

**GOVERNMENT OF PUNJAB
DEPARTMENT OF FINANCE**

THE PUNJAB CIVIL SERVICES RULES

Volume II



**(Rules relating to Pensions, Provident Funds and
General Insurance Scheme)**

(Fourth Edition)

(Corrected upto 31st January, 2016)

Issued by the authority of Government of Punjab, Department of Finance

CHANDIGARH

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Preface to the Fourth Edition

This edition of the Punjab Civil Services Rules, Volume II incorporates all amendments made upto the 31st January, 2016.

2. Suggestions for making corrections and improvements may kindly be forwarded to the Department of Finance.

Dated Chandigarh,
The 18th February, 2016.

D. P. REDDY,
Additional Chief Secretary,
Government of Punjab,
Department of Finance.

PREFACE (Third Edition 1984)

This edition of the Punjab Civil Services Rules, Volume II incorporates all amendments made up-to the 31st March, 1984.

2. Suggestions for making corrections and improvements may kindly be forwarded to the Department of Finance.

Dated, Chandigarh,
the 3rd July, 1984.

G. BALAKRISHNAN,
Secretary to the Government, Punjab,
Department of Finance.

PREFACE TO THE SECOND EDITION 1977

This is an up-to-date compilation of the Punjab Civil Services Rules, Volume II. All the corrections and amendments made to the various rules upto 15th May, 1977 have been incorporated in it. The matter which had become obsolete with the passage of time has been omitted. Pension and family pension rules have been largely rationalised, re-seaped and liberalised. The Family Pension Scheme, 1964, liberalised from time to time, has now been incorporated in the main rules in Chapter VI. The procedure for maintaining G. P. Fund accounts has been simplified and the authority of Audit for withdrawal or advances has been dispensed with.

Suggestions for making this edition more useful, for correction of errors and rectifying of omissions, if any, may please be sent to the Finance Department.

S.P. BAGLA
Commissioner for Finance &
Secretary to Government, Punjab,
Finance Department.

PREFACE TO THE FIRST EDITION

This volume has been divided into two parts:—

- (1) Part I, contains rules relating to pensions, and
- (2) Part II, contains rules relating to Provident Funds.

2. These rules will apply in respect of Government employees belonging to the categories mentioned at Rules 1.2 of Volume I, Part I, of the Punjab Civil Service Rules.

3. In so far as Government employees belonging to the Services previously known as the Secretary of State Services are concerned, they will be governed by the rules contained in the Civil Service Regulations and other pension and Fund Rules issued by the late Secretary of State as modified from time to time by the President of India. Officers of the I.A.S./I.P.S will be governed by the rules issued by the President of India.

4. The rules in this Volume are based mainly on the existing rules and orders contained in “Civil Services Rules (Punjab), Volume II, First Edition, 1940”, modified in the background of the changes resulting from the partition of the Punjab and constitutional requirements. To avoid overlapping Sections I and II of Chapter XII of the edition referred to above containing the “Agent” and “Delegation” orders issued under the various rules, have been brought together in Chapter XII. A similar plan has been followed in the rules relating to provident Funds.

A memorandum explanatory of Government provident Fund Rules, vis-à-vis the law of the subject, has been included as Appendix VI.

5. Correction slips and amendments issued to the various rules upto the 15th September 1953, have been included. Amendments notified subsequently may be taken as modifying the corresponding rules in this Volume. They will be re-issued in due course, as correction slips to this volume.

6. The forms which have been adopted in the rules in this Volume, have been given two separate series, namely “Pen” and “P.F.” (Abbreviations for Pensions and Provident Funds). Form “Pen 10” has been revised on the basis of the corresponding form adopted by the Union Government.

7. All Government employees, who notice any errors or omissions in these rules, are requested to bring them to the notice of their Heads of Departments, who will please submit proposals to the Finance Department, through the Administrative Department concerned.

E.N. MANGAT RAI
Secretary to Government, Punjab,
Finance Department.

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PART I—PENSIONS

THE PUNJAB CIVIL SERVICES RULES**VOLUME II****PART I—PENSIONS****A—PRELIMINARY****CHAPTER I—EXTENT OF APPLICATION AND DEFINITIONS****SECTION I—Extent of Application**

1.1. (a) Except as provided otherwise in any rule or rules, the rules in this part regulate the grant of pensions to the Government employees to whom the rules in Volume I of these rules apply,—(vide Chapter I of that Volume).

Note.—See proviso to rule 1.2 of Volume I (Part I) of these rules.

(b) Subject to the provisions of clause (a) above, a Government employee transferred to a service or post to which the rules in this part apply, from a service or post to which they do not apply, becomes subject to these rules, provided that it shall be open to him, within six months of the date of transfer, or, if he is on leave on that date, within six months of his return from leave, to elect to be governed by the pension rules to which he was subject immediately before the date of transfer. The intention of exercising this option must be specifically declared to the Government. The option once exercised shall be final.

Note.—The Administrative authority concerned should clearly bring to the notice of the officer concerned the provision of this clause while issuing the order of confirmation of such a Government employee under the Punjab Government.

(c) Omitted.

(d) (i) Unless the contrary appears from the context, the provisions of rules 1.5 to 1.8 of Volume I of these rules apply *mutatis mutandis* to the rules in this part also.

(ii) Omitted.

(iii) Omitted.

1.2. Omitted.

1.2-A. Omitted.

1.2-B. Omitted.

1.2-C. Omitted.

SECTION II—Definitions

1.3. The terms defined in Chapter II of Volume I of these rules have, unless there is anything repugnant in the subject or context the same meaning and implications, when used in this part.

Note.—Unless the contrary appears from the context or subject the term “pay” (defined in rule 2.44 of Volume I of these rules) does not include “special pay” when used in this part.

ANNEXURE

Omitted.

B-ORDINARY PENSIONS

CHAPTER-II

GENERAL PROVISIONS RELATING TO GRANT OF PENSIONS

SECTION-General.

2.1. Every pension shall be held to have been granted subject to the conditions contained in chapter VII of these rules.

2.2. Recoveries from pensions.-(a) Future good conduct is an implied condition of every grant of a pension. The Government reserve to themselves the right of withholding or withdrawing a pension or any part of it if the pensioner be convicted of serious crime or be guilty of grave misconduct.

In a case where a pensioner is convicted of a serious crime, action shall be taken in the light of the judgment of the court relating to such conviction.

In a case not covered by the preceding paragraph, if the Government considers that the pensioner is *prima facie* guilty of grave misconduct, it shall before passing an order,-

- (i) serve upon the pensioner a notice specifying the action proposed to be taken against him and the grounds on which it is proposed to be taken and calling upon him to submit, within sixteen days of the receipt of the notice or such further time not exceeding fifteen days, as may be allowed by the pension sanctioning authority, such representation as he may wish to make against the proposal; and
- (ii) take into consideration the representation, if any, submitted by the pensioner under sub-clause (i).

Where a part of pension is withheld or withdrawn the amount of such part of pension shall not ordinarily exceed one-third of the pension originally sanctioned nor shall the amount of pension left to the pensioner be ordinarily reduced to less than three thousand five hundred rupees per month, having regard to the consideration whether the amount of the pension left to the pensioner, in any case, would be adequate for his maintenance.

In a case where an order under clause (i) above is to be passed by the Government, the Public Service Commission shall be consulted before the final order is passed.

The decision of the Government on any question of withholding or withdrawing the whole or any part of the pension under this rule shall be final and conclusive.

Explanation.—In this rule, the expression “serious crime” includes crime involving, an offence under the Official Secrets Act, 1923 (19 of 1923); and the expression “grave misconduct” includes the communication or disclosure of any secret, official code or pass-word or any sketch, plan, model, article, note, document or information such as is mentioned in section 5 of the Official Secrets Act, 1923 (19 of 1923) (which was obtained while holding office under the Government) so as to prejudicially affect the interests of the general public or the security of the State.

Note.—A claim against the Government employee may become known and the question of making recovery may arise:—

- (a) when the calculation of pension is being made and before the pension is actually sanctioned; or
- (b) after the pension has been sanctioned.

The claim and the recovery may be one or other of the following categories:—

- (1) Recovery as a punitive measure in order to make good loss caused to Government as a result of negligence or fraud on the part of the person concerned while he was in service.
- (2) Recovery of other Government dues such as over issues of pay, allowances or leave salary, or admitted and obvious dues such as house-rent, Postal Life Insurance premia, outstanding motor car, house building, travelling allowance or other advances.
- (3) Recovery of non-Government dues.

1. In cases falling under (a) above, none of the recoveries mentioned in (1) to (3) above may be effected by a reduction of the pension about to be sanctioned except in the following circumstances:—

- (i) Omitted.
- (ii) When the pensioner by request made or consent given has agreed that the recovery may be made. If such request is not made or consent is not given by the pensioner, even sums admittedly due to Government such as house-rent, outstanding advances, etc., may not be recovered from pension. In such cases, however, the executive authorities concerned would have to consider whether they should not try to effect the recovery otherwise than from pension, for example, by going to a court of law, if necessary.

2. In cases falling under (b) above, none of the recoveries described in clauses (1) to (3), may be effected by the deduction from a pension already sanctioned except at the request or with the express consent of the pensioner. Under rule 2.2(a), of this Volume, future good conduct is an implied condition of every grant of a pension and a pension can be withheld or withdrawn in whole or in part if the pensioner is convicted of serious crime or is guilty of grave misconduct. This, however, refers only to crime or misconduct occurring after the pensioner has retired from service, and the rule would not, therefore, cover a reduction of pension made for the purpose of retrieving loss caused to Government as a result of negligence or fraud on the part of the pensioner occurring before he had retired from service.

In cases where the pensioner does not agree to recovery being made even of sums admittedly due to Government, the concluding remarks made under 1(ii) above, will also be applicable.

Heads of offices should see that the last pay or leave salary prior to retirement shall not be paid until it is clear that a retiring Government employee has no outstanding dues to Government. Sometimes, it may not be practicable to ascertain in time all the outstanding dues, while sometimes dues may exceed the amount of last pay or leave salary. In such cases, it is the duty of the heads of offices (in consultation with Treasury officers and Accountant-General, Punjab in the case of Group „A“ or Group „B“ officers), to bring promptly to the notice of the Accountant-General, Punjab, all the outstanding amounts by a separate communication, stating in detail the nature of recovery and why it has not been possible to effect it from last pay or leave salary. The outstanding amounts should also be clearly and completely noted in the last pay certificates in sufficient detail with reference to the previous correspondence with the Accountant-General, Punjab, and if the recovery is to be effected from pension, it should be clearly recorded on the last pay certificate itself that the request or express consent of the pensioner in writing to the recovery from his pension has been obtained.

Note 1.—Although compassionate allowance is of the nature of an ex-gratia payment it is really a form of pension and, therefore, recoveries from it, once it is sanctioned, should be governed by the above orders.

Direct recovery of Government dues from Compassionate Allowance is not permissible, under these orders, but recovery may be made indirectly (before the allowance is sanctioned) by reducing the allowance either permanently or as a temporary measure.

Note 2.—Strictly speaking under the orders no recovery of amount is permissible from pension but if final recovery has been made it need not be refunded to the pensioner concerned.

(b) The Government further reserve to themselves the right of withholding or withdrawing a pension or any part of it, whether permanently or for a specified period

and the right of ordering the recovery from a pension of the whole or part of any pecuniary loss caused to Government, if, in a departmental or judicial proceeding, the pensioner is found guilty of grave mis-conduct or negligence during the period of his service, including service rendered upon re-employment after retirement:

Provided that—

- (1) Such departmental proceedings, if instituted while the officer was in service, whether before his retirement or during his re-employment, shall after the final retirement of the officer, be deemed to be a proceeding under this article and shall be continued and concluded by the authority by which it was commenced in the same manner as if the officer had continued in service;
- (2) Such departmental proceedings, if not instituted while the officer was in service whether before his retirement or during his re-employment—
 - (i) shall not be instituted save with the sanction of the Government;
 - (ii) shall not be in respect of any event which took place more than four years before such institution; and
 - (iii) shall be conducted by such authority and in such place as the Government may direct and in accordance with the procedure applicable to departmental proceedings in which an order of dismissal from service could be made in relation to the officer during his service.
- (3) No such judicial proceedings, if not instituted while the officer was in service, whether before his retirement or during his re-employment shall be instituted in respect of a cause of action which arose or an event which took place more than four years before such institution; and

The Public Service Commission should be consulted before final orders are passed.

Explanation.—For the purpose of this rule—

- (a) a departmental proceeding shall be deemed to be instituted on the date on which the statement of charges is issued to the officer or pensioner, or if the officer has been placed under suspension from an earlier date, on such date; and
- (b) a judicial proceeding shall be deemed to be instituted—

- (i) in the case of a criminal proceeding, on the date on which the complaint or report of the police officer on which the Magistrate takes cognizance, is made; and
- (ii) in the case of a civil proceeding, on the date of presentation of the plaint in the court.

Note.—As soon as proceedings of the nature referred to in the above rule are instituted, the authority which institutes such proceedings should without delay intimate the fact to the Accountant-General. The amount of the pension withheld under clauses (b) should not ordinarily exceed one-third of pension originally sanctioned, including any amount of pension to be so withheld, regard should be had to the consideration whether the amount of the pension left to the pensioner in any case would be adequate for his maintenance.

(c) (1) Where any departmental or judicial proceeding is instituted under clause (b) of rule 2.2 or where a departmental proceeding is continued under clause (i) of the proviso thereto against an officer who has retired on attaining the age of compulsory retirement or otherwise, he shall be paid during the period commencing from the date of his retirement to the date on which, upon conclusion of such proceedings, final orders are passed, a provisional pension not exceeding the maximum pension which would have been admissible on the basis of his qualifying service up to the date of retirement or if he was under suspension on the date of retirement up to date immediately preceding to the date on which he was placed under suspension; but no gratuity or death-cum-retirement gratuity shall be paid to him until the conclusion of such proceedings and of final orders thereon.

The gratuity, if allowed to be drawn by the competent authority on the conclusion of the proceedings will be deemed to have fallen due on the date of issue of final orders by the competent authority:

Provided that where Departmental proceedings have been instituted under rule 10 of the Punjab Civil Services (Punishment and Appeal) Rules, 1970 for imposing any of the penalties specified in clauses (i), (ii) and (iv) of rule 5 of the said rules, the payment of gratuity or death-cum-retirement gratuity, as the case may be, shall not be withheld.

(2) Payment of provisional pension made under sub-clause (1) shall be adjusted against the final retirement benefits sanctioned to such officer upon conclusion of the aforesaid proceedings but no recovery shall be made where the pension finally sanctioned is less than the provisional pension or the pension is reduced or withheld either permanently or for a specified period.

Note.—The grant of pension under this rule shall not prejudice the operation of rule 6.4 *ibid* when final pension is sanctioned upon conclusion of the proceedings.

2.2-A. In the case of a Government employee who retires from service, while on deputation to Central Government or any other state Government or while on foreign service, action to sanction pension and gratuity in accordance with the provisions of Chapter IX shall be taken by the Audit Officer or the Head of Office, as the case may be, of the Cadre authority which sanctioned the deputation of the Government employee to the Central or any other State Government or to foreign service.

SECTION II.—Cases in which Claims are Inadmissible

2.3. A competent authority may rule that the service of any class of Government employees does not qualify for pension.

Note 1.—Service in Dak Banglows and District Garden establishments does not qualify.

Note 2.—Posts of patwaris have been declared pensionable with effect from 1st August, 1949.

2.4. In the following cases no claim to pension is admitted:—

- (a) When a Government employee is appointed for a limited time only, or for a specified duty on the completion of which he is to be discharged.
- (b) When a person is employed temporarily on monthly wages without specified limit of time or duty; but a month's notice of discharge should be given to such a person, and his wages must be paid for any period by which such notice falls short of a month.
- (c) When a person's whole-time is not retained for the public service, but he is merely paid for work done, such as Government Pleaders and Law Officers not debarred from private practice.
- (d) When a public employee holds some other pensionable office, he earns no pension in respect of an office of the kind mentioned in clause (c) or in respect of duties paid for by a compensatory allowance.
- (e) When a Government employee serves under an agreement which contains no stipulation regarding pension, unless the competent authority specially authorises him to count such service towards pension.

Note.—The agreements should be so worded as to preserve inviolate the indefeasible right of Government to modify the rules from time to time, at their discretion, so that no claim may arise to the benefits of the rules as they stood at the date when the agreement was executed.

SECTION III.—Misconduct, Insolvency, or Inefficiency.

2.5. No pension may be granted to a Government employee dismissed or removed for misconduct, insolvency or inefficiency; but to Government employee so dismissed or removed, compassionate allowances may be granted when they are deserving of special consideration: Provided that the allowance granted to any Government employee shall not exceed two-thirds of the pension which would have been admissible to him if he had retired on medical certificate.

Note 1.—This rule vests Government with an absolute discretion to grant or not to grant any compassionate allowance, the only restriction being that if granted, it shall not exceed the maximum of two-thirds of the pension that would be admissible to the officer concerned on retirement on medical certificate. It is practically impossible in view of the wide variations that naturally exist in the circumstances attending each case, to lay down categorically, precise principles that can uniformly be applied to individual cases. Each case has, therefore, to be considered on its merits and a conclusion has to be reached on the question whether there were any such extenuating features in the case as would make the punishment awarded, though it may have been necessary in the interest of Government, unduly hard on the individual. In considering this question it has been the practice to take into account not only the actual misconduct or course of misconduct which occasioned the dismissal or removal of the officer, but also the kind of service he has rendered. Where the course of misconduct carries with it the legitimate inference that the officer's service has been dishonest there can seldom be any good case for a compassionate allowance. Poverty is not an essential condition precedent to the grant of a compassionate allowance, but special regard is also occasionally paid to the fact that the officer has a wife and children dependent upon him, though this factor by itself, is not, except perhaps in the most exceptional circumstances, sufficient for the grant of a compassionate allowance.

(See also Note below rule 9.12 and Note 3 below rule 11.1.)

Note 2.—The report of the Accountant-General is required in all cases of grant of compassionate allowances.

Note 3.—No Government employee even if belonging to a class entitled to commute ordinary pension, is entitled to commute a compassionate allowance; a commutation to such an allowance may be sanctioned by a competent authority only on proof that the proceeds of the commutation will be invested for the permanent benefit of the commutor's family.

Note 4.—In cases, where it is proposed to grant to a Government employee dismissed or removed from service, a compassionate allowance, the sanctioning authority should not condone deficiencies in service, for the purpose of determining the amount of pension that would have been admissible to him if he had retired on medical certificate on the basis of which the compassionate allowance is calculated.

SECTION IV—Claims of Widow or Heirs

2.6. Omitted.

2.7. Government may allow ex-gratia grant to the member of the family of a Government employee, including a member of All India Service serving under the Punjab Government who dies while in service as indicated in the Annexure to this Chapter.

2.7-A. (1) If a person who in the event of death of a Government employee while in service is eligible to receive ex-gratia grant under rule 2.7 is charged with the offence of murdering the Government employee or for abetting in the commission of such an offence, his claim to receive the ex-gratia grant shall remain suspended till the conclusion of the criminal proceedings instituted against him.

(2) If on conclusion of the criminal proceedings referred to in sub-rule (1) the person concerned—

- (a) is convicted for murdering or for abetting in the murder of the Government employee, such a person shall be debarred from receiving the ex-gratia grant which shall be payable to the next eligible person; and
- (b) is acquitted of the offence of murder or for abetting in the murder of the Government employee, the ex-gratia grant shall be payable to him.

SECTION V—Limitation

- 2.8. (a) A Government employee cannot earn two pensions in the same post at the same time, or by the same continuous service.
- (b) Save as provided in rule 3.17, two Government employees may not simultaneously count service in respect of the same post.

ANNEXURE

(Referred to in rule 2.7)

Rules Regulating the Grant of Ex-gratia Grants

1. The ex-gratia grant is intended for providing relief to the family of a Government employee, paid monthly from the State revenues, whether the rates of pay are fixed on a daily or a monthly basis, who dies while in service.

2. Where death occurs in harness or the employee is permanently disabled and rendered unfit for further service, the payment of *ex-gratia* grant shall be made at the rate of one lakh rupees on a uniform basis.

Note.—The amount of ex-gratia grant mentioned above is effective from the 1st day of January, 2006.

3. The ex-gratia grant will be payable to the following members of the family of the deceased employee and in the order mentioned below: –

- | | |
|---|---|
| 1. widow or husband, as the case may be | } If they are unemployed and were
entirely dependent on the deceased
employee as certified by the Deputy
Commissioner. |
| 2. sons and daughters | |
| 3. father | |
| 4. mother | |
| 5. brothers and sisters | |

4. Necessary information in regard to the deceased employee and the members of his family shall be obtained by the Head of Office in the following form along with an affidavit, duly attested, and a reasonable proof of title to the ex-gratia grant.

5. The ex-gratia grant will be sanctioned by the Head of Office. The payment of ex-gratia grants to the families and dependents of deceased Government employees shall be made on the basis of the necessary sanction issued by the Head of Office, irrespective of the group of service to which the concerned Government employee belonged. The Treasury Officer concerned shall allow payment of the ex-gratia grants accordingly on the basis of the sanctions issued by the Head of Office.

The expenditure shall be debitable to the major head “2235–Social Security and Welfare–60–Other Social Security and Welfare Programmes–200–Other Programmes–08–*Ex-gratia* payments to families of Ministers, Government servants etc., dying in harness”.

6. (i) In case a Government employee while traveling by a Military Aircrafts, or by any other Government aircrafts on duty dies as a result of an accident to that aircraft, the family of such a Government employee shall be entitled to the ex-gratia payment in accordance with the provisions of sub-rule (2) of rule 8.32.
- (ii) The ex-gratia payment specified in sub-para (i) shall also be admissible to the family of a Government employee who dies as a result of accident occurring in the course of his duty in either of the following air journeys undertaken by him in public interest:–
- (a) air journey on a test flight;
 - (b) air journey by a non-scheduled flight on a chartered plane.

Note 1.–In this Annexure “Government Employee” means a Government employee who has rendered service qualifying for pension as specified in rule 3.17-A.

Note 2.–For other benefits of residential accommodation, free education of children and medical facilities to the member of the family of the deceased employee, see relevant rules and instructions.

Note 3.—The term “window or husband” used in the Annexure does not include a spouse who got judicially separated from the deceased employee.

Note 4.—No proposal for the grant of financial assistance for the marriage of the dependent daughters of Government employees shall be entertained.

FORM
(Referred to in para 4)

Form of application for ex-gratia grant

Application from a member of family of late Shri/Shrimati _____
employed as _____ in the Office/Department of _____

1. Name and full address of applicant:

2. Relationship with deceased
Government employee:

3. Circumstances and date of death of
the Government employee:

4. Name and ages of surviving
relations of the deceased:

	Name	Age
--	------	-----

- | | | |
|---|--|--|
| (a) Widow/Husband | | |
| (b) Sons | | |
| (c) Unmarried daughters | | |
| (d) Widowed daughters | | |
| (e) Parents wholly dependent on the
deceased Government employee | | |
| (f) Widowed and unmarried sisters | | |
| (g) Brothers | | |

5. The treasury from which ex-gratia
grant is to be drawn.

6. Any other relevant information.

Place _____

Dated _____

(Signature of applicant)

CHAPTER III

SERVICE QUALIFYING FOR PENSION

Section I—General

3.1 to 3.7 Omitted.

BEGINNING OF SERVICE

3.8. Unless it be otherwise provided by special rule or contract, the service of every Government employee begins to qualify for pension when he takes charge of the post to which he is first appointed.

Note.—In every contract with a Government employee appointed abroad, a clause should be inserted to the effect that service begins only from the date on which the Government employee joins his post in India.

3.9. Except for compensation gratuity, an officer's service does not qualify till he has completed eighteen years of age, provided that nothing contained in this rule shall apply in the case of persons who were in service on the 1st June, 1961 and in whose case a lower age limit had been prescribed.

Note. Omitted.

3.10 to 3.11. Omitted.

SECTION II — Conditions of Qualification

A.— General

3.12. The service of a Government employee does not qualify for pension unless it conforms to the following three conditions:—

First.—The service must be under Government.

Second.—The employment must be substantive and permanent.

Third.—The service must be paid by Government.

These three conditions are fully explained in the following rules.

Note.—The question whether service in a particular office or department qualifies for pension or not is determined by the rules which were in force at the time such service was rendered; orders subsequently issued declaring the service to be non-qualifying, are not applicable with retrospective effect.

3.13. The competent authority may, however, in the case of service paid from the Government revenues, even though either or both of the first two conditions in rule 3.12 are not fulfilled: —

(1) declare that any specified kind of service rendered in a Group „C“ or Group

„D“ capacity shall qualify for pension;

- (2) in individual cases, and subject to such conditions as it may think fit to impose in each case, direct that service rendered by a Government employee shall count for pension.

Note.—All services rendered, in additional police if followed without a break by permanent service, shall qualify for pension.

3.14. A competent authority may, when both the first and the second conditions mentioned in rule 3.12 are fulfilled, declare that service paid from funds administered by Government shall, in the event of the provincialisation of such funds, count for pension.

3.15. The following special provisions apply to the Police Department:—

- (a) If the police of a town are wholly supported by, and under the control of a Municipality, the Government has no concern with their pensions.
- (b) But if the Government, being interested in the efficiency of a Police Force, paid wholly or partly by a Municipality or from Cantonment Funds, or from the Government revenues subsidised by a contribution from a Municipality or from Cantonment Funds, undertakes the organisation and control of the Force, as connected with an Auxiliary to the Civil Constabulary, service in such a Force qualifies. The contributions of Municipalities or of Cantonment Fund towards the cost of the pensions of such Forces are determined in accordance with the orders of Government.
- (c) The service of members of the Railway Police, appointed and controlled by Government, qualifies, though they may be either wholly or partly paid by the Railway companies.
- (d) Service in superior grades in any other Department rendered before enlistment in the Police Department qualifies.

B.—FIRST CONDITION—SERVICE UNDER GOVERNMENT

3.16. (a) The service of a Government employee does not qualify unless he is appointed and his duties and pay are regulated by the Government or under conditions determined by the Government.

(b) Omitted.

Note 1.—The following are examples of Government employees excluded from pension by this rule:—

- (1) Employees of a municipality;
- (2) Employees of grant-in-aid schools and institutions;

- (3) Subordinates appointed by Treasurers on their own responsibility;
- (4) Service on an establishment paid from a Contract Establishment Allowance, with the detailed distribution of which the Government does not interfere, whether such contract allowance is a fixed amount or consists of fees.
- (5) Service on an establishment paid from the House-hold Allowance of the Governor.

Note 2.—If a Government employee has served partly in a capacity which would have given him claim to pension if the service had been paid from the Government revenues on the household establishment of the Governor, and partly on establishments paid from the Government revenues, he is entitled from Government revenue to a share of any pension to which he would have been entitled, if his whole service had been paid from the Government proportionate to the length of the service which has been so paid.

C. – SECOND CONDITION—SUBSTANTIVE AND PERMANENT EMPLOYMENT

I.—General

3.17. If an employee was holding substantively a permanent post on the date of his retirement, his temporary or officiating service under the State Government, followed without interruption by confirmation in the same or another post, shall count in full as qualifying service except in respect of : —

- (i) periods of temporary or officiating service in non-pensionable establishment;
- (ii) Omitted.
- (iii) Omitted.

Note 1.—In case of a Central Government employee who is permanently transferred to the Punjab Government and becomes subject to these rules, under rule 1.1 (b) of these rules, the term “continuous temporary/officiating service” shall include such service rendered under Central Government.

Note 2.—In case of a purely temporary Central Government employee who is permanently transferred to Punjab Government and becomes subject to these rules, the term “continuous temporary service” includes the temporary service under the Central Government. The pensionary liability in respect of such cases shall be allocated on the length of service.

Note 3.—The entire service rendered by an employee as work-charged as also the service paid from contingencies, shall count as qualifying service:

Provided that—

- (i) such service is followed by regular employment;
- (ii) there is no interruption in the two or more spells of service, or the interruptions are condonable under rule 4.23; and

(iii) such service must be a full-time job.

Note 4. The entire adhoc service rendered by a Government employee may be counted as qualifying service:

Provided that—

- (i) such service is followed by regular employment;
- (ii) there is no interruption in the two or more spells of adhoc service, and adhoc and regular service, or the interruptions are condonable under rule 4.23;
- (iii) such service must be a full-time job;
- (iv) recruitment to such service should have been made through the Employment Exchange or by open advertisement;
- (v) the service rendered as adhoc employee must have been against a regular post or vacancy; and
- (vi) the conditions for eligibility, like academic qualifications, experience and age, at the time of adhoc appointment, should have been fulfilled.

3.17-A. (1) Subject to the provisions of rule 4.23 and other rules and except in the cases mentioned below, all service rendered on establishment, interrupted or continuous, shall count as qualifying service:—

- (i) Omitted.
- (ii) Omitted.
- (iii) Casual or daily rated service.
- (iv) Suspension adjudged as a specific penalty.

Note.—In cases where an officer dies or is permitted to retire while under suspension will not be treated as an interruption.

- (v) Service preceding resignation except where such resignation is allowed to be withdrawn in public interest by the appointing authority as provided in the relevant rules or where such resignation has been submitted to take up, with proper permission, another appointment whether temporary or permanent under the Government where service qualifies for pension.
- (vi) Joining time for which no allowances are admissible under rules 9.1 and 9.15 of C.S.R., Volume I, Part I.
- (vii) If any unauthorised leave of absence occurs in continuation of authorised

leave of absence and if the post of the absentee has been substantively filled up, the past service of the absentee is forfeited.

- (viii) Transfer to a non-qualifying service in an establishment not under Government control or if such transfer is not made by the competent authority and transfer to service in a grant-in-aid school.

(A Government employee, who voluntarily resigns qualifying service, cannot claim the benefit under this clause.)

- (ix) Removal from public service for misconduct, insolvency, inefficiency not due to age, or failure to pass an examination will entail forfeiture of the past service.

- (x) Service rendered beyond the date of retirement on superannuation in terms of rule 3.26 of Punjab Civil Services Rules, Volume I, Part I.

(2) An interruption in the service of a Government employee caused by wilful absence from duty or unauthorised absence without leave, shall entail forfeiture of the past service.

(3) Wilful abstinence from performing duties by a Government employee by resort to pen down strike shall be deemed to be wilful absence from duty and shall also entail forfeiture of the past service.

Note.—In the case of a Central Government employee who is permanently transferred to the Punjab Government and becomes subject to these rules, the pensionary benefits admissible for service under Central Government would be that admissible under the Government of India rules and the liability for such benefits shall be allocated in accordance with the prevalent orders.

Clarification (1).—Even after the introduction of rule 3.17(A) and deletion of rule 4.21 the following cases do not entail forfeiture of past service:—

- (a) authorised leave of absence;
- (b) abolition of post or loss of appointment owing to reduction in establishment.

(“Post” or “appointment” means a post or appointment service in which qualifies for pension).

(2) While counting such qualifying service for working out aggregate service, the period of break in service shall be omitted.

3.18. An establishment, the duties of which are not continuous but are limited to certain fixed period in each year, is not a temporary establishment. Service in such an establishment including the period during which the establishment is not employed

qualifies, but the concession and counting as service during which the establishment is not employed, does not apply to a Government employee, who was not on actual duty when the establishment was discharged after completion of its work, or to a Government employee who was not on actual duty on the first day on which the establishment was re-employed.

3.19. to 3.22. Omitted.

3.23. Service as an apprentice does not qualify, except in the following cases:—

Engineer or Examiner Apprentices.

3.24. to 3.26. Omitted.

(i) Deputation on Special Duty on Abolition of a Permanent Post.

3.27. If the permanent post held by a Government employee substantively is abolished, within the meaning of rule 5.2, but the Government employee is, at the time, on special duty, or is, on abolition of his post, deputed on special duty, his service on special duty qualifies, but the duty must be special; mere employment, in continuation of permanent employment, in a temporary post which happens at the time to be vacant, does not qualify unless it is followed by confirmation against a permanent post, as contemplated in rule 3.17.

(ii) Press Employees paid for Piece Work.

3.28. Press employee, who is paid for piece work is treated as having held a permanent post, if—

- (i) he is employed, not casually, but as a member of a fixed establishment; and
- (ii) during the last seventy-two months of his actual employment he has been attached to one post uninterruptedly for twenty-four months, or it has not been through his own choice or misconduct that he has not been so attached.
- (iii) Service in the Settlement Department on a Quasi-permanent Footing.

3.29. (a) The service of a Government employee not merely temporarily engaged in the Settlement Department which is (or was) on a quasi-permanent footing qualifies.

(b) Except in the regular Department and to the extent above specified, service in the Settlement Department does not count unless it is followed, without interruption by qualifying service in the Department or elsewhere. Settlement service followed without interruption, by pensionable service paid from a Patwaris Fund, also qualifies.

Note 1.—The term “Service in the Settlement Department” used in clause (b) includes all settlement service even if paid from a contingent grant.

Note 2.—Extra Assistant Commissioners and similar Group „A“ and Group „B“ Government employees when not specially employed for temporary work, are not affected by this rule, as they count service independently of the particular department to which they happen for the time to be attached.

Note 3.—Service of a Kanungo in a colony shall be treated as “Service in the Settlement Department”.

D.—THIRD CONDITION—SERVICE PAID BY GOVERNMENT

(i) Sources of Remuneration

3.30. Service which satisfies the conditions prescribed in sub-sections B and C of this section qualifies, or does not qualify according to the source from which it is paid. With reference to this rule, service is classified as follows:—

- (a) Paid from the Government revenues.
- (b) Paid from Funds in respect to which the Government hold the position of Trustee.
- (c) Paid by fees levied by law, or under the authority of the Government, or by Commission.
- (d) Paid by the grant, in accordance with law or custom, of a tenure in land, or of any source of income, or right to collect money.
- (e) Paid from Local Funds.

(ii) Service Paid from Government Revenues

3.31. Service paid from the Government revenues qualifies. The fact that arrangements are made for the recovery, on the part of the Government, of the whole, or part of the cost of an establishment of Government employee, does not affect the operation of this principle: provided that the establishment or Government employee is appointed, controlled and paid by the Government, e.g., Police Establishment entertained at the cost of individual and corporate bodies.

Note.—In making arrangements for the recovery of the cost of establishment, it should not be forgotten that Government has to bear not only the immediate cost, but also that of leave allowances, and pensions.

(iii) Service paid from Trust Funds

3.32. Service paid from Funds which Government hold only as a Trustee, such as under a Court of Wards or in an Attached Estate, does not qualify.

(iv) Service paid by Fees or Commission

3.33. Except when fees or commission are drawn in addition to pay from the Government revenues, service in a post paid only by fees, whether levied by law or under the authority of Government, or by commission, does not qualify.

Service as official assignee does not qualify.

Note.—Service paid from fees and commissions in addition to pay from the Government revenues qualifies under this rule but fees and commissions shall not be taken into account for determining pensionary benefits or gratuity.

(v) Service paid by Grant of a Tenure in Land, etc.

3.34. Service paid by the grant, in accordance with law or custom of a tenure in land, or of any other source of income, or right to collect money, does not qualify.

(vi) Service paid from Local Funds

3.35. Apart from any special provisions made under the following rules, service paid for from a Local Fund does not qualify for pension.

3.36. to 3.41. Omitted.

3.42. Teachers and other members of the pensionable establishments of Government schools, who are transferred with the schools to which they belong to service under Local Boards, continue to render service qualifying for pension from the Government revenues, and are entitled to the concession even though they may be moved from the school with which they are transferred to another school which was formerly under Government management.

Teachers appointed to schools transferred to the management of Local Boards are entitled to pension from the Government revenues, if the Government makes a part of its contribution to the school in the form of pensions.

3.43. Omitted.

3.44. When a pension is payable partly by Government and partly by a Local Fund, the Local Fund concerned may pay the capitalised value (calculated on the basis of the Table of Commutation values for pensions applicable to the pensioner, increased by 10 per cent) of its share of the pension to Government which will thereupon accept liability for payment of the entire pension.

3.45. The Government does not guarantee the solvency of Funds formed by the subscriptions of Local Fund Employees and established to provide pensions for the subscribers thereto.

CHAPTER IV
RECKONING OF SERVICE FOR PENSION

Section I–Introductory

4.1. The conditions and limitations under which service in a post qualifies for pension are laid down in Chapter III.

The rules governing special additions to service qualifying for superannuation pension, and those relating to the counting of Military Service, periods of leave, suspensions, resignations, etc., for pension, and condonation of breaks and deficiencies in service are contained in the succeeding sections of this Chapter.

SECTION II–Special Additions to Service Qualifying for Superannuation Pension

4.2. (1) A Government employee appointed to a service or post after the twenty-sixth day of October, 1960, shall be eligible to add to his service qualifying for superannuation pension (but not for any other class of pension), the actual period not exceeding one-fourth of the length of his service or the actual period by which his age at the time of recruitment exceeded twenty-five years, or a period of five years, whichever is less, if the service or post to which the Government employee is appointed is one –

- (a) for which post-graduate research or specialist qualification, or experience in scientific, technological or professional fields, is essential; and
- (b) to which candidates of more than twenty-five years of age are normally recruited:

Provided that this concession shall not be admissible to a Government employee unless his actual qualifying service at the time he quits Government service is not less than ten years:

Provided further that this concession shall be admissible only if the recruitment rules in respect of the said service or post contain a specific provision that the service or post is one which carries the benefit of this rule.

(2) Omitted.

(3) Omitted.

(4) A Government employee, who is blind, deaf, dumb or otherwise orthopaedically handicapped or widow at the time of his entry into Government Service, shall be eligible to add to his service qualifying for superannuation pension a period of five years.

(5) A Government employee, who becomes blind, deaf, dumb or otherwise orthopaedically handicapped during the service and is retired from service as a result

thereof, shall also be eligible to add to his service qualifying for superannuation pension, a period of five years.

SECTION III—Counting of Military Service Towards Civil Pension

4.3. (a) Service rendered by an employee belonging to one of the classes mentioned in the schedule below after attaining the age of 18 years, which is pensionable under military rules, but which terminates before a pension has been earned in respect of it, may, at the discretion of Government, be allowed to count, when followed by service qualifying for pension under civil rules, as part of such service: Provided that any bonus or gratuity received in lieu of pensions, on or since, discharge from military service, shall be refunded in such number of monthly instalments, not normally exceeding 36 and beginning from such date, as in each case, the Government may decide. Service so allowed to count shall, however, be restricted to service, within or outside the employees unit or department, in India or elsewhere, which has been paid for from Indian revenues or for which a pensionary contribution has been received by Indian revenues. In the case of Defence Security Corps personnel re-employed in any civil posts, however, only half of the service rendered by them in the Defence Security Corps shall count for the purpose of pensionary benefits.

(b) Service pensionable under military rules which does not terminate before a pension has been earned in respect of it shall not be allowed to count for pension under civil rules without the sanction of the competent authority.

Note 1.—An officer, ex-soldier, ex-sailor or ex-airman will not be brought under the operation of this rule, as a matter of course. Each case will be decided on its merits, e.g., there may be cases in which it may be open to a claimant for pension to add military service during the Great war to former non-pensionable service in the Army in order to claim the benefit of a military pension. In such cases it may be to the advantage of the claimant that he should not be brought under the operation of this rule. The bearing of the paragraph 574 of the Pay and Allowance Regulations of the Army in India, Part II, on the position of soldiers of the Indian Army who re-entered during the Great War, deserves consideration in this connection.

Note 2.—To be eligible for the concession in this rule, the individual concerned should take his discharge from the Army, Navy or Air Force within 12 months of the date of his confirmation in the post pensionable under civil rules. This limit will be relaxed by competent authority only in special cases.

Note 3.—Employees in the Military Police have the option of counting service under any other rules in these Regulations which would give them a similar or more liberal concession.

Note 4.—Omitted.

Note 5.—When an order is passed under this rule allowing previous military service to count as part of the service qualifying for civil pension, it should be taken as carrying with

condonation of breaks if any, in the Military service, or the break, if any between the military service and the civil service.

Note 6.—Omitted.

Note 7.—It is permissible under this rule to allow military service interspersed between two periods of civil service to count for civil pension: Provided that the conditions laid down in this rule are otherwise fulfilled. The share of pension proportionate to military service in such cases will be borne by the Defence Department.

Before orders are passed, in any case, the military service of the individual concerned and the amount of gratuity paid to him should be verified by reference to Defence Accounts Officers concerned.

Note 8.—The sanction regarding the counting of military service should be accorded by the competent authority at the time of the appointment of the person concerned and not at the time of his retirement from civil service. Sanctions accorded in such cases are required specially to mention the amount of gratuity or bonus recoverable, the number of monthly instalments in which the bonus or gratuity is to be recovered, and the date from which the recovery is to commence. If, in any case, the gratuity is not to be recovered, the fact will be specially stated in the sanction. The gratuity once refunded in order to secure the benefit of counting former military service for civil pension cannot be paid back in any circumstances.

Note 9.—The question of the amount of military or War (Great War) service which a Government employee is entitled to count for civil pension should be considered as soon as he joins a pensionable post. In the case of non-gazetted Government employees the amount should be shown in a certificate to be recorded in the service book or the service roll, as the case may be, by the Head of Department who should satisfy himself that the conditions of this rule and rule 4.6 or other relevant rules or instructions for counting military service for civil pension are fulfilled. The military service should in all cases be verified after reference to the Defence Accounts Officer concerned. References to the relevant rules should be quoted in the certificate and attested copies of the records relied upon in support of it should be attached.

Note 10.—See also notes under rule 4.6-A.

Note 11.—The expression ‘gratuity or bonus’ occurring in clause (a) refers to service gratuity or bonus only, and not war gratuity or bonus received as a reward for War Service.

SCHEDULE

1. Commissioned Officers and Junior Commissioned Officers.
2. Warrant Officers, non-commissioned Officers and other enrolled personnel of the Army, and the corresponding categories of the Navy and Air Force and personnel of the Frontier Constabulary and Militias.
3. Non-combatant departmental and regimental employees and followers of the supplemental services.

4. Warrant Officers and Departmental Officers of the Commissary and Assistant Surgeon classes.

4.4. Omitted.

4.5. Omitted.

4.6. Omitted.

4.6-A. War service rendered by itself or in conjunction with other military service shall count in full towards civil pension subject to the conditions, namely: –

- (i) the officer concerned should not have earned a pension under the military rules in respect of the service in question;
- (ii) in the case of services or posts in respect of which a minimum age is fixed for recruitment to military or war service rendered below that age shall be allowed to count for pension;
- (iii) ‘War Service’ rendered in the Armed Forces of India and rendered in similar forces of a Commonwealth Country shall be allowed to count alike for pension and no contribution towards or share of, a pension earned as a result of this concession shall be claimed from the foreign Government concern;
- (iv) no refund of bonus or gratuity paid in respect of this ‘War Service’ shall be demanded from the officer concerned. If, however, the officer has been granted any retirement gratuity for service covering both the war and post war period such gratuity shall be refundable. Also if any portion of service is allowed to count towards civil pension under rule 4.3 *ibid*, the instructions contained in note 1 below, in regard to refund of gratuity shall *mutatis mutandis* apply; and
- (v) break between military/war service and the civil service shall be treated as automatically condoned; provided the period of the break does not exceed one year. Break exceeding one year but not exceeding three years may also be condoned in exceptional cases, under special orders of Government.

Note 1.—In the case of a civil employee who has rendered satisfactory paid military service in the war in addition to military service pensionable under the military rules before or after such service but who did not earn a pension by his war service in conjunction with his other military service, that portion of the military service which was rendered before or after the War Service should be dealt with in accordance with the provision of rule 4.3 and the amount of gratuity which the Government employee will refund in respect of the later portion should bear the same proportion to the total amount of gratuity received in lieu of pension

as the period dealt with under rule 4.3 bears to the total period of military service including the period of War Service.

Explanation.—For the purpose of this note, it is immaterial whether or not, there was a break between the War Service and the other military service.

Note 2. Omitted.

SECTION IV.—Period of Leave and other Authorised Absence from Duty

A.—PERIOD OF LEAVE

4.7. The time passed by a Government employee on leave of all kinds except extraordinary leave, other than that extraordinary leave counted towards increment under rule 4.9 (b) of Volume I (Part I), shall count as service qualifying for pension.

4.8 and 4.9. Omitted.

4.10. A period of overstay of leave does not count for pension.

4.11. Omitted.

B.—PERIODS OF TRAINING

4.12. A competent authority will decide in the case of a Government employee (including a person in training for, but not actually appointed to, Government service), or any specified class of Government employees who is selected to undergo course of training, whether the time spent in the training shall count as service qualifying for pension.

Note.—General orders for counting the period of training as service under this rule have been issued in respect of the following:—

- (1) Police subordinates and candidates for direct appointment to the Subordinate Police Service while attending a Police Training School.
- (2) Assistant Director of Agriculture and Assistant Professor and Laboratory Assistants while in training at the Pussa Agriculture College.
- (3) Forest Rangers holding permanent substantive posts while under training at the Dehra Dun School.
- (4) All Forest Subordinates while under training at the Punjab Forest School.
- (5) Dispensers sent to the Medical College, Amritsar, to undergo a course of training with a view to qualifying as hospital assistants. (They count a maximum period of one year as service towards pension rendered under the source from which they were paid before training.)
- (6) Teachers and students, who are selected to undergo a course of training in a school, college or other institutions, subject to the sanction of the Director of Public Instruction, Punjab.

- (7) Subordinate Judges sent for training in Commercial Law at Bombay.

C.—DEPUTATION OUT OF INDIA

4.13. (a) When a Government employee is deputed out of India on duty, the whole period of his absence from India counts, when a Government employee on leave out of India is employed, or is detained after the termination of his leave, on duty, the period of such employment or detention counts:

Provided that where a gratuity is accepted from the foreign Government, the service rendered under it will not count towards pension under the State Government. However, in the case of a Government employee deputed to foreign service on the request of Government of India, the period spent in foreign service will be counted towards pension: provided he pays the usual pension contribution to the Government of Punjab.

(b) A Government employee, deputed on foreign service, for a period of five years or more, to the 'United Nations' Secretariat or other United Nations' Bodies, the International Monetary Fund, the International Bank of Reconstruction and Development, the Asian Development Bank or the Commonwealth Secretariat, may at his option:—

- (i) pay the pension contributions in respect of his foreign service and count such service as qualifying for pension under these rules; or
- (ii) avail of the retirement benefits admissible under the rules of the aforesaid Organisation and not count such service as qualifying for pension under these rules:

Provided that where a Government employee opts retirement benefits under clause (ii), retirement benefits shall be payable to him in India in rupees from such date and in such manner as the Government may, by order, specify:

Provided further that pension contribution, if any, paid by the Government employee, shall be refunded to him.

Note.—The period of deputation converted into leave should count for pension as leave and not as deputation.

D.—DEPUTATION TO THE DEFENCE DEPARTMENT

4.14. Omitted.

4.15. Government employees in the Police Department who joined the battalions of the Indian Army can count service rendered in that capacity as continuous service in the Police Department for purposes of pension.

E.—PERIOD OF VOYAGE TO INDIA ON RECALL TO DUTY

4.16. Time spent on the voyage to India by a Government employee who is recalled to duty before the expiry of any recognised leave out of India counts: Provided his return to duty is compulsory.

SECTION V.— Suspensions, Resignation, Breaks and Deficiencies in service

A.—PERIODS OF SUSPENSION

4.17 to 4.19. Omitted.

4.20. (a) A Government employee who is dismissed, removed or compulsorily retired or prematurely retired from public service, but reinstated on appeal or revision, is entitled to count his past service.

(b) The period of break in service between the date of dismissal, removal or compulsory retirement or premature retirement, as the case may be, and the date of reinstatement, and the period of suspension (if any), shall not count unless regularised as duty or leave by a specific order of the authority which passed the order of reinstatement.

