



HOUSING BOARD HARYANA

**C-15, Awas Bhawan, Sector 6,
Panchkula**

HOUSING BOARD HARYANA (Provident Fund) RULES, 1974

(As Amended upto 29th February 2004)

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PART III

HARYANA GOVERNMENT

HOUSING DEPARTMENT

Notification

The 3rd May, 1974

No. G.S.R. 49/H.A.20/71/S.73/74.- In exercise of the power conferred by sub-section (I) of 73 of the Haryana Housing Board, Act, 1971 and with reference of Haryana Government, Housing Department notification no. G.S.R. 91/H.A. 20/71/S. 73/73, dated the 13th July, 1973 the Governor of the Haryana hereby makes the following rules, namely:-

1. These rules may be called the Housing Board, Haryana (Provident Fund) Rules, 1974.

Short Title

2. In these rules, unless there is anything repugnant in the subject or the context.

Definitions.

(a) "family means-

(i) in the case of the male subscriber, the wife or wives and children of the 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 main-tenance, 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 notice in writing to the Chairman 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 of widows and children of a deceased son of a subscriber:

Provided that if a subscriber, by notice in writing to the Chairman 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 matter to which these rules relate, unless the subscriber subsequently cancels formally in writing her notice excluding him;

Note:- "Children" does not include illegitimate children.

(b) "Government" means the Government of the State of Haryana in the Housing Department.

(c) "Interest" means interest accrued on the balance at the credit of a subscriber to the Provident Fund calculated as if such balance were a deposit in the Saving Bank; or the amount of interest received from investments under sub-rule 2 of rule 9;

(d) "Provident Fund" means the Provident Fund established by the Government under Section 12 of the Haryana Housing Board Act 1971;

(e) "Salary" means monthly salary and includes special pay as defined in the Punjab Civil Services Rules, but does not include traveling allowance, conveyance allowance or compensatory allowance;

(f) "savings bank" means the saving bank of any scheduled, Nationalised or Co-operative Bank or the post office savings bank

(g) "servant" includes every employee of the Board who holds permanent post under the Board or is officiating against a permanent post in a substantive capacity but does not include a Government servant employed by the Board;

Establishment
of Provident
fund

- (h) "service" means service of the subscriber from the date of joining the service of the Board;
- (i) "subscriber" means a servant who is required or permitted to subscribe to the Provident Fund;

3. The Board shall administer a Provident Fund to which every servant in receipt of a monthly salary of fifty rupees or more shall be required to subscribe at the rate as determined by the Government from time to time; provided that the Board, for special reasons to be recorded in a resolution, may permit any servant in receipt of a monthly salary of less than fifty rupees to subscribe to the Provident Fund;

Provided further that a subscriber if he so desires may contribute to the Provident Fund at a higher rate.

Recovery of
subscriptions.

4. (1) Every subscription to the Provident Fund shall be recovered by means of a deduction of the amount of such subscription from each salary bill of the subscriber; provided that in calculating the deduction to be made fractions of a rupee of salary shall be disregarded.
- (2) Notwithstanding anything contained in rule 3 or in sub-rule (1) of this rule, no servant shall be required or permitted to subscribe to the Provident Fund while he is absent on leave except during earned leave.

Board's
contribution to
provident fund

5. The Board shall contribute to the Provident Fund of each subscriber an amount equal to the amount of his subscription; provided that the contribution does not exceed the rate as determined by the Government from time to time under rule 3

Ledger of
Accounts of
subscribers.

6. (1) The Board shall maintain a Provident Fund Ledger 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 the Board's contribution and the monthly balance on which interest is to be calculated.

(2) 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 paise of the lowest balance, excluding fractions of a rupee at the credit of the subscriber between the close of the fourth day and the last day of each month.

(3) The Board shall maintain a Provident Fund Liabilities Account in Form P.F. 8 which shall be posted upon every day in which amounts are credited or debited to the accounts (P.F.I) of the subscribers.

(4) At the end of each year the Board shall furnish each subscriber with a statement in form P F 2 showing the balance at the beginning of the year, the amounts added hereto by way of subscriptions and contributions and the interest accrued during the year and the balance at the credit of his account at the end of the year.

Payment for
subscription and
contributions to be
made monthly

7. (1) The Board shall open an account to be called "The Housing Board Haryana Provident Fund Account" with the Saving bank and as soon as may be at the beginning of each month and if possible before the fourth day of each month shall pay into such account the amount of all subscriptions recovered under the provisions of rule 4 and of the contributions payable under the provisions of rule 5. The Chairman shall operate the amount.

