

THE PROVIDENT FUND
RULES
GOVERNMENT OF COCHIN

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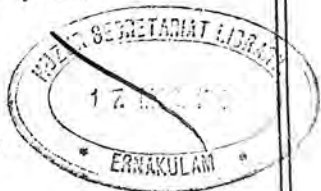
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GOVERNMENT OF COCHIN
FINANCE AND ACCOUNTS DEPARTMENT

THE
PROVIDENT FUND RULES

Revised and corrected up to the end of 1117

Issued under the authority of
The Government of
His Highness the Maharaja



PRINTED BY
THE SUPERINTENDENT, COCHIN GOVERNMENT PRESS
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PREFACE

FINANCE AND ACCOUNTS DEPARTMENT

Dated 1st Chingam 1118 (17th August 1942)

The rules relating to the several Provident Funds were originally embodied as appendices to the Cochin Account Code Volume I. They are now separated from the Cochin Account Code and are now issued as a separate volume for the sake of convenience. All corrections up to date have been incorporated in this Edition.

P. V. RAPHAEL

Comptroller of Finance and Accounts

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RULES FOR THE WORKING OF THE COCHIN STATE GENERAL PROVIDENT FUND

Title and Definition.

1. The institution shall be called "The Cochin State General Provident Fund".

2. (1) In these rules, except where otherwise expressly provided,

(a) "emoluments" means pay, personal allowance, duty allowance, leave allowance or subsistence grant as defined in the C.S.R. and includes any remuneration of the nature of pay received in respect of foreign service;

(b) "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 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 indicates by express notice in writing to the Comptroller of Finance and Accounts that she shall continue to be so regarded; and

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

Provided that if a subscriber by notice in writing to the Comptroller of Finance and Accounts 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 notice excluding him.

(c) "Fund" means the General Provident Fund.

(d) "Leave" means any variety of leave recognised by the leave rules applicable to the Government servant concerned.

(e) "Year" means a financial year.

(2) Any other expression used in these rules which is defined either in the Provident Fund Act (XXIII of 1111) or in the C.S.R. is used in the sense therein defined.

(3) These rules will be subject to the provisions of the Provident Fund Act (XXIII of 1111). (See Appendix to these rules).

Constitution of the Fund.

3. The Comptroller of Finance and Accounts will be directly in charge of the administration of the fund, subject to the control of the Diwan. The Diwan shall be the final authority in interpreting these rules and he reserves to himself the right to modify them whenever he considers it necessary; he

his signature giving the name and address of the person or persons to whom he desires that, in the event of his death, the amount due to him from the fund shall be paid. All certificates in force shall be duly recorded in the Comptroller's Office in the Register in Form No. 4. The certificate shall be carefully pasted in files in serial order and these files shall after scrutiny, be kept in steel cabinets under lock and key in the joint custody of the Chief Auditor and the Superintendent in charge of the section superscribed with the seal of the Assistant Comptroller. The certificates placed in or taken out shall be verified by the Assistant Comptroller also. When closing the account, the Heirship Certificates shall be taken out and kept with the file.

Note.—These certificates may be executed in the presence of the Head of the Office who is not below the rank of a District Registrar, a Magistrate, Deputy Tahsildar or an Officer authorised to draw salary on separate bill.

(ii) A subscriber who, at the time of joining the fund, has a family shall send to the Comptroller the nomination in Form No. 3 in favour of one or more members of his family.

(iii) A subscriber who has no family shall similarly nominate a person or persons in the same Form :

Provided that a nomination made under this sub-rule shall be deemed to have been duly made in accordance with these rules only for so long as the subscriber has no family.

(iv) If a subscriber at any time acquires a family he shall send to the Comptroller a nomination as provided in sub-rule (ii), and, if he has under sub-rule (iii) nominated any person other than a member of his family, he shall formally cancel the previous nomination.

(v) A subscriber who belongs to a religious order may however nominate the Head of that Religious order or his successor in office.

(vi) A subscriber may in his nomination distribute the amount that may stand to his credit in the fund amongst his nominees at his own discretion.

(vii) A nomination may be cancelled by a subscriber provided it is replaced at the same time by any other nomination which is permitted to be made under this rule. When revised certificates are received the superseded ones shall be returned to the subscribers duly cancelled.

(viii) On the death of a nominee a subscriber shall make a fresh nomination.

(ix) A nomination shall take effect to the extent that it is valid on the date on which it is received by the Comptroller.

(x) Nothing in this rule shall be deemed to invalidate, or to require the replacement by a nomination thereunder of, a nomination made before these rules came into force under the corresponding rule then in force.

Conditions and rates of subscriptions.

8. A subscriber shall subscribe monthly to the fund, except during a period of suspension, at a uniform rate of one anna in each whole rupee of the emoluments subject to the following conditions.—

(i) It shall be expressed in whole rupees.

can also grant exemptions from the operation of these rules to any officer whenever necessary.

4. The fund is established for the benefit of all permanent officers of the State whether in pensionable or non-pensionable service, and only such officers are qualified to subscribe to the fund. Permission for admission to the fund shall be obtained from the Comptroller in advance. The application for permission shall be in Form No. 1.

Note 1.—Officers in permanent service who are in foreign service and who pay pensionary contribution to the State are allowed to subscribe to the fund.

Note 2.—If a Government servant who is a subscriber to any Contributory Provident Fund is permanently transferred to pensionable service under the Government and is to earn pension in respect of such pensionable service—

(i) The amount of subscriptions with interest thereon, standing to his credit in such Contributory Provident Fund at the date of transfer shall, with the consent of the Government, be transferred to his credit in this Fund.

(ii) The amount of Government Contributions with interest thereon standing to his credit in such Contributory Provident Fund shall be transferred to the credit of the General Revenues of the State.

(iii) He shall, in exchange, be entitled to count towards pension such part of the period during which he subscribed to such Contributory Provident Fund as the Government may determine.

Note 3.—If a subscriber to the Cochin Aided Schools Provident Fund is however permanently transferred to Government pensionable service or the Institution in which a subscriber serves is taken over by Government, he will earn pension only in respect of service thereafter. But the whole amount standing to his credit in this fund, including the contributions made by the Manager as well as by Government with interest thereon shall be transferred to the General Provident Fund and be credited to his account, he being enlisted as a subscriber to the General Provident Fund.

5. All officers in Government Service qualified to subscribe to the fund under the preceding rule may subscribe to the fund at their option. But subscription shall be compulsory in the case of those who are entertained in the superior service since 22nd Meenam 1105.

6. On receipt of the applications referred to in rule 4 the Comptroller will scrutinise the same and if found in order, will assign a number to each application and communicate in Form No. 2 to the applicant directly or through the Head of the Department if he be a subordinate, the number of his account which must always be specified when subscriptions are paid whether by deduction from bills or in cash. This number will not be altered, nor will the number of any closed account be given to a new subscriber. In cases where subscription is compulsory and the intimation of enlistment in Form No. 2 is not received in time, an amount equal to the usual subscription will be withheld in the monthly pay bill and the amount so withheld will be redrawn in an arrear bill for adjustment to the credit of the Provident Fund when the applicant is admitted as a subscriber and the prescribed intimation is received from the Comptroller.

Nominations.

7. (i) On opening his account with the fund, each subscriber shall furnish the Comptroller with a certificate in Form No. 3 under

his signature giving the name and address of the person or persons to whom he desires that, in the event of his death, the amount due to him from the fund shall be paid. All certificates in force shall be duly recorded in the Comptroller's Office in the Register in Form No. 4. The certificate shall be carefully pasted in files in serial order and these files shall after scrutiny, be kept in steel cabinets under lock and key in the joint custody of the Chief Auditor and the Superintendent in charge of the section superscribed with the seal of the Assistant Comptroller. The certificates placed in or taken out shall be verified by the Assistant Comptroller also. When closing the account, the Heirship Certificates shall be taken out and kept with the file.

Note.—These certificates may be executed in the presence of the Head of the Office who is not below the rank of a District Registrar, a Magistrate, Deputy Tahsildar or an Officer authorised to draw salary on separate bill.

(ii) A subscriber who, at the time of joining the fund, has a family shall send to the Comptroller the nomination in Form No. 3 in favour of one or more members of his family.

(iii) A subscriber who has no family shall similarly nominate a person or persons in the same Form :

Provided that a nomination made under this sub-rule shall be deemed to have been duly made in accordance with these rules only for so long as the subscriber has no family.

(iv) If a subscriber at any time acquires a family he shall send to the Comptroller a nomination as provided in sub-rule (ii), and, if he has under sub-rule (iii) nominated any person other than a member of his family, he shall formally cancel the previous nomination.

(v) A subscriber who belongs to a religious order may however nominate the Head of that Religious order or his successor in office.

(vi) A subscriber may in his nomination distribute the amount that may stand to his credit in the fund amongst his nominees at his own discretion.

(vii) A nomination may be cancelled by a subscriber provided it is replaced at the same time by any other nomination which is permitted to be made under this rule. When revised certificates are received the superseded ones shall be returned to the subscribers duly cancelled.

(viii) On the death of a nominee a subscriber shall make a fresh nomination.

(ix) A nomination shall take effect to the extent that it is valid on the date on which it is received by the Comptroller.

(x) Nothing in this rule shall be deemed to invalidate, or to require the replacement by a nomination thereunder of, a nomination made before these rules came into force under the corresponding rule then in force.

Conditions and rates of subscriptions.

8. A subscriber shall subscribe monthly to the fund, except during a period of suspension, at a uniform rate of one anna in each whole rupee of the emoluments subject to the following conditions.—

(i) It shall be expressed in whole rupees.

(ii) If the amount of subscription payable contains a fraction of a rupee, it shall be rounded to the nearest whole rupee (eight annas and above counting as the next higher rupee and below eight annas to be eliminated). The minimum subscription shall however be one rupee, *i.e.*, amounts of less than eight annas shall also be rounded to one rupee.

(iii) The amount of subscription so fixed shall remain unchanged throughout the year. The subscription payable on 1st Chingam of a year will continue throughout the year.

Note 1.—For the purposes of the above rule, the emoluments of a subscriber shall be—

(a) In the case of a subscriber who was in Government service on the last day of Karkadagam of the preceding year, the emoluments to which he was entitled on that date: provided as follows.—

(1) If the subscriber was (i) on leave receiving reduced leave allowance, (ii) under suspension or (iii) on foreign service on the said date, his emoluments shall be the emoluments to which he would have been entitled had he not been on leave, under suspension or on foreign service, respectively;

(2) If the subscriber joined the fund for the first time under the operation of rule 5 on a day subsequent to the said date, his emoluments shall be the emoluments to which he was entitled on such subsequent date.

Note 2.—In the event of a subscriber being on leave on half pay in a month the subscription leviable in respect of that month (collected in the following month) will be half the subscription on half the emoluments as defined in Note 1 above, rounded to the nearest rupee, or nil if the officer is on extraordinary leave without allowance, without regard to the number of days of such leave.

Note 3.—The subscription of task-workers in Government Press shall be calculated on their earnings for Karkadagam of the preceding financial year.

Note 4.—In the case of officers transferred in the course of a month, the levy of subscription and the recovery shall be from the major portion of the pay drawn, whether such pay is drawn in the earlier part of the month or the latter part of the month and if the two portions are equal, or in any other case, the deduction shall be from the pay of the latter portion of the month.

Note 5.—Any refund of emoluments subsequently made owing to retrenchment ordered by the Audit Office or other cause will not effect the deduction originally made. But any subscription erroneously paid in excess will be adjusted by deduction towards the subscriptions in the subsequent months whenever possible.

Realisation of subscriptions.

9. (a) Officers drawing their pay on separate bills will themselves deduct the subscriptions from their bills. The subscriptions of other officers shall be deducted by the drawing officers concerned from their regular and supplemental pay bills. The Treasury Officer shall disburse the net amount but debit the gross amount of the bill crediting the deduction to the account of the fund. Arrear subscriptions of deposits are never allowed.

Exception.—When an officer is in foreign service, the payment shall be made by him in cash by remittance to the nearest treasury.

Note.—In the case of departments issuing cheques, the duties devolving on the Treasury Officer shall be performed by the officers who issue cheques.

(b) If a Government servant fails to subscribe with effect from the date on which he is required to join the fund under rule 5, the total amount due to the fund on account of arrears of subscription shall, forthwith be paid by the subscriber to the fund, or in case of default be ordered by the Comptroller to be recovered by deduction from the emoluments of the subscriber by instalments or otherwise, as he may direct.

Interest.

10. Compound interest at such rate as may be fixed by Government in advance for each year based on the average of rates of Government borrowings, subject to a minimum of 4 per cent, will be annually credited by the Government to each officer subscribing on the amount of paid-up subscriptions. The Government will meet the cost of establishment and other incidental charges connected with the maintenance of the institution.

11. At the end of each year the account of each subscriber in Form No. 5 shall be credited with interest and it shall be allowed for each month upon the minimum balance between the close of the fourth day and the end of the month. In calculating interest under this rule, the subscriptions received by deductions from pay will be considered as paid into the fund on the 1st day of the month succeeding that for which the pay from which deductions are made is due. In the case of closed up accounts under rule 14, the principal along with interest calculated under note (7) to this rule will be paid at any time after the closure of the accounts.

Note 1.—Deductions made from pay before the end of a month will be considered as having been made on the day on which the officer is relieved of his duties.

Note 2.—Deductions from pay paid in arrears either in consequence of promotion given with retrospective effect or owing to other cause should be considered as having been made on the first day of the month in which the arrears are drawn.

