GOVERNMENT OF KERALA

Abstract

PROVIDENT FUND – GENERAL PROVIDENT FUND (KERALA) RULES – TEMPORARY ADVANCES AND NON- REFUNDABLE WITHDRAWALS FOR CLEARING DEBTS ALREADY INCURRED AND NON-REFUNDABLE WITHDRAWALS FOR PUCHASE OF MOTOR CARS-AMENDMENTS- ISSUED.

FINANCE DEPARTMENT

G.O. (P) 243/66/Fin. (PF.)

Dated, Trivandrum, 7th June 1966.

Read:- 1. O.M. No. F-23 (7) E.V. (B)/64 dated 27-3-1965 from the Government of India Ministry of Finance (Departments of Expenditure).

- 2. Letter No. PF1/Ex-1-5/65-66/479 dated 17-11-1965 from the Accountant General.
- 3. Letter No. D5-44656/65 dated 25-11-1965 from the Registrar of the High
- 4. Letter No. PF1/Ex. 1-5/65-66/607 dated 30-3-1966 from the Accountant General.

ORDER

In the O.M. read as first paper above, the Government of India have decided that Central Government servants who have completed twenty-eight years of service or who have less than three years to attain the age of superannuation may be permitted to make final withdrawals from the Provident Fund for purchasing a motor car or for repaying a Government loan already taken for the purpose, subject to certain conditions. The State Government have considered the feasibility of making similar provisions in the General Provident Fund (Kerala) Rules and have decided that the subscribers to the General Provident Fund (Kerala) may also be allowed the facility to withdraw money from their Provident Fund deposits for the purpose of purchasing motor cars or repaying Government loans taken for the purpose.

2. The General Provident Fund (Kerala) Rules provide for the grant of non-refundable withdrawals for clearing debts expressly taken for purposes such as marriage, purchase of house site, building of house and making additions or alterations etc. to the existing house. But there is no provision for the grant of non-refundable withdrawals for clearing debts incurred in connection with illness. Similarly, there is no provision in the General Provident Fund (Kerala) Rules for the grant of temporary advances for clearing debts incurred in connection with illness, marriage or other

religious ceremonies like funeral etc. The Registrar of the High Court, in his letter read as third paper above, has pointed out the need for liberalizing the rules to provide for the grant of non-refundable withdrawals and temporary advances for the purposes mentioned above. The Government are pleased to accept the suggestion of the Registrar of the High Court.

3. Accordingly, the following notification for amending the General Provident Fund (Kerala) Rules is issued.

NOTIFICATION

In exercise of the powers conferred by the proviso to Article 309 of the Constitution of India and of all other powers enabling him in this behalf the Governor of Kerala hereby makes the following amendments to the General Provident Fund (Kerala) Rules, namely:-

AMENDMENTS C.S. No. 4/66/Fin (PF.) Dated 7-6-1966.

In the said Rules,

- (i) in sub-rule (a) of rule 16 (1),
- (a) For clause (i) of the following shall be substituted namely:-
 - "(i) to pay expenses in connection with prolonged illness of the applicant or any person actually dependent on him, or to repay any outstanding amount on account of a loan expressly taken for this purpose".
- (b) for clause (iii) the Following shall be substituted namely:-
 - "(iii) to pay obligatory expenses on a scale appropriate to the subscriber's status in connection with marriages, funerals or ceremonies which by the religious or social customs of the applicant it is incumbent on him to perform, or to repay any outstanding amount on account of a loan expressly taken for this purpose".
- (ii) for sub-rule (1) of rule 28 (A) the following shall be substituted, namely:-
 - "(1) Subject to the conditions specified herein, non-refundable withdrawals from the amount standing to the credit of a subscriber in the Fund may be sanctioned by an authority competent to sanction an advance for special reasons under clause (d) of sub-rule (1) of rule 16, at any time-
- "(1) After the completion of twenty years of service (including broken period of service, if any) of the subscriber or with in years of the date of his attainment of the age of superannuation except during the month in which he retires or proceeds on leave preparatory to retirement from service on superannuation, for one or more of the following purposes, namely:-
 - "(a) meeting the cost of higher education, including, where necessary the traveling expenses of any child of the subscriber, and if he has no child, of

any other relative 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 specialized course in India beyond the high school stage, provided that the course of study is for not less than three years.
- "(b) 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) meeting the expenditure in connection with the illness including, where necessary, the traveling expenses of the subscriber or any person actually dependent on him, or repaying any outstanding amount on account of a loan expressly taken for this purpose:
- "(d) Purchasing a house site in the name (s) of the subscriber and/or his wife or repaying any outstanding amount on account of a loan expressly taken for this purpose from government or any other source before the date of application for the 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;

"(e) 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 site in the name (s) of the subscriber/or his wife, or repaying any outstanding amount on account of a loan expressly taken by the subscriber and/or his wife from the Government or any other source for any of these purpose before the date of application for withdrawal;

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

"(f) making additions or alternations to, or reconstructing, or completing, or repairing a house owned or acquired by the subscriber and/or his wife with or without any assistance from the Provident Fund, or repaying any outstanding amount on account of a loan expressly taken by the subscriber and/or his wife from the Government or any other source for any of the said 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:

Note- In respect of a female subscriber, the words 'his' and 'wife' occurring in clauses (d), (e) and (f) shall be read as 'her' and 'husband' respectively.

"(II) after the completion of twenty-five years of service (including broken periods of service, if any) of a subscriber or within three years before the date of his retirement on superannuation, whichever is earlier, from the amount standing to his credit in the Fund, for any of the following purposes namely:

"Purchasing a motor car for his own use or repaying any outstanding amount on account of a government loan expressly taken for this purpose before the date of application for the withdrawal:

"Provided that the subscriber draws, on the date of application, a pay (as defined in rule 12 (23), Part I, K.S.R.) of not less than Rs. 550 per mensem;

"Provided also that the amount of withdrawal shall in no case exceed the actual cost of the car or the balance outstanding against the loan taken for the purpose;

"Provided further that no withdrawal for this purpose shall be allowed more than once".

By order of the Governor K.V.THOMAS, *Deputy Secretary*.

To

The Accountant General, Kerala

The Registrar, of High Court (with C. L.)

The Registrar, University of Kerala

All Heads of Departments and Offices

The secretary, Public Service Commission (with C. L.)

The Secretary, Vigilance Commission (with C. L.)

The Secretary to Governor

The Private Secretaries to Advisers

The Stenographer to Chief Secretary

All Secretaries, Additional Secretaries, Joint Secretaries, Deputy Secretaries and

Assistant Secretaries to Government

All Departments and Sections of the Secretariat