

AZAD GOVERNMENT OF THE STATE OF JAMMU & KASHMIR,
FINANCE DEPARTMENT.

'MUZAFFARABAD'

Dated: 13th August, 1995.

To,

1. The Additional Chief Secretaries,
2. All Secretaries to the Government,
3. All Heads of Attached Departments,
Azad Government of the State of
Jammu & Kashmir.

SUBJECT: FINANCING OF INSURANCE POLICES OUT OF G.P.F.

Sir,

A-33
In continuation of this Department's letter No. FD/R-1-101/88 Dated 1-1-1989, I am directed to state that the President, Azad Jammu and Kashmir has been pleased to allow the financing of the insurance policies of insured employees of the Azad Government of the State of Jammu and Kashmir out of their G.P. Fund Accounts.

Kh. Shafique Ahmad
(KH. SHAFIQUE AHMAD)
Deputy Secretary Finance,
(Regulations)

No. & Date even:

Copy to:-

1. Secretary to the President, Azad Jammu & Kashmir.
2. Secretary to the Prime Minister, Azad Govt. of the State of Jammu & Kashmir.
3. Private Secretaries to the Ministers/Speaker.
4. Private Secretary to the Mohtasib.
5. Private Secretary to the Chief Secretary.
6. Secretary Islamic Ideology Council.
7. Secretary Public Service Commission.
8. Registrar Supreme Court/High Court/Shariat Court/Services Trib.
9. Registrar AJ&K University.
10. Chairmen P.M. Inspection Team/AKLASC/AKMIDC/MDA Mirpur/DAM Muzaffarabad/Secretary Board of Education Mirpur.
11. Secretary Election Commission.
12. Director Staff Training Institute, M'abad.
13. All Deputy Commissioners of AJ&K.
14. District & Session Judge M'abad/Poonch/Kotli/Bagh/Mirpur
15. Accountant General AJ&K.
16. Assistant Inspector General Traffic/Reserve Police.
17. Senior Superintendent of Police M'abad, Superintendent of Police Poonch/Mirpur/Kotli/Bagh.
18. Collector Excise & Taxation M'abad.
19. Controller Govt. Printing Press for publication.
20. All District Accounts Officers of AJ&K.

Muhammad Ahsen
(Muhammad Ahsen)
Section Officer Finance,

WT. OF/R/177 - II/87/94.

AZAD GOVERNMENT OF THE STATE OF JAMMU AND KASHMIR,
FINANCE DEPARTMENT.

'MUZAFFARABAD'

Dated: 22nd September, 1994.

CORRIGENDUM.

Please read "Rule 13" instead of "Section 13" occurs in second line of first para of this Department's Notification No. FD/R/177-II/87 dated 5-9-1994.

(KH. SHAFIQUE AHMED)
Under Secretary Finance,
(Regulations)

No. & Date even:

Copy to:-

1. Secretary to the President, Azad Jammu & Kashmir.
2. Secretary to the Prime Minister Azad Govt. of the State of Jammu & Kashmir.
3. Private Secretary to the Speaker, AJ&K Legislative Assembly.
4. Private Secretaries to the Ministers.
5. Private Secretary to Mohtasib.
6. Private Secretary to Chief Secretary.
7. Additional Chief Secretaries.
8. All Secretaries to the Government.
9. Senior Member Board of Reneneue.
10. All Heads of Attached Departments.
11. The Registrar Supreme. Court/High Court/Shairat Court/Services Tribunal/AJ&K University.
12. Secretary Election Commission.
13. Director Staff Training Institute.
14. Accountant General AJ&K.
15. Controller Govt. Printing Press, for publication.
16. All District Accounts Officers, AJ&K.
17. All Officers of the Finance Department.
18. All Officers of the Services & General Administration.

Under Secretary Finance
(Regulations)

AZAD GOVT. OF THE STATE OF JAMMU AND KASHMIR.
FINANCE DEPARTMENT.

MUZAFFARABAD

Dated:05-09-1994.

NOTIFICATION.

