

Punjab School Education Board (Contributory Provident Fund) Regulations, 1978

PUNJAB

India

Punjab School Education Board (Contributory Provident Fund) Regulations, 1978

Rule

PUNJAB-SCHOOL-EDUCATION-BOARD-CONTRIBUTORY-PROVIDENT of 1978

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Punjab School Education Board (Contributory Provident Fund) Regulations, 1978Published vide Punjab Government Notification No. 7367-PSEB-E-ASO-78/3814 dated 19.12.1978No. 7367-PSEB-E-ASO-78/3814. - In exercise of the powers conferred by sub-section (2)(b) of Section 24 read with sub-sections (1) and (3) of Section 15 of the Punjab School Education Board Act, 1969 and all other powers enabling it in this behalf, the Punjab School Education Board, with the previous sanction of the State Government, makes the following Regulations, namely :-

1. Short Title.

- [These regulations may be called the Punjab School Education Board (Contributory Provident Fund) Regulations, 1978.] [Substituted vide Board item No. 4(1) dated 23.10.1996.]

2. Commencement.

- These shall come into force at once.

3. Extent of Application.

[They shall apply to all whole time employees of the Board appointed substantively to substantive posts who were in the service of the Board on or before March 31, 1991 and did not opt for pension Scheme.] [Substituted vide Board item No. 4(1) dated 23.10.1996.]

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;(b)["Pay" (for purposes of P.F. deduction) includes pay, special pay, dearness pay and A.D.A. ;] [Amended vide Boards item No. 3(3) dated 20-10-1987 w.e.f. 1-11-1987.](c)"Contribution" means any contribution payable by the Board as employer in respect of a subscriber under these regulations;(d)"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 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 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.Note. - "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 the Regulations be considered as excluded from the family of the natural father.(e)"Fund" means the Punjab School Education Board Provident Fund established under these Regulations.(f)"Subscriber" means an employee of the Board who is required or is entitled to become a subscriber to the fund;(g)"Subscription" means a subscription to the fund made by a subscriber;(h)"Year" means a financial year beginning on the 1st day of April and ending on the 31st day of March of the subsequent year.(i)Any other expression employed in the Regulation which is defined either in the Provident Fund Act, 1925 or in the Punjab School Education Board Act, 1969, 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 Provident Fund.(2)The Fund shall be maintained in rupees and shall be constituted of -(a)subscriptions to be made by the subscribers and contributions to be made by the Board;(b)balance transferred from any other Provident Fund where such transfers are authorised by the Chairman;(c)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 Provident Fund Account, in the Savings Bank Account of the State Bank of India or any of its subsidiary Banks or in the post office :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 5th day of each month the Board shall pay into the Provident Fund Account the amount of all subscriptions recovered under the provisions of the Regulation 8 and of the contribution payable under the provisions of Regulation 9.(4)(i)The Board may from time to time withdraw any sum from the provided 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 or the Punjab State Co-operative Bank Ltd., as may be considered in the best interests 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.] [Inserted vide Board item No. 10 dated 26.11.1987.](ii)The interest obtained by the investment of any sum under clause (i) shall be deposited in the Provident Fund Account.

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

(1)Every whole time employee of the Board appointed substantively to a permanent post, shall as a condition of his service, be required to become a subscriber to the Fund.(2)Any whole time employee appointed temporarily or on probation in the first instance and subsequently confirmed in the same appointment may be admitted by the Chairman to the benefits of the Fund from the date of his temporary appointment, provided that there has been no break or interval between the termination of the temporary appointment and the commencement of the permanent appointment.

8. Subscription to the Fund.

(1)The rate of monthly subscription shall be ten per cent of the pay of the subscriber, 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 from month to month from the salary of each subscriber and the amount deducted shall be paid into the Provident Fund Account to the credit of the subscriber.(3)A subscriber may, at his option increase his subscription to an amount not exceeding 30% of his pay.

