

Revision of Office Manual Part V

- (i) 1979
- (ii) 2002

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For use in Defence Accounts Department

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Disclaimer: This manual is intended for guidance of officers and staff of Defence Accounts Department and should not be quoted in correspondence with offices outside the Department. Nothing in this manual will be held to supersede any standing rule or order of Govt. of India with which it may be at variance.

PREFACE

This Manual contains instructions for the conduct and disposal of work relating to Provident Funds dealt with in the various offices of the Defence Accounts Department in general and the detailed instructions for maintenance of Provident Funds Accounts in the office of the Controller of Defence Accounts (Funds) Meerut.

2. This manual is a departmental publication. Instructions contained in this Manual are Supplementary to the rules and orders issued by the Government of India relating to the various Provident Funds from time to time.

3. All officers and members of the establishment should make themselves fully conversant with the content of this Manual.

4. Although it is ensured that all orders issued up to 20-04-2015 have been reflected in this Manual, there may be a possibility of omissions. Any omission/defect found in this manual should immediately be brought to the notice of the O&M Cell of Controller of Defence Accounts (Funds) Meerut or email at jcdafunds@nic.in

5. Any change which involves a substantial departure from the instructions, should, however, not be effected without the previous approval of the Controller General of Defence Accounts, Delhi Cantt. Any additions/alterations, which may be necessary, will be notified periodically by the Controller of Defence Accounts (Funds), Meerut with prior approval of the Controller General of Defence Accounts.

6. This supersedes the relevant provisions of the 2002 edition of Office Manual Part-V.


Controller General of Defence Accounts

New Delhi
Dated: the, 11th July, 2016

OFFICE MANUAL – PART V

(PROVIDENT FUND)

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CHAPTER I

General

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CHAPTER I

GENERAL

SECTION – I

Types of Provident Fund on the Defence side and offices responsible for maintenance/audit of the accounts.

1. The Defence Accounts Department is responsible for maintenance/audit of Provident Fund Accounts and connected items of work as detailed in para 6 below—

2. Objectives:

- (a) Objectives of Provident Fund offices/ sections are:
 - (i) Maintenance of Provident Fund Account correct and complete in all respects and timely issue of annual account slips to subscribers.
 - (ii) Expeditious payment of claims on account of advances/withdrawals, wherever such claims are paid by Fund Sections/offices.
 - (iii) Prompt settlement of claims on subscribers becoming non-effective.
- (b) Objectives of Provident Fund Audit sections are to ensure that Provident Fund Sections function on prescribed lines.

3. Provident Fund can broadly be classified into two types viz. Contributory and non-contributory.

4. Contributory Provident Funds, meant for employees who are not eligible for pensionary benefits, are those in respect of which Government makes matching contributions to the subscriptions realised from members to the extent admissible under rules. The matching contributions given by Government are in lieu of pensionary benefits.

Note: Contributory Provident Funds Accounts of subscribers (own) and Government contributions, with accumulated interest are kept separately.

5. Non-Contributory Provident Funds are meant for pensionable employees. No matching contributions are made by Government in respect of non-contributory Provident Funds.

6. The following are the contributory and non-contributory Provident Funds in vogue on the Defence side.

- (a) **Contributory Provident Funds:—**
 - (i) I.O.D.P. Funds (Indian Ordnance Department Provident Funds).
 - (ii) I.O.F.W.P. Fund (Indian Ordnance Factories Workmen's Provident Fund).
 - (iii) I.N.D.W.P. Fund (Indian Naval Dockyard Workmen's Provident Fund).
 - (iv) C.P. Fund (I) 1962 [Contributory Provident Fund (India) 1962].
- (b) **Non-Contributory Provident Funds:—**
 - (i) D.S.O.P. Fund (Defence Services Officers Provident Fund).
 - (ii) A.F.P.P. Fund (Armed Forces Personnel Provident Fund).
 - (iii) G. P. Fund (C.S.) [General Provident Fund] [Central Services].
 - (iv) G.P. Fund (D.S.) (General Provident Fund) (Defence Services).

Note: Officers and personnel of the Defence Accounts Department are governed by G. P. Fund (C. S.) Rules.

7. Extent of application and eligibility to join the various Provident Funds:-
Extent of application of the various Provident Funds and eligibility of officers and others to join them are contained in the relevant rules of the Funds concerned and orders issued from time to time.

8. Offices responsible for maintenance of accounts of the various Provident Funds:—
Accounts in respect of the Provident Funds referred to in para 6 above are maintained in the Offices as shown below

	Name of the Office	Fund Accounts Maintained
	(1)	(2)
(i)	PCDA(O) Pune	D.S.O.P. Fund in respect of Army Officers.
(ii)	PAOs(ORs) Under respective regional PCsDA/CsDA	A.F. P.P. Fund in respect of JCOs/ORs/NCsE of the Corps/ Regiment concerned.
(iii)	CDA (Funds) Meerut	General Provident Fund (DS), IOFWP Fund and CP Fund (I) in respect of all Civilian subscribers (including officers) falling under Payment Jurisdiction of Distributed Data Processing Controllers, GP Funds (CS) in respect of all DAD personnel, GP Fund (DS) in respect of all the Civilian labour Officers of the Central Pool. Defence Civilians of Army who are posted to Inter Services Organisation etc on short term/ tenure basis WEF1-12-88, Group C&D employees as well as combatant enrolled of Defence (HQ) security Troops attached to security office Ministry of Defence.
(iv)	PCDA (Navy) Mumbai	GP Fund (DS) and INDWP Fund in respect of all Civilians including the officers of the Navy except Naval (R&D) Civilian and GP Fund (DS) in respect of the Civilian Labour Officers of the Central Pool serving in Naval Establishments, GPF A/Cs of Defence Civilians of Navy who are posted to Inter Service organisations etc on short term/ tenure basis.
(v)	PCDA (WC), Chandigarh	These Controllers are not Fund maintaining Controllers. However, under the Distributed Data Processing System, these Controllers are to watch receipt of all GPF Schedules from units located in their jurisdiction, reconcile the compiled actual and schedule amount through medium of schedule control register, prepare batches of schedules for facilitating Data entry, checking of Edit List obtained during validation of Data on the Computer and to propose correction, obtaining of clarification, correction etc on observations thrown out by the Computer during review of accounts and obtaining Wanting Schedules, Missing Credits etc from units.
(vi)	PCDA (NC), Jammu	-do-
(vii)	CDA, Patna	-do-
(viii)	CDA (Army) Meerut	-do-
(ix)	PCDA (SC), Pune	-do-
(x)	CDA Guwahati	-do-
(xi)	CDA Chennai	-do-
(xii)	PCDA(C.C.) Lucknow	-do-
(xiii)	PCDA New Delhi.	Fund Accounts of Civilians serving in AFHQ who are regular incumbents of Armed Forces HQrs. posts.
(xiv)	PCDA (R & D) New Delhi.	GPF/CPF/IOFWP Fund Accounts of Civilians serving in R&D Organisation including Naval (R&D) Civilians and (R&D) Formations attached to Factories.
(xv)	Principal Controller of Accounts (Fys) Kolkata	IODP Fund, GPF(DS), IOFWP Fund and CP Fund (I) in respect of subscribers from Ordnance and Clothing Factories and attached Inspectorates, GP Fund(DS) in respect of Civilians Labour Officers of the Central Pool.
(xvi)	PAO (GREF) Pune, under PCDA(BR) Delhi Cantt.	Fund Accounts of GREF Personnel.

(xvii)	PAO Ministry of Defence New Delhi.	GP Fund (CS) in respect of subscribers serving in the Ministry of Defence.
(xviii)	Naval Pay office Mumbai.	DSOP Fund and AFPP Funds in respect of Service Officers and personnel of Indian Navy.
(xix)	Air Force Central Accounts Office New Delhi.	DSOP Fund, AFPP Fund, GPF (DS), CP Fund (I) and IOFWP Fund in respect of all service and civilians officers and personnel of the Air Force, GPF (DS) in respect of Civilian labour Officers of the Central pool. GPF Accounts of Defence Civilian Employees belonging to Armed Forces HQrs working at Air HQrs.

Note 1: Provident Fund Accounts maintained by Naval Pay Office and Air Force Central Accounts Office is audited by the IRLA Section of PCDA (Navy) and the Joint CDA (AF) New Delhi respectively.

Note 2: With effect from 1.6.1996 Provident Fund Accounts of Defence Civilians who are posted to Inter Service Organisations etc. on short term/ tenure basis will be maintained by their respective Fund Accounts Officers who maintained their accounts before their transfer to the Payment Jurisdiction of PCDA New Delhi.

9. Procedures and instructions common to all Provident Fund accounts of Civilian personnel irrespective of the office, where the accounts are maintained, are contained in this chapter. Common orders relating to GP Fund (DS), IOFWP Fund and CP Fund (I) 1962 as also procedures for maintenance of accounts in respect of these Funds in the office of the CDA (Funds) Meerut are contained in Chapter II, III and IV respectively.

Note: Instructions for receipt of GP Fund Schedules from the Unit/Formation, reconciliation of amount of schedules with reference to compiled actual, Checking of Edit list and obtaining wanting schedules and missing Credit etc. from Units so far Distributed Data Processing Controllers are concerned are contained in Distributed Data Processing system procedure.

10. Detailed instructions and procedures for maintenance of Provident Fund Accounts in the other offices of the Department may be found in the Manuals as shown below:—

PCDA (O), Pune	—	OM Part IX.
PAOs (ORs)	—	OM part X.
PCDA (Navy)	—	OM Part VII.
PCDA (BR), Delhi Cantt. (in respect of GREF A/Cs)	---	OM Part XIII
Principal Controller of Accounts (Fys)	—	OM Part VI
PAO (Min. of Defence)	—	OM Part XII.

11. Detailed instructions for audit of Provident Fund Accounts maintained by Naval Pay Office Mumbai and Air Force Central Accounts Office, New Delhi may be found in O.M. Parts VII and III respectively.

12. All Provident Fund Accounts on the Defence side are maintained in whole rupees only and subscriptions, refund interest (given or recovered), advances, withdrawals etc. should all be in whole rupees only.

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SECTION 2

Definition of Terms

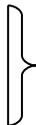
15. For purposes of this manual, the following terms used hereafter will have the meaning as given against them.

- (1) Accounts Officer maintaining the Fund Accounts (Shortly referred to as Accounts Officer) means the PCDA/CDA concerned or other officers under him responsible for maintenance of the Accounts, as given in para 8 of Section I.
- (2) Accounts office means the office in which the Fund Accounts are maintained.
- (3) Pay Audit Officer means the Pay Audit Section of the PCDA's/CDA's office concerned or sub-offices (like Factory Accounts Offices Local/ Regional Audit/ Accounts offices/ AO (MES)* under him responsible for preparation and/or audit of pay bills of the employees concerned. For purposes of transmission of schedules, maintenance of demand registers for watching of repayment of advances and interest and routine correspondence with the Accounts Officer concerned. AO(MES) will also be treated as pay audit officers.

**Authority: HQrs. office letter No.AT-Coord/13108/ PC/Upgradation AAO dated 16.09.2009.*

- (4) **Family**—For purposes of the various Provident Funds the term family has the meaning as defined in the relevant Fund Rules. In the case of the I.O.D.P. Fund the term used is 'dependent' which is defined in the rule 2(I) (ii) of the I.O.D.P. Fund Rules.
- (5) Pay/emoluments will be as defined in the various Provident Funds Rules.
Note: Pay/emoluments include Grade pay where in vogue and authorised for purpose of recovery of subscription and grant of advances /withdrawals.
- (6) In the case of Piece Workers in Ordnance and Clothing Factories and other Defence installations the term pay is taken as the monthly basic pay enhanced by 25 percent for purposes of recovery of subscriptions (both while on duty and during leave) and grant of advances/withdrawals. So long as Grade pay counting as pay for purposes of recovery of subscription etc, is in vogue (see note below item 5 above), pay of piece workers will be taken as P+25 percent Divided by DP appropriate to 'P', 'P' representing the monthly basic pay.

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SECTION – 3

Compulsory Nature of Provident Funds

19. (a) All temporary employees *appointed up to 31.12.2003*[#]are compulsorily required to subscribe to Provident Funds (contributory or non-contributory as applicable) with effect from the 1st of the month following that in which they complete one year's service.

(b) *No deduction will be made towards GPF contribution from the Government Servants joining the service on or after 01.01.2004 as the GPF scheme is not applicable to them after introduction of National Pension System[#].*

Authority – G.I. M.F., F No. 1(7)(2)/2003/TA/11 dated 7 Jan. 2004 read with OM No. 1(7) (2)/2003/TA/67-74 dated 04 Feb.2004

(c) Re-employed pensioners should subscribe to Provident Fund from the date of re-employment.

Note 1: Apprentices and probationers are treated as Ty. Government servants for purposes of admission to Provident Funds under the Compulsory Scheme.

Note 2: Temporary Government servants (including Apprentices and Probationers) who have been appointed against regular vacancies and are likely to continue for more than a year may subscribe to GP Fund (DS) any time before completion of one year's service.

Note 3: Re-employed pensioners are eligible for admission to GP Fund (DS) and Re-employed pensioners of DAD are eligible for Admission to GP Funds (CS).

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21. Pay Audit Officers are required to ensure that employees who are required to contribute to various Provident Funds under the Compulsory scheme are admitted to the Funds from the due date and subscription recovered from them regularly.

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SECTION – 4

Title of Industrial and Non-Industrial employees for joining various Provident Funds

INDUSTRIAL EMPLOYEES—

26. (a) Industrial employees entertained in service on or before 14.2.1962 but up to 31.03.2003 are required to subscribe to the I.O.F.W.P. Fund, until confirmation. On confirmation they can opt either for pensionary benefits or to continue to be governed by CP Fund benefits. Failure to exercise option is to be deemed to be option for pensionary benefits. Those electing for pensionary benefits are to be admitted to the GP Fund (DS) 1960 and their I.O.F.W.P. Fund Accounts are to be closed by transferring their own deposits to date with accumulated interest to the GP Fund (DS) accounts and resuming accumulated Government Contribution with interest to Government. Those electing to be governed by CP Fund benefits will continue in the I.O.F.W.P. Fund accounts [see also (e) and (f) below].

(b) Industrial employees entering service between 15.2.62 and 31.3.71 are required to subscribe to the I.O.F.W.P. Fund until confirmation. On confirmation they are to be compulsorily brought over to the pensionary scheme and admitted to the GP Fund (DS) 1960. Their I.O.F.W.P. Fund accounts are to be closed in the same way as for those mentioned in (a) above electing for pensionary benefits [see also (e) and (f) below].

(c) Industrial employees entering service between 1.4.71 and 20.5.71 are required to subscribe to CP Fund (I) 1962, until confirmation. On confirmation their cases will be dealt with as in (b) above.

(d) Those entering service on or after 21.5.71 can elect for pensionary benefits if they opt for the same within six months of entering service.

(e) All subscribers to the I.O.F.W.P. Fund as on 1.4.71 can come over to the CPF (I) 1962, if they exercise option to that effect within the stipulated date. On exercising option to be governed by C.P.F.(I) 1962 accounts, their I.O.F.W.P. Fund accounts are to be closed by transferring the balances (deposits and G.C.) to their C.P.F. (I) 1962 accounts.

(f) Industrial employees whether entertained on or before 14.2.1962 or thereafter, who were not confirmed by 21.5.71, could elect for pensionary benefits within the stipulated time. In the case of those electing for pensionary benefits, their CP Fund Accounts [I.O.F.W.P.F. /C.P.F. (I) 1962 as the case may be] are to be closed in the same way as in (a) above.

Note : Provisions of Para 26 apply to the I.N.D.W.P. Fund as well.

Non-Industrial employees–

27. (a) Non-Industrial employees entertained in service on or after 1.8.49 and upto 31.12.2003 are eligible for admission to the G.P. Fund (DS).

(b) Ex. TE/ETE/ETA/CP employees classified as non-industrial from 1.8.49 and who were contributing to the IOFWP Fund or other CP Funds are to be admitted to the GP Fund (DS) on confirmation and their I.O.F.W.P./C.P. Fund Accounts to be disposed of according to the nature of option exercised by the individuals for counting their ETE temporary service.

28. Subscribers who have retained C.P. Fund benefits under various orders are being given fresh chances to come over to pensionary benefits by orders issued by Government from time to time. Such of those people as elect pensionary benefits under the applicable orders, are required to be admitted to the GP Fund (DS) and their C.P. Fund accounts have to be disposed of under the relevant rules / orders.

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SECTION – 5

Allotment of Provident Fund Account Nos.

34. (i) Each head of the Office / Unit should send a statement (in duplicate) to the Accounts officer maintaining the Fund Account in the form appended as ANNEXURE-A-2 of STATEMENT-A by 15th of every month instead of individual application forms. This statement should show the particulars of such of the Government servants (both Gazetted and Non-gazetted) working in each office as will be required to compulsorily subscribe to the Provident Fund 3 months hence. The name of the fund is to be shown in the space provided for both on the statement i.e. Nominal Roll and Nomination Forms required to be submitted along with the statement (Nominal Roll).

(ii) One copy of the nominal roll indicating the account number allotted to the subscribers will be returned to the Unit/ Office.

(iii) The date of birth shown in column 4 of the statement should be noted in the ledger cards of the concerned subscribers by the Accounts Office.

35. Every Nomination shall be made in the form set forth in the First schedule of Rule-5 (3) of GPF (DS) Rules 1960.

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37. Specimen of nomination form / Nominal Roll are appended as Annexure A-1 and A-2.

Note: The requirement of formal applications for admission to GP/CP Fund (India), 1962 has been dispensed with. The following procedure is to be followed for allotment of fund account numbers:—

(i) Each Head of office/unit should send a statement (in duplicate) to the Account Officer maintaining the fund Account in the form appended as Annexure A-2 by 15th of every month instead of individual application forms. This statement should show the particulars of such of the Government servants (both Gazetted and Non-Gazetted) working in each office as will be required to compulsorily subscribe to the Provident Funds three month hence. The name of the fund is to be shown in the space provided for both in the statement i.e. Nominal Roll and

- Nomination Forms, viz. 3, A-4 and 3B as the case may be required to be submitted along with the statement (Nominal Roll).
- (ii) One copy of the nominal roll indicating account No. allotted to the subscribers will be returned to the unit/office.
 - (iii) The date of birth shown in column 4 of the statement should be noted in the ledger cards of the concerned subscribers by the Accounts Office.

38. Acknowledgments in token of receipt of application and/or nomination forms are to be furnished in Form GPF-3D (Specimen enclosed as Annexure A-3) to be handed over for safe custody by the subscribers concerned.

39. Date of birth of subscribers is required to be shown in the remarks column of the application portions of the forms to enable the same being noted in the ledger accounts by the Accounts Officer, to facilitate initiation of action for completion of accounts in time, before retirement.

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SECTION 6

Nominations

44. The rules to be observed in the preparation and submission of nomination forms are contained in the relevant rules of the Provident Funds concerned.

45. Nomination in the relevant form should be furnished by all the subscribers to the Accounts Officer through the Head of Office.

Note: A nomination made on obsolete form will not be considered valid in a court of law.

46. The nomination form conferring on one or more persons the right to receive the amount that may stand to the credit in the fund in the event of his death, before that amount has become payable or having become payable has not been paid, is necessary. It is therefore in the interest of subscribers that nominations are executed by them at the time of applying for admission to Provident Funds.

47. Subscribers having family (dependent in the case of the IODP Fund) as defined in the various Provident Fund Rules cannot make nominations in favour of a person or persons other than members of their family (dependents in the case of the IODP Fund).

Note 1: In case of male subscribers family means the wife/ wives, parents, children, minor brothers, un-married sisters, deceased son's widow & children and where no parents of the subscriber is alive a paternal grandparent. If the subscriber proves that his wife had been judicially separated from him or has ceased under the customary law of the community to which she belongs to be entitled to maintenance she shall henceforth be deemed to be no longer a member of the subscriber's family in matters to which these rules relate unless the subscriber subsequently intimates in writing to the Accounts Officer that she shall continue to be so regarded.

Note 2: In Case of a female subscriber, family means, the husband, parents, children, minor brothers, unmarried sisters, deceased son's widow and where no parents of the subscriber is alive, a parental grandparent. If the subscriber by notice in writing to the Accounts Officer expresses her desire to exclude her husband from her family the husband shall henceforth be deemed to be no longer a member of the subscribers family in matters to which these rules relate unless the subscriber subsequently cancels such notice in writing.

Note 3: Child means a legitimate child and includes an adopted child where adoption is recognised by the personal law governing the subscriber or a ward under Guardians and Ward Act 1890 (8 of 1890) who lives with Govt. servant and is treated as a member of the family and to whom the Govt. Servant has through a special will given the same status as that of a natural born child.

Note 4 : In cases in which a subscriber has given his child in adoption to another person and if under the personal law of the adopter, adoption is legally recognised as confirming the status of a natural child, such child should for the purpose of the Provident Fund rules be considered as excluded from the family of the natural father.

48. If at the time of making a nomination the subscriber has no family (dependent in the case of the I.O.F.W.P. Fund) and it is made in favour of other person/persons necessary provision is to be made in the nomination forms that it shall become invalid in the event of his subsequently acquiring a family (dependents in the case of the I.O.F.W.P. Fund) addition to any other contingencies that may be provided.

Note: The word person or persons shall include a company or association or body of individuals whether incorporated or not. It shall also include a fund such as the Prime Minister's National Relief Fund or any charitable or other Trust or Fund, to which nomination may be made through the secretary or other executive authorised to receive payment.

49. (1) Subscriber may provide in the 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 /persons as may be specified in the nomination, provided such other person\ persons shall, if the subscriber has other members of his family, be such other member/members. Where the subscriber confers such a right on more than one person under this clause, he shall specify the amount or share payable to each of such persons in such a manner as to cover the whole of the amount payable to the nominee.

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

(2) If however, at the time of making the nomination the subscriber has only one member of the family (dependent in the case of the IODP fund) he shall provide in the nomination that the right conferred upon the alternate nominee shall become invalid in the event of his subsequently acquiring other member/members in his family. A declaration is also to be furnished by the subscriber in the nomination form as under—

"DECLARED THAT AT THE TIME OF MAKING THIS NOMINATION, I HAVE NO OTHER MEMBER OF THE FAMILY LIVING OTHER THAN THE ONE STATED IN COLUMN 1".

(3) Immediately on the death of a nominee in respect of whom no special provision has been made in the nomination under sub para 1(a) above or on the occurrence of any event by reasons of which the nomination becomes invalid in pursuance of sub para 1(b) OR sub para 2 above, the subscriber shall send to the Accounts Officer a notice in writing canceling the nomination together with a fresh nomination made in accordance with the provisions of provident fund rules.

Note 1 On acquiring family (dependents in the case of the IODP Fund) the previous nomination automatically becomes null and void. In cases where nomination is in favour of a person/persons other than 'member of family/dependent' it should be ascertained from the administrative authorities concerned that the subscriber did not, subsequent to executing the nomination acquire family/dependents, before final settlement of Fund accounts is made, on the basis of such nomination. Prior to notification dated 6.2.87(effective from 18.6.88) the mother was not considered as a family member as such nomination executed by the deceased subscriber in favour of mother becomes invalid on acquiring family before 18.6.88 as per contingency "on acquiring family" given in the nomination. In case the subscriber gets married after 18.6.88 and does not revise the nomination on record executed prior to 18.6.88 it will hold good and payment will be made to the nominee i.e. mother who now forms the part of family.

Note 2 Subsequent re-marriage of a widow (wife and nominee) of a subscriber does not in any way disqualify her from receiving payment of Provident Fund money of her late husband.

50. Where more than one person is nominated the share payable to each nominee/contingent nominee is to be specified in unambiguous terms and in such a manner as to cover the whole amount of asset that may stand to the credit of the subscriber.

51. A subscriber cannot choose to nominate a guardian of his minor children, as this is to be decided by a civil Court of Law.

52. A subscriber may at any time cancel a nomination by sending a notice in writing (in the prescribed form where such forms are prescribed in the Fund Rules) through his Head of office/O.C. Unit who will forward the same to the Pay Audit Officer for onward transmission to the Accounts Officer concerned. He shall, along with such notice or separately, send a fresh nomination made in accordance with the rules of the funds concerned.

Note 1 As long as the amount due to a subscriber remains unpaid, he can change his nomination/ declaration in accordance with the relevant Provident Fund Rules, i.e. a subscriber can change the nomination even after retirement/ discharge, if the amount in settlement of his fund account remains unpaid. However, such revised nominations/declarations made in a manner otherwise than that prescribed under the relevant Provident Fund Rules will not be valid and the original nominations/declaration shall stand (see also para 54).

Note 2 In the event of death of a subscriber after retirement the Provident Fund money may be disposed of in accordance with the valid Nomination/declaration existing.

53. Every nomination made, and every notice of cancellation given, by a subscriber shall to the extent that it is valid, take effect from the date on which it is received in the Accounts Office concerned.

54. (a) As the provisions of the various Fund Rules enjoining sending of fresh nominations along with notice of cancellation [Rules 5(4) G.P.F. (DS), Rules, 1960, Rule 6(6) of the IODP Fund Rules etc.] are directory and not mandatory, failure to send a fresh nomination along with the notice does not make the notice ineffective. Section 5(1) (a) of the Provident Fund Act, 1925 provides that any nomination duly made in accordance with the rules of the Fund, can at any time be expressly canceled by notice given in the manner and to the authority prescribed by these rules. The additional provision that a fresh nomination should be sent along with a notice does not affect the validity or otherwise of the notice.

(b) In view of the above position, it would not be in order to make payment of the deposit in Provident Fund on the basis of nomination which is expressly canceled 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 a nomination, the nomination should be canceled forthwith and return to the subscriber). If the subscriber fails to furnish, along with the notice of cancellation of a nomination or separately in due course, a fresh nomination which is in accordance with the rules and the Provident Fund deposit becomes 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.

Note 1: The above provisions also apply to cases where nomination in favour of family member(s) /dependent(s) as may be, either does not exist or if existing, has become/null and void on the happening of certain contingencies.

55. Under the Provident Fund Act 1925 and the various Provident Fund rules alternate nominations are not permissible. However, to avoid any possible contest between the heirs of a subscriber and the heirs of his/her nominee in a case in which the death of the subscriber and nominee occurs simultaneously or nearly so, as a result of a common accident, it would be advisable for the nominee to make a short will in the prescribed form.

56. It is incumbent on the Accounts officer to see that the nomination does not conflict with the rules regulating the Fund concerned. The sole object of the Provident Fund Act is to take sums of money deposited in the Provident Fund out of the scope of the ordinary law and to enable them to be paid, notwithstanding of such law, to the persons whom rules may designate. So long as the Fund remains with the Government, no question about the ordinary law of inheritance can arise.

57. The correct position with regard to nomination made under section 5 (i) of the Provident Fund Act is that the section in question does not itself provide for any nomination to be made and that it does not by itself create any right in favour of the nominee. It merely gives protection and force to a nomination made in accordance with the rules of the Provident Fund. If therefore, a rule exists in any Provident Fund Rules rendering nominations invalid by marriage or remarriage, nominations even if valid when made, will become ineffective if a subscriber marries or re-marries and will not be nominations to which the protection of Section 5(1) of the Act will extend.

58. A nomination under Section 5 (1) of the Act must not only be in accordance with the rules as they may stand when it is made, but it must continue to be in accordance with the rules as they may stand amended or altered from time to time. The words 'duly made in accordance with the rules of the Fund' occurring in section 5(1) of the Act are significant, and in view of these words the position is that a nomination once made in accordance with the rules might lose its validity if the rules are subsequently altered or amended. A nomination made by a subscriber under one set of rules of Provident Fund may thus become invalid under the set of rules of another Provident Fund of which the subscriber may subsequently become a member, if not revised in accordance with latter set of fund rules and consequently lose the benefit of section 5(1) of the Act.

Note: So far as the GP Fund (DS) is concerned a nomination made by a subscriber in respect of any other Provident Fund to which he was subscribing before joining the GP Fund (DS), 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 Rule 5 of the GP Fund (DS) Rule 1960, until he makes a nomination in accordance with the said rules.

59. (a) Payment of Provident Fund money in accordance with the nomination earns a valid discharge for the Government but, if any Court of Law decrees that payment should be made to persons other than nominees before actual payments are made to nominees, the orders of the Court will have to be complied with.

(b) Where cases are known to be subjudice or likely to be taken to a Court of Law, Payments to nominees should not be made until the final outcome of the case is known. The exact position of the cases should be ascertained from the Administrative authorities concerned before making payments.

Note: When judgments of lower Courts are taken in appeal to higher Courts the outcome of such appeal or appeals shall be awaited before making final payments and orders of the higher Courts should be complied with.

In the case of a subscriber, the nominee was his wife and alternate (contingent) nominees were his two minor daughters. The nominee (wife) died and the subscriber married again, but did not execute fresh nomination, contingent nominees (the two minor daughters) were subsequently married on the death of the subscriber, the question arose as to whom, the Provident Fund money should be paid. Ministry of law to whom the issue was referred ruled that on the death of the nominee (the first wife) the right to receive payment, in the event of death of the subscriber, passed on the contingent nominees i.e. the two daughters, who were members of the family (As defined in various Provident Funds Rules) at the time of making the nomination. Their having become majors and having married do not alter the position, where, however, the amount of assets is above Rs. 5000/- and where rival claims in courts of law are anticipated the ministry has suggested that payment of fund moneys to alternate nominees in such cases (the two daughters in this case in question) may be made on production of probate letter of Administration or Succession Certificate from a competent Court of Law and that payment made in this manner would give a full discharge to Government in respect thereof.

60. Wherever any doubt arises in the minds of Accounts Officers as regards payment of Provident Fund moneys to any person or persons, the Administrative authorities concerned should be asked to obtain necessary legal opinion and the case should be dealt with in the light of the legal opinion received from the competent legal authority.

61. (a) Nomination forms for each of the Provident Funds should be kept in the Accounts Offices concerned in the order of account numbers in guard files under lock and key in the personal custody of the Gazetted officer/officers concerned. Contents of each guard file (viz. Sr. No., A/No.) should be kept in the index sheet kept with the guard files. If however, the Gazetted officer/officers entrusted with the custody of these forms feels/feel the necessity of any additional help in discharging this responsibility at any stage, he/they may be assisted by one or more selected Section Officer(Accounts)/ Auditors/Clerks. When one officer is relieved, the officer taking over charge will certify that all the nomination forms are on record and have been personally checked by him.

Note: Nomination forms should not normally be removed out of the cup-boards where they are kept under lock and key except when required for cancellation and replacement of revised nominations, consolation for purposes of issue of tender in cases where payments are to be made to nominees and endorsements after final payments. In all these cases the nomination forms will be taken out only under the supervision of the Gazetted Officer concerned. Finally paid nomination forms will be taken out only in unavoidable cases and that too under the supervision of the Gazetted Officer concerned.

(b) As a further safeguard, physical verification of nomination forms should be done once in three years by the Gazetted officer concerned personally who may be assisted by selected Section officers(Accounts)/Auditors, the responsibility for verification and safe custody of the forms being that of the officer himself.

(c) A certificate embodying the result of the above verification should be endorsed under the dated signature of the officer carrying out the verification on the Index Registers of the nomination forms. In cases where it is found that nomination forms are not in existence, the fact will also be brought to the notice of the subscriber through the Administrative authorities concerned through memorandums.

62. The periods prescribed for preservation of nomination forms are shown in the annexure to Chapter I on Record Section of Office Manual Part II (Vol. I). As soon as a final payment is made, a record to that effect should be kept on the concerned nomination forms, over the dated initials of the S.O.(A)/AAO, which is then placed in one of the two sets of guard files maintained as follows for each of the Provident Funds in Chronological order (i.e. dates of payments).

- (a) Nominations in respect of final payments made to subscribers and nominees (other than minors) in accordance with nomination forms.
- (b) Nominations in respect of final payments made to minors in all cases and other persons not in accordance with nomination forms.

Note 1: To facilitate disposal of time barred nomination forms, separate sets of guard files should be maintained for each financial year.

Note 2: Particulars of the nomination forms in respect of finally paid cases (viz. Sr. No. A/c No. and date of payment) should be noted in the Index sheets to be kept with each of the guard files.

Note 3: Simultaneously with removal of nomination forms in respect of finally paid cases, necessary notes should be kept in the indices of the original guard files against the account numbers concerned.

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SECTION-7

Admissions to Provident Funds and Allotment of Account Numbers

67. Admission to Provident Funds are made in the prescribed forms (see paras 34 and 35).

68. All admissions to Provident Funds are to be effected from first of the calendar month, following that in which the applicant becomes entitled/due for admission unless the due date itself coincides with the first of a month, in which case he will be admitted to the fund from that date.

69. The nominal Roll and nomination forms are required to be submitted by the unit/formations duly completed to Pay Audit Officers.

70. Pay Audit officers should exercise the following checks on the forms:—

- (i) See that the appropriate form has been used and the name of the Provident Fund concerned has been duly indicated in the places in the Nominal Roll and nomination portions/ forms.
- (ii) Examine the title of the subscriber to join the fund.
- (iii) See that all the columns in the Nominal Roll and nomination portions have been duly and properly completed in ink or type written.
- (iv) See that the name and other particulars given in Provident Fund concerned including rates of pay and other reckonable emoluments are correct and complete in all respects.
- (v) Ensure that the rate of subscription given is correct with reference to the rules.
- (vi) In the case of Contributory Provident Funds see that the amount in excess of the rate of compulsory subscription authorised under rules is correctly shown as voluntary subscription.
- (vii) All cuttings/scorings etc. in the forms have been duly attested over dated initials of the parties concerned.

- (viii) Date of birth of subscribers is shown in the remarks column of the Nominal Roll portion and that the same is correct.
- (ix) See that nominations (including contingent nominees) are made in favour of persons authorised under rules.
- (x) Where more than one person is nominated, the share due to be paid to each is shown in clear terms and that vague terms like 'lump sum' etc. are not shown.
- (xi) See that 'Death' is not shown as a contingency in the nomination.
- (xii) Ensure that full names and addresses of nominees and contingent nominees and their relationships to the subscriber are given.
- (xiii) See that in the case of nominees who are minors, their ages and/or dates of birth are also given in the nominations.
- (xiv) See that the nomination is absolutely free from erasures, alternations and over-writings and those corrections, if any, are individually attested over dated signature of the subscriber.
- (xv) Ensure that the signature of the subscriber in nomination (or thumb and finger impressions, if the subscriber is illiterate) is dated and attested by two witnesses, over dated signatures and those full names addresses and occupations of the witnesses have also been given.

Note: In the case of illiterate subscribers the witness should be permanent employees of the same office.

71. After check of nominal roll and nomination forms pay Audit officers should endorse nominal roll as checked, over their dated signature and sign the nomination in token of their acceptance in the space provided for. The forms should then be sent to the Accounts Officers concerned for further action under forwarding memos.

Note 1: The checks to be applied (including acceptance) on nomination portions equally apply to revised nominations submitted by subscribers in cancellation of earlier ones.

Note 2: As for rules relating to nominations. See section 6.

72. The Accounts Officers shall on receipt of the nominal rolls allot account numbers to the subscribers and return one copy each of the roll with account numbers duly noted against the names to the pay Audit officers and Unit/formation concerned.

Note: Industrial employees who failed to exercise the option for retaining the benefits of IOFWP Fund in terms of M.O.D. No. F.18 (1)/60/1519/D(Civ-II), dated 14-02-62 is deemed to have elected pensionary benefits. If they refuse to submit the application for admission to the GPF(DS) action for allotment of GPF A/c No. would be taken by submission of forms as Appendix 'A' to AG Br letter No. 92201/Org/4 (civ)(d), dated 27.08.69 and 30.03.70.

73. On receipt of the application-cum-nomination forms in the Accounts office, they should be checked to ensure that they are correct and complete in all respects, drawn up in conformity with the relevant rules and orders on the subject and that the applicants are eligible to become members of the Fund.

74. The applicants are then admitted to the Fund allotted account number after their names are entered in the Index Registers maintained for the purpose.

75. The nomination should particularly be scrutinized with reference to the relevant provisions in Section 6. It should also be ensured that all the requirements have been fully complied with and that the nomination are free from erasures, alternations or overwriting. If found to be in order, the account number assigned to the subscriber is noted on the top right hand corner of the nomination and the date of receipt of the nomination noted in the Index Register against the account number. Acknowledgments in token of receipt of application-cum-nomination forms should be sent to the subscribers through the head of the office Form GPF 3D referred to in para 38. The nominations are then detached and kept in guard files in the order of account numbers as provided for in para 61.

Note 1: The above provisions equally apply to revised nominations received from subscribers in cancellation of previous ones. The superseded forms should be cancelled and returned to the subscribers, so that subscribers may know that no mistakes or omissions have occurred in substituting revised nominations for the old ones. Remarks that revised nomination has been received should also be made in the Index Registers against the account numbers concerned.

Note 2: When a subscriber changes his name (for which purpose procedure laid down in Ministry of Home Affairs O.M.No.60/274/48/Ests, dated. 03.11.1948 as amended will have to be complied with) and if the changed name is accepted by the Pay Audit Officer for all purposes, the change in name will be accepted for purposes of Provident Funds as well and the Provident Fund records will be amended on the authority of a letter in this regard from the Pay Audit Officer concerned. In such cases, the subscriber is also required to submit a revised nomination in his new name through the Pay Audit Officer, which on receipt in the Accounts Office will be dealt with in the normal manner.

76. The fact of admission of applicants to Provident Funds as also the account numbers allotted should be communicated to the concerned administrative authorities, Pay Audit Officers and current groups of the Accounts Office responsible for maintenance of accounts in the manner prescribed for the Funds in the relevant Chapters.

Note: Pay Audit officers are required to maintain correct and complete lists of account numbers of all subscribers in respect of the various Provident Funds pertaining to them. Changes affecting the lists e.g. transfers, retirements etc. of subscribers should also be noted in the lists and the lists always kept up to date.

77. The account numbers allotted are required to be entered in the Service Books (service records) in the case of non-gazetted staffs and in the History of Gazetted service in the case of Gazetted Officers by the administrative authority/pay Audit Officer.

78. The correct account numbers should also be quoted in all correspondence connected with the accounts.

79. When a subscriber becomes non-effective and his account is closed account should be left blank and should not be re-allotted to any fresh subscriber.

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SECTION – 8

Subscriptions to Provident Fund

84. Rules governing the conditions, rate and realisation of subscriptions to the various Provident Funds are contained in the relevant Fund Rules.

85. Detailed procedure for recovery and accounting of subscriptions (including arrears of subscriptions and voluntary subscriptions i.e. over to authorise limits in the case of Contributory Provident Funds) may be found in the respective Chapters of the Provident Funds concerned.

86. It is the duty of the Pay Audit Officer to ensure that subscriptions are realised promptly every month at the correct rates and from the due dates and that the amounts are correctly compiled to the respective fund heads and duly and correctly accounted for in monthly recovery schedules/change statements.

Note : A Government servant due to retire on superannuation shall be exempted from making subscription to Provident Fund during the last three months of his service. The discontinuance of subscription is compulsory and not optional.

Special Provisions relating to Reservists called up for active service

87. Contributions by reservists to the various Provident Funds (including Contributory Provident Funds) during the period they remain in the active service will be regulated as under:

- (a) Those who were contributing to the IOFWP Fund or any other Contributory Fund prior to their being recalled for colour service are allowed to continue to do so during the period they remain in active service.
- (b) Reservists who are recalled for colour service will have the option to:—
 - (i) Have increased pension on the basis of re-called colour service, provided they are entitled to the increased pension under the rules.
 - (ii) Have Government contribution to the IOFWP Fund or any other Contributory Provident Fund during the period of recalled colour service, if they were contributing to it prior to recall, vide—
 - (a) above. In that case they will not be entitled to any increase in pension for the recalled colour service.
 - (b) Those recalled to colours directly and do not have old AFPP Fund accounts still alive are to become members of the AFPP Fund on completion of one year of colour service, after recall, and where old AFPP Fund account is still alive contribute to the AFPP Fund Account under the old account number (but have option for closing the old account and joining the AFPP Fund a fresh).

Note : Recoveries on account of I.O.F.W.P. Fund or any other Contributory Provident Funds recovered by the Pay Audit Officers are to be passed on to the Accounts Officers concerned through Defence Ex-change accounts duly supported by schedules showing details of recoveries.

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SECTION-9

GOVERNMENT CONTRIBUTION

92. (a) Government Contribution is the matching contribution given by Government in respect of all Contributory Provident Funds. The contribution is such percentage of the subscriber's emoluments drawn on duty during the year or period as the case may be, as has been or may be fixed by Government by general or special orders. The quantum of contribution payable may be revised by Government any time, subject to the limitation that the rate of contribution allowed to any subscriber to any of the Funds under the rules in force at the time of his admission to the Fund concerned shall not be diminished.

(b) The existing rate of contribution is equal to the subscriber's own authorised contribution, limited to not less than *10 percent* * of his reckonable emoluments *w.e.f. 01.03.1992**, the amount of contribution payable being rounded to the nearest whole rupee (50 p and above being taken as the next higher rupee).

* *Auth.:- G.I., Dept. of Pen. & Wel. O.M. NO. 20(15)-P. & P.W./90-E, dated the 7th October, 1992.*

93. Government contributions every year are credited to the accounts of subscribers with effect from 31st of March each year, except where subscribers die or retire etc. during the course of the year when contributions for the intervening period i.e. between the close of the preceding year and the period upto which contributions are admissible for the year of casualty-are credited to the accounts, before finally settling the subscribers accounts.

Note: Interest on Government contribution for any year including broken period of the year in which final settlement of account is made is admissible only on the amount of opening balance for the year concerned.

94. Government contribution including interest thereon accrued from year to year is kept separately in accounts and is never mixed up with the subscribers own contributions and interest thereon.

95. No withdrawal from the Government contribution portion of the subscribers account is permitted while the subscriber is in service. Balance in Government portion of account is also

not to be taken into account for arriving at the credit balance in the account for purposes of advances and withdrawals from the Provident Fund concerned.

96. Orders governing admissibility and regulation of Government contribution in respect of the various Provident Funds are contained in the Rules of the Provident Funds concerned. Instructions regarding implementation of the orders as also procedure peculiar to the various Funds may be found detailed in the relevant Chapters of this Manual.

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SECTION – 10

Interest on Provident Funds

101. The general rules governing the rate and adjustment of interest on deposits and balances are contained in the relevant rules of the Provident Funds concerned [Rules 14 of the I.O.D.P. Fund Rules, 11 of the GP Funds (DS) Rules, 12 of C.P.F. Rules (India), 1962 and 14 of the I.O.F.W.P. Fund Rules].

102. The rate of interest admissible during each financial year on deposits and balances at the credit of subscribers to the various Provident Funds is notified by the Government of India and is the same for all the Provident Funds.

Note 1 : Subscribers fulfilling conditions in the first proviso to Rule 11(1) of the GP Funds (DS) Rules, 1960 and proviso to Rule 14(1) of the IODP Fund Rules are eligible for protected rate of 4 per cent of interest in the circumstances stipulated *ibid*.

Note 2 : Eligibility of subscribers to GP Fund (DS) who were previously subscribing to other Provident Funds of the Central Government for the protected rate of interest is decided with reference to the conditions laid down in the second proviso to rule 11(1) of the GP Fund (DS) Rules 1960.

Note 3 : Interest on subscriptions in respect of subscribers on deputation is regulated as detailed in section 18 of the Chapter.

103. Interest should not be credited to account of a subscriber if he informs the Accounts Officer that he does not wish to receive interest, but if he subsequently asks for interest the same shall be credited with effect from the first day of the financial year in which he asks for it.

104. Interest is payable only on amounts authorised to be subscribed under the rules of the Funds and from the first day of the month in which the amounts are actually recovered. No interest is to be allowed on unauthorised deductions to the Funds or on fund subscriptions realised in excess of the actual amounts due.

105. Recoveries of subscriptions etc. made from pay and allowances paid in advance of the due dates should for purposes of computation of interest be deemed as having been effected on the due dates.

106. Interest in respect of all Provident Funds is allowed yearly on the average of minimum balances in the accounts for the twelve months of the financial year and in whole rupees i.e. fractions of 50 paise and above are rounded to the next higher rupee and those below 50 paise is ignored. Interest in respect of final settlement cases during the course of the year is, however, worked out as provided for in Para 109 below.

107. Interest on Government contribution portions of Contributory Provident Funds (IODP Fund, CPF (I) 1962, IOFWP Fund etc.) is payable only on the amount of opening balance for the year concerned.

108. The procedure for working out interest under the system of slab rates for interest in vogue is as under:—

(a) Non-Contributory Provident Funds (i.e. GPF (DS) etc.)—

The average minimum balance for each month (i.e. opening balance of the month plus credits for the month less debits for the month) of the year or each month of the period upto the end of which interest is payable in the case of final settlement cases is first worked out. The totals of the minimum balances on which interest is payable. The slab rates of interest are then applied on the balance and amount of interest for each slab worked out in Rupee and Paise. The totals of amounts for the slabs are then arrived at and the amount rounded off to the nearest whole rupee.

(b) Contributory Provident Fund (I.O.D.P. C.P.F. (I) 1962, I.O.F.W.P. Fund etc.) —

The differential rate of interest as fixed from time to time will be applied separately to employee's own subscriptions and Govt. contribution (i.e. these will not be clubbed together) for the purposes of determining the two slabs for calculation of interest at the differential rate. The Govt. contribution will separately qualify for interest at the same differential rate, as fixed from time to time, to an employee's own subscription.

109. Period up to which interest is calculated on Provident Funds balances after amounts become payable—

- (a) The relevant rules of the Provident Funds (Rule 14(4) of I.O.D.P. Rule 11(4) of G.P. Fund (DS) (1960) Note 2 below Rule 14 of the I.O.F.W.P. Fund Rules, 12(4) of the C.P.F. Rules (I) 1962) stipulate that the account shall be credited with interest up to the end of the months preceding that in which payments is made (tender issued in the case of the I.O.F.W.P. Fund) or up to the end of the sixth month after the month in which such amount became payable whichever of these periods be less. No condition is imposed in the rules for payment of interest for six months. The effect of the rules is that, if a subscriber or his nominee/ claimant does not draw the amount until after six months or more months have elapsed since the end of the month in which the amount became payable, interest is allowed for a period of six months only and no more. The reason for non withdrawal is immaterial.

Note 1 : In relaxation of the normal rules, Heads of Accounts office are authorised to admit interest beyond period of six months upto a period of one year after he has personally satisfied that delay in payment was occasioned by circumstances beyond the control of the subscriber and that administrative delays involved in the matter have been fully investigated and action taken as necessary.

Note 2 : For GPF (DS) only. The immediate superior to the Head of the Accounts Office (which expression include a Controller of Accounts, where there is one or the financial Adviser to the concerned administrative Ministry or Department) may allow interest upto any period after he has personally satisfied himself that the delay in payment was occasional by circumstances beyond the control of the subscriber or the person to whom such payment was to be made, and in every such case the administrative delay involved in the matter shall be fully investigated and action, if any required, taken.

- (b) The accounts should, however, be closed promptly and no interest should be allowed for any period after the end of the month preceding the date which the Accounts Officer has intimated to the person to whom such amount is payable (or his agent) as the date on which he is prepared to make payment in cash or if he pays by cheque, after the end of the month preceding the date on which the cheque in question is handed over or the date of its dispatch by post.
- (c) All Cheques issued by the concerned Accounts Officers on or after 15th of the month should be marked 'Not payable till first of the next month' and interest for the month in which Cheques are issued may be allowed. This will, however, apply only to cases where payment is made within the permissible

limit of six months. The procedure will not apply in cases where individuals demand immediate payment and the same are made during the same month.

Note : In the case of the I.O.F.W.P. Fund however, interest is payable only up to end of the month preceding that in which tender for payment is issued by the Accounts Officer, limited to six months after casualty.

110. Adjustment of proportionate interest charges on the balances of Provident Fund Accounts transferred from one Government to another—

Whenever permanent transfers of subscribers are made from one Government to another, the transferring Government should bear interest charges on the subscriber's Provident Fund balances to the end of the month preceding that in which such balances are transferred. The interest for the broken period of the financial year should be credited by the transferring Government to the transferred Government along with the balances at the credit of the subscribers concerned and should be shown as separate items. The interim interest for the part of the year should be kept separately in the books of the receiving Accounts Officer, and should not at that stage be added to the balances of the subscriber while interest due for the year in respect of the concerned subscribers should be worked out in the normal manner, financial compilations on account of interest for the year will be made less to the extent of interest received from the transferring Government. Necessary note regarding receipt of interest from the transferring Government should also be kept in the ledger cards/other records to ensure that financial adjustments on account of interest at the end of the year are properly carried out.

Note : In the case of transfer of accounts among Controllers of Defence including the CDA (Funds), interest should be adjusted only up to end of the financial year preceding that in which the transfers take place and this fact should be indicated while transferring the accounts.

111. Interest on Provident Fund balances transferred from Government to a corporate body consequent upon the transfer of subscribers to such a Body is to be allowed to the end of the month preceding that in which the amounts are transferred or up to end of six months from the month of transfer whichever period be less.