No. FD/R/177- II/ 87. The President Azad Jammu and Kashmir has been pleased to substitute ^{Rules} section 13 of the Azad Jammu and Kashmir Government General Provident Fund Rules as follows:-

13. A temporary advance may be granted to a subscriber from the amount standing to his credit in the Fund at the discretion of the competent authority mentioned in rule 14 subject to the following conditions:-

a) No advance shall be granted unless the sanctioning authority is satisfied that the applicant's pecuniary circumstances justify it, and that it will be expended on the following object or objects and not otherwise;

i) to pay expenses incurred in connection with the prolonged illness of the applicant or the applicant's spouse or any person actually dependent on him;

ii) to pay for the overseas passage for reason of health or education of the applicant or any person actually dependent on him;

iii) to pay obligatory expenses on a scale appropriate to the applicant's status in connection with funerals, or ceremonies which by his religion it is incumbent on him to perform or in connection with his marriage or the marriage of any member of his family or of a female relative who is actually dependent on him.

Provided that an advance for the purchase of motor car, motor cycle may be granted subject to the terms and conditions prescribed for the grant of such advances in the relevant rules.

b) The sanctioning authority shall record in writing its reason for granting the advance.

c) An advance shall not, except for special reasons;

i) exceed three months pay or half the amount at the credit of the subscriber in the Fund, whichever is less or

ii) unless the amount already advanced does not exceed two-thirds of the amount admissible under sub-rule (c) (i), be granted until at least twelve months after the final repayment of all previous advances together.

Provided that if the reason is of a confidential nature it may be communicated to the Accounts Officer personally and or confidentially.

-2/6

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2. In fixing the amount of an advance, the sanctioning authority shall pay due regard to the amount at the credit of the subscriber in the fund and to the instruction contained in Sixth schedule.

13-A. Notwithstanding any thing contained in Rule 13 an advance for construction of house for occupation of the subscriber himself or completely re-constructing or for extending/ renovating house already owned by the Government Servant concerned or by his wife and children or by any of them, may be granted to him from the amount standing to his credit in the Fund at the discretion of the competent authority specified in the Rule 14 subject to the following conditions namely:

- a) Advance shall be granted as nearly as may be in accordance with the terms and conditions set out in prescribed relevant rules for the grant of such advances.
- b) Advance shall in no case exceed 24 months pay of the subscriber or 80% of the amount at the credit of the subscriber in the Fund whichever is lesser.
- c) Recovery shall be made at the rate of 7% of the subscriber's pay commencing from the fourth issue of pay after the 1st instalment of the advance is drawn.

Provided that, where the amount of the advances does not exceed 18 month's pay of the subscriber, recovery shall be made at 5% of the pay.

13-B. After a subscriber has attained the age of 50 years on the date on which an advance is to be granted, the appropriate authority specified in Rule 14 may in its discretion and subject to the conditions hereinafter specified, grant him an advance upto 80% of the amount standing to his credit in the Fund or upto 24 months pay whichever is more for the construction of a house on land owned by him or by his wife and children or by any of them for completely re-constructing or for extending/ renovating a house already owned by the Government Servant concerned or by his wife and children or by any of them.

CONDITIONS.

a) The advance shall mutatis mutandis be governed by the same terms and conditions as applicable to and advance granted under rule 13-A.

Provided that:-

i) save as provided in clause (b) no recovery of the advance shall be made from the subscriber and the amount advanced shall be treated as part of the final payment of the amount standing to the credit of the subscriber when the final payment becomes due; and

ii) the land or the house constructed thereon shall not be required to be mortgaged to the President.

13-C After a subscriber has attained the age of 50 years the appropriate authority specified in Rule 14 to these Rule may, in its discretion and subject to the conditions hereinafter specified, grant him an advance not exceeding 80% of the amount standing to his credit in the Fund, or upto 24 months pay, whichever is more, for the purchase of agricultural land from Government or any private party.

CONDITIONS.

a) The advance shall mutatis mutandis be governed by the same terms and conditions as applicable to an advance granted under Rule 13-A or 13-B.