INTERRUPTIONS

4.21. Omitted.

4.22. The authority which sanctions the pension may commute retrospectively periods of absence without leave into leave without allowances or extraordinary leave.

Note.—The power under this rule of commuting respectively periods of absence without leave into leave without allowances is absolute, the purpose of the rule being merely to obviate, for purposes of pension, the forfeiture of past service.

D.—CONDONATION OF INTERRUPTIONS AND DEFICIENCIES

4.23. In the absence of a specific indication to the contrary in the service record, an interruption between two spells of service rendered under the State Government shall be treated as automatically condoned, and the pre-interruption service shall be treated as qualifying service for pension purposes, except where the interruption has been caused by resignation, dismissal or removal from service or due to participation in a strike, but the period of interruption itself shall, under no circumstances, be reckoned as qualifying service for pension purposes.

4.24. Omitted.

CHAPTER V
DIFFERENT KINDS OF PENSIONS AND
CONDITIONS FOR THEIR GRANT

SECTION I.—Classification of Pensions

5.1. Pensions are divided into four classes, the rules for which are prescribed in the following Sections of this Chapter:—

- (a) Compensation Pensions (See Section II).
- (b) Invalid Pensions (See Section III).
- (c) Superannuation Pensions (See Section IV).
- (d) Retiring Pensions (See Section V).

Note. Omitted.

SECTION II.—Compensation Pension

A.—CONDITIONS OF GRANT

5.2. If a Government employee is selected for discharge owing to the abolition of a permanent post, he shall, unless he is appointed to another post the conditions of which are deemed by the authority competent to discharge him to be at least equal to those of his own, have the option —

- (a) of taking any compensation pension or gratuity to which he may be entitled for the service he has already rendered, or
- (b) of accepting another post or transfer to another establishment even on a lower pay, if offered and continuing to count his previous service for pension.

Note 1.—The discharge of one Government employee to make room for another better qualified is not the abolition of a post within the meaning of this rule, the abolition must produce a real saving to Government.

Note 2.—See also Note 2 below rule 5 of the Punjab Civil Service (Punishment and Appeal) Rules, 1970.

Note 3.—A Government employee in foreign service should be held to have lost his lien from the date on which his post in Government service was abolished and no contribution could be received after that date. He should be regarded as having retired from Government service from that date and he should be permitted to draw the pension to which he is entitled in addition to the pay which he received at the time from his foreign employer.

5.3. (1) When a Government employee is transferred from pensionable Government service to a non-pensionable establishment, he cannot be granted any

pension or gratuity admissible to him for the qualifying portion of his service until he actually retires from the non-pensionable establishment to which he is transferred.

(2) A permanent Government employee who may be permitted to be permanently absorbed in a service or post in or under a Corporation or Company wholly or substantially owned or controlled by Government or in or under a body controlled or financed by Government, or Municipality, Panchayat Samiti or Zila Parishad, shall, if such absorption is declared by Government to be in the public interest, be deemed to have retired from Government service from the date of such absorption and shall be eligible to receive retirement benefit which he may have elected or deemed to have elected, and from the date of such absorption or the date of his voluntary retirement, whichever is later. Each such Government employee is required to exercise an option within six months of his absorption for either of the alternatives indicated below—

- (a) receiving the monthly pension and death-cum-retirement gratuity under the usual Government arrangements; or
- (b) receiving the death-cum-retirement gratuity and a lump sum amount in lieu of pension worked out with reference to the commutation table obtaining on the date from which the commuted value becomes payable.

(3) Where no option is exercised within the specified period the employee will be automatically governed by alternative (b). An employee opting for alternative (a) is entitled to commutation of a portion of the pension admissible to him in accordance with the provisions of rules contained in Chapter XI:

Provided that Government shall have no liability for payment of family pension in such a case:

Provided further that no declaration regarding absorption in the public interest in a service or post in or under such Corporation, Company, Municipality, Panchayat Samiti or Zila Parishad shall be required in respect of a Government employee whom Government may, by order, declare to be a scientific employee.

5.3-A. Where a Government employee referred to in rule 5.3 elects the alternative of receiving the death-cum-retirement gratuity and a *lump sum* amount in lieu of pension, he shall be granted —

- (a) on an application made in this behalf a *lump sum* amount not exceeding the commuted value of thirty per cent of his pension as may be admissible to him in accordance with the provisions of rules for commutation of civil pension contained in Chapter XI, and

- (b) a terminal benefit equal to twice the amount of the *lump sum* referred to in clause (a), subject to the condition that the Government employee surrenders his right of drawing seventy percent of his pension.

Note 1.—Omitted.

Note 2.—The commutation shall become absolute and the title to receive the commuted value shall accrue on the date on which the Medical Board signs the medical certificate. If the Medical Board directs that the age of the employee for the purpose of commutation shall be assumed to be greater than his actual age, the person concerned will have the opportunity to change his option for receiving a *lump sum* in lieu of monthly pension to receiving the monthly pension by written notice dispatched within two weeks from the date on which he receives intimation of findings of the Medical Board. If the applicant does not change his option within the said period of two weeks, he shall be assumed to have accepted the findings of the Medical Board.

5.4. If it is necessary to discharge a Government employee in consequence of a change in the nature of the duties of his post, the case for the grant of compensation pension or gratuity and notice of discharge should be referred to the competent authority.

5.5. Omitted.

5.6. Compensation pension is not admissible in the following cases, *viz.*:—

- (a) To a Government employee who belongs to the public service and in addition holds charge of a particular local post, on the abolition of that particular local post.
- (b) For the loss of a post on discharge after the completion of a specified term of service.
- (c) For the loss of a special pay or compensatory allowance.
- (d) To a school master or other Government employee who, in addition to his duties, is employed in any capacity in the Postal Department, on being relieved of such duties.

B. PROCEDURE

(i) Selection for Discharge.

5.7. The selection of Government employees to be discharged upon the reduction of an establishment should *prima facie* be so made that the least charge for compensation pension will be incurred.

5.8. Particulars of the saving effected should be fully set forth in every application for compensation pension. The saving should always exceed the cost of

the pension; otherwise it may perhaps be better to postpone the reduction of establishment or abolition of post.

Note 1.—In any scheme for reorganising an establishment, the claim to pension that may arise in consequence of the reorganisation should always be considered before a change is made and except in cases of very urgent necessity, no revision of establishment should be carried out which have the effect of giving rise to claims to compensation pension, the cost of which cannot be met out of saving effected by the revision.

Note 2.—The saving referred to in this rule should be calculated with reference to the emoluments actually drawn at the time of the abolition of the post.

(ii) Notice of Discharge

5.9. (a) Reasonable notice should be given to a Government employee in permanent employ before his services are dispensed with, on the abolition of his post. If, in any case, notice of at least three months is not given, and the Government employee has not been provided with other employment on the date on which his services are dispensed with then with the sanction of the authority competent to dispense with his services, a gratuity not exceeding his emoluments for the period by which the notice actually given to him falls short of three months, may be paid to him, in addition to the pension to which he may be entitled under the rules in chapter VI ; but the pension shall not be payable for the period in respect of which he receives a gratuity in lieu of notice.

(b) When it is proposed to discharge a person holding a temporary post before the expiry of the term of his appointment or a person employed on monthly wages without specified limit of time or duty, a month's notice of discharge should be given to such a person, and his pay or wages must be paid for any period by which such notice falls short of a month.

1. The gratuity prescribed in this rule is not granted as compensation for loss of employment but only in lieu of notice of discharge with a view to mitigate the hardship caused to a Government employee by the sudden loss of employment. When, therefore, a Government employee, discharged without notice, is provided with some other employment on the date on which his services are dispensed with, whether that employment be in qualifying or non-qualifying service, he is not entitled to any gratuity.

2. Unless it contains an express statement to the contrary, an order for the abolition of an office or post shall not be brought into operation till the expiry of three months after notice has been given to the Government employees whose services are to be dispensed with on such abolition. The immediate head of the office or the Department will be held responsible that there is no unnecessary delay in giving such

notice. In the case of a Government employee on leave the order shall not be brought into operation until the leave expires.

Note 1.—This rule does not apply to cases where specific provision for notice of discharge already exists in the letters of appointment.

Note 2.—“Emoluments” in this rule means the emoluments (or leave salary for partly the one, partly the other) which, the Government employee would be receiving during the period in question, had the notice not been given to him.

Note 3.—The gratuity paid in lieu of notice on abolition of a post should be charged to the particular department to which the pay of the post was debited before its abolition.

5.10. Whenever it is found necessary to determine the service of a Government employee serving under the contract within the period of his agreement a specific intimation of the determination of the agreement and of the grounds on which it has been determined shall be furnished to the Government employee in writing.

SECTION III.—Invalid Pension

A.—CONDITIONS OF GRANT

5.11. An invalid pension is awarded, on his retirement from the Public Service, to a Government employee, who by bodily or mental infirmity is permanently incapacitated for the public service, or for the particular branch of it to which he belongs.

Note.—The amount of invalid pension shall not be less than the amount of normal family pension admissible under the Family Pension Scheme, 1964.

5.12. In the case of partial incapacity (*vide* alternative certificate in rule 5.26), a Government employee should, if possible, be employed even on lower pay so that the expense of pensioning him may be avoided. If there be no means of employing him even on lower pay, then, he may be admitted to pension, but it should be considered whether, in view of his capacity for partially earning a living, it is necessary to grant to him the full pension admissible under the rules.

Note.—The amount of invalid pension shall not be less than the amount of normal family pension admissible under the Family Pension Scheme, 1964.

5.13. Omitted.

5.14. A Government employee discharged on other grounds other than those stated in rules 5.11 and 5.12 has no claim to pension under rule 5.11, even though he can produce medical evidence of incapacity for service.

5.15. If the incapacity is directly due to irregular or intemperate habits, no pension can be granted. If it has not been directly caused by such habits, but has been

accelerated or aggravated by them it will be for the authority by which the pension is grantable to decide what reduction should be made on this account.

Note 1.—The mere fact that a Government employee has suffered from syphilis taken by itself is not sufficient to bring him under the operation of this rule.

Note 2.—Unsoundness of mind caused by drug habits is a sufficient cause for invaliding a Government employee.

Note 3.—The expression “irregular or intemperate habits” occurring in this rule refers to incapacity on account of drug habit or on account of disease resulting from immoral habits. Cases where incapacity occurs—due to other causes, e.g., work at irregular hours during War and after due to exigencies of service and not due to own volition do not come under the purview of this rule.

5.16. Omitted.

5.17. In the Police Department, Superintendent of Police should be on their guard against endeavours to retire on an invalid pension the Government employees, who are capable of serving longer. See also rule 5.23.

B.—PROCEDURE

5.18. A Government employee, who has submitted a medical certificate of incapacity for further service shall, if he is on duty, be invalided from service, from the date of relief of his duties which should be arranged without delay on receipt of the medical certificate or, if he is granted leave under rule 8.18 of Punjab Civil Services Rules, Volume I, Part I, on the expiry of such leave. If he is on leave at the time of submission of the medical certificate, he shall be invalided from service on the expiry of that leave or extension of leave, if any, granted to him under rule 8.18 of Punjab Civil Services Rules, Volume I, Part I.

Note 1.—The report required by this rule may in the case of head constable and constable of Police be submitted to the Inspector-General of Police instead of to the Government.

Note 2.—When a Government employee is retained in service, after he has submitted a medical certificate of invalidment, and is, thereafter, granted leave under rule 8.18(c) of Volume I(Part I) of these rules, the maximum period up to which, he can be allowed under this rule to count for pension, the service after the date of medical certificate shall not exceed six months.

C.—RULES REGARDING MEDICAL CERTIFICATES

(i) General

5.19. An officer applying for an invalid pension shall submit a medical certificate of incapacity in the manner specified below:—

(a) If the officer submitting the application is on leave elsewhere than in India, then the examination shall be arranged through the Indian Missions abroad by a Medical Board consisting of a Physician, a Surgeon and an Ophthalmologist, each of them having the status of a consultant. The services of doctors approved for the officers and staff of the Mission concerned, shall be utilised for this purpose, provided they fulfill the above conditions. A lady doctor shall be included as a member of the Medical Board whenever a women candidate is to be examined.

(b) If the officer submitting the application is in India, then the examining medical authority shall be:—

- (1) A Medical Board, in the case of all Group „A“ or Group „B“ Government employees;
- (2) A Civil Surgeon or Principal Medical Officer or Medical Officer of equivalent status in the case of all Group „C“ or “Group „D“ Government employees.

(c) Except in the case of the officer on leave elsewhere than in India no medical certificate of incapacity for service may be granted unless the applicant produced a letter to show that the Head of his office or department is aware of his intention to appear before the Medical Officer. The Medical Officer shall also be supplied by Head of the office or department in which the applicant is employed with a statement of what appears from official records to be the applicant’s age. Where the applicant has a service book, the age there recorded should be reported.

5.20. Omitted.

5.21. (a) A succinct statement of the Medical case, and of the treatment adopted should, if possible, be appended.

(b) If the examining Medical Officer, although unable to discover any specific disease in the Government employee considers him incapacitated for further service by general debility while still under the age of fifty-five years, he should give detailed reasons for his opinion, and, if possible, a second medical opinion should always in such a case be obtained.

(c) In a case of this kind, special explanation will be expected from the Head of the Office or Department of the grounds on which it is proposed to invalid the Government employee.

Note.—The requirements of this rule need not be insisted upon in the case of a Group „D“ Government employee invalidated for general debility while his age is less than 55 years and the Medical Officer certifies him to be of over that age.

5.22. A simple certificate that inefficiency is due to old age or natural decay from advancing years, is not sufficient in the case of a Government employee whose recorded age is less than fifty-five years, but a Medical Officer is at liberty, when certifying that the Government employee is incapacitated for further service by general debility, to state his reasons for believing the age to be understated.

Note.—Senile Contract, arterial changes consequent on senile decay, general nervous break down, and commencing cataract may be treated as specific disease as they may come before a man reaches the 55th year of his age.

5.23. Medical Officers should confine themselves to recommending leave to such policemen as are not likely to benefit by a further stay in Hospital and should not certify that a policeman is incapacitated for further service unless they are officially requested to report upon his incapacity for further service.

The Medical Officer should be specially searching in their examination of the physical unfitness of every applicant for pension, and, whenever the number of applicants for pensions is large, the examination should, if possible, be conducted by two Medical Officers.

(ii) Form of Medical Certificate elsewhere than in India

5.24. The form of medical certificate given by the Medical Board arranged by the Indian Mission abroad, respecting an officer applying for invalid pension while on leave elsewhere than in India, shall be as follows:—

“We have carefully examined Mr.....taking into account all the facts of the case as well as his present condition, we consider that he is incapable of discharging the duties of his situation, and that such incapability is likely to be permanent. His incapacity does not appear to us to have been caused by irregular or intemperate habits.

Note.—(If the incapacity is obviously the result of intemperance substitute for the last sentence :

“In our opinion his incapacity is the result of irregular or intemperate habits”).

If the incapacity does not appear to be complete and permanent, the certificate should be modified accordingly and the following addition should be made:

“We are of opinion that A/B, is fit for further service of a less laborious character than that which he has been doing (or may, after resting for months, be fit for further service of a less laborious character than that which he has been doing).

5.25. If any doubt arises regarding the validity of a certificate by the Medical Board arranged by Indian Mission abroad the Accountant-General must not of his own motion reject the certificate as invalid, but submit the matter for the decision of the Government.

(iii) Form of Medical Certificate in India

5.26. The form of the certificate to be given respecting a Government employee applying for pension in India is as follows:

“Certified that I (We) have carefully examined A.B., son of C.D., a _____ in the _____. His age is by his own statement _____ years. I (We) consider A.B., to be completely and permanently incapacitated for further service of any kind (or in the Department to which he belongs) in consequence of (here state disease or cause). His incapacity does not appear to me (us) to have been caused by irregular or intemperate habits.

Note.—If the incapacity is obviously the result of intemperance, substitute for the last sentence; “In my (our) opinion, his incapacity is directly due to irregular or intemperate habits/has been accelerated or aggravated by the irregular or intemperate habits.”

(If the incapacity does not appear to be complete and permanent, the certificate should be modified accordingly and the following addition should be made).

“I am (We are) of opinion that A.B, is fit for further service of a less laborious character than that which he has been doing (or may, after resting for _____ months, be fit for further service of a less laborious character than that which he has been doing)”.

See also Rule 5.12.

SECTION IV.—Superannuation Pension

A. CONDITIONS OF GRANT

5.27. A superannuation pension is granted to a Government employee entitled or required, by rule, to retire at a particular age. See Rule 3.26 of Volume I of these Rules.

No claim to compensation from a Government employee who is required to retire at a particular age under rules will be entertained.

5.28. Omitted.

5.29. Omitted.

B.—PROCEDURE

5.30. Each Government employee’s case should be taken up when he is approaching the age of superannuation and before the expiry of each extension of service.

5.31. Omitted.

5.32. (1) Under rule 4 of the Punjab Civil Services (Premature Retirement) Rules, 1975, a retiring pension is granted to a Government employee who retires or is required to retire under the aforesaid Rules.

(2) (i) A Government employee compulsorily retired from service as a penalty may be granted, by the authority competent to impose such penalty, pension or gratuity or both at a rate not less than two-thirds and not more than full compensation pension or gratuity or both admissible to him on the date of his compulsory retirement.

(ii) Whenever in the case of a Government employee, the Governor passes an order (whether original, appellate or in exercise of powers of review) awarding a pension less than the full compensation pension admissible under these rules, the Punjab Public Service Commission shall be consulted before such order is passed.

Explanation.—In this sub-rule, the expression “pension” includes gratuity.

(iii) A pension granted or awarded under clause (i) or as the case may be, under clause (ii), shall not be less than three thousand and five hundred rupees per month.

5.32-A. to 5.35. Omitted.

CHAPTER VI
AMOUNT OF PENSIONS
SECTION I—General

6.1. The amount of pension that may be granted is determined by length of service as set forth in the succeeding sections of this Chapter. Fraction of a year equal to three months and above shall be treated as a completed six-monthly period for the purpose of calculation of any pension admissible to such an officer.

Clarification.—The fraction of a year equal to three months or above shall be treated as a completed six monthly period only in those cases where an employee has completed ten years of qualifying service. This benefit shall be available in the case of Death-cum-Retirement Gratuity also.

6.2. Pension fixed in rupees should be rounded off to the next higher rupee. In other words the pension should be calculated up to whole rupee and if there is any remainder, it should be rounded off to next higher rupee.

Note 1.—The rounding off to the next higher rupee is to be done once and at the initial stage.

Note 2. Omitted.

6.3. Omitted.

6.4. Omitted.

6.5. If a Government employee who is entitled to compensation pension accepts instead another post in the public service and subsequently becomes again entitled to receive pension of any class, the amount of such pension shall not be less than that he could have claimed if he had not accepted the post.

LIMITATIONS

6.6. to 6.8. Omitted.

6.9. If a Government employee has held more than one post, in respect of each of which, if he had held it separately and alone, pension would have been admissible to him, the pension admissible to him is the sum of several pensions which would have been admissible to him if he had held, each post separately and alone. The consolidated pension thus admissible is subject to the limitations prescribed in sections II to III of this Chapter.

6.10. A Government employee is not entitled for service in a post conjointly with another post, to any pension which would have been admissible to him if he had held the post separately and alone.

SECTION II.–Old Pension Rules

6.11 to 6.15. Omitted.

6.15.A. Omitted.

SECTION III.–REVISED PENSION RULES

A–GRATUITY AND PENSION

6.16. A Government employee retiring in accordance with the provisions of these rules before completing the qualifying service of ten years shall not be entitled to any pension but he shall be entitled to a service gratuity calculated at the uniform rate of half month's emoluments for every completed six monthly period of service.

6.16-A. (1) Full pension to a Government employee, who retires on or after the 1st day of December, 2011, in accordance with the provisions of these rules, shall be admissible after rendering a qualifying service of twenty-five years and shall be calculated at the rate of fifty per cent of emoluments or average emoluments, whichever is more beneficial to him:

Provided that the pension so calculated shall, in no case be, less than three thousand and five hundred rupees per month.

(2) In case the qualifying service of a Government employee is ten years or more but less than twenty-five years, the amount of pension shall be such proportion of the maximum pension admissible under sub-rule (1) as the qualifying service rendered by him bears to the maximum qualifying service of twenty-five years:

Provided that the pension so calculated, in no case, shall be less than three thousand and five hundred rupees per month.

Exception.–In the case of a Government employee who is a member of Punjab Civil Service (Judicial Branch), full pension, with effect from the 1st day of January, 2006, is admissible on the basis of a qualifying service of twenty years.

B.–DEATH-CUM-RETIREMENT GRATUITY

6.16-AA. (1) An employee who has become eligible for pension or gratuity under the rules applicable to him and has completed five year's qualifying service, may, on his retirement from service, be granted a gratuity not exceeding the amount specified in sub-rule (3).

(2) (a) If an employee, dies while in service, a gratuity, not exceeding the amount specified in sub-rule (3), may be paid to the person or persons on whom the right to receive the gratuity is conferred under rule 6.16-B or if there is no such person, it shall be paid in equal shares to those surviving members of a Government employee's family as detailed in rule 6.16-B who belong to categories (i) to (iv),

mentioned therein except widowed daughters. Where there are no such surviving members, but there is/are surviving widowed daughters and/or one or more members of the family of the Government employee who belongs to categories (iv) to (ix), in the definition, the gratuity may be paid to all such persons in equal shares.

(b) Omitted.

(3) In the case of Government employees retiring on or after the 1st day of January, 2006, the amount of gratuity shall be 1/4th of the „emoluments“ of the employee for each completed six monthly period of qualifying service subject to 16½ (sixteen and a half) times the „emoluments“ in the case of Group „A“, Group „B“ and Group „C“ employees and 17½ (seventeen and a half) times the „emoluments“ in the case of Group „D“ employees, provided that in no case gratuity shall exceed ten lakh rupees. In the case of death of an employee in harness, the gratuity shall be admissible at the following rates: –

Qualifying Service	Amount of Death Gratuity
(i) Less than one year	Two times the emoluments.
(ii) One year or more but less than five years	Six times the emoluments.
(iii) Five years and more but upto twelve years	Twelve times the emoluments.
(iv) Above twelve years	Half of the emoluments for each completed six monthly period of qualifying service subject to a maximum of thirty-three times the emoluments : Provided that in no case Gratuity shall exceed ten lakh rupees.

(4) If an officer who has become eligible for pension or gratuity under the rules applicable to him, dies after he has retired from service, and the sum actually received by him at the time of death on account of such gratuity or pension together with the gratuity granted under sub-rule (1), and the commuted value of any portion of pension commuted by him are less than the amount equal to twelve times his „emoluments“ a gratuity equal to the deficiency may be granted to the person or persons specified in sub-rule (2).

(4a) If a person who in the event of death of a Government employee while in service is eligible to receive gratuity in terms of the preceding sub-rules read with rule 6.16-B or in terms of rule 6.16-C is charged with the offence of murdering the Government employee or for abetting the commission of such an offence, his claim

to receive his share of gratuity shall remain suspended till the conclusion of the criminal proceedings instituted against him.

(4b) If on the conclusion of the criminal proceedings referred to in sub-rule (4a), the person concerned—

- (i) is convicted for the murder or for abetting in the murder of the Government employee, he shall be debarred from receiving his share of gratuity which shall be payable to other eligible member of the family, if any;
- (ii) is acquitted of the charge of murdering or for abetting in the murder of the Government employee, his share of gratuity shall be payable to him.

(4c) The provisions of sub-rule (4a) and (4b) shall also apply to the undisbursed gratuity referred to in sub-rule (4).

Note 1.—The residuary gratuity mentioned in sub-rule (4) is admissible only if the death of the Government employee takes place within five years from the date of his retirement.

Note 2.—The words „sums actually received“ under this rule will also include the amount of temporary increase in pension for determining the amount of residuary gratuity payable to the nominee/legal heirs of the deceased Government employee.

(5) The „emoluments“ for the purpose of this Section, will be subject to a maximum of Rs. 77,000 and in the case of Government employees who are in receipt of Non-practising Allowance Rs. 85,000 and these shall be reckoned in accordance with rule 6.19-C of this Volume:

Provided that in case of all kinds of gratuity, dearness allowance admissible on the date of retirement or death shall also be treated as emoluments alongwith the emoluments defined in that rule.

Note.—In the case of a Government employee who during the currency of —

- (i) leave preparatory to retirement up to 300 days on full pay; or
- (ii) earned leave, earn an increment which is not withheld, he is entitled to count the pay which he would have drawn had he remained on duty, as “emoluments” for the purpose of death-cum-retirement gratuity under this sub-rule, even though the increase in pay is not actually drawn during leave.

(6) **Recoveries from gratuities or pension.**—Government will have the right to effect recoveries from a gratuity sanctioned under this rule, in the circumstances as recoveries can be effected from an ordinary pension under rule 2.2 (b).

(7) **Dismissal or removal for misconduct, insolvency or inefficiency.**—No gratuity may be granted under this rule, if the officer was dismissed or removed for misconduct, insolvency or inefficiency.

(8) Omitted.

(9) If the amount of gratuity is not paid to the officer within three months from the date of becoming the same due, an interest at the rate applicable to deposits in General Provident Fund, may be allowed to be paid by the competent authority for the period beyond the period of three months to the end of the month preceding the month in which the payment is actually made, if such payment was delayed because of administrative lapse or reasons beyond the control of the officer concerned. In all such cases where interest has to be paid, action should be taken to fix responsibility for the delay and disciplinary action should be taken against the officer responsible for it.

Note.—Nothing contained in this sub-rule will apply to the payment of arrears which may become due as a result of enhancement of the emoluments after retirement or liberalisation of the Pension Rules from a date prior to the date of retirement of Government employee.

6.16-B. (1) For the purpose of this rule:—

(a) “family” shall include the following relatives of the officer:—

- (i) wife or wives including judicially separated wife or wives, in the case of male officer;
- (ii) husband including judicially separated husband, in the case of female officer;
- (iii) sons;
- (iv) unmarried and widowed daughters } (including step-children
and adopted children)
- (v) brothers below the age of 18 years and unmarried and widowed sisters, including step brothers and sisters;
- (vi) father; } (including adopted parents in case of individuals
(vii) mother; } whose personal law permits adoption.
- (viii) married daughters; and
- (ix) children of a predeceased son.

(b) “persons” for the purpose of these rules shall include any company or association or body of individuals, whether incorporated or not.

(2) An officer shall, at any time after confirmation, make a nomination conferring on one or more persons, the right to receive any gratuity that may be sanctioned under sub-rules (2) and (4) of rule 6.16-AA and any gratuity which having become admissible to him under sub-rule (1) of that rule has not been paid to him before death:

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

(3) If an officer nominates more than one person under sub-rule (2), he shall specify in the nomination the amount or share payable to each of the nominees, in such manner as to cover the whole amount of the gratuity.

(4) An officer may provide in a nomination –

(a) in respect of any specified nominee, that in the event of his predeceasing the officer, the right conferred upon that nominee shall pass to such other persons as may be specified in the nomination, provided that if at time of making the nomination the officer has a family consisting of more than one member, the person so specified shall not be a person other than a member of his family;

(b) that the nomination shall become invalid in the event of the happening of the contingency specified therein.

(5) The nomination made by an officer who has no family at the time of making it, or a provision made in nomination under clause (a) of sub-rule (4) by an officer whose family consists, at the date of making the nomination of only one member, shall become invalid in the event of the officer subsequently acquiring a family or an additional member in the family as the case may be.

(6) (a) Every nomination shall be in such one of the forms Pen. I-C to Pen. I-F as may be appropriate in the circumstances of the case.

Note.—The forms provide for only one alternate nominee and it is not open to a Government employee to nominate more than one alternate nominee against any original nominee.

(b) An officer may at any time cancel nomination, by sending a notice in writing to the appropriate authority; provided that the officer shall, along with such notice, send a fresh nomination made in accordance with this rule.

(7) 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-rule (4), or on the occurrence of any event, by reasons of which the nomination becomes invalid, in

pursuance of clause (b) of that sub-rule or sub-rule (5), the officer shall send to the appropriate authority a notice in writing formally cancelling the nomination, together with a fresh nomination made in accordance with this rule.

(8) Every nomination made, and every notice of cancellation given, by an employee under this rule, shall, be sent by him to Head of the Department in the case of a Group „A“ or Group „B“ employee, and to the Head of his office in the case of Group „C“ or Group „D“ employee. Immediately on receipt of a nomination from Group „C“ or Group „D“ employee the Head of the office shall countersign it, indicating the date of receipt, and keep it in safe custody.

(9) Every nomination made, and every notice of cancellation given by an officer, shall, to the extent that it is valid, take effect on the date on which it is received by the authority mentioned in sub-rule (8).

Note.—While a nomination as also any change therein will normally be made by an officer during his service, he may be allowed to make a fresh nomination after retirement if such a contingency arises.

C. DEATH/RETIREMENT BENEFITS FOR TEMPORARY GOVERNMENT EMPLOYEES

6.16-C. (1) A temporary Government employee who may retire at the age of superannuation, or under the provisions of rule 5.32, or on compensation or invalid pension without confirmation on any post, shall be entitled to retiring or superannuation pension, compensation or invalid pension and service gratuity or death-cum-retirement gratuity, as the case may be, on the same scale as admissible to permanent Government employees.

(2) The family of a temporary Government employee who dies in harness, shall be eligible for death gratuity on the same scale as provided in sub-rule (3) of rule 6.16AA, subject to the further conditions specified in this rule.

(3) The grant of gratuity under this rule shall be subject to the service rendered by the Government employee concerned being held by the authority competent to appoint him to be approved and satisfactory. No gratuity shall be admissible: —

- (a) in a case where the Government employee concerned resigns his post or is removed or dismissed from Government service;
- (b) to a probationer or other Government employee discharged for failure to pass the departmental test or examination; and
- (c) to a re-employed pensioner.

6.16-D. Omitted.

FAMILY PENSION SCHEME

6.17. The provisions of this rule shall apply:

- (a) to a regular employee of Punjab Government in a pensionable establishment on or after the 1st July, 1964 ; and
- (b) to a Punjab Government employee who was in service on the 30th June, 1964 and came to be governed by the provisions of Family Pension Scheme, 1964, for Punjab Government employees.

Note.— In the case of a Government employee who retired from service or died at any time before the publication of this rule, the provisions of Family Pension Scheme , 1964 as in force on the date that Government employee retired or died shall apply.

(1) The rate of family pension in respect of a Government employee who dies after retirement shall be as under: –

- (a) forty *per cent* of the pay subject to a minimum of three thousand and five hundred rupees if the pay of the deceased on the date of his retirement does not exceed ten thousand rupees.
- (b) thirty *per cent* of the pay subject to a minimum of four thousand rupees, if the pay of the deceased on the date of retirement exceeds ten thousand rupees.

Note.— The above rates are effective from the 1st day of January, 2006.

Note 1.— „pay“ for this purpose means the pay as defined in rule 2.44 of the Punjab Civil Services Rules, Volume I, Part I, which the person was drawing on the date of his death while in service or immediately before his retirement. If on the date of his death while in service or immediately before his retirement, a person has been absent from duty on leave, including extraordinary leave, or under suspension, „pay“ means the pay which he draws immediately before proceeding on such leave or such suspension and the term „pay“ shall also include dearness pay.

Note 2.—The amount of family pension shall be fixed at monthly rates and be expressed in whole rupees and where the pension contains a fraction of a rupee it shall be rounded off to the next higher rupee:

Provided that in no case a family pension in excess of the maximum determined under this rule shall be allowed.

(2) The Scheme will be administered as below:—

- (i) The family pension will be admissible in case of death while in service or after retirement if at the time of death the retired Government employee was in receipt of a compensation, invalid, retiring or superannuation pension.

In case of death while in service, the Government employee should have completed a minimum period of one year of continuous service, without break. The family pension will not be admissible in cases of death after retirement, if the retired employee at the time of death was in receipt of gratuity only:

Provided that the condition of completing a minimum period of one year of continuous service will not be applicable in the case of Government employee who has been medically examined and declared fit for entry into Government service.

- (ii) The term “one year continuous service” used in clause (i) is inclusive of permanent and temporary service in a pensionable establishment and any period of leave including extraordinary leave but does not include Boy Service and suspension period unless that is regularised by the competent authority.
- (iii) In the cases of persons who are transferred to Punjab State from the Central Government or other State Governments and in whose case it has been agreed to count their previous service for pension the Family Pension Scheme would be applicable in the event of their death/retirement without putting in one year continuous service under the State Government, if their total service at the time of death (inclusive of service rendered under the previous Government) exceeds one year.
- (3) “Family” for purposes of this Scheme will include the following relatives of the Government employee:—
 - (a) wife in the case of a male Government employee and husband in the case of a female Government employee;
 - (b) a judicially separated wife or husband, such separation not being granted on the ground of adultery and the person surviving was not held guilty of committing adultery;
 - (c) sons upto the age of twenty-five years;
 - (d) daughters upto the age of twenty-five years irrespective of their marriage but unmarried daughters shall be included in the family irrespective of their age; and
 - (e) parents who were wholly dependent on the Government employee, when he/she was alive provided the deceased employee had left behind neither a widow nor a child.

Note 1.— (c) and (d) will include children adopted legally before retirement.

Note 2.— Marriage after retirement shall be recognised for purposes of this Scheme.

- (4) The pension will be admissible—
- (i) (a) in the case of widow or widower up to the date of death or remarriage whichever is earlier;
 - (b) in the case of a son until he attains the age of twenty-five years or till he starts earning his livelihood, whichever is earlier; and
 - (c) to a daughter upto the age of twenty-five years irrespective of her marriage. However, an unmarried daughter shall be entitled to family pension irrespective of her age. But, family pension shall not be admissible to a daughter, if she starts earning her livelihood:

Provided that if the son or daughter of a Government employee is suffering from any disorder or disability of mind or is physically crippled or disabled so as to render him or her unable to earn a living even after becoming ineligible for family pension under sub-clauses (b) and (c), the family pension shall be payable to such son or daughter for life subject, to the following conditions, namely:—

- (i) if such son or daughter is one among two or more children of the Government employee, the family pension shall be initially payable to the children in the order set out in the sub-rule (3) until the last child becomes ineligible for family pension under sub-clauses (b) and (c) and thereafter the family pension shall be resumed in favour of the son or daughter suffering from disorder or disability of mind or who is physically crippled or disabled and shall be payable to him or her as the case may be, for life;
- (ii) if there are more than one such son or daughter suffering from disorder or disability of mind or they are physically crippled or disabled, the family pension shall be paid in the following order, namely:—
 - (a) firstly to the son, and if there are more than one son, the younger of them will get the family pension only after the life time of the elder;
 - (b) secondly, to the daughter, and if there are more than one daughter, the younger of them will get the family pension only after the life time of the elder;
- (iii) the family pension shall be paid to such son or daughter through the guardian as if he or she were a minor;

- (iv) before allowing the family pension for life to any such son or daughter, the sanctioning authority shall satisfy that the handicap is of such a nature as to prevent him or her from earning his or her livelihood and the same shall be evidenced by a certificate obtained from a medical officer not below the rank of a Civil Surgeon setting out as far as possible, the exact mental or physical condition of the child;
- (v) the person receiving the family pension as guardian of such son or daughter shall produce every three years a certificate from a medical officer not below the rank of a Civil Surgeon to the effect that he or she continued to suffer disorder or disability of mind or continues to be physically crippled or disabled.

Explanations,—(a) The disability which manifests itself before or after the retirement or death of the Government employee shall be taken into account for the purpose of grant of family pension under this rule.

(b) Omitted.

(c) The family pension payable to such a son or daughter shall be stopped if he or she starts earning his/her livelihood.

(d) In such cases it shall be the duty of the guardian to furnish a certificate to the Treasury or Bank, as the case may be, every month that (i) he or she has not started earning his/her livelihood; (ii) Omitted.

Explanation (2).—A son or a daughter shall be deemed to be earning his/her livelihood if his/her monthly income is equal to the prescribed minimum family pension of Rs. 3500 plus dearness relief thereon. Similarly, parents whose total monthly income from all sources is equal to or more than the prescribed minimum pension of Rs. 3500 plus dearness relief thereon, shall not be considered to be dependent upon the deceased Government employee and no family pension shall be admissible to them.

Note 1.—When a Government employee is survived by more than one widow, the pension will be paid to them in equal shares. On the death of a widow, her share of the pension will become payable to her eligible minor child, if at the time of her death, a widow leaves no eligible minor child, the payment of her share of the pension will cease.

Note 2.—Where a Government employee is survived by a widow but has left behind an eligible minor child from another wife, the eligible minor child will be paid the share of pension which the mother would have received if she had been alive at the time of the death of the Government employee.

Note 3.—Except as provided in Note 1, pension awarded under this scheme will not be payable to more than one member of the family of a Government employee at the same time. It will first be admissible to the widow or widower and thereafter to the eligible minor children.

Note 4.—In the event of remarriage or death of the widow or widower, the pension will be granted to the minor children including the posthumous child through their natural guardian, if any, otherwise through their de facto guardian on production of indemnity bond in Form „A“. In disputed cases, however, payment will be made through a legal guardian (i.e. guardian, appointed by a court of law).

Note 5.—The *ad hoc* increase in pension will not be admissible on the family pension granted under this scheme.

(5) Omitted.

(6) Omitted.

(7) Omitted.

(8) Widows or widower of such Government employees as are governed by this Scheme will not be entitled to family pension under any other rules.

(9) This scheme is not applicable to—

(a) Staff paid from contingencies;

(b) Work-charged staff;

(c) Casual labour;

(d) Contract employees; and

(e) Employees without a minimum service of one year.

(10) The commutation of pension has no effect on the quantum of family pension as the rate of family pension is based on the pay which the Government employee was drawing immediately before his retirement and not on the pension sanctioned to him.

(11) In case both the wife and the husband are Government employees and are governed by the provisions of this scheme and one of them dies while in service or after retirement, the family pension in respect of the deceased Government employee shall become payable to the surviving husband or wife, as the case may be, and in the event of the death of the surviving husband or wife, the surviving child or children shall be granted two family pensions in respect of the deceased parents.

(12) Where a female Government employee or a male Government employee dies leaving behind a judicially separated husband or wife and no child, the family pension in respect of the deceased employee shall be payable to the surviving person.

(13) (a) Where a female Government employee or a male Government employee dies leaving behind a judicially separated husband or wife with a child or children, the family pension payable in respect of the deceased employee shall be payable to the surviving person provided he or she is the guardian of such a child or children.

(b) Where the surviving person has ceased to be the guardian of such a child or children, such family pension shall be payable to the person who is the actual guardian of such a child or children:

Provided that where in a case the judicial separation is granted on the ground of adultery and the death of the Government employee takes place during the period of such judicial separation, the family pension shall not be payable to the person surviving.

(13-a) If a person who in the event of death of a Government employee while in service, is eligible to receive family pension under this rule, is charged with the offence of murdering the Government employee or for abetting the commission of such an offence, the claim of such a person, including that of other members of the family eligible to receive the family pension shall remain suspended till the conclusion of the criminal proceedings instituted against him.

(13-b) If on the conclusion of the criminal proceedings referred to in sub-rule (13-a), the person concerned –

- (i) is convicted for the murder or for abetting the murder of the Government employee, such a person shall be debarred from receiving the family pension which shall be payable to other eligible members of the family, from the date of death of the Government employee.
- (ii) is acquitted of the charge of murder or for abetting the murder of the Government employee, the family pension shall be payable to such a person from the date of death of the Government employee.

(13-c) The provisions of sub-rules (13-a) and (13-b) shall also apply for the family pension becoming due on the death of a Government employee after his retirement.

(14) Omitted.

6.17-A. (1) The rate of family pension in respect of a Government employee who dies in harness, for a period of first fifteen years from the date of death or till the Government employee would have attained the age of sixty-five years, had he survived, whichever period is less, shall be as follows:–

Pay on the date of death	Rate of Family Pension per month
If the pay does not exceed ten thousand rupees	Sixty per cent of the pay.
If the pay exceeds ten thousands rupees	Fifty per cent of the pay subject to a minimum of six thousand rupees.

(2) The rate of family pension in respect of Government employees who die in harness, after fifteen years from the date of his death or till the Government employee would have attained the age of sixty five had he survived, whichever period is less, shall be as follows: –

Pay on the date of death	Rate of Family Pension per month
If the pay does not exceed ten thousand rupees	Forty per cent of the pay.
If the pay exceeds ten thousands rupees	Thirty per cent of the pay subject to a minimum of four thousand rupees.

Note.–The rates mentioned in this rule are effective from the 1st day of December, 2011.

6.18. In addition to the pension or family pension admissible under these rules, the old pensioners or family pensioners shall be entitled to an additional pension calculated on the basis of their age and basic pension/family pension at the rates given below :–

Age of the pensioner or family pensioner	Rate of additional pension or family pension
From 65 years to less than 70 years	Five percent
From 70 years to less than 75 years	Ten percent
From 75 years to less than 80 years	Fifteen percent
From 80 years to less than 85 years	Twenty-five percent
From 85 years to less than 90 years	Thirty-five percent
From 90 years to less than 95 years	Forty-five percent
From 95 years to less than 100 years	Fifty-five percent
100 years or more	Hundred percent

Notes.– (i) The additional pension/family pension admissible on attaining the age of 65 years or above, shall be admissible from the 1st day of the month in which the date of birth of a pensioner falls. Those pensioners or family pensioners whose date of birth falls on the first day of a month, shall also be entitled to additional pension/family pension with effect from the first day of that month.

(ii) The Accountant General (A&E), Punjab, shall ensure that the date of birth and the age of pensioner or family pensioner is invariably indicated in the form PEN-I and the Pension Payment Order to facilitate payment of additional pension/family pension by the Pension Disbursing Authority as soon as it becomes due. The amounts of pension or family pension and additional pension/family pension shall be shown distinctly in the Pension Payment Order.

(iii) The benefit of additional pension or family pension shall also be admissible to the pensioners or family pensioners belonging to the All India Services of Punjab cadre.

(iv) If the date of birth is not recorded in the Pension Payment Order or the office record, additional pension/family pension, shall be payable on the basis of any one of these documents: PAN Card, Matriculation Certificate, Passport, and Adhaar Card (if it contains date of birth). A pensioner, who cannot produce any of the these documents, shall be asked to produce a certificate of age from the Chief Medical Officer of the district in which he/she resides and his/her eligibility for the payment of additional pension shall be determined on the basis of the age adjudged by the said medical authority.

(v) The provisions of this rule are effective from the 1st day of December, 2011.

6.18-A. The procedure to be followed in respect of claims arising out of this scheme is as under:—

Furnishing of „Family“ details—

(i) All employees entitled to the benefit of this Scheme shall be required to furnish details of their „family“ as defined in sub-rule (3) of rule 6.17, i.e., the date of birth of each member with his or her relationship with the Government employee. This statement shall be countersigned by the Head of Office and pasted in the service book of the Government employee. Government employee will thereafter be required to keep this statement up-to-date. Additions and alterations in this statement will be made by the Head of Office from time to time on receipt of information from the Government employee concerned.

Cases where death occurs while in service—

(ii) On receiving information of death of a Government employee while in service, the administrative authority will send a letter as prescribed in Form PEN-16 to the family of the deceased and ask for the necessary documents mentioned therein.

(iii) On receiving the documents referred to in clause (ii) the pension sanctioning authority will sanction family pension as in Form PEN-17 and send all these documents along with the service book of the Government employee to the Accountant-General, Punjab, who will then issue the Pension Payment Order to the beneficiary.

(iii-A) In the case of a Government employee who dies while on deputation to Central or any other State Government or while on foreign service, action to authorise the payment of family pension and Death-cum-retirement gratuity, in accordance with the provisions of this scheme, shall be taken by the Audit Officer or the Head of the Office, as the case may be, of the Cadre authority which sanctioned the deputation of the Government

employee to the Central or any other State Government or to foreign service.

Cases where death occurs after retirement –

- (iv) In order to facilitate quick payment of family pension to the widow/widower of the pensioner, Pension Payment Order, as amended, provides for the admissibility of the family pension to her/him under the same Pension Payment Order under which the pensioner was drawing his pension. While applying for the grant of pension, the Government employee would furnish three copies of his joint photographs with wife/husband; one of which will after having been attested by the pension sanctioning authority be henceforth pasted in the pension payment order, pensioner's portion. The amount of family pension admissible will be mentioned in the pension payment order. The Treasury Officer will start paying family pension to the widow or widower on receipt of death certificate of the pensioner and the Form of application in Form PEN.16(a) for the grant of family pension to her or him intimating the change to the Accountant-General, Punjab, in the Form PEN-18. If the widow or widower is also not there and the family pension is payable to the minor children through their guardian, the guardian will apply on behalf of the children with two copies of his photograph and the other necessary documents to the administrative authority on surrendering the First Pension Payment Order. Fresh Pension Payment Order will have to be issued in such cases.

6.19. In cases where the pensionary liability is required to be allocated between two or more Governments, only the net amount of gratuity payable should be allocated between the different Governments.

FORM „A“

[Referred to in Note 4, sub-rule (4) of Rule 6.17]

KNOW ALL MEN by these presents that we–

(a) _____ (b) the widow/son/brother, etc., of deceased, resident of _____ (c) _____ (hereinafter called “the Obligor”) and (d) _____, son/wife/daughter of _____, resident of _____ and _____, son/wife/daughter of _____, resident of _____, the sureties for and on behalf of the Obligor (hereinafter called “the Sureties”) are held and firmly bound to the Governor of Punjab (hereinafter called “Government”) in the sum of Rs. _____ (Rupees _____) only well and truly to be paid to the Government on demand and without a demur for which payment we bind ourselves and our respective

heirs, executors, administrators, legal representatives, successors and assigns by these presents.

Signed this _____ day of _____ two thousand and _____.

WHEREAS (c) _____ was at time of his death in the employment of the Government/receiving a pension at the rate of Rs. _____ (Rupees _____) only per month from the Government.

AND WHEREAS the said (c) _____ died on the _____ day of _____ 20_____ and there was due to him at the time of his death the sum of Rs. _____ (Rupees _____) for and towards share of his minor son/daughter in the death-cum-retirement gratuity.

AND WHEREAS the Obligor claims to be entitled to the said sum as *de facto* guardian of the minor son or daughter of the said (c) _____ but has not obtained till the date of these presents the certificate of guardianship from any competent court of law in respect of the said minor(s).

AND WHEREAS the Obligor has satisfied the (c) _____ that he/she is entitled to the aforesaid sum and that it would cause undue delay and hardship if the Obligor be required to produce the certificate of guardianship from the competent court of law before payment to him of the said sum of Rs. _____.

AND WHEREAS the Government has no objection to the payment of the said sum to the Obligor but under Government rules and orders it is necessary for the Obligor to first execute a bond with one surety/two sureties to indemnify the Government against all claims to the amount so due as aforesaid to the said (c) _____ before the said sum can be paid to the Obligor.

AND WHEREAS the Obligor and at his/her request the surety/sureties have agreed to execute the bond in the terms and manner hereinafter contained.

NOW THE CONDITION OF THIS BOND is such that if after payment has been made to the Obligor, the Obligor and/or the surety/sureties shall in the event of a claim being made by any other person against the Government with respect to the aforesaid sum of Rs. _____ refund to the Government the said sum of Rs. _____ and shall otherwise indemnify and keep the Government harmless and indemnified against and from all liabilities in respect of the aforesaid sum and all costs incurred in consequence of the claim thereto. THEN the above-written bond or obligation shall be void and of no effect but otherwise it shall remain in full force, effect and virtue.