112. Rates of interest (per annum) in force from time to time for the various Provident Funds are as under—

Up to 31-03-1919	4%
From 01-04-1919	5.5%
From 01-04-1927	4.75%
From 01-04-1930	5%
From 01-04-1932	5.25%
From 01-04-1933	5.5%
From 01-04-1934	5.25%
From 01-04-1935	5%
From 01-04-1936	4.75%
From 01-04-1937	4%
From 01-04-1938	3.5%
From 01-04-1939	3.50%
From 01-04-1940	3.25%
From 01-04-1941	3.25%
From 01-04-1942	3.5%
From 01-04-1943	3.5%
From 01-04-1944	3.5%
From 01-04-1945	3.5%
From 01-04-1946	3.25%
From 01-04-1947	3%
From 01-04-1948	3%
From 01-04-1949	3%
From 01-04-1950	3%
From 01-04-1951	3%
From 01-04-1952	3%
From 01-04-1953	3.25%
From 01-04-1954	3.25%
From 01-04-1955	3.50%

From 01-04-1956	3.75%
From 01-04-1957	3.75%
From 01-04-1958	3.75%
From 01-04-1959	3.75%
From 01-04-1960	3.75%
From 01-04-1961	3.75%
From 01-04-1962	4%
From 01-04-1963	4%
From 01-04-1964	4%
From 01-04-1965	4.25%
From 01-04-1966	4.6%
From 01-04-1967	4.80 %
From 01-04-1968	5.10% - upto Rs. 10,000 and on balance @4.80%
From 01-04-1969	5.25%
From 01-04-1970	5.50%
From 01-04-1971	5.75% upto Rs. 10,000 and on balance at 5%
From 01-04-1972	6% upto Rs. 10,000 and on balance at 5.30%
From 01-04-1973	6% upto Rs. 10,000 and 5.30% beyond 10,000
From 01-04-1974	6.50% upto Rs. 15,000 and 5.80% beyond Rs. 15,000
From 01-08-1974	7.50% upto Rs. 25,000 and 7% beyond Rs. 25,000
From 01-04-1975	7.50% upto Rs. 25,000 and 7% beyond Rs25,000
From 01-04-1976	7.50% upto Rs. 25,000 and 7% beyond Rs. 25,000
From 01-04-1977	8% upto Rs. 25,000 and 7.5% beyond Rs. 25,000
From 01-04-1978	8% upto Rs. 25,000 and 7.5% beyond Rs. 25,000
From 01-04-1979	8% upto Rs. 25,000 and 7.5% beyond Rs. 25,000
From 01-04-1980	8.50% upto Rs. 25,000 and 8% beyond Rs. 25,000
From 01-04-1981	9% upto Rs. 25,000 and 8.5% beyond Rs. 25,000
From 01-04-1982	9% upto Rs. 35,000 and 8.5% beyond Rs 35,000
From 01-04-1983	9.5% upto Rs. 40,000 and 9% beyond Rs. 40,000
From 01-04-1984	10% (Ten percent) per annum.
From 01-04-1985	10.5% (Ten and half percent) per annum.
From 01-04-1986	12% (Twelve percent) per annum
From 01-04-1987	12% (Twelve percent) per annum.
From 01-04-1988	12% (Twelve percent) per annum
From 01-04-1989	12% (Twelve percent) per annum.
From 01-04-1990	12% (Twelve percent) per annum.
From 01-04-1991	12% (Twelve percent) per annum.
From 01-04-1992	12% (Twelve percent) per annum.
From 01-04-1993	12% (Twelve percent) per annum
From 01-04-1994	12% (Twelve percent) per annum.
From 01-04-1995	12% (Twelve percent) per annum.
From 01-04-1996	12% (Twelve percent) per annum.
From 01-04-1997	12% (Twelve percent) per annum.
From 01-04-1998	12% (Twelve percent) per annum.
From 01-04-1999	12% (Twelve percent) per annum.

From 01-04-2000	11% (Eleven percent) per annum.
From 01-04-2001	9.5%(Nine and half percent) per annum.
From 01.04.2002	9% (Nine percent) per annum.
From 01.04.2003	8% (Eight percent) per annum.
From 01-04-2004	8%(Eight percent) per annum.
From 01-04-2005	8%(Eight percent) per annum.
From 01-04-2006	8%(Eight percent) per annum.
From 01-04-2007	8%(Eight percent) per annum.
From 01-04-2008	8%(Eight percent) per annum.
From 01-04-2009	8%(Eight percent) per annum.
From 01-04-2010	8%(Eight percent) per annum.
From 01-04-2011 to 30-11-2011	8%(Eight percent) per annum.
From 01.12. 2011 to 3103. 2012	8.6%(Eight point six percent) per annum.
From 01-04-2012	8.8%(Eight point eight percent) per annum.
From 01-04-2013	8.7%(Eight point seven percent) per annum.
From 01-04-2014	8.7%(Eight point seven percent) per annum.
From 01-04-2015	8.7%(Eight point seven percent) per annum.

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SECTION – 11

Advances and withdrawals (Non-refundable advances)

Objective: *Expeditious payments of claims on account of advances/withdrawals, wherever such claims are paid by Fund Sections.*

117. The condition for the grant of advances and withdrawals and the manner of recovery in the case of advances are governed by the relevant rules of the Provident Funds concerned and orders issued from time to time.

Note 1: Grant of advances to meet the cost of ordinary education of children is not recognised as a legitimate use of Provident Fund.

Note 2: Courses for which advances/withdrawals from Provident Funds may be granted for purposes of higher education may be found detailed in Ministry of Defence O.M.No. 75780/4/org. 4 (Civ)(d)/11893/(1)/(Civ-II). dated 17-10-68 and GOI D.P& A.R. No F.10(18)E.V(B)/Pen/77 dated 24.10.1980 as amended/clarified from time to time.

Note 3: In the case of the IOFWP Fund, advances/ withdrawals for meeting cost of higher education is not normally permissible and specific Government sanction in each individual case would be necessary.

Note 4: Grant of advances from Provident Funds for Shradh ceremony is permissible only for the first annual Shradh ceremony.

Note 5: Grant of Advances/Withdrawals for meeting the cost of Consumables such as TV/VCR/VCP, Washing Machine, Cooking range, Geysers, Computers, etc.

Note 6 : *Grant of Advance to meet the expenses for visiting places which, to the satisfaction of the sanctioning authority, are considered as places of pilgrimage or places of eminence of any religion.*

* **Authority:-** G.I., Dept. of Pen. & P.W., Notification No. 13/01/2006-P&PW(F) dated the 22nd September, 2009, published as S.O. No. 2689 in the Gazette of India, dated the 22nd September, 2009

118. Sanctions for advances/withdrawals from Provident Funds are accorded by the competent authorities, on applications from the subscribers, with reference to the rules/orders, and the net balance in the account as on date (deposit account in the case of Contributory Provident Funds) at the credit of the subscribers concerned as revealed by the latest account slips and recoveries effected and advances/ withdrawals paid since then. No audit reports are necessary before issue of such sanctions.

119. The question whether the requirements of rules/orders have been fulfilled in the matter of sanctions is purely one for the sanctioning authorities to decide, before sanctioning advances/ withdrawals from the funds and not for the pay Audit/Accounts Officers paying the claims/ maintaining the Fund Accounts.

120. When a sanction to the payment of an advance/withdrawal from Provident Fund, which in the opinion of the Pay Audit/Accounts Officer is not reasonably covered by rules, is accorded by a competent authority the Pay Audit/ Accounts Officer concerned should first point out to the sanctioning authority by express letter if necessary, that his sanction is considered to be contrary to the existing rules orders (quoting such rules/orders or furnishing copies thereof) and request further consideration of the sanction. If the sanctioning authority there upon upholds his original sanction, the Pay Audit/ Accounts Officer should pay the claim and report brief particulars of the case to the C.G.D.A.

121. Sanctions for advances/withdrawals from Provident Funds should be communicated to the authorities responsible for payment of claims either separately or through the claims.

122. Competent authorities cannot delegate their powers for sanctioning advances/ withdrawals from Provident Funds to lower authorities. It is, however, not necessary to send original sanctions to Audit/Accounts Officers concerned and an indication on the bills or letters communicating the sanctions etc. to the effect that sanction of the competent authority has been obtained or accorded over the signature of a Gazetted Officer authorised to communicate such sanctions to Audit/Accounts Officers, will be sufficient to meet audit requirements.

123. (a) Normally only one final withdrawal can be had for one purpose. A subscriber will, however, be permitted to make a final withdrawal once in six months for purposes of higher education (if withdrawal for higher education is authorised under the relevant Fund Rules or orders issued from time to time) and the withdrawal on each occasion should be treated as a separate for purposes of rules. The marriage/education of different daughters/sons will not be treated as the same purpose. Similarly illness of the subscriber or his dependents on different occasions will not be treated as the same purpose. Betrothal ceremony shall be treated as part of the marriage and the subscriber permitted to make final withdrawals both on the occasions of the betrothal ceremony and marriage ceremony, each being treated as a separate purpose.

(b) A subscriber who has to pay in installments for house site/house purchased through house building Co-operative Societies or similar agencies shall be permitted to make a final withdrawal as and when he is called upon to pay installments. Each call for payment of installment shall be treated as separate purpose.

124. An advance and a final withdrawal should not be sanctioned together. The advance which is subsequently converted into a final withdrawal will be treated as a final withdrawal. If a subscriber has got an advance converted into final withdrawal he should not be allowed another final withdrawal for the same purpose till the expiry of six months where otherwise admissible. A subscriber who has drawn a final withdrawal should not be allowed to convert the temporary advance into final withdrawal before the expiry of six months.

125. In the matter of conversion of an advance into a final withdrawal, the balance in the account (deposit portion in the case of CP Funds) for purposes of applying the limits (like six months pay or half or three fourths of the balance in the accounts etc.) stipulated for final withdrawals, should be taken as the amount of subscriptions and interest thereon standing to the credit of the subscriber in the account at the time of conversion plus outstanding amount of the advance (including interest, if any, thereon). As under the rules each withdrawal is to be treated as separate one, the same principle would apply in the case of more than one conversion.

126. Advances/withdrawals are not permitted after the event. As an exception in the case of marriage advances/withdrawals are permissible after the marriage, if applications are submitted and sanctions accorded before the event.

127. Sanctions to advances/withdrawals from Provident Funds, unless specifically renewed, will lapse on the expiry of a period of three months. In the case sanction for withdrawals in installments, they will remain valid upto the particular date to be specified by the sanctioning authority.

128. Applications and claims for advances/ withdrawals from Provident Funds in respect of DAD officers and Establishment are received and dealt with by the Administration Section of the PCsDA/CsDA concerned. Detailed procedure in this regard may be seen in O.M. Part II Volume I.

129. Repayment of advances: Installments towards repayment of an advance should be recovered in the same way prescribed in the various Fund Rules for realisation of subscription and recovery shall commence, on the first occasion, after the advance is made, on which the subscriber draws pay for a full month (in the case of the I.O.F.W.P. Fund from pay bill/ check roll for the month in which the advance is paid).

Note: In cases where a cheque is issued in favour of Head of an office for payment of Provident Fund advance to a member of the latter's establishment, the date of actual payment of the advance in cash by the head of office is to be regarded as the date on which the payment of the advance was made to the person taking it and not the date of issue of the cheque.

130. Recovery shall not be made, except with the subscriber's consent, while he is in receipt of the subsistence grant or is on leave which either does not carry any leave salary or which carries leave salary equal to or less than half pay or half average pay as the case may be. The recovery may be postponed, on the subscriber's written request by the sanctioning authority during the recovery of an advance of pay granted to the subscriber.

Note: In the case of the I.O.F.W.P. Fund, recoveries on account of refunds of advances shall be made whenever full pay is drawn for the month. A subscriber to the IOFWP Fund may at his option repay an advance in less than 20 installments or pay two or more installments at the same time.

131. When a temporary advance is subsequently disallowed before repayment is completed the whole or the balance of the amount paid shall, with interest where applicable, forthwith be paid by the subscriber to the Fund, or in default be ordered to be recovered from pay in lump sum or in monthly installments not exceeding twelve as directed by the competent authority sanctioning the advance.

132. On receipt of intimation from the sanctioning authority that the advance from the Fund has subsequently been disallowed, the Pay Audit officer shall watch recovery of the amount of advance with interest where due as prescribed in the various Provident Fund Rules and orders issued from time to time.

133. The above provisions shall apply to withdrawals from Provident Funds which are either not utilized or not fully utilized for the purposes for which sanctioned.

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135. Recoveries on account of repayment of advances are accounted for in the monthly recovery schedules/changes statements.

Note: Amounts of refund of advances recovered from subscribers do not qualify for rebate of income tax.

136. Specific rules or peculiarities applicable to the various Provident Funds in the matter of advances/withdrawals may be found detailed in the relevant chapters of this manual.

137. Claims on account of advances/withdrawals from Provident Funds are received and dealt with as detailed in section 12 of this chapter.

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SECTION – 12

Payment of Bills on Account of Advances and Withdrawals.

143. (i) Claims on account of advances/ withdrawals from Provident Funds are paid by the pay Audit Sections of the PCsDA/CsDA concerned or by their Sub-offices where so authorised. Claims in respect of the Provident Fund Accounts maintained by the Principal Controller of Accounts (Fys) are, however, centrally paid by the Fund Section of that office.

(ii) Claims on account of advances/ withdrawals in respect of subscribers submitted during the last 24 months of their dates of retirement are to be paid by Fund Maintaining Controller w.e.f. 1-4-77, such claims in respect of subscribers apart from sanction, particulars of pay etc., should be accompanied by a statement showing complete particulars of outstanding advances as well as of all final withdrawals taken upto the submission of the bill drawn during the preceding 24 months. Copy of the forwarding memo together with a copy of the statement showing advances withdrawals made is also required to be sent to the pay Controller.

(iii) On receipt of copies of the statements referred to above, Pay controller/Pay Audit Officers are required to verify the same expeditiously and confirm correctness thereof, including rate of Pay of the subscriber as also rate of subscription to the Fund Controller or to intimate the correct position as necessary within a week of receipt of the statements in their offices.

(iv) Cheques in payment of temporary/final withdrawals should be issued by the Controller expeditiously and at least ten clear days before the date by which the payment is desired.

(v) Subscribers may be allowed withdrawal which shall not exceed 90% of the amount standing to the credit by the authorities competent to sanction an advance; within 12 months before the date of subscriber's retirement on superannuation without linking to any purpose.

144. Contingent bills for payment of advances/ withdrawals (on form IAFA-115) duly completed and supported by the orders sanctioning the advances/withdrawals (see also para 122), latest account slips and statement showing balances as on date (i.e. balance as per latest account slips plus recoveries made since then less amounts of advances/withdrawals paid since the period covered by the account slips) are to be submitted by units and formations.

Note: Account slips are not required to be submitted in the case of claims paid by the Fund Section of Principal Controller of Accounts (Fys).

145. In dealing with the claim for advance/ withdrawal, it should be seen that:

(i) It is preferred in form IAFA-115 (contingent bills);

- (ii) The bill has been duly and properly completed, receipted by the claimant over revenue stamp (where necessary) and countersigned by an Officer authorised to do so;
- (iii) The claim is admissible under rules and the amount has been duly sanctioned by the competent authority;
- (iv) the amount of balance as per latest account slip (balance of deposit portion in the case of Contributory Provident Funds) has been correctly shown in the statement showing balance as on date, amounts of advances/withdrawals since the period covered by the account slip have been shown (as per records of advances/withdrawals) and the balance in account as on date has been correctly arrived at.
- (v) the amount sanctioned is admissible under rules and is also within the permissible limits of the credit balance as on date.

Note: Pay for purposes for grant of advance/withdrawals in the case of a subscriber who is under suspension and draws subsistence grant should be taken as the pay which he was drawing immediately before he was placed under suspension.

- (vi) The amount has been claimed in whole rupee.
- (vii) In the case of advances (a) the number of installments in which the amount is recoverable is shown in the sanction/bill. (b) the number of installments shown is correct with reference to rules and (c) the amount sanctioned is divisible by the number of installments to enable recovery being made in equal monthly installments and in whole rupees as required under rules.
- (viii) The mode of payment is indicated on the bill.
- (ix) Where an open cheque is desired, necessary risk certificate has been given by the claimant.
- (x) In the case of withdrawals, the subscribers have completed the requisite length of service or are within the specified period of retirement as per information furnished in the claim/ available with the office paying the claim.

146. The general rules and procedures for Audit and payment of bills, prescribed in the Defence Audit Code, Office Manual part II (Vol. I) and orders and instructions issued from time to time will also be followed in respect of bills on account of advances/withdrawals from Provident Funds.

Note 1: Provisional payments of bills on account of advances/withdrawals from Provident Funds can be made in exceptionally urgent cases under the personal orders of the controllers.

Note 2: Where pay audit officers are in doubt as regards credit balance of the subscriber, the matter should immediately be referred to the Accounts Officer concerned and necessary confirmation obtained before payment of the Bill.

147. All advances paid to subscribers from Provident Funds are to be noted in the Demand Register by the Pay Audit Officers concerned at the time of payment and recoveries are to be regularly watched through the medium of this register.

Note: In the case of Provident Fund Accounts maintained by the Principal Controller of Accounts (Fys) demand registers are maintained by the Pay Audit Section/Fy. Accounts Officer concerned, even though claims are centrally paid by the Fund Section of that office. To enable the Pay Audit Sections/Fy. A.Os. to maintain demand registers and watch recoveries of advances and interest where involved, intimations regarding payments are sent to the concerned Pay Audit Section/Fy. A.O. Balances of demands will be cleared when applications/requisitions for final settlement of Fund Accounts are sent to the Principal controller of Accounts (Fys) as stipulated in para 208.

148. (a) The amount of advance paid and the rate of monthly recovery are intimated by the Pay Audit Officers to the Account Officer/*Fund Section of the concerned DDP Controller,**

* **Auth.:-** HQrs Office letter dated 26/30.7.2002.

(b) In the case of Principal Controller of Accounts (Fys) debit schedules are prepared as and when bills on account of advances/withdrawals are passed for payment and dealt with as provided for in O.M. Part VI for the various Provident Fund Accounts maintained in that office. The payments are also simultaneously noted in the ledger cards/consolidated accounts-cum-ledger cards and the entries attested over dated initials of the officer passing the bills for payments.

149. Procedure for watching recovery of advance will be as detailed in Section II of this Chapter.

150. (a) In the case of withdrawals, necessary particulars will be entered by the Pay Audit Officers in manuscript registers maintained for the purposes and advance copies of schedules (which should clearly be marked as such) giving full particulars of the payments including the fund account number of the subscribers will simultaneously be forwarded to the Accounts Officer concerned. The number and date of the memo forwarding the advance schedules to the Accounts Officer will be noted against the relevant items in the register, through which acknowledgement of the Accounts Officer in token of receipt the advance schedules will also be watched.

(b) The Accounts Officer on receipt of the intimation will enter the particulars in the register of withdrawals (referred to in Annexure B) etc. and will also keep a note in the subscribers ledger card through which he will watch the subsequent posting of the debit in the relevant ledger account and also the receipt of relevant schedules with the detailed list of vouchers.

Note: So far as the accounts maintained by the Principal Controller of Accounts (Fys) are concerned procedure laid down vide sub-para (b) to para 148 above shall apply.

151. In the case of withdrawals for house-building purposes, the particulars are to be noted in the register of "withdrawals" for house-building purposes" (referred to at item 5 of Annexure A) maintained by the Pay Audit Officers concerned (Fund section of Principal Controller of Account (Fys) in the case of Accounts maintained by that office) separately for each fund and receipt of annual declarations from the Administrative authorities to the effect that the property continues to be hypothecated to the President of India, watched by them through the medium of this register.

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153. Contingent Bills claiming refunds of excess/erroneous recoveries on account of subscriptions, refunds of advances etc., will also be dealt with by the Pay Audit Officers/Sections responsible for payment of advances/withdrawals and necessary schedules prepared for the same and dealt with as other payment schedules. Before admitting such claims, the original records (like demand registers, schedules/ change statements, ledger cards etc. as necessary and available) should be consulted and the payments duly linked with the records concerned. The amounts when paid should be compiled by charge to the Fund head concerned.

154. Cases of refunds of advances/withdrawals through Treasury receipts will also be dealt with by the Pay Audit office/Section responsible for payment of claims on account of advance/withdrawals.

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SECTION 13

Withdrawals for payment of Premia towards Insurance policies and family pension Funds.

160. Orders regulating the payment of premia, substitution of payment of premia, assignment etc. Insurance Policies and family pension funds financed from the various Provident Funds are contained in the relevant rules of the Funds concerned. The practical principles to be followed in applying the relevant rules are explained in paras 7 to 13 of Memorandum Explanatory of Government Provident Fund Rules vis-à-vis the law on the subject.

Note 1 : The concession of financing Insurance Policies from Provident Funds has since been with-drawn by the Government Provisions of the various Provident Fund Rules regulating withdrawals for financing Insurance Policies for substitution in whole or in part payments towards policies of Life Insurance from subscriptions to the funds will apply only to such of those subscribers who have been doing so on or before the date shown below against the Provident Funds concerned and for such policies in respect of which withdrawals or substitutions were being made.

GPF (DS)	17-12-1960
IODP Fund	01-01-1963
CPF (I) 1962	05-05-1962
IOFWP Fund	01-01-1963

Note 2 : Insurance policies which were previously being financed from IOFWP Fund/IODP Fund may continue to be financed from the GPF (DS) consequent to transfer assets of the subscribers to the GP Fund (DS). How-ever, the subscribers will not be allowed to finance any new policies from the GP Fund (DS).

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SECTION – 14

Annual Accounts Statements

189. Work on the consolidated accounts for a year in respect of the various Provident Funds are required to be completed well before the final closing of the accounts for the year (March Supplementary/Correction) and firm financial adjustments on account of interest is to be carried out in the accounts of the year concerned.

Provisional adjustments on account of interest require sanction of the C.G.D.A., with the concurrence of the Ministry of Defence (Finance) and D.G.A.D.S. If during any year the work on annual accounts cannot be completed in time, so as to enable financial adjustments on account of interest being carried out in the accounts of the year and recourse to provisional adjustments become inevitable, the case should be reported to be C.G.D.A. well in time and sanction of that office obtained before carrying out provisional adjustments.

Note: Firm amounts on account of interest should be worked out as soon as possible and necessary readjustments carried out in cases where provisional adjustment is made during any year.

190. (a) Annual Statements of Accounts for each financial year in respect of the various Provident Funds are required to be sent to the subscribers concerned, not later than the 31st October following and a report in this regard is to be sent to the C.G.D.A. by the first week of November every year, indicating inter-alia the number of accounts, if any that are still to be dispatched and the reasons holding up their dispatch.

(b) If any delay in the completion of the work by the due date is anticipated in any year, the fact should be brought to the notice of the C.G.D.A. in advance, stating reasons for the delay and also the probable date by which the accounts statements will be sent to the subscribers.

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SECTION – 15

Complaints received from subscribers on Annual Statements of Accounts

195. Subscribers are required to satisfy themselves as to the correctness of the amounts shown in the yearly statements of their accounts and report errors, if any, to the Accounts Officer/ D.D.P. Controller within three months (six months in the case of the I.O.F.W.P. Fund Accounts) of their receipt. All such complaints should be carefully looked into and if it is found that there is no discrepancy in the accounts, the correct position should be explained to the subscribers concerned (through the head of the office in the case of subscribers other than officers). Where discrepancy is found to exist, the same should be set right and revised statements of account issued or revised position of the accounts intimated.

196. If the cases require references to the Administrative authorities/Pay Audit Officers, the cases should be referred to them expeditiously and the discrepancies settled as quickly as possible and revised statements of accounts issued or revised position of accounts intimated as above. The subscriber concerned should be kept informed of the progress of settlement of discrepancy.

Note: Where the discrepancy cannot be settled immediately, it should be entered in the variation register and the matter taken up with the Pay Audit Officer concerned. The item entered in the variation register is treated as settled when the discrepancy is set right or necessary adjustment is promised by the Pay Audit Officer concerned.

197. Financial Adjustments, if any involved consequent upon settlement of discrepancies i.e. excess/ short credits, debits, interest etc. pertaining to the period for which the original records viz. Fund Schedules etc. are held in the office of the CDA(Funds) will be carried out by CDA(Funds) through Adjustment Register. Discrepancies pertaining to the period after introduction of DDP system where Fund Schedules are held in the office of the respective DDP Controllers will be settled by them by making necessary entries in Adjustment Register.

Note: In the case of accounts maintained by the Principal Controller of Accounts (Fys) financial adjustment on account of interest etc., as necessary should be carried out when the discrepancies are settled, and the statements of closing balances and ledger cards suitably amended.

198. During settlement of discrepancies/ complaints of subscribers or review of accounts, cases of postings of amounts (Debits & Credits) in the account of subscribers other than those to whom they actually pertain may come to notice. In such cases the affected accounts are to be reviewed and set right financial adjustments on account of interest as necessary are also to be carried out/noted for being carried out. The subscribers concerned are also to be informed of the changes made in the accounts.

199. Whenever complaints regarding wanting credits in respect of subscriptions or refunds of withdrawals are received from subscribers, credits will be afforded in the accounts on the basis of collateral evidence, after verifying the accounts and satisfying that the credits in question have not already been afforded. For this purpose, certificates from the Pay Audit Officers to the effect that recoveries have been affected from the Pay Bills of the subscribers for the period in question should be obtained wherever possible. Where such certificates cannot be furnished by Pay Audit Officers due to the fact that the concerned audited pay bills have been destroyed being time expired or for any other reason, necessary certificate should be obtained from the OC Unit/head of the formation who should verify the particulars from the office copies of pay bills or from other documentary evidence. On the basis of the certificates credits will be afforded to the Provident Fund accounts and the amounts compiled to the credit of Provident Fund Head by Contra debit to Provident Fund Suspense Head. The

amounts outstanding in the Provident Fund Suspense will thereafter be cleared as provided for in **Section-23**.

Note: In respect of cases where credits are afforded on the basis of collateral evidence as detailed above, it is not necessary for the units and formations to indicate details of month wise recoveries with particulars of bills etc. and for pay audit officers to indicate compilation particulars of such recoveries (DV/TE. Nos. and months).

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SECTION 16

Final payment of accumulations in the Provident Funds

203. (1) When a subscriber quits service or otherwise becomes non-effective by superannuation, death, discharge etc. or proceeds on leave pending retirement, the amount standing to his credit in the Fund shall become payable as stipulated in the various Provident Fund Rules. The legal position regarding the power of disposition of deposits and repayment of deposits on the death of a subscriber is explained in para 4, 5 and 6 of "Memorandum Explanatory of Government Provident Funds Rules vis-à-vis the law on the subject".

Note: A subscriber who is granted refused leave shall be deemed to have quit the service from the date of compulsory retirement or on the expiry of an extension of service.

(2) Resignation of an appointment to take up another appointment under Government (State or Central) is not tantamount to quitting of Government service for purposes of the various Provident Fund Rules.

Note 1 : The above orders apply to all cases in which it is known that the subscriber concerned is not quitting Government service.

Note 2 : The intention underlying clause (2) above is to prohibit final withdrawals of the deposits when a subscriber resigns one appointment under Government in order to accept another such appointment and both appointments are such that the incumbent is eligible to subscribe to a Provident Fund. It is not the intention that the balance standing to the credit of a subscriber should remain in the Fund when he quits service in which he was entitled to subscribe to the fund in order to accept employment in which he is not so eligible to subscribe to the fund.

Note 3: 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 break in service, shall not be deemed to quit service when he is transferred without any break in service to a new post under a State Government or in another Department of the Central Government (in which he is governed by another set of Provident Fund Rules) and without retaining any connection with his former post.

(3) (a) When a subscriber is transferred without any break to service under a body corporate, owned or controlled by Government, the Provident Fund assets in respect of the subscriber shall not be paid to him, but shall be transferred, with the consent of that body to his new Provident Fund Account under them.

Note 1: Transfers referred to above include resignation from service in order to take up appointment in such corporate bodies without any break and with proper permission of Government.

Note 2: Interest in such cases of transfer is to be allowed upto the end of the month preceding that in which the amount is transferred limited to six months from the month of transfer of the individuals.

Provided that where a subscriber on deputation to a body corporate, owned or controlled by the Government is subsequently absorbed in such a body corporate with effect from a retrospective date, for the purpose of calculating the interest due on fund accumulations of the subscriber, the date of issue of the order 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 purpose of awarding interest.

(b) Where corporate bodies do not have any Provident Fund Scheme, or whose Provident Fund Rules do not provide for the acceptance of the balances from other Provident Funds, the amount in question should be finally paid to the person concerned at the time of his permanent transfer to such a body.

(c) In cases where the Provident Fund money is accepted by the Corporate body subject to fulfillment of certain conditions viz. that the Government servant should complete the probationary period with them or that he should be confirmed in a post under them, the Provident Fund money may be retained with the 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 person concerned to such a body. No advances/withdrawals for any purpose can be permitted in respect of such accounts. Fresh subscriptions to the Fund, except recoveries in respect of outstanding advances, shall not be accepted. The Provident Fund money held by Government would however; continue to earn interest at the normal rate till the date of transfer of the amount to the corporate body.

Note 1: In the case of Contributory Provident Fund amounts of Government Contribution are also to be taken into account for purposes of transfer in all cases.

Note 2: For transferring the accounts to the Corporate bodies etc., applications in the usual course would be received and the amount after evaluation will be transferred to the party concerned under intimation to all concerned. No formal contingent bills duly receipted by the subscriber is necessary in respect of such transfers.

(4) In the case of the I.O.F.W.P. Fund subscribers who apply through proper channel for jobs elsewhere and are permitted to take up appointments and these Group 'D' employees who register their names with the Employment Exchanges after obtaining "No objection certificates" and are selected for Group 'C' posts elsewhere, will be deemed to have resigned their posts and their I.O.F.W.P. Fund assets will be disposed of in accordance with Rule 11 or 12 of the I.O.F.W.P. Fund Rules as the case may be.

204. Advance intimations regarding retirement on attaining the age of superannuation of subscribers are received by the Accounts/Pay Audit Officers, concerned through half-yearly lists, submitted by the Administrative authorities. In other case i.e. discharge/invalidment/death/dismissal etc, intimations are received through casualty reports etc.

Note: In the office of the C.D.A (Funds) intimation regarding subscribers quitting service is also received through form 'E'.

205. In order to ensure that the subscribers accounts are settled as expeditiously as possible after occurrence of the casualty, the Accounts Officer will undertake scrutiny of the ledger cards/consolidated accounts of subscriber for the previous five years or more as found necessary, on the merits of each case immediately on receipt of the half-yearly list or casualty report or in cases where either of them are not received on receipt of the applications for settlement of Fund accounts (Please see para 207).

206. It will be verified that:—

(a) Contributions have been received regularly. Any missing credit and/or debit coming to light is intimated to pay Audit/ officer concerned and the items settled on top priority basis.

(b) No debit or credit on account of payment or refund of withdrawal is missing. In cases where there is an indication in the card that the subscriber has drawn an advance from the fund. If any discrepancy is noticed, it is settled in communication with the concerned office/ section, on top priority basis.

Authority: Rule 17 to 30 of GPF Rule become obsolete.

(c) In the case of contributory Provident Funds, Government contribution and interest allowed are correct.

207. The application in the prescribed form (viz Form 'A', 'B' or 'C' referred to at item 6 of Annexure 'A' as necessary or those of the I.O.F. W.P. and C.P.F. (1) 1962 referred to in the relevant chapters of these funds) for the final settlement of the subscribers account is made by the subscriber himself or his nominee/claimant, if the subscriber is not alive, to the Accounts Officer through the Administrative Officer of the subscriber and Pay Audit Officer concerned.

Note : If however, no application for the final settlement of account has been received, it is duty of the Accounts Officers and Pay Audit Officers concerned, as soon as it is known that the fund balance has become payable under

the rules of the fund, to proceed to arrange for the payment of the credit balance in the fund. To this end Pay Audit Officers are required to call for applications in respect of the subscribers from the Administrative authorities as soon as the casualty comes to their notice. With a view to ensuring that applications in all cases are promptly obtained and transmitted to the Accounts Officer concerned, manuscript registers are maintained by the Pay Audit Officers in which the casualties are noted as and when they come to the notice and the cases progressed to finality through these registers.

- 208.** (a) The Pay Audit Officer should check the application forms to ensure that:—
- (i) the application has been made in the proper form.
 - (ii) it has been duly and properly completed.
 - (iii) the part II order in support of the casualty has been cited by the Administrative authorities (and a copy thereof attached where possible) and that the same is in order.
 - (iv) particulars of recoveries/withdrawals, effect upto the month of retirement/ death etc. after the period covered by the last statement accounts issued, have been correctly completed.
 - (v) demands/dues which are to be re-covered are properly shown; (see para 302 and 303 regarding demands/dues that can be recovered from Provident Fund assets—Contributory and non-Contributory.
- (b) D.V./T.E. Nos. in respect of recoveries/ payments during the last six or twelve months should be completed by Pay Audit Officers. The fact of having checked the said papers/ details of advances/withdrawals furnished in the prescribed format of the application for final payment of Fund Balances should be endorsed with the superscription “Verified” and signed by AO/SAO of the Pay Audit Office.

The requisite verification of final settlement papers in respect of Industrial Employees whose Pay & Allowances are dealt with by AO, GEs can be done by AO, GEs under their signatures.

Note 1: In the case DAD subscribers the application duly completed as above are forwarded to the Accounts Officer concerned by the Administration/Pay Section of Cs.D.A. concerned by whom pay and allowance of subscribers are paid.

Note 2: The pay audit officers (Administration / Pay Section in the case of DAD subscribers) while forwarding the application (or claim) for payment of the fund accumulations, furnish the following information:—

- (i) Temporary withdrawals, if any, outstanding in the demand registers.
- (ii) Amounts, if any, finally withdrawn for meeting expenses on account of cost of higher education.
- (iii) Amounts if any finally withdrawn for house building purposes.
- (iv) Amounts, if any, finally withdrawn for marriage purposes.

Note 3: The month and year of payment of the amounts against items (ii) to (v) also should be specified.

Note 4 : The Pay Audit Officer (AN Section in the case of DAD) should ensure that no advance/withdrawals on whatever account is paid to the subscriber, after the proforma containing the above particulars has been passed on to the Accounts Officer for final settlement of Fund accounts.

Note 5: The particulars referred to in note 2 above shall be furnished to the Accounts Officer immediately a casualty occurs (i.e. fact of a subscriber becoming non-effective is known) without waiting for a reference on the subject from the Accounts Officer.

Note 6: Where a subscriber has served in more than one office during the twelve months prior to his quitting service/death, the head of office/department under whom the subscriber last served should collect the information regarding any advances taken/withdrawals made by the subscriber from the various offices concerned, and furnish a certificate on behalf of all such offices regarding advances/withdrawals availed of by the subscriber.

* **Authority:** -HQrs office letter No.AT-Coord/13108/PC/Upgradation AAO dated 16-09-2009

209. With a view to avoiding delay in the final settlement of Provident Fund Account of subscriber proceeding on retirement/ superannuation or leave pending thereof the head of Unit formation is required to send blank contingent bill duly receipted by the claimant and countersigned by the officer commanding Unit indicating therein the mode of payment for final settlement is required to be submitted to the CDA (Funds) Meerut through PAO/CAO to authorise payment well in time so that payment is made on next date of retirement..

Note: The Administrative authorities are required to indicate on the applications whether they desire to tender for maximum/undisputed amounts where delay in finalization of cases is anticipated.

210. Applications for final settlement in respect of the various Provident Funds on receipt in the Accounts Office concerned are dealt with and the cases finalized as detailed in the relevant chapters of the Provident Funds Rules concerned.

211. Payment of moneys in respect of a lunatic—

If a person, to whom any amount is to be paid on account of Provident Fund is a lunatic (duly certified so by a Magistrate) and for whose estate a Manager has been appointed in this behalf under the Indian Lunacy Act, 1912, the payment is to be made to such Manager and not to the lunatic. In cases where no such Manager has been appointed the payment may be made in terms of Section 95 (1) of the Indian Lunacy Act 1912, to the persons having charge of the lunatic under the orders of District Collector. The disbursing officer has to pay off the amount which he thinks fit to the person having charge of the lunatic and the balance, if any, or such part of thereof as he thinks fit to be paid for the maintenance of such members of the lunatics family as the dependent on him for maintenance.

Note: Where a person is declared sane (medically fit) by a District Magistrate, before actual disbursement of the Provident Fund amount, the assets are to be paid to the subscriber himself.

212. Payment of Provident Fund dues in respect of Subscribers whose whereabouts are not known—

The family of Government servant who disappears leaving his family, can be paid in the first instances, the amount of G.P. fund having regard to the nomination made by the subscriber subject to the following conditions:—

- (i) The family must lodge a report with the concerned Police Station and obtain a report from Police Authorities that the employee has not been traced after all efforts had been made by the Police.
- (ii) An Indemnity Bond should be taken from nominee/dependent of the employee that all payments will be adjusted against the payments due to the employee in case he appears on the scene and makes any claim.

213. (a) Payment of Provident Fund assets due to minor children—

Payment of Provident Fund assets due to the minor children of a deceased subscriber to the extent of Rs. 10,000 or the first Rs. 10,000 where amount payable exceeds Rs. 10,000 may be made to their natural guardian or where no natural guardian exists to the person considered fit by the head of office to receive payment on their behalf without requiring him to produce guardianship certificate. The person receiving payment on behalf of the minors is required to execute a bond in Form S-167 signed by two sureties, agreeing to indemnify Government against any subsequent claim. Where there is no natural guardian, there should be adequate prima-facie grounds for making payment to the person claiming it. Such grounds can exist only if he/she is shown by a sworn declaration to be de-facto guardian and his/her bonfires have been ascertained. Even if a guardian has not yet been appointed by the Court, if the minor and his property are in the custody of some person, such person is in law de facto guardian. The authorities making payments should, therefore, require the person who comes forward to claim payment on behalf of the minor that he is in charge of the property of the minor and is looking after it or that if the minor has no property other than the Provident Funds money, the minor is in his custody and care.

An affidavit is to be produced in addition to the indemnity bond with suitable sureties. Cases in which the amount involved exceeds the limits specified above should be referred to Government for orders.

Note 1 : Although ordinarily it may not be necessary to obtain an indemnity bond in the case of natural guardian, as heading of the form would indicate the form may be used after suitably amending the heading, if in the event of a dispute, an indemnity bond is considered necessary.

Note 2 : The indemnity bond in Form S-167 referred to above, should be executed on durable plain paper and should be signed by the obliger and the two sureties personally or by their respective constituted attorneys, duly appointed by a power to attorney, agreeing to indemnify Government against any subsequent claim. It should be accepted for and on behalf of the President of India by an officer duly authorised under Article 229 (1) of the Constitution of India. Stamp duty payable on the indemnity bond will be borne by the Government.

Note 3 : Justices of peace in Bombay are authorised only to attest, verify or authenticate the documents/ placed before them and not to issue Heir ship Certificate which can be done by Mamlatadars.

(b) Hindu widows/widowers are natural guardians and legal guardians of their minor children. Payments to Hindu widows/ widowers on behalf of minor children may be made, irrespective of amount without their having to execute indemnity bonds, unless there is anything concrete to show that the interests of the mother/father are adverse to those of the minor children, dispensation of the indemnity bond in such cases rests at the discretion of the officer responsible for payment.

Note 1: Under the Hindu law, a step-mother is not natural guardian of her minor step child/children and in this case an order of the Court would be necessary.

Note 2: The term Hindu widows/widowers wherever appears in the above para includes "Sikh widows/ widowers" also who are Hindus.

214. Posthumous Child, a member of the family—

A man's posthumous child is a member of his family at time of his death and, if born alive, should be treated in the same way as a minor child. The case of a posthumous child already born when the case is taken up by the Disbursing Officer will present no difficulty. For the rest, if the existence (en ventre des parents) of a posthumous child is brought to the notice of the Disbursing Officer, the amount which will be due to the child in the event of its being born alive should be retained, and the balance distributed in the normal way under the rules of fund. If the child is born alive, payment of amount retained should be made as in the case of a minor child, but if no child is born, or a child is still born, the amount retained should be distributed among the family in accordance with the rules.

215. Obsolete

216. Payment to major sons and married daughter—When no nomination in favour of any existing member of the family subsists, the amount standing to the credit of the deceased subscriber shall be shared equally between the surviving members to the exclusion of—

1. Sons who have attained majority.
2. Sons of a deceased son who have attained majority.
3. Married daughters whose husbands are alive.
4. Married daughters of a deceased son whose husband are alive.

If however, no member other than those specified at Serial Nos. 1 to 4 above exists, the amount shall be equally shared amongst them in spite of sons. Sons of a deceased son having attained legal majority and married daughters/ married daughters of a deceased son, notwithstanding the existence of their husbands.

217. Orders/rulings peculiar to the various Provident Funds may be found detailed in the relevant chapters of this book.

218. With effect from 8-1-75 every subscriber is covered by a "Deposit-Linked Insurance Scheme "which provides insurance cover without payment of premium. The payment under this scheme will be regulated as under:

- (a) On the death of a subscriber while in service who has put in at least five years service at time of his death the person(s) eligible to receive Provident Fund balance in terms of the relevant rules will be sanctioned an additional amount equal to the average balance in the account of the deceased Government servant in the fund during the three years immediately preceding the death of the employee. The average balance should be worked out for a period of 36 months taken backwards from the month preceding the month in which death occurs.
- (b) In the case of Contributory Provident Fund only the subscription of the employee with interest thereon shall be taken as the balance for the purpose of the scheme.
- (c) The upper limit upto which the benefit of insurance cover will be available will be Rs. 10,000 upto 30.9.91, Rs. 30,000 w.e.f. 1-10-91 to 24.04.1998 and Rs. 60,000 w.e.f. 25.04.1998*. Thus any amount in excess of Rs. 10,000, Rs. 30,000 and Rs. 60,000 in the fund will be disregarded for the purpose of this extra benefit.

* Authority: -Deptt. Of P&PW Notification No. 45/85/97 – P& PW (F) dated 06.04.1998

- (d) The amount due and payable under the above scheme enjoys no protection from attachments as in the case of Provident Funds deposits under Provident Fund Act, 1925.

- (e) The balance in the Accounts of the Government servant should not have fallen below the following limits at any time during the three years preceding the date of death.

Period upto 30-9-91 From 1-10-91 to 05-06-2009

Group A	Rs. 4,000/-	Rs. 12,000/-
Group B	Rs. 2,500/-	Rs. 7,500/-
Group C	Rs. 1,500/-	Rs. 4,500/-
Group D	Rs. 1,000/-	Rs. 3,000/-

- (f)* *W.e.f. 06.06.2009, the balance at the credit of such subscribers shall not at any time during the three years preceding the month of death have fallen below the limits of :-*
- (i) *Rs.25, 000 in the case of a subscriber holding a post in the Pay Band-2(Rs.9300-34,800) or above and drawing Grade Pay of Rs.4800 P.M. or more.*
- (ii) *Rs.15,000 in the case of a subscriber holding a post in the Pay Band-2(Rs.9300-34,800) or above and drawing Grade Pay of Rs.4200 P.M. or more but less than Rs.4800 P.M.*
- (iii) *Rs.10,000 in the case of a subscriber holding a post in the Pay Band-2, Pay Band-1 or Pay Band-1S (Rs.4400-7440) or above and drawing Grade Pay of Rs.1400 P.M. or more but less than Rs.4200 P.M.*
- (iv) *Rs.6,000 in the case of a subscriber holding a post in the Pay Band-1S (Rs.4400-7440) or above and drawing Grade Pay of Rs.1300 P.M. or more but less than Rs.1400 P.M.*
- (v) *The additional amount payable under this rule shall not exceed Rs.60, 000.*

* **Authority: - DOP&T S.O. 1529 dated 27.05.2009.**

Note 1: Where a subscriber held post/posts borne on different Groups during the 36 months immediately preceding death, the appropriate minimum qualifying balance in respect of such a deceased subscriber would be the one relating to the Groups in which he held the post(s) for the greater part of the said 36 months.

Note 2: The interest credited to the account of the subscriber should be taken into account to check that the minimum prescribed fund balance has been maintained.

Note 3: The average balance for the purpose of the additional benefit should also include the amount of interest up to the month preceding the month in which death occurs.

Note 4: Where the death of a subscriber occurred or may occur during the period from 8-1-75 to 31-1-78, the minimum balances prescribed in the Scheme will not be insisted upon. In such cases Government will pay an amount equal to the average of whatever amount stood at the credit of the subscriber at the end of each of the 36 months preceding death. However, all the other conditions of the scheme will continue to apply to such cases.

Note 5 : A Government servant in respect of whom, no subscription is recovered during the last three months before the date of superannuation, would continue to be treated as a subscriber till his retirement even though recovery of subscriptions has been discontinued for last three months of his service so that in the event of unfortunate death of the subscriber during that period the person entitled to receive amount standing to the credit of the subscriber could be paid the amount on account of DLIS.

The payment will be made by the C.D.A. (Funds) or the Controller/Administrative authority who maintains the Provident Fund account as the case may be. For this purpose. Head of the Office of the deceased will endorse the following certificate on the final Settlement Proforma.

“Certified that the nominee/s is/are eligible to receive payment in terms of para 2(iii) of Ministry of Defence letter No. 19(ii)/75-D/(Civ-II) dated 13-06-75.”

On receipt of Final Settlement papers these will be scrutinized with a view to ensuring that conditions stated above are fulfilled. Thereafter the amount worked out on this account will be included separately in the tender memo for preferring a consolidated final settlement claim. The payment when made will be noted on the ledger card of the subscriber to avoid double payment.

SECTION 16 A Incentive Bonus

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SECTION – 17

Transfer of Fund Accounts

223. Transfer of Provident Fund Accounts is involved when (A) a subscriber from the Defence (including D.A.D.) side is permanently transferred to Civil and other departments/ services including State Governments), Corporations, Public Sector Undertakings etc., (B) when transferred from one audit area to another within Defence where the Fund Accounts are maintained by another Accounts Officer, and (C) when transferred from one Fund to another whether Accounts Officer is changed or not.

Note: When a subscriber is transferred from one Unit/Estt. to another or from one service to another where there is no change of Accounts Officer for the Provident Fund, transfer of accounts is not involved and a note of transfer with the date and other details should be made in the records of the Accounts Officer and inter sectional/group transfer of records effected as necessary.

(A) Transfer to Civil and other departments/ services (including State Governments), Corporation, Public Undertakings etc. (For proforma regarding transfer of Provident Fund Balance when subscriber is transferred from jurisdiction of one fund maintaining agency to another see Annexure A-13).

224. Orders governing transfer of Fund balances are contained in Rule 35 and 36 of the G.P. Fund (DS) Rules, 1960 and corresponding rules in respect of the other Provident Funds.

225. When a subscriber is transferred permanently as above, his account is to be closed and the balance transferred to the Accounts Officer concerned after obtaining his concurrence, wherever required.

Note: As an exception to the above accounts in respect of Ex-IOFs Officers confirmed in the IMP and who elect to continue on IODP Fund benefits agreeably to the option available to them under sub-rule 1 of Rule 31 of IODP Fund Rules will continue to be maintained by the Principal controller of Accounts (Fys). Interest on subscription, Government contributions etc. is allowed in such cases as provided in notes 1 and 3 below para 270 (b) of Section No. 18.

226. As soon as intimation is received by the Accounts Officer regarding permanent transfer of subscribers to Civil and other departments (through Form E, Part II orders or separate memos from Pay Audit Officers Administrative authorities, Civil Accounts Officer or subscribers themselves) it is seen whether the transfer is of a permanent nature involving transfer of Fund Accounts and whether concurrence of any party is necessary for the transfer under the rules. Cases of doubt will be settled in communication with Accounts Officer concerned.

Note: The term 'transfer used above, includes cases of resignation from service in order to take up appointment in another department of the Central Government or State Government or a body Corporate owned or controlled by Government or autonomous organisations etc. without break as also cases of retrenchments followed by immediate employment.

227. If the transfer is of a permanent nature, action is taken to close the accounts of the subscriber and to arrive at the final credit balance in the manner laid down in Section No. 16 and the relevant sections for final payment of accumulations in respect of the various Provident Funds. The credit balance is transferred to the Accounts Officer concerned through settlement account where in vogue or through crossed Cheques after obtaining concurrence of the party concerned wherever necessary.

228. A separate communication intimating full particulars of the amount transferred (including mode of transfer) and indicating also credits/ debits missing is also sent to the Accounts Officer concerned and his acknowledgement obtained for the same.

Note 1: Insurance policies in respect of subscribers should also be sent to the new Accounts Officer (by the Pay Audit Officer if they are held by them).

Note 2: The credits and/or debits pointed out while transferring the accounts will be passed on as soon as possible.

229. In the case of transfers of contributory Provident Fund Accounts, the amounts of Government contribution should be correctly worked out under rules of the Funds concerned and the amounts of own and Government contribution portions of accounts shown separately in the transfer memos.

230. On transfer of the accounts necessary entries are to be made in the ledger cards and all connected documents as for final settlement payments from the Fund concerned.

231. In the case of permanent transfer of a subscriber from the civil and other departments/ services, Government etc. to the Defence (including D.A.D.) side involving transfer of Fund Accounts, the fund balances are called for from the previous Accounts Officer after admitting the individuals to the applicable fund on the Defence side. In cases where the subscribers were earlier contributing to Contributory Provident Funds, the amounts of own deposits and Government contributions should be obtained separately and (i) accounted for separately if admitted to contributory Provident Funds on the Defence side. (ii) the question of resumption of Government contributions received should be examined, if admitted to G.P. Fund (DS) in consultation with the previous Accounts Officer and the P.C.D.A.(P) as necessary.

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(B) Transfers from one audit area to another within the Defence Services where Fund Accounts are maintained by another Accounts Officer.

234. In cases of permanent transfers from one audit area to another where the Fund accounts are maintained by another Accounts Officer the individuals are admitted afresh to the Fund by the new Accounts Officer and fresh account numbers allotted to them [except in the case of G.P. Fund (DS), where no admission is involved and previous account number will continue].

Note: In the case of GP Fund (DS) wherever Accounts are transferred from other Accounts Officer in the D.A.D. their particulars will be noted in the numerical Index register at the appropriate place by the receiving Accounts Officer.

235. When intimations regarding transfers of subscribers in the above cases are received through sources given in para 226 or in note below, full details of transfer including copies of Part II order and the following particulars are called for from the formation through the Pay Audit Officer concerned :

- (a) Date of transfer and office to which transferred.
- (b) If transfer is to another category (i.e. Industrial to non-industrial or vice versa etc.) particulars and details of service in the post before transfer.
- (c) The last month's pay bill/check roll from which the last recoveries on account of fund subscription refund of withdrawal etc. have been made inter-alia stating the D.V./T.E. nos. through which the amounts were compiled.
- (d) Amount of recoveries under the various components included in the schedules for the previous five months.
- (e) (i) Advance outstanding, if any and
(ii) the amounts of advances drawn and the month of withdrawal.
- (f) whether the subscriber was financing insurance policy/policies out of fund and if so, withdrawals made against each policy during the preceding 12 months stating the numbers of the policies and months of withdrawals.
- (g) The fund to which the individual has been admitted in the new formation and the account number allotted to him [except in the case of G. P. Fund (DS)].

Note: In the case of Principal controller of Accounts (Fys) intimations regarding such transfers are received through the monthly change statements and also through copies of forwarding memos of L.P.Cs. of subscribers proceeding on transfer outside the command which are endorsed to the Fund Section to enable that Section to take timely action to transfer the Fund Accounts.

236. On receipt of the requisite particulars the same shall be examined to see whether the fund accounts can be transferred to the new Accounts Officer or not (see also paras 259 to 260). Where assets can be transferred to the new Accounts of the subscriber, the accounts are closed and the assets transferred to the new Accounts Officer through Defence Exchange Accounts, after obtaining his concurrence. Full Particulars and the new account number allotted to the subscriber should be shown in the Defence I.D. Schedule.

