

GOVERNMENT OF INDIA  
MINISTRY OF COMMERCE AND INDUSTRY

Notification New Delhi, the .....October 1957

No:22/5/56/H.S.2. In exercise of the powers conferred by sub-Section (3) of the Provident Funds Act, 1925 (19 of 1925), the Central Government hereby adds to the Schedule to the said Act, the name of the following institution, namely:-

“CENTRAL SILK BOARD”

Sd/-  
(M.M.Saklani)  
Deputy Secretary to the Govt. of India

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GOVERNMENT OF INDIA  
MINISTRY OF COMMERCE AND INDUSTRY

Notification New Delhi, the 22<sup>nd</sup> April, 1958

No:22/5/56/H.S.(2). In exercise of the powers conferred by sub-section (2) of section-8 of the Provident Funds Act, 1925 (19 of 1925), the Central Government hereby directs that the provisions of the said Act shall apply to the Contributory Provident Fund established for the benefit of the employees of the Central Silk Board.

Sd/-  
(P.J.Menon)  
Under Secretary to the Govt. of India

## **CENTRAL SILK BOARD CONTRIBUTORY PROVIDENT FUND RULES, 1955**

In exercise of the powers conferred by clause (i) of sub-rule (4) of rule 28 of the Central Silk Board Rules, 1955, the Central Government hereby makes the following rules namely:-

1. (i) These rules may be called the Central Silk Board Contributory Provident Fund Rules, <sup>1</sup>[1955.]

(ii) They shall come into force on the date of their publication in the official Gazette.

2. In these Rules -

- (a) "Board" means the Central Silk Board constituted by the Central Silk Board Act, 1948 (Act. No.LXI of 1948).
- (b) "Chairperson" means the Chairperson of the Board.
- (c) "Standing Committee" means the Standing Committee of the Board.
- (d) "Secretary" means the Secretary of the Board for the time being, and shall include an Acting Secretary.
- (e) "Act" means the Central Silk Board Act, 1948 (Act. No.LXI of 1948).
- (f) "Fund" means the Central Silk Board Contributory Provident Fund.
- (g) "Family" means\_\_\_\_

(i) In the case of a male subscriber, the wife or wives 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 judicially separated from him or has ceased under the customary laws 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 indicates, by express notification in writing to the Secretary, that she shall continue to be so regarded, <sup>1</sup>[as she has not remarried and is in need of subsistence.]

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

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<sup>1</sup> Inserted by GSR-142 dated 24.1.1985.

Provided that if a subscriber, by notification in writing to the Secretary, expresses her desire to exclude her husband from her family, the husband shall henceforth be deemed to be no longer a member of the subscriber's family in matters to which these rules relate, unless the subscriber subsequently cancels, formally in writing, her notification excluding him.

**NOTE 1 :** 'Children" means legitimate children

**NOTE II :** An adopted child shall be considered to be a child when the Secretary or, if any doubt arises in the mind of the Secretary, the Board is satisfied that under the personal law of the subscriber, adoption is legally recognised as conferring the status of a natural child, but in this case only.

(h) "Employee" means officer, office staff, technical staff and menial staff of the Board, other than those whose salary is paid from Contingencies.

(i) "Emoluments" means, pay, leave salary or subsistence grant as defined in the Fundamental Rules and includes (a) any wages paid by the Board to employees not remunerated by fixed monthly pay, (b) any remuneration of the nature of pay received in respect of foreign service, and (c) if a subscriber is on deputation, the emoluments which he would have drawn had he not been on deputation, shall for the purposes of these Rules be deemed to be emoluments drawn on duty.

(j) "Leave" means any variety of leave recognised by the Fundamental Rules.

(k) "Subscriber" means a member of the Fund.

(l) "Year" means a financial year, i.e. to say the period beginning from the 1<sup>st</sup> April and ending with the 31<sup>st</sup> March of the year following.

(2) Any other expression employed in these rules which is defined either in the Provident Fund Act, 1925 (XIX of 1925), or in the Fundamental Rules is used in the sense therein defined.

**3. Constitution and Management of the Fund:** The fund shall be administered by the Secretary and shall be maintained in India in rupees.