AND THESE PRESENTS ALSO WITNESS that the liability of the sureties hereunder shall not be impaired or discharged by reason of time being granted by or any forbearance act or omission of the Government whether with or without the knowledge or consent of the surety/sureties in respect of or in relation to the obligation or conditions to be performed or discharged by the Obligor or by any other method or thing whatsoever which under the law relating to sureties, shall but for this provision have the effect of so releasing the surety/sureties from such liability nor shall it be necessary for the Government to sue the Obligor before suing the surety/sureties or either of them for the amount due hereunder, and the Government agrees to bear the stamp duty, if any, chargeable on these presents.

IN WITNESS WHEREOF the Obligor and the surety/sureties hereto have set and subscribed their respective hands hereunto on the day, month and year above-written.

Signed by the above-named „Obligor“ in the presence of –

1. _____
2. _____

Signed by the above-named „Surety/Sureties“–

1. _____
2. _____

Accepted for and on behalf of the Governor of Punjab by _____ (Name and designation of the Officer directed or authorised, in pursuance of Article 299 (1) of the Constitution, to accept the bond for and on behalf of the Governor) in the presence of _____ (Name and designation of witness).

Note I.–

- (a) Full name of the claimant referred to as the „Obligor“.
- (b) State relationship of the Obligor to the deceased.
- (c) Name of the deceased Government employee.
- (d) Full name or names of the sureties with name or names of the father(s)/ husband(s) and place of residence.
- (e) Designation of the officer responsible for payment.

Note II.–The Obligor as well as the sureties should have attained majority so that the bond may have legal effect or force.

SECTION V.—Emoluments and Average Emoluments

A.—EMOLUMENTS RECKONING FOR PENSION

6.19-A. Omitted .

6.19-B. Omitted .

6.19-C. The term „emoluments“ when used for this purpose shall mean „pay“ as defined in rule 2.44 of the Punjab Civil Services Rules, Volume I, Part I including dearness pay, special pay and non-practising allowance as determined by the orders of the Government issued from time to time, which the employee was receiving immediately before his retirement, or the date of his death.

Explanation.—With effect from the 1st day of December, 2011, secretariat pay admissible to certain categories of employees borne on the establishment of Punjab Civil Secretariat and equivalent offices is also included in the emoluments for the purposes of this rule. This benefit, however, shall not be admissible to those employees who belong to other services, cadres or establishments, but are posted in the aforesaid offices.

Note 1.—If a Government employee immediately before his retirement or death, while in service, has been absent from duty on leave with allowances, for which leave salary is payable or having been suspended had been reinstated without forfeiture of service his emoluments for the purpose of calculating service gratuity or death-cum-retirement gratuity shall be taken at what they would have been had he not been absent from duty or suspended.

Note 2.—Pay drawn in tenure appointment(s) shall count provided the service in tenure appointment (s) does not qualify for grant of special additional pension.

Note 3.—There shall be no change in the existing principle of reckoning those emoluments for pension which are paid by Government. In other words, the entire amount drawn as emoluments by a Government employee while on foreign service shall not count for pension and gratuity. In such a case, the pay which the Government employee would have drawn under the Government had he not been sent on foreign service, shall alone be taken into account.

Note 4.—If a Government employee immediately before his retirement or death, while in service had been absent from duty on extraordinary leave, or had been under suspension the period whereof does not count as service, the emoluments which he drew immediately before proceeding on such leave or being placed under suspension, shall be the emoluments for the purpose of this rule.

Note 5.—If a Government employee immediately before his retirement or death while in service was on earned leave and earned an increment, which was not withheld, during the currency of the earned leave or during the currency of leave preparatory to retirement up to three hundred days, such an increment, though not actually drawn shall form part of his emoluments.

Note 6.— Omitted.

Note 7.—Where a pensioner who is re-employed in Government service elects in terms of rule 7.13 to retain his pension for earlier service and whose pay on re-employment, has been reduced by the amount not exceeding his pension, the element of pension by which his pay is reduced shall be treated as emoluments for the purpose of pension and gratuity.

6.20. & 6.21. Omitted.

B.—EMOLUMENTS NOT RECKONING FOR PENSION

6.22. & 6.23. Omitted.

C.—AVERAGE EMOLUMENTS

6.24. (1) The term “average emoluments” means the average calculated upon the last ten months of qualifying service.

Note.—Omitted.

(2) If during the last ten months of his service a Government employee has been absent from duty on leave with leave salary, and also on extraordinary leave which counts for pension or having been suspended, has been reinstated without forfeiture of service, his emoluments, for the purpose of ascertaining the average, should be taken at what they would have been had he not been absent from duty or suspended: provided always that, except as provided in Note, his pension must not be increased on account of increase in pay not actually drawn.

Note.—In the case of a Government employee who during the currency of leave preparatory to retirement up to 300 days on full pay was on earned leave during the last ten months of service had earned an increment which was not withheld during the currency of the earned leave, such increment, though not actually drawn, shall be included in the average emoluments.

(3) If, during the last ten months of his service, a Government employee has been absent from duty on leave without leave salary (not counting for pension), or has been in Group „D” service, or has been suspended under such circumstances that the period of suspension does not count as service, the period so passed should be disregarded in the calculation of the average emoluments, and an equal period before the ten months should be included.

(4) In the case of Government employees who are allowed to count their Military service for civil pension under rule 4.3 the average emoluments should be calculated on the basis of pay drawn in the Civil and the Military Department during the last ten months of service and the break, if any, between the Military service and the Civil Service should be disregarded and an equal period before the ten months should be included.

(5) Periods of joining time which fall within the last ten months of a Government employee's service should form part of ten months for the purpose of "average emoluments".

In case of joining time falling under clauses (a) and (b) of rule 9.15 of Volume I (Part I) of these rules, where the pay of a particular post is drawn, the actual „emoluments“ (not the actual joining time allowances) drawn should be taken for the purpose of average emoluments. In cases of joining time falling under clauses (b) of the said rule, the emoluments for calculation of average emoluments should be taken at what they would have been had the Government employee not been on joining time.

(6) Omitted.

(7) Except as provided in clauses (2) to (6) above, only emoluments actually received can be included in the calculation. For example, when a Government employee is allowed to count time retrospectively towards increase of pay, but does not receive intermediate increments are not reckoned in the calculations.

(8) In the case of section-writers whose service has been allowed to count for pension and of Press employees whose service qualifies under rule 3.28 "average emoluments" means the average earnings of the last seventy-two months in superior service.

Note 1.—This clause applies in the case of Press employee remunerated by a fixed rate of pay if his pay is met from the grant for piece-work.

Note 2.—Overtime earning of Press employees paid at piece-work rates may be taken into account in calculating average emoluments under this clause; but such earnings must be excluded in reckoning the average emoluments of Press employees (who draw pay at fixed rates).

If during the last 72 months of service a Press employe has been for some period on fixed pay and for other periods a piece-work employee overtime earning may be taken into account in calculating pension only for the period during which he was remunerated at piece-work rates.

(9) Basis for calculation of pension in respect of seasonal establishments governed by rule 3.18. For purposes of calculating of average emoluments for pension, in respect of seasonal establishments, the whole of the last ten months of service including the periods which count but during which no emoluments were drawn should enter into calculation and not merely the periods during which emoluments were drawn. The emoluments that should be taken into account should under clauses (7) above be those actually drawn during that period.

6.25. Time table for the work.—(1) As soon as the Head of Office receives intimation regarding death of a Government employee while in service, he shall initiate immediate action for obtaining claims for family pension and death-cum-retirement gratuity from the beneficiary or beneficiaries as provided in rule 6.18-A(ii).

(2) (i) The Head of Office shall go through the service book or service record of the deceased Government employee and satisfy himself as to whether annual certificates of verification of service for the entire service are recorded therein.

(ii) If there are any periods of unverified service, the Head of Office shall accept the unverified portion of service as verified on the basis of valid entries in the service book or service record. For this purpose, the Head of Office may rely on any other relevant material to which he may have ready access. While accepting the unverified portion of service, the Head of Office shall ensure that service was continuous and was not forfeited on account of dismissal, removal or resignation from service.

(iii) (a) For the purpose of determination of emoluments for family pension and death-cum-retirement gratuity, the Head of Office shall normally confine the verification of the correctness of emoluments for a maximum period of one year preceding the date of the death of the Government employee.

(b) In case, the Government employee was on extraordinary leave on the date of death, the correctness of the emoluments for a maximum period of one year which he drew preceding the date of the commencement of the extraordinary leave shall be verified.

(iv) The process of determination of qualifying service and qualifying emoluments shall be completed within one month of the receipt of the intimation regarding the date of death of the Government employee and the amount of family pension and death-cum-retirement gratuity shall be calculated accordingly.

6.26. Determination of the amount of family pension and gratuity where service records are incomplete.—If in any particular case the service book or service record has not been maintained properly despite the Government orders on the subject, and it is not possible for the Head of Office to accept the unverified portion of service book or service record, the Head of Office shall not proceed with the verification of the entire spell of service. The verification of service in such a case shall be confined to the following spells of service:—

(A) For the purpose of Family Pension Scheme, 1964,—

(i) If the deceased Government employee at the time of death had rendered more than one year of service but less than seven years service, the service and the emoluments for the last years of service shall be verified

and accepted by the Head of Office and the amount of family pension determined under rule 6.17.

(ii) If the deceased Government employee at the time of his death had rendered more than seven years of service, the service for the last seven years and emoluments for service rendered in the last year shall be verified and accepted by the Head of Office and the amount of Family Pension and the period of its tenability determined under rule 6.17-A.

(iii) (a) If the deceased Government employee at the time of death had rendered more than seven years service and the service of last seven years is not capable of being verified and accepted by the Head of Office but the service rendered during the last year is capable of being verified and accepted, the Head of Office, pending the verification of service for seven years, shall calculate the amount of family pension under rule 6.17.

(b) The service for the last seven years shall be verified and accepted within the next two months and the amount of family pension at the enhanced rates and the period of its tenability determined under rule 6.17-A.

(iv) The determination of the amount of family pension in terms of sub-clauses (i), (ii) and (iii) (a) shall be done within one month of the receipt of intimation of the date of death of the Government employee.

(B) For the purpose of death-cum-retirement gratuity,—

(i) If the deceased Government employee had, at the time of death, rendered more than five years' qualifying service but less than twenty-four years of qualifying service, and the spell of last five years service has been verified and accepted by the Head of Office under clause (A), the amount of death-cum-retirement gratuity shall be equal to twelve times of the deceased Government employee's emoluments as indicated in rule 6.16-AA (3). Where the verified and accepted service is less than five years of qualifying service, the amount of death-cum-retirement gratuity shall be equal to twice or six times of his emoluments as indicated in that rule.

(ii) If the deceased Government employee had rendered more than twenty-four years of service and the entire service is not capable of being verified and accepted, but the service for the last five years has been verified and accepted under sub-clause (i), the family of the deceased Government employee shall be allowed, on provisional basis,

the death-cum-retirement gratuity equal to twelve times of the emoluments. Final amount of the gratuity shall be determined by the Head of Office on the basis of the entire spell of service which may be verified and accepted by the Head of Office within a period of six months from the date on which the authority for the payment of provisional gratuity was issued, The balance, if any, becoming payable as a result of determination of the final amount of death-cum-retirement gratuity shall then be authorised to the beneficiary or beneficiaries.

(C) Omitted.

6.27. Forwarding the papers to the Accountant-General, Punjab.— (1) On receipt of claim or claims along with necessary documents mentioned in Rule 6.18-A the pension sanctioning authority will sanction family pension as in form Pen.17 and send all these documents to the Accountant-General, Punjab, with a covering letter along with the Government employee's service book or service record duly completed up-to-date and any other documents relied upon for the verification of the service claimed in such a manner that they can be conveniently consulted. This shall be done not later than one month of the receipt of the claim by the Head of Office.

(2) The pension sanctioning authority shall draw the particular attention of the Accountant-General, Punjab regarding the details of Government dues outstanding against the deceased Government employees, namely:—

- (a) Government dues as intimated and assessed in terms of rule 6.30 and recoverable out of the gratuity before payment is authorised.
- (b) Amount of gratuity to be held over partly for adjustment of Government dues which have not been assessed so far and partly as margin for adjustment in the light of the final determination of the gratuity.

6.28. Sanction, drawal and disbursement of provisional family pension and gratuity.—(1) After the documents referred to in rule 6.27 have been sent to the Accountant General, Punjab, the Head of Office shall draw provisional family pension not exceeding the maximum family pension and hundred per cent of the gratuity as determined under clause (iv) of sub-rule (2) of rule 6.25 and clause (B) of rule 6.26. For this purpose, the Head of Office shall adopt the following procedure, namely :—

- (a) he shall issue a sanction letter in favour of the claimant or claimants endorsing copies thereof to the Accountant-General, Punjab, indicating the amount of hundred per cent of provisional family pension and gratuity as determined;
- (b) he shall indicate in the sanction letter the amount recoverable out of the gratuity in terms of sub-rule (2) of the rule 6.27.

- (c) after issue of the sanction letter, he shall draw:—
- (i) the amount of the provisional family pension, and
 - (ii) the amount of hundred per cent of the gratuity and deduct there from the dues mentioned in clause (b) in the same manner as pay and allowances of the establishment are drawn by him.
- (2) The head of Office shall disburse, —
- (a) the provisional family pension to the claimant on or after the first day of the month following the month in which the Government employee died.
 - (b) the amount of the death-cum-retirement gratuity to the claimant or claimants immediately after the same has been drawn under clause (B) of rule 6.26.
- (3) The payment of provisional family pension shall continue for a period of six months from the date following the date of death of the Government employee unless the period is extended by the Accountant General, Punjab under the proviso to sub-rule (1) of rule 6.29.
- (4) The Head of Office shall inform the Accountant-General, Punjab,—
- (a) as soon as the gratuity has been paid to the claimant or claimants; and
 - (b) as soon as the provisional family pension has been paid for a period of six months or for the period extended under the proviso to sub-rule (1) of rule 6.29, as the case may be;
- (5) If the claimant desires the payment of provisional family pension or the gratuity or of both through money order or bank draft, the same shall be remitted to him through money order or bank draft at his cost.

6.29. Authorisation of final pension and balance of the gratuity in respect of the deceased Government employee.—(1) On receipt of the documents referred to in rule 6.27, the Accountant-General, Punjab, shall within a period of three months from the date of receipt of the documents apply the requisite checks, and assess the amount of family pension and gratuity, and issue pension order and gratuity payment order:

Provided that the Accountant-General, Punjab, if for any reason, unable to assess the amount of both the family pension and gratuity within the period aforesaid, he shall communicate the fact to the Head of Office to continue to disburse the provisional family pension to the claimant for such period as may be specified by the Accountant-General, Punjab.

(2) (a) The payment of family pension shall be effective from the date following the date on which the payment of provisional family pension ceased.

(b) Arrears of family pension, if any, in respect of the period for which family pension was drawn and disbursed by the Head of Office shall also be authorised by the Accountant General, Punjab.

(3) (A) The Accountant-General, Punjab, shall authorise the payment of balance of the gratuity after adjusting the amount, if any, outstanding against the deceased Government employee :

Provided that the release of the gratuity shall not be withheld on account of any delay in connection with or for want of sanction of the competent authority required under rule 10.16(v) of the Punjab Financial Rules, Volume I, in respect of writing off of the loans, any part thereof, or interest accrued thereon which remains unpaid at the time of death of the Government employee concerned. The release of the gratuity shall, however, be withheld to the extent of unpaid loan and interest thereon if the case falls in any of the following categories:

- (a) if the deceased Government employee is not survived by,—
 - (i) his wife or husband, as the case may be; or
 - (ii) his sons, daughters, father, mother, minor brothers and sisters who are unemployed and were entirely dependent on the deceased Government employee as certified by the Deputy Commissioner Concerned.
- (b) if the amount of House Building Advance has been misutilised.

(B) The amount of gratuity withheld under clauses (vi) of sub-rule (1) of rule 6.30 shall be adjusted by the Accountant General, Punjab, against the outstanding licence fee mentioned in clause (ix) of sub-rule (1) of the said rule and the balance, if any, refunded to the person or persons to whom the gratuity has been paid.

(4) The fact of the issue of the pension payment order and order for the payment of balance of gratuity shall be promptly reported to the Head of Office and the documents which are no longer required shall be returned to him.

(5) The Accountant-General, Punjab, may authorise the payment of balance of gratuity even during the period of the currency of provisional family pension:

Provided that the amount of gratuity has been finally assessed and no recovery of Government dues is outstanding against the deceased Government employee.

(6) If the amount of provisional family pension as disbursed by the Head of Office is found to be in excess of the final family pension assessed by the Accountant-General, Punjab it shall be open to the Accountant-General, Punjab to adjust the amount of pension payable in future.

(7) (a) If the amount of gratuity disbursed by the Head of Office proves to be larger than the amount finally assessed by the Accountant-General, Punjab, the beneficiary shall not be required to refund the excess.

(b) The Head of Office shall ensure that chances of disbursing the amount of gratuity in excess of the amount actually admissible shall be minimised and the official or officials responsible for the excess payment shall be accountable for the over payment.

Adjustment of Government Dues

6.30. (1) Dues pertaining to the Government accommodation.—(i) If on the date of death, the Government employee was in occupation of Government accommodation which had been allotted to him, the Head of Office on receipt of intimation regarding the death of Government employee shall immediately write to the Accounts Officer or Assistant Accounts Officer (Rents) for the issue of „No Demand Certificate“ so that authorisation of family pension and death-cum-retirement gratuity is not delayed. While addressing the Accounts Officer or Assistant Accounts Officer (Rents) for the issue of 'No Demand Certificate' the Head of Office shall also supply the following information in duplicate (one copy marked to Rent Wing and second to Allotment Wing):—

- (a) name of the deceased Government employee with designation;
- (b) particulars of the Government accommodation (House or Quarter No., type and locality);
- (c) date of death of a Government employee;
- (d) whether the Government employee was on leave at the time of his death and, if so, the period and nature of leave;
- (e) whether the Government employee was enjoying rent free accommodation;
- (f) the period up to which licence fee has been recovered from the pay and allowances of the deceased Government employee and the monthly rate of recovery and details of pay bill under which last recovery was made;
- (g) if the licence fee has not been recovered upto the date of death and the family intends to retain Government accommodation for the permissible period of one year beyond the date of death of the Government employee, details of the:—
 - (aa) period for which licence fee still remains to be recovered.
 - (bb) the amount of licence fee in respect of the period mentioned in sub-clause (aa) above to be determined on the basis of the standard rent bill.

- (cc) the amount of licence fee for the retention of Government accommodation by the family of the deceased Government employee for the concessional period of one year beyond the date of death of the Government employee to be determined on the basis of the standard rent bill.
- (ii) The amount of licence fee mentioned in sub-clauses (bb) and (cc) proposed to be recovered out of death-cum-retirement gratuity.
- (iii) The Head of Office shall recover from the death-cum-retirement gratuity the amount of licence fee as intimated by the Accounts Officer or the Assistant Accounts Officer (Rents) under clause (i).
- (iv) The recovery of licence fee for the occupation of Government accommodation beyond the permissible period of one year shall be the responsibility of Accounts Officer or Assistant Accounts Officer (Rents).
- (v) The Accounts Officer or Assistant Accounts Officer (Rents) shall scrutinise their records with a view to determine if the licence fee other than the licence fee referred to in clause (i) was outstanding against the deceased Government employee. If any outstanding recovery is found, the amount and period or periods to which the recovery or recoveries relate shall be communicated to the Head of Office within a period of three months of the receipt of intimation regarding the death of the Government employee under clause (i) (c).
- (vi) Pending receipt of information under clause (v) the Head of Office shall withhold ten per cent of death-cum-retirement gratuity or thirty thousand rupees whichever is less.
- (vii) If no intimation is received by the Head of Office within the period specified under clause (v) regarding the recovery of the licence fee, it shall be presumed that nothing was recoverable from the deceased Government employee, and the withheld amount of gratuity shall be refunded to the person or persons to whom the amount of death gratuity was paid.
- (viii) If the Head of Office has received intimation from the Accounts Officer or Assistant Accounts Officer (Rents), under clause (v) regarding licence fee outstanding against the deceased Government employee, the Head of Office shall verify from the acquittance rolls if the outstanding amount of licence fee was recovered from the pay and allowances of the deceased Government employee. If as a result of verification it is revealed that the amount of licence fee shown as outstanding by the Accounts Officer or Assistant Accounts Officer (Rents) had already been recovered, the Head of Office shall draw the attention of the Accounts Officer or Assistant Accounts Officer (Rents) to the pay bills, under which the necessary recovery of the licence fee was made and take steps to refund the withheld amount of the gratuity to the person

or persons to whom the death-cum-retirement gratuity was paid.

(ix) If the outstanding amount of licence fee was not recovered from the pay and allowances of the deceased Government employee, the outstanding amount shall be adjusted against the amount of the gratuity withheld under clause (vi) and the balance, if any, refunded to the person or persons to whom the amount of death-cum-retirement gratuity was paid.

(2) **Dues other than those referred to in sub-rule (1).**—On receiving an intimation regarding the death of the Government employee, the Head of Office shall take steps to ascertain if any dues as referred to in rule 9.16, excluding the dues pertaining to occupation of Government accommodation were recoverable from the deceased Government employee. Such ascertainable dues shall be recovered from the amount of death-cum-retirement gratuity becoming payable to the family of the deceased Government employee.

CHAPTER VII

RE-EMPLOYMENT OF PENSIONERS

SECTION I.— General

7.1. No Government employee, civil or military, may retire with a view to being re-employed, and drawing pension in addition to pay, whether in Government service or in the service of any Local Fund.

7.2. When a person who was formerly in the civil or military employment of any Government in India obtains re-employment, whether, temporarily or permanently, in Government service or in the service of a Local Fund, it shall be incumbent on him to declare to the appointing authority the amount of any gratuity, bonus or pension granted to him in respect of the previous employment. The authority reappointing him shall specifically state in the order of reappointment whether any deduction is to be made from pension or pay as required by the rules of this Chapter and shall communicate a copy of the order to the Accountant General.

Note.—The principle of this rule applies in the case of continued employment on retirement from Government service. The amount of the pension to be declared is that sanctioned originally, i.e., it shall be inclusive of any amount that may have been commuted (vide rules 7.5 and 7.6).

7.3. The attention of every Government employee who is re-employed should be specially called to the provisions of this Chapter by the authority re-employing him, and whenever he becomes aware of such an appointment by the Accountant-General; but the failure of such authority to do this will not be admitted as a ground for condoning any breach of the rules contained in this Chapter.

7.4. Notwithstanding anything contained in the rules in this Chapter, a wound or other extraordinary pension sanctioned under Chapter VIII of these rules and a wound or injury or disability pension or a disability addition to pension awarded under the Military rules shall continue to be drawn by a retired Government employee, civil or military, during re-employment or continued employment, and shall be subject only to the conditions of its award.

Note.—When the military pension is consolidated and service and disability elements are not explicitly differentiated, the total pension may be split up in the following manner. The service portion of the pension will be represented by the service pension earned, or, if no service pension has been earned, by the proportionate service pension calculated with reference to the minimum ordinary pension admissible for the rank and the actual length of service rendered. In calculating this service element an amount of fifty paise and over shall be taken as a whole rupee, amounts of less than fifty paise being ignored. The disability portion of the pension will be the balance.

7.5. In the case of a pensioner who is re-employed in Government service or in the service of a Local Fund and who commutes a portion of his pension after such re-employment, the amount of pension which the pensioner is entitled to draw under the rules in Section II of this Chapter shall be the amount to which he would have been entitled had there been no commutation, less the amount commuted.

In the case of a pensioner whose pension is held wholly in abeyance during such re-employment and who commuted a portion of his pension during this period, his pay, during re-employment shall be reduced by the amount of pension commuted, with effect from the date on which the commutation becomes absolute. In the case of a pensioner whose pension is held partly in abeyance during such re-employment and who during this period commutes a portion of his pension in excess of the portion actually drawn, his pay during re-employment shall be reduced, with effect from the date on which the commutation becomes absolute, by an amount representing the difference between the portion of pension commuted and the portion of pension drawn until the commutation.

7.6. In the case of a pensioner a portion of whose pension has been commuted before re-employment, the original amount of the pension should be taken into consideration in fixing the total receipt during re-employment or continued employment and not merely the un-commuted pension.

SECTION-II

Re-Employment of Civil Pensioners

A.—GENERAL

7.7. The rules in this Section do not apply to pensioners re-employed under the Court of Wards.

7.8. Omitted.

7.9. Omitted.

B.—AFTER COMPENSATION OR INVALID GRATUITY

7.10. A Government employee who has retired from Government service with a compensation gratuity or who has retired with an invalid gratuity but is sufficiently restored to health, if re-employed, in qualifying service, may either retain his gratuity, in which case his former service will not count for future pension, or refund it and count his former service.

7.11. The intention to refund gratuity must be stated immediately on re-employment; but the refund may be made by monthly instalments of not less than one-third of his pay, and also not less than the whole gratuity divided by the number of months which have elapsed since the end of the service for which the gratuity was

given. The right to count previous service shall not revive till the whole gratuity is refunded. He need not refund a gratuity given under rule 5.9 in lieu of notice of discharge unless the period of unemployment falls short of three months. In the latter case he may retain a portion of the gratuity equal to the proportion which the period of unemployment bears to three months. If the Government employee is re-employed only temporarily he need refund no part of his gratuity; but if such temporary employment is foreseen the gratuity should be proportionately reduced.

Note:—The equity of this rule is based upon the consideration that so long as the refund of the gratuity is postponed, the Government employee avoids risk and the Government loses the possibility of the gratuity lapsing absolutely to the public treasury by the death or dismissal of the Government employee. A subsequent refund of a gratuity, even with compound interest does not compensate the Government for the loss of this possibility meanwhile.

7.12. Omitted.

C.—AFTER COMPENSATION PENSION

7.13. A Government employee who has obtained a compensation pension, if re employed, may retain his pension in addition to his pay: provided that if he is re-employed in a post paid from the Government revenue, the pension shall remain wholly or partly in abeyance, if the sum of the pension and the initial pay on re-employment exceeds his substantive pay immediately before retirement, that is, a Government employee can draw so much of pension only as will make his initial pay plus pension equal to his substantive pay at the time of his retirement. Once the amount of the pension has been fixed in conformity with the above conditions the Government employee shall be entitled to receive the benefit of increments in his new scale or promotion to another scale or post without a further corresponding reduction in pension; nor shall the amount of pension so fixed be varied during leave. In the case, however, of a pensioner re-employed in either a permanent or a temporary post, for bona fide temporary duty lasting for not more than a year, the Government or, in cases where the pension does not exceed Rs. 3,500 a month, the authority which controls the establishment on which the pensioner is to be employed may allow the pension to be drawn in whole or in part even though the sum total pay and pension exceeds his substantive pay at the time of his retirement.

Note 1.—In the case of a section-writer whose service has been allowed to qualify for pension under special orders of the competent authority or of a Press servant (see rule 3.28) re-employed, the substantive pay at the time of discharge is taken at the average earnings of the last six months of employment.

Note 2.—This rule applies to the re-employment on all establishments paid from the Government revenues, whether paid by fixed pay or by fluctuating monthly allowances, but it does not apply to pensioners employed on work as coolies on daily wages.

Note 3.—In the case of re-employment under a Local Fund, no deduction is made from a compensation pension.

Note 4.—The competent authority may permit a Government employee who has obtained a compensation pension and is afterwards re-employed in a permanent or temporary post duly sanctioned by competent authority, to draw his full pension in addition to the pay and allowances of the post irrespective of the period of such re-employment.

Note 5.—The restrictions in this rule do not apply to ex-policemen whose pension does not exceed Rs. 3,500 a month.

Note 6.—A re-employed Government employee is a new entrant. As regards the fixation of initial pay on re-employment, there are two limiting conditions: —

- (a) The pay of the post in which a Government employee is re-employed, and
- (b) The substantive pay of the Government employee at the time of retirement.

Substantive pay has to be interpreted in terms of rule 2.55 of the Punjab Civil Services Rules, Volume I, Part I.

While there is no obligation to give a Government employee re-employed, pay (including pension) equal to substantive pay drawn by him before retirement the rules permit a Government employee being allowed so much of pension as will, with initial pay, equal to substantive pay, the fixation of pay being a matter fully within the discretion of the competent authority.

7.14. If the re-employment is in qualifying service, the Government employee may either retain his pension (subject to the proviso stated in rule 7.13) in which case his former service will not count for future pension, or cease to draw any part of his pension and count his previous service. Pension intermediately drawn need not be refunded.

Note.—A Government employee counts his previous service under this rule if on re-employment his pension remains wholly in abeyance under the proviso to rule 7.13.

7.15. If a Government employee does not within three months from the date of his re-employment, exercise the option conceded by rule 7.14, of ceasing to draw pension and counting his former service, he cannot, thereafter, do so without the permission of the competent authority.

D.—AFTER INVALID PENSION

7.16. There is no bar to the re-employment of a Government employee who has regained health after obtaining Invalid Pension, or if a Government employee is invalidated as being incapacitated for employment in a particular branch of the service, to his-re-employment, in some other branch of the service. The rules in such a case as to refunding gratuity, drawing pension, and counting service, are the same as in the case of re-employment after compensation pension.

Note. Omitted.

E.—AFTER SUPERANNUATION OR RETIRING PENSION

7.17. A Government employee who is in receipt of a superannuation or retiring pension shall not be re-employed or continue to be employed in service paid from the Government revenues or from a Local Fund, except on public grounds and in a purely temporary capacity with the sanction of the competent authority.

Note.—A competent authority may declare that the restrictions contained in this rule shall not apply to any particular local fund or to Local Funds of any particular class or that they shall apply subject to such modifications as it may direct.

7.18. (1) The initial pay of a civil pensioner, on re-employment, shall be fixed at the same stage as the last pay drawn by him before retirement and the pension (before commutation) shall be reduced from the pay so fixed. He shall continue to draw separately any pension sanctioned to him and shall retain any other form of retirement benefits.

(2) Once the initial pay of re-employed civilian pensioner has been fixed in accordance with the provisions of sub-rule (1), he shall be entitled to draw normal increments on this pay (before reduction of pension) in the re-employed post:

Provided that his pay and the pension (before commutation), taken together, shall not, in any case, exceed seventy-seven thousand rupees.

SECTION III.—Re-Employment of Military Pensioners

7.19. The rules in Section II of this Chapter do not apply to a Military Officer, Departmental Officer, Warrant Officer or Non-Commissioned Officer or Soldier, who is taken into or allowed to continue in Civil employment after he has been granted a pension under Military Rules. His pension for service in the Civil Department will not be affected by his military pension.

7.20. (1) The initial pay of an ex-serviceman pensioner, who at the time of retirement, was holding a post, other than a post in the rank of a Commissioned

Officer, shall be fixed at the minimum of the time scale of the post to which he is re-employed. In addition, he shall continue to draw separately any pension sanctioned to him for military service and he shall also retain any other form of retirement benefits received for military service.

(2) Once the initial pay of re-employed ex-serviceman pensioner has been fixed in accordance with the provisions of sub-rule (1), he shall be entitled to draw normal increments in the time scale of the re-employed post:

Provided that his pay and the pension (before commutation), taken together, shall not, in any case, exceed seventy-seven thousand rupees.

7.21. (1) If an ex-serviceman pensioner, at the time of retirement, was holding a post, in the rank of a Commissioned Officer, his initial pay, on re-employment in the civil post, shall be fixed at the same stage as the last pay drawn before retirement. However, he shall be allowed the Grade Pay of the re-employed post. In such cases, the non-ignorable part of the pension shall be reduced from the pay so fixed.

(2) Once the initial pay of re-employed ex-serviceman pensioner has been fixed in accordance with the provisions of sub-rule (1), he shall be entitled to draw normal increments on such pay (before reduction of non-ignorable part of pension) in the re-employed post: provided that his pay and pension (before commutation), taken together, shall not, in any case, exceed seventy-seven thousand rupees.

Illustration.—If a Colonel, whose last pay drawn before retirement was Rs. 61,700 (Pay in the pay band, Rs. 53,000 plus Grade Pay of Rs. 8,700), is re-employed as Deputy Secretary with a Grade Pay of Rs. 7,600, his pay on re-employment, shall continue to be Rs. 61,700. However, his Grade Pay on re-employment shall be Rs. 7,600 and the Pay in the pay band shall be Rs. 54,100 (61,700 minus 7,600). Thereafter, the non-ignorable part of the pension shall be reduced from the pay so fixed.

Note.—Military Service Pay shall not be admissible to an ex-serviceman pensioner who is re-employed in a civil post.

SECTION IV.—Pension For New Service

7.22. Except as provided in Section III, a Government employee who, having been discharged with a pension, is subsequently re-employed, may not count his new service for a separate pension. Pension (if any) is admissible only for the new service combined with the old, the whole being counted as one service.

7.23. If a Government employee who has obtained a compensation or invalid pension is re-employed in pensionable service and retains the pension (see rules 7.13, 7.14 and 7.16), the pension or gratuity admissible for his subsequent service is subject to the following limitation, namely, that the gratuity or the capital value of

the pension shall not be greater than the difference between the value of the pension that would be admissible at the time of the Government employee's final retirement, if the two periods of service were combined and the value of the pension already granted for the previous service.

Note.—The capital value of the pension granted for the previous service should be calculated on the basis of the age of the Government employee on the date of the final retirement from service.

7.24. (a) If a gratuity received for the earlier service has not been refunded, gratuity or pension (as the case may be) may be allowed for the subsequent service, on the condition that the amount of such gratuity or the present value of such pension plus the amount of the previous gratuity shall not exceed the amount of gratuity or the present value of the pension that would have been admissible had the gratuity received for the earlier service been refunded.

(b) If the amount of such gratuity or the present value of such pension, plus the amount of the previous gratuity, exceed the amount of gratuity or the present value of the pension that would have been admissible if the gratuity received for the earlier service had been refunded, the excess must be disallowed.

7.25. For the purpose of rules 7.23 and 7.24, the capital or present value of a pension shall be calculated in accordance with the Tables under the rules in Chapter XI.

SECTION V.—Commercial Employment After Retirement

7.26. (1) If a pensioner who immediately before his retirement was a member of the State Services Group 'A', wishes to accept any commercial employment before the expiry of two years from the date of his retirement, he shall obtain the previous sanction of the Government to such acceptance by submitting an application in Form Pen. 19 :

Provided that a Government employee who was permitted by the Government, and in the case of Vidhan Sabha Secretariat employee excluding the Secretary Vidhan Sabha, by the Speaker, to take up a particular form of commercial employment during his leave preparatory to retirement shall not be required to obtain subsequent permission for his continuance in such employment after retirement.

(2) Subject to the provisions of sub-rule (3) the Government may, by order in writing, on an application made under sub-rule (1) by a pensioner, grant, subject to such conditions, if any, as it may deem necessary, permission, or refuse for reasons to be recorded in the order, permission, to such pensioner to take up the commercial employment specified in the application.

(3) In granting or refusing permission under sub-rule (2), to a pensioner for taking up any commercial employment, the Government shall have regard to the following factors, namely: –

- (a) the nature of the employment proposed to be taken up and the antecedents of the employer;
- (b) whether his duties in the employment which he proposes to take up might be such as to bring into conflict with Government;
- (c) whether the pensioner while in service had any such dealing with the employer under whom he proposes to seek employment as might afford a reasonable basis for the suspicion that such pensioner has shown favours to such employer;
- (d) whether the duties of the commercial employment proposed involve liaison or contact work with Government department;
- (e) whether his commercial duties will be such that his previous official position or knowledge of experience under Government could be used to give the proposed employer an unfair advantage;
- (f) the emoluments offered by the proposed employer; and
- (g) any other relevant factor.

(4) Whether the Government grants the permission applied for subject to any conditions or refuses such permission, the applicant may, within thirty days of the receipt of the order of the Government to that effect, make a representation against any such condition or refusal as the case may be, and the Government may make such orders thereon as it deems fit:

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

(5) If any pensioner takes up any commercial employment at any time before the expiry of two years from the date of his retirement without the prior permission of the Government or commits a breach of any condition subject to which permission to take up any commercial employment has been granted to him under this rule, it shall be competent for the Government to declare by order in writing and for reasons to be recorded therein that he shall not be entitled to the whole or such part of the pension and for such period as may be specified in the order:

Provided that no such order shall be made without giving the pensioner concerned a reasonable opportunity of showing cause against such declaration:

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

- (i) the financial circumstances of the pensioner concerned;
- (ii) the nature of and the emoluments from, the commercial employment taken up by the Pensioner concerned; and
- (iii) any other relevant factor.

(6) Every order passed by the Government under this rule shall be communicated to the pensioner concerned;

(7) In this rule. —

(a) the expression commercial employment means: —

- (i) an employment in any capacity including that of an agent, under a company, co-operative society, firm or individual engaged in trading, commercial, industrial, financial or professional business and includes also a directorship of such company and partnership of such firm, but does not include employment under a body corporate, wholly or substantially owned or controlled by the State Government;
- (ii) setting up practice, either independently or as a partner of a firm, as adviser or consultant in matters in respect of which the pensioner—
 - (1) has no professional qualifications and the matters in respect of which the practice is to be set up, is carried on are relatable to his official knowledge or experience; or
 - (2) has professional qualifications but the matters in respect of which such practice is to be set up are such as are likely to give his clients an unfair advantage by reasons of his previous official position; or
 - (3) has to undertake work involving liaison or contact with the offices or officers of the Government. For the purpose of this clause the expression 'employment under a co-operative society' includes the holding of any office, whether elective or otherwise, such as that of President, Chairman, Manager, Secretary, Treasurer and the like, by whatever name called in such society;

(b) the expression 'date of retirement' in relation to a Government employee re-employed after retirement, without any break, either in the same or

in another Group 'A' post or in any other equivalent post under a State Government, means the date on which such Government employee finally ceases to be so re-employed in Government service.

Section VI.—Employment Under Government Outside India After Retirement

7.27. (a) If a pensioner to whom this rule applies wishes to accept any employment under a Government outside India he should obtain the previous sanction of competent authority to such acceptance. No pension shall be payable to a pensioner who accepts such an employment without proper permission, in respect of any period for which he is so employed or such longer period as the competent authority may direct:

Provided that a Government employee permitted by the competent authority to take up a particular form of employment under a Government outside India during his leave preparatory to retirement shall not be required to obtain subsequent permission for his continuance in such employment after retirement.

(b) This rule shall apply to every pensioner, who immediately before retirement was a member of the State Service, Group 'A'.

(c) For the purpose of this rule "employment under a Government outside India" shall include employment under a local authority or Corporation or any other Institution or Organisation which functions under the supervision or control of a Government outside India.

CHAPTER-VIII
WOUND AND OTHER EXTRAORDINARY PENSIONS

SECTION-1

Extent of Application

8.1. Pay for the purposes of this Chapter means pay as defined in rule 2.44 of the Punjab C.S.R., Vol. I (Part I), which a person was drawing on the date of his death or injury: provided that in the case of persons remunerated by piece-work rates, pay means average earnings of the last six months of service ending with the date of his death or injury.

Note 1.—Article 320 of the Constitution of India provides that the Public Service Commission should be consulted on claims for the award of injury pensions and as to the amount of such awards. It is, therefore, necessary to consult the Commission on every claim by or in respect of a person, who is or was under the rule making control of the Punjab Government for the award of a pension or gratuity under the rules in this Chapter. The following supplementary instructions should be observed when the Punjab Public Service Commission is consulted in respect to claims for the award of injury pension:—

- (i) the Commission should be consulted after the departments concerned have expressed their views on a case;
- (ii) the point of reference to the Commission should *inter alia* be, whether in their opinion the award of any pension, gratuity, etc., is admissible, and, if so, the amount thereof;
- (iii) any such reference to the Commission should be in the form of an official letter with which the relevant papers should be forwarded and except as stated in Note 2 below, the convention regarding the acceptance of the advice of the Commission should apply in these cases.

Note 2.—All cases of ex-gratia awards of extraordinary pension shall be referred to the Punjab Public Service Commission. If the Commission considers that a claim is covered by rules and recommends an award it will be open to the competent authority to examine the position before accepting the recommendation. If the competent authority is satisfied that the case is covered by the rules, it will accept the Commission's recommendations as to the amount of the award. In cases when the Commission are satisfied that the award is admissible under the rules, but would recommend as ex-gratia payment, they will not make any recommendation about the amount of payment. The competent authority will in that case retain discretion after giving all due weight to the Commission's recommendations whether or not to make any ex-gratia payment and to determine the amount of such payment.

SECTION 2—General

8.2. to 8.24. Omitted.

SECTION V

8.25. The rules in this section shall apply to all persons paid from Civil estimates, other than those to whom the Workmen's Compensation Act, 1923 (VIII of 1923), applies whether their appointment is permanent or temporary, on time scale of pay or fixed pay of piece-work rates.

Note.—No award shall be made under these rules in respect of Civilian Officer who is deputed on foreign service under United Nations bodies on or after 1st January, 1958, and who is allowed to join the United Nations Joint Staff Pension Fund as an “Associate Member”.

8.26. For the purposes of the rules in this Section unless there is anything repugnant in the subject or context—

- (1) “accident” means—
 - (i) a sudden and unavoidable mishap; or
 - (ii) a mishap due to an act of devotion to duty in an emergency arising otherwise than by violence out of and in course of service.
- (2) “date of injury” means—
 - (i) in the case of accident or violence, the actual date on which the injury is suffered or such date, not being later than the date of the report of the Medical Board, as the competent authority may fix ; and
 - (ii) in the case of disease, the date on which the Medical Board reports or such earlier date as may be fixed by the competent authority with due regard to the opinion of the Medical Board;
- (3) “disease” means—
 - (i) venereal disease or septicemia where such disease or septicemia is contracted by a medical officer as a result of attendance in the course of his official duty on an infected patient or of conducting a post-mortem examination in the course of that duty; or
 - (ii) disease solely and directly attributable to an accident; or
 - (iii) an epidemic disease contracted by an officer in consequence of his being ordered on duty to an area in which such disease is prevalent, or in consequence of his attending voluntarily, out of humanitarian motives, upon any patient suffering from any such disease in any area where he happens to be in the performance of his duties;

- (4) "injury" means bodily injury resulting from violence, accident or disease assessed by a Medical Board as being not less than severe ;

Note.—A list of injuries deemed to result in permanent total disablement and permanent partial disablement is given in Annexure to this Chapter. This list is based on the injuries mentioned in Schedule I of the Workmen's Compensation Act, 1923 (Act No. 8 of 1923).

(5) to (7) Omitted.

- (8) "violence" means the act of a person who inflicts an injury on a Government employee –

- (i) by assaulting or resisting him in the discharge of his duties, or in order to deter or prevent him from performing his duties; or
- (ii) because of anything done or attempted to be done by such Government employee or by any other public servant in the lawful discharge of his duty as such; or
- (iii) because of his official position.

8.27. (i) Notwithstanding anything contained in these rules the degree of default or contributory negligence on the part of a Government employee may be taken into consideration in making an award under these rules in favour of such Government employee, but, shall not be taken into account where such award is made in favour of the family of such Government employee.

(ii) No award shall be made under these rules except with the sanction of the competent authority.

8.28. Except as otherwise provided, an award made under these rules in this Section, shall not affect any other pension or gratuity for which the Government employee concerned or his family may be eligible under any other rules for the time being in force; and the pension granted under the provisions of these rules shall not be taken into account in fixing the pay of pensioner on his continued employment or re-employment in Government service.

8.29. No award shall be made in respect of –

- (i) an injury sustained more than five years before the date of application; or
- (ii) death which occurred more than seven years (a) after the injury due to violence or accident was sustained, or (b) after the Government employee was medically reported as unfit for duty on account of the disease of which he died.

8.30. All awards under these rules shall be made in India in rupees.

8.31. (1) The basic criteria for making an award under the rules in this Chapter is whether the death or disability of a person is attributable to service or aggravated by service.

(2) For assessing the extent of disability, the injuries mentioned in Annexure to this Chapter shall be taken into account. The Medical Board shall have due regard to the percentage of loss of earning capacity in relation to different types of injuries specified in the said Annexure.

8.32. (1) If death of an employee occurs on or after the first day of January, 2006, in performance of duty such as dealing with riots, terrorist's attack or enemy's action, the family of such a Government employee shall be entitled to an *ex-gratia* grant of ten lakh rupees on a uniform basis.

(2) In case of accidental or homicidal death of a Government employee occurring on or after the 1st day of December, 2011, during the performance of duty, the family of such employee shall be entitled to the *ex-gratia* grant of five lakh rupees on a uniform basis.

(3) The amount of *ex-gratia grant* specified in sub-rule (2), shall also be payable to a Government employee who incurs complete permanent disability during the performance of duty:

Provided that in the case of those employees who incur partial permanent disability during the performance of duty, *ex-gratia* grant payable under this rule, shall be in proportion to the percentage of partial permanent disability incurred by him.

8.33. (1) The rates of special family pension admissible to the family of a Government employee who, while performing his duties dies as a result of attack by or during action against extremists, dacoits, smugglers or anti-social elements, shall be as under:—

(a) From the date following the date of death of the employee till the date he would have attained the age of superannuation had he survived.	Equal to the last pay drawn by the deceased Government employee on the date of his death.
(b) For the period beyond the notional date of superannuation mentioned at (a) above.	(i) sixty per cent of the pay where the pay of the deceased Government employee on the date of death does not exceed ten thousand rupees. (ii) fifty per cent of the pay subject to a minimum of six thousand rupees, if the pay of the deceased employee on the date of death exceeds ten thousand rupees.

(2) A Government employee who, as a result of action against extremists, dacoits, smugglers or anti-social elements, suffers hundred per cent disability and becomes dependent on somebody else for his day to day activities, shall be entitled to a Constant Attendant Allowance at the rate of three thousand rupees per month in addition to the other benefits admissible to him under the rules in this chapter.

8.34. (1) If the death of a Government employee occurs due to causes attributable to service, the dependent members of the family of the Government employee shall, in addition to *ex-gratia grant* admissible under sub-rule (2) of rule 8.32, be entitled to a consolidated family pension at the following rates:—

- (a) sixty *per cent* of the pay, where the pay of the deceased Government employee on the date of death does not exceed ten thousand rupees.
- (b) fifty *per cent* of the pay subject to a minimum of six thousand rupees, if the pay of the deceased employee on the date of death exceeds ten thousand rupees.

(2) If the disability suffered by a Government employee is due to causes attributable to service and the employee is retained in Government service, he shall be paid an *ex-gratia grant* under sub-rule (3) of rule 8.32. In addition, he shall be entitled to draw pensionary benefits under the ordinary pension rules applicable on the date of his retirement.

(3) The procedure for payment of family pension under these rules to the members of the families of the deceased shall be the same as is applicable in the case of family pension admissible under rule 6.17 of this Volume. Where the deceased has left neither widow nor child, total pension at one-half rate of the pension admissible to the family of the deceased shall be paid to the dependent parents, sisters and brothers jointly or individually on production of a certificate of dependence issued by the Deputy Commissioner concerned.

Note 1.—In sanctioning pensions to parents of deceased Government employees, the sanctioning authorities should attach the following conditions:—

- (i) that the award is subject to review should the pecuniary circumstances of the pensioner change; and
- (ii) that any such change of circumstances is to be promptly reported by the pensioner to the sanctioning authority.

Note 2.—If any of the widows, children, father, mother or minor brothers or sisters is denied any share in the property of the Government employee, under a will or deed made by him, such a person shall be ineligible to receive any award under these rules and the benefit will pass on to the next eligible person.

8.35. (1) A family pension will take effect from the day following the date of death of the Government employee or from such other date as the competent authority may decide.

(2) For the purpose of a family pension under these rules, the definition of family shall be the same as prescribed in rule 6.17(3).

8.36. (1) In respect of matters of procedure, all awards under the rules in this section are subject to the procedure rules relating to ordinary pensions for the time being in force to the extent that such procedure rules are applicable and are not inconsistent with these rules.