Note: Interest is allowed in such cases only upto end of the previous year to facilitate admission of interest for the current year by the new Accounts Officer.

237. A detailed communication/statement giving full particulars of the transfer (including account numbers old and new where applicable) details of outstanding demands an account of advances etc. together with nomination forms and ledger cards or consolidated account (certified true copy of ledger card for the previous year in the case of I.O.F.W.P. Fund and C..P.F. (I) accounts) personal file in the case of G. P. Fund (DS) should be sent to the Accounts Officer concerned. In actual practice no C.T.C. of ledger card for the previous year and personal file is sent.

Note 1: Necessary endorsements regarding the transfers are made in all the concerned documents as for final payments prescribed for the various Provident Funds.

Note 2 : Insurance policies, if any, together with withdrawals sheets [IAF (CDA) 650] should be sent by the previous Pay Audit Officer [Principal controller of Accounts (Fys) in the case of accounts maintained by that office] to the new Pay Audit Officer [Principal controller of Accounts (Fys) in the case of subscribers transferred to his area] whenever such transfers take place.

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(C) When transferred from one Fund to another whether Accounts Officer is changed or not.

240. Cases of the above nature arise due to confirmation and election of pensionary benefits in respect of subscribers on contributory Provident Funds, transfers from one contributory Provident Fund to another due to subscribers opting for the latter [e.g. from I.O.F.W.P. Fund to CPF; (1) 1962] or due to transfer from one service to another [e.g. from Army or Air Force to Navy when the subscribers on I.O.F. W.P. Fund are transferred to I.N.D.W.P. Fund and vice versa].

241. In all the above cases necessary particulars are obtained from the formations concerned through the Pay Audit Officer and on receipt of the particulars of the accounts will be closed and the assets transferred to the new account (to the new Accounts Officer where necessary) as per the rules in respect of the various Provident Funds and orders issued from time to time. Financial adjustments for the transfer/resumption of Government contributions are also carried out and necessary endorsements made in all the connected documents at the time of transferring the assets. Interest as due is adjusted up to the end of the month preceding the transfer.

Note : In the case of accounts maintained by the Principal Controller of Accounts (Fys) interest will be adjusted only upto the end of the previous year and current year's interest will be automatically adjusted by the computer in the completely mechanized system of accounts obtaining for the Provident Funds in that office.

242. Transfers of accounts from the I.O.F.W.P. Fund to I.N.D.W.P. Fund and vice versa will be dealt with in the following manner—

As soon as intimation is received by the Accounts Officer regarding the transfer of an Industrial employee on the Army or Air Force side to an establishment on the Navy side his I.O.F.W.P. Fund account will be closed upto the date of transfer, after obtaining necessary particulars from the Pay Audit Officer concerned and the fund assets transferred to his I.N.D.W.P. Fund account to be opened for him. A similar procedure will be followed in respect of industrial employee transferred from navy side to the Army side or Air Force side.

243. In the case of subscribers on contributory Provident Funds [I.O.D.P., I.O.F.W.P. Fund and C.P.F. (I) 1962] except NIE subscribers on the I.O.F.W.P. Fund electing

pensionary benefits or on being brought over to pensionary scheme under orders applicable to them, the subscribers concerned are first admitted to the G.P. Fund (DS) in the normal course and the deposit portions of the contributory Provident Fund Account concerned transferred to the G. P. Fund(DS) and accumulated Government contribution resumed to Government if the entire period of the service covered by C.P. Fund accounts for pension.

244. Ex.ETE /ETA and other NIE subscribers to the I.O.F.W.P. Fund on confirmation in the NI posts can exercise option for counting their previous ETE/ETA and temporary non-industrial service rendered since 1-8-49 till date of confirmation for pension or contributory Provident Fund benefits. Where a subscriber elects the entire period for pensionary benefits the accumulated Government contribution with interest is resumed by Government and his own deposits with interest up to date of confirmation or up to 31-3-60, if confirmation is later, paid to the individual or if he so desires, transferred to the G.P. Fund (DS) account to which he is admitted on confirmation in the NI post. Own contribution with interest from the date of confirmation or from 1-4-60 if earlier, should invariably be transferred to the G. P. Fund (DS) account. If option for earlier period (i.e. for periods up to the date of confirmations or 31-3-60 whichever is earlier) are for C.P. Fund benefits his own subscription and Government contribution portion with accumulated interest for periods up to date of confirmation or 31-3-60 whichever is earlier is paid to the subscriber. If the subscriber so desires own contributions with interest can be transferred to the G. P. Fund (DS) accounts Government contribution for the period from 1-4-60, if confirmation is later to the date of confirmation can neither be paid nor transferred to the G. P. Fund (DS) accounts and should be kept in the I.O.F.W.P Fund accounts until disposed of in the normal manner. Government contribution from the date of confirmation is resumed to Government.

245. In all cases of transfers covered by paras 243 and 244 intimations regarding the transfer and resumption or payment of Government contribution indicating the amount and period for which Government contribution has been resumed or paid are sent to the formation and Pay Audit Officer concerned as also to the Group/Wing dealing with the G. P. Fund (DS) account concerned in the proforma referred to at item 7 Annexure 'A'.

Note: In the copy of intimation to the G.P. Group/wing opening balance of account for the year and month to month details of subscriptions, refunds advances/ withdrawals etc. should be shown.

246. On receipt of the intimations regarding payment of resumption of Government contribution, necessary endorsement are made by the formations in the Service Books of the subscribers over the signature of a Gazetted Officers and the entries got attested by the Pay Audit Officer concerned. In the case of Gazetted Officers the requisite certificate will be endorsed by the Pay Audit Officer in the Officer's "History of Gazetted Service".

Note: The G. P. Fund Group/Wing on receipt of the intimation link them with the ledger card/working list of subscribers and watch for the credit on account of transfer.

247. Cases of transfers from the I.O.F.W.P. Fund to the C.P.F. (I) 1962 are dealt with in the same way as transfers to the G. P. Fund except that both own and Government contribution portions of the account are transferred to the own (deposit) and Government Contribution Portions respectively of the C.P.F. (I) 1962 accounts and intimations are sent to all concerned for information.

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Miscellaneous case of transfers

252. Transfer of G.P. Fund balances to the D.S.O.P. Fund—Civilians granted permanent commission in the Armed Forces who were subscribers to the G.P. Fund (DS) while holding civil appointments will have the option to transfer their credit from the G.P. Fund (DS) to the D.S. O.P. Fund from the date of their commission.

253. Transfer of G.P. Fund balances to A.F.P.P. Fund. In the case of civilians of the I.A.O.C. (now A.O.C.) militarized under A.I. 317/ 42 who continued to subscribe to the G. P. Fund (DS) during their militarized service and who may opt to remain as combatants the accumulations in the G.P. Fund upto the date of such option, together with interest thereon will be compulsorily transferred to the A.F.P.P. Fund.

254. Cases of Industrial employees in lower formation transferred to A.F. Headquarters as non-industrial on deputation will be dealt with under the normal rules relating to transfer from industrial to N.I. Establishment. However, in cases of Industrial personnel in lower formations transferred to A.F. Head Quarters in N.I. posts on either being surplus or at their own request, the fund account of the individuals concerned will be closed and settled in accordance with the rules of the Fund, since I.O.F.W.P. fund Rules are not applicable to posts at A.F. Headquarters.

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Cases where transfers or payments to individuals cannot be made

259. Transfer of G. P. Fund balances to the I.O.F.W.P. Fund—If subscribers to the G. P. Fund (DS) who become eligible to and are admitted to I.O.F.W.P. Fund, the balance of the amounts in G.P. Fund (DS) accounts are not transferable to the I.O.F.W.P. Fund, but will continue to remain in the G. P. Fund (DS) until repaid in the natural course under the rules of the G. P. Fund (DS) interest being allowed till repayment at the rate applicable to the Fund.

260. I.O.F.W.P. Fund assets in respect of N.I.E., subscribers confirmed in N.I.E. posts on or after 1-4-60 and who on confirmation in the N.I. post elect for the I.O.F.W.P. Fund benefits for periods of temporary N.I.E. service, provision of para 244 shall apply. Government contribution for the period (i.e. from 1-4-1960 to date of confirmation) will however, continue to remain in the I.O.F.W.P. Fund until disposed of in the normal course under the rules of the fund, interest being allowed till then at the rate applicable to the Fund.

Note: Cases involving transfer to posts to which G. P. Fund rules are not applicable will also be dealt with as above.

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SECTION 18

Subscribers on deputation to Civil and other Department

265. Provident Fund Accounts of subscribers on deputation or on temporary duty of Civil department (including Railways) public undertakings etc. will continue to be maintained by the Accounts Officer concerned by whom they were being maintained before the subscribers proceeded on such deputation or temporary duty. The Accounts Officer will also function as Pay Audit Officer for purposes of watching receipts and adjustments of subscriptions and recoveries and payment of claims on Account of advances/withdrawals.

266. Pay Audit Officer are required to send intimations regarding transfers on deputation or temporary duty of subscribers to the Accounts Officers concerned as soon as they proceed on deputation/temporary transfers.

267. As soon as information is received of transfer on deputation or temporary duty of a subscriber full particulars of the subscriber are entered in the relevant columns of the "Register of Subscriber on deputation" (referred to at item 8 of Annexure 'A') maintained separately in respect of each Provident Fund (either separate volumes or in separate sets of pages in the same volume). Necessary note regarding deputation/ temporary transfer should also be made in the ledger cards / Broad sheets.

268. The rates of pay drawn by the subscriber on 1st April every year in the deputation post should be ascertained from the departments etc. concerned and correctness of rates of subscription verified. In the case of Contributory Provident Funds the rate of pay which the subscriber would have drawn but for his deputation/transfer should be ascertained from Pay Audit Officer concerned from whose audit area the subscribers proceeded on deputation/ temporary transfer and correctness of rate of subscription and Government contribution verified.

269. Credits on account of recoveries of subscriptions, refunds etc. (and also Government contribution in the case of Contributory Provident Fund) are received either from the Civil Accountant Generals/Pay Accounts Officer through Settlement accounts or remitted direct by the subscribers (either through MRO or through crossed Cheques /Bank drafts in favour of the Accounts Officer) if recoveries etc. are not made through emoluments or in the case of deputationists to public undertaking Corporations etc.

270. (a) The credits when received are adjusted in the usual manner after verifying correctness of the amounts and linking the item in the "Register of subscribers on Deputation". Necessary recovery schedules/change statements are also prepared if not received with the credits and dealt with as for other subscribers.

Note: Wanting credits are watched through the "Register of subscribers on Deputation" and called for promptly.

(b) In cases where subscribers make remittances direct through MRO, the MROs are adjusted, linked with the item in the register of "Subscribers on Deputation" and schedules/ change statements as necessary prepared and dealt with as in (a) above. If remittances are received through crossed cheques/Bank drafts in favour of the Accounts Officer the same are passed on to the Reserve/State Bank together with MROs for realisation of the amounts and returning the MROs duly receipted. Receipt of receipted copies of MROs should be closely watched and on receipt the amounts should be adjusted to the Fund head as in the case of MROs received from the subscribers.

Note 1 : Interest on recoveries etc., in respect of the subscribers on deputation to other departments of the Central Government or a State Government is calculated as under—

- (a) Where subscriptions etc. are recovered from the emoluments but credits are received late from the Civil AGs/Pay Accounts Officers, interest is admissible from the first day of the month in which the amounts are recovered.
- (b) Where the amount is forwarded by the subscriber in the above cases and in all other cases of deputation, interest is given from the first day of the month if the amount is remitted into treasury before the fifth day of the month (i.e. date of MRO and not cheque or draft) and from the first day of next month if deposited on or after the 5th day of the month.

Note 2 : Amounts on account of Government Contributions if not paid by the borrowing department/ Government/Corporation or undertaking will have to be recovered from the subscriber in the case of Contributory Provident Funds.

Note 3 : Amounts on account of Government Contributions for the year even if received monthly from the parties concerned will not bear any interest as interest is payable only on opening balances of Government contribution for the year.

271. All claims on account of advances and withdrawals in respect of subscribers on deputation will be dealt with by the Accounts Officers concerned. For these purposes particulars/documents required [withdrawals sheet IAF (CDA) 650 etc.] will be called for by the Accounts Officer from the Pay Audit Officer concerned, if the claims were previously being dealt with by them.

Note: Sanctions for advances and withdrawals from Provident Funds both ordinary and for special reasons in respect of subscribers on deputation (except for the IODP Fund) will be accorded by the competent authority in the borrowing department/ Ministry etc.

272. The general rules on advances/ withdrawals and procedure for audit and payment of bills vide section 11, 12 and 13 shall apply in the case of deputationists also. Payments are also to be noted in the ledger cards/ consolidated accounts concerned.

Note : Recovery of advance are watched through demand registers (GPF 7) referred to vide item 21 of Annexure 'B' to Chapter II, in offices other than the Principal controller of Accounts (Fys) and through monthly printed statement in the case of Principal controller of Accounts (Fys). In respect of the I.O.D.P. Fund accounts the demands are watched through the ledger cards.

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SECTION – 19

Unclaimed and Lapsed Deposits

276. Credit balances of subscribers which become payable but remain unclaimed for six months are transferred to head “Unclaimed Deposits” at the end of the year by transfer entries by credit to the respective unclaimed heads in respect of the Provident Funds and contra debit to the concerned fund heads.

277. The amounts transferred to unclaimed deposits are posted in the “Register of unclaimed deposits” Form IAFA 525 referred to vide item 9 of Annexure 'A' (Manuscript register in the case of Accounts maintained by the Principal Controller of Accounts (Fys) referred to vide item 10 of Annexure 'A' showing full particulars of each account. Separate registers are maintained for the various Provident Funds.

Note: Particulars of transfer and item No. of the unclaimed deposit register are to be noted in the ledger cards/consolidated accounts, as may be, under the initials of the Gazetted Officer.

278. When payments are made subsequently particulars of payments are entered in the unclaimed register concerned and also linked with the original items in the register.

279. After the close of the March (Preliminary accounts, items outstanding in the registers of unclaimed deposits are reviewed and amounts remaining unclaimed for more than six months, are transferred in the March (Final) accounts to “Lapsed Deposits”, agreeably to paras 251,252 and 253 of Defence Accounts Code, by contra debit to the unclaimed deposit head concerned.

280. Payments of amounts credited to Government as above require sanction of the PCDA/CDA concerned. To enable PCDA/CDA to accord sanction, explanation from the claimants/Administrative authorities justifying delay in claiming the amounts will also be necessary. Payment when made should be noted in the ledger cards and also linked with the items in the “Unclaimed Register” concerned.

Note: Payments of claims for lapsed deposits are invariably made by the Accounts Officer concerned.

281. The balance under “Unclaimed Deposit” head as per financial compilations in respect of each of the Provident Funds should be fully reconciled with those in the relevant registers and the amounts included in the review of balances.

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SECTION – 20

Review of Balances

286. Instructions on subject and procedure for preparation of the reports on review of balances are contained in para 180 of the Defence Accounts Code and orders issued from time to time.

287. After the financial accounts of a year are finally closed and work on preparation/posting of Ledger Card is over, the Ledger balances (balances as per statements of closing balances) in respect of each Provident Fund should be reconciled with those as per financial compilation. The differences should also be fully located and necessary action taken to adjust/ readjust the amounts as necessary. Statements showing balances (both as per compilation and ledgers), differences, if any, between two sets of figures and reasons for the differences and action taken in the matter should be prepared in respect of each fund for incorporation in the review of balances.

Note: Reports of review of balances are also required in respect of "Unclaimed deposits" for the Provident Funds concerned (See also para 281).

288. The statements are prepared in the proforma given below [except in the case of Principal Controller of Accounts (Fys)].

Sl. No.	Op. Bal . on 1st April	Deposit during the year	Int.	Withdrawal during the year	Closing balance on 31st March
1	2	3	4	5	6
1.	Ledger Balance / posted figure				
2.	Compiled Actual				
3.	Differences (lying under objection)				

Note 1: The amounts shown in the above proforma against item (3) must agree with the progressive totals given in the objection register minus the amount booked as interest.

Note 2 : Statements on similar lines will be prepared for Government contribution portions in respect of Contributory Provident Funds.

Note 3: In the case of Principal Controller of Accounts (Fys) the progressive totals are worked out through Master cards maintained for each Provident Fund detailed instructions in respect of which may be seen in O.M. Part VI.

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SECTION – 21

Cash Requirement and Budget Estimates

294. Accounts Officers are responsible for preparation of the Cash requirement estimates for the current year and Budget estimates for the ensuing year as well as corrections thereto in respect of the Provident Funds concerned and submission to the DFA (Budget).

295. Cash requirement and Budget Estimates for the Government contribution under Major Head LXIII/82 Defence Services non-effective are also similarly prepared in respect of the Contributory Provident Funds.

Note : The cash requirement and budget estimates in respect of Non-effective Head i.e. 071 'B' Defence Service Pension Miscellaneous Receipt (0/014/25) and 2071 'B' Defence Service Pension Govt. Contribution Provident Fund (Miscellaneous Payment) (0/014/38) will be forwarded to the Principal Controller of Defence Accounts (Pension) Allahabad for consolidation and rendition to CGDA /the Ministry as that office is centrally responsible for the Preparation of budget on the above head of Accounts.

296. In the case of C.P.F.(1) 1962 pertaining to DAD subscribers, Budget Estimates are prepared under the Civil heads concerned.

297. Rules for preparation of the various estimates and the statements/reports connected therewith are contained in the Defence Accounts Code and Office Manual Part II.

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SECTION – 22

Recovery of demands/ dues etc. from Provident Fund Assets

302. (a) It is inconsistent with Section 3(1) of the Provident Fund Act, 1925 for the Government to deduct any amount due to them by a subscriber from his accumulations in the G.P. Fund (DS) accounts or subscribers Portion with interest thereon in the contributory Provident Funds, payable to him or his nominees in the event of the subscribers death even if consent of the subscriber/nominee may have been obtained. In cases where the subscriber or the nominee is willing to repay the amount due to Government repayment is to be treated as a second transaction. The whole of money is to be paid intact without any compulsion. Thereafter the payee may be called upon to make good the Government dues [but see sub para (b) below].

(b) The accumulation in non-contributory Provident Funds and the subscriber's portion with interest thereon in contributory Provident Funds should accordingly be paid to the subscriber soon after he quits service notwithstanding any Government dues outstanding against him excepting in the case of the type indicated below—

- i) Liabilities incurred by dependents after death of the subscribers.
- ii) Persons who become entitled to Provident Fund Money but are not dependents.
- iii) Dependents other than widow or children of a subscriber where payment of Provident Fund Money is subject to any assignment or charge prior to commencement of Provident Fund Act, 1925.

Note 1: No Demand Certificates are not to be insisted upon as a condition for release of the balances in the case of non-contributory Provident Funds and subscribers (deposit) portion of Contributory Provident Funds.

Note 2: Amounts on account of immediate relief paid to families on the subscriber's death is recoverable from the Provident Fund Assets [including that of the G P. Fund (DS)]

303. Government dues/demands etc. out-standing against subscribers can be recovered from Government contribution portions (including interest) of Contributory Provident Funds with the sanction of the competent authority as provided for in the various Provident Fund Rules. Before payment of Government contribution portion of Contributory Provident Fund Accounts, it is therefore necessary to obtain no demand certificates from the Administrative Authorities and Pay Audit Officers concerned.

Note: It is also permissible to set off Government dues/ demands from the Government contribution portions of contributory Provident Funds where amounts have been tendered for payment but claims have not been submitted by the Subscribers/nominees etc. on adjustment bills submitted by the Administrative authorities, after obtaining sanction of the competent authorities for the recoveries in question.

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SECTION – 23

Overpayments in respects of Provident Funds

308. Overpayment in respect of Provident Funds as soon as detected should be compiled to Code Heads as given below—

(i) On detection of Over Payment of Provident Fund.

<i>Classification</i>			<i>Classification</i>		
Code	(+R)	(-R)	Code	(+CH)	(-CH)
00/015/01	@		00/020/55	@	

(ii) On effecting recovery from Pensions.

	(+Rt)		(+CH)
00/080/21	@	Pension	@

Head

(iii) On receipt of DID Schedules in JCDA (Funds) Meerut.

	(+CH)	(-CH)
00/071/22	@	
00/020/55		@

NB: @ Indicates amount of transaction.

309. Amount under Provident Fund Suspense which is unrecoverable may be written off to “Govt. Account” under T-Deposit and advances part V-Miscellaneous (Code 00/021/71) with the specific order of the Comptroller and Auditor General.

Note 1: C.G.D.A./Addl. C.G.D.A./PCDA./CDA may exercise power to write off to the head “Govt. Accounts UNDER ‘K’ Deposits and advances Part V Miscellaneous” from a head of Accounts which closes to balances in the Govt. Account upto an amount not exceeding **Rs. 10000** (Rs. Ten thousand) in each case subject to the observance of the following further conditions without obtaining prior approval of the Comptroller and Auditor General of India.

- (i) The amounts written off have thoroughly been examined by the internal audit section.
- (ii) The C.G.D.A./Addl. CGDA/CDA is personally satisfied that the items have been outstanding for over 5 years and that a dead end has been reached in all cases and that a write off is unavoidable end.
- (iii) The C.G.D.A./Addl. CGDA/CDA has also satisfied himself that the outstanding is the result of a book keeping error only.

Note 2: DCGDA/JCDA may also exercise power to write off to the head "Govt. Accounts under K-Deposits and advances part-V Miscellaneous". The outstanding amount under the Head 'Provident Fund Suspense' upto R. 5000/- (Rs. Five thousand) in each case subject to the following conditions.

- (i) The amounts written off have thoroughly been examined by the internal Audit Section.
- (ii) The DCGDA/J CDA has personally satisfied himself that the outstanding is the result of a book keeping error only. Items written off by DCGDA/ JCDA under the Powers delegated to them shall be submitted to the next authority for review.

Note (a): Items written off by DCGDA/JCDA under the powers delegated to them under Rule 177 FR Part-I Vol-I shall be submitted to the next higher authority for review.

Note (b): In the case of Provident Fund Suspense the limit of 5 years mentioned at item (ii) above will not be applicable.

Note (c) : As the Controller's offices do not have Internal Audit Sections as prescribed in para 1(i) and 2(i) above, the internal audit function will be exercised by the O&M Cell of the Main Offices of the Controllers except in the case of PCDA(O) where the Technical Group will exercise this function. In the case of PAO (ORs) under the regional CsDA, the Internal Audit will be conducted by the Review Group of the PAO (ORs).

Note 2: Before referring cases to CGDA, the certificates regarding fulfillment of each condition should be furnished by the CsDA concerned.

310. Powers of Audit Officers to waive audit objections/write off of irrecoverable amounts—Powers vested in officers of the Defence Accounts Department under Rule 177 of Financial Regulations part I (1963 Edition) can be exercised by PCsDA/CsDA and their officers dealing with Provident Fund Accounts for waiving of objection pertaining to non-recovery/over payment of fund balances, provided such non-recoveries/over payments are not due to any mistake in accounting but represent over payments established as irrecoverable for any other reason.

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SECTION – 24

Pensionable service – (applicable to Contributory Provident Funds only)

314. When a subscriber to a Contributory Provident Fund is permanently transferred to pensionable service under President, he can opt either for continuing under the Contributory Provident Fund or to be governed by pensionary terms. The option is to be communicated to the Accounts Officer by a letter, within 3 months of the date of the order transferring him (6 months in the case of IOFWP Fund) permanently to pensionable service and if no communication is received by the Accounts Officer within the period, the subscriber shall be deemed to have exercised his option to continue to subscribe to the fund, in which case he shall not be entitled to any pension. If opting for pensionary benefits, the subscriber is to be admitted to the General Provident Fund concerned to which he shall subscribe and the Contributory Provident Fund accounts is closed by transferring amount of own deposit with interest to the G. P. Fund and resuming accumulated Government contribution with interest to Government Service rendered on CP Fund basis prior to the date of permanent transfer shall then count for pension to the extent permissible under the relevant pension rules [Rules 6C of the IOFWP Fund Rules, 31 of the IODP Fund Rules and 38 of CP Fund Rules (India) 1962 refer].

315. Subscribers who have been paid their Contributory Provident Fund assets for spells of services they have elected to be governed by C.P. Fund benefits, if subsequently electing such periods for pension under orders issued by the Government in this behalf, are required to refund amounts of Government contributions received by them for such periods together with interest at borrowing rates from the dates of payment to those of final refund. The amounts due for recovery are worked out and intimated by the Accounts Officer to the Pay Audit Officer, who after recovery of the amounts intimates month wise details of recovery to the Accounts Officer to enable him to work out and intimate the interest due for recovery. The amount of interest due is then worked out by the Pay Audit Officer, who thereafter countersigns the certificates in the service book/service records of the subscriber recorded by the Administrative authorities showing the period for which Government contribution paid has been recovered with interest, enable the PCDA(P) to admit the periods in question for pension as admissible.

Note 1: Interest recovered in such cases is to be credited to Government.

Note 2: Where options for pensionary benefits are made by the subscriber at the time of or after retirement the amounts of G.C. and interest due for recovery are intimated to the PCDA (P) who arranges to recover the same from the DCR Gratuity/pension due to the subscribers.

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SECTION – 25

Relaxation of Rules

320. Rules of the various Provident Funds [37 GPF (DS) 1960, 35 of IODP Fund Rules, 30 of IOFWP Fund Rules and 41 of the C. P. Fund Rules (i) 1962] inter alia provide for relaxation etc. of the rules in individual cases etc., to the extent stipulated in those rules. Only such relaxation of rules can be made by Government as would not be contrary to the provisions of the Provident Fund Act 1925 and would not infringe any provisions thereof, e.g. relaxation of Section 4(1) and 2(a) regarding payment of fund balances cannot be infringed. As payment of Fund balances can be made only on the happening of the contingencies as provided in the Rules vide sections 2(a) of the Provident Fund Act, payment before a subscriber proceeds on leave pending retirement or actually retires will not be in order.

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SECTION 26

Delegation of Financial Power in respect of the various Provident Fund Rules

323. Financial powers have been delegated by the Government of India from time to time to various authorities for exercising powers under the relevant Provident Fund rules. As the orders undergo changes from time to time, the original authorities should be consulted before applying them in audit.

324. Powers have been delegated to the various authorities for purposes of grant of advances/withdrawals etc., as stipulated in the orders given below—

(A) G. P. Fund (DS):

(a) R&D Estts., and Laboratories—Powers for grant of advances/withdrawals from the fund to officers and staff have been delegated to Heads of Estts./Laboratories as detailed in (i) Ministry of Defence letter No. 93916/RD-26/11088/D/R&D dated 31st October, 1966, as amended and (ii) Ministry of Defence letter No. 93916/RD-26-4962/D (R&D) dt. 31st May 1971, as amended.

(b) Director Technical Development and Production (Air)—Powers for grant of advances/withdrawals from the fund to officers and staff have been delegated to the Director Technical Development and Production (Air) under Ministry of Defence letter No. DTD&P (Air)/1002/6/ Accts/5449/D(R&D) dated 2.6.1996, as amended.

(a) G. M. Heavy Vehicle Factory, Avadi—Full powers for grant of advances and withdrawals from the G. P. Fund to Officers and staff under him vide Ministry of Defence Corr. No. A9(1)/64 /HVFC/58, dated. 26-8-1970.

(b) The additional Director General Ordinance Equipment Factory Kanpur.

(B) IOFWP Fund:

(i) All the powers of the DGOF under the various rules of the IOFWP Fund have been delegated to G.Ms of Ord. & Clothing Factories vide M. of D. letter No. 284/A/A/(vi)pt./62/ii/D (Fys.) dated 13th January, 1966.

(ii) Powers for grant of advances have been delegated to Inspector under DGI to the extent of 3 months pay or Rs. 500 whichever is less vide M of D letter No. 5780.6/Org. 4(Civ.) (d)/1694/D/(Civ.-II) dated. 19th February, 1971.

(iii) R&D Estts. DTD and production (Air) : vide orders at A above.

(C) IODP Fund :

(i) Advances in the cases of non-gazetted officers of Ord. & Clothing Factories upto Rs. 500 can be sanctioned by General Managers, vide M. of D. Corrigendum No.0134/1/5834/D/(Fys.) dated 20th August 1954.

(ii) R&D Estts. & DTD production (Air) vide orders at A above.

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ANNEXURE “A”

List of Registers/Forms referred to in Chapter – I

Sl. No.	Name of Register/form	Reference to para of Chapter-I	Specimen at Annexure	Fly leaf instruction at Appendix
1.	GPF 3	37	A1	...
2.	GPF 3A	37	A2	...
3.	GPF 3D	38	A3	...
4.	Proforma (Nominal Roll) for allotment of account numbers	72	A4	...
5.	Register for noting particulars of withdrawals for House building purposes	151	A5	A1
6.	Applications for Final settlement of Provident Fund A/Cs (Forms A, B, C)	207	A6	...
7.	Proforma for transferring accounts from IOFWP/CPF(I) 1962/IODP Fund G.P. Fund (DS)	245	A7	...
8.	Register of subscribers on deputation	267	A8	A3
9.	Register of unclaimed Deposits - IAFA -525 [for CDA (Funds)]	277	...	A4
10.	Register of unclaimed Deposits - Manuscript [for C of A (Fys)]	277	A10	A5
11.	Proforma for Transfer of Provident Fund Balance when a subscriber is transferred from the jurisdiction of one Fund maintaining agency to another	223	A11	

Referred to vide Item 1 of Annexure 'A' to Chapter I of OM Parts V
ANNEXURE A-1

FORM OF NOMINATION

I, _____ Provident Fund Accounts No. _____ hereby Nominate the Persons as mentioned below who is/are member(s)/ Non member(s) of my family as defined in Rule 2 of the GPF (DS) Rules 1960. to receive the amount that may stand to my credit in the Fund as indicated below, in the event of my death before that amount has become payable or having become payable has not been paid.

<i>Name and Full address of the Nominee(s) (in Block letters)</i>	<i>Relationship with the subscriber</i>	<i>Age of the Nominee</i>	<i>Share payable to each Nominee</i>
1	2	3	4

<i>Contingencies on the happening of which the nomination will become invalid.</i>	<i>Name, address & relationship of the persons if any to whom the right of nominee shall pass in the event of his/ her predeceasing the subscriber.</i>	<i>IF nominee is not a member of the family as provided in Rule 2 indicate the reasons.</i>
5	6	7

Dated this _____ day of 20_____

**Signature of two witnesses with
Name & Full Address**

1. _____	Signature of the subscriber
2. _____	NAME IN BLOCK LETTERS _____
	DESIGNATION _____

FOR USE BY HEAD OF OFFICE/PAY & ACCOUNTS OFFICE.

Nomination by Shri/Smt/Kumari _____ Designation.
Date of receipt of nomination

Signature of head of office/pay Accounts Officer
Designation _____
Date: _____

**REVERSE OF NOMINATION FORM
INSTRUCTION FOR THE SUBSCRIBER**

- (a) Your name may be filled.
- (b) Name of the fund may be completed suitably
- (c) Definition of term `Family' as given in G. P. Fund (DS) Rules 1960 is reproduced below—

Family means—

- 1. In case of the male subscriber, the wife or wives, parents, children, minor brothers, unmarried sisters, deceased sons widow & children and where no parent of the subscriber is alive a paternal grand parent.

Provided that if a subscriber proves that his wife has been judicially separated from him or has ceased under customary law of the community to she belongs to be entitled to maintenance. She shall hence forth be deemed to be no longer a member of the Subscriber's family in matters to which these rules relate unless the subscriber subsequently intimate in writing to the Accounts Officer that she shall continue to be so regarded.

- 2. In case of female subscriber, the husband, parents, children, Minor brothers, unmarried sister, deceased son's widow and children and where no parent of the subscriber is alive a paternal grandparent.

Provided that if a subscriber by notice in writing to the Accounts Officer expresses her desire to exclude her husband from her family the husband shall hence forth be deemed to be no longer a member of the family of the subscriber in matter of these rules relate, unless the subscriber subsequently cancel such notice in writing.

Note: Child means legitimate child and include an adopted child where adoption is recognized by the personal law governing the subscriber or a ward under the Guardians & Wards Act 1890 (8 of (1890) who lives with the Government servant and is treated as a member of a family and to whom the Govt. Servant has through special will, given the same status as that of a natural born child.

(d) Col. 4: If only one person is nominated the word 'in full' should be written against the nominee. If more than one person is nominated, the share payable to each nominee over the whole amount of the Fund shall be specified.

(e) Col. 5: Death of nominees should not be mentioned as contingency in this col.

(f) Col. 6: Do not mention your name.

(g) Draw line across the blank space below the last entry to prevent insertion of any name after you have signed.

Referred to vide Item 2 of Annexure 'A' to Chapter I of OM Parts V

**STATEMENT – A
ANNEXURE A–2**

Office of the _____ statement of Particulars for allotment of Provident Funds Account Numbers to the compulsory subscribers for the month _____. Please read instructions on reverse before filling in the form Head of Account to which Name of Fund Pay & Allowance are debited _____

<i>Sl. No.</i>	<i>Name of Govt. Servant subscriber</i>	<i>Name of subscriber's father/husband</i>	<i>Date of birth</i>	<i>Date of Joining the service</i>	<i>Designation</i>	<i>Whether service of applicant is pensionable or not</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>

<i>Whether applicant is Pt/Temp or Reemployed</i>	<i>Whether subscribed to any other Fund it so Name the Fund A/c No.</i>	<i>Rate of emoluments</i>	<i>Monthly rate of subscription</i>	<i>Month from which subscription is to be commenced</i>	<i>A/c No. to be allotted by Accounts Officer</i>	<i>Remarks</i>
<i>8</i>	<i>9</i>	<i>10</i>	<i>11</i>	<i>12</i>	<i>13</i>	<i>14</i>

No Dated. forwarded in duplicate to the for necessary action. The Government servants whose names are included in the statements are required to join theFund under the rules of Government.....

Their names have not been included in the previous statement and they are not already member of any Provident Fund. Nominations are enclosed as mentioned in the remarks column.

Certified that all the employees whose names are shown above are eligible to subscribe the..... Provident Funds in accordance with relevant rules.

(HEAD OFFICE)

No Dated. Returned to the Account No. allotted may be intimated the subscribers & noted in the service books, nomination and other official records. Correspondence connected the Account No. should be quoted. Receipt of nominations at Sl. No. is hereby acknowledged.

**ACCOUNTS OFFICER
OFFICE OF THE**

(REVERSE OF THE FORM)

INSTRUCTION FOR FILLING THE STATEMENT—

1. This form should be used only in cases where subscription to the Fund is compulsory.
2. Separate forms should be used for different Provident Funds e.g. GPF, CPF, IOFWPF etc.
3. Separate forms should be used for persons whose pay & allowances are debited to different Major & Sub Major Heads of Accounts.
4. Name of Fund may be filled in by suitable words e.g. General Provident Fund (DS), contributory Provident Fund.
5. The statement should be sent in duplicate. It should include permanent Government servant who joined service in the previous month & one required to join the fund compulsorily on entry into Government service and Temp. Government servants who will complete one year's continuous service or otherwise become eligible to subscribe to the Provident Fund, three month hence.
6. *Column 3:* Husbands name (instead of Father's name) may be given in respect of married female subscribers indicating the position.
7. *Column 10:* Dearness pay if any may be distinctly shown.
8. *Column 11:* Please see rule 8 of G. P. Fund (DS) Rules 1960/Contributory Provident Fund (India) Rules.
9. *Column 12:* Under G. P. Fund (DS) Rules 1960 a temporary Government servant who completes one year's continuous service during the middle of a month shall commence subscribing to the fund from the salary for the month following that in which completes one year's service.
10. The nomination should be obtained in the prescribed form from the subscriber & forwarded to the Accounts Officer with this statement ending & suitable note in the remarks column.

Referred to vide item 3 Annexure a to chapter 1 to 05) of OM Parts V

Annexure A-3

Form G.P.F. 3D

OFFICE OF THE

No.

Date.....

From

The

.....

.....

To,

The O C Unit/Office

M E M O R A N D U M

Please refer to your letter No..... dated The receipt of your Nominal Roll for admission to the Provident Fund along with the nomination is hereby acknowledged.

Signature.....

Designation.....

Serial No. 4

PROFORMA FOR ALLOTMENT OF FUND ACCOUNT NO.

[Referred to vide item 4 of Annex. A to Chapter-I of OM Parts V]

PROFORMA FOR ALLOTMENT OF ACCOUNT NUMBER IN RESPECT OF (Name of the Funds).....

Name	Designation of the Employees	Office to which attached	Whether permanent or temporary	If temporary date of continuous appointment	Account No. to be allotted by Accounts Officer
1	2	3	4	5	6

**PROFORMA FOR “REGISTER FOR NOTING PARTICULARS OF WITHDRAWALS
FOR HOUSE BUILDING PURPOSES”**

[Referred to vide item 5 of Annex A to Chapter-I, of OM Parts V]

Register for noting particulars of withdrawals for..... funds for purposes of House Building.

Sl. No.	Name and designation of subscriber	Fund A/c No.	Authority for withdrawal	Amount sanctioned	Amount withdrawn	Initial of SO(A)/AAO	Remarks
1	2	3	4	5	6	7	8

**[Referred to vide item 6 of Annex A to Chapter-I, of OM Parts V
FORM A - ALL FUNDS FOR GP/IOFWP/CP/INDWP FUNDS
(For service and Gazetted Officers)
Form of Application for Final Payment of balances in fund Accounts**

To,

The C.D.A.

Through

Sir,

I am due to retire/have been retired/have been dismissed/ have resigned finally from Government Service etc..... forenoon/afternoon.

(i) I am proceeding on LPR from to.....

(ii) I have not resigned from service in order to take up appointment in another department of the Central Government/State Government/A Body Corporate owned or controlled by Government or an autonomous organization registered under the Societies Act, 1860 without any break and with proper permission of the Central Government.

2. I request that the entire amount at my credit with interest due under the rules may be paid to me through the head of my office which I last served, viz..... or to me through the Treasury/Sub Treasury Officer/Accountant General (nearest to the place of my residence) viz..... my specimen signature (in duplicate duly attested by the head of the office/department), personal marks of identification (as recorded in service records) and attested copies of photographs (not necessary, if payment is desired through a Scheduled Bank) are enclosed, or to my bankers viz..... for crediting to my Savings Bank Account NO. / Current Account Ledger folio No.....
3. A sum of Rs..... (Rupees) was last deducted as fund subscription and Rs..... towards recovery on account of refund of advance from my pay bill/pay Accounts for the month of for Rs..... paid on
4. I certify that I have neither drawn any temporary advance nor made any final withdrawal from my Fund Account during the 12 months immediately preceding the date of my quitting service/proceeding on leave preparatory to retirement etc. or thereafter.

OR

Details of temporary advances drawn by me/final withdrawals made by me from my fund account during the 12 months preceding the date of my quitting service/proceeding on leave preparatory to retirement etc. or thereafter are given below—

Sl. No.	Name of withdrawal i.e. temporary OR final	Amount Drawn	Date
1	2	3	4
1.			

Station.....	..... Yours faithfully
Date.....	.....(Signature)

Name

Address

Fund A/c No

Note—Alternative clauses not applicable may be scored through.

Explanatory Note—Foot note omitted as the provisions of para 4 incorporated in para 2 itself.

For use by the Heads of Office/Department etc.

Forwarded to the..... for necessary action and onward transmission to the C.D.A.

2. The fund account No. of (as verified from our records) is

3. He has finally retired/will retire has proceeded on leave preparatory to retirement for months/has been discharged/ dismissed has resigned finally..... etc. from Government service and his resignation has been accepted with effect from..... forenoon/afternoon.

It is certified that the above named officer has not resigned from service in order to take up appointment in another Department of the Central Government/State Government/a body Corporate owned or controlled by Government of an autonomous organization registered under the Societies Registration Act, 1860 without any break and with proper permission of the Central Government.

4. Amount actually recovered on account of Fund subscription and refund of advances (if any) during the last 12 (twelve) months are as under—

Sl. No.	Month P. Bill	Amount recovered		Details of compilation to be filled in by the Audit Officer
		Monthly subs.	Monthly refund of advance	
1	2	3	4	5
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				

5. It is certified after due verification with reference to records in my office, that no temporary advance/final withdrawal was sanctioned to the applicant from his..... Fund during 12 months immediately preceding the date of his quitting service/proceeding on leave preparatory to retirement or thereafter.

OR

It is certified after due verification with reference to the records in my office, that the following temporary advances/final withdrawals were sanctioned to and drawn by the applicant from his fund Account during the 12 months immediately preceding the date of his quitting service/proceeding on leave preparatory to retirement or thereafter—

Nature of withdrawal i.e. temporary or final	Amount withdrawn	Date	Bill No.
1	2	3	4

6. It is certified that no demands/following demand, Government are due for recovery—

<i>Particulars of Government dues</i>	<i>Amount due</i>	<i>No. and date of Unit/Est. letter in which sanction for recovery of Government dues is applied for</i>
<i>1</i>	<i>2</i>	<i>3</i>

Note : Applicable in cases of demand by Contributory Fund Rules.

1.

2.

No.

Date :

(Signature of the Head of
office/Department)

Station:

Designation.

GP/IOFWP Fund/INDWP Fund

FORM B — ALL FUNDS

(For Non-Gazetted Officers)

Form of application for Final Payment of Balances in the Fund Account

To,
The C.D.A.....

Through..... (Head of Office).

Sir,

I am due to retire/have retired/proceeded on leave preparatory to retirement for..... months/have been discharged / dismissed/have resigned etc. finally from Government service and my resignation has been accepted with effect from..... forenoon/afternoon.

I have not resigned from service in order to take up appointment in another Department of the Central Government/State Government /A Body Corporate owned or controlled by Government or an autonomous organization registered under the Societies Act, 1860 without any break and with proper permission of the Central Government.

2. My account is I desire to receive payment through the head of my office in which I last served viz..... or, through the Treasury /Sub Treasury Officer/Accountant General (*nearest to the place of my residence) viz..... (Particulars of my personal marks of identification preferable those entered in Service Records) Specimen signatures (only in case of literate persons) are enclosed or to my Bankers viz.....Ledger folio No.....

3. The under mentioned Life Insurance Policies financed by me from my Fund Account may kindly be realized.

<i>Sl. No.</i>	<i>Policy No.</i>	<i>Name of the Coy.</i>	<i>Sum assured</i>
1	2	3	4
1			
2			
3			
4			

Station.....
Yours Faithfully,

Dated.....
(Signature)

Name.....
A/c No.....
Address.....
.....

Note : Alternative clauses not applicable should be scored through.
*In case payment is desired at Calcutta/ Bombay/ Madras

(For use by Head of Offices/Department etc.)

Forwarded to the for necessary action and onward transmission to the C.D.A.....

2. The Fund Account Number of Shri (as verified from our records) is

3. He has finally retired/will retire/etc. has proceeded on leave preparatory to retirement for..... months/has been discharged/ dismissed/has resigned finally from Government service and his resignation has been accepted with effect from.....forenoon/ afternoon.

It is certified that the above named individual has not resigned from service in order to take up appointment in another Department of the Central Government/State Government/A Body Corporate owned or Controlled by Government or autonomous organization registered under the Societies Registration Act, 1860, without any break and with proper per-mission of the Central Government.

4. The last fund deduction was made from his pay in this office bill No..... dated..... for Rs..... (Rupees) the amount of deduction being Rs..... for subscription and Rs..... for recovery on Account of refund of advance.

5. Amount actually recovered on Account of subscription and refund of advance (if any) during the last 12 (twelve) months are as under—

Sl. No.	Month	P. Bill	Amount recovered		Details of compilation to be filled in by the Audit Officer
			Monthly subscription	Refund of advance	
1	2	3	4	5	6 in
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					

6. Certified that he was neither sanctioned any temporary advance nor final withdrawal from his.....account during 12 months immediately preceding the date of his quitting service/ proceeding on leave preparatory to retirement or thereafter.

OR

7. Certified that the following temporary advance/ final withdrawals were sanctioned to him and drawn from his Account during the 12 months immediately preceding the date of his quitting/proceeding on leave preparatory to retirement

Sl. No	Nature of withdrawals i.e., temporary or final	Amount	Date	Bill No
1	2	3	4	5
1				
2				
3				
4				

Certified that no amount was withdrawn/the following amounts were withdrawn from his..... Fund Account during the 12 months immediately preceding the date of his quitting service/ proceeding on leave, preparatory to retirement or thereafter for payment of insurance premia.

Sl. No	Policy No. and Name No. of Coy.	Amount	Date	Bill No
1	2	3	4	5
1				
2				
3				
4				

8. Date of commencement of his continuous service
9. Date of joining the fund
10. Date of birth
11. Whether retired etc. from service after completing 5 years and less than 15 years service for causes beyond his control specifying the particular cause.

In all such cases reference to the no and date of the competent authorities decision to be cited No and date of the Units/Establishment's letter under which sanction for the same was applied for, to be stated.....

OR

Note 1 : If discharged/resigned on account of ill health, certificate from the competent medical authority to be furnished.

OR

Whether the discharge/resignation/compulsory retirement was for causes within his control.

12. Whether removed/dismissed etc. for inefficiency or misconduct. If so the no. and date of Unit's letter under which, sanction for the same was applied for to be stated.....
13. It is certified that no demands/following demands of Govt. are due for recovery.

Sl. No	Particulars of Government dues	Amount due for recovery	No. and date of unit's letter under which sanctions for recovery of Govt. dues applied for
1	2	3	4

14. The individual should be paid Govt. contribution for payment of bonus at 50% or full. The above named individual has opted/has not opted pensionary benefits or contributory Provident Funds.

Station

No..... Date	Signature of Head of the Office/Establishment
-----------------------	---

Verified

(Accounts Officer)

FORM 'C'

Form of application for final payment of balances in Provident Fund Account of a subscriber to be used by the nominee or any other claimant where no nomination subsists

To,
The C.D.A.....

(Through the Head of the Office)

Sir,

It is requested that arrangements may kindly be made for the payment of accumulations in the Provident Fund Account of Shri/Smt The necessary particulars required in this connection are given below—

- (1) Name of the Govt. Servant
- (2) Date of Birth
- (3) Post held by the Govt. Servant
- (4) Date of death
- (5) Proof of Death in the form of Death Certificate issued by the municipal authorities etc. if available.
- (6) Provident Fund Account No. allotted to the subscriber.
- (7) Amount of Provident Fund Money standing to the credit of the subscriber at the time of his death, if known.
- (8) Details of the nominee alive on the date of death of the subscriber if a nomination subsists.

<i>Sl. No.</i>	<i>Name of the nominee</i>	<i>Relationship with the subscriber</i>	<i>Share of the nominee</i>
1	2	3	4
1			
2			
3			
4			

9. In the case the nomination is in favour of a person other than a member of the family, the details of the family, if the subscriber subsequently acquired a family.

<i>Sl. No.</i>	<i>Name</i>	<i>Relationship with the subscriber</i>	<i>Age on the date of death</i>
1	2	3	4
1			
2			

10. In case no nomination subsists the details of the surviving members of the family on the date of death of the subscriber. In the case of a daughter or of a daughter of a deceased son of the subscriber, married before the death of the subscriber, it should be stated against her name whether her husband was alive on the date of death of the subscriber.

<i>Sl. No.</i>	<i>Name</i>	<i>Relationship with the subscriber</i>	<i>Age on the date of death</i>
1	2	3	4
1			
2			

11. In the case of amount due to a minor child whose mother (widow of subscriber)/father (widower of subscriber) whose interests are not adverse to those of a minor child, is not a Hindu, the claim should be supported by Indemnity Bond or Guardianship certificates as the case may be.

12. If the subscriber has left no family and no nomination subsists, the names of persons to whom the Provident Fund money is payable (to be supported by letters of probate of succession certificate etc.)

Sl. No.	Name	Relationship with the subscriber	Address
1	2	3	4
1			
2			
3			

13. Religion of the claimant(s).

14. The payment is desired through the office of..... through the Treasury/sub Treasury. In this connection the following documents duly attested by a Gazetted Officer in service/Magistrate are attached—

- (i) Personal marks of identification.
- (ii) Left/Right hand thumb and finger impression (in the case of illiterate claimants).
- (iii) Specimen signatures in duplicate (in the case of literate claimants).

Yours Faithfully

Station.....

Date.....

(Signature of the claimant)

(Full name and address)

.....

(Foot Note : this applies only payment is not desired through the Head of the office)

(For use Head of Office/Department

Forwarded for necessary action and onward transmission to the C.D.A..... The particulars furnished above have been duly verified.

2. The Provident Fund Account No..... of Shri/Smt./Kumari (as verified from the annual statements furnished to him/her) is

3. He/she died on A death certificate issued by the Municipal authorities has been produced/is not required in this case as there is no doubt about his/her death.

4. The last fund deduction was made from his/her pay for the month of drawn in this office bill No..... dated..... for Rs..... (Rupees.....) cash voucher No..... of Treasury, the amount of deduction being Rs..... and recovery on account of refund of advance Rs.....

5. Amount actually recovered on account of fund subscription and refund of advance (if any) during the last 12 (twelve) months are as under—

Sl. No.	Month	P. Bill	Amount recovered		Details of compilation to be fill in by the Audit Officer
			Monthly subscription	Monthly Refund of advance	
1	2	3	4	5	6
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					

6. Certified that he/she was neither sanctioned any temporary advance nor any final withdrawal from his/her Provident Fund Account during the 12 months immediately preceding the date of his/her death.

OR

Certified that the following temporary advances/withdrawals were sanctioned to him/ her and drawn from him/her Provident Fund Account during the 12 months immediately preceding the date of his/her death.

Amount of advance/ withdrawals	Date of place of encashment	Voucher No.
1	2	3

7. Certified that no amount was withdrawn/ the following amounts were withdrawn from his/her Provident Fund Account during the 12 months immediately preceding the date of his/her death for payment of insurance premia or for the purchase of a new policy.

Sl. No.	Policy No. and name of the Coy.	Amount	Date	Voucher No.
1	2	3		4
1				
2				
3				
4				

8. It is certified that no demand/following demands of Government are due for recovery.

<i>Particulars of Govt. Dues</i>	<i>Amount due</i>	<i>No. of date of unit/ establishment letter under which sanction for recovery of Govt. applied for</i>
1	2	3

9. The individual should be paid Government contribution for payment of bonus at 50% or full. The above named individual has opted/has not opted for pensionary benefits of contributory Provident Fund.

