, the emoluments to which he was entitled on the first day of his service or if he joined the Fund for the first time on a date subsequent to the first 51 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 Council may direct. (3) The subscriber shall intimate the fixation of the amount of the monthly subscription in each year in the following manner :- a) b) c) d) f) if he was on duty on the 31st March of 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 the service of the Council for the first time during the year, or joins the Fund for the first time, 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 preceding year, and continues to be on leave and has elected to subscribe during such leave, by the deduction which he cause to be made in this behalf from his salary bill for that month; if he was on foreign service on the 31st March of the preceding year, by the amount credited by him to the Council on account of subscription for the month of April in the current year; if his emoluments are of the nature referred to in the proviso to sub- regulation (2), in such manner as the Council may direct. (4) The amount of subscription so fixed may be - a) b) c) reduced once at any time during the course of the year; enhanced twice during the course of the year; or reduced and enhanced as aforesaid : Provided that when the amount of subscription is so reduced, it shall be less than the minimum prescribed in sub- regulation (1) : 52 9. GAZETTE OF : EXTRAORDINARY [PART III—SEC. 4f Provided further that if a subscriber is on leave without pay or leave on half pay or half average pay for part of a calendar month and he has elected not to subscribe during such leave, the amount of subscription payable shall be proportionate to the number of days spent on duty including leave, if any, other than those referred to above. Transfer to foreign service or deputation out 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

10. Realisation of subscriptions (1) When emoluments are drawn from the Council 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 subscribers

on deputation to Government/a Government Autonomous Society/a body corporate owned or controlled by Government, the subscriptions shall be recovered and forwarded to the Accounts Officer by the Govt./such society or body corporate

11. Contribution by the Council (1) The Council shall with effect from 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 : Provided further 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 the Council by general or special order : 53 Provided that if, through oversight or otherwise, the amount subscribed is less than the minimum subscription payable by the subscriber under sub- regulation (1) of Regulation 8 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 Council shall be equal to the amount actually paid by the subscriber or the amount normally payable by the Council whichever is less, unless the Council, 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 purpose of this Regulation, be deemed to be emoluments drawn on duty. (4) Should a subscriber elect to subscribe during leave, his leave salary shall, for the purpose of this regulation, be deemed to be emoluments drawn on (5) Should a subscriber elect to pay arrears of subscriptions in respect of a period of suspension, the emoluments or portion of emoluments which may be allowed for the period on reinstatement, shall, for the purpose of this Regulations, 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 the Council 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. (1) The Council shall pay to the credit of the account of a subscriber interest, at such rate as the Central Government may prescribe from time to time for the payment of interest on subscriptions to General Provident Fund, on the amount to his credit in the Fund. (2) interest shall be credited with effect from the 31st March of each year in the following manner :- on the amount to the credit of a subscriber on the 31st March of the i) preceding year, less any sums withdrawn during the current year - interest for twelve months ; GAZETTE OF INDIA : EXTRAORDINARY [PART III—SEC. 41 on sums withdrawn during the current year - interest from the 1st April of the current year upto the last day of the month preceding the month of withdrawal , on all sums credited to the subscriber's account after the 31st March of the preceding year-interest from the date of deposit up to the 31 st March of the current year. iv) the total amount of interest shall be rounded to the nearest rupee in the manner provided in sub- regulation (7) of Regulation 11 : 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 of the period from the beginning of the current year or from the date of deposit, as the case may be, upto the date on which the amount standing to the credit of the subscriber became payable. (3) For the purposes of this regulation the date of deposit shall, in the case of recoveries from emoluments, be deemed to be the first day of the month in which they are 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 that month, the first day of the next succeeding month : Provided that where there has been a delay in the drawal of pay or leave salary and allowances of a subscriber and consequently in the recovery of his subscription towards the Fund, the interest on such subscriptions shali be payable from the month in which the pay or leave salary of the subscriber was due under the regulations, irfespective of the month in which it was actually drawn : Provided further that in the case of an amount forwaldded in accordance with the proviso to sub- regulation (2) of Regulation IO, the date of deposit shall be deemed to be the first 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- a month are drawn and disbursed on the last working day of the same month the date of deposit shall, in the case of recovery of 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 thereon upto the end of the month preceding that in which payment is made or upto the end of the sixth month after the month in which such amount [41 became payable, whichever of these periods be less, shall be payable to the person to whom such amount is to be paid: Provided that no interest shall be paid in respect of any period after the date which the Accounts Officer has intimated to that person (or his agent) as the date on which he is prepared to make payment in cash, or if he pays by cheque, after the date on which the cheque in that person's favour is put in the post. Provided further that where a subscriber on deputation to a body corporate, owned or controlled by the Government, or an autonomous organisation, registered under the Societies Registration Act, 1860 (21 of 1860) is subsequently absorbed in Govt. or in such body corporate or organisation with effect from a retrospective date, for the purpose of calculating the interest due on the Fund accumulations of the subscriber, the date of issue of the orders regarding absorption shall be deemed to be the date on which the amount to the credit of the subscriber became payable subject, however, to the condition that the amount recovered as subscription during the period commencing from the date of absorption and ending with date of issue of order of absorption shall be deemed to be subscription to the Fund only for the purpose of awarding interest under this sub- regulation. Note- Payment of interest on the Fund beyond a period of 6 months may be authorised by 55 b) c) The Accounts Officer a period of six months; and Member Secretary upto a period of one year; and Chairman of the Council in consultation with the Financial Advisor of the Ministry of Human Resource Development upto any period; after he has personally 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 be 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 1st 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 successively prescribed under sub- regulation (1) of 56 NE GAZETTE OF INDIA : EXTRAORDINARY (PART III—SEC. 4) 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 the credit on the date of 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 lumpsum, or in default, be ordered to be recovered by deduction in one lumpsum from the emoluments of the subscriber. If the total amount to be recovered is more than half of the subscriber's emoluments, recoveries shall be made in monthly instalments of moieties of his emoluments till the entire amount, together with interest, is recovered. For this sub-regulation, the rate of interest to be charged on overdrawn amount would be 2-1/2 per cent over and above the normal rate on Provident Fund balance under the sub- regulation (1). The interest realised on the overdrawn amount shall be credited to the Council's account under a distinct sub-head "Interest on overdrawal from Provident Fund" under the Head "Interest Receipts"