(2) When a claim for any injury pension or gratuity or family pension arises, the head of the office or of the department, in which the injured or the deceased Government employee was employed, will forward the claim through the usual channel to the Government with the following documents: –

- (i) A full statement of circumstances in which the injury was received, the disease was contracted or the death occurred.
- (ii) The application for injury pension or gratuity in Form Pen. 6 or, as the case may be, the application for family pension in Form Pen. 7.
- (iii) In the case of an injured Government employee or one who has contracted a disease a medical report in Form Pen. 8, In case of a deceased Government employee a medical report as to the death or reliable evidence as to the actual occurrence of death if the Government employee lost his life in such circumstances that a medical report cannot be secured.
- (iv) A report of the Accountant-General as to whether an award is admissible under the rules, and if so, of what amount.
- (v) Where the Government are satisfied on the evidence placed before them by a Government employee in respect of whom a medical report for the purpose of grant of injury or other extraordinary pension has been received by them of the possibility of an error of judgment in the decision of the Medical Board which examined him, the Government may direct a second Medical Board consisting of members other than those who constituted the first Medical Board to examine the officer and submit a report to the Government in the matter; pension shall be granted to the officer in accordance with the decision of the second Medical Board.

8.37. (1) Where a pensioner is killed by extremists, dacoits, smugglers or anti-social elements as a retaliation for some action taken by him against them, in the performance of his duty while in service, the family of such pensioner, shall be granted special *ex-gratia* grant and special family pension at the same rate as are applicable to the Government employees. The pay drawn by him at the time of retirement shall be reckoned for this purpose. The Deputy Commissioner of the District where death has occurred shall certify that he has been killed in the manner indicated above.

(2) If a State Government pensioner is permanently incapacitated with the disability of sixty percent and above, by the extremists, dacoits, smugglers or anti-social elements, as a result of retaliation, he shall also be treated at par with Government employee for the purposes of special pension. The Pension Sanctioning Authority should obtain a Certificate from the Deputy Commissioner of the District in which the pensioner has been disabled by an act of retaliation in the manner indicated in sub-rule (1).

(3) If a close relation of a Government employee or a pensioner, i.e. wife/husband, son, daughter, brother, sister, father or mother is killed or disabled by extremists, dacoits, smugglers or anti-social elements as a retaliation for any action taken by Government employee or pensioner in the performance of duties while in service, the family of the deceased and in case disability is hundred percent, if he is not a State Government employee, shall be granted family pension at one and a half times the rates applicable to private individuals mentioned in rule 8.38. The Deputy Commissioner of the District, where death has occurred, shall certify that he has been killed in the manner indicated in sub-rule (1).

Grant of Pension to Dependents of Private Individuals

8.38. The following conditions shall regulate the grant of pensions to the dependents of private individuals who are killed while assisting State authorities in their tasks of maintaining law and order :-

(1) Pensions will be granted only in exceptional circumstances to the dependents of private individuals who are killed while engaged in operation of exceptional risk such as the dispersal of unlawful assemblies, suppression of riots, the arrest of dangerous criminals or fighting dacoits or raiders across the border.

(2) No pension will be sanctioned except after the necessary medical report and the report of the Accountant-General has been obtained:

Provided that if the individual lost his life in circumstances which render it impossible to procure a medical report, reliable evidence of the actual occurrence of death may be accepted in lieu thereof.

(3) When any claim for pension under this rule arises, the Inspector-General of Police or the Head of Department in which the claim arises will hold a formal enquiry, taking evidence as to –

- (i) the circumstances in which the life was lost; and
- (ii) the relationship and the pecuniary circumstances of the claimants.

The Inspector General of Police or the Head of Department, as the case may be, shall then submit the case, with a statement of the circumstances, through the usual channel to the Department of Finance. The application should be in the Form Pen. 2A.

(4) The rate of family pension to the dependents of private individual, in the case of death and the rate of disability pension for disability of sixty percent and above shall be three thousand and five hundred rupees per month. If the disability caused to a private individual is less than sixty percent, he shall be paid one-time compensation in accordance with the provisions of sub-rule (3) of rule 8.32. The provisions of Annexure to this Chapter shall form the basis for determining the percentage of disability caused to a private individual.

(5) Before granting pension or compensation under this rule, the sanctioning authority shall ensure that the person concerned is not in receipt of any benefit under any other scheme of the Department of Social Welfare of the State Government and a certificate to the effect that beneficiary concerned has not been granted any such benefit by the Department of Social Welfare of the State Government, shall be obtained from that department.

(6) Where the deceased has left neither widow nor child, total pension at one-half rate of pension admissible under this rule to the family of the deceased shall be paid to the dependent parents, sisters and brothers jointly or individually on production of a certificate of dependence issued by Deputy Commissioner concerned.

- (7) (1) A family pension granted under this rule shall take effect from the date following the date of death of the person concerned or from such date as the competent authority may decide.
- (2) The procedure for payment of family pension under these rules to the members of the families of the deceased shall be the same as is in vogue in the case of normal family pension admissible under rule 6.17.

Note 1.—The cases of those private individuals, who engage themselves in any of the operations referred in sub-rule (1), of their own free will, shall also be treated as covered under this rule.

Note 2.—A family pension granted to a posthumous child shall commence from the date of his/her birth and not from the date of death of his/her father.

ANNEXURE

[Referred to in Note below rule 8.26(4) and rule 8.31]

**LIST OF INJURIES DEEMED TO RESULT IN
PERMANENT TOTAL DISABLEMENT**

Serial No.	Description of injury	Percentage of loss of earning capacity
1	2	3
1	Loss of both hands or amputation at higher sites	100
2	Loss of a hand and a foot	100
3	Double amputation through leg or thigh or amputation through leg or thigh on one side and loss of other foot	100
4	Loss of sight to such an extent as to render claimant unable to perform any work for which eyesight is essential	100
5	Very severe facial disfigurement	100
6	Absolute deafness	100
	LIST OF INJURIES TO RESULT IN PERMANENT PARTIAL DISABILITIES Amputation cases—Upper limbs (either arm)	
1	Amputation through shoulder joint	90
2	Amputation below shoulder with stump less than 8” from tip of acromion	80
3	Amputation from 8” from tip of acromion to less than 4½” below tip of olecranon	70
4	Loss of a hand or of the thumb and four fingers of one hand or amputation from 4½” below tip of olecranon	60
5	Loss of thumb	30
6	Loss of thumb and its metacarpal bone	40
7	Loss of four fingers of one hand	50
8	Loss of three fingers of one hand	30
9	Loss of two fingers of one hand	20
10	Loss of terminal phalanx of thumb	20

1	2	3
Amputation cases-Lower Limbs		
11	Amputation of both feet resulting in end-bearing stumps.	90
12	Amputation through both feet proximal to the metatarso phalangeal joint	80
13	Loss of all toes of both feet through the metatarso phalangeal joint	40
14	Loss of all toes of both feet proximal to the proximal inter phalangeal joint	30
15	Loss of all toes of both feet distal to the proximal interphalangeal joint	20
16	Amputation at hip	90
17	Amputation below hip with stump not exceeding 5" in length measured from tip of trenchanter	80
18	Amputation below him with stump exceeding 5" in length measured from tip of great trenchanter but not beyond middle thigh.	70
19	Amputation below middle thigh to 3½" below knee	60
20	Amputation below knee with stump exceeding 3½" but not exceeding 5"	50
21	Amputation below knee with stump exceeding 5"	40
22	Amputation of one foot resulting in end-bearing	30
23	Amputation through one foot proximal to the metatarso phalangeal joint	30
24	Loss of all toes of one foot through the metatarso phalangeal joint.	20
Other injuries		
25	Loss of one eye, without complications, the other being normal	40
26	Loss of vision of one eye, without complications or disfigurement of eye-ball, the other being normal	30
Loss of- A-Fingers of right or Left hand Index finger		
27	Whole	14
28	Two phalanges	11

1	2	3
29	One phalanx	9
30	Guillotine amputation of tip without loss of bone	5
Middle finger		
31	Whole	12
32	Two phalanges	9
33	One phalanx	7
34	Guillotine amputation of tip without loss of bone	4
Ring or little finger		
35	Whole	7
36	Two phalanges	6
37	One phalanx	5
38	Guillotine amputation of tip without loss of bone	2
B-Toes of right or left foot Great toe		
39	Through metatarso-phalangeal joint	14
40	Part, with some loss of bone	3
Any other toe		
41	Through metatarso-phalangeal joint	3
42	Part, with some loss of bone	1
Two toes of one foot, excluding great toe		
43	Through metatarso-phalangeal joint	4
44	Part, with some loss of bone	2
Three toes of one foot, excluding great toe		
45	Through metatarso-phalangeal joint	6
46	Part, with some loss of bone	3
Four toes of one foot, excluding great toe		
47	Through metatarso-phalangeal joint	9
48	Part, with some loss of bone	31

Note.—Complete and permanent loss of the use of any limb or member referred to in this Annexure shall be deemed to be the equivalent of the loss of that limb or member.

CHAPTER IX

DETERMINATION AND AUTHORISATION OF THE AMOUNTS OF PENSION AND GRATUITY

9.1. Preparation of list of Government employees due for retirement: –

(1) Every Head of Department shall get a list prepared every quarter, that is, on the first of January, first of April, first of July and first of October each year, of all Government employees, who are due to retire within the next twenty-four to thirty months in the following proforma, namely–

Sr. No.	Name of the Government employee	Designation	Date of Birth	Date of Retirement	General Provident Fund Account Number	Number and date of sanction and the amount of loan, if any, taken by the Government employee, whether recovery of instalments and/or interest thereon is over or is still being made from the Government employee, on the date of statement	Action taken to reconcile the balance of loans taken by the Government employee	Remarks, if any
1	2	3	4	5	6	7	8	9

(2) A copy of every such list shall be supplied to the Drawing and Disbursing Officer concerned, the Accountant-General (Audit), Punjab, the Accountant-General (Accounts and Entitlement), Punjab and the Director of Pensions and Welfare of Pensioners immediately after its preparation, but not later than the thirty-first January, thirtieth April, thirty-first July and thirty-first October, as the case may be, of that year.

(3) In the case of a Government employee retiring for reasons other than by way of superannuation, the Head of Office shall promptly inform the Drawing and Disbursing Officer concerned, as soon as the fact of such retirement becomes known to him.

(4) A copy of the intimation sent by the Head of Office to the Drawing and Disbursing Officer under sub-rule (3) shall also be endorsed to the Accounts Officer (Rents) and the concerned office of the Department of Public Works, Punjab, if the concerned Government employee is an allottee of Government accommodation.

Explanation:–An allottee shall mean a Government employee, who has been allotted Government accommodation at any time during his service.

9.2. Intimation to the Accounts Officer Rents and the concerned office of the Department of Public Works, Punjab regarding issue of 'No Demand Certificate'.—(1) The Head of Office shall write to the Accounts Officer Rents and the concerned office of the Department of Public Works at least two years before the anticipated date of retirement of the Government employee who is an allottee for the issue of a 'No Demand Certificate' in respect of the period preceding eight months of the retirement of the allottee.

(2) On receipt of the intimation under sub-rule (1), the Accounts Officer Rents and the concerned office of the Department of Public Works shall take further action as provided in rule 9.17.

9.3. Preparation of pension papers:—Every Head of Office shall undertake the work of preparation of pension papers in Form PEN.1 two years before the date on which a Government employee is due to retire on superannuation, or on the date on which he proceeds on leave preparatory to retirement, whichever is earlier.

9.4. Stages for the completion of pension papers:—(1) The Head of Office shall divide the period of preparatory work of two years referred to in rule 9.3 in the following three stages:—

(a) First Stage—Verification of service:—

- (i) The Head of Office shall go through the service book of the Government employee and satisfy himself as to whether the certificates of verification for the entire service are recorded therein.
- (ii) In respect of the unverified portion or portions of service, he shall arrange to verify the portion or portions of such service, as the case may be, with reference to pay bills, acquittance rolls or other relevant records and shall record necessary certificates in the service book.
- (iii) If the service for any period is not capable of being verified in the manner specified in sub-clauses (i) and (ii), that period of service having been rendered by the Government employee in another office or Department, a reference shall be made to the Head of Office in which the Government employee is shown to have served during that period for the purpose of verification.
- (iv) If any portion of service rendered by a Government employee is not capable of being verified in the manner specified in sub-clauses (i) to (iii), the Government employee shall be asked to file an affidavit on a plain paper to the effect that he had actually rendered service during that period. He shall also be asked to produce all relevant documents and

furnish all information which is in his power to produce or furnish in support of such declaration.

- (v) The Head of Office shall after taking into consideration the facts mentioned in the affidavit and the documents produced and the information furnished in support thereof, admit the portion of service referred to in sub-clause (iv) having been rendered for the purpose of calculating the pension of the Government employee.

(b) Second stage—Making good omissions in the service book:—

- (i) The Head of Office while scrutinising the certificates of verification of service, shall also identify if there are any other omissions, imperfections or deficiencies which have a direct bearing on the determination of emoluments and the service qualifying for pension.
- (ii) Every effort shall be made to complete the verification of service in the manner specified in clause (a) and to make good omissions, imperfections or deficiencies referred to in sub-clause (i). Any omission, imperfection or deficiency including the portion of service shown as unverified in the service book which it has not been possible to verify in the manner specified in clause (a) shall be ignored and service qualifying for pension shall be determined on the basis of the entries in the service book.
- (iii) **Calculation of Average emoluments.**—For the purpose of calculation of average emoluments, the Head of Office shall verify from the service book, the correctness of the emoluments drawn during the last ten months of service. In order to ensure that the emoluments during the last ten months of service have been correctly shown in the service book, the Head of Office may verify the correctness of emoluments for the period of twenty-four months preceding the date of retirement of a Government employee, and not for any period prior to that date.

(c) Third Stage—Obtaining of Form Pen. 15 by the Head of Office:—The Head of Office shall obtain the necessary particulars in Form Pen. 15 from the Government employee eight months before the date of his retirement.

(2) Action under clauses (a), (b) and (c) of sub-rule (1) shall be completed eight months prior to the date of retirement of the Government employee.

9.5. Completion of pension papers.—The Head of Office shall complete Part I of Form Pen.1 not later than six months before the date of retirement of the Government employee.

9.6. Forwarding of pension papers to the Accountant-General, Punjab.– (1)

After complying with the requirements of rules 9.4 and 9.5 the Head of Office shall forward to the Accountant-General, Punjab, Form Pen. 15 and Form Pen.1 duly completed with a covering letter and Form Pen. 15-A along with service book of the Government employee duly completed and any other document relied upon for the verification of service.

(2) The Head of Office shall retain a copy of each of the forms referred to in sub-rule (1) for his records.

(3) Where the payment is desired in another Circle of Account, the Head of Office shall send Form Pen. 1 in duplicate to the Accountant-General, Punjab.

(4) The documents referred to in sub-rule (1) shall be forwarded to the Accountant-General, Punjab not later than six months before the date of retirement of the Government employee.

9.7. Intimation to the Accountant-General, Punjab, regarding any event having bearing on pension.–If, after the pension papers have been forwarded to the Accountant-General, Punjab within the period specified in sub-rule (4) of rule 9.6 any event occurs which has a bearing on the amount of pension admissible, the same shall be promptly reported to the Accountant-General, Punjab by the Head of Office.

9.8. Intimation of the Particulars of Government dues to the Accountant General, Punjab.– (1) The Head of Office shall, after ascertaining and assessing the Government dues as mentioned in rule 9.16 shall furnish the particulars thereof to the Accountant-General, Punjab at least two months before the date of retirement of the Government employee so that the dues are recovered out of the gratuity before its payment is authorised.

(2) If, after particulars of Government dues have been intimated to the Accountant-General, Punjab under sub-rule (1), any additional Government dues come to the notice of the Head of Office, such dues shall be promptly reported to the Accountant-General, Punjab.

9.9. Provisional Pension.–(1) The various stages of action laid down in rule 9.4 shall be strictly followed by the Head of Office. There may be an isolated case where, in spite of following the procedure laid down in rule 9.4, it may not be possible for the Head of Office to forward the pension papers referred to in rule 9.6 to the Accountant-General, Punjab within the period prescribed in sub-rule (4) of that rule, or where the pension papers have been forwarded to the Accountant-General, Punjab within the prescribed period but the Accountant-General, Punjab, has returned them to the Head of Office for eliciting further information before issue of pension payment order and order for the payment of gratuity and if the Head of Office in

such a case is of opinion that the Government employee is likely to retire before his pension or gratuity or both, can be finally assessed and settled in accordance with the provisions of these rules, he shall without delay, take steps to determine the qualifying years of service and the emoluments qualifying for pension after making the summary investigation carefully for this purpose, he shall,—

- (i) rely upon such information as may be available in the official records; and
- (ii) ask the retiring Government employee to file an affidavit on plain paper stating the total length of qualifying service including details of emoluments drawn during the last ten months of service but excluding the breaks and other non-qualifying periods of service.

(2) The Head of Office shall thereafter determine the qualifying years of service and the emoluments qualifying for pension in accordance with the information available in the official records and the information obtained from the retiring Government employee under sub-rule (1). He shall, then, determine the amount of pension and the amount of death-cum-retirement gratuity.

(3) After the amounts of pension and gratuity have been determined under sub-rule (2), the Head of Office shall take further action as follows:—

- (a) He shall issue a sanction letter addressed to the employee endorsing a copy thereof to the Accountant-General, Punjab authorising—
 - (i) hundred per cent pension as determined under sub-rule (2) as provisional pension; and
 - (ii) hundred per cent of gratuity as determined under sub-rule (2) as provisional gratuity withholding ten per cent of gratuity or thirty thousand rupees, whichever is less.
- (b) He shall indicate in the sanction letter the amount recoverable from the gratuity under sub-rule (1) of rule 9.8. After issue of the sanction letter he shall draw—
 - (i) the amount of provisional pension; and
 - (ii) the amount of provisional gratuity after deducting therefrom the amount mentioned in sub-clause (ii) of clause (a) and the dues, if any, mentioned in rule 9.16 in the same manner as pay and allowances of the establishment are drawn by him.

(4) The amount of provisional pension and gratuity payable under sub-rule (3) shall, if necessary, be revised on the completion of the detailed scrutiny of the records.

(5) (a) The payment of provisional pension shall not be made beyond a period of six months from the date of retirement of the Government employee. If the amount of final pension and amount of final gratuity have been determined by the Head of Office in consultation with the Accountant-General, Punjab, before the expiry of the said period of six months, the Accountant-General, Punjab, shall issue the pension payment order and order for the payment of gratuity accordingly after adjusting the outstanding Government dues, if any, and provisional payments already made.

(b) If the final amount of pension and gratuity have not been determined by the Head of Office in consultation with the Accountant-General, Punjab within the period of six months referred to in clause (a), the Accountant-General, Punjab shall treat the provisional pension and gratuity as final and shall issue pension payment order and order for the payment of gratuity accordingly immediately on expiry of the said period of six months.

(c) The payment of the amount withheld from the gratuity shall be authorised after deducting therefrom the amount, if any, outstanding against the Government employee which may have come to the notice of the Head of Office after the authorisation of provisional gratuity.

(6) (a) If the amount of provisional pension disbursed to a Government employee under sub-rule (3) on its final assessment under sub-rule (4), is found to be in excess of the final pension assessed by the Accountant-General, Punjab, it shall be open to the Accountant-General, Punjab to adjust the excess amount of pension in the gratuity withheld under sub-clause (ii) of clause (a) of sub-rule (3) or recover the excess amount of pension in instalments by making short payments of pension payable in future.

(b) If the amount of gratuity so disbursed proves to be larger than the amount finally assessed the retired Government employee shall not be required to refund the excess amount actually disbursed to him.

(c) The Head of Office shall ensure that chances of disbursing the amount of gratuity in excess of the amount finally assessed are minimised and officials responsible for the excess payment shall be accountable for the over-payment.

9.10. Authorisation of Pension and gratuity by the Accountant-General, Punjab.— (1) On receipt of pension papers referred to in rule 9.6, the Accountant-General, Punjab shall apply the requisite checks, record the account encasement in Form Pen.1 and assess the amount of pension and gratuity and issue the pension payment order not later than one month in advance of the date of retirement of the Government employee.

(2) The amount of gratuity as determined by the Accountant-General, Punjab under sub-rule (1) shall be intimated to the Head of Office with the remarks that the amount of the gratuity may be drawn and disbursed by the Head of Office to the retired Government employee after adjusting the Government dues, if any, referred to in rule 9.16.

(3) The amount of gratuity withheld under sub-rule (5) of rule 9.17 shall be adjusted by the Head of Office against the outstanding amount of licence fee intimated by the Accounts Officer Rents or other concerned officer of the Department of Public Works, Punjab and the balance, if any, shall be refunded to the retired Government employee.

9.11. Payment of Provisional pension and gratuity through Money Order.—

If the provisional pension or gratuity or both sanctioned under sub-rule (3) of rule 9.9, is desired to be paid by the pensioner through money order or bank draft, the same shall be remitted to him through money order or bank draft at his cost.

9.12. Government employee on deputation.—(1) In the case of a Government employee who retires while on deputation or on transfer to another Government Department, action to authorise pension and gratuity in accordance with the provisions of this Chapter shall be taken by the Head of Office of the borrowing Department.

(2) In the case of a Government employee who retires from service, while on deputation to another State Government or Central Government or while on foreign service, action to authorise pension and gratuity in accordance with the provisions of this Chapter shall be taken by the Head of Office of the Cadre authority which sanctioned the deputation or foreign service.

9.13. Interest on delayed payment of gratuity.—(1) If the payment of gratuity has been authorised after three months from the date when its payment became due, and it is clearly established that the delay in payment was due to administrative lapse, then an interest at the rates applicable to deposits in General Provident Fund at the time payment of gratuity became due, shall be paid to the Government employee in respect of the period beyond three months:

Provided that the delay in the payment was not caused on account of failure on the part of the Government employee to comply with the procedure laid down in this Chapter.

(2) Every case of delayed payment of gratuity shall, *suo motu* be considered by the Administrative Department or the Department, as the case may be, and where the Administrative Department is satisfied that the delay in the payment of gratuity was caused on account of administrative lapse, the Administrative Department shall

make a recommendation to the Department of Finance, Punjab for the payment of interest.

(3) If the recommendation of the Administrative Department made under sub-rule (2) is accepted by the Department of Finance, Punjab, the Administrative Department concerned shall issue sanction for the payment of interest.

(4) In all cases where the payment of interest has been authorised with concurrence of the Department of Finance, Punjab, the Administrative Department concerned shall fix the responsibility and take disciplinary action against the Government employee or employees concerned, who are found responsible for the delay in the payment of gratuity.

(5) If as a result of Government's decision taken subsequent to the retirement of a Government employee, the amount of gratuity already paid on his retirement, is enhanced on account of—

(a) grant of emoluments higher than the emoluments on which gratuity, already paid, was determined; or

(b) liberalisation in the provisions of these rules from a date prior to the date of retirement of the Government employee concerned, no interest on the arrears of gratuity shall be paid.

9.14. Provisional pension where departmental or judicial proceedings may be pending.— (1) (a) In respect of Government employee referred to in clause (c) of rule 2.2, the Head of Office shall authorise the provisional pension equal to the maximum pension which would have been admissible on the basis of qualifying service up to the date of retirement of the Government employee or if he was under suspension on the date of retirement, up to the date immediately preceding the date on which he was placed under suspension.

(b) The provisional pension shall be authorised by the Accountant-General, Punjab during the period commencing from the date of retirement up to and including the date on which, after the conclusion of departmental or judicial proceedings, final orders are passed by the competent authority.

(c) No gratuity shall be paid to the Government employee until the conclusion of the departmental or judicial proceedings and issue of final order thereon:

Provided that where departmental proceedings have been instituted under rule 10 of the Punjab Civil Services (Punishment and Appeal) Rules, 1970, for imposing any of the penalties specified in clauses (i), (ii) and (iv) of rule 5 of the said rules, the payment of gratuity shall be authorised to be paid to the Government employee.

(2) Payment of provisional pension made under sub-rule (1) shall be adjusted against final retirement benefits sanctioned to such Government employee upon conclusion of such proceedings but no recovery shall be made where the pension finally sanctioned is less than the provisional pension or the pension is reduced or withheld either permanently or for a specified period.

9.15. Revision of pension after authorisation.—(1) Subject to the provisions of rules 2.1 and 2.2, pension once authorised after final assessment shall not be revised to the disadvantage of the Government employee, unless such revision becomes necessary on account of detection of a clerical error subsequently :

Provided that no revision of pension to the disadvantage of the pensioner shall be ordered by the Head of Office or by the Accountant-General, Punjab, without the concurrence of the Department of Finance, if the clerical error is detected after a period of two years from the date of authorisation of pension.

(2) For the purpose of sub-rule (1), the retired Government employee shall be served with a notice by the Head of Office requiring him to refund the excess payment of pension within a period of two months from the date of receipt of notice by him.

(3) In case the Government employee fails to comply with the notice, the Head of Office shall, by an order in writing, direct that such excess payment, shall be adjusted in instalments by making short payments of pension in future, in one or more instalments, as the Head of Office, may direct.

Note.—An undertaking in triplicate shall be obtained from the applicant who is to receive pension from the Government of Punjab alongwith his application for the grant of pension to the effect that he or in the case of his death his heirs will refund the amount of any pensionary or any other benefit paid to him erroneously or in excess of that due to him and a copy of the undertaking so obtained will be retained each by the pension sanctioning authority and the Accountant-General (Accounts and Entitlement) Punjab and one copy thereof will be forwarded to the District Treasury Officer concerned alongwith the pension payment order.

9.16. Recovery and adjustment of Government dues.—(1) It shall be the duty of the Head of Office to ascertain and assess Government dues payable by a Government employee due for retirement.

(2) The Government dues as ascertained and assessed by the Head of Office which remain outstanding till the date of retirement of the Government employee shall be adjusted against the amount of the death-cum-retirement gratuity becoming payable.

(3) The expression 'Government dues' includes—

(a) dues pertaining to Government accommodation including arrears of license fee, if any;

(b) dues other than those pertaining to Government accommodation, namely, balance of house building advance or conveyance advance or any other advance, over-payment of pay and allowances or leave salary and arrears of income tax deductible at source under the Income-Tax Act, 1961 (43 of 1961).

9.17. Adjustment and recovery of dues pertaining to Government accommodation.—(1) The Accounts Officer (Rents) or other concerned officer of the Department of Public Works, Punjab, on receipt of intimation from the Head of Office under sub-rule (1) of rule 9.2 regarding the issue of 'No Demand Certificate' shall scrutinise its records and inform the Head of Office eight months before the date of retirement of the allottee, if any license fee was recoverable from him in respect of the period prior to eight months of his retirement. If no intimation in regard to recovery of outstanding license fee is received by the Head of Office by the stipulated date, it shall be presumed that no license fee was recoverable from the allottee in respect of the period preceding eight months' of his retirement.

(2) The Head of Office shall ensure that licence fee for the next eight months, that is up to the date of retirement of the allottee, is recoverable every month from the pay and allowances of the allottee.

(3) Where the Accounts Officer (Rents) or other concerned officer of the Department of Public Works, Punjab intimates the amount of licence fee recoverable in respect of the period mentioned in sub-rule (1), the Head of Office shall ensure that outstanding licence fee is recovered in instalments from the current pay and allowances of the allottee and where the entire amount is not recovered from the pay and allowances, the balance shall be recovered out of the gratuity before its payment is authorised.

(4) The Accounts Officer (Rent) or other concerned officer of the Department of Public Works, Punjab, shall also inform the Head of Office the amount of licence fee for the retention of Government accommodation for the permissible period of two months beyond the date of retirement of the allottee. The Head of Office shall adjust the amount of that licence fee in the amount of the gratuity together with the unrecovered licence fee, if any, mentioned in sub-rule (3).

(5) If in any particular case, it is not possible for the Accounts Officer (Rents) or other concerned officer of the Department of Public Works, Punjab, to determine the outstanding licence fee, he shall inform the Head of Office that ten per cent of the gratuity or thirty thousand rupees, whichever is less, may be withheld pending receipt

of further information.

(6) The recovery of licence fee for the occupation of the Government accommodation beyond the permissible period of two months after the date of retirement of the allottee shall be the responsibility of the Accounts Officer (Rents) or other concerned Officer of the Department of Public Works, Punjab.

Note.—For the purpose of this rule, the licence fee shall also include any other charges payable by the allottee for any damage or loss caused by him to the accommodation or its fittings.

9.18. Adjustment and Recovery of dues other than dues pertaining to Government accommodation.—(1) For the dues other than the dues pertaining to occupation of Government accommodation as referred to in clause (b) of sub-rule (3) of rule 9.16, the Head of Office shall take steps to assess the dues two years before the date on which a Government employee is due to retire on superannuation, or the date on which he proceeds on leave preparatory to retirement, whichever is earlier.

(2) The assessment of Government dues referred to in sub-rule (1) shall be completed by the Head of Office eight months prior to the date of the retirement of the Government employee.

(3) The dues as assessed under sub-rule (2) including those dues which come to notice subsequently and which remain outstanding till the date of retirement of the Government employee, shall be adjusted against the amount of death-cum-retirement gratuity becoming payable to the Government employee on his retirement.

9.19. When a Government employee retires from service, an office order shall be issued to this effect specifying the date of retirement, within a week of such date, and a copy thereof shall be forwarded immediately to the Accountant General, Punjab:

Provided that where an office order regarding the grant of leave preparatory to retirement to a Government employee is issued, a further office order that the Government employee has actually retired, on the expiry of such leave, shall not be necessary unless the leave is curtailed and the retirement is for any reason antedated or postponed.

CHAPTER X
PAYMENT OF PENSIONS
SECTION I— General Rules

A.—DATE OF COMMENCEMENT OF PENSION

10.1. Apart from special orders, a pension, other than a wound or extraordinary pension under Chapter VIII, is payable from the date on which the pensioner ceased to be borne on the establishment.

Note 1.— The pension of a Government employee who under rule 5.9 has received a gratuity in lieu of notice is not payable for the period in respect of which the gratuity is paid.

Note 2.—A Government employee who has taken leave without pay in the hope of being able to resume duty and who subsequently decides that his health will not permit of his return should not be regarded as entitled to pension from the commencement of his leave without pay.

10.2. The preceding rule applies to ordinary, not to special cases. If, under special circumstances, a pension is granted long after a Government employee had retired, retrospective effect should be given to it without the special orders of the Government; in the absence of special orders such a pension takes effect only from the date of retirement.

10.3. In cases where considerable delay has occurred in making application for a Wound or Injury pension, it will, save as provided in Chapter VIII, be granted only from the date of the report by the Medical Board and no application for a gratuity or pension will be entertained unless submitted within five years of the date of the wound or injury.

10.4. Omitted.

10.5. Omitted.

10.6. Except where specifically otherwise provided all pensions shall be payable in rupees in India.

10.6-A, 10.6-B, 10.6-C, 10.6-D, 10.6-E, and 10.7 Omitted.

B. —TRANSFERS BETWEEN ENGLAND AND INDIA

10.8 and 10.9. Omitted.

SECTION II.—Payments in India

10.10. Omitted.

10.11. The Accountant-General of the State in which payment is to be made will communicate to the treasury officer, who is to pay the pension, authority to make

the payment, in the case of a pension such authority will be a Pension Payment Order in Form Pen. 10.

Note.—Each pension payment order will be accompanied by a wallet intended to be delivered by the disbursing officer to the pensioner concerned for use in respect of the pensioner's half of the Pension Payment Order.

B.— PAYMENT OF GRATUITIES

10.12. (a) A gratuity is paid in a single sum, and not by instalments, on receipt of the Accountant-General's authority.

(b) A gratuity may, at the discretion of the competent authority or with its sanction on the application of the recipient, be converted either into a life annuity, or into a temporary life annuity or into an annuity payable for a fixed number of years with remainder to the annuitant's heirs in case of his death. The amount of the life annuity will be determined by the table prescribed under the rules in Chapter XI, while that of the temporary life annuity will be determined in each case in consultation with the Actuary to the Government of India on the assumption of the same rates of interest and mortality on which the table prescribed under the rules in Chapter XI is based.

(c) The competent authority will never insist on the conversion of a gratuity into an annuity, unless the expectation of life of the Government employee be reported by competent medical authority to be equal to the average.

C.— LAPSES AND FORFEITURE

10.13. (a) If a pension payable in India remains undrawn for more than one year, the pension ceases to be payable.

(b) If the pensioner afterwards appears or a claim is presented on his behalf the disbursing officer may make the payment but the arrears can be paid:

- (i) if the amount in arrear does not exceed Rs. 25,000 or with the previous sanction of the Collector of the District in which the pension payment office is located if it exceeds Rs. 25,000 but does not exceed Rs. 50,000 provided that in both the cases the arrears are not to be paid for the first time, and
- (ii) in all other cases with the sanction of the authority by whom the pension was sanctioned:

Provided that if in any case a pension remains undrawn for three years in the case of service pension or six years in case of political pension it cannot be paid without the authority of the Accountant-General.

10.14 to 10.22. Omitted.

E-COMMUTATION OF PENSIONS
CHAPTER XI
COMMUTATION OF CIVIL PENSIONS

SECTION I.—General

11.1. (1) A Government employee shall be entitled to commute for a *lump sum* payment any portion of pension consisting of whole rupees not exceeding the portion as may be specified by the Government from time to time:

Provided that maximum portion of pension which may be commuted on or after the 1st day of April, 2014, shall not exceed thirty percent of the pension which has been granted or may be granted to a Government employee under the provisions of these rules:

Provided further that a Government employee against whom judicial or a departmental proceeding has been instituted or a pensioner against whom any such proceeding has been instituted or continued under rule 2.2 (b) of this Volume, shall not be permitted to commute any part of his pension during the pendency of such proceedings.

(2) The portion of pension commuted by a pensioner shall be restored after the completion of a period of fifteen years from the actual date of commutation.

Note 1.—The commutation of an anticipatory pension will require the sanction of the Finance Department (See also sub-note below Rule 11.4 below). An explanation of the reasons of delay in the sanction of final pension should be furnished to the Finance Department alongwith the report on the title to the commutation applied for. In order to secure repayment of the commuted value of the part of an anticipatory pension paid in declaration in the form below should be obtained from the pensioner concerned along with the application for commutation.

FORM OF DECLARATION

"Whereas the (here state the designation of the officer sanctioning the commutation) has consented, provisionally to advance to me the sum of..... being the commuted value of a part of the anticipatory pension, in anticipation of the completion of the enquiries necessary to enable the Government to fix the amount of any pension and consequently the part of that pension that may be commuted. I hereby acknowledge that in accepting the advance, I fully understand that the commuted value now paid is subject to revision on the completion of the necessary formal enquiries, and I promise to base no objection to such revision on the ground that the provisional amount now to be paid to me as the commuted value of the part of anticipatory pension exceeds the amount to which I may be eventually found entitled. I further promise to repay either in cash or by deduction from subsequent payments of pension any

amount advanced, to me in excess of the amount to which I may be eventually found entitled."

Note 2.—If two different Governments within the meaning of direction in Appendix 3 to the Punjab Financial Rules, are concerned, a Government employee shall be deemed to be under the administrative control of the Government (other than Central Government) to which the payment of the commuted value of his pension will be debited and the application for commutation shall be disposed of by that Government according to the procedure rules framed for its own employee. In cases, in which the commuted value of a pension divisible between the Central Government and that State Government is wholly chargeable to the Central Government, the application for commutation should be decided by the State Government to which the pension is partly chargeable. If, however, an application for commutation is made before the date on which the pension is sanctioned, the Government under which the applicant was last permanently employed shall be the Government competent to dispose of his application in accordance with the procedure rules prescribed for its employees.

Note 3.—No Government employee, even if belonging to a class entitled to commute ordinary pension, is entitled to commute a compassionate allowance. A commutation of such an allowance may be sanctioned by a competent authority only on proof that the proceeds of the commutation will be invested for the permanent benefit of the commuter's family.

Note 4.—These rules are also followed generally, as a matter of convenience, in respect of commutation of pension of political pensioners who are non-officials, subject to the following main reservations:—

- (1) the tables of present values prescribed under rule 11.5 apply to commutation of these pensions with 10 per cent deduction;
- (2) the reduction of pension by the commuted portion will take effect from the date of payment of the commuted value.

SECTION II.— Submission of Applications

11.2. An application for commutation of pension should be made in Part I of Form Pen. 12, accompanied by two passport size photographs (one duly attested and other without any attestation) and addressed to the:—

- (i) authority competent to sanction his pension, through the Head of the Office in which he is or was employed, or; if he is or was himself the Head of Office, through the Head of his Department, if the applicant is still in service, or has retired but his pension has not yet been sanctioned; and
- (ii) Head of the Office in which he was employed at the time of his retirement, or if, he was himself the Head of Office, to the Head of his Department, if the applicant's pension has already been sanctioned.

11.3. The authorities mentioned in rule 11.2, after complying with the instructions contained in Note 2 under rule 11.6, shall forward the application to the Accounts Officer who is reporting on the title to his pension in the case of an applicant mentioned in rule 11.2 (i), and in the case of an applicant mentioned in rule 11.2(ii), to the Accounts Officer of the State in which the treasury from which the pensioner draws his pension is situated.

Note 1.—If the pensionary charge is adjustable in the books of a different Accounts Officer, who received the application, should transmit it forthwith to that officer.

Note 2.—In forwarding an application for commutation of pension already sanctioned, the number of the Pension Payment Order held by the pensioner and the name of the treasury from which the pension is drawn, should invariably be given to enable the Accounts Officer to trace his pension file.

SECTION III.— Report by the Accounts Officer

11.4. The Accounts Officer should complete Part II of Form Pen. 12 without delay and transmit it together with copies of the medical reports mentioned in the concluding portion of rule 11.7 (iii), if they are on record in his office, to the authority competent to sanction the commutation, whether that authority is correctly named in Part I, or not.

Note.—In order to avoid delay and save the pensioners from loss, the Accounts Officer should issue a report on the commutation of pension in advance of the formal report on the title to pensions in cases in which the report on the title to pension is not likely to be issued, in sufficient time to permit of arrangements being carried through before the applicant's next birthday: provided that the portion of the pension to be commuted is clearly well below one-half of the approximate amount of the total pension likely to be sanctioned. If, in such a case, the commutation becomes absolute before the pension is formally sanctioned, the payment of commutation money should not be authorised until the formal sanction of the pension is received but an intimation of the possibility of loss because of delay in the sanction to pension should be sent to the pensioner when reporting on the claim for commutation.

This relates to the position which exists when no pension has been sanctioned, i.e., it contemplates that no commutation of pension, will be paid until the pension itself is sanctioned. In the case of an anticipatory pension sanction to the amount of pension granted as anticipatory pension can for all practical purposes be taken as given, since an anticipatory pension is always sanctioned at an amount less than the amount of pension ordinarily admissible. In cases in which a portion of an anticipatory pension is commuted, commutation value should, therefore, be paid as soon as the commutation becomes absolute and that reports on the title to commutation of a portion of an anticipatory pension should be referred to the Administrative Department concerned who will obtain the concurrence of the Finance Department.

11.5. (1) The lump sum payable on commutation shall be calculated in accordance with a table or tables of present values which shall be prescribed by the competent authority.

Note 1.—The lump sum payable on commutation to Government employees who have served under more than one Government when the commutation tables applied by the different Government are not identical, shall be calculated according to the commutation table of the Government under whose rule making control they are, at the time of retirement. In the case of Government employees who are temporarily lent by one Government to another, the commutation shall be according to the table of the lending Government and in the case of those who are permanently transferred from one Government to another it shall be according to the table of the Government to which their services have been permanently transferred.

Note 2.—In the event of the table of present values applicable to an applicant having been modified between the date of administrative sanction to commutation and the date on which commutation is due to become absolute, payment shall be made in accordance with the modified table, but it shall be open to the applicant if the modified table is less favourable to him than that previously in force, to withdraw his application by notice in writing despatched within 14 days of the date on which he receives notice of modification.

(2) The table of present value is given in Annexure to this Chapter and will be applicable to all Government employees.

For the purpose of this rule, the age, in case of impaired lives, shall be assumed to be such age, not being less than the actual age as the certifying medical authority may direct.

SECTION IV—ADMINISTRATIVE SANCTION AND MEDICAL EXAMINATION

A.—ADMINISTRATIVE SANCTION

11.6. The authority competent to sanction commutation should thereupon accord its administrative sanction in Part III of Form Pen.12.

Note 1.—If the Accounts Officer's certificate in Part II shows that the commutation charge falls partly on any other State Government which has stipulated that it should be consulted regarding availability of funds, the sanctioning authority must obtain that Government's consent before it accords administrative sanction. These Governments are Tamil Nadu, Maharashtra, Bengal, Uttar Pradesh and Assam.

Note 2.—The authority competent to sanction commutation may authorise a responsible Group 'A' or Group 'B' Government employee to sign for him the administrative sanction in Part III of Form Pen. 12.

B. –INTIMATION TO THE APPLICANT AND THE CHIEF ADMINISTRATIVE
MEDICAL OFFICER

11.7. The sanctioning authority should then–

- (i) transmit to the applicant, on Form Pen.13, a certified copy of the Accounts Officer's certificate contained in Part II of Form Pen.12 (of lump sum payable on commutation in the event of his being reported by the medical authority prescribed in rule 11.9 to be a fit subject for commutation) and one copy of Form Pen.14, Part I of which is to be filled in by the applicant before his medical examination and handed to the medical authority.
- (ii) instruct him to appear for examination before the said medical authority, in fixing the date of medical examination, it shall be ensured that the medical examination is held after the actual date of retirement of the applicant and that as far as possible, it is held before the date of his next birthday. This intimation shall constitute administrative sanction to commutation of pensions.
- (iii) forward to the Chief Administrative Medical Officer, in original the completed Form Pen. 12 together with a copy of Form Pen.14, a copy of the unattested photograph sent alongwith the application as in rule 11.2 above and an extra copy of Part III of that Form if the applicant has been granted an invalid pension, or has previously commuted any portion of his pension (or declined to accept commutation on the basis of an addition of years to his actual age, or has been refused commutation) on medical grounds, copies of the previous medical reports or statement of his case.

C.–MEDICAL EXAMINATION

11.8. The Chief Administrative Medical Officer should arrange for the medical examination of the applicant by the medical authority prescribed in rule 11.9 at the nearest available station to that named by the applicant in Part I of Form Pen. 12 and as early as possible within the period prescribed and inform the applicant direct. The Form and other documents shall be transmitted by the Chief Administrative Medical Officer to the examining medical authority.

11.9. (i) Before any commutation administratively sanctioned becomes absolute, the applicant must be examined by the proper medical authority hereinafter prescribed—

(ii) The Medical authority shall be—

- (a) in the case of an applicant who has been or is about to be granted an invalid pension or in whose case the total of the amount of the pension to be commuted together with the amount or amounts previously commuted, if any, exceeds Rs. 2,500—a Medical Board or a Standing Invaliding Committee in the State concerned nearer to the place of applicant's residence before which the applicant must appear in person;
- (b) applicant who has not been or is not about to be granted an invalid pension and who applies for commutation, of a sum such that the total of the amount of pension to be commuted, together with the amount or amounts previously commuted, if any, if Rs. 2,500 or less, the Medical Officer, not being of lower status than the Chief Medical Officer or Principal Medical Officer of the district in which he is ordinarily resident.

(iii) The medical authority after obtaining from the applicant a statement in Part I of Form Pen. 14 (which must be signed in its presence) shall subject him to a strict examination; enter the results in Part II of Form Pen. 14 and record its opinion as to the accuracy with which the pensioner has answered the questions prescribed in Part I regarding his medical history and habits. Lastly, it shall attest the unattested copy of the photograph of the pensioner, and complete the certificate contained in Part III of Form Pen. 14.

(iv) In the case of an applicant who has been or is about to be granted an invalid pension, the grounds of invaliding or the statement of the medical case shall be duly considered by the certifying medical authority before the certificate (Part III of Form Pen.14) is signed.

(v) The applicant shall be required to pay for medical examination such fee as may be fixed by the Government (in the Department of Health & Family Welfare) from time to time. If the examination is conducted by a single medical officer, the applicant shall himself pay the fee of the medical officer who shall retain three-fourth amount of the fee and credit the remaining one-fourth to Government but if he is originally examined by a Medical Board or an invaliding committee in India, he shall pay one-fourth of the fee into a Government treasury and make over the receipt for the same to the Board or Committee before examination, together with the remaining three-fourth amount of the fee in cash to be retained and divided by

the members of the Board or the Committee, as the case may be, among themselves. If he is examined by a Board outside India, he shall pay to the board such fee as may be required of him.

Note 1.—The fee fixed under this rule applies only in the case of ordinary monthly standing Medical Board and Invaliding Committee. In cases where special Medical Boards or Committees are convened at a very short notice in the interest of the applicant, the Government (in the Department of Health & Family Welfare) may fix a higher fee equal to three times the amount of fee fixed under sub-rule (v) of this rule and such fee shall also be apportioned in the same ratio as laid down in this rule.

Note 2.—No fee will be payable for medical examination in the case of Government employees in Group 'D' service who are granted invalid pensions under rule 5.11.

(vi) An applicant who has once been refused commutation on medical ground or after he has once declined to accept commutation on the basis of an addition of years to his actual age, may apply for a second medical examination, at his own expense if at least a year has elapsed, since his first examination. Such an examination shall invariably be made by a Medical Board or Standing Invaliding Committee.

The medical authority examining the pensioner should be furnished, in addition to the documents mentioned in the concluding portion of rule 11.7 (iii), with a copy of the report of the medical authority which previously examined him.

(vii) The ultimate medical authority prescribed in clause (ii) shall without delay forward the completed Forms Pen.12 and Pen.14 in original and the copy of photograph attested by it, to the Accounts Officer, who gave the certificate, contained in Part II of Form Pen.12, a certified copy of the completed Form Pen.14 to the sanctioning authority. A certified copy of Part III of Pen.14 should be given to the pensioner on the spot after his medical examination.

Note 1.—If in the opinion of the medical authority prescribed in clause (ii) some special examination is necessary which is not in a position to carry out itself, it may require the applicant to undergo such examination at his own expense. No refund of such expenditure will be given by Government irrespective of the result of the examination.

Note 2.—In case, a copy of the report of the medical authority or the intimation by the Accounts Officer, where necessary, of the revised sum payable on commutation, has to be sent to the applicant by post, it should be sent invariably by registered post with acknowledgement due to the Accounts Officer.

D.—LAPSE OF ADMINISTRATIVE SANCTION AND THE PERIOD FOR THE WITHDRAWAL OF APPLICATION

11.10. The applicant may withdraw his application by written notice despatched at any time before medical examination is due to take place, but this option shall expire on his appearance before a medical authority:

Provided that, if the medical authority directs that his age for the purpose of commutation shall be assumed to be greater than his actual age, the applicant may withdraw his application by written notice despatched within two weeks from the date on which he receives intimation of the revised sum payable on commutation or, if this sum is already stated in the sanctioning order within two weeks from the date on which he receives intimation of the finding of the medical authority.

If the applicant does not withdraw in writing his application within the period of two weeks prescribed above, he shall be assumed to have accepted the sum offered.

Note.—When the medical authority has directed that the age of an applicant shall be assumed to be greater than his actual age he will be allowed in addition to the option of withdrawing his application, the option of reducing the amount mentioned in his application within two weeks from the date on which he receives instructions of the revised sum payable on commutation.

E.—COMMUTATION TO BECOME ABSOLUTE

11.11. Subject to the provisions contained in rule 11.12 and subject to the provisions for the withdrawal of an application under rule 11.10, the commutations shall become absolute, that is the pensioner shall become entitled to receive the commuted value, on the date on which the Medical Board/Authority signs the medical certificate.

