

Punjab School Education Board (General Provident Fund) Regulations, 1993

PUNJAB

India

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Rule

PUNJAB-SCHOOL-EDUCATION-BOARD-GENERAL-PROVIDENT-FUND of 1993

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Punjab School Education Board (General Provident Fund) Regulations, 1993 Framed under clause (b) of sub-section (2) of section 24 of the Act and approved by the Board vide item No. 5(2) dated 30.11.1993.

1. Short Title.

- These regulations may be called the Punjab School Education Board (General Provident Fund) Regulations, 1993.

2. Commencement.

- The regulations shall come into force with effect from April 1, 1991.

3. Extent of Application.

- They shall apply to all temporary employees of the Board who have completed a continuous service of one year and all permanent employees who have opted for pension scheme.

4. Definitions.

- In these regulations, unless there is anything repugnant in the subject or context :-(a)"Act" means the Punjab School Education Board Act, 1969 and amendment Act, 1987.(b)"Pay" includes pay,

special pay, dearness pay, D.A. and any other allowance classified as pay by the Board.(c)"Family" means -(i)in the case of a male subscriber, the wife or wives and children of a subscriber and the widow or widows and children of a deceased son of the subscriber; provided that if a subscriber proves that his wife has been judicially separated from him or has ceased, under the customary law of the community to which he belongs, to be entitled to maintenance, she shall hence-forth be deemed to be no longer a member of the subscriber's family in matters to which these regulations relate, unless the subscriber subsequently informs the Board in writing that she shall continue to be so regarded.(ii)in the case of a female subscriber, the husband and children of the subscriber, and the widow or widows 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 her family, the husband shall henceforth be deemed to be no longer a member of the subscriber's family in matters to which these regulations relate, unless the subscriber subsequently cancels such notice in writing."Child" means a legitimate child and includes an adopted child where adoption is recognised by the personal law governing the subscriber. Where a subscriber has given his child to another person, under the personal law of the adopter and adoption is legally recognised, such a child should, for the purpose of these regulations, be considered as excluded from the family of the natural father.(d)"Fund" means the Punjab School Education Board General Provident Fund established under these regulations.(e)"Subscriber" means an employee of the Board who is required or is entitled to become a subscriber to the fund;(f)"Subscription" means a subscription to the fund made by a subscriber;(g)'Year' means a financial year beginning on the 1st day of April and ending on the 31st day of March of the subsequent year.(h)any other expression employed in the regulations which is defined either in the provident fund Act, 1925 or in the Punjab School Education Board Act, is used in the sense therein defined.

5. Constitution of the fund.

(1)The Board shall constitute a fund to be called the Punjab School Education Board General Provident Fund.(2)The fund shall be maintained in rupees and shall be constituted of
-(a)Subscriptions to be made by the subscribers;(b)Interest on deposits and investments.

6. Custody and investment of the fund.

(1)The Board shall open an account to be called the Punjab School Education Board General Provident Fund Account, in the Savings, Bank Account of the State Bank of India or any of its subsidiary Bank or in the post office and sums paid into the Fund under these regulations shall be credited to this account; provided that only one account shall be maintained for this purpose.(2)The Account shall be operated by the Secretary.(3)As soon as may be, at the beginning of each month and, if possible before the 10th day of each month the Board shall pay into the General Provident Fund Account the amount of all subscriptions recovered under the provisions of these regulations.(4)(i)The Board may from time to time withdraw any sum from the general provident fund account and may invest such sum in a Government security such as National Savings Certificates, National Plan Savings Certificates, or as fixed or short term deposit in the State Bank of India or any of its subsidiary Banks, a nationalised Bank as may be considered in the best interest of the subscribers;Provided that the Board may also invest any sum into any development project of

the Board and in that event the Board shall credit the fund with interest on such investment at such rate as the Board may think proper but which shall not be less than the average yearly rate of interest being earned on other investments made from this fund.(ii)The interest obtained from the investment of any sum under clause (i) shall be deposited in the General Provident Fund Account.

7. Employees who shall or may subscribe to the Fund.

- All employees of the Board, as mentioned in regulation 3 shall subscribe to this fund. Provided that no such employee as has been required or permitted to subscribe to the C.P.F. shall be eligible to subscribe to this fund.