13. Advances from the Fund (1) The appropriate sanctioning authority may sanction the payment to any subscriber of an advance consisting of a sum of whole rupees and not exceeding in amount three months' pay or half the amount of subscriptions and interest thereon standing to the credit of the subscriber in the Fund, whichever is less, for one or more of the following purposes a) b) 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; to meet the cost of higher education, including where necessary, the travelling expenses of the subscriber and members of his family or any person actually dependent on him in the following cases, namely :- i) for education outside India for an academic, technical, professional or vocational course beyond the High School Stage; and for any medical, engineering or other technical or specialised course in India beyond the High School Stage, provided that the course of study is for not less than three years; 57 c) d) o to pay obligatory expenses on a scale appropriate to the subscribers status which by customary usage the subscriber has to incur in connection with betrothal or marriages, funeral or other ceremonies; to meet 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 this case being available in addition

to any advance admissible for the same purpose from any other Government source; to meet the cost of the subscriber's defence where he engages a legal practitioner to defend himself in any enquiry in respect of any alleged official misconduct on his part; to purchase the consumer durables like TV, VCRNCP, washing machine, cooking range & computer. (1) A) The Chairperson of the Council may, in special circumstances 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). (2) An advance shall not, except for special reasons to be recorded in writing, be granted to any subscriber in excess of the limit laid down in sub- regulation (1) or until repayment of the last installment of any previous advance : Provided that an advance shall in no case the amount of subscriptions and interest thereon standing to the credit of the subscriber in the Fund. (3) When an advance is sanctioned under sub- regulation (2) before repayment of last installment of any previous advance is completed the balance of any previous advance not recovered shall be added to the advance so sanctioned and the installment for recovery shall be fixed with reference to the consolidated amount. (4) After sanctioning the advance the amount shall be drawn on an authorisation from the Accounts Officer in cases where the application for final payment had been forwarded to the Accounts Officer under clause (ii) of sub- regulation (3) of Regulation 23. 893 GI/2003—8 58 NOTE (1) - NOTE (2) • NOTE (3) • [PART 41 For the purpose of this, pay includes dearness pay, where admissible. The appropriate sanctioning authority for the purpose of this regulation is specified in Annexure IO. A subscriber shall be permitted to take an 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 may direct; but 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, make repayment in a smaller number of instalments than that prescribed. Each instalment shall be a number of whole rupees, the amount of the advance being raised or reduced, if necessary, to admit of the fixation of the such instalments. (2) Recovery 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 following the one in which the advance was drawn, Recovery shall not be made, except with the subscriber's consent, while he is in receipt of subsistence grant or is on leave for ten days 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. The recovery may be postponed on the subscriber's written request, by the sanctioning authority during the recovery of an advance of pay granted to the subscriber. (3) If an advance has been granted to a subscriber and drawn by him and the advance is subsequently disallowed before repayment is completed, the whole or balance of the amount withdrawn, shall, forthwith be repaid by the subscriber to the Fund, or in default be ordered by the Accounts officer to be recovered by deduction from the emoluments of the subscriber in a lumpsum or in monthly instalments not exceeding twelve, as may be directed by the authority competent to sanction an advance for the grant of which, special reasons are required under sub- regulation (2) of Regulation 13 : 39 Provided that, before such advance is disallowed, the subscriber shall be given an opportunity to explain to the sanctioning authority in writing and within fifteen days of the receipt of the communication why the repayment shall not be enforced and if an explanation is Submitted by him within the said period of fifteen days, it shall be referred to the Chairmen of the Council for decision; and if no explanation within the said period is submitted by him, the repayment of the advance shall be enforced in the manner prescribed in this sub-regulation. (4) Recoveries made under this regulation shall be credited, as they are made, to the account of the subscriber in the Fund, IS. Wrongful use of advance Notwithstanding anything contained in these regulations, if the sanctioning authority has reason to doubt that money drawn as an advance from the Fund under the Regulation 13 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, the sanctioning authority shall direct the subscriber to repay the amount in question