Note 3.—In the case of an amount remitted to the Treasury by a subscriber, the date of deposit shall be deemed to be the 1st day of the month of receipt if it is remitted before the fifth day of the month, but if it is remitted on or after the fifth day of that month, the 1st day of the succeeding month.

Note 4.—Interest will not be allowed on fractions of a rupee.

Note 5.—Interest will be calculated on the monthly balance at credit at the ascertained rate and added to the Principal at the end of each year.

Note 6.—In the total amount of interest, pies, if any, shall be eliminated by rounding six pies and above to one anna and by omitting five pies and below.

Note 7.—Interest will be allowed up to the end of the month in which the depositor dies or which immediately precedes that in which he quits the service.

Temporary withdrawals from the fund.

12. (1) No withdrawal will ordinarily be allowed until the subscriber quits or is dismissed from the service or dies. But on good and sufficient grounds, the Diwan, in the case of Heads of Departments, and the Comptroller (or his Assistant by delegation), in the case of other officers on the recommendation of the Head of the Department concerned may, subject to the following conditions, sanction a temporary withdrawal to the subscriber when he is satisfied that the pecuniary circumstances of a subscriber are such as to warrant the concession and that the withdrawn amount will be expended on the object for which it is given. When a temporary withdrawal is recommended, the Head of Department concerned should record on the application a certificate to the following effect.—

“I have caused enquiries to be made about the statement contained in the application regarding the necessity for the withdrawal and I am satisfied that the statement is correct.”

This certificate should not be given as a matter of routine. He must make all reasonable enquiries into the matter and only in cases where he is satisfied should he record such a certificate. When the applicant is himself the Head of a Department, the certificate shall be in the following form.—

“I certify that the statement contained in the application regarding the necessity for the withdrawal is correct.”

(2) The following are deemed to be good and sufficient grounds for the grant of withdrawals provided the circumstances are exceptional and provided the conditions in sub-rule (3) below are satisfied.—

(a) To pay expenses incurred in connection with the illness of a subscriber or any person actually dependent on him.

(b) To pay obligatory expenses in connection with marriages, funerals or ceremonies which by the religion of the subscriber it is incumbent upon him to perform.

(c) To meet payments towards premium of a policy of Assurance on the subscriber's own life.

Note.—Withdrawals though not confined rigidly to the objects laid down above may be allowed by the Diwan with due regard to the principle expressed in this rule and as far as possible as illustrated by the foregoing examples.

(3) (i) The first withdrawal shall be admissible only after a year from the enrolment of a subscriber. When once a withdrawal is made, a subsequent one shall not be permitted until one full year has elapsed since the period fixed for effecting recoveries in respect of the first withdrawal is over, even though the recoveries in respect thereof have been effected at a shorter period than was originally stipulated.

Exception.—Withdrawals for purposes of payment of premium in the case of unassigned policies will however be permitted irrespective of the above condition.

(ii) The amount of withdrawal should be a sum expressed in whole rupees and the monthly instalments of recovery should also be in whole rupees, the withdrawal applied for being raised or reduced, if necessary, by the sanctioning authority, to enable instalments of recovery to be thus fixed.

(iii) The amount of withdrawal shall not exceed six months' pay of the subscriber.

(iv) The amount of withdrawal shall be limited to 50 per cent of the amount standing to the subscriber's credit.

(v) Withdrawals shall be recovered in not less than 12 instalments, unless the subscriber elects a smaller number and not more than 24 instalments by compulsory deduction from the emoluments in addition to the contribution under rule 8. A subscriber may, at his option, repay two or more instalments in a month.

(vi) The amount of withdrawal should be so fixed as to make each instalment of recovery as per clause (v) above not to exceed one-fourth of the subscriber's pay.

(vii) Recoveries shall be made monthly commencing from the first payment of a month's pay after the withdrawal is effected, in the manner prescribed in Rule 9 (a) for the realisation of subscriptions.

(viii) After the principal of the withdrawal has been fully repaid, interest shall be paid thereon at the rate of one-fifth per cent of the principal for each month or broken portion of a month during the period between the drawal and complete repayment of the principal. Recoveries made on this account shall be credited, as they are made, to the subscriber's account in the fund.

(ix) Interest shall ordinarily be recovered in one instalment in the month after complete repayment of the principal; but, if the period referred to in clause (viii) exceeds 20 months, interest may, if the subscriber so desires, be recovered in two equal monthly instalments. Payments shall be rounded to the nearest rupee in the manner provided in sub-rule (ii) of rule 8.

(x) Applications for withdrawal shall be made in Form No. 6 and the Comptroller will in the event of sanctioning the withdrawal, return the receipt appended to the application preaudited with a recovery slip in Form No. 7.

Note 1.—By the word "withdrawal" is meant withdrawal by a subscriber still in service and not payment to which he becomes entitled on the closing of his account.

Note 2.—Withdrawals under this rule and under rule 13 on behalf of a subscriber who is certified by a Magistrate to be a lunatic, may be made by the person who is in charge of the subscriber on production of a certificate to that effect from the Magistrate.

The Government shall be discharged from all liability in respect of any amount so paid in accordance with this rule.

Payments towards Insurance Policies.

13. A subscriber may be allowed to utilise amounts standing to his credit in the Provident Fund for payment towards a Policy of Insurance without the liability to repay, under the following conditions. But this concession shall not be allowed to mean that a subscriber may withdraw sums in recoupment of a payment or payments which he has already made on a policy or that he can draw for the payment of anything more than the immediate next instalment falling due.

(i) The Policy of Insurance shall be in a Company recognised by the Government for the purpose.

Note.—The following Companies have been recognised for the purpose.—

1. The Oriental.
2. Empire of India.
3. The Bharat.
4. National Insurance.
5. General Assurance.
6. Hindustan Co-operative.
7. Sun Life of Canada.
8. United India Life Assurance Company.
9. New India Assurance, Bombay, Ltd.
10. The Bombay Mutual Life Assurance Society.
11. The National Indian Life Insurance Company, Ltd., Calcutta.
12. The Prudential Assurance Co., Ltd.

(ii) The Insurance Policy shall be one effected by the subscriber himself on his own life and shall be such as may be legally assigned by the subscriber to the Comptroller.

Note.—A policy effected by a subscriber on his own life for the benefit of more than one beneficiary is not acceptable.

(iii) The Policy, the premia of which are being paid from Provident Fund amounts standing to the credit of the subscriber, is assigned to the Comptroller and delivered to him, such assignments having been duly registered with the Company in the manner required by the rules of the Company.

(iv) Withdrawal towards payment of one premium will be permitted in advance of assignment provided the life policy shall be assigned and delivered within three months of such withdrawal.

Note 1.—In the case of Insurance Companies, whose headquarters are outside India, the limit of three months may be extended by the Comptroller, so as to allow time for the Policies to reach India after preparation, provided that the policy-holder satisfies him by producing the completion certificate (otherwise called the interim receipt) that the Insurance has been duly effected.

Note 2.—If the Policy is not assigned and delivered, within the said period of three months or such further period as the Comptroller may, as stated above, have fixed, the amount withdrawn from the fund in respect of the policy shall, with interest at the rate provided in rule 10, forthwith be paid by the subscriber to the fund, or in the case of default be ordered by the Comptroller to be recovered by deduction from his emoluments by instalments or otherwise, as he may deem fit.

Note 3.—The withdrawals must be in whole rupees; when the amount of a premium contains a fraction of a rupee, it shall be rounded to the nearest whole rupee (eight annas and above counting as the next higher rupee, and below eight annas to be eliminated). The application for withdrawal shall be in Form No. 8.

(v) The assignment must be in the following form.—

"I, A. B., of.....hereby assign unto the Comptroller of Finance and Accounts, Cochin State, the within Policy of Assurance as security for sums drawn from my Provident Fund Amounts".

If the Policy of Insurance is effected by the subscriber on his own life for the benefit of a sole beneficiary specifically named therein, an assignment by both insured and the sole beneficiary shall be made as follows.—

"We, A. B. (the subscriber) of.....and C. D. (the sole beneficiary, of the Policy of.....) in consideration of the Comptroller of Finance and Accounts, Cochin State, agreeing at our request, to allow utilisation of Provident Fund amounts standing to the credit of the said A. B. for payment of premium of the within Policy of Assurance, hereby jointly and severally assign unto the said Comptroller of Finance and Accounts the within Policy of Assurance as security for sums drawn from the said A. B.'s Provident Fund amounts."

Note.—The right to assign the Policy to a beneficiary will be restricted to any one member of the subscriber's family and any dependents in the absence of a family or in the absence of any dependent to any other person.

(vi) Government shall not make any payment on behalf of subscribers to Insurance Companies nor shall they take steps to keep the Policy alive. If a subscriber records on his Provident Fund withdrawal application that he is making regular payments to the Policy and produces the Company's receipt in proof of the same, the Comptroller shall content himself of the Policy being alive. Failing production of such receipts, the Comptroller will stop subsequent withdrawals.

(vii) The subscriber shall not during the currency of the Policy draw any bonus the drawal of which during such currency is optional under the terms of the Policy and the amount of any bonus which, under the terms of the Policy, the subscriber has no option to refrain from drawing during its currency shall be paid forthwith into the fund by the subscriber or in case of

default be ordered by the Comptroller to be recovered by deduction from the emoluments of the subscriber, by instalments or otherwise as he may deem fit.

(viii) (1) When a subscriber

(a) quits the services;
or (b) retires, or proceeds on leave preparatory to retirement;
or (c) repays to the fund the whole amount withdrawn from the fund,

the Comptroller shall reassign the Policy to the subscriber, or to the subscriber and the joint assured, as the case may be, and make it over to the subscriber together with a signed notice of the reassignment addressed to the Insurance Company.

(2) When a subscriber dies before quitting the service, or after quitting the service but before the policy is reassigned to him the Comptroller shall—

(a) reassign the policy to the beneficiary named therein if any, or

(b) if there is no beneficiary, draw the amount from the Company and place it at his credit in the Provident Fund and dispose it of under the rules, or

(c) pay to such person or persons as may be legally entitled to receive it.

(ix) If a Policy assigned to the Comptroller under sub-rule (iii) above, matures before the subscriber quits the service, the Comptroller shall draw the whole amount from the Company and place it at his credit in the Provident Fund.

(x) If a Policy lapses, or is assigned otherwise than to the Comptroller under sub-rule (iii) above or is charged or encumbered, the provisions of Note 2 to sub-rule (iv) applicable to failure to assign and deliver a Policy shall apply.

(xi) A register of subscribers who have assigned Insurance Policies in favour of the Comptroller shall be maintained by the Comptroller in Form No. 9.

Closure of accounts.

14. The account of each subscriber shall be closed when he retires, enters on leave preparatory to retirement (*i. e.*, privilege leave granted after the date of superannuation), otherwise quits the service of Government, or dies.

15. When an account is to be closed under the above rule, the Head of the Office shall immediately send to the Comptroller through the Head of the Department a report to close his account in Form No. 9-A.

16. On receipt of the above report, the Comptroller will take necessary action to close the account and pay the balance in the account.—

(1) Where the subscriber retires, or proceeds on leave preparatory to retirement or otherwise quits the service of Government, to the subscriber himself, and

(2) Where the subscriber dies before the amount standing to his credit has become payable, or where the amount has become payable, but before payment has been made;

(a) when a subscriber leaves a family.—

(i) 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 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:

Provided that the amount shall be payable only to a person who fulfils the character of a member of the family on the date of the death of the subscriber.

(ii) 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.

(b) when a subscriber leaves no family.—

(i) 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 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;

(ii) if no such nomination made by him in favour of any one else subsists, the amount standing to his credit in the fund shall be paid to the legal representative of the estate as ascertained by a Court of Law having competence to pass orders in this respect:

Provided that, if the sum remaining at the credit of the subscriber does not exceed Rs. 5,000 it may be paid to such person or persons as the officer making payment considers to be entitled thereto.

17. (1) Payment of Provident Fund money due to a minor beneficiary of a deceased subscriber may be made to the guardian nominated by the subscriber in the declaration made under the rules regulating the General Provident Fund in force before these rules came into force if such declaration continues to be valid under sub-rule (x) of rule 7. When the subscriber has not nominated a guardian, a guardian appointed by the court to receive payment on behalf of a minor beneficiary should alone be recognised even where the amount involved does not exceed the limit of Rs. 5,000 specified in clause (b) of sub-section (1) of section 4 of the Provident Fund Act XXIII of 1111.

But if the party pleads inability to incur expenditure for obtaining the guardianship certificate from the court, the orders of the Government should be obtained for making any payment.

(2) payment may, however, be made without requiring the production of a guardianship certificate from the court if the share of a minor beneficiary does not exceed Rs. 100.—

(i) to the natural guardian of such minor beneficiary, or

(ii) in the absence of a natural guardian to the person considered fit by the Head of the Department to receive payment on behalf of such minor beneficiary on such person executing a bond signed by two sureties agreeing to indemnify the Government against any subsequent claim which might arise:

Provided that the natural guardian may, if it is considered expedient, be required to execute a bond signed by two sureties agreeing to indemnify the Government against any subsequent claim which might arise before the payment is made:

Provided further that in cases governed by the Hindu Law, payment may be made without requiring the production of a guardianship certificate from the court to a Hindu widow of a deceased subscriber on behalf of her minor children, other than step-children, irrespective of the limit of Rs. 100 specified above. She may, if considered expedient, be required to execute a bond signed by two sureties agreeing to indemnify the Government against any subsequent claim which might arise before the payment is made.