Note : Certificate No. 8 to be furnished in the case of a contributory Provident Fund only.

Signature of the Head Office/Deptt.

Verified

Accounts Officer

Note 1 : Alternate clauses not applicable should be scored through

Note 2 : Accountant General /Bombay /Calcutta/ Madras, in case payment is desired at these stations.

Proforma for transfer of Provident Fund Account (referred to at item 7 of Annexure A to Chapter-I O.M. Part V

No. _____ dated _____

To,

The Head of Factory/Formation concerned.

Sub.: Transfer of I.O.F.W.P. Fund/CPF (I) 1962/IODP Fund assets to G. P. Fund (DS) in respect of Shri _____ G.P. Fund (DS) Account No.....

Ref. : Your No..... dated _____ forwarding the requisitions for transfer received under M/O Section (Local)/A.O's No..... dated _____

A sum of Rs..... being the assets in the deposit account of I.O.F.W.P. Fund/CPF (i) 1962/IODP Fund Account No..... in respect of the above named individual, as per details given on the reverse is being transferred to his G.P. Fund (DS) Account No..... under T.E. No..... dated..... Details of balances advances etc. in respect of the subscriber are also given on the reverse.

2. Further recoveries of subscriptions refunds of withdrawals etc. (in whole rupees) may please be made against the G. P. Fund Account and on no account should his I.O.F.W.P. Funds/CPF (I) 1962/IODP Fund Account No. operated, as the same has been finally closed. Please also note that the subscriptions to the G. P. Fund (DS) should not be less than amount so far being subscribed to the I.O.F.W.P./CPF (I) 1962/IODP Fund and is required to be made from pay for payable in onwards.

3. Certified that sum of Rs. _____ (Rupees) being the amount accumulated G.C. together with interest in the above I.O.F.W.P. Fund Account for the period from has been resumed to Government Necessary entries regarding resumption of Government contribution may please be got entered in the Service Book of the individual over the signature of a Gazetted Officer of your formation and the same got counter-signed by the local A.O. Section of this office.

4. Please acknowledge receipt.

ACCOUNT OFFICER (FYS)

Copy to—

1. Group GP/Group for taking the amount in G.P. Fund. The recoveries and balances of demands may also please be noted acknowledge receipt.
2. The Accounts Officer Sec. (Local).
3. 'C' Group for action as regards L.I. Policy / policies of the subscribers.

Note 1 : In the case of Gazetted officer certificates regarding resumption of G.C. will be endorsed in the History of Gazetted service by the 'O' Sec.

Note 2 : Where Government contribution for any period is paid to the subscriber the position should be made clear in para 3.

DETAILS OF AMOUNTS TRANSFERRED TO G.P. FUND (DS) ACCOUNTS

Deposit Account

Opening balance as on 31-3-.....

<i>Month</i>	<i>Com.</i>	<i>Subs.</i>	<i>Arrear</i>	<i>Subs.</i>	<i>Refund</i>	<i>Withdrawal</i>
4/						
5/						
6/						
7/						
8/						
9/						
10/						
11/						
12/						
1/						
2/						
3/						

Grand total (i.e. including O.B)

Say Rs.....

Interest has been allowed upto 31-3- . Further interest will be admitted through the G. P. Fund Account. Amount on account of balances of advances arrears of subscriptions etc, outstanding as on _____.

Amount of installment recovery
(to the nearest Rupee)

Drawal A Rs. _____

Drawal B Rs. _____

Arrears of subscription Rs. _____

Section Officer (A/Cs)

Serial No. 8

REGISTER OF SUBSCRIBERS ON DEPUTATION TO CIVIL AND OTHER DEPARTMENTS

[Referred to vide item 8 of Annexure A to Chapter-I of OM Parts V]

In respect of For 20.....

Sl. No.	Fund A/C No.	Name of Subscriber	Office from which proceeded on deputation	Office to which proceeded on deputation	Date from which on deputation	Rate/Rates of subscription comp/ voluntary
1	2	3	4	5	6	7

Months account and TE through which subscriptions for the various months were received and adjusted (T.E. No. and months to be shown below the amounts

April	May	June	July	August	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March
8											

Additional Column in the case of Contributory Provident Funds

Months account and T.E. Nos. through which Government contributions were received and adjusted.

(Show the amount with T.E. No. below against the month in which adjusted).

April	May	June	July	August	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March
(8A)											
(REMARKS)											
(9)											

Serial No. 10

[Referred to vide item 10 of Annexure A to Chapter-I of OM Parts V

**(Used in the office of the Principal Controller of Accounts (Fys) Only)
Register of unclaimed Deposit in respect of**

(Name of the Fund)

S. No	Name of Factory/ Formation	Name of the Subscriber	Fund A/C No.	Reasons	No. & month of T.E.	Deposit amount	Bonus* amount	Total *	Remarks showing when paid sent to lapsed deposit
1	2	3	4	5	6	7(a)	7(b)	7(C)	8

***Apply only Contributory Fund.**

ANNEXURE A-11
(Proforma referred to Note (A) below Para 223 in Section-17)

FORM OF APPLICATION FOR TRANSFER OF GPF BALANCE ON
SUBSCRIBERS TRANSFER FROM ONE AUDIT AREA TO ANOTHER
WITHIN DEFENCE SERVICE WHERE THE FUNDS ACCOUNTS ARE TO
BE TRANSFERRED TO ANOTHER CDA

1. Name and Fund A/C No. of the subscriber :
2. Post held by the Officer :
3. Date of Transfer :
4. Office/Unit/Formation to which transferred :
5. Part II/Office Order No. and date (copy to be attached verifying the casualty regarding transfer has been published) :
6. If transfer is to another categories (i.e. Industrial to Non-Industrial or vice versa etc.) Particulars and details of service in post before :
7. The Fund to which individual has been admitted in the new Unit/Formation and A/C No. allotted to him except in the case of GP Fund. :
8. Last month's pay bill/cheque roll with DV/TE Nos. through which the amount recover (i.e. Fund subscription, refund of advance etc. where compiled):

Pay Bill No. & Date	Subscription	Refund	DV No. & Date

9. Closing Balance as per last CCO-9 :
10. Insurance Policy/Policies Nos. if financed from GP Fund showing the amount/amounts and months withdrawal during the period covered from last CCO-9 to the month of transaction :
11. Advance outstanding, if any, the amount withdrawal during period covered from last CCO-9 the month and date of transfer :
12. Amount of recoveries on a/c of subscription/refund of advance :

13. Advance Granted, if any with compilation particulars:
(After receipt of last CCO-9)

S.No.	Month	Pay Bill No. & Date	Subs.	Refund	No. & Date

Place:
Dated:

Signature of Competent Authority

APPENDIX "A"

Fly Leaf Instructions to Registers

Sl. No.	Name of Register	Ref. to item Annexure 'A'	Fly leaf/ instruction at appendix
1	2	3	4
1.	Register for noting particulars of withdrawals for House Building purposes	5	A ₁
2.	BLANK		
3.	Register of subscribers on deputation	8	A ₃
4.	Register of unclaimed deposits—IAFA-525	9	A ₄
5.	Register of unclaimed deposits—Manuscript [For C of A (Fly) only]	10	A ₅

APPENDIX A1

Fly Leaf Instructions for maintenance of Register for noting Particulars of withdrawals from Provident Fund for House Building purposes

Authority : Para 151, O.M. Pt. V. (Fund) Vol. 1.

Object : The register is maintained to watch annual declarations from the Administrative Authorities to the effect that the properties purchased/ reconstructed etc. are in possession of the subscribers and continue to be hypothecated to the President of India.

Separate Register (or folios) will be maintained for each of the Provident Funds concerned.

2. As soon as bills on account of withdrawals are passed for payment, all the particulars will be entered in the register.
3. The annual declarations from the Administrative Authorities in respect of the subscriber concerned should be promptly watched with reference to entries in the Register.
4. The register should be submitted to the O-I/C on the 10th of every month for his inspection.

APPENDIX A2

Blank

APPENDIX A3

Fly Leaf Instructions for the maintenance of the register for watching credits in respect of Individual on deputation to Civil and other Departments.

Authority : Paragraph 267, office Manual Part V (Funds).

Object : To watch receipt of credits on Account of Provident Fund Subscription recovered from the individuals on deputation to other departments by Pay Accounts Officers on the civil side.

1. The register will be maintained in manuscript (separate for each Provident Fund).
2. The register will be maintained in alphabetical as well as numerical order of the Account Numbers of the subscribers in each alphabet and separate pages will be allotted to each of the Civil Accounts Officers, etc. as necessary.
3. The credits in respect of each subscriber received through the Settlement Account will be entered in the register after the relevant I.D. Schedules have been adjusted. The number and months of the voucher in which they have been adjusted will be indicated against each item.
4. The register will be reviewed regularly and any wanting credits will be called for from the civil department concerned.
5. The register will be submitted to the Officer-in-charge on the 10th of each month.

APPENDIX A4

Fly Leaf Instructions for the maintenance of the Register of Unclaimed Deposits.

Authority : Paragraph 277, office Manual Part V (Funds).

Object : To record the receipt and disposal of unclaimed deposits in respect of each of Provident Fund [GPF/IOFWP/CPF (I) 1962 etc.]

1. The register will be maintained separately for each of Provident Funds in Form IAFA-525 of which a sufficient number of copies to last for 5 years will be bound together in one volume.
2. In opening the register, the unclaimed deposits of previous years which have not been paid will be brought forward in detail from the preceding years register, each item being initialed by the Superintendent.
3. The deposits and payments made during the month will be posted monthly from the schedules received for that month and the totals of deposits and payments agreed with the figures exhibited in the monthly consolidated printed compilation.
4. Each item should be numbered consecutively and correctness of monthly total and agreement thereof with the compiled figures should be verified by the Superintendent who should endorse a certificate to this effect at the bottom of each month's transactions over his dated initials.
5. At the end of the year, the total credits and debits for the year and the balance at the end of the year will be agreed with the total credits and debits and balances as recorded in the register.
6. The register should be submitted to the Officer-in-charge at the end of each month.

APPENDIX A5

Fly Leaf Instructions for the maintenance of Unclaimed Deposit Register in the Office of the Principal Controller of Accounts (Fys.)

Object : To maintain a record of receipt and payment of assets amount transferred to/paid from the Unclaimed Deposit Head.

1. The Register is maintained in manuscript in proforma at Annex A15 to Chapter-I of the book. Separate Registers are maintained for the various Provident Funds.
2. The register will have continuous serial numbers and are kept as permanent records.
3. As and when unclaimed amounts are transferred to the "Unclaimed Deposit Head" the particulars are entered in the register and item number of Register noted in the ledger card /consolidated Ledger Account concerned. All the items are to be got attested by the Office-in-charge.
4. When payment is made out of the item particulars of payment are noted against the item in the remarks columns over the initials of O I/C and the item is scored through.
5. When amounts are transferred to lapsed Head, necessary remarks are made against the item, showing also the months A/c in which the amount was sent to lapsed head.
6. When payments are made from the lapsed head, necessary note is made against the item in the Register.
7. Balance of amounts outstanding in the register as at the end of the year should be worked out and the same should be reconciled with the balance as per financial compilation. Necessary reconciliation statement should also be prepared and kept in the register over the dated initials of the Officer-in-charge.
8. The register should be submitted for review of the C of A at the time of rendition of the report on review balances.

CHAPTER - II
GENERAL PROVIDENT FUND (DEFENCE SERVICES)
Contents

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CHAPTER II

General Provident Fund (Defence Services)

SECTION 1

Admission

329. The eligibility of a Government servant to become a subscriber to the G. P. Fund (DS) is determined with reference to Rule 4 of the G. P. Fund (DS) Rules 1960 (see also Section 7 of Chapter I)

330. On admission of an applicant to the Fund, his name, designation, address etc, are entered in the "numerical Index Register" referred to vide item 1 of Annexure B against the account number allotted to him.

331. The account number allotted is the consecutive number given to each subscriber from the block reserved for each department/arm of service/Corps in the order of admission and the account number is noted both in the relevant column of the application portion and in the space meant for the purpose on the right hand top corner of the nomination portion, account numbers should also be shown on nominations whenever they are revised.

Note : Subscribers from the Ordnance and Clothing factories, attached Inspectorates and R&D formations whose G. P. Fund (DS) Accounts are maintained by the Principal Controller of Accounts (Fys), are treated as belonging to the same department for purposes of allotment of account numbers.

332. The account numbers allotted to the subscribers are permanent and will not change even if the accounts are transferred to other Accounts Offices of the D.A.D., consequent to transfer of subscribers.

333. For purposes of ensuring uniformity in the matter of allotment of accounts number, the numbers are centrally controlled by the C.D.A. (F), Meerut and blocks of numbers are allotted to other Accounts Officers of D.A.D. [including Principal Controller of Accounts (Fys) maintaining G. P. Fund (DS) Accounts].

334. The numerical Index Register is maintained in the serial order of subscribers account numbers and shown the name (in block capital letters) of every subscriber, designation, formation, date of birth, date of appointment, date of admission to the Fund, date of receipt of nomination form and date of closing the account.

335. A personnel ledger card referred to vide item 2 of Annexure 'B' showing all the relevant particulars and a personal file of the subscriber bearing the account number are opened at the same time.

Note : Application forms and important correspondence pertaining to the subscriber are kept in the personal file. General correspondence with units/formations concerning more than one subscriber are kept in the unit files.

336. The fact of admission of the subscriber to the fund is intimated to the head of the office concerned for information of the subscriber through forwarding memo (referred to as item 3 of Annexure 'B') indicating there in the account number allotted, rate of subscription and the month from which the subscriber has been admitted to the fund. A copy of the forwarding memo is simultaneously endorsed to the Pay Audit Officer concerned for commencing recovery of subscription to the fund from month stated therein, and to the concerned Group of the Accounts Office maintaining the Accounts. The ledger card (folder) and personal file are also handed over to the current Group maintaining the account.

Note : Personal files and ledger cards (Folders) will always be kept in file room under the charge of Record Clerks/Daftaries under the supervision of Section Officer (Accounts) who will be responsible for proper maintenance of personal files and ledger cards. Responsibility for closing the files/folder finally after the subscribers become non-effective and sending them to the old records/file room will, however, devolve on Section officer (Accounts)/ Task holder of the Audit/ Payment Group.

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SECTION 2

Nominations

341. Orders governing nominations in respect of the G.P. Fund (DS) are contained in rule 5 of the G.P. Fund (DS) Rules 1960. Provisions of Sections 5 and 6 of Chapter-I shall apply to the G. P. Fund (DS) Accounts as well.

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SECTION 3

Subscriptions

346. The rules governing the conditions, rate and realisation of subscription are given in rules 7 to 10 of the G. P. Fund (DS) Rules 1960.

347. It is the duty of the Pay Audit Officer to ensure that subscriptions are recovered regularly at the current rates and that all changes made by subscribers in the rates of subscription are in conformity with the orders on the subject.

348. If a subscriber fails to subscribe with effect from the date on which he is required to join the fund or is in default in any month or months during the course of a year, otherwise than as provided in Rule 7 of the G. P. Fund (DS) rules, 1960, provisions of Rule 10(3) and proviso there under shall apply.

Note 1 : A subscriber may at his option not subscribe during leave which does not carry any leave salary or which carries leave salary equal to or less than half pay or half average pay.

Note 2 : Recovery of subscription need not be made from a subscriber during the period when he is under suspension. On re-instatement after a period passed under suspension, he is allowed the option of paying in one lump sum or in installments the amount of arrears subscription payable for that period.

Note 3: The fact of non-recovery of subscription during periods of leave/suspension should be indicated in the remarks column of fund schedules/change statements as necessary.

349. The amount of subscription shall be fixed by the subscriber himself subject to the conditions under Rule 8 of the G. P. Fund (DS) Rules, 1960.

350. The amount of subscription, as fixed by the subscriber in each year as per rule 8(3) of the G. P. Fund (DS) Rules 1960 can be enhanced twice or reduced once by him at any time during the course of the year vide Rule 8(4) *ibid*. The amount of subscription when reduced should not, however, be less than the minimum as prescribed under Rule 8(1) of the G. P. Fund (DS) Rules 1960.

Subscriptions during leave

351. Subscriptions during leave are regulated under Rule 7 of the G. P. Fund (DS) Rules, 1960. A subscriber who has the option to elect and elects to subscribe during leave is required to subscribe at the current full rate for the year. He cannot opt either to subscribe at a reduced rate during the period of leave referred to in the first proviso to Rule 7(1) or to

discontinue subscription during a portion only of one spell of leave. If the subscriber is on duty for a part of a month and on leave of the kind entitling him for option not to subscribe to the fund and has also elected not to subscribe to the fund during the period, the amount of subscription to be recovered should be arrived at by reducing from the normal rate the proportionate amount for the period for which subscription is not to be recovered.

352. Vacation combined with leave should be treated as leave for the purpose of option to discontinue subscriptions to the G.P. Fund.

Subscriptions on retirement or death

353. A Government servant due to retire on superannuation shall be exempted from making any subscription to the G. P. Fund during the last three months of his service. The discontinuance of subscription is compulsory and not optional.

Note : A subscriber who has under Rule 32 of the G. P. Fund (DS) Rule, 1960, withdrawn the amount standing to his credit in the fund shall not subscribe to the fund after such withdrawal, unless he returns to duty.

Noting Of Subscription in Ledger Card

354. The rates of subscription are obtained from the following sources, if the accounts are maintained manually.

- (a) The rates of the subscriptions of new entrants are noted in the ledger cards, when opened, from the particulars given in the application form at the time of admission.
- (b) The annual and periodical changes in the rate of subscription i.e. increase or decrease are communicated by the Pay Audit Officer to the Accounts Officer through the Regular monthly schedules.
- (c) The discontinuance of subscription to the fund due to death, retirement, discharge or transfer to other departments (civil) etc. are communicated by the Pay Audit Officer to the Accounts Officer through the Form 'E' referred to in Annexure 'B'.
 - (i) Form 'C' showing final liquidation of advances from G. P. Fund.
 - (ii) Form 'E' showing discontinuance of subscription due to death, retirement, discharge or transfer to other departments (civil).

355. On receipt of the above forms, the Accounts Officer takes the following action—

- (a) Form 'E'— in the case of death, retirement, discharge and permanent transfer to other departments i.e. in cases where fund Accounts are required to be finally settled or transferred action is initiated to finalize the Accounts affected after noting the fact in the remarks column of the ledger card and in the change statement. In the case of transfer on deputation or temporary transfer necessary notes are made in the register of subscribers on deputation (See Section 18 Chapter-I) and in the remarks column of the ledger card.

356. At the close of each month, change statements referred to in para 355 showing the Accounts No. of subscribers and the altered rates of subscription, rate of refund of withdrawal etc. are sent to the compilation sub-section for changing standard rate cards. In respect of new subscribers admitted to the Fund, a statement showing the Account Nos. and rate of subscription is also prepared on the last day of each month and forwarded to the compilation sub-section for punching standard rate card (see para 402).

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SECTION 4

Interest

361. The general rules governing the rate and adjustment of interest on deposits and balances are contained in Rule 11 of the G. P. Fund (DS) Rule, 1960.

362. Detailed instructions in the matter of admission/ recovery of interest in respect of the G. P. Fund (DS) Accounts may be found in Section 10 of Chapter-I.

363. No amount on Account of interest will be recovered from the subscribers on advances/ arrears of subscription and recoveries of unutilized /unauthorised advances/withdrawals.

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SECTION 5

Schedules of G. P. Fund Subscriptions and Payments

368. Schedules of G. P. Fund subscription—Schedules in form I.A.F.A. 803 of recoveries for subscription and refunds of withdrawals are prepared in ink and sent in duplicate by each unit and formation to the Pay Audit Officer concerned in support of recoveries made through the pay bill/pay lists. Schedules in respect of recoveries effected from the Gazetted and non-Gazetted subscribers of the Defense Accounts Department are prepared in the Controller's offices/Area Accounts Offices/PAOs etc.

369. Debit Schedules In Support of Advances/ Withdrawals—Debit schedules are received from the units/formations along with contingent bills claiming advances/withdrawals. In the case of Defence Accounts Department these are prepared in the Controller's offices/ Area Accounts Offices/PAOs etc.

370. On introduction of Distributed Data Processing System all the G.P. Fund Schedules (Credit/Debit) are collected centrally in Pay Audit Section of DDP Controllers and passed on to Fund Cell of that office for checking, batch making and reconciliation of amounts with reference to the printed compilation. The schedules are to be collected with unit-wise top sheet showing code number and amount in respect of each Unit. The unit code number is shown on the top of the schedule.

371. Before sending the schedules to the Fund Cell of the D.D.P. Controllers office/CDA (Funds), Pay Audit Officers will ensure that—

- (a) the standardized printed form of recovery schedules (IAFA-803) has been used and all entries therein have either been typed or made in ink.

Note : Small pieces of paper or mutilated forms should not be used in preparing the schedules. When the printed form is not available, the typed or cyclostyled form should be the exact facsimile of the standard form.

- (b) Account numbers of the subscribers shown therein are correct as per the list/register of Account numbers maintained in the office. If not, necessary corrections should be made to the Account numbers.
- (c) The amounts shown in the Schedule agree with those appearing in the pay bill / withdrawal bills.
- (d) The total of the schedules is correct and agrees with the amount actually compiled in the punching media.
- (e) The subscriptions have been realised only on salaries drawn by subscribers.

- (f) Subscriptions, refunds of advances, interest etc have been recovered in whole rupees only.
- (g) All changes made by subscribers in the rates of subscriptions are correct and have been communicated to the Accounts Officer on the appropriate form.
- (h) The subscription and refund of advances are shown under appropriate column.
- (i) G.P. Fund Account numbers have been shown in all cases.
- (j) The month of pay bill is invariably quoted on the top of the fund recovery schedule.
- (k) Rate of pay is shown in recovery schedules for March.
- (l) Withdrawal schedules are properly amended to show the type and purpose of withdrawal.
- (m) The schedules are correct and complete in all respects.

Note 1: No amount should normally be compiled to the G. P. Fund head where the Account number is not known, unless the audit section concerned has definite evidence on record to show that the subscriber has actually been admitted to the fund by the Accounts Office.

Note 2 : In exceptional cases where recoveries on account of fund subscription are made from an individual who is required to join the fund from a particular date under Rule 4 of the G. P. Fund (DS) Rules, 1960 before the allotment of fund account numbers, Pay Audit Officers will immediately forward a Nominal Roll (in triplicate) to the Accounts Officer for allotment of fund account numbers, so that the same may be inserted in the fund schedule before rendition of the schedule to the Accounts Officer, with the printed list of vouchers.

372. The Pay Audit Officers will also ensure that credits or debits on account of G.P. Fund recoveries or payments have been compiled direct to G.P. Fund head except for the compilation for the Accounts of March (Final) and March (Supplementary) in which case all fund transactions are passed on to the Accounts Officer through Defence Exchange Accounts, if the Accounts Officer is the C.D.A. (Funds) Meerut. As a rule all fund transactions should be compiled in the respective months Accounts as and when these occur. Only in exceptional cases, where this could not be done, may the amounts be compiled in March (final or Supplementary) Accounts.

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Scrutiny of Schedules

377. The Schedules received in the Fund cell of D.D.P. Controllers Office/CDA (Funds) Meerut are bunched in one or more convenient volumes and examined carefully to ensure that-

- (i) The consolidated total of the compiled actuals separately under receipts and charges of each Principal Controller's/Controller's office agrees with the figures appearing in the printed book compilation of the Controller/Principal Controller concerned (for this purpose detailed list of vouchers is obtained from compilation wing).
- (ii) The sectional totals agree with the totals appearing in the detailed list of vouchers.
- (iii) The original copies of G. P. Fund recovery Schedules in the prescribed Form (IAFA-803) have been attached to the detailed list of vouchers in support of each voucher shown therein and that the total of each Schedules corresponding to a voucher agrees with the amount shown against the voucher in the detailed list. Cases of wanting Schedules, if any, should be watched by the Accounts Officer with reference to the detailed list of vouchers.
- (iv) The payment statements 'B' and 'D' are attached for all items included in the list of vouchers and that the amount of each statement corresponding to a

voucher agrees with the amount shown against the voucher in the detailed list.

- (v) Account numbers have been quoted against each subscriber in the schedule or the payment statement as the case may be and are correct. The correctness of Account Nos. is verified either with reference to the previous months schedules or tallied with numerical Index Register, as may be convenient. Where, for any reason account numbers have not been shown, they should be traced as far as possible and inserted in the schedules. The omission and the probable correct account number will simultaneously be communicated to the Fund cell of DDP Controllers concerned for confirmation of the correctness of the Account numbers and for their future guidance. Cases in which it is not found possible to trace the correct Account numbers for incorrect numbers shown in the schedules or where Account Nos. have not been quoted, the amount will be placed under objection and such cases communicated to the Fund cell of DDP Controllers concerned for intimating the correct account numbers or taking action for the allotment of Fund Account Nos. as the case may be.
- (vi) Account Nos. shown in the schedules do, in fact, pertain to the G. P. Fund (DS). Thus, if Account Nos., such as MDL 143, AG 85 which are apparently Account Nos. of the subscribers of the Civil Departments on deputation to the Defence Department, appear in the schedule, the connecting entry should be ringed round and a remark to the effect that the "item is not to be posted" recorded in the schedule and in the detailed list of vouchers. The Pay Audit Officer marking such erroneous compilation will also be requested to readjust the recoveries in the subsequent month and the amount should be placed under objection and its clearance watched regularly.
- (vii) Amounts compiled as write back or adjustments and included in the list of vouchers as transfer entry items are supported by particulars regarding the original wrong compilation. Such items are also clearly marked as "not to be posted" in the schedule and linked with the original items adjusted.
- (viii) The audit certificate is endorsed.
- (ix) The class of voucher and voucher number on which the amount of each schedule has been compiled are noted on the schedule and the form is complete in every respect.

378. After exercising the above checks form A, C and E are detached for necessary action as indicated in para 355 of Section 3. If more than one recovery in respect of the same subscriber has appeared in two or more recovery schedules, they are consolidated into one item by making necessary amendments in the relevant schedules if requisite information from the Pay Audit Officer concerned in respect of amounts previously placed under objection has been received, necessary schedule is prepared for posting.

379. A reconciliation statement (specimen given below) is then prepared on the printed list of vouchers in order to show the net amounts (deposits and payments separately) required to be posted in the ledger card by the operators and to give completed details of the difference to be kept under objection.

	<i>Receipts</i>		<i>Charges</i>	
	<i>Rs.</i>	<i>P.</i>	<i>Rs.</i>	<i>P.</i>
Amount compiled (as shown in the list of vouchers)	25685.00		9843.00	
Amount to be posted	25489.00		9843.00	
		196.00		
Explanation for the difference—				
Amount erroneously compiled—Not to be posted				
Vr. No. 1/493 Jem. Azizulla HQ EC				12.00
Vr. No. 1/285 Shri S. N. Chakraverty transferred from A.G. Bihar				35.00
Vr. No. 4/336 Shri Mohan Lal not a subscriber				35.00
Vr. No. 1/1951 Schedule wanting				120.00

Vr. No. 1/230 Shri Ram Singh Account No. called for		18.00
		220.00
Vr. No. 2/21 write back of wrong compilation in respect of Mr. Azizullah for 4/41 and 5/41 at Rs. 12 p.m.		(-) 24.00
		196.00

380. All discrepancies noticed during the scrutiny of the schedules are immediately communicated to the Pay Audit Officer / Fund Cell of DDP Controller * concerned with a view to settle them as quickly as possible.

381. A top sheet is prepared for each schedule to indicate clearly—

- (i) the total amount of schedule.
- (ii) the total postable amounts and
- (iii) the total of unpostable amounts, which is kept under objection and should agree with the difference between (i) & (ii) above.

Thereafter the schedules together with top sheets will be submitted to the SO(A)/AAO who in addition to a general scrutiny, will also test check the items to the extent of 5 percent. The SO(A)/AAO test check may be increased to the extent found necessary depending on the nature of the schedules.

After each schedule has been agreed as above, a reconciliation statement is prepared in the manner laid down in para 379.

After completion of action as indicated in paras 377 to 380 above. *Hard copy of GP Fund schedules are to be sent to main office fund cell by sub Offices/bill passing sections/groups/ tasks for record, which will be kept month-wise, section-wise and DV wise supported with details of DV wise compiled figures*.*

* **Auth.: Hqrs Office EDP (Fund non DAD) Instruction no 09 dated 26.04.2011**

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SECTION 6

Preparation of monthly summary

386. (A) (For DAD Subscribers)

- (a) Each month Printed compilation is received from EDP Centre, CGDA New Delhi. This compilation is prepared on the basis of booking made by each controller against subscription and Advances and Withdrawal made by the subscriber. The compilation received Batch wise, CDA wise, section wise, month wise and voucher wise. Further it shows the code head (+) R for credit the GPF subscription and (+) Ch for Advances/Withdrawal.
- (b) The GPF Schedules in respect of subscribers of DAD are also received controller wise, unit wise, Section wise, Month wise in the group in Standard format in the month of April each year. Variation schedules are received every month after April onwards to March month wise in each year. Format of standard schedules and variation schedules referred to vide item 28 and 29 of Annexure 'B'. The standard and variation schedules are received to credit the subscription of each subscriber.

Besides it Debit schedules of GPF advances and Final withdrawal made by each subscriber are received month wise, section wise, unit wise

and controller wise. The format of Debit schedules referred to vide item 30 of Annexure `B'.

- (c) A summary of totals as well as amounts placed under objection and compiled actual is prepared PCDA/CDA wise in form J (referred to vide item 9 of Annexure `B' and section-wise in a manuscript register. Columns 2 and 3 of form J are posted from the figures manually worked out in the manuscript register and column 4 is posted from the figures in R D & R Head compilation for that month. The total amount placed under objection forms the control total for the objection register (see Para 443). Similarly a consolidated summary in respect of all the Controllers/Principal Controllers is prepared on the same proforma (which shows the total under each column for that particular month). The Consolidated summary is submitted to the Officer-in-charge of the Fund Wing monthly for approval.

(B) (For Non-DAD Subscribers)

The GPF schedules in respect of subscriber on deputation /DDPs Controllers referred to vide item 31 of Annexure `B' are received in Accounts Section. Accounts Section prepared CDA-wise/month-wise batches (credit/Debit) and sent to EDP Centre under Top Sheets for punching. The watch over wanting Schedules is done by the Accounts Section. The monthly mtrns file is uploaded in the NIDHI System and Schedules received from the Accounts Section /DP Sheet Registers of CDA (Funds) are keyed in the system in EDP Centre.

The facility of generating Statement of Reconciliation showing difference between the compiled actual and Data available in the system exist in NIDHI System. After completion of punching of our schedules/registers and insertion of monthly GPF files from DDP Controllers, a monthly reconciliation statement is prepared by the NIDHI system. The reconciliation statement indicates DDP -wise difference between compiled actual and data available in the system for assessment of wanting data. The reconciliation statement and review rejections are forwarded monthly to DDP Controllers for acceptance to control GPF data indicated in the reconciliation statement.

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SECTION 7

Mechanical Maintenance of Accounts-Registration of Schedules in EDP Centre.

389. (Only For DAD Subscribers)

On receipt of the schedules in the Group, reconciliation work is done by the task holder; prepare the control chart for watching receipt of schedules in respect of GP funds is completed with the following particulars—

- (a) Compilation month.
- (b) Arm of Service.
- (c) Date of receipt in the group.

The batches are then examined to see that compilation month, Batch No. amount of the Batch as given and amount placed under objection and the net amount of schedules passed on for mechanical processing. Wanting Schedule if any, are called for from C.D.A. concerned.

390. The net postable amounts shown for each batch of schedules are then entered in pencil in the batch control register. In the case of variation schedules the amount noted is the variation amount under two different columns (viz.) plus variation and minus variation. The batch control register is maintained fund wise, month-wise, PCsDA /CsDA -wise and arm-

wise as also transaction-wise. After all the batches are received for a particular month, totals for the month as a whole for each type of transaction. Format of Batch Control Register is given in Annexure 'B' 11 to this Chapter.

391. For each batch entered in batch control register, showing the name of fund, type of transaction, month of compilation, Batch No. and number of items. Format of work order is given in Annexure 'B' 12 to this chapter.

The various funds and different transactions are coded as under—

Fund Codes (For DAD Subscribers)

<i>Name of Fund</i>	<i>Code Number Allotted</i>
GPF	9

Transaction Codes (For DAD Subscribers)

Type of Transaction		Code Number Allotted
1	Opening balance of each subscriber	1
2	Recovery pertaining to March of every year called 'STANDARD' subscription/refund	2
3	Changes in recovery made subsequent to March [i.e. from April to Feb (i.e.) variations]	3
4	Adjustments in respect of arrear recovery, settlement of objections etc.	4
5	Final withdrawals, advances, final payments and payment in respect of Insurance Premia	5
6	Interest worked out manually during the course of the year for purpose of final payment	6
7	Interest adjustment carried out as a result of review of accounts/settlement of subscribers objections	7

Transaction Codes (For Non-DAD Subscribers)

Type of Transaction		Code Number Allotted
1	Recovery pertaining to March of every year called 'STANDARD' subscription/refund	2
2	Adjustments in respect of arrear recovery, settlement of objections etc.	4
3	Final withdrawals, advances, final payments and payment in respect of Insurance Premia	5
4	Interest worked out manually during the course of the year for purpose of final payment	6
5	Interest adjustment carried out as a result of review of accounts/settlement of subscribers objections	7
6	Recoveries in respect of March to Feb. which do not come under above/Volunteer subscription.	8

Credit/Debit Code

Debit	2
Credit	1

392. (Only For DAD Subscribers)

(a) After completion the work along with the batch is passed on to punching section for punching and records of the subscriber retired, deceased and transfer out to other Department are updated with reference to D.P. Sheet Register and Adjustment Register received from Audit Group.

(b) Initially Fund master file is prepared on the basis of Admission Form received from subscriber. Fund Master File is not prepared each year but last year's Fund Master File is taken in current year and any subsequent addition, deletion and change is made in this file. It is used as subscriber data file.

Punching, Verification and Arrangement of Transaction Files

393. (A) (For DAD Subscribers)

The batch wise work received is passed on to the 'Data Entry Operators'. After data are punched and each batch is punched according to predetermined formats, they are verified, along with the batches. After verification and correction of error is completed, then the batches are passed on to the record keepers for arrangement of schedules month wise, CsDA-wise, Arm-wise and batch-wise. The record keepers ensure that all batches for a month for a particular transaction are received and punched and no batch is omitted from punching with reference to the completed work. For this purpose, the record keepers maintain a register.

(B) (For Non-DAD Subscribers)

The batches/DP Sheets Registers are received in EDP Centre for punching by the 'Data Entry Operators'. Data entry is made against each PM available onscreen based on selected parameters. After data entry on specific format provided in respect of each source document, the documents are passed online to AAO and thereafter to AO for online verification under 3-tier Security System in-built in "Nidhi" software. After verification and correction of errors, the source documents (register/schedules) are handed over to EDP (Review) group for records. The details of un-punched DV can be detected by the system through Tab "DV not punched/not tallied". The wanting documents are called for from Accounts Section.

Reconciliation of Batch Listings

394. (A) (For DAD Subscribers)

The transaction Files for each month for the different transactions arranged as stated above are processed through the computer. Simultaneously Edit Cum Batch listing is obtained showing the details of each and every item the total by DV wise, total by batch, total by PCsDA/CsDA and grand totals for the transactions as a whole.

(B) (For Non-DAD Subscribers)

Monthly GPF Schedules/Registers (DP Sheet , adjustment, Minor/Minus) received from Accounts Section (L) are keyed in by the DEO in EDP Centre under 3- tier Security System in Nidhi Software. After punching of source documents, reconciliation statement is generated by the system. The reconciliation statement indicates the difference between the compiled actual and the data fed in the system. The controls of data shown in the statement are also compared with the totals indicated on the each batch/register to ensure that all the schedules/batches etc have been punched correctly. Thereafter a monthly GPF data file in r/o CDA (Funds) is created for insertion in main system/data.

395. (Only For DAD Subscribers)

The batches and batch listings are then passed on for reconciliation of the batch totals.

396. (Only For DAD Subscribers)

The batch listings are compared with the schedules to ensure that the amounts shown for each batch in the listing tally with the figures shown in Annexure 'E' of each schedule. In case of any difference page totals in batch listing are compared with the page totals of the schedule indicated on the top sheet accompanying the schedule. Differences in page totals are reconciled by comparison of the items in the batch listing with the items shown in the schedule. After the discrepancies are located corrections are proposed through change statements. Erroneous items/illegible items/casting errors are kept under objections.

After all the batches are reconciled for a particular month for a particular transaction, grand totals are struck for the transaction in the Batch Control Register.

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399. (Only For DAD Subscribers)

The amended totals are checked with the batch control register to ensure that all the data have been carried out correctly. In case of difference, if any, the discrepancy is located and rectification action taken.

400. (Only For DAD Subscribers)

On completion of the reconciliation of batch listing and updating and after removal of discrepancy the batch listing and removal insertion listings are then forwarded to the group concerned of C.D.A. (Funds) Meerut.

Note: In the case of Debit Schedules, the batch listings are also prepared. Account Numbers in the batch listing are compared with those shown in the schedule and discrepancies are noted in the batch listings itself. Thereafter the schedules and batch listing are prepared for further reconciliation.

Batch Listing and Creation of Transaction Files

401. (A) (Only For DAD Subscribers)

Transaction File are prepared each year from (1) monthly recovery schedules from March to February in respect of (a) standard subscription/refund (b) variations in respect of subscription/refund (c) subscription/refund recovered each month in respect of formations not covered by variation system (2) monthly debit schedules in respect of (a) withdrawals, both temporary and final (3) daily payment/ registers in respect of final settlement payments which are treated as withdrawals(4) adjustment schedules prepared by the respective group of C.D.A.(F) to give effect to rectification of erroneous postings detected during scrutiny of individual accounts, review of broad sheets and recovery schedules treated as adjustment on account of their belated receipt (5) daily payment registers showing interest calculated in respect of final settlement cases (6) interest adjustment register's/schedules showing adjustments made on account of interest short/excess credited as a result of corrections to previous years Accounts (7) adjustment schedules for clearance of unclaimed fund balances by transfer to miscellaneous deposits and (8) schedules showing transfer of balances from one fund to another.

The transactions File are arranged as stated in para ibid are passed on to the computer in the Master Data File in each month.

(B) (Only For Non-DAD Subscribers)

Monthly GPF Schedules/Registers (DP Sheet, Adjustment, Minor/Minus) received from Accounts Section are punched in EDP Centre. The source documents are

- (1) Monthly recovery schedules in respect of standard subscription
- (2) Monthly debit schedules in respect of withdrawals, both temporary and final
- (3) Daily payment/ registers in respect of final settlement payments which are treated as withdrawals (TR-5).

- (4) Adjustment made by the respective wings of C.D.A.(F) to give effect to rectification of erroneous postings detected during scrutiny of individual accounts, review of broad sheets and recovery schedules treated as adjustment on account of their belated receipt (TR-4)
- (5) Daily payment registers showing interest calculated in respect of final settlement cases (TR-6)
- (6) Interest adjustment register's/schedules showing adjustments made on account of interest short/excess credited as a result of corrections to previous years Accounts (TR-7)
- (7) Adjustment schedules for clearance of unclaimed fund balances by transfer to miscellaneous deposits and
- (8) Recoveries in respect of March to Feb. which do not come under above/Volunteer subscription.

After punching process, the documents are passed on AAO/AO for online checking/verification under 3- tier Security System in Nidhi Software. Thereafter a monthly GPF data file in r/o CDA (Funds) is created for insertion in main system/data.

402. (Only For DAD Subscribers)

Batch listing and creation of a transaction file are done separately for each transaction for every month in respect of each fund for the following transaction—

- (a) Standard
- (b) Variation plus
- (c) Variation minus
- (d) Adjustment
- (e) Withdrawals (i.e.) debits
- (f) Interest on final payments
- (g) Monthly recoveries for Accounts not on variation system
- (h) Interest adjustments.

As the volume of transactions in respect of interest adjustments is very less, a file is not created in respect of these transactions.

403. (Only For DAD Subscribers)

Only correct transactions are taken on file batch wise. However, listing is done of both correct and erroneous items, the erroneous ones being distinguished by an error message. Page totals, batch totals and grand totals are furnished both for correct and erroneous items at the end of listing for each batch. The batch listings for the transactions are then passed on for reconciliation as stated in para 396 *ibid*.

404. (Only For DAD Subscribers)

On reconciliation of batch listing and creation of removal/insertion card deck as per change statements, the cards are passed through the computer to get what is called a removal/insertion listing showing the details of transactions to be removed from the already created tape file and details of transactions which are to be added. These listings are then checked with the change statements as stated in para 398 and the removal/insertion card deck is then made ready.

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Merging of Transaction Files

408. (A) (For DAD Subscribers)

(a) Standard and Variations—Except for the month of April, in which case, there is only one file for standard transactions, in respect of all other months there are two variation transaction files, one for plus variation and one for minus variations. The plus and minus variations files are sorted on account number filed and merged to create one file of variations in Ascending order of Account numbers. Wherein, in respect of each account the minus variation is followed by plus variation.

(B) (For Non-DAD Subscribers)

Project NIDHI on php platform from FY 2012-13 has been implemented for General Provident Fund System in respect of Non-DAD personnel. NIDHI Program takes care of the validation at the time of Data Entry itself. Therefore, Data capturing task is to be performed by the bill passing sections/group/tasks and as such there will not be any batch processing of fund schedules for data entry.

Since in the new system, the data is captured through CDA Code, Section Code, DV No. and month of compilation, therefore, batch number and page number is not required.

The role of EDP/DDP Centers will be limited to the data entry of the fund schedules in the system, which should be done after due verification.

Data punched in the DDP centres and sub-offices like, AAO, AO GE offices will be forwarded to EDP Centre of Main Office of the PCDA/CDA. An inbuilt provision to review and rectify monthly data is utilized by DDPs before submission to M.O.

DDP Controllers send their GPF electronic data by 20th of the following month. On receipt of the monthly GPF data from all 15 DDP Controllers offices and one data file of CDA Funds as stated in Para 401 *ibid*, the files are uploaded one –by- one in main system and a consolidated file for a month is generated. Now a monthly online reconciliation Statement as stated in Para 386 *ibid* is generated for rendition to DDP Controllers for confirmation of the controls (Dr/Cr) indicated in the Statement. During merging the data files, trans-extract showing the controls of the file which is received from the DDP Controller alongwith data file is also tallied with Reconciliation Statement to ensure that complete data files (records and amount of Dr/Cr) have correctly been accounted for in the system. The controls of data received indicated in the reconciliation statement are also compared with the monthly report of data received from the DDP Controllers.

Similarly, on receipt of data files for the next month, these files are merged with the main file of previous month and a consolidated file of two months is generated through inbuilt provision of Nidhi Software. The same procedure is followed during the year to generate a consolidated file for a year.

CDA (Funds) Meerut also conducts Super Review of the GPF data on Quarterly basis. The aim of super Review is to find out the errors in the GPF data i.e. master missing cases, duplicate/invalid and double occurrence case. Master missing cases are those where GPF data exist in the transaction file but GPF A/C does not exist in the All India GPF master maintained by the CDA (Funds) Meerut. Double subs/withdrawal for the same Pay Bill month is duplicate data. GPF data for the same month and same cat/TR received from two different DDP Controllers office is double occurrence data. The rejections are sent to concern DDP for correction in the file without changing controls of the file.

409. (A) (For DAD Subscribers)

Other transaction files are also sorted to create transaction files in ascending order of account numbers. The transaction files in respect of withdrawals (debits) are processed through the computer to get a listing of withdrawals in ascending order of account numbers for each month.

(B) (For Non-DAD Subscribers)

The files for a month are merged with previous months file to generate a complete file. Procedure indicated in Para 408 above.

410. (A) (For DAD Subscribers)

Transaction files for each month in respect of the following transactions are then merged on the computer to create a merged file of transactions in Ascending Order of account numbers.

- (a) Adjustments
- (b) Withdrawals/debits
- (c) Interest on final payment
- (d) Recoveries not covered by variation system.

After each merged file is complete, a listing is obtained showing the control totals of items and amounts in respect of each transaction so merged. The controls are then checked and discrepancy, if any, set right by redoing the job or proposing corrections to the merged files.

(B) (For Non-DAD Subscribers)

Data files for each month in respect of the following transactions are then merged on the computer to create a merged file of trans-actions. This can be sorted in any fashion i.e. ascending Order of account numbers/PB month.

- (a) Adjustments
- (b) Withdrawals/debits
- (c) Interest on final payment
- (d) Recoveries not covered by variation system.

After each merged file is complete, a detail is obtained showing the control totals of items and amounts in respect of each transaction so merged. The controls are then checked and discrepancy, if any, set right by redoing the job.

411 (A) (For DAD Subscribers)

After the monthly merges are over and a merged file of transactions is created as above, month to month merger of files is done on the computer so as to arrive at an up-to-date merged file of transactions e.g. merged file for 4/14 is merged with merged file of 5/14 and then the merged file of 6/14 is merged with 4/14 and 5/14 and so on till we get an yearly file for 4/14 to 3/15.

(B) (For Non-DAD Subscribers)

On receipt of data files for a month from the DDP controllers, these are merged to obtain a Transaction file for a month. On receipt of Data files for the next month, these files are merged with the main file of previous month and a consolidated file of two months is generated. The same procedure is followed during the year to generate a consolidated file for a year.

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Month to Month Merging to Variations and Audit Variations

415. (Only For DAD Subscribers)

Similar to the merger of other transactions, variations are also merged from month to month to create a merged file of standard and variations. Thus run is also used to audit the variations.

The object of this run is to ensure that—

- (a) in respect of each effective subscriber there is recovery of subscription.
- (b) that changes wherever they occur are correct.
- (c) recoveries are being made without a break.

For this purpose, the opening balance file and the standard and variation file for the previous month are run on the computer along with the current month's variation file. The printed output of this run is a listing showing the opening balance and transactions in respect of each account which is in error. Simultaneously a merged file of standard and variations inclusive of the current month's variations is created. We have an option either to print this audit of variation listing every month, quarterly, half-yearly or annually. If the audit of variation is to be done annually then, printing is done while merging the last month's variation file with the file for rest of the year.

416. (Only For DAD Subscribers)

The audit of variation listings are forwarded to concerned group for scrutiny and proposal of corrections in respect of accounts in error. On receipt of the corrections in the form of adjustment, removal/insertion are punched, listed and reconciled. The removal/insertion are then run on computer along with the merged standard and variation file and a listing of changes effected as a result of rectification of audit of variation errors, as also control totals of items and amounts month-wise is obtained. These controls are verified with pre-determined totals and discrepancy, if any, located and set right.

417. (Only For DAD Subscribers)

Monthly validation of Transaction File and merging of monthly transaction file

Validation of transaction is run monthly just after merging monthly data to assess the errors and its rectification. In the system facility for checking errors already is available. After merging monthly data, errors are being checked on the program. Errors are verified from schedules and matters are taken with concerned Controller office. Each month data files are received from different task holders and these are merged in transaction file i.e. fundstd file in software.

418. (Only For DAD Subscribers)

Annual validation and rectification of Errors

Validation of transaction is run yearly on Visual Fox-Pro Based Program just before closing of punching work of the each financial year. In the Program facility for checking errors already is available. After merging monthly data, errors are being checked on the Program. Errors are verified from schedules and matter is taken with concerned Controller office.

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Printing of Broad Sheets

421. The old procedure to process cards having closing Balance of last year, to obtain opening balance master for the current year has been dispensed with after implementation of cobol based GPF system in 1986. Now this office maintains All India Fund Master which contains name, fund balance and date of birth with some other relevant information of the subscribers. All India fund Master pertaining to the subscriber falling in the purview of this office is maintained and updated also on allotment of GPF Account No or due to transfer in. The updation of the master is also checked /verified online by the AAO/AO, under 3-tier Security System of the Nidhi software.

422. In respect of individuals who join the fund during the course of the year (either by way of transfer from one fund to another or as fresh entrants) GPF assets schedules/DIDs received from the previous Fund Maintaining Agency are punched in the software by updating All India Fund Master and in consultation of the Admission Group. After punching process, the documents are passed on AAO/AO for checking/verification under 3- tier Security System in Software. The data so generated is transferred to main server as per the procedure indicated in Para 401. Manual deletion of Master having NIL balance in not required as at the time of Annual closing of GPF Accounts, system automatically delete the master having FP indicator and NIL Balance.

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425.(A) (For DAD Subscribers)

In the Master Data File all transaction File are included, interest adjustment are run on the computer to produce a broad-sheet in the form vide item 16 of Annexure 'B' showing the opening balance total subscription, total refund, total withdrawal, interest generated adjusted closing balance and closing progressive balance. Checks have been built in computer program to check whether the variations are correct. Error messages will be printed in the Board-sheet against items which are in error. A file is created showing the details of opening balance, subscription, refund/withdrawals and interest in respect of such each subscriber to enable printing of annual account.

(B) (For Non-DAD Subscribers)

The processing and generation of CCOs-9/ Broad Sheets primarily effects through the under mentioned data/ information available on the computer system:

- (i) All India GPF Masters lying on the system in the ascending order of GPF Account Number (Layout given below). . GPF Master contains Closing Balance of the subscriber's fund accounts of previous year
- (ii) Transaction file which contain
 - (a) Twelve months transactions having subscription towards GPF made by the subscriber during the current year. (Layout given below)
 - (b) Twelve months transactions having refund, if any, towards GPF made by the subscriber during the processing year.
 - (c) Withdrawals/ Debits during the year taken by the subscriber.
- (iii) Recoveries/ Debits /credits not accounted for in previous year(s) and fed as Adjustment Data during the current year.
- (iv) Interest on final payment allowed by CDA (Funds).
- (v) The balance amount received on account of transfer of GPF Account from other arm of service fed as adjustment (Transfer in balance).
- (vi) Nomination Master.
- (vii) Unit code Master.