**4. (1)** These Rules shall apply to every employee of the Board who:-

(a) has been admitted before these Rules came into force to the benefits of a special or Contributory Provident Fund maintained by Government, except the State Railway Provident Fund, or

(b) is required by these Rules or permitted to subscribe to the Fund.

(2) Subject to the Provisions of sub-rule (1), subscription to the Fund shall be compulsory on all Board's employees who are in receipt of a basic salary exceeding Rs.30/- per month, except in such cases as may be specifically excluded by the Board on the ground that the employee is not likely to remain in service for three years;

Provided that a temporary employee whose term of employment in the first instance is for less than three years, may be permitted by the Chairperson to subscribe to the Fund on the understanding;

- (i) that the Board's contribution and interest thereon will be provisional in the first instance and in the event of the employee's service being terminated for any reason whatsoever within three years of the commencement thereof, will be liable to be completely withheld, and
- (ii) that subject to the above modification, he shall be bound by these Rules.

(3) If an employee of the Board admitted to the benefit of the Fund was previously a subscriber to a Government or Semi-Government (except State Railway) Contributory Provident Fund, the amount of his subscriptions in the Contributory Provident Fund together with interest thereon, shall be transferred to his credit in the Fund with the sanction of the Standing Committee.

**5. Nomination:-** (1) A subscriber shall, as soon as may be after join the Fund, send to the Secretary a nomination conferring on one or more persons the right to receive the amount that may stand to his credit in the Fund, in the event of his death before that amount has become payable, or having become payable, has not been paid;

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

(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 on the First Schedule as is appropriate in the circumstances.

(4) A subscriber may at any time cancel a nomination by sending a notice in writing to the Secretary;

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

(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 as may be specified in the nomination;

(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 a family.

(6) immediately on the death of a nominee, in respect of whom no special provision has been made in the nomination under clause (a) of sub rule (5) or on the occurrence of any event by reason of which the nomination becomes invalid in pursuance of clause (b) of sub-rule (5) or the proviso thereto, the subscriber shall send to the Secretary 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 on the date on which it is received by the Secretary.

**6. Subscriber's Account:-** An account shall be opened in the name of each subscriber, in which shall be credited :-

- (i) The subscriber's subscriptions;
- (ii) Contributions made under rule 10 by the Board to his account;
- (iii) Interest, as provided by rule 11, on subscriptions; and
- (iv) Interest, as provided by rule 11, on contributions.

**7. Conditions and Rates of Subscriptions:-** (1) Every subscriber shall subscribe monthly to the Fund when on duty or foreign service or on deputation.

(2) A subscriber may, at his option, not subscribe during leave.

(3) The subscriber shall intimate his election not to subscribe during leave in the following manner :-

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

(b) If he is not an officer who draws his own pay bills, by written communication to the Secretary before he proceeds on leave.<sup>1</sup>[However in the event an employee has to proceed on leave immediately he will have the right to intimate the Secretary his election not to subscribe within one month from the date on which he proceeded on leave.]

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<sup>1</sup> Added by GSR-142 dated 24.1.1985.

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

The option of a subscriber intimated under this sub-rule shall be final.

(4) A subscriber who has under rule 16 withdrawn the amount of subscription and interest thereon, shall not subscribe to the Fund after such withdrawals unless and until he returns to duty.

**8 (1).** The amount of subscription shall be fixed by the subscriber himself subject to the condition that the sum so fixed does not fall below 8-1/3 per cent of his emoluments.

(2) For the purposes of sub-rule (1) the emoluments of a subscriber shall be ;

(a) in the case of a subscriber who was in service of the Board on the 31<sup>st</sup> March of the preceding year, the emoluments to which he was entitled on that date, provided as follows:-

- (i) if the subscriber was on leave on the said date and elected not to subscribe during such leave or was under suspension on the said date, his emoluments shall be the emoluments to which he was entitled on the first day after his return on duty;
- (ii) if the subscriber was on deputation out of India on the said date or was on leave on the said date and continues to be on leave and has elected to subscribe during such leave, his emoluments shall be the emoluments to which he would have been entitled had he been on duty in India.
- (iii) if the subscriber joined the Fund for the first time on a day subsequent to the said date, his emoluments shall be the emoluments to which he was entitled on such subsequent date.