1. Probationers shall be treated as temporary employees for the purpose of this regulation.

2. A temporary employee who completed one year of continuous service during the middle of the month shall subscribe to the Fund from the subsequent month.

8. Rate of subscription to the Fund.

(1)The minimum rate of monthly subscription to the fund shall be 10% of the pay of the subscriber and the subscriber may, at this option, increase his subscription to an amount 30% of his pay, provided that when the calculations involved fraction of a rupee amount less than fifty paise shall be ignored and fifty paise or more shall be taken as whole rupee.(2)Such subscriptions shall be deducted every month from the salary of each subscriber and the amount deducted shall be paid into the General Provident Fund Account to the credit of the subscriber.

9. Interest.

(1)After deducting service charges to be determined by the Board, but not exceeding 1% of the closing balance of the General Provident Fund Account at the close of a year, the interest earned during that year be distributed among the subscribers on pro rata basis;Provided that a subscriber finally quitting service during the course of the year shall be allowed interest on his provident fund balance at the previous year's rate.(2)The Board shall pay to the credit of the account of a subscriber interest earned by it on the amount at his credit in the fund, at the end of the year.

10. Maintenance of Accounts.

(1)The Deputy Secretary (Finance and Accounts) shall maintain a General Provident Fund Account in Form G.P.F. 1 of which separate portions shall be assigned to each subscriber and therein shall be entered each month the amount of each subscription and the monthly balance on which interest is to be calculated.(2)(a)The General Provident Fund Liabilities Account shall be maintained in Form

G.P.F. 1-A, which shall be posted up on each day on which amounts are credited or debited to the accounts (Form G.P.F.-1) of the subscribers.(b)The amount of interest accrued on the balance at the credit of a subscriber shall be calculated at the end of the year or when the account is closed to the nearest paisa, on the lowest balance, excluding fractions of a rupee, at the credit of the subscriber between close of the 10th day and the last day of each month.(3)(a)Each subscriber shall be furnished with a pass Book in Form G.P.F. 2 free of cost and in the event of its loss by the subscriber, a duplicate Pass Book may be issued on payment of five rupees.(b)At the close of each financial year, the Deputy Secretary (Finance and Accounts) shall call for the Pass Books from the subscribers in the month of July, for making entries showing (i) the balance at credit of each subscriber at the beginning of the year, (ii) amounts added thereto by way of subscription and interest accrued thereon during the year, (iii) the amount advanced during the year, (iv) recoveries of advances, and (v) balance at credit of his account at the end of the year.(4)Before a cheque is drawn for payment of subscriptions as required by regulation 8, a bill shall be prepared in Form G.P.F. 3 and submitted with the relevant salary and establishment bills for signature to the authorised officer; provided that the Board may make payment of the subscriptions on a single bill and by means of a single cheque in respect of all subscribers or on separate bills and by means of separate cheques in respect of subscribers of different departments.(5)(a)No sum shall be withdrawn from the General Provident Fund account with the savings account with the bank except :-(i)for the purpose of investment or placement; or (ii) for the purpose of making an advance to a subscriber; or (iii) when a subscriber's account is to be closed for payment to the subscriber or his heirs.(b)Whenever a sum is withdrawn from the General Provident Fund Account with the saving Bank, such sum shall forthwith be credited to the Board's Fund under the head "Suspense Account" and the payments shall be made therefrom for the purpose for which the sum was withdrawn by means of a separate cheque on a bill in Form G.P.F. 4 and such payment shall be debited to the same head.(6)All the transactions relating to General Provident Fund Account shall be passed through General Provident Fund Cash Book in Form G.P.F. 5 which should be reconciled with the Saving Bank Pass Book at the end of each month but not later than 10th day of the subsequent month.(7)The Board shall also maintain -(a)A General Provident Fund Investments Account in Form G.P.F. 6.(b)A General Provident Fund Investments Interest Account in Form G.P.F. 7.