LAY OUT OF EXISTING FUND MASTER FILE

Field	Type
acct_no	int(8)
cda	int(2)
unit_cd	varchar(5)
Filler	varchar(2)
name	varchar(25)
FP_Indicator	varchar(1)
FP_Year	int(2)
no_trans	int(1)
no_transYr	int(2)
nom	varchar(1)
mm	varchar(1)
mmYr	int(2)
no_reg_trans	varchar(1)
no_reg_trans_yr	int(2)
dob	int(6)
Filler2	varchar(5)
sign	varchar(1)
op_bal	int(8)
interest	int(7)
cl_bal	int(8)
cao	varchar(10)
to_ti_fs	varchar(2)
not_regular	varchar(1)
password	int(10)
flag	varchar(5)
pk	int(11)

LAYOUT OF INPUT DATA FILE

Field	Type
n	int(10)
acct_no	int(8)
tr	int(1)
cda	int(3)
unit	varchar(5)
comp_month	int(2)
comp_year	int(4)
dvno	int(5)
pbill_month	int(2)
pbill_year	int(4)
SIGN1	(1)
sub	int(7)
SIGN2	(1)
ref	int(7)
stat	text
GSNo	int(6)
BatchNoVolNo	int(4)
BTCHMTH	int(2)
BTCHYR	int(4)
userid	int(10)
timestamp	datetime
pbill_no	varchar(50)
section	int(5)
vrclass	int(11)
rc	varchar(2)

At the time of Annual closing of GPF Accounts for a year, above mentioned inputs are taken into account which create a table named CCO Table which exhibit/contains opening balance, total subscription, total refund, total withdrawal, interest generated adjusted closing balance and closing progressive balance. To produce a broad-sheet in the form vide item 16 of Annexure 'B' showing the opening balance total subscription, total refund, total withdrawal, interest generated adjusted closing balance and closing progressive balance, a Tab "BROADSHEET" is operated under Annual Reports of the system. The system has provision to generate Broad Sheets in two fashions i.e. GPF Account-wise and CDA—wise. The CDA-wise Broad Sheets are forwarded to the DDP Controllers to enable them to print broad sheets.

After closing of GPF Accounts following Data file/Print file are also forwarded to DDP Controllers for their information/necessary action. **Soft data of Final Review Rejections for the year are retained for re-cycling in the 1st Super Review of the next year.**

Sl. No	File Name	R/L	Remarks
1	???_bsyear	Print file	Broad Sheets print file for the year
2	Missing_credits	Print file	Credit missing report for the year
3	Nomroll_?	Print file	N/Roll of CCO-9 printing for the year A/C for all DDPs
4	Total Data for the year	Print file	Total Data received

5	Total Rejected data for the year	Print file	Total data rejected for the year
6	Wdob	Print file	Wanting DOB Data print file
7	Wnomi	Print file	Wanting nominations data print file
8	Gpfmast (for the next year)	Sqlfile	GPF master file of Opening Balance for the next year
9	Unitcode	Sqlfile	Unit code master for the year

426. Calculation of interest is done by the computer in respect of all subscribers except the carrying nil or debit balances and non effective account i.e. account which carry indication regarding final payment having been made. The amount of interest due to each subscriber is rounded off to the nearest rupee, any amount less than 50 paise is ignored and 50 paise or more rounded off as one rupee.

427. The broad sheets are printed in duplicate. One copy is used for cutting extracts in respect of each subscriber and keeping in record file. The other copy is kept bound in ascending order for reference by group of C.D.A. (F).

428. Final controls are printed at the end of the printing the Board Sheets. The controls are checked 100 percent with pre-established totals of accepted data/input file (i.e. taken for closing) generated Transaction code (TR) wise.

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Printing of Annual Statement of Account (For DAD Subscribers)

430. The file of closing balances created as stated in para 425 ibid are sorted on PCDA/CDA batch No. and account No. to enable Annual Accounts to be printed PCsDA/CsDA wise and batch-wise. The sorted file of closing balances are then run on computer to print the Annual Statement of Account in the form referred to vide item 14 of Annexure 'B' Simultaneously a tape file is created showing the PCDA/CDA Batch No. Account No. Name and Closing balances. This file is then run on computer to print a nominal roll in duplicate of the subscribers by PCsDA/CsDA and Batch-wise.

431. After reconciling the controls printed at the end of the Statement of Account and Nominal Roll Run the statement of Accounts and Nominal Roll are forwarded to the EDP Review in respect of Non-DAD and DAD Wing in respect of DAD for eventual dispatch to the subscribers.

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SECTION 8

Scrutiny of Variation Statement (For DAD Subscribers)

434. The variation statement referred to in para 401 is scrutinized as under—

- (i) The item is verified with reference to the amounts appearing in the relevant schedules. The discrepancies may be due to (a) credit of refund of withdrawal without prior intimation to the Accounts Officer (b) errors in punching the account numbers and (c) wrong account number shown in the schedules due to oversight in scrutiny. The discrepancies at (a) are extracted to the Pay Audit Officer

concerned and those at (b) and (c) are rectified by inserting the correct item in place of wrong data.

- (ii) The variation in data is exerted —
 - a. The variations are examined. When it is not found possible to settle them locally, they are extracted to the Pay Audit Officer concerned.

435. All such references are made from the personal files of the subscribers. A variation register referred to vide item 18 of Annexure 'B' is maintained in which the cases under reference to the Pay Audit Officers are entered and their settlement watched there from. Cases which are finally settled are canceled under the initials of SO (A)/AAO.

436. After the posting of March Supplementary accounts is completed, the accounts are subjected to 100 percent visual check to ensure that no variation cases have remained un-extracted.

437. The changes coming to initiated for changing/updating the data affected.

Adjustment Register

438. Discrepancies in Provident Fund Accounts pertaining to less/ excess subscription/ refunds, debits on account of Ty. Advance/Final Withdrawal as well as less/ excess interest are required to be adjusted through Adjustment Register referred to at item 16 of Annexure 'B' to this chapter.

Note 1: In respect of Non-DAD subscribers, for affording credits to Fund accounts on collateral evidences in light of Provisions of Para 199, Double Adjustment Entry System (with contra entry) of GPF Data has been provided in the new software NIDHI and all DDPs will send their adjustment data to the CDA (Funds) by using the system of php software of DDPs.

Note 2: For provision of affording old credit/debit to the subscribers, a new tab of "Single Entry adjustment" has been activated in the php software. However the amount of single Entry Adjustment should be compiled by CDA (Funds) Meerut only by operating Provident Fund Suspense. A detail report (duly ink signed) on single entry adjustment in the prescribed Performa referred to at item 27 of Annexure B is required to be submitted for compilation of amount by the CDA (Funds) Meerut with a copy endorsed to Fund Cell of HQrs office .

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SECTION 9

Control Register of Progressive Credit Balances

441. (Only For DAD Subscribers)

Before the annual broad sheet is printed the amounts shown against each thousand series are developed on computer and printed as "Control Register" of progressive balance—

Sl. No	<i>Credit balance on 1st of the month brought forward</i>	<i>Credit for the current month</i>	<i>Total progressive credit balance at the end of the month</i>
1	2	3	4

<i>Debit for the current month</i>	<i>Net progressive credit balance to the end of the month</i>	<i>Progressive total subscription</i>
5	6	7

The total amounts under Column 3 and 5 should agree with the figures shown in the monthly summary referred to in para 386.

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SECTION 10

Watch over the Progress of Items Placed under Objection.

443. (A) (For DAD Subscribers)

The item placed under objection, Wanting schedules are monitored through control Register. On receipt of classification, the objection is cleared.

(B) (For Non-DAD Subscribers)

A Central Clearing House held in the office of the CDA (Funds) Meerut is attended by the team of DDP Controllers to clear rejection, EDP Centre will provide final rejections and master missing lists to the team for processing in the next year's accounts. Accordingly, the list of hard core errors/final rejections, which is not settled during the current year are handed over to the DDP's representatives for their persuasion and soft data is re-cycled in the next year's Accounts by the CDA (Funds) Meerut. The controls/amounts placed under "objection" are generated by the system and this amount agree with the difference between the total GPF data and accepted data taken for closing of GPF Accounts. The details of amount placed under objection is also kept in EDP Centre of CDA (Funds) DDP-wise/Tr-wise (not GPF account-wise) for reference.

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SECTION 11

Preparation and Dispatch of Annual Statement Accounts.

448. The name of each subscriber is written on the printed form of Annual statements of accounts on CCO-9(see para 430).

449. The printed statements of annual accounts are compared manually with the broad sheet of annual accounts.

450. On completion of annual statement of accounts, the individual accounts of the non-Gazetted staff are dispatched to the head of the office with reference to the address noted in the latest recovery schedules/as per nominal rolls received from units/formation/offices for

distribution to the subscribers concerned. Two certificates from the head of the office to whom the annual statements of accounts are dispatched are obtained to the effect—

- (i) that the statements in question have been distributed to the subscribers concerned and
- (ii) that the balances shown in the annual statements have been accepted as correct by the subscribers concerned.

451. Annual Statement of accounts of Gazetted Officer are also dispatched to the head of the office with reference to the address noted in the latest recovery schedules/as per nominal rolls received from units/formations/offices. Acknowledgments in token of the receipt of the Annual statements of accounts are obtained individually from all officers concerned.

Note: The annual statements of accounts in respect of all personnel serving in the Air Force are forwarded to The O.C. AFCAO, New Delhi.

452. A separate file is maintained for subscribers belonging to each arm of service/department etc. in which office copies of forwarding memos with which annual statements of accounts are dispatched, are recorded alongwith duplicate copies of nominal rolls (in cases of subscribers serving in Army Units/Formations and those Defence Accounts Department only). A summary showing the number of accounts dispatched to various parties, in the following proforma is made on a separate sheet of paper, which is pasted on the inside front cover of the respective file.

<i>Page No. of file</i>	<i>No. of account sent</i>	<i>Remarks</i>

The total number of statements of accounts dispatched is worked out from these summaries.

453. The receipt of the certificates from the head of the office in the case of non-gazetted staff and individual acknowledgments in the case of Gazetted Officers are watched and linked with the office copies of the forwarding memoranda.

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SECTION 12

Advances and withdrawals from G. P. Fund (D.S.)

457. Provisions of Section 11 of Chapter I, shall apply to advances/withdrawals from the G. P. Fund (DS).

458. The conditions for the grant of advances and the manner of its recovery are governed by rule 12 to 14 of the G. P. Fund (DS) Rules, 1960 and orders issued from time to time.

Note: Main purposes for which advances may be granted have been specified in sub Rule (1) of Rule 12. Advances to pay expenses in connection with illness or to meet the cost of higher education or visiting places of pilgrimage/ places of eminence of any religion may also include, where necessary, the travelling expenses.

Authority: - G.I., Dept. of Pen. & P.W., Notification No. 13/01/2006-P&PW (F) dated the 22nd September, 2009, published as S.O. No. 2689 in the Gazette of India, dated the 22nd September, 2009

459. The purposes for which withdrawals from the Fund may be sanctioned and the conditions for the withdrawals are stipulated in Rules 15 & 16 of the G. P. Fund (DS) Rule, 1960, and clarificatory orders issued from time to time. Withdrawals sanctioned under these rules are non-refundable.

Note 1: All other conditions for withdrawals prescribed from time to time before issue of the G. P. Fund (DS) Rules 1960 have been done away with in order to simplify the rules.

Note 2: In the case of D.A.D. subscribers it is however, open to the C.G.D.A. to stipulate conditions/ requirements to be compiled with by the subscribers, before the cases for withdrawals are sanctioned.

Note 3: For purposes of computation of 20 years of service, periods of ETE services may also be taken into account even if the individuals were not subscribing to any Provident Fund during the period of ETE service.

Note 4: Broken periods of combatant service also count for purposes of computation of 20 years irrespective of whether the person concerned was subscribing to a Provident Fund or not during the combatant service.

460. Authorities competent to sanction advances/ withdrawals from the G. P. Fund (DS) are given in Appendix 'A' to the G. P. Fund (DS) Rules, 1960.

Note 1 : Orders regarding delegation of powers to head of formations/establishments etc. in the matter of sanctioning advances/ withdrawals etc. may be seen in Sec. 26 of Chapter 1.

Note 2 : The expression "Head of the Office" referred to in Appendix 'A' to the G. P. Fund (DS) Rules, 1960, should be interpreted literally. If a Garrison Engineer has a separate office of his own, he is competent to exercise the powers of a "Head of the Office" for the purpose of sanctioning advance from the G. P. Fund (DS) under the provisions of Rule 12 (1) *ibid*.

Note 3 : The term "Head of the Office" on the Army side corresponds to Head of Establishment/Unit Commander. On the Navy and Air Force sides, it corresponds to G.O./Officer-in-Charge of the respective Naval Establishment/Depot/Inspectorates or G.O. of the respective Air Force Unit.

Note 4 : The "Head of the Departments" are competent to declare any Gazetted Officer subordinate to them as "Head of the Office" for the purpose of sanctioning advances from the G. P. Fund (DS), under the provisions of Rule 12(1) of the G. P. Fund (DS) Rules, 1960. The names of Officers so authorised to act as "Head of the Office" will be notified to the audit authorities concerned. Authorities mentioned in para 2 of Appendix 'A' to the G. P. Fund (DS) Rules, 1960 as amended from time to time will be treated as "Head of the Department" for the purpose.

Note 5 : Principal Controller of Defence Accounts/Controller of Defence Accounts can sanction advances for special reasons/withdrawals from the G. P. Fund(CS)to themselves.

Withdrawals for purchase of Motor Cars or for repayment of Government loans taken for the purpose or for the extensive repairs/ overhauling of Motor Cars.

461. Subscribers who have completed 15 years of service (including broken period of service if any) or who have less than 5 years of service to attain the age of superannuation may be permitted to make the part final withdrawals from— G.P. Fund (DS) for purchase of a Motor Car, Motor Cycle or Scooter etc. or for repaying the Govt. loan already taken by them for the purchase subject to the following conditions—

- (i) The officers basic pay should be *Rs.10500/-(pre-revised)*^{*} per month or more in the case of purchase of Motor Car and *Rs.4600 (pre-revised)*^{*} p.m. or more in the case of motor Cycle /Scooter etc (basic pay as defined in F.R.9. (21) (a) (i) without special pay, dearness pay and such other additions to pay but includes NPA
 - (ii) The amount of withdrawal is limited to *Rs.1,10,000/-*^{*} for purchase of Motor Car and *Rs.20,000/-*^{*} for purchase of Motor Cycle/Scooter etc. In cases where officers have already been allowed a withdrawal for the purpose of making a deposit for booking these vehicle, they will be eligible only for the balance amount for the purchase of such vehicle on allotment. The amount of withdrawal is further subject to the condition that this amount (amount of withdrawal) for booking plus the amount of withdrawal for purchase should not exceed 50% of the amount standing to the credit of the subscriber in the G. P. Fund (DS) amount or the amount of subscription, with interest thereon standing to the credit of the subscriber, in the case of G.P. Fund (DS) as the case may be on the date of application for withdrawal for purchase of or the actual price of the vehicle, whichever is less.
 - (iii) Head of department may allow, in special cases an advance refundable in not more than 36 installments in the case of officers who may fall short of the minimum service of 15 years by a period of not more than 6 months.
 - (iv) The officers who have been allowed advance according to (iii) above may be permitted to convert the outstanding balance of the advance into final withdrawal after completion of 15 years of service. Authority competent to sanction an advance for special reasons under the General Provident Fund Rules may sanction final withdrawals in terms of these orders, subject to fulfillment of conditions mentioned above.
2. Final withdrawal for making deposit for booking a Car/motor Cycle/Scooter /Moped etc. Subscribers who have completed 15 years of service (including broken periods

of service, if any) may be permitted to make a part final withdrawal from the G. P. Fund (DS) for booking Motor Car/Motor Cycle/Scooter/Moped etc. subject to the following conditions—

- (a) Officers basic pay is *Rs.10500 (pre-revised)** p.m. or above for registration of Motor Car and a basic pay *Rs.4600 (pre-revised)** p.m. or above in the case of Motor Cycle/Scooter etc. (Basic Pay as defined in F.R. 9(21) (a)(i) without special pay dearness pay and such other additions to pay but including NPA.
- (b) The amount of withdrawal is limited to *Rs.22,000(pre-revised)** in the case of car and *Rs.4,000(pre-revised)** in the case of Motor Cycle/Scooter etc or 50% of the amount standing to the credit of the subscriber in the G. P. Fund (DS) or actual amount of registration of the Car or Motor Cycle/Scooter etc whichever is less.
- (c) The deposit receipt must be produced for verification by the concerned administrative authority within a period of one month from the date of drawal. Failure to do so should involve refund of the total amount of withdrawal.
- (d) If the officer does not purchase a Car/ Motor Cycle/Scooter etc or opts out of the scheme he would immediately deposit the amount of final withdrawal together with interest received thereon from the manufacturer/dealer into the Provident Fund Account.
- (e) The head of Deptt. may allow, in special cases, an advance refundable in not more than 36 installments in the cases of officers who may fall short of the minimum service of 15 years by a period of not more than 6 months. All other conditions shall not be relaxed able.
- (f) The officers who have been allowed advance according to (d) above may be permitted to convert the outstanding amount of advance into final withdrawal after completion of 15 years service.
- (g) Such withdrawal shall be allowed only on one occasion.
- (h) The above amount of *Rs.22,000(pre-revised)* or *Rs.4,000(pre-revised)** as the case may be referred to above shall be taken into account for determining the overall ceiling at present fixed for withdrawal from G. P. Fund (DS).
- (i) The authority competent to sanction an advance for special reasons under relevant Provident Fund Rules may sanction final withdrawal subject to fulfillment of the conditions mentioned above.

462. Subscribers who have completed 28 years of service or who have less than 3 years to attain the age of superannuation, may be permitted to make final withdrawals from their G. P. Fund (DS) Accounts or Contributory Provident Fund (India) as the case may be for the extensive repairs/overhauling of their Motor Car subject to the following conditions—

- (i) The officers pay is *Rs.4250 (pre-revised)** or more.
- (ii) The amount of withdrawal is limited to *Rs.10,000** or 1/3 of the amount standing to the credit in the G. P. Fund or 1/3 of the amount of subscription with interest thereon standing to the credit of the subscriber in the G. P. Fund as the case may be or the actual amount of repairing/overhauling whichever is the least.
- (iii) Not less than 5 years should have elapsed since the car was purchased by such subscriber. In the case of a second hand car, the initial date of purchase by the first purchaser will be taken into account.
- (iv) The withdrawal is allowed only once during the service career of the subscriber. The authority competent to sanction an advance for special reasons under the relevant Provident Fund rules may sanction a final withdrawal in terms of these orders, subject to fulfillment of the above conditions. The procedural details as for other withdrawals shall apply.

**Authority : - Deptt. of Pen.&PW O.M.No.20/3/98-P&PW(F) dated the 6th July, 1998*

463. Repayment of advances—Repayment of advances from the G. P. Fund (DS) is regulated by rule 13(2) of G. P. Fund (DS) Rules, 1960. The number of installments in which an advance from G. P. Fund (DS) is recoverable shall not be less than 12 unless the subscriber so elects and not more than twenty-four. In special cases where the amount of

advance exceeds three months pay of the subscriber, the sanctioning authority may fix such number of installments to be more than twenty four but in no case more than thirty six.

Payment of Bills on Account of Advances/Withdrawals

464. The procedure given in Section 12 of Chapter–I shall apply.

465.
466.
467.
468.

} **Blank**

SECTION 13

469.
470.
471.

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SECTION 14

Final Payment of Accumulations In The Fund

472. Provisions of Section 16 of Chapter–I shall mutatis-mutandis apply to the G. P. Fund (DS) Accounts.

473. G.P. Fund (DS) accumulations of subscribers become payable on the happening of any of the Contingencies stated in Rules, 31, 32 or 33 of the G. P. Fund (DS), Rules, 1960.

Note: When vacation precedes leave preparatory to retirement, the amount standing to the credit of a subscriber shall, upon application made to the Accounts Officer become payable at any time between the commencement of such vacation and the date of actual retirement.

474. Application for final settlement of fund Accounts for the subscribers nominees or claimants as applicable in Forms A, B. or C (referred to in para 207) are received by the Accounts Officer duly countersigned by the officer authorised to countersign the pay bill of the claimant and checked by the Pay Audit Officer concerned.

475. Immediately on receipt of the applications, the particulars are entered in the progress register of final payments (referred to vide item 17 of Annexure 'B') which is maintained to watch prompt disposal of cases of final payments.

Note: In the case of deceased subscriber, a true copy of the nomination form duly attested is made out and kept in the file for purposes of issue of tender, the original nomination form being consulted at the time of making payment of the contingent bill.

476. The applications are then checked to ensure that—

- (i) The fund accumulations have become payable under the rules of the fund.
- (ii) General scrutiny/review of ledger cards as laid down in para 205 has been carried out all discrepancies settled, if not, the scrutiny/review is carried out immediately.

Note: If review for back periods has not been carried out, the same should be done from where it is due.

- (iii) Interest allowed is correct.
- (iv) The information regarding recoveries/ payment furnished by the Pay Audit Officer (AN Section of CsDA in the case of D.A.D. subscribers) is correct with reference to the records held in the office viz. recovery schedules. I.D. Schedules, objections register and register of final withdrawals.

Note: In the case of Principal Controller of Accounts (Fys) correctness of the recoveries/payments shown is verified by the current Groups concerned and omissions completed by them on the applications over the dated initials of the SO(A)/AAO for which purpose the applications are first handed over to the Groups concerned.

- (v) In the case of deceased subscribers, the applicant(s) is/are the nominee(s) as per valid nomination on record (see note below para 475).

Note 1: If it is found that the applicant(s) is / are different from the one/those given in the nomination, the fact will be brought to the notice of the Administrative authorities concerned asking them to reconcile the discrepancies before submission of bills for payment.

Note 2: It may so happen that the nomination has become invalid due to a subscriber subsequently acquiring family or due to any other reasons. In such cases the amount of fund assets becomes payable to all eligible family members in equal shares. To enable payment being made correctly in such cases the Administrative authorities may be asked through the tender form to obtain and submit the original of the list of family members issued by Revenue authorities not below the rank of Tehsildar either with claim, or separately and the original list should be verified before paying the amounts as admissible.

477. Cases where formal applications are not received but casualties are intimated through other sources should also be progressed after obtaining the requisite particulars.

478. After it has been ensured that there is no discrepancy in the subscriber's account, the amount due for payment including interest due is worked out and the details noted in the remarks column of the ledger [consolidated Accounts-cum-ledger cards in the case of Principal Controller of Accounts (Fys)] under dated initials of the Section Officer (Accounts)/AAO

Note 1(a) : Amount of interest allowed for the year of payment is noted in ink in the interest column of the card and credits and debits promised but not posted are noted in pencil and are taken into account for working out the credit balance. The amount of interest allowed is however, noted in the interest adjustment register and objection register and compiled to the interest code head at the end of the year.

1 (b): In the case of the accounts maintained by the Principal Controller of Accounts (Fys) interest for the financial year in which the tender is issued will be adjusted at the time of finalizing the amount due on final payment and the T.E. No. and month in which the adjustment is carried out noted against the item in the summary kept in the remarks column of the consolidated accounts. Thus, in the case of tenders issued on or after 1st April of a financial year interest for the period from 1st April will be adjusted by the final payment Group. Interest in respect of the previous year (if the consolidated accounts for that year have not yet been prepared through the computer) will be worked out for purposes of the tender, but financial adjustments of the amount will be carried out by the current task-holders on the consolidated accounts for the year.

Note 2: If delay in the final payment of the fund balance is anticipated due to any reason, the maximum amount which can be reasonably paid taking into consideration the wanting debits is intimated to the payee for submission of a contingent bill for interim payment under the orders of the officer in charge [In the case of Principal Controller of Accounts (Fys)] maximum amount is authorised for payment, if so desired by the claimant/Administrative authorities and intimated accordingly. Intimations are always sent to the head of office requesting him to obtain a contingent bill for the amount duly received by the party indicating also mode of payment and to forward the same duly completed and countersigned. Such amounts, when paid, will be noted in the consolidated accounts over the initials of the officer-in-charge.

479. Intimation for *making payment electronically* * in final payment of the amount standing to the credit of the subscriber may be sent to the payee as well as to head of the office. In cases where the pre-receipted contingent bills are not received with Final Settlement Papers, the intimation showing the amount due on account of final payment is then sent to payee as well as to the head of the office for submission of a claim duly receipted by the claimant and countersigned by the head of the office. No further interest will be paid in accordance with sub para 2 of Rule 11(4) of G. P. Fund (DS) Rules, 1960 if the claim is not submitted in times.

* **Auth: - HQrs Office letter No. A/III/12157/CMP/2013-14 dated 15.10.2013**

Note 1: In the case of Accounts maintained by Principal Controller of Accounts (Fys) tender (intimations) regarding final settlement of G. P. Fund (DS) assets in all cases are sent to the head of the office in which the subscriber serves or last served in the proforma referred to vide 22(a) and (b) of Annexure 'B'.

Note 2 : As for submission of applications in the case of those proceeding on retirement/superannuation see para 209 of Chapter-I.

480. The contingent bill claiming amount on account of final settlement of G. P. Fund (DS) assets on receipt in the Accounts Office will be checked to ensure that—

- (i) the bill has been prepared correctly and is complete in all respect duly received over the requisite Revenue stamp (wherever necessary) and counter-signed by the same officer who had countersigned the application for final settlement.

Note 1 : In exceptional cases where the claim is not received duly stamped with requisite Revenue stamp and payment is made in cash/cheque by the head of the office a separate stamped receipt is called for and its receipt

watched [through progress register of final payment in the office of the C.D.A. (Funds), Meerut]. The head of the office is to obtain the stamped receipt at the time of payment.

Note 2 : When payment by the head of the office is made at the request of the subscriber at his own cost by money order, a certificate to the effect that the payment of the Fund accumulations has been made to the proper person and that the postal money order receipt duly signed by individual has been obtained by him and recorded is required to be sent to the Accounts Officer or other authority responsible for payment of the bill, by the office remitting the amount to the payee.

- (ii) the amount claimed agrees with that for which the intimation was sent with reference to the ledger card/consolidated ledger and office copies of intimations.
- (iii) the payee(s)/claimant(s) shown on the bill is/are the one/ones entitled to receive the amount(s).
- (iv) where separate stamp receipt is attached to the claim, the same is attested by the authority authorised to countersign the claim.
- (v) the amount tendered has not undergone any change since the issue of the intimation.
- (vi) the mode of payment is indicated on the bill.

481. The bill after audit under normal rules passed for payment in the usual manner and necessary endorsements regarding the fact of payments are simultaneously made—

- (a) in the ledger card/consolidated accounts -cum ledger card of the subscriber over the dated initials of the Officer-in-charge.
- (b) in the progress register of final payment and also in the register of closed accounts (reference to vide items 21 & 23 of Annexure 'B') over the dated initials of the SO(A)/AAO.
- (c) in the numerical index register over the dated initials of the SO (A)/AAO.
- (d) in the nomination forms over the dated initials of the SO(A)/AAO which is then removed and kept in a separate file (see para 62 section 6 of Chapter I)

Note 1 : Procedure for preparation of D.P. Sheets and issue of cheques will be the same as provided in these respects in the relevant chapters of O.M. Part II (Vol. I).

Note 2 : For the procedure to be followed in making final payments to subscribers, nominees etc. please see para 483 below.

Note 3 : In the case of Principal Controller of Accounts (Fys) debit schedules are also prepared as and when final settlement payments are made which are dealt with as detailed in O.M. Part VI.

482(a) Intimation regarding payment of the bills is simultaneously sent to the head of the office in all cases.

(b) When payment is arranged through the treasury officer, intimation is also sent to him (as also to the payee) for payment to the proper payee after due identification. To enable the Treasury Officer to identify the payee, the following documents which are furnished by the head of the office alongwith the contingent bill are forwarded to him with the cheque for the amount due—

- (i) personal marks of identification of the payee (preferably those entered in the Service Book.
- (ii) thumb and finger impressions of the left-hand of the payee (only in respect of illiterate persons).
- (iii) specimen signatures of the payee.

Note 1: The documents mentioned above will be attested by the head of the office. In the case of a Gazetted Officer, his specimen signature, dully attested by another Gazetted officer, will however, suffice.

Note 2: The date on or after which payment should be made by the Treasury Officer should be indicated on the intimation to the Treasury Officer.

(c) When payments are made through bankers the intimation will be addressed to the bank with copy to the payee.

483. The procedure followed in making final payments to subscribers after retirement or to their nominees after death as the case may be is as under—

1. To subscribers on retirement—

The Audit Sections will authorize payments, prepare payment order and DP Sheet in respect of all passed bills. The cheque slip and related DP Sheet will be forwarded to the Disbursement Section for processing payment.

All the payments passed by CDA(Funds) Meerut are credited through e-payment in the Subscriber's Bank Account/ Public Funds of Units through SBI CMP. All the subscribers may invariably mention their Bank details i.e. Name of the Bank, Branch Name, Address of Bank, IFSC Code in their Final Settlement/ Final Withdrawal claim. A photocopy of the cheque dully cancelled may be attached to verify the correctness of the Banker's details.

2. To Nominees or beneficiaries of deceased subscribers—

In cases where nominees specially desire to withdraw the amounts through the head of the office in which the deceased last served, e-payments are made to the nominees (or to the beneficiaries) through Public Fund Account of the subscriber's unit/ office through SBI CMP. The onus of identification of the nominees will, in such cases, rest with the Head of the Office.

484. After the close of the month D.P. Sheet Register in which all payments are recorded during the month viz. final settlement payments to all subscribers, advances, withdrawals (including those for payments of insurance premia) to subscribers on deputation is sent to E.D.P. Centre for punching after the normal scrutiny.

485. With effect from 12-06-85 the procedure for authorizing final payment of G. P. Fund (DS) accumulations of a Government Servant retiring /superannuation immediately on the day following the date of retirement is as under—

- (i) The Government Servant retiring on superannuation is required to apply one year in advance before the date of his retirement in an application as per Annexure-'B' -26 of this Manual.
- (ii) On receipt of Part-I of the application the Fund Maintaining Controller must ensure timely review, recast of ledger card and completion of action in all respect including tracing and adjustment of missing credits if any. He must also ensure that the Provident Fund account is complete and upto date in all respects.
- (iii) The Government servant will make another application immediately after the last fund deduction has been made and exemption from subscription to the fund has begun to operate, for the payment of subscription made by him and the refund of installments against advances, if any, during the period not covered by the first application referred at (i) above.
- (iv) On receipt of second part of application as per Annexure 'B' – 26 from the Government servant, the fund controller will verify the Ledger accounts for the remaining nine months (period) and authorise the payment at least one month before the date of his superannuation. The amount would , however, be payable on the date following the date of retirement of Government servant.
- (v) To enable the Fund Controller to take timely action for final payment on the very date of retirement superannuation statements in respect of subscribers retiring within the next 18 to 24 months are prepared by the Unit/Formation and render their statements to sub Area Bde. HQrs, or to CWE in case of MES Units and the latter formation HQrs. will send consolidated report to the CDA (F) office. However, Ordnance Depots, Station Workshops and Base work-shops will render their report direct to CDA (F) office two years in advance.
- (vi) For payment of the Final balance contingent Bill duly stamped and receipted for the Fund balance will be submitted by units/Formation etc. along with para 11 of the application to the Pay/Controllers/Pay Audit Officer concerned. The claim is to be supported by full particulars of recoveries/refund of withdrawals effected upto date after the period covered by the last statement of Fund Accounts.

- (v) Pay Controllers/Pay Audit Officer should transmit the bills to the Fund Controller expeditiously after checking and correcting particulars of recoveries/ refunds etc, as necessary and completion of compilation particulars in respect of recoveries/refunds. The fact of having checked the said papers/ details of advances/ withdrawals furnished in the prescribed format of the application for final payment of fund balances should be endorsed with the superscription "Verified" and signed by AO/SAO of the Pay Audit Office as already provided for under para 208(b)of OM Part V. The forwarding memos as prescribed in para 208(b) ibid should also invariably be signed by AO/SAO of Pay Audit Office. The requisite verification of Final Settlement Papers in respect of Industrial Employees whose Pay & Allowances are dealt with by AAO GEs can be done by AAO GEs under their signatures.
- (vi) The claims as soon as received by the Fund Controller will be checked expeditiously and cheques in payments issued as soon as possible but not later than 2 weeks of receipt of the claim by the Fund Controllers.
- (vii) To facilitate work of expeditiously dealing with claims for final settlement fund Controllers will maintain necessary registers to record and watch progress of cases of fund settlements right from the stage of receipt of superannuation statement to Final transaction of the payment of the Fund balance.
- (viii) Verification of specimen signatures/other audit requirements before submission of final settlement papers alongwith contingent bill to fund controllers will however be complied with by Pay Audit Officers as they are in better position to verify genuineness of the specimen signatures of countersigning authorities.

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ANNEXURE 'B'

List of registers and forms referred to in Chapter II

Sl. No.	Name of Register / Form	Reference to para in Manual	Specimen at Annexure	Fly. Leaf instruction at Appx.
1	2	3	4	5
1.	Numerical Index Register	330	B1	B1
@2	Form of personal ledger card	335	B2	—
†3	Forwarding memo for intimating admission	336	B3	—
4.	Blank			
@5	Form 'B'	377 (iv)	B5	—
@6	Form 'C'	354(b) (ii)	B6	—
@7	Form 'D'	377 (iv)	B7	—
@8	Form 'E'	354(b) (iii)	B8	—
@9	Form 'J'	386	B9	—
@10	Register of withdrawals	150(b)	B10	B2
@11	Batch Control Register	390	B11	B3
@12	Work Order	391	B12	—
@13	Blank	-	-	-
@14	Form CCO-9	430	B14	—
@15	Variation Register	435	B15	B4
@16	Adjustment Register	438	B16	B5
@17	Register of amounts placed under objection	443	B17	B6
@18	Progress Register of Final payments	475	B18	B7
@19	Tender Form for G.P. Fund (D.S.)	Note 1 below		—
	(a) To subscriber	479	B19(a)	
	(b) To other than subscriber	479	B19(b)	—
20.	Register of closed Accounts	481(b)	B20	B8
@21.	Register of temporary Advances and their recovery (GPF-7)	Note below 272	B21	B9
@22.	Statement of batches handed over by scrutiny group to EDP Centre Annexure 'E'	389	B22	—
@23	Register for watching progress of Punching	393	B23	B10
@24	Details of items placed under objection by EDP Centre Annexure E1	396	B24	—
@25	Change statement	396	B25	—
@26.	Application for final payment	485	B26	—
@27	Proforma for single adjustment	438	B27	-
@28	PROFORMA OF GPF STANDARD SCHEDULE	386(A) (b)	B28	-
@29	PROFORMA OF G.P. FUND VARIATION SCHEDULE PART I	386(A) (b)	B29	-
@30	PROFORMA OF SCHEDULE FOR ADVANCE FROM GPF	386(A) (b)	B30	
@31	Proforma of Reconciliation statement	386(B)	B31	-

@ Does not apply to Principal Controller of Accounts (Fys).

† Apply only to Principal Controller of Accounts (Fys).

ANNEXURE B3

[Referred to vide item 3 of Annexure B, Chapter-II of this Manual]

OFFICE OF THE Principal CONTROLLER OF ACCOUNTS (FYS)

10-A, SK Bose Road, Kolkata

No. OF/GF

Dated.....

To,

The.....

.....

Sub. : G. P. Fund (DS) Admission of.

Ref. : Your dated..... received under OI/c 'O' Section No..... dtOI/c 'M' Section No..... dtA. Os No..... dt

The individuals shown below / reverse has /have been admitted to G. P. Fund (DS) with effect from the dates shown against each. The account numbers allotted are shown against each of them which may please be got recorded in the service documents and shown in all other documents and correspondence in future. (Duplicate copies of the application forms where so received, are returned herewith for record at your end).

Recovery of current subscriptions may please be commenced immediately. As for arrears of subscriptions due from the date of admission, statements showing the amounts thereof together with interest may please be prepared and sent in duplicate to the AO/MO Section of this office for check and transmission of one copy to this section. Recovery of arrears may only be commenced after the statements are checked by the Pay Audit Officer and sanction of the competent authority obtained for recovery in installments. Copies of such sanction may also please be sent to this office.

Acknowledgments of the receipt of application(s) alongwith the nomination is/are enclosed herewith, which may kindly be handed over to the subscriber concerned. In the cases of subscribers who are already members of IOFWP Fund, subscription towards G. P. Fund (DS) will commence from the month from which they ceased to contribute to IOFWP Fund.

Please acknowledge receipt.

Account Officer(Fys)

Copy to—

.....Section

Accounts Officer for information and necessary action.

Group

For Accounts Officer(Fys)

Sl. No.	Ac No.	Name	Rate	Admitted w.e.f.

Serial No. 8

ANNEXURE B8

[Referred to vide item 8 of Annexure `B' - Chapter – II of this Manual]

FORM 'E'

G. P. Fund Account

(Form for intimating discontinuance of subscription owing to death, retirement etc.)

<i>Month from which discontinued</i>	<i>Name of Subscriber</i>	<i>Rank etc.</i>	<i>Appointment</i>	<i>Department Corps. etc</i>	<i>C.D.A.</i>	<i>Serial No. of subscriber</i>	<i>Remarks</i>	<i>Cause of discontinuance (in the case of transfer the name of the Deptt. to which transferred to be maintained</i>
1	2	3	4	5	6	7	8	9

Consolidated Summary of All Cs.D.A. for the Month of _____
AMOUNT

1. Opening balance of ledger cards on _____
2. Deposits during the month.
3. Total
4. Withdrawal during the month.
5. net closing balance on _____

	Certified that deposits and withdrawals plus or minus the amount placed under objection for the month of _____ agree with R.D. & R. Heads compiled for that month.
--	--

Serial No. 9

ANNEXURE B9

[Referred to vide item 9 of Annexure `B' - Chapter – II of this Manual]

FORM 'J'

MONTHLY SUMMARY

[Referred to in para 386]

G. P. Fund Accounts for the month of

<i>C.D.A.</i>	<i>Postable totals</i>		<i>Amount placed under objection</i>		<i>Compiled actuals</i>	
	<i>Deposits</i>	<i>Withdrawal</i>	<i>Deposits</i>	<i>Withdrawal</i>	<i>Receipts</i>	<i>Charges</i>
1	2		3		4	

Serial No. 10

ANNEXURE B10

[Referred to vide item 10 of Annexure 'B' - Chapter – II of this Manual]

Register for withdrawals

<i>Sl. No.</i>	<i>Name of Subscriber</i>	<i>G.P.F A/c</i>	<i>Particulars of withdrawals</i>	<i>Amount paid</i>	<i>Date of Payment</i>	<i>Date of receipt of form 'B'</i>	<i>No. of and date of letter under which particulars of DV. No. called for</i>	<i>Initial of Supdt.</i>
1	2	3	4	5	6	7	8	9

<i>Particulars of P.M. on which debit is compiled by the CDA and verified by Group</i>	<i>Month in which posted in ledger card</i>	<i>Initials of Supdt.</i>	<i>Remarks</i>
10	11	12	13

Serial No. 11

ANNEXURE B11

Batch Control Register

Name of the Fund

Arm of Service

C.D.A.

<i>Batch No.</i>	<i>Sub</i>	<i>R/W</i>	<i>Batch No.</i>	<i>Sub</i>	<i>R/W</i>
1	2	3	4	5	6

Serial No. 12

ANNEXURE B12

Work Order For Punching

AFPPF (NAVY)

GP FUND

DSOP (NAVY/AF)

<i>Fund Code</i>	<i>T.R. Code</i>	<i>Month of Cmp.</i>	<i>C.D.A.</i>	<i>Pay Bill month year</i>	<i>Batch No.</i>	<i>No. of current item</i>	<i>Items preceding</i>	<i>Verified date by</i>	<i>Initials of Distt. Pun. Supply</i>	<i>Remarks</i>
1	2	3	4	5	6	7	8	9	10	11

Serial No. 13

ANNEXURE B13

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ANNEXURE B14
[Referred to vide item 14 Annexure 'B' TO Chapter-II of this Manual]
C.C.O.-9

<i>GPF-DS</i>	<i>Statement of Accounts</i>	<i>Rate of Interest</i>	<i>Per Annum</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>

<i>Apr 04</i>	<i>May05</i>	<i>Jun06</i>	<i>Jul07</i>	<i>Aug08</i>	<i>Sep09</i>	<i>Oct10</i>	<i>Nov11</i>	<i>Dec12</i>	<i>Jan01</i>	<i>Feb02</i>	<i>Mar03</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>	<i>10</i>	<i>11</i>	<i>12</i>
<i>SUB REFUND</i>											

DETAILS OF WITHDRAWALS DURING THE YEAR

<i>MTN</i>	<i>Amount</i>										
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>	<i>10</i>	<i>11</i>	<i>12</i>
											<i>OPN BAL</i>

SUMMARY

<i>Sub</i>	<i>Refd</i>	<i>Wdl</i>	<i>Interest</i>	<i>Apr of DA</i>	<i>Apr of Pay</i>	<i>Increased Rpr</i>			<i>Total Credits</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>Sub</i>	<i>Rpr</i>	<i>86</i>	<i>10</i>
									<i>INT GENERATE D</i>

CURRENT

ARREAR

	<i>Closing</i>	<i>Balance in Words</i>	<i>Total Debts</i>
			<i>CLOS BAL</i>
<i>NAME OF FIRST NOMINEE (S)</i>		<i>Rs. Share (%)</i>	
<i>Date</i>			<i>Dy. CDA (Funds)</i>

INSTRUCTIONS

- The year April to March embraces generally recoveries in pay bills March to Feb.
- If the subscriber has not made any nomination/desires to make any alteration in his/her previous nomination he/she should furnish the nomination/revised nomination in the prescribed form in accordance with the rule of the fund.
- In case the subscriber has not made nomination in favour of a member of his/her family owing to his/her having no family then but acquired a family thereafter a fresh nomination in the prescribed form should be sent forthwith.
- To ensure more accuracy the subscriber is requested to verify, at the time of receiving pay for March, that his/her fund Account No, has been shown correctly in the pay bill.
- The subscriber is requested to satisfy himself/herself as to the correctness of the statement errors, if any should be brought to the notice of the CDA (FUNDS)/CONCERNED DISTRIBUTED DATA PROCESSING CONTROLLER within 3 months from the date of receipt of the statement. The representation should be sent through Admin authorities/Pay Accounts Officers to enable the latter to furnish compilation particulars.

6. It may be noted that it is not possible to issue amended statements of Accounts in the same year for adjustment of errors etc. Such readjustment will be reflected in the next year's statement.

7. **Abbreviation used**

MT	Month
N	Nature of withdrawal
OPBAL	Opening Balance
DEP	Deposits
WDL	Withdrawals
CLOS BAL	Closing Balance
INT	Interest for
Generated	Current Year
T	Temporary Advance
F	Final withdrawal
I	withdrawal for insurance
ARREARS	Indicates Credits/Debits
86	1.1.86 to 31.3.86
ARREARS OF	Arrears of pay from 1.1.86 to 31.3.86
due of pay	
PAY INCREASED	rules 1986 and increased subscription
recovered	
SUB-RPR-86	due to pay increased w.e.f. 1.1.86
ARR OF DA	ADA Credited to GPF.
RS	Relationship
W	Wife
H	Husband
S	Son
D	Daughter
F	Father
M	Mother
B	Brother
T	Sister
•	Others.

ANNEXURE B15

[Referred to vide item 15 of Annexure 'B' to Chapter-II of this Manual]

Variation Register

<i>Sl. No.</i>	<i>G.P. Fund A/c No.</i>	<i>Name</i>	<i>From whom credits are awaited</i>	<i>Particulars of complaint variation</i>	<i>Amount</i>	<i>Date of receipt of complaint/ extraction of variation</i>	<i>Date on which action taken</i>	<i>Reminder</i>	<i>Remarks</i>
1	2	3	4	5	6	7	8	9	10

ANNEXURE B16

[Referred to vide item 16 to Annexure 'B' to Chapter-II of this Manual]

Proforma for Adjustment Register

<i>Sl. No.</i>	<i>Rec</i>	<i>Sl.No.</i>	<i>Old Batch No.</i>	<i>Adjust Batch No.</i>	<i>TR Code</i>	<i>Sch. Month & Year</i>	<i>Compilation month & year</i>	<i>CDA code</i>	<i>Unit code</i>	<i>Pay Bill Month</i>	<i>Page No.</i>
1	2	3	4	5	6	7	8	9	10	11	12

<i>GPF A/c No.</i>	<i>Name & Desig. of subscriber</i>	<i>Plus (+) subs</i>	<i>Plus(+) Refund</i>	<i>Minus (-) subs</i>	<i>Minus (-) Refund</i>	<i>Plus (+) Interest</i>	<i>Minus (-) Interest</i>	<i>Plus (+) Incentive Bonus</i>	<i>Minus (-) Incentive Bonus</i>
13	14	15	16	17	18	19	20	21	22

<u>Date of Initials of Amount MTN</u>			<u>Remarks</u> Brief reasons of the adjustment so made
<i>Auditors</i>	<i>SO(A)/AAO</i>	<i>AO/SAO</i>	
23	24	25	26

Note : Columns 19 to 22 are meant for Fund Maintaining Accounts Officer [viz. CDA(Funds) Meerut etc.] when interest/ incentive bonus adjustments are to be made manually.

Serial No. 17

ANNEXURE B17

**[Referred to vide item 17 of Annexure 'B' to Chapter-II of this Manual]
Objection Register (Register of Amounts Placed Under Objection)**

Sl. No.	Month and year of compilation	C.D.A.	Section	Voucher No.	Particulars name etc.	Amount not posted		Remarks
						Receipts	Charges	
1	2	3	4	5	6	7	8	9

Serial No. 18

ANNEXURE B18

**[Referred to vide item 18 of Annexure 'B' to Chapter-II of this Manual]
Progress of Register of Final Payments**

Sl. No.	Fund A/C No.	Name of the Subscriber	Unit/formation	Date of retirement/death	Date of receipt of F.S. Papers
1	2	3	4	5	6

Date of receipt of contingent bill if received separately	Amount and date of payment transfer	No. & date of cheque	Amount of D.L.I.S.	Date of receipt of simple stamped receipt
7	8	9	10	11

Initials of Auditor SO(A)/AAO	Remarks
12	13

ANNEXURE B19(a)

[Referred to vide item 19 (a) of Annexure B to Chapter-II of this Manual]

INTIMATION MEMO FOR FINAL SETTLEMENT OF GPF ACCOUNT**NO..... of Shri/Smt./Km.**

.....

No. _____

Dated: _____

To

- Ref:-
- i) Unit Letter No....., dt.....
 - ii) PCDA/CDA/PAO/AAO Letter No....., dt.....

The GPF account of the **above subscriber** for his entire service period has been comprehensively reviewed in terms of Government of India, Ministry of Personnel and Training, Administrative Reforms and Public Grievances and Pension (Deptt. Of Personnel & Training) OM No.13 (3)/84-PU dated 12.06.1985. As per Government policy, it is mandatory for this office to arrive at a final amount payable to the subscriber on the basis of this comprehensive review. It may therefore, be noted that the amount reflected in the last statement of account of the individual, may not necessarily form the basis for arriving at the final payment figure to the subscriber.

2. The review has revealed that there is a discrepancy (Rs. _____) between the two amounts i.e., amount reflected in the last CCO-9 of the subscriber (Rs. _____) and the figure arrived at after comprehensive review (Rs. _____). The reasons for variation between these two figures have been explained in the Annexure-A enclosed herewith/printed overleaf along with the requisite calculations. Figure based on comprehensive review has been taken as the basis for making final payment.

3. After comprehensive review, it is noted that there is no discrepancy between the figure reflected in the last CCO-9 and the figure arrived at after the review.

4. Based on the balance of last CCO-9 as arrived at Sl. No.2 or 3 above, the final figure has been arrived at as under and a sum of Rs..... is found due to the subscriber.

A) Final Credit Balance as on March _____ as arrived at Sl.No.2&3above	Rs.
B) Add subscription recovered through Pay Bill from _____ to _____ @ Rs. _____ PM	Rs.
C) Add recoveries on account of refund of temporary advance affected through Pay Bills from _____ to _____ @ Rs. _____ PM	Rs.
D) Deduct Advance/Final Withdrawal Paid in _____	Rs.
E) Other Adjustments if any and interest thereon upto _____	Rs.
F) Interest on the above to the end of _____	Rs.
G) Amount of DLIS (in case of deceased subscriber)	Rs.
H) Total Credit	Rs.

5. As such payment of Rs....., is being made, towards payment of GPF assets of the subscriber, which will be transferred electronically to the Public Fund Account No..... or the SB A/C No..... held with (Bank name & branch, IFSC Code) as requested in the Contingent bill/application for FS of the subscriber on

6. You may, accordingly, contact your bankers and release the payment to the subscriber immediately out of your Public Fund account through Account Payee Cheque etc. Please also obtain a stamped/simple receipt from the payee on receipt of payment and this may be kept in your record under intimation to this office. In case, you have not received the amount transmitted electronically, please intimate this office about it immediately after contacting your bankers.

7. In all such cases, where cheque slip has not been received by the unit, but the amount has been credited in Public fund account of the unit as per modes mentioned above (in cases where payment desired by subscriber through PF A/C of the unit) payment in respect of this subscriber can be released from your Public Fund Account after **using this letter as a substitute of the Cheque Slip.**

8. Monthly subscription for the following month has not **probably** been posted in the A/C of the subscriber. As such action may please be taken as per directions noted against each month.

Sl. No.	Month	Subscription/RW	Action
			Concerned Pay Audit Controller _____ may be requested to adjust these recoveries and to intimate the same to this office. If the amount is actually found payable by the unit and concerned DDP Controller/Pay audit office, a contingent bill/application form may be routed through the DDP Controller with the details i.e., Recovery statement showing either DV No. and Month or Sl.No. of Electronic data monthly transfer files, on a very urgent basis.

9. A copy of this memo may be handed over to the subscriber and receipt thereof with dated initials of subscriber may be kept on your record.

Sr. Accounts Officer

Copy to:
The PCDA/CDA

For information and necessary action as requested above. If some credits are missing, immediate action may please be taken for requisite adjustment and electronic transfer of data and its intimation as requested above. If nothing further is due to the individual, he/his unit may be informed accordingly, under intimation to us.

ANNEXURE-A

The details of the amounts deducted/ adjusted at the time of Final Settlement of GP Fund A/C No.....of Shri/Smt/Kum..... are as under:

A) Details of **Excess credits** and interest thereof as on, are as under:-

Sl.No.	PB Month Year	Amount		Interest on Col.3+4 amount till date	Total (3+4+5)
		Subscription	Refund		
1	2	3	4	5	6
Total					

Total amount Principal + Interest = Rs.....

B) Details of **Missing debits** and interest thereon as on..... are as under:

Ty. Advance of Rs..... was drawn by him/her during..... against which refund @Rs.....P.M from to..... total of Rs..... has been credited in his/her GP Fund A/c. However the original amount of advance has not been debited from his/her GP Fund A/c till now. This amount of Rs..... alongwith interest of Rs..... has been deducted now.

