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In exercise of the powers conferred by Section 19 (d) of the Balochistan Textbook Board Ordinance No. XI of 1977, the Board of Directors is pleased to make the following rules namely:

**BALUCHISTAN TEXTBOOK BOARD
GENERAL PROVIDENT RULES 2015.**

1. Short title commencement and application:

1.1. These rules may be called the Balochistan Textbook Board General Provident rules 2015.

1.2. They shall come into force at once and shall be deemed to have taken effect on end from the first day of November 1977.

2. Definitions:

In these rules unless the context otherwise requires, the following expressions shall have the meanings hereby respectively assigned to them that is to say:-

- a) "Board" means the Balochistan Textbook Board, Quetta.
- b) "Chairman" means the Chairman, Balochistan Textbook Board.
- c) "Secretary" means the Secretary Balochistan Textbook Board.
- d) "Account Officer" means the Audit And Account Officer of Balochistan Textbook Board.
- d) "Employee" means an employee of the Balochistan Textbook Board borne on its regular establishment but does not include person or persons employed on daily wages or ad-hoc basis or on a consolidated fixed monthly salary or on deputation.
- e) "Salary" means the monthly salary and includes officiating pay and personal pay, and special pay but does not include any Allowances.
- f) "Service" means the service of Balochistan Textbook Board.
- g) "Subscriber" means an employee in whose behalf a deposit is made under these Rules.
- h) "Fund" means the General Provident Fund.
- i) "Year" means a financial year.

j) "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 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 indicates by express notification in writing to the Secretary that she shall continue to be so regarded;

Provided where no family members of the deceased subscriber exist as above the payment shall be made to other family members, as defined in the pension rules. In any case of doubt, payment would be made to the persons presenting legal authority/succession certificate.

- ii) In the case of a female subscriber, the husband and children of a subscriber, and the widow or widows and children of a deceased son of a subscriber:

Provided that if a subscriber by notification in writing to the Secretary 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 formally in writing her notification excluding him.

NOTE 1-- "Children" means legitimate children.

NOTE 2-- An adopted child shall be considered to be a child only when the Secretary, or if any doubt arises in the mind of the Secretary, the Chairman is satisfied that under the law applicable to the subscriber adoption is legally recognized as conferring the status of a natural child.

NOTE 3-- In a case in which a person has given his child in adoption to another person and if, under the law applicable to the adaptor, adoption is legally recognized as conferring the status of a natural child, such a child shall for the purposes of these rules be considered as excluded from the family of the natural father.

3. Maintenance of the Fund:

The Fund shall be maintained in Pakistani Rupees and Separate Account shall be opened in the Bank.

4. Eligibility to join the Fund:

All Board employees in permanent, temporary or officiating service (including probationary service) shall be eligible to joining the fund.

Note: A Board employee who has been re-employed on contract after retirement may join the Fund as an optional subscriber.

5. Subscribers:

i) All eligible Board employees who, before the coming into force of these rules being in Service complete two years continuous service shall join the Fund as compulsory subscriber.

ii) All eligible Board employees who, before the coming into force of these rules have not completed two years of continuous service and who enter service on or after the commencement of these rules shall join the Fund as compulsory sub-scribers on completion of two years of continuous service.

Note. Board employees who have been re-employed after retirement should be employment exceeds two treated as compulsory subscribers to the General Provident Fund if the period of such re-years.

6. Nomination:

i) A subscriber shall, at the time of joining the Fund, send to the Account Officer, a nomination on "Form of declaration "as in the Appendix 'A '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.

Explanation -- A declaration made by a Muslim subscriber in favour of his adopted child should not be accepted, as adoption is not recognized by Islamic Law.

Provided further that a subscriber having no family may nominate any person, but as soon as he acquires a family the nomination sent earlier to the Account Officer shall stand cancelled.

ii) If a subscriber nominates more than one person under sub-rule (1), he/ she 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.

iii) A subscriber may at any time cancel a nomination by sending a notice in writing to the Account Officer or Secretary.