to the Fund forthwith or, in default, order the amount to be recovered by deduction in one sum from the emoluments of the subscriber even if he be on leave. If the total amount to be repaid be more than half the subscribers emoluments recoveries shall be made in monthly instalments of moiety of his emoluments till the entire amount is repaid by him. Note : The term "emoluments" in this regulation does not include pension.

16. Withdrawal from the Fund (1) Subject to the conditions specified therein, withdrawals may be sanctioned by the authorities competent to sanction an advance for special reasons under sub-regulation (2) of Regulation 13, at any time - (A) After the completion of fifteen 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 of subscriptions and interest thereon standing to the credit of the subscriber in the Fund, for one or more of the following purposes, namely -

GAZETTE OF INDIA : EXTRAORDINARY (PART III—SEC. 41 a) b) c) d) meeting the cost of higher education, including where necessary, the travelling expenses of the subscriber or any child of the subscriber in the following cases namely - for education outside India for academic technical, (i) professional or vocational course beyond the High School stage ; and 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 daughters, and any other female relation actually dependent on him • meeting the expenses in connection with the illness, including where necessary, the travelling expenses, of the subscriber and members of his family or any person actually dependent on him ; meeting the cost of consumer durables such as W, VCR, washing machine, cooking range, geysers and computers. (B) During the service of a subscriber from the amount of subscriptions and interest thereon standing to his credit in the Fund for one or more of the following purposes, namely - a) c) d) building or acquiring a suitable house or ready built flat for his residence including the cost of the site or any payment towards allotment of a plot or flat by the Delhi Development Authority, State Housing Board or a House Building Co-operative Society; repaying an outstanding amount on account of loan expressly taken for building or acquiring suitable house ready-built flat for his residence'; •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 house-built with the assistance of loan from the Society At a place other than the place of duty ; construction of a house ; (C) Within 12 months before the date of subscriber's retirement on superannuation from the amount of subscription and interest thereon standing to the credit in the Fund, without linking to any purpose. (D) Once during the course of a financial year, an amount equivalent to one year's subscription paid for by the subscriber towards the NCTE Employees Group Savings Linked Insurance Scheme (CEGLIS) on self-financing and contributory basis. NOTE 1 - A subscriber who has availed himself of an advance under the Scheme of the Council for the grant of advance for house-building purpose, or has been allowed any assistance in this regard from any other source of the Council shall be eligible for the grant of final withdrawal under sub-clauses (a),(c) and (e) of clause (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-regulation (1) of Regulation 17. If a subscriber has an ancestral house or built a house at a place other than the place of his duty with the assistance of loan taken from the Society, he shall be eligible for the grant of a final withdrawal under sub-clauses (a),(e) of clause (B) for purchase of a house site or for construction of another house or for acquiring a ready-built flat at the place of his duty. NOTE 2 - NOTE 3 - NOTE 4 - Withdrawal under sub-clauses (a), (c),(d) or (e) of clause (B) shall be sanctioned only after a subscriber has submitted a 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'. The amount of withdrawal sanctioned under sub-clause (b) of clause (B) shall not exceed 3/4th of 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: 3/4th of [the balance as on date plus amount of previous withdrawal(s) for the house in question minus] the amount of the previous withdrawal(s). Withdrawal under sub-clause (a) 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 - NOTE 6 - GAZETTE OF INDIA : EXTRAORDINARY Only one withdrawal shall be allowed for the same purpose under this regulation. But marriage or