(b) In the case of a subscriber who was not in service of the Board on the 31<sup>st</sup> March of the preceding year, the emoluments to which he was entitled on the first day of his service or if he joined the Fund for the first time on a date subsequent to the first day of his service the emoluments to which he was entitled on such subsequent date.

Provided that, if the emoluments of the subscriber are of a fluctuating nature, they shall be calculated in such manner as the Secretary may direct.

(3)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 31<sup>st</sup> March of the preceding year by deduction which he makes in this behalf from his pay bill for that month;

(b) if he was on leave on the 31<sup>st</sup> March of the preceding year and elected not to subscribe during such leave; or was under suspension on that

date, by the deduction which he makes in this behalf from his first pay bill after his return to duty;

(c) if he has entered service of the Board for the first time during the year, by the deduction which he makes in this behalf, from his pay bill for the month during which he joins the Fund;

(d) if he was on leave on the 31<sup>st</sup> March of the preceding year, and continues to be on leave and has elected to subscribe during such leave, or if he was on foreign service on the 31<sup>st</sup> March of the preceding year, by the deduction which he causes to be made in this behalf from his salary bill for that month;

(e) if his emoluments are of the nature referred to in the proviso to sub-rule (2) in such manner as the Secretary may direct.

(4) A subscriber shall be permitted to increase the rate of subscription to the Contributory Provident Fund at any time once in the course of a year.

**8A.** When a subscriber is transferred to foreign service or sent on deputation out of India he shall remain subject to the rules of the Fund in the same manner as if he were not so transferred or sent on deputation.

**9. Realization of subscription:** The subscriber shall forward his dues monthly to the Secretary by deduction in his pay bill. When a subscriber is on foreign service or on deputation, he shall remit the subscription in cash to the Secretary so as to reach him before the 5<sup>th</sup> of each month immediately following the month for which the subscription is due.

**10. Contribution by the Board:-** (1) The Board shall, with effect from the 31<sup>st</sup> March of each year, make a contribution to the account of each subscriber;

Provided that if a subscriber quits the service or dies during a year, contribution shall be credited to his account for the period between the close of the preceding year and the date of the casualty.

(2) The contribution shall be 8-1/3 percent of the subscriber's emoluments drawn on duty during the year or period as the case may be.

(3) If a subscriber is on deputation out of India the emoluments which he would have drawn had he been on duty in India shall for the purposes of this rule, be deemed to be emoluments drawn on duty.

(4) The amount of any contribution payable in respect of a period of foreign service shall, unless it is recovered from the foreign employer, be recovered by the Board from the subscriber.

(5) Should the subscriber elect to subscribe during the leave, his leave salary shall, for the purposes of this rule, be deemed to be emoluments drawn on duty

(6) The amount of contributions payable shall be rounded to the nearest whole rupee (fifty paise counting as the next higher rupee)

**11. Interest:-** (1) the Board shall pay to the credit of the account of a subscriber interest, at such rate as the Government of India may, from time to time, prescribe for the payment of interest on subscription to the General Provident Fund maintained for Government servants, on the amount at his credit in the Fund.

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

- (i) On the amount at the credit of a subscriber on the 31<sup>st</sup> March of the preceding year, less any sums withdrawn during the current year- interest for twelve months.
- (ii) On sums withdrawn during the current year- interest from the 1<sup>st</sup> April of the current year upto the last day of the month preceding the month of withdrawal.
- (iii) On all sums credited to the subscriber's account after the 31<sup>st</sup> March of the preceding year- interest from the date of deposit upto the 31<sup>st</sup> March of the current year.
- (iv) The total amount of interest shall be rounded to the nearest whole rupee (fifty paise counting as the next higher rupee).

Provided that, when the amount standing at the credit of a subscriber has become payable, interest shall thereupon be credited under this sub-rule 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 at the credit of the subscriber becomes payable.

(3) For the purposes of this rule, the date of deposit shall, in the case of recoveries from emoluments, be deemed to be the first day of the month in which they are recovered and in the case of amount forwarded by the subscriber, shall be deemed to be the first day of the month of receipt, if they are received by the Secretary 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.

(4) In addition to any amount to be paid under rule 19, interest thereon upon the end of the month preceding that in which payment is made or upto the sixth month after the month in which such amount becomes payable, whichever of these periods be less, shall be payable to the person to whom such amount is to be paid;

Provided that no interest shall be paid in respect of any period after the date which the Secretary had intimated to that person (or his agent) as the date, on which he is prepared to make payment in cash, or if he pays by cheque after the date on which the cheque in that person's favour is put in the post.



