

**FINANCE SECRETARIAT**  
**NOTIFICATION**

**No: FD 29 MuBhaNi 2012, Bengaluru, Dated: 25.03.2017.**

The draft of the Karnataka General Provident Fund Rules, 2016 which the Government of Karnataka proposes to make in exercise of the powers conferred by sub-section (1) of section 3 read with section 8 of the Karnataka State Civil Services Act, 1978 (Karnataka Act 14 of 1990) read with section 8 of the Provident Funds Act, 1925 (Central Act XIX of 1952) was published as required by clause (a) of sub-section (2) of section 3 of the Karnataka State Civil Services Act, 1978 in Notification No. FD 29 MuBhaNi 2012, dated: 21st Febraury 2017, inviting objections or suggestions from persons likely to be affected thereby, within 15 days from the date of its publication in the Official Gazette.

Whereas, the said Gazette was made available to the public on 21<sup>st</sup> Febraury 2017. And whereas, no objections / suggestions were received by the State Government.

Now, therefore, in exercise of the powers conferred by sub-section (1) of Section 3 read with section 8 of the Karnataka Civil Services Act, 1978 (Karnataka Act No.14 of 1990) the Government of Karnataka, hereby makes the following rules namely:

**RULES**

**1. Title and commencement.-** (1) These rules may be called the Karnataka General Provident Funds Rules, 2016.

(2) They shall come into force from the date of their publication in the Official Gazette.

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

(a) **“Accounts Officers”** means such Officer as may be appointed in this behalf by the Accountant General of Karnataka who maintains the accounts of the State and exercises audit functions in relation to those accounts on behalf of the Controller and Auditor General of India;

(b) **“Average pay”** means the amount equal to the mean between the minimum and maximum of Time of Scale of Pay of the post held by the subscriber.

(c) **“Child”** means a legitimate child and includes an adopted child, where adoption is recognized by the personal law governing the subscriber or a Ward under the Guardians and Wards Act, 1890 (Central Act 8 of 1890), Hindu Adoption and Maintenance Act, 1956 or the Jevoline Justice care and Profession Act, 2000 who lives with the Government servant and is treated as a member of the family and to whom the Government servant has, through a special will, given the same status as that of a natural born child;

(d) **“Emolument”** means pay, leave salary or subsistence grant except where otherwise expressly provided;

(e) **“Family”** means.-In the case of a male or female subscriber, the wife or wives or husband, parents, children, minor brothers, unmarried sisters, deceased son’s widow and children and where no parents of the subscriber is alive, a paternal grandparent:

Provided that if a subscriber, proves that his or her spouse has been judicially separated from him / her or has ceased under the customary law of the community, to which he/she belongs to be entitled to maintenance, he / 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's subsequently intimates in writing to the Accounts Officer that he / she shall continue to be so regarded; and

- (f) "**Form**" means form appended to these rules;
- (g) "**Fund**" means the General Provident Fund;
- (h) "**Government**" means the State Government of Karnataka;
- (i) "**Leave**" means any kind of leave recognised by the KCS rules applicable to the Government servant concerned;
- (j) "**nominee**" means the person conferred upon the right to receive the amount at credit in the Account of the subscriber after his death;
- (k) "**schedule**" means schedule appended to these rules;
- (l) "**subscriber**" means the member of the fund;
- (m) "**Year**" means a financial year;

(2) The words and expression used in these rules but not defined shall have the same meaning assigned to them in the Provident Funds Act, 1925 (\*Central Act XIX of 1925) or in the Karnataka Civil Service Rules.

(3) Nothing in these rules shall be deemed to have the effect of terminating the existence of the General Provident Fund as heretofore existing or of constituting any new Fund.

**3. Constitution of the Fund.-** (1) The Fund shall be maintained in Rupees.

(2) All sums paid into the Fund under these rules shall be credited in the books of Government to an account named "The General Provident Fund of Karnataka Government Employees" sums of which rules shall be transferred to "deposits" at the end of the year and treated under the ordinary rules relating to deposits.

**4. Eligibility to join the Fund.-** (1) Subject to the provisions of sub-rules (2) and (3), the following classes of Government servants shall be eligible to join the Fund, except those who joined to the service on or after 01.04.2006;

- (a) All full members of any service whether pensionable or non-pensionable whose conditions of service are governed by the Karnataka State Civil Service Act, 1978.
- (b) All probationers in any service who are eligible to be made full members of the service on due completion of their period of probation.
- (c) All persons appointed on probation or in an officiating or temporary capacity, provided they have been employed or in the opinion of the Head of the Office, are likely to be employed for at least one year.
- (d) Re-employed pensioners (inclusive of those appointed on contract basis)

Provided that, they are re-employed abinitio for more than one year continued in re-employment for more than one year. In the later case, they will be eligible to subscribe to the fund only after completing one year's service.

(2) No Government servant who has been required or permitted to subscribe to a Contributory Provident Fund shall be eligible to join as a subscriber to the Fund, while he retains his right to subscribe to such a Fund.

(3) Any Government Servant not qualified for membership under this rule who has been duly admitted to membership under rules or orders heretofore in force shall continue to be a member and shall be governed by any special provisions relating to obligation for, and rates of, subscription from time to time contained in those rule or orders so long as his conditions of service continue to be determined by the Governor.

(4) Employees appointed on transfer to State Government Service from any other State or Central Government Service..

(5) All other eligible Government Servant may elect to join the Fund.

(6) The Chairman and every other member of the Karnataka Public Service Commission may, at his option, subscribe to the fund in accordance with the rules or orders governing the Fund.

(7) Employees of the Karnataka State Legislature and High Court of Karnataka who were members of the fund.

(8) Any other Government employee or class of government servant to who the State Government may by general or special order make these rules applicable.

**5. Applicability and exemptions.-** (1) Subscription to the fund shall be compulsory,-

(i) for Government servants, except Group "D" employees specified in the Karnataka Civil Services (Classification, Control and Appeal) Rules, 1957, in pensionable service;

(ii) for every temporary Government servants from the date of completing two years of continuous service.

(2) In case of a Group-D employee who has already insured his life in the official branch of the Karnataka Government Insurance Department and is unable to insure further owing to overage or certified ill-health, subscription to the General Provident Fund will be optional.

(3) If a permanent Group-D employee who is admitted as a compulsory subscriber to the fund on account of the fact that his initial proposal for insurance in the Official Branch of the Karnataka Government Insurance Department was rejected is able to secure an insurance policy in the official branch subsequently the nature of such subscription will be changed from compulsory to optional.

(4)The provisions of this rule shall not be applicable to a Government servant who has one year of service prior to his retirement on superannuation from the date of commencement of this rule.

(5) The provisions of this rule shall not be applicable to a Government servant who join to service on or after 1-4-2006.

**6. Allotment of General Provident Fund account number.-** (1) Every Government employee who has joined State before 01.04.2006 shall require to submit an application for admission to General Provident Fund in triplicate in the prescribed application in **Form-1**

(2) The application form as specified in sub-rule (1), shall accompany the nomination form in triplicate in **Form-2**.

(3)The Head of Office shall forward the application alongwith nomination form in duplicate to the Accountant General for allotment of General Provident Fund account number and acceptance of nomination.

(4)The Accountant General shall allot the General Provident Fund account number and also return the second copy of application form indicating General Provident Fund account number thereon alongwith nomination form duly accepted to the Head of office.

(5) The Head of Office, on receipt of the General Provident Fund account number shall record the same on the first page of the employee's service book. Necessary entry of contents of nomination shall also be recorded in the service book.

**7. Transfer to foreign Service.-** If an officer who is subscribing to the Fund is transferred to foreign service,-

(i)he shall (in the absence of a special order of Government to the contrary) continue, subject to these rules, in the same manner as if he was not transferred; or

(ii) the amount already standing to his credit in General Provident Fund may be transferred to the new employer with consent of new employer and employee concerned.

**8. Procedure for refund of the subscription.-** No refund of amount already subscribed and at his credit can be made except as provided under rules 15, 18 and 24.

**9. Nomination by subscriber.-** (1) A subscriber shall, at the time of joining the Fund, send to the Accounts Officer, a nomination conferring on one or more persons the right to receive the amount that may stand to his credit in the Fund, in the event of his death before that amount has become payable, or having become payable has not been paid:

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

Provided further that nomination shall not be made in favour of a step-son or a step-daughter if any other member of the family is alive.

Provided also that the nomination made by the subscriber in respect of any other Provident Fund to which he was subscribing before joining the Fund shall, if the amount to his credit in such other Fund has been transferred to his credit in the Fund, be deemed to be nomination duly made under this Rule.

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

(3) Every nomination shall be in form set forth in the **Form-3**.

(4) A subscriber may at any time cancel a nomination by sending a notice in writing to the Accounts Officer;  
Provided that the subscriber shall, along with such notice, send a fresh nomination made in accordance with the provisions of this rule.

(5) A subscriber may provide in a nomination.-

(a) in respect of any specified nominee, that in the event of his predeceasing the subscriber, the right conferred upon that nominee shall pass to such other person or persons as may be specified in the nomination.

Provided that such other person or persons shall if the subscriber has other members of his family, be such other member or members.

**Note:** An adopted child shall be considered to be child. When the Accounts Officer is satisfied under the personal Law of the subscriber and adoption is legally recognized.

Provided further that such other persons shall be a step-son or a step-daughter only if no other member of the family is alive.

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

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

Provided further that if at the time of making the nomination the subscriber has only one member of the family, he shall provide in the

nomination that the right conferred upon the alternate nominee under clause (a) shall become invalid in the event of his subsequently acquiring other member or members in his family.

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

(b) of sub-rule (5) or the proviso thereto, the subscriber shall send to the Account Officer a notice in writing canceling the nomination, together with a fresh nomination made in accordance with the provisions of this rule.

(7) Every nomination made, and every notice of cancellation given, by a subscriber shall, to the extent that it is valid, take effect on the date on which it is received by the Accounts Officer.

**Explanation:-** In this rule unless the context otherwise requires, 'Person' or 'Persons' shall include a company or association or body of individuals, whether incorporated or not.

**10. Subscribers' Accounts.-** An account shall be prepared in the name of each subscriber in the office of the Accounts Officer and shall show the amount of his subscriptions with interest thereon calculated as subscribed in sub-rule (2) of rule 14, Advances and withdrawals from the fund and recoveries of Advances.

**11. Conditions and Rates of Subscriptions.-** (1) A subscriber shall subscribe monthly to the Fund except during the period when he is under suspension.

Provided that a subscriber, may, at his option, not subscribe during leave which either does not carry any leave salary or carries leave salary equal to or less than half pay or half average pay.

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

(2) The subscriber shall intimate his election not to subscribe during the leave, referred to in the first proviso to sub-rule (1) in the following manner.-

- (a) if he is an officer who draws his own pay bills, by making no reduction on account of subscription in his first pay bill drawn after proceeding on leave;
- (b) if he is not an officer who draws his own pay bills, by written communication to the head of his office before he proceeds on leave. Failure to make due and timely intimation shall be deemed to constitute an election to subscribe.

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

(4) A subscriber who has, under Rule 19, withdrawn the amount standing to his credit in the Fund shall not subscribe to the Fund after such withdrawal unless and until he returns to duty.

(5) When a subscriber is transferred to foreign service or sent deputation within India or out of India, he shall remain subject to the rules of the Fund in same manner as if he were not so transferred or sent on deputation.

(6) If any subscriber who is transferred from one establishment to an other establishment within the State he shall continue to subscribe to the same General Provident Fund account number.

(7) The recovery towards subscriptions to the Fund shall be stopped six months prior to the date of retirement of the subscriber.

**12. Procedure and Quantam of Monthly Subscription.**-(1) The minimum rate of monthly subscription payable by a subscriber shall be fixed at the rate of 4 percent of the mean of the Time Scale of Pay of the post held by him or her as indicated in the table below.

<b>TABLE</b>		
<b>Sl.No.</b>	<b>Scale of Pay</b>	<b>Amount of minimum</b>
		<b>monthly subscription (in Rs.)</b>
1.	9600-14550	480
2.	10400-16400	540
3.	11000-19000	600
4.	11600-21000	650
5.	12500-24000	730
6.	13600-26000	790
7.	14550-26700	820
8.	16000-29600	910
9.	17650-32000	990
10.	19000-34500	1070
11.	20000-36300	1130
12.	21600-40050	1230
13.	22800-43200	1320
14.	24000-45300	1390
15.	26000-47700	1470
16.	28100-50100	1560
17.	30400-51300	1630
18.	32800-52500	1710
19.	36300-53850	1800
20.	38100-55200	1870
21.	40050-56550	1930

22.	44250-60600	2100
23.	48900-63600	2250
24.	52500-73000	2510
25.	56550-79800	2730

(2) A subscriber may at his option, propose subscription higher than the minimum subject to maximum of basic pay of the post held by him.

(3) Where a subscriber is promoted or appointed to a post carrying a scale of pay higher than that held by him and there is no likelihood of his reversion to his original post he shall enhance the subscription as will make the total subscription to an amount of the basic pay for the scale of pay applicable to the post to which he is promoted or appointed.