9. Contribution by the Board.

(1)The Board shall contribute to the provident fund of each subscriber at the rate of ten per cent of his pay,Provided that :-(a)if a subscriber resigns within five years of the commencement of his service the Chairman may deduct from the sum standing to his credit in the provident fund,(i)the whole of the contribution and the interest thereon if the period of service of the subscriber is one year or less,(ii)half the amount of the contribution and interest thereon if the period of service of the subscriber is more than one year but less than five years.(b)no employee of the Board, who has, in the opinion of Chairman, been guilty of dishonesty or other gross misconduct and has been consequently dismissed from service, shall be entitled to the benefit of or to receive any part or share in, any sums of any time contributed by the Board to the Fund on his account, or the accumulated interest or profits thereof and the Board shall be entitled to recover, as the first charge

from the amount for the time being at the credit of any employee a sum equivalent to the amount of any loss or damage at any time, sustained by the Board by reason of his dishonesty or negligence, but not exceeding in any case the total amount of contribution, credited to his account by the Board and of any interest or increment which has accrued on such contributions.(2)No subscriber shall be entitled to Board's contribution during the period of leave beyond the date of retirement.(3)The contribution shall be made only for the period spent by the subscriber on duty or the period of leave with full pay or average pay.

10. Interest.

(1)After deducting service charges to be determined by the Board, but not exceeding 1% of the closing balance of the Provident Fund Account at the close of a year the interest earned during that year shall 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.

11. Maintenance of Accounts.

(1)The Finance and Accounts Officer or any other officer authorised by the Board shall maintain a Provident Fund Account in Form P.F. 1 of which separate portions shall be assigned to each subscriber, and there shall be entered therein each month the amount of each subscription, the amount of Board's contribution and the monthly balance on which interest is to be calculated.(2)(a)The Provident Fund Liabilities Account shall be maintained in Form P.F. 1-A, which shall be posted up on each day on which amounts are credited or debited to the accounts (Form 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 fifth day and the last day of each month.(3)(a)Each subscriber shall be furnished with a Pass Book in Form 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 one rupee.(b)At the close of each financial year, the subscriber shall present his Pass Book in the month of July, for making entries showing (i) the balance at credit of his account at the beginning of the year, (ii) amounts added thereto by way of subscription and contribution and the 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 subscription and contributions as required by regulations 8 and 9, a bill shall be prepared in Form 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 and contributions on a single bill and by means of a 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 Provident Fund account with the Savings 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 Provident Fund Account with the

Savings Bank, such sum shall forthwith be credited to the Board's Fund under the head "Suspense Accounts" 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 P.F. 4 and such payment shall be debited to the same head.(6)All the transactions relating to Provident Fund Account shall be passed through Provident Fund Cash Book in Form P.F. 5 which should be reconciled with the Savings Bank Pass Book at the end of each month but not later than 5th day of the subsequent month.(7)The Board shall also maintain -(a)A Provident Fund Investments Account in Form P.F. 6.(b)A Provident Fund Investments Interest Account in Form P.F. 7.(c)An account in Form P.F. 8 showing the amount available for payment of insurance premia of the subscribers.

12. Nomination.

(1)A subscriber shall, at the time of joining the Fund send to the Secretary a nomination in Form P.F. 9 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, along with 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 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.

13. Advances from the Provident Fund.

(1)The Chairman may sanction the payment to a subscriber of an advance from his Provident Fund account for any one or more of the following purposes :-(a)To meet the cost of(i)Purchase of a house,(ii)Construction of a house,(iii)Purchase of land for a house.(b)To meet expenses on -(i)A subscriber's own marriage; or(ii)Marriage of a subscriber's daughter, son or dependent sister.(c)to meet the cost of -(i)A subscriber's education abroad; or(ii)Medical, engineering and other technical or specialised course in India beyond the High School stage by the subscriber or his children, provided that the duration of the course of study is not less than three years.(d)To pay insurance premia under Regulation 15.(e)(i)to meet expenses in connection with the prolonged illness of the subscriber or dependent member of his family, and(ii)To meet any other expenses considered

