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**Govt. of India,
Ministry of Textiles**

G.S.R.In exercise of the powers conferred by section 13 of the Central Silk Board Act, 1948, [LXI of 1948], the Central Government hereby makes the following rules further to amend the Central Silk Board General Provident Fund Rules, 1966, namely:-

1. **SHORT TITLE AND COMMENCEMENT:**

- 1) These rules may be called **Central Silk Board General Provident Fund [Amendment] Rules, 2000**
- 2) They shall come into force on the date of their publication in the official gazette.

2. In the Central Silk Board General Provident Fund Rules, 1966, -

I. in rule 2, for clause (e), the following shall be substituted, namely:-

(e) **'family' means:**

(i) in the case of a male subscriber, the wife or wives, parents, children, minor brothers, unmarried sisters, deceased son's widow and children and where no parents of the subscriber is alive, a paternal grandparent.

Provided that if a subscriber proves that his wife has been judicially separated from him or has ceased under the customary law of the community, to which she belongs, to be entitled to maintenance she shall henceforth be deemed to be no longer a member of the subscriber's family in matters to which these rules relate unless the subscriber subsequently intimates in writing to the Secretary, Central Silk Board that she shall continue to be so regarded;

(ii) in the case of a female subscriber, the husband, parents, children, minor brothers, unmarried sisters, deceased son's widow and children and where no parents of the subscriber is alive, a paternal grandparent:

Provided that if a subscriber by intimation in writing to the Secretary, Central Silk 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 rules relate, unless the subscriber subsequently cancels such intimation excluding him in writing.

II. in rule 10, in sub rule (i), in clause (b), for the proviso, the following proviso shall be substituted, namely :-

“Provided that in the case of a subscriber who has previously been subscribing to a Government Contributory Provident Fund at the higher rate of 8 ^{1/3} per cent, of his emoluments and not more than his total emoluments.”

III. for rule 12 and 13, the following rules shall be substituted, namely :-

“12. Interest :-

(1) The board shall pay to the credit of the account of a subscriber interest at such rate as may be determined for each year according to the method of calculation prescribed from time to time by the Government of India :

Provided that, if the rate of interest determined for a year is less than 4 percent, all subscribers to the Fund in the year preceding that for which the rate has for the first time been fixed at less than 4 percent, shall be allowed interest at 4 percent:

Provided further that a subscriber who was previously subscribing to any other provident fund of the Central Government and whose subscriptions, together with interest thereon, have been transferred to his credit in his Fund, shall also be allowed interest at 4 percent if he had been receiving that rate of interest under the rules of such other fund under the provision similar to that of the first proviso to this rule

(2) Interest shall be credited with effect from last day in each year in the following manner :-

(i) on the amount to the credit of a subscriber on the last day of the preceding year, less any sums withdrawn during the current year-interest for twelve months;

(ii) on sums withdrawn during the current year-interest from the beginning of the current year upto the last day of the month preceding the month of withdrawal;

(iii) on all the sums credited to the subscriber's account after the last day of the preceding year-interest from the date of deposit upto the end of the current year;

(iv) the total amount of interest shall be rounded to the nearest whole rupee (fifty paise counting as the next higher rupee) :

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

(3) In this rule, the date of deposit shall in the case of recoveries from emoluments be deemed to be the first day of the month in which it is recovered, and in the case of amounts forwarded by the subscriber, shall be deemed to be the first day of the month of receipt, if it is received before the

15th day of the month, but if it is received on or after 15th day of the month, the first day of the next succeeding month.

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

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

Provided further that where a subscriber on deputation to a body corporate owned or controlled by the government of an autonomous organisation registered under the Societies Registration Act, 1860 (21 of 1860) is subsequently absorbed in such body corporate or organisation with effect from a retrospective date, for the purpose of calculating the interest due on the Fund accumulations of the subscriber the date of issue of the orders regarding absorption shall be deemed to be the date on which the amount to the credit of the subscriber became payable subject, however, to the condition that the amount recovered as subscription during the period commencing from the date of issue of orders of absorption shall be deemed to be subscription to the fund only for the purpose of awarding interest under this sub-rule.

13: Advances from the Fund

(1)The Chairman or any other officer authorised on his behalf may sanction the payment to any subscriber of an advance consisting of a sum of whole rupees and not exceeding in amount three months' pay or half the amount standing to his credit in the fund, whichever is less, for one or more of the following purposes :-

(a)to pay expenses in connection with the illness, confinement or disability, including where necessary, the travelling expenses of the subscriber and members of his family or any person actually dependent on him.

(b)to meet cost of higher education, including where necessary, the travelling expenses of the subscriber and members of his family or any person actually dependent on him in the following cases, namely :-

(i)for education outside India for academic, technical, professional or vocational course beyond the High School stage; and

(ii)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;

(c) to pay obligatory expenses on a scale appropriate to the subscriber's status which by customary usage the subscriber has to incur in connection with betrothal or marriages, funerals or other ceremonies;

(d) to meet the cost of legal proceedings instituted by or against the subscriber, any member of his family or any person actually dependent upon him, the advance in this case being available in addition to any advance admissible for the same purpose from any other Government source ;

(e) to meet the cost of the subscriber's defence where he engages a legal practitioner to defend himself in an enquiry in respect of any alleged official misconduct on his part ;

(f) to purchase consumer durables such as TV, VCR/VCP, washing machines, cooking range, geysers, computers etc.