(4) A subscriber who is granted selection time scale of pay or senior scale of pay assigned to the post held by him, in accordance with the provision of the Karnataka Civil Services (Time bound Advancement) Rules, 1983 or the Karnataka Civil Services (Automatic Grant of Special Promotion to Senior Scale of pay) Rules, 1991 shall so effect such further subscription as will make the total subscription equal to amount which shall not be less than the minimum amount of the monthly subscription prescribed for the said selection time scale of pay or senior scale of pay, as the case may be.

(5) The amount of subscription shall be expressed in whole rupees.

(6) For the purposes of sub-rule (1) the average pay of a subscriber shall be-

(a) In the case of a subscriber who was in Government service on the 31<sup>st</sup> March of the preceding year the average pay to which he was entitled on that date:

Provided that:-

(i) if the subscriber was on leave on the said date and elected not to subscribe during such leave or was under suspension on the said date, his average pay shall be the average pay to which he was entitled on the first day after his return to duty.

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

(iii) if the subscriber joined the Fund for the first time under the operation of rule 5, on a day subsequent to the said date, his average pay shall be the emoluments to which he was entitled on such subsequent date;

(b) In the case of a subscriber who was not in Government service on the 31<sup>st</sup> March of the preceding year the average pay to which he was entitled on the first day of his service or, if he joined the Fund for the first time under



operation of rule 5, on a date subsequent to the first day of his service, the average pay to which he was entitled on such subsequent date.

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

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

(b) If he was on leave on the 31<sup>st</sup> March of the preceding year and elected not to subscribe during such leave, or was under suspension on that date, by the deduction which he makes in this behalf from his pay bill for after his return to duty;

(c) If he has entered Government service for the first time during the year or if he is compulsorily required to join the Fund from a particular date under rule 5 or joins the Fund for the first time by the deduction which he makes in this behalf from his pay bill for the month during which he joins the Fund;

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

(e) If he was on foreign service on the 31<sup>st</sup> March of the preceding year by the amount credited by him into the treasury on account of subscription for the month of April in the current year.

(8) Government servants are permitted to enhance or reduce the rate of subscription to the General Provident Fund once at any time during the course of the year and the amount of subscription so fixed shall remain unchanged during that year.

(9) (i) Subscription to General Provident Fund shall be stopped six months prior to the date of retirement of subscriber;

(ii) All the Controlling Officers should obtain and send the final withdrawal applications, complete in all respects, two months prior to retirement after recovery is stopped to enable the Accountant General to arrange authorization on the dates of retirement of the subscribers;

(iii) No temporary advance under these rules shall be sanctioned during the last six months of service of subscribers;

(iv) While sanctioning any temporary advance to subscribers at any time prior to the period of stoppage of subscriptions, the authority competent to sanction the advance shall fix the number of installments of recovery of the advance in such a manner that the advance is recovered fully six months prior to the date on which subscribers to the fund attain the age of superannuation; and

**13. Transfer to Foreign Service or Deputation.**-(1) When a subscriber is transferred to Foreign Service or sent on deputation out of India, he shall remain subject to the rules of the Fund in the same manner as if he were not so transferred or sent on deputation.

(2) Sanctioning Authority in respect of Government servants deputed to Zilla Panchayat.- In respect of Government servants deputed to the Zilla Panchayat, the sanctioning Authority shall be.-

(i) The Chief Executive Officer to Zilla Panchayats, in the case of Gazetted Officers;

(ii) The Head of the Office in the Zilla Panchayats, in the case of others, to sanction temporary advance under Rules 16 and 17 and Partial Final withdrawal under Rules 27, 28, 29, 30 and 31 based on the latest statement of accounts furnished by Accountant General and the subsequent subscription if any made by the Government servant.

**Note.-** (i) In the case of Partial, Final Withdrawal from the fund, the actual drawal of the amount is to be done only on the issue of authorization, by the Accountant General.

(ii) The applications for Partial, Final Withdrawal from the Fund, shall be forwarded through the District Head of the Department under the Zilla Panchayat, in which the official is working.]

**14. Realization of Subscriptions.-** (1) When emoluments are drawn from a Government Treasury recovery of subscriptions on account of these emoluments and of the advances shall be made from the emoluments themselves.

(2) When emoluments are drawn from any other source, the subscriber shall remit his dues monthly to the Treasury in **Form-4**.

Provided that in the case of a subscriber on deputation or foreign service to a body corporate owned or controlled by the Government, the such body should remit General Provident Fund subscription of the subscriber on deputation or on foreign service directly to Government Account in cash, preparing separate challan, department wise;

Provided further that a copy of Provident Fund Schedule marked "Advance Schedule" with a copy of challan duly authenticated should be sent to the Accountant General directly by the foreign employers and not by the Treasury. The challan shall be in **Form-5**.

(3) If a Government servant fails to subscribe with effect from the date on which he is required to join the Fund under Rule 4 (5), the total amount due to the Fund on account of arrears of subscription shall, with interest thereon at the rate provided in Rule 14, forthwith be paid by the subscriber to the Fund, or in default be ordered by the Account Officer to be recovered by deduction from the emoluments of the subscriber by instalments or otherwise, as may be directed by the authority competent to sanction an advance for the grant of which, special reasons are required under clause (c) of rule 15.

**15. Interests to the fund.-** (1) Subject to the provisions of sub-rule (5) of this rule Government shall pay to the credit of the account of a subscriber interest at such rate as may be fixed by Government from time to time.

- (2) Interest shall be credited with effect from last day in each year in the following manner, namely:-
- (i) On the amount at the credit of a subscriber on the last day of the preceding year, less any sums withdrawn during the current year-interest for twelve months;
  - (ii) on sums withdrawn during the current year-interest from the beginning of the current year up to the last day of the month preceding the month of withdrawal;
  - (iii) on all sums credited to the subscriber's account after the last day of the preceding year interest from the date of deposit up to the end of the current year;
  - (iv) the total amount of interest shall be rounded to the nearest whole rupee (Fifty Naye Paise counting as the next higher rupee):

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

(3) In this rule, the date of deposit shall in the case of recovery from emoluments, be deemed to be the first day of the month in which it is recovered; and in the case of an amount remitted by the subscriber, the date of deposit shall be deemed to be the first day of the month of receipt, if it is credited before the fifth day of that month, but if it is received on or after the fifth day of that month, it shall be deemed to be the first day of the next succeeding month:

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

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

Provided also that in the case of an amount forwarded in accordance with the proviso to sub-rule (2) of Rule 14, the date of deposit shall be deemed to be the first day of the month, if it is received by the Accounts Officer before the fifteenth day of that month.

(4) In addition to any amount to be paid under rules 19, 20 and 21, interest thereon up to the end of the month preceding that in which the payment is made or upto 6 months from the date necessitating the payments, shall be payable to the person to whom such amount is to be paid:

Provided that where the Account Officer has intimated to that person (or his agent) a date on which he is prepared to make payment in cash, or has posted an authorization for payment to that person, interest shall be payable only up to the end of the month preceding the date so intimated, or the date of posting authorization, as the case may be.

(5) Interest shall not be credited to the account of a Mohammedan subscriber if he informs the Accounts Officer that he does not wish to receive it, but if he subsequently asks for interest, it shall be credited which effect from the first day of the year in which he asks for it.

(6) The interest on amounts which under sub-rule (3) of Rule 14, sub-rule (5) of Rule 17, Rules 19 and 20, and sub-rule (3) of para 3, sub-rule (4) of para 5, sub-rule (1) of para 7, sub-rule (1) or (2) of para 8 of the Annexure, are replaced at the credit of the subscriber in the Fund, shall be calculated at such rates as may be successively prescribed under sub-rule (1) of this rule and so far as may be in the manner prescribed in this rule.

(7) In case a subscriber is found to have drawn from the fund an amount in excess of the amount standing to his credit on the date of the drawal, the overdrawn amount, irrespective of whether the overdraw occurred in the course of an advance or a withdrawal of the final payment from the fund, shall be repaid by him with interest thereon, in one lump sum, or in default, be ordered to be recovered by deduction in one lump sum from the emoluments of the subscriber. If the total amount to be recovered is more than half of the subscriber's emoluments, recoveries shall be made in monthly installments of moieties of his emoluments till the entire amount together with interest is recovered. For this sub-rule, the rate of interest to be charged on overdrawn amount would be two and half percent over and above the normal rate of Provident Fund balances, applicable at the relevant period. The interest realized on the overdrawn amount shall be credited to Government Account under the Head 049, Interest Receipts, D-7 Other Receipts, IV Other Items 6. Interest on overdrawals from Provident Fund.

**16. Advances from the Fund.-** A temporary advance (which should be a sum expressed in whole rupees) may be granted to a subscriber from the amount standing to his credit in the Fund at the discretion of the appropriate authority specified in the Schedule, subject to the following conditions, in **Form-6 & Form-7**.

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

- (i) to pay expenses in connection with the prolonged illness of the applicant or any person actually dependent on him.
- (ii) to pay for the overseas passage for reasons of health or education of the applicant or any person actually dependent on him;
- (iii) to pay obligatory expenses on a scale appropriate to the applicant's status which, by customary usage, the applicant has to incur in connection with marriages, funerals, first annual shradha ceremonies or other ceremonies of persons actually dependent on him:

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

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

**Note 1.-**Advances under sub-clause (iii) are also permissible for meeting expenditure in connection with marriage and other ceremonies of the subscriber himself/herself.

**Note 2.-** Advances under sub-clause (iii) shall also be admissible for meeting the expenses in connection with the first annual Shradha Ceremonies of close relatives of the applicant.

- (iv) to pay for education outside India, whether, for an academic, technical, professional or vocational course of the applicant or any person actually dependent on him;
- (v) to pay for medical, engineering and other technical or specialized courses in India beyond the High School stage of the applicant or any person actually dependent on him provided that the course of study is not less than three years.

**Note.-** A subscriber shall be permitted to take an advance once in every six months under sub-clauses (iv) and (v);

Provided that the Government may, at its discretion, in special circumstances, sanction an advance if it is satisfied that the subscriber concerned requires the advance for reasons other than those mentioned above:

(b) Temporary advance from the Fund shall not be sanctioned after the final withdrawal application of the subscriber has been sent to the Accountant General, Karnataka, Bangalore.

(c) The sanctioning authority shall record in writing its reason for granting the advance.

(d) Advance shall except for special reasons.-

- (i) pay subject to a maximum of eighty percent of the balance at the credit of the subscriber in the Fund, or be granted until at least twelve months after the final repayment of all previous advances:

Provided that if the reason is of a confidential nature it may be communicated to the Accounts Officer personally or confidentially.

(e) In fixing the amount of an advance, the sanctioning authority shall pay due regard to the amount at the credit of the subscriber in the Fund.

**Note 1:-** When an advance is sanctioned under Rule 16 before repayment of last installment of any previous advance is completed, the balance of any previous advance not recovered shall be added to the advance so sanctioned and the installments of recovery shall be refixed with reference to the consolidated amount.

**17. Temporary advance.-** A temporary advance may be sanctioned to a subscriber for meeting legal expenses subject to the following conditions, namely:-

(1) (i) The amount of the advance in any particular case shall not exceed three months pay:

(ii) The advance will be admissible both where the Government servant takes recourse to legal proceedings to indicate his position in regard to any allegations made against him in respect of any acts done or purporting to be done by him in the discharge of his official duties, and also where he is prosecuted in a Court of law by Government in respect of any alleged official misconduct. In the former type of cases the advance from the provident fund shall be in addition to any advance admissible for the same purpose from other Government sources;

(iii) In all other respects the advance under this rule shall be subject to the same terms and conditions as are applicable to other advances.

(2) No advance shall be admissible under this rule.-

(i) Where a Government servant takes recourse to a Court of law in respect of any incidents which is not connected with his position as a Government servant; or

(ii) Where a Government servant may sue Government in respect of any service grievances of his or against the imposition of any penalty on him.]

**18. Recovery of Advance.-**(1) An advance shall be recovered from the subscriber in such number of equal monthly installments as the sanctioning authority may direct; but such number shall not be less than twelve unless the subscriber so elects, or in any case more than forty. A subscriber may, at his option, repay more than one installment in a month. Each installment shall be a number of whole rupees, the amount of the advance being raised or reduced, if necessary, to admit of the fixation of such installments.

(2) Recovery shall be made in the manner prescribed in Rule 14, for the realization of subscriptions, and shall commence, on the first occasion after the advance is made on which the subscriber draws pay, or remuneration on foreign service, for a full month. Recovery shall not be made, except with the subscriber's consent while he is in receipt of subsistence grant or is on leave for ten days or more in a calendar month which either does not carry any leave salary or carries leave salary equal to or less than half-pay or half-average pay, as the case may be. The recovery may be postponed, on the subscriber's written request, by the sanctioning authority during the recovery of an advance of pay granted to the subscriber.

(3) If an advance has been granted to a subscriber and drawn by him and the advance is subsequently disallowed before repayment is completed, the whole or balance of the amount withdrawn shall forthwith be re-paid by the subscriber to the Fund, or in default, be ordered by the Account Officer to be recovered by deduction from the emoluments of the subscriber in a lump sum or in monthly installments not exceeding twelve, as may be directed by the authority competent to sanction an advance for the grant of which, special reasons are required under clause (c) of rule 16:

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

(5) No recovery towards temporary advance shall be made during the period of six months immediately prior to the date of retirement of the subscriber.