reasonable by the Board. The advance shall be in whole rupees and shall not exceed 12 months' pay of the subscriber in the case of (a) and (b), 9 months in the case of (c) and 6 months in case of (e) subject to the condition that the advance shall not exceed one-half of the amount standing at the credit of the subscriber. (2) No advance shall be granted to a subscriber until a previous advance drawn for the same purpose is repaid in full. (3) The Chairman may sanction an advance out of the Provident Fund to a subscriber who wants to build a house at Chandigarh upto an amount not exceeding 24 months' pay or half of amount standing to his credit in the fund, whichever is greater, subject to the following conditions :- (i) The advance shall not exceed the subscriber's subscription. (ii) The advance shall be paid in three instalments, the first instalment immediately on sanction and subsequent instalments on production of a certificate from the authority, determined by the Chairman to the effect that the previous instalment has been spent in full on the construction of the house. (iii) The advance shall be recovered in 96 equal monthly instalments. In the case of a subscriber due to retire before complete recovery of advance in 96 instalments, the number of monthly instalments shall be so fixed that the whole amount is recovered before his retirement. (iv) The subscriber applying for advance would have to declare the amount of loan, if any, received by him from any other source for the purpose. (4) Notwithstanding anything contained in this Regulation, a subscriber who has put in 25 years' service under the Board may be granted a non-refundable advance from his Provident Fund for the construction of a house subject to the condition that the advance shall not exceed the subscriber's own subscription.

14. Recovery of advance.

(1) An Advance shall be recovered from the pay of the subscriber in 48 equal monthly instalments in the case of advances at (a) and (b), 36 in the case of (c) and 24 in the case of (e) referred to in Regulation 13(1) above. (2) A subscriber may, at his option, make repayment in a smaller number of instalments. (3) The recovery shall commence with the issuance of pay for the month following the one in which an advance is 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) Interest shall be charged on advances at such rate as may be specified by the Board from time to time for credit of interest to the Provident Fund. The interest shall ordinarily be recovered in one instalment in the month after complete repayment of the Principal, but if the period of repayment exceed 30 instalments, the interest may, if the subscriber so desires, be recovered in two equal monthly instalments. The method of recovery shall be the same as in the case of advance. The payment shall be recovered to the nearest rupee.

15. Payment of Insurance Premia.

(1) Payment of premia on the insurance policy on the life of a subscriber, who has subscribed to the fund for at least five years, may at his option be made out of his own subscription to the Provident Fund : Provided a fresh policy is taken and the total annual premium does not ordinarily exceed the total subscriptions in any one year. (2) The Board will not make any payment on behalf of a subscriber to the Life Insurance Corporation or take steps to keep the policy alive. The subscriber himself will be responsible in this behalf. (3) A subscriber, who desires to withdraw any amount for

payment of premium, shall apply for it in writing to the Secretary and shall attach to the application, premium warrant well before the date of payment.(4)The receipt of payment of the premium from Life Insurance Corporation shall be submitted by the subscriber to the Secretary as soon as it is received by him.(5)The policy to be financed out of the Provident Fund shall be assigned to the Board and the form of the policy shall be such as can be legally assigned to the Board.(6)The Policy shall be assigned within three months after the payment of the first premium out of Provident Fund and the assignment of the Policy shall be endorsed in the form P.F. 10 or form P.F. 11 or form P.F. 12 or form P.F. 13 according as the policy is on the life of the subscriber or on the joint lives of the subscriber and the Subscriber's wife or husband or the policy has previously been assigned to the subscriber's wife or husband.(7)The policy after being assigned shall be kept in the safe custody of the Secretary. If the policy is not assigned or delivered within three months of the first payment to the Secretary for being kept in his safe custody the Secretary shall recover the amount paid as premium on the policy from the emoluments of the Subscriber and credit the same to his Provident Fund account.(8)(a)Save as provided in sub-clause (b), the policy shall be reassigned to the subscriber and handed back to him on his quitting service or on his refunding any advances taken from the Provident Fund for the purpose of playing premia thereon and in the event of his death before quitting the service, a reassignment shall be executed in favour of, and the policy be handed to the legal representative of his estate under the terms of the policy or as determined by a civil court having competence to pass order in this respect. Notice of the reassignment shall be sent to the Life Insurance Corporation by the Secretary.(b)If notice has been received by the Secretary of any assignment or attachment of, or encumbrance on the policy, he shall not execute a re- assignment of the policy, in favour of the subscriber or in the event of his death, of the legal representative of his estate as determined by a Civil Court having competence to pass orders in this respect until he has obtained the orders of the Chairman.(9)If the policy assigned to the Board matures before the subscriber quits the service of the Board or if a policy on the joint lives of a subscriber and the subscriber's wife or husband assigned under this regulation falls due for payment by reason of the death of the subscriber's wife or husband, the Secretary shall proceed as follows :-(i)If the amount assured together with the amount of profits, if any, is greater than the whole of amount withdrawn from the fund in respect of the policy the Secretary shall re-assign the policy to the subscriber and make it over to him and the subscriber shall pay to the fund the whole of the amount withdrawn, and in default the said amount shall be recovered by deduction in one sum from the emoluments of the subscriber, and if the said amount be more than half the subscriber's emoluments, securities shall be made in monthly instalments of moreties of his instalments, till the entire amount recoverable be paid by him.(ii)In case the amount assured together with the profits, if any, is less than the whole of the amount withdrawn, the Secretary shall realise the amount assured together with the profits and place the amount so realised in the Provident Fund account of the subscriber.(ii)The profits which accrue on any policy may be allowed to accumulate with the policy until it matures but if it is incumbent on the policy holder to withdraw them as they fall due, the amount shall be carried to the subscriber's account in the Fund.(10)(a)When the assigned policy is delivered to the Secretary it shall be accompanied with a certificate from the subscriber to the effect that no prior assignment of the policy exists. The certificate shall be verified by a direct reference by the Secretary to the Life Insurance Corporation.(b)Notice of the assignment of the policy shall be given by the subscriber to the Life Insurance Corporation and acknowledgement receipt of the notice shall be handed over by the subscriber to the Secretary within three months of the date of the

