



# KERALA GAZETTE

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## EXTRAORDINARY

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### PUBLISHED BY AUTHORITY

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### GOVERNMENT OF KERALA

Labour and Rehabilitation (H) Department

#### NOTIFICATION

G.O. (Ms.) No. 9/95/LBR. Dated, Thiruvananthapuram, 27th January, 1995.

S.R.O. No. 149/95.—In exercise of the powers conferred by sub-section (1) and clause (d) of sub-section (2) of Section 43 of the Kerala Headload Workers Act, 1978 (Act 20 of 1980), the Government of Kerala, hereby, make the following rules, namely:—

#### RULES

1. *Short title and commencement.*—(1) These rules may be called the Kerala Headload Workers Welfare Board Employees Contributory Provident Fund Rules, 1995.

(2) These rules shall come into force at once.

2. *Definitions.*—(1) In these rules unless the context otherwise requires,—

(a) "Board" means the Board constituted under Section 14 of the Kerala Headload Workers Act, 1978;

(b) "Board of Trustees" means the Board of trustees for the administration of the fund constituted under rule 5 of these rules;

(c) "Committee" means a Committee appointed under Section 16;

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(d) "Chief Executive" means the Chief Executive of the Board appointed under sub-rule (l) of Rule 18 of the Kerala Headload Workers Rules, 1981;

(e) "Emoluments" means pay, leave salary, or subsistence allowance granted in the Kerala Service Rules or other Service Rules applicable to employees and includes;

(f) Dearness pay appropriate to pay, leave salary or subsistence allowance, if admissible;

(g) Any remuneration of the nature of pay received in respect of any service;

(h) "Employee" means any person holding an appointment under the Board or the Committee, the emoluments of which are paid out of the funds of the Board or the Committee, as the case may be;

(i) "Family" means,—

(i) in the case of a male subscriber, the wife and children of the subscriber and the widow or widows and children of a deceased son of the subscriber;

Provided that if a subscriber proves that his wife has been legally 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 subscribers' family in matters in which these rules relate unless the subscriber subsequently intimates in writing to the Finance Officer that she shall continue to be so regarded.

(ii) In the case of female subscriber, the husband and children, the widow or widows and children of a deceased son of a subscriber;

Provided that if a subscriber by a notice in writing to the Finance Officer expresses her desire to exclude her husband from her family, the husband henceforth be deemed to be no longer a member of the subscribers' family in matters to which these rules relate, unless the subscriber subsequently intimates in writing to the Finance Officer that she shall continue to be so regarded.

Note 1.—"Children" means legitimate children.

Note 2.—An adopted child shall be considered to be a child for the purposes of these rules, when the Finance Officer or if any doubt arises in the mind of the Finance Officer, the Advocate General, Kerala is satisfied under the personal-law of the subscriber adoption is legally recognised and the status of a natural child.

Note 3.—When a person has given his child in adoption to another person, and if, under the personal law of the adopter, adoption is legally recognised as conferring the status of a natural child such a child should for the purposes of these rules, be considered as excluded from the family of the adopter.

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(k) "Finance Officer" means the Finance Officer of the Board appointed under sub-rule (i) of Rule 16 of the Kerala Headload Workers Rules, 1981;

(l) "Form" means forms appended to these rules or such forms as may be modified or specified by the Board of trustees from time to time;

(m) "Fund" means the Kerala Headload Workers Welfare Board Employees Contributory Provident Fund constituted under rule 3 of these rules;

(n) "Government and State" means respectively the Government of Kerala and the State of Kerala;

(o) "Leave" means any leave recognised by the K.S.Rs. or any other set of rules framed by the Government, as may be applicable to the subscriber;

(p) "Secretary" means the Secretary of the Board appointed by Government or an Officer put in charge of the post from time to time; and

(q) "Year" means the financial year.

(2) Any other expressions used in these rules which are defined either in the Provident Funds Act, 1925 (Central Act XIX of 1925) or in the K.S.Rs. is used in the sense therein defined.

3. *Constitution of the Fund.*—(1) The fund shall be administered by the Board of Trustees constituted under Rule 5 of these rules and shall be maintained in rupees.

(2) All sums paid into the Fund under these rules shall be credited in the books of the Board to an account named "Kerala Headload Workers Welfare Board Employees' Contributory Provident Fund Account". Sums of which payment has not been taken within six months after they become payable under these rules shall be invested in the manner specified under rule 5.

4. *Conditions of eligibility.*—(1) These rules shall apply to every regular non-pensionable employees in the services of the Board.

(2) Every employee of the Board whose appointment has been regularised shall be a subscriber to the fund.

(3) If an employee of the Board admitted to the benefit of the fund was previously a subscriber to any other contributory or non-contributory Provident Fund of the Government or other institution, the amount of his subscriptions and the Government Contributions or the employers' contribution in the other contributory Provident Fund or the amount of his subscriptions in the Non-contributory Provident Fund, as the case may be, together with interest thereon, shall be transferred to his credit in the fund.

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(4) If an employee of the Board admitted to the benefit of the Fund exclusively a subscriber to any Contributory Provident Fund or Non-Contributory Provident Fund maintained by the Central or any other State Government or an autonomous body, the amount of his subscriptions and government/employers contributions in the Provident Fund or the amount of his subscriptions in the Non-contributory Provident Fund, as the case may be, either with interest shall be transferred to his credit in the Fund, with the consent of the Government or the institution as the case may be.

1.—The provisions of sub-rules (2) & (3) shall not apply to a person who has retired and is subsequently re-employed with or without a break in service or to a person who was holding the former appointment on contract.

2.—The provisions of this rule shall, however apply to persons who are appointed without break, whether temporarily or permanently to a post carrying the benefits of these rules after resignation or retrenchment from service under another Department or the Government or under the Central or any other State Government.

3.—The provisions of sub-rule (3) shall also apply mutatis mutandis to persons who are transferred without any break from the service under a body corporate owned or controlled by the Government or an autonomous organisation, registered under the Societies Registration Act, 1860 or the Travancore Cochin Literary, Scientific and Charitable Societies Registration Act, 1955.

Note 4.—An employee who is a subscriber to the fund shall not join the General Provident Fund.

5. Board of Trustees.—(1) The administration of the fund shall vest in a Board of Trustees consisting of the following seven members.

- (i) The Chief Executive;
  - (ii) Two members of the Board nominated by the Board;
  - (iii) Two subscribers selected from the subscribers of the fund under sub-rule (3);
  - (iv) The Finance Officer;
  - (v) The Secretary.
- (2) The Board shall be competent to make such changes in the Board of Trustees as it deems fit, not inconsistent with the provisions in sub-rule (1).
- (3) The members to the Board of Trustees from among the subscribers shall be selected in the manner specified by the Board.