(5) Interest shall not be credited to the account of a Mohammadan subscriber if he informs the Secretary that he does not wish to receive, it but if he subsequently asks for interest it shall be credited with effect from the 1<sup>st</sup> April of the year in which he asks for it.

(6) The interest on amounts which, under rule 15 or rule 17 are replaced at the credit of the subscriber in the Fund, shall be calculated at such rates as may be successively prescribed under sub-rule (1) of this rule and so far as may be in the manner prescribed in this rule.

**12. Advances from the Fund:-** A temporary advance may be granted to a subscriber from the amount standing to his credit in the Fund at the discretion of the Secretary subject to the following conditions :-

(a) no advance shall be granted unless the Secretary is satisfied that the applicant's pecuniary circumstances justify it, and that it will be expended on the following object or objects and not otherwise:-

- (i) To pay expenses incurred in connection with the prolonged illness of the applicant or of any person actually dependent on him:
- (ii) to pay for the overseas passage for reason of health or education of the applicant or of any person actually dependent on him;
- (iii) to pay obligatory expenses on a scale appropriate to the applicant's status in connection with marriages, funerals or ceremonies which, by his religion, it is incumbent on him to perform.

(b) an advance shall not, except for special reasons, exceed three month's pay, and shall in no case exceed the amount of subscription and interest thereon standing at the credit of the subscriber in the Fund.

(c) an advance shall not, except for special reasons, be granted until at least twelve months after the final repayment of all previous advances together with interest thereon, unless the amount already advanced does not exceed two-thirds of the amount admissible under clause (b).

(d) the Secretary shall record in writing his reason for granting the advance;

Provided that if the reason is of a confidential nature it may be communicated to the Secretary personally and/or confidentially.

**13(1)** An advance shall be recovered from the subscriber in such number of equal monthly installments as the Secretary may direct, but such number shall not be less than twelve unless the subscriber so elects or in any case more than twenty-four. A subscriber, may, at his option, make repayments in a smaller number of installments than that prescribed. Each installments shall be a number of whole rupee, the amount of the advance being raised or reduced, if necessary, to admit of the fixation of such installments.

(2) Recovery shall be made in the manner provided in rule 9 for the realisation of subscriptions and shall commence on the first occasion after the advance is made on which the subscriber draws emoluments, other than leave salary or subsistence grant, for a full month. Recoveries shall not be made, except with the subscriber's consent, while he is on leave or in receipt of subsistence grant, and may be postponed by the Secretary 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) (a) After the principal of the advance has been fully repaid interest shall be paid thereon at the rate of one-fifth percent, of the principal for each month or broken portion of a month during the period between the drawal and complete repayment of the principal;

Provided that Mohammadan subscribers whose deposits in the Fund carry no interest shall not be required to pay into the Fund any additional installments on account of interest on advances granted to them from the Fund.

(b) Interest shall ordinarily be recovered in one installment in the month after complete re-payment of the principal, but if the period referred to in clause (a) exceeds twenty months, interest may, if the subscriber so desires, be recovered in two equal monthly installments. The method of recovery shall be that provided in sub-rule (2). Payment shall be rounded to the nearest whole rupee (Fifty paise counting as the next higher rupee).

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

**14.** Notwithstanding anything contained in these rules, if the Secretary is satisfied that money drawn as an advance from the Fund under rule 12 has been utilised for purpose other than that for which sanction was given to the drawl of the money, the amount in question shall, with interest at the rate provided in rule 11, forthwith be repaid by the subscriber to the Fund, or in default, be ordered to be recovered by deductions in one sum from the emoluments of the subscriber, even if he be on leave. If the total amount to be repaid be more than half the subscriber's emoluments, recoveries shall be made in monthly installments or moieties of his emoluments till the entire amount recoverable be repaid.

