

CENTRAL SILK BOARD GENERAL PROVIDENT FUND RULES, 1966

Government of India-Ministry of Commerce

New Delhi, the 31st December, 1966

10th Pausa, 1888

NOTIFICATION

G.S.R. 92. In exercise of the powers conferred by Section 13 of the Central Silk Board Act, 1948 (LXI of 1948), the Central Government hereby makes the following rules, namely:-

1. Short title and commencement:

(i) These rules may be called the Central Silk Board General Provident Fund Rules, 1966.

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

2. Definitions : In these rules,

- (a) "Act" means the Central Silk Board Act, 1948;
- (b) "Board" means the Central Silk Board constituted under sub-section (1) of Section 4 of the Act;
- (c) the expressions 'Chairperson' and 'Secretary' wherever they occur, shall mean 'Chairperson' and 'Secretary' respectively, of the Board;
- (d) "emoluments" means pay including dearness pay, special pay, personal pay and leave salary or subsistence grant, if admissible, but does not include dearness allowance or any other allowances;
- (e) ¹family means:-
 - (i) in the case of a male subscriber, the wife or wives, parents, children, minor brothers, unmarried sisters, deceased son's widow and children and where no parents of the subscriber is alive, a paternal grandparent;

¹ Substituted by G.S.R.432 dated 24.10.2000.

Provided that if a subscriber proves that his wife has been judicially separated from him or has ceased under the customary law of the community, to which she belongs, to be entitled to maintenance she shall henceforth be deemed to be no longer a member of the subscriber's family in matters to which these rules relate unless the subscriber subsequently intimates in writing to the Secretary, Central Silk Board that she shall continue to be so regarded;

- (ii) in the case of a female subscriber, the husband, parents, children, minor brothers, unmarried sisters, deceased son's widow and children and where no parents of the subscriber is alive, a paternal grandparent.

Provided that if a subscriber by intimation in writing to the Secretary, Central Silk Board 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 such intimation excluding him in writing.]

¹[NOTE: "Child" means a legitimate child and includes an adopted child, where adoption is recognized by the personal law governing the subscriber on a ward under the Guardian and Wards Act, 1890 (8 of 1890), who lives with the subscriber and is treated as a member of the family and to whom the subscriber through special will, given the same status as that of natural born child.]

(f) "Fund: means the General Provident Fund constituted under rule 4;

(g) "Leave" means any kind of leave sanctioned for the staff of the Board under the Revised Leave Rules, 1933;

(h) "Schedule" means the schedule annexed to these rules;

(i) "Year" means the financial year.

3. Conditions of eligibility:-(1) These rules shall apply to__

- (i) the employees of the Board who were in service before the 1st April, 1966 and continuing in such service on the 31st December, 1966 and who have elected to come under the Board's Pension-cum-gratuity scheme under rule 28A of the Central Silk Board Rules, 1955, and have completed one year's continuous service on 1st April, 1966 or subsequently and

¹ Substituted by GSR-57 dt.19.1.1996.

- (ii) every employee of the Board (other than re-employed pensioner) who joined service of the Board on or after 1st April, 1966 and has continued in such service thereafter and who has put in not less than one year's continuous service, other than an Officer of any Government whose services have been placed at the disposal of the Board and in respect of whom the Board is required to pay leave, pension or provident fund contribution to that Government.

(2) A temporary employee who completes one year's continuous service during the middle of a month shall subscribe to the Fund from the subsequent month.

¹[**NOTE-I:** Apprentices and probationers shall be treated as temporary employees for the purpose of this rule.

NOTE-II: Temporary employees (including Apprentice and Probationers) who have been appointed against regular vacancies and are likely to continue for more than a year may subscribe to the Fund at any time before completion of one year's service.]

4. Constitution of the Fund:- (i) There shall be constituted a General provident Fund for the employees of the Board to whom these rules apply.

(ii) the Fund shall consist of –

- (a) Subscriptions to the Board's Contributory Provident Fund together with interest thereon due as on the 31st March, 1966 made by the employees who have elected to come under the Pension-cum-gratuity scheme under rule 28A of the Central Silk Board Rules, 1955;
- (b) subscriptions which are credited to the Fund in accordance with these rules;
- (c) such additions to the Fund as the Board may from time to time decide to make with the approval of the Central Government; and
- (d) the income of the Fund from loans, deposits and investments.

