

The Orissa Housing Board Employees' Provident Fund Rules, 1985

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Rule

THE-ORISSA-HOUSING-BOARD-EMPLOYEES-PROVIDENT-FUND-RULES of 1985

- Published on 28 February 1985
- Commenced on 28 February 1985
- [This is the version of this document from 28 February 1985.]
- [Note: The original publication document is not available and this content could not be verified.]

The Orissa Housing Board Employees' Provident Fund Rules, 1985Published vide Notification No. S.R.O. 143/85, dated 28th February, 1985, Orissa Gazette Extraordinary No. 495/25-3-1985Notification No. S.R.O. 143/85, dated 28th February, 1985. - Whereas the draft of certain rules called the Orissa Housing Board Employees' Provident Fund Rules, 1984 was published as required by Sub-section (1) of Section 62 of the Orissa Housing Board Act, 1968 (Orissa Act 11 of 1968) on page 201 of the Orissa Gazette, Part III, dated the 9th November, 1984 under the notification of the Government of Orissa in the Housing and Urban Development Department No. 39474-XI-H-52/ 84-HUD, dated the 25th September, 1984, inviting objections and suggestions from all persons likely to be affected thereby till the expiry of a period of thirty days from the date of publication of the said notification;And whereas no objection or suggestion has been received by the State Government ;Now, therefore, in exercise of the powers conferred by Section 62 of the said Act, the State Government do hereby make the following rules, namely:

1. Short title and commencement.

(1)These rules may be called the Orissa Housing Board Employees' Provident Fund Rules, 1985.(2)They shall be deemed to have come into force on the 1st day of April, 1978.

2. Definitions.

(1)In these rules, unless the context otherwise requires-(a)"Act" means the Orissa Housing Board Act, 1968 (Orissa Act 11 of 1968);(b)"Board" means the Orissa State Housing Board constituted

under Section 3;(c)"Chairman" means the Chairman of the Board;(d)"Chief Accounts Officer" means Chief Accounts Officer of the Board;(e)"continuous service" means uninterrupted Service and includes periods of leave of average pay, and of service preceding and following the period of extraordinary leave but not the period of extraordinary leave;(f)["employee" means a person in the whole-time service in the Board excluding - [Substituted vide Orissa Gazette Extraordinary No. 1295 dated 25.10.1997.](i)Employees borne in the regular establishment to whom the benefits of the Orissa Civil Services (Pension) Rules, 1992 extends;(ii)Persons on deputation; and(iii)Persons employed on daily wages.](g)"family" means-(i)in the case of a male subscriber, the wife, children, whether married or unmarried and dependent parents of the subscriber and widow and children of a deceased son of the subscriber; provided that if a subscriber proves that his wife has ceased, under the personal law governing him or the customary law of the community to which the spouses belong to be entitled to maintenance, she shall no longer be deemed to be a member of the subscriber family for the purpose of these rules unless the subscriber subsequently intimates by express notice in writing to the Chairman that she shall continue to be so regarded; and (ii) in the case of a female subscriber the husband and, children of the subscriber, the dependent parents of the subscriber or of her husband and the widow and children of a deceased son of the subscriber :Provided that if a subscriber by notice in writing to the Board expresses her desire to exclude her husband from the family, the husband and his dependent parents shall no longer be deemed to be a member of the subscriber family for the purposes of these rules, unless the subscriber subsequently cancels in writing any such notice ;Explanation - In either of the above two cases, if the child of a subscriber has been adopted by another person, and if under the personal law of the adapter, adoption is legally recognised, such a child shall be considered as excluded from the family of the subscriber ;(h)"Form" means a Form appended to these rules;(i)"Fund" means the Orissa Housing Board Employees' Provident Fund;(j)"Housing Commissioner" means the Housing Commissioner of the Board;(k)"pay" includes substantive pay, acting allowance, subsistence grant with dearness allowance, but does not include local allowance, house allowance, transfer allowance, travelling allowance, or any other allowance and in the case of a re-employed person, his pension;(l)"Secretary" means Secretary of the Board;(m)"section" means a section of the Act;(n)"year" means the year as defined in the Act.(2)All other words and expressions used in these rules but not defined shall have the same meaning respectively assigned to them in the Act.