(4) The Chief Executive, the Board members, Secretary and the Finance Officer shall continue as members of the Board of Trustees only during their term of Office as such in the Board.

(ii) The term of Office of the other Board of Trustees shall be 2 years from the date of nomination or selection as the case may be which can however be extended by the Board for a period not exceeding six months.

(iii) Any member of the Board of trustees other than the Finance Officer and the Secretary may, at any time under intimation to the Chief Executive in writing, resign his membership.

(iv) Any vacancy in the Board of trustees shall be filled up in the manner specified by the Board.

(5) In the bona fide interest, if it deems fit, the Board shall be competent to supersede the Board of Trustees and reconstitute the same:

Provided that such decisions shall be on the basis of resolutions passed in the Board meeting in which a majority of the members are present and voting.

(6) (i) The quorum for the meeting of the Board of trustees shall be 4.

(ii) The Chief Executive shall preside over all meetings of the Board of trustees and any issue or question considered shall be decided by a majority of the members present and voting.

(iii) A draft resolution communicated in writing to all the members of the Board of trustees to which if not less than 5 members have given their approval in writing, such a resolution shall be deemed to have been passed in the meeting of the Board of trustees. Such resolution shall be ratified in the next meeting of the Board of Trustees.

(iv) The Chief Executive shall be the Chairman-cum-Secretary to the Board of trustees who will be the Executive Officer of the Fund.

(7) (i) Such amount for meeting the day to day requirements of the Fund, as may be authorised by the Board of trustees from time to time, may be retained in a Bank Account in any of the Scheduled Banks in the name of the Board of Trustees to be operated by the Finance Officer and the Secretary, in accordance with the directions of the Board of Trustees.

(ii) The amounts which are not necessary for immediate requirements shall be invested in Government Securities, Post Office Savings Scheme or National Savings Scheme or in any Scheduled Banks as may be decided from time to time by the Board of trustees. The Board of trustees shall also be competent to realise, reinvest, sell or otherwise transact the securities as it deems fit.

Provided that in respect of investments under securities, the Board of trustees shall be bound by the provisions under the Indian Trusts Act, 1882:

Provided further that all investments under clause (ii) of sub-rule (7) shall be in the name of the Board of trustees and the transactions shall be entered by any of the two authorised signatories;

- (a) Chief Executive;
- (b) Secretary;
- (c) Finance Officer; and
- (d) any other Officer not below the rank of a Senior Superintendent specifically authorised by the Chief Executive.

(8) The minutes of the meeting of the Board of trustees shall be entered on the table of the Board at its next meeting.

6. *Nominations.*—(1) A subscriber shall, at the time of joining the fund to the Finance Officer along with his application in Form A, a nomination conferring on one or more persons the right to receive the amount that stand to his credit in the fund in the event of his death before that amount become payable, or having become payable, has not been paid.

Provided that if, at the time of making the nomination the subscriber is a family, the nomination shall not be in favour of any person or persons other than the members of his family:

Provided further that the nomination made by the subscriber in respect of any other Provident Fund to which he was subscribing before joining the fund, shall, if the amount to his credit in such other fund has been transferred to his credit in this fund, be deemed to be a nomination duly made under this rule until he makes another nomination in accordance with these rules.

(2) If a subscriber nominates more than one person under sub-rule (1) he shall specify in the nomination the amount or share payable to each of the nominees, in such manner as to cover the whole of the amount that may stand to his credit in the fund at any time.

(3) Every nomination shall be in such one of the forms set forth in the schedule as is appropriate in the circumstance.

(4) A subscriber may at any time cancel a nomination by sending a notice in writing to the Finance Officer:

Provided that the subscriber shall along with such notice send a fresh nomination made in accordance with the provisions of these rules.

(5) A subscriber may provide in a nomination:—

(a) In respect of any specified nominee that in the event of his predeceasing the subscriber, the right conferred upon that nominee shall pass to such other person or persons as may be specified in the nomination, provided that such other person or persons shall, if the subscriber has other members of his family, be such other member or members. Where the subscriber confers such a right on more than one person under this clause, he shall specify the amount or share payable to each of such persons in such a manner as to cover the whole of the amount payable to the nominee;

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

Provided that if at the time of making the nomination, the subscriber has no family, he shall provide in the nomination that it shall become invalid in the event of his subsequently acquiring the family:

Provided further that if at the time of making a nomination the subscriber has only one member of the family he shall provide in the nomination that the right conferred upon the alternate nominee under clause (a) shall become invalid in the event of his subsequently acquiring other member or members in the family.

(6) Immediately on the death of a nominee in respect of whom no special provisions has been made in the nomination under Clause (a) of sub-rule (5) or on the occurrence of any event by reason of which the nomination becomes invalid in pursuance of Clause (b) of sub-rule (5) or the provisions thereto the subscriber shall send to the Finance Officer a notice in writing cancelling the nomination together with a fresh nomination made in accordance with the provisions of this rule.

(7) Every nomination made 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 by the Finance Officer.

7. *Subscribers Account.*—An account shall be opened in the name of each subscriber, and maintained by the Finance Officer in which the following shall be shown:—

- (i) his subscriptions;
- (ii) contributions made by Board to his account;
- (iii) interest as provided on subscriptions;
- (iv) interest as provided on contributions; and
- (v) advances and withdrawals from the fund.

8. *Conditions of subscriptions.*—(1) Every subscriber shall subscribe monthly to the fund when on duty but not during a period of suspension.

Provided that a subscriber on reinstatement after the period of suspension shall be allowed the option of paying in lump or in instalments any sum not exceeding the maximum amount of arrears of subscriptions permissible for that period.

(2) A subscriber may at his election not subscribe during a month if he was on leave of any kind for any period during the previous month and he shall intimate his option in the following manner:

(a) If he is an officer who draws his own pay bills by making no deduction on account of subscription in his first pay bill drawn after proceeding on leave.

(b) If he is not an officer who draws his own pay bills by written communication to the Finance Officer before he proceeds on leave.

Failure to make due and timely intimation shall be deemed to constitute an election to subscribe.

(3) A subscriber who has withdrawn the amount of subscription and interest thereon shall not subscribe to the fund after such withdrawal unless and until he returns to duty.

9. *Rate of subscriptions.*—(1) The amount of subscription shall be fixed by the subscriber himself subject to the following conditions, namely:—

(a) It shall be expressed in whole rupees.

(b) It shall not be less than 8% of his monthly emoluments.

*Notes.*—If the amount represents a sum not expressible in whole rupees the fraction of a rupee shall be rounded to the nearest whole rupee, five paise counting as the next higher rupee.