18. In the event of the nominee not surviving, the amount shall be paid to the legal heirs or representatives and, in doubtful cases, the orders of the Diwan shall be obtained. As the responsibility for making the payment to the rightful owner rests with the Comptroller, it is open to him to move the Diwan to obtain the opinion of the Advocate-General on any legal point connected with the settlement of claims. In the case of conflicting and cross claims, the Comptroller, may, with the approval of the Diwan require the claimants to produce a decree of a court of law establishing their claims to the amount of subscription and interest due as against their opponents.

Note.—If the person to whom, under these rules, any amount or policy is to be paid, or reassigned, is a lunatic for whose estate a manager has been appointed in this behalf under the Cochin Lunacy Act (VII of 1096) the payment, reassignment and delivery shall be made to such manager and not to the lunatic.

19. Subscriptions with interests which are not claimed within six months from the date of closure of accounts shall be transferred to the Head "Revenue Deposits" in the Government Accounts and dealt with under the rules applicable to such deposits. The Diwan shall have the power to extend the time if there has been delay owing to unavoidable cause.

20. On settlement of the title of a claimant, he shall draw up a simple receipt for the amount due and on its being passed in pre-audit by the Comptroller, it shall be presented at the Treasury for payment.

21. If owing to the non-appearance of the claimant the amount due to him has to be transferred to "Deposits" under rule 19, the Comptroller shall

draw up a simple receipt for the amount under his signature, which, when presented at the Treasury, will be passed for adjustment by debit to the account "State Provident Fund" and credit to "Revenue Deposits".

Accounts and procedure.

22. (a) The Comptroller shall maintain the following accounts.—

- (i) Register of subscribers in Form No. 4.
- (ii) Ledgers in Form No. 5.
- (iii) Heirship certificates (in file books) in Form No. 3.
- (iv) Register of Quarterly verification of balance in Form No. 11.
- (v) Cash book in Form No. 12.

(b) (i) A schedule of subscriptions to the Provident Fund recovered by deduction from establishment bills shall be attached by the drawing officer concerned to each pay bill in Form No. 13 showing the names and account numbers of subscribers, salaries drawn by them, amount of subscription and refunds of withdrawals, if any. The deduction on this account from separate bill officers shall be shown in their salary bills themselves. At the close of the day, the Treasury Officers will detach the schedules from the bills and draw up a covering list in Form No. 14 and send to the Comptroller of Finance and Accounts the schedules together with the covering list along with the daily cash chitta. In the covering list shall be entered the subscriptions or recoveries deducted from pay bills of separate bill officers. The schedules in respect of officers in "Deposit Accounts" Service, the monthly accounts whereof are sent during the following month, should also be sent along with the above.

(ii) On receipt of each day's cash chitta, the ledgering auditors will check the covering list with the schedules and the total of the covering list with the amounts booked in the cash chitta, certify as to the agreement and transfer the list and schedules to the Provident Fund Chief Auditor. The latter will sort the different schedules by departments and distribute them among the assistants dealing with the departments concerned with a covering list in Form No. 14 for each department. The Provident Fund Chief Auditor will also have the daily departmental totals arrived at as above, posted in a Register in Form No. 15 before transferring the schedules to the assistant auditors in charge. At the end of the month the totals in Form No. 15 will be reconciled with the totals in the Treasury account.

(iii) The Provident Fund Auditor dealing with the departments concerned will check the entries in the schedules and post them in the Departmental Ledgers in Form No. 5. At the end of the month, he will take out the monthly totals from the departmental ledger and maintain a proof sheet in Form No. 16. The entries in the proof sheets will be reconciled with the departmental totals in Form No. 15.

(iv) A quarterly verification of balance in each individual account shall also be done. For this a register in Form No. 11 shall be maintained for each department, the balance to the credit of each subscriber being posted therein and the total agreed.

(v) The interest calculated at the end of the year under rule 11 or at the closure of an account, under rule 14 shall be entered in the prescribed column of the ledger against the name of each subscriber.

23. A register in Form No. 17 shall also be maintained in the Treasury, in which particulars of bills from which recoveries of subscriptions and temporary withdrawals are made should be noted with the totals of such recoveries. Payments from the fund shall also be noted therein in the columns prescribed. An extract of this register showing only the daily totals of receipts and payments shall be sent to the Comptroller on or before the 5th of every succeeding month. The payment will be made on proper vouchers passed by the Comptroller in pre-audit and it will be the duty of the Comptroller to see that the disbursement to a subscriber does not exceed the amount to his credit.

24. As soon as possible after the close of the year, each subscriber will receive a statement of his account in Form No. 18 from the Comptroller with the interest made up to the last day of Karkadagam, subscribers should satisfy themselves as to the correctness of those statements and unless errors in them are brought to the notice of the Comptroller within 3 months from the date of their receipt, the Government will not be responsible for any sum not thus acknowledged. The receipt of the statement of account relating to Heads of Departments will be acknowledged by them in Form No. 19. In other cases Form No. 20 will be used for the purpose.

APPENDIX

ACT XXIII OF 1111

THE COCHIN PROVIDENT FUNDS ACT

Passed by His Highness the Maharaja on the 10th day of Medam 1111 corresponding to the 30th day of April 1936.

Preamble.—Whereas it is expedient to amend and consolidate the law relating to Government and other Provident Funds, it is hereby enacted as follows:—

1. (i) *Short title, extent and commencement.*—This Act may be called "The Cochin Provident Funds Act, XXIII of 1111."

(ii) It extends to the whole of Cochin; and

(iii) It shall come into force on such date as the Government may, by notification in the Cochin Government Gazette, appoint.

2. *Definitions.*—In this Act unless there is anything repugnant in the subject or context,—

(a) "Compulsory Deposit" means a subscription to, or deposit in, a Provident Fund which, under the rules of the fund is not until the happening of some specified contingency, repayable on demand otherwise than for the purpose of the payment of premia in respect of a policy of life insurance, or as a temporary withdrawal recoverable subsequently as provided for in the rules for the working of the fund and includes any contribution and any interest or increment which has accrued under the rules of the Fund on any such subscription, deposit or contribution and also any such subscription, deposit, contribution interest or increment remaining to the credit of the subscriber or depositor, after the happening of any such contingency;

(b) "Contribution" means any amount credited in a Provident Fund, by any authority administering the fund by way of addition to a subscription to or deposit or balance at the credit of an individual account in the fund: and "Contributory Provident Fund" means a Provident Fund the rules of which provide for the crediting of contributions;

(c) "Dependant" means any of the following relatives of a deceased subscriber to, or a depositor in, a Provident Fund namely, a wife, husband, parent, child, brother*, sister, sister's child and a deceased son's widow and child, and, where no parent of the subscriber or depositor is alive, a paternal grand-parent;

(d) "Government Provident Fund" means a Provident Fund, constituted by the authority of the Government for any class or classes of its employees; and

(e) "Provident Fund" means a Fund in which subscriptions or deposits of any class or classes of employees are received and held on their individual accounts, and includes any contributions and any interest or increment accruing on such subscriptions, deposits or contributions under the rules of the Fund.

3. (1) *Protection of Compulsory Deposits.*—A compulsory deposit in a Government Provident Fund shall not in any way be capable of being assigned or charged and shall not be liable to attachment under any decree or order of any Civil, Revenue, or Criminal Court in respect of any debt or liability incurred by the subscriber or depositor, and no Official Receiver appointed under the Insolvency Act, VII of 1098, shall be entitled to, or have any claim on, any such compulsory deposit.

(2) Any sum standing to the credit of any subscriber to, or depositor in, any such fund at the time of his decease and payable under the rules of the Fund to any dependent of the subscriber or depositor or to such person as may be authorised by law to receive payment on his behalf shall subject to any deduction authorised by this Act and save where the dependent is the widow or child of the subscriber or depositor, subject also to the right of an assignee under an assignment made before the commencement of this Act, vest in the dependent, and shall, subject as aforesaid, be free from any debt or other liability incurred by the deceased or incurred by the dependent before the death of the subscriber or depositors.

4. (1) *Provisions regarding repayments.*—When under the rules of a Government Provident Fund the sum standing to the credit of any subscriber or depositor, or the balance thereof

* Act V of 1114

after the making of any deduction authorised by this Act, has become payable, the officer, whose duty it is to make the payment shall pay the sum or balance, as the case may be, to the subscriber or depositor or if he is dead, shall—

(a) if the sum or balance, or any part thereof, vests in a dependent under the provisions of section 3, pay the same to the dependent or to such person as may be authorised by law to receive payment on his behalf; or

(b) if the whole sum or balance as the case may be, does not exceed five thousand rupees, pay the same or pay part thereof which is not payable under clause (a) to any person nominated to receive it under the rules of the fund, or if no person is so nominated, to any person appearing to him to be otherwise entitled to receive it; or

(c) in the case of any sum or balance, or any part thereof which is not payable to any person under clause (a) or clause (b), pay the same—

(i) to any person nominated to receive it under the rules of the fund, on production by such person of probate or letters of administration evidencing the grant to him of administration to the estate of the deceased or a certificate granted under the Succession Certificate Act, VII of 1095, entitling the holder thereof to receive payment of such sum, balance or part, or

(ii) where no person is so nominated, to any person who produces such probate, letters or certificate:

Provided that, where the whole or any part of any sum standing to the credit of the subscriber or depositor has been assigned to any other person before the commencement of this Act, and notice in writing of the assignment has been received by the officer from the assignee, the officer shall, after making any deduction authorised by this Act and any payment due under clause (a) to or on behalf of the widow or children of the subscriber or depositor—

(i) if the subscriber or depositor, or, if he is dead, the person to whom in the absence of any valid assignment the sum or a balance would be payable under this sub-section gives his consent in writing, pay the sum or part or the balance thereof, as the case may be, to the assignee, or

(ii) if such consent is not forthcoming, withhold payment of the sum, part or balance, as the case may be, pending a decision of a competent Civil Court as to the person entitled to receive it.

(2) The making of any payment authorised by sub-section (i) shall be a full discharge to the Government from all liability in respect of so much of the sum standing to the credit of the subscriber or depositor as is equivalent to the amount so paid.

5. (1) *Rights of nominees.*—Subject to the provisions of this Act, but otherwise notwithstanding anything contained in any law for the time being in force or any disposition whether testamentary or otherwise, by a subscriber to, or depositor in, a Government Provident Fund of the sum standing to his credit in the fund, or of any part thereof, any nomination, duly made in accordance with the rules of the fund, which purports to confer upon any person the right to receive the whole or any part of such sum on the death of the subscriber or depositor, shall be deemed to confer such right absolutely, until such nomination is varied by another nomination made in like manner or is expressly cancelled by the subscriber or depositor by notice given in such manner and to such authority as is prescribed by those rules.

(2) Notwithstanding anything contained in the Succession Certificate Act, VII of 1095, any such person shall, on the death of the subscriber or depositor, be entitled to the grant of a certificate under that Act entitling him to receive payment of such sum or part, and such certificate shall not be deemed to be invalidated or superseded by any grant to any other person of probate or letters of administration to the estate of the deceased.

6. *Power of Government to make deductions.*—Any amount due under a liability incurred by the subscriber or the depositor in a Government Provident Fund to the Government may, at any time, be deducted by the Government from the sum standing to the credit of the subscriber or depositor.

7. *Protections for acts done in good faith.*—No suit or other legal proceeding shall lie against any person in respect of anything which is in good faith done or intended to be done under this Act.

8. (1) *Power to apply the Act to the Provident Funds.*—The Government may, by notification in the Cochin Government Gazette, declare that the provisions of this Act shall apply to any Provident Fund established for the benefit of its employees by any Municipal Council, within the meaning of Act XI of 1096, and, on the making of such declaration, this Act shall apply accordingly, as if such Provident Fund were a Government Provident Fund and such Municipal Council were the Government.

(2) The Government may also, by notification in the Cochin Government Gazette, direct that the provisions of this Act shall apply to any Provident Fund established for the benefit of the employees of any of the institutions, specified in the Schedule, or of any group of such institutions, and on the making of such declaration, this Act shall apply accordingly, as if such Provident Fund were a Government Provident Fund and the authority having custody of the fund were the Government.

(3) The Government may, by notification in the Cochin Government Gazette, add to the Schedule the name of any public institution it may deem fit and any such addition shall take effect as if it had been made by this Act.

THE SCHEDULE

[See sub-section (2) of section 8]

1. The Cochin Aided School Provident Fund.
2. The Tramway Contributory Provident Fund.
3. The Valia Amma Thampuram Kovilagam Estate Provident Fund.
4. The Cochin Thirumala Devaswam Provident Fund.
5. The Palace Provident Fund.

SIGN MANUAL

NOTIFICATION No. 139

In exercise of the powers vested under section I (iii) of "The Cochin Provident Funds Act, XXIII of 1111" Government are pleased to order that the said Act shall come into force with effect from 1st Chingam 1112.

(By order)

The Huzur Secretariat,
Law & Justice Department,
13th June 1936.
31st Eavam 1111.

T. S. NARAYANA AYYAR

Secretary to Government

(True copy)

NOTIFICATION No. 7

In exercise of the powers vested under section 8 (1) of the Cochin Provident Funds Act, XXIII of 1111, the Government are pleased to declare that the provisions of the said Act shall apply with effect from 1st Chingam 1112 to the Provident Funds established for the benefit of their employees by the Municipal Councils in Cochin within the meaning of Act XI of 1096.