5. Every employee of the Board to whom these rules apply, shall be a subscriber to the Fund.

6. The fund shall be vested in and be managed by the Board.

¹ Inserted by G.S.R-57 dated.19.1.1996.

7. Nominations :- (1) A subscriber shall at the time of joining 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 a subscriber who has a family at the time of making the nomination shall make such nomination only in favour of a member or members of his family.

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

(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 annexed hereto 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. The subscriber shall, along with such notice or separately 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 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 a family;

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

(6) Immediately on the death of a nominee in respect of whom no special provision has been made in the nomination under clause (a) of sub-rule (5) or on the occurrence of any event by reason of which the nomination becomes invalid in pursuance of clause (b) of that sub-rule 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.

8. Subscriber's Account: - An account shall be prepared in the name of each subscriber and shall show the amount of his subscriptions with interest thereon calculated as prescribed in sub-rule (2) of rule 12 as well as the advances and withdrawals from the Fund.

9. Conditions of Subscriptions: - (1) Every subscriber shall subscribe monthly to the Fund except during the period when he is under suspension;

Provided that a subscriber may, at his option, not subscribe during any period of leave, other than earned leave of less than 30 days duration;

Provided further that subscriber on reinstatement after a period passed under suspension shall be allowed the option of paying in one sum, or in installments, any sum not exceeding the maximum amount of arrears subscriptions payable for that period.

(2) The subscriber shall intimate his election not to subscribe during leave by written communication to the Secretary before he proceeds on leave. Failure to make due and timely intimation shall be deemed to constitute an election to subscribe, ¹[provided that the Secretary, on a written communication from the subscriber, is satisfied that he was prevented by sufficient cause from intimating his election not to subscribe before he proceeded on leave, may, entertain such intimation during the period when he was on leave or after he returns from leave, as the case may be.]

¹ Inserted by G.S.R-144 dated 24.1.1985.

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

(4) A subscriber who has, under rule 20 withdrawn the amount standing to his credit in the Fund shall not subscribe to the Fund after such withdrawal unless he returns to duty.

10. Rates 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 may be any sum, not less than 6% of his emoluments and not more than his total emoluments;
¹[Provided that in the case of a subscriber who has previously been subscribing to a Government Contributory Provident Fund at the higher rate of 8 1/3 per cent of his emoluments and not more than his total emoluments.]
- (c) When an employee elects to subscribe at the minimum rate of 6% the fraction of a rupee shall be rounded to the nearest whole rupee, fifty paise counting as the next higher rupee.

(2) For the purpose of sub-rule (1), the emoluments of a subscriber shall be –

- (a) in the case of a subscriber who was in the Board's service on the 31st March of the preceding year, the emoluments to which he was entitled on that date;

Provided that-

- (i) if the subscriber was on leave on the said date and had 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 to duty.
- (ii) if the subscriber was on deputation out of India on the said date or was on leave on the said date and continues to be on leave and has elected to subscribe during such leave, his emoluments shall be the emoluments to which he would have been entitled had he been on duty in India;

(b) in the case of a subscriber who was not in the Board's service on the 31st March of the preceding year, the emoluments to which he was entitled on the day he joins the Fund.

(3) The subscriber shall intimate the fixation of the amount of his monthly subscription in each year to the Secretary.

¹ Substituted by G.S.R.432 dated 24.10.2000.

(4) The amount of subscription so fixed may be ¹[enhanced twice or] reduced once at any time during the course of a year.

Provided that when the amount of subscription is so reduced, it shall not be less than the minimum prescribed in sub-rule (1).

Provided further that if a subscriber is on duty for a part of month and on leave for the remainder of that month and if he has elected not to subscribe during the leave, the amount of subscription payable shall be proportionate to the number of days spent on duty in that month.

11. Realisation of Subscriptions:- The Board shall have power to deduct from the emoluments of any subscriber the subscription due from him ²[* * * *].