assignment.(11)If a policy lapses on account of non-payment of premium and cannot be made "paid-up" the whole amount paid till then as premium shall be recovered from the emoluments of the subscriber and credited to his Provident Fund Account.(12)If a policy becomes 'paid-up' the difference between the paid up value and the total amount of premia paid out of Provident Fund shall be recovered from the emoluments of the subscriber and credited to the Provident Fund Account of the subscriber.(13)No subscriber is allowed to take any loan on the policy.

16. 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 per cent 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 99 per cent 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 rules 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 provident fund shall be withdrawn from the saving 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 12 in favour of a member or members of his family subsists, the amount standing to his credit in 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 any nomination purporting, to be in favour of any person other than a member of the subscriber's family become payable as to one morety to the husband or the widow (or in equal shares to the widows) as the case may be, and as to the other morety in equal share 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 proviso (1) 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 share shall be payable to -(i)married daughters whose husband are alive; and(ii)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) and (ii) above.(b)When the subscriber leaves no family :(i)If a nomination made by him in accordance with the provisions of Regulation 12 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 is made by him in accordance with the provisions of Regulation 12 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.

17. 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 his 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 became payable, whichever of these periods be less.

18. Deductions on account of the amounts due to the Board.

- Notwithstanding anything contained in Regulation 16, if any amount is due from a subscriber to the Board when his account is closed, the Board may deduct such amount, not exceeding in any case the total amount of the Board's contribution while making final payment.

19. Interpretation.

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

20.

The 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. Form P.F. 1. (Regulation 11(1) Punjab School Education Board Provident Fund Ledger-----Folio No. of E.C.R.

-----P.F. Account , Name of Depositor _____, Designation _____
 _____ No. _____ Pay as on
 1st April Rs. _____ Address _____
 _____ Subsequent change on _____
 _____ Account for the year 19 ____ 19 ____ . Rs.

Deductions made in the month of the	Deductions made for month of	Amount of subscription	Recovery of loan	Board Contributions	Total withdrawals	Actual monthly Balance in hand	Monthly balance in which interest is calculated	Monthly balance of withdrawal	Remarks
1	2	3	4	5	6	7	8	9	10

	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.
Opening balance							
April	March						
May	April						
June	May						
July	June						
August	July						
September	August						
October	September						
November	October						
December	November						
January	December						
February	January						
March	February						
Total							
Interest for 19 ____ 19							
Balance on 31st March, 19							

Form P.F. 1-A[Regulation 11(2)(a)]Punjab School Education BoardProvident Fund Liabilities
Account for the Year 19 - 19 April, May, June, March

No. of Depositor	Name and Design-ation	Opening balance	Date of credit	Deduc-tions from salary	Board's Contri-bution	Total added for the year	Interest added for the year	Totalcarried forward to next year's accountI	Ren
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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 P.F. 2 Title page - (1) Punjab School Education Board[(Regulation 11(3)(a)]Pass Book Provident Fund Pass Book of Sh.