education of different children or illness on different occasions or a further addition or alteration to a house or flat covered by a fresh plan duly approved by the local municipal body of the area where the house or flat is situated shall not be treated as the same purpose. Second or subsequent withdrawal under sub-clause (a) or (e) of clause (B) for completion of the same house shall be allowed upto the limit laid down under Note- 3. A withdrawal under this regulation shall not be sanctioned if an advance under Regulation 13 is being sanctioned for the same purpose and at the same time. 41 (2) Whenever a subscriber is in a position to satisfy the authority about the amount standing to his credit in the Contributory Provident Fund account with reference to the latest available statement of 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 withdrawal of 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 the withdrawal. The sanction for the withdrawal should prominently indicate the Fund Account number and the Accounts Officer maintaining the accounts and a copy of the sanction 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 lumpsum 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 lumpsum or in such number of monthly instalments, as may be determined by the Chairman, National Council for Teacher Education. III—[4] 63 (3) After sanctioning the withdrawal, the amount shall be drawn on the authorisation from the Accounts Officer in cases where the application for final payment had been forwarded to the Accounts Officer under Clause (ii) of sub-regulation (3) of regulation 23

17. Conditions for withdrawal (1) Any sum withdrawn by a subscriber at any one time for one or more of the purposes specified in Regulation 16 from the amount standing to his credit in the Fund shall not ordinarily exceed one-half of the amount of subscriptions and interest thereon standing to the credit of the subscriber in the Fund or six months pay, whichever is less. The sanctioning authority may, however, sanction the withdrawal of an amount in excess of this limit upto three-fourths in the case of withdrawal under sub-clause (A) and 90% in the case of withdrawal under sub-clause (B) of clause (1) of Regulation 16 of the amount of subscriptions and interest thereon standing to the credit of the subscriber in the Fund having due regard to (a) the object for which the withdrawal is being made; (b) the status of the subscriber; and (c) the amount of subscriptions and interest thereon standing to the credit of the subscriber in the Fund : Provided that in no case the maximum amount of withdrawal for purposes specified in clause (B) of sub-regulation (1) of Regulation 16 shall exceed the maximum limit prescribed from time to time under the relevant regulations of the Scheme of the Society for the grant of advances for house building purposes: Provided further that in the case of a subscriber who has availed himself of an advance under the Scheme of the Council for the grant of advances for house building purposes, or has been allowed any assistance in this regard from any other source of the Council, the sum withdrawn under this sub-regulation together with the amount of advance taken under the aforesaid Scheme or the assistance taken from any other source of the Council shall not exceed the maximum limit prescribed from time to time under the relevant regulations of the aforesaid Scheme. "Provided further that the withdrawal admissible under Regulation 16 (1) (C) shall not exceed 90% of amount of subscription and interest thereon standing to the credit of the subscriber in the Fund". 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 a period of twelve calendar months counted from the date of sanction, 64 NOTE 2 - GAZETTE OF : EXTRAORDINARY [PART IV—SEC. 4] In case where a subscriber has to pay in instalments for a site or a house or flat purchased, or a house or flat constructed through Delhi Development Authority or a State Housing Board or a House Building Co-operative Society, he shall be permitted to make a withdrawal as and when he is called upon to make a