Note 1.—The applicant who has clearly indicated his intention to commute the maximum amount of his pension or expressed the amount proposed to be commuted as a fraction or, percentage of the full and final pension, within the maximum permissible limit and is allowed to commute such fraction or percentage of the anticipatory or the provisional pension sanctioned to him on the earlier occasion, shall neither be required to apply a fresh nor to produce a fresh certificate of medical examination for commutation of the difference between the fraction or percentage of the final pension and the anticipatory or provisional pension. As the commutation in such cases is payable in two instalments—one out of the anticipatory or provisional pension and the other after final assessment of pension—the report from the Audit Officer will have to be called for in Part II of Form Pen.12 for commutation of Civil Pensions,

twice. A fresh sanction of the administrative authority for the difference of the commuted value, i.e., the maximum value accrued minus value commuted provisionally shall be necessary, regard, however, being had to the need for further medical examination as in Note 2 below. This will also apply to cases where the pension finally sanctioned to a retired Government employee is subsequently revised retrospectively.

Note 2.—A person who is allowed provisionally to commute portion of his pension not exceeding Rs. 2,500 and who anticipates that the final amount of pension that he would be entitled to commute might exceed Rs. 2,500, shall indicate that fact in his application in case he desires to commute a sum exceeding Rs. 2,500. The sanctioning authority shall in such cases arrange for medical examination as if the amount to be commuted exceeds Rs. 2,500. In case such fact is not indicated, the Government employee shall be permitted, on finalisation of the amount of his pension, to commute the difference between the amount of pension originally commuted and Rs. 2,500 without further medical examination, if the original amount commuted together with the difference referred to does not exceed Rs. 2,500. If the same exceeds Rs. 2,500 the commutation of any further sum, if admissible shall be treated as fresh commutation and allowed subject to examination by a Medical Board.

The date on which the Medical Board signs the Medical report shall be the date of effect for the difference of the account of the portion of pension to be commuted for which the medical examination is conducted.

11.12. If the applicant makes any statement found to be false within his knowledge or wilfully suppresses any material fact in answer to any question, written or oral, put to him in connection with his medical examination the sanctioning authority may cancel the sanction at any time before payment is actually made; and such a statement or suppression may be treated as grave misconduct for the purpose of rule 2.2.

11.12-A. (1) Notwithstanding anything contained in rules 11.2 to 11.4 and 11.6 to 11.12 a Government employee, who applies for commutation of pension within one year of the date of his retirement on superannuation or within one year of the expiry of extension if such a Government employee is granted extension of service after superannuation shall not be subjected to medical examination as required under these rules for the purpose of payment of commuted value of pension. Application for commutation of pension shall be made in Form Pen. 14-A after the date of retirement and the commutation shall become absolute. The retired Government employee shall become entitled to receive the commuted value on the date of which his application is received by the Head of Office:

Provided that the Government employee shall not be allowed to withdraw his application given for commutation of pension under this rule.

(2) The operative date for the reduction in the amount of pension in the case of those Government employees who avail of the benefit of commutation of pension without medical examination under sub-rule (1), will be the date on which the pensioner receives the commuted value of pension or the date on which period of three months after the issue of authority by the Accountant-General, Punjab, asking the pensioner to collect the commuted value of the pension expires, whichever is earlier.

11.12-B. (1) The benefit of commutation of pension without medical examination as provided, in rule 11.12-A above shall *mutatis mutandis* be admissible to a Government employee who is granted—

- (i) a retiring pension under rule 4 of the Punjab Civil Services (Premature Retirement) Rules, 1975, or under rule 5.32 of the Punjab Civil Services Rules, Volume II; or
- (ii) a compensation pension on absorption in a service or post in or under a corporation, or company or body under sub-rule (2) of the said rule 5.3 and who opts to receive Death-cum-Retirement Gratuity and monthly pension; or
- (iii) a compensation pension on the abolition of permanent post under rule 5.2.

(2) The benefit of commutation of pension without medical examination under rule 11.12-A shall not be admissible to a Government employee, who—

- (a) retires on invalid pension under rule 5.11 or who on absorption in a service or post in or under a corporation or company or a body opts for the alternative of receiving the Death-cum-Retirement Gratuity and a lump sum in lieu of pension under sub-rule (2) of rule 5.3; or
- (b) applies for commutation of pension after one year of the date of his retirement, except when the grant of pension is held up on account of any judicial or departmental proceedings as in such cases the period of one year shall be deemed to commence with effect from the date the proceedings are concluded without extinguishing the title to pension.

SECTION V.—Payment of Commuted Value

11.13. (a) The Accounts Officer on receipt of the completed Forms Pen. 12 and Pen.14 and the copy of photograph attested by the Medical authority, shall arrange forthwith for the payment of the appropriate commuted value and for the corresponding reduction of pension.

(b) If the applicant on receipt of the sanction order withdraws his application within the period prescribed in rule 11.10 he should intimate his intention in writing to the Accounts Officer direct and to the sanctioning authority simultaneously.

Note 1.—If the medical certificate prescribes that more than five years should be added to the applicant's actual age, the Accounts Officer, shall forthwith inform the applicant of the revised sum payable on commutation.

Note 2.—See also rules 7.5 and 7.6.

11.14. Payment of the commuted value shall be made as expeditiously as possible, but in the case of an impaired life no payment shall be made until either a written acceptance of the commutation has been received or the period within which the application for the commutation may be withdrawn has expired. The reduction in the amount of pension on account of commutation shall become operative from the date of receipt of the commuted value of the pension by the pensioner or three months after the issue of the authority asking the pensioner to collect the commuted value of the pension by the Accountant-General, whichever is earlier. This date will be entered in both halves of the Pension Payment Order by the Treasury Officer under intimation to the Accountant-General.

Note 1.—In the case of an impaired life, this rule does not preclude the pensioner's right to record his acceptance of the commutation after the medical examination and before he receives intimation of the revised sum payable on a commutation from the Accounts Officer. Such acceptance will, however, always be treated as final, that is to say, the pensioner will have no title whatsoever to rescind his acceptance on receipt of intimation of the revised sum from the Accounts Officer.

Note 2.—In view of the fact that rule 11.11 confers an absolute right on commutation subject to the prescribed conditions, payment of commuted value should not be postponed on the ground of lack of funds.

11.15. Omitted.

11.16. If the pensioner dies on or after the day on which commutation became absolute but before receiving the commutation value, this value shall be paid to his heirs.

11.17. A commutation once applied for, sanctioned and given effect to, cannot be rescinded, i.e., the portion of a pension commuted cannot be restored on refund of the capitalised value.

ANNEXURE

[Referred to in Rule 11.5(2)]

COMMUTATION VALUE FOR A PENSION OF RE. 1 PER ANNUM

Age next birthday	Commutation value expressed as number of years purchase	Age next birthday	Commutation value expressed as number of years purchase	Age next birthday	Commutation value expressed as number of years purchase
20	9.188	41	9.075	62	8.093
21	9.187	42	9.059	63	7.982
22	9.186	43	9.040	64	7.862
23	9.185	44	9.019	65	7.731
24	9.184	45	8.996	66	7.591
25	9.183	46	8.971	67	7.431
26	9.182	47	8.943	68	7.262
27	9.180	48	8.913	69	7.083
28	9.178	49	8.881	70	6.897
29	9.176	50	8.846	71	6.703
30	9.173	51	8.808	72	6.502
31	9.169	52	8.768	73	6.296
32	9.164	53	8.724	74	6.085
33	9.159	54	8.678	75	5.872
34	9.152	55	8.627	76	5.657
35	9.145	56	8.572	77	5.443
36	9.136	57	8.512	78	5.229
37	9.126	58	8.446	79	5.018
38	9.116	59	8.371	80	4.812
39	9.103	60	8.287	81	4.611
40	9.090	61	8.194		

CHAPTER XII

LIST OF AUTHORITIES WHO EXEERCISE THE POWERS OF COMPETENT AUTHORITY

12.1. The following authorities shall exercise the powers of competent authority under the various rules:—

Sr. No.	No. of Rule	Nature of power	Authority to which the powers delegated	Extent
1	2	3	4	5
1.	2.5	Power to grant compassionate allowance to a Government employee dismissed or removed from service for misconduct, insolvency, or inefficiency.	Authority competent to order dismissal or removal of the Government employee.	Up to half of the pension that would have been admissible to the Government employee dismissed or removed if he had retired on medical certificate provided it is specifically explained why his case deserves special consideration and for what special reasons maximum allowance admissible had to be granted.
2.	Omitted.			
3.	4.12	Power to declare that the periods spent by Government employees undergoing a course of training shall be counted towards pension.	All Departments of Government	Full powers except in regard to a person in training for, but not actually appointed to, Government service.
4	Omitted.			
4-A	7.20	Powers to fix pay of Military pensioners on re-employment in civil posts.	Departments of Government and the Speaker, Punjab Vidhan Sabha	Full powers.

1	2	3	4	5
4-B	7.26	Power to sanction the acceptance of commercial employment by a pensioner before the expiry of two years from the date of retirement.	All Departments of Government	Full Powers.
4-C	7.18	Power to fix the pay and allowances of pensioners on re-employment.	All Departments of Government	Full powers
5.	11.6	Power to sanction the commutation of Civil pensions.	All Heads of Offices	Full powers in respect of Government employees under them, subject to the provisions of chapter XI.

Note. (i) The Administrative Department may redelegate the powers delegated to them in the above table to the Heads of Department on their own responsibility and subject to such restrictions as they may like to impose:

Provided that such redelegated powers shall be exercised personally by the Heads of Departments and shall, in no circumstances be further delegated by them to officers subordinate to them:

Provided further that the copies of all such orders shall invariably be endorsed to the Accountant-General (Accounts and Entitlement) and the Accountant-General (Audit).

(ii) The Heads of Departments may redelegate the powers delegated to them in the above table other than the powers delegated to them under clause (i) above to any officer subordinate to them at their headquarter's offices on their own responsibility and subject to such restrictions as they may like to impose:

Provided that such redelegated powers shall be exercised personally by such officers and shall in no circumstances be further delegated:

Provided further that the copies of all such orders shall invariably be endorsed to the Accountant-General (Accounts and Entitlement) and the Accountant-General (Audit).

PART II- PROVIDENT FUNDS

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CHAPTER XIII

THE PUNJAB GENERAL PROVIDENT FUND RULES

SHORT TITLE AND DEFINITIONS

13.1. The rules in this Chapter (called "The Punjab General Provident Fund Rules"), came into force on the 1st September, 1936. These rules do not apply to the Government employees who were appointed on or after the first day of January, 2004.[See proviso to rule 1.2 of Punjab Civil Services Rules, Volume I(Part I)].

13.2. (1) In these rules.—

- (a) "Accounts Maintenance Authority" means such officer as may be appointed in this behalf by the Department of Finance of the State Government.
- (b) Except where otherwise expressly provided „emoluments“ means pay, leave salary or subsistence grant as defined in the Punjab Civil Services Rules, Volume I, and any remuneration of the nature of pay received in respect of foreign service.

Note.—Emoluments include 'Dearness Pay'.

(c) Family means –

- (i) in the case of a male subscriber, the wife or wives, and children of a subscriber, and the widow, or widows and children of a deceased son of the subscriber:

Provided that if a subscriber proves that his wife has been judicially separated from him or has ceased under the customary law of the community to which she belongs to be entitled to maintenance she shall henceforth be deemed to be no longer a member of the subscriber's family in matter to which these rules relate, unless the subscriber subsequently indicates by express notification in writing to the Accounts Maintenance Authority that she shall continue to be so regarded;

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

Provided that if a subscriber by notification in writing to the Accounts Maintenance Authority 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 matter to which these

rules relate, unless the subscriber subsequently cancels formally in writing her notification excluding him.

Note 1.—Children means legitimate children.

Note 2.—An adopted child shall be considered to be a child when the Accounts Maintenance Authority, or if any doubt arises in the mind of the Accounts Maintenance Authority, the Legal Remembrancer to Government, Punjab, is satisfied that under the personal law of the subscriber, adoption is legally recognised as conferring the status of a natural child, but in this case only.

When a person has given his child in adoption to another person and if, under the personal law of the adopter, adoption is legally recognised as conferring the status of a natural child, such a child should, for the purposes of these rules, be considered as excluded from the family of the natural father.

(d) Fund means the General Provident Fund.

(e) Leave means any variety of leave recognised by the Punjab Civil Services Rules.

(f) Year means a financial year.

(2) Any other expression used in these rules which is defined either in the Provident Funds Act, XIX of 1925 (reproduced in Appendix IV), or in the Punjab Civil Services Rules, Volume I, is used in the sense therein defined.

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

CONSTITUTION OF THE FUND

13.3. (1) The Fund shall be maintained in India in rupees.

(2) All sums paid into the Fund under these rules shall be credited in the books of Government to an account named 'The General Provident Fund'. Sums of which payment has not been taken within three years in the case of Group „D“ employees and six months in the case of all other employees after they become payable under these rules shall be transferred to "Deposits" at the end of the year and treated under the ordinary rules relating to deposits.

13.4. All temporary Government employees, after a continuous service of one year, all re-employed pensioners (other than those eligible for admission to the Contributory Provident Fund) and all permanent Government employees shall subscribe to the Fund :

Provided that no such employee as has been required or permitted to subscribe

to a Contributory Provident Fund shall be eligible to join or continue as a subscriber to the Fund, while he retains his right to subscribe to such Fund.

Note 1.—Apprentices and probationers shall be treated as temporary Government employees for the purpose of this rule.

Note 2.—A temporary Government employee who completes one year of continuous service during the middle of a month shall subscribe to the Fund from the subsequent month.

Note 3.—The following Government employee shall also subscribe to the Fund, provided that they have not been required or permitted to subscribe to a Contributory Provident Fund :—

- (1) Section writers who are members of fixed establishments and piece-workers in Government Presses.
- (2) Members of the Punjab Public Service Commission who were not in the service of a Government in India at the time of their appointment.

Note 4.—Temporary Government employees (including apprentices and probationers) who have been appointed against regular vacancies and are likely to continue for more than a year, may subscribe to the General Provident Fund any time before completion of one year's service.

Note 5.—A Temporary Government employee who is borne on an establishment or factory to which the provisions of the Employees Provident Funds and Family Pension Fund Act, 1952 (Central Act No.19 of 1952) would apply or would have applied but for the exemption granted under Section 17 of the said Act, shall subscribe to the General Provident Fund if he has completed six months' continuous service or has actually worked for not less than 120 days during a period of six months or less in such establishment or factory or in any other establishment or factory to which the said Act applies under the same employer or partly in one and partly in the other or has been declared permanent whichever date is the earliest.

Explanation.—For the purposes of this rule 'Continuous Service' shall have the same meaning as assigned to it in the Employees' Provident Fund Scheme, 1952, and the period of work for 120 days shall be computed in the manner specified in the said scheme and shall be certified by the employer.

13.5. Omitted.

13.6. Omitted.

NOMINATIONS

13.7. (1) A subscriber shall, at the time of the joining the fund, send to the Accounts Maintenance Authority, a nomination conferring on one or more persons the right to receive the amount that may stand to his credit in the Fund, in the event of his death before that amount has become payable or having become payable has not been paid:

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

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 duly made under this rule until he makes nomination in accordance with this rule.

Note 1.—An application for admission to the Fund should not be forwarded to the Accounts Maintenance Authority, until it is accompanied by nomination forms completed by the subscriber.

Note 2.—A declaration made by a Mohammedan subscriber in favour of his adopted child should not be accepted, as adoption is not recognised in Mohammedan Law.

(2) If a subscriber nominates more than one person under clause (1), he shall specify in the nomination the amount or share payable to each of the nominees in such manner as to cover the whole of the amount that may stand to his credit in the Fund at any time.

(3) Every nomination shall be in such one of the Forms P.F.I, I-A, I-B or I-C, as is appropriate in the circumstances.

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

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

Note.—The proviso to this clause is directory and not mandatory. The additional provision that a fresh nomination should be sent along with a notice does not affect the validity or otherwise of the notice. The proviso thus, does not constitute a condition for the validity of the notice. Once a notice is given complying with the above requirements, it operates as a valid and effective notice: Provided it is given in clear unambiguous terms. In view of this it shall not be in order to make the payment of the deposits in the General Provident Funds on the basis of the nomination, which is expressly cancelled by the subscriber by a notice given in clear and unambiguous terms but which is not replaced by another valid nomination. After receiving such a notice of cancellation of nomination, the nomination should be cancelled forthwith and returned to the subscriber. If the subscriber fails to furnish along with the notice of cancellation or separately in due course, a fresh nomination which is in accordance with the rules and the Provident Fund become payable as a result of the death of the subscriber, the payment should be made in accordance with the rules of the Fund as if no valid nomination subsists.

(5) 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;
- (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:

Provided 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-rule (5), or on the occurrence of any event by reason of which the nomination becomes invalid in pursuance of clause (b) of sub-rule 5, the subscriber shall send to the Accounts Maintenance Authority a notice in writing cancelling the nomination, together with a fresh nomination made in accordance with the provisions of this rule.

(7) Every nomination made by a subscriber shall, to the extent that it is valid, take effect on the date on which it is received by the Accounts Maintenance Authority.

SUBSCRIBERS ACCOUNTS

13.8. An account shall be prepared in the name of each subscriber and shall show the amount of his subscriptions with interest thereon calculated as prescribed in sub-rule (2) of rule 13.13.

CONDITIONS AND RATES OF SUBSCRIPTIONS

13.9. (1) A subscriber shall subscribe monthly to the Fund except during the period of service treated as *dies non* or when he is under suspension:

Provided that a subscriber may at his option, elect not to subscribe during any period of leave other than earned leave of less than 30 days duration as the case may be; but this option shall not be exercised during vacation when the leave is combined with vacation:

Provided further 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 arrear subscriptions payable for the period.

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

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

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

(2-A) The subscription of a subscriber shall be stopped six months before his date of retirement to enable the Accounts Maintenance Authority to complete his account for final payment of balance at his credit.

(3) A subscriber, who has under rule 13.29 withdrawn the amount standing to his credit in the Fund, shall not subscribe to the Fund after such withdrawal unless he returns to duty.

Note.—The term '*dies non*' in relation to the period of service means the period which does not exist and is not counted for the purpose of pension, leave and seniority or for any other purpose.

13.10. (1) The amount of subscription shall be fixed by the subscriber himself, subject to the following conditions—

- (a) it shall be expressed in whole rupees;
 - (b) it may be any sum, so expressed, not less than 8 per cent of his pay (including dearness pay) and not more than his total pay.
- (2) For the purposes of clause (1) the emoluments of a subscriber shall be—
- (a) In the case of a subscriber who was in Government service on the 31st March, of the preceding year, emoluments to which he was entitled on that date:

Provided as follows;

- (i) if the subscriber was on leave on the said date and elected not to subscribe during such leave or was under suspension on the said

- date, or the period of service on that date is treated as *dies non* his emoluments shall be the emoluments to which he was entitled on the first 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 be the emoluments to which he would have been entitled had he been on duty in India;
- (iii) if the subscriber joined the Fund for the first time, his emoluments shall be the emoluments to which he was entitled on the date of joining the Fund.
- (b) In the case of subscriber who was not in Government service on the 31st March of the preceding year, the emoluments to which he was entitled on the date he joins the Fund.
- (3) The subscriber shall intimate the fixation of the amounts of his monthly subscription in each year in the following manner:—
- (a) 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;
- (b) 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 the period of service on that day is treated as *dies non* by the deduction which he makes in this behalf from his first pay bill after his return to duty;
- (c) if he has entered Government service 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;
- (d) 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 pay bill for that month;
- (e) if he was on foreign service on the 31st March of the preceding year, by the amount credited by him into the treasury on account of subscription for the month of April in the current year.

(4) On the request of the subscriber the amount of subscription fixed under sub-rule (3) may be changed twice during the course of the year in the paid months of April and November.

Note. Omitted

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

REALISATION OF SUBSCRIPTIONS

13.12. (1) When emoluments are drawn from a Government Treasury, 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 Maintenance Authority.

(3) If a Government employee fails to subscribe with effect from the date on which he is required to join the Fund the total amount due to the Fund on account of arrears of subscription shall, with interest thereon at the rate provided in rule 13.13, forthwith be paid by the subscriber to the Fund, or in default be ordered by the Accounts Maintenance Authority to be recovered by deduction from the emoluments of the subscriber by instalments or otherwise as may be directed by the authority competent to grant an advance under clause (1) of rule 13.14.

INTEREST

13.13. (1) Subject to the provisions of clause (5) below, Government shall pay to the credit of the account of a subscriber interest at such rate as may be determined for each year according to the method of calculation prescribed from time to time by the competent authority.

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

- (i) on the amount at the credit of a subscriber on the last day of the preceding year, less any sums withdrawn during the current year—interest for twelve months;
- (ii) on sums withdrawn during the current year—interest from the beginning of the current year up to the last day of the month preceding the month of withdrawal;

- (iii) on all sums credited to subscriber's account after the last day of the preceding year—interest from the date of deposit up to the end of the current year;
- (iv) the total amount of interest shall be rounded to the nearest whole rupee (fifty paise counting as the next higher rupee):

Provided that when the amount standing at the credit of a subscriber has become payable, interest shall thereupon be credited under this clause in respect only of the period from the beginning of the current year or from the date of deposit, as the case may be, up to the date on which the amount standing at the credit of the subscriber became payable.

(3) In this rule, the date of deposit shall, in the case of a recovery from emoluments, be deemed to be the first day of the month in which it is recovered; and in the case of an amount forwarded by the subscriber shall be deemed to be the first day of the month of receipt, if it is received by the Accounts Maintenance Authority before the fifth day of that month, but if it is received on or after the fifth day of that month the first day of the next succeeding month.

(4) In addition to any amount to be paid under rules 13.28, 13.29 or 13.30, interest thereon up to the end of the month preceding that in which the payment is made, or up to the end of the sixth month after the month in which such amount became payable, whichever of these periods be less, shall be payable to the person to whom such amount is to be paid:

Provided that:

- (i) in the case of Government employees other than Group „D“ employees the payment of interest on the Fund balances beyond a period of six months up to any period may be authorised by the Head of Department after he has personally satisfied himself that the delay in payment was occasioned by circumstances beyond the control of the subscriber and that the administrative delay involved in the matter shall be fully investigated and action, if any, required, taken; and
- (ii) in the case of Group „D“ employees the payment of the interest on the Fund balances beyond a period of six months upto a period of one year may be authorised by the Heads of Office and payment of the interest on Fund balance beyond that period upto any period may be authorised by the Head of Department after he has personally satisfied himself that the delay in payment was occasioned by circumstances beyond the control of the subscriber or the persons 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:

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

Provided further that where a subscriber on deputation to a body corporate, owned or controlled by Government or an autonomous Organisation, registered under the Societies Registration Act, 1860 (21 of 1860) is subsequently absorbed 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 the date of issue of orders of absorption shall be deemed to be subscription to the Fund only for the purpose of awarding interest under this sub-rule.

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

(6) The interest on amounts which under sub-rule (3) of rule 13.12, rule 13.28 or rule 13.29, are replaced at the credit of the subscriber in the Fund shall be calculated at such rates as may be successively prescribed under clause (1) of this rule and so far as may be in the manner described in this rule.

Note 1.—When a subscriber is dismissed, removed or retired prematurely or compulsorily from the service of Government but has appealed against his removal, the balance at his credit shall not be paid over to him until final orders confirming the decision are passed on his appeal. Interest, shall, however, be paid on the balance up to the end of the month preceding that in which such orders are passed.

Note 1-A.—When a subscriber is dismissed, removed, retired prematurely or compulsorily from the service of Government, the balance at his credit shall not be paid to him until he declares that the appeal, review or memorial or judicial proceedings as the case may be, provided under the relevant rules against such order, has been finally decided confirming the decision of dismissal, removal or premature or compulsory retirement or until a certificate to the effect that no such appeal, review, memorial or judicial proceeding is pending or would be filed, is furnished:

Provided that the balance at the credit of such subscriber may be paid to him after the

date on which he would have retired on superannuation had he not been dismissed, removed or retired prematurely or compulsorily from the service of Government subject to the condition that an affidavit shall be obtained from him to the effect that if the appeal, review or memorial or judicial proceedings as the case may be, are decided in his favour, he shall not apply for an extension of service under the provisions of rule 3.26 of Punjab Civil Services Rules, Volume I (Part I).

Note 2. Omitted.

13.13-A. Omitted.

ADVANCES FROM THE FUND

13.14. (1) A temporary advance may be granted to a subscriber from the amount standing to his credit in the Fund at the discretion of the competent authority subject to the following conditions:—

- (a) No advance shall be granted unless the sanctioning authority is satisfied that the applicant's pecuniary circumstances justify it, and that it will be expended on the following object or objects and not otherwise –
 - (i) to pay expenses in connection with the prolonged illness of the applicant and members of his family or any person actually dependent on him;
 - (ii) to pay for the overseas passage only for reasons of health or education of the applicant and members of his family or any person actually dependent on him. Advances from provident fund may also be granted to a subscriber, subject to the usual conditions to meet the cost of education of himself or of any person actually dependent on him in the following types of cases:—
 - (1) for education outside India, whether for an academic, technical, professional or vocational course;
 - (2) for medical, engineering and other technical, specialised or professional courses in India beyond the High School stage: Provided that the course of studies is not less than three years;
 - (3) Omitted.
 - (4) The pre-sea training courses of recognised institutions for prospective navigation officers on merchant ships.
 - (iii) to pay obligatory expenses on a scale appropriate to the subscriber's status which by customary usage the subscriber has to incur in connection with marriages, funerals, or other ceremonies;

- (iv) to meet the cost of legal proceedings instituted by the subscriber for vindicating his position in regard to any allegations made against him in respect of any act done or purporting to have been done by him in the discharge of his official duty, the advance in this case being available in addition to any advance admissible for the same purpose from any other Government source:

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

- (v) to meet the cost of his defence where the subscriber is prosecuted by Government in any court of law or where the subscriber engages a legal practitioner to defend himself in an inquiry in respect of any alleged official misconduct on his part;
- (vi) to pay for the purchase of wheat by the Group „D“ employees for their own consumption. In case where more than one member of the same family are Group „D“ employees, the withdrawal will be admissible to only one such member. The withdrawal shall not be permissible after 30th June and shall be recoverable in equal monthly instalments within a period of one year from the date of withdrawal.

Note.—In cases falling under item (i) above, advances may be granted by the sanctioning authority to pay debts incurred: provided an application is made within a reasonable time after the event to which it relates. What is a reasonable time will be determined on the merits of each case. Advances to pay debts incurred in cases falling under items (ii) and (iii) require the sanction of Government.

(b) The sanctioning authority shall record in writing its reasons for granting the advance:

Provided that if the reason is of a confidential nature, it may be communicated to the Accounts Maintenance Authority personally and/or confidentially.

(c) No advance shall be granted unless—

- (i) the competent authority fully satisfies itself about the genuineness of the request for which advance is applied for;
- (ii) the earlier advances are fully repaid; and

- (iii) the advance to be sanctioned for the purposes of sub-clause (iv) or sub-clause (v) of clause (a), shall not exceed three months' pay or half the amount at the credit of the subscriber in his Fund Account, whichever is less.

(1-A) A temporary advance upto one month's pay for any genuine purpose, other than those mentioned in sub-rule (1), may be granted to a subscriber from the amount to his credit in Fund Account which shall be recovered in twelve equal monthly instalments.

(2) In fixing the amount of an advance, the instructions given in Annexures A and D to this Chapter should be carefully observed by the authorities competent to sanction the advances.

Note 2.—The authorities competent to grant advances under this rule and the conditions under which they can grant such advances are given in Annexure-B to this Chapter.

Note 3.—For advances for meeting cost of higher technical, medical and scientific studies of the Children of Government employees, in respect of degree courses and above, in addition to the amount admissible from the General Provident Funds, see rule 10.25(m) of P.F.R. Vol. I.

(3) The competent authority may in special circumstances sanction the payment to any subscriber of an advance if it is satisfied that the subscriber concerned requires the advance for reasons other than those mentioned in sub-rule (1).

(4) When an advance is sanctioned under sub-clause (c), before repayment of last installment of any previous advance is completed, the balance not recovered shall be added to the advance so sanctioned and the instalments for recovery shall be fixed with reference to the consolidated amount.

13.15. (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 rule 13.14(1)(c), 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 more than one instalments in a month. 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 such instalments.

(2) Recovery shall be made in the manner prescribed in rule 13.12 for the realisation of subscription and shall commence with the issue of pay for the month following one in which the advance was drawn. Recovery shall not be made, except with the subscriber's consent, while he is on leave for ten days or more in a calendar

month or in receipt of subsistence grant and 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.

Note 1.—The expression "advance of pay" includes any ordinary advance of pay granted under the relevant rules, but does not include advances for the building or repair of a house, for the purchase of a conveyance or for the payment of passages overseas which are of a different nature.

Note 2.—Vacation combined with leave shall be treated as leave for the purpose of repayment of an advance.

(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 of balance of the amount withdrawn, shall, forthwith be repaid by the subscriber to the Fund, or in default, be ordered by the Accounts Maintenance Authority to be recovered by deduction from the emoluments of the subscriber in monthly instalments not exceeding twelve as may be directed by one of the authorities specified in Annexure B to this Chapter.

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 the subscriber within the said period of fifteen days, it shall be considered by the sanctioning authority 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-rule.

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

PAYMENTS TOWARDS INSURANCE POLICIES

13.16 to 13.27-A. Omitted.

FINAL WITHDRAWAL OF ACCUMULATIONS IN THE FUND

13.28. 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, removed or retired pre-maturely or compulsorily from the service and is, subsequently, reinstated in the service, shall, if required, to do so by Government, repay any amount paid to him from the Fund in pursuance of this Rule, with interest thereon at the rate provided in Rule 13.13, in the manner provided in the proviso to Rule 13.29.

The amount so repaid shall be credited to his account in the Fund.

Note.—A subscriber re-employed in Government service after retirement is considered to have quitted service from the date of retirement even though his re-employment may have been in continuation of his active service without break. He cannot, therefore, get interest on his accumulation in his Fund beyond six months from the date of retirement.

Explanation I. Omitted.

Explanation II.—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, when he is transferred without any break in service to a new post under any other Government or in another department of the State Government (in which he is governed by another set of Provident Fund Rules) and without retaining any connection with his former post. In such a case, his subscription together with interest thereon shall be transferred:—

- (a) to his account in the other Fund in accordance with the rules of the Fund, if the new post is in another Department of the State Government; or
- (b) to a new account under the Government concerned if the new post is under any other Government and that Government consents, by general or special order, to such transfer of subscriptions and interest.

Note.—Transfers should be held to include cases of resignation from service in order to take up appointment in another Department of the State Government or under any other Government in India, without any break and with proper permission of the State Government. In cases where there has been a nominal break it should strictly be limited to the joining time allowed on transfer to a different station. The same shall hold good in cases of retrenchment followed by immediate employment whether under the same or different Government.

Explanation III.—When a subscriber is transferred without any break, to the service under a body corporate, owned or controlled by Government the amount of subscription 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 the body corporate, owned or controlled by Government without any break and with proper permission of the Government. The time taken to join the new post shall not be treated as a break in service, if it does not exceed the joining time admissible to a Government employee on transfer from one post to another.

Note 1.—In cases where the corporate bodies do not have any provident fund scheme or whose provident fund rules do not provide for the acceptance of balances from other provident funds, the amount in question should be finally paid to the subscriber concerned at the time of his permanent transfer to such a body.

Note 2.—In cases where the Provident Fund money is accepted by the corporate body subject to fulfillment of certain conditions, viz., that the Government employee should complete the probationary period with them or that he should be confirmed in a post under them, the Provident Fund money of the persons concerned may be retained with Government till such time as it is transferred to the body concerned. In such cases the Provident Fund Accounts of the individual concerned would cease to be alive on the date of permanent transfer of the persons concerned to such a body. In other words, no withdrawals from the Provident Fund will be permitted for any purpose including payment of premia towards life insurance policies. Fresh subscription to the fund, except recoveries in respect of outstanding advances shall not be accepted. The Provident fund money held by Government would continue to earn interest at the normal rate till the date of transfer of the amount to the corporate body.

13.28-A. Deposit Linked Insurance Scheme.— (1) Subject to the provisions of sub-rule (2), on the death of a subscriber in service, the person or persons entitled to receive the amount standing to the credit of the deceased subscriber in the Fund shall also be entitled to an additional amount equal to the average amount standing to the credit of the deceased subscriber in the Fund during a period of thirty-six months immediately preceding the date of his death subject to a maximum of ten thousand rupees.

(2) The additional amount referred to in sub-rule (1) shall be sanctioned subject to the fulfilment of the following conditions:—

(i) The amount standing to the credit of the subscriber in the Fund should not have fallen below the following limits at any time during the period of thirty-six months immediately preceding the date of death of the subscriber:—

In the case of Group „A“ employees	Four thousand rupees.
In the case of Group „B“ employees	Two thousand and five hundred rupees.
In the case of Group „C“ employees	One thousand and five hundred rupees.
In the case of Group „D“ employees	One thousand rupees:

Provided that in case where the subscriber held post (s) borne on the different groups during the thirty-six months immediately preceding the date of his death, the appropriate minimum qualifying balance in the case of such a deceased subscriber shall be the one relating to the group in which he held the post for the greater part of the said period of thirty-six months.

(ii) the subscriber should have put in at least five years regular Government service at the time of his death.

(3) The Head of Department or Head of Office, who maintains the General Provident Fund account, shall authorise the payment of the additional amount referred to in this rule without any further sanction and the payment so authorised shall be accounted for under the head "2235—Social Security and Welfare—60—Other Social

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Security and Welfare Programme-104-Deposit Linked Insurance Scheme Government P.F.-01-Deposit Linked Insurance Scheme”

Explanation.— (i) The period of thirty-six months for calculation of benefit under the scheme may be computed from the month preceding the month in which the death of the subscriber occurs.

(ii) The interest credited to the amount of the subscriber should be taken into account to check that the minimum prescribed balance has been maintained.

(iii) The average balance for the purpose of additional amount under sub-rule (1) should also include the amount of interest up to the end of the month preceding the month in which death of the subscriber occurs.

13.29. When a subscriber:—

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

Provided that the subscriber, if he returns to duty, shall, except where the Government decides otherwise, repay to the Fund, for credit to his account the whole or part of any amount paid to him from the Fund in pursuance of this Rule with interest thereon at the rate provided in Rule 13.13 in cash or securities or partly 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 grant an advance under clause (1) of Rule 13.14.

Note.—When vacation precedes the leave preparatory to retirement, the amount standing at the credit of a subscriber shall, upon application made to the Accounts Maintenance Authority becomes payable at any time between the commencement of such vacation and the date of actual retirement.

13.29-A. Omitted.

13.29-B. Omitted.

13.29-C. Omitted.

13.29-D.(1) A non-refundable advance may be granted to a subscriber at any time, after the completion of ten years service (including broken periods, if any) from the amount standing to his credit in the Fund at the discretion of the competent authority mentioned in Annexure E for one or more of the following purposes, namely:—

- (i) Building or acquiring a suitable house for his residence including the cost of the site or repaying any outstanding amount on account of loan, expressly taken for this purpose before the date of receipt of the application for withdrawal but not earlier than twelve months of that date, or reconstructing or making addition or alteration to a house already owned or acquired by a subscriber.
- (ii) Purchasing a house-site or repaying any outstanding amount on account of loan expressly taken for this purpose before the date of receipt of the application for withdrawal but not earlier than twelve months of that date.
- (iii) For constructing a house on a site purchased utilising the sum withdrawn under sub-clause (ii) above.

(2) Only one advance shall be allowed for the construction of a house at any place.

(3) Any sum withdrawn by the subscriber with the sanction of the competent authority shall not exceed three-fourths of the credit balance in his Fund Account.

(4) Omitted.

(5) A subscriber who has been permitted to withdraw money from the Fund under this Rule 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 drawn, shall forthwith be repaid in one lump-sum by the subscriber to the Fund, and in default of such payment it shall be ordered by the sanctioning authority to be recovered from his emoluments either in lump-sum or in such number of monthly instalments, as may be determined by the Finance Department:

Provided that, before repayment of a withdrawal is enforced under this sub-rule, the subscriber shall be given an opportunity to explain in writing 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 this sub-rule.

13.29-E. (1) A non-refundable advance may be granted to a subscriber any time, after the completion of 20 years service (including broken periods, if any) or within 10 years before the date of his retirement on superannuation, whichever is earlier, from the amount standing to his credit in the Fund at the discretion of the competent authority mentioned in Annexure 'E' to meet the cost of education of himself or of children actually dependent on him in the following types of cases:—

- (i) for education outside India beyond the High School stage whether for an academic, technical, professional or vocational course; and
- (ii) for medical, engineering and other technical, specialized or professional courses in India beyond the High School stage, provided that the course of study is not less than three years' duration.

(2) Any sum withdrawn by the subscriber with the sanction of the competent authority shall not exceed three-fourths of the credit balance in his Fund Account.

(3) The withdrawal will be permissible once every six months, i.e., twice in any financial year and the withdrawal will not ordinarily be allowed before the expiry of six months from the date of the previous withdrawal:

Provided that the subscribers concerned satisfy the sanctioning authority within a period of six months from the date of drawing the money that it has been utilised for the purpose for which it was intended; otherwise the whole amount of withdrawal will be liable to recovery in one lump-sum:

Provided further that in cases where a portion of the money withdrawn is not likely to be spent within six months of the date of withdrawal and the officer contemplates making a further withdrawal during the following half-year, he may, by notifying in writing to the sanctioning authority before the expiry of the said period of six months, adjust the excess amount in the proposed withdrawal, provided that such excess amount is not more than 10 per cent of the amount utilised and action to withdraw the further amount is taken within one month of the expiry of the six months period. If no further withdrawal is contemplated, the excess amount should be deposited forthwith in the provident fund.

(4) After the withdrawal has been made by the subscriber concerned, the sanctioning authority will satisfy itself within six months of withdrawal that the conditions mentioned above are fulfilled.

(5) While sanctioning non-refundable advances by the competent authority, the temporary advances outstanding against the subscriber, if any, will not be taken into account.

Note 1.—The courses detailed below should be treated as technical in nature provided

that the course of study is of not less than 3 years duration and is beyond High School stage in India or outside India:—

- (a) Diploma courses in the various fields of Engineering and Technology, e.g., Civil Engineering, Mechanical Engineering, Electrical Engineering, Tele-communication/ Radio Engineering, Metallurgy, Automobile Engineering, Textile Technology, Leather Technology, Printing Technology, Chemical Technology, etc., etc., conducted by recognised technical institutions.
- (b) Degree courses in the various fields of Engineering and Technology, e.g., Civil Engineering, Mechanical Engineering, Electrical Engineering, Tele-Electrical Communications Engineering and Electronics, Mining Engineering, Metallurgy, Aeronautical Engineering, Chemical Engineering, Chemical Technology, Textile Technology, Leather Technology, Pharmacy, Ceramics, etc., etc., conducted by Universities and recognised technical institutions.
- (c) Post-Graduate courses in the various fields of Engineering and Technology conducted by the Universities and recognised institutions.
- (d) Degree and Diploma courses in Architecture, Town Planning and allied fields conducted by recognised institutions.
- (e) Diploma and Certificate courses in Commerce conducted by recognised institutions.
- (f) Diploma courses in Management conducted by recognised institutions.
- (g) Degree courses in Agriculture, Veterinary Science and allied subjects conducted by recognised Universities and institutions.
- (h) Courses conducted by Junior Technical Schools.
- (i) Courses conducted by Industrial Training Institutes under the Ministry of Labour and Employment (D.G.E. &T.).
- (j) Degree and Diploma courses in Art/Applied Art and allied subjects conducted by recognised institutions.
- (k) Draftsmanship courses by recognised institutions.
- (l) Medical courses.
- (m) All M.Sc. (Hons. School) courses of Punjab University.
- (n) B.Sc. (Home Science) course of three years duration.

Note 2.—The following courses, irrespective of their duration, shall also be treated as technical/specialised for purpose of allowing advances/final withdrawals:—

- (i) Degree and Post-Graduate courses in Home Science.
- (ii) Pro-Professional course in Medicine if part of regular 5 years course in Medicine.
- (iii) Ph.D. in Biochemistry.

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- (iv) Bachelor and Masters Degree courses in Physical Education.
- (v) Honours course in Microbiology.
- (vi) Associateship of the Institute of Chartered Accountants.
- (vii) Associateship of the Institute of Costs and Works Accountants.
- (viii) Degree and Masters courses in Business Administration or Management.
- (ix) Diploma course in Hotel Management.
- (x) M.Sc. course in Statistics.
- (xi) The payment of initial charges for admission to the National Defence Academy, Khadakvasala, will also qualify for advances for final withdrawal.
- (xii) The Company Secretaryship Course of the Institute of Company Secretaries of India.
- (xiii) The pre-sea training courses conducted by recognised institutions for prospective navigation officers on merchant ships.

13.29-F. A non-refundable advance may be granted to a subscriber any time, after the completion of 20 years' service (including broken periods, if any) or within 10 years before the date of his retirement on superannuation whichever is earlier, from the amount standing to his credit in the Fund, at the discretion of the competent authority mentioned in Annexure 'E' to meet the expenses in connection with each marriage of the subscriber's daughters and if the subscriber has no daughter, for any female relation dependent on him, on the following conditions:—

(1) Any sum withdrawn by the subscriber with the sanction of the competent authority shall not exceed three-fourths of the credit balance in his Fund Account.

Note 1. Omitted.

Note 2.—If two or more marriages are to be celebrated simultaneously the amount admissible in respect of each marriage will be determined as if the advances are sanctioned separately one after the other.

(2) In respect of the same marriage, a subscriber may either withdraw the money in terms of this Rule or draw an advance under the ordinary Rules.

(3) A subscriber who draws a refundable advance under the ordinary rules, may convert at his discretion by written request addressed to the Accounts Maintenance Authority, the balance outstanding against him into a final withdrawal on his satisfying the conditions laid down in this rule.

(4) The withdrawal may be allowed to the subscriber not earlier than three months preceding the month in which the marriage actually takes place.

(5) The subscriber shall furnish a certificate to the sanctioning authority mentioned in Annexure 'E' within a period of one month from the date of marriage, or if he is on leave, within one month on return from leave, that the money withdrawn has actually been utilised for a purpose for which it was intended. If the subscriber fails to furnish the requisite certificate or if the amount withdrawn is utilised for a purpose other than that for which sanction was accorded, the entire amount together with interest thereon at the rate provided in Rule 13.13 from the month of withdrawal, shall be re-deposited into the Fund in a lump-sum.

(6) Any amount actually withdrawn from the fund, which is found in excess of that actually utilised by the subscriber for the purpose, shall be re-deposited forthwith into the Fund, together with interest due thereon at the rate provided in Rule 13.13 from the month of such withdrawal.

(7) Omitted.

(8) In sanctioning non-refundable advances under these Rules, the temporary advances outstanding against the subscriber, if any, will not be taken into account.

Note.—Marriage is a foreseeable event and ordinarily it should not be difficult for the Government employee concerned to make up his mind beforehand whether he would be able to meet the entire expenditure thereon from his private resources or whether he would have to resort to a final withdrawal from his provident fund account for the purposes mentioned above. In the latter case, the subscriber has to apply for final withdrawal sufficiently in advance of the date of marriage. Where, however, an officer applies for the withdrawal well before the date of the marriage, but the application is sanctioned after the aforesaid date, there will be no objection to the payment of the amount being made after the date of marriage. The certificate in terms of clause (5) of this Rule should be furnished in such cases to the sanctioning authority within a month of the actual withdrawal of the amount from the Fund. Cases in which the withdrawal is applied for after the marriage is over should not ordinarily be entertained.

13.29-G. A non-refundable advance may be granted to a subscriber any time, after the completion of 20 years' service (including broken periods, if any) or within 10 years before the date of his retirement on superannuation whichever is earlier from the amount standing to his credit in the Fund at the discretion of the competent authority mentioned in Annexure 'E' to meet the expenses in connection with each marriage of the subscriber's sons, on the following conditions:—

(1) Any sum withdrawn by the subscriber shall not exceed three-fourths of the credit balance in his Fund Account.

(2) The other conditions will be the same as those laid down in rule 13.29F.

Note.—It is not necessary that the daughter or the son should be actually dependent on the subscriber for the purpose of final withdrawal from the Fund.

13.29-H. (1) A non-refundable advance may be granted to a subscriber any time, after the completion of 12 years of service, from the amount standing to his credit in the Fund, at the discretion of the competent authority mentioned in Annexure-E for purchasing a motor car or for repaying a loan already taken by him for the purpose, subject to the following conditions, namely:—

- (i) the amount of withdrawal shall be limited to Rs. 3,50,000 or seventy-five per cent of the actual price of a new car or three-fourth of the amount standing to the credit of the subscriber in General Provident Fund, whichever is the least; and
- (ii) for purchasing a second hand car, the amount of withdrawal shall be limited to Rs. 3,50,000 or seventy-five per cent of the depreciated value of the car or three-fourth of the amount standing to the credit of the subscriber in General Provident Fund, whichever is the least.

Note.— withdrawal under this rule shall be allowed only on one occasion.

(2) A non-refundable advance may be granted to a subscriber any time, after the completion of 5 years of service, from the amount standing to his credit in the Fund, at the discretion of the competent authority mentioned in Annexure-E for purchasing a personal computer/laptop subject to the condition that the amount of withdrawal shall be limited to Rs. 60,000 or the actual price of the computer/laptop or one-half of the amount standing to the credit of the subscriber in General Provident Fund, whichever is the least.

13.29-I. A non-refundable advance may be granted to a subscriber any time after the completion of 20 years' service (including broken periods, if any) or within 10 years before the date of his retirement on superannuation whichever is earlier, from the amount standing to his credit in the Fund at the discretion of the competent authority mentioned in Annexure 'E' to meet the expenses in connection with each betrothal of subscriber's sons and daughters and if the subscriber has no son or daughter, for any other male or female relation actually dependent on him, on the following conditions:—

(1) The amount of withdrawal in respect of each betrothal will normally be limited to:—

- (a) three months' pay of the subscriber; or
- (b) 20% of the amount standing to the credit of the subscriber; whichever is less.

(2) The other conditions will be the same as those laid down in rule 13.29-F.

13.29-II. 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 to that Fund, the competent authority may under rules 13.29-D, 13.29-E, 13.29-F, 13.29-G, 13.29-H, 13.29-I, 13.29-J and 13.29-K, sanction withdrawal from the said Fund within the prescribed limits, as in the case of a refundable advance. In doing so, the competent authority shall take into account any withdrawal 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 Maintenance Authority 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 Maintenance Authority maintaining the accounts and a copy of sanction for withdrawal should invariably be endorsed to that Accounts Maintenance Authority. The sanctioning authority shall be responsible to ensure that an acknowledgement is obtained from the Accounts Maintenance Authority that the sanction for withdrawal has been noted in the ledger account of the subscriber. In case the Accounts Maintenance Authority reports that the withdrawal as sanctioned is in excess of the amount standing to the credit of the subscriber or is otherwise inadmissible, the sum withdrawn by the subscriber shall forthwith be repaid in one lump-sum together with interest thereon 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 as may be determined by the Government.

Note.—The following certificate shall be recorded on all sanctions issued for withdrawal:—

“Sh./Shrimati _____ was last sanctioned a part final withdrawal by this office for an amount of Rs. _____, vide _____”. or

“Sh./Shrimati _____ is understood (as stated by him/her) to have been last sanctioned a part final withdrawal of Rs. _____ by _____.”

Sanctioning Authority

“(The alternate certificate mentioned above is to be recorded in the sanction of those subscribers in whose case the particulars of last sanction for part-final withdrawal, are not available with office for reasons such as transfer of an employee from another office, etc., etc.).”