**19. Final withdrawal of Accumulations in the Fund.-** (1) When a subscriber quits the service, the amount standing to his credit in the Fund shall become payable to him in **Form-8**.

Provided that a subscriber, who has been dismissed or removed from the service and is subsequently reinstated in the service shall, if required to do so by Government, repay any amount paid to him from the Fund in pursuance of this rule, with interest thereon at the rate provided in the Rule 15, in the manner provided in the proviso to rule 20. The amount so repaid shall be credited to his account in the Fund.

(2) The Accountant General (A and E), Karnataka on receipt of the application, complete in all respects, in his office will arrange for finalisation of the General Provident Fund Account calculating the interest up to the date of retirement and issue the payment authorization at least 15 days prior to date of retirement, payable on the date of retirement and the Treasury Officer shall issue post-dated cheque to the retiring subscriber as soon as the authorization is received by him without insisting on the personnel appearance of the subscriber in **Form-9**.

**Note (1).**-Re-employment after retirement, with or without a break, is a fresh service and not a continuation of previous service.

**Note (2).**-The authority competent to sanction final withdrawal shall obtain the final withdrawal application complete in all respects from the retiring subscriber six months before the date of his retirement and shall forward it to the Accountant General (A and E), Karnataka, two months prior to the date of retirement, duly recording the necessary certificates regarding the last deductions made, details of temporary advances/partial final withdrawals sanctioned during the last twelve months.

(3) **When a subscriber.**- (i) has proceeded on leave preparatory to retirement, or, if he is employed in a vacation Department, on leave preparatory to retirement combined with vacation; or

(ii) while on leave, has been permitted to retire or been declared by a competent medical authority to be unfit for further service,-

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

Provided that the subscriber, if he returns to duty, shall, if required to do so by Government, repay to the Fund, for credit to his account, the whole or part of any amount paid to him from the Fund in pursuance of this rule with interest thereon at the rate provided in rule 14, in cash or securities or partly in cash and partly in securities, by installments or otherwise, by recovery from his emoluments or otherwise, as may be directed by the authority competent to sanction an advance for the grant of which special reasons are required under clause (c) of rule 16.

(iii) has proceeded on refused leave after superannuation.

**20. On the death of a subscriber before the amount standing to his credit has become payable, or where the amount has become payable, before payment has been made.-**

(1) when the subscriber leaves a family.-

(a) if a nomination made by the subscriber in accordance with the provisions of Rule 9 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 specified in **Form-10**.

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

Provided that no share shall be payable to-

- (1) sons who have attained majority;
- (2) sons of a deceased son who have attained majority;
- (3) married daughters whose husbands are alive;
- (4) married daughters of deceased son whose husbands are alive;
- (5) married sisters whose husbands are alive;
- (6) brothers who have attained legal majority; and
- (7) judicially separated wife.

if there is any member of the family other than those specified in clauses (1), (2), (3), (4), (5), (6) and (7):



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

(2) when the subscriber has no family, if a nomination made by him in accordance with the provisions of rule 9 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.

**21. Fund Payable to a Minor.**-Where the amount payable under sub-rule 3 of rule 19 to a minor or minors does not exceed five thousand rupees, or where such amount exceeds five thousand rupees, an amount upto five thousand rupees, may be paid to the natural guardian of the minor or minors on their behalf, and where there is no natural guardian, to the person considered fit by the Head of the Department to receive payment on behalf of the minor or minors, without requiring such guardian or person to produce a guardianship certificate, provided the person receiving payment on behalf of the minor or minors executes a bond in the form given in **Form-11** along with two sureties undertaking to indemnify Government against loss by any subsequent claim in respect of the said amount. In doubtful cases or in respect of payment of any amount in excess of five thousand rupees, the orders of the Government shall be obtained.

**22. Guardian.**- Notwithstanding anything contained in Rule 21, where the amount is payable under Rule 20 to a Hindu minor who is a boy or an unmarried girl, the amount shall be paid to the mother who is the natural guardian of such minor under Section 6 of the Hindu Minority and Guardianship Act, 1956 (Central Act 32 of 1956), without taking any indemnity bond unless the Head of the Department or Government considers that the interests of the mother are adverse to those of the minor.

**23. Duties of the Accounts Officer.**- (1) When the amount standing to the credit of a subscriber in the Fund becomes payable, it shall be the duty of the Accounts Officer to make payment, as provided in Section 4 of the Provident Funds Act, 1925.

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

Provided that where no Manager has been appointed and the person to whom the sum is payable is certified by a Magistrate to be a lunatic, the Accounts Officer may pay so much of the amount as he thinks fit to the person having charge of the lunatic and the surplus, if any, or such part thereof, as he thinks fit, shall be paid for the maintenance of such members of the lunatic's family as are dependent on him for maintenance.

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

Note.- When the amount standing to the credit of a subscriber has become payable under Rules 18 and 19, the Accounts Officer shall authorize prompt payment of that portion of the amount standing to the credit of a subscriber in regard to which there is no dispute or doubt, the balance being adjusted as soon after as may be.

**24. Transfer of the Fund.-** (a) If a Government servant who is a subscriber to any other Government Provident Fund, which is a non-contributory Provident Fund, is permanently transferred to pensionable service in connection with the affairs of the State of Karnataka, the amount of subscriptions, together with interest thereon, standing to his credit in such other funds at the date of transfer shall with the consent of the other Government concerned, be transferred to his credit in the Fund in accordance with rules detailed in Annexure to these rules.

(b) If a Government servant who is a subscriber to a Contributory Provident Fund is permanently transferred to pensionable service in connection with the affairs of the State of Karnataka and elects or is required 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 other Government, if any, be transferred to his credit in the Fund;
- (ii) The amount of Government contributions, with interest thereon, standing to his credit in such contributory provident fund shall, with the consent of the other Government, if any, be repaid to Government;
- (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.

(c)(i) When a subscriber is transferred, without any break in service, to serve under a body corporate owned or controlled by the Government, the amount of subscriptions, together with interest thereon shall be transferred, with the consent of that body and the subscriber, to his new Provident Fund Account under that body:

Provided that in cases where the body corporate does not have any Provident Fund Scheme for its employees or the Provident Fund Rules applicable to such employees do not provide for the acceptance of balances from other Provident Funds the amount in question shall be paid to the subscriber concerned at the time of his permanent transfer to serve under such a body;

Provided further that in cases where the body corporate consents to accept the said amount after the employee concerned satisfies any conditions relating to his employment

under such body the said amount may be retained in the Government Provident Fund till such time as such conditions are fulfilled, and the Provident Fund Account of such employees shall cease to be available for operation by such employees from the date of his permanent transfer to such body.

(ii) When a person serving under a body corporate owned or controlled by the Government who was subscribing to a separate Provident Fund maintained by such body corporate is transferred to serve under the Government, such person shall be deemed to be a member of the Fund with effect from the date of such transfer, the balance at his credit in the Provident Fund Account (together with the Employer's contribution, if any and interest thereon) shall be transferred to the Fund as the opening balance of his account in the Fund:

Provided that if he is allowed to count the service under such body corporate for purposes of grant of pension on retirement from service under the Government the employer's contribution with interest thereon shall not be transferred to the Fund but it shall be credited to the Government.

**Explanation.**-(1) For purposes of this clause "Transfer" includes.-

- (i) cases of resignation from service in order to take up appointment under another Department of the Government or a body corporate owned or controlled by Government without any break in service and with prior permission of the Government, and
  - (ii) cases of retrenchment followed by immediate appointment in another Department of the Government or under a body corporate owned or controlled by the Government and the time taken to join the new post shall not be treated as a break in service if it does not exceed the joining time admissible on transfer to the new place of the posting.
- (2) For purposes of this clause 'Government' includes both the Central Government and the State Government.

**25. Transfer to Contributory Provident Fund.**-If a subscriber to the Fund is subsequently admitted to the benefits of the Contributory Provident Fund, the amount of his subscriptions, together with interest thereon, shall be transferred to the credit of his account in the Contributory Provident Fund.

**26. Terms and Conditions of Final Withdrawals.**-(1) Final withdrawals from the General Provident Fund balances at the credit of the subscribers may also be permitted if it is applied for within twelve months before retirement on superannuation without assigning any reason for applying, for the following purposes:-

- (a) for building, acquisition, reconstruction, or redemption of one house;
- (b) for chronic illness of self or any other family members;
- (c) for the purchase of a house site;
- (d) for meeting the cost of higher education;
- (e) for meeting expenditure on marriage purposes; and
- (f) for making deposit for booking a Car/Motor Cycle/Scooter/Moped etc.;

(2)The concession will be admissible to the employees at any time not earlier than ten years before attaining the age of superannuation or when they have completed twenty years of total service (including broken periods of service, if any), whichever is earlier for the purposes specified in sub-rule (1).

**27. Withdrawals.-** (1) (a) Withdrawals may be permitted for the purpose of building or acquiring a suitable house including the cost of site and also for additions or alterations to and reconstruction of a house, or for repayment of any outstanding amounts on account of loans expressly taken for the purpose foresaid before the date of receipt of the application for withdrawal.

**Note 1.-** Final withdrawals from the Provident Fund accumulations for repaying a loan expressly taken for the purpose of acquiring a house or for redeeming the house shall be allowed if the loan was taken not more than twelve months before the date of receipt of the application for final withdrawal.

**Note 2.-** A subscriber who has availed himself of an advance from Government under clause (b) of sub-rule (1) of Rule 27 or as provided in the Karnataka Financial Code, 1958, or has been allowed any assistance in this regard from any other Government source or from the Housing Board or under the Low or Middle Income Group Housing Scheme or the Life Insurance Corporation of India, shall also be eligible for withdrawal for the purposes indicated in clause (a).

(b) Withdrawal from the provident fund shall be up to ninety percent of the balance of the amount standing to the credit of the subscriber or the actual cost including the cost of the site, or repayment of the loan in that behalf, whichever is least. If, as mentioned above, the amount withdrawn exceeds the actual expenditure or repayment as aforesaid, the excess shall be refunded to the Government forthwith in one lump sum together with interest at 5 percent per annum from the month of such withdrawal by the subscriber for being credited to his account. The actual expenditure incurred in connection with sale or transfer deeds may be reckoned as part of the cost of the house;

Provided that in the case of a subscriber, who has drawn an advance from Government under the Karnataka Financial Code, 1958, or who has availed himself of any other assistance from any other sources such as from the Housing Board or under the Low or Middle Income Group Housing Scheme or the Life Insurance Corporation of India, the sum withdrawn under this sub-rule together with the amount of advance taken from Government or the assistance taken from any other Government source shall not exceed one hundred and twenty-five months pay.

(c)A second final withdrawal may be allowed from the General Provident Fund Account of the subscriber for the purpose of carrying out additions and alternations to or reconstruction of a house already acquired with the help of a withdrawal already made from the General Provident Fund Account under these rules, subject to the condition

that the total of both the withdrawals does not exceed half the amount as it stood at the credit of the subscriber in his Fund Account at the time of the first withdrawal and also that the second withdrawal does not exceed the limit of six months' pay.

(d) The house proposed to be acquired, etc, or redeemed by the subscriber to the fund with the help of the amount withdrawn as aforesaid shall be situated at the place of his duty or his intended place of residence after retirement;

(e) Withdrawals will be permitted for the building, acquisition or redemption of one house only and further in these cases only where the Government servant does not already own a house;

(f) The construction, etc., of the house should be commenced within six months of withdrawal of money and should be completed within a period of one year from the date of commencement of construction. If, however the house is to be purchased or redeemed or a private loan previously raised for the purchase has to be repaid, this should be done within three months of the withdrawal;

(g) In the case of construction of a house, the withdrawal will be permitted only in two equal installments, the second installment after the first being authorized by the Accounts Officer, after obtaining from the Head of the Department, a certificate, after verification, regarding progress of construction of the house;

(h) In cases where a subscriber has to pay in instalments for a house acquired or a house constructed through a House Building Co-operative Society or similar agency, he shall be permitted to make a withdrawal as and when he is called upon to make a payment in any instalment. Every such payment shall be treated as a payment for a separate purpose for the purposes of clause (a) of sub-rule (i).

(i) The application should be in **Form- 12**. The Government servant shall submit an annual declaration in **Form- 13** on or before the 31<sup>st</sup> March in each year and satisfy the Government or the Head of the Department as the case may be, if called upon to do so by the production of tax receipts, titledeeds, etc., that the house remains in his sole or spouse ownership and that while he is still in service he has not parted with the possession thereon by way of transfer, sale, mortgage, except for the purpose mentioned in Note 2 to clause (a), gift, exchange, lease for a term exceeding three years howsoever without the previous permission of the sanctioning authority in writing. The amount withdrawn shall be repayable forthwith in one installment together with interest thereon at 5 percent per annum from the month of such withdrawal by the Government servant if the house is sold or encumbered at any time before retirement without such permission.