12. ³Interest :- (1)The Board shall pay to the credit of the account of a subscriber interest at such rate as may be determined for each year according to the method of calculation prescribed from time to time by the Government of India:

Provided that, if the rate of interest determined for a year is less than 4 percent, all subscribers to the Fund in the year preceding that for which the rate has for the first time been fixed at less than 4 percent, shall be allowed interest at 4 percent:

Provided further that a subscriber who was previously subscribing to any other provident fund of the Central Government and whose subscription together with interest thereon, have been transferred to his credit in his Fund shall also be allowed interest at 4 percent if he had been receiving that rate of interest under the rules of such other fund under the provision similar to that of the first proviso to this rule.

(2) Interest shall be credited with effect from last day in each year in the following manner:-

- (i) on the amount to the credit of a subscriber on the last day of the preceding year, less any sums withdrawn during the current years interest for twelve months;
- (ii) on sums withdrawn during the current year interest from the beginning of the current year upto the last day of the month preceding the month of withdrawal;

¹ Substituted by G.S.R.57 dated 19.1.1996

² Deleted by *ibid.*

³ Substituted by G.S.R.432 dated 24.10.2000.

- (iii) on all the sums credited to the subscriber's account after the last day of the preceding year interest from the date of deposit upto the end of the current year;
- (iv) the total amount of interest shall be rounded to the nearest whole rupee (fifty paise counting as the next higher rupee);

Provided that when the amount standing to the credit of a subscriber has become payable, interest shall thereupon be credited under this 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 to the credit of the subscriber became payable.

(3) In 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 it is 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 it is received before the 15th day of the month, but if it is received on or after 15th day of the 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 the rules, irrespective of the month in which it was actually drawn:

Provided further that where the emoluments for a month are drawn and disbursed on the last working day of the same month the date of deposit shall, in the case of recovery of his subscriptions, be deemed to be the first day of the succeeding month.

Provided further that where a subscriber on deputation to a body corporate owned or controlled by the government or an autonomous organization registered under the Societies Registration Act, 1860 (21 of 1860) is subsequently absorbed in such body corporate or organization with effect from a retrospective date, for the purpose of calculating the interest due on the Fund accumulations of the subscriber the date of issue of the orders regarding absorption shall be deemed to be the date on which the amount to the credit of the subscriber became payable subject, however, to the condition that the amount recovered as subscription during the period commencing from the date of issue of orders of absorption shall be deemed to be subscription to the fund only for the purpose of awarding interest under this sub-rule.]

13. ¹[Advances from the Fund:- (1) The Chairperson or any other officer authorized on his behalf may sanction the payment to any subscriber of an advance, consisting of a sum of whole rupees and not exceeding in amount three months' pay or half the amount standing to his credit in the Fund, whichever is less, for one or more of the following purposes:-

- (a) to pay expenses in connection with the illness, confinement or disability, including where necessary, the travelling expenses of the subscriber and members of his family or any person actually dependent on him.
- (b) to meet cost of higher education, including where necessary, the travelling expenses of the subscriber and members of his family or any person actually dependent on him in the following cases, namely:-
 - (i) for education outside India for 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 subscriber's status which by customary usage the subscriber has to incur in connection with betrothal or marriages, funerals or other ceremonies;
- (d) to meet the cost of legal proceedings instituted by or against the subscriber, any member of his family or any person actually dependent upon him, the advance in this case being available in addition to any advance admissible for the same purpose from any other Government source;
- (e) to meet the cost of the subscriber's defence where he engages a legal practitioner to defend himself in an inquiry in respect of any alleged official misconduct on his part;
- (f) to purchase consumer durables such as TV, VCR/VCP, washing machines, cooking range, geysers, computers etc.

(2) The Chairperson may, in special circumstances, sanction the payment to any subscriber of an advance if he is satisfied that the subscriber concerned requires the advance for reasons other than mentioned in sub-rule(1).

¹ Substituted by G.S.R.432 dated 24.10.2000.

(3) When an advance is sanctioned before repayment of last instalment of any previous advance is completed the balance of any previous advance not recovered shall be added to the advance so sanctioned and the instalments for recovery shall be fixed with reference to the consolidated amount.

(4) A subscriber shall be permitted to take an advance once in every six months under item (b) of sub-rule (1) of this Rule.]