13.29-J. (i) A non-refundable advance may be granted by the Accounts Maintenance Authority to a subscriber at any time after the completion of five years of service, from the General Provident Fund for purchasing a Motor-Cycle or Scooter or Moped or for repaying a loan already taken by him for the said purpose subject to the following conditions:–

- (a) The amount of withdrawal is limited to Rs. 45,000 in the case of Motor-Cycle/Scooter and Rs. 25,000 in the case of Moped or one-half of the amount standing to the credit of the subscriber in the Fund or actual cost of the vehicle, whichever is the least.
- (b) Omitted.
- (c) A second advance for this purpose shall not be granted until at least 8 years have passed since the grant of the first advance.

(ii) A non-refundable advance may be granted by the competent authority to a subscriber from the General Provident Fund for the purchase of a bicycle subject to the following conditions:–

- (a) The subscriber has not less than five years of service at his credit.
- (b) The amount of withdrawal is limited to Rs. 3,500 or one-half of the balance in the Fund or the actual price of the bicycle, whichever is the least.
- (c) A second advance for this purpose shall not be granted until at least 8 years have passed since the grant of the first advance.

(iii) Once during the course of a financial year, a non-refundable advance of an amount equivalent to one year's subscription paid for by the subscriber towards the General Insurance Scheme for the Punjab Government Employees on self financing and contributory basis may be granted by the Head of Office to a subscriber from the General Provident Fund.

- (iv) Omitted.

13.29-K. A non-refundable advance not exceeding ninety per cent of the amount at the credit of the subscriber in the Fund may be granted by the competent authority mentioned in Annexure-E at any time during the final year of retirement of the subscriber to enable the subscriber to make a plan for proper utilization of the savings in his Fund Account subject to the condition that such advance must be applied for at least six months before the date of retirement of the subscriber.

13.29-L. When a subscriber is dismissed, removed or retired prematurely or compulsorily from the service of Government but has appealed against such dismissal, removal, premature or compulsory retirement, he may be sanctioned non-refundable

advances like other subscribers provided that no advance shall be sanctioned to a subscriber who has attained an age at which he would have retired on superannuation had he not been dismissed, removed or retired prematurely or compulsorily from the service of Government.

13.30. On the death of a subscriber before the amount standing to his credit has become payable (see Annexure 'E' to this Chapter), or where the amount has become payable, before payment has been made;

- (i) When the subscriber leaves a family—
 - (a) if a nomination made by the subscriber in accordance with the provisions of Rule 13.7 or the corresponding rule heretofore in force, in favour of a member or members of his family subsists, the amount standing to his credit in the Fund or the part thereof to which the nomination relates shall become payable to his nominee or nominees in the proportion specified in the nomination;
 - (b) if no such nomination in favour of a member or members of the family of the subscriber subsists or if such nomination relates only to a part of the amount standing to his credit in the Fund the whole amount or the part thereof to which the nomination does not relate, as the case may be, shall notwithstanding any nomination purporting to be in favour of any person or persons other than a member or members of his family become payable to the members of his family in equal share:

Provided that no share shall be payable to—

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

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

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

- (ii) When the subscriber leaves no family, if a nomination made by him in accordance with the provisions of Rule 13.7 or of the corresponding Rule heretofore in force, in favour of any person or persons subsists, the amount

standing to his credit in the Fund or the part thereof to which the nomination relates, shall become payable to his nominee or nominees in the proportion specified in the nomination.

Note 1.—A posthumous child of the deceased or the posthumous child of a son of the deceased who, had he been alive would have been entitled to a share of the sum at the subscriber's credit shall be treated as a member of the family provided the existence (*en ventre da sa mere*) of the posthumous child is brought to the notice of the disbursing officer.

Note 2.—When a person named in a form of nomination under Rule 13.7, dies before the subscriber, the nomination shall in the absence of a direction to the contrary in the form of nomination, become null and void in respect of that person only and his or her share shall be distributed in the manner prescribed in sub-clause (b) of clause (i) above.

13.31. (1) When the amount standing to the credit of a subscriber in the Fund becomes payable, it shall be the duty of the Accounts Maintenance Authority to make payment, as provided in section 4 of the Provident Fund Act, 1925 (See Appendix IV).

(2) If the person to whom under these rules, 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 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 under the orders of the Collector be made in terms of sub-section (1) section 95 of the Indian Lunacy Act, 1912, to the person having charge of such lunatic and the Accounts Maintenance Authority 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) Any person who desires to claim payment under this rule shall send a written application in that behalf to the Accounts Maintenance Authority. Payment of amounts 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.

Note 1.—When the amount standing to the credit of a subscriber has become payable under Rules 13.28, 13.29 or 13.30 the Accounts Maintenance Authority shall authorise prompt payment of that portion of the amount standing to the credit of a subscriber in regard to which there is no dispute or doubt, the balance being adjusted as soon after as may be.

Note 2.—When the amount standing to the credit of a subscriber has become payable under Rules 13.28, 13.29 and 13.30 the Head of Department/Office should immediately take up the preparation of G.P. Fund papers for furnishing them to the Audit Office. In the case of the subscribers who are likely to retire in a particular year, their papers should be prepared and furnished in the requisite forms in time (i.e. 6 months in advance of the anticipated date of retirement). The Head of Department/Office should see to it that these forms are furnished to the Audit in time.

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

(b) If a Government employee who is a subscriber to the State Railway Provident Fund or any other Contributory Provident Fund of the Central Government, or a State Contributory Provident Fund is permanently transferred to pensionable service under the Punjab Government and elects or is required to earn pension in respect of such pensionable service:—

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

(c) If a Government employee who is a subscriber to any other Non-Contributory Provident Fund of the State Government, is permanently transferred to pensionable service in a Department of the State Government in which he is governed by these rules, the amount of subscription together with interest thereon standing to his credit in such other Fund on the date of transfer shall be transferred to his credit in the Fund.

Note 1.—The provisions of this rule do not apply to a subscriber who has retired from service and is subsequently re-employed with or without a break in service, or to a subscriber

who was holding the former appointment on contract.

Note 2.—The provision of this rule shall, however, apply to persons who are appointed without break, whether temporarily or permanently to a post carrying the benefits of these rules after resignation/retrenchment from service under another Department of State Government or under any other Government.

13.33. Omitted.

PROCEDURE RULES

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

13.35. When paying a subscription in India, either by deduction from emoluments or in cash, a subscriber shall quote the number of his account in the Fund which shall be communicated to him by the Accounts Maintenance Authority. Any change in the number shall similarly be communicated to the subscriber by the Accounts Maintenance Authority.

13.36. (1) As soon as possible after the close of each year, the Accounts Maintenance Authority 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 Maintenance Authority shall attach to the statement of account an enquiry whether the subscriber.—

- (a) desires to make any alteration in any nomination made under Rule 13.7 or under the corresponding rule heretofore in force ;
- (b) has acquired a family in cases where the subscriber has made no nomination in favour of a member of his family under the proviso to clause (1) of Rule 13.7.

(2) Subscribers should satisfy themselves as to the correctness of the annual statement, and errors should be brought to the notice of the Accounts Maintenance Authority within three months from the date of receipt of the statement.

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

13.37. Subject to the provisions of rules in this chapter, a competent authority may specify detailed procedure for maintenance of General Provident Fund Accounts of the Government employees. Till such procedure is specified, the General Provident Fund Scheme issued by the Government on the 2nd day of May, 1989, as amended from time to time, shall continue to apply.

ANNEXURE A

(See Note 1 under Rule 13.14).

General Principles which should determine the grant of an advance from the
General Provident Fund

1. The fund is designed solely for the protection of a subscriber's family against his sudden death, or, if he survives until retirement, to provide both him and them with additional resources in his old age. Anything which interferes with a subscriber's normal accumulations detracts from these purposes and tends to defeat the true object of the Fund. Rule 13.14, merely permits a temporary and wholly exceptional departure from the real purposes of the scheme, and unless it is strictly interpreted, there is danger that subscribers will come to regard the Fund as an ordinary banking account, the existence of which absolves them from the necessity of providing for the normal incidents of life with the prudence which a private individual would exercise. The inevitable result, if this tendency is countenanced, will be to discourage thrift, and to leave the subscriber with a depleted account at the time when it ought to be most helpful to him or his family. Sanctioning authorities ought, therefore, to have no hesitation in resisting any attempt to use the Fund as a cheap loan account and in enforcing the altogether exceptional character of Rule 13.14, as a provision to meet urgent needs which would not ordinarily have been anticipated. Every prudent married man, for example, should be prepared to meet certain demands upon his resources on account of doctor's bills, and it is only when the burden is exceptionally prolonged, or the necessity usually grave and sudden, that he ought to think of making use of the Provident Fund for this object.

2. For the same reasons, a careful scrutiny should be applied to requests for withdrawals on account of marriage or funeral expenses. Even where ceremonial expenditure is by religious custom obligatory, its extent should nevertheless be limited by the resources of the family, and no subscriber should be enabled to enhance such expenditure on the strength of deposits in the Fund. An advance from the Fund can legitimately be made for obligatory ceremonial expenditure where no other resources exist but not in order to raise such expenditure to a more pretentious scale.

3. The intention of these instructions is not to limit the powers of the authorities competent to sanction withdrawals from the Fund in cases of absolute necessity, but the observance of the principles enunciated above is in the real interest of the body of subscribers to the Fund.

4. With reference to the provisions of the Provident Fund Act, 1925 there is no real difference regarding the validity of temporary advances between:—

- (a) a non-repayable advance ; and
- (b) an outright repayment of an amount equivalent to the advance.

The grant of a non-repayable advance amounts to an outright repayment of a part of the "compulsory deposit". Under section 2(a) of the Provident Fund Act, "Compulsory Deposit" is one, the whole of which is repayable on the happening of some specified contingency under the rules of the Provident Fund. A partial repayment of a deposit in the Provident Fund thus deprives the deposits of the character of "Compulsory Deposits" as defined in section 2 of the Provident Fund Act, and, therefore, the immunity provided under section 3(1) *ibid* will be lost. In other words, the Provident Funds in question will cease to be a provident fund subject to the provisions of the Provident Fund Act.

All sanctioning authorities, therefore, should, while sanctioning temporary advances from General Provident Fund take into consideration the date of retirement of subscriber and fix the number of instalments in such a manner that it is possible to recover the entire amount of the advance, with interest accruing thereon before his actual retirement.

ANNEXURE-B

[See Note 2 below Rule 13.14].

List of authorities competent to sanction temporary advances under the Punjab General Provident Fund Rules.

Serial No.	Power	To whom delegated	Extent
1	2	3	4
1.	To grant temporary advance to the Government employees other than Group „D“ employees from their General Provident Fund.	Heads of Departments.	Full powers subject to the conditions laid down in rule 13.14 provided that the amount of the advance does not exceed two-thirds of the amount at the credit of the subscriber in the Fund.
		Accounts Maintenance Authority.	Full powers subject to the conditions laid down in rule 13.14 and in Annexure-D to this Chapter provided that the amount of the advance does not exceed half of the amount at the credit of the subscriber in the Fund.
2.	To sanction refundable advances to Group „D“ employees from their General Provident Fund.	Heads of Offices/ Accounts Maintenance Authority.	Full powers subject to the conditions laid down in Rule 13.14 and in Annexure-D to this Chapter provided that the amount of the advance does not exceed two-thirds of the amount at the credit of the subscriber in the Fund.

Note.—In those cases where Accounts Maintenance Authority is lower than the District Head of the Office, the powers of the Head of the Department mentioned above may also be exercised by that District Head of the Office, if so authorised by the Head of the Department, through a general or special order. A copy of such order shall invariably be sent to the Department of Finance and the Accountant General, Punjab.

ANNEXURE C

(See rule 13.30)

1. Any sum payable under Rule 13.30 to a member of the family of a subscriber vests in such member under sub-section (2) of section 3 of the Provident Fund Act, 1925.
2. When a nominee is a dependent of the subscriber as defined in clause (c) of section 2 of the Provident Fund Act, 1925, the amount vests in such nominee under sub-section (2) of section 3 of the Act.
3. When the subscriber leaves no family and no nomination made by him in accordance with the provisions of Rule 13.7 subsists, or if such nomination relates only to part of the amount standing to his credit in the Fund the relevant provisions of clause (b) and of sub-clause (ii) of clause (c) of sub-section (1) of section (4) of the Provident Funds Act, 1925, are applicable to the whole amount or the part thereof to which the nomination does not relate.

ANNEXURE „D“

(See Note 1 under Rule 13.14)

The expression "earlier advances" appearing in sub-clause (ii) of clause (c) of Rule 13.14 (1) should be taken as referring to the first advance that may be granted up to two-third of the amount at the credit of the subscriber in his Fund Account. Thus if a subscriber who had already been granted an advance up to two-third of the amount admissible and who applies for a second advance, the authority which sanctioned the first advance, is competent to sanction the second advance if the earlier advance is fully repaid. However, if the subscriber applies for the second advance while the earlier advance is still current, in such a case it would be necessary for the sanctioning authority to seek the sanction of the next higher administrative authority to the grant of second advance.

ANNEXURE-E

[See Rules 13.29-D, 13.29-E, 13.29-F, 13.29-G, 13.29-H, 13.29-I, 13.29-J and 13.29-K]

List of authorities competent to sanction final withdrawals under the Punjab Provident Fund Rules

Serial No.	Power	To whom delegated	Extent
1	2	3	4
1.	To grant non-refundable advances to Government employees other than Group „D“ employees from their General Provident Fund.	Heads of Departments.	Full powers subject to the conditions laid down in the rules and provided further that the amount of advance does not exceed three-fourths of the amount at the credit of the subscriber in the Fund.
		Accounts Maintenance Authority	Full powers subject to the conditions laid down in the rules and provided further that the amount of advance does not exceed half the amount at the credit of subscriber in the Fund.
2.	To grant non-refundable advances to Group „D“ employees from their General Provident Fund.	Heads of Offices/ Accounts Maintenance Authority	Full powers subject to the conditions laid down in the rules and provided further that the amount of advance does not exceed three-fourths of the amount at the credit of the subscriber in the Fund.
3.	To make final payment of the balance at the credit of a Government employee in his General Provident Fund Account.	Heads of Departments	Full Powers subject to the conditions laid down in the rules.
		Heads of Offices/ Accounts Maintenance Authority	Full powers in the case of Group „D“ Government employees subject to the conditions laid down in the rules.

1	2	3	4
4.	To sanction ninety percent non-refundable advance under rule 13.29-K.	Heads of Departments	Full powers subject to the conditions laid down in the rules.
		Heads of Offices/ Accounts Maintenance Authority.	Full powers in the case of Group „D“ Government employees subject to the conditions laid down in the rules.

Note.—In those cases where Accounts Maintenance Authority is lower than the District Head of the Office, the powers of the Head of the Department mentioned above may be exercised by that District Head of the Office, if so authorised by the Head of the Department, through a general or special order. A copy of such order shall invariably be sent to the Department of Finance and the Accountant General, Punjab.

CHAPTER-XIV

PUNJAB CONTRIBUTORY PROVIDENT FUND RULES

(Omitted)

PART III—GROUP INSURANCE SCHEME

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CHAPTER XV

PUNJAB GROUP INSURANCE SCHEME RULES

15.1. **Definitions.**—In this Chapter unless the context otherwise requires;

- (a) 'Family' shall have the meaning assigned to it in the Punjab Civil Services Rules, Volume I, Part I.
- (b) 'Group Insurance Scheme' means the Punjab Government employees Group Insurance Scheme, 1982 as set out in Appendix VII;
- (c) 'Insurance Fund' means the Insurance Fund under the Group Insurance Scheme;
- (d) 'member of the service' means a Punjab Government employee but does not include:—
 - (i) a member of the All India Service;
 - (ii) any person on causal employment;
 - (iii) any person discharged from service on less than one month notice;
 - (iv) any person for whom special provision is made in respect of matters covered by these rules by or under any law for the time being in force or by or under any agreement entered into by or with the previous approval of the Governor before or after the commencement of the Punjab Civil Services (Amendment Rules, Volume-II, 1987) in regard to matters covered by such special provisions;
 - (v) any employee of Government of India or any other State Government, Public Sector Undertaking or Autonomous Organisation on deputation with the Government of Punjab;
 - (vi) any person recruited under Punjab Government after attaining the age of fifty years.
- (e) 'member of the Scheme' means a member of the Service enrolled as a member of the Group Insurance Scheme; and
- (f) 'Saving Fund' means the Saving Fund under the Group Insurance Scheme.

15.2. Application of Punjab Government Employee Group Insurance Scheme.—A member of the Service shall subscribe to the Group Insurance Scheme and shall be eligible to the benefits of the Scheme:

Provided that a member of the Service who was appointed to the Service before the commencement of the Punjab Civil Services (2nd Amendment) Rules, 1987,

Volume-II may exercise option not to be governed by the Group Insurance Scheme:

Provided further that a member of the Service appointed to the All India Services in terms of sub-rule (1) or sub-rule (2) of rule 8 of the Indian Administrative Service (Recruitment) Rules, 1954 or under sub-rule (1) of rule 9 of the Indian Police Service (Recruitment) Rules, 1954 or under sub-rule (1) of the rule 8 of the Indian Forest Service (Recruitment) Rules, 1966, except where he has already opted or deemed to have opted for the Central Government Employees Group Insurance Scheme, 1980 shall be required,—

(i) Where he is appointed as such on or after the 2nd day of October, 1982, but before the issue of the Punjab Civil Services (Amendment) Rules, Volume II, 1988, within four months from the date of issue of the Punjab Civil Services (Amendment) Rules, Volume II, 1988; and

(ii) Where he is appointed as such after the date of issue of the Punjab Civil Services (Amendment) Rules, Volume II, 1988, within four months from the date of such appointment, to elect either to continue to subscribe to the State Group Insurance Scheme, 1982 or to subscribe to the Central Government Employees Group Insurance Scheme, 1980 and in the absence of such option shall cease to subscribe to the State Group Insurance Scheme, 1982 and shall be deemed to have opted for the Central Government Employees Group Insurance Scheme, 1980.

Explanation: The Expression the "Central Government Employees Group Insurance Scheme, 1980" used in the aforesaid proviso shall have the meaning assigned to it in the All India Services (Group Insurance) Rules, 1981.

15.3. Interpretation.—If any question arises as to the interpretation of these rules, the Punjab Government in the Department of Finance shall decide the same.

15.4. Repeal and Savings.—(1) The Punjab Civil Services (Group Insurance) Rules, 1982, published with Government of Punjab, Department of Finance, Notification No. 7(10)-OSD(F)-82/6494, dated 15th August, 1982, are hereby repealed.

(2) Notwithstanding such repeal any action taken or any order issued shall be deemed to have been taken or issued under the corresponding provisions of these rules.

APPENDICES

Index

Appendix No.	Rule in which referred	Page	Subject
1.	Omitted.		(Family Pension Scheme, 1964) Omitted.
2.	Omitted.		(New Pension Rules, 1951). Omitted.
3.	Not Printed.		General Provident Fund Rules in force prior to 1 st September, 1936. (Not Printed)
4.	Rules 13.2(2) and 13.31(1)	161-166	Provident Fund Act No. XIX of 1925.
5.	Omitted.		(Table showing ready calculations of the minimum and the maximum limits of subscriptions to the Punjab General Provident Fund). Omitted.
VI.		168-171	Memorandum explanatory of Government Provident Fund Rules vis-à-vis the law on the subject.
VII	15.1(b)	172-180	Punjab Government Group Insurance Scheme, 1982.
VIII	Paras 12 and 20 of Appendix VII	180-186	Accounting Procedure of Punjab Government Group Insurance Scheme, 1982.

APPENDIX 1

Family Pension Scheme 1964

Omitted.

APPENDIX 2

New Pension Rules, 1951

Omitted.

APPENDIX 3

Omitted.

APPENDIX 4

[Referred to in rules 13.2(2) and 13.31(1)]

The Provident Funds Act, 1925

(Act No. XIX of 1925)

(As amended by Act No. 28 of 1925, Nos. VII and XII of 1927, No.1 of 1930 and No.11 of 1946 and as adapted by the Adaptation of Laws Order, 1950).

An Act to amend and consolidate the law relating to Government and other Provident Funds.

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

1. Short title, extent and commencement: (1) This Act may be called the Provident Funds Act, 1925.

(2) It extends to the whole of India, except the State of Jammu and Kashmir.

(3) It shall come into force on such date as the Central Government may by notification in the official gazette appoint.

2. Definitions.—In this Act, unless there is anything repugnant in the subject or context,—

(a) "compulsory deposit" means a subscription to, or deposit in, a Provident Fund which, under the rules of the Fund; is not, until the happening of some specified contingency, repayable on demand otherwise than for the purpose of the payment of premia in respect of a policy of life insurance or the payment of subscriptions or premia in respect of a family pension fund and includes any contribution and any interest or increment which has accrued under the rules of the Fund on any such subscription, deposit or contribution and also any subscription, deposit or contribution, interest or increment remaining to the credit of the subscriber or depositor after the happening of any such contingency;

(b) "contribution" means any amount credited in a Provident Fund, by any authority administering the Fund, by way of addition to a subscription to, or deposit or balance at the credit of an individual account in the Fund, and "Contributory Provident Fund" means a Provident Fund the rules of which provide for the crediting of contributions;

(c) "dependent" means any of the following relatives of a deceased subscriber to, or a depositor in, a Provident Fund, namely, wife, husband, parent, child, minor brother, unmarried sister and a deceased son's widow and child, and where no parent of the subscriber or depositor is alive a paternal grand-parent;

- (d) "Government Provident Fund" means a Provident Fund, other than a Railway Provident Fund constituted by the authority of the Central Government, or any State Government for any class or classes of persons in the service of the Government or of persons employed in educational institutions or employed by bodies existing solely for educational purposes, and references in this Act to the Government should be construed accordingly;
- (e) "Provident Fund" means a fund in which subscriptions or deposits of any class or classes of employees are received and held in their individual accounts, and includes any contributions and any interest or increment accruing on such subscriptions, deposits or contributions under the rules of the Fund;
- (f) "Railway administration" means: –
- (i) any company administering a railway or tramway in any part of India either under a law or under contract with the Government; or
 - (ii) the manager of any railway or tramway administered by the Central Government or by a State Government, and includes, in any case referred to in sub-clause (ii), the Central Government or the State Government as the case may be;
- (g) "Railway Provident Fund" means a Provident Fund constituted by the authority of a Railway administration for any class or classes of its employees.

3. Protection of Compulsory Deposits.–(1) A compulsory deposit in any Government or Railway Provident Fund shall not, in any way, be capable of being assigned or charged and shall not be liable to attachment under any decree or order of any Civil, Revenue or Criminal Court in respect of any debt or liability incurred by the subscriber or depositor, and neither the Official Assignee nor any Receiver appointed under the Provincial Insolvency Act, 1920 (5 of 1920), shall be entitled to or have any claim on, any such compulsory deposit.

(2) Any sum standing to the credit of any subscriber, to, or depositor in, any such Fund at the time of his decease and payable under the rules of the Fund to any dependent of the subscriber or depositor or to such person as may be authorised by law to receive payment on his behalf, shall, subject to any deduction authorised by this Act, and save where the dependent is the widow or child of the subscriber or depositor, subject also to the rights of an assignee under an assignment made before the commencement of this Act, vest in the dependent, and shall, subject as aforesaid, be free from any debt or other liability incurred by the deceased or incurred by the dependent before the death of the subscriber or depositor.

[APPENDIX 4] THE PROVIDENT FUNDS ACT, 1925

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

- (a) if the sum or balance, or any part thereof, vests in a dependent under the provisions of section 3, pay the same to the dependent or to such person as may be authorised by law to receive payment on his behalf; or
- (b) if the whole sum or balance, as the case may be, does not exceed five thousand rupees, pay the same or any part thereof which is not payable under clause (a), to any person nominated to receive it under the rules of the Fund, or, if no person is so nominated to any person appearing to him to be otherwise entitled to receive it; or
- (c) in the case of any sum or balance, or any part thereof, which is not payable to any person under clause (a) or clause (b) pay the same—
 - (i) to any person nominated to receive it under the rules of the Fund on production by such person of probate or letters of administration evidencing the grant to him of administration to the estates of the deceased or a certificate granted under the Succession Certificate Act, 1889 (7 of 1889), or under the Bombay Regulation, VIII of 1827 entitling the holder thereof to receive payment of such sum, balance or part, or
 - (ii) where no person is so nominated, to any person who produces such probate, letters or certificate:

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

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

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

5. Rights of nominees.—(1) Notwithstanding anything contained in any law for the time being in force or in any disposition, whether testamentary or otherwise by a subscriber to, or depositor in, a Government or Railway Provident Fund of the sum standing to his credit in the fund, or of any part thereof where any nomination, duly made in accordance with the rules of the Fund, purports to confer upon any person the right to receive the whole or any part of such sum on the death of the subscriber or depositor occurring before the sum has become payable, or before the sum having become payable, has been paid, the said person shall on the death as aforesaid of the subscriber or depositor become entitled to the exclusion of all other persons, to receive such sum or part thereof, as the case may be, unless:—

- (a) such nomination is at any time varied by another nomination made in like manner or expressly cancelled by notice given in the manner and to the authority prescribed by those rules, or
- (b) such nomination at any time becomes invalid by reason of the happening of some contingency specified therein and if the said person predeceases the subscriber or depositor the nomination shall, so far as it relates to the right conferred upon the said person, become void and of no effect:

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

(2) Notwithstanding anything contained in the Indian Succession Act, 1925 (39 of 1925), or the Bombay Regulation VIII of 1827 any person, who becomes entitled as aforesaid may be granted a certificate under that Act, or that Regulation, as the case may be, entitling him to receive payment of such sum or part, and such certificate shall not be deemed to be invalidated or superseded by any grant to any other person of probate or letters of administration to the estate of the deceased.

(3) The provisions of this section as amended by sub-section (1) of section 2 of the Provident Funds (Amendment) Act 1946(11 of 1946) also shall apply to all such nominations made before the date of Act commencement of that Act:

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

6. Power to make deductions.—When the sum standing to the credit of any subscriber or depositor in any Government or Railway Provident Fund which is a Contributory Provident Fund becomes payable, there may, if the authority specified in this behalf in the rules of the Fund so directs, be deducted therefrom and paid to Government or the Railway Administration, as the case may be :—

(a) any amount due under a liability incurred by the subscriber or depositor to Government or the Railway administration, but not exceeding in any case the total amount of any contributions credited to the account of the subscriber or depositor and of any interest or increment which has accrued on such contributions; or

(b) where the subscriber or depositor has been dismissed from his employment for any reasons specified in this behalf in the rules of the Fund, or where he has resigned such employment within five years of the commencement thereof, the whole or any part of the amount of any such contributions, interest and increment.

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

8. Power to apply the Act to other Provident Fund:—(1) The appropriate Government may, by notification in the local official gazette, direct that the provisions of this Act except section 6A shall apply to any Provident Fund established for the benefit of its employees by any local authority within the meaning of the Local Authorities Loans Act, 1914,(9 of 1914) and, on the making of such declaration, this Act shall apply accordingly, as if such Provident Fund were a Government Provident Fund and such local authority were the Government.

(2) The appropriate Government may, by notification in the official gazette direct that the provisions of this Act except section 6A shall apply to any Provident Fund established for the benefit of the employees of any of the institutions specified in the Schedule, or of any group of such institutions, and on the making of such declaration, this Act shall apply accordingly as if such Provident Fund were a Government Provident Fund and the authority having custody of the Fund were the Government:

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

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

(4) In this section "the appropriate Government" means:—

(a) in relation to a cantonment authority, a port authority for a major port, and institution which, or the objects of which, appear to the Central Government, to

fall within list I, in the Seventh Schedule to the Constitution the Central Government, and

(b) in other cases the State Government.

Explanation.—"The State Government" in relation to an institution registered under the Societies Registration Act, 1860 (21 of 1860), means the State Government of the State in which the Society is registered.

9. Savings, as to estates of soldiers.—Nothing in section 4 or section 5 shall apply to money belonging to any estate for the purpose of administration of which the Regimental Debts Act, 1893 (56 and 57 vict. 5) applies.

10. Repealed by the Repealing Act, 1927 (12 of 1927).

THE SCHEDULE

List of Institutions

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

The Pasteur Institute of India, Kasauli.

A Court of Wards.

The Indian Central Cotton Committee.

The National Association for supplying female medical aid to the women of India

A College affiliated to a University established by Statute.

The Indian Red Cross Society.

The Lady Minto Indian Nursing Association.

The Indian Lac Cess Committee.

The State Bank of India.

The Institution created for the Control of Emigrant Labour under Districts Emigrant Grant Labour Act, 1932.

The Bombay Board of Film Censors.

The Central Board of Irrigation.

The Reserve Bank of India. '

The Medical Council of India.

The Indian Coffee Cess Committee.

The Punjab State Electricity Board.

The Punjab University.

The Punjab Agricultural University.

APPENDIX 5

Omitted.

APPENDIX VIMemorandum explanatory of Government Provident Fund Rules
vis-a-vis the law on the subject

PREFACE

The object of this Memorandum is to lay down for the assistance of officers called upon to administer the Provident Fund Rules, certain practical principles which may be safely followed in their administration. The Memorandum is not exhaustive and exceptional cases may arise which are not covered by these instructions, but it is hoped that it will be found useful in dealing with the generality of cases arising under the various Provident Fund Rules.

2. The Memorandum does not cover the Railway Provident Fund Rules and therefore, its application to cases arising in connection with the administration of those rules is limited to such provisions of the Railway Provident Fund Rules as are similar to those on the civil side.

3. It is hoped that the Memorandum will be useful also to subscribers and that it will assist them to arrange for the disposition of their policies in a manner which will enable their families to realise provident fund deposits with the minimum of inconvenience and expense.

4. This memorandum is intended for official use only:—

- (1) It may be observed at the outset that various Provident Fund Rules have been framed under section 96-B of the Government of India Act, 1919, and that they have been kept alive under Article 118(a) of the Constitution of India, so far as they are consistent with the Constitution and are to be deemed to be rules made under the appropriate provisions thereof.
- (2) The rules come into contact with the law as regards: —
 - (i) the protection of deposits,
 - (ii) the power of disposition of deposits,
 - (iii) the repayment of deposits on the death of the subscriber or depositor, and
 - (iv) life insurance policies and their assignment and reassignment. The Provident Fund Act itself and the statutory rules framed under the Act, legislate for (1), (2) and (3) and the Indian Contract Act, the Transfer of Property Act, the Married Women's Property Act and the Insurance Act, 1938, govern the assignment and reassignment of Insurance policies.

MEMORANDUM EXPLANATORY OF GOVERNMENT
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(3) Effect of sections 3(1) and 3(2).—The Protection of deposits.—The Provident Fund Act protects deposits both during the lifetime and after the death of the depositor. Section 3(1) gives complete protection during the lifetime of the subscriber against creditors and also against Government, save to the extent contemplated in section 6 in the case of Contributory Provident Fund. Section 3(2) deals with the protection of deposits after death and ensures that any sums standing to the credit of any subscriber to any provident fund at the time of his death and payable under the rules of the Fund to any dependent shall, subject to any deduction authorised by section 6 (if the fund is a Contributory Provident Fund), vest absolutely in the dependent free of any charge. The protection does not extend to a person who becomes entitled to the provident fund money but is not a dependent, or to any debt or liability incurred on the dependent after the death of the subscriber.

(4) Power of disposition.—A subscriber after retirement from service is at perfect liberty to withdraw his deposits in a provident fund and deal with them as he pleases. While in service, however, he is entitled to and, as a matter of practice, required to make arrangements to dispose of his deposits by nominating some member or members of his „family“ to receive the money after his death (the word “family” has been defined in the rules). A subscriber who has no family can nominate anyone he pleases but such a nomination will become void when he acquires a family. The legal position, briefly stated, is that a nomination made in accordance with the rules of the fund confers on the nominee an absolute right notwithstanding that the personal law of the subscriber might prescribe a different destination for the deceased subscriber's estate.

The legal effect of a nomination is stated in section 5 of the Provident Fund Act. That section requires careful reading. Section 5(1) by itself does not provide for any nomination to be made and does not by itself create any right in the favour of the nominee. It merely gives protection and force to a nomination made in accordance with the rules of the provident fund. If, therefore, a rule exists in any provident fund rules (as in rule 26 of the State Railway Provident Fund Rules), rendering nominations invalid by marriage or remarriage, nominations even if valid when made, will become ineffective if a subscriber marries or remarries and will not be nominated to which the protection of section 5(1) of the Act will extend.

A nomination made under section 5(1) of the Act must be a valid nomination in accordance with the rules in force at the time such nomination is made. There is always a risk that such nomination may lose its effect in the light of subsequent amendments or alterations of the rules. Rule 13.7(7) of the Punjab General Provident Fund Rules only gives protection to nominations made before the rules came into force. In order that there may be no doubt as to the validity of any nomination it is in

the interest of subscribers to see that nominations are in accordance with the rules as they may stand amended or altered from time to time.

Section 5(2) merely extends the scope of Succession Certificate Act of 1889 and Bombay Regulation VIII of 1827 and enables nominees mentioned in section 5(1) to claim succession certificates under these enactments (payment of such claims has also been provided for in section 4(c) (1) of the Act).

A subscriber or depositor is permitted in his lifetime to draw on his deposits or subscriptions for payment of premia on a life insurance policy which is thus financed out of the General Provident Fund. The subject of life insurance policies is, however, sufficiently important to merit separate treatment in another section.

(5) Repayment.—Sections 3(2) and 4 of the Provident Fund Act regulate repayment of provident fund deposits but the latter section should be read in conjunction with the relevant provident fund rules governing the manner of distribution of deposits. Any sum payable under these rules to a dependent of a deceased subscriber, as defined in section 2(c) of the Act and is payable to such dependent or, if such person is a minor or a lunatic, to the person authorised by law to receive it on his behalf. The person undoubtedly authorised by law to receive, on behalf of minor, the sum payable, is a guardian appointed by a Court.

(6) Under most of the Provident Fund Rules (except the Indian Civil Service and the State Railways Provident Fund Rules) the provident fund money must be paid in equal shares to the members of the family if there is no nomination or if the nomination is in favour of a person who is not a member of the family. If there is no family, and the subscriber has nominated a person, who, though not a member of the family as defined in the relevant Provident Fund Rules, is a dependent as defined in section 2(c) of the Act, payment is regulated under section 4(1)(a) *ibid*. If, however, the nomination is in favour of an outsider, i.e., who is not a dependent of the subscriber, payment is regulated under section 4(1)(b), if the total amount does not exceed Rs.500 and under section 4(1)(c)(i) if the amount exceeds Rs.5,000.

The following examples illustrate how repayment is made under the Punjab General Provident Fund Rules: –

Example 1.—There is a family and there is a nomination in favour of one member of the family. The money vests in the nominee and payment must be made to the nominee. (See sections 3(2) and 4(1)(a) and the relevant Provident Fund Rules).

Example 2.—There is a family, but there is no nomination in favour of any member of the family or the nomination is not valid under the rules. Payment must be made to all members of the family in equal shares. (See section 4(1)(a) and the relevant Provident Fund Rules.)

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Example 3. –(i) There is no family and there is a nomination in favour of a person who is a dependant as defined in section 2(c) of the Act. The money vests in the nominee and payment must be made to the nominee.(See sections 3(2) and 4(1)(a) of the Act).

(ii) There is no family and there is a nomination in favour of a person who is also not a dependant. Payment will be made to the nominee if the amount does not exceed Rs. 5,000 (See section 4(1)(b) and the relevant Provident (Fund Rules) but if the amount exceeds Rs. 5,000, payment will be made to such nominee only on production of a succession certificate, probate, or letters of administration. (See section 4(1)(c)(i).)

Example 4.–Where there is no family and no nomination in favour of any person, payment will be made–

- (a) if the amount does not exceed Rs. 5,000 to the person appearing to the Accounts Officer to be entitled to receive it. (See section 4(1)(b).)
- (b) if the amount exceeds Rs. 5,000 to the person producing letters of administration, probate or succession certificate.

An assignment of deposits by the subscriber made before the 1st April, 1926, will be recognised to the extent contemplated in section 3(2) of the Act even if there is a family, but this concession gives no relief to the assignee if the subscriber leaves a widow or a child.

(7) to (13) Omitted.

APPENDIX-VII

[Referred to in rule 15.1(b)]

Punjab Government Group Insurance Scheme, 1982.

1. Date of Effect:—The Punjab Government Employees Group Insurance Scheme, 1982 (hereinafter referred to as the Group Insurance Scheme) was notified on the 15th August, 1982 and has been brought into force with effect from the forenoon of the 2nd October, 1982.

2. Objective:—The Group Insurance Scheme is intended to provide for the Punjab Government employees at a low cost and on a wholly contributory and self-financing basis, the twin benefits of an insurance cover to help their families in the event of death in service and a lump sum payment to augment their resources on retirement.

3. Application:—Save as provided in Rule 15.2, the Group Insurance Scheme will apply to the members of Service that is to all the Punjab Government employees excluding persons on deputation from other State Governments, Public Sector Undertakings or Autonomous Organisations, Casual Labourers, part-time and *ad hoc* employees, but will not apply to persons recruited under the Punjab Government after attaining the age of fifty years.

4. Membership:—(1) The Group Insurance Scheme will be compulsory for all those employees who enter Punjab Government Service after the Group Insurance Scheme is notified i.e. all those employees entering Punjab Government Service after the 15th August, 1982 will be compulsorily covered under the Group Insurance Scheme from the date it comes into force.

(2) Those employees who are already in Punjab Government service on the date of the commencement of the Group Insurance Scheme would have an option to opt out of the Group Insurance Scheme. This option was to be exercised by them in Form G. I. No. 3 by the 30th September, 1982. Those employees who had not opted out of the Group Insurance Scheme by that day were deemed to become members of the Group Insurance Scheme from the date the Group Insurance Scheme came into force. The option, once exercised (or not exercised) was to be treated as final.

(3) After the Group Insurance Scheme has come into force, a person who has become a member of the Service in a month other than October shall be enrolled as member of the Scheme on the next anniversary of the Group Insurance Scheme:

Provided that a person, who becomes a member of the Service after the 1st January, 1990, on any day from 2nd January to 31st December of a year, shall be enrolled as a member of the Scheme with effect from the 1st January of the year succeeding the year in which he becomes a member of the Service.

(4) Every member of the Service enrolled as a member of the Group Insurance Scheme shall be informed by his appointing authority the date of his enrolment and

[Appendix VII] PUNJAB GOVERNMENT GROUP INSURANCE SCHEME, 1982

the subscription to be deducted from his salary in Form G. I. No.1 under intimation to Government of Punjab, Department of Finance.

5. Subscription for the members of the Scheme.—(1) The Subscription for the Group Insurance Scheme will be in units of rupees 10 per month. A Group „D“ employee will subscribe for one unit, a Group „C“ employee for two units, a Group „B“ employee for four units and a Group „A“ employee for eight units. Thus the rate of subscription for a member of the Group Insurance Scheme shall be rupees 10, rupees 20, rupees 40 and rupees 80 per month for Group „D“, „C“, „B“ and „A“ employees respectively:

Provided that the subscription for the Scheme shall be in the units of Rs. 15 per month with effect from the 1st January, 1990. Thus the rate of subscription for members of Group Insurance Scheme shall be Rs.15, Rs. 30, Rs. 60 and Rs.120 per month for Group „D“, „C“, „B“, and „A“ employees respectively, from 1st January, 1990.

(2) In the event of promotion on regular basis of an employee from one Group to another, his subscription shall be raised from the next anniversary of the Group Insurance Scheme to the level appropriate to the Group to which he is promoted under intimation to him in Form G. I. No. 2 until the date of next anniversary of the Group Insurance Scheme he shall continue to be covered for insurance for the same amount for which he was eligible before such promotion.

(3) In the event of reversion of an employee from a higher Group to a lower Group, there shall be no reduction in the rate of his subscription and he shall continue to be covered for insurance for the same amount for which he was eligible immediately before such reversion.

6. Premium and insurance cover for the Punjab Government employees other than the members of the Scheme.—The Punjab Government employees, entering Service after the 1st January, 1990, on any day from 2nd January to 31st December of a year, will be given benefit of appropriate insurance cover from the date of joining Government service to the date of their becoming members of the Scheme on payment of a subscription of rupees 5 per month as a premium for every rupees 15,000 of the Insurance Cover, they shall pay subscription at the revised rates effective from 1st January, 1990.

7. Insurance Fund and Insurance cover for the member of the Scheme.—(1) In order to provide an insurance cover to each members of the Scheme, a portion of the subscription shall be credited to an Insurance Fund to be held in the Public Fund of the Punjab Government. The amount of insurance cover shall be rupees 10,000 for each unit of subscription, provided that in the case of a Government employee who has opted for the Scheme with the revised rates of subscription

effective from 1st January, 1990, or who is enrolled as a member of the Scheme, on or after the 1st January, 1990, the amount of insurance cover shall be Rs.15, 000 for each unit of subscription. It will be paid to the nominee(s) or heir(s), as the case may be, of a member of the Scheme, who unfortunately dies, due to any cause while in Government Service, before attaining the age of superannuation.

(2) The positive or negative balance under the Insurance Fund shall be credited or debited as the case may be, with the amount of interest calculated at the prevailing rate of interest on the Post Office Saving Bank Deposits which at present, is 5.5 per cent per annum.

8. Savings Fund.— (1) The balance of the subscription shall be credited to the Savings Fund. The amount in the Savings Fund shall be held by the Punjab Government in Public Fund. The total accumulation of Savings Fund together with interest thereon shall be payable to him on his ceasing to be a member of the Group Insurance Scheme by retirement or otherwise or to his nominee or nominees, as the case may be, in the event of his death while in Service.

(2) The benefits admissible from the Savings Fund shall be determined by the Punjab Government from time to time. A Table showing the amount to be credited to the accounts of members of the scheme on account of Savings Fund along with the benefit of interest, shall be issued by the Government on yearly basis.

(3) In the case of the death of a member of the Scheme, the payment of the amount of Insurance payable to the nominee or nominees, as the case may be, will be in addition to the payment from the Savings Fund.

(4) The balance under the Savings Fund shall be credited with the amount of interest calculated at such rate of interest as is notified by Department of Finance for the purpose from time to time.

9. Recovery of subscription.— (1) The subscription of a member of the Scheme for a month shall fall due at the commencement of the normal working hours on the first of that month.

(2) The subscription as a premium for the insurance cover shall initially fall due from the date of appointment to the service and subsequently from the commencement of normal working hours on the 1st of every month.

(3) The subscription for a month shall be recovered by deduction from the salary of a member of the scheme for that month irrespective of the date of actual payment of salary for that month.

(4) The subscription shall be recovered every month including the month in which the member of the Scheme ceases to be a member of the Scheme or remains on leave other than extraordinary leave or under suspension.

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(5) No interest shall be charged on arrears of subscription if the non-recovery is due to delayed payments of salary.

(6) If a member of the Scheme is on extraordinary leave and there is no payment of his salary for any period, his subscription for the month for which no payments of salary is made to him shall be recovered with interest admissible under the Insurance Scheme on the accretions to the Savings Fund in not more than three instalments commencing from his salary for the months following the month, in which he resumes duty on the expiry of leave. If a member of the Scheme dies while on extraordinary leave, the subscriptions due from him shall be recovered with interest admissible under the Scheme on the accretions to the Savings Fund from the payments admissible to his family under the Group Insurance Scheme.

(7) If a member of the Scheme proceeds on deputation or on foreign service in or out of India, the borrowing authority or foreign employer, as the case may be, shall be requested to effect the recovery of the subscription from his salary and remit the same to the Punjab Government in the parent Department of the member of the Scheme for credit to the relevant head of account. The necessary clause to this effect shall be included in the terms of deputation or foreign service. The recovery of this amount shall be watched in the same manner as applicable to leave salary and pension contribution if the borrowing authority or foreign employer fails to recover the subscription and remit to the Punjab Government in the parent department of the member of the Scheme, it shall be the responsibility of the member of the Scheme to pay the subscription regularly. If at any time the recovery of subscription falls in arrears, the same shall be recovered with interest at the rate admissible under the Group Insurance Scheme on the accretions to the Savings Fund in not more than three instalments.

10. Financing of subscription from General Provident Fund.— (1) It shall not ordinarily be permissible to finance the Group Insurance Scheme from General Provident Fund. However, if at any stage the financial position of the member of the Scheme does not permit him to subscribe to the Group Insurance Scheme and to the General Provident Fund, at the same time, he may be permitted to make, as a separate transaction, a non-refundable withdrawal of his General Provident Fund of an amount equivalent to one year's subscriptions, paid or payable to the Group Insurance Scheme.

(2) The Subscription to the Group Insurance Scheme will form part of deductions allowed in respect of life insurance premia subscriptions to Provident Fund etc. in computing the total income of the member of the Scheme for the purpose of income tax except to the extent of the amount finally withdrawn from the General Provident Fund account as provided in sub-para (1).

11. Payment from Insurance Fund or Savings Fund.— (1) When a member of the Service ceases to be a member of the Group Insurance Scheme and his service documents show that he has been a member of the Scheme, the Head of Office shall issue a sanction, in Form G. I. No. 19, for the payment of the member's accumulation in his Savings Funds admissible to him under para 8 after obtaining an application in Form G.I. No.4.

(2) If a member of the Scheme dies while in service before attaining the age of superannuation and his service documents show that he was a member of the Scheme, the Head of Office shall address the nominee(s) of the Government employee concerned in Form G.I. No. 5 to submit an application in Form G. I. No. 6 and on receipt of such application, shall issue two separate sanctions—one in Form G. I. No. 20(i), for the payment of accumulation in the Savings Fund and the other in Form G. I. No. 20(ii), for the payment of Insurance Fund. If a member of the Scheme dies during a month before the recovery of the subscription for that month from him, his dues shall be paid after deducting the subscription.

(3) The amount payable to the nominee(s) or heir(s) as the case may be of a member of the Scheme who has the benefit of an insurance cover only shall be the amount of insurance appropriate to his Group.

(4) The amount payable to the nominee(s)/heir(s) of a member of the Scheme who dies while in service, shall be –

- (a) The amount of insurance to which he was entitled at the time of his death, plus—
- (b) The amount due to him out of the Savings Fund for the entire period of his membership in the lowest Group, and
- (c) The amount or amounts due to him for additional units by which his subscription was raised on each occasion due to appointment or promotion to higher group for the period from which the rate of subscription was raised to the date of his death.

Illustration:— (1) For example, if a Group 'D' employee, who is a member of the Scheme acquires a membership in Group 'C' and Group 'B' after five years and fifteen years of service, respectively and dies while in service after thirty years of total membership in all these Groups, his nominee or nominees, as the case may be, shall be paid the sum of the following amounts:—

- (i) the amount of insurance of rupees 40, 000 due on monthly subscription of rupees 40 being a Group 'B' member of the Group Insurance Scheme on the date of his death;

[Appendix VII] PUNJAB GOVERNMENT GROUP INSURANCE SCHEME, 1982

- (ii) the amount due from Savings Fund on a monthly subscription of rupees ten or thirty years;
- (iii) the amount due from Savings Fund on a monthly subscription of rupees 10 (rupees 20–rupees 10) for twenty-five years; and
- (iv) the amount due from Savings Fund on monthly subscription of rupees 20 (rupees 40–rupees 20) for fifteen years.

(5) The amount payable to the member of the Scheme who ceases to be in employment with the Punjab Government on account of resignation, retirement, etc. shall be –

- (a) the amount due to him out of the Savings Fund for the entire period of his membership in lowest group; and
- (b) the amount or amounts due to him for the additional units by which his subscription was raised on each occasion due to appointment or promotion to higher Group for the period from which the rate of subscription was so raised to the date of cessation of his membership.

Illustration (2).—For example, if a Group „D“ employee who is a member of the scheme acquires a membership in Group „C“ and Group „B“ after ten and twenty years of service respectively and retires on superannuation after thirty years of total membership in all these Groups he shall be paid the sum of the following amounts :—

- (a) the amounts due to him from the Savings Fund on a monthly subscription of rupees ten for thirty years.
- (b) the amount due to him from the Savings Fund on a monthly subscription of rupees ten (rupees 20–rupees 10) for twenty years; and
- (c) the amount due to him from the Savings Fund on a monthly subscription of rupees 20 (rupees 40–rupees 20) for ten years.