C) He/She had taken a **Final withdrawal** of Rs..... during the month of..... for which Form 'B' was sent to this office under PCDA/CDA/AAO(Pay) letter No..... dt..... . This amount was not found debited in his/her GP Fund A/c., till now. This amount of Rs..... along with interest of Rs..... has been deducted now.

Total amount deducted (A+B+C) = Rs.....

AO/SAO

ANNEXURE B19 (b)

[Referred to vide item 19(b) of Annexure 'B' to Chapter-II of this Manual]

OFFICE OF THE Principal CONTROLLER OF ACCOUNTS (FYS)

10-A, SK Bose Road, Kolkata

Dated.....

OF/GP/

To,

Sub : Final settlement of G. P. Fund Account No _____ in respect of late.

Ref. : Your No. _____ Dated _____

A sum of Rs.....(Rupees) only as per details given below is standing to the credit of the above named deceased subscriber.

- Opening balance as 31-3-
- Subscription sine then
- Arrear subscription
- Refund withdrawals
- Interest on advance
- Interest on assets payable upto
- Less withdrawals
- Net amount

Total Rs.....

2. According to the nomination executed by the deceased on the above amount is payable to his nominee whose name and address is given below —

<i>Name</i>	<i>Relationship with the subscriber</i>	<i>Remarks</i>
1	2	3

OR

The record of this office shows that the deceased has not executed any nomination during his life time. As such his fund money has become payable in equal share to all the family members as defined in rule 2. G.R. Fund (D.S.) rules 1960. To enable this office to determine such shares, please obtain and forward in original a list of family members showing their names, ages and relationship with the deceased from the Civil authorities not below the rank of Tehsildar. If the above list does not show any family members as defined in the above rules produce a succession certificate obtained from the competent court of law.

OR

In accordance with the contingency referred to in the nomination, it becomes null and void on acquiring a family. to enable this office to make payment to the above person. Please furnish a certificate to the effect that the individual has not acquired a family during the life time.

3. A contingent bill for the above amount may please be prepared and submitted to this office duly stamped and receipted by the nominee and countersigned by you for payment to him/her either through his/her Bankers or the Treasury Officer nearest to the place of his/her residence (except in the case of Mumbai, Kolkata and Chennai, where the payment will be made through Local Civil Accountant General). In case, however, the nominee is residing at your station and specially desires to draw the amount through you payment will be made accordingly. The mode of payment desired by the beneficiary may

please be specified on the claim. In this connection a reference is invited to Army Instruction 297/63. if an open cheque is demanded a certificate for the risk involved may please be obtained and forwarded alongwith the claim. A certificate to the effect that no minus schedule is outstanding may also please be endorsed on the contingent bill.

4. In case the payment is desired through you, please specify on the claim as to whether an open or crossed cheque may be issued in your favour or a crossed cheque may be issued in favour of State Bank of India (Station to be specified by you for credit to your Public fund Account).

5. In case the payment is desired to be made to his/her bankers through the bank (specifying the name of the schedule and current SB Account No. with head Bank) duly signed by the beneficiary should accompany with the claim. The cheque in favour of the dependent will not be sent to him/her direct.

6. The nominee may please be informed that the above amount will be paid to him/her during provided it is claimed in time. No further interest will in any case be paid to him/her in accordance with sub para 2 of rule 13 of G. P. Fund (DS) Rules. It is therefore, in his/her own interest to prepare the claim promptly.

The present address of the nominee may please be intimated

Accounts Officer

Serial No. 20

ANNEXURE B20

[Referred to vide item 20 of Annexure 'B' to Chapter-II of this Manual]

Register of Closed Accounts

<i>G.P. Fund A/c No.</i>	<i>Date of becoming non effective</i>	<i>Month upto which interest allowed</i>	<i>Amount of interest</i>	<i>Total amount payable</i>	<i>Initials of the Auditor</i>	<i>Month in which payment made</i>
1	2	3	4	5	6	7

Serial No.23

ANNEXURE B23

[Referred to vide item 23 of Annexure 'B' to Chapter-II of this Manual]
Register for Watching Progress of punching

ARM TRANSACTION MONTH	DAD STANDARD	4/75
C.D.A.	Batch No.	
00.....		1 to 26, 45
01.....		1 to 14, 45
02.....		1 to 9, 45
03..... etc.		1 to 15, 45

Serial No.24

ANNEXURE B24

[Referred to vide item 24 of Annexure 'B' to Chapter-II of this Manual]
Details of amount placed under objection by E.D.P. Centre

(Annexure - E)

Batch No..... Month..... CDA..... Section.... Arm of Service.....

Page No.	Name A/c No.	Type of objection and months												
		NYA			Wrong A/c No.						Excess or less			
		Sub	Ref	Arr	Sub	Ref	Arr	Sub	Ref	Arr	Sub	Ref	Arr	
Total for the batch														

Net amount under objection A+B+C=

Serial No.25

ANNEXURE B25

[Referred to in para 396, Chapter-II of this Manual]

Insertion to be punched	Change statement in R/O Fund	Cod Records removed	to be	Sheet No.
-------------------------	------------------------------	---------------------	-------	-----------

Sl. No. of Listing	TR	MO	CDA	B. NO	BP MO	Page	A/c No.	Dr	Cr	Subs	Refd	Sl. No. of Listing	TR
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Page Total													

MO	CD	B.No.	PBMO	Pace	A/c No.	DR CR	Subs ref
15	16	17	18	19	20	21	22
Page Total							

ANNEXURE B-26

Specimen of Application for final payment

[Referred to vide item 26 Annexure 'B' to Chapter-II of this Manual]

FORM

The G.Os. & N.G.Os. whose P.F. account have been departmentalized.

Application for final payment/Transfer to corporate -bodies/other Government of balances in the _____ Provident Fund Account.

The Pay and Accounts Officer/Accountant General

(Through the head of the office)

I am to retire / have retired/ have proceeded on leave preparatory to retirement for _____ months/have been discharged/dismissed/have permanently been transferred to have resigned finally from Government service/have resigned service under _____ Government to take up appointment with _____ and my resignation has been accepted w.e.f. _____ forenoon/afternoon. I joined service with _____ on _____ forenoon/ afternoon.

My Provident Fund Account No. is _____

I desire to receive payment through my office. Particulars of my personal marks of identification, left hand thumb and finger impressions (in the case of illiterate subscribers) and specimen signature (In the case of literate subscriber) in duplicate, duly attested by a gazetted officer of the Government, are enclosed.

PART I

(To be filled in when the application for final payment is submitted upto one year prior to retirement)

4. An amount of Rs..... stood to the credit in my general Provident Fund Account is indicated in the Accounts statement issued to me for the year..... as appearing in my ledger account being maintained by you. I request that my GPF Account may be reviewed and brought upto date.

5. The under mentioned Life Insurance Policies were being financed by me from my Provident Fund Account.

Policy No.	Name of the Company	Sum assured
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

6. I will make another application immediately after last fund deduction has been made from my salary in part II of the Form.

Yours faithfully,

Station _____

Signature _____

Date _____

Name
Address

(FOR USE BY HEADS OF OFFICES)

Forwarded to the Pay and Accounts Officer/Accountant General

.....
for necessary action.

2. Provident Fund Account No. of Shri/Smt./Km. (as verified the statements issued to him/her from year to year) is _____

3. He/She is due to retire from Government service on _____.

4. Certified that he/she had taken the following advances in R/o which _____ installments of Rs. _____ are yet to be received and credited to the fund account. The details of the Final withdrawals granted to him/her after the period covered by the aforesaid Accounts Statement are indicated below—

	Ty. Advances	Final withdrawals
1.	_____	_____
2.	_____	_____
3.	_____	_____

Signature of the Head of Office

PART II

(To be submitted by the subscriber immediately after the last Fund deduction has been made from his salary. This part is also applicable in the case of subscribers who apply for final payment for the first time) after the date of superannuation, discharge, resignation etc.

In continuation of my earlier application for the final payment of Provident Fund balances, I request that entire balance at my credit with intt. due under the rules may be paid to me.

OR

I request that the entire amount of my credit with interest under the rules may be paid to me/transferred to _____

Signature _____
Name _____
Address _____

(For use by Heads of Offices)

Forwarded to the pay & Accounts Officer/Accountant General _____ for necessary action/in continuation of endorsement No. _____.

2. He/She is due to retire from service on _____ has proceeded on Leave preparatory to retirement for _____ month from _____ has been discharged/dissmised/permanent transferred to _____ has resigned finally from Government service/has resigned from _____ service under _____ Government to take up appointment with _____ and his/ her resignation has been accepted w.e.f. _____ forenoon/afternoon. He/She joined service with _____ on _____ forenoon/afternoon.

3. The last fund deduction was made from his/her pay in this Office Bill No. _____ it _____ for Rs. _____ (Rupees _____) cash voucher No. _____ of _____ Treasury the amount of deduction being Rs. _____ and recovery on A/c of refund of advances Rs. _____.

4. Certified that he/she was neither sanctioned any Ty. advance nor any-Final withdrawal from his/her Provident Fund Account during the 9 months immediately preceding the date on which the last fund deduction has been made from his/her salary or thereafter.

OR

Certified that the following Ty. advances final withdrawals were sanctioned to him/her and drawn from his/her Provident Fund Account during the 9 months immediately preceding the date on which the last fund deduction has been made from his/her salary or thereafter.

	Amount of advance/withdrawals	Date	Voucher No.
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____

5. Certified that no amount was withdrawn/the following amounts were withdrawn from his/her Provident Fund Account during 9 months immediately preceding the date on which the last fund deduction was made from his/her salary/proceeding on leave preparatory to retirement or thereafter for payment of Insurance premia purchases.

	Amount	Date	Voucher No.
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____

Certified that he/she has not resigned from, Government services with prior permission of the Central Government to take up an appointment in another Department. The Central Government or under a State Government or under a body corporate owned or controlled by the State.

(Signature of Head of Office)

ANNEXURE B27

[Referred to in para 438, Chapter-II of this Manual]
**PROFORMA OF SINGLE ADJUSTMENT (by DDP Controllers) and
 Contra operation of Provident Fund Suspense by CDA (FUNDS)**

Name of DDP Controller:	
CDA Code:	
Batch No:	
Batch Month	
Batch Year	

Date of sending data to CDA (Funds) with Medium (Mail/Wan/etc.)

S. No.	Name of subs.	GPF A/c no	DOB (mmy yyy)	Unit code	Adjustment details			PB month /Year	Brief reason for adjustment	CDAs sanction no. and date
					Sign	Subs	Refd			

Summary

Details	Total in figures	Total in words
Total nos of cases:		
Total amounts "+" Sign		
Total amounts "-" Sign		

Group Officer (Fund Cell)

ANNEXURE B29

[Referred to in PARA 386(A) (b), Chapter-II of this Manual]

PROFORMA OF G.P. FUND VARIATION SCHEDULE PART I

NAME OF OFFICE:

PAY BILL MONTH : UNIT CODE NO : CONTROL NO. & SECTION : WHICH COMPILED

Sl No.	Dedn of Prv Month			GPF A/C No	Dedn of Cur Month		Increase		Decrease		Remarks for Variation
	Sub	Ref of Loan	Name		Sub	Ref of Loan	Sub	Ref	Sub	Ref	
1	2	3	4	5	6	7	8	9	10	11	12

SUMMARY

Subs	Refund	Total

- A) Total Deduction from all subscribers of previous month pay bill.
- B) Add or deduct the Net difference (+) or (-) between cols 8,10 & 9, 11 Total Rupees.

Certified that the total amount of the recoveries shown in the schedule agreed both the deduction through the regular pay bill & the amount classified on the punching medium cited above & that the Account numbers Shown therein have been properly checked.

COMPILED VIDE DV NO.

ACCOUNTS OFFICER (AN)

APPENDIX 'B'**Fly Leaf instruction for the maintenance of Registers**

Sl. No.	Name of Register	Fly Leaf Instructions at Appendix
1	Numerical Index Register	B1
2	Register of withdrawals	B2
3	Batch Control Register	B3
4	Variation Register	B4
5	Adjustment Register	B5
6	Register of amounts placed under objection	B6
7	Progress Register of Final payments	B7
8	Register of Closed Account	B8
9	Register of temporary advances and their recovery (G) F-7	B9
10	Register for watching progress of punching	B10

APPENDIX B-1

[Referred to vide item 1 of Annexure 'B' to Chapter-II of this Manual]

Fly leaf instructions for the maintenance of G. P. Fund numerical index register.

Authority : Paragraph 330 Office Manual, Part V (Funds).

Object : To allot G. P. Fund (DS) account number to new admissions to the fund.

1. The register will be maintained in manuscript.
2. Particulars of a new applicant will be entered in this register immediately the eligibility of an individual for admission to the fund has been checked and an account number is allotted to him. The account number allotted will be the consecutive number given to each subscriber from the block reserve for each department/Arm of service/Corps in the order of receipt and acceptance of the application for admission to the fund.

The full name of the subscriber will be writ-ten in block letters in the column provided for the purpose in the register.

3. When the nomination form is received the entries therein will be scrutinized and if found to be in order, the date of receipt thereof will be entered in column 7 of the register. Where nomination form is not received alongwith the application for admission to the fund, its receipt will be watched through the medium of this register.
4. Intimation of all discontinuance of subscription to the Fund will be entered in column 8.
5. Necessary entry under column 10 will be made immediately after an account has finally been closed.
6. The register, being of an important nature, should be kept neatly and handled very care-fully.
7. The register will be submitted to the Officer-in-charge on the first of each month.

APPENDIX B-2

[Referred to vide item 10 of Annexure 'B' to Chapter-II of this Manual]

Fly leaf instructions for the maintenance of the register of withdrawals

Authority : Paragraph 150 (b) Office Manual, Part V (Funds).

Object : To watch that debits on account of final withdrawal of G. P. Fund (DS) money authorised by PCsDA/CsDA are duly accounted for in the fund ledger account of the subscribers concerned.

The register will be maintained in G. P. Fund (DS) Form No. 14 separate pages being allotted for each (thousand-wise) series of fund Account numbers.

2. On receipt of an advance copy Form B of the G. P. Fund (DS) schedule from the CDA/PCDA showing the particulars of final withdrawal made by a subscriber from his G.P. Fund Account, Section will take immediate action to verify the correctness of G. P. Fund Account No. and the name of the subscriber shown in the schedule by comparison of the relevant entries in Index Register. Thereafter columns 1 to 8 of the register will be completed from the entries in the schedule referred to above.
3. On receipt of Form B in support of the detailed list of vouchers column 9 and 10 of the Register will be completed after proper verification. If as a result of scrutiny of the debit schedules it is found that the amount of the debit has not been compiled to the fund code head or no entry exists in the final withdrawal register in respect of a particular debit, items, necessary entries in the Register will be made immediately. The attention of the C.D.A. concerned either for not compiling the debit to the fund code head or for not forwarding the advance schedule should at the same time be drawn, citing reference to the C.G.D.A. New Delhi circular No. 4041/AT dt. 12-1-1959 to all Controllers. At the time of final closing of the G. P. Fund (DS) Account of a subscriber, these registers will invariably be consulted, with a view to ensure that no amounts of final withdrawals made to a subscriber are omitted before closing the subscribers G. P. Fund Account finally.
4. The register will be submitted to the officer-in-charge Section on 10th of every month.

APPENDIX B-3

[Referred to vide item 11 of Annexure 'B' to Chapter-II of this Manual]

Fly leaf instructions for the maintenance of Batch Control Register.

Authority : Paragraph 390 Office Manual of this Manual.

Object : To obtain the total amount of the Funds schedules category wise for each CDA/PCDA **Serial** and the grand total thereof.

1. This register will be maintained in manuscript fund-wise.
2. The net postable amounts shown for each batch of schedule as shown in Annexure 'E' will be entered in pencil in this register for each type of schedule separately for each month. Further the entries will be made PCsDA/CsDA-wise and arm-wise wherever feasible. In the case of variation schedules, the amounts will be noted separately for minus and plus variations.
3. Totals for a month, transaction-wise will be struck after all the batches are received for a particular month.
4. After reconciliation of batch listing with schedules, firm postable figures will be noted in ink in this register and revised totals for each month struck. Grand totals for the transaction for a month will then be struck and agreed with control totals arrived at on computer at the time of final updating of each month's transaction tape.
5. The entries in this register will be rechecked by the Section Officer (Accounts)/AAO at the time of re-conciliation of batch listings to ensure that all batches noted in the register are listed and no batch is omitted. He will also check the grand totals to see that the manual totals agree with what has been shown by computer.
6. The register will be submitted to the Officer-in-charge once a month (i.e.) by 10th of each month.

APPENDIX B-4

[Referred to vide item 15 of Annexure 'B' to Chapter-II of this Manual]

Fly leaf instructions for the maintenance of the variations Register.

Authority : Paragraph 435 Office Manual of this Manual.

Object : To watch the progress of settlement of G.P. Fund variation and complaints received from the subscribers.

1. The register will be maintained in manuscript.
2. Immediately a complaint is received in the section or a variation comes to light, it will be entered in this register and further progress of the clearance of the complaint variation watched through it.
3. When an item has been finally settled, a remark will be made in the last column and the item treated as settled and initialed by the superintendent in the remarks columns.
Note : Unless the voucher number is given, no item should be treated as settled on promise.
4. A monthly summary showing the progress of the settlement of the items will be prepared on the first pages of the register in the following form.

<i>Month</i>	<i>No. of cases outstanding on 1st</i>		<i>Fresh cases entered</i>		<i>Settled during month</i>	
	<i>Variations</i>	<i>Complaints</i>	<i>Variations</i>	<i>Complaints</i>	<i>Variations</i>	<i>Complaints</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>

<i>Balance outstanding</i>		<i>No. of variation still to be extracted</i>	<i>Remarks</i>
<i>Variation</i>	<i>Complaints</i>		
<i>8</i>	<i>9</i>	<i>10</i>	<i>11</i>

5. The register will be submitted to the Officer-in-charge on the 5th of each month.

APPENDIX B-5

[Referred to vide item 16 of Annexure 'B' to Chapter-II of this Manual]

Fly leaf instructions for the maintenance of adjustment register..

Authority: Paragraph 438 Office Manual, of this Manual.

Object: To adjust discrepancies in Provident Fund Accounts pertaining to less/ Excess subscription/refunds and debits on accounts of Ty. Advance/Final Withdrawal as well as less/excess interest allowed to subscriber in previous years.

1. The register will be maintained in Manuscript.
2. As soon as discrepancy in the Provident Fund Account of a subscriber pertaining to less/ excess subscription/ refund, debits on account of Ty. Advance/ Final Withdrawal and interest of a subscriber allowed in the previous years comes to notice, settlement of the same will be done by making necessary entries in the Adjustment Register. All short/excess credits/debits are to be adjusted through the Adjustment Register.
3. Columns 18 to 21 are meant for Fund maintaining Officer [viz. CDA (Funds) Meerut etc.] when adjustments of interest are to be done manually.
4. Financial Adjustment involved consequent upon settlement of discrepancies i.e. excess/ short credits/ debits, interest etc. pertaining to the period for which the original records viz Fund Schedules etc. are held in the office of the CDA (Funds), will be carried out by the CDA(Funds) through Adjustment Register. Discrepancies pertaining to the period after introduction of DDP system, where Fund Schedules are held in the office of the respective DDP Controllers will be settled by them by 5. The register will be submitted to the Officer-making necessary entries in the Adjustment Register.
5. In order to avoid over draws of fund credits by the subscriber concerned, the Pay Audit Officer should also be informed about the adjustments so made in the "Adjustment Register" by DDP Controllers/Fund Maintaining Officer as the case may be, besides intimating it to the unit/ subscriber concerned and the PAO's acknowledgement should be watched.
6. The register should invariably be furnished to the concerned EDP Centre quarterly, for data entry.
7. Each entry in the register should be authenticated by the Officer In-charge of the group.
8. The Adjustment register should be submitted to the GO/Addl.CDA for review on the 5th of each month.

APPENDIX B-6

[Referred to vide item 17 of Annexure 'B' to Chapter-II of this Manual]

Fly leaf instructions for the maintenance of the objection register.

Authority : Paragraph 443 Office Manual, Part V (Funds).

Object: For records. The register will be submitted to the Officer-charge amounts wrongly compiled under classification. The register will be submitted to the Officer-in-charge with classification code 0/015/01 and for keeping a watch over their clearance before the end of the year.

1. The register will be maintained in manuscript.
2. In the course of scrutiny of recovery schedules and payment statements received with the printed list of vouchers of receipts and charge, items which cannot be posted in ledger accounts for want of details or schedules or which do not clearly pertain to the fund are excluded from the total amount required to be posted under each section every month. The full particulars of amounts thus excluded will be recorded in this register giving reference to the memo under which irregularity has been brought to the notice of the audit section concerned. Items which represent write backs or wrong compilations made in previous months will also be noted and linked with the original items.
3. Total of items under each section and CDA/PCDA as well as the grand total for all PCDA/CsDA will also be arrived at and tallied with the totals in the corresponding columns of the monthly summary of broad sheets and compiled actuals.
4. It will be seen that readjustments are made correctly and expeditiously in time by the audit section. The items readjusted will be ringed round and reminders issued where found necessary in the other cases. Every effort will be made to close the register with a nil balance at the end of the year.
5. The register will be submitted to the Officer-in-charge every month along with the summary of monthly broad sheets.

APPENDIX B-7

[Referred to vide item 18 of Annexure 'B' to Chapter-II of this Manual]

Fly leaf instructions for the maintenance of the progress register of final payments.

Authority: Paragraph 475 Office Manual, Part V (Funds).

Object: To watch clearance and prompt disposal of final payments.

1. The register will be maintained in manuscript.
2. All cases, in which an intimation regarding death, discharge or retirement etc. from service of a subscriber is received, will be entered and columns 1 to 7 filled in as soon as necessary particulars required to finally settle the account are called for from the CDA/PCDA concerned.
3. The progress of each case will be closely watched and reminders issued on due dates. These reminders will also be noted in column 9.
4. On receipt of the necessary particulars from the Pay Audit Officer, the G. P. Fund Account will be closed and the total amount due to the subscriber on account of his G. P. Fund (DS) accumulations will be noted at the time of calling for the contingent bill in column 10.
5. The date on which the contingent bill is passed for payment will be noted in column 11 under the dated initials of the auditor.
6. An item in this register will not be treated as settled until the intimation of the payment has been received and recorded in column 12 as well as promised adjustments have been verified.
7. When all cases in a particular page have been settled a red diagonal line across the page will be drawn.
8. The register will be submitted to the Officer-in-charge on the 10th of each month.

APPENDIX B-8

[Referred to vide item 20 of Annexure 'B' to Chapter-II of this Manual]

Fly leaf instructions for the maintenance of closed account register.

Authority: Paragraph 481(b) Office Manual, Part V (Funds).

Object: To know whenever required the total amount of G.P. Fund (DS) accumulations paid and the amount of interest allowed 5. The register will be submitted to the Officer- to the subscribers whose accounts have been finally closed during the course of the year.

1. The register will be maintained in manuscript.
2. Each page of the register will be allotted to cover particulars of one hundred Accounts, say 1 to 100, 101 to 200, 201 to 300 and so on. The account numbers so allotted should be entered prominently in red ink on the right hand corner of each page.
3. As soon as the account of any subscriber is closed particulars in the appropriate columns will be immediately filled in by the auditor concerned under his dated initials. It will also be seen that interest has not been allowed beyond the prescribed limit with reference to the date entered in column 2.
4. The last column will be completed when the bill is passed finally for payment.
5. The register will be submitted to Officer-in-charge on the 10th of each month.

APPENDIX B-9

[Referred to vide item 21 of Annexure 'B' to Chapter-II of this Manual]

Fly leaf instructions for the maintenance of register of temporary withdrawals and their recovery.

Authority: Note below paragraph 272 Office Manual, Part V (Funds).

Object: To watch liquidation of advances paid to subscriber from their G.P. Fund Accounts.

1. The register will be maintained in G.P. Fund (DS) Form No. 7 of which a sufficient number of copies to last for 3 years will be bound together.
2. The register will be opened with an alphabetical index of the names of individuals and will be page numbered.
3. The printed headings of the form sufficiently indicate the nature of particulars to be entered in each column.
4. Before an advance is paid, it will be seen that the amount applied for is admissible under the G. P. Fund Rules.
5. The advance will be posted in the register at the time of authorizing or making the payment or on receipt of the debit from the civil department concerned as the case may be. The recoveries effected from the subscribers in repayment of the advance will be entered in the register on receipt of credits from the civil department concerned and where it is discovered that credits for recoveries have not been received, references will be made to the parties concerned.
6. When an advance is fully liquidated, a remark to the effect will be given in the remarks column.
7. There should be no erasures or overwriting in the register. Alterations found necessary should be made by neatly scoring out the incorrect entries and writing the correct figures above the portions scored through under the dated initials of the auditor who makes the alterations.
8. The register will be submitted to the Officer -in-charge on the 25th of each month.

APPENDIX B-10

[Referred to vide item 23 of Annexure 'B' to Chapter-II of this Manual]

Fly leaf instructions for maintaining the register for watching progress of punching.

Authority: Paragraph 393 of Office Manual, Part V (Funds).

Object: To watch the progress of punching and also ensures that cards for all batches of schedules sent for punching are received duly punched and verified.

This register will be maintained Fund wise, month wise, Transaction-wise and arm-wise. Entries will be made in the register with reference to completed work orders received from punching section. With reference to entries made in this register card decks received from the punching section will be arranged PCsDA/CsDA wise, arm wise and batch wise. With reference to the batch, numbers noted for each arm and CDA/PCDA it will be ensured that cards for all batches noted are received from punching and no batch is omitted to be punched. The last batch number noted for each CDA/PCDA will be checked with the last batch certificate received from the fund wing concerned to ensure that all work orders issued for punching are actioned and cards therefore received duly punched and verified.

This register will be submitted to the Officer -in-charge once a month say by the 10th of every month.

CHAPTER III

INDIAN ORDNANCE FACTORY WORKMEN'S PROVIDENT FUND CONTENTS

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CHAPTER III

IOFWP FUND

SECTION 1

GENERAL

488. I.O.F.W.P. Fund Accounts are maintained in the office of the Principal Controller of Accounts (Fys) since 1-4-1930. The fund was originally meant for specified categories of employees of the Ordnance and Clothing Factories and attached Inspection Sections.

489. Benefits of I.O.F.W.P. Fund were extended to the Army and Air Force from 1-8-1949. The Fund Accounts were being maintained by the respective CsDA before they were centralized with the then Jt. C.D.A. (F) Meerut with effect from 1-4-1955].

Note: The corresponding fund on the Navy side is the I.N.D.W.P. Fund which in all respects is identical to the I.O.F.W.P. Fund.

490. Points of doubt in application of the Fund rules or orders issued from time to time will be referred to the C.G.D.A. for issue of clarificatory orders.

Note: In the case of Principal Controller of Accounts (Fys), however, references on cases connected with Government orders etc. requiring clarification will be made to the O.F.B. for obtaining necessary clarificatory orders.

491. Provisions of the various sections in Chapter-I shall mutatis mutandis apply to the I.O.F.W.P. Fund.

492. With effect from 1-4-1969, the I.O.F.W.P. Fund Accounts are maintained in whole rupees and amounts of subscriptions refunds interest and bonus are all to be recovered/admitted in whole rupees for which purpose fractions less than 50p will be ignored and those of 50p and more will be rounded off to the nearest rupee. The closing balances as on 31-1-1969 were also rounded off to the nearest rupee (50p and more to the next higher rupee).

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SECTION 2

Admission

497. The eligibility of an individual to be admitted to the I.O.F.W.P. Fund is determined with reference to Rules 2 to 4 of the I.O.F.W.P. Fund Rules and orders issued by the Government from time to time. Provisions of Sections 5 and 7 of Chapter-I apply to the I.O.F.W.P. Fund also.

Note 1: Individuals joining service on or after 1-4-1971 were so far eligible for admission to the I.O.F.W.P. Funds, are to be admitted to the C.P.F. (I) 1962 and consequently scope for new admissions to the I.O.F. W.P. Fund is limited.

Note 2: In relaxation of Rule 2 (B) of the I.O.F.W.P. Fund Rules employees who are eligible to join the Fund have been permitted to subscribe to the Fund immediately on completion of one year continuous service, provided the appointing authority certifies that the applicants are likely to remain in service for more than three years from the dates of their entering service. In such cases Government contribution with interest thereon will, however, be credited to the accounts of the subscribers concerned after they have completed three years continuous service, but with retrospective effect from the commencement of the second year of such service.

Note 3: A person re-employed in the industrial Estt. (other than a re-employed pensioner Civil or Military) and who was previously a subscriber to the Fund is required to refund the amount of G.C. with interest drawn by him in

respect of his previous service and the amount is required to be credited to his account irrespective of whether he immediately joins the fund or not. The amount of G.C. due for recovery is intimated to the Pay Audit Officer concerned for watching recovery and intimating details thereof when recovery is completed, to enable the Accounts Officer to work out and intimate the amount of interest due for recovery. Recovery of interest is also watched by the Pay Audit Officer.

Note 4: With effect from 21-2-61 re-employed persons are required to join the fund from the date of re-employment but Government contribution in their cases will be credited on completion of one year's service. Refund of G.C. with interest, if any, paid for the previous spell of service will not be made but cases in which refunds had already been made will not be re-opened.

Note 5: Re-employed persons (other than re-employed pensioners) who were members of the Fund in their former engagements, but were discharged either in the interest of the state or for temporary physical unfitness which in the opinion of competent medical authorities was neither due to their own neglect nor to intemperance or irregular habits on their part are required to become members of the fund compulsorily from the date of their re-employment. Government contributions to the Fund will, however, be credited on completion of one year's re-employed service but the contribution will be for the entire period from the date of re-employment.

Note 6: Re-employed pensioners are governed by Note 3 to Rule 4 of the I.O.F.W.P. Fund Rules and clarificatory order issued under Min. of Def. O.M. No. PC F No. 16(7)/57/14872/D(Civ.II) dated 7-12-64 for purposes of admissions to the Fund.

498. Application-cum-nomination forms for admission to the I.O.F.W.P. Fund are received and dealt with in the manner laid down in section 7 of Chapter -I. on admission of the applicant to the Fund, his full name, designation, ticket No. section, date of birth, date of entertainment and date of joining the fund are entered in the 'Numerical Index Register' [IAF-(Fac)-135]. (referred to at item I of Annexure C) against the account number allotted to him and intimation to the parties concerned (including the Pay Audit Officer) sent in the memo referred to in Annexure 'C' Information regarding dates of receipt of nomination form will also be entered in the Numerical Index Register. When subscribers become non-effective and their accounts are finally paid or the amounts transferred to G. P. Fund (DS) or to the CP Fund (I) 1962, necessary endorsements are made in the Index Register against the items concerned over the initials of the Officer-in-charge.

Note: On the authority of the intimations Pay Audit Officers will complete the Register of Fund Account Nos. of subscribers maintained by them.

499. The account number allotted to a subscriber is the consecutive number given out of the block of account numbers allotted to each CDA (see Appendix -I) in the order of acceptance of applications for admission to the Fund and this account number is noted on the application form as well as on the top right hand corner of the nomination form. The account number allotted to a subscriber is permanent and is not liable to change unless his account is transferred to the Principal Controller of Accounts (Fys), where he will be allotted a fresh account number. Even when a subscriber becomes non-effective and his account is finally closed, his fund account number cannot be re-allotted to him on re-employment or to any other new subscriber to the fund. However in the case of a subscriber who is dismissed/removed from service but is subsequently reinstated his original fund account number will continue to be operative.

Note 1 : In the case of Principal Controller of Accounts (Fys) Index Registers are maintained separately for each factory, the Inspectorates and R&D formations being treated as a single factory for the purpose. In respect of each factory separate serial numbers commencing from 1 are allotted with the alphabetical symbol of the factory/formation at the beginning (list of factory symbols are given in OM Part VI). In the case of CDA (Funds) Meerut separate sets of Registers are maintained for subscribers serving within the audit area of each CDA/PCDA according to the block numbers allotted to them.

Note 2 : An alphabetical Index Register, referred to at item 2 of Annexure C, of subscribers, showing the names of subscribers in alphabetical order and the fund account number allotted to them is also maintained in the Office of the CDA (Fund) to facilitate the tracing of the account number of a subscriber whose name only is known. Entries in this register are made simultaneously with those made in the Numerical Index Register. A personal ledger card referred to at item 3 of Annexure C and a personal file of the subscriber bearing the account number allotted to him are also opened at the same time. In the case of Principal Controller of Accounts (Fys) personal ledger card in Form IAF (Fac)-133 is opened for the subscribers but no Alphabetical index and personal files.

500. The original application is then filed in the personal file of the subscriber [unit file in the case of Principal controller of Accounts (Fys) and the nomination portion dealt with as provided for in section 5 of Chapter I.

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SECTION 3

Nomination

506. The rules to be observed in the preparation and submission etc of nominations are contained in Rule 20 of the I.O.F.W.P. Fund Rules. Provisions of Section 6 of Chapter I shall apply to nominations in respect of the I.O.F.W.P. Fund as well.

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SECTION 4

Subscriptions

510. The rules governing the conditions and realisation of subscription are contained in Rules 5 to 8 of the I.O.F.W.P. Fund Rules.

511. Subscriptions to the I.O.F.W.P. Fund are recovered monthly either by deduction from pay bill or through acquittance rolls and the Pay Audit Officer concerned should ensure that subscriptions are regularly recovered at 1/12th of monthly reckonable emoluments in the case of regular subscribers (@ 6 paise in the Rupee in respect of those admitted compulsorily to the Fund on completion of one years service on or after 1-4-1960 until they complete 3 years of service to become eligible for subscription at 1/12th of emoluments).

Note 1: In addition to the compulsory subscription (@1/12th of emoluments @ 6 P in the Rupee) subscribers (including re-employed pensioners) may pay voluntary contribution at any rate subject to the condition that the total of compulsory and additional subscriptions does not exceed his total monthly emoluments. There will not however, be any correspondence/ increase in the Government contribution to the Fund, which will be allowed on the amount of compulsory subscription only. Subscribers will be permitted to increase the rate of voluntary contribution once at any time during the course of the financial year, but a declaration once made to increase the contribution cannot be revoked during the currency of the year.

Note 2: Emoluments for purposes of compulsory subscriptions to the Fund include Dearness Pay where in vogue. Please also see note below para 15 (5) of Section 2 of Chapter I.

Note 3: Danger allowance given to employees of Ordnance and Clothing Factories is not duty allowance and consequently should not be taken for purposes of emoluments for recovery of subscription to the I.O.F. W.P. Fund.

512. The waiving of recovery of arrears subscription in the case of a compulsory subscriber is against the principle underlying the Fund, and recovery should be insisted upon in the interest of subscribers themselves. There is however, no objection to the arrear subscription being paid in such easy installments (not exceeding 36) in addition to the current monthly subscription as may be considered equitable by the head of the subscribers office.

Note : In view of the compulsory nature of subscriptions after one has joined the fund, the workman can neither refuse to subscribe to the fund nor be allowed to discontinue subscription to the fund.

513. Overpayment or short payment of subscription in any month should be readjusted by deduction from or addition to the monthly subscription in the subsequent month but such adjustments should be supported by explanatory remarks in the "Remarks column of the recovery schedules/change statement.

Note 1: Refunds of irregular fund subscription will be adjusted by deduction from the head to which they were credited irrespective of whether such refunds are made in the same year or in subsequent years.

Note 2: Recoveries of subscriptions should be compiled in the month following that to which they relate i.e. recoveries made from the pay bill for the month of March must be compiled in April and so on.

Note 3 : (a) In case of new subscriber the first recovery of Provident Fund subscription is made from the month following that in which he completes one years service.

(b) Subscription is not recoverable for any broken period of the month in which the subscriber has ceased to be in service or has died.

(c) Rate of monthly subscription will not undergo change as a result of short spells of E.O.L. without pay during a month. However, no recovery of subscription will be effected if a subscriber is on E.O.L. without pay for the entire month.

If the amount/due as wages in any month is less than one twelfth of "Emoluments" the whole amount will be recovered as subscription to the fund.

Note 4: Deduction for the Provident Fund is given priority over recovery of any fines levied in cases when both cannot be recovered simultaneously.

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SECTION 5

Interest

518. The general rules governing the rate and adjustment of interest on deposits and bonus balance are contained in Rules 14 of the I.O.F.W.P. Fund Rules.

519. Instructions in the matter of admission of interest may be found in Section 10 of Chapter I.

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SECTION 6

Government Contribution

523. Orders regulating Government contribution are contained in Rule 9 of the I.O.F.W.P. Fund Rules. Provisions of Section 9 of Chapter I shall also apply.

524. With effect from 31st March of each year the bonus (Government contribution) accounts of subscriber are to be credited with contributions equal to 100% (limit raised from 50% to 75%, w.e.f. 1-4-1941 and from 75% to 100% w.e.f. 1-4-1953) of the amounts of compulsory subscriptions made by them during the year. Government contribution is admissible to all who become members of the Fund, whether voluntarily or under the compulsory scheme introduced from 1-4-1960. Government contribution is however to be credited to subscribers account only on their completing three years service, but retrospectively from the dates of their joining the fund i.e. on their completion of one year service.

Note: Upto 1-10-1959 Government contribution was creditable half-yearly on 1st October and on 1st April each year.

525. The admissibility of bonus to a subscriber who quits service/dies should be checked with reference to Rules 9 to 13 of the I.O.F.W.P. Fund Rules (See also Section 13).

Adjustment on account of Bonus creditable on completion of 3 years service of subscribers

526. Government contribution alongwith interest thereon will be credited by the EDP Centre, Meerut to the accounts of subscribers who have either been permitted to subscribe to

the Fund on completion of one year continuous service vide note 2 below para 497 or compulsorily on completion of one year service vide para 19, section 3 after they have completed three years continuous service, but with retrospective effect from the commencement of the second years of service.

The schedules will then be forwarded to the variation Group of the Fund Sub Section concerned for exercising a cent percent check thereon with reference to the ledger cards and all other relevant records. Observations noted on the schedules by the Admission Group will be duly scrutinized and wherever necessary these will be taken into the Variation Register for further 'follow-up' and final settlement. The responsibility for the correctness of the amounts shown in the schedules will entirely rest on the variation Group concerned. The schedules duly scrutinized will be returned to the Admission Group for carrying out the amendments. if any, made by the variation group in the relevant columns of the register maintained for that purpose and suitable note against each such item will be kept therein under the initials of the Superintendent.

Note: Procedure for admitting arrear bonus in respect of the accounts maintained by the Principal Controller of Accounts (Fys) may be found detailed in O.M. Pt. VI.

Adjustment of Subscription and Bonus

527. The yearly contribution made by Government as bonus (vide para 524 above) should be credited to I.O.F.W.P. Fund head (Code No. 0/015/13) under unfunded debts—State Provident Funds at the end of the year by contra debit to the appropriate pension head viz. Major Head 82 Defence Services Non-effective Main Head 1-13 (IV) Miscellaneous (Code No. 1/811/02) in the case of subscribers from the Army side and Main Head 3-B Miscellaneous (Code No 1/838/02) in the case of subscribers from the Air Force.

Disallowance of Government contribution as after the accounts of the year in which Government contribution was allowed have been finally closed should be adjusted by affording credit under the corresponding receipt head by Contra Minus credit to the I.O.F.W.P. Fund Head (Code No. 0/015/13).

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SECTION 7

Maintenance of Accounts

(I) Recovery Schedules—Preparation and Submission of.

531. Every pay bill which contains deductions on account of subscription to the I.O.F.W.P. Fund including refunds of withdrawals should be accompanied by schedule (IAFA-829), (referred to at item 6 of Annexure C) in duplicate prepared in the ink or typed showing the section, shop, centre ticket No. Name of subscriber rank or designation, reckonable monthly emoluments, fund account number as assigned by the CDA (Funds), Meerut. Recoveries should be shown correctly in the appropriate columns of the schedules (columns 7 to 13 as may be applicable) and the withdrawals if any, should be shown in column 15 of the schedule form.

532. Schedules sent in support of supplementary pay bills showing recovery of subscriptions on account of I.O.F.W.P. Fund should invariably contain full particulars in regard to the nature of pay and allowances drawn and also the period to which the recoveries pertain. These details are necessary to determine the correct amount (both on account of the subscription and bonus) creditable to the fund account of the subscriber.

533. Schedules will be prepared by the Executive Authorities in support of the deductions of fund subscription, etc. made from a month's pay bill in the ascending order of fund account numbers and submitted to the /PCDA/CDA/LAO/AAO (MES)/DCDA I/C(AF) Pay, New Delhi as the case may be along with the check rolls. The LAO/ AAO (MES)/DCDA I/C (AF) Pay New Delhi will send the fund schedules after necessary check to the Controller concerned so as to reach his office by the due date for further necessary action.

Checks to be Exercised by the Audit Section LAO/ AO* (MES) /DCDA (AF) Pay, New Delhi on the recovery schedules

534. The following checks will be exercised by Audit Section of Controller's offices/LAO/AOs*(MES)/DCDA (AIR FORCE) Pay, New Delhi on the recovery schedules to ensure that—

- (a) The standardized printed form of recovery schedules (IAFA 829) is used and all entries therein are made in ink or typed and that sheets of paper of small or irregular sizes or mutilated forms have not been used in preparing the schedules. In cases in which the schedules are not rendered on printed forms by the Executive Authorities due to their non-availability, the authorities concerned should be advised to use typed or cyclostyled forms which should be the exact facsimile of the standard form.
- (b) The correctness of account numbers of the subscribers shown therein with reference to the list of account numbers maintained for the purpose.
- (c) The figures shown in the schedules agree with those appearing in the pay bills.
- (d) The total of the schedules agree with the amount compiled in the punching media.
- (e) The details of all kinds of reckonable emoluments drawn by the subscribers are furnished in the schedules.
- (f) The subscriptions have been realised strictly in accordance with Rules 5 to 8 of the I.O.F.W.P. Fund Rules.
- (g) The various categories of recoveries viz. compulsory subscription voluntary subscription, arrears of subscription prior to 1-4-53, arrears after 1-4-53, and refund of withdrawal are shown under the appropriate columns.
- (h) Recoveries of the advances paid to subscribers as noted in the demand register are effected.
- (i) Compulsory subscription is exactly 6% or 1/12th of reckonable emoluments.
- (j) All individuals items (subscriptions, refunds, arrears etc.) of recoveries are in whole rupees, rounded to the nearest rupee (fractions less than 50P being ignored and those of 50P and more being taken as the next higher rupee).
- (k) Certificates provided at the foot of the I.A.F.A. 829 are invariably completed.

** Authority: - HQrs. office letter No.AT-Coord/13108/ PC/Upgradation AAO dated 16.09.2009*

535. On receipt of the Temporary Labour Bills in the Controllers' office the amounts shown therein in respect of I.O.F.W.P. Fund should be compiled to the fund head by the close of the month following that to which these bill relate and the Punching Media prepared and rendered to concerned EDP Centre in the usual manner. It will be ensured by the Controllers Offices that the Temporary Labour Bills in respect of all depots/workshops etc. in their audit area have been received and actioned as stated above. In the case of subscribers belonging to MES, the compilation of fund recoveries etc is made by the Unit Accountant attached to the MES Formations.

If Ty. Labour bills are received late for whatever reasons, fund schedules should be sent to Pay Audit Officer/Cs DA in time, duly checked stating also the reasons for not sending Ty. Labour bills. In such cases, Pay Audit Office/ Cs DA should compile the Amounts of fund head and contra debit to the Pay Head concerned, with a view to avoiding delay in the submission of the Fund schedules to the JCDA (Funds) Meerut. A suitable and careful note of such adjustments should be kept by Pay Audit Office/ CsDA in the Demand Register to ensure that double adjustment are not made in such cases.

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538. "Punching Media" will bear the unit code numbers and be sent direct by the main office of the Regional CDA or their Pay Sub Office / AOs (MES) to their respective mechanical compilation centres, viz. EDP Centre and the fund schedules only will be sent to the CDA (Funds). These fund schedules will also bear the unit code numbers allotted by the CDA (Funds) and will be sent separately for each fund (GP/IOFWP/CP Fund etc.) on month to month basis. To this end each task holder will prepare top sheets of schedules, separately for the different nature of funds, in respect of each unit under his charge. These will be collected centrally in the Audit Section, where they will be checked for their completeness, totals tallied with the monthly compilation and then sent to CDA (Funds)/with a forwarding memo, so as to reach that office by the 25th of the month following the month of compilation. Thus, recovery schedules for the last month of the year i.e. Feb. Pay bill paid in March and debit schedules for March should be sent so as to reach the CDA (Funds) by the 25th of April.

539. Debit schedules (in form 'B' referred to at item 10 of Annexure 'C') in support of payments made from the fund head should not be sent by the Audit Sections to the CDA (Funds) Meerut as and when payments are made. These forms should be attached to the Cash Voucher on which payments are made, and should be detached by the schedule group clerk in the Accounts Section of the Controller's Office and sent to the C.D.A.(Funds) along with the Printed List of Vouchers in the same manner as in the case of recovery schedules.

Scrutiny of schedules in the Office of the C.D.A. (Funds) Preliminary Scrutiny

540. On receipt of the original copies of the schedules along with the Top Sheet, printed list of Vouchers relating to each PCDA/CDA a preliminary scrutiny will be exercised to ensure that all the schedules in support of the vouchers entered in the Top Sheets Printed List of Vouchers have been correctly received and in cases in which schedules are wanting, they will be called for immediately. The receipt of the wanting schedules will be watched through the medium of the Printed List of Vouchers. The receipt of schedules will be acknowledged by the C.D.A (Funds) Meerut within the prescribed time one week.

541. After checking the schedules with the Printed List of Vouchers the same will be numbered serially. The total number of items on each schedule will also be recorded on the top sheet of each schedule.

542. The schedules will then be entered in the 'Schedule Registers' namely "Register of Schedules for watching the wanting schedules" and "Register of IOFWP Funds schedules for watching unit-wise compilation of IOFWP Funds subscriptions". (referred to at serial Nos. 14 and 15 of Annexure C) and the relevant columns thereof will be completed properly. It will also be seen that the recovery schedules pertaining to the subscribers of all the Units/Formations in respect of which schedules are required to be submitted every month, have actually been received and that there is no abnormal variation between the amount normally compilable to fund head and the amount actually compiled on this account. All cases in which recovery schedules have not been received in a particular month due to wrong compilation or where the amount compiled is abnormally small will be referred to the CDA/PCDA concerned for necessary action. The monthly schedules of each CDA/PCDA will then be split into convenient batches to ensure smooth handling for scrutiny purposes by different auditors. The batches will be securely tagged to prevent any page/pages of schedules being detached or misplaced. Schedules containing serious errors will be immediately returned to the PCDA/CDA/LAO/ AOs (MES)/Addl. CDA I/C/C/(A/F) Pay, New Delhi for rectification of errors/omissions and early return to CDA (Funds), Meerut.

Note: The preliminary scrutiny will be conducted centrally by one Assistant who will also be responsible to maintain the connected registers and other records and pursue the matters to finality as regards wanting schedules and cases involving non-compilation of fund recoveries. He will also ensure that—

- (a) The consolidated total of the compiled actuals separately under receipts and charges for each Controller's Office agrees with the figures appearing in the Printed Book Compilation of the Controller concerned.
- (b) Sectional totals agrees with the totals appearing in the Printed List of Vouchers.
- (c) The class and number of voucher on which the amount of each schedule has been compiled are noted on the schedule.

Detailed Scrutiny

543. Since the correct postings in individual ledger accounts invariably depend on correct and thorough scrutiny of schedules, it will be seen in detailed scrutiny thereof—

- (i) That page wise totals of each recovery schedule are correct and that there is no totaling error. Errors in totals, if any, will be settled in communication with the parties concerned.
- (ii) That all relevant columns have been completed and the recoveries have been correctly shown in the appropriate columns of the fund schedules.
- (iii) That the fund account numbers have been quoted against the names of all subscribers included in the schedule and that they are correct. The correctness of the account numbers is verified either with reference to the previous month's schedules (which have already been checked) or tallied with the Numerical Index Register as may be convenient. Where, for any reason, account numbers have not been shown they should be traced as far as possible, and inserted in the schedules. In cases in which the account number is found to be incorrect, the incorrect account numbers are ringed round on the schedules and correct account numbers, where available, inserted in their places. All cases in which the account numbers are supplied/amended by C.D.A. (Funds) will simultaneously be communicated to the party concerned for confirmation of the correctness of the account numbers inserted/amended and for ensuring that correct account numbers are shown in subsequent schedules.
- (iv) That the payment statement (Form 'B') is attached in support of each item pertaining to payments of temporary advances/withdrawals included in the Printed List of vouchers and that the amount of each such statement relating to a particular voucher agrees with the amounts shown against that voucher in the Printed List. The payments of advances to finance Life Insurance policies out of I.O.F.W.P. Fund are supported by Form 'F' (referred to at serial No. 13 under Annexure 'C').

Note 1 : Since non-detection of wrong account numbers in the schedules is likely to lead to incorrect postings in the fund account of the subscribers concerned and involve risk of over/under payments in final settlement cases, correctness of the fund account numbers must be scrupulously ensured.

Note 2 : In cases in which it is not found possible to trace the correct account number, the amounts will be prominently ringed round and the symbol obj (written against the same). These cases will be entered in the Objection Register. The PCDA/CDA/LAO /AAOs(MES)/ Addl.CDA I/C (A/F) Pay, New Delhi concerned will simultaneously be asked to intimate the correct fund account number of the individual concerned and the cases pursued to finality.

- (v) That amounts compiled as 'write-backs' or 're-adjustments' and included in the schedule sent in support of transfer entry items contain particulars regarding the original wrong compilation. Such items will invariably be linked with the original items in the schedule(s) for the previous months in which the wrong compilation was made.
- (vi) That the requisite Audit Certificates provided at the bottom of the recovery schedules (IAFA-829) have been endorsed by the authorities concerned.

544. It will be ensured that forms A.B.C.D. and F (referred to at serial Nos. 9-13 of Annexure 'C') wherever necessary, in support of changes in the rate of subscription, payment of advances, withdrawals, last increment towards refund withdrawal, discontinuance of subscriptions and withdrawals, towards financing Life Insurance policies respectively have been received with the respective schedules. These forms will be dealt with and disposed of as under—

Form A: These will be recorded in a guard file maintained for the purpose for making a note of the change eventually in the ledger cards concerned to verify the correctness of recoveries at the time of review.