(2) The subscriber shall intimate the fixation of the amount of his monthly subscription in each year in the following manner:

(a) If he was on duty on the 31st March of the preceding year, by the deduction which he made in this behalf from his pay bill for that month;

(b) If he was on leave on the 31st March of the preceding year and elected not to subscribe during such leave or was under suspension on that date by the deduction which he made in this behalf from his first pay bill after his return from duty.

(c) If he has entered in Board service for the first time during the year, or joined the fund for the first time by the deduction which he made in this behalf from his pay bill for the month during which he joined the fund.

(d) If he was on leave on the 31st March of the preceding year and continued to be on leave and had elected to subscribe during such leave by the deduction which he causes to be made in this behalf from his salary bill for that month.

Provided that the fixation of the amount of subscription shall be subject to the provisions in sub rule (4).

(3) The subscriber shall be permitted to increase the amount of subscription once in any financial year, but there shall, however, be no corresponding increase in the contribution by the Board.

10. *Realisation of Subscription.*—(1) When emoluments are drawn on the establishment pay bill, recovery of subscriptions to the fund on account of his emoluments and of the principal and interest of advances granted from the fund shall be made by deduction from the emoluments themselves.

(2) When the emoluments are drawn otherwise, the subscriber shall forward his dues monthly to the Finance Officer.

11. *Contribution by Board.*—(1) The Board shall with effect from the 31st March of each year make a contribution to the account of each subscriber:

Provided that if a subscriber quits the service or dies during a year, contribution shall be credited to his account for the period between the close of the preceding year and the date on which the subscriber has quitted service or died as the case may be:

Provided further that no contribution shall be payable in respect of any period for which the subscriber is permitted under the rules not to or does not, subscribe to the Fund.

(2) The contribution shall be such percentage of the subscribers emoluments drawn on duty during the year or period as the case may be as has been or may be prescribed by the Board by general or special order:

Provided that if through oversight or otherwise the amount subscribed is less than the minimum subscription payable by the subscriber under rule 9 and if the short subscription together with the interest accrued thereon is not paid by the subscriber within such time as may be specified by the authority competent to sanction an advance for the grant of which special reasons are required under sub rule (2) of rule 14, the contribution payable by the Board shall be equal to the amount actually paid by the subscriber or the amount normally payable by the Board whichever is less unless the Board in any particular case, otherwise direct.

(3) If a subscriber was on leave of any kind for any period during the previous month and if he had elected to subscribe during the month, his leave salary shall, for the purpose of this rule, be deemed to be emoluments drawn on duty.

(4) Should a subscriber elect to pay arrears of subscriptions in respect of period of suspension, the emoluments or portion of emoluments which may be allowed for that period on reinstatement shall for the purpose of these rules be deemed to be emoluments drawn on duty.

(5) The amount of contribution payable shall be rounded to the nearest whole rupee, fifty paise counting as the next higher rupee.

12. *Interest*.—(1) Board shall pay to the credit of the account of a subscriber interest at such rates as the Board may from time to time prescribe for the payment of interest on the subscriptions to the Fund on the amount to his credit in the fund.

(2) Interest shall be credited with effect from the 31st March of each year in the following manner:

(i) On the amount to the credit of a subscriber on the 31st March of the preceding year less any sums withdrawn during the current year—Interest for 12 months.

(ii) On sums withdrawn during the current year—interest from the 1st April of the current year upto the last day of the month preceding the month of withdrawal.

(iii) On all sums credited to the subscribers account after the 31st March of the preceding year—Interest from the date of deposit upto the 31st March of the current year.

(iv) The total amount of interest shall be rounded to the nearest rupee in the manner provided in sub rule (5) of rule 11.

Provided that when the amount standing to the credit of a subscriber has become payable, interest shall thereupon be credited under this sub-clause in respect only of the period from the beginning of the current year or from the date of deposit, as the case may be, upto the date on which the amount standing to the credit of the subscriber became payable.

(3) For the purpose of this rule the date of deposits, in the case of recoveries from emoluments be deemed to be the first day of the month in which they are recovered and in the case of amounts forwarded by the subscriber shall be deemed to be the first day of the month of receipt if they are received by the Finance Officer before the fifth day of that month or if they are received on or after the fifth day of that month, the first day of the next succeeding month:

Provided that where there has been a delay in the drawal of pay or leave salary and allowances of a subscriber and consequently in the recovery of his subscription towards the fund, the interest on such subscriptions shall be payable from the month in which the pay or leave salary of the subscriber was due under these rules irrespective of the month in which it was actually drawn:

Provided further that in the case of an amount forwarded as per rules, the date of deposit shall be deemed to be the first day of the month of receipt if it is received by the Finance Officer before the fifteenth day of that month.

(4) In addition to any amount to be paid under rule 24 interest thereon upto the end of the month preceding that in which payment is made or upto the end of the sixth month after the month in which such amount became payable, whichever of these periods be less, shall be payable to the person to whom such amount is to be paid:

Provided that where the Finance Officer has intimated the subscriber or his nominee/nominees for his heir a date on which he is prepared to make payment, interest shall be payable only upto the end of the month preceding the date so intimated.

(5) Interest shall not be credited to the account of a subscriber who informs the Finance Officer that he does not wish to receive it; but if he subsequently asks for interest, it shall be credited with effect from the 1st April of the year in which he asks for it.

13. *Advances from the Fund*.—(1) The appropriate authority specified by the Board from time to time by general or special order may, at its discretion, sanction the payment to any subscriber of an advance consisting of a sum of whole rupees and not exceeding an amount of three months pay or half the amount of subscription and interest thereon standing to the credit of the subscriber in the Fund, whichever is less for one or more of the following purposes:

(a) to meet any expenses in connection with the illness, confinement or a disability including, where necessary, the travelling expenses of the subscriber or any person actually dependent on him or to repay any outstanding amount on account of a loan expressly taken for the purpose;

(b) to meet the cost of higher education including where necessary, the Travelling Expenses of the subscriber or any person actually dependent on him in the following cases, namely:—

(i) for education outside India for an academic, technical, professional or vocational course beyond the High School stage; and

(ii) for any medical, engineering or other technical or specialised course in India beyond the High School stage provided that the course of study is for not less than three years.

(c) to pay obligatory expenses on a scale appropriate to the status which by customary usage, the subscriber has to incur in connection with the marriages or other ceremonies of himself or of his children or of any other person actually dependent on him or the funeral of any person actually dependent on him or to repay any outstanding amount on account of a loan expressly taken for this purpose.

Provided that the condition of actual dependence shall not apply in the case of a son or daughter of the subscriber:

Provided further that the condition of actual dependence shall not apply in the case of an advance required to meet the funeral expenses of the parent/parents of a subscriber.