3. Constitution of the fund.

- There shall be created a fund called the Orissa Housing Board Employees' Provident Fund.

4. [Administration of the fund. [Substituted vide Orissa Gazette Extraordinary No. 1295 dated 25.10.1997.]

- The Fund shall vest in and be administered by a Board of Trustees constituted under the Orissa Housing Board Employees' Provident Fund Trust Rules, 1997.]

5. Statement of accounts.

- The accounts of the fund shall be made up yearly as on the 31st March and an audited statement of the accounts shall be submitted to a meeting of the Board to be held not later than the 31st August every year, and a copy of such statement shall be made available to the subscriber as soon as may be after such meeting.

6. Subscriber to the fund.

(1) Every employee shall subscribe to the fund-(a) In the case of an employee who has completed the period of his probation and/or one year's continuous service at the time of commencement of these rules-from the date of such commencement;(b) In any other case from the beginning of the month, following that in which he completes one year's continuous service or from the beginning of the month following that in which he completes his period of probation, whichever is later :Provided that nothing in this sub-rule shall apply to an employee employed on contract basis unless the terms of his contract otherwise provide.(2) An employee excluded by Sub-rule (1) and any other person in receipt of remuneration other than casual remuneration from the Board may subscribe to the fund if so permitted by the Board.

7. Rate of subscription.

- [(1) The subscriber shall subscribe monthly to the fund eight and one-third per cent with effect from the first August, 1988 and ten per cent with effect from first June, 1989 of his basic wages (i.e. Pay plus Dearness Allowance and Additional Dearness Allowance, if any). Such subscription shall be deducted by the Board from the pay of the subscriber every month in amounts, calculated to the nearest rupee. The Board's contribution shall remain fixed as provided under Rule 9.] [Substituted vide Orissa Gazette Extraordinary No. 354/1991.](2) Subject to the limits provided in Sub-rule (1) the subscriber can change the rate of subscription with effect from first April of each year.(3) The rate of subscription once fixed shall remain unaltered throughout the year.

8. Subscription of subscriber on leave.

- The subscription of the subscriber absent on leave, shall during the period of such absence, be assessed on his leave salary but any such subscriber shall be at liberty to subscribe on the full amount of pay; provided that notice in writing of his desire to do so is given by him not less than fourteen days in advance of the first payment of his leave salary to the officer responsible for making payment.

9. Board's contribution.

- [Board's contribution, save as otherwise provided, the Board shall contribute to the fund every month eight and one-third per cent with, effect from first August, 1988 and ten per cent with effect from first June, 1989 of the basic wages (i.e. Pay plus Dearness Allowance and Additional Dearness

Allowance if any) of each of the subscriber as employees' contribution to the fund.] [Substituted vide Orissa Gazette Extraordinary No. 354/1991.]

10. Subscriber's accounts.

- An account shall be opened [by the Board of Trustees] [Inserted vide Orissa Gazette Extraordinary No. 1295 dated 25.10.1997.] in the name of each subscriber to which shall be credited -(i)the subscriber's subscription;(ii)contribution made by the Board to his or her account;(iii)interest on subscription ; and(iv)interest on contributions.

11. Interest.

(1)Interest on the subscriptions received from the members and on the contributions of the Board shall be calculated at such rates as the Government of Orissa may, from time to time, prescribe for the payment of interest to the subscriber of the General Provident Fund State Service under the Government of Orissa. The credit shall be accorded separately under the Board's contributions and member's contributions.(2)The [Board of Trustees] [Inserted vide Orissa Gazette Extraordinary No. 1295 dated 25.10.1997.] shall, on the first day of April every year or as soon thereafter as possible-(i)determine and notify the interest allowed during the year on all deposits standing to the credit of every Subscriber of the fund ;(ii)prepare an account of the total interest accrued and received on the investment of the fund during the year; and(iii)credit the amount of interest due to every subscriber, based on the balance monthly products of each subscriber's account during the preceding year.