____ (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 one rupee (Inside title cover) Page (2)

1. Name of subscriber _____
2. Father's name _____
3. Date of Birth _____
4. Designation _____
5. Department _____
6. Address _____
7. Date of employment _____
8. Mark of identification _____
9. Signature of subscriber _____

Page (3)

1. Provident Fund Account No.

2. No. of Insurance Policy out of the Fund

3. Maturity Date

4. Nominee(s) declared

5. Date of payment of premium

6. Due date of payment of premium

7. Total amount of premium paid up to 31st March _____

Date of entry	Year	Balance in the beginning	Amount credited during the year	Interest accrued
1	2	3	4	5
Total	Amount advanced during the year	Balance at close of year	Initials of Finance & Accounts Officer	Remarks
6	7	8	9	10

Form P.F. 3 Punjab School Education Board [Regulation 11(4)] Provident Fund Bill No.

_____ Year _____ Month _____

Detailed Head of Account	No. and date of salary or Establishment Bill	Amount of subscription	Amount of contribution	Total
--------------------------	--	------------------------	------------------------	-------

Total Date	Signature of Secretary or Head of Department	Pay Rs. _____	Signatures of Officer authorised to order payment
------------	--	---------------	---

Examined and entered

Pre-audied and passed for Rs. _____

(Rupee _____)

Supdt.

Auditor

Date _____

Paid vide Cheque

No. _____ F.A. 120/Secy.

Dated:-

Regulation 11(5)(b)

Voucher No. _____

Form P.F. 4 Punjab School Education Board Provident Fund Payment Bill For the month of _____ 19

Head of Charge	Description of charge and authority
----------------	-------------------------------------

Amount

Rs. P.

Total _____

Carried over

Rs. P.

Brought forward Total

(Rupees _____)

Dated _____

Checked by _____

Total amount in words

Received Contents

Signature of Branch Officer

Name of Branch

Clerk _____

Assistant _____

Superintendent _____

Pay Rs. _____

Audit Enfacement

Pre-audited and passed for

(Rupees _____ F.A.O./Secretary(Initi

_____ (Rupees _____ Auditor R.A.O.Dated _____

of Asstt./Supdt.)Paid by Cheque No. _____

F.A.O./Secy.Form P.F. 5[Regulation 11(6)]Punjab School Education BoardProvident Fund Account

Remitted to
Savings BankWithdrawals from
Savings Bank

Date Bill No.

Amount

Interest credited by
Savings BankNo. of challan crediting amount
withdrawn to Board's Fund

Amount

Diposal of sums
withdrawn

investments

Balance after
each transaction

Bill No.

Amont

Payment to
subscriber by way
of advancePayment to subscriber
or his heirs on Closure
of AccountRefund
to
Board's
FundForm P.F. 6[Regulation 11(7)(a)]Punjab School Education BoardProvident Fund Investment
AccountPurchase Of Investment

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

Sale Of Investment

			Net Price Realized	Disposal of Proceeds				
Amount	Number of Chalan with which remitted to Bank	Amount	Brokerage and other charges on account of sale	Gross price realized	No. of Bill for repayment to provident Fund account insavings Bank	Amount Repaid	Difference debited (-) or credited (+) to Board's Fund	
10	11	12	13	14	15	16	17	

Form P.F. 7[Regulation 11(7)(B)]Punjab School Education BoardProvident Fund Investment
Interest Account

197_____ 197_____

Instalments of Interest Due	Instalments of Interest Received	Disposal of Proceeds					
Serial No. in Provident Fund investmentsAccount	Date	Amount	No. and Date of challan with which remitted totreasury	Amount	Paid into Provident Fund	Paid into Bords's Fund	
					No. and Date of Bill	Amount	
1	2	3	4	5	6	7	8

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Instalment of interest received	Disposal of proceeds	Instalments of Interest					
	No. and date of Challan with which remitted toBank	Amount	Paid into provident Fund	Paid into Board's Fund	Date	No. and Date of Challan with which remitted toBank	Amount
			No. and Date of Bill	Amount			
9	10	11	12	13		14	15
							16 17

197.