(2) An advance shall not, except for special reasons to be recorded, in writing, be granted to any subscriber in excess of the limit laid down in sub-rule (1) or until repayment of the last instalment of any previous advance:

Provided that an advance shall in no case exceed the amount of the subscriber's accumulations and interest thereon standing to the credit of the subscriber in the Fund.

*Note*:—For the purpose of this rule 'Pay' includes 'Dearness pay' where admissible.

(3) More than two advances shall not be granted to a subscriber during the course of a financial year.

(4) A period of not less than six months after the grant of the first advance should elapse for the grant of a second advance to a subscriber from the Fund.

(5) A fresh advance shall not be granted to a subscriber from the Fund under any circumstances when three advances already granted to him are outstanding repayment.

*Note*:—When a third advance is granted to a subscriber from the fund sanctioning authority shall invariably, record on the sanction order the full details of the circumstances justifying the grant of the 3rd advance.

(6) Application for the advance against Provident Fund Deposits shall be made in Form B. Verification of credit particulars shall be done by the Head of Office concerned with reference to the last credit slip, copies of pay bills etc.

(7) Sanction for the grant of the advance shall be issued in Form D.

*Note*:—The sanction for an advance shall remain operative for a period of three months only and shall be deemed to have lapsed thereafter unless it is specifically renewed.

(8) Bills for payment shall be in Form F.

14. *Recovery of Advance*—(1) An advance shall be recovered from the subscriber in such number of equal monthly instalments as the sanctioning authority may direct, but such number shall not be less than twelve unless the subscriber so elects and more than twenty four. In special cases where the amount of advance exceeds three months pay of the subscriber under Sub Rule (2) of Rule 13 the sanctioning authority may fix such number of instalments to be more than twenty four but in no case more than thirty six. A subscriber may at his option make repayment in a smaller number of instalments than that prescribed. Each instalment shall be a number of whole rupees, the amount of the advance being raised or reduced, if necessary, to admit of the fixation of such instalments.

(2) Recovery shall be made in the manner prescribed in rule 10 for the realisation of subscriptions and shall commence with the issue of pay for the month following the month in which the advance was drawn. Recovery shall not be made except with the subscribers consent while he is in receipt of subsistence allowance and may be postponed on his written request, by the sanctioning authority during the recovery of an advance of pay granted to the subscriber.

(3) If more than one advance has been made to a subscriber, each advance shall be treated separately for the purpose of recovery.

(4) If an advance has been granted to a subscriber and drawn by him and the advance is subsequently disallowed before repayment is completed the whole or balance of the amount withdrawn shall forthwith be repaid by the subscriber in lump to the Fund or in default be ordered by the Finance Officer to be recovered by deduction from the emoluments of the subscriber in lump or in monthly instalments not exceeding twelve as may be directed by the authority competent to sanction an advance for the grant of which special reasons are required under sub-rule (2) of rule 13.

(5) Recoveries made under this rule shall be credited as they are made to the account of the subscriber in the Fund.

15. *Wrongful use of Advance*.—Notwithstanding anything contained in these rules, if the sanctioning authority is satisfied that money drawn as an advance from the fund has been utilised for a purpose other than that for which sanction was given to the drawal of the money, the amount in question shall with interest at the rate provided in rule 12 forthwith be repaid by the subscriber to the Fund or in default be ordered by the sanctioning authority to be recovered by deduction in lump from the emoluments of the subscriber even if he be on leave. If the total amount to be repaid is more than half the subscribers emoluments, recoveries shall be made in monthly instalments of moieties of his emoluments till the amount is repaid.

*Note*:—The term emoluments in this rule does not include subsistence allowance.

16. *Non-refundable withdrawal from the Fund.*—(1) Subject to the conditions specified herein non-refundable withdrawals may be sanctioned by the authorities competent to sanction an advance for special reasons under sub-rule (2) of rule 13 at any time after the completion of twenty years of service of a subscriber or within ten years before the date of his retirement on superannuation, whichever is earlier from the amount of subscriptions and interest thereon standing to the credit of the subscriber in the Fund, for one or more of the following purposes, namely:—

- (a) meeting the cost of higher education including wherever necessary, the travelling expenses of any child of the subscriber actually dependent on him in the following cases, namely:—
- (i) for education outside India for academic, technical, professional or vocational course beyond the high school stage; and
- (ii) for any medical, engineering or other technical or specialised course in India beyond the High School stage;

Provided that the course of study is for not less than three years:

- (b) for meeting the expenditure in connection with the marriage of a son or daughter of the subscriber and if he has no daughter of any other female relative dependent on him or repaying any outstanding amount on account of a loan expressly taken for this purpose;
- (c) for purchasing a house-site in the name of the subscriber and/or his wife or repaying any outstanding amount of a loan expressly taken for this purpose from the Board or any other source before the date of application for withdrawal.

Provided that the house to be constructed on the site so purchased is for the actual residence of the subscriber and/or his family.

- (d) building a suitable house on a site owned or acquired by the subscriber and/or his wife with or without any assistance from the Provident Fund or acquiring a house together with the site on the name (s) of the subscriber and/or his wife or repaying any outstanding amount on account of loan expressly taken by the subscriber and/or his wife from the Board or any other source for any of these purposes before the date of application for the withdrawal.

Provided that the house is for the actual residence of the subscriber and/or his family; and

- (e) making additions or alterations to, or reconstructing or completing, or repairing a house owned or acquired by the subscriber and/or his wife;

Provided that the house is for the actual residence of the subscriber and/or his family.

*Note*:—1. In respect of a female subscriber, the words 'his' and 'wife' occurring in clauses above may be read as 'her' and 'husband' respectively.

*Note*:—2. A subscriber who has availed himself of an advance under any scheme sponsored by the State Government for the grant of advances for the house building purpose shall be eligible for the grant of non-refundable withdrawal under clauses (d) and (e) for the purposes specified therein.

(2) Application for the withdrawal under sub-rule (1) shall be made in Form G.

(3) The actual withdrawal from the Fund shall be made only on receipt of an authorisation from the Finance Officer who will arrange this as soon as the formal sanction of the sanctioning authority together with Form E duly filled up has been received.

17. *Conditions for non-refundable withdrawal.*—(1) Any sum withdrawn by a subscriber at any one time for one or more of the purposes specified in Rule 16, from the amount standing to his credit in the Fund shall not ordinarily exceed one half of the amount of subscriptions and interest thereon standing to the credit of the subscriber in the Fund or six months pay whichever is less. The sanctioning authority may however sanction the withdrawal of an amount in excess of this limit up to three fourths of the amount of subscriptions and interest thereon standing to the credit of the subscriber in the Fund, having due regard to:

- (i) the object for which the withdrawal is being made;
- (ii) the status of the subscriber and the amount of subscriptions and interest thereon standing to the credit of the subscriber in the Fund.