(2) Before sanctioning the withdrawal, the Head of the office should satisfy himself and furnish a certificate to the sanctioning authority to the effect that.-

(a) the amount is actually required for the purpose of building, etc., acquiring or redeeming a house as mentioned above;

(b) the Government servant possesses or intends to acquire forth-with the right to build on the site on which the house is proposed to be build;

- (c) the amount withdrawn together with such other private savings, if any, as the Government servant may have, would be sufficient to build, acquire or redeem the house of the type proposed;
- (d) the applicant has an approved plan and permits, where necessary, from the local authorities for the purchase of building materials to the extent required and at controlled rates;
- (e) in the case of withdrawal for the purchase of a ready build house, the applicant secures an undisputed title to the house and the land on which the house is build before the purchase price is paid;
- (f) before withdrawals are permitted for the repayment of loans taken from private parties expressly for the purpose of acquiring a house, or for redeeming the house, the applicant has acquired or will acquire an unencumbered title to the house thus acquired;
- (g) The applicant has signed an undertaking in **Form-14** or where this form is not suitable, e.g., in cases of redemption of mortgaged premises belonging to the Government servant, in the form as may be approved by the Government indicating the main terms and conditions of the withdrawal.

(3) For the purposes referred to in clauses **(e)** and (f) of sub-rule (2) above, the Government servant should produce, through the Head of Office or Department, necessary deeds and papers to the sanctioning authority, proving his title in respect of the property under consideration;

(4) The Head of the Department shall be the sanctioning authority for the purpose of this rule in respect of employees subordinate to it when all the terms and conditions for the withdrawal are fulfilled. A case of withdrawal by the Head of Department, or any case necessitating the relaxation of any of the terms and conditions shall be referred to Government in the Finance Department.

(5) The actual withdrawal from the fund will be made only on receipt of an authorization from the Account Officer concerned who will arrange for this as soon as the formal sanction of the Competent Authority has been issued.

**28. For the Purchase of a House Site.**-(1) Withdrawals may also be permitted either for the purchase of a house-site or for repayment of any outstanding amount on account of a loan expressly taken for the purchase of a house-site before the receipt of the application for the withdrawal provided that the loan was taken not more than twelve months before the date of receipt of the said application.

(2) The amount of the withdrawal under sub-rule (1) shall not exceed Ninety percent of the amount standing to the credit of the Government servant in his account or the actual cost of the house-site, whichever is the less.

(3) If the amount withdrawn exceeds the actual cost of the house-site, the excess shall be refunded to the General Provident Fund forthwith in one lump sum together with interest at five percent per annum from the month of such withdrawal by the subscriber.

(4) The amount of the withdrawal may be allowed in one instalment in cases of outright purchase of a house-site or for repayment of loan earlier taken for the purpose and is not more than three instalments if payment for the house-site is to be made on an instalment basis. The sanction will be issued for the entire amount of the withdrawal the number of instalments in which it is actually to be drawn being specified therein:

Provided that in cases where a subscriber has to pay in instalments for purchase of a house-site through a House Building Co-operative Society or a similar agency, he shall be permitted to make a withdrawal as and when he is called upon to make a payment in any instalment. Every such payment shall be treated as a payment for a separate purpose for the purposes of sub-rule (1).

(5) The house-site shall be purchased within a period of one month of the date of withdrawal or the withdrawal of the first instalment, as the case may be. In fulfillment of the condition, the subscriber shall produce to the Head of the Department the receipts issued by the seller, the House Building Society, City Improvement Trust Board, etc., in token of the amount of the withdrawal instalment having been utilized for making payment towards purchase of the site.

(6) For the purpose of eventual construction of house on site purchased under sub-rule (1), the amount of the withdrawal for the purposes shall not exceed ninety percent of the balance the balance standing to the Government servant's credit on the date of application for the purchase of a site or twelve months' pay as on that date or the actual cost of construction of the house, whichever is the least.

(7) The other provisions enumerated under Rule 28(1)(a) shall apply mutates mutandis, for the purchase of site.

**29. For Meeting the Cost of Higher Education.-** (1) The withdrawal may be allowed in the following types of cases in respect of the subscriber, spouse or the dependent children of the subscriber.-

- (a) (i) for education outside India.- Whether for an academic, technical, professional or vocational course;
- (ii) for medical, engineering and other technical or specialized courses, in India beyond the High School stage:

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

- (b) the total amount of the withdrawal will be limited to ninety percent of the balance at the credit of the subscriber,

(c) the withdrawals from the Fund will be permitted once in every six months and not more than twice in any financial year and every such withdrawal shall be treated as a withdrawal for a separate purpose for the purposes of clause (a) of sub-rule (I);

(d) the withdrawal now permitted will be in lieu of the advances authorized in rule 16(a)(iv) and (v);

**Note.-** A subscriber who has already drawn a refundable advance under Rule 15 may convert at his discretion, by written request addressed to the Accounts Officer through the Head of the Department or the sanctioning authority, as the case may be, the balance outstanding against it into a final withdrawal on satisfying the conditions laid down under rule 27.

(e) the officer concerned should satisfy the Government or the Head of the Department, as the case may be, to the effect that in cases, where the portion of the money withdrawn is not likely to be spent within six months of the date during the half year, he may by notifying in writing to the officer concerned, before the expiry of the said period of six months, adjust the excess amount in the proposed withdrawal, provided that such excess amount is not more than 10 percent of the amount utilized and action taken within one month of the expiry of the period of six months;and

(f) If no further withdrawal is contemplated, any amount withdrawn from the Fund, which is found to be in excess of that actually required for the purpose should be re-deposited by the officer concerned forthwith into the Fund together with the interest at 5 percent per annum due thereon.

(2) Application for withdrawal under this rule shall be made in the form specified, in the **Form-15**. The Head of the Department shall be the sanctioning authority for the purpose of this rule in respect of the employees subordinate to it when all the terms and conditions for the withdrawal are fulfilled. A case of withdrawal by the Head of a Department or a case necessitating the relaxation of any of the terms and conditions shall be referred to Government in the Finance Department.

(3) The actual withdrawal from the Fund will be made only on receipt of an authorization from the Accounts Officer, who will arrange for this as soon as the formal sanction of the Competent Authority has been issued. After the withdrawal has been made by the officer concerned, the sanctioning authorities will satisfy themselves within six months of the withdrawal that the conditions mentioned in sub-rule (1) above are fulfilled, and the Head of the Department concerned shall obtain a certificate from the officer concerned to that effect and furnish the same to the Accounts Officer.

**30. Meeting Expenditure of Marriage Purposes.-** (1) The withdrawal shall be permitted for the marriage of the subscriber or and for the marriage of any other family member actually dependent on him.



(2) The amount of withdrawal will be limited to ninety percent of the balance at the credit of the subscriber,

(3) It is not necessary that for whose marriage the final withdrawal is applied for should be actually dependent on the subscriber.

**Note-1:-**If two or more marriages are to be celebrated simultaneously, the amount admissible in respect of each marriage will be determined as if the advances are sanctioned separately one after the other, and subject to the limit fixed at sub-rule (2);

**Note-2:-**The final withdrawal is permissible for meeting the expenses connected with the marriage of the subscriber's sons also. The maximum amount of withdrawal should not exceed ninety percent of amount at the credit of the subscriber.

(4) In respect of the same marriage, a subscriber may either withdraw the money in terms of these orders or draw an advance under rule 16 of these rules but not both;

**Note.-** A subscriber who had drawn before the date of issue of this rule or draws in future a refundable advance under the ordinary rules may convert at his discretion by written request addressed to the Accounts Officer through the Head of the Department or the sanctioning authority, as the case may be, the balance outstanding against into a final withdrawal on satisfying the conditions laid down in this rule.

(5) The withdrawal may be allowed to the subscriber not earlier than three months preceding the month in which the marriage actually takes place;

(6) The subscriber shall furnish a certificate to the Head of the Department within the period of one month from the date of marriage or if he is on leave, within one month on return from leave, that the amount withdrawn had actually been utilized for the purpose for which it was intended. If the subscriber fails to furnish the requisite certificate or if the amount withdrawn is utilized for a purpose other than that for which sanction was given, the entire amount together with interest at the prescribed rate, from the month of withdrawal, shall be re-deposited forthwith into the Fund in one lumpsum.

(7) Any amount actually withdrawn from the Fund which is found to be in excess of that actually utilized by the subscriber for the purpose shall be re-deposited forthwith into the Fund together with interest at the prescribed rate in rule 14 from the month of such withdrawal;

(8) Application for withdrawal under this Rule shall be made in the form specified in the **Form-16**. The Head of the Department shall be the sanctioning authority for the purpose of this rule in respect of the employees subordinate to it when all the terms and conditions for the withdrawal are fulfilled. A case of withdrawal by the Head of a Department or a case necessitating the relaxation of any of the terms and conditions shall be referred to Government in the Finance Department;

(9) The actual withdrawal from the fund will be made only on receipt of an authorization from the Accounts Officer concerned who will arrange for this as soon as the formal sanction of the Competent Authority has been issued.

(10) Where an subscriber applies for the withdrawal of the amount well before the date of the marriage but the application is sanctioned after the aforesaid date or, if sanctioned before that date, the case is received in the Audit Office for the issue of authority for payment after that date, there shall be no objection to the payment of the amount being made after the date of the marriage. The certificate in terms of sub-rule (6) shall be furnished in such cases to the Head of the Department within a month of the actual drawal of the amount from the Fund. Cases in which the withdrawal is applied for after the marriage is over should not ordinarily be entertained.

**31. For making deposit for booking a Motor Car/Motor Cycle/Scooter/Moped etc., subject to following conditions.**-(1) The Officer's basic pay is Rs.38,100/- p.m. or above for registration of Motor Car and a basic pay of Rs.19,500/- p.m. or above in the case of Motor Cycle/Scooter and of Rs.600/- p.m. or above in the case of moped.

(2)The amount of withdrawal is limited to Rs.3,00,000/- in the case of Car and Rs.50,000/- in the case of Motor Cycle/Scooter/Moped etc., or ninety percent of the amount standing at the credit of the subscriber in the General Provident Fund or the actual amount of registration of the Motor Car/Motor Cycle/Scooter/Moped etc, whichever is less.

(3) The deposit receipt should be produced for verification by the concerned administrative authority within a period of one month from the date of drawal. Failure to do so would entail refund of the total amount withdrawn.

(4) If the Officer does not purchase Car/Motor Cycle/Scooter/Moped etc., or opts out the scheme he should immediately deposit the amount of final withdrawal together with interest received thereon from the manufacturer/dealer into the Provident Fund Account.

(5) The Head of the Department sanctioning authority may allow, in special cases, an advance refundable is not more than 36 instalments in the case of officers who may fall short of the minimum service of fifteen years by a period of not more than six months. All other conditions shall not be relaxed.

(6) The officers who have been allowed advance according to sub-rule (5) above are permitted to convert the outstanding amount of advance into final withdrawal after completion of fifteen years of service.

(7)Such withdrawal shall be allowed only on one occasion and only to those who have completed a minimum period of service of fifteen years including broken periods of service if any. Application for withdrawal under this rule shall be made in the form specified in the **Form-17**. The Head of the Department shall be the sanctioning authority for the purpose of this rule in respect of the employees subordinate to it when all the terms and conditions for the withdrawal are fulfilled; A case of withdrawal by the Head of

a Department or a case necessitating the relaxation of any of the terms and conditions shall be referred to Government in the Finance Department.

The actual withdrawal from the fund will be made only on receipt of an authorization from the Accounts Officer, who will arrange for this as soon as the formal sanction of the Competent Authority has been issued. After the withdrawal has been made by the Officer concerned, the sanctioning authorities will satisfy themselves, within one month of the drawal that the conditions mentioned in sub-rule (4) above are fulfilled.

**32. Sanction of withdrawal.-** Notwithstanding anything contained in rules 26, 27, 28 and 29 where withdrawal is applied any purposes specified in the said rules, the Government may sanction withdrawal of an amount not exceeding the three fourths of the balance at the credit of the subscriber in the Fund, having regard to the object for which the withdrawal is being made, the status of the subscriber and the amount at his credit in the Fund.

**33. Applied for within 12 months before retirement on superannuation without assigning any reason for applying.-** (1) Withdrawals may be permitted if it is applied within twelve months before the date of subscriber's retirement on superannuation from the amount standing to the credit in the Fund, without linking to any purpose and conditions to enable him to plan in advance the investment of his savings.

(2)The amount of the withdrawal under sub-rule (1) shall not exceed ninety percent of the balance at the credit of the subscriber. Application for withdrawal under this rule shall be made in the form specified, in the **Form-18**. The Head of the Department shall be the sanctioning authority for the purpose of this rule in respect of the employees subordinate to it. A case of withdrawal by the Head of a Department or a case necessitating the relaxation of any of the terms and conditions shall be referred to Government in the Finance Department.

**34. For chronic illness of self and any other family members.-** (1) The withdrawal may be allowed to 449 types of medical treatment procedures and 50 continued treatment facilities identified in the following types of cases included under "Jyothi Sanjeevini Scheme" vide G.O. No. DPAR 14 SMR 2013, dated: 18.08.2014 in respect of the subscriber and dependents covered under rule 2(e) of "Family" definition.

- (a) Cardiac Speciality (Cardiothoracic Surgery, Cardiovascular Surgery and other Cardiac Surgeries);
- (b) Cancer (Surgical Oncology, Medical Oncology & Radiation Oncology);
- (c) Neuro Surgery (Cranial, Spinal and peripheral neurosurgeries);
- (d) Urology (renal and congenital malformations);
- (e) Burns (electrical shocks and scalds surgeries);
- (f) Polytrauma cases (Not covered by Motor Vehicle Insurance);
- (g) Paediatric and Neo-Natal Surgeries.