12. Prohibition against withdrawals and assignment.

- Except as hereinafter provided no subscriber shall be entitled to draw money from the fund either of principal or of interest, or transfer or assign, whether by way of security or otherwise, howsoever his or her interest or any part thereof in the fund and no such transfer or assignment shall be valid and the Board shall not recognise or be bound by notice to him or any of them for any transfer or assignment.

13. Borrowing from the fund and recoveries.

- (A) At the discretion of the Chairman a temporary advance, not exceeding in any case, the subscriber's own subscription and interest thereon may be granted to a subscriber on application out of the amount standing to his credit in the fund, subject to the following condition, namely :
:(A)No advance shall be granted unless the Chairman is satisfied that the applicant's pecuniary circumstances justify it, and an undertaking is given that it will be expended on any of the following objects and not otherwise :
:(i)to pay expenses incurred in connection with the prolonged illness of the subscriber or any member of his family or in special circumstances, of any other person entirely dependent upon him;
:(ii)to pay obligatory expenses in a scale appropriate to the subscriber's status in connection with marriage, funeral or any ceremony relating to any person, referred to in Clause

(i);(iii)to meet any other expense or liability, which in the opinion of the Chairman is extraordinary and beyond the ordinary means of the subscriber:Provided that an advance shall not, except for special reasons to be recorded in writing by the Chairman-(1)exceed three months' pay or half the amount of the subscriber's own subscription to the fund and interest thereon, whichever is less; or(2)be granted until at least twelve months after the final repayment of all previous advances together with interest thereon has elapsed unless the amount already advanced does not exceed two-thirds of the amount admissible under Sub-clause (1).(B)(a)An advance shall be recovered from the subscriber in such number of equal monthly instalments as the Chairman may direct but such number shall, in no case be less than twelve unless the subscriber otherwise elects and more than twenty-four. A subscriber may at his opinion, repay more than one instalment in one month. Each instalment shall be a number of whole rupees the amount of the advance being raised or reduced, if necessary, to admit of the fixation of such instalments.(b)Recoveries shall commence when the subscriber draws his pay for the full month for the first time after the advance is made. Recovery shall not be made, except with the subscriber's consent, while he is on leave or in receipt of subsistence allowance.(c)Recoveries made under this rule shall be credited as they are made to the subscriber's account in the fund.(C)(a)If more than one advance has been granted to a subscriber, the balance of any such previous advance (s) not recovered shall be added to the advance so sanctioned and the instalment for recovery shall be fixed with reference to the consolidated amount.(b)The application for sanction of temporary advance/withdrawal should be made in Form No. III.

14. Advance utilised for different purposes.

- Notwithstanding anything contained in these rules, if the Chairman is satisfied that the money withdrawn as advance from the fund under Rule 13 has been utilised for a purpose other than for which sanction was accorded to the drawal, withholding or withdrawal of the money, the amount in question shall, with interest at the rate provided in Rule 11 forthwith be repaid or paid, as the case may be, by the subscriber to the fund or in default, be ordered to be recovered by deduction in lump sum, from the emoluments of the subscriber, even if he be on leave. If the total amount to be repaid or paid, as the case may be, be more than half the subscriber's emoluments, recoveries shall be made in monthly instalments or moieties of his emoluments till the entire amount recoverable be repaid or paid, as the case may be, by him.Note - The expression "emoluments" as used in this rule shall not include subsistence allowance.

15. Payment of Interest.

- Payment of interest on all sums standing in the books of the fund to the credit of the subscriber shall be payable till the date of final payment.

16. Payment of amount standing to the credit of subscriber.

- The sums standing to the credit of the subscriber shall become payable on his retirement, termination of his service, or on his death provided that sums due from him to the Board-(a)of any amount due under liability, incurred by the subscriber to the Board up to the total amount,

contributed by the Board to his account, including the interest credited, in respect thereof;(b)where the subscriber has been dismissed from his employment on account of misconduct or gross negligence or voluntarily leaves his employment otherwise than on account of ill health or other unavoidable causes before the expiration of the term of his service, or within five years of the commencement of his permanent service, as the case may be, the whole or any part of the amount of the employer's contribution together with interest, credited in respect thereof, shall be forfeited and credited to the fund of the Board, may if the Chairman so directs, be deducted therefrom and paid to the Board.Explanation - The account shall be closed on the day any of the events described in Clause (b) takes place.