The Huzur Secretariat,
Finance Department,
12th September 1936.
28th Chingam 1112.

(By order)

(Sd.) Joint Secretary to Government

NOTIFICATION No. 8

In exercise of the powers vested under section 8 (2) of the Cochin Provident Funds Act, XXIII of 1111, the Government are pleased to direct that the provisions of the said Act shall apply with effect from 1st Chingam 1112 to the Provident Funds established for the benefit of the employees of the institutions specified in the Schedule attached to the said Act.

The Huzur Secretariat,
Finance Department,
12th September 1936.
28th Chingam 1112.

(By order)

(Sd.) Joint Secretary to Government

NOTIFICATION No. 9

In exercise of the powers vested under section 8 (3) of the Cochin Provident Funds Act, XXIII of 1111, the Government are pleased to add with effect from 1st Chingam 1112 the names of the following public institutions to the Schedule attached to the said Act.—

- (1) The Forest Contributory Provident Fund.
- (2) The Central Farm Contributory Provident Fund.
- * (3) The Cochin Central Co-operative Bank Provident Fund.

The Huzur Secretariat,
Finance Department,
12th September 1936.
28th Chingam 1112.

(By order)

(Sd.) Joint Secretary to Government

Form No. 1 (G. P. F.)

(To be sent through the Head of the Department)

Station.....
Date.....

To
The Comptroller of Finance and Accounts,
Cochin State.

Sir,
As I wish to enlist myself as a subscriber to the State General Provident Fund, I request to be admitted as a subscriber thereto. I have understood the rules relating to the fund and accept them as binding on me.

I beg to remain

Sir

Your most obedient servant

Signature of the applicant

Name of the applicant.....
Permanent appointment and pay.....
Office in which the applicant holds his
appointment at present.....
Full address of the applicant (independent.....
of the official one).....
*Caste, race or religion of the applicant.....
Father's name.....
Endorsement on.....No.....

Forwarded to the Comptroller of Finance and Accounts. The applicant is a permanent
.....on Rs..... He may be admitted as a
subscriber. He was confirmed in the superior service on.....

Office of the..... }
Date..... }

Head of the Department

*Notification No. 55

Form No. 2 (Gl. P. F.)

R. O. C. No.

Office of the Comptroller of
Finance and Accounts,
.....

Dated

From

THE COMPTROLLER OF FINANCE AND ACCOUNTS,
Cochin State

To

The

Sir,

With reference to your endorsement dated No. forwarding an application from for his enlistment in the State General Provident Fund, I have the honour to inform you that his application has been allowed and to request you to be good enough to make the necessary deduction towards the fund from his pay, and the first deduction has to be made from his pay for this month. His account No. is which may be quoted in all communications and pay bills as per Rule 6.

A form of the certificate of heirship* is sent herewith to be filled up by the subscriber and returned to this office as required by Rule (1).

I have the honour to be
SirYour most obedient servant
Comptroller of Finance and Accounts

*As the heirship certificate is intended to give the particulars of the heir in the event of the death of the subscriber, it is requested that in columns 5 and 7 the full address of the heir and the guardian independent of the subscriber's may be noted in the certificate.

Form No. 3 (Gl. P.F.)

GENERAL PROVIDENT FUND
Certificate of heirshipName (married)
(unmarried)
Account No.

I hereby declare the following to be the names and addresses of the person or persons who, in the event of my death, will be entitled to receive payment of all sums due to me from the Cochin General Provident Fund in the manner shown against their names and I make this my will so far as regards such sums aforesaid.

The amount due to nominee who is a minor at the time of my death should be paid to the person whose name appears in column 7.

Names in full	Relationship to subscriber	Age	Occupation	Address	Sums due in what proportion payable	If nominee is a minor, name and address of guardian	Remarks
1	2	3	4	5	6	7	8

Executed and signed in my presence

Station }
Dated III. }this the day
of III.
Head of Office
DesignationSignature
Designation

Note.—The certificate may be executed in the presence of the Head of the Office, a Magistrate, Deputy Tahsildar or an Officer authorised to draw salary on separate bill.

GENERAL PROVIDENT FUND

Form No. 4 (G.I. P.F.)

**Register of subscribers to the Cochin State General Provident Fund
and other nominees**

Subscriber's							Particulars of the heirship certificate, with date, etc.	Remarks
Account No.	Name in full	Father's name	Address	Caste, race or religion	Date of admission	Name of appointment held on date of admission		
1	2	3	4	5	6	7	8	9

Form No. 6 (Gl. P. F.)

Application for Temporary withdrawal from General Provident Fund

1. Name of subscriber ..
2. Account No. ..
3. Name of appointment actually held ..
4. Substantive pay of the subscriber ..
5. Amount of temporary withdrawal applied for ..
6. Purpose for which the withdrawal is desired ..
7. No. of instalments or recovery proposed ..
8. Declaration as to the necessity for the withdrawal [Rule 12 (1)] ..

Signature of the applicant

Date.....
 Endorsement on.....No.....of.....
 Station.....
 Date.....

Signature of the Head of the Department

Notes by the Audit Department

1. Amount of outstanding credit ..
2. Auditor's certificate as to the eligibility under Rule 12 ..

Receipt for the Temporary withdrawal from General Provident Fund

Received from the Treasury Officer.....the sum of Rs.....
 (Rupees.....being the amount permitted to be withdrawn by me from
 the amount standing to my credit in the General Provident Fund as per my application
 dated.....

Receipt stamp when necessary

Signature of the Head of Office

Signature of the subscriber

Account No. Do.

Form No. 7 (Gl. P. F.)

P.F.W.A. No.....

Office of the Comptroller of Finance
 and Accounts,
 III..

Recovery Slip

Subject.—Application dated.....from.....
for a temporary withdrawal of Rs.....standing to his credit in the
 Cochin State General Provident Fund.

* Reference.—Endorsement dated.....No.....from.....

The applicant has been permitted to withdraw Rs..... (Rupees.....
) from the amount standing to his credit in the Cochin State General Provident
 Fund and the receipt for this amount is returned herewith passed. The amount withdrawn
 should be recovered in.....equal monthly instalments at Rs..... per month from the Sub-
 scriber's emoluments in addition to the usual subscription required in Rule 9. The subscription
 and recovery of withdrawal should be shown separately in the pay bill and in the schedule with
 the subscriber's Account No.

Comptroller of Finance and Accounts

To
 The.....

Form No. 8 (Gl. P. F.)

Application for withdrawal from General Provident Fund towards payment of Insurance Premium

1. Name of subscriber ..
2. Account No. ..
3. Name of appointment held ..
4. Substantive pay ..
5. Amount of withdrawal applied for ..
6. Particulars of Premium for the payment of which the withdrawal is applied for ..
7. Whether the policy has been assigned in favour of the Comptroller of Finance and Accounts and delivered to him and if so, when ..
8. (a) Declaration to the effect that the policy will be assigned within the prescribed time ..
- (b) That the policy is on the subscriber's own life or for the benefit of one beneficiary only ..
- (c) Declaration that the subscriber's right on the policy is not previously transferred in any way ..

N. B.—The application is to be accompanied by the receipt of the company evidencing payment of the immediately preceding premium or the acceptance letter in the case of payment towards first premium.

Date

Signature of the applicant

Endt. on

Station

Signature of the Head of the Department

Date

Notes by the Audit Department

1. Amount of outstanding credit ..
2. Auditor's certificate as to the eligibility under the rules ..

Receipt for the withdrawal from General Provident Fund towards payment of Insurance Premium

Received from the Treasury Officer.....the sum of Rs. (Rupees.....), being the amount permitted to be withdrawn by me from the amount standing to my credit in the General Provident Fund towards payment of Insurance Premium as per my application dated.....

Receipt stamp when necessary

Signature of the Head of Office

Signature of the subscriber

Account No.

Do.

Form No. 9-A (Gl. P. F.)

No.....

Office of the.....
Dated.....

Form of intimation for closing the Provident Fund account

1. Name and designation of the subscriber ..
2. Cause of closure—death, retirement, discharge, dismissal, etc., with date ..
3. Account No. ..
4. Amount of last provident fund deduction with particulars of the pay bill in which it was made ..
5. Certificates—

(i) I hereby declare that no further deduction towards his provident fund will be made from any emoluments that may be found due to him hereafter

*(ii) I have caused enquiries to be made and I am satisfied that—

(a) No amount is due to the Government from the subscriber on account of house site or conveyance advance or on any other account which I consider should be recovered from his provident fund amount under section 6 of the Provident Fund Act, (XXIII/11)

(b) The recoveries noted herein have to be made from his provident fund amount

*N. B.—(a) or (b) to be retained as the case may be and the portion not required may be scored out and attested

6. Any other information ..

Head of the Office

Head of Department

To

The Comptroller of Finance and Accounts

Form No. 9 (Gl. P. F.)

Register of Life Insurance Policies of General Provident Fund

Serial No.	Name and designation	Provident Fund Account No.	Details of policy assigned			
			Company to which the policy relates	No. of the policy	Beneficiary, if any	Due dates of premium
1	2	3	4	5	6	7

Subscribers assigned in favour of the Comptroller of Finance and Accounts

Premium when terminable	Reference to Company's letter acknowledging receipt of intimation of assignment	Remarks as to the action taken on the officer's retirement or death	Remarks	Initials of the Comptroller of Finance and Accounts
8	9	10	11	12

Form No. 10 (Gl. P. F.)

Registered Notice

R. O. C. No.

Office of the Comptroller of Finance and Accounts

Dated

From

The Comptroller of Finance and Accounts,

Cochin Government

To

Sir/Madam,

I have the honour to inform you that.....late and.....in the employ of the Cochin State, died on the.....and that the said..... was a subscriber to the Cochin State General Provident Fund, and that in the certificate furnished by him/her under rule 7 (1) of the rules applicable to the Cochin State General Provident Fund, he/she gave the above name and address as the person to whom he/she desired that in the event of his/her death the amount due to him/her from the fund should be paid.

2. The amount standing to the credit of the deceased in the fund is Rs..... which sum will be paid to you on your affording satisfactory proof of your identity with the person referred to in the certificate above mentioned. This may be done by producing a stamped receipt for the amount duly signed by you with a certificate therein from a Tahsildar, Magistrate or District Registrar in the following form.—

Certify that the signatory is.....

.....

and that he/she has signed the receipt in my presence.

Station

Date

Tahsildar, Magistrate
or District Registrar

In the event of your not making a claim to such sum within six months from the date hereof the same will be transferred to the head of deposits and dealt with under the rules applicable to deposits generally.

I have the honour to be

Sir

Your most obedient servant
Comptroller of Finance and Accounts

PROVIDENT FUNDS RULES

Form No. 13 (G. P. F.)

Schedule of subscriptions on account of General Provident Fund and of recoveries of withdrawals therefrom in the month of

Name of Office.....

Account No. of subscriber	Name of subscriber	Rate of pay on 31st Karkadagam		Amount of subscription		Amount of refund of withdrawal, if any		Remarks
		Rs.	A. P.	Rs.	A. P.	Rs.	A. P.	
1	2	3		4		5		6
Total of columns 4 and 5.								

Date.....

Head of Office

Form No. 14 (G. P. F.)

Month.....

GENERAL PROVIDENT FUND

Covering list of schedule

Date.....

Treasury.....

Voucher No.	P. F. Subscription		Recovery		Withdrawal		Final payments	
	Rs.	A. P.	Rs.	A. P.	Rs.	A. P.	Rs.	A. P.
1	2		3		4		5	
Total								

Agreed with the cash chitta and transferred to P. F. Section on

Hand of Auditor

Form No. 15 (Gl. P. F.)

GENERAL PROVIDENT FUND

Financial statement for

Name of Department	Cochin-Kansyannur	Mukundapuram	Trichur	Talappalli	Chittur	Cranganur	Total
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
1	2	3	4	5	6	7	8
1. Land Revenue	..						
2. Agriculture	..						
3. Panchayats	..						
4. Co-operative Societies	..						
5. Palace	..						
6. Excises	..						
7. Matches	..						
8. Stamps	..						
9. Customs (including Martne)	..						
10. Forests	..						
11. Tramway	..						
12. Registration	..						
13. Anchal	..						
14. General Administration	..						
15. Accounts and Finance	..						
16. Law and Justice	..						
17. Jails	..						
18. Police	..						
19. Education	..						
20. Religious	..						
21. Charities	..						
22. Medical	..						
23. Ayurveda	..						
24. Public Health	..						
25. Stationery and Printing	..						
26. Military	..						
27. Public Works	..						
28. Scientific, etc., Departments	..						
29. Industries Department	..						
30. Stoneware Factory	..						
31. Uplift of the Depressed Classes	..						
32. State conveyances	..						
33. Income-tax	..						
34. Miscellaneous	..						
Total	..						

Totalled by

Checked by

Reviewing officer

Form No. 16 (Gl. P. F.)

GENERAL PROVIDENT FUND

Proof sheet for the.....Department for the year 111.....

	Chingam	Kanni	Thulam	Vrischi- gam	Dhanu	Makaram
	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
<i>Add—</i>						
Opening Balance ..						
Subscriptions ..						
Refunds of withdrawals						
Transfers to this Department ..						
*Interest on closed accounts ..						
Total ..						
<i>Deduct—</i>						
Withdrawals ..						
Closures ..						
Transfers from this Department ..						
Total ..						
Closing balance ..						
Balance statement figures ..						
*Nos. of Accounts ..						