(2) The amount of the withdrawal under sub-rule (1) shall not exceed ninety percent of the balance at the credit of the subscriber. Application for withdrawal under this rule shall be made in the form specified, in the **Form-No.19** The Head of the Department shall be the sanctioning authority for the purpose of this rule in respect of the employees subordinate to it. A case of withdrawal by the Head of a Department or a case necessitating the relaxation of any of the terms and conditions shall be referred to Government in the Finance Department.

**35. Quoting the number of his account while paying subscription.-** When paying a subscription in India, either by deduction from emoluments or in cash, a subscriber shall quote the number of his account in the Fund, which shall be communicated to him by the Accounts Officer. Any change in the number shall similarly be communicated to the subscriber by the Accounts Officer.

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

(2) As soon as possible after end of each financial year, the Accounts Officer shall prepare a statement of account of each subscriber in the Fund showing the opening balance as on the 1<sup>st</sup> April of the financial year, the total amount credited or debited during the year, the total amount of interest credited as on the 31<sup>st</sup> March of the year and the closing balance on that date. The Accounts Officer shall upload such statement in its official website. The Accounts Officer shall attach to the statement of account an enquiry whether the subscriber.-

(a) desires to make any alternation in any nomination made under Rule 9; or under the corresponding rule heretofore in force;

(b) has acquired a family in cases where the subscriber has made no nomination in favour of a member of his family under the proviso to sub-rule (1) of Rule 9.

(3) Subscribers should satisfy themselves as to the correctness of the annual statement, and errors should be brought to the notice of the Accounts Officer within three months.

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

**37. Relaxation of the provisions of the rules in individual cases.-** When the Government is satisfied that the operation of any of these rules causes or is likely to cause undue hardship to the subscriber, it may, after recording by an order, the reasons for so doing and notwithstanding anything contained in these rules, deal with the case of such subscriber in such manner as may appear to it to be just and equitable:

Provided that the case shall not be disposed of in any manner less favorable to such subscriber than that otherwise provided under these rules.

**38. Repeal and savings.-** (1) The Karnataka General Provident Fund Rules, 1957 are hereby repealed.

Provided that such repeal shall not affect the previous operation of the said rules or anything done or any action taken thereon and the proceedings under said rules pending on the commencement of these rules shall be continued and disposed off, in accordance with the provisions of these rules.

Provided further that subject to the preceding provision anything done or any action taken under said rules shall be deemed to have been done or taken under the corresponding provisions of these rules and shall continue to be in force accordingly unless and until superseded by anything done or any action taken under the Act or these rules as the case may be.

By Order and in the name of the Governor  
of Karnataka

**G. SHASHIDHAR**

Under Secretary to Government  
Finance Department (Admn and Advance)

## **SCHEDULE**

**(See Rule-16 & 17)**

Authorities competent to grant temporary advances and partial final withdrawals under the Karnataka General Provident Fund Rules, 2016.

- I. **Temporary Advances:** Under Rule-16 and Rule-17 of the Karnataka General Provident Fund Rules subject to the limit fixed in Government Order No. FD 48 Ma Ka Mu 1994, dated:21.10.1994 for calculating the 'Take Home Salary' and subject to taking into account the period of available service of the subscriber authorities to grant temporary advances.

<b>Sl.No</b>	<b>Level</b>	<b>Power delegated</b>
1.	Heads of Departments	Subject to a maximum of 80% of the balance as on the date of sanction both for ordinary and special reasons in each case.
2	Joint Director/Controlling Officers	Subject to a maximum of 75% of the balance as on the date of sanction both for ordinary and special reasons in each case, for three times in the entire service.
3	District level other officers	Subject to a maximum of 70% of the balance as on the date of sanction both for ordinary and special reasons in each case, for three times in the entire service.

- II. Partial final withdrawals: Under Rule-27 of the Karnataka General Provident Fund Rules, 2016.

<b>Sl. No.</b>	<b>Level</b>	<b>Power Delegated</b>
1	Heads of Departments	Subject to a maximum of 90% of the balance as on the date of sanction in each case.
2	Joint Director/Controlling Officers	Subject to a maximum of 80% of the balance as on the date of sanction in each case.
3	District level other officers	Subject to a maximum of 70% of the balance as on the date of sanction in each case.

**Form No. 1**  
**(see sub-rule (1) of rule 6)**  
**Application for admission to the Karnataka General Provident Fund**  
(To be submitted in duplicate and only for the first time)

1.	Name of the Applicant (including surname) (in Block Letters)	
2.	Marital Status	
3.	Father's / Husband's name	
4.	Designation and Office to which attached	
5.	Parent Department	
6.	State service/cadre to which the applicant belongs	
7.	Basic pay per month and the Scale of pay	
8.	Rate of subscription per mensum in whole rupees (Not less than minimum monthly subscription vide Rule 5 of the Karnataka General Provident Fund Rules)	
9.	If subscriber to any other Fund, name of such fund (GPF/AISPF) etc.	
10.	Whether compulsory or optional subscriber (vide Rule 5 of the Karnataka General Provident Fund Rules)	
11.	Date of Birth	
12.	Date of Commencement of service	
13.	Head of Account to which the pay and allowances are debited.	
14.	Remarks	

I agree to abide by all rules of the Fund and any alteration that may be made in them from time to time.

Certified that I am sending the application for the first time and no account number has been allotted to me at any time before.

A form of nomination in the prescribed form duly filed in is enclosed.

Station:

Signature of the  
Applicant

Date:

Office and  
Designation.

### **Instructions**

1. Admission application may be sent at any time of the year.
2. Only one Account number is allotted to each subscriber.
3. The application should invariable be accompanied by the appropriate form of Nomination duly filled in.
4. Subscription to General Provident Fund is compulsory in the case of permanent officers of Group-D employees who, under the conditions of their service are required to insure their lives in the official branch of the Karnataka Government Insurance Department, but are unable to do so owing to over-age or certified ill health.
5. Subscription to General Provident Fund is to be commenced only after an account number is allotted by the Accountant General.
6. Admission application is to be forwarded by the Head of the Department/Head of the Office.

**For use in the office of the Accountant General (A&E)  
in Karnataka, Bangalore**

No. PF

Returned, Account No. \_\_\_\_\_ is allotted to Sri/Smt \_\_\_\_\_.

Kindly quote this number along with the prefix in all the correspondence connected.

Section Officer/PF

To

-----  
-----  
-----



**FORM No. 2**

(see sub-rule (2) of rule 6)

**KARNATAKA GENERAL PROVIDENT FUND**

Monthly statement of subscription, etc., realized by deduction in the pay bill of the office of the . . . . . for the month of . . . . . 20. . . encashed at . . . . . District/Taluk Treasury during the month of . . . . .20.

Sl. No	Name of the Subscriber	G. P. F. Account No.(in full)	Pay	Amount deducted				No. of present installment of the Refund	Remarks
				Subscription proper	Refund of withdrawal	Interest	Total	No. of total installment sanctioned	
1	2	3	4	5	6	7	8	9	10
			Rs.	Rs.	Rs.	Rs.	Rs.		
<b>Total</b>									

N. B:- If more names are required to be entered, the reverse of this Form may be used, with columns 1 to 10.

Station:

Date:

Signature and Designation of Drawing Officer

**FOR USE IN THE AUDIT OFFICE**

Voucher No. . . . . .

Date of Encashment . . . . .

(1) Certified that the names, amount of individual deduction and the total deduction have been checked by reference to the bill.

(2) For schedule attached with March Bill certified that the rates of pay as shown in column No. 4 have been verified with the amounts actually drawn in the bill.

Initials of the Auditor, DAD/GAD/FAD

Date . . . . .

(Section . . . . .)

### **Instructions to Drawing Officers**

1. Great care should be taken in nothing the Account Numbers correctly, as otherwise the amounts deducted (recovered) are likely to be posted wrong accounts.
2. Account Numbers should be written in "Serial Order" (Under Col. 3) irrespective of the order in which the names of the subscribers occur in respective pay bill.
3. The amounts (in figures) under Columns 5, 6 and 7 should always be in "whole rupees" only transactions involving in Naye Paise being particularly avoided.
4. No entries without an Account Number should be made.
5. The account number in the previous month's statements should be repeated and the reasons for the non-recovery of subscription and refunds of temporary Advance (withdrawals), such as "Proceeded on Leave" from . . . . . "Transferred to . . . . . Office . . . . . District", "Quitted Service", Died on . . . . .", "Subscription discontinued", etc., should invariably be furnished in the "Remarks" column (No. 10), or overleaf.
6. When new names are entered in the statement other than those found in the previous month's statement, the reason therefore (such as, "New Subscriber", "Returned from Leave", "Transferred from . . . . . Office . . . . . District", "Resumed subscription", etc., should invariably be noted in the remarks column overleaf).
7. With regard to supplemental claims, the month(s) to which the original claim (s) relates should be furnished clearly and correctly in line 2 above, i.e., at the top of the Form (or in the body of the Form if more space is required).
8. Ordinarily only one line should be used for each subscriber, entries between lines being, however, strictly avoided.
9. The blanks against Total Deductions, Signature and Designation of Drawing Officer, Station and Date, etc., should invariably be filled in only in the respective spaces allotted thereof and not in the middle of the Form.
10. The Account Numbers should be furnished in full, i.e., with the guide notation or letters, such as GA (for General Administration), EDN (for Education), PW (for Public Works), etc., as intimated by the Accountant General.

**FORM-3**

**FORMS OF NOMINATION**

(see sub-rule (3) of rule 9)

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

I hereby nominate the person mentioned below who is a member of my family as defined in Rule 2 of the Karnataka General Provident Fund Rules, 2016, to receive the amount that may stand to my credit in the Fund, in the event of my death before that amount has become payable has not been paid:-

Name and address of nominee	Relationship with subscriber	Age	Contingencies on the happening of which nomination shall become invalid	Name, address and relationship of the person or persons, if any, to whom the right of the nominee shall pass in the event of his predeceasing the subscriber, or on the happening of the contingency or contingencies specified in the previous column.

Dated this. . . . . day of . . . . .20... , . . . . .

at . . . . .

Signature of subscriber.

Two witnesses to signature-

- 1.
- 2.

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

I hereby nominate the persons mentioned below, who are members of my family as defined in Rule 2 of the Karnataka General Provident Fund Rules, 2016, receive the amount that may stand to my credit in the Fund, in the event of my death before that amount has become payable, or having become payable has not been paid, and direct that the said amount shall be distributed among the said persons in the manner shown against their names:-

Name and address of nominee	Relationship with subscriber	Age	*Amount or share of accumulation s to be paid to each	Contingencies on the happening of which the nominations shall be come invalid	Name, address and relationship of the person, if any, to whom the right of the nominee shall pass in the event of his predeceasing the subscriber.

Dated this. . . . . day of . . . . .20.. , at.....

Signature of subscriber.

Two witnesses to signature-

1. . . . .
2. . . . .

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

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

I, having no family as defined in Rule 2 of the Karnataka General Provident Fund Rules, 2016, hereby nominate the person mentioned below to receive the amount that may stand to my credit in the Fund, in the event of my death before that amount has become payable, or having become payable, has not been paid:-

Name and address of nominee	Relationship with subscriber	Age	Contingencies of the happening of which nomination shall become invalid	Name, address and relationship of the person, if any, to whom the right of the nominee shall pass in the event of his predeceasing the subscriber.

Dated this .....day of .....20 ...at.....

Signature of subscriber

Two witnesses to signature-

- 1.
- 2.

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

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

I, having no family as defined in Rule 2 of the Karnataka General Provident Fund Rules, 2016, hereby nominate the persons mentioned below to receive the amount that may stand to my credit in the Fund in the event of my death before that amount has become payable or having become payable has not been paid, and direct that the said amount shall be distributed amount the said persons in the manner shown below against their names:-

Name and address of nominee	Relationship with subscriber	Age	*Amount of share of accumulations to be paid to each	Contingencies on the happening of which the nominations shall be come invalid	Name, address and relationship of the person, if any, to whom the right of the nominee shall pass in the event of his predeceasing the subscriber.

Dated this .....day of .....20.....,at.....

Signature of subscriber

Two witnesses to signature-

1.....

2.....

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

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

**FORM No. 4**  
**(see sub-rule(2) of rule 14)**  
**THE KARNATAKA GENERAL PROVIDENT FUND**

Subject:- General Provident Fund Advance application of  
Sri .....  
Designation .....  
holder of GPF/A/c No. ....

-----

Letter No. .... dated ..... forwarding the G. P. F Advance  
application of Sri .....  
GPF A/c No. .... required in connection with .....  
.....

**ORDER**

I have satisfied myself that the conditions laid down in Rule 15 of K. G. P. F. rules are fulfilled and accordingly sanction under the authority vested by Rule 15 .....of rules, an advance of Rs ..... (Rupees ..... ) to Sri/Smt .  
..... from the balance standing at his/her credit in the G. P. F. A/c No.  
..... to meet the expenses in connection with the ..... The advance should be recovered in .....equal monthly installments of Rs.. .....  
...each.

Copy to:

Head of the Office.

The Accountant General, Karnataka  
Bangalore

Head of the  
Department.