payment in any instalment. Every such payment shall be treated as a payment for a separate purpose for the purpose of sub- regulation (1) of regulation 17. (2) A subscriber who has been permitted to withdraw money from the Fund under regulation 16 shall satisfy the sanctioning authority within a reasonable period as may be specified by the 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 forth-with be repaid in one lumpsum by the subscriber to the Fund, and in default of such payment, it shall be ordered by the sanctioning authority to be recovered from the emoluments either in a lumpsum or in such number of monthly instalments, as may be determined by the Chairperson, National Council for Teacher Education : Provided that, before repayment of a withdrawal is enforced under this sub- regulation, the subscriber shall be given an opportunity to explain in writing and within fifteen days of the receipt of the communication why the repayment shall not be enforced; and if the sanctioning authority is not satisfied with the explanation or no explanation is submitted by the subscriber within the said period of fifteen days, the sanctioning authority shall enforce the repayment in the manner prescribed in the sub- regulation. (3) a) A subscriber who has been permitted under sub-clause (a), sub-clause (b) or sub-clause (c) of clause (B) of sub- regulation (1) of regulation 16 to withdraw money from the amount of subscription together with interest— thereon standing to his credit in the Fund, shall not part with the possession of the house built or house-site purchased with the money so withdrawn, whether by way of sale, mortgage (other than mortgage to the Council) gift, exchange or otherwise without the previous permission of the Chairperson of National Council for Teacher Education : Provided that such permission shall not be necessary for - the house or house-site being leased for any term not i) exceeding three years or its being mortgaged in favour of a Housing Board, 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. 65 b) c) NOTE : 18. The subscriber shall submit a declaration not later than the 31st day of December of every year as to whether the house or the house-site, as the case may be, continues to be in his possession or has been mortgaged, otherwise transferred or let out as aforesaid and shall, if so required, produce before the sanctioning authority on or before the date specified by the authority in that behalf, the original sale, mortgage or lease deed and also the documents on which his title to the property is based. If at any time before his retirement, the subscriber parts with the possession of the house or house-site without obtaining the previous permission of the Chairperson of the Council, he shall forthwith repay the sum so withdrawn by him in a lumpsum to the Fund, and, in default of such repayment, the sanctioning authority shall after giving the subscriber a reasonable opportunity of making a representation in the matter, cause the said sum to be recovered from the emoluments of the subscriber either in a lumpsum or in such number of monthly instalments, as may be determined by it. A subscriber who has taken loan from the Council and in lieu thereof has mortgaged the house or house-site to the Council shall be required to furnish the declaration to the following effect, namely :- "I do hereby certify that the house or house-site for the construction of which or for the acquisition of which I have taken a final withdrawal from the Provident Fund continues to be in my possession but stands mortgaged to the Council." Conversion of an advance into a withdrawal A subscriber who has already drawn or may draw in future an advance under regulation 13 for any of the purposes specified in sub-clauses (a), (b) and (c) of clause (A) of sub- regulation (1) of regulation 16 may convert, at his discretion, by written request addressed to the Accounts Officer, through the sanctioning authority the balance outstanding against it into a final withdrawal on his satisfying the conditions laid down in regulations 16 and 17. NOTE 1 : Member Secretary in the case of NCTE Headquarters and Regional Director in the case of NCTE Regional Committee may be asked by the administrative authority to stop recoveries from the pay bills when the application for such conversion is forwarded to the Accounts Officer by that authority. 893 GI/2003—9 THE GAEITE OF : EXTRAORDINARY [PART II—SEC. 41 NOTE 2 : For the purpose of sub- regulation (1) of regulation 17, the amount of subscription with interest thereon standing to the credit of the subscriber in the account at the time of conversion plus the outstanding amount of advance shall be taken as the balance. Each withdrawal shall be treated as separate one and the same principle shall apply in the event of more than one conversion

19. Final withdrawal of accumulations in the Fund When a subscriber quits the service, the amount standing to his credit in the Fund shall, become payable to him: Provided that a subscriber, who has

been dismissed from the service and is subsequently re-instated in the service, shall, if required to do so by the Council, repay any amount paid to him from the Funds in pursuance of this regulation, with interest thereon at the rate provided in regulation - 12 in the manner provided in the proviso to regulation 20. The amount so repaid shall be credited to his account in the Fund, the part which represents his subscription and interest thereon and the part which represents the contribution of the Council with interest thereon, being accounted for in the manner provided in regulation 6.

Explanation I : A subscriber other than one who is appointed on contract or one who has retired from service and is subsequently re-employed, with or without a break in service, shall not be deemed to quit the service, he is transferred without any break in service to a new post under a State Government or in a department of the Central Government (in which he is governed by another set of Provident Fund regulations) and without retaining any connection with his former post. In such a case, his subscription and the contribution of the Council, together with interest thereon, shall be transferred - b) to his account in the other Fund in accordance with the regulations of that Fund, if the new post is in a department of the Central Government, or to a new account under the State Government concerned, if the new post is under a State Government and the State Government consents, by general or special order, to such transfer of his subscription, the contribution of the Council and interest.