17. Nomination.

(1)Each subscriber shall make in his declaration in Form I nomination conferring the right to receive the amount that may stand to his credit in the fund in the event of his death, before the amount standing to his credit has become payable or where the amount has become payable before payment has been made.(2)A subscriber may in his nomination distribute the amount that may stand to his credit in the fund amongst his nominees at his own discretion.(3)If a subscriber has a family at the time of making a nomination, the nomination shall be in favour of one or more persons belonging to his family. Any nomination made by such a subscriber in favour of a person not belonging to his family shall be invalid.(4)If at the time of making a nomination the subscriber has no family a nomination may be in favour of any person or persons but if the subscriber subsequently acquired a family such nomination shall forthwith be deemed to be invalid and the subscriber shall make a fresh nomination in favour of one or more persons belonging to his family.(5)A nomination made under Sub-rule (1) may at any time be modified by the subscriber after giving a written notice of his intention of doing so, in Form II. If the nominee predeceases the subscriber, the interest of the nominee shall revert to the subscriber who may make a fresh nomination in respect of such interest.(6)A nomination or its modification shall take effect to the extent that it is valid on the date on which it is received by the Chairman of the Orissa State Housing Board.

18. Financing of Life Insurance policies.

(1)Where a subscriber desires that premium due on a Policy of Life Insurance taken by him on his own life should be financed from his Provident Fund Account, he may apply in such form and in such manner as may be specified by the Chairman.(2)On receipt of such application, the Chairman or any officer authorised by the Chairman may make payment on behalf of the subscriber to the Life Insurance Corporation of India towards premium due on his policy :Provided that no such payment shall be made unless the premium is payable yearly.(3)Any payment made under Sub-rule (2) shall be made out of and debited to the subscriber's own contribution with interest thereon standing to his credit, in the fund.(4)No payment shall be made under Sub-rule (2) unless the subscriber's own contribution in his Provident Fund Account with interest thereon is sufficient to pay the premium, and where the payment is to be made is the first premium, sufficient to pay the premium for two years.(5)No payment shall be made towards a Life Insurance policy, unless it is legally assignable by the subscriber to the Board.(6)The Chairman shall before making payment in respect of existing policies, satisfy himself by reference to the Life Insurance Corporation that no prior assignment of

the policy exists and the policy is free from all encumbrances.(7)No educational endowment policy or marriage endowment policy shall be financed from the fund. If such policy is due for payment in whole or in part before the subscriber attains the age of superannuation.

19. Conversion of policy into a paid up one and payment of late fee etc.

- Where a policy of Life Insurance of a subscriber is financed from his Provident Fund Account, the Chairman may-(a)convert the insurance policy into a paid up one when the credit in his provident fund on account of his share becomes inadequate for the payment of any premium ;(b)pay late fee and interest out of the subscriber's own contribution in his provident fund account if any premium cannot be remitted to the Life Insurance Corporation in time because of delay in sending to the Chairman the policy duly assigned to the Board of any reasons for which the subscriber or his employer may be responsible.

20. Assignment of policies to the fund.

(1)The Policy shall, within six months of the first payment under Rule 18 be assigned by endorsement thereon to the Board and shall be delivered to the Chairman.(2)Notice of the assignment of the policy shall be given by the subscriber to the Life Insurance Corporation and acknowledgement of the said notice by the Corporation shall be sent to the Chairman within three months from the date of assignment.(3)The terms of the policy shall not be altered nor shall the policy be exchanged for another policy without the prior consent of the Chairman to whom the details of the proposed alterations or of the new policy shall be furnished in such form as he may specify.(4)If the policy is not assigned and delivered as require under Sub-rule (1) or is assigned otherwise than to the Board or is charged or encumbered or lapses, any amount paid from the fund in respect of such policy shall with interest thereon at the rate provided under Rule 11 be repaid by the subscriber forthwith to the fund in the event of default, the employer shall on receipt of such direction as may be issued by the Chairman in this behalf deduct the amount in lump sum or in such instalment as the Chairman may determine from the pay of the subscriber and pay to the fund within such time and in such manner as may be specified by the Chairman. The amount so repaid or recovered shall be credited to the subscriber's account in the fund.