	Kumbham	Meenam	Medam	Edavam	Mithu- nam	Karkada- gam
	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
<i>Add—</i>						
Opening Balance ..						
Subscriptions ..						
Refunds of withdrawals						
Transfers to this Department ..						
*Interest on closed accounts ..						
Total ..						
<i>Deduct—</i>						
Withdrawals ..						
Closures ..						
Transfers from this Department ..						
Total ..						
Closing balance ..						
Balance statement figures ..						
*Nos. of Accounts ..						

Form No. 17 (Gl. P. F.)

Register of receipts and repayments of General Provident Fund subscriptions at the Treasury in the month of

Receipts

Date	No. of chalan or voucher	Amount				Daily total carried to cash book	Initials of Treasury Officer
		Subscription		Recovery of withdrawal			
		Rs.	A. P.	Rs.	A. P.		

Repayments

Voucher No.	Amount				Daily total carried to cash book	Initials of Treasury Officer	Remarks
	Repayment of subscription		Temporary withdrawal				
	Rs.	A. P.	Rs.	A. P.			

Form No. 18 (Gl. P. F.)

GENERAL PROVIDENT FUND

Deposit Account of for the year ending

Account No

	Amount		Remarks
	Rs.	A. P.	
Opening balance ..			
*Deposits during the year ..			
Interest for 11 at % ..			
Total ..			
Withdrawals during the year ..			
Balance on 31st Karkadagam 11			

*Includes recoveries of withdrawals also made during the year.

Note 1.—The subscriber is requested to satisfy himself as to the correctness of the statement and to bring errors, if any, to the notice of the Comptroller of Finance and Accounts within three months from the date of its receipt.

Note 2.—If the subscriber desires to revise his heirship certificate, an application for the required form should be made to this office.

Note 3.—The Heirship certificates executed after 1111, where the heirs are not members of the subscriber's family, has to be revised, if the subscriber has subsequently acquired a family [Rule 7 (iv)].

Office of the Comptroller of }
Finance and Accounts, }
Dated..... } (Signature).....
For Comptroller of Finance and Accounts

Form No. 19 (Gl. P. F.)

General Provident Fund Account No.

Please return
duly signed

Name of the subscriber.....
Designation.....
Received my Provident Fund Account Statement for the year ending 11 ..
Signature of the subscriber
Date.....

Form No. 20 (Gl. P. F.)

R. O. C. No.

Office of the Comptroller of
Finance and Accounts,
.....
Dated.....

Audit slip

Reference.—Rule 24, Appendix J, Cochin Account Code, Volume I.

The following deposit accounts of the General Provident Fund for the year ending Karkadagam..... of the several officers employed in the..... Department are herewith forwarded.

Please acknowledge receipt.

For Comptroller of Finance and Accounts

To
The.....
R. O. C. No.

Office of the Comptroller of
Finance and Accounts,
.....
Dated.....

Audit slip

Reference.—Rule 24, Appendix J, Cochin Account Code, Volume I.

The following deposit accounts noted overleaf of the General Provident Fund for the year ending Karkadagam..... of the several officers employed in the..... Department are herewith forwarded.

Please acknowledge receipt.

For Comptroller of Finance and Accounts

To
The.....

Office of the.....
Dated.....

Reply

The deposit accounts of the General Provident Fund of the several officers of the..... Department referred to in the Audit Slip No..... dated..... have been duly received.

To
The Comptroller of Finance and Accounts,.....
Designation of the Head of the Department

RULES FOR THE WORKING OF THE COCHIN PALACE PROVIDENT FUND

1. The institution shall be called "The Cochin Palace Provident Fund".
2. These rules will be subject to the provisions of the Provident Fund Act. Any expression used in these rules which is used in the General Provident Fund Rules is used in the sense therein defined. Wherever no specific provision has been made in any matter, the provisions of the General Provident Fund will be made applicable.
3. The Comptroller of Finance and Accounts will be directly in charge of the administration of the fund, subject to the control of the Diwan. The Diwan shall be the final authority in interpreting these Rules and he reserves to himself the right to modify them whenever he considers it necessary; he can also grant exemption from the operation of these Rules to any Thampuran whenever he considers it necessary.
4. The fund is established primarily for the benefit of the male Thampurans of His Highness the Maharaja's Ruling Family who receive stipends or pocket money from the Palace Funds.
5. All Thampurans who have attained majority are qualified to subscribe to the fund and may do so at their option. Application for admission to the fund is to be made by the Thampuran through the Special Palace Officer to the Comptroller in Form No. 1, who when satisfied that everything is in order, will enter his name in a register in Form No. 2 and assign a number to each applicant and communicate the sanction of enlistment with the number, to the applicant in Form No. 3 through the Special Palace Officer. This number will be the Account number of the subscriber as per these Rules and must always be specified when subscriptions are paid whether by deductions from bills or in cash and also in all references relating to a subscriber. This number will not be altered, nor will the number of any closed account be given to a new subscriber.
6. On opening an account with the fund, each subscriber shall furnish the Comptroller with a certificate in Form No. 4 under his signature giving therein the name and address of the person or persons to whom he desires that, in the event of his death, the amount due to him from the fund should be paid. The rules contained in the General Provident Fund Rules regarding the execution of these certificates by the subscribers and their safe custody in the Comptroller's Office will apply *mutatis mutandis*.
7. A subscriber shall subscribe monthly to the fund at a uniform rate of one anna in each whole rupee of the monthly stipend or pocket money subject to the following conditions.—
 - (i) It shall be expressed in whole rupees.
 - (ii) If the amount of subscription payable contains a fraction of a rupee, it shall be rounded to the nearest whole rupee (eight annas and above

counting as the next higher rupee and below eight annas to be eliminated). The minimum subscription shall however be one rupee, *i.e.*, amounts of less than eight annas shall also be rounded to one rupee.

(iii) The amount of subscription so fixed shall remain unchanged throughout the year. The subscription payable on 1st Chingam of a year will continue throughout the year.

Note.—Subscriptions erroneously paid in excess will not be refunded in cash, but will be adjusted towards the subscription due for subsequent month.

8. Subscriptions to the fund shall be deducted by the Special Palace Officer when the stipend or pocket-money to the Thampuran is drawn on regular monthly bills. A schedule in Form No. 5 shall be attached to each bill, showing therein the account numbers and names of subscribers with the amount of subscriptions. The Treasury Officer will disburse the net amount of the bill, but debit the gross amount, crediting the deductions to the Account Head "Palace Provident Fund" under the Major head of account "Deposits". Arrears of subscriptions are never allowed.

9. Compound interest at such rate as may be fixed by the Government in advance for each year based on the average of rates of Government borrowings, subject to a minimum of four per cent, will be annually credited by the Government to each member subscribing on the amount of paid-up subscriptions. The Government will meet the cost of establishment and other incidental charges connected with the maintenance of the fund.

10. At the end of each year, the account of each subscriber shall be credited with such rate of interest as fixed by Government under the above rule and it shall be allowed for each month upon the minimum balance between the close of the fourth day and the end of the month. In calculating interest under this Rule, the subscriptions received by deductions from bills will be considered as paid into the Fund on the first day of the month for which the amounts are due. In the case of closed accounts under Rule 14, the principal along with the interest calculated under Note 2 to this rule will be paid at any time after the closure of the accounts.

Note 1.—Interest will not be allowed on fractions of a rupee.

Note 2.—Interest will be allowed up to the end of the month in which the depositor dies or which immediately precedes that in which his account is otherwise closed.

Note 3.—In the total amount of interest, pies, if any, shall be eliminated by rounding six pies and above to one anna and by omitting five pies and below.

11. Withdrawals will not ordinarily be allowed by a subscriber until his account is closed under rule 14. But on good and sufficient grounds, the Comptroller, on the recommendation of the Special Palace Officer may, subject to the general principle laid down for such withdrawals in the General Provident Fund, sanction a temporary withdrawal to a subscriber when he is satisfied that the pecuniary circumstances of the subscriber are such as to warrant the concession and that the withdrawn amount will be expended for the purpose for which it is given.

12. Withdrawals will be allowed also for payment of a premium on a policy of Life Insurance. The general rules in this respect governing the State General Provident Fund will apply *mutatis mutandis*.

Note.—Withdrawals under Rule 11 will not be allowed by the Wards of the Residential Palace. They will however be allowed withdrawals under this Rule and be permitted to utilise the amount standing to their credit in the Fund for payment of premium towards a Policy of Insurance.

13. Application for withdrawals by the subscribers shall be forwarded to the Comptroller by the Special Palace Officer who shall certify to the purpose of the withdrawal and also note the rank, name and account number of the Thampuran.

14. The account of a subscriber shall be closed when he

- | | | |
|---|---|-----------------------|
| <p>(i) attains his 55th year of age ;
or (ii) has subscribed to the fund
for 30 years ;
or (iii) ceases to be a subscriber by other causes ;
or (iv) dies :</p> | } | whichever is earlier. |
|---|---|-----------------------|

Provided that in cases of (i) and (ii) the Diwan may extend the period of membership to a further period not exceeding five years at the option of the subscribers.

15. When an account is to be closed under the above rule, the Special Palace Officer shall immediately send a report to the Comptroller. On receipt of the report the Comptroller will take necessary action to close the account and pay the balance in the account to the subscribers themselves in cases of (i), (ii) and (iii) under the above rule.

16. When a subscriber dies, the amount shall be paid to the nominee or nominees as specified in the Heirship Certificate in force under Rule 6. The provisions in the State Provident Fund Rules regarding the refund of amounts of deceased subscribers will apply *mutatis mutandis*.

17. Subscriptions with interest which are not claimed within six months from the date of closure of accounts shall be transferred to the head "Revenue Deposits" in the Government accounts and dealt with under the rules applicable to such deposits. The Diwan shall however extend the time if there has been delay owing to unavoidable cause.

18. On settlement of the title of a claimant, he shall draw up a simple receipt for the amount due and on its being passed in preaudit by the Comptroller, it shall be presented at the Treasury for payment.

19. If, owing to the non-appearance of the claimant the amount due to him has to be transferred to "Deposits" under Rule 17, the Comptroller shall draw up a simple receipt for the amount under his signature, which when presented at the Treasury will be passed for adjustment by debit to the account "Palace Provident Fund" and credit to "Revenue Deposits".

20. As soon as possible after the close of each year, each subscriber will receive a statement of his account in Form No. 6 from the Comptroller with the interest made up to the last day of Karkadagam. Subscribers should satisfy themselves as to the correctness of these statements and unless errors in them are brought to the notice of the Comptroller within three months from the date of their receipt, the Government will not be responsible for any sum not thus brought to account.

21. A register in Form No. 7 will be maintained in the Treasury by the Treasury Officer in respect of this fund in which particulars of bills from which recoveries of subscriptions and of temporary withdrawals are made should be noted with the totals of such recoveries. Payments from the fund shall also be noted therein in the column prescribed. An extract of this register will be sent to the Comptroller of Finance and Accounts by the Treasury Officer with the supporting schedules and vouchers on or before the fifth of every succeeding month. The payment will be made on proper vouchers only after preaudit by the Comptroller. The Comptroller will see that disbursement to a subscriber does not exceed the amount to his credit.

22. On receipt of the monthly statement with the schedules and paid vouchers from the Treasury they will be examined carefully and if found in order, they will be posted in a ledger in Form No. 8 against the names of the respective subscribers. The monthly totals of the ledger shall be agreed with the credit and debit appearing in the consolidated account. The interest calculated at the end of the year or at closure of an account under rule 14 shall be entered in the prescribed column of the ledger against the name of each subscriber.

23. The Comptroller shall maintain a cash book and other account registers in the forms prescribed for the General Provident Fund.

Form No. 1 (Pal. P.F.)

(To be sent through the Sarvadhikariakar to His Highness)

Station.....

Date.....

To
The Comptroller of Finance and Accounts

Sir,
As I wish to enlist myself as a subscriber to the State Palace Provident Fund, I request to be admitted as a subscriber thereto. I have understood the Rules relating to the fund and accept them as binding on me.

I beg to remain
Sir
Your most obedient servant
Signature of applicant with rank, etc.

Name and Rank of the applicant.....
Amount of monthly allowance/pocket money.....
Full address of the applicant.....
Date of birth.....
Endorsement on..... No.....

Forwarded to the Comptroller of Finance and Accounts. The particulars noted are all correct. The Thampuran may be admitted as a subscriber to the Palace Provident Fund.

Office of the..... }
Date..... }

Forwarded

Head of the Department

Sarvadhikariakar

Form No. 2 (Pal. P.F.)

Register of subscribers to the Cochin Palace Provident Fund and their nominees

Subscriber's						Particulars of heirship certificate with date
Account No.	Name in full	Date of birth	Address	Date of admission	Rank of the Thampuran on date of admission	
1	2	3	4	5	6	7

Form No. 3 (Pal. P. F.)

Office of the Comptroller of Finance and Accounts

No.....

Dated.....

From

The Comptroller of Finance and Accounts
COCHIN GOVERNMENT

To

The.....

Sir,

With reference to your endorsement, dated.....No..... forwarding an application from..... for his enlistment in the Palace Provident Fund, I have the honour to inform you that his application has been allowed and to request you to be good enough to make the necessary deduction towards the fund from his allowance, the first deduction to be made from his allowance for this month. His account No. is.....which may be quoted in all communications and pay bills as per Rules.

A form of the certificate of heirship *is sent herewith to be filled up by the subscriber and returned to this office as required by Rules.