Disposal of Progress into Provident Fund				Disposal of Proceeds Paid into Fund Provident				
Paid		Instalments of Interest		Paid				
No. and Date of Bill	Amount	Paid into Board's Fund	Date	No. and Date of challan with which remitted	Amount	No. and Date of	Amount	Paid into Board's

Name						
Date	Amount lying to the credit of subscriber in column 8 of Register P.F. I	Total of previous payments of premium	Outstanding balance of advance made under Regulation No.13(I)(d)	Interest accrued since Ist April	Loss of interest on advance due from subscriber	Total of columns 2 to 6
1	2	3	4	5	6	7

Half of amount shown in column 7 (Subscription plus interest accrued thereon)	Total of columns 3, 4 and 6 amount from subscriber interest accrued on	Net amount available for payment as (Column 8 Column 9) plus	Amount paid as premium	No. and date of payment vouchers	Progressive total of premia paid	Remarks
8	9	10	11	12	13	14

Form P.F. 9[Regulation 12(1)]Punjab School Education BoardNomination FormI hereby declare that in the event of my death the amount at my credit in the 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 the persons 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 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 _____

Witness No. 1

Witness No. 2

Signature

Signature

Address of Subscriber

Occupation _____	Occupation _____	Station _____
Address _____	Address _____	Date _____

Note. - A subscriber having a family as defined in Regulation 4(d) is not permitted in this Form of Declaration to leave the amount of his accumulations in the Fund or any part of it to any one outside his family. Form P.F. 10 Regulation 15(6) Punjab School Education Board Form of Assignment "I, A.B. of _____ hereby assign upto the Secretary of the Punjab School Education Board, the within policy of assurance as security for payment of all sums which under the Provident Fund Regulations of the Punjab School Education Board, I may hereafter become liable to pay to the Board Provident Fund." I hereby certify that no prior assignment of the within policy exists. Dated this _____ day of _____ 19 ____ Station _____

Signature of Subscriber _____
One witness to signature _____ form P.F. 11 Regulation 15(6) Punjab School Education Board Form of Assignment "We, A.B. (the Subscriber of) _____ and C.D. (the joint assured) _____

in consideration of the Secretary of the Punjab School Education Board agreeing at our request to accept payments towards the within policy of assurance in substitution for the subscriptions payable by me the said A.B. to the Board Provident Fund (or, as the case may be, to accept the withdrawal of the sum of rupees _____ from the sum to the credit of the said A.B. in the Provident Fund for payment of the premium of the within policy of assurance) hereby jointly and severally assign upto the said Secretary the within policy of assurance as security for payments of all sums which said A.B. may hereafter become liable to pay to that Fund." We, hereby certify that no prior assignment of the within policy exists. Dated this, _____ day of _____ 19 ____ Station _____

Signature of subscriber _____ One witness to Signature _____
Form P.F. 12 Regulation 15(6) Punjab School Education Board Form of Assignment I, _____ wife of _____

_____, and the assignee of the within policy, having at the request of _____, the assured, agreed to release my interest in the policy in favour of _____ in order that _____ may assign the policy to the Secretary, Punjab School Education Board, who has agreed to accept payments towards the within policy of Assurance in substitution for the subscription payable by _____ to the Board Provident Fund hereby at the request and by the direction of _____

_____, assign and I, the said _____, assign and confirm unto the Secretary of the Punjab School Education Board the within policy of Assurance as Security for payment of all sums which under the Provident Fund Regulations, the said _____ may hereafter become liable to pay to the Fund. We hereby certify that no prior assignment of the within policy exists. Dated this _____ day of _____ 19 ____ Station _____

Signature of Assignee _____ and of the subscriber _____
One witness to signatures _____ Form P.F. 13 Regulation 15(6) Punjab School Education Board Form of Assignment "Form of single tenant assignment to be

used in cases where a subscriber to the Board Provident Fund, who has effected an assurance policy under the Provident Fund Regulations is admitted to the Board Provident Fund."I, _____ of _____
(Subscriber's name) (Subscriber's address) hereby further assign unto the Secretary, Punjab School Education Board the within policy of assurance as security for the payment of all sums which under the Provident Fund Regulations the said _____ (Subscriber's name) may hereafter become liable to pay to the Board Provident Fund. I hereby certify that except an assignment to the Secretary of the Punjab School Education Board as security for payment of all sums which the said _____ (Subscriber's name) has become liable to pay under the Provident Fund Regulations, no prior assignment of the within policy exists. Dated this _____ day _____ 19. Station _____

One witness _____

(Signature of Subscriber)-----Appendix-A[(Referred to in Regulation 13(e)(ii)]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 [Approved vide Board item No. 3(11) dated 5-1-1983.]