(2) Before a cheque is drawn for payment of subscription and contributions as required by sub-rule (1), a bill shall be prepared in Form P.F. 3 and submitted with the relevant salary and establishment bills for signatures to the Chairman or other Officer authorized for this purpose; provided that the Board may make payment of the subscriptions and contributions on a single bill and by means of a single cheque in respect of all subscribers or on separate bill and by means of separate cheques in respect of subscribers of different offices.

(3) All cheques drawn under the provisions of sub-rule (2) shall be drawn in favour of the Manager of the Scheduled Nationalized or Co-operative Bank or the Post Master.

8. (1) No sum shall be withdrawn from the Housing Board Haryana Provident Fund Account with the savings bank except. Withdrawals

- (a) under the provisions of sub-rule (1) of rule 9 for the purpose of investment or placement;
- (b) under the provisions of sub-rule (1) of rule 10 for the purpose of making an advance to a subscriber; or
- (c) under the provisions of rule 13 when a subscriber's account is to be closed for payment to the subscriber or his heirs.

(2) Whenever a sum is withdrawn from the Housing Board Haryana Provident Fund Account, such sum shall forthwith be credited to the Board Fund. The payment shall be made there from for the purpose for which the sum was withdrawn.

9. (1) With the previous sanction of the Government the Board may from time to time, withdraw any sum from the Housing Board Haryana Provident Fund Account with the savings bank and may invest or place such sum subject to the conditions and restrictions, if any applicable to the investment or placement of a portion of the Board Fund. Investment of Provident fund moneys.

(2) The interest obtained by the investment or placement of any sum under sub rule (1) rule shall be deposited in the saving bank to the credit of the Housing Board Haryana Provident Fund Account subject to the following conditions:

CONDITIONS

(1) The Board shall establish a Provident Fund Investment Depreciation Fund (hereinafter in these conditions referred to as the fund) which shall be deposited in the savings bank, under the General Account of the General Provident Fund Account.

(2) There shall be credited to the fund immediately on accrual :-

- (a) all interest accruing on the amount of the fund from time to time ; and
- (b) one percent per annum of the sum invested under sub-rule (1); provided that the interest received from investments and available for distribution amongst the subscribers should not be less than the interest obtainable from the savings bank

(3) After deducting from the interest obtained by the Board on any sum invested under sub-rule (1), the amount referred to in condition 2(b) above, the remainder of the said interest shall be deposited in the savings bank to the credit of the Housing Board Haryana Provident Fund Account.

(4) At the end of each year immediately after the account of each subscriber has been credited with interest in accordance with the provision of sub-rules (2) and (3) of rule 6, the Secretary of the Board shall lay before the Board a statement showing-

- (a) The total amount of interest accrued to the Housing Board Haryana Provident Fund Saving Bank Account during the year just closed either earned in the savings bank itself or credited thereto in accordance with the provisions of condition 3 above; and
- (b) The total amount of interest credited to subscriber's account's under the provisions of sub-rules (2) and (3) of rule 6.

(5) At the close of five years after the institution of the fund and at regular intervals of five year thereafter the Board shall furnish to the Government for scrutiny a statement of the fund held by the Board and a statement showing the total amount in the fund.

(6) If the Government is satisfied at any quinquennial scrutiny that any of the investments held by the Board out of the Housing Board Haryana Provident Fund Account have depreciated in value, it may direct that an amount not exceeding the amount of such depreciation shall be drawn by the Board from the fund and credited to the credited to the Housing Board Haryana Provident Fund Account.

Advance

- (7) If the Government is satisfied at any quinquennial scrutiny that the balance in the fund after the withdrawal, if any, of any sum in accordance with condition 6 is sufficient to cover any depreciation likely to occur during the next following period of five years in regard to any of the investments held by the Board as part of the Housing Board Haryana Provident Fund, the Government may direct that for the next five year the amounts to be deposited in the fund in accordance with clause (b) of condition 2 shall be reduced to such sum as it may prescribe or shall be discontinued for such period not exceeding five years as it may direct.
- (8) If any reduction discontinuance of the periodical payments into the fund has been ordered by the Government under the provisions of condition 7, it may at any subsequent quinquennial scrutiny direct that the payments be restored to the original figure or to any proportion thereof as it may deem fit.
- (9) (a) The cost of making any investment, under the provision of sub-rule (1) rule 9, shall be met out of the fund.
- (b) When any investment is realised and the net price obtained after payment of any brokerage and other incidental charges is less than the amount originally invested, the difference shall be credited to the fund.