Form B: (i) When it is received as a supporting schedule to the printed List of Vouchers, action required thereon is the same as for the disposal of recovery schedule.

(ii) When the same is received separately in advance it will be returned to the C.D.A. concerned for submission along with the Printed List of Vouchers.

Form C: These will be disposed of in the manner as laid down for the disposal of Form 'A' above.

Form D: As subscription to the I.O.F.W.P. Fund is compulsory, there should normally be no case of discontinuance of subscription to this fund except in the case of an individual who is suspended from service or is transferred out or quits service. This form when received in respect of a subscriber who has quitted service or dies, will be passed on to the final payment Group for necessary action. Form 'D' in support of discontinuance of subscription due to suspension of a subscriber from service or due to transfer from one establishment to another will, however, be recorded in personal case file of the individual concerned after a suitable note has been made in his ledger card.

Note: In the event of transfer of a subscriber from an Army or Air Force Unit/Formation/Establishment under the Audit Area of a Regional Controller to formations under the payment of the Controller of Accounts (Fys) his fund account in the office of C.D.A. (Funds) is required to be closed and therefore the form will be disposed of in the same manner as in the case of a subscriber quitting service.

Form F: These forms will be disposed in the manner laid down against Form A above A note in pencil will, however, be made on the ledger cards in the remarks column regarding the fact of withdrawal which is deemed to be a safeguard against wrong payments.

545. On completion of scrutiny of the fund schedules and after taking action as indicated in paras 543 and 544 above 'Top Sheets' (referred to at serial No. 7 of Annexure 'C') in triplicate will be prepared for each batch showing the total amount postable (break up of the various types of recoveries being shown separately) and the amount under objection so as to cover the total amount of the batch. Therefore, the schedules together with top sheets will be submitted to the SO (A)/AAO for test check of the items to the extent of 5 percent. The superintendents test check may be increased to the extent found necessary depending on nature of the schedule. Thereafter a consolidated Top Sheet in triplicate will also be prepared by the Central Clerk for each C.D.A. and the total amount compiled by the C.D.A. will be indicated under two separate headings (i) amount postable and (ii) amount placed under objection.

546. The batches of schedules together with the top sheets in duplicate (the triplicate copies being retained as Office copies in the Fund Subs Section) duly completed as detailed above, will then be forwarded to the EDP Centre for production of the fund accounts mechanically.

547. Objection Register of Schedules—All objections raised as a result of scrutiny of fund schedules including short or excess recoveries of subscriptions should be entered in the Objection Register which will be maintained centrally in the fund sub-section in the Proforma mentioned at serial No. 16 Annexure C. The settlement of objections for which prompt and vigorous action will be taken is watched through the medium of this register.

548. On receipt back of the schedules of the particular month from the Compilation Sub-section alongwith both the copies of the top sheets, the Fund Sub-Section will scrutinize the top sheets to see whether or not any alterations in the figures shown therein have been made by the compilation Sub-section. In cases in which the figures are amended by the Compilation Sub-section their correctness will be verified in consultation with that sub-section and further objections issued where necessary at the same time making suitable entries in the 'Objection Register' and in the Reconciliation Register of Schedules referred to at serial No.17. Annexure C. Entries in the objection register will be made by the auditor responsible to maintain it centrally. A monthly report of items placed under objection and which could not be settled within a month of their issue will be rendered to the Cs DA concerned with full details thereof for taking suitable action for their expeditious settlement.

549. A reconciliation statement (specimen given below) will also be simultaneously prepared at the end of each Printed List of Voucher by the Scrutiny Clerk in order to show the net amount (deposits and payments separately) posted in the fund accounts and to give complete details of the difference kept under objection.

	Receipts		Charges	
	Rs.	P.	Rs.	p
Amount compiled (as shown in the printed list of vouchers)	40532.00		8972.00	
Amount posted	40492		8822.00	
Difference	40.00		150.00	
Explanation for difference—				
	Receipts			
Vr. No. 1/304 Schedule wanting			20.00	
Vr. No. 1/328 Prem Singh (wrong name)			8.00	
Vr. No. 3904 Less compiled			9.00	
in 3/56			3.00	
Totaling error*			40.00	
	Charges			
Vr. No. 7906 Dina Nath (A/c No. not shown)			150.00	
			150.00	

550. In order to provide a complete check over the adjustment of the items placed under objection and to watch their clearance expeditiously monthly totals of deposits and withdrawals of the items placed under objection as well as the progressive balances of such items at the close of each month's account is arrived at. This is agreed with the control total appearing in the monthly summary vide para 556. As monthly summaries are prepared (i) for each section (ii) for each CDA/PCDA. and (iii) for all Cs DA/PCs DA excluding Principal Controller of Accounts(Fys) so also are the progressive balances of the amounts of objections outstanding at the end of a month's account, struck (i) for each section (ii) for each CDA/PCDA and (iii) for all the PCsDA/CsDA except Principal Controller of Accounts (Fys).

When the objection is settled and it is possible to post the item in the ledger card, a schedule for the item is prepared locally on the prescribed form i.e. IAFA-829 for the month for which posting is open. Such items are again noted in the objection register in that month as fresh contra plus for minus entries, as the case may be, and are linked with the original objection items. Thus the progressive total amount under objection automatically exhibits the correct balance outstanding.

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SECTION 8

Mechanical Maintenance of Accounts- Registration of Schedules in E.D.P. Centre

555. On receipt of the schedules in the 'Fund Reconciliation group of EDP Centre the control chart for watching receipt of schedules in respect of various funds is completed with the following particulars

- (a) Compilation month.
- (b) Arm of Service.
- (c) Date of receipt in EDP CENTRE.

The batches are then examined to see that they are accompanied by Annexure 'E' in duplicate showing the compilation month, Batch No. Amount of the Batch as given by control group, amount placed under objection and the net amount of schedules passed on for mechanical processing. Wanting Annexure 'E' if any are called for from CDA (Funds).

556. The net postable amounts shown for each batch of schedules are then entered in pencil in the batch control register. In the case of variation schedules the amount noted in the variation amount under two different columns (viz.) plus variation and minus variation. The batch control register is maintained fund wise, month wise, Cs DA wise and Arm wise as also transaction wise. After all the batches are received for a particular month, totals for the month as a whole is struck and noted in pencil for each type of transaction. Forms of C.C.R. is given in Annexure C-18.

557. For each batch entered in batch control register work order is prepared showing the name of fund, type of transaction, month of compilation Batch No. and number of items. Forms of work order are given in Annexure C-19.

Various funds and different transactions are coded as under—

FUND CODES

<i>Name of Fund</i>	<i>Code Number Allotted</i>
AFPPF (NAVY)	1
AFPPF (AF)	2
GPF (DS)	3
DSOPF (NAVY)	4
DSOPF (AF)	5
IOFWPF	6
INDWPF	7
GPF (DS) GREF WC	8
CPF	9

TRANSACTION CODES

Sl. No.	Types of Transaction	Code Number Allotted
1	2	3
1	Opening Balance of each subscriber	1
2	Recovery pertaining to march of every year called "STANDARD" Subscription/Refund	2
3	Changes in recovery made subsequent to March (i.e.) from April to Feb. (i.e.) variations	3
4	Adjustments in respect of arrear recovery, settlement of objections etc.	4
5	Final withdrawals, advances, final payments and payments in R/o Insurance premia	5
6	Interest worked out manually during the course of the year for purpose of final payment	6
7	Interest adjustments carried out as a result of review of account/ settlement of	7
8	Recoveries in respect of voluntary subscription	8
9	Forfeiture of deposit or Bonus/ transfer of balances to GP/other Funds	9
CREDIT/DEBIT CODES		
DEBIT		1
CREDIT		2

558. After completion the work order alongwith the batch is passed on to punching section for punching and verification of transaction cards.

Punching, verification and arrangements of transaction cards.

559. The batches and work orders are received by the 'Distributor' who judiciously distributes the work to the 'Key Punch Operators'. After cards in respect of each batch are punched according to predetermined formats, they are passed on for verification, along with the batch. After verification and correction of error cards are completed, the cards along with the batches are passed on to the card record keepers for arrangement of cards fund wise, Cs DA/PCs DA wise, Arm-wise and batch-wise. After cards in respect of all the batches included in a work order are punched and verified the completed work orders are also handed over to the record keepers. The record keepers ensure that all batches for a month for a particular transaction are received and punched and no batch is omitted from punching with reference to the completed work orders. For this purpose, the record keepers maintains a register (format enclosed at annexure C-36).

Reconciliation of batch listings

560. The transaction cards for each month for the different transactions arranged as stated above are processed through the computer to create a file of transactions. Simultaneously Edit-cum-Batch listing is obtained showing the details of each and every item the total by page, total by batch, total by Cs DA and grand totals for the transactions as a whole.

561. The batches and batch listings are then passed on to the reconciliation groups for reconciliation of the batch totals.

562. The batch listings are compared with the schedules to ensure that the amounts shown for each batch in the listing tally with the figures shown in Annexure E of each schedule. In case of any difference, page totals in Batch listing are compared with page totals of the schedules indicated on the top sheet accompanying the schedule. Difference in page totals are reconciled by comparison of the items printed in the batch listing with the items shown in the schedule. After the discrepancies are located corrections are proposed through change statements (proforma in the Annexure C-38). Erroneous items/illegal items/casting errors are kept under objection and noted in the Annexure E and details given in Annexure E. After each batch is thus reconciled the correct figures for each batch are posted in the batch control register in ink. After all the batches are reconciled for a particular month for a particular transaction, grand totals are struck for the transaction in the batch control register.

563. Change statements are then collected for each type of transaction in respect of a month and passed on to punching section for punching of insertion/removal.

564. The insertion/removal after punching verification are passed on to record keepers alongwith the change statements. Removal/Insertion are processed through the computer for getting a listing of the removal/ insertions (called removal/insertions listing).

The removal/insertion listing is then checked with the change statement to ensure changes are correctly punched.

The removal/insertion are then processed through the computer alongwith the initially created file for that particular transaction to get an updated file and a list of items removed and inserted. Totals of items removed/ inserted as also revised grand totals for the file as a whole are also obtained at the end of the listing.

565. The amended totals are checked with the batch control register to ensure that the changes have been carried out correctly. In case of difference, if any, the discrepancy is located and rectification action taken.

566. On completion of the reconciliation of batch listings and updating of files as above, the batches along with one copy of Annexure E and Annexure E1 showing items kept under objection as a result of reconciliation as also the batch listing and removal/insertion listings are then forwarded to the wing concerned of CDA (Funds).

Note : In the case of Debit schedules, the Batch listings are also sent to CDA (Funds) alongwith the schedules. Accounts numbers in the Batch listings are compared with those shown in the schedule and discrepancies are noted in the batch listings itself. Thereafter the schedules and batch listings are sent back to the reconciliation wing of EDP Centre for further reconciliation.

Batch Listing and Creation of Transaction Files

567. Transactions are punched from (1) monthly recovery schedules in respect of (a) standard subscription/refund (b) variations in respect of subscription/refund (c) subscription/refund recovered each month in respect of formations not covered by variation system (2) monthly debit schedules in respect of (a) withdrawals, both temporary and final, and payment made in respect of insurance premia (3) daily payments register in respect of final settlement payments which are treated as withdrawals (4) adjustment schedules prepared by the respective wings of CDA (Funds) to give effect to rectification of erroneous postings detected during scrutiny of individual accounts review of broad sheets and recovery schedules treated as adjustments on account of their belated receipt (5) daily payment registers showing interest calculated in respect of final settlement cases (6) interest adjustment register/schedules showing adjustments made on account of interest

short/excess credited as a result of corrections to previous year's Accounts (7) adjustment schedules for clearance of unclaimed fund balances by transfer to miscellaneous deposits and (8) schedules showing transfer of balances from one fund to another.

These transaction cards arranged as stated in para 393 *ibid* are passed on to the computer for printing the batch listing and creation of a tape file. Items 3, 4, 5, 6 and 8 above deal with deposits and bonus.

568. Batch listing and creation of a transaction tape file are done separately for each transaction for every month in respect of each fund for the following transaction—

- (a) Standard
- (b) Variation plus.
- (c) Variation minus.
- (d) Adjustments.
- (e) Withdrawals i.e. debits.
- (f) Interest on final payments.
- (g) Monthly recoveries for accounts not on variation system.
- (h) Interest adjustments.
- (i) Forfeiture of balances.

As the volume of transactions in respect of interest adjustments is very less, a file is not created in respect of these.

569. Only correct transactions are loaded on system. However, listing is done of both correct and erroneous items, the erroneous ones being distinguished by an error message. Page totals batch totals and grand totals are furnished both for correct and erroneous items at the end of listing for each batch. The batch listings for the transaction are then passed on for reconciliation as stated in para 396 *ibid*.

570. On reconciliation of batch listings and creation of removal/insertion as per change statements, the cards are passed through the computer to get what is called a Removal/Insertion listing showing the details of transactions to be removed from the already created file and details of transactions which are to be added. These listings are then checked with the change statements as stated in para 564.

571. The removal/insertion are then run on the computer alongwith the initially created file for that particular month for the concerned transaction so as to obtain a corrected file as also a listing of the removals and insertions made. The listings give the net totals of items and amounts removed/inserted as also the revised net totals for the transaction files. The listings are then passed on for reconciliation as stated in para 562 *ibid*.

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Merging of Transaction Files

574. (a) Standard and variations—Except for the month of April, in which case there is only one file for standard transactions, in respect of all other months there are two variation transaction files one for plus variations and one for minus variation. The plus and minus variation files are sorted on Account number filed and merged to create one file of variation in Ascending order of Account numbers wherein, in respect of each account the minus variation is followed by plus variation.

575. Other transaction files are also sorted to create transaction files in ascending order of account numbers. The transaction files in respect of withdrawals (debits) are processed through the computer to get a listing of withdrawals in ascending order of account nos. for each month. These listings are then passed on to the CDA (F).

576. Transaction files for each month in respect of the following transactions are then merged on the computer to create a merged file of transactions in Ascending Order of account Nos.

- (a) Adjustments.
- (b) Withdrawals/debits.
- (c) Interest on final payments.
- (d) Recoveries not covered by variation system.
- (e) Forfeiture of balances.

After each merged file is complete, a listing is obtained showing the control totals of items and amounts in respect of each transaction so merged. The controls are then checked and discrepancy if any set right by redoing the job or proposing corrections to the merged tape files.

577. After the monthly merges are over and a merged file of transactions is created as above, month to month merger of files is done on the computer so as to arrive at an upto date merged file of transactions e.g. Merged file for 4/75 is merged with merged file of 5/75 and then the merged file of 6/75 is merged with 4/75 and 5/75 and so on till we get an yearly file for 4/75 to 3/76.

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579. Month to Month Merging of Variations and Audit Variations—Similar to the merger of other transactions, variations are also merged from month to month to create a merged file of standard and variations. This run is also used to audit the variations.

The object of this run is to ensure that—

- (a) in respect of each effective subscriber there is recovery of subscription.
- (b) changes wherever they occur are correct.
- (c) recoveries are being made without a break.

For this purpose the opening balance file and the standard and variation file for the previous month are run on the computer along-with the current month's variation file. The printed output of this run is a listing showing the opening balance and transactions in respect of each account which is in error. Simultaneously a merged file of standard and variations inclusive of the current months variations is created. We have an option either to print this audit of variation listing every month, quarterly, half yearly or annually. If the audit of variation is to be done annually then, printing is done while merging the last months variation file with the file for rest of the year.

580. The audit of variation listings are forwarded to CDA (F) for scrutiny and proposal of corrections in respect of accounts in error. On receipt of the corrections in the form of change statements, Removal/insertion are punched, listed and reconciled. The removal / insertion are then run on computer alongwith the merged standard and variation file and a listing of changes effected as a result of rectification of audit of variation errors, as also control totals of items and amount month-wise is obtained. These controls are verified with predetermined totals and discrepancy, if any located and set right.

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Printing of Broad Sheets

583. At the time of switch over from manual to computerized system, opening balance cards showing the name, Account No. and closing balance as at the end of the last year of processing are passed through the computer to obtain a listing with totals by every thousand block and also final totals for the funds. A file of closing balances is also created simultaneously. The listing is checked with last year's broad-sheets to ensure that opening balances are correctly loaded on system. Any amendments necessary as a result of reconciliation are carried out in the file so as to have a firm opening balance file.

584. In respect of individuals who join the fund during the course of the year (either by way of transfer from one fund to another or as fresh entrants) opening balance are punched from the admission registers. Data are then sorted in ascending order of account numbers.

585. The interest adjustment files for the years are then sorted in ascending order of account Nos. and compilation month. The files are then run on computer to ensure that they are in ascending order and the total number of items and amounts tally with the ones arrived at, at the time of batch listing. Any corrections necessary are then carried out to the system.

586. Opening balance file, standard and variation file, other transaction file and interest adjustment files are run on the computer to produce a broadsheet. A file is created showing the details of opening balance, subscription, refund withdrawals and interest in respect of each subscriber to enable printing of annual accounts.

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588. Calculation of interest is done by the computer in respect of all subscribers except those carrying nil or debit balance and non-effective accounts i.e. accounts which carry an indication regarding final payment having been made. The amount of interest due to each subscriber is rounded off to the nearest rupees, any amount less than 50 paise is ignored and 50 paise or more rounded off as one rupee.

589. The broad sheets are printed in duplicate. One copy is used for cutting extracts in respect of each subscriber and pasting in his ledger card. The other copy is kept bound in ascending order for ready reference by wings of CDA (F).

Printing of Annual Statement of Account

590. The file of closing balances created as stated in para 425 *ibid* is sorted on CDA, batch No. and account No. to enable Annual Accounts to be printed Cs DA wise and batch wise. The sorted file of closing balances are then run on computer to print the Annual Statement of Account in the form referred to vide item 17 of Annexure 'B' Simultaneously a file is created showing the CDA/PCDA. Batch No. Account No. Name and closing balances. This file is then run on computer to print a nominal roll in duplicate of the subscribers by Cs DA/PCs DA & Batch.

591. After reconciling the controls printed at the end of the statement of Account Run and Nominal Roll run the statement of Accounts and Nominal Rolls are forwarded to the wings of CDA (Funds) for eventual dispatch to subscribers.

SECTION 9

Review of Ledger Accounts and Settlement of Variations

592. After posting of each A/c in the ledger card on printing the Broadsheets the cards are subjected to cent-per-cent review. While reviewing the Fund ledger Card it will be seen that—

- (i) Any sum withdrawn by a subscriber at any one time for one or more purposes from the amount standing to his credit in Fund shall not ordinarily exceed one half of such amount or six months pay whichever is less.²
- (ii) In special cases, the sanctioning authority may however sanction the withdrawal of an amount to 3/4th of the balance at his credit in the Fund.

593. All errors, irregularities or discrepancies noticed during the course of review of the ledger cards are noted in the Register of variations (referred to at serial no, 26 of Annexure C) for examination in details. All variations which can be settled on detailed examination with reference to the original schedules etc. are cleared by Fund Sub-section and necessary remarks to that effect made in the ledger cards concerned as well as in the variation Register. Variations which disclose irregularities or which cannot be settled as a result of detailed investigation are extracted to the Controller concerned on IAF (CDA)-156, [Referred at serial No. 23 of Annexure C] from the personal files of the individual subscribers for necessary action. The progress of the clearance of all such items is watched through the medium of the Variation Register. All items which are settled are initialed by the Supt. Group concerned. The Registers of Variations are submitted to the Officer-in-charge of the Fund sub-section duly completed upto date on the 10th of each month.

594. The responsibility for the speedy and final settlement of variations extracted to controllers by making readjustments where necessary or supplying required documents and/or information rates with the concerned audit sections of the Principal Controllers/Controllers Office/LAO/AAO (MES)/Addl.CDA (AF) Pay, New Delhi, Office of the CDA (Fund) will, however, pursue the matter vigorously with the parties concerned with a view to settle as many variations as possible before the annual closing of the fund Accounts is taken in hand to avoid complaints from the subscribers.

595. The fact of having examined and extracted the variations is indicated in the ledger cards by endorsements of the word 'Reviewed' over the dated initials of the Reviewing clerk. The SO(A)/AAO, will carry out a general scrutiny of cards in a binder to see that they have been reviewed by the clerks concerned. He will also exercise a test check to the extent of 5 percent of the ledger cards selected at random and make suitable endorsement to that effect on the ledger cards test checked by him.

596. As a result of settlement of variations if any readjustment of interest or bonus already booked in the previous years account is required to be carried out in the subscribers account, notes of such adjustments will be made in the adjustment register referred to at serial No. 27 of Annexure 'C' as the case may be with the correspondence entry in the ledger card, over the dated initials of the SO(A)/AAO.

597. At the end of each month, a schedule in respect of all the items entered in the Bonus Adjustment Register during the course of the month will be prepared showing the fund account number, category and the postable amount (plus/minus) in respect of each subscriber and will be handed over to the Scrutiny Group alongwith top sheets in triplicate for further action. Transfer schedules for Deposits/Bonus wherever, necessary will like-wise be prepared and handed over to the scrutiny group, A red line will be drawn below the items upto which the transactions have been included in the schedules for a particular month and a note to this effect made below the line by the SO(A)/AAO under his dated initials. An identical note will also be kept against the relevant items in the Register of variations and the items scored through with red line in token of final clearance of the same.

598. Items in the interest Adjustment Register will however, be cleared once in a year, only by inclusion in the lists of progressive balances and yearly bonus broad sheets, received from Compilation sub-section for calculation of interest vide para 518 of this chapter.

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SECTION 10

Preparation and Dispatch of Annual Statement of Accounts

601. At the close of the year the balances at the credit of each subscriber after adding interest due thereon for the year is worked out in the Annual Broad Sheets.

602. Annual Statement of Accounts of subscribers to the Fund are prepared in C.C.O. 12 as stated in para 585 and dispatched to the Units/Formations concerned for being handed over to the subscribers as soon as possible after the close of the Accounts for March (Supplementary) of the year to which they pertain. Before they are dispatched to the parties concerned it will be ensured that—

- (i) the closing balances shown in the Annual statements of Accounts agree with those shown in the Annual Broad Sheet.
- (ii) account number, name of the subscriber, opening balance, subscription, interest, withdrawals, refund of withdrawals and closing balances have been shown correctly in the relevant columns in the Annual Statement of Account of each subscriber.

Dispatch of Annual Accounts

603. The statements of Accounts of subscribers will be dispatched to the head of the office with reference to the latest recovery schedules for distribution to the individuals concerned. Receipt of these statements of accounts will be acknowledged by the heads of the offices as soon as they are received by them. The following certificates will be obtained from the head of the office to whom the Annual Statements of Accounts are dispatched—

- (i) That the statements in question have been distributed to the subscribers concerned and
- (ii) That the balances shown in the Annual statements have been accepted as correct by them.

604 (a) The dispatch of Annual Statements of Accounts is watched through register in the following proforma—

<i>Sl. No.</i>	<i>Total No. of A/Cs for dispatch</i>	<i>Name of unit/ formation</i>	<i>No. of A/Cs dispatched</i>
1	2	3	4

<i>Date of Dispatch</i>	<i>File No. and Page No. of the file containing office copies of the forwarding memo</i>	<i>No. and date of Unit's acknowledgements for the receipt of the statements of accounts</i>
5	6	7

(b) The receipt of acknowledgments of Annual Statements of Accounts by the heads of offices concerned is also watched through the above register. However, the receipt of certificates to the effect that the Annual Statements of Accounts have been distributed to subscribers and the balance have been accepted by them as correct is watched by linking the certificates in the office copies of forwarding memo.

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SECTION 11

Advances and Withdrawals

609. Provisions of Section 11 of Chapter 1 apply mutatis mutandis to the I.O.F.W.P. Fund Accounts.

ADVANCES

610. The rules governing the grant of advances and the manner of their recovery are laid down in Rules 17 and 18 of the I.O.F.W.P. Fund Rules.

Note 1: Advances may be granted to defray obligatory expenses, which by customary usage, subscriber may have to incur in connection with marriage, funerals or other ceremony irrespective of the religion professed by him or the community to which he may belong.

Note 2: A Provident Fund is intended primarily for the benefit of the subscriber's family only. As such accumulations in the Provident Fund can be utilized for such purpose/purposes as would satisfy that object. A person who is not actually dependent on the subscriber can hardly be regarded as a member of his family. It would not be in conformity with the Provisions of the Provident Fund rules to grant advances in connection with marriage, funerals or other ceremonies of persons who are not actually dependent on the subscriber.

Note 3: Grant of advances from Provident Funds for meeting legal expenses is also permissible subject to the following conditions—

- (i) The amount of the advance in any particular case will not exceed three months pay or Rs. 500 or the subscribers own contribution in the Fund and interest thereon whichever is the least.
- (ii) The advance will be admissible both where the Government servant takes recourse to legal proceedings to vindicate his position in regard to any allegations made against him in respect of any acts done or purporting to be done by him in the discharge of his official duties and also where he is prosecuted in a court of law by Government in respect of any alleged official misconduct. In the former type of cases, the advance from the Provident Fund will be in addition to any advance admissible for the same purpose from other Government sources.
- (iii) In all other respects advances under these orders will be subject to the same terms and conditions as applicable to other advances. No advances will be admissible under these orders where (i) a Government servant takes recourse to a court of law in respect of any incidents unconnected with his position as a Government servant or (ii) A Government servant sues Government in respect of any service grievances of his or against the imposition of any penalty on him.

Note 4 : Acquiring Bhumidari rights under the U.P. Agricultural Tenants. Acquisition Privileges Act, 1949 has been accepted as one of the recognised objects for which an advance may be granted from, any of the Central Government Provident Funds to the extent permissible under the normal rules of these funds and subject to the conditions prescribed in the rules.

Note 5: Pay for the purpose of Ty. advances from the Fund in the case of a subscriber under suspension and drawing subsistence allowance should be taken as the pay which he was drawing immediately before he was placed under suspension.

Note 6: The following are not considered to be objects falling under Rule 17 (ii) of the IOFWP Fund Rules—

- (a) Ty. advance for the erection of a memorial Tomb.
- (b) Celebration of Satya Narayan Katha Ceremony.
- (c) The first Birth day celebration of a child.
- (d) For advances for purposes of higher education see Note 1, below para 614.

Note 7: The following are considered as objects covered by Rule 17 (ii) of the IOFWP Fund Rules for purposes of advances—

- (a) Gonna (second marriage) ceremony.
- (b) 'Mundan ceremony of a female child of a U.P. Brahmin.

Note 8: Deafness is not an illness and hence advance for purchase of hearing aid is not covered by the spirit of Rule 17 (i) IOFWP Fund Rules.

Note 9: The balances of the previous advances referred to in Note 3 (i) under Rule 17 of the IOFWP FUND RULES is to be taken into account for the purpose of arriving at the amount admissible to the subscriber for the second advance and not for the purpose of determining the competent authority which will depend on the amount of each sanction vide Note 2 *ibid*.

611. Competent authorities may sanction advance from I.O.F.W.P. Fund for purposes of daughter's marriage—

- (a) Upto 3 months pay or half of the individuals contributions and interest thereon in the account whichever is less.
- (b) Where the condition at (a) above operates harshly the advance may be sanctioned in excess of the above limit upto the extent of the individuals contribution and interest thereon standing to his credit. The competent authority should, however, record reasons in writing for sanctioning advance in excess of the normal limit.

Note 1: The above provisions apply for the marriages of other dependents like sisters and sons subject to the subscriber being asked to produce a certificate that the relatives concerned are fully dependent on him.

Note 2: Grant of advances in excess of 3 months pay but not exceeding total of subscribers own deposits with interest for special reasons (to be recorded in writing) also apply to cases of prolonged illness like T.B. etc.).

Note 3: Competent authorities are also empowered to grant advances for special reasons (to be recorded in writing) on grounds other than those of sickness.

Note 4: While the orders contained in the Ministry of Def. O.M. No. 19(2)/59/7702/D(Civ. II), dated 10-07-61 are of the nature of general applicability and are intended to cover all cases other than those of sickness, the orders issued in that Ministry O.M.No. 75780//org. 4(Civ) (d)/4638/D (Civ II), dated 29-04-1967 are only clarificatory to those issued in Min. of Def. O.M. No. 19(2)/59/3295/D (Civ., II) dated 19-03-59 as amended by the O.M. of 10-07-61.

612. While a second advance (i.e. an advance while another one is in the process of recovery) can be permitted under the Fund Rules, there is no provision for grant of a third advance.

613. Where the amount of advance does not exceed three months pay, the same is refundable in equal monthly installments not exceeding 20 in number and where the amount exceeds three months pay not exceeding 36 in numbers.

Note: Subscribers can, however, repay in any lesser number of installments if they so desire or may also repay two or more installments at the same time.

Withdrawals

614. Withdrawals (nonrefundable advances) from the I.O.F.W.P. Fund are permissible for the following purposes in respect of a subscriber, who has completed 20 years of service (including broken periods, if any) or within 10 years of retirement or superannuation, whichever is earlier—

- (a) marriages of sons and daughters and if the subscriber has no daughter/daughters for any other female relation actually dependent on him (see para 615 A).
- (b) House building including additions and alterations to houses (see para 615 B)

- (c) Meeting expenditure in connection with illness of the subscriber or any person actually dependent on him, including where necessary the traveling expenses (see para 615 C).

Note 1 : Advances/withdrawals for purposes of higher education are not normally permissible from the I.O.F.W.P. Fund and individual cases require specific Government sanction.

Note 2 : For purposes of withdrawals the age of Superannuation of industrial employee will be taken as 60 years.

Note 3 : Authorities competent to sanction withdrawals for the above purpose are those who are empowered to sanction advances for special reasons vide Rule 17 (iii) of the I.O.F.W.P. Fund Rules.

615. (A) Withdrawals for marriages of daughters/sons and other female relations dependent on the subscriber, if he has no daughter are admissible as under. The amount of withdrawal in respect of each marriage will be normally limited to—

- (i) Six months pay in the case of daughter's marriage and three months pay in the case of son's marriage or the amount actually subscribed by him alongwith interest standing to his credit in the account, whichever is less.
- (ii) In special cases the sanctioning authority may relax the limit of 6/3 months pay at (i) above and sanction upto 10 months pay in the case of marriage of daughters and 6 months pay in the case of marriage of sons.

Note 1: In the case of withdrawal for marriage purposes of sons/daughter, it is not necessary that the son or daughter is actually dependent on the subscriber.

Note 2: In respect of the same marriage, a subscriber may either take an advance or withdrawal, but not both.

Note 3: Withdrawals for marriage purposes may be allowed not earlier than three months proceeding the month, in which the marriage actually takes place.

(B) **House Building Purposes**—Withdrawals for house building purposes are admissible as under—

- (a) For building or acquiring a suitable house including the cost of site or for repayment of any outstanding amounts on account of loan expressly taken for the purpose aforesaid before the date of application for withdrawals.
- (i) The amount of withdrawal permissible is subscriber's own contributions together with interest thereon standing to his credit or the actual cost of the house including the cost of the site or repayment of loan in that behalf whichever is less.
- (ii) The house proposed to be acquired or redeemed shall be situated at the place of duty or the intended place of residence after retirement of the subscriber.
- (iii) Withdrawal is permitted for the building acquisition or redemption of one house only and further in those cases only where the subscriber does not already own a house at the places referred to in para (ii) above.
- (iv) In the case of construction of a house the withdrawal will be permitted only in equal installments (not less than two or not more than four in number) the installments after the first being authorised by the Administrative authority after verification regarding progress of construction of the house. A certificate to that effect is to be attached to subsequent bills.

Note 1 : Withdrawal for repayment of loans is permissible only if the loan was taken not more than 12 months before the date of receipt of the application for withdrawal.

Note 2 : Withdrawals may be permitted independently of loans admissible under the scheme of loans for house building sanctioned by the Ministry of W.H. & U.D. provided that the total amount drawn from all sources does not exceed Rs. 75,000 or five years pay of subscriber whichever is less.

- (b) For the purchase of house sites for subscribers themselves and for the construction of houses thereon later on or for repayment of any outstanding amount on account of loan expressly taken for the purpose provided the loan was taken not more than twelve months before the date of receipt of application for withdrawal.
- (i) The amount of withdrawal shall not exceed one half the amount contributed by the subscriber with interest standing to his credit or the actual cost of the site whichever is less.
- (ii) Amount of withdrawal may be allowed in one installment in cases of outright purchase of a house site or for repayment of a loan taken

earlier for the purpose, and in not more than 3 installments if payment for the site is to be made in installment basis.

- (iii) The house site purchased proposed to be purchased shall be situated at the place of duty or intended place of residence of the subscriber.
- (iv) Withdrawal in the above case permitted for purchase or redemption of one house site only and that too if the subscriber does not already own a house/house site at either of the places referred to in (iii) above.
- (v) For construction of houses or sites purchased as above, the amount of withdrawal shall be amount contributed by the subscriber with interest standing to his credit or the cost of construction of the house whichever is less.
- (vi) The withdrawals will be permitted in installments not less than two and more than four in number, the installments after the first being authorised by the Administrative authority after verification regarding the progress of construction of the house.

Note 1 : The withdrawals under sub-para (b) above will not be in addition to those in sub-para (a) of para.

Note 2 : The concession in sub-para (b) above will not be admissible to those who avail of the scheme for grant of loans for house building purposes from the Ministry of W.H. & U.D. or from any other Government sources.

- (c) For altering or enlarging a house already owned or acquired by subscriber with-out assistance from the fund or other Government sources—
 - (i) Amount of withdrawal not to exceed the limits in para 615B (a) (i) or Rs. 10,000 whichever is less.
 - (ii) All other conditions in para 615B (a) apply mutatis mutandis.
- (d) For additions and alterations etc. to a house acquired with the help of withdrawal already made or may be made in future from the fund under the provisions of Ministry of Def. O.M. No. 23(10)52/4330/D (lab. II), dated 20th April, 1955 [see para 615B (a) above].
 - (i) The total of both the withdrawals does not exceed half the amount as it stood at the credit of the subscriber in his account at the time of first withdrawal and also that the amount of second withdrawal does not exceed Rs. 10,000.

Note 1: In all cases for houses building purposes, where amounts are to be withdrawn in installments sanction will be accorded for the full amounts specifying the number of installments in which the amount is to be withdrawn.

Note 2: Administrative requirements to be complied with are stipulated in the relevant orders issued from time to time.

Note 3: Amounts, if any, drawn surplus to actual requirement should be paid back for credit to the subscribers account without undue delay in all cases of withdrawals for house building purposes.

Note 4: In all cases of sanctions for withdrawals for house building purposes, the sanctioning authority must indicate in the sanction letter—

- (i) The pay of the subscriber at the time of sanctioning the final withdrawal.
- (ii) Particulars and amounts of advance drawn by him for house building purposes under the scheme of the Ministry of Works, Housing & U.D. and
- (iii) The amount of any other assistance in this regard received by the subscriber from any other Government source.
- (e) Withdrawals for meeting expenditure in connection with illness of the subscriber or any person actually dependent on him, including where necessary the traveling expenses, are admissible as under—
 - (i) Amount of withdrawal is limited to 6 months pay of the subscriber or half the amount subscribed by him together with interest standing to his credit in the fund, whichever is less.

616. Re-employed personnel referred to in notes 4 and 5 below, para 497 will not be allowed withdrawals, from the I.O.F.W.P. Fund during their re-employment.

617. Bills on account of advances/withdrawals are dealt with as provided for in Section 12 of Chapter I of this volume.

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SECTION 12

Withdrawals for payment of Life Insurance premia

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SECTION 13

Final payment of accumulation in the Fund

626. When a subscriber quits service the amount standing to his credit in the Fund shall, subject to any deductions under Rules 13 and 25 of the I.O.F.W.P. Fund Rules, become payable to him.

627. Provisions of Section 16 of Chapter I apply mutatis mutandis to the I.O.F.W.P. Fund as well.

628. Applications for final settlement of the Fund Account (requisition for tender in the case of Principal Controller of Accounts (Fys) referred to in Annexure C) submitted by/through the head of the formation are received through the Pay Audit Officer concerned duly checked by them as provided in paras 207 et seq., of Section chapter I.

Note: Where the applications/requisitions for tender are not submitted, it is the duty of the Pay Audit Officer to call for the same as soon as the casualty comes to their notice through D.Os. pt. II or other sources.

629. On receipt of the applications/requisitions for tender with the necessary particulars in the Accounts Office, it is seen that the Fund accumulations have become payable under the rules of the Fund, and that all the requisite particulars have been furnished. Where particulars/ information are wanting, the same should be called for immediately from the parties concerned. The application /requisition is then entered in the "progress Register of Final payment cases" referred to at item 28 of Annexure 'C' after verifying that the particulars furnished therein are correct. Prompt finalizations of the cases are watched through the medium of this Register. Provisions of paras 476 and 477 of Chapter II also apply mutatis mutandis.

Note 1: In the office of Principal Controller of Accounts (Fys) the requisition as soon as received in the final payment Group and actioned as above are handed over to the task holders in the current groups for completion of ledger cards and return with the ledger cards duly completed as expeditiously as possible.

Note 2: In the case of a deceased subscriber a true copy of nomination form duly attested is made out and kept in the file for purposes of issue of the tender. In the offices of the CDA (Funds) the original nomination form is consulted at the time of making payment of the Contingent bill.

630. The amount of Government contributions together with interest thereon due for payment in each case is determined with reference to Rules 10.11.12 and 13 of the Fund Rules and the particulars furnished in the application/ requisition. Before calculating the amount of Government contribution payable, special attention should be paid to the cause of discharge etc. as under Rules 12 of the Fund Rule, full or half bonus (as may be admissible under Rule 10) is to be calculated on the amount already credited in his account on the date of resignation/discharge, dismissal or transfer in a case in which the resignation, discharge, dismissal or transfer elsewhere of a subscriber with more than 5 years service is either at his own request or for inefficiency or misconduct. In all other cases termination of employment and transfer, the subscriber is to be allowed in addition, the bonus due on the

amount of compulsory and arrear subscriptions made by him between the close of the preceding year and the date on which his services are terminated or transfer takes place.

Note 1: The question as to whether a subscriber is transferred in the Public interest is decided by the competent Administrative authority.

Note 2: In the case of subscribers who before completion of 5 years service are discharged except for reasons given vide items 1 to 3 of Rule 10 of the Fund Rules no G.C. is payable and the entire amount of G.C. is withheld.

Note 3: Discharge on account of shortage of work is tantamount to bona fide reduction of establishment and in such cases, an individual is treated as discharged for reasons beyond his control and entitled to full bonus.

Note 4: Provisions of rule 13 of the I.O.F.W.P. Fund Rules will be attracted in the case of those subscribers as well who are removed from service on account of absence without leave. Cases of those who proceed on sanctioned leave in the first instance but do not resume duty on expiry of such leave and are subsequently discharged, will, however, be dealt with under rules 10, 11 and 12 of the Fund Rules for purposes of payment of Government contribution.

Note 5: For payment of half the amount of Government contribution with interest in respect of subscribers resigning/discharged after completion of 5 years of service but before completion of 15 years service sanction of the competent authority is not necessary. Sanction in such cases will be necessary only in cases where it is desired to pay full Government contribution with the interest to such a subscriber leaving service due to causes other than those mentioned in clauses 1, 2 & 3 of Rules 10 of the I.O.F.W.P. Fund Rules.

Note 6: Discharge of an industrial employee between the age of 55 and 60 years or one months notice or pay in lieu of grounds of impairment of health or inefficiency will be treated as on account of old age for purposes of payment of Government contributions. (These orders take effect from 16-6-1961). Where such employees go on voluntary retirement after 55 years of age, but before 60 years, they will be entitled to terminal benefits under normal rules, i.e., on the basis of their length of service at the time of their retirement.

Note 7: Service rendered by Industrial employees on ETE/ETA/Casual Estt. prior to 1-8-49 will count for reckoning length of service for eligibility of Government contribution. Where complete records of service are not available verification of service is to be done on the basis of collateral evidence envisaged in Article 915(a) (iv) of the C.S.R.

Note 8: While working out Government contribution due for payment periods of uncondoned breaks should be taken into account and the quantum of Government contribution correctly arrived at.

Note 9: Periods of strikes/token strikes in respect of I.E.s/NIEs should be regarded as dies non. i.e., it neither counts as service nor as break in service, unless otherwise decided by Government in particular cases.

Note 10: The suspension periods in the case of I.Es in Defence installations who are governed by the Ministry of Defence letter No. 173670/P-53-A-(III), dated the 25th March, 1948 as amended/clarified and are rein-stated consequent on their acquittal in Criminal/ Departmental proceedings will not constitute breaks in service.

Note 11: The period of absence intervening between the date of removal/dismissal from service and the date of reinstatement of IEs consequent on reconsideration of their cases by departmental authorities will not be treated as constituting break in service.

Note 12: Provisions of Rule 13 of the I.O.F.W.P. Fund Rules are not attracted where the subscribers are merely discharged from service even though the discharge might have resulted due to inefficiency or misconduct.

Note 13: Government contribution should not be allowed for recoveries of subscriptions, if any, made for broken period of a month in which the subscriber has ceased to be in service or has died, as such recoveries are irregular.

Note 14: In all cases where Government contributions are disallowed necessary financial adjustments for disallowed G.C. (Bonus) should be carried out.

Note 15: Competent medical authorities for the purpose of Rule 10(1)(b) of the I.O.F.W.P. Fund Rules in the case of non-Gazetted Government servants including industrial employees is a Civil Surgeon or a Medical Officer of equivalent rank or Commissioned Medical Officer. In the case of subscribers from Ordnance & Clothing Factories and attached Inspectorate etc. the authority will be authorised Medical Officer of the Factory irrespective of whether he is a Commissioned Officer or otherwise, if the subscriber be a resident within 2 miles of the Factory Hospital or the Civil Surgeon/Police Surgeon/Assistant Surgeon in charge of the Civil area if the employee be a resident beyond 2 miles from the Factory Hospital.

Note 16: In arriving at the "half bonus" referred to in Rules 10 and 12 of the I.O.F.W.P. Fund Rules, the payable amounts should be calculated on the balance standing in the bonus account.

Note 17: Where a person subscribing to the I.O.F. W.P. Fund accepts the offer on an alternative appointment (and but for this acceptance he/she would have been discharged from service as surplus to requirement vide para 14 of Special Army Order 4/S/53) he/she should, in the event of being offered an appointment where he/she does not have a claim to continue to remain a subscriber to the I.O.F.W.P. Fund be governed under clause (2) of sub-para 1 of Rule 10 of the I.O.F.W.P. Rules. The question of application of Rule 12 or obtaining of certificate in individual cases regarding public interest vide Note there under does not arise, especially in view of Para 18 of the A.O. in question.

631. Interest is worked out separately for deposit and Government contributions portions at the time of final settlement of accounts as provided for in not below para 109(b) of Section 10 of Chapter I. The other provisions of that Section regarding procedures for working out interest etc. shall also apply.

Note 1: Interest is not allowed on irregular subscription recoveries (See also note 13 below para 630).

Note 2: In the case of accounts maintained by the Principal Controller of Accounts (Fys.) financial adjustments on account of interest and G.C. allowed are carried out at the time of arriving at the final amount due in respect of the subscribers. In the case of CDA(F) the amounts are noted in the Objection Register for carrying out financial adjustments at the end of the year, provisions of Note 1(a) below para 477 of Chapter II shall also apply.

632. After it has been ensured that there is no discrepancy in the subscribers accounts, the amount due for payment including interest and Government contribution is worked out on the ledger card as provided for the G.P. Fund (DS) Accounts vide para 478 of Section 14, Chapter II procedure for intimating the amounts to the parties concerned will be the same as for the G.P. Fund (D.S.) accounts vide para 478 of Section 14 of Chapter II.

Note: Provisions of note 2 below, para 477 of Section 14, Chapter II apply in cases where delay in finalization of cases is anticipated.

633. (a) After it has been ensured that there is no discrepancy in the subscriber's accounts, the amount due for payment including Government contribution and interest is worked out and posted in the ledger under the relevant columns. Particulars of casualty with authority (D.O. II etc.) and amounts of own deposits and Government contributions etc. are noted prominently on the ledger card over the dated initials of the officer-in-charge of the Section. Simultaneously a payment authority (in practice referred to as tender) mentioned vide item 31 of Annexure "C" is issued to the Pay Audit Officer concerned (Factory Accounts Officer or Pay Audit Section) authorizing him to pay the amount on receipt of the contingent bill. Amounts on account of own deposit, Government contribution and irregular subscriptions etc. are shown separately in the tender as also particulars of nominees (in death cases) and other instructions to be complied with. Copy of the tender is also sent to the Head of the Factory/formation concerned asking him to obtain and submit a contingent bill for payment to the Pay Audit officer concerned. The original of the tender is embossed with payment authority seal and bears serial No. and date of the "Payment Authority Register" in which all the tenders are serially entered as and when they are issued. The number and date of the payment authority is also shown in the ledger card.

Note: Provisions of note 2 below, para 477 of Section 14, Chapter II apply in cases where delay in finalization of cases is awaited.

(b) Immediately on receipt of the payment authority the Pay Audit Officer should check it to ensure that it is complete in all respects, duly signed by a Gazetted Officer and is embossed with the Payment Authority to the Principal Controller of Accounts (Fys.). If found defective in any respect, the Payment Authority will be returned back to the Principal Controller of Accounts (Fys.) for rectification and retransmission.

Note 1: Whenever payment in full or part in respect of a Payment Authority is made necessary endorsements are to be made by the Pay Audit Officer concerned on the original Payment Authority to avoid admission of duplicate claims or claims in excess of the amount authorised.

Note 2: Payment Authorities once issued will not be time barred and can be acted upon any time till expiry of 3 years (4 years in the case of tenders issued on or after 1st October of a year) exclusive of the year in which the tenders are issued, however, as amounts authorised for payment but not paid within 6 months of the dates of P.As. are transferred to unclaimed deposits at the close of the financial year, all amounts authorised upto and including 30th of September every year, if not paid by 31st of March, should, when paid, be compiled to unclaimed deposit Head (charge) and not to I.O.F.W.P. Fund head.

Note 3: Amounts not paid on expiry of 3 years or 4 years as mentioned above will lapse to Government and payments from lapsed head will be made by the Controller of Accounts (Fys) where payments from lapsed head is claimed by the subscriber/ nominee etc. the bill together with explanation from the claimant showing reasons for delay in claiming the amount should be obtained from the Factories/formations concerned and forwarded to the Main office.

Note 4: Debit schedules (referred to at item 32 of Annexure C) for all payments made during a month should be sent by the Factory Accounts Officer/Pay Audit Section concerned to the of Section so as to reach that section by the 10th of the following month. These on receipt will be dealt with as detailed in O.M. Part VI.

634. Procedure for receipt, checking and payments of bills (including mode of payment) on account of final settlement of I.O.F.W.P. Funds accounts will be the same as detailed vide paras 480 et. seq. of Section 14 Chapter II except that in the case of accounts maintained by the Principal Controller of Accounts (Fys) payments are made by the Factory Accounts Office/ Pay Audit Section of that office instead of by the of Section. Before making payment of Government contribution portion of the assets, no demand certificate stipulated vide para 303 of Section 22, Chapter I of the book should invariably be obtained, from all concerned, if not already received. In addition all Government dues, demands etc. outstanding against subscribers should also invariably be recovered after ensuring that sanction of the competent authority for the recoveries under rule 13 of the Fund Rules has been obtained.

Note 1: Amounts paid on account of immediate relief to families of deceased subscribers can be recovered even from deposit portion of the fund assets. Refer to Section 22 of Chapter I.

Note 2: Provisions of para 484 and Note 1 and 2 below para 480 (i) Section 14 of Chapter II apply to the I.O.F.W.P. Fund Accounts also.

635. In the event of death of a subscriber, who in the absence of family as defined in the fund Rules at the time of admission, nominated a person other than a family member, to

receive the fund assets at his credit, it will be the responsibility of the head of the office concerned to verify from whatever source he considers necessary as to whether or not the subscriber acquired a family during his life time and to communicate the result of verification to the Accounts Officer.

636. There is no limitation of time to the legal liability to pay deposits in the fund with interest already accrued. When legal ownership is contested, Heads of Offices/installations etc., should take the earliest possible action to ascertain in whose favour the case has been decided by a Court of Law and to arrange to issue the notice under Rule 23 of the Fund Rules, so that liability to pay interest upto the maximum period of six month can be reduced as far as practicable.

637. Payment of Death Gratuity (special Government contribution) for purely temporary employees in the event of death while in service or retirement retrenchment or invalidment. Purely temporary employees eligible for admission to the I.O.F.W.P. Fund who die while in service or retire or are retrenched or invalidated from service and who on the dates of death/retirements etc. have not been admitted to the fund are eligible for a terminal death gratuity on the scale and subject to the condition detailed in AIs 142/61 and 228/62 as amended from time to time. The gratuity is treated as special Government contribution. Claims on the account duly supported by details of service rendered and monthly emoluments drawn by the individuals are submitted by the Administrative Authorities to the Pay Audit Officer concerned, who shall forward the claims to the Accounts Officer, after due verification for audit and payment. [In the case of accounts maintained by the Principal Controller of Accounts(Fys), such claims are paid by the of Section of that office]. The amount of gratuity is worked out on the emoluments drawn from time to time.

Note 1: Subscribers who were already members of the Fund are eligible for the difference if any, between G.C. allowed to them and the amount admissible under the above orders, claims for which will also be received and dealt with as above.

Note 2: Payment of such claims are noted in the ledger cards of the individuals, if they were already members of the Fund. A register referred to at item 33 of Annexure C recording of details of such payments (irrespective of whether the individuals were members of the fund or not) is also maintained by the Accounts Officer with separate pages for the various units/formation and details of payments are entered in the register. Whenever any claim is received the register should be consulted to ensure that a claim in respect of the same individual has not been admitted earlier.

Note 3: Administrative authorities will also be asked to make necessary endorsements in the service records of the individuals when such payments are made in respect of them.

638. Gratuity (special Government contribution) is also admissible to families of permanent employees who were subscribers to the fund and who die while in service under Section IV of A.I. 228/62 as amended. In determining the quantum of special Government contribution the gratuity admissible under A.O. 1088/49 in respect of service rendered prior to 1.8.1949 should be taken into account and adjusted against the amount payable under orders contained in AI 228/62 as amended.