11. Nomination

(1)A subscriber shall, at the time of joining the Fund send to the Secretary a nomination in Form G.P.F. 8. 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.(2)If a subscriber nominates more than one person under sub-regulation (1) above, he shall specify in the nomination the amount or share payable to each of the nominees in such manner as to cover the whole of the amount that may stand to his credit in the Fund at any time.(3)A subscriber may, at any time, cancel or modify a nomination by sending a notice in writing; provided that the subscriber shall, alongwith such notice, send a fresh nomination made in accordance with the provisions of the regulation in the said form.(4)A subscriber may provide in a nomination that in the event of any specified nominee 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 where the subscriber has a family, such other nominee shall also be a member of the family; Provided further 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.

5.

(a) Every nomination made and every notice of cancellation given by a subscriber shall be communicated to the Secretary and to the extent, that it is valid, take effect on the date on which it is received by the Secretary. (b) If the subscriber is the Secretary himself, he shall give his nomination or notice of cancellation to the Chairman.

12. Advances from the General Provident Fund.

(1) The Chairman or any other officer authorised by him may sanction the payment of temporary advance to a subscriber from his General Provident Fund Account for any one or more of the following purposes:-(i) to pay expenses in connection with the prolonged illness of the subscriber and members of his family or any person actually dependent on him; (ii) to pay for the overseas passage for reasons of health or education of the subscriber and the members of his family and any person actually dependent on him; (iii) to meet the cost of education of the subscriber or of any person actually dependent on him in the following cases :-(a) for education outside India, whether for an academic, technical, professional or vocational course; (b) for medical, engineering and other technical or specialised courses in India beyond the High School stage : Provided that the course of study is not less than three years; (c) for the Company Secretaryship course of the Institute of Company Secretaries of India; and (d) for the course of pre-sea training imparted on the Training ship 'Rajendra' to the prospective navigation officers on merchant ships. (iv) to meet the cost of subscriber's own marriage, the marriages of dependent sisters and his children and other ceremonies. (v) to meet the cost of funerals or ceremonies connected with death of the persons dependent on him. In cases falling under items (i), (iv) and (v) above temporary advances may also be granted to pay debts incurred; provided an application is made within 30 days after the event to which it relates. (vi) to meet the cost of :-(i) Purchase of a house. (ii) Construction of a house. (iii) Purchase of land for a house. (2) No advance shall be granted unless the earlier advance taken for the same purpose has been fully repaid. (3) The Chairman may, in special circumstances, sanction the payment of a temporary advance to a subscriber if he is satisfied that the subscriber requires the advance for reasons other than those specified in sub-rule (1) (Appendix-A). (4) The advance shall be in whole rupees and shall not exceed $\frac{2}{3}$ the amount at the credit of the subscriber in the fund.

13. Recovery of temporary Advance

(1) A temporary advance shall be recovered from the pay of the subscriber in 24 equal monthly instalments. (2) A subscriber may, at his option, make repayment in a smaller number of instalments. (3) The recovery shall commence with the issue or the pay for the month following the

one in which the advance was drawn.(4)Recovery shall not be made, except with the subscriber's consent, when he is on leave other than leave on full pay or is in receipt of subsistence allowance. The amount of each instalment shall be fixed in terms of whole rupees.(5)[omitted vide Banditem No. 5(6) dated 26.3.1998.]

14. Non-refundable Advances.

- The Chairman or any other Officer authorised by him may sanction a non-refundable advance to a subscriber from the amount standing to his credit in the fund for any one or more of the following purposes, namely :-(1)(i)Building or acquiring a built up house for his residence or repaying any out-standing amount on account of loan expressly taken for this purpose before the date of receipt of the application for withdrawal but not earlier than 12 months of that date, or constructing or making addition or alteration to a house already owned by a subscriber.(ii)Purchasing a house-site or repaying any outstanding amount on account of loan expressly taken for this purpose before the date of receipt of the application for withdrawal but not earlier than twelve months of that date.(iii)For constructing a house on a site purchased utilising the sum withdrawn under sub-clause (ii) above.(2)To meet the cost of education of the subscriber or of children actually dependent on him in the following types of cases :-(i)For education outside India beyond the High School stage whether for an academic, technical, professional or Vocational course; and(ii)for medical, engineering and other technical or specialised courses in India beyond the High School stage, provided that the course of study is not less than three years duration.(3)To meet the expenses in connection with each marriage of the subscriber's daughters and if the subscriber has no daughter, for any female relation dependent upon him and each marriage of his sons.(4)To meet the expenses in connection with each betrothal of subscriber's sons and daughters and if the subscriber has no son or daughter, for any other male or female relation actually dependent on him.