**FORM No. 5**

(see sub-rule (2) of rule 14)

1.	Subscriber name	
2.	Subscriber designation	
3.	Subscriber pay	
4.	Subscriber G. P. Fund Account No.	
5.	Amount of advance	
6.	Object of advance	
7.	Rule or rules under which the advance is sanctioned	
8.	Balance at credit of the subscriber on the date (as verified from the account last rendered by the Accountant General and subsequent deposits and withdrawals).	
9.	Balance of previous advances, if any, outstanding, against the subscriber (principal and interest shown separately). Principal Rs.	
10.	Date of repayment of previous advances, if any	
11.	Special reasons for granting the advance (when a previous advance is outstanding or when 12 months have not elapsed after the complete repayment of the previous advance).	
12.	Number of installments in which the advance is to be recovered	
13.	Amount of each installment	

Signature of the foreign employer

**FORM No. 6**

(see rule 16)

Voucher No.  
Dated

Bill for drawing P. F Advances/Withdrawals of the Establishment of the . . . . .  
. . . . . for the month of . .

.....

<b>Sl No</b>	<b>Name of subscriber, pay and No. and date of sanction</b>	<b>P. F. Account No.</b>	<b>Advances /withdrawals Rs.</b>	<b>Acquittance</b>
			<i>Total</i>	

Net amount required for payment Rs. . . . . (Rupees . . . . . ).....

Space for classification

Signature

Designation of the Drawing Officer.

Pay Rs. . . . . (Rupees . . . . . )

Station:

Dated:

Treasury Officer . . . . .

Examined and entered

Treasury Accountant . . . . .

**CERTIFICATE**

1. Received Contents.
2. Certified that I have satisfied myself that all sums included in bills drawn 1 months/ 2 month/ 3 months previous to this date with exception of those detailed below (of which the total has been refunded by deduction from this bill) have been disbursed to the proper persons, and that their acquittances have been taken and filed in my office with receipt stamp duly cancelled for every payment in excess of Rs. 20.
3. Certified that the balance at the credit of the subscriber on the date of withdrawal covers the sum drawn in the bill. The Policy No.\*.

. . . . .with . . . . . Company has already been assigned in favour of the Governor and submitted to the Account Officer.

---

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

Signature

Designation

**FORM No. 7**  
**(see rule 16 )**

**APPLICATION FOR KARNATAKA GENERAL PROVIDENT FUND ADVANCES**

To

.....  
.....  
.....

Sir,

I request an advance of Rs. .... (Rupees .....  
.only) from my General Provident Fund Account No. ....

- (1) It is required for the purpose of .....  
.....
- (2) I shall bind myself to pay it regularly in . . . . monthly installments of Rs. . . . .  
. . . each. [The maximum number of installments is 40 and the amount of each  
installment should be equal and in whole rupees throughout. The gross amount of  
the advance has to be fully repaid before actual retirement of the subscriber].
- (3) My pay is Rs. .... per month
- (4) Rs. .... is the balance unpaid of the previous advance of Rs. ....  
. . . . taken in the month of .....20. .,
- (5) The gross amount of this temporary advance will be fully refunded by me, as  
indicated above, before my retirement from service, the date of my birth being . . .

Signature and Designation of  
Subscriber.

Date. ....

---

Station . . . . .

Memo No.

Date . . . . . 20.

Forwarded to . . . . .

The advance asked for may be sanctioned. It is also within the permissible limit. Recoveries towards G. P. F. Subscription and Refunds of temporary Advance have been made during the month of application and during the month previous there to from the pay of the applicant as detailed hereunder:-

Pay for month of	Encased on	Subscription	Refunds	Total

Signature and Designation of the  
Head of the Office.



**FORM-8**  
**(For Gazetted Officer)**  
**(see sub-rule (1) of rule 19)**  
**FORM OF APPLICATION FOR FINAL PAYMENT OF BALANCES IN THE**  
**GENERAL PROVIDENT FUND ACCOUNT**

To

THE ACCOUNTANT GENERAL,  
KARNATAKA, BAN GALORE.

Through . . . . . (The Head of Office/Department)

Sir,

I am due to retire/have retired/have proceeded on leave preparatory to retirement for . . . . . months/have been discharged/dissmised/have resigned finally from Government Service and my resignation has been accepted with effect from. . . . ., forenoon/afternoon.

2. I have not opted for the continued retention of my provident fund money in the Fund in terms of the (O.M. No. FD. 25 S.P.F. 58, dated 15<sup>th</sup> December 1958) as extended from time to time. I, therefore, request that the entire amount at my credit with interest due under the rules may be paid to me through . . . . . treasury/Sub-Treasury. My Provident Fund Account No. is . . . . .

OR

I have opted for the continued retention of my provident fund money in the Fund in terms of the (Official Memorandum No. FD 25 S PF 58, dated 15<sup>th</sup> December 1958) and my option has been forwarded vide letter No. . . . . dated . . . . . is attached. I request that a sum of Rs. . . . . may be paid to me in terms of para 2 of that letter through . . . . . Treasury/Sub-Treasury. My Provident Fund Account No. is . . . . .

3. A sum of Rs. . . . . (Rupees . . . . .) was last deducted as Provident Fund subscription and recovery on account of refund of advance from my pay bill for the months of . . . . . for Rs. . . . . encashed on . . . . ., at . . . . . Treasury/Sub-Treasury.

\*4. My specimen signature, in duplicate, duly attested by another Gazetted Officer of Government, is enclosed.

5. I certify that I have neither drawn any temporary advance nor made any final withdrawal from my Provident Fund Account during the 12 months immediately preceding the date of my quitting service/proceeding on leave preparatory to retirement or thereafter.

OR

Details of the temporary advances drawn by me/final withdrawal made by me from my Provident Fund Account during the 12 months preceding the date of my quitting service/proceeding on leave preparatory to retirement or thereafter are given below:-

	Amount of Advance	Date
1		
2		

7. I hereby certify that no amount was withdrawn/the following amounts were withdrawn by me from my provident fund account during the 12 months immediately preceding the date of my quitting service/proceeding on leave preparatory to retirement or thereafter for payment of Insurance premia or for the purchase of a new policy.

	Amount	Date
1		
2		

7.The particulars of the Life Insurance Policies financed by me from the Provident Fund which are to be released by you are given below:-

Policy	Name of the Co.	Sum assured
1.		
2.		

Yours faithfully,

(Signature).

Name and Address.

Station:

Date:

\*Para 4 applies only when payment is desired at a treasury other than the one at the District Headquarters where the subscriber last served otherwise it may be struck out.

#### **CERTIFICATE BY THE HEAD OF OFFICE/DEPARTMENT**

1. It is certified after due verification with reference to the records in my office, that no temporary advance/final withdrawal was sanctioned to the applicant from his/her Provident Fund Account during the 12 months immediately preceding the date of his/her quitting service/proceeding on leave preparatory to retirement or thereafter.

2. It is certified after due verification with reference to the records in my office, that the following temporary advance/final withdrawals were sanctioned to and drawn by the applicant from his/her Provident Fund Account during the 12 months immediately preceding the date of his/her quitting service/proceeding leave preparatory to retirement or thereafter.

Amount of Advance/withdrawal	Date	Voucher No.
1.		
2.		

\*3. It is certified that no demands/following demands of Government are due for recovery.

(Signature of the Head Officer/Department).

\* Certificate No. 3 to be furnished in the case of Contributory Provident Funds only.

**FORM 9**  
**(For Non-Gezatted Officers)**  
**(see sub-rule (2) of rule 19 )**

**FORM OF APPLICATION FOR FINAL PAYMENT OF BALANCES IN THE GENERAL PROVIDENT FUND ACCOUNT.**

To.  
THE ACCOUNTANT GENERAL,  
KARNATAKA BANGALORE.  
(Through the Head Office)

Sir,

I am due to retire/have retired/have proceeded on leave preparatory to retirement for . . . . . months/have been discharged/dissmised/ have resigned finally from Government Service and my resignation has been accepted with effect from . . . . . forenoon/afternoon.

2.I have not opted for the continued retention of my Provident Fund money in the Fund in terms of the (Official Memorandum No. FD 25 SPF 58, dated 15<sup>th</sup> December 1958). I therefore, request that arrangements may kindly be made to pay the entire amount at my credit with interest due under the rules.

OR

I have opted for the continued retention of my Provident Fund money in the Fund in terms of the (Official Memorandum No. FD 25 SPF 58, dated 15<sup>th</sup> December 1958) and my option has been forwarded vide letter No. . . dated . . . . . is attached. I request that arrangements may kindly be made to pay me a sum of Rs. . . . . .

3. My Provident Fund Account No. is. . . . . I desire to receive payment through my office/through the . . . . . Treasury/Sub-Treasury. \*Particulars of my personal marks of identification, left hand thumb and finger impressions (in the case of illiterate subscriber) and specimen signature (in the case of literate subscriber), in duplicate, duly attested by a Gazetted Officer of the Government are enclosed.

4. The under mentioned Life Insurance Policy financed by me from my provident fund account may kindly be released.

Policy No	Name of the Company	Sum assured
1.		
2.		
3.		
4.		

Yours faithfully,

Station

(Signature).

Date:

Name . . . . .

Address . . . . .

**Note:-** \*This applies only when payment is not desired through the Head Office.

(FOR USE BY HEADS OF OFFICES)

- (1) Forwarded to the Accountant General, Karnataka, Bangalore for necessary action.
- (2) The Provident Fund Account Number of Shri/Smt. /Kumari (as verified from the statements furnished to him/her by you from year to year) is . . . . .
- (3) He/She has finally retired/will retire/has proceeded on leave preparatory to retirement for . . . . . months/has been discharged/dismissed/has resigned finally from Government Service and his/her resignation has been accepted with effect from . . . . . forenoon/afternoon.

**Foot Note-** This applied only when payment is not desired through the Head Office.

- (4)The last fund deduction was made from his/her pay in this office Bill No. . . . . , dated. . . . . for Rs. . . . . (Rupees. . . . . ), cash voucher No. . . . . of . . . . . Treasury, the amount of deduction being Rs. . . . .
- (5) Certified that he/she was neither sanctioned any temporary advance for any final withdrawal from his/her provident fund account during the 12 months immediately preceding the date of his/her quitting service/proceeding on leave preparatory to retirement or thereafter.

OR

Certified that the following temporary advances final withdrawal were sanctioned to him/her and drawn from his/her provident fund account during the 12 months immediately preceding the date of his/her quitting service proceeding on leave preparatory to retirement or thereafter.

Amount of Advance/withdrawal	Date	Voucher No.
1.		
2.		

(6) Certified that no amount was withdrawn/the following amounts were withdrawn from his/her provident fund account during the 12 months immediately preceding the date of his/her quitting service /proceeding on leave preparatory to retirement or thereafter for payment of Insurance premia or for the purchase of a new policy.

Amount of Advance/withdrawal	Date	Voucher No.
1.		
2.		

(7) He/She has not opted for the continued retention of his/her provident fund money in the Fund in terms of the Official Memorandum No. FD 25 SPF 58, dated 15<sup>th</sup> December 1958.

OR

He/She has opted for the continued retention of his/her provident fund money in terms of the Official Memorandum No. FD. 25 SPF 58, dated 15<sup>th</sup> December 1958 and his/her option has been forwarded vide this office letter No . . . . .dated . . . . . is attached.

(8) \*It is certified that no demands/following demands of Government are due for recovery.

(Signature of the Head of Office/Department)

\*Note:- Certificate No. 8 to be furnished in the case of contributory funds only.



10. In case no nomination subsists, the details of the surviving members of the family on the date of death of the subscriber. In the case of a daughter or of a daughter of a deceased son of the subscriber, married before the death of the subscriber, it should be stated against her name whether her husband was alive on the date of death of the subscriber.

Name	Relationship with the subscriber	Share of the nominee
1.		
2.		
3.		

11. In the case of amount due to a minor Child whose mother (widow of subscriber) is not a Hindu, the claim should be supported by Indemnity Bond or (Guardianship Certificate), as the case may be.

12. If the subscriber has left no family and no nomination subsists, the names of persons to whom the Provident Fund money is payable (to be supported by letters of probate or succession certificate, etc).

Name	Relationship with the subscriber	Address
1.		
2.		
3.		

13. Religion of the claimant (s).

14. \*The payment is desired through the office of . . . . . through the . . . . . Treasury/Sub-Treasury. In this connection the following documents duly attested by a Gazetted Officer in service/Magistrate are attached.

- (i) Personal marks of identification.
- (ii) Left/Right hand thumb and finger impression (in the case of illiterate claimants).
- (iii) Specimen signatures in duplicate (in the case of literate claimants).

Station:

Yours faithfully,

Dated:

Signature of claimant  
(Full name and address)

---

\*This applies only when payment is not desired through the Head Office.

**FORM-11**  
**(see rule 21)**

Form of Bond of Indemnity for drawal of Provident Fund money due to the minor child/children of deceased subscriber by a person other than its/their natural guardian (to the extent of Rs. 5,000).