12. Withdrawal from the Insurance Fund or the Savings Fund.—(1) It shall not be permissible for any member or other beneficiary of the Group Insurance Scheme to withdraw any amount out of the Insurance Fund to which the member has been subscribing. The amount due from the Insurance Fund on the death of member of the scheme while in service shall be worked out in accordance with para 11 and paid to his nominee(s) in accordance with the accounting procedure as given in Appendix VIII as revised from time to time.

(2) It shall also not be permissible for any member of the Scheme to withdraw any amount of the Savings Fund to which he has been subscribing. The amount due to him from this fund on his cessation of employment on account of resignation, retirement etc. shall be worked out in accordance with para 11(1) and paid to him or

his nominee(s) in accordance with the accounting procedure as given in Appendix VIII, as revised from time to time.

(3) In the event of an amount erroneously deducted from the salary of an employee, who is not a member of the Scheme or who is not eligible to become such a member, shall be refunded to him by the concerned Drawing and Disbursing Officer.

13. Loans or advances from or against accumulations in the Insurance Fund or Savings Fund.— No loans or advances shall be paid to any member of the Scheme or other beneficiary of the Group Insurance Scheme from or against his accumulations in the Insurance Fund or Savings Fund to which he has been subscribing.

14. Utilisation of accumulation in the Insurance Fund and Savings Fund.— The accumulation in the Insurance Fund and the Savings Fund shall be at the disposal of the Punjab Government.

15. Mode of notification of the Group Insurance Scheme for inviting options.—The Group Insurance Scheme shall be notified to all the Government employees by the Head of Office and a certificate to that effect duly signed by the concerned Government employee and countersigned by the Head of Office shall be placed on the service book or the service documents of the concerned Government employee and a copy of the Group Insurance Scheme so notified may also be displayed on the notice board installed at a prominent place at the premises of the Office where the Government employees are working, for their information.

16. Action on notification of the Group Insurance Scheme.—By the 10th of every month, following the month in which the Group Insurance Scheme is notified, the Head of Office shall supply to the Drawing and Disbursing Officer names, Groups, dates of birth and dates of appointments of persons who may have been appointed to any service or post under the Punjab Government during the preceding month and who would be eligible to become member of the Scheme in terms of para 3.

17.(1) Every member of the Scheme shall be informed in Form G.I.No.1, the date of his enrolment, the amount of subscription to be deducted and the benefits to which he would be eligible. On his regular promotion from one Group to another, he will be similarly informed in Form G. I. No. 2.

(2) The option exercised by the employees who are already in Punjab Government Service on the date the Group Insurance Scheme is notified shall be in Form G.I. No. 3 and will be pasted in the service book of the employee concerned.

18. Register of members of the Scheme.—The Head of Office shall ensure that Group-wise register of the members of the Scheme is maintained in Form G. I. No. 9

[Appendix VII] PUNJAB GOVERNMENT GROUP INSURANCE SCHEME, 1982

and kept up to date. This register shall be sent to the Drawing and Disbursing Officer concerned once a year to verify whether appropriate subscriptions are being recovered from the members of the Scheme and to record a certificate to this effect.

19. Nomination.—(1) The Head of Office shall obtain from every member of the Scheme a nomination conferring on one or more persons, right to receive the amount that may become payable under the Group Insurance Scheme in the event of his death before attaining the age of superannuation. In the case of employees who are already in Punjab Government service on the date, the Group Insurance Scheme is notified and who had not opted out of the Group Insurance Scheme, such nomination shall be obtained simultaneously with the option obtained from others and in the case of employees who join Punjab Government service after the date on which the Group Insurance Scheme is notified, such nomination shall be obtained alongwith the joining report.

(2) If a member of the Scheme happens to be a minor, he will be required to make nomination on his attaining the age of majority.

(3) If a member of the Scheme has a family at the time of his making nomination, he shall make such nomination(s) only in favour of a member or members of his family.

(4) If a member of the Scheme nominates more than one person under sub-para (1), he shall specify in the nomination the amount of share payable to each of the nominees in such a manner as to cover the whole of amount payable under the Group Insurance Scheme failing which the amount payable under the Group Insurance Scheme shall be equally distributed among the nominees.

(5) The nomination shall be made in Form G.I.No.7 or G.I.No.8, as is appropriate in the circumstances.

(6) A member of the Scheme may at any time cancel a nomination by sending a notice to the Head of Office along with a fresh nomination made in accordance with the provisions of this para.

(7) The nomination received from a member of the „Scheme“ shall be countersigned by the Head of Office and pasted on his service book or service documents. The Head of Office shall also make an entry in the service book or service documents that the nomination has been duly received.

(8) Every nomination made and every notice of cancellation given by the member of the Scheme shall, to the extent that it is valid, take effect on the date on which it is received by the Head of Office who shall acknowledge the receipts of every such communication.

20. Accounting.—The transactions relating to the Group Insurance Scheme shall be regulated in accordance with the procedure laid down in Appendix VIII and the instructions issued by the Punjab Government from time to time.

21. Interpretation and clarification.—In the implementation of the Group Insurance Scheme, if any doubt arises in regard to the interpretation of any of the provisions of the Group Insurance Scheme or any matter connected therewith, the same shall be referred to the Government in the Department of Finance for decision whose decision shall be final.

22. Review of the Group Insurance Scheme.—The Government may review the working of the Group Insurance Scheme after every three years to ensure that the Group Insurance Scheme remains self-financing and self-supporting.

Appendix VIII

(Referred to in paras 12 and 20 of Appendix VII)

Accounting Procedure

(I) Accounting procedure shall be regulated by Punjab Government (para 20 of Appendix VII).

(II) Register of members of the Scheme.—

- (i) (a) The register of the members of the Scheme shall be maintained and kept up-to-date by Head of Office in Form G. I. No. 9.
- (b) The Head of Office shall also maintain the list of persons who have opted out of the Group Insurance Scheme.
- (ii) The register shall be sent to the Drawing and Disbursing Officer once a year to verify whether appropriate subscriptions are being received from the member of the Scheme (para 18 of Appendix VII) and the Drawing and Disbursing Officer will record a certificate to that effect in the register.

(III) (a) Recovery of subscription.—Each Drawing and Disbursing Officer will effect recovery of the specified subscription from each employee, who is a member of the Scheme, by deducting in the salary bills every month. He will prepare schedule of recoveries to be appended to the salary bills, separately for the members of the scheme who have subscribed to the Saving Fund and for those Punjab Government employees who have not yet been enrolled as members of the scheme and in order to get insurance cover, have subscribed to the Insurance Fund only in Form G. I. No. 10.

(b) The Accountant General, Punjab, will not maintain individual-wise accounts of the subscribers under the Group Insurance Scheme. The schedule of recoveries (in Form G. I. No. 10) shall be removed at the level of Treasury Officer, while furnishing the monthly accounts to the Accountant General, Punjab.

(IV) Deductions relating to the period during which a member of the scheme remains on extraordinary leave shall be recovered with interest as on Savings Fund, in not more than three instalments and a note to this effect shall be recorded in the Salary bills of the relevant months under the initials of Drawing and Disbursing Officer.

(V) Ledger Accounts.—(a) Each Drawing and Disbursing Officer shall maintain a separate account (in ledger in Form G. I. No. 11) of the subscription made by each member of the Scheme to the Savings Fund/and Insurance Fund and Insurance Fund for the subscriptions from the persons who have become members of the scheme, but have not been enrolled as members of the scheme and shall also work out and give credit of the interest due thereon according to the rate specified by the Punjab Government from time to time.

(b) For proper maintenance of accounts and quick location and operation thereof, account of each member of the Scheme shall be given number in the following manner: —

Serial number of the register of the member of the Scheme, name of the Office/Group of Insurance/year of enrolment:—

Example.—1, 2, 3,.....(as the case may be/DEO, Nabha/GIS/1982 (the Year of enrolment).

Note.—The operation of the account shall be made with reference to the name and other particulars of member of the scheme and it shall not be dependent upon the Account number which would merely be given for the aforementioned facility.

(c) A copy of the annual statement of the Group Insurance Scheme Account of the subscriber shall be supplied, in the prescribed Form G. I. No. 12 to each subscriber by the 31st March each year.

(VI) Broad Sheet.—In addition to the ledger in Form G. I. No. 11, a broad sheet in Form G. I. No. 13 shall also be maintained by the Drawing and Disbursing Officer.

Note.—It will be ensured that each month's total of subscriptions/payments as per ledger in Form G. I. No. 13 is equal to the total of credit/debits to individual accounts in the ledger in Form G. I. No. 11 for the relevant month.

(VII) Attestation of entries.—Entries in the ledger and the broad sheet will be attested by the Drawing and Disbursing Officer at the time of the signing the monthly salary bills.

(VIII) Head of Accounts.—The total amount of recoveries made in a salary bill by a Drawing and Disbursing Officer on account of subscriptions to the Insurance Fund and Savings Fund shall be credited to the Head of account 8011—Insurance and Pension Fund—Minor Head—107—Punjab State Government

Employees' Group Insurance Scheme,

Sub-Heads – 01 Insurance Fund
 02 Savings Fund

respectively in the treasury accounts.

(IX) Preparation of Insurance Claim.—In the month of January each year every Drawing and Disbursing Officer will prepare claim, on a contingent bill Form for drawal of an appropriate amount from the Savings Fund for credit to the Insurance Fund in respect of the employees, who have been members of the Scheme during the preceding year. The bill shall be classified under head 8011—Insurance and Pension Fund—Minor Head—107—Punjab State Government Employees' Group Insurance Scheme, Sub-Head—02—Savings Fund.

The yearly premium creditable to the Insurance Fund as fixed by the Punjab Government,—vide para 8(2) of Appendix VII, with effect from 1st October, 1988 is 30 per cent of the total amount of subscription of a member of the Scheme during a year. The bill will be accompanied by a Treasury Challan classified under Head:—

8011—Insurance and Pension Funds—Minor Head—107 Punjab State Government Employees' Group Insurance Scheme, Sub-Head—01 Insurance Fund.

The bill shall be endorsed as "Received payment by transfer credit to the head, "8011—Insurance and Pension Funds—Minor Head—107 Punjab State Government Employees' Group Insurance Scheme, Sub-Head—01 Insurance Fund.

The amount yearly credited to the Insurance fund will be recorded in a service-wise ledger maintained in Form G. I. No. 14 by each Drawing and Disbursing Officer.

Note.—The expression 'Preceding Year' in these Paragraphs shall mean the scheme year commencing from the 1st January and ending with the 31st December immediately preceding the year during which preparation of the insurance claim is undertaken.

(X) Recovery of Subscriptions in cases of deputation or Foreign Service.—In case of an employee, who is a member of the Scheme, and who is proceeding on deputation or on foreign service, the borrowing authority or foreign employer shall effect the recovery of the subscription from the salary of that employee and remit the amount by the Treasury Challan under the relevant Head of Account. The Treasury Challan will be sent by the borrowing authority or foreign employer to the Head of Office concerned before the 10th day of the month succeeding that to which the recovery pertains. On receipt of the Treasury Challan, the necessary entries shall be got made by the Head of Office in respective Saving Fund Accounts. The amount so received, shall be reconciled by the Head of Office with the concerned Treasury: Provided that in the case of the members of the Scheme, who are on deputation or on foreign service outside the State of Punjab, the borrowing authority or foreign

employer shall effect the recovery of the subscription from the salary of that employee and remit the amount by the bank draft to the Head of Office concerned. The Bank draft will be sent by the borrowing authority or foreign employer to the Head of Office concerned before the 10th day of the month succeeding that to which the recovery pertains. On receipt of the bank draft, the necessary entries shall be got made by the Head of Office in the respective Saving Fund Accounts. The amount received through bank draft shall be deposited in the Treasury through a Treasury Challan under the relevant Head of account.

(XI) Scrutiny of accounts.—The head of office shall have his accounts in the Savings Fund of a member of the scheme completely scrutinised in order to ensure that subscriptions for all the months, from the date of his enrolment as member to the scheme to the date of his retirement from service or death while in service, have been recovered.

(XII) Procedure for payment to beneficiaries.— (1) When a member of the service ceases to be a member of the scheme and his service documents show that he has been a member of the Scheme, the Head of Office shall issue a sanction for the payment of the accumulation in his Saving Fund which are admissible to him under para 8 of Appendix VII after obtaining an application in Form G. I. No. 4.

(2) If a member of the scheme dies while in service before attaining the age of superannuation and his service documents show that he was a member of the Scheme, the Head of Office shall address the nominee(s) or heir(s), as the case may be, of such member of the scheme in Form G. I. No. 5 to submit an application, in Form G. I. No. 6 and on receipt of such application, shall issue a sanction for the payment of the amount of insurance and the accumulation in the Saving Fund to him/them. If a member of the Scheme dies during a month before the recovery of subscription for that month from him, his dues shall be paid after deducting the subscription.

(3) (a) The amount payable to the nominee(s) or heir(s) as the case may be of a member of the Scheme, who has the benefit of an Insurance cover only shall be the amount of Insurance.

(b) The amount or amounts due to him for the additional units by which his subscription was raised on each occasion due to appointment or promotion to higher group for the period from which the rate of subscription was so raised to the date of cessation of his membership.

Illustration:— For example, if A group employee who is member of the Scheme acquires a membership in Group C and Group B after ten and twenty years of service respectively and retires on superannuation after thirty years of total membership in all these groups he shall be paid the sums of the following amounts:—

(a) the amount due to him from Savings Fund on a monthly subscription of

rupees ten for thirty years;

(b) the amount due to him from Savings Fund on a monthly subscription of rupees ten (rupees 20 – rupees 10) for twenty years; and

(c) the amount due to him from Savings Fund on a monthly subscription of rupees 20 (rupees 40 – rupees 20) for ten years.

(3) Sanction Bills.—Bill shall be prepared for the amount sanctioned out of the Insurance Fund and/or Savings Fund. Separate bills shall be prepared for drawals from the Insurance Fund and Saving Fund. Bill shall be prepared in a sample receipt bill form G. I. No. 15 for this purpose.

(4) Accounting of the payments.—(a) The amount of insurance paid shall be classified under the Head of Accounts “8011—Insurance and Pension Funds—Minor Head—107 Punjab State Government Employees' Group Insurance Scheme, Sub-Head—01 Insurance Fund, and that shall be paid from Savings Fund shall be classified under the Head of Account: –

8011—Insurance and Pension Funds—Minor Head—107—Punjab State Government Employees Group Insurance Scheme-Sub-Head—02 Savings Fund.

The payment made out of the Insurance Fund or Savings Fund shall be noted in the respective ledger also against the individual's account under the dated initials of the Head of Office.

(b) The payments made out of the Insurance/Savings Fund to an employee or his nominee shall be noted in his Service Book which will be attested by the Head Office.

(XIII) Reconciliation of Accounts.—The Drawing and Disbursing Officer will reconcile quarterly the total amount credited to or paid from the Saving Fund or Insurance Fund in respect of the establishment of his office with the figures booked in the office of the respective Treasury Officer and record a certificate to this effect on the broad sheet maintained in his office. The concerned Treasury Officer will supply the reconciled figures quarterly to the Department of Finance (in Internal Audit Organisation) in Form G. I. No. 16. The Internal Audit Organisation of the Department of Finance will reconcile the figures with the Accountant General, Punjab, annually.

(XIV) Accounts in the case to transfer of a member of the Scheme.— In the case of transfer of an employee who is member of the Scheme from one Department to another or from one Head of Office to another, his account, will be transferred along with the Last Pay Certificate to the new Head of Office with a statement showing opening balance standing to his credit in the Savings Fund and Insurance Fund at the beginning of the year and deductions during various months of the current

year. A copy of the subscriber's ledger account together with his nomination form in original will also be forwarded to the new Head of Office. Recoveries of subscription outstanding, if any on the date of transfer shall be clearly mentioned in the Last Pay Certificate so that necessary recovery of the outstanding subscriptions is made by the next Head of Office.

Sufficient copies of Form G. I. No. 21 should invariably be included in the service books of all the existing members and new members admitted to the Scheme. Every year in the month of January and at the time of transfer of the members of the Scheme, the Head of Office shall record a certificate as given below, in the Remarks Column (Col. No. 7) of the Form G. I. No. 21 over his dated signatures:

“Subscription at the rate of Rs. _____ appropriate to group _____ of the scheme recovered from the allowances for the period from January _____ to December.”

All other events in the nature of promotion, transfer on deputation/foreign service, absorption in Public Sector Undertakings/Autonomous Bodies, retirement etc., occurring during the service career of the member of the Scheme, shall, also be recorded in the appropriate Column (Col. No. 6) of Form G. I. No. 21 and duly attested by the appropriate authority over his dated signatures.

(XV) Supervision by Head of Office.—The Head of Office will obtain a monthly statement from all the Drawing and Disbursing Officers under him showing service-wise amount of subscriptions recovered from the members of the Scheme and also the payment out of the Savings Fund and Insurance Fund by the 10th of every month following the month to which the receipt and payment pertain.

(XVI) Sending of consolidated statement to the Head of Department.—(1) A consolidated statement of subscriptions recovered and payments made shall be sent by each Head of Office in respect of the members of the scheme working in his office to the Head of his Department so as to reach there by the 20th of that month.

(2) After the close of the year each Head of Office will send to Head of the Department a consolidated statement for the preceding year showing service-wise total amount of subscriptions to the Savings Fund and Insurance Fund received and payments made to those members of the Scheme who resigned or retired or otherwise ceased to be in the Punjab Government Service or died while in service.

(XVII) Supply of information to the Government of Punjab in the Department of Finance.—(1) The Head of Department will send the consolidated information in respect of all Head of Offices under him and for his Department to the Government in the Department of Finance for information so as to reach by the last date of the 1st month of the succeeding year.

(2) In addition to the aforesaid consolidated information each Head of Department shall send to the Department of Finance (one copy direct and one copy through his Administrative Secretary) the following statements after the interval indicated against each :-

(i) list of members enrolled under the Group Insurance Scheme in an alphabetical order, class wise, indicating therein the dates of their enrolment by the end of February, each year.

(ii) the annual statement by the end of April each year about the overall position of the receipt and payment in form G. I. No. 17 and form G. I. No.18 of the members employed in various offices under each Head of Office, and

(iii) the Department of Finance shall maintain in consolidated form the information received from all the Head of Offices, in a special register servicewise keeping separate folio for the categories for each Department.

(XVIII) Rules for the Accounting Procedure.—For the maintenance of accounts and all the credits, debits, receipts and payments in relation to the Punjab Government Employees' Group Insurance Scheme, 1982, the relevant rules and procedure laid down in the Punjab Financial Rules shall be duly observed.

FORMS

TABLE OF FORMS

Number of Form	Rule in which referred	Description
Pen. Series		
1	9.3, 9.6(1), 9.6(3) and 9.10(1)]	Form for Assessing Pension and Gratuity
1-A		Omitted.
1-B		Omitted.
1-C	6.16-B(6)	Form of nomination for death-cum-retirement gratuity when the officer has a family and wishes to nominate one member thereof.
1-D	6.16-B(6)	Form of nomination for death-cum-retirement gratuity when the officer has a family and wishes to nominate more than one member thereof.
1-E	6.16-B(6)	Form of nomination for death-cum-retirement gratuity when the officer has no family and wishes to nominate one person only.
1-F	6.16-B(6)	Form of nomination for death-cum-retirement gratuity when the officer has no family and wishes to nominate more than one persons.
1-G		Omitted.
2		Extraordinary Pension Application
2-A	8.38(3)	Form of application for family pension dependents of private individuals who are killed while assisting State Authorities.
3		Declaration to be made by the dependent of a deceased Government employee (other than widow and children) in support of his/her claim to an allowance.
4		Omitted.
5		Omitted.
6	8.36(2)	Form of application for injury pension or gratuity.
7	8.36(2)	Form of application for family pension
8	8.36(2)	Form to be used by Medical Boards when reporting on injuries
9		Omitted.
10	10.11	Pension Payment Order
11		Omitted.
12	11.2, 11.4, 11.6 etc.	Form of application for commutation of pension, Report of the Accounts Officer and Administrative sanction.
13	11.7	Report of the Accounts Officer and Administrative sanction
14	11.7 and 11.9	Report of the Medical Board or Committee.
14-A	11.12A	Form of Application for Commutation of Pension without Medical Examination

TABLE OF FORMS

Number of Form	Rule in which referred	Description	
15	9.4(1)(c) and 9.6(1)	Particulars to be obtained by the Head of Office from retiring Government employee eight months before the date of his retirement.	
15A	9.6(1)	Form of letter to the Accountant-General, Punjab, forwarding the pension papers of a Government employee.	
16	6.18-A(ii)	Letter to be sent by the Administrative Authority to the family of the deceased asking for necessary documents.	
16(a)	6.18-A(iv)	Form of Application (Family Pension Scheme, 1964).	
16(b)		Application for the grant of death-cum-retirement gratuity/residuary gratuity	
17	6.18-A(iii)	Form for sanctioning family pension.	
18	6.18-A(iv)	Intimation regarding death of pensioner, by T.O. to A.G	
19	7.26(1)	Form of application for permission to accept commercial employment within a period of two years after retirement.	
P.F. Series			
1	13.7(3)	Form of nomination when the subscriber has a family and wishes to nominate one member thereof.	
1-A	13.7(3)	Form of nomination when the subscriber has a family and wishes to nominate more than one member thereof.	
1=B	13.7(3)	Form of nomination when the subscriber has no family and wishes to nominate one person.	
1-C	13.7(3)	Form of nomination when the subscriber has no family and wishes to nominate more than one person	
2	Omitted.		
3 to 8	Omitted.		
G.I. Series			
Form No.	Para No.	Appendix No.	Description
1	4(4) and 17(1)	VII	Form of memorandum of enrolment under the GIS, 1982.
2	5(2) and 17(1)	VII	Form of memorandum of increase in subscription of a member on regular promotion from one Group to another.
3	4(2) and 17(2)	VII	Form of option to remain out of GIS, 1982.
4	11(1)	VII	Form of application for payment of accumulation under the G.I.S, 1982.
	XII(1)	VIII	
5	11(2)	VII	Form of letter to be addressed to the nominee(s) of the deceased member to obtain application for payment of amount due under the G.I.S, 1982.
	XII(2)	VIII	
6	11(2)	VII	Form of application for payment of amount due under the G.I.S. 1982.
	XII(2)	VIII	

TABLE OF FORMS

Form No.	Para in which referred	Appendix No.	Description
7	19(5)	VII	Form of nomination when the employee has no family and wishes to nominate one person or more than one person.
8	19(5)	VII	Form of nomination, when a Government employee has a family and wishes to nominate one member or more than one member thereof.
9	18	VII	Form of Register of Members.
	II(i)	VIII	
10	III(a)	VIII	Form of Schedule of Recoveries.
11	(V)(a) and (VI)	VIII	Form of Saving Fund/Insurance Fund Subscriptions Account.
12	5(c)	VIII	Form of Annual Statement of GIS Account.
13	(VI)	VIII	Form of Broadsheet showing subscriptions and payments
14	(IX)	VIII	Form of Insurance Fund Accounts.
15	(XII)	VIII	Form of Receipt Bill.
16	(XIII)	VIII	Statement of figures of accounts booked with the treasuries.
17	(XVII)(2)(ii)	VIII	Form of consolidated annual statement showing month-wise/group-wise total number of subscribers and total amount of subscriptions recovered.
18	(XVII)(2)(ii)	VIII	Form of consolidated annual statement showing month-wise/group-wise total number of members/payees and total amount of payments made during the year.
19	11(1)	VII	Form of sanction to make payment from Savings Fund when a member of the Service ceases to be a member of the G.I.S.
20(i)	11(2)	VII	Form of sanction to make payment from Savings Fund when a member of the G.I.S. dies while in service.
20(ii)	11(2)	VII	Form of sanction of payment from Insurance Fund when a member of the G.I.S. dies while in service.
21	(XIV)	VIII	Form to be pasted in the service book of a member of the Scheme to ensure timely recovery of subscription in case of his transfer or promotion etc.

 FORMS

FORM PEN.1

[Referred to in Rules 9.3, 9.6(1), 9.6(3) and 9.10(1)]

Form for Assessing Pension and Gratuity
 (To be sent in duplicate if payment is desired in a different circle of account)

PART I

1. Name of the Government employee.
2. Father's Name (and also husband's name in the case of a female Government employee).
3. Date of birth (by Christian era).
4. Religion.
5. Permanent residential address showing village, town, district and State.
6. Present or last appointment including name of establishment: –
 - (i) Substantive.
 - (ii) Officiating, if any.
7. Date of beginning of service.
8. Date of ending of service.
9. (i) Total period of military service for which pension or gratuity was sanctioned.
 (ii) Amount and nature of any pension/gratuity received for the military service.
10. Amount and nature of any pension/gratuity received for previous Civil Service.
11. Government under which service has been rendered in order of employment. Years Months Days
12. Class of pension applicable.
13. The date on which action initiated to –
 - (i) obtain the 'No demand certificate' from the Directorate of Estates as provided in rule 9.2;
 - (ii) assess the service and emoluments qualifying for pension as provided in rule 9.4, and

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- (iii) assess the Government dues other than the dues relating to the allotment of Government accommodation as provided in rule 9.18.
14. Details of omissions, imperfections, or deficiencies in the service book which have been ignored under rule 9.4(b)(ii).
15. Total length of qualifying service (for the purpose of adding towards broken periods, a month is reckoned as thirty days).
16. Period of non-qualifying service. From To
- (i) Interruption in service condoned under rule 4.23.
- (ii) Extraordinary leave not qualifying for pension.
- (iii) Period of suspension not treated as qualifying for pension.
- (iv) Any other service not treated as qualifying for pension.
- Total _____
17. Emoluments reckoning for gratuity.
18. Average emoluments.
- *Emoluments drawn during the last ten months of service.
- | Post Held | From | To | Pay | Personal or
Special Pay | Average Emoluments |
|-----------|------|----|-----|----------------------------|--------------------|
| | | | | | |
- *(i) In a case where the last ten months include some period not to be reckoned for calculating average emoluments, an equal period backward has to be taken for calculating average emoluments.
- (ii) The calculation of average emoluments should be based on actual number of days contained in each month.
19. Date on which Form 15 has been obtained from the Government employee (to be obtained eight months before the date of retirement of Government employee).

FORMS

20. (i) Proposed pension.
(ii) Proposed graded relief
21. Proposed death-cum-retirement gratuity.
22. Date from which pension is to commence.
23. Proposed amount of provisional pension.
(If departmental or judicial proceeding is instituted against the Government employee before retirement).
24. Details of Government dues recoverable out of gratuity: –
(i) Licence fee for the allotment of Government accommodation. [see sub-rules (2),(3) and (4) of rule 9.17].
(ii) Dues referred to in rule 9.18.
25. Whether nomination made for death-cum-retirement gratuity.
26. Whether Family Pension, 1964 applies to the Government employee and if so:–
(i) emoluments reckoning for the family pension.
(ii) the amount of the family pension becoming payable to the family of the Government employee, if death takes place after retirement.
(iii) complete and up-to-date details of the family as given (in Form 3).

Sr. No.	Name of the member of the family	Date of Birth	Relationship with the Government employee
1.	2.	3.	4.
1.			
2.			
3.			
4.			
5.			

27. Height
28. Identification marks
29. Place of payment of pension–
(Treasury, Sub-Treasury or Branch of Public Sector Bank or the Pay and Accounts Office).
30. Head of Account to which pension and gratuity are debitible.

Signature of the Head of Office

FORMS

PART IISection I

Account encasement:

1. Total period of qualifying service which has been accepted for grant of superannuation or retiring or invalid or compensation or compulsory retirement pension and gratuity, with reasons for disallowance, if any (other than disallowance indicated in Part I of this Form).

2. Amount of superannuation or retiring or invalid or compensation or compulsory retirement pension or gratuity that has been admitted.

3. The date from which superannuation or retiring or invalid compensation or compulsory retirement pension or gratuity is admissible.

4. Head of Account to which superannuation or retiring or invalid or compensation or compulsory retirement pension or gratuity is chargeable.

5. The amount of the Family Pension 1964 becoming payable to the entitled members of the family in the event of death of the Government employee after retirement.

Section II

1. Name of the Government employee.

2. Class of pension or gratuity.

3. Amount of pension authorised.

4. Amount of gratuity authorised.

5. Date of commencement of pension.

6. Amount of family pension in the event of death after retirement: –

Rs. _____ (Rupees _____)

7. The amount of graded relief admissible on pension.

8. The Government dues recoverable out of gratuity before authorising its payment.

9. The amount of cash deposit or the amount of gratuity held over for adjustment of un-assessed Government dues.

10. Date on which the pension papers received by the Accounts Officer.

FORMS

[FORM PEN I-A]
Omitted.

[FORM PEN I-B]
Omitted.

FORMS

FORM PEN. I-C

[Referred to in Rule 6.16-B (6)]

Nomination for death-cum-retirement gratuity (when the officer has a family and wishes to nominate one member thereof).

I hereby nominate the person mentioned below, who is a member of my family, and confer on him the right to receive any gratuity that may be sanctioned by Government in the event of my death, while in service and the right to receive on my death, to the extent, specified below any gratuity which having become admissible to me on retirement may remain unpaid at my death:—

Name and address of nominee	Relationship with officer	Age	Contingencies on the happening of which the nomination shall become invalid	Name, address and relationship of the persons, if any, to whom the right conferred on the nominee shall pass in the event of the nominee predeceasing the officer

Dated this _____ day of _____ 20____ at _____

Witnesses to signature:—

- 1.
- 2.

Signature of Officer

(To be filled in by the Head of Office in the case of a Group 'C' or Group 'D' employee).

Nomination by _____

Designation _____

Office _____

Signature of Head of Office _____

Dated _____

Designation _____

FORMS

FORM PEN. I-D

[Referred to in Rule 6.16-B(6)]

(Nomination for death-cum-retirement gratuity (when the officer has a family and wishes to nominate more than one member thereof)

I hereby nominate the persons mentioned below, who are the members of my family, and confer on them the right to receive, to the extent specified below, any gratuity that may be sanctioned by Government in the event of my death while in service and the right to receive on my death, to the extent specified below any gratuity which having become admissible to me on retirement may remain unpaid at my death: –

Name and address of nominee	Relationship with officer	Age	*Amount of share of gratuity payable to each	Contingencies on the happening of which the nomination shall become invalid	Name, address and relationship of the persons, if any, to whom the right conferred on the nominee shall pass in the event of the nominee predeceasing the officer

N.B.–The Officer should draw lines across the blank space below the last entry to prevent the insertion of any name after he has signed.

Dated this _____ day of _____ 20__ at _____

Witnesses to signature:

- 1.
- 2.

Signature of Officer

***Note.** This column should be filled in so as to cover the whole amount of gratuity (To be filled in by the Head of Office in the case of Group ‘C’ & Group ‘D’ employees)

Nomination by _____

Designation _____

Office _____

Signature of Head of Office _____

Dated. _____

Designation _____

FORMS

FORM PEN. I-E

[Referred to in Rule 6.16-B (6)]

(Nomination for Death-cum-Retirement Gratuity)

(When the officer has no family and wishes to nominate one person)

I, having no family, hereby nominate the person mentioned below, and confer on him the right to receive any gratuity that may be sanctioned by Government in the event of my death while in service and the right to receive on my death, to the extent, specified below any gratuity which having become admissible to me on retirement may remain unpaid at my death:-

Name and address of nominee	Relationship with officer	Age	Contingencies on the happening of which the nomination shall become invalid	Name, address and relationship of the persons, if any, to whom the right conferred on the nominee shall pass in the event of the nominee predeceasing the officer

Dated this _____ day of _____ 20____ at _____.

Signature of Officer

Witnesses to signature :

1. _____

2. _____

(To be filled in by the Head of Office in the case of Group 'C' or Group 'D' employees)

Nomination by-----

Designation-----

Office-----

Signature of Head of Office _____

Dated _____

Designation _____

FORMS

FORM PEN. 1-F

[Referred to in Rule 6.16-B (6)]

(Nomination for Death-cum-Retirement Gratuity)

(When the officer has no family and wishes to nominate more than one person)

I, having no family, hereby nominate the persons mentioned below and confer on them the right to receive to the extent specified below, any gratuity that may be sanctioned by Government in the event of my death while in service and the right to receive on my death, to the extent, specified below any gratuity which having become admissible to me on retirement may remain unpaid at my death:—

Name and address of nominee	Relationship with officer	Age	*Amount of share of gratuity payable to each	Contingencies on the happening of which the nomination shall become invalid	Name, address and relationship of the persons, if any, to whom the right conferred on the nominee shall pass in the event of the nominee predeceasing the officer

Note.— The Officer should draw lines across blank space below the last entry to prevent the insertion of any name after he has signed.

Dated this _____ day of _____ 20_____ at _____

Signature of Officer

Witnesses to signature

- 1.
- 2.

***Note.** The column should be filled in so as to cover the whole amount of gratuity (To be filled in by the Head of Office in the case of Group 'C' & Group 'D' employees)

Nomination by _____

Designation _____

Office _____

Signature of Head of Office _____

Dated. _____

Designation _____

FORM PEN. 1-G

Omitted.

FORMS

FORM PEN. 2

[Referred to in Rule 8.38(3)]

Extraordinary Pension Application

Application for an extraordinary pension for the family of _____
 killed in the execution of duty of _____

Submitted by the _____.

Description of the claimant {

1. Name and residence showing, village, tehsil and district _____
2. Age _____
3. Height _____
4. Race, caste or tribe _____
5. Marks for identification _____
6. Present occupation and pecuniary circumstances _____
7. Degree of relationship to deceased _____

Description of the deceased {

8. Name _____
9. Occupation and service _____
10. Length of service _____
11. Pay when killed _____
12. Nature of injury causing death _____
13. Amount of pension or gratuity proposed _____
14. Place of payment _____
15. Date from which pension is to commence _____
16. Remarks _____

Name _____ Date of birth by
 Christian era _____

Names and ages of surviving kindred of deceased {

- Sons _____
- Widows _____
- Daughters _____
- Father _____
- Mother _____

Note 1.—If the deceased has left no son, widow, daughter, father or mother surviving him, the word "none" or "dead" should be entered opposite to such relative.

(Place) _____
 (Date) _____

Signature of Head of Office

Note 2.—Entries 1,4,8 and 14 to be entered in block capitals.

FORMS

FORM PEN. 2-A

[Referred to in Rule 8.38(3)]

Form of application for Family Pension

Application for an extraordinary pension for the family of A.B., late a _____
 _____, killed, or died of injuries received as a result of _____

Submitted by the _____.

Description of the claimant {

1. Name and residence showing, village, tehsil and district _____
2. Age _____
3. Height _____
4. Race, caste or tribe _____
5. Marks for identification _____
6. Present occupation and pecuniary circumstances _____
7. Degree of relationship to deceased _____

Description of the deceased {

8. Name _____
9. Occupation _____
10. Income of the deceased _____
11. Nature of injury causing death _____
12. Amount of pension or ex-gratia proposed _____
13. Place of payment _____
14. Date from which pension is to commence _____
15. Remarks _____

Name _____ Date of birth by
 Christian era _____

Names and ages of surviving kindered of deceased {

Sons _____

Widows _____

Daughters _____

Father _____

Mother _____

Note.—If the deceased has left no son, widow, daughter, father or mother surviving him, the word "none" or "dead" should be entered opposite to such relative.

(Place) _____

(Date) _____

Signature of Head of Office

FORMS

FORM PEN. 3

Declaration to be made by the dependent of a deceased Government employee (other than widow and children) in support of his/her claim to an allowance *

I (1)_____do solemnly and sincerely declare that I am the (2)_____ of the late (3)_____ who died at_____ on the_____ day of _____ 20_____(that I was lawfully married) (4) and (5)_____ on the day of _____ 20_____ to _____ father/mother of the above-mentioned Government employee and that the statements made in the accompanying memorandum are to the best of my knowledge and belief correct, and I make this solemn declaration conscientiously believing the same to be true, and by virtue of the provisions of the Statutory Declarations Act, 1885.

Signature of Applicant _____

Address _____

Declared and subscribed before me at _____ this _____ day of _____ 20__ Signature of the Magistrate or Commissioner for Oath _____
If a Magistrate, Place or Country for which he acts _____

- (1) Full name of applicant.
- (2) Relationship of applicant to deceased Government employee.
- (3) Full name deceased Government employee and his designation.
- (4) Parents only.
- (5) Annex certificates of marriage.

* Strike out the words which are not applicable.

FORMS

MEMORANDUM

If there is not sufficient room to set out the required information in full herein particulars may be given on a separate sheet, which should be signed by the applicant before the Magistrate or Commissioner for Oaths and attested by him.

I.– Particulars of means of support (Income-Tax not to be deducted).

The word NONE should be written against any heading under which there are no means of support.

	ANNUAL AMOUNTS				ANNUAL AMOUNTS		
	Father of deceased Government employee (I)	Mother of deceased Government employee (I)	Brother and/or sister of deceased Government employee		Father of deceased Government employee(I)	Mother of deceased Government employee (I)	Brother and/or sister of deceased Government employee
(a) Pension (Particulars to be furnished). (i) from public funds (ii) from any other source. (b) From any trade, profession, office, employment or vocation (state nature of trade, etc.)				II.– Charges on Income (ground rents, interest on mortgages or loans etc. full particulars to be furnished. III.– Estimated income to be derived from any sum received or expected to be received from the deceased Government employee's Estate and not already invested.			

FORMS

V.-Particulars of Applicant's Surviving Children

Names	Sex	Date of Birth	Married or Single	Occupation	If dependent on parents, to what extent	In the case of minors, amount of personal income if any).

VI-(a) Date of birth of deceased Government employee _____

(b) Was the deceased Government employee married?__ _____

If so, did he leave a widow/child or children? _____

(c) Is the deceased Government employee's father/mother living? _____
if not, give date of his/her death _____
and State whether you have re-married _____

(d) Date of birth of deceased Government employee's father _____

Date of birth of deceased Government employee's mother _____

FORM PEN. 4
(Omitted)

FORM PEN. 5
(Omitted)

FORM PEN. 6

[Referred to in rule 8.36(2)]

Form of Application for Injury Pension or gratuity

1. Name of applicant.
2. Father's name.
3. Race, sect and caste.
4. Residence, showing village, tehsil and district.
5. Present or last employment, including name of establishment.
6. Date of beginning of service.
7. Length of service, including interruptions _____ of
which _____
Superior _____.
Inferior _____.

Non-qualifying and Interruptions

8. Classification of injury.
9. Pay at the time of injury.
10. Proposed pension or gratuity.
11. Date of injury.
12. Place of payment
13. Special remarks, if any
14. Date of applicant's birth by Christian era *

* If not known exactly, must be stated on the best information or estimate.

FORMS

15. Height.

16. Marks.

Thumb and finger impressions

Thumb forefinger middle finger ring finger little finger.

17. Date on which the applicant applied for pension.

Signature of Head of Office

Note. In the case of Group 'A' or Group 'B' Government employees, Government title-holders and other persons who may be specifically exempted by Government, thumb and finger impressions and particulars of height and personal marks are not required.

FORMS

FORM PEN. 7

[Referred to in Rule 8.36(2)]

Form of Application for Family Pension

Application for an extraordinary pension for the family of _____ late a _____ killed, or died of injuries received during the performance of duty.

Submitted by the _____.

Description of claimant {

1. Name and residence showing, village, tehsil and district _____
2. Age _____
3. Height _____
4. Race, caste or tribe _____
5. Marks for identification _____
6. Present occupation and pecuniary circumstances _____
7. Degree of relationship to deceased _____

Description of deceased {

8. Name _____
9. Occupation and service _____
10. Length of service _____
11. Pay when killed _____
12. Nature of injury causing death _____
13. Amount of pension or gratuity proposed _____
14. Place of payment _____
15. Date from which pension is to commence _____
16. Remarks _____

	Name	Date of birth by Christian era
Names and ages of surviving kindred of deceased	Sons _____	
	Widows _____	
	Daughters _____	
	Father _____	
	Mother _____	

Note 1.—If the deceased has left no son, widow, daughter, father or mother surviving him, the word "none" or "dead" should be entered opposite to such relative.

(Place) _____

(Date) _____

Signature of Head of Office

FORMS

FORM PEN. 8

[Referred to in rule 8.36(2)]

Form to be used by Medical Boards when reporting on injuries

Proceedings of Medical Board.

CONFIDENTIAL

Proceedings of a Medical Board assembled by order of _____ for the purpose of examining and reporting on the present state of the injury sustained by/disease contracted by _____ at _____ (place of injury etc.) on the _____ (date of injury, etc.)

- (a) State briefly the circumstances under which the injury/disease was sustained/contracted.
- (b) What is the Government employee's present condition?
- (c) Is the Government employee's present condition wholly due to the Injury/disease? If not, state to what other cause it is attributable.
- (d) In the case of disease from which date does it appear that the Government employee has been incapacitated?

The opinion of the Board regarding the extent of disability is as follows : –

PART A.–FINAL EXAMINATION

(A list of injuries deemed to result in permanent total disablement and permanent partial disablement is given in Annexure to Chapter VIII of Punjab C.S.R.Vol.II. This list is based on the injuries mentioned in Schedule I of the Workmen's Compensation Act, 1923. For assessing the extent of disability, the injuries mentioned in the said Annexure shall be taken into account. The Medical Board shall have due regard to the percentage of loss of earning capacity in relation to different types of injuries and record its opinion: –

Sr. No.	Description of injury	Percentage of loss of earning capacity
Total:		

2. For what period from the date of the injury–

(a) has the Government employee been unfit for duty?

(b) is the Government employee likely to remain unfit for duty ?

PART B.–SECOND OR SUBSEQUENT EXAMINATIONS

If the original degree of disability of the Government employee has changed, the opinion of the Medical Board in subsequent examination should be recorded in the same manner as indicated above.

Instructions to be observed by the Medical Board preparing the Report.

1. The Medical Board before recording their opinion should invariably consult the proceedings of previous Medical Board, if any, as also all previous medical documents connected with the Government employee brought before them for examination.

2. If the injuries be more than one, they should be numbered separately and their description and percentage of loss of earning capacity relating thereto should be mentioned clearly.

3. In assessing the extent of disability the Medical Board will confine itself exclusively to the medical aspect of the case and will carefully discriminate between the Government employee's unsupported statements and the medical documentary evidence available.

4. The Board will not express any opinion, either to the Government employee examined, or in their report, as to whether he is entitled to compensation, or as to the amount of it, nor will it inform the Government employee how the injury has been classified.

FORM PEN. 9

(Omitted)

FORMS

FORM PEN. 10
(Referred to in rule 10.11)
(PENSION PAYMENT ORDER)

PART-I

P.P.O. No.

Case File No.

Debitable to Government of Punjab

Head of Account 2071–Pension and Other Retirement Benefits

01–Civil

101–Superannuation and Retirement Allowances

Allocation	Before 1-11-1966	After 31-10-1966	Total
Pension			
Family Pension (Enhanced)			
Family Pension			

1. UNTIL FURTHER NOTICE and on the expiry of every month, please pay to _____ the Pension/Family Pension (as set out in Part-II of the order) plus the amount of Dearness Relief as admissible from time to time thereon after due identification of the pensioner.
2. The payment of pension should commence from _____.
3. In the event of death of _____ Family Pension of Rs. _____ per month may be paid to _____ from the day following the date of death of _____.
4. The Income Tax where deductible, should be deducted at source.

Signature
Designation

To

The District Treasury Officer

Special Seal of the Pension Payment Order
Issuing Authority

FORMS

(Important Instructions)

FAMILY PENSION IS TO BE PAID

(i) In case of Widow: From the date following the date of death of the deceased govt. servant till re-marriage or death of the recipient whichever is earlier.

(ii) In Case of Son: From the date of death of the deceased Govt. servant till the age of 25 years or till he starts earning livelihood whichever is earlier.

(iii) In Case of Daughter: Upto the age of twenty-five years irrespective of her marriage. However, an unmarried daughter shall be entitled to family pension irrespective of her age. But, family pension shall not be admissible to a daughter, if she starts earning her livelihood.

2. No pension shall be liable to seizure, attachment or sequestration by process or any Court in India at the instance of Creditor for any demand against the pensioner (Section II of Act XIII of 1871).

3. Payment under this order is to be made only to the pensioner in person, with the following exception.

(a) To persons specially exempted by Government.

(b) To female unaccustomed to appear in public and to persons unable to appear on account of illness or bodily infirmity.

(Payment in both cases (a) and (b) is made on production of a Life Certificate signed by a responsible officer of Govt. or other well known and trustworthy person)

(c) Any person sending a Life Certificate signed by some persons exercising the powers of a Magistrate under the Criminal Procedure Code, or by any Registrar or Sub-registrar appointed under the Indian Registration Act, 1908 or by any pensioned officer who, before retirement exercised the powers of a Magistrate or by a Group 'A' or Group 'B' Officer or by a Munsif or by a police officer not below the rank of sub-inspector incharge of police station or by a Post Master, a Departmental sub-post Master or an inspector of post offices, or by officers of the Reserve Bank of India and Public Sector Bank or by the Head of a village Panchayat, Gaon Panchayat or Gram Panchayat or by the Head or and executive committee of a village or by a Bank included in the second schedule to the Reserve Bank of India Act, 1934, in respect of persons drawing pension through that Bank.

(d) In all cases referred to in Clause (a), (b) and (c) the Disbursing Officer must at least once a year require proof independent of that furnished by the Life

FORMS

Certificate of the continued existence of the pensioner. The pension shall not be paid on account of a period more than a year after the date of Life Certificate last received and the Disbursing Officer must be on the watch for authentic information of the decease of any such pensioner and on receipt thereof, shall promptly stop further payment.

4. Classification:

(a) Pension is debitable to the head 2071–Pension & ORB
01–Civil
101–Superannuation and Retirement Allowance

(b) Family Pension is debitable to the head 2071–Pension & ORB
01–Civil
105–Family Pension

Part-II

				PPO No.	
1. Name of Government Servant			2. Post Held		
3. Office:					
4. Residential Address:					
5. Date of Birth of Govt. Employee	Date of Appointment		Date of Retirement		Date of Death
6. Class of Pension	Qualifying Service	Non Q.S	Weightage in service		Net Q.S.
7. Average emoluments	Emoluments for Family Pension		Emoluments for DCRG		Last Pay Drawn
8. Amount of Pension	Cut in Pension		Commutated Pension		Net Pension
9. Provisional Pension paid @ Rs. _____ p.m. from _____ which is to be adjusted					
10. Amount of Retirement Gratuity being authorised separately by AG(A&E), Punjab (Death Gratuity is not to be paid on the basis of this order)					

FORMS

11. Amount of family pension:				
(a) Enhanced rate		from		to
(b) Normal rate		from		to
12. Detail of Family Members eligible for family pension				
Sr. No.	Name	Relationship with Government Employee	Date of Birth/Age	Whether Handicapped.
1.				
2.				
3.				
4.				

IMPORTANT INSTRUCTIONS

1. Dearness Relief is payable with reference to the amount of pension before commutation.

2. Relief on pension/family pension is payable.

3. In the event of the death of a pensioner governed by the Liberalised Pension Rules within a period of five years from the date of retirement the Disbursing Officer should take the following action.

(i) Intimation regarding the benefits of family pension and/of residuary gratuity admission under Liberalised Pension Rules under certain circumstances, should be sent to the person to whom arrears of the pension are paid or are payable under Rule 370 of the Central Treasury Rule Vol.I and

(ii) Intimation about death of the Pensioner should be sent to the Head of the Office/Department with statement of pension etc. so far paid, in order to enable him to take further action regarding grant of family pension and/or residuary gratuity.