15. Conditions for granting non-refundable advance

- To be eligible for a non refundable advance a subscriber must fulfill the condition of minimum service as laid down here under :-

- | | |
|--|---|
| (i) for purchase of house, plot, construction of house etc.under regulation 14(1) | 12 years service |
| (ii) for purpose of education marriage and betrothal, underregulation 14(2), 14(3) and 14(4) | 20 years service or within ten years before the date ofretirement on super-annuation which ever is earlier. |

16. Amount of non-refundable advance

(1)Any sum withdrawn by a subscriber for purposes mentioned in regulation 14(1), 14(2) and 14(3) shall not exceed 3/4th of the credit balance in his fund account.(2)The amount of withdrawal for the purpose of each betrothal will normally be limited to 3 months pay of the subscriber or 20% of the amount standing to the credit of the subscriber.

17. Payment of Accumulation

(1) When a subscriber quits service, the amount standing to his credit in the fund shall, subject to any deductions, become payable to him. Provided that a subscriber, on reaching the age of retirement, granted extension in service may be permitted to withdraw 50 percent of the amount standing to his credit. (2) When a subscriber has proceeded on leave preparatory to retirement, he may, at the discretion of the Chairman, be permitted to withdraw upto 90 percent of his accumulation in the Fund. If for any reason the subscriber does not retire at the end of the leave, the amount withdrawn shall be refunded in full to the Fund as a condition of continued employment. The payment shall not affect the regulation in regard to subscriptions during such leave or interest on the balance. (3) When a subscriber dies the amount standing to his credit in the fund shall be withdrawn from the savings bank account and payment of such amount shall be made (a) When the subscriber leaves a family :-(i) If a nomination made by the subscriber in accordance with the provisions of regulation 11 in favour of a member or members of 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. (ii) If no such nomination subsists or such nomination relates only to a part of the amount standing to the credit of the subscriber, the whole amount or the part not covered by the nomination shall, notwithstanding nomination purporting to be in favour of any person other than a member of the subscriber's family, become payable as to one moiety to the husband or the widow (or in equal shares to the widows) as the case may be, and as to the other moiety in equal shares to the children of the subscriber. Provided that if one or more of his sons have died leaving behind their widows or sons or both, the respective shares of each such deceased son shall be payable in equal shares amongst their sons or widows or both. Provided further that if the subscriber has left only a husband or widow or widows as the case may be the amount shall become payable to such husband or widow or in equal shares to such widows as the case may be, or if the subscriber has left only children, the whole of the amount shall become payable to such children in equal shares subject to provision (I) above or failing both children and widow or widows or husband as the case may be, in equal shares among other members of the family. Provided further that no shares shall be payable to --- (i) married daughters whose husbands are alive; and (ii) married daughters of deceased son whose husbands are alive ; If there is any member of the family other than those specified in clauses (i) and (ii) above. (b) When the subscriber leaves no family :-(i) If a nomination made by him in accordance with the provisions of Regulation 11 in favour of any person or persons subsists the amount standing to his credit or the part thereof to which the nomination relates shall become payable to his nominee or nominees in the proportion specified in the nomination. (ii) or if no nomination made by him in accordance with the provisions of Regulation 11 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, shall be payable to his legal heirs. Explanation - for the purposes of this clause a subscriber's posthumous child shall be considered to be a member of his family at the time of his death and, if born alive, shall be treated in the same way as a surviving child born before the subscriber's death.

18. Interest not payable for late claim

- Every subscriber on quitting Board's service shall claim payment of Provident Fund amount standing to his credit within one year of quitting service. Interest on Provident Fund shall be payable only upto the end of the month preceding that in which payment is made, or upto the end of the twelfth of the month after the month in which such amount become payable, whichever of these periods be less.

19. Deduction on account of the amounts due to the Board

- Notwithstanding anything contained in regulation 17, if any amount is due from a subscriber to the Board when his account is closed; the Board may deduct such amount while making final payment.