(2) A Subscriber who has been permitted to withdraw money from the Fund under rule 16 shall satisfy the sanctioning authority within a reasonable period as may be specified by that authority that the money has been utilised for the purpose for which it was withdrawn and if he fails to do so the whole of the sum so withdrawn or so much thereof as has not been applied for the purpose for which it was withdrawn shall forthwith be repaid in lumpsum together with interest thereon at the rate determined under rule 12 by the subscriber to the Fund, and in default of such payment, it shall be ordered by the sanctioning authority to be recovered from his instalments either in a lump sum or in such number of monthly instalments, as may be determined by the Board.



18. *Conversion of an advance into a non-refundable withdrawal.*—A subscriber who has already drawn or may draw in future an advance under rule 13 for any of the purposes specified in sub clauses (a), (b) and (c) of rule 16 may convert at his discretion, by written request addressed to the Finance Officer through the sanctioning authority the balance outstanding against it into a non-refundable withdrawal on his satisfying the conditions laid down in rule 17 and 18.

19. *Final withdrawal of accumulations in the Fund.*—When a subscriber quits the service, the amount standing to his credit in the Fund shall subject to any deduction under rule 23 become payable to him:

Provided that a subscriber, who has been dismissed from the service and is subsequently reinstated in the service shall, if required to do so by the Board, repay any amount paid to him from the Fund in pursuance of this rule, with interest thereon at the rate provided in rule 12 in the manner provided in the proviso to Rule 21. The amount so repaid shall be credited to his account in the Fund, the part which represents his subscriptions and interest thereon and the part which represents the Board's contribution with interest thereon being accounted for in the manner provided in the rule 7.

*Explanation 1.*—A subscriber who is granted refused leave shall be deemed to have quitted the service from the date of compulsory retirement.

*Explanation 2.*—A subscriber, other than one who is appointed on contract or one who has retired from service and is subsequently re-employed with or without a break in service, shall not be deemed to quit the service when he is transferred without any break in service to a new post in another department in which he is governed by another set of Provident Fund Rules.

20. *Retention of money in the Fund after retirement of subscribers.*—The Board of trustee may allow subscribers who retire from service to retain the amount standing to their credit in the Provident Fund, Account concerned for such period and on such conditions as may be prescribed by them from time to time.

21. *Retirement of subscriber.*—When a subscriber—

- (a) has proceeded on leave preparatory to retirement or
- (b) while on leave, has been permitted to retire on declared by competent medical authority to be unfit for further service; the amount of subscriptions and interest thereon standing to his credit in the Fund, shall, upon application made by him in that behalf to the Finance Officer, become payable to the subscriber;

Provided that the subscriber, if the returns to duty shall, if required, to do by the Board, repay to the Fund, for credit to his account the whole or part of any amount paid to him from the Fund in pursuance of this rule with interest thereon at the rate provided in rule 12 in case he is re-employed or partly in cash and partly in securities, by instalments or otherwise, by recovery from his employers or otherwise as may be directed by the authority competent to sanction an advance for the grant of which special orders are required under the rule.

22. *Provision in Death of Subscriber.*—Subject to any deduction under rule 23, on the death of a subscriber before the amount standing to his credit has become payable or where the amount has become payable, before payment has been made—

(a) When the subscriber leaves a family—  
 (i) if a nomination made by the subscriber in accordance with the provisions of rule 6 in favour of a member or members of his family exists, the amount standing to his credit in the Fund or the part thereof to which the nomination relates, shall become payable to his nominee or nominees in the proportion specified in the nomination;

(b) if no such nomination in favour of a member or members of the family of the subscriber subsists, or if such nomination relates only to a part of the amount standing to his credit in the Fund the whole amount or the part thereof to which the nomination does not relate, as the case may be, shall notwithstanding any nomination purporting to be in favour of any person or persons other than a member or members of his family shall become payable to the members of the family if there is any member of the family other than those specified in sub clauses above; in equal shares.

Provided that no share shall be payable to—

- (1) Sons who have attained legal majority;
- (2) Sons of a deceased Son who have attained legal majority;
- (3) Married daughters whose husbands are alive;
- (4) Married daughters of a deceased son whose husbands are alive.

Provided also that the widow or widows and the child or children of a deceased son shall receive between them in equal parts only the share which that son would have received if he had survived the subscriber and had been exempted from the provisions of Clause (1) of the first proviso.

*Note.*—Any sum payable under these rules to a member of the family of a subscriber vests in such member under sub-section (2) of Section 3 of the Provident Fund Act, 1925.

(ii) When the subscriber leaves no family, if a nomination made by him in accordance with the provisions of rule 6 in favour of any person or persons subsists, the amount standing to his credit in the Fund or the part thereof to which the nomination relates, shall become payable to his nominee or nominees in the proportion specified in the nomination.

23. *Deductions.*—Subject to the conditions that no deduction may be made which reduces the credit by more than the amount of any contribution by Board with interest thereon credited under rules 11 and 12, before the amount standing to the credit of a subscriber in the Fund is paid out of the Fund, the Board may direct the deduction therefrom of—

(a) any amount, if a subscriber has been dismissed from the service for grave misconduct;

Provided that, if the order of a dismissal is subsequently cancelled, amount so deducted shall on his reinstatement in the service be replaced to his credit in the Fund;

(b) any amount, if a subscriber resigns his employment under the Board within 5 years of the commencement thereof, otherwise than by any reason of Superannuation or a declaration by competent medical authority that he is unfit for further service;

(c) any amount due under liability incurred by the subscriber to the Board.

*Note.*—for the purpose of Clause (b) of this rule the period of 5 years shall be reckoned from the date on which the commencement of the subscribers continuous service under the Board begin.

#### PAYMENT

24. *Manner of payment of the Amount in the Fund.*—(1) When the amount standing to the credit of a subscriber in the Fund or the balance thereof after any deduction under Rule 23 becomes payable, it shall be the duty of the Finance Officer after satisfying himself, when no such deduction has been directed under that rule, that no deduction is to be made, to make payment on receipt of a written application in Form G in this behalf as provided in sub-rule (3).

(2) If the person to whom, under these rules, any amount or policy is to be paid, assigned, reassigned or delivered\* is a lunatic for whose estate a manager has been appointed in this behalf under the Indian Lunacy Act, 1912, the payment or reassignment or delivery will be made to such manager, and not to the lunatic.

(3) Any person who desires to claim payment under this rule shall send through the proper authority a written application in Form G, in that behalf to the Finance Officer. The Finance Officer shall on receipt of the application for the closure of Provident Fund Account in Form G alongwith the necessary documents, close the account and issue an authorisation in Form H to the head of Office, with a copy thereof to the Officer concerned.

(4) The bill for the drawal of the money shall be in Form F.