**NOTE:** The term "emoluments" as used in this rule, does not include subsistence grant.

<sup>1</sup>[**14A. Withdrawal from the Fund:** Subject to the conditions specified herein, withdrawals may be sanctioned by the Chairperson, at any time after the completion of twenty years of service (including broken periods of service, if any) of a subscriber or within ten years before the date of his retirement on superannuation, whichever is earlier, from the amount standing to his credit in the Fund, for one or more of the following purposes, namely:-

(a) meeting the cost of higher education, including where 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;

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

(b) meeting of the expenses in connection with the marriage of a son or a daughter of the subscriber, and if he has no daughter, of any other female relation actually dependent on him;

(c) meeting the expenses in connection with the illness, including where necessary, the travelling expenses of the subscriber or any person actually dependent on him;

(d) building or acquiring a suitable house for his residence including the cost of the site, or repaying any outstanding amount on account of loan expressly taken for this purpose or restructuring, or making additions or alterations to a house already owned or acquired by a subscriber;

(e) purchasing a house-site or repaying any outstanding amount on account of loan expressly taken for this purpose;

(f) for constructing a house on a site purchased utilising the sum withdrawn under clause (e).

**NOTE:** A subscriber who has availed himself of an advance under the scheme of the Board for the grant of advance for house building purposes, or has been allowed any assistance in this regard from any other source, shall be eligible for the grant of final withdrawal under clauses (d) (e) & (f) for the purposes specified therein and also for the purpose of repayment of any loan taken under the aforesaid scheme subject to the limit specified to the proviso to sub-rule (1) of the rule 14-B.]

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<sup>1</sup> Inserted by Textile Ministry's notification in F.No.25011/3/76-Text(v) dated 14.10.1976.

<sup>1</sup>[**14B. Conditions for withdrawal:** (1) Any sum withdrawn by a subscriber at any one time for one or more of the purposes specified in rule 14-A from the amount standing to his credit in the Fund shall not ordinarily exceed one-half of such amount or six months pay, whichever is less. The Chairperson, may, however sanction the withdrawal of an amount in excess of this limit upto three fourths of the balance at his credit in the Fund, having due regard to (i) the object for which the drawal is being made (ii) the status of the subscriber, and (iii) the amount to his credit in the Fund;

Provided that in the case of a subscriber who has availed himself of an advance under the scheme of the Board for the grant of advances for house-building purposes, or has been allowed any assistance in this regard from any other source, the sum withdrawn under this sub-rule with the amount of advance taken from the Board or the assistance taken from any other source shall not exceed Rs.75,000/- or five years' pay whichever is less.

(2) A subscriber who has been permitted to withdraw money from the Fund under rule 14-A shall satisfy the Chairperson within a reasonable period as may be specified by the Chairperson 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 by the subscriber in one lump sum together with interest thereon at the rate determined under rule 11, and in default of such payment, it shall be ordered by the Chairperson to be recovered from his emoluments either in a lump sum or in such number of monthly installments, as may be determined by the Chairperson.]

<sup>1</sup>[**14C. Conversion of an advance into a withdrawal:** A subscriber who has already drawn or may draw in future an advance under rule 12 for any of the purposes specified in clauses( a), (b) and (c) of rule 14-A may convert, at his discretion by written request addressed to the Secretary through the Chairperson the balance outstanding against it with interest into a final withdrawal on his satisfying the conditions laid down in rules 14-A and 14-B.]

**15. Circumstances in which accumulation are payable:-** When a subscriber quits the service, the amount standing to his credit in the Fund shall, subject to any deduction under rule 18, become payable to him;

Provided that a subscriber, who has been dismissed from the service and is subsequently re-instated in the service shall, if required to do so by the Secretary repay any amount paid to him from the Fund in pursuance of this rule, with interest thereon at the rate provided in rule 11 in a manner provided in the proviso to rule 16. The amount so paid shall be credited to his account in the Fund, the part which represents the Board's contribution with the interest thereon, being accounted for in the manner provided in rule 6.

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<sup>1</sup> Inserted by Textile Ministry's notification in F.No.25011/3/76-TeX(v) dated 14.10.1976.

**16. When a subscriber:-**

- (a) has proceeded on leave preparatory to retirement or
- (b) while on leave has been permitted to retire or declared by competent medical authority to be unfit for further service;

the amount of subscription and interest thereon standing to his credit in the Fund shall, upon application made by him in that behalf to the Secretary, become payable to the subscriber;

Provided that the subscriber, if he returns to duty, shall if required to do so by the Secretary 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 11 in cash or securities, or partly in cash and partly in securities by installments or otherwise by recovery from his emoluments or otherwise, as the Secretary may direct.