20. Interpretation

- If any question arises as to the interpretation of these regulations, the decision of the Board shall be final.

21.

The General Provident Fund of the employees of the Board in existence at the time of the enforcement of these regulations shall be deemed to have been constituted under these regulations and shall be administered accordingly from the date of such enforcement.

22.

. For anything not specifically provided in these regulations, the rules contained in the Punjab C.S.R. (Volume-II) and instructions issued by the Punjab Government from time to time on the subject shall apply with the approval of the Chairman.

FORM G.P.F.-I [Regulation 10(1)]

Punjab School Education Board

General Provident Fund Ledger Folio No. of E.C.R...

G.P.F. Account No..... Name of Depositor..... Designation.....

Deductions made in the month of

Deductions made

1

2

Opening Balance

April May June July August September October November December January February March March April May June

Total

Interest for 19..... 19.....

Balance on 31st March, 19.....

FORM G.P.F. 1-A [Regulation 10(2)(a)]

Punjab School Education Board General Provident Fund Liabilities Account For The Year 19____
19____

		APRIL	MAY	JUNE	MARCH			
No of the Depositor	Name and Designation	Opening balance	Date of credit	Deductions from salary	Total	Interest added for the year	Total carried forward to next year's account	Remarks

Note :- Withdrawals, if any, are to be noted in red ink after the total of the month in which it occurs, the net balance being shown from the next month onward. Form G.P.F.-2 Title page-(1) Punjab School Education Board Regulation 10(3)(a) Pass Book General Provident Fund Pass Book of Shri _____ (Board employee) N.B.-(1) This Pass Book may be presented every year in the month of July for entry. (2) If the Pass Book is lost, duplicate Pass Book will be supplied on payment of five rupees. (Inside title cover) Page (2)

1. G.P.F. Account No. _____

2. Name of the subscriber _____

3. Father's Name _____

4. Date of Birth _____

5. Designation _____

6. Department _____

7. Address _____

8. Date of employment _____

9. Mark of identification _____

10. Signature of subscriber _____

Form G.P.F.-2 Year.....

Deduction made in the month ofRs.	G.P.F. Sub.Rs.	Recovery of loanRs.	TotalRs.	Amount advanced during the yearRs.	Balance at the close of each monthRs.	Amount of loan outstanding at the close of each monthRs.	Remarks
1	2	3	4	5	6	7	8
Opening Balance as on							
1. March paid in April							
2. April Paid in May							
3. May paid in June							
4. June paid in July							
5. July paid in August							
6. August paid in September							
7. September paid in October							
8. October paid in November							
9. November paid in December							
10. December paid in January							
11. January paid in February							

12. February

paid in

March

Interest

accrued@

...% P.A.

Total as on

Form G.P.F.3 Punjab School Education Board Regulation 10(4) General Provident Fund

Bill No. _____ Year _____ Month _____

Detailed Head of Account	No. and date of salary or Establishment Bill	Amount of Subscription
--------------------------	--	---------------------------

Total

Date -----Signature of Secretary or Head of Department

Pay

Rs. _____

of officer authorised to order payment, pre-audited and passed for Rs _____ Examined
and entered

_____ (Rupees _____)

Supdt. Auditor Resident Audit Officer

Date _____

Paid vide Cheque No. _____ Dated _____

D.S.F. & A/Secy.

FORM No. G.P.F.4 Regulation 10(5)(b) Voucher No. _____

Punjab School Education Board General Provident Fund Payment Bill For the month
of _____ 19

Head of Charge Description of charge and authority Amount Rs. P.

Total

Carried over

Brought Forward Rs. P.

Total.....

(Rupees _____ Total amount in words Received Contents

of Branch Officer Name of Branch

Dated _____

Checked by _____

Clerk _____

AUDITENFACEMENTPre-audited and passed
for(Rupees_____)
Auditor R.A.O.

Assistant_____
Superintendent_____
Pay Rs._____
(Rupees_____
D.S.F. & A/Secretary
(Initials ofAsstt./Supdt.)

Paid by Cheque No._____ Dated_____D.S.(F.&A)/Secy.