Note : Transfers shall include cases of resignations from service in order to take up appointment in a Department of the Central Government or under the State Government or under the State Government without any break and with proper permission of the Society. In cases where there has been a break in service, it shall be limited to the joining time allowed on transfer to a different station.

67 The same shall hold good in cases of retrenchment followed by immediate employment whether under the Central Government or State Government or any Autonomous organisation of the Central or State Government.

Explanation II: When a subscriber other than 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 a body corporate owned or controlled by Government or an autonomous organisation, registered under the Societies Registration Act, 1860, the amount of subscription and the contribution of the Council, together with interest thereon shall not be paid to him but shall be transferred with the consent of that body, to his new Provident Fund account under that body. Transfers shall include cases of resignation from service in order to take up appointment under a body corporate owned or controlled by Government or an autonomous organisation, registered under the Societies Registration Act, 1860 without any break and with proper permission of the Central Government. The time taken to join the new post shall not exceed the joining time admissible to an employee of the Council on transfer from one post to another. Provided the amount of subscriptions and the contribution of the Council together with interest thereon, of a subscriber opting 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 a 'If, however, the subscriber does not desire the transfer or the transfer. concerned enterprise does not operate a Provident Fund, the amount aforesaid shall be refunded to the subscriber

20. 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 declared by competent medical authority to be unfit for further service, the amount of subscription and interest thereon standing to his credit in the Fund, shall, become payable to the subscriber: Provided that the subscriber, if he returns to duty, shall, except where the Council decided otherwise, repay to the Fund, for credit to his account, the amount paid to him from the Fund in pursuance of this regulation, with interest thereon at the rate provided in regulation 12 in cash or securities, or partly in cash and partly in securities, by instalments or otherwise, by n-E GAZEITE OF : EXTRAORDINARY [PART III—SEC. 4]

21. 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 sub- regulation (2) of regulation 13.

Procedure on death of subscriber Subject to any deduction under regulation 22 on the death of a subscriber before the amount standing to his credit has become payable, or where the amount has become payable, before payment has been made :

i) When the subscriber leaves a family - a) b) if a nomination made by the subscriber in accordance with the provisions of regulation 5 in favour of a member or members of his family subsists, the amount standing to his credit in the Fund or the part thereof to which the nomination relates, shall become payable to his nominee in proportion specified in the nomination ; if no such nomination in favour of member or members of the family of the subscriber

subsists, or if such nomination relates only to a part of the amount standing to his credit in the Fund, the whole amount or the part thereof to which the nomination does not relate, as the case may be, shall not withstanding any nomination purporting to be in favour of any person or persons other than a member or members of his family become payable to the members of his family in equal shares ; Provided that no share shall be payable to - (2) (3) (4) sons who have attained majority; sons of deceased son who have attained majority; married daughters whose husbands are alive; married daughters of a deceased son whose husbands are alive; if there is any member of the family other than those specified in clauses (1), (2), (3) and (4) • Provided also that the widow or widows and the child or children •of deceased son shall receive between them an equal part only the share which that son would have received if he had survived the subscriber and had been exempted from the provisions of clause (1) of the first proviso. NOTE: Any sum payable under these regulations to a member of the family of subscriber vests in such member under sub-section (2) of section 3 of the Provident Funds Act, 1925. ii) When 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 persons subsists, the amount standing to his nominee or nominees in the proportion specified in the nomination. NOTE 1 :When a nominee is a dependent 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 relate only to part of the amount standing to his credit in the Fund, the relevant provisions of clause (b) and sub-clause (ii) of clause (c) of sub-section (1) of section 4 of the Provident Fund Act, 1925, are applicable to the whole amount or the part thereof to which the nomination does not relate. 21-A Deposit linked Insurance Scheme On the death of a subscriber, the person entitled to receive the amount standing to the credit of subscriber shall be paid by the Accounts Officer an additional amount equal to the average amount of subscription and interest thereon at the credit in the account during the three years immediately preceding the death of such subscriber, subject to the conditions that - The balance representing subscription with interest thereon at the a) credit of such subscriber shall not at any time during the three years preceding the month of death have fallen below the limit of - (i) Rupees 25000/- in the case of a subscriber who has held, for greater part of the aforesaid period of three years, a post the maximum of the pay scale of which is Rs. 12,000/- or more : (ii) Rupees 15,000/- 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. 9*000/- or more but less than Rs. 11 ,999/-. (iii) Rupees 10,000/- in the case of a subscriber who has held} for the greater part of the aforesaid period of three year, a post the maximum of the pay scale of which is Rs. 3,500/- or more but less than 8,999/-. 70 THE GAZETTE OF INDIA : [PART III—SEC. 41 b) c) NOTE 1 : a) b) NOTE 2 : NOTE 3 : NOTE 4 : (iv) Rupees 6000/- 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 less than Rs. 3,500/-. The additional amount payable under this regulation shall not exceed Rs.60,000/-, The subscriber has put in at least 5 years service at the time of his death. The average balance shall be worked out 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 this purpose, as also for checking the minimum balances prescribed above- the balance at the end of March shall include the annual interest on subscription created in terms of regulation 12 and if the last of the aforesaid 36 months is not March, the balance at the end of the said last month shall include interest on subscription in respect of the period from the beginning of the financial year in which death occurs to the end of the said last month. Payments under this scheme should be in whole rupees. if 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). Any sum payable under this scheme is in the nature of insurance- money and, therefore the statutory protection given by section 3 of the Provident Funds Act 1925 (Act 19 of 1925) does not apply to sums payable under this scheme. This scheme also applies to those subscribers to the Fund who are transferred to an autonomous organisation consequent upon the regrouping of the Council into one or more such bodies and who, on such transfer, opt, in terms of option given to them, to subscribe to this Fund in accordance with these regulations. NOTE 5:(a)In case of an employee of the Council who has been admitted to the benefits of the Fund under sub- regulation (3) or sub- regulation (4) of regulation 4 but dies before completion of three years service, or as the case may be, five years service from the date of his admission to the Fund, that period of his service under the previous employer in respect whereof the