KNOW ALL MEN by these present I/We (a) . . . . . son/daughter/wife of . . . . . (hereinafter called 'obligor') resident of . . . . . and (b) (I) . . . . . . . . . . son/daughter/wife of . . . . . and resident of . . . . . (hereinafter called 'Sureties'). Sureties on her/his their behalf are held firmly bound to GOVERNOR OF KARNATAKA (hereinafter called 'Government' in the sum of Rupees (in words) . . . . . (in figures) . . . . . to be paid to the Government or his successors or assigns for which payment to be well and truly made, each of us severely binds himself and his heirs, executors, administrators and assigns and every two and all of us jointly bind ourselves and our respective heirs, executors, administrators and assigns firmly by these presents.

Signed this day of . . . . . Two Thousand . . . . .

WHEREAS (c) . . . . . was at the time of his death a subscriber to the General Provident Fund and Whereas the said (c) . . . . . died on the day of . . . . . Two thousand, . . . . . and a sum of Rupees (in figures) . . . . . (in words) . . . . . payable by Government on account of his General Provident Fund accumulations AND WHEREAS the above bounden Obligor claims. . . . . @ the said sum on behalf of the minor child/children of the said (c) . . . . . . . . . . but has/have not obtained a guardianship certificate.

AND WHEREAS the Obligor has/have satisfied the (d) . . . . . . (officer concerned) that he/she/they/is/are entitled to the aforesaid sum and that it would cause undue delay and hardship if the Obligor were required to produce a guardianship certificate and WHEREAS GOVERNMENT desire to pay the said to the Obligor but under Government rules and orders it is necessary that the Obligor should first execute a bond with two sureties to indemnify Government against all claims to the amount so due as aforesaid to the said (c) . . . . . (deceased) before the said sum can be paid to the Obligor, which the Obligor and at hid/her request the sureties have agreed to do.....

(a) Full name of claimant (s) with places (a) of residence

(b) Name and address of the sureties.

(c) Name of the deceased.

(d) Name and designation of the officer



NOW THE CONDITION of this bond is such that if after payment has been made to the Obligor the Obligor or Sureties shall in the event of a claim being made by any other person against Government with respect of the aforesaid sum of Rs. . . . . . . . . . . refund to Government, the sum of Rupees . . . . . . . . . . and shall otherwise indemnify and keep the Government harmless and indemnified from all liabilities in respect of the aforesaid sum and all costs incurred in consequence of any claim thereto. THEN the above written bond or obligation shall be void but otherwise the same shall remain in full force, effect and virtue. The Government have agreed to bear the stamp duty if any chargeable on these presents.

IN WITNESS WHEREOF the Obligor and the Sureties hereto have set and subscribed their respective hand here unto on the day, month and year above written.

Signed by the above named 'Obligor'

- 1.
- 2.

in the presence of

Name and Designation of the Witness

Signed by the above named 'Sureties'

- 1.
- 2.

in the presence of

(Name and Designation of Witness)

Accept for and on behalf of the Government of Karnataka.

[Name and Designation of the Officer directed or authorized in pursuance of the Article 299 (1) of the Constitution to accept the bond for and on behalf of the Governor]

**FORM-12****(see clause (i) of sub-rule (1) of rule 27)**APPLICATION FOR PROVIDENT FUND WITHDRAWALS FOR BUILDING,  
RECONSTRUCTION, ACQUISITION, REDEMPTION, ETC., OF HOUSE

(To be submitted in quadruplicate)

1	Name and Date of birth	
2	Official designation	
3	Monthly substantive pay of the applicant	
4	The length of service (No withdrawal is permissible in the case of an officer who has not completed 20 years of service or having a service of not less than ten years before attaining the age of superannuation ).	
5	Amount of advance applied for:- (i) House building (ii) House purchase For redemption of a subsisting loan in respect of (iii) the property to be redeemed (iv) Additions or alterations to and reconstruction (v) Purchase of house site N. B:- Maximum amount permissible is one year's pay or half the amount at the credit of the subscriber, whichever is less.	
6	Estimated cost of - (i) Building proposed to be constructed (ii) Building proposed to be purchased (iii) Property proposed to be redeemed (iv) Additions or alterations to and reconstruction (v) The house site proposed to be purchased	
7	To what extent it will be financed from the applicant's own funds and to what extent from other borrowings (details to be given)	
8	Locality (with the municipal number or site number in the case of an authorized lay-out) where the house is to be - (i) Built; (ii) Purchased; or (iii) Redeemed.	
9	Whether :- (i) The site intended to be built upon (ii) The house proposed to be purchased The house proposed to be redeemed or repaired if encumbered is situated at the place of his duty or his intended place of residence after retirement (iii) (iv) The house site proposed to be purchased	

10	Whether the applicant already owns a house or a house site at the places referred to in column 9 or at any other place.	
11	<p>Whether-</p> <p>The site intended to be built upon (present market value to be stated) is encumbered and if so how and to what extent. If not whether he possesses an unencumbered title deed to the site.</p> <p>(1)</p> <p>The house and the site on which it stands and proposed to be purchased or repaired are encumbered, and if so, how and to what extent.</p> <p>(2)</p> <p>Is he willing to secure an undisputed title to the house and the land on which the house is built before the purchase price is authorized for payment?</p> <p>Details of property to be redeemed (such as locality, municipal number, present value of the property, amount of subsisting loan, extent up to which the redemption will be lessened by this withdrawal, title deed, etc).</p> <p>N. B—A certificate of having possessed an approved plan for the construction of the house to be produced.</p>	
12	<p>Advance already drawn if any, for –</p> <p>(i) House building, or</p> <p>(ii) House purchase, or</p> <p>(iii) House repair</p> <p>(iv) the purchase of a house site, either by Government or under Low Income Group Housing Scheme or by any approved Bank or Society; if so, what the amount and the terms of repayment of the same are.</p>	

I hereby bind myself too use the money for the purpose I have applied for and in accordance with the Karnataka General Provident Fund Rule, 2016, regarding premature partial withdrawal of G. P. F. amount for building, acquisition or redemption of one house only/purchase of a house site and orders of Government and further engage myself to refund forthwith any surplus that may remain unutilized for the said purpose, together with interest at 5 percent per annum.

Signature of the applicant.

**Official Superior's Certificate**

I certify that I have examined the documents regarding the site on which the building is proposed to be constructed or the house proposed to be purchased or proposed to redeem the loan already raised for the house building or purchase or the house site proposed to be purchased and consider that the premature partial withdrawal of amount from the G. P. F. Account No. . . . . . of the subscriber applied for is necessary and may be sanctioned. Connected documents are also forwarded herewith for reference and return.

Signature of Officer

Memo No. . . . . . Dated. . . . .

Forwarded to the . . . . . or the Secretary to Government, Finance Department (if sanction of Government is necessary) for obtaining necessary sanction.

Head of the Department.

Memo No. . . . . . Dated. . . . .

The substantive pay of the subscriber is Rs. . . . . . a sum of Rs. . . . . . is at the credit of the subscriber as on . . . . . . . a sum of Rs. . . . . . due by the subscriber from out of the previous advance of Rs. . . . . . taken on . . . . . the premature partial withdrawal now applied for by the subscriber is admissible/inadmissible.

Accounts Officer.

Report of inspection by, and opinion of, the Deputy Commissioner/Collector of the District when the application is for a second installment of the premature partial withdrawal already sanctioned for the same building.

I beg to report that I have inspected site No. . . . . . and the house thereon . . . . . belonging to Sri . . . . . in the extension of . . . . . City/Town and in my opinion the second installment of the withdrawal of Rs. . . . . . applied for is necessary/unnecessary for the completion of the said house.

Deputy Commissioner/Collector.

.....District.

No.....DATED.....

**FORM-13**  
**(GPF No. 8)**

**(see clause (i) of sub-rule (1) of rule 27)**

**FORM OF ANNUAL DECLARATION.**

To

The Governor of Karnataka.

I hereby declare that the house built/acquired by me with the amount withdrawn by me from the amount standing to my credit in the Account No. . . . . . of the General Provident Fund, under the provisions of Rule 28 of the said Karnataka General Provident Fund Rules, 2016, has not been transferred by me or by my spouse by way of transfer, sale, mortgage except for the purpose mentioned in Note 2 to clause (a), exchange or gift or on lease for a term exceeding three years, howsoever and that if called upon to do so, I undertake to produce before Government or the Head of Department or the sanctioning authority as the case may be, tax receipts, title deeds and such other documents as may be specified or required by the said authority, showing that the house remains in my or in my spouse sole and absolute ownership.

Dated this . . . . . day of . . . . .20..,

Signature . . . . .  
Designation . . . . .

Witnesses to signature (with address):-

- 1.
- 2.

(G. P. F. No. 9)

**FORM-14**

**(see clause (g) of sub-rule (2) of rule 27)**

(To be executed on stamp paper of the value laid down in the Stamp Law in force at place of execution of the documents).

To,

The Governor of Karnataka.

In consideration of the Governor of Karnataka (hereinafter referred to as “the Government of Karnataka”) having agreed at my request to permit, for the purpose of building or acquiring a suitable house including the cost of the site thereof, withdrawal of the sum of Rs. . . . . . (Rupees . . . . .) only from the amount standing to my credit in the G. P. F. under the provisions of Rule 28

(i)(b) of the Karnataka General Provident Fund Rule, 2016, I hereby undertake to observe and perform the terms and conditions contained therein in so far as they are applicable to me and, in particular to comply with the following terms and conditions, namely :-

1. that the amount for which the withdrawal is applied for shall be actually utilized for the purpose of building or acquiring a suitable house including the site thereof;
2. that if the amount permitted to be so withdrawn is in excess of the actual expenditure incurred by me for building or acquiring a suitable house including the cost of the site thereof, the excess amount together with interest thereon at the rate provided for in Rule 28 (i) (b) of the aforesaid Rules, shall be refunded to the Government of Karnataka for credit to my Provident Fund forthwith without demur in one lumpsum whether the same shall have been demanded or not;
3. that the house proposed to be built or acquired by me with the amount so withdrawn shall be situated at my place of duty or . . . . . where I intend to reside after retirement;
4. that in the event of my building a house, the construction of the house shall be commenced within six months of the withdrawal of the aforesaid amount and shall be completed within a period of one year from the date of commencement of construction or within such further extended period as the Government may in its absolute discretion allow. In the event of a ready-built house being purchased, any loan previously obtained by me for such purpose from private parties shall be repaid within three months of the drawal of such amount or such extended period as maybe permitted by the Government of Karnataka.
5. that in the event of my building a house the right to build on the site on which the house is proposed to be built will be acquired by me forthwith;
6. that approved plans and permits where necessary from the local authorities for the purchase of building materials to the extent required shall be furnished by me;
7. that in the case of a drawal for the purchase of a ready-built house I would secure an undisputed title to the house and the land on which the house is built before the purchase price is paid.
8. that so long as I am in service I shall submit every year a declaration in the form prescribed by the Government on or before the 31<sup>st</sup> March, that the house so built or acquired continues to be in my sole ownership and possession;

9. that while in service the house so built or acquired shall not be transferred by me be way of sale, mortgage, exchange or gift or on lease for a term exceeding three years or otherwise howsoever without the previous permission of the sanctioning authority in writing.

I hereby declare that my private savings together with the amount permitted to be withdrawn will be sufficient to build or acquire the house of the type proposed and that I do not own any house other than the one which is intended to be built or acquired at the place of my duty or at . . . . . my intended place of residence after retirement. I further declare that if the house is not purchased or built in accordance with the provisions of the said Rules or if I commit any breach of any of the aforesaid terms and conditions; I shall repay to the General Provident Fund for credit to account the whole of the amount permitted to be withdrawn from the Fund in pursuance of the said Rules together with interest thereon at the rate provided for therein.

Dated this . . . . . day of . . . . . 20. . . . ,

Place . . . . .

Signature

**FORM-15**

**(see sub-rule (2) of rule 29)**

APPLICATION FOR PARTIAL FINAL WITHDRAWAL FROM THE GENERAL PROVIDENT FUND FOR MEETING COST OF HIGHER EDUCATION.

(To be sent in triplicate)

1.	Subscriber's name	
2.	Subscriber's designation	
3.	Subscriber's substantive pay and non-substantive pay, if any.	
4.	Date of birth of the Subscriber. . .	
5.	Date of entry into Government service.	
6.	Total length of service put in by the subscriber including the broken periods of service, if any.	
7.	Subscriber's General Provident Fund Account Number	

8.	Object of withdrawal	
9.	Rule or Rules under which the withdrawal is claimed.	
10.	Whether final withdrawal has been sanctioned in the past for any of the purposes specified in Rule 27, 28, 29 or 30 of the General Provident Fund Rules. (Details to be furnished).	
11.	Whether any temporary advance under Rule 15 of the General Provident Fund Rules has been sanctioned and drawn and, if so whether the same has been repaid in full (date of final repayment be mentioned.)to	
12.	The name of the person to be sent for higher education with his/her relationship to the subscriber.	
13.	Whether the education will be outside the State in India beyond the High School stage or outside India.	
14.	Specialised courses of education to be taken up and duration of such courses.	
15.	Amount of withdrawal applied for under Rule 29.	
16.	Number of installments in which the withdrawal is required to be withdrawn and the date on which the first installment is required to be drawn [vide Rule 29 (c)].	
17.	Amount of each such installment.	
18.	Balance at the credit of the subscriber on this date (as verified from the account last rendered by the Accountant General and subsequent deposits and withdrawals).	
19.	Whether a certificate as per Rule 29 (e) of the General Provident Fund Rules has been appended to the application.	