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SECTION 14

Transfer of Fund Accounts

643. Provision of Section 17 of Chapter I shall, mutatis mutandis, apply to the I.O.F.W.P. Fund Accounts.

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List of Registers/Forms

Sl. No.	Name of Register/ form	Reference to para	Specimen at annex	Fly Leaf Instruction at appendix
1	2	3	4	5
1.	(a) Numerical Index Register [IAF(FAC)135]	498	C1(a)	*See Note 1 below
	@ (b) Do. for CDA Funds			
2.	Alphabetical Index Register	Note 2 under 499	C2	C10
3.	Personal Ledger card	do	C3	—
4.	Intimation memo regarding admission	498	C4	—
5.	Bonus Account Register	526	C5	C1
6.	Schedule of recoveries/withdrawals (IAFA-829)	531	C6	—
7.	Form of Top Sheet	545	C7	—
8.	Notice for cancellation of nominations [IAF(FAC)-131]	52 Chapter 1	C8	—
9.	Form A	544	C9	—
10.	Form B	539, 544	C10	—
11.	Form C	544	C11	—
12.	Form D	544	C12	—
13.	Form F	543 (iv) 544	C13	—
14.	Register of Schedules for watching wanting schedules	542	C14	C2
15.	Register of Schedules for watching unit-wise compilation of subscriptions	542	C15	C3
16.	Objection Register of Fund Schedules	547	C16	See note 1 below
17.	Reconciliation Register of schedules	548	C17	C4
18.	Batch Control Register	556	C18	See note 1 below
19.	Form of work order	557	C19	—
20.	Form of Broad sheet of deposit account	569	C21	—
21.	Form of Broad sheet of annual account	583	C22	—
22.	Form of Annual statement of Accounts of subscriber (CCO12)	585	C23	—
23.	IAF (CDA) 156	593	C24	—
24.	Form for final settlement	628	C25	—
25.	-Do- for account maintained by Principal Controller of Accounts	628	C25-A	—
26.	Register of variations	593	C26	See note 1 below
27.	Interest adjustment register	596	C27	C5
28.	Progress register of final payments	629	C28	See note 1 below
29.	Closed Accounts Register	632	C29	Do
30.	Payment Authority Register	633	C30	C6
31.	Form of payment authority (tender) for payment of fund assets	633	C31	—
32.	Debits schedule for I.O.F.W.P. Fund payment	Note 4 to 633	C32	—
33.	Register for recording payments of D.C.R. Gratuity (Special Government Contribution)	Note 2 to 637	C33	C7
34.	Register of withdrawals	150 B	C34	See note 1 below
35.	Statement of batches handed over by scrutiny groups to EDP centre - Annexure E	555	C35	—
36.	Register for watching progress of punching	559	C36	See note 1 below
37.	List of items placed under objection by EDP Centre - Annexure E1	562	C37	—
38.	Change statement	562	C38	—

@ does not apply to Principal Controller of Accounts (Fys)

* apply to Controller of Accounts (Fys)
Item 1(a&b), 16, 18, 26, 28, 29, &34

Note 1: Fly leaf instructions in respect of the registers in Annexure B to Chapter II apply mutatis mutandis.

Serial No. 1 (a)

ANNEXURE C1 (a)

Numerical Index Register

[Referred to vide item 1 of Annexure C to Chapter-III of this Manual]

PF Form No. 5

IAF (Fac) 35

INDEX REGISTER OF THE SUBSCRIBER TO THE INDIAN ORDNANCE FACTORIES WORKMEN'S PROVIDENT FUND							
Account No.	Ledger No.	Name	Designation	Date of receipt of application declaration	Reason for closing account	Amount finally paid with number and the of the bill	Remarks
1	2	3	4	5	6	7	8

Serial No. 1 (b)

ANNEXURE C1 (b)

[Referred to vide item 1(b) of Annexure 'C' to Chapter-III of this Manual]

IAF (FAC 135)

I.O.F.W.P. FUND

Numerical Index Register IOFWP Fund

A/c No.	Name	Designation	Where employed	Date of admission	Date of employment	CDA	Date of receipt of nomination form	Date of discontinuance	Date of reason for closure of account	Remarks
1	2	3	4	5	6	7	8	9	10	11

Serial No. 2

ANNEXURE C2

[Referred to vide item 2 of Annexure 'C' to Chapter-III of this Manual]

ALPHABETICAL INDEX REGISTER

(REFERRED TO IN NOTE 2 BELOW PARA 499)

Ticek No.	Rank and Name	Account Number
1	2	3

Serial No. 3

ANNEXURE C3

[Referred to vide item 3 of Annexure 'C' to Chapter-III of this Manual]

I.O.F.W.P. FUND PERSONAL LEDGER CARDS

Note: Improvised form on which quarterly printed Broad Sheets are pasted

ANNEXURE C4

[Intimation memo regarding Admissions of I.O.F.W.P. Fund Referred to vide item 4 of Annex C to Chapter-III of this Manual]

Registered

OFFICE OF THE PRINCIPAL CONTROLLER OF ACCOUNTS (FYS.)

10-A, S.K. Bose Road, Kolkata

No. OF/.....

Dated.....20

To,

The Accounts Officer, ACDA-in-Charge/DCDA-in-Charge,

Sub. : Admission to I.O.F.W.P. Fund

Ref. : Your No..... dt..... forwarding G.M.I. of A/D.M.R.L. No.....

.....
dated.....

The individual/individuals noted on the reverse has/have been admitted to the fund with effect from the date/dates shown against them. The account number/numbers allotted is/are also shown against his/their name/names which may please be noted in the register of subscribers.

Encls:

Accounts Officer (Fys)

Copy forwarded to :- The General Manager,
Controllerates of Inspection
Commands,

(i) Subscription may please be adjusted commencing from the wage bill under preparation.

(ii) Whenever the individual has/have been admitted to the fund with retrospective effect arrear subscriptions become recoverable in addition to current monthly subscriptions. Steps to recover arrear subscription (alongwith the current ones) may please be taken in such cases. A detailed statement showing the following information may please be furnished through the Local Accounts Officer.

- a) The rate of emoluments drawn during the arrear period.
- b) The total amount of arrear subscription recoverable.
- c) The manner and mode of realisation of such subscription i.e. whether in lump sum in monthly installments (not exceeding thirty six)
- d) Months wages from which the recovery on this account to commence.

(iii) The testimony of nomination executed by the newly admitted member/members of the fund has/have been officially recorded in the office and held in safe custody and acknowledgments for the same is/are enclosed for favour of handing over to the subscribers concerned.

(iv) The date of joining the fund and the rate of subscriptions have been indicated at the foot of each application form. Subscription may please be recovered accordingly.

(v) The account number/numbers allotted to the individual/individuals may please be got entered in his/their service books and shown correctly in change statement and correspondence.

2. Copy forwarded to the Current Group (a) for necessary action with reference to paras (ii) (a) and (b) above.

for Accounts Officer (Fys)

ANNEXURE C-7
[Referred to vide item 7 of Annexure C to Chapter-III of this Manual]
Top Sheet
(I.O.F.W.P./I.N.D.W.P. Fund)
(Referred to in para 545)

C.D.A. Month

Name of the Unit

Vr. No. Batch No.	Voluntary Subscription	Comp. Subs	Refunds	Postable Amount		Adjust
				Arrear Subs prior to 1.4.53	Arrear Subs after 1.4.53	
Cat. 1		Cat. 3	Cat. 4	Cat. 7	Cat. 8	Cat. 9

Withdrawal	Intt.	Grand Total	Auditor/AAO.
Cat.5	Cat.6		
<i>PART A</i>			
<i>PART B</i>			

1. The top sheet must accompany each voucher/schedule passed on to compilation Wing after completing Part A. Part B will be completed by compilation Wing showing interalia the batch No allotted to the Vr. NO./Schedules.
2. The top sheets should be forwarded in duplicate to the compilation Wing. The duplicate copy with brief details of the differences between the "postable amount" and "amount posted", will be passed on by compilation Wing after the months accounts are reconciled. The scrutiny groups will complete their records accordingly.

Sr. No.	Brief Particulars	Amount

ANNEXURE C-8

[Referred to vide item 8 of Annexure 'C' Chapter-III of this Manual]

I.O.F.W.P. FUND FORM NO 1-A

INDIAN ORDNANCE FACTORIES WORKMENS PROVIDENT FUND

(Form of notice canceling a Declaration)

I..... hereby cancel the nomination made by me on as regards the disposal in the event of my death) my deposit in the Indian Ordnance Factories Workmen's Provident Fund. As witness my hand this day of Two thousand

Signature
Deposit
No.....

Signed by the declarant in the presence of us present at the same time and subscribed by us as witness in the presence of the declarant and each others.

Witness : Signature.....
Address.....
Occupation.....

Witness : Signature.....
Address.....
Occupation.....

ANNEXURE C-9

[Referred to vide item 9 of Annexure 'C' Chapter-III of this Manual]

Form - A

(Form for intimating change in rate of subscription as ascertained from the pay bill for)

[Referred to in para 544]

Fund Account No. as allotted by CDA (Funds) Meerut	Name of Sub.	Factory/ Depot unit	Monthly emoluments as on the 1st day of the month preceding that in which the change takes place	Compulsory subscription	Voluntary Subscription	Remarks
1	2	3	4	5	6	7

Serial No. 10

ANNEXURE C-10

FORM - B

[Referred to vide item 10 of Annexure 'C' to Chapter-III of this Manual]

I.O.F.W.P. Fund

(Form for intimating payment of advances etc. from the Fund)

[Referred to in paras 539 and 544]

Date on which paid	Name of Subscriber	Designation Rank etc	Factory/ depot unit	No. of installments of recovery of principal	CDA	Account No. of subscriber as allotted by CDA (Funds) Meerut	Code No.	Amount advanced	Rate of refund of withdrawal per mensem
1	2	3	4	5	6	7	8	9	10

Serial No. 11

ANNEXURE C-11

FORM C

[Referred to vide item 11 of Annexure 'C' Chapter-III of this Manual]

I.O.F.W.P. Fund

(Form for intimating recovery of last installments of advances from the Funds)

[Referred to in paras 544]

Name of Subscriber	Designation Rank etc.	Factory/ Depot/ Unit.	CDA	Account No. of Subscriber as assigned by the CDA (Funds) Meerut	Rate of refund originally intimated to the CDA (Funds) Meerut	Months compilation in which final recovery effected	Remark
1	2	3	4	5	6	7	8

Serial No. 16

ANNEXURE C-16

[Referred to vide item 16 of Annexure 'C' to Chapter-III of this Manual]

I.O.F.W.P. Fund

Objection Register of I.O.F.W.P. Fund Schedules

[Referred to in para 547]

Object-ion Item No.	Month	CDA	Sec. No.	Vr. No.	Particulars	Compulsory subscription	Refund of withdrawal	Voluntary subscrip-tion-	Arrear subscrip-tion-
1	2	3	4	5	6	7	8	9	10

Charges	Reasons	Unit	No. and date under which included in CGDA's statement of objection	Remarks
11	12	13	14	15

Serial No. 17

ANNEXURE C-17

[Referred to vide item 17 of Annexure 'C' Chapter-III of this Manual]

I.O.F.W.P. Fund

Reconciliation Register of schedules - I.O.F.W.P. Fund

[Referred to in paras 548]

Month	Sec No.	Compiled Actuals		Postable Amount		Difference		Remarks
		Receipts	Charges	Receipts	Charges	Receipts	Charges	
1	2	3		4		5		6

Serial No. 18

ANNEXURE C-18

Batch Control Register

Name of the Fund

C.D.A.

Arm of Service

Batch No.	Sub.	R/W	Batch No.	Sub.	R/W

Serial No. 19

ANNEXURE C-19

Type of Schedule	Work Order for Punching	AFPPF (NAVY) G.P. Fund DSOP (NAVY/AF)
------------------	-------------------------	---

Fund Code	TR Code	Month of Comp.	CDA	Pay Bill month year	Batch No.	No. of current items	Items preceding	Verified date	Initials of Distt. Pun Supp. V	Remarks
1	2	3	4	5	6	7	8	9	10	11

Serial No. 20

ANNEXURE C-21

[Referred to vide item 20 of Annexure 'C' Chapter-III of this Manual]

I.O.F.W.P. Fund

Broad Sheet of Deposit Accounts

[Referred to in para 569]

CDA	Batch No.	Page No.	Account No.	Transaction No.	Transaction Category	Dr/ Cr	Amount	Month	Closing Balance	Progressive Closing balance	Progressive closing subscription
1	2	3	4	5	6	7	8	9	10	11	12

Serial No. 21

ANNEXURE C-22

[Referred to vide item 21 of Annexure 'C' Chapter-III of this Manual]

I.O.F.W.P. Fund

Broad Sheet of Annual Accounts

[Referred to in para 583]

Account No.	Transaction	Classification	Deposit Account		Bonus Account	
			Dr/ Cr	Amount	Dr/ Cr	Amount
1	2	3	4	5	6	7

ANNEXURE C-23

[Referred to vide item 22 of Annexure 'C' Chapter-III of this Manual]

I.O.F.W.P. Fund
Annual Statement of Accounts of Subscribers to I.O.F.W.P. Fund
[Referred to in para 585]

ACKNOWLEDGEMENT The undersigned accepts as correct the closing balance shown in the adjoining proforma	OFFICE OF THE CDA (FUNDS) MEERUT		
	Annual statement of account for the year		
	I.O.F.W.P. Fund	Rate of interest .....Percent per annum	
Name of the subscriber			
Signature Fund A/c No.			

Account No.	Description of transaction codes	Transaction Code No.	Deposit Account		Bonus Account	
			Des*	Amount	Des*	Amount

*Designations

1. represents credit
2. represents debit
3. Deposit subscription/Bonus Credited
4. Refunds of withdrawals

5. Withdrawals
6. Yearly interest on deposit
- 6.1 Interest on bonus for first half year
- 6.2 Interest on bonus for second half year

for C.D.A. (Funds) Meerut**Note :** Please see instructions printed on reverse.

Note 1 : If the subscriber desires to make any alteration in his previous nomination he should forward a revised declaration in the prescribed form.

Note 2 : In the case where the subscriber has made no nomination in favour of a member of his family owing to his having no family at the time, but acquired a family thereafter a fresh declaration in the prescribed form should be forwarded forthwith.

Note 3 : The subscriber is requested to satisfy himself as to the correctness of the statement and to bring errors if any, to the notice of the C.D.A. (Funds) Meerut, within six months from the date of receipt of the statement through the Head of office/Unit/Formation.

Note 4 : Acceptances are required to be furnished by the subscriber to the O.C. the Unit/Formation in which they are serving. The O.C. will furnish to the C.D.A. Funds Meerut, a certificate to the effect that the annual statements have been distributed to the subscribers concerned and the balances as shown therein have been accepted by them as correct.

Note 5 : The last figures in the amount columns under "Deposit" and "Bonus" heads which are not indicated by any specific transaction code No. represent closing balances for the year.

ANNEXURE C-24

[Referred to vide item 23 of Annexure 'C' Chapter-III of this Manual]

EXPRESS

I.A.F. (C.D.A.) 156

**Defence Accounts Department
(Referred to in para 593)**

(When replying always quote Fund Account No.)

No
Office of the C.D.A. (Funds)
Meerut.
Dated the 20.....

Sub. : Unexplained variations inGeneral

D.S. Officer
A.F. personnel
I.O.F.W./IMDW

Fund Account No..... in respect of
attached to.....

Reference :

On an examination of the Fund Ledger Account of the above named subscriber it is observed from the Pay Bill/I.R.L.A. for..... paid inthat

(i) Credit on account of this Fund subscription has been received at Rs..... P.M. instead of..... Rs..... P.M. at which rate he was subscribing previously. The credit at the revised rate has been compiled to the Fund Code head on your Voucher No..... for.....

(ii) No credit on account of his Fund subscription has been received in this office. Credit for the previous month was compiled on your voucher No..... for.....

2. Will you please confirm that he has increased/decreased/ discontinued subscription to the Fund from the pay bill referred to above and forward the necessary form in support of the same.
3. If the above recovery is not in order please withdraw/afford the excess /less credit from/to the Fund Code Head (No.....) and inform this office accordingly.
4. If the credit was omitted to be afforded please intimate the particulars of P.M. (No. months etc.) in which the same has been or will be afforded to the fund code head.
5. A reply by return of post is requested.

For C.D.A. (Funds) Meerut

ANNEXURE C-25**[Referred to vide item 24 of Annexure 'C' to Chapter-III of this Manual]****I.O.F.W.P. Fund****[Referred to in para 628]****Proforma for final settlement of I.O.F.W.P. Fund Account**

Name..... A/c No.

Ticket No..... Unit/Deposit.....

(a)	Temporary withdrawals `if any' outstanding in the demand register	.....
(b)	The last month's pay bill through which recoveries on account of under mentioned items were made :- (i) Subscriptions (Voluntary & Compulsory separately) (ii) Refund of withdrawal (iii) Adjustment (i.e. arrear subscription etc., specifying the period i.e. prior/subsequent to 1-4-53 to which it pertain)	..... ..... .....
(c)	Amount on account of recoveries (separately for each category as at (b) above included in the schedules for last five months separately for each month	.....
(d)	Whether the individual was financing any Life Insurance policies (i.e.) out of I.O.F.W.P. Fund. If so, no.(s) of the policies and amounts of withdrawals during the course of preceding 12 months in respect of each policy separately together with the months of payment(s).	.....
(e)	Amount and month in which last withdrawal from the Fund was made	.....
(f)	Advance if any, paid for the immediate relief of the family in the case of deceased subscriber	.....
(g)	Date and nature of casualty rendering final payment necessary alongwith form D	.....
(h)	Whether Government contribution is payable, if so, in full or in part, citing reference to relevant authority	.....
(i)	Whether confirmed in service, if, so, the date of confirmation	.....
(j)	Whether opted for pensionary benefits	.....
(k)	Government dues, if any, outstanding against the subscriber	.....
(l)	Month and P.M. on which credits for the amounts at (c) above were compiled to Code No. 0/015/13	.....

ANNEXURE C-25 A

[Referred to vide item 25 of Annexure 'C' Chapter-III of this Manual]

Form for Final settlement maintained by the Principal Controller of Accounts (Fys)

No.....

Dated the.....

To,

P.C.of A (Fys)
10-A, S.K. Bose Road,
Kolkata

Through the

Sub. : I.O.F.W.P. Fund - Final withdrawal of

Will you please state the amount standing to the credit of Shri..... T.No.....
.....Designation..... A/c No..... to enable this office to submit a bill for withdrawal of the same as the individual has been discharged with effect from Necessary particulars are given below —

- (a) Date of discharge from service and clear cause thereof as required under rule 10 & 13 of I.O.F.W.P. Fund Rules.
- (b) No. and date of Part II order notifying the casualty (True extract to be enclosed).
- (c) Month and amount of last subscription (including refund of withdrawal if any,) for the last three months.
- (d) Period of continuous service rendered by the individuals as referred to in rule 10, I.O.F.W.P. Fund Rules.
- (e) Details of uncondoned breaks in service, if any.
- (f) Total service (exclusive of Boy-Artisanship/Apprenticeship).
- (g) Details of advance drawn by the subscriber in last two years.
- (h) Particulars of the Life Insurance policies.
- (i) Whether the individual has been confirmed as IE.
- (j) Nature of the option exercised under Min. of Def. letter No. F18(i)/60/1519/D (Civ.-II) dated 14-2-62.....
 - * Opted for existing I.O.F.W.P. Fund benefits
 - * Opted for Pensionary benefits.
 - * Failed to exercise option.

* (Strike out the portions not required)

ANNEXURE C-26

[Referred to vide item 26 of Annexure 'C' Chapter-III of this Manual]

I.O.F.W.P. Fund
Register of variations
 [Referred to in paras 593]

Sl. No.	Fund A/c No.	Name	From whom credits are awaited	Particulars of complaint /variation	Amount	Date of receipt of complaint / extraction of variation	Date on which action taken	Reminders	Remarks
1	2	3	4	5	6	7	8	9	10

ANNEXURE C-27

[Referred to vide item 27 of ANNEXURE 'C' Chapter III of this Manual]

Proforma for Adjustment Register
 (Referred to in Para 596)

Sl. No.	Rec	Sl. No.	Old Batch No.	Adjust Batch No.	TR code	Sch. month & year	Compilation Month & Year	CDA code	Unit code	Pay bill month
1	2	3	4	5	6	7	8	9	10	11

Page No.	GPF A/c No.	Name & Design. of sub.	Plus (+)		Minus (-)		Plus (+) Interest	Minus (-) Interest	Incentive Bonus	
			Subs	Refund	Subs	Refund			Plus(+)	Minus(-)
12	13	14	15	16	17	18	19	20	21	

Date of Initials of			Remarks Brief reasons of adjustment so made
Auditor	SO(A)/AAO	AO/SAO	
22	23	24	25

Note: Columns 19 to 21 are meant for Fund Maintaining Accounts Officer [viz. CDA(Funds) Meerut etc.] when interest/ incentive bonus adjustments are to be made manually.

ANNEXURE C-28

[Referred to vide item 28 of Annexure 'C' Chapter-III of this Manual]

I.O.F.W.P. Fund**Progress Register of Final Payment cases of I.O.F.W.P. Fund**

[Referred to in para 629]

<i>Sl. No</i>	<i>Fund A/c No.</i>	<i>Name</i>	<i>Unit</i>	<i>Date of quitting service</i>	<i>Date on which intimation received in the office of the CDA Funds</i>	<i>Date on which first action taken</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>

<i>Reminders issued</i>	<i>Amount payable</i>	<i>Amount paid on</i>	<i>Date of receipt of the formal stamped receipt</i>	<i>Particulars of credits awaited</i>	<i>Month of adjustment awaited credit</i>	<i>Initials of the SO(A)</i>	<i>Remarks</i>
<i>8</i>	<i>9</i>	<i>10</i>	<i>11</i>	<i>12</i>	<i>13</i>	<i>14</i>	<i>15</i>

ANNEXURE C-29

[Referred to vide item 29 of Annexure 'C' Chapter-III of this Manual]

I.O.F.W.P. Fund**Closed accounts register of I.O.F.W.P. Fund**

[Referred to in para 632]

<i>Fund A/c No.</i>	<i>Date of becoming non-effective</i>	<i>Month upto which interest allowed</i>	<i>Amount of interest</i>		<i>Total amount payable</i>	<i>Total Bonus credited</i>
			<i>(a) Deposit A/c</i>	<i>(b) Bonus A/c</i>		
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>

<i>Initials of the clerk</i>	<i>(a) Bonus credited on 1st April</i>	<i>(b) Bonus credited on 1st Oct.</i>	<i>(c) Bonus to be written back</i>	<i>Month of payment</i>
<i>8</i>	<i>9</i>	<i>10</i>	<i>11</i>	<i>12</i>

ANNEXURE C-30

[Referred to vide item 30 of Annexure 'C' Chapter-III of this Manual]

Payment Authority Register

Sl. No	Name of formations	Name & A/c No.	Amount authorised			No. & date of reference under which payment authority issued	To whom issued local A.O.(M) section.	Dated Initial of SO(A)/AAO
			Deposit	Bonus	Total			
1	2	3	4	5	6	7	8	9

D.V. No. & month of payments	Month & year in which the amount transferred to U.D. Register	Dated initials of the SO(A)/AAO	Remarks
10	11	12	13

ANNEXURE C-31

[Referred to vide item 31 of Annexure 'C' Chapter-III of this Manual]

**Forms of payment authority (tender) for final payment of Fund Assets
OFFICE OF THE PRINCIPAL CONTROLLER OF ACCOUNTS (FYS)
10- A, SK Bose Road, Kolkata**

**No. OF/
Dated.....20.....**

To,
The Accounts Officer,
.....
.....
M/section M.O. (Local)

Sub : Final payment of I.O.F.W.P. Fund A/c
No.....Shri..... Rank.....
Ref : Your No..... Dated Forwarding G.M.....
Factory/TD.....
..... Requisition for tender No..... dated.....

The fund assets of the following individuals on his quitting service are evaluated as follows—

<i>Account No.</i>	<i>Name</i>	<i>Deposit with Int.</i>	<i>G.C. with Int.</i>	<i>Total</i>	<i>Last recv. from wages for the month of</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>

2. The sum of Rs..... in words..... may be paid on the authority of this memo in original on receipt of the claim from the Fy/Inspectorate etc. duly completed as envisaged in this office circulars No. OF/Tech/07/dated 28-11-57 after ensuring that :

- (i) No Minus schedule certificate.
- (ii) No Demand Certificate is outstanding.
- (iii) A certificate to the effect that the claim has been put up after the possibility of immediate disbursement on receipt of the cheque is attached.
- (iv) For mode of payment please refer to AI 297 of 1963 as amended.
- (v) The last recovery shown in Col. 6 para 1, above is correct/irregular and requires regularization by a minus schedule.

For Rs..... for paid in

3. The debit schedule referred to in para (v) of this office circular No. OF/Tech/07 dated 28-11-57 should invariably bear the serial No. of the payment authority issued by this office.

4. Amount of Govt. contribution notified above is payable only on receipt of requisite sanction of the competent authority/D of I(A) etc. under Rule 13 IOVWP Fund Rules since the case of discharge involves action there under.

5. There being Govt. dues outstanding Govt. contribution is payable on settlement of the Demand under requisite sanction under rule 13 of the IOFWP Fund Rules.

6. The sanction of the G.M.has been obtained under Rule 12 of IOFWP Fund Rules for the payment ofof the Govt. contribution for recovery of Rs outstanding against the individual vide

No.....dt.....Necessary action may please be taken to recover the above amount from the Govt. contribution payable to the individual. Payment of Government contribution has been regulated with reference to the above order from the G.M...
.....

7. Since the subscriber has opted pensionary benefits under Min. of Def. letter No. F 18(2) /58/2976/D(Civ. -II) dated 12-3-58 and Min. of Def. O.M. No. 16(4) /56/13494/D(Civ. - II) Dated 4-11-58/ Min. of Def. O.M. No. 18(1)/60/1519/D(Civ.-II) dated 14-2-62 No Government contribution has been admitted.

Please acknowledge receipt

Accounts Officer (Fys)

Copy forwarded to—

A claim for Rs..... in words..... as detailed in para I above may be preferred immediately to the Local Accounts Officer/M Section, Principal Controller of Accounts(Fys) giving reference in para I above after verifying the last recovery as shown in Col. 6 of para I above.

Certified that Government contribution amounting to Rs having been fully reaccredited to Government from Shri I.O.F.W.P. Fund A/c No..... the individual was not admitted any Government contribution for his service from to this fact may please be recorded in service record of the individual under the signature of a Gazetted Officer of the Factory and got countersigned by the factory Accounts Officer with reference to the DGOF's Circular No. 317/A/N/dated 31-12-61 and 518/A/I dated 30-6-65.

Particulars of nominee as per declaration on record are as follows—

Name	Address of the Nominee	Relationship	Age	Amount of share
1	2	3	4	5

ANNEXURE C-32**Debit Schedule Form****[Referred to vide item 32 of Annexure 'C' Chapter-III of this Manual]****(Debit Schedule Form)****Accounts Officer.....**

Schedule of Final payment of I.O.F.W.P. Fund for the month of.....

Sl. No	Pr. C of A (Fys.) of section payment authorities sl. No.	A/c No.	Name	Amount debitible under code head 00/015/13		Total A D.V. No. with date
				Deposit Amount	Bonus Amount	
1	2	3	4	5	6	7

Amount deducted if any from bonus balance with reference to Rule 13 of I.O.F.W.P. Fund Rule with code No. under which adjusted	Fy/ in/R&D organization contingent bill No. and Date	Remarks
8	9	10

 Total amount debited to Code No. 00/015/13 in Rs

 Total amount in words Rupees.....

NO..... Date..... Forwarded to the Principal Controller of Accounts (Fys) 'OF'-
 Section, Calcutta-13 with reference to para 3(v) of his no. OF/Tech/07 dated 26-11-57.

Accounts Officer,
Factory,

Serial No. 33

ANNEXURE C-33

[Referred to vide item 33 of Annexure C to Chapter-III of this Manual]

D.C.R. Gratuity Register (Special Government Contribution)

Sl. No.	T.No.	Name and Grade	Whether member of IOFWP Fund A/c No. if so IOFWP Fund A/c No.	No. & date of contg. bill claiming death gratuity under A.I. 140/61 & 228/62	No. & Date of memo under which forwarded by local A.O.	Amount claimed
1	2	3	4	5	6	7

In case of Fund member Govt. contribution paid by this office	Amount passed and compiled to Code Head of 811/03	No. & Date of our memo intimating the G.M. and the local A.O.	Remarks
8	9	10	11

Serial No. 34

ANNEXURE C-34

[Referred to vide item 34 of Annexure 'C' Chapter-III of this Manual]

Registers of Withdrawals

[Referred to in para 150(b)]

Sl. No.	Name of Subs.	IOFWP Fund A/c No.	Particulars of withdrawals	Amount paid	Date of Payment	Date of receipt of Form B	No. & Date of letter under which particulars of D.V. No. called for
1	2	3	4	5	6	7	8

Initials of SO(A)/AAO	Particulars of P.M. on which debit is compiled by CDA & verified by the group	Month in which posted in ledger card	Initial of SO(A)/AAO	Remarks
9	10	11	12	13

Serial No. 35

ANNEXURE C-35

Statement of batches handed over by Scrutiny Group of EDP Centre
 Month.....CDA.....Section..... Arm of Service.....

Batch No.	Amounts of the batches received from the control group	Amount placed under objection by the scrutiny group	Postable amount worked out by scrutiny groups	Net postable amount as shown by the EDP Centre	Amounts placed under objection by EDP Centre
1	2	3	4	5	6

ANNEXURE C-36

Register for watching progress of punching

ARM	Translation CDA	DAD standard 4/... month	Batch No.
01			1 to 26, 45
02			1 to 9,45
03			1 to 15,45 etc.

ANNEXURE C-37

Details of amount placed under objection by E.D.P. Centre

Batch No..... Month.....
 C.D.A..... Section.....
 Arm of Service.....

Page No.	Name and A/c No.	Type of objection and amount											
		NYA			Wrong A/c No.						Excess or less		
		Sub	Ref.	Arr	Sub	Ref.	Arr	Sub	Ref.	Arr	Sub	Ref.	Arr
Total for the batch													
NET AMOUNT UNDER OBJECTION +A+B+C=													

ANNEXURE C-38

**INSERTION TO BE PUNCHED
RECORDS TO BE REMOVED**

**CODE
SHEET NO.**

Change Statement in R/O Fund

<i>Sl. No. of listing</i>	<i>TR</i>	<i>MO</i>	<i>CDA</i>	<i>B.No.</i>	<i>PBMO Page</i>	<i>A/c No.</i>	<i>DR/CR</i>	<i>Subs Refd.</i>
1	2	3	4	5	6	7	8	9
<i>Page Total</i>								

<i>Sl. No. of listing</i>	<i>TR</i>	<i>MO</i>	<i>CDA</i>	<i>B.No.</i>	<i>PBMO Page</i>	<i>A/c No.</i>	<i>DR/CR</i>	<i>Subs Refd.</i>
10	11	12	13	14	15	16	17	18
<i>Page Total</i>								

APPENDIX C-1

[Referred to vide item 5 of Appdx. 'C', Chapter-III of this Manual]

Fly Leaf Instructions for the Maintenance of the bonus accounts register of I.O.F.W.P. Fund subscribers admitted to the fund after completion of the year's continuous service

Authority : Para 526 O.M. Part-V (Funds).

Object : To have an effective check over crediting of Government contribution 'with interest thereon' to the accounts of the subscriber (admitted to the fund on completion of one year's continuous service after completion of three years continuous service but with retrospective effect from the commencement of second year of such service.

1. The register will be maintained in manuscript in the proforma referred to at serial No. 5 under Annexure C.
2. On the top right hand corner of the ledger card of a subscriber who has been admitted on completion of one year's continuous service a remark to the following effect will be kept in red ink. This remark will be carried over from year to year till the bonus becomes due to be credited in the account.
"Will complete 3 years service on..... (date). No bonus to be credited before that date".
3. Immediately on admission of a subscriber to the I.O.F.W.P. Fund, who has not completed 3 years of service at the time of admission columns 1 to 6 of the register will be completed.
4. A schedule will be prepared for adjustment on the 31st March of the years following that in which a subscriber completes 3 years service and the remaining entries of the register will be completed.
5. The register will be submitted to the Office-in-Charge Fund Sub-Section by the 10th of every month.

APPENDIX C-2

[Referred to vide item 14 of Annexure 'C', Chapter-III of this Manual]

Fly Leaf Instructions for the Maintenance of register of schedules for watching wanting schedules

Authority : Para 542 O.M. Part-V (Funds).

Object : To watch correct rendition of I.O.F. W.P. Fund Recovery Schedules by the Controller in accordance with the Detailed List of Vouchers.

1. The Register will be maintained in manuscript in proforma referred to at serial No. 14 under Annexure C.
2. Columns 1 to 5 of the Register will be legibly filled in after comparison of the Detailed List of Vouchers for a month with the Recovery Schedules actually received in the first instance in support thereof.
3. Column 6 of the register will be filled in after completion of the Register for watching the unit-wise compilation of I.O.F.W.P. Fund subscriptions (Serial No. 14 referred to vide Annexure C) for the corresponding month. Immediately on completion of this column, the outstanding schedules will be called from the C.D.A. concerned and the No. and date of their reference made in this respect will be noted in the remarks column and the dates of subsequent reminders issued noted there under.
4. All the remaining columns of the register will be completed as and when the relevant processes relating thereto are gone through.
5. The register will be submitted to the Office-in-Charge Fund Sub-Section on the 10th of each month.

APPENDIX C-3

[Referred to vide item 15 of Appx. 'C', Chapter-III of this Manual]

Fly Leaf Instructions for the Maintenance of the register of I.O.F.W.P. schedules for watching unit wise compilations of I.O.F.W.P. Fund subscriptions.

Authority : Para 542 O.M. Part-V (Funds).

Object : To watch the regular compilation of I.O.F.W.P. Fund subscriptions by each Unit/Formation under the Audit control of a CDA for the personnel subscribing to the Fund and to see that there is no abnormal variation between the amount compiled in a month in respect of such units/ formations and the amount normally compilable.

1. The register will be maintained in manuscript in the proforma referred to at serial No. 15 under Annexure C.
2. Columns 1 to 3 will in the first instance be filled in with reference to the relevant records maintained in the Scrutiny Group, the amount in column 3 being the average figure for the quarter preceding the month in which the register is opened.
3. The various columns of the register will be legibly filled in with reference to recovery schedules received for a particular month in support of the Detailed List of Vouchers.
4. Where a reference is made to a C.D.A. as a result of wide divergence between the compiled amount and the amount normally compilable suitable remark will be kept in the remark column of the item pursued to finality.
5. The register will be submitted to the Office-in-Charge Fund Sub-section on the 10th of each month.

APPENDIX C-4

[Referred to vide item 17 of Annexure 'C' Chapter-III of this Manual]

Fly Leaf Instructions for the Maintenance of the reconciliation Register of schedules

Authority : Para 548 O.M. Part-V (Funds).

Object for which maintained : For recording amount compiled under classification Code head 0/15/13 and for showing amount postable and those placed under objection under each section C.D.A. wise.

1. The register will be maintained in manuscript in the proforma referred to at serial no. 17 under Annexure C.
2. The register will be completed from the Recovery schedules and intimation of payments through form B received with printed list of vouchers of receipts and charges. It will show figures under each section and CDA/PCDA as well as the grand total for all PCsDA/CsDA indicating the amounts of compiled actuals, possible amounts and amounts kept under objection. The amounts kept under objection will be entered in the objection register for I.O.F.W.P. Fund schedules for watching their clearance. The postable amount will be verified and confirmed by the Reconciliation Group of the Compilation Sub-section each month.
3. The register will be submitted to the Office-in-Charge fund sub-section by the 10th of every month.

APPENDIX C-5

[Referred to vide item 27 of Annexure 'C', Chapter-III of this Manual]

Fly Leaf Instructions for the Maintenance of interest adjustments Register of deposit accounts.

Authority : Para 596 O.M. Part-V (Funds).

Object : To keep a complete and upto date record of the interest due to the subscribers as a result of review complaints etc. on the Deposit Account.

1. The register will be maintained in manuscript in the proforma referred to at serial No. 28 under Annexure C.
2. Entries in the register will be made as and when any amount of interest on account of adjustments made in subscribers 'fund accounts as a result of review' complaints etc. is required to be readjusted.
3. The amounts of interest recorded in the register will be included in the annual accounts of subscribers at the end of the year.
4. The register will be submitted monthly to the Office-in-Charge, Fund sub-section by the 10th of every month.

APPENDIX C-6

[Referred to vide item 30 of Annexure 'C', Chapter-III of this Manual]

Fly Leaf Instructions for the Maintenance of 'payment Authority Register'

Authority : Para 633 O.M. Part-V (Funds).

Object : To record particulars of payment Authorities issued in respect of final settlement cases of I.O.F.W.P. Fund.

1. The register is maintained to record payment Authorities issued in respect of final settlement of I.O.F.W.P. Fund Accounts.
2. Columns 1 to 9 should be completed at the time of issue of payment authorities to local AOs/M Section.
3. Column 10 and 11 will be completed over the dated initials of the SO(A)/AAO in Col. 12.
4. The register should be submitted to the Office-in-Charge, by the 10th of each month.

APPENDIX C-7

[Referred to vide item 33 of Annexure 'C', Chapter-III of this Manual]

Fly Leaf Instructions for the Maintenance of 'Register for recording payments of D.C.R. Gratuity.'

Authority: Note 2 to Para 637 O.M. Part-V (Funds).

Object : To have a ready record of Gratuity claim paid in respect of IES and watching prompt disposal of the claims.

1. Separate file are maintained for each of the Fys/Formations.
2. As and when gratuity (Special Government Contributions) claims are received through the local A.O. etc. they will be entered in the register and dealt with expeditiously. It should also be ensured by verification of the entries in the register that the claim was not previously admitted.
3. When payments are made, columns 9 and 10 are completed. In the case of subscribers to the fund, the payments should also be noted in the ledger cards and Index Registers.
4. The register should be submitted to the Officer-in-Charge of Section on the 10th of each month.

APPENDIX C-8

[Referred to vide item 2 of Annexure 'C' , of this Manual]

Fly Leaf Instructions for the Maintenance of the I.O.F.W.P. Fund Alphabetical Index Register.

Authority : Note 2 below Para 499 of O.M. Part-V (Funds).

Object : To keep a record of the I.O.F.W.P. Fund Account numbers allotted to subscribers with reference to their names to facilitate tracing of the account of a subscriber whose name is known but whose Account No. is not known.

1. The register will be maintained in a manuscript.
2. Sufficient pages will be set apart for each of the alphabets to ensure that it will last for many years.
3. As soon as an individual is admitted to the Fund, his name and account number allotted to him will be entered in the register, under the relevant alphabet.
4. As the register is to be for many years, it will be kept as neat as possible and will be handled with utmost care.
5. The register will be submitted to the Office-in-Charge on the first of each month.

APPENDIX I

Block of Account numbers allotted by C.D.A. (Funds) Meerut to Cs.D.A. for the purpose of allotment of I.O.F.W.P. Fund Account number.
(Referred to in Para 499)

CDA	BLOCK No.
P.C.D.A (Air Force)	1 to 999 and 1,10,000 to 1,14,999
C.D.A. (Army) Meerut	1000 to 19,999 and 1,15,000 to 1,31,999
P.C.D.A. WC Chandigarh	20,000 to 31,999 and 1,00,000 to 1,09,999
C.D.A. Patna	32,000 to 38,999 and 1,32,000 to 1,38,999
P.C.D.A. SC Pune	39,000 to 84,999 and 1,39,000 to 1,84,999
Respective Regional Controllers	85,000 to 89,999 and 1,85,000 to 1,89,999
P.C.D.A. (Navy)	90,000 to 99,999 and 1,90,000 to 1,99,999

CHAPTER IV

CONTRIBUTORY PROVIDENT FUND (INDIA) 1962

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CHAPTER IV

CONTRIBUTORY PROVIDENT FUND RULES (INDIA) 1962

SECTION -1

GENERAL

647. The Contributory Provident Fund Rules (India) 1962 were published as S.O. 1311 of 15th March, 1962 and came into force with effect from that date and the C.P. Fund Rules (India) were repealed.

648. The C.P. Fund Rules (India) 1962 were extended to the Defence side with effect from 1-4-1971, in substitution of the I.O.F.W.P. Fund and I.N.D.W.P. Funds to such categories of employees entering service on or after that date and were till then eligible for admission to the I.O.F.W.P. and I.N.D.W.P. Funds.

649. Existing subscribers to the I.O.F.W.P. Fund and I.N.D.W.P. Funds can also switch over to the C.P.F. (I) 1962 by option to be exercised within the stipulated date.

650. }
651. } **Blank.**
652. }

SECTION - 2

ADMISSION

653. The eligibility of a Government servant to become a subscriber to the C.P. Fund (I) 1962, is determined with reference to Rule 4 of the C.P. Fund Rules (India) 1962.

654. Provisions of Section 7 of Chapter I apply to the C.P. Fund (I) 1962 as well, Procedure for allotment of Account numbers and recording of application/nomination forms is the same as provided for the I.O.F.W.P. Fund vide Section 2 of Chapter III (but see note below). The numerical Index Register is maintained in manuscript in the proforma referred to at item 1 of Annexure D. provisions of paras 498 etc. seq. of section 2 of Chapter III shall also apply.

Note 1: In the case of Principal Controller of Accounts(Fys) Account Numbers are allotted in serial order of admission commencing from 000001 irrespective of the Factory/Formation in which the subscriber is serving at the time of admission.

Note 2: Ledger cards as such are not maintained in respect of the C.P. Fund (I) 1962 Accounts maintained by the Principal Controller of Accounts (Fys). The consolidated Accounts got prepared through the computer, will serve purpose of ledger cards as well.

655. }
656. } **Blank**
657. }
658. }

SECTION - 3

NOMINATION

659. The rules to be observed in the preparation and submission of nomination form are given in Rule 5 of the CP Fund Rules (India) 1962.

660. Provisions of Sections 5 of Chapter I shall apply to nominations in respect of the C.P. Fund (India) 1962 as well.

661. }
662. } **Blank**
663. }

SECTION - 4

SUBSCRIPTION

664. The orders governing the conditions rates and realisation of subscription are contained in Rules 7 to 10 of the C.P. Fund Rules (India) 1962.

665. Procedure for recovery and accounting of subscriptions, refund etc. will be the same as for the I.O.F.W.P. Fund Accounts vide Section of Chapter III (see also note 1 below para 86).

666. Subscriptions at 1/12th of reckonable emoluments are treated as compulsory for purposes of admission of bonus and sums in excess of 1/12th of reckonable emoluments are taken as voluntary subscriptions and are to be shown separately in recovery schedules /change statements as these amounts do not qualify for admission of Government contribution.

667. The amount of subscription may be enhanced or reduced by the subscriber once at any time during the course of a year, but the amount of subscription so reduced shall not be less than the minimum of 8-1/3 percent prescriber under the Rules.

668. }
669. } **Blank**
670. }

SECTION 5

INTEREST

671. The general rules governing the rate and adjustment of interest on deposits and balances are contained in Rule 12 of the C.P. Funds Rules (India) 1962.

672. Provisions of Section 10 of Chapter I shall apply to the C.P. Fund (India) 1962 accounts as well.

673. }
674. } **Blank**
675. }

SECTION - 6

Government Contribution

676. Orders regulating Government Contribution are contained in Rule 11 of the C.P. Fund Rules (India) 1962.

Note: The current rate of Government contribution is equal to 100 per cent (limit raised from 75 per cent to 100 per cent with effect from 1st September 1957), of the amount of compulsory (including arrears) subscription made during the year.

677. Provisions of Section 9 of Chapter I and 6 of Chapter II apply mutatis mutandis, to the C.P. Fund (I) 1962 Accounts as well.

678. }
679. } **Blank**
680. }

SECTION - 7

MAINTENANCE OF ACCOUNTS

681. Provisions of Section 7 of Chapter III shall apply to the C.P. Fund (India) 1962 Accounts.

Note: Schedules in respect of C.P. Fund (I) 1962 Accounts are prepared in form IAF (CDA) 219.

682. }
683. } **Blank**
684. }

SECTION - 8

Mechanical Maintenance of Accounts

685. Procedure for maintenance of Accounts will be the same as for the I.O.F.W.P. Fund detailed in Section 8 of Chapter III.

686. }
687. } **Blank**
688. }

SECTION - 9

Review of Ledger Accounts and settlement of variations

689. Procedure detailed in Section 9 of Chapter III applies.

690. }
691. } **Blank**
692. }

SECTION - 10

Preparation and Dispatch of Annual Statements of Accounts

693. Procedure for preparation and issue of annual statements of Accounts will be the same as for the I.O.F.W.P. Fund Accounts, detailed in the Section 10 of Chapter III.

694. }
695. } **Blank**
696. }

SECTION - 11

Advance and withdrawals

697. Provisions of Section 11 of Chapter I apply to the C.P. (I) 1962 Accounts as well.

698. The orders governing grant of advances and the manner of their recovery are contained in Rules 13 and 14 of C.P. Fund Rules (India) 1962. Withdrawals from the fund are governed by Rules 16 and 17 of the C.P. Fund Rules (India) 1962 and conversion of advances into withdrawals by Rules 18 ibid.

700. Provisions of Section 11 of Chapter III apply to the C.P.F. (India) 1962 accounts to the extent they are not at variance with the order contained in the C.P. F. Rules (I) 1962 or other orders issued in respect of the fund.

701. Procedures for payment of bills on account of advances and withdrawals will be the same as detailed in Section 12 of Chapter-I.

702.
703.
704.
705.

} **Blank**

SECTION - 12

Withdrawals for payments of Life Insurance Premia

706.
707.
708.
709.
710.

} **Blank**

SECTION - 13

Final Payment of Accumulations in the Fund

711. Orders regarding final payment of accumulations in the Fund are contained in Rules 33 and 37 of the C.P. Fund Rules (India) 1962.

712. Provisions of Section 16 of Chapter I apply to the C.P. Fund (I) 1962 accounts as well.

713. Procedure for receipt of applications, and making payments in respect of C.P. Fund (I) 1962 Accounts will be the same as provided for the I.O.F.W.P. Fund Accounts and provisions of Section 13 of Chapter III shall mutatis mutandis apply to the C.P.F. (I) 1962 accounts.

714. Payment of Government contribution and accumulated interest thereon at the time of final settlement is regulated by the orders contained in Rules 36 of the C.P. Fund Rules (India) 1962.

Note 1: No Government contribution and interest is payable to subscriber if he resigns from the service within 5 years of the commencement of service or ceases to be in employment otherwise than by reason of death, superannuation or a declaration by a competent medical authority that he is unfit for further service or abolition of the post or reduction of establishment.

Note 2: No Government contribution is payable to subscribers dismissed from service due to misconduct, insolvency or inefficiency : but in cases of exceptional hardships to the subscriber, Government, contribution not exceeding two third (2/3) of the amount that would have been paid to him had he retired on medical grounds may be sanctioned by the authority competent to grant an advance for special reasons vide Rule 13(2) of the C.P. Fund Rules (India-1962 - i.e. by the Head of Department, unless powers in this regard are delegated to lower authorities under orders of the Government.

Note 3: Recoveries of Government dues/demands from Government contribution portion of the fund assets also require sanction of the authority mentioned in Note 2 above.

715. }
716. } **Blank**
717. }
718. }
719. }
720. }

SECTION - 14

Transfer of Fund Accounts

721. Provisions of Section 17 of Chapter I shall mutatis mutandis apply to the C.P. Fund (I) 1962 Accounts.

Note: While transferring C.P.F. (i) 1962 assets in respect of subscriber who have put in less than 5 years service to corporations/public bodies etc. owned or controlled by Government consequent on their resignations to take up appointments in those departments/corporations etc. necessary stipulations should be made in the transfer memo to the effect that the amount of Government contribution should be retransferred to Government in the event of the subscribers resigning the new appointments in the corporations etc. within 5 years of total service (i.e. Government and corporation put together)

722. }
723. } **Blank**
724. }

ANNEXURE 'D'-2

[Referred to at item 2 of Annexure 'D' to Chapter IV, of this Manual]

Proforma for intimation regarding admission

OFFICE OF THE

No.....

Dated.....20

To,

D.C.D.A.-in-Charge

The Accounts Officer -----

A.C.D.A.-in-Charge

Sub. : Admission to C.P. Fund (I)

Ref. : Your No..... Dated forwarding GM/I of A/ARDE/ERDL/PEE.

The individuals shown below/reverse has/have been admitted to C.P.F. (i) 1962 with effect from the dates shown against each. The account numbers allotted to the individuals and the dates from which the first subscription is to be recovered and also the period for which arrears of subscriptions are to be recovered are also shown against the individuals. Please also see endorsement (para 3).

Please acknowledge receipt.

Accounts Officer

Copy forwarded to—

The General Manager /Inspector of Armaments/ARDE/ERDL/PEE

(1) The account numbers allotted as shown against the individual may please be got recorded in the service books and other documents at your end and shown correctly in the change statements and correspondence in future.

(2) Amounts on account of arrears of subscriptions due for recovery may please be worked out and the amount got checked by the Local A.O. and sanction of the competent authority obtained wherever necessary before effecting recovery of arrears. Amounts on account of arrears of recovery should be separately shown in col. Arrears in the change statements.

(3) Statements showing the total amounts of arrears of subscription recoverable, the manner and mode of realizations thereof i.e. whether in lump sum or in monthly installments (not exceeding thirty six) and the months wages from which recoveries are to commence may please be forwarded in duplicate to the Local A.O. for check and transmission of one copy to this office.

Copy forwarded to current G.P for necessary action with reference to para 3 above.

Accounts Officer

<i>Sl.No.</i>	<i>A/c No.</i>	<i>Name</i>	<i>Rate</i>	<i>Admitted w.e.f.</i>	<i>Recovery to be effete from</i>	<i>Arrears of subscription from</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>

APPENDIX D-1

Fly Leaf Instructions for the maintenance of the Numerical Index Register (referred to in para 654)

Fly Leaf Instructions for the Numerical Index Register in respect of G. P. Fund (DS) Accounts referred to in Annexure 'B' shall apply to this register also.

APPENDIX D-2

Block of Accounts Numbers allotted by the C.D.A. (F) to Cs. D.A.

PC of A. (Fys)	from 700,000 to 799,999
C.D.A. Patna	from 800,000 to 849,000
P.C.D.A. (W.C.)	from 850,000 to 899,999
P.C.D.A. (Navy)	from 656,500 to 699,999

GLOSSARY

TOPIC	PARA
A	
Adjustment of subscription and Bonus in IOFWP Fund	527
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