21. Bonus on policy to be adjusted against payment made from the fund.

- So long as the policy remains assigned to the Board, any bonus according on it may be drawn by the Chairman and adjusted against the payment made on behalf of the subscriber under Rule 18.

22. Re-assignment of policies.

(1)Where the accumulation standing to the credit of the subscriber is withdrawn or when the subscriber repays to the fund the amount of premium paid by the Board with interest thereon at the rate provided in Rule 1, the Chairman shall re-assign by endorsement thereon the policy to the subscriber together with a signed notice of reassignment addressed to the Life Insurance

Corporation.(2)If a subscriber dies before the policy has been re-assigned under Sub-rule (1), the Chairman shall re-assign by an endorsement thereon, the policy to the nominee of the subscriber if a valid nomination subsists and if there is no such nominee to such person as may be legally entitled to receive it together with a signed notice of re-assignment addressed to the Life Insurance Corporation.

23. Recovery of amounts paid towards insurance police.

- If a policy matures or otherwise falls due for payment during the currency of its assignment, the Chairman shall realise the amount assured together with bonus, if any, accrued thereon, place to the credit of the subscriber the amount so realised or the whole of the amount paid from the fund in respect of the policy with interest thereon, whichever is less, and refund the balance, if any, to the subscriber.

24. Non-refundable advances from the fund for purchase of a dwelling house or for the construction of a dwelling house including acquisition of a site for the purpose.

(1)The Chairman may, on application from a subscriber, sanction from the amount standing to the credit of the subscriber in the fund an advance not exceeding an amount equal to his twenty-four months' pay or his total contribution with interests thereon, whichever is less, for purchase of dwelling house outright or on hire purchase basis a house site or for the construction of a dwelling house :Provided that where the advance is sanctioned for the purchase of a house site, the amount that shall be initially paid towards such advance shall not exceed twelve months' basic pay of the subscriber or half of his total contribution with interest thereon, whichever is less, and the balance which shall not exceed 12 months' basic pay of the subscriber or his total contributions with interest thereon then standing to his credit, whichever is less, may be paid to the subscriber at his request at the time of construction of a dwelling house on such house site :Provided further that where the advance is for the construction of a dwelling house, it may be sanctioned in such number of instalments as the Chairman may decide :Provided further that a subscriber desiring to take an advance for purchasing a house on hire purchase basis, may authorise the Chairman in writing in such form as may be specified by the Chairman to make withdrawals from the Provident Fund Account for the purpose of paying the amount of hire purchase, initial and yearly instalments every year direct to the institution allotting the house on hire purchase. In such cases the total amount of such instalments shall not exceed his twenty-four months' basic pay or his total contributions with interest thereon, whichever is less.(2)No advance under this rule shall be sanctioned unless the subscriber has completed seven-years membership of the fund and unless his own contributions with interest thereon in the amount standing to his credit in the fund is not less than one thousand rupees.(3)Where an advance is sanctioned for the construction of a dwelling house, the construction shall commence within six months of the withdrawal of the first instalment and shall be completed within six months of the withdrawal of the final instalment. In the case of purchase of dwelling house or house site the purchase should be completed within six months of the withdrawal of the amount.(4)Except in the cases specified in Sub-rule (5) no further advance shall be admissible to a

subscriber under this rule.(5)The Chairman may if he is satisfied that a subscriber genuinely requires an advance or a further advance-(a)for additions, substantial alterations or substantial improvement necessary to the dwelling house owned by such subscriber ; or(b)for completing the construction of the dwelling house, already commenced by such subscriber grant to the subscriber one or more such advances not exceeding the subscriber's pay for six months or his own total contributions with interest thereon standing to his credit whichever is less.(6)No advance under this sub-rule shall be granted unless the dwelling site or dwelling house or the house under construction is free from encumbrances. No advance shall be granted for purchasing a share in joint property or for building a house on land owned jointly. An advance may, however, be granted for building a house on land owned by the spouse of the subscriber or jointly by the subscriber and his or her spouse.(7)Where an advance is sanctioned for purchasing a dwelling house or a house site or for the construction of a dwelling house, the subscriber shall not sell the dwelling house or the dwelling site, as the case may be, at any time after withdrawal of the final instalment and within a period of five years of the withdrawal of the final instalment and shall deposit and keep deposited for a period of five-years with the Chairman, the title deed in respect of the dwelling house or the house site, as the case may be, within such time as the Chairman may direct.