FORM G.P.F.-5 Regulation 10(6)

Punjab School Education BoardGeneral Provident Fund Account

Remitted Withdrawals Disposal of									
to Saving from Saving		sums							
Bank	Bank	withdrawn							
		No. of							
		challan							
		crediting							
		amount							
		withdrawn							
		to Board's							
		Fund							
Date	Bill No.	Amount	Interest credited by savings Bank	Amount credited amount withdrawn to Board's Fund	Balance after each transaction	Investments Amount No.	Bill	Payment to subscriber by way of advance	Paym Subs or hi on

Form G.P.F.-6 [Regulation 10(7)(a)]

Punjab School Education BoardGeneral Provident Fund Investment Account

Purchase of
Investment

						Cost	Interest	
						Brokerage and other charges debitable to Board's Fund	Total cost	Rate
Serial No.	Date	Bill No.	Description of investment	Nominal value	Actual price debitable to provident Fund			
1	2	3	4	5	6	7	8	9

SALE OF
INVESTMENT

Amount	Number of challan with which remitted to Bank	Net Price Realised		Gross Price realised	Disposal of Proceeds		Difference debited (-) or credited (+) to Board's Fund
		Amount	Brokerage and other charges on account of sale		No. of Bill for repayment to provident Fund account in savingsBank	Amount Rapid	
10	11	12	13	14	15	16	17

Form G.P.F.7 Regulation 10(7)(b)

Punjab School Education Board General Provident Fund Investment Interest Account

19_____ 19_____

Serial No. in General Provident Fund investments account(G.P.F. 6)	Date	Instalments of Interest Due	Instalments of Interest Received	Disposal of Proceeds		Paid into General Provident Fund No. and date of Bill	Paid into Board's Fund
		Amount	Amount	No. and date of challan with which remitted to treasury	Amount		
1	2	3	4	5	6	7	8

19_____

Instalment of interest Received	Disposal of proceeds	Instalments of Interest						
Date	No. and date of challan with which remitted to Bank	Amount	Paid into General Provident Fund	Paid into Board's Fund	Date	No. and date of challan with which remitted to Bank	Amount	
			No. and date of Bill	Amount				
9	10	11	12	13	14	15	16	17

19_____

Disposal of
Progress

Instalments
of Interest

Disposal
of

Received				Proceeds				
Paid into General Provident Fund				Paid into General Provident Fund				
No. and date of Bill	Amount	Paid into Board's Fund	Date	No. and Date of Challan with which remitted to Bank	Amount	No. and Date of Bill	Amount	Paid into Board's Fund
18	19	20	21	22	23	24	25	26

Form G.P.F.-8 [Regulation 11(1)]

Punjab School Education Board Nomination Form I hereby declare that in the event of my death the amount at my credit in the General Provident Fund shall be distributed among the persons mentioned below in the manner shown against their names. The amount due to nominee who is minor at the time of my death should be paid to person whose name appears in column 5.

1	2	3	4	5	6	7
Name and address of the nominee	Relationship with the subscriber	Whether major or minor, if minor, state his age	Amount of share of deposit	Name and address of the person to whom payment is to be made on behalf of the minor	Sex and parentage of person mentioned in column 5	Remarks

Here State unmarried or widower Signature of Subscriber.....Occupation of

Subscriber.....Two witnesses to signature of subscriber

Witness No. 1 Witness No. 2

Signature..... Signature.....

Occupation..... Occupation..... Address of Subscriber.....

Address..... Address..... Station.....

Date.....

Note :- A subscriber having a family as defined in Regulation 4(c) is not permitted in this Form of Declaration to leave the amount of his accumulation in the Fund or any part of it to any one outside his family. Appendix-A[(Referred to in Regulation 12(3))]The Chairman may sanction the payment of an advance to a subscriber for the following purposes :-

1. (i) Akhand Path

(ii) Namkaran/Mundan Ceremony (iii) Repair of House

2. For the purchase of any of the following articles (new or old) -

(i) Cooler (ii) Geyser (iii) Ceiling

Fan (iv) Refrigerator (v) Television (vi) Scooter/Motor-cycle (vii) Moped/Cycle
Note :- For Amount of advance and recovery thereof please see Board item No. 3(11) dated 5.1.1983.