(5) In respect of all Officers, the head of Office under whom the subscribers concerned were last working shall prepare the bill and send it to the Board Office for payment. The Bill shall be passed by the Officer authorised by the Board of Trustees in this behalf and arrange to pay the sum by cheque.

(6) Payment of the amounts withdrawn shall be made in India only to the person to whom the amounts are due shall make their own arrangements to receive payment in India.

*Note.*—When the amount standing to the credit of a subscriber has become payable under rule 19, 21 or 22 the Finance Officer shall authorise prompt payment of that portion of the amount standing to the credit of a subscriber in regard to which there is no dispute or doubt, the balance being adjusted as soon as may be possible.

#### PART III

#### PENSIONABLE SERVICE

25. *Procedure on transfer to Pensionable Service.*—(1) If a subscriber is permanently transferred to a pensionable service under the Board he shall at his option be entitled;

(a) to continue to subscribe to the fund, in which case he shall not be entitled to any pension; or

(b) to earn pension in respect of such pensionable service, in which case, with effect from the date of his permanent transfer:

(i) he shall cease to subscribe to the Fund;

(ii) the amount of contributions by the Board with interest thereon standing to his credit in the Fund shall be repaid to the Board;

(iii) the amount of the subscriber's accumulation together with interest thereon standing to his credit in the fund shall be transferred to his credit in the General Provident Fund, to which he shall thereafter subscribe in accordance with the rules of that Fund; and

(iv) he shall thereupon be entitled to count towards his pension, the service rendered prior to the date of permanent transfer to the extent permissible under the relevant Pension Rules.

(2) As subscriber shall communicate his option under sub-rule (1) by a letter to the Finance Officer within three months of the date of order transferring him permanently to the pensionable service and if no communication is received in the office of the Finance Officer within that period, the subscriber shall be deemed to have exercised his option in the manner referred to in clause (b) of that sub-rule.

## PART IV

## RULE OF PROCEDURE

26. *Number of Accounts to be quoted at the time of payment of subscription.*—When paying subscription in India either by deduction from emoluments or in cash a subscriber shall quote the number of his account in the Fund already communicated to him by the Finance Officer.

*Note.*—It shall be the duty of the Finance Officer to communicate to the subscriber any change in the number assigned to his account.

27. *Annual Statement of account to be supplied to subscriber.*—(1) As soon as possible after the 31st March of each year, the Finance Officer shall send to each subscriber a statement of his account in the Fund, showing the opening balance as on the 1st April of the year, the total amount credited or debited during the year, the total amount of interest credited as on the 31st March of the year and the closing balance on that date. The Finance Officer shall attach to the statement of account after enquiry whether the subscriber:

(a) desires to make any alteration in any nomination made under rule 6;

(b) has acquired a family in cases where the subscriber has made no nomination in favour of a member of his family under the proviso to sub-rule (1) of Rule 6.

(2) subscribers should satisfy themselves as to the correctness of the annual statement, and errors, if any should be brought to the notice of the Finance Officer within three months from the date of receipt of the statement.

(3) The Finance Officer shall, if required by subscriber once, but not more than once in a year, inform the subscriber of the total amount standing to his credit in the Fund as on the end of the last month for which his account has been written up.

## PART V

## GENERAL.

28. *Relaxation of the provisions of the rules in individual cases.*—When the Board are satisfied that the operation of any of these rules causes or is likely to cause undue hardship to a subscriber, they may, notwithstanding anything contained in these rules, deal with the case of such subscriber in such manner as may appear to them to be just and equitable.

29. *Interpretation.*—If any question arises as to the interpretation of these rules it shall be referred to the Board whose decision thereon, shall be final.

## FORM A

S.No. Rule 6 (1)

Form of Application for Admission to the Kerala Headload Workers Welfare Board Employees' Contributory Fund

(to be submitted in duplicate)

Name of Applicant	Designation	Office to which attached	Service to which the applicant belongs	Whether the applicant's service is pensionable or not	Whether the applicant is permanent, temporary or on probation	ed. If temporary how the date of commencement of service	Rate of contribution per month	Rate of subscription per month	If the applicant is a subscriber to any other fund, the name of such fund	Whether the applicant has a family or not	Account number to be allotted by the Finance Officer	Remarks
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	

Station:

Date:

Enclosures:

A form of nomination is to be attached, form duly filled in its enclosure

Signature of the applicant:

Signature of the Head of Office/department with designation.

No. ....

Office of the

Dated ..... 19....

Returned with Account Number allotted. This number should be quoted in all correspondence connected therewith

Signature:

Designation:

[See Rule 13(6)]

**Application for Advance against Deposits in the Kerala Headload Workers Welfare Board Employees Contributory Provident Fund**

1. Name and Account No. of the subscriber
2. Monthly pay; Dearness pay and designation
3. Amount of advance required (both in figures and words)
4. Purpose for which it is required
5. Number of instalments of recovery proposed
6. Date of complete repayment of the previous advance
7. Details of advances pending recovery
  - (1) the amounts of previous advance
  - (2) dates of drawal of each advance
  - (3) Balance outstanding against each advance
8. Office and manner in which payment is desired
9. The number of instalments in which the advance is proposed to be repaid.

I hereby declare that the above statements are true and that I agree to abide by the Kerala Headload Workers Welfare Board Employees Contributory Provident Fund Rules, 1994 as amended from time to time. I also promise to repay the above advance in equal monthly instalments according to rules.

Place : \_\_\_\_\_  
Signature of the subscriber, with name and designation

Date: \_\_\_\_\_

10. Enquiry certificate : \_\_\_\_\_

Signature of Head of Office.

**VERIFICATION REPORT**

11. Total amount at the credits of the applicant
12. Amount of advance admissible
13. Number of Instalments of repayment :
14. Any other fact requiring consideration

Finance Officer/Head of Office.

(iv) acquisition of a house and/or site,

furnish in whose name, (subscriber and/or his wife's, it will be acquired and whether it is for the actual residence of the subscriber and/or his family)

(v) Construction, reconstruction, repair, etc., of a house state whether the site on which the house is proposed to be constructed, or the site on which the house proposed to be reconstructed, repaired altered etc., is situated, is owned by the subscriber and/or his wife and whether the house is for the actual residence of the subscriber and/or his family)

If the withdrawal is required for repayment of a loan taken for the

(i) Marriage of a son or daughter of any female relative dependent on him, specify the amount of loan taken on account of the marriage, the balance outstanding against it and the date on which the marriage has been celebrated

(ii) Construction of a house or allied purposes (State the amount of loan expressly taken for the purpose, the balance outstanding against it and in whose name (subscribers and/or his wife's) the ownership of the house and/or site is vested.

33/4/7/95/MC.