25. Advance from the fund non-refundable.

- Except as otherwise provided the advance made under Rule 24 shall be refundable.

26. Withdrawals.

(1)The Chairman may sanction a withdrawal at any time after the completion of twenty years of service (including broken periods of service, if any,) of a subscriber or within ten years before the date of his retirement on superannuation, whichever is earlier, from the amount standing to the credit of the subscriber under the head "Subscription" and interest thereon for any or all of the following purposes, namely :(i)meeting the cost of higher education including where necessary, the travelling expenses of any child of the subscriber in the following cases, namely :(a)for education outside India for technical, professional or vocational courses beyond the High School stage; and(b)for any medical, engineering or other technical or specialised course in India beyond the High School stage; provided that the course of study is for not less than three years;(ii)meeting the expenditure in connection with the marriage of the subscriber's son (s) or daughter (s) or any other female relation actually dependent on him;(iii)meeting the expenses in connection with the illness of the, subscriber or any person actually dependent on him.(2)A subscriber withdrawing money under this rule shall be liable to satisfy the Chairman about the proper utilisation of the money in such manner as the Board may prescribe. On his failure to do so, the entire money or part thereof, as may be decided by the Chairman, shall be liable for recovery by deduction from his monthly pay bills in lump or in such instalments as the Board may decide.(3)A subscriber shall not be allowed withdrawal twice for the same purpose.

27. Payment on death of a subscriber.

- On the death of the subscriber-(1)when the subscriber leaves behind a family-(a)if a nomination made by the subscriber in accordance with these rules 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 the nominee or the nominees in the proportion specified in the nomination;(b)if no such nomination subsists, or if such nomination relates only to 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 become payable to the members of his family in equal shares-(i)provided that no such share shall be payable to sons who have attained majority;(ii)son of a deceased son who has attained majority;(iii)married daughters whose husbands are alive;(iv)married daughters of a deceased son, whose husbands are alive ; if there is any member of the family, other than those specified in Clauses (i), (ii), (iii) and (iv) ; provided further that widow or widows and 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 member and had not attained the age of majority at the time of the member's death ;Explanation - For the purpose of this rule a member's posthumous child, if born alive, shall be treated in the same way as a surviving child born before the member's death.(2)when the subscriber leaves no family, if a nomination made by him in accordance with these rules in favour of any person 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;(3)in any case to which the provisions of Sub-rules (1) and (2) do not apply, that amount shall be payable to the persons legally entitled to it.

28. Declaration to be made by subscriber.

- Every employee on becoming a subscriber to the fund, shall make a declaration in the following form;"I hereby declare that I have read and understood the provisions of the Orissa Housing Board Employees' Provident Fund Rules and I hereby undertake to subscribe to the said fund and I hereby agree to be bound by the said rules".Witness.....Signature in full.....Designation.....Date.....

29. [Winding up the fund. [Substituted vide Orissa Gazette Extraordinary No. 1295 dated 25.10.1997.]

(1)The fund may be wound up if the Board is dissolved under Section 75 of the Act.(2)The procedure of closing the accounts of the Fund and distribution of the money standing in the accounts of the Fund shall be guided under the provisions of the Orissa Housing Board Employees Provident Fund Trust Rules, 1997.]

30. Subsidiary powers of [Board of Trustees] [Substituted vide Orissa Gazette Extraordinary No. 1295 dated 25.10.1997.].

- For matters not provided for in these rules, the [Board of Trustees] [Substituted vide Orissa Gazette Extraordinary No. 1295 dated 25.10.1997.] may exercise such powers, as may be necessary, for the administration of the fund.