amount of his subscriptions and to employer's 71 (b) (c) NOTE 6 : contribution, if any together with interest have been received, shall count for purposes of clause (a) and clause (c). in case of persons 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. this scheme does not apply to persons appointed on contract basis. The budget estimates of expenditure in respect of this scheme will be prepared by the Accounts Officer responsible for maintenance of the accounts of the Fund having regard to the trend of expenditure, in the same manner as estimates are prepared for other retirement benefits

22. Deductions Subject to the condition that no deduction may be made which reduces the credit by more than the amount of any contribution- by the Council with interest thereon credited under regulations 11 and 12, before the amount standing to the credit of the subscriber in the Fund is paid out of the Fund, (A) i) ii) The Chairperson of the Council may direct the deduction therefrom and payment to the Council of - All amounts representing such contribution and interest, if the subscriber is dismissed from service due to misconduct, insolvency or inefficiency : Provided that where the Chairperson of the Council is satisfied that such deduction would cause exceptional hardship to the subscriber, he may, by order, exempt from such deduction an amount not exceeding Wo-third of the amount of such contribution and interest which would have been payable to the subscriber, if he had retired on medical grounds : Provided further that if any such order of dismissal is subsequently cancelled the amount so deducted shall, on his reinstalment in the service be replaced to his credit in tte fund.All the amounts representing such contribution and interest, if the subscriber within five years of the commencement of his service as such, resigns from the service or ceases to be an employee under the Council otherwise than by reason of death, superannuation, or a declaration by •a competent medical authority that he is unfit for further service, or the abolition of the post or the reduction of establishment : 72 (B) Note 1 : a) b) THE GAZETTE OF INDIA : EXTRAORDINARY [mT IA—SEC. 41 The Chairperson of the Council may direct the deduction therefrom and payment to the Council of any amount due under a liability incurred by a subscriber to Council. For the purpose of sub-clause (ii) of clause (A) of this regulation the period of five years shall be reckoned from the commencement of the subscriber's continuous service under the Council. resignation from service in order to take up appointment in a Department of the Centrat Government or under the State Government or under a body corporate owned or controlled by Government or an autonomous organisation, registered under the Societies Registration Act, 1860 (21 of 1860) without any break and with proper permission of the Central Government, shall not be treated as resignation from the setvice of the Council. Note 2 : The powers of the Chairperson of the Council under this regulation 23. (2) 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 are required under sub- regulation (2) of regulation 13. Payment Manner of payment of amount in the Fund When the amount standing to the credit of a subscribe in the Fund, or the balance thereof after any deduction under regulation 22, becomes payable it shall be the duty of Accounts Officer after satisfying himself, when no such deduction has been directed under that regulation, that no deduction is to be made to make payment on this behalf as provided in sub- regulation (3). If the person to whom, under these regulations, any amount or policy is to be paid, assigned, re-assigned or delivered is a lunatic for whose estate a manager has been appointed in this behalf under the Indian Lunacy Act, 1912, the payment or re-assignment or delivery will be made to such manager, and not to the lunatic. Provided that where no manager has been appointed and the person to whom 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 the Accounts Offiaer shali pay only the amount which he thinks fit to the person having charge of the lunatic and 73 (3) i) iii) 893 (31/2003—10 the surplus, if any, or such part thereof, as he thinks fit, shall be paid for the maintenance of such to the lunatic's family as are dependent on him for maintenance, Payments of the amount withdrawn shall be made in India only. The persons to whom the amounts are payable shall make their own arrangements to receive payment in India. The following procedure shall be adopted for