Form C

[See Rule 16 (2)]

Application for Non-refundable withdrawal from the Kerala Handloom Workers Welfare Board Employees' Provident Fund

1. Name and designation of the subscriber

2. Pay and Dearness allowance

3. Provident Fund Account No.

4. Date of retirement on superannuation

5. Total service (in years) under the Board on the date of application

6. Object of the non-refundable withdrawal (if the withdrawal is required for meeting the expenditure in connection with the):

(i) higher education of any child dependent on the subscriber, specify the nature and duration of the course

(ii) marriage of a son or daughter or any other female relative dependent on the subscriber

Indicate also the month in which the marriage takes place (in the case of a dependent, specify also whether the subscriber has any daughter)

(iii) illness of the subscriber or any person actually dependent on him (mention the nature of illness also)

7. Amount of the loan, if any, taken by the subscriber and/or his wife from the Board under any Scheme sponsored by them for the grant of house construction loans, and the number and the date of the orders/proceedings in which sanction was issued therefore. (This column need be filled in only if the subscriber proposes to make a withdrawal for house construction or allied purpose).

8. Amount of the non-refundable withdrawal proposal (both in figures and words)

9. (a) Whether any non-refundable withdrawal was made by him from the fund previously for the same or a different object and, if so, furnish the details thereof.

(b) If any withdrawal was made as mentioned in (a) above. (State whether he had submitted the utilisation certificate in respect of that withdrawal to the appropriate authority within the prescribed time limit. If the certificate was not submitted within the said period, furnish the reasons thereof.)

10. Special circumstances which necessitate the withdrawal (this column need be filled in only if the amount proposed to be withdrawn exceeds half the amount at the credit of the subscriber in the fund or six months pay, whichever is less, or if the withdrawal requires sanction in relaxation of any of the provisions in the rules)

## DECLARATION

I ..... do hereby declare that the above statements furnished by me are true and that I agree to abide by the Kerala Headload Workers Welfare Board Employees Contributory Provident Fund Rules, as amended from time to time.

Place : ..... Dated signature of the subscriber  
with full office address.

(To be filled in by the Head of Office)

I recommend for sanction a non-refundable withdrawal of Rs. ....  
(Rupees ..... only) by the subscriber.

## CERTIFICATE

1. It is certified that I have verified the particulars furnished by the subscriber against columns 2, 3, 4, 5, 7 and 9 with reference to the relevant records in my office and that they are found to be correct.

2. It is also certified that I have caused enquiries to be made about the statement contained in the application regarding the object of the proposed withdrawal and that I am satisfied that it is bona fide.

3. It is further certified that there are no liabilities outstanding against the subscriber to Board which have to be recovered from him.

Station ..... Dated signature of the Head of  
the Office.

Date .....

Dated counter signature of the  
Head of Department.

VERIFICATION REPORT\*\*

1. Total amount representing the accumulation at the credit of the subscriber in the Fund as on.....
2. Amount admissible under the rules..
3. Rule(s) under which the sanction permitting the withdrawal by the subscriber is to be accorded.
4. Any other facts which require special consideration

Finance Officer/Head of Office

Endt. No.

Dated.

To

The.....

\*In respect of female subscriber who applies for the withdrawal for house construction or allied purpose, the words 'his' and 'wife' occurring the column 6 may be read as 'her' and husband respectively.

\*\*In respect of the subscriber who is not an Officer who draws own pay bill, the verification report shall be furnished by the head of office with reference to the latest annual account slip issued by the Finance Officer and the Office copies of the pay bills, etc., relating to the subsequent period.

But the application of a subscriber who is an Officer who draws his own pay bill shall be forwarded to the Finance Officer for verification.

Form D

[See Rule 13 (7)]

Form of sanction for advances from the Kerala Headload Workers Welfare Board Employees Contributory Provident Fund

A temporary advance from the Kerala Headload Workers Welfare Board Employees Contributory Provident Fund as particularised below, is sanctioned under the rules regulating that fund.

1. Subscriber's name
2. Subscriber's designation
3. Subscriber's pay and dearness allowance
4. Subscriber's Provident Fund Account No.
5. Amount of Advance
6. Object of Advance
7. Rule (s) under which the Advance is sanctioned
8. Balance at credit (on the subscription side) of the subscriber on this date (as verified from the account last renewed by the Finance Officer/Head of Office/Department).
9. Balance of previous advance if any, outstanding against the subscriber
10. Date of repayment of previous advance, if any.

- 11. Special reasons for granting the advance under Rule 13 (2)
- 12. Number of instalments in which the advance is to be recovered
- 13. Amount of each such instalment

Signature of the sanctioning authority with designation.

- To
- 1. Sri.....
  - 2. ....
  - 3. ....
  - 4. ....
  - 5. ....

[See Rule 16 (3)]

**Form of authorization for Drawal of money from the Fund**

- 1. Subscriber's name in full
- 2. Subscriber's designation
- 3. Subscriber's pay
- 4. Subscriber's Provident Fund Account No.
- 5. Object of non-refundable withdrawal
- 6. Balance at the credit (on the subscription side) of the subscriber on the date of application (as verified from the Account last rendered by the Finance Officer/Head of Office/Board)
- 7. Date of retirement on super-annuation
- 8. Total service rendered by the subscriber on the date of application
- 9. Whether any liabilities are outstanding against the subscriber and if so, the details thereof
- 10. Amount of the withdrawal
- 11. Rule (\$) under which sanction is accorded
- 12. Number of instalments in which payment is to be made
- 13. Special reasons for sanctioning the withdrawal, if any
- 14. Mode of payment and Office through which payment to be made.

Finance Officer.

To

The.....

Copy to Internal Audit Wing.  
Copy to Stock File.



[See Rule 24 (4)]

Form of Bill for payment of Provident Fund Money

Adjustable by .....  
Voucher No. ....  
Date: .....

from Kerala

Bill for withdrawing final payment  
temporary advance  
Non-refundable withdrawals

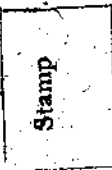
Headload Workers Welfare Board Employees Contributory Provident Fund  
of Sri. .... (Establishment) ..... for the  
month of .....

Sl. No.	Name of subscriber & pay	Contributory P.F. (K.H.W.W. Board Employees) A/c No.	No. & date of sanction	Final payment advance	Other withdrawal	Amount

Total:

Net amount required for payment  
(in words) Rupees .....

Space for classification:



Signature  
Designation of  
the sanctioning authority.

Station: .....  
Date: .....  
Pay Rs. .... (Rupees .....)  
Contents received  
Pay to: .....

Signature of the sanctioning authority

CERTIFICATE

1. Certified that I have satisfied myself that all sums included in bills in Form D drawn previous to this date in favour of M/s.....