- (2) The Chairman may, in special circumstances, sanction the payment to any subscriber of an advance if he is satisfied that the subscriber concerned requires the advance for reasons other than mentioned in sub-rule (1)
- (3) When an advance is sanctioned before repayment of last instalment of any previous advance is completed the balance of any previous advance not recovered shall be added to the advance so sanctioned and the instalments for recovery shall be fixed with reference to the consolidated amount.
- (4) A subscriber shall be permitted to take an advance once in every six months under item (b) of sub-rule (1) of this Rule.

IV. in rule 14, sub rule (5) shall be omitted ;

V. for rule 16, the following rule shall be substituted, namely :-

“16. Withdrawal from the fund

(A) Subject to the conditions specified herein, withdrawals may be sanctioned by the Chairman, at any time after the completion of ten 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 his credit in the Fund, for one or more of the following purposes namely:-

(a) meeting the cost of higher education, including where necessary, the travelling expenses of the subscriber or any child of the subscriber in the following cases, namely:-

(i) for education outside India for academic technical professional or vocational course beyond the High School Stage; and

(ii)for any medical engineering or other technical or specialised course in India beyond the High School stage ;

(b) meeting the expenditure in connection with the betrothal/marriage of the subscriber or his sons or his daughters and any other female relation actually dependent on him;

(c) meeting the expenses in connection with the illness, including where necessary, the travelling expenses, of the subscriber and members of his family or any person actually dependent on him;

(B) during the services of a subscriber from the amount standing to his credit in the Fund for one or more of the following purposes, namely:

(i)building or acquiring a suitable house or ready-built flat for his residence including the cost of the site for any payment towards allotment of a plot or flat by the State Development Authority, State Housing Board or aHouse Building Society;

(ii) repaying an outstanding amount on account of loan expressly taken for building or acquiring a suitable house or ready-built flat for his residence;

(iii) purchasing a house-site for building a house thereon for his residence or repaying any outstanding amount on account of loan expressly taken for this purpose;

(iv) reconstructing or making additions, or alterations to a house or a flat already ownedor acquired by a subscriber;

(v) renovating additions or alterations or upkeep of an ancestral house at a place other than the place of duty or to a house built with the assistance of loan from Government at a place other than the place of duty.

(vi)constructing a house on a site purchased under clause (iii);

(C)Within twelve months before the date of subscriber's retirement on superannuation from the amount standing to the credit in the fund without linking to any purchase.

Note (1) P.F. W under sub rule (A) and (B) sanctioned to the extent of 75% of the balances standing in the credit of the subscriber.

Note (2) PFW under sub rule (C) may be sanctioned to the extent of 90% of the balance standing in the credit of the subscriber.

Note (3) Withdrawal under sub rule (A) & (B) shall be sanctioned only after a subscriber has submitted the documentary evidences.

Note (4) Withdrawal under sub rule (B) shall be allowed where the house site or house in the name of wife or husband.

Note (5) The amount of withdrawal sanctioned under clause (ii) of sub-rule (B) shall not exceed $\frac{3}{4}$ th of the balance on date of together with the amount of previous withdrawal reduced by the amount of previous withdrawal. The formula to be followed is $\frac{3}{4}$ th of the balance as on date plus amount of previous withdrawals for the house in question minus the amount of previous withdrawals.

Note (6) Only one withdrawal shall be allowed for the same purpose under this rule. But marriage or education of different children or illness on different occasions or a further addition or alteration to a house or flat covered by a fresh plan duly approved by the local municipal body of the area where the house or flat is situated shall not be treated as the same purpose. Second or subsequent withdrawal under sub-rule (B) for completion of the same house shall be allowed up to the limit laid down under Note. 5.

VI. in rule 17, in sub rule (1), for the proviso the following proviso shall be substituted, namely :-

“(1) Any sum withdrawn by a subscriber at any one time for one or more of the purposes specified in Rule 15 from the amount standing to his credit in the Fund shall not ordinarily exceed one half of such amount or six month’s pay, whichever is less. The sanctioning authority may, however, sanction the withdrawal of an amount in excess of this limit up to $\frac{3}{4}$ th of the balance at his credit in the Fund having due regard to (i) the object for which the withdrawal is being made, (ii) the status of the subscriber, and (iii) the amount to his credit in the Fund [in case of withdrawal under Clause (A) and up to 90% of balance at credit in cases of withdrawals under Clause (B) of sub-rule (1) of Rule 16]

Provided that in no case the maximum amount of withdrawal for purposes specified in Clause (B) of sub-rule (1) of Rule 16 shall exceed the maximum limit prescribed from time to time under Rule 2(a) and 3(b) of the scheme of the Ministry of Works and Housing for grant of advances for house building purposes:

Provided further that in the case of a subscriber who has availed himself of an advance under the scheme of the Ministry of Works and Housing for grant of advances for house building purposes, or has been allowed any assistance in this regard from any other Government source, the sum withdrawn under the sub-rule together with the amount of advance taken under the aforesaid scheme or the assistance taken from any other Government source shall not exceed the maximum limit prescribed from time to time under Rule 2(a) and 3(b) of the aforesaid scheme.

Provided further that the withdrawal admissible under Rule 16(1)(C) shall not exceed 90% of the amount standing to the credit of the subscriber in the Fund”

F.No.25012/18/92-Silk

**N LANKA
DEPUTY SECRETARY TO THE GOVT. OF INDIA**

NOTE: The Central Silk Board General Provident Fund Rules were published vide notification GSR No.92 dated 31.12.1966. These rules were subsequently amended vide notifications - --GSR No.142 dated 9.2.1985and GSR No.57, dated 19.1.1996