I have the honour to be

Sir

Your most obedient servant

Comptroller of Finance and Accounts

*As the heirship certificate is intended to give the particulars of the heir in the event of the death of the subscriber, it is requested that in columns 5 and 7, the full address of the heir and the guardian independent of the subscriber's may be noted in the certificate.

N. B.—Please note that if the subscriber has no family, viz., wife and children at present, the fact may be got noted in the remarks column as "No family at present"; husband

On the other hand, if the subscriber has got a family now the nominees shall be one or more members of the family only.

Please see Rule 7 (ii), (iii) & (iv) of the General Provident Fund Rules.

Form No. 4—(Pal. P. F.)

PALACE PROVIDENT FUND
Certificate Of Heirship

Name..... (Married)
(Un-married)

Account No.....

I hereby declare the following to be the names and addresses of the person or persons who, in the event of my death, will be entitled to receive payment of all sums due to me from the Cochin Palace Provident Fund in the manner shown against their names, and I make this my will so far as regards such sums aforesaid.

The amount due to a minor nominee at the time of my death should be paid to the person whose name appears in column 7.

Names in full	Relationship to subscriber	Age	Occupation	Address	Sums due in what proportion payable	If nominee is a minor, name and address of guardian	Remarks
1	2	3	4	5	6	7	8

Executed and signed in my presence

Station } this the day Signature.....
Date..... } of Rank.....
Special Palace Officer.....

Form No. 5 (Pal.P.F.)

Schedule of Subscriptions on account of Cochin Palace Provident Fund and of recoveries of withdrawals therefrom in the month of.....

Account No. of subscriber	Name of subscriber	Amount of allowance		Amount of subscription		Amount of refund of withdrawal, if any		Remarks
		Rs.	A. P.	Rs.	A. P.	Rs.	A. P.	
1	2	3	4	5	6	7	8	9

Total of columns 4 and 5

Date.....

Special Palace Officer

Form No. 3 (Pal. P. F.)

Office of the Comptroller of Finance and Accounts

No.....

Dated.....

From

The Comptroller of Finance and Accounts
COCHIN GOVERNMENT

To

The.....

Sir,

With reference to your endorsement, dated.....No..... forwarding an application from..... for his enlistment in the Palace Provident Fund, I have the honour to inform you that his application has been allowed and to request you to be good enough to make the necessary deduction towards the fund from his allowance, the first deduction to be made from his allowance for this month. His account No. is.....which may be quoted in all communications and pay bills as per Rules.

A form of the certificate of heirship *is sent herewith to be filled up by the subscriber and returned to this office as required by Rules.

I have the honour to be

Sir

Your most obedient servant

Comptroller of Finance and Accounts

*As the heirship certificate is intended to give the particulars of the heir in the event of the death of the subscriber, it is requested that in columns 5 and 7, the full address of the heir and the guardian independent of the subscriber's may be noted in the certificate.

N. B.—Please note that if the subscriber has no family, viz., wife and children at present, the fact may be got noted in the remarks column as "No family at present".

On the other hand, if the subscriber has got a family now the nominees shall be one or more members of the family only.

Please see Rule 7 (ii), (iii) & (iv) of the General Provident Fund Rules.

Form No. 4—(Pal. P. F.)

PALACE PROVIDENT FUND
Certificate Of Heirship

Name..... (Married)
(Un-married)

Account No.....

I hereby declare the following to be the names and addresses of the person or persons who, in the event of my death, will be entitled to receive payment of all sums due to me from the Cochin Palace Provident Fund in the manner shown against their names, and I make this my will so far as regards such sums aforesaid.

The amount due to a minor nominee at the time of my death should be paid to the person whose name appears in column 7.

Names in full	Relationship to subscriber	Age	Occupation	Address	Sums due in what proportion payable	If nominee is a minor, name and address of guardian	Remarks
1	2	3	4	5	6	7	8

Executed and signed in my presence

Station } this the day Signature.....
Date..... } of..... Rank.....
Special Palace Officer.....

Form No. 5 (Pal.P.F.)

Schedule of Subscriptions on account of Cochin Palace Provident Fund and of recoveries of withdrawals therefrom in the month of.....

Account No. of subscriber	Name of subscriber	Amount of allowance		Amount of subscription		Amount of refund of withdrawal, if any		Remarks
		Rs.	A. P.	Rs.	A. P.	Rs.	A. P.	
1	2	3	4	5	6	7	8	

Total of columns 4 and 5

Date.....

Special Palace Officer

PALACE PROVIDENT FUND
Ledger

Form No. 8.—(Pal. P. F.)

Account No.....

Name.....

Designation.....

Pay on 31st Kar kadagam 111...

Rs.....

Year	Deposits			Withdrawals			Initials		Remarks
	Subscriptions	Refund of withdrawals	Total	Repayable	Non-repayable	Monthly balance on which interest is calculated	Auditor	Reviewing Officer	
Opening balance for 111 ..									
Chingam ..									
Kanni ..									
Thulam ..									
Vrischigam ..									
Dhanu ..									
Makaram ..									
Kumbham ..									
Meenam ..									
Medam ..									
Edavam ..									
Mithunam ..									
Kar kadagam ..									
Total ..									
Interest for the year at...%									
Grand total ..									
Total withdrawals ..									
Closing balance for 111.. ..									

RULES RELATING TO THE PROVIDENT FUND FOR THE EMPLOYEES OF THE AIDED SCHOOLS

(Cochin)

1. **Title and Definition.**—The institution shall be called “the Cochin Aided Schools’ Provident Fund”

2. The object of the fund is to improve the position of the employees in aided private schools in the State by securing for them a provision in their old age on retirement, or for their dependants in case of death.

3. In these rules unless there is anything repugnant in the subject or context,—

(a) “Licensed Teacher” means a teacher who holds a license under the Cochin Education Code.

(b) “Permanent employee” and its cognate expressions mean all appointments made substantively, and not temporarily or on probation, by competent authority.

(c) Words importing masculine gender when applied to subscribers shall include females.

(d) “Manager” means and includes the individual or individuals or corporate body or committee or association, whether incorporated or not, on whom the management of an aided private school rests.

(e) “Aided private school” means a school which is *aided* under the provisions of the Cochin Education Code.

(f) “Depositor” means an employee who subscribes to the fund at the rate specified in rule 9 below.

(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 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 indicates by express notice in writing to the Comptroller of Finance and Accounts that she shall continue to be so regarded; and

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

Provided that if a subscriber by notice in writing to the Comptroller of Finance and Accounts 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 notice excluding him.

(h) "Dependant" means any of the following relatives of a deceased subscriber to or a depositor in a Provident Fund namely a wife, husband, parent, child, brother, sister, sister's child and a deceased son's widow and child and where no parent of the subscriber or depositor is alive, grand-parent.

(i) "Year and month" shall respectively mean year and month reckoned according to the Malayalam Calendar.

(j) Any other expression used in these rules which is defined either in the Provident Fund Act (XXIII/11) or in the General Provident Fund Rules or in the C. S. R. is used in the sense therein defined. Wherever no specific rule has been made in any matter, the rules of the General Provident Fund will be made applicable.

(k) These rules will be subject to the provisions of the Provident Fund Act (XXIII/11).

4. Constitution of the Fund.—The Comptroller of Finance and Accounts will be directly in charge of the general administration of the fund and he will keep the accounts of the fund. The Diwan shall be the final authority in interpreting these rules and reserves to himself the right to modify them whenever he considers it necessary; he can also grant exemption from the operation of these rules to anyone whenever he considers it necessary. The cost of the management of the fund shall be borne by the Government.

5. The fund shall be open to all licensed teachers and other members in permanent employ of all aided private schools in the State whose managers have agreed to contribute regularly to the fund on behalf of a subscriber under Rule 11.

6. In the case of employees entertained before 17th September 1918, it will be left to their option to subscribe to the fund. In the case of employees entertained thereafter, it shall be optional with the Managers to make the joining of the fund a condition of employment. When an employee has once joined the fund, the subscription due from him shall be compulsorily deducted from his salary.

7. Applications for admission to the privileges of the fund shall be made in Form No. A appended and submitted to the Comptroller by the Managers of Schools concerned through the Inspector or Inspectress as the case may be. On receipt of the applications, the Comptroller will scrutinise them and if found correct, will assign a number to each application and enter the applicant's name in the register of enlistments in Form No. B and communicate the number to the Manager through the Inspector or Inspectress in Form No. C. This number will not be altered nor will the number of any closed account be given to a new subscriber.

8. Nomination.—(i) On opening his account with the fund, each subscriber shall furnish the Comptroller with a certificate in Form No. D under his signature giving the name and address of the person or persons to whom he desires that, in the event of his death, the amount due to him from the fund should be paid. All certificates in force shall be duly

recorded in the Comptroller's Office and kept under joint safe custody of the Chief Auditor and the Superintendent of the Section. The Assistant Comptroller shall verify and seal the safe with his seal in token of verification.

Note 1.—These certificates may be executed in the presence of the Manager or an officer who is not below the rank of a District Registrar, a Magistrate, Deputy Tahsildar or an officer authorised to draw salary on separate bill.

Note 2.—In the case of a subscriber who is himself the Manager, the certificate may be got executed in the presence of any other officer mentioned above.

(ii) A subscriber who, at the time of joining the fund, has a family shall send to the Comptroller the nomination in Form No. D in favour of one or more members of his family.

(iii) A subscriber who has no family shall similarly nominate any other person or persons in the same form:

Provided that a nomination made under this sub-rule shall be deemed to have been duly made in accordance with these rules only for so long as the subscriber has no family.

(iv) If a subscriber at any time acquires a family he shall send to the Comptroller a nomination as provided in sub-rule (ii) and if he has under sub-rule (iii) nominated any person other than a member of his family, he shall formally cancel the previous nomination.

(v) A subscriber who belongs to a religious order may nominate the Head of that Religious Order or his successors in office.

(vi) A subscriber may in his nomination distribute the amount that may stand to his credit in the fund amongst his nominees at his own discretion.

(vii) A nomination may be cancelled by a subscriber provided it is replaced at the same time by any other nomination which is permitted to be made under this rule.

(viii) On the death of a nominee a subscriber shall make a fresh nomination.

(ix) When revised heirship certificates are received the superseded ones shall be returned to the subscribers duly cancelled.

(x) A nomination shall take effect to the extent that it is valid on the date on which it is received by the Comptroller.

(xi) Nothing in these rules shall be deemed to invalidate, or to require the replacement by a nomination thereunder of a nomination made before these rules came into force under the corresponding rule then in force.

9. Subscriptions and Contributions.—The subscription shall be at the rate of six pies per rupee on the monthly emoluments of a subscriber approved by the Education Department. Fractions of a rupee in the emoluments shall be omitted.

10. If a subscriber is on leave with allowance he shall subscribe at the above rate on his leave allowance.

Note 1.—No subscription need be paid during a period of training or while under suspension.

Note 2.—Voluntary contribution in excess of the regular subscription shall not be admissible.

11. Managers of the schools also shall contribute an amount equal to the subscription by each subscriber. When once the manager of a school has agreed to contribute on behalf of the subscriber, the contributions shall be regularly paid by him failing which, deductions to the extent of the contribution shall be made compulsorily from the grant to the School in accordance with the provisions contained in the grant-in-aid rules in the Cochin Education Code.

12. The Government also shall contribute an amount equal to the subscription by each subscriber.

13. Subscriptions from the subscribers shall be recovered by the Managers of the schools from the monthly salaries of the subscribers.

14. Subscriptions recovered from the subscribers and supplemented by the contributions to be made by the Managers under rule 11 shall be remitted by the Managers to the nearest Treasury on or before the 8th day of each month with a chalan of remittance accompanied by a schedule in Form E.

Note.—Managers of aided private schools which have been temporarily removed from the aided list are liable to remit into the Treasury on the due date the subscriptions recovered from the subscribers supplemented by their own contributions.

15. In the case of schools maintained by institutions managed by Government and which have personal Deposit Accounts with the Treasuries, the Provident Fund subscription from the subscribers and the Manager's Contribution will be adjusted in the monthly pay bills of the schools presented at the Treasury. These bills will be accompanied by the schedule in Form E.

16. The Treasury Officer shall check these schedules and see that the subscriptions from the subscribers and the contributions from the management are in equal proportion and are shown separately both in the chalans and in the schedules. He shall send these schedules and chalans with a covering list in Form No. H to the Comptroller along with the monthly returns on or before the 5th of the succeeding month.

17. On receipt of all these schedules and chalans from the Treasuries the Comptroller shall post the amounts shown as realised to the credit of each subscriber in the fund in a ledger in Form No. I and shall check their correctness with the monthly accounts and schedules received from the Treasuries. He shall then credit each account with the Government contribution for the month by making the necessary adjustments in the accounts in his office.

18. **Interest.**—Interest at 3% per annum will be allowed on the balances to the credit of each subscriber, but the Government reserve the right to modify this rate at any time.

19. Interest under the above rule shall be allowed for each calendar month upon the minimum balance of the depositor's account between the close of the 8th day and the end of the month. It shall be calculated monthly but shall not be added to the principal until the end of the official year except when the account is to be finally closed.

Note 1.—Interest will not be allowed on fractions of a rupee.

Note 2.—Interest will be allowed up to the end of the month in which the depositor dies, or which immediately preceds that in which he quits the service.

20. Closure of Accounts—(1) No withdrawals from the fund will be permitted until the subscriber quits or is dismissed from the institution or dies.