14. Recovery of Advances :- (1) An advance shall be recovered from the subscriber in such number of equal monthly instalments as the sanctioning authority may direct; but such number shall not be less than twelve unless the subscriber so elects and more than twenty-four. In special cases where the amount of advance exceeds three months' pay of the subscriber under sub-rule (2) of rule 13, the sanctioning authority may fix such number of instalments to be more than 24 but in no case more than 36. A subscriber may, at his option, repay more than one instalment in a month. Each instalment shall be a number of whole rupees, the amount of the advance being raised or reduced, if necessary, to admit of the fixation of such instalments.

(2) Recovery shall be made in the manner prescribed in rule 11 for the realisation of subscriptions, and shall commence, with the issue of pay for the month following the one in which the advance was drawn.

(3) Recovery shall not be made, except with the subscriber's consent while he is in receipt of subsistence grant or is on leave other than earned leave of less than 30 days' duration. The recovery may be postponed, on the subscriber's written request, by the sanctioning authority during the recovery of an advance of pay granted to the subscriber.

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

(5) ¹[* * * *]

(6) 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 balance of the amount withdrawn shall, with interest at the rate provided in rule 12, forthwith be repaid by the subscriber to the Fund, or in default, be ordered to be recovered by deduction from the emoluments of the subscriber in a lumpsum or in monthly instalments not exceeding twelve as may be directed by the authority competent to sanction an advance for the grant of which, special reasons are required under sub-rule (2) of rule 13.

(7) Recoveries made under this rule shall be credited as they are made, to the subscriber's account in the Fund.

¹ Omitted by G.S.R.432 dated 24.10.2000.

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 under rule 13 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 to be recovered by deduction in one lumpsum 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 instalments of moieties of his emoluments till the entire amount is repaid by him.

NOTE: The term 'emoluments' in this rule does not include subsistence grant.

16. ¹[Withdrawals from the Fund :- (A) Subject to the conditions specified herein, withdrawals may be sanctioned by the Chairperson, at any time after the completion of ten 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 the subscriber or any child of the subscriber 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;

(b) meeting the expenditure in connection with the betrothal/marriage of the subscriber or his sons or his daughters and 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 and members of his family or any person actually dependent on him.

(B) during the services of a subscriber from the amount standing to his credit in the Fund for one or more of the following purposes, namely:

(i) building or acquiring a suitable house or ready-built flat for his residence including the cost of the site for any payment towards allotment of a plot or flat by the State Development Authority, State Housing Board or a House Building Society;

¹ Substituted by G.S.R.432 dated 24.10.2000.

- (ii) repaying an outstanding amount on account of loan expressly taken for building or acquiring a suitable house or ready-built flat for his residence;
- (iii) purchasing a house-site for building a house thereon for his residence or repaying any outstanding amount on account of loan expressly taken for this purpose;
- (iv) reconstructing or making additions, or alterations to a house or a flat already owned or acquired by a subscriber;
- (v) renovating additions or alterations or upkeep of an ancestral house at a place other than the place of duty or to a house built with the assistance of loan from Government at a place other than the place of duty;
- (vi) constructing a house on a site purchased under clause(iii).

(C) Within twelve months before the date of subscriber's retirement on superannuation from the amount standing to the credit in the fund without linking to any purchase.

Note : (1) P.F.W under sub-rule (A) and (B) sanctioned to the extent of 75 per cent of the balances standing in the credit of the subscriber.

Note : (2) PFW under sub-rule(c) may be sanctioned to the extend of 90 per cent of the balance standing in the credit of the subscriber.

Note : (3) Withdrawal under sub-rule (A) & (B) shall be sanctioned only after a subscriber has submitted the documentary evidences.

Note : (4) Withdrawal under sub-rule (B) shall be allowed where the house site or house in the name of wife or husband.

Note : (5) The amount of withdrawal sanctioned under clause (ii) of sub-rule (B) shall not exceed $\frac{3}{4}$ th of the balance on date of application together with the amount of previous withdrawal reduced by the amount of previous withdrawal. The formula to be followed is $\frac{3}{4}$ th of the balance as on date plus amount of previous withdrawals for the house in question minus the amount of previous withdrawals.