Signature of the Subscriber

I, ..... hereby bind myself to use the money for the purpose for which the withdrawal is applied for in accordance with rules 29 of the Karnataka General Provident Fund Rule, 2016, as also indicated in my application, and further engage myself to refund forthwith any surplus that may remain unutilized for the purpose under the said rules together with interest at the prescribed rate.

Signature of the Applicant.



**OFFICIAL SUPERIOR'S CERTIFICATE**

I certify that I have examined the request of Sri .....and consider that the premature partial withdrawal of Rs. .... (Rupees ..... ) from the General Provident Fund Account No. .... of the subscriber applied for under Rule. .... of General Provident Fund Rules is necessary and may be sanctioned and allowed to be drawn in ..... .. installments. Connected documents are also forwarded herewith for reference and return.

Signature and designation of the Officer.

Memo No.

Dated ..... 20. . ,

A. Sanctioned Rs. .... (Rupees ..... )

B. Forwarded to the Secretary to the Government of Karnataka, Finance Department, for obtaining necessary sanction.

(‘A’ This will have to be used when the Head of the Department is himself competent to sanction the withdrawal in which case ‘B’ will have to be struck off).

Signature and designation of the sanctioning authority other than Government.

**FORM-16**

**(see sub-rule (8) of rule 30)**

APPLICATION FOR PARTIAL FINAL WITHDRAWAL FROM THE GENERAL PROVIDENT FUND FOR MEETING EXPENDITURE ON MARRIAGE PURPOSE.

(To be sent in triplicate).

1.	Subscriber's name	
2.	Subscriber's designation	
3.	Subscriber's substantive pay and non-substantive pay, if any.	
4.	Date of birth of the Subscriber. . .	
5.	Date of entry into Government service.	
6.	Total length of service put in by the subscriber, including the broken periods of service, if any.	

7.	Subscriber's General Provident Fund Account Number	
8.	Object of withdrawal	
9.	Whether final withdrawal has been sanctioned in the past for any of the purposes specified in Rule 27, 28, 29 or 30 of the General Provident Fund Rules.	
10.	Whether any temporary advance under Rule 15 of the General Provident Fund Rules for the purpose has been sanctioned and drawn and, if so, whether the same has been repaid in full  (date of sanction and final repayment to be mentioned.)	
11.	Probable date of the marriage	
12.	Relationship of the subscriber to the person to be got married.	
13.	Rule or rules under which the withdrawal is required now.	
14.	Amount of withdrawal applied for under Rule 31 (b) and (c) for the purpose specified in column 8 above.	
15.	Balance at the credit of the subscriber on this date (as verified from the account last rendered by the Accountant General and subsequent deposits and withdrawals).	

Signature of the  
Subscriber.

1. I certify that I have not applied for and/or obtained a repayable advance under Rule 15 or partial final withdrawal under Rule 27 for the purpose stated in column 8 of this application.
2. I hereby bind myself to use the money for the purpose for which I have applied for in accordance with Rule 31 of the Karnataka General Provident Fund Rules, 2016, regarding premature partial withdrawal of General Provident Fund amount as also indicated in my application, for meeting expenditure on marriage purposes and further engage myself to refund forthwith any surplus that may remain unutilised for the said purpose under the said rules together with interest at the prescribed rate.

Signature of the  
Subscriber.

**OFFICIAL SUPERIOR'S CERTIFICATE**

I certify that I have examined the request of Sri .....and consider that the premature partial withdrawal of Rs. ....[Rupees ..... (in words)] from the General Provident Fund Account No. .... of the subscriber applied for under Rule ..... of General Provident Fund Rule is necessary and may be sanctioned. Connected documents are also forwarded herewith for reference and return.

Signature and designation of the Officer.

Memo No.
----------

Dated ..... 20. .
-------------------

- A. Sanctioned Rs..... (Rupees..... [in words]).
- B. Forwarded to the Secretary to the Government of Karnataka, Finance Department, for obtaining necessary sanction.

(‘A’ This will have to be used when the Head of the Department is himself competent to sanction the withdrawal in which case ‘B’ will have to be struck off).

Signature and designation of the sanctioning  
authority other than Government.

**FORM-17**

**(see sub-rule (7) of rule 31)**

APPLICATION FOR PARTIAL FINAL WITHDRAWAL FROM THE GENERAL PROVIDENT FUND FOR MAKING DEPOSIT FOR BOOKING A MOTOR CAR/ MOTOR CYCLE/SCOOTER/MOPED ETC.

(To be sent in triplicate).

1.	Subscriber's name	
2.	Subscriber's designation	
3.	Subscriber's substantive pay and non-substantive pay, if any.	
4.	Date of birth of the Subscriber	
5.	Total length of service put in by the subscriber including the broken periods of service, if any.	
6.	Date of entry into Government service.	
7.	Subscriber's General Provident Fund Account Number	
8.	Object of withdrawal	

9.	Whether final withdrawal has been sanctioned in the past for any of the purposes specified in Rule 27, 28, 29 or 30 of the General Provident Fund Rules	
10.	Whether any temporary advance under Rule 15 of the General Provident Fund Rules for the purchase has been sanctioned and drawn and, if so whether the same has been repaid in full (date of sanction and final repayment to be mentioned.)	
11.	Name of the Manufacturer or Dealer in whole favour the Deposit is to be made, of the vehicle, amount of deposit, the probable period by which time the vehicle would be delivered.	
12.	Rule or rules under which the withdrawal is required now.	
13.	Amount of withdrawal applied for under Rule 32 (purpose specified in column 8 above).	
14.	Balance at the credit of the subscriber on this date (as verified from the account last rendered by the Accountant General and subsequent deposits and withdrawals).	

Signature of the Subscriber.

I certify that I have not applied for and/or obtained a repayable advance under Rule 15 or partial final withdrawal under Rule 27 for the purpose stated in column 8 of this application.

I hereby bind myself to use the money for the purpose for which I have applied for in accordance with Rule 32 of the Karnataka General Provident Fund Rules, 2016, regarding premature partial withdrawal of General Provident Fund amount also indicated in my application, for meeting expenditure for purchase of a vehicle and further, engage myself to refund forthwith any surplus that may remain unutilised for the said purpose under the said rule together with interest at the prescribed rate.

Signature of the Applicant.

**OFFICIAL SUPERIOR'S CERTIFICATE**

I certify that I have examined the request of Sri . . . . . and consider that the premature partial withdrawal of Rs. . . . . [Rupees . . . . .(in words)] from the General Provident Fund Account No. . . . . of the subscriber applied for under Rule . . . . . of General Provident Fund Rules is necessary and may be sanctioned. Connected documents are also forwarded herewith for reference and return.

Signature and designation of the Officer.

Memo No.

Dated . . . . . 20. . . ,

A. sanctioned Rs. . . . . (Rupees . . . . . [in words]).

B. Forwarded to the Secretary to the Government of Karnataka, Finance Department, for obtaining necessary sanction.

(‘A’ This will have to be used when the Head of the Department is himself competent to sanction the withdrawal in which case ‘B’ will have to be struck off).

Signature and designation of the sanctioning

authority other than Government

**FORM-18**

**(see sub-rule (2) of rule 33)**

**APPLICATION FOR PARTIAL FINAL WITHDRAWAL FROM THE GENERAL PROVIDENT FUND DURING THE LAST YEAR OF SERVICE**

1	Subscriber's Name	
2	Designation & Office Address	
3	General Provident Fund A/C No. with Departmental prefix.	
4	Date of Birth of the Subscriber	
5	Date of retirement (on superannuation)	
6	Closing balance as per account slip from the Accountant General for the year _____	
7	Subsequent General Provident Fund subscription and refunds/withdrawals	
	From:	
	Total	
8	Less withdrawals during the period indicated in Col.7.	
9	Balance arrived at Rs.	
10.	Less 10% Rs.	
11.	Amount of partial final withdrawal applied for Rs.	
12.	a) Gazetted Officers:- Treasury/sub-treasury at which payment is desired. b) Non-Gazetted Officers:- Office through which the payment is desired.	

Date:

(Signature of Subscribers)

I, certify that I have examined the request of Sri/Smt . . . . . and consider that the premature partial final withdrawal of Rs. . . . . from the General Provident Fund Account No. . . . . of the subscriber may be sanctioned and allowed to be drawn connected documents are also forwarded herewith for reference and return.

Dated:

Signature and Designation of the Officer

Sanctioned Rs. . . . . (Rs. . . . .)

Dated:

Signature and Designation of the Sanctioning Authority

**FORM-19**

**(see sub-rule (2) of rule 34)**

APPLICATION FOR PARTIAL FINAL WITHDRAWAL FROM THE GENERAL PROVIDENT FUND FOR MEETING COST OF CHRONIC ILLNESS.

(To be sent in triplicate)

1.	Subscriber's name	
2.	Subscriber's designation	
3.	Subscriber's substantive pay and non-substantive pay, if any.	
4.	Date of birth of the Subscriber. . .	
5.	Date of entry into Government service.	
6.	Total length of service put in by the subscriber including the broken periods of service, if any.	
7.	Subscriber's General Provident Fund Account Number	
8.	Object of withdrawal	
9.	Rule or Rules under which the withdrawal is claimed.	
10.	Whether final withdrawal has been sanctioned in the past for any of the purposes specified in Rule 27, 28, 29, 30 or 31 of the General Provident Fund Rules. (Details to be furnished).	
11.	Whether any temporary advance under Rule 15 of the General Provident Fund Rules has been sanctioned and drawn and, if so whether the same has been repaid in full (date of final repayment to be mentioned.)	
12.	The name of the person, whose chronic illness is being met and his/her relationship to the subscriber.	
13.	Specialised type of medical treatment for which withdrawal is being sought.	
14.	Amount of withdrawal applied for under Rule 34.	
15.	Balance at the credit of the subscriber on this date (as verified from the account last rendered by the Accountant General and subsequent deposits and withdrawals).	

Signature of the Subscriber

I, ..... hereby bind myself to use the money for the purpose for which the withdrawal is applied for in accordance with rules 34 of the Karnataka General Provident Fund Rule, 2016, as also indicated in my application, and further engage myself to refund forthwith any surplus that may remain unutilized for the purpose under the said rules together with interest at the prescribed rate.

Signature of the Applicant.

**R.N.I. No. KARBIL/2001/47147 POSTAL**

**REGN. No. RNP/KA/BGS/2202/2017-19**

**Licensed to post without prepayment**

**WPP No. 297**

**PROCEDURE CLAIM AND FEEDBACK FORM OF DECLARATION BY THE SUBSCRIBER**

Hospital..... Name.....

Patient Name: ..... KGID No. : ..... IP

Registration No.: ....., Ward availed

DOA:..... DOS:.....DOD:.....

Preauth Issue Date:....., Preauth No:

..... Preauth Amount:....., Claimed Amount:

..... Cost of Implants/Stents etc..... Package Cost

:..... Total Cost : .....

details..... Bill No: .....Bill Date:

..... Bill Amount:.....

Signature of the subscriber

**OFFICIAL SUPERIOR'S CERTIFICATE**

I certify that I have examined the request of Sri . . . . .  
.and consider that the premature partial withdrawal of Rs. . . . . (Rupees . . . . .  
. . . . .) from the General Provident Fund Account No. . . . . of the  
subscriber applied for under Rule. . . . . of General Provident  
Fund Rules is necessary and may be sanctioned and allowed to be drawn in . . . . .  
. . . . . installments. Connected documents are also forwarded  
herewith for reference and return.

Signature and designation of the Officer.

Memo No. Dated . . . . . 20. . . ,

A. Sanctioned Rs. . . . . (Rupees . . . . .)

B. Forwarded to the Secretary to the Government of Karnataka, Finance  
Department, for obtaining necessary sanction.



(‘A’ This will have to be used when the Head of the Department is himself competent to sanction the withdrawal in which case ‘B’ will have to be struck off).

Signature and designation of the sanctioning authority other than Government.

**ANNEXURE**

**(See rule 24)**

Transfer of Central Provident Fund balances to the State General Provident Fund on transfer or resignation of subscriber from the Central Government Service to join the State Government Service:- Subject to the conditions contained in Rule 24:-

- a) Where a Central Government employee join service under the State Government either by transfer or by resignation from the Central Government Service, his Central Provident Fund accumulations under Central Government shall be transferred to the State General Provident Fund by opening a new General Provident Fund Account in his name.
- b) Where a Central Government employee who takes up Service under State Government is eligible for insurance in the Karnataka Government Insurance Department, he may not be required to subscribe new General Provident Fund Accounts opened under the State General Provident Fund as a compulsory subscribed but the Central Provident Fund balance credited to his new General Provident Fund Account may be repaid to him only after his retirement or dismissal or resignation from the State Civil Service.
- c) Where a Central Government employee who takes up service under State Government is not eligible for insurance in the Karnataka Government Insurance Department he shall be required to subscribe compulsorily to the State General Provident Fund Account.
- d) The Provisions of clauses (a) to (c) shall mutatis mutandis be applicable to a Central Government employee who is appointed as probationer in the State Civil Service.

**PR. 833**

**G.SHASHIDHAR**

**SC.250**

Under Secretary to Government  
Finance Department (Admn and Advances)