(2) When a subscriber dies or resigns his post or otherwise quits the service, a full report thereof shall be made to the Comptroller by the Inspector or Inspectress of Schools through the Director of Public Instruction in Form No. F. The Comptroller, on receipt of such reports, shall take the necessary steps to close the account and for the repayment and adjustment of the amounts according to the rules.

21. When a subscriber retires from service owing to age, his claim on the fund shall be subject to the following conditions.—

(i) A subscriber who has put in a service of not more than 5 years shall receive only his subscriptions to the fund together with the interest thereon calculated as per rules 18 & 19.

(ii) A subscriber who has put in more than 5 years but not more than 10 years of service shall receive his subscriptions with interest and 25 per cent of the contributions made by the Manager and Government with the interest thereon calculated as per rules 18 & 19.

(iii) A subscriber who has put in more than 10 years but not more than 15 years' service shall receive his subscriptions with interest and 50 per cent of the contributions made by the Manager and Government with interest thereon calculated as per rules 18 & 19.

(iv) A subscriber who has put in more than 15 years' but not more than 20 years' service shall receive his subscriptions with interest and 75 per cent of the contributions made by the Manager and Government with interest thereon calculated as per rules 18 & 19.

(v) A subscriber who has put in more than 20 years' service shall receive the whole amount standing to his credit in the fund.

Note.—For purposes of this rule, the service will be counted from the date of permanent employment in any aided school within the State till the date on which the subscriber retires from service in the same or any other aided school of which the Manager has joined the fund provided the period out of employment on any one occasion was not more than three months.

22. (a) When a subscriber.—

(i) is compelled to leave the service for no fault of his own, or

(ii) dies, he or his heirs shall receive the whole amount standing to his credit in the fund.

(b) If a subscriber is disabled or becomes invalidated, he shall in all cases receive his own deposits with interest on them at whatever stage of his service he is disabled or invalidated and he should ordinarily, with the sanction of the Director of Public Instruction, accorded after consultation with the management, receive the whole deposits to his credit including the Manager's and the Government contribution except in cases where a subscriber is incapacitated by his own fault in which case he can get only his own deposits with interest thereon.

23. When a subscriber—

- (i) is dismissed or removed from the service or
- (ii) tenders his resignation to avoid such a dismissal or removal, or
- (iii) quits his employment after having been convicted of an offence involving moral turpitude, or
- (iv) quits the service against the interests of the institution, he shall receive only the subscriptions paid by him together with the interest thereon calculated as per rules 18 & 19.

Note.—The Government may sanction, in deserving cases, repayment of a part or the whole of the amounts contributed by the management and Government with the interest thereon.

24. In the case of aided private schools which have been temporarily removed from the aided list, if the grant is not restored within two years and the Managers thereof do not make the remittances as required by rule 14 and in cases where the grant is permanently withdrawn the amount in the Provident Fund standing to the credit of the subscribers in such schools shall be paid back to them without any deduction on application through the departmental head.

25. The rules in the General Provident Fund regarding the manner of repayment of the amounts standing to the credit of a subscriber when his account is closed for any of the reasons mentioned above apply *mutatis mutandis* to the C. A. S. Provident Fund.

26. When a subscriber is precluded from drawing under rules 21 and 23 the whole contribution standing to his credit so much of the contribution as paid by the Government with interest thereon shall lapse and be credited to the State and so much of the contribution as paid by the Manager with interest thereon shall be paid back to the Manager.

27. When a subscriber is permanently transferred to pensionable service under the Government or the institution in which a subscriber serves is taken over by Government he will earn pension only in respect of service thereafter, but the whole amount standing to his credit in this fund, including the contributions made by the Manager as well as by Government with interest thereon shall be transferred to the General Provident Fund and be credited to his account, he being enlisted as a subscriber to the General Provident Fund.

28. As soon as possible after the close of the year each depositor shall receive a statement of his account in Form No. G including interest made up to the close of Karkadagam of the year to which the account relates. Depositors shall satisfy themselves as to the correctness of these statements and unless errors in them, if any, are brought to the notice of the Comptroller within three months from the date of their receipt, the Government shall not be responsible for any sums not included in the accounts.

29. The rules regarding the maintenance of the accounts of the General Provident Fund in the Office of the Comptroller apply *mutatis mutandis* to the C. A. S. Provident Fund.

PROVIDENT FUNDS RULES

Form C (Rule 7) (C. A. S. P. F.)

Office of the Comptroller of Finance and Accounts
TRICHUR

No.....

Dated.....

From

The Comptroller of Finance and Accounts
COCHIN GOVERNMENT

To

The.....

Sir,

With reference to your endorsement, dated.....No.....
forwarding an application from.....
for his enlistment in the C. A. S. Provident Fund, I have the honour to inform you that his
application has been allowed and to request you to be good enough to make the necessary
deduction towards the fund from his pay, the first deduction to be made from his pay for this
month. His account No. is....., which may be quoted in all communications and
pay bills as per Rules.

A form of the certificate of heirship is sent herewith to be filled up by the subscriber and
returned to this office as required by Rules.

I have the honour to be

Sir

Your most obedient servant

Comptroller of Finance and Accounts

*As the heirship certificate is intended to give the particulars of the heir in the event of the death of the
subscriber, it is requested that in columns 5 and 7, the full address of the heir and the guardian independent of
the subscriber's may be noted in the certificate.

N.B.—Please note that if the subscriber has no family, viz., wife husband and children at present, the fact may be
got noted in the remarks column as "No family at present".

On the other hand, if the subscriber has got a family now the nominees shall be one or more members of the
family only.

Please see Rule 8 (ii), (iii) & (iv) of the Rules.

Form No. D (Rule 8) (C. A. S. P. F.)

Certificate of Heirship

Name.....

Account No.....

 married
 unmarried

I hereby declare the following to be the name and address of the person or persons, who, in
the event of my death will be entitled to receive payment of all sums due to me from the Cochin
Aided Schools Provident Fund in the manner shown against their names and I make this my

will so far as regards such sums aforesaid. The amount due to a nominee who is a minor at the time of my death should be paid to the person whose name appears in column 7.

Name in full	Relationship to subscriber	Age	Occupation	Address	Sums due in what proportion payable	If nominee is a minor, name and address of the guardian to whom payment is to be made on behalf of the minor	Remarks
1	2	3	4	5	6	7	8

Station Signature

Dated Designation

Executed and signed in my presence or
Manager

Form No. E. (Rule 14) (C. A. S. P. F.)

**Statement of subscriptions remitted to the..... Treasury on account
of Cochin Aided Schools Provident Fund in the month of..... 111...
by the Manager of.....**

No. of account	Name	Designation	Rate of salary on which subscription levied	Month for which recovered	Amount of subscription recovered		Remarks
					Rs.	A.	
					Total	..	
					Add Manager's contribution (equal amount)	..	
					Grand total	..	

Date.....

Manager

Form F (Rule 20) (C. A. S. P. F.)**Intimation for closing the Cochin Aided Schools Provident Fund Account**

1. Name and designation of the subscriber
2. Cause of closure—Death, retirement, discharge, dismissal, resignation, etc., with date
3. Account number of the subscriber
4. Amount of last Provident Fund subscription and contribution remitted on his behalf with particulars of the chalan in which it was made
5. Date of permanent appointment of the teacher
6. Date from which the account is to be closed
7. Total service put in by the teacher
8. Any other information

*Manager of the School**Inspector/Inspectress**Director of Public Instruction*

To

The Comptroller of Finance and Accounts

Form G (Rule 28) (C. A. S. P. F.)

COCHIN AIDED SCHOOLS PROVIDENT FUND

Deposit Account

Year of Account.....

Rate of interest.....

Account No..... Name.....

Designation.....

		Rs.	A.	P.	Rs.	A.	P.
I. Opening Balance	Teacher's Subscription ..						
	Manager's Contribution ..						
	Government do. ..						
	Total ..						
II. Receipts in the year	Teacher's Subscription ..						
	Manager's Contribution ..						
	Government do. ..						
	Total ..						
III. Interest for the year on	Teacher's Subscription ..						
	Manager's Contribution ..						
	Government do. ..						
	Total ..						
IV. Closing Balance	Teacher's Subscription ..						
	Manager's Contribution ..						
	Government do. ..						
	Total ..						

Note.—The subscriber is requested to satisfy himself as to the correctness of the statement and to bring errors, if any to the notice of the Comptroller of Finance and Accounts within three months from the date of its receipt.

Office of the Comptroller of Finance & Accounts, }
Trichur, }

Dated..... }

For Comptroller of Finance and Accounts

Form I (Rule 7) (C. A. S. P. F.)

Account No.

Name:

Designation:

AIDED SCHOOLS PROVIDENT FUND

Ledger

Year and month	Teacher's		Manager's		Government's			Initials			Remarks
	Subscrip- tion Rs. A. P.	Monthly balance Rs. A. P.	Contri- bution Rs. A. P.	Monthly balance Rs. A. P.	Contri- bution Rs. A. P.	Monthly balance Rs. A. P.	Auditor	Comparing Auditor	Reviewing Officer		
Opening balance for III					
Chingam					
Kanni					
Thulam					
Vrischigam					
Dhanu					
Makaram					
Kumbham					
Meenam					
Medam					
Edavam					
Mithunam					
Karkadagam					
Total					
Add Interest					
Closing balance					

RULES FOR THE WORKING OF THE COCHIN GOVERNMENT CONTRIBUTORY PROVIDENT FUNDS

1. These rules shall be called the "Contributory Provident Fund Rules (Cochin)."

2. (a) Any expression used in these rules which is defined either in the Provident Fund Act XXIII of 1111 or in the General Provident Fund Rules or in the C. S. R. is used in the sense therein defined.

(b) These rules will be subject to the provisions of the Provident Fund Act XXIII of 1111.

(c) Except as specially provided for in these rules, the rules in the General Provident Fund will be followed.

3. The object of the fund is to improve the position of the employees working on fixed salaries on non-pensionable establishments by securing for them a provision in their old age or on retirement. The rules are applicable to and shall be compulsory in respect of.—

(a) Employees in the Central Farm of the Agricultural Department such as servants, herdsman, dairymen and gatemen;

(b) Employees in the Forest Department including watchers, tannadars, cranemates, &c., and

(c) Employees in the Tramway Department.

4. The Comptroller of Finance and Accounts shall be the Administrator of the fund subject to the control of the Diwan. The cost of management of the fund shall be borne by the Government.

5. The fund shall be formed out of and maintained by.—

(a) Contributions from subscribers,

(b) Bonus from the Government, and

(c) Interest on the above amounts credited by Government.

6. If a Government servant who is to be admitted to the benefit of this fund, was previously a subscriber to any Government non-contributory Provident Fund, the amount of his subscriptions in the non-contributory Provident Fund together with interest thereon, shall be transferred to his credit in this fund.

7. When a Government servant, who is a subscriber to this fund is permanently transferred to a Government pensionable service, the amount contributed by him with interest thereon shall be transferred to his credit in the General Provident Fund, to which he will simultaneously be enrolled as a subscriber. The amount of Government contribution with interest thereon standing to his credit in this fund shall be transferred to the credit of General revenues of the State. He shall, in exchange, be entitled to count towards pension such part of the period during which he subscribed to this fund as the Government may determine.

Note.— If the transfer of a subscriber to pensionable establishment is only temporary he will continue to subscribe, as if he is a subscriber to this fund.

8. Application for permission to join the fund shall be made in Form No. I to the Comptroller through the Head of the Department concerned.

9. On receipt of an application referred to in Rule 8, the Comptroller will scrutinise it and if found in order, will enter his name in a register in Form No. II and assign a number and communicate it in Form No. III to the applicant direct or through the Head of the Department if he is a subordinate, the number of his account which must always be specified when subscriptions are paid whether by deduction from bills or in cash. This number will not be altered, nor will the number of any closed account be given to a new subscriber. In case the intimation of enlistment in Form No. III is not received in time, an amount equal to the usual subscription and bonus will be withheld in the monthly pay bill and the amount so withheld will be drawn in an arrear bill for adjustment to the credit of the Contributory Provident Fund when the applicant is admitted as a subscriber and the prescribed intimation is received from the Comptroller.

10. On opening his account with the fund each subscriber shall furnish the Comptroller with a certificate in Form No. IV under his signature giving the name and address of the person or persons to whom he desires that, in the event of his death, the amount due to him from the fund shall be paid. All certificates in force shall be duly recorded in the Register in Form No. II.

11. Contributions from subscribers shall be levied at a uniform rate of one anna in each whole rupee of.—

- (i) the pay drawn while on duty or on privilege leave,
- (ii) the leave allowance actually drawn while on leave of other kinds.

Note 1.—Fines shall not be excluded from pay in calculating the subscription.

Note 2.—In cases of temporary transfers to other establishments not coming in the purview of this fund, subscriptions shall be calculated on the pay the officer would have received if he had not been so transferred and recovered in the manner laid down in sub-clauses (a) and (b) below.—

(a) (i) In the case of employees of the Forest and Tramway Department, if the officer is transferred to any other establishment under the Conservator of Forests, the subscription may be deducted in the bill in which his pay is drawn, care being taken to see that it is noted distinctly and apart from the amounts recovered from any subscriber to the General Provident Fund. The adjustment on account of bonus as per rules 13 should also be made in the same bill.