Note : (6) Only one withdrawal shall be allowed for the same purpose under this rule. But marriage or education of different children or illness on different occasions or a further addition or alteration to a house or flat covered by a fresh plan duly approved by the local municipal body of the area where the house or flat is situated shall not be treated as the same purpose. Second or subsequent withdrawal under sub-rule (B) for completion of the same house shall be allowed up to the limit laid down under Note.5.]

17. Conditions for withdrawals:- ¹[(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 such amount or six month's pay, whichever is less. The sanctioning authority may, however, sanction the withdrawal of an amount in excess of this limit up to 3/4th of the balance at his credit in the Fund having due regard to (i) the object for which the withdrawal is being made, (ii) the status of the subscriber, and (iii) the amount to his credit in the Fund [in case of withdrawal under Clause (A) and up to 90% of balance at credit in cases of withdrawals under Clause (B) of sub-rule (1) of Rule-16].

Provided that in no case the maximum amount of withdrawal for purposes specified in Clause (B) of sub-rule (1) of Rule-16 shall exceed the maximum limit prescribed from time to time under Rule-2(a) and 3(b) of the scheme of the Ministry of Works and Housing for grant of advances for house building purposes:

Provided further that in the case of a subscriber who has availed himself of an advance under the scheme of advances for house building purposes, or has been allowed any assistance in this regard from any other Government source, the sum withdrawn under the sub-rule together with the amount of advance taken under the aforesaid scheme or the assistance taken from any other Government source shall not exceed the maximum limit prescribed from time to time under Rule-2(a) and 3(b) of the aforesaid scheme.

Provided further that the withdrawal admissible under Rule-16(1)(C) shall not exceed 90 per cent of the amount standing to the credit of the subscriber in the Fund.]

(2) A subscriber who has been permitted to withdraw money from the Fund under the rule 16 shall satisfy the Chairperson 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 by the subscriber in one lumpsum together with interest thereon at the rate determined under rule 12, and in default of such payment, it shall be ordered by the Chairperson to be recovered from his emoluments either in a lumpsum or in such number of monthly instalments, as may be determined by the Chairperson.

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

¹ Substituted by G.S.R.432 dated 24.10.2000.

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

Provided that the 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 20.

Explanation I – A subscriber who is granted refused leave shall be deemed to have quitted the service from the date of compulsory retirement or on the expiry of an extension of service.

Explanation II – A subscriber, other than one who is appointed on contract or one who has retired from service and is subsequently re-employed, with or without a break in service, shall not be deemed to quit the service, when he is transferred without any break in service to new post under a State Government or in another department of the Central Government (in which he is governed by another set of Provident Fund Rules), and without retaining any connection with his former post. In such a case, his subscriptions together with interest thereon shall be transferred:-

(a) if the new post is in another department of the Central Government, to his account in the Provident Fund in that department in accordance with the rules of that fund or

(b) if the new post is under a State Government, to a new account under the State Government concerned provided that the State Government consents, by general or special order to such transfer of subscriptions and interest.

They shall hold good in cases of retrenchments followed by immediate employment.

NOTE: Transfers shall include cases of resignation from service in order to take up appointment in another department of the Central Government or under the State Government without any break and with proper permission of the competent authority. In cases where there has been a break in service, such break shall be limited to the joining time allowed on transfer to a different station.

Explanation III – When a subscriber is transferred, without any break, to the service under another statutory body owned or controlled by Government the amount of subscriptions under his existing account together with interest thereon shall not be paid to him but shall be transferred, with the consent of that body to his new provident Fund account under that body.

NOTE: Transfers shall include cases of resignation from service in order to take up appointment under another statutory body owned or controlled by Government without any break, and with proper permission of the competent authority. The time taken to join the new post shall not be treated as a break in service if it does not exceed the joining time admissible to a person on transfer from one post to another.

20. Retirement of subscriber: - When a subscriber –

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

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

Provided that the subscriber; if he returns to duty shall, if required to do so 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 by instalments or by recovery from his emoluments or otherwise, as may be directed by the authority competent to sanction an advance for the grant of which, special reasons are required under sub-rule (2) of rule 13.

21. Procedure on death of subscriber:- On the death of a subscriber before the amount standing to his credit has become payable, or where the amount has become payable, before payment has been made.