**17.** Subject to any deduction under rule 18 on the death of a subscriber before the amount standing to his credit has become payable, or where the amount has become payable before payment has been made:-

(i) When a subscriber leaves a family

- (a) if a nomination made by the subscriber in accordance with the provisions of rule 5 in favour of a member or members of his family subsists, the amount standing to his credit in the Fund or the part thereof to which the nomination relates, shall become payable to his nominee 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 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 persons other than a member or members of his family, become payable to the members of his family in equal shares;

Provided that no share shall be payable to :

- (1) Sons who have attained legal majority;
- (2) Sons of a deceased son who have attained legal majority;
- (3) Married daughter whose husbands are alive;
- (4) Married daughters of deceased son whose husbands are alive; if there is any member of the family other than those specified in clauses (1), (2), (3) and (4);

Provided also that the widow or widows and the child or children of 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:** (i) Any sum payable under 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 5, in favour of any person or persons subsists, the amount standing to his credit in the Fund or the part thereof to which the nomination relates shall become payable to his nominee or nominees in the proportion specified in the nomination

**NOTE 1** When a nominee is a dependent of the subscriber as defined in clause (c) of Section 2 of the Provident Funds Act, 1925, the amount vests in such nominee under sub-section (2) of Section 3 of that Act.

**NOTE 2:** When the subscriber leaves no family and no nomination made by him in accordance with the provisions of rule 5 subsists or if such nomination relates only to part of the amount standing to his credit in the Fund, the relevant provisions of clause (b) and sub-clause (ii) of clause (c) of sub-section (1) of Section 4 of the Provident Funds Act, 1925, are applicable to the whole amount or the part thereof to which the nomination does not relate.

**18. Deductions:** Subject to the conditions that no deductions may be made which reduces the credit by more than the amount of any contribution by the Board interest thereon credited under Rules 10 or 11 before the amount standing to the credit of a subscriber in the Fund is paid out of the Fund, the Secretary may direct the deduction therefrom the payment to the Board of:-

- (a) any amount, if a subscriber has been dismissed from the service for grave misconduct;
- (b) Provided that, if the order of dismissal is subsequently cancelled, the amount so deducted shall, on his reinstatement in the service be replaced at his credit in the Fund;
- (c) any amount, if a subscriber resigns his employment under the Board within three years of the commencement thereof, otherwise than by reason of superannuation or a declaration by competent medical authority that he is unfit for further service;
- (d) any amount, due under a liability incurred by the subscriber to the Board.

**19. Payment:-** (1) When the amount standing to the credit of a subscriber in the Fund or the balance thereof after any deduction under rule 18, becomes payable it shall be the duty of the Secretary after satisfying himself, when no such deduction has been directed under that rule, that no deduction is to be made, to make payment as provided in Section 4 of the Provident Funds Act. 1925.

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

(3) Any person who desires to claim payment under this rule, shall send a written application in that behalf to the Secretary. Payment of amounts withdrawn shall be made in India only. The persons, to whom the amounts are payable shall make their own arrangements to receive payment in India.

**NOTE:** When the amount standing to the credit of a subscriber has become payable under Rules, 15,16, or 17, the Secretary shall effect prompt payment of that portion of the amount standing to the credit of a subscriber in regard to which there is no dispute or doubt, the balance being adjusted as soon after as may be.

**20. Procedure :-** All sums paid into the Fund under these rules shall be credited in the books of the Board to an account named "The Central Silk Board Contributory Provident Fund". A "deposit account" shall be opened for this purpose with the State Bank of India, Bombay to be operated on in such manner as the Chairperson may direct. Sums of which payment has not been taken within six months after they become payable under these rules shall be transferred to "Deposits" after the 31<sup>st</sup> March of the year and treated under ordinary rules relating to deposits.

**21.** When paying a subscription either by deduction from emoluments or in cash, a subscriber shall quote the number of his account in the Fund, which shall be communicated to him by the Secretary. Any change in the number shall similarly be communicated to the subscriber by the Secretary.