Provided that the subscriber shall, along with such notice, send a fresh nomination made in accordance with the provisions of sub-rules (i) to (ii).

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

7. Subscriber's Account:

An account shall be prepared in the name of each subscriber and shall show the amount of his subscriptions with interest thereon calculated in the manner specified in sub-rule (ii) of rule 11.

8. Subscriber's Account number:

When paying a subscription either by deduction from pay, a subscriber shall quote the number of his account in the Fund, which shall be communicated to him by the Account Officer. Any change in the number shall similarly be communicated to the subscriber by the Account Officer.

9. Condition of subscription:

i) A subscriber shall subscribe monthly to the Fund except during a period of suspension.

Provided that a subscriber on re-instatement after a period passed under suspension shall pay the arrears of subscription for the period of suspension in one sum or, at his option, in monthly installments equal to the amount of his monthly subscription.

ii) A subscriber who has finally withdrawn the amount standing to his credit in the Fund shall not subscribe to the Fund after such withdrawal unless and until he returns to duty.

iii) When a subscriber is transferred to Foreign Service or sent on deputation out of Pakistan, he shall remain subject to the rules of the Fund in the same manner as if he were not so transferred or sent on deputation.

10. Rate of subscription:

The rate of subscriptions to the Fund would be that fixed by the Board of Director from time to time. At present the fixed rate for every Basic Pay Scale is as under any change in the rate will be the part of these rules. The monthly deduction shall be transfer to the Bank account as specific above rule 3 and deposit of deduction every month is the responsibility of the Account Officer.

<u>Sr.No.</u>	<u>Basic Pay Scale</u>	<u>Rate of Monthly Deduction</u>
1)	BPS 01	Rs. 212/--
2)	BPS 02	Rs. 333/-
3)	BPS 03	Rs. 333/-
4)	BPS 04	Rs. 433/-
5)	BPS 05	Rs. 465/-
6)	BPS 06	Rs. 698/-
7)	BPS 07	Rs. 531/-
8)	BPS 08	Rs. 563/-
9)	BPS 09	Rs. 595/-
10)	BPS 10	Rs. 635/-
11)	BPS 11	Rs. 635/-
12)	BPS 12	Rs. 660/-
13)	BPS 13	Rs.1,260/-
14)	BPS 14	Rs. 1,372/-
15)	BPS 15	Rs. 1,520/-
16)	BPS 16	Rs. 1,760/-
17)	BPS 17	Rs. 2,240/-
18)	BPS 18	Rs. 2,836/-
19)	BPS 19	Rs. 3,760/-

20)	BPS 20	Rs. 4,496/-
21)	BPS 21	Rs. 4,656/-
22)	BPS 22	Rs. 5,148/-

Note. Where on account of promotion or reversion of a subscriber his rate of subscription changes the change shall take effect only from the 1st of next Month.

11. Interest on deposits:

i) The rate of the interest on deposits shall be follow as may be determined for each year according to the method of calculation prescribed from time to time by the Government of Balochistan.

ii) Interest shall be credited with effect from last day in each year.

iii) Interest shall not be credited to the account of a Muslim subscriber if he /she inform the Secretary/Accounts Officer that he does not wish to receive it; but if he/she subsequently asks for interest, it shall be credited with effect from the first day of the year in which he/she asks for it.

Explanation-When a subscriber intimates in writing his intention to forego interest already accrued on his deposits in the Provident Fund, the interest should be withheld and credited to Board Account.

12. Final withdrawal of accumulation in the Fund:

i) When a subscriber quits the service, or proceeds' on leave preparatory to retirement, or leave preparatory to retirement combined with vacation, or, while on leave, has been permitted to retire or has declared by a competent medical authority to be unfit for further service, the amount standing to his credit in the Fund shall become payable to the subscriber.

ii) If subscriber does not avail himself of the leave preparatory to retirement and continues to serve upto the date of his superannuation, shall have the option to draw the final payment of his General Provident Fund balance during the period of twelve months preceding the date of his retirement on attaining the age of superannuation.