(i) When the subscriber leaves a family –

- (a) if a nomination made by the subscriber in accordance with the provisions of rule 7 or of the corresponding rule heretofore in force in favour of a member or members of his family subsist, the amount standing to his credit in the Fund or the part thereof to which the nomination relates shall become payable to his nominee or nominees in the proportion specified in the nomination;
- (b) if no such nomination in favour of a member or members of the family of the subscriber subsists, or if such nomination relates only to a part of the amount standing to his credit in the Fund, the whole amount or the part thereof to which the nomination does not relate, as the case may be shall, notwithstanding any nomination purporting to be in favour of any person or persons other than a member or members of his family, become payable to the members of his family in equal shares;

Provided that no share shall be payable to –

- (i) sons who have attained majority;
- (ii) sons of a deceased son who have attained majority;
- (iii) married daughters whose husbands are alive;
- (iv) married daughters of a deceased son whose husbands are alive.

if there is any member of the family other than those specified in clauses (i), (ii), (iii) and (iv).

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

- (ii) when the subscriber leaves no family, if a nomination made by him in accordance with the provisions of rule 7 or of the corresponding rule heretofore in force in favour of any person or persons subsist 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.

22. Manner of payment of amount in the Fund: (1) When the amount standing to credit of a subscriber in the Fund becomes payable, it shall be the duty of the Secretary to make payment on receipt of a written application in this behalf as provided in sub-rule (2).

(2) Any person who desires to claim payment under this rule shall send a written application in that behalf to the Secretary.

23. Finance and account:- (1) All sums paid into the Fund under these rules shall be accounted for in the books of the Board in an account called "The Central Silk Board General Provident Fund Account".

(2) Such accounts shall be examined and audited annually, by the auditors appointed under the Act.

(3) All expenses of the Fund shall be met by the Board from the income of the Fund as the Board may direct.

(4) Moneys required for current expenditure with the exception of petty cash and surplus moneys shall be kept in current account in the State Bank of India or its subsidiaries or other banks approved by the Central Government.

(5) Moneys in the Fund not required for current expenditure may be invested in Trustee Securities or Treasury Savings Deposits Certificates or National Savings Certificates to the extent permissible or in fixed deposits in Banks approved by the Central Government.

(6) Cheques for withdrawals from the current account and all orders for making deposits or investments or withdrawal of the same or the disposal in any other manner of the moneys in the Fund shall be signed by the Secretary of the Board or in his absence by the Accountant of the Board and countersigned by the Chairperson of the Board, provided that where the amount covered by such cheque or order does not exceed Rs.5,000/- such cheque or order may be countersigned by any officer of the Board duly authorised by the Chairperson.

24. Annual Statement of Accounts to be supplied to subscriber:-

(1) As soon as possible after the close of each year, the Secretary 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 Secretary shall attach to the statement of account a query whether the subscriber__

- (a) desires to make any alteration in any nomination made under rule 7;
- (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 7.

(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 Secretary within three 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.

25. Interpretation:- If any question arises relating to the interpretation of these rules, the same shall be decided by the Board.

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 members of my family as defined in Rule 2 of the Central Silk Board (General Provident Fund) Rules, 1966 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 and direct that the said amount shall be distributed among the said persons in the manner, shown against their names:-

Name and address of nominees	Relationship With subscriber	Age	*Amount or share of accumulation to be paid to each	Contingencies on the happening of which the nomination shall become invalid	Name, address and relationship of the person/ persons 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 _____

Two witnesses to Signature

Signature of the Subscriber

1. _____
2. _____

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

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 (General Provident Fund) Rules, 1966 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 nominees	Relationship With subscriber	Age	*Amount or share of accumulation to be paid to each	Contingencies on the happening of which the nomination shall become invalid	Name, address and relationship of the person/ persons 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

Two witnesses to signature

1.

2.

Signature of the Subscriber

* 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 (General Provident Fund) Rules, 1966, 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 among the said persons in the manner shown below against their names:-

Name And address of nominees	Relationship With subscriber	Age	*Amount or share of accumulation to be paid to each	**Contingencies on the happening of which the nomination shall become invalid	Name, address and relationship of the person/ persons 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.
-

* 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.