PART-III (FOR THE TREASURY OFFICER)

1. Personal marks of identification _____
2. Signature /Thumb impression of pensioner/family pensioner (to be obtained at the time of first payment). _____
3. Commuted value and date of its payment _____

FORMS

4. Date of commencement of reduced pension _____
5. Date (in words) from which the commuted portion shall stand restored (subject to pensioner being alive on that date) _____
6. Whether the pensioner/family pensioner _____ is in receipt of any other pension, if so, its _____ particulars and source from where being drawn _____

SPECIAL REMARKS OF ACCOUNTS OFFICER

- 1.
- 2.
- 3.

PART-IV

Last sanction revision of Pension/Family Pension/Dearness Relief

Amount of Pension at the time of Retirement Rs. _____

Amount of Dearness Relief at the time of Retirement _____.

Letter No. and date	Date of effect	Amount of Revised Pension Rs.	Reason for Revision	Amount of Revised Dearness Relief Rs.	Total Monthly Pension plus Dearness Relief Payable Rs.	Remarks	Initials of designated officer

PART- V

Record of transfer of PPO from one pension Disbursing authority to another, if any:

Sr.No.	Full Particulars of PDA at which pension is drawn before transfer	Date up to which pension has been paid	Full particulars of PDA to which PPO is transferred.	Date and signature of authorised officer of transferring PDA.

FORMS

Part VI

Periodical Identification of Pensioner

(To be done twice a year if payment is by postal money order otherwise annually)

Date	Initials of designated officer	Date	Initials of designated officer	Date	Initials of designated officer

Part –VII

(Record of Disbursement)

Month for which Pension is due	Amount			Date of Payment	Disbursing Officer's initial	Remarks.
	Pension Rs.	Dearness Relief Rs.	Total Rs.			
March						
April						
May						
June						
July						
August						
September						
October						
November						
December						
January						
February						

Note:–Dearness Relief is payable with reference to the amount of pension before commutation.

FORMS

FORM PEN. 11

(Omitted)

FORM PEN. 12

(Referred to in rules 11.2, 11.4, 11.6, etc.)

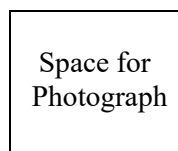
Commutation of Civil Pension* Part I-Form of Application

I, _____, desire to commute
Rs. _____ of my pension* of Rs. _____ a month.

I certify that I have answered correctly each and all of
the questions below:-

Place _____

Date _____



Signature _____.

Designation _____.

Address _____.

Questions

Answer

1. What is the date of your birth?
2. **How much of your pension do you wish to commute?
3. (a) Have you already commuted a portion of your pension? If so, give particulars.
(b) Has any application from you for commutation of pension ever been rejected or have you ever accepted/declined to accept commutation of pension on the basis of an addition of years to your actual age recommended by the Medical authority? If so, give particulars.
4. From which treasury do you draw or propose to draw your pension and commutation money?
5. If you are drawing your pension outside India, which Accounts Officer issued the authority for payment of your pension?

* The class of pension (superannuation, retiring, invalid, compensation) should be stated and if the amount is not known, a suitable modification shall be made in the form.

**In case of anticipatory pension, the pensioner may, if he so desires, indicate his intention to commute the maximum amount in the event of his final pension being more than the anticipatory pension. In such a case the amount proposed to be commuted may, alternatively be expressed in terms of a percentage of full pension within the maximum permissible limit. The pensioner may also indicate whether he anticipates that the final amount of pension that he would be entitled to commute might exceed Rs. 2500 in case he desires to commute a sum of Rs. 2500.

FORMS

6. If you are already drawing your pension, quote the number of your pension payment order.
7. Without prejudice to the discretion of the sanctioning authority from what date approximately do you wish this commutation to have effect? (See Rules 11. 8 of the Punjab Civil Services Rules, Volume-II).
8. At what station (near the area in which you are ordinarily resident) would you prefer your medical examination to take place?

Place

Date

Signature

Forwarded for report to

[For use in cases governed by Rule 11.2(i)]

 (Here enter the designation and address of the Accounts Officer)

Signature

Designation

Place

Date

The portion of the pension to be commuted should consist of whole-rupees.

PART II

Forwarded to _____ (here enter the designation and address of the sanctioning authority).

Subject to the medical authority's recommending commutation on the lump-sum payable as stated below:—

1. Sum payable, if the commutation becomes absolute before the applicant's next birthday which falls on	i.e	On the basis of normal age i. e.			
		Rs.	Years	Plus	
	1.	Years	i.e.	Years	Rs.
		Do	Do	Plus	
	2.	Years	i.e.	Years	Rs.
		Do	Do	Plus	

FORMS

	On the basis of normal age, i. e		
2. Sum payable, if the commutation becomes absolute after the applicant's next birthday but before the next birthday but one.	Rs.	Years	
		Do	Do
		Plus	
	1.	Years	i.e.
		Do	Do
		Plus	
	2.	Years,	i.e.
		Do	Do
		Plus	

3. The sum payable will be charged on :-

Central Revenues Rs. _____

The Government _____ (State Government)

Rs. _____

Station _____

Signature and Designation
of Accounts Officer.

PART III

Administrative sanction of _____ is accorded to the above commutation. A certified copy of paragraph 2 of Part II of this Form has been forwarded to the applicant in Form Pen. 13.

Place

(Signature and designation of the
sanctioning authority)

Date

Forwarded* to the Director of Health Services, Punjab, in original on _____ (date) with the request that he will arrange for the medical examination of the applicant by the proper medical authority as early as possible within three months from the _____ (here enter the date) but not earlier than the _____ (here enter the date of retirement) and inform the applicant direct in sufficient time where and when he should appear for the examination.

* The next birthday of the applicant falls on _____ and his medical examination may be arranged before that date, if possible, unless the applicant desires that it should be held after that date but within the period prescribed in the sanctioning order.

(Signature and designation of the
sanctioning authority)

* With one copy of Form Pen.14 and an extra copy of Part III of that Form.

FORMS

FORM PEN. 13

(Referred to in Rule 11.7)

Commutation of Civil Pension

Part I

Subject to the medical authority's recommending commutation and the conditions prescribed in Part II of this Form, the lump- sum payable will be as stated below:—

On the basis of normal age i.e

Years, Rs.

Sum payable, if the commutation becomes absolute before the applicant's next birthday which falls on _____	Do	Do	Plus
	1. Years i.e	Years	Rs.
	Do	Do	Plus
	2. Years i.e.....	Years	Rs.
	Do	Do	Plus
	On the basis of normal age, i.e.....		
	Rs.....	Years	

Sum Payable, if the commutation becomes absolute after the applicant's next birthday but before his next birthday but one.	Do	Do	Plus
	1. Years i.e	Years	Rs.
	Do	Do	Plus
	2. Years i.e.....	Years	Rs.
	Do	Do	Plus

Signed _____

Signature and Designation of
Accounts Officer.

Station _____

Dated _____

 FORMS

PART II

The commutation for lump-sum payment of the pension of _____ is administratively sanctioned on the basis of the report of the Accounts Officer contained in Part I above. The table of present values, on the basis of which the calculations in the Accounts Officer's report have been made is subject to alternation at any time without notice, and consequently they are liable to revision before payment is made. The sum payable will be the sum appropriate to the applicant's age on his birthday next after the date on which the commutation becomes absolute or, if the medial authority directs that years shall be added to that age, to the consequent assumed age.

2. The _____ (here enter the designation and address of the Chief Administrative Medical Officer) has been requested to arrange for the medical examination and inform Mr. _____ direct where and when he should appear for the examination. He should bring with him the enclosed Form Pen. 14 with the particulars required in Part I completed except for the signature.

Station _____ Signature _____
 Dated _____ Designation _____

To

 (the name and address of the applicant)

FORMS

FORM PEN. 14

(Referred to in rules 11. 7 and 11. 9 etc.)

PART I

Statement to be filled in by the applicant for commutation of a portion of his pension.

The applicant must complete this statement prior to his examination by the _____ (here enter the medical authority) and must sign the declaration appended thereto in the presence of that authority.

- (1) State your name in full (in block letters)
- (2) State place of birth
- (3) State your age and date of birth
- (4) Furnish the following particulars concerning your family: –

Father's age, if living and state of health	Father's age at death and cause of death	No. of brothers living, their ages and state of health	No. of brothers dead, their ages at death and cause of death
Mother's age, if living and state of health	Mother's age at death and cause of death	No. of sisters living, their ages and state of health	No. of sisters dead, their ages at death and cause of death

5. Have any of your near relations suffered from tuberculosis (consumption, scrofula), cancer, asthma, fits epilepsy, insanity or any other nervous disease?
6. Have you ever been abroad?
Where and for what period and how long since?
7. Have you ever served in the Navy, Army, Air Force, or in any Government Department?

FORMS

-
8. Have you ever been examined:—
- (a) for Life Insurance or/and
 - (b) by any Government Medical Officer or State Medical Board, Civil or Military? if so, state details and with what result?
9. Have you ever been granted leave on medical certificate? If so, state periods of leave and nature of illness?
10. Have you ever:—
- (a) had small-pox, intermittent or any other fever, enlargement or suppuration of glands, spitting of blood, asthma, inflammation of lungs, pleurisy, heart disease, fainting attacks, rheumatism, appendicitis, epilepsy, insanity or other nervous disease, discharge from or other disease of the ear, syphilis, gonorrhoea, or
 - (b) had any other disease or injury which required confinement to bed or medical or surgical treatment, or
 - (c) undergone any surgical operation, or
 - (d) suffered from any illness, wound or injury sustained while on active service with Forces?
11. Have you rupture?
12. Have you variocoele, varicose veins or piles?
13. Is your vision in each eye good?
14. Is your hearing in each ear good?
15. Have you any congenital or acquired malformation, defect or deformity?
16. When were you last vaccinated?
17. Is there any further matter concerning your health not covered by the above questions such as presence of albumen or sugar in the urine, marked increase or decrease in your weight in the last three months and nature of illness for which treatment was taken?

DECLARATION BY APPLICANT

(To be signed in presence of the medical authority)

I declare all the above answers to be, to the best of my belief, true and correct.

I will fully reveal to the medical authority all circumstances within my knowledge that concern my health and fitness.

FORMS

I am fully aware that by wilfully making a false statement or concealing a relevant fact, I shall incur the risk of losing the commutation, I have applied for and of having my pension withheld or withdrawn under rule 2.2 of the Punjab Civil Services Rules, Part II.

Signed in the presence of _____

Applicant's Signature
Signature and designation of
Medical authority

PART II

(To be filled in by the examining medical authority)

1. Apparent age.
2. Height.
3. Weight.
4. Girth of abdomen at level of umbilicus.
5. Pulse rate:—
 - (a) Sitting.
 - (b) Standing.

What is character of pulse?
6. What is condition of arteries?
7. Blood Pressure:—
 - (a) Systolic.
 - (b) Diastolic.
8. Is there any evidence of disease of the main organs:—
 - (a) Heart.
 - (b) Lungs.
 - (c) Liver.
 - (d) Spleen.
 - (e)
9. Does Chemical examination of urine show (i) albumen, (ii) sugar? State specific gravity.
10. Has the applicant a rupture? If so, state the kind and if reducible.
11. Describe any scars or identifying marks.
12. Any additional information.

FORMS

PART III

I/We, have carefully examined A, B, and am/are of opinion that:—

Either he is/is not in good bodily health and has the prospect of an average duration of life/is not a fit subject for commutation or (in the case of an impaired life which is yet considered a fit subject for commutation), as _____ is suffering from _____ his age for the purpose of commutation i.e., his age next birthday should be taken to be _____.

Station _____

Dated _____

Countersigned (in cases where Rule 11.7(2) applies)

Left hand thumb and finger impressions
of Government employee.
(in the case illiterate person only)

(Signature and designation of examining
Medical Authority)

Reviewing Medical Authority.

FORMS

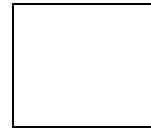
FORM PEN. 14-A

(Referred to in rule 11.12-A)

**FORM OF APPLICATION FOR COMMUTATION of PENSION WITHOUT
MEDICAL EXAMINATION**

(To be filled in duplicate)

To

The _____
(Head of Office)

Subject: – Commutation of Pension without Medical Examination.

Sir,

I furnish below the relevant particulars and request that I may be permitted to commute a part of my pension as indicated below.

*(An attested copy of my latest photograph is pasted on this application and an unattested copy is enclosed)

1. Name in block letters
2. Date of Birth
3. Date of superannuation on attaining the age of 58 years (or 60 years in the case of Group 'D' employees) or date of expiry of extension in case extension was granted
4. Designation of the post held at the time of retirement and the name of Department/Office
5. Amount of pension sanctioned and whether it is provisional or final
6. Class of pension defined as in Chapter V of Punjab C. S. R., Volume II
7. Name of Treasury or Bank and Account Number from which pension is being drawn
8. Name of the Treasury or Bank through which the commuted value is desired to be paid if payment is not desired through the Accounts Officer who authorised the pension

FORMS

9. Designation of the Accounts Officer (office of the A G. Punjab) and the number and date of the PPO, if issued
10. Amount (in whole Rupees) or percentage of pension proposed to be commuted
11. Particulars of any application for commutation of pension made previously and whether appeared before any Medical Authority or not.

Signature

Date

Full Postal Address

***Note:**—The photographs are required to be submitted if the pension is desired otherwise than through the Head of the Department/Office from which the Government employee retired.

FORMS

FORM PEN. 15

[Referred to in rule 9.4(1)(c) and 9.6(1)]

Particulars to be obtained by the Head of Office from the retiring Government employee eight months before the date of his retirement.

1. Name of the Government employee.
2. Date of Birth/Retirement.
3. *Two specimen signatures of Government employee duly attested (to be furnished in a separate sheet)
4. †Three copies of passport size **Joint Photograph of the Government employee and his/her wife/husband.
5. Two slips each showing the particulars of height and personal identification marks duly attested.
6. Present address.
7. @Address after retirement.
8. Name of the Treasury/Public Sector Bank Branch through which the Government employee wants to draw his pension.
9. @@Details of the family as defined in rule 6.17(3) of the Punjab Civil Services Rules, Volume II.

Dated the _____

Signature
Designation
Department/Office

*Two slips each bearing the left-hand thumb and fingers impressions attested, may be furnished by a person who is not literate enough to sign his name. If such a Government employee on account of physical disability is unable to give left-hand thumb and fingers impressions, he may give the thumb and finger impression of the right-hand. Where a Government employee has lost both the hands, he may give his toe impressions. The impressions shall be duly attested.

†Only two copies of passport size photographs of self need be furnished if the Government employee is governed by rule 6.17 of the Punjab Civil Services Rules, Volume II, and is unmarried or a widower or widow.

**Where it is not possible for a Government employee to submit a photograph with his wife/her husband, he/she may submit a separate photograph. The photograph shall be attested by the Head of Office.

@Any subsequent change of address should be notified to the Head of Office/Audit Office.

@@Applicable only where rule 6.17 of the Punjab Civil Services Rules, Volume II, is applied to the Government employee.

FORMS

FORM PEN 15-A

[See rule 9.6(1)]

Form of letter to the Accountant-General, Punjab, forwarding the pension papers of a Government employee.

No. _____

Government of Punjab

Department/Office

Dated the _____

To

The Accountant General ,Punjab,

Subject: Pension papers of Shri/Shrimati/Kumari _____ for authorisation of pension.

Sir,

I am directed to forward herewith the pension papers of Shri/Shrimati/Kumari _____ of this Department/Office for further necessary action.

2. The details of Government dues which will remain outstanding on the date of retirement of the Government employee and which need to be recovered out of the amount of death-cum-retirement gratuity are indicated below:-

- (a) Balance of the house building or conveyance Advance Rs. _____
- (b) Over-payment of pay and allowances including leave salary, Rs. _____
- (c) Income tax deductible at source under the Income Tax Act, 1961 (43 of 1961) Rs. _____.
- (d) Arrears of licence fee for occupation of Government accommodation Rs. _____.
- (e) The amount of licence fee for the retention of Government accommodation for the permissible period of two months beyond the date of retirement Rs. _____.
- (f) Any other assessed dues and the nature thereof Rs. _____
- (g) Any amount of gratuity to be withheld for adjustment of unassessed dues, if any, Rs. _____

Total :

FORMS

3. Your attention is invited to the list of enclosures which is forwarded herewith.

4. The receipt of this letter may be acknowledged and this Department/Office informed that necessary instructions for the disbursement of pension have been issued to disbursing authority concerned.

5. The death-cum-retirement gratuity will be drawn and disbursed by this Department/Office on receipt of authority from you. The outstanding Government dues as mentioned in para 2 above will also be recovered out of the death-cum-retirement gratuity before making payment.

Yours faithfully,

Head of Office.

List of enclosures:

1. Form PEN. 1* and Form PEN. 15 duly completed.
2. Medical certificate of incapacity (if the claim is for invalid pension).
3. Statement of the savings effected and the reasons why employment could not be found elsewhere (if claim is for compensation pension or gratuity).
4. Service Book (date of retirement to be indicated in the service book).
5. (a) Two specimen signatures, duly attested by a Group 'A' or Group 'B' Government employee or in the case of pensioner not literate enough to sign his name, two slips bearing the left hand thumb and finger impressions, duly attested by a Group 'A' or Group 'B' Government employee.
(b)**Three copies of passport size photograph with wife or husband (either jointly or separately) duly attested by the Head of Office.
(c) Two slips showing the particulars of height and identification marks duly attested by a Group 'A' or Group 'B' Government employee.
6. A statement indicating the reasons for delay in case the pension papers are not forwarded before six months of the retirement of Government employee.
7. Written statement, if any, of the Government employee as required under rule 9.4.

FORMS

8. Brief statement leading to reinstatement of the Government employee in case the Government employee has been reinstated after having been suspended, compulsorily retired, removed or dismissed from service.

Note.—When initials or name of the Government employee are or is incorrectly given in the various records consulted this fact should be mentioned in the letter.

*If a Government employee is compulsorily retired from service and delay is anticipated in obtaining Form Pen. 1 from the Government employee, the Head of Office may forward the pension papers to the Accountant-General, Punjab without Form Pen. 1. The form may be sent as soon as it is obtained from the Government employee.

**Only two copies of passport size photograph need be furnished:—

- (i) If the Government employee is unmarried or a widower or a widow; and
- (ii) If the Government employee is governed by rule 6.17 of the Punjab Civil Services Rules, Volume II.

FORMS

FORM PEN. 16
 [Referred to in Rule 6.18-A(ii)]
 Form of Family Pension

No.

Punjab Government

Department of _____

Dated the _____

Subject: Payment of family pension in respect of the late Shri/Smt. _____

The undersigned has learnt with regret the death of Shri/Smt. _____ in his Office/Department and is directed to inform you that under provisions of Family Pension Scheme, you are entitled to Family Pension for life/till attaining the date of majority.

I am accordingly to suggest that formal claim of the grant of family pension may be submitted by you in the enclosed Form along with the following documents:—

- (1) Death Certificate.
- (2) Two copies of a passport size photograph duly attested by a Group 'A' or Group 'B' Officer.
- * (3) Guardianship certificate where pension is admissible to the minor children.
- (4) Two copies of details of family members.
- (5) Application for D. C. R G in Form Pen. 16(b)

(Designation)

To

* Where Family Pension is admissible to minor child/children.

FORMS

FORM PEN. 16(a)
[Referred to in Rule 6.18-A(iv)]

FORM OF APPLICATION (FAMILY PENSION SCHEME, 1964)

Application for a family pension for the family of late Shri/Smt. _____ in the
Office/Department of _____ (Designation)

1. Name of the applicant _____.
2. Relationship to the deceased Government employee/pensioner _____.
3. Date of retirement, if the deceased was a pensioner _____.
4. Date of death of the Government employee/pensioner _____.
5. Names and ages of surviving kindred of the deceased _____.

(Date of birth by Christian era)

Name

Widow/Widower

Sons

Unmarried daughters

- 5-A. If the applicant is widow or widower, the amount of service pension, which she or he may be in receipt on the date of death of the husband or wife.
6. Name of Treasury Sub-Treasury at which payment is desired. _____
7. Signature or/left-hand thumb impression (in the case of those who are not literate enough to sign their names) _____
8. Descriptive roll of _____ widow/widower/guardian of the minor children of late _____
 - (i) Date of birth (by Christian era)
 - (ii) Height
 - (iii) Personal marks, if any, on hand or face
 - (iv) Left-hand thumb and finger impression

Small finger	Ring finger	Middle Finger	Index finger	Thumb
--------------	-------------	---------------	--------------	-------

9. Full address of the applicant.

Attested by

Witness

(1) _____

(1) _____

(2) _____

(2) _____

Note.—The descriptive roll (column 8) and signature or left-hand thumb and finger-impression accompanying application for family pension should be in duplicate (in two separate sheets), and attested by two Group ‘A’ or Group ‘B’ Officers or persons of responsibility in the town, village or district in which the applicant resides.

FORMS

FORM PEN. 16(b)

Application for the grant of death-cum-retirement gratuity/residuary gratuity to the family of Shri/Shrimati _____ in the Office/Department of _____

1. Name of applicant.
2. Relationship to deceased Government employee/pensioner.
3. Date of birth.
4. Date of retirement if the deceased was a pensioner.
5. Date of death of the Government employee/pensioner.
6. Name of the Treasury/Sub-Treasury at which payment is desired.
7. Full address of the applicant.
8. Signature or thumb-impression of the applicant.
- *9. Attested by:–
 - (i)
 - (ii)
10. Witness

Name	Full address	Signature
(i)		
(ii)		
(i)		
(ii)		

* Attestation should be done by two or more persons of responsibility in the town, village or district in which the applicant resides.

FORMS

FORM PEN. 17

[Referred to in rule 6.18-A (iii)]

Form of sanctioning Family Pension

1. Name of the Government Employee.
2. Father's Name (and also husband's name in the case of a woman Government employee).
3. Religion and Nationality.
4. Last appointment held including name of establishment.
5. Date of beginning of service.
6. Date of ending of service.
7. Substantive appointment held.
8. Pension Rules opted/eligible.
9. Length of continuous qualifying service prior to death.
10. Pay.
11. Amount of family pension admissible.
12. Date from which pension is to commence.
13. Place of payment (Government Treasury or Sub-Treasury).

The undersigned having satisfied himself of the above particulars of late Shri/Smt. _____, hereby orders the grant of a family pension of Rs. _____ per mensem to Shri/Smt. _____ which may be accepted by the Accountant-General, Punjab as admissible under the rules.

Signature and Designation of the
Sanctioning Authority.

FORMS

FORM PEN. 18

[Referred to in rule 6.18-A(iv)]

From

The Treasury Officer,

To

The Accountant General (A&E), Punjab,

Subject: Intimation regarding death of pensioner who opted the New Family Pension Scheme.

Sir,

I am to inform you that Shri/Smt. _____ holder of PPO No. _____ who was drawing his/her pension from this Treasury/Sub-Treasury died on _____.

2. The first payment of family pension @ Rs. _____ (Rupees _____ only) per month has been made to _____ for the period from _____ to _____ in T. V. No. _____ dated _____ and included in the _____ pension payment schedule, for _____, 20 . Before making the said payment, the death certificate, the application form and other documents prescribed in Government of _____ Office Memorandum/Letter No. _____, dated _____ have been obtained from the claimant and accepted after necessary scrutiny. I have also personally satisfied myself about the identity and title of the claimant.

Yours faithfully,

Treasury Officer.

 FORMS

FORM PEN. 19

[Referred to in rule 7.26(1)]

Form of application for permission to accept commercial employment within a period of two years after retirement.

1. Name of the Official (in block letters)
2. Date of retirement
3. Particulars of the Department/Offices in which the official served during the last 5 years preceding retirement (with duration) –

Name of Department/Office	Post held	Duration	
		From	To

4. Post held at the time of retirement and period for which held.
5. Pay scale of the post and pay drawn by the official at the time of retirement.
6. Pensionary benefits.

Pension expected/sanctioned (commutation, if any, Gratuity, if any, should be mentioned)

7. Details regarding commercial employment proposed to be taken up.
 - (a) Name of the firm/company/co-operative society, etc.
 - (b) Products being manufactured by the firm/type of business carried out by the firm, etc.
 - (c) Whether the official had during his official career, any dealings with the firm, etc.
 - (d) Duration and nature of the official dealings with the firm.
 - (e) Name of the Job/post offered.

FORMS

(f) Whether post was advertised, if not, how was offer made (attach newspaper cutting of the advertisement, and a copy of the offer of appointment, if any).

(g) Description of duties of the job/post.

(h) Remuneration offered for post/job

(i) If proposing to set up a practice, indicate—

(a) Professional qualification in the field of practice.

(b) Nature of proposed practice

8. Any information which the applicant desired to furnish in support of his request.

9. Declaration:

I hereby declare that—

(i) the employment which I propose to take up will not bring me into conflict with Government;

(ii) my commercial duties will not be such that my previous official positions or knowledge or experience under Government could be used to give my proposed employer an unfair advantage;

(iii) my commercial duties will not involve liaison or contract with the Government departments.

Dated:

Signature of the Applicant
Address _____

FORMS

FORM P. F. 1

[Referred to in Rules 13.7(3)]

FORM OF NOMINATION

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

I hereby nominate the person mentioned below, who is member of my family as defined in Rule 13.2 of the Punjab Civil Services Rules, Volume II, to receive the amount that may stand to my credit in the Punjab General Provident, in the event of my death before that amount has become payable, or having become payable, has not been paid:

Name and address of nominee	Relationship with subscriber	Age	Contingencies on the happening of which the nomination shall become invalid.	Name, address and relationship of the person or persons, if any, to whom the right of nominee shall pass in the event of his/her predeceasing the subscriber or on the happening of the contingencies specified in the previous column.

Dated this _____ day of _____ 20_____.

Signature of subscriber _____

Two witnesses to signature: –

(1) _____.

(2) _____.

FORMS

FORM P.F. I-A

[Referred to in Rules 13.7(3)]

FORM OF NOMINATION

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

I hereby nominate the persons mentioned below, who are members of my family as defined in Rule 13.2 of the Punjab Civil Services Rules, Volume II, to receive the amount that may stand to my credit in the Punjab General Provident Fund in the event of my death before that amount has become payable, or having become payable has not been paid and direct that the said amount shall be distributed among the said persons in the manner shown below against their names: –

Name and address of nominee.	Relationship with subscriber	Age	*Amount of share of accumulations to be paid to each.	Contingencies on the happening of which the nomination shall become invalid.	Name, address and relationship of the persons, if any, to whom the right of nominee shall pass in the event of his/her predeceasing the subscriber or on the happening of the contingencies specified in the previous column.

Dated this _____ day of _____ 20____ at _____

Signature of the subscriber _____

Two witnesses to signature:

(1) _____

(2) _____

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

FORMS

FORM P. F. I-B

[Referred to in Rules 13.7(3)]

FORM OF NOMINATION

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

I, having no family as defined in Rule 13.2 of the Punjab Civil Services Rules, Volume II, hereby nominate the person mentioned below to receive the amount that may stand to my credit in the Punjab General Provident Fund, in the event of my death, before that amount has become payable, or having become payable has not been paid: –

Name and address of nominee.	Relationship with subscriber	Age	*Contingencies on the happening of which the nomination shall become invalid.	Name, address and relationship of the person or persons, if any, to whom the right of nominee shall pass in the event of his/her predeceasing the subscriber or on the happening of the contingency or contingencies specified in the previous column.

Dated this _____ day of _____ 20____ at _____.

Signature of the subscriber _____

Two witnesses to signature:–

(1) _____

(2) _____

Note.–Where a subscriber who has no family makes a nomination he shall specify in the columns that the nomination shall become invalid in the event of his subsequently acquiring a family.

FORMS

FORM P.F. I-C

[Referred to in Rules 13.7(3)]

FORM OF NOMINATION

(When the subscriber has no family and wishes to nominate more than one person)

I, having no family, as defined in Rule 13.2 of the Punjab Civil Services Rules, Volume II, hereby nominate the persons mentioned below to receive the amount that may stand to my credit in the Punjab General Provident Fund, in the event of my death before that amount has become payable, or having become payable has not been paid, and direct that the said amount shall be distributed among the said persons in the manner shown below against their names:—

Name and address of nominee.	Relationship with subscriber	Age	*Amount of share of accumulations to be paid to each.	Contingencies on the happening of which the nomination shall become invalid.	Name, address and relationship of the person or persons, if any, to whom the right of nominee shall pass in the event of his/her predeceasing the subscriber or on the happening of the contingency or contingencies specified in the previous column.

Dated this _____ day of _____ 20__ at _____

Signature of the subscriber _____

Two witnesses to signature: –

(1) _____

(2) _____

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

Note:—Where a subscriber who has no family makes a nomination he shall specify in the columns that the nomination shall become invalid in the event of his subsequently acquiring a family.

Forms P.F. 3 to 8 omitted.

FORMS

FORM G. I. No. 1

[Referred to in paras 4(4) and 17(1) of Appendix VII]

GOVERNMENT OF PUNJAB

Department _____ Office _____

Dated _____

MEMORANDUM

Shri. _____ a Group _____ employee has been enrolled as a member of the Punjab Government Employees' Group Insurance Scheme, 1982 with effect from _____. His monthly subscription of Rs. _____ (Rupees _____) shall be deducted from his salary commencing from the month of _____ and he will be eligible to the benefits of the Group Insurance Scheme appropriate to Group _____ with effect from _____.

*Shri _____

(Head of Office)

*Name and Designation of the employee.

A copy is forwarded to the Department of Finance (G.I.) for information.

(Head of Office)

FORMS

FORM G. I. No. 2

[Referred to in paras 5(2) and 17(1) of Appendix VII]

GOVERNMENT OF PUNJAB

Department _____ Office _____

Dated _____

MEMORANDUM

*Shri _____ member of the Scheme has been promoted on a regular basis, from Group _____ to Group _____ with effect from _____. His monthly subscription for the Punjab Government Employees' Group Insurance Scheme, 1982 shall be raised from Rs. _____ to Rs. _____ from the month of _____ and he will be eligible to the benefits of the Group Insurance Scheme appropriate to Group _____ with effect from _____.

(Head of Office)

To

*Shri _____.

*Name and designation of the employee.

FORM G. I. No. 3

[Referred to in paras 4(2) and 17(2) of Appendix VII]

To

(Head of Office)

Sir,

I have read and understood/I have been explained the details of the new Punjab Government Employees Group Insurance Scheme, 1982. I opt to remain out of this Group Insurance Scheme.

Yours Faithfully,

Place:

()

Date:

Name and designation of the employee

FORMS

FORM G. I. No. 4

[Referred to in para 11(1) of Appendix VII and (XII) (l) of Appendix VIII]

To

*The _____

Subject: Application for payment of accumulation under the Punjab Government Employees Group Insurance Scheme, 1982.

Sir,

I have been a member to the Punjab Government Employees Group Insurance Scheme, 1982, since** _____. I have retired from service after attaining the age of _____ years/I have ceased to be in employment of the Punjab Government with effect from _____. I was holding the post of _____ before retirement/cessation of employment with the Punjab Government. I request that the amount due to me under the Punjab Government Employees Group Insurance Scheme, 1982, may be paid to me.

Yours faithfully,

()

*Designation and Address of the Head of Office.

**Month and year of becoming a member of the Group Insurance Scheme may be indicated here.

FORMS

FORM G. I. No. 5

[Referred to in para 11(2) of Appendix VII and para (XII) (2) of Appendix VIII]

GOVERNMENT OF PUNJAB
DEPARTMENT _____ OFFICE _____

Letter No. _____
Date _____

To

* _____

Subject:— Payment of the amount due under the Punjab Government Employees Group Insurance Scheme, 1982.

Dear Sir/Madam,

I am directed to state that the late Shri _____ had nominated you for payments of full/ _____ per cent of amounts due under the Punjab Government Employees Group Insurance Scheme, 1982. You are, therefore, requested to submit an application in the enclosed form (G. I. No. 6) for arranging payment.

Yours faithfully,

()

*Name and address of the nominee.

FORMS

FORM G. I. No. 6

[Referred to in para No.11 (2) of Appendix VII and para (XII) (2) of Appendix VIII]

To

*The _____

Subject: Application for payment of amount due to late Shri _____ under the Punjab Government Employees Group Insurance Scheme, 1982.

Sir,

With reference to your letter No. _____ dated _____, I hereby request that the full/ _____ per cent of amount falling due on account of the death of Shri _____ under the Punjab Government Employees' Group Insurance Scheme, 1982 may be paid to me.

Yours faithfully

()

*Name and address of the office from where Form G.I. No. 5 is received.

FORMS

FORM G.I. No. 7

[Referred to in para 19(5) of Appendix VII]

Nomination for benefits under the Punjab Government Employees Group Insurance Scheme, 1982, when the Government employee has no family and wishes to nominate one person or more than one person.

I having no family hereby nominate the person/persons mentioned below and confer on him/them the right to receive to the extent specified below any amount that may be sanctioned by the Punjab Government under the Punjab Government Employees Group Insurance Scheme, 1982, in the event of my death while in service or which having become payable on my attaining the age of superannuation may remain unpaid at my death:—

Name and address(es) of nominee/nominees	Relationship with Government employee	Age	*Share of amount to be paid to each nominee.	Contingencies on the happening of which the nomination shall become invalid.	**Name, address and relationship of the person, if any, to whom the right of the nominee shall pass on in the event of his predeceasing the Government employee.
1	2	3	4	5	6
1.					
2.					
3.					

Dated this _____ day of _____ 20_____ at _____

Signature of two witnesses:—

1. _____
2. _____

Signature of Government employee.

N.B. The Government employee should draw line across the blank space below his last entry to prevent the insertion of any names after he has signed.

*This column should be filled in such a way so as to cover the whole amount that may be payable under the Group Insurance Scheme.

**Where a Government employee who has no family makes a nomination, he shall specify in this column that the nomination shall become invalid in the event of his subsequently acquiring a family.

FORMS

FORM G. I. No. 8

[Referred to in para 19(5) of Appendix VII]

Nomination for benefits under the Punjab Government Employees' Group Insurance Scheme, 1982, when a Government employee has a family and wishes to nominate one member or more than one member thereof.

I hereby nominate the person(s) mentioned below, who is/are member(s) of my family, and confer on him/them the right to the extent specified below to receive any amount that may be sanctioned by the Punjab Government under the Punjab Government Employees' Group Insurance Scheme, 1982, in the event of my death while in service or which having become payable on my attaining the age of superannuation may remain unpaid at my death:—

Name and address(es) of nominee/ nominees	Relationship	Age	*Share of amount to be paid to each nominee.	Contingencies on the happening of which the nomination shall become invalid.	Name, address and relationship of the person, if any, to whom the right of the nominee shall pass on in the event of his predeceasing the Government employee.
1	2	3	4	5	6
1.					
2.					
3.					

N.B. The Government employee should draw line across the blank space below his last entry to prevent insertion of any names after he has signed.

Dated this _____ day of _____ 20 _____ at _____.

Signature of two witnesses:

1. _____.

2. _____.

Signature of Government employee.

*This column should be filled in such a way so as to cover the whole amount that may be payable under the Group Insurance Scheme.

FORMS

FORM G. I. No. 10

[Referred to in sub-para (a) of para (III) of Appendix VIII]

SCHEDULE OF RECOVERIES

Recoveries creditable to Savings Fund/Insurance Fund under Head of Account "8011-Insurance and Pension Funds-Minor Head-107-Punjab State Government Employees" Group Insurance Scheme-Sub-Heads (01) Insurance Fund-(02) Savings Fund"

Name of Office:

Month:

Serial No	Group of Service	Name of Subscriber	Amount of Subscription	Remarks
1.	A			
2.	B			
3.	C			
4.	D			
		Total		

Signature of Drawing and Disbursing Officer

FORMS

FORM G.I. No. 11

[Referred to in para (V) (a) and (VI) of Appendix VIII]

Saving Fund/Insurance Fund Subscriptions Account for the period 1-1-20 ...to 31-12-20..

- (1) Account No:
 (2) Group of Service:
 (3) Name of Employee:
 (4) Date of Membership:
 (5) Subscriptions:

Month	Treasury Voucher No. and date	Amount of subscription deducted (in rupees)
1	2	3
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		
Total		

(6) Amount of subscriptions transferred to the Insurance Fund: Rs. _____.

(7) Amount of subscriptions credited to the Savings Fund during the current year [Item No.5 (-) Item No.6]. Rs. _____

FORMS

-
- (8) Opening balance of the Savings Fund (including interest) Rs. _____.
- (9) Interest allowed at the end of the year on the Savings Fund Credits. Rs. _____
- (10) Closing balance of the Savings Fund (Including interest (item No. (7)+(8)+(9)]. Rs. _____
- (11) Payment, if any, made during the year –
- (a) to the employee from the Savings Fund. Rs. _____ Dated _____
- (b) In respect of employee from the Insurance Fund. Rs. _____ Dated _____

Drawing and Disbursing Officer

FORMS

FORM G. I. No. 12

[Referred to in para (V) (c) of Appendix VIII]

ANNUAL STATEMENT OF GROUP INSURANCE SCHEME ACCOUNT

Department/Office _____

For the scheme year ending the 31st December, 20____ Rate of Interest _____

Name of the Subscriber	Account No.	Opening Balance	Amount credited to the Savings Fund during the year	Interest allowed during the year (on amount mentioned in Col. Nos. 3 and 4)	Total amount (Col. Nos. 3, 4 and 5)
1	2	3	4	5	6

Signature:

Name:

Designation:

Date:

Notes:

(1) File nomination, if not already done.

(2) In the case of any discrepancy/missing credits, concerned Drawing and Disbursing Officer may be consulted.

(3) The yearly premium credited to the Insurance Fund during the year was at the rate of _____ out of the total subscription of Rs. _____.

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FORM G. I. No. 13

[Referred to in para (VI) of Appendix VIII]

**BROADSHEET FOR THE PERIOD 1-1-20... TO 31-12-20...SHOWING
SUBSCRIPTION AND PAYMENTS**

Name of Office/DDO Amount of Subscription recovered Group-wise (Referred to in para 5)					Recovery of Premium of Insurance cover (Referred to in para 6)				Payment made				
Month	Number of employees ABCD	Amount recovered	Credit to Savings Fund	Credit to Insurance Fund	Number of employees ABCD	Amount Recovered	Interest recovered on account of delayed payment of subscription (Referred to in para 9(6) and 9(7))	Grand total Columns 3,7 and 8.	Number of employees ABCD	Amount out of Savings Fund	Out of Insurance	Grand Total Columns 12 and 13	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14
January													
February													
March													
April													
May													
June													
July													
August													
September													
October													
November													
December													

Drawing and Disbursing Officer

FORMS

FORM G.I. No. 15

[Referred in para (XII)(3) of Appendix VIII]

RECEIPT BILL

Received the sum of _____ () being the total of entitlement of Rs. _____ from the Insurance Fund/and/or Rs. _____ from the Savings Fund accrued to _____ Name _____ Designation _____ Group A/B/C/D under the Punjab Government Employees Group Insurance Scheme, 1982.

Dated: _____ Signature(s) of Recipients(s)
(Name(s) in Block letters)

FOR USE IN DEPARTMENTAL OFFICE

(a) Relevant biodata of the member

1. Type of group of the member (i.e. lowest group) viz D/C/B/A on initially joining the scheme on _____ 19__.

2. Year of acquiring membership of higher group: –

(i) C _____ 19__

(ii) B _____ 19__

(iii) A _____ 19__

(b) Countersigned for payment or Rs. _____ (Rupees _____) to claimant(s) . –

(c) The expenditure will be chargeable to the following Heads of Accounts:–

(i) “8011–Insurance and Pension Funds–Minor Head–107–Punjab State

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Government Employees Group Insurance Scheme-Sub Head-01:-Insurance Fund.”

and/or

(ii) “8011-Insurance and Pension Fund-Minor Head-107-Punjab State Government
Employees Group Insurance Scheme-Sub-Head-02: -Savings Fund.”

Signature

Date

Designation of D.D.O

FOR USE IN TREASURY OFFICE

Passed for payment of Rs. _____ (Rupees _____) payment through Cheque
(s) No.(s) _____ Dated _____.

Treasury Officer

Delete whichever is inapplicable.

FORMS

FORM G. I. No. 16

[Referred to in Para (XIII) of Appendix VIII]

Statement of figures of accounts of Punjab Government Employees Group Insurance Scheme, 1982 booked in Treasury_____and reconciled by Drawing and Disbursing Officers with the Accounts booked with the Treasury Officer for the quarter ending _____20__.

Serial No.	Head of Department/ Head of Office/ Drawing and Disbursing Officer	Number of subscribers with particulars of service i.e. A, B, C and D to SF/IF and IF only.		8011-Insurance and Pension Fund (Receipt)			8011-Insurance and Pension Fund (Out go)			Remarks
				Saving Fund	Insurance Fund	Total	Saving Fund	Insurance Fund	Total	
1	2	3	4	5	6	7	8	9	10	11
1	X	A								
		B								
		C								
		D								
		Total								

Drawing and Disbursing Officer or

Treasury Officer

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FORM G. I. No. 17

[Referred to in para (XVII) (2) (ii) of Appendix VIII]

Part-I-Consolidated annual statement showing month-wise/group-wise total number of subscribers and total amount of subscriptions recovered under the Group Insurance Scheme during the year ending the 31st March _____ and credited to the Saving Fund/Insurance Fund.

DEPARTMENT/OFFICE _____

Part-I
Number of Subscribers

Month	Number of members subscribing to Savings Fund and Insurance Fund				Total	Number of employees subscribing to Insurance Fund only (being not members of the scheme.)				
	(Group-wise)					Total	(Group-wise)			
	A	B	C	D			A	B	C	D
1	2					3				
April										
May										
June										
July										
August										
September										
October										
November										
December										
January										
February										
March										

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Part II—Amount recovered and credited to Sub-Heads under Major Head 8011—Insurance and Pension Funds—Minor Head—107—Punjab State Government Employees Group Insurance Scheme

Month	Amount of subscription recovered in respect of members under Col. (2) of Part I	Interest recovered, if any, for late subscription	Amount of subscription recovered in respect of employees not yet members under Col. 3 of Part I	Amount credited to Saving Fund including interest (in Rs.)	Amount Credited to Insurance Fund (in Rs.)	Remarks
4	5	6	7	8	9	10
	Savings Fund		Insurance Fund			
	A,B,C D Total		A,B,C D Total			
April						
May						
June						
July						
August						
September						
October						
November						
December						
January						
February						
March						

*Any amount of interest recovered in respect of overdue subscription may be credited to „Sub-Head Savings Fund“ under Major Head 8011—Insurance and Pension Fund—Minor Head—107—Punjab State Government Employees Group Insurance Scheme in State receipts and is not to be credited in the Saving Fund Account of the members.

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FORM G. I. No. 18

[Referred to in Para (XVII) (2) (ii) of Appendix VIII]

(PAYMENTS)

Part I—Consolidated annual statement showing month-wise/group-wise total number of members/payees and total amount of payments made (as debited to Savings/Insurance Fund) during the year ending 31st March, _____.

Name of the Head of Department/Office _____

Part-I—Number of employees/payees

Month	Number of members to whom payments have been made					Number of employees not yet members to whom payments have been made				
	(Group-wise)				Total	(Group-wise)				Total
	A	B	C	D		A	B	C	D	
1	2					3				
April										
May										
June										
July										
August										
September										
October										
November										
December										
January										
February										
March										
Total										

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Part II—Amount paid and debited to Sub-Head under Major Head 8011—Insurance and Pension Funds—Minor Head—107—Punjab State Government Employees Group Insurance Scheme.

Month	Amount of Principal paid to the members shown in Col. 2 out of Savings Funds (excluding interest)				Amount of interest on Savings Fund paid to members	Amount of payments made to members and non-members shown in Col. 2 and 3 of Part I out of Insurance Fund				Amount debited to Savings Fund including interest	Amount debited to Insurance Fund	Remarks		
	(Group-wise)					Total	(Group-wise)						Total	
	A	B	C	D			A	B	C					D
4	5				6	7				8	9	10		
April														
May														
June														
July														
August														
September														
October														
November														
December														
January														
February														
March														

Note.—In remarks column, reason for payment made i.e. demise, retirement, resignation etc. may be mentioned.

FORMS

Form G. I. No. 19

(Referred to in para 11 (1) of Appendix VII)

GOVERNMENT OF PUNJAB
DEPARTMENT OF _____

Order

Sanction is hereby accorded to draw and disburse the amount of Rs. _____ (Rupees _____ only) from the Savings Fund alongwith interest admissible under para 11(1) of Appendix VII referred to in rule 15.1(b) of the Punjab Civil Services Rules Volume II to Shri/Smt. _____ who has retired on superannuation on _____ after attaining the age of 58/60 years or who has resigned/dismissed/removed from Government Service etc. with effect from _____.

2. It is certified that Shri/Smt. _____ retired/resigned/dismissed/removed from Government Service was enrolled as a member under Group A/B/C or D of the Punjab Government Employees Group Insurance Scheme, 1982 with effect from the _____ and deduction at the rate of Rs. _____ per month has actually been made from her/his salary from the month of enrolment _____ to the month of retirement /resignation/dismissal/removal from Government service etc. _____.

3. The expenditure will be chargeable to the Head of account "8011-Insurance and Pension Funds-Minor Head-107-Punjab State Government Employees Group Insurance Scheme-Sub Head -02-Savings Fund.

Dated

Signature:

Designation of the Head of Office.

Note. – Copies shall be endorsed to all concerned.

FORMS

Form G. I. No. 20 (i)

(Referred to in para 11(2) of Appendix VII)

GOVERNMENT OF PUNJAB
DEPARTMENT OF _____

ORDER

Sanction is hereby accorded to draw and disburse the amount of Rs. _____ (Rupees _____ only) from the Savings Funds along with interest admissible under para 11(2) of Appendix VII referred to in rule 15.1(b) of the Punjab Civil Services Rules, Volume II, to Shri/Smt. _____ the nominee/legal heir(s) of late Shri/Smt. _____ who expired on _____.

2. It is certified that Shri/Smt. _____ (deceased) was enrolled as a member under Group A/B/C or D of the Punjab Government Employees Group Insurance Scheme, 1982 with effect from the _____ and deduction at the rate of Rs. _____ per month has actually been made from his/her salary from the month of enrolment _____ to the month of death.

3. The expenditure will be chargeable to the Head of Account "8011-Insurance and Pension Funds-Minor Head-107 Punjab State Government Employees Group Insurance Scheme-Sub Head-02 Savings Fund

Dated

Signature

Designation of the Head of Office.

Note. - Copies shall be endorsed to all concerned.

FORMS

FORM G. I. No. 20 (ii)
(Referred to in para 11 (2) of Appendix VII)

GOVERNMENT OF PUNJAB
DEPARTMENT OF _____

ORDER

Sanction is hereby accorded to draw and disburse the amount of Rs. _____ (Rupees _____ only) from the Insurance Fund admissible under para 11(2) of Appendix VII referred to in rule 15.1(b) of the Punjab Civil Services Rules, Volume II, to Shri/Smt. _____ the nominee/legal heir(s) of late Shri/Smt. _____ who expired on _____.

2. It is certified that Shri/Smt. _____ (deceased) was enrolled as a member under Group A/B/C or D of the Punjab Government Employees Group Insurance scheme, 1982 with effect from the _____ and deduction at the rate of Rs. _____ per month has actually been made from his/her salary from the month of enrolment _____ to the month of death.

3. The expenditure will be chargeable to the Head of account "8011-Insurance and Pension Funds-Minor Head-107-Punjab State Government Employees Group Insurance Scheme-Sub Head-01-Insurance Fund"

Dated

Signature:

Designation of the Head of Office.

Note. - Copies shall be endorsed to all concerned.

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This index has been compiled solely for the purpose of assisting reference. No expression used in it should be considered in any way interpreting the rules.

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