**22. (1)** As soon as possible, after the 31<sup>st</sup> March of each year, the Secretary shall send to each subscriber a statement of his account in the Funds, showing the opening balance as on the 1<sup>st</sup> April of the year, the total amount credited or debited during the year, the total amount of interest credited as on the 31<sup>st</sup> March of the year and the closing balance on that date. The Secretary shall attach to the statement of account an enquiry whether the subscriber ----

(a) desires to make any alteration in any nomination made under rule 5.

(b) has acquired family (in case where the subscriber has made no nomination) in favour of a member of his family under sub-rule (1) of rule 5.

(2) Subscribers should satisfy themselves as to the correctness of the annual statement, and errors should be brought to the notice of the Secretary within six months from the date of receipt of the statement.

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

**23.** All applications under these rules shall be addressed to the Secretary.

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FIRST SCHEDULE  
Rule 5(3)

FORMS OF NOMINATION

I. When the subscriber has a family and wishes to nominate one member thereof:

I hereby nominate the person mentioned below, who is the member of my family as defined in Rule 2 of the Central Silk Board Contributory Provident Fund Rules, to receive the amount that may stand to my credit in the Fund, in the event of my death before the amount has become payable, or having become payable, has not been paid:-

---

Name and Address of Nominee	:
Relationship with subscriber	:
Age	:
Contingencies on the happening of which the nomination shall become invalid	:
Name, address and relationship of the person If any, to whom the right of the nominee shall Pass in the event of his predeceasing the Subscriber	:

---

Dated this                      day of                      19

at

Signature of the subscriber

Two witnesses to signature

1

2.

---

II. When the subscriber has a family and wishes to nominate more than one member thereof:

I hereby nominate the persons mentioned below, who are the member of my family as defined in Rule 2 of the Central Silk Board Contributory Provident Fund Rules, to receive the amount that may stand to my credit in the Fund, in the event of my death before that amount has become payable, or having become payable, has not been paid, and direct that the said amount shall be distributed among the said persons in the manner shown below against their names:-

---

Name and Address of Nominee :

Relationship with subscriber :

Age :

Amount or share of accumulations to be Paid to each. :

Contingencies on the happening of which :  
the nomination shall become invalid

Name, address and relationship of the person :  
If any, to whom the right of the nominee shall  
pass in the event of his predeceasing the  
Subscriber

---

Dated this                                  day of                                  19  
at

Two witnesses to signature                                  Signature of the subscriber

1.

2.

---

III. When the subscriber has no family and wishes to nominate one person:

I having no family as defined in Rule 2 of the Central Silk Board Contributory Provident Fund Rules, hereby nominate the person mentioned below to receive the amount that may stand to my credit in the Fund, in the event of my death before that amount has become payable, or having become payable has not been paid:-

---

Name and Address of Nominee :  
Relationship with subscriber :  
Age :  
\*Contingencies on the happening of which the nomination shall become invalid :  
Name, address and relationship of the person If any, to whom the right of the nominee shall pass in the event of his predeceasing the Subscriber :

---

Dated this                      day of                      19

at

Signature of the subscriber

Two witnesses to signature

- 1.
  - 2.
- 

\*Note:- Where a subscriber who has no family, makes a nomination, he shall specify in this column that the nomination shall become invalid in the event of his subsequently acquiring a family.

IV. When the subscriber has no family and wishes to nominate more than one person:

I having no family as defined in Rule 2 of the Central Silk Board Contributory Provident Fund Rules, hereby nominate the persons mentioned below to receive the amount that may stand to my credit in the Fund, in the event of my death before that amount has become payable, or having become payable has not been paid and direct that the said amount shall be distributed amongst the said persons in the manner shown below against their names.

---

Name and Address of Nominees	:
Relationship with subscriber	:
Age	:
Amount or Share of accumulations to be paid to each*.	:
**Contingencies on the happening of which the nomination shall become invalid	:
Name, address and relationship of the person If any, to whom the right of the nominee shall Pass in the event of his predeceasing the Subscriber	:

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Dated this            day of            19    at

Signature of the subscriber

Two witnesses to signature

1

2.

---

\*Note:- This column should be filled in so as to cover the whole amount that may stand to the credit of the subscriber in the Fund at any time.

\*\*Note:- Where a subscriber who has no family, makes a nomination, he shall specify in this column that the nomination shall become invalid in the event of his subsequently acquiring a family.