13. Zakat Deduction:

Zakat will not be deducted from the amount of non-refundable advances/final payment of those subscribers, who submits declaration on the prescribed form for exemption from Zakat deduction, with the claim. No such further declaration will be required on subsequent non-refundable advances as well as final payment. A subscriber may deposit with Accounts Officer concerned, the declaration on prescribed form, in anticipation of any such withdrawal.

14. Payment disposed on the death of the subscriber:

i) On the death of a subscriber before retirement the payment shall be made in the following manner.

a) The accumulation or such portion of it as may be specified in an accepted form of declaration will be divided among all or any members of his family in accordance with the terms of the declaration. If the declaration relates to a portion only of the amount

the balance will be distributed in the manner described in paragraph (b) below.

- b) If the declaration does not state the person or persons to whom the sum intended for the benefit of a minor is to be paid the sum due shall be paid to the minor's legal guardian to be used for minor's benefit, or failing a legal guardian, to such person or persons as the Board may consider to be the proper person or persons to receive it on the minor's behalf.
- c) Where a subscriber leaves a depended or dependents by no form of declaration in favour of any one of them has been received from him, the amount shall be distributed among the legal heir or heirs of the subscriber by the Board.
- d) If there be no party entitled to receive under (a),(c), or (d) above, the amount will be paid to the subscriber's legal representative (Father in case of subscriber is female and if male mother but not judicially separated, from the subscriber or has remarried, or is otherwise unqualified or unsuitable for the purpose, the Chairman will make payment to any suitable person) or such other person or persons as may be determined by a Civil Court competent to pass orders in this respect provided.

ii) The Board will not be bound, by, or recognize, any assignment or encumbrance executed or attempted to be created which affects the disposal of the accumulation of subscriber who dies before retirement.

15. Advances from the Fund:

i) Advance shall ordinarily be granted form the fund of the subscriber for the following reasons:

- 1) to pay expenses incurred in connection with illness of a subscribe or any person actually dependent upon the subscriber.
- 2) to pay expenses in connection with marriages, funerals & circumcision ceremony children of the members.
- 3) to pay the overseas passage for the reasons of the health or education of the subscriber or a member of his family dependent on him, and
- 4) to pay expenses in connection with the Hajj or pilgrimage undertake by the subscriber or a family member dependent on him.

16. Amount of the Advances:

- 1) An ordinarily advance shall not exceed three months salary or half of the amount at the credit of the subscriber which even is less.

- 2) No second advance shall be allowed till the previous advance has been fully repaid.

17. Power to Sanction Advance:

The Chairman will have the power to sanction the advance and also in special cases not falling under rule 14 sub clause 1 to 4 and shall have the power to sanction any advance in excess of the conditions in rule 15 sub clause 1 to 2 above.

18. Recovery of Advance:

i) An advance other than non-refundable advance shall be recovered from the subscriber in such number of equal monthly installments as the sanctioning authority may direct; but such number shall not be less than twelve unless the subscriber so elects, or in any case more than fifty. A subscriber may, at his option, repay more than one installment in a month. Each installment shall be a number of whole Rupees, the amount of the advance being raised or reduced, if necessary, to admit of the fixation of such installments and commencing from the fourth issue of pay after the drawl of the advance.

ii) A subscriber shall be entitled to draw a second advance, at any time, on nonrefundable basis.

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

iii) An installment towards the advance shall be recovered only when the subscriber draws full pay in any month and, while he is on leave, only when he expresses his consent to have the deduction from his leave salary.

19. Statement of the subscriber's account:

The Account Officer shall, if required by a subscriber, once in a year, inform the subscriber of the total amount standing to his credit in the Fund at the end of the last month for which his account has been written-up.

20. Saving:

Subject to these rules and the provisions of the ordinance, the Board may pass such rules as may be deemed necessary for the operation of these rules.

Signature of Committee:

1) Prof: Tariq Hussain (Convener) _____

2) Mr. Zafar Iqbal (Member) _____

3) Mr. Muhammad Ajmal (Member) _____

4) Mr. Aftab Alam (Member) _____