Provided that:

i) Save as provided in clause (b) no recovery of the advance shall be made from the subscriber and amount advanced shall be treated as a part of the final payment which becomes due: and

ii) the agricultural land shall not be required to be mortgaged to the president.

b) In case the agricultural land is sold or otherwise alienated by its owner to any other person while the subscriber is in service, the subscriber shall forth with repay the advance.

13-D The appropriate authority specified in the Rule 14 may in its discretion grant to a subscriber who has attained the age of fifty years an advance not exceeding 12 months pay or 80% of the amount standing to his credit in the Fund, whichever is more in the following cases:-

a) to defray expenses in connection with the prolonged illness of the subscriber himself or a member of his family actually dependent on him;

b) to pay for the overseas passage of the subscriber for reasons of health or for the performance of Haj;

c) to pay for the overseas passage for reasons of education of any member of the subscriber's family actually dependent on him and such other lump sum expenditure as admissible or advance tuition fees of any such member; and

d) to pay obligatory expenses on a scale appropriate to the subscriber status in connection with funerals or ceremonies which, by his religion it is incumbent on him to perform, or in connection with the marriage of any member of his family actual dependent on him or of a female relative so dependent.

13-E The appropriate authority specified in rule 14 may in its discretion. grant to a subscriber who has attained the age of 55 years a special advance, not

exceeding 80% of the amount standing to his credit in the Fund.

13-F No recovery of an advance granted under rule 13-D or 13-E shall be made from the subscriber and the amount advanced shall be treated as part of the final payment of the amount standing to the credit of the subscriber when the final payment becomes due.

13-G After a subscriber has attained the age of 50 years the Government may, in its discretion and subject to the conditions hereinafter specified grant him an advance not exceeding 80% of the amount standing to his credit in the fund or upto 24 months pay whichever is more for the purchase of house for his residence.

CONDITIONS.

a) The advance shall mutatis mutandis be governed by the same terms and conditions as applicable to an advance granted under Rule 13-A;

Provided that:

i) save as provided in clause (b) no recovery of the advance shall be made from the subscriber and the amount advanced shall be treated as a part of the final payment of the amount standing to the credit of subscriber when the final payment becomes due;

ii) the house shall not be required to be mortgaged to the President.

b) In case the house is not purchased within three months from the date of drawn of the advance or is sold or otherwise alienated by its owner to any other person while subscriber is in service, the subscriber shall forthwith repay into the Fund the entire amount of the advance in lump sum.

c) The advance may be drawn in full at once but satisfactory evidence shall be produced before the Audit Officer to show that the advance for the purchase of the house has been spent within three months of its drawn. This can be done by showing to the audit officer concerned the valid legal receipt for the amount paid before record with the Departmental Head.

13-H (1) After a subscriber has attained the age of 50 years, he may be granted an advance from the amount standing to his credit in the Fund on non-refundable basis, for the repayment of loan taken from a financial institution subject to the following conditions namely:-

i) the advance shall not exceed 80% of the amount standing to his credit in the Fund.

ii) the sanctioning authority shall satisfy itself of the amount of loan taken and the balance payable. The amount of advance shall not in any case, exceed the balance payable by the subscriber.

iii) the subscriber shall, within a period of 2 weeks from the date of drawl of the advance, produce satisfactory evidence before the audit Officers to

show that the advance has been utilized for the purpose
drawn failing which the entire amount will become refundable in lump sum.

2. After a subscriber has attained the age of 50 years, he may draw an advance not exceeding sixty percent (60%) of the amount standing to his credit in the Fund, on non-refundable basis, without assigning any reason.

A. Muhammad Khan
05-9-1994
(Sardar Ali Muhammad Khan)
Deputy Secretary Finance.

M. 05/9/94

No. & Date even:

Copy to:-

1. The Secretary to the President, Azad Jammu & Kashmir.
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Kh. Shafiqe Ahmed

(Kh. Shafiqe Ahmed)
Under Secretary Finance.