Account Nos..... with the exception of those detailed below (of which the total has been refunded by deduction from this bill) have been disbursed to the proper persons and that their acquittances have been taken and filed in my office with receipt stamp duly cancelled for every payment in excess of Rs. 20.

2. Certified that the balance at my credit/at the credit of the subscriber on the date of the withdrawal covers the sum drawn in the bill. Certified also that the amount asked for in this bill is required to meet the yearly premium due on..... in respect of policy No..... with the Company Ltd., and that the policy in question has been assigned to the Board and is in the custody of the Finance Officer.  
(or the details of the policy proposed to be taken have been communicated to and accepted by the Finance Officer in his letter No..... dated.....)

Certified also that the number of policies financed from the Contributory Provident Fund does not exceed four/the number of policies financed from Contributory Provident Fund exceeds four as these were approved prior to the date of commencement of the Kerala Head load Workers Welfare Board Employees Contributory Provident Fund Rules.

Signature:  
Designation:

Give details here if more than one policy has to be cited.

For use in the Internal Audit Wing

Accounts Officer

[See Rule 24(3)]

**Application for closure of the Contributory Provident Fund (Kerala Headload Workers Welfare Board Employees) Account**

1. Name of subscriber
2. Designation (specify whether self-drawing Officer or not)
3. Office from which he quitted service
4. Provident Fund Account Number allotted to him by the Finance Officer
5. Date of his quitting service (also specify whether he quitted service by retirement, discharge, dismissal or death)
6. (a) the amount of last fund deduction
  - (I) Subscription
  - (II) Refund of Advance
- (b) Number and date of the Office Voucher/bill in which the last Provident Fund deduction was made
- (c) Net amount of the bill
- (d) Date of encashment of the bill

Whether any temporary advance/ refundable withdrawal was sanctioned from his Contributory Provident Fund (Kerala Headload Workers Welfare Board Employees) Account during the 12 months immediately preceding the date of his quitting service or thereafter and if so, furnish the details thereof.

The amount of advance/with drawal sanctioned, the No. and date of sanction of the advance/ withdrawal, etc., should be indicated against this column)

Whether any temporary advance/ non-refundable withdrawal was sanctioned from his Provident Fund Account during the 12 months immediately preceding the date of his quitting service for payment of Insurance premia or purchasing a new policy and if so, the details thereof

Particulars of Life Insurance Policies financed by him from Provident Fund money which are to be released (Policy Number, date of purchase of the policy and the sum assured in respect of each policy should be indicated against this column)

Whether personal marks of identification left hand thumb and finger impressions and specimen signatures, in duplicate duly attested by a Gazetted Officer of the State Government have been furnished.

Name of the Office through which Payment is to be made

12. In the case of death of a subscriber before making final payment of the amount.

(a) Is proof of death, in the form of a death certificate issued by the Registrar of Births & Death, available? (proof of death to be insisted upon in the case of doubt only).

(b) Whether a valid nomination executed by the subscriber in accordance with the rules exists and if so furnish the age (s) and name (s) of the nominee (s) and his/her/their relationship to the subscriber.

(c) Whether in the case of a subscriber who sent his nomination while unmarried he had acquired a family after the submission of the nomination.

(d) In the absence of a valid nomination, furnish a list of the members of the subscriber's family as defined in the Contributory Provident Fund (Kerala Headload Workers Welfare Board Employees) Rules surviving on the date of the death of the subscriber to whom the Provident Fund money is payable together with their names, age(s) and respective relationship to the subscriber. (In the case of daughter (s), indicate whether she/they is/are married or unmarried, and if married, whether her/his/their husband (s) is/are alive).

(e) In the absence of a valid nomination and in cases where no member of the family or the subscriber as defined in the rules survives, furnish the name (s) of the person (s) to whom the Provident Fund money is payable (to be supported by letters of probate or succession certificate etc.)

13. If the subscriber had opted for continued retention of his Provident Fund money in the Fund, give information on the following:

(a) Date of retirement of the employee Board from service

(b) Amount at the credit of the subscriber in the Fund on the date of his retirement

(c) Amount finally withdrawn after retirement: if any.

CERTIFICATE BY HEAD OF OFFICE

- 1. It is certified after due verification with reference to the records available in my Office that the above subscriber has retired/proceeded on leave-preparatory to retirement for ..... months/been discharged/dismissed/resigned \*\*finally from the Board's service and his resignation has been accepted with effect from .....
- 2. It is also certified after due verification with reference to the records available in my office that no temporary advance/non-refundable withdrawal was sanctioned to the subscriber from his Provident Fund Account during the 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 available in my Office that the following temporary advance/non-refundable withdrawals were sanctioned to and the amounts drawn by the subscriber from his Provident Fund Account Number ..... during the 12 months immediately preceding the date of his quitting service/proceeding on leave preparatory to retirement or thereafter:

Amount of temporary Advance non-refundable withdrawal	Date	Voucher No.
---	------	-------------

3. It is further certified that he has not opted for the continued retention of his Provident Fund money in the Fund

OR

It is further certified that he has opted for the continued retention of Provident Fund money in the Fund and his option has been forwarded---vide this Office letter No.....dated.....attached.

4. It is certified that the following demands of the Board/Committee for the period prior to.....(here enter the date of his quitting service) are due for recovery.

- 1. ....
- 2. ....

Station :

Date :

Signature of Head of Office.

\*Para 10 applies only when payment is desired at the Office other than the one where the subscriber last served, to which it may be sent out.

\*\*In case of resignation, a certificate on the following lines should be furnished as certificate No. 54--

"Certified that he has not resigned from Board's service to take up employment in another Department of the State Government or under the Central Government or under any other State Government or under a body corporate owned or controlled by Government or an autonomous organisation, registered under the Societies Registration Act, 1880"

Form H

[See Rule 24 (3)]

Office of the

No.

From

To

The

Reference to your letter No.....dated.....19.....  
 Shri..... quitted the service/died/.....  
 and asking for payment of the amount at his/her credit  
 (.....) in the Kerala Headload Workers Welfare Board  
 Provident Fund on that date, I authorize you to  
 (Rupees.....) representing the amount  
 of ..... deposit with interest calculated upto.....  
 in response to this Office.

2. The disbursement should be made in terms of rules of the Kerala Headload Workers Welfare Board Employees Provident Fund Rules and a certificate of disbursement of the amount furnished in your next establishment bill.

3. The deceased by a declaration, dated \_\_\_\_\_, stated that the whole portion of his/her accumulation in the Fund should be paid to the persons named below in the proportions mentioned against each.

4. The payee should be informed that he/she shall not accept the amount when tendered.

5. The \_\_\_\_\_ has been advised accordingly.

Copy to the \_\_\_\_\_ for information and \_\_\_\_\_ necessary action.

Signature  
Designation

(\*) Paras 2 and 3 may be strike out when not required.