31. Just and equitable expenses of the fun.

- All expenses relating to the administration and audit of the fund including the pay and allowances of the staff appointed for the purpose of administering the funds shall be borne by the Board and shall not be charged to the fund. Form I [Rule 17 (1)] Declaration and nomination form

1. Name (in Block Capital).....Surname.....

2. Sex

3. Religion.....

4. Father's name.....

5. Husband's name.....

(For married woman only)

6. Marital status.....

(Whether unmarried, married, widow or widower)

7. Date of birth day.....month.....year.....

8. Permanent address :

Village.....Thana.....P.O.....Sub-division.....District State.....I hereby nominate the person (s) mentioned below to receive the amount standing to my credit in the fund in the event of my death before that amount has become payable or having become payable has not been paid, and direct that the said amount shall be distributed among the said persons in the manner shown below against their names ;

Name and address of the nominee or nominees	Nominee's relationship with the subscriber	Age of nominee	Percentage of share of accumulations in the fund to be paid to each nominee
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(1) (2) (3) (4)

I hereby direct that in the event of my death during the minority of the above-named nominee (s), the person whose particulars are given below shall be deemed to be the guardian of the minor nominee (s) for the purpose of the Orissa Housing Board Employee's Provident Fund Rules, 1984.

Name and address of the guardian	Age of the guardian	Relationship of the with the guardian minor
(1)	(2)	(3)

'Certified that I have no family as defined in Clause (g) of Rule 2 of the Orissa Housing Board Employees' Provident Fund Rules, 1984 and should I acquire a family hereafter the above nomination should be deemed as cancelled. Signature of the subscriber Certified that the above declaration has been signed before me by Shri/Shrimati.....who is an employee of the Orissa State Housing Board. Signature of the Authorised Officer* Delete if not necessary. Form II [Rules 17 (5)] Form of notice for modification of nomination Account No.....I, Shri/Shrimati hereby cancel the nomination made by me previously as regards the disposal, in the event of my death, of the amount standing to my credit in the Orissa Housing Board Employees' Provident Fund and hereby nominate the persons mentioned below to receive the amount standing 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 the nominee or nominees	Nominee's relationship with the subscriber	Age of nominee	Percentage of share of accumulations in the fund to be paid to each nominee
(1)	(2)	(3)	(4)

I hereby declare that in the event of my death during the minority of my above named nominee(s) the person whose particulars are given below shall be deemed to be guardian of the minor nominee(s) for the purpose of the Orissa Housing Board Employees Provident Fund Rules, 1984.

Name and address of the guardian	Age of the guardian	Relationship of the with the guardian with the subscriber
(1)	(2)	(3)

Signature of the subscriber Certified that the above declaration has been signed before me byan employee of the Board. Signature of the Authorised Officer of the Board Date.....Form III [Rule 13 C (b)] Form of application for temporary withdrawal of money from the Orissa Housing Board employees' provident fund

1. Name of the applicant.....

2. Designation.....

3. Account No.....

4. Pay.....D. A.....

5. Amount standing at credit of the applicant up to the date of application.

(The above can be arrived at in the following manner):

	Rs.	Rs.
(i)	Amount at credit as per 1st Annual Account
(ii)	Add recoveries of subscription and on account of previous advance, if any, from 1st April to date	(+)
	Total
(iii)	Deduct advance drawn, if any, subsequent to 31st March	(-)
	Balance

6. Whether any advance was taken previously and, if so-

(a)the amount and the date of its drawal ;(b)the purpose for which the advance was granted;(c)the date on which such advance was finally repaid;(d)in case consolidation of more than one advance was sanctioned, the date of such sanction and the date on which the consolidated advance has been repaid ;(e)balance outstanding, if any, out of the advance or consolidated advance, as the case may be ;(f)the rate/rates of recovery of outstanding advance/advances.

7. Amount of advance now applied for (this should not ordinarily exceed three months' pay).

8. Full particulars of the purpose for which the present advance applied for is required.

9. Total amount of advance, including outstanding balance, if any, plus the advance applied for.

10. Number of instalments in which it is proposed to repay the present/ consolidated advance.

Verified particulars in item Nos. 1 to 5.Accountant