claiming payment by a subscriber namely To enable a subscriber to submit an application for withdrawal of the amount in the Fund, Member Secretary, NCTE/Regional Directors of the Regional Committees, NCTE, as the case may be, shall send to every subscriber necessary forms 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 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 Member Secretary, NCTE/Regional Directors of the Regional Committees, NCTE, as the case may be, for payment of the amount in the Fund. The application shall be made - (A) (B) for the amount standing to his credit in the Fund as indicated in the Accounts Statement for the year ending one year prior to the date of his superannuation, or his anticipated date of retirement, or for the amount indicated in his ledger account in case the Accounts Statement has not been received by the Subscriber. The Member Secretary, NCTE/Regional Directors of the Regional Committees, NCTE, as the case may be, shall forward the application to the Accounts Officer indicating the recoveries effected against the advances which are still current and the number of instalments yet to be recovered and also after the period covered by the last statement of the Subscriber's account sent by the Accounts Officer. The Accounts Officer shall after verification with the ledger account issue an authority for the amount indicated in the application at least a month before the date of superannuation but payable on the date of superannuation. 74 iv) v) EXTRAORDINARY [PART IV—SEC.41 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 the superannuation. This will relate to the contribution made by the subscriber subsequent to amount mentioned in the application submitted under clause (i) plus the refund of instalments against advances which were due at the time of the first application. After forwarding the application for 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 concerned who shall arrange this as soon as the formal sanction of sanctioning authority is received by him. NOTE: When the amount standing to the credit of a subscriber has payable under regulations 19, 20 & 21, the Officer shall authorise prompt payment of the amount in the manner indicated in sub-regulation (3). Pensionable service 24. Procedure on transfer to pensionable service (1) If a subscriber is permanently transferred to pensionable service under the President, he shall, at his option, be entitled - (a) (b) to continue to subscribe to the Fund, in which case he shall not be entitled to any pension; or to earn pension in respect of such pensionable service, in which case, with effect from the date of his permanent transfer - he shall cease to subscribe to the Fund; the amount of contributions by Government with interest thereon standing to his credit in the Fund shall be repaid to Government; the amount of subscriptions together with interest standing to his credit in the Fund shall be transferred to his credit in the General provident Fund, to which thereafter he shall subscribe in accordance with the regulations of that Fund; and 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 regulations. 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 pensionable 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 regulation Number of account to be quoted at the time of payment of subscription - When paying subscription in India either by deduction from emoluments or in cash a subscriber shall quote the number of his account in the Fund already communicated to him by the Accounts Officer. NOTE: It shall be duty of the Accounts Officer to communicate to the subscriber any change in the number assigned to his account

26. Annual Statement of Accounts to be supplied to Subscriber (1) As soon as possible after the 31st 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 closing balance on that date. The Accounts Officer shall attach to the statement of account an enquiry whether the subscriber - a) b) desires to make any alteration any nomination made under regulation 5 ; has acquired a family in cases where the subscriber has made no nomination in favour of a member of his family under the provision to sub-regulation (1) of regulation 5. (2) (3) Subscribers should satisfy themselves 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 receipt of the statement. The Accounts Officer

sub- regulation (2) of regulation 13 may be sanctioned by Chairman, NCTE. Printed by the Manav, of Press, Ring Road, Mayapuri, New Delhi4 K)064 and Publihed by the Con&oDer of Publications. Delhi41 OOS4.