(ii) If the officer is transferred to any establishment outside the Forest and Tramway Department, subscriptions due from him should be remitted in chalans in triplicate, to the credit of "Forest Remittances" or "Tramway remittances" as the case may be, the receipted copy of the chalan being sent to the Conservator of Forests, who will credit the amount to the respective funds in his accounts. On receipt of the chalan, the bonus due under rule 13 shall be credited by the Conservator in an adjustment bill in the same month.

(b) (i) In the case of the Central Farm Employees, if the transfer is within the Agricultural Department, the subscription and bonus should be adjusted in the same bill in which his pay is drawn.

(ii) If the transfer is to a different Department, the subscription due shall be adjusted in the bill in which his pay is drawn, to the credit of "Central Farm Contributory Provident Fund", intimation of such adjustments being given to the Director of Agriculture and the Comptroller as provided for in Article 76, C. A. C. After receipt of such intimation, the Director of Agriculture shall credit the bonus in an adjustment bill in the same month.

N. B.—The rules in (a) and (b) above apply to recovery on account of withdrawals also.

12. Subscriptions due shall be deducted monthly from the establishment pay bills and credited to the sub-head "Subscriptions" of the Provident Fund account and the amount so deducted shall, on receipt of the accounts in the office of the Comptroller be posted in the deposit Account in Form No. V.

Note.—Voluntary contributions in excess of the regular amount shall not be admissible.

13. The bonus from the Government shall be equal to the sum contributed by each subscriber each month and it shall be credited to his account in the bill in which his pay is drawn or as otherwise indicated in rule 11 by debit to the contributory Provident Fund concerned.

Note.—Deductions made from pay, bonus adjusted or withdrawals made from the fund, in a month will be considered as having been effected on the first day of the month in which the transactions take place.

14. The account opened in the name of each subscriber shall show,—

- (i) the amount of his subscription with interest thereon,
- (ii) his share of the bonus given by the Government with interest thereon, and
- (iii) the amount of all sums withdrawn or forfeited.

15. No withdrawal will ordinarily be allowed until the subscriber quits, or is dismissed from the service or dies. But on good and sufficient grounds, the Diwan in the case of Heads of Departments, and the Comptroller (or his Assistant by delegation) in the case of other officers, on the recommendation of the Head of the Department concerned, may, subject to the conditions laid down in rule 12 in the General Provident Fund rules and in the forms prescribed therein with suitable modifications applicable to these funds (Form VI), sanction a temporary withdrawal to a subscriber calculated on the amount subscribed by him and the interest thereon, when he is satisfied that the pecuniary circumstances of the subscriber are such as to warrant the concession and that the withdrawn amount will be expended on the object for which it is given.

16. A subscriber, if he desires, will be allowed to utilise the amounts standing to his credit in the Provident Fund to the extent of his own subscription and interest thereon for payment towards a Policy of Insurance without the liability to repay, subject to the conditions laid down in the General Provident Fund Rules and in the forms prescribed therein with suitable modifications applicable to these funds (Form No VII).

17. Interest at three per cent per annum will be allowed on the balances to the credit of each subscriber, but the Government reserve the right to modify this rate at any time.

Note 1.—Interest will not be allowed on fractions of a rupee.

Note 2.—Interest will be allowed only up to the end of the month in which the subscriber dies or which immediately precedes that in which he quits the service.

18. The account of a subscriber shall be closed.—

(i) when he is removed or dismissed from service or called upon to resign on account of misconduct or inefficiency or resigns without notice or permission;

(ii) when he retires from service by reason of certified physical incapacity or otherwise, or when his services are dispensed with owing to a reduction of establishment or some other cause other than his own misconduct, or when he is permanently transferred to pensionable establishment, or when he is permitted to resign under any circumstances other than those mentioned in clause (i) of this rule; or

(iii) when he dies.

19. (a) When a subscriber's account is to be closed under clause (i) of Rule 18 he shall, subject to the recovery of any amount due to Government, be paid only the subscription and interest thereon. The amount of bonus with interest thereon shall lapse and be credited to State.

(b) when an account is to be closed under clauses (ii) and (iii) of rule 18, the subscriber or the nominees or heirs as the case may be, shall, except as provided in rule 7, be paid the whole amount standing to his credit both under subscription and under bonus subject to the recovery of any amount due to Government.

(c) When an account is to be closed on account of the death of the subscriber under clause (iii) of Rule 18, the balance in the account shall be paid to the nominee or nominees as specified in the heirship certificate in force under Rule 10.

20. (a) When an account is to be closed for any of the reasons under Rule 18, the Head of the Department concerned shall immediately send a report in Form No. VIII to the Comptroller. On receipt of this report the Comptroller will take necessary steps to close the account and pay the balance to the subscribers themselves in cases of (i) and (ii) under Rule 18.

(b) Subscriptions and bonuses payable under this rule which are not claimed within six months shall be transferred to the head "Revenue Deposits" and dealt with under the rules applicable to such deposits generally in the C. A. C.

(c) When a subscriber's account is to be closed for any of the reasons under Rule 18, no further subscription or recoveries of withdrawals, if any, need be effected from any pay that may be drawn for him thereafter.

21. At the end of each year, or on the closure of any account under Rule 18, the account of each subscriber shall be credited with interest on the average balance during the year of the amounts of subscriptions and bonus at the rate allowed by Government from time to time under Rule 17. Interest amounts so credited will be debited to the head "Contributory Provident Fund—Interest on subscriptions" or "Interest on bonus" as the case may be, under the Department concerned.

22. As soon as possible after the close of the year, every subscriber will be furnished with a statement of his accounts in Form No. IX, showing the amount at his credit inclusive of bonus and interest. Depositors are requested to satisfy themselves as to the correctness of this statement. Errors, if any, should be brought to the notice of the Comptroller within three months after receipt of the statement.

23. The funds of the institution shall be dealt with in the State Treasury Accounts under the head "Deposits—Personal Deposits—Contributory Provident Fund" of the Department concerned.

24. A Cash Book showing the transactions of the fund shall be maintained in the Office of the Comptroller in Form No. X. The Cash Book should be balanced every month and the net balance verified with that shown in the State monthly accounts against the respective items under the "Contributory Provident Fund" under Deposits.

25. Statements showing receipts under "Contributory Provident Fund" and withdrawals from the above shall be sent by the Head of the Department in respect of funds relating to Cheque Issuing Departments and by the Treasury Officers in respect of other funds, to the Comptroller on the 5th of every month.

26. The rules regarding the maintenance of the accounts of the General Provident Fund by the Comptroller apply *mutatis mutandis* to the Contributory Provident Funds.

Form No. III (Rule 9) (C.P.F.)

Office of the Comptroller of Finance and Accounts
TRICHUR

No.....

Dated.....

From

The Comptroller of Finance and Accounts
COCHIN GOVERNMENT

To

The.....
.....

Sir,

With reference to your endorsement, dated.....No.....
forwarding an application from.....
for his enlistment in the Contributory Provident Fund, I have the honour to inform you that his
application has been allowed and to request you to be good enough to make the necessary deduc-
tion towards the fund from his pay, the first deduction to be made from his pay, for this month.
His account No. is.....which may be quoted in all communications and pay bills as per Rules.

A form of the certificate of heirship * is sent herewith to be filled up by the subscriber
and returned to this office as required by Rules.

I have the honour to be
Sir

Your most obedient Servant

Comptroller of Finance and Accounts

*As the heirship certificate is intended to give the particulars of the heir in the event of the death of the sub-
scriber, it is requested that in columns 5 and 7, the full address of the heir and the guardian independent of the
subscriber's may be noted in the certificate.

N.B.—Please note that if the subscriber has no family, *viz.*, ^{wife} and children at present, the fact may be
got noted in the remarks column as "No family at present".

On the other hand, if the subscriber has got a family now the nominees shall be one or more members of the
family only.

Please see Rule 7 (ii), (iii) and (iv) of the General Provident Fund Rules.

Form No. IV (Rule 10) (C.P.F.)

..... CONTRIBUTORY PROVIDENT FUND

Certificate of heirship

Name..... (married)
(unmarried)

Account No.....

I hereby declare the following to be the names and addresses of the person or persons who, in the event of my death, will be entitled to receive payment of all sums due to me from the Cochin Contributory Provident Fund, in the manner shown against their names and I make this my will so far as regards such sums aforesaid.

The amount due to the nominee who is a minor at the time of my death should be paid to the person whose name appears in column 7.

Names in full	Relation-ship to subscriber	Age	Occupation	Address	Sums due in what proportion payable	If nominee is a minor, name and address of guardian to whom the amount shall be paid on his behalf	Remarks
1	2	3	4	5	6	7	8

Executed and signed in my presence

Station..... } this the..... day Signature.....
 Date..... } of..... |||.. Designation.....
 Head of office.....
 Designation.....

Note.—The certificate may be executed in the presence of the Head of the Office, a Magistrate, Deputy Tahsildar or an officer authorised to draw salary on separate bill.

Form No. VI (Rule 15) (C. P. F.)

Application for temporary withdrawal from Cochin.....
Contributory Provident Fund

1. Name of the subscriber
2. Account No.
3. Name of appointment actually held
4. Substantive pay of the subscriber
5. Amount of temporary withdrawal applied for
6. Purpose for which the withdrawal is desired
7. No. of instalments or recovery proposed
8. Declaration as to the necessity for the withdrawal

Date.....

Signature of the applicant

Endorsement on.....No.....of.....

Station.....

Date.....

*Signature of the Head of the Department***Notes by the Audit Department**

1. Amount of outstanding credit on account of subscription }
}
2. Auditor's certificate as to the eligibility }
}

Receipt for the temporary withdrawal of the Cochin.....

Contributory Provident Fund

Received from the Treasury Officer.....

the sum of Rs.....(Rupees.....)
being the amount permitted to be withdrawn by me from the amount standing to my credit in the Cochin.....Contributory Provident Fund as per my application dated.....

<p>Receipt stamp when necessary</p>

*Signature of the subscriber**Signature of the Head of the Office*

Account No.

Do.

Form No. VII (Rule 16) (C. P. F.)

Application for withdrawal from Contributory Provident Fund towards payment of Insurance Premium

1. Name of subscriber
2. Account No.
3. Name of appointment held
4. Substantive pay
5. Amount of withdrawal applied for
6. Particulars of Premium for the payment of which the withdrawal is applied for
7. Whether the policy has been assigned in favour of the Comptroller of Finance and Accounts and delivered to him and if so when
8. (a) Declaration to the effect that the Policy will be assigned within the prescribed time
- (b) That the Policy is on the subscriber's own life or for the benefit of one beneficiary only
- (c) Declaration that the subscriber's right on the Policy is not previously transferred in any way

N. B.—The application is to be accompanied by the receipt of the company evidencing payment of the immediately preceding premium or the acceptance letter in the case of payment towards first premium.

Date.....

Signature of the applicant

Endt. on.....

Station.....

Date.....

Signature of the Head of the Department

Notes by the Audit Department

1. Amount of outstanding credit.....
2. Auditor's certificate as to the eligibility under the rules.....

Receipt for the withdrawal from General Provident Fund towards payment of Insurance Premium

Received from the Treasury Officer.....
 the sum of Rs.....(Rupees.....)
 being the amount permitted to be withdrawn by me from the amount standing to my credit in the Contributory Provident Fund towards payment of Insurance Premium as per application dated.....

Receipt stamp when necessary

Signature of the Subscriber

Signature of the Head of Office

Account No. Do.

DEFENCE SAVINGS PROVIDENT FUND RULES

1. In order to satisfy the desire of Government servants for facilities to enable them to assist the war effort by taking active part in the National Savings Campaign and to make it more convenient for them to do so, the Government have decided to institute a new Provident Fund called THE DEFENCE SAVINGS PROVIDENT FUND. With the co-operation of the Heads of Departments and Officers, it has been arranged to open this fund to all Government servants, pensionable or non-pensionable.

2. (a) Subscriptions will be entirely voluntary, and the amount of subscription shall be fixed by the subscriber himself in whole rupees:

Provided that, if the pay of the subscriber does not exceed Rs. 25 a month, the amount may be any multiple of a half-rupee.

(b) The subscriber shall intimate the fixation of the amount of his monthly subscription in each year by the first deduction during that year which he makes in this behalf from his pay bill, and the amount of subscription so fixed shall remain unchanged throughout the year.

(c) Subscriptions to the fund will cease on the expiry of 12 months from the date on which the war is declared to have terminated and any subscriber will then have the option to obtain repayment of the total balance at his credit.

3. Government shall pay to the credit of the account of a subscriber interest at the rate of 3 per cent per annum.

4. The amount standing to the credit of the subscriber shall become payable to him.—

(a) on his quitting service or

(b) to his heirs if he dies earlier or

(c) on the expiry of twelve months from the date on which the present war is declared to have terminated, whichever is earlier:

Provided that the said amount shall not become payable under clause (c) unless the subscriber at any time during the six months immediately following the said date on which the war is declared to have terminated, intimated in writing to the Comptroller of Finance and Accounts his intention to claim payment of the amount under that clause.

5. No withdrawals or advances of any kind will be permitted as they will be contrary to the objects for which the fund is constituted.

6. In all other respects the rules of the fund will be the same as those of the General Provident Fund and the subscribers will be entitled to all the benefits of the Provident Fund Act, XXIII of 1111. They will in particular be entitled to protection from attachment and exemption on the subscriptions from income-tax and will be able to dispose of their balance by nomination.

7. Subscriptions to the fund will begin from the 1st of Thulam 1118 by deduction from the pay for Kanni 1118.

8. The amounts that would be collected from time to time will be invested in Defence bonds.