(10)(1) With the sanction of the Board any subscriber may, up to the amount contributed by the subscriber including interest accrued thereon, be granted an advance from his Provident Fund an amount not exceeding, three times the amount of his salary for either of the following purposes and for no other purpose:-

- (a) to pay expense incurred in connection with the illness of the subscriber or a member of his family;
- (b) to pay expenses in connection with marriages, funeral or other ceremonies which by the religion of the subscriber it is incumbent upon him to perform and in connection with which it is obligatory that expenditure should be incurred:

Provided that no such advance shall be sanctioned unless the pecuniary circumstances of the subscriber are such that the indulgence is, in the opinion of the Board, absolutely a necessary:

Provided further that when an advance has already been granted to a subscriber, a subsequent advance shall not be granted to him until at least twelve months after the final repayment of all previous advances together with interest thereon and except for very special reasons to be recorded in writing by the sanctioning authority.

(2) The amount of the advance shall be repayable in not more than twenty-four equal instalments as may be fixed by the Board when sanctioning the advance and such instalments shall be recovered as if they were subscription in the manner provided in rule 4.

(3) The amount of an advance shall be recorded in column 5 of the Provident Fund Ledger (From P.F.I.) and note shall be made in column 9 as to the number of installments by which the advance is recoverable Each month the amount of the advance repaid shall be recorded in red ink column 2 of the ledger and in column 8 shall be entered the amount of the balance of the advance outstanding. The amount of interest lost on the monthly outstanding balances shall be recovered from the subscriber in the month following the month in which the last instalment of the advance is recovered and at the end of the year shall be added to the interest calculated on the monthly balance shown in column 7.

(4) If under the provisions of the first provision to rule 5, the whole or any portion of the Board's contributions is to be withheld when a subscriber's account is closed and if, when such subscriber is still outstanding, the amount of the advance outstanding plus the amount of interest lost, calculated on the monthly outstanding balances of the advance shall be added to the amount shown at credit of the account in column 7 for the purpose of calculating the Board's share of the total at credit of the account.

11 Nomination of persons to receive the amount of provident fund at the credit of the subscriber on his death:-

- (1) Each subscriber shall, as soon possible after he joins the Fund, be called upon by the Secretary to furnish a declaration in form P.F. 7 in favour of one or more members of his family, in such proportions as he may like showing what he wishes to be done with the Fund money at his credit in the event of his death.
- (2) A subscriber who has no family, may nominate any other person or persons, instead, provided that such a nomination shall be deemed to have been duly made in accordance with these rules only for as long as the subscriber has no family
- (3) If a subscriber at the any time acquires a family or remarries, any declaration already made under sub-rule (1) or (2) above as the case may be, shall forthwith become null and void and unless a revised declaration is received by the Board the amount of his accumulation shall be dealt with under clause (a) or (b) of sub-rule (1) of rule 15, as the case may be.
- (4) A nomination may be cancelled by a subscriber and replaced by any nomination, which is permitted to be made under this rule.

12 Payments towards a policy of insurance may, at the option of subscribers, be substituted for, or deducted from, subscriptions to the provident fund subject to the following conditions:-

Payments
towards a policy
of insurances

- (i) only the amount of subscription with interest thereon, standing at the credit of a subscriber in the Fund, may be withdrawn to meet the payment of premia;
- (ii) if the total amount of any subscription or payment substituted under this rule is less than the amount of subscription payable to the fund under rule 3; the difference shall be paid by the subscriber as subscription to the fund;
- (iii) the policy to be financed from the Fund shall be the one effected by the subscriber himself on his own life except a "Pure Endowment" policy which involves no element of risk in life. The policy shall be such as is legally assignable to the Chairman;

Notes:-

1. A guarantee policy which ensures the payment of the sum assured in the event of the policy holder being retired by the Medical Board, Shall be accepted for the purpose of this rule A contingent annuity, which in the event of his death, ensures a certain income to the insurant's life or children or both, shall also be accepted for the purposes of this rule.
2. If a policy of insurance is effected by a subscriber on his own life for the benefit of a sole beneficiary especially names therein, a formal assignment by both the insured and the sole beneficiary shall be permissible. An assignment of policy effected by a subscriber on his own life for the benefit of more than one beneficiary, whether existent or not at the date of the policy shall not, in view of the attendant legal difficulties, be permissible under this rule;
- (iv) The Chairman shall not make any payment on behalf of the subscribers of Life Insurance Corporation of India (hereinafter called the LIC) nor shall he take steps to keep the policy alive. If a subscriber certifies every month at the time preparation of the pay bill that the monthly premium payable by him to LIC is not less than the amount of his Provident Fund subscription under rule 3, the Chairman shall accept the same. He can, however, demand and scrutinise, at any time, the premium receipts or certified copies thereof showing that such payments have actually been made to the LIC. In the event of the insurant's not furnishing the same, the Chairman shall make the necessary deductions from the subscriber's pay for deposit in his provident fund account. Should the subscriber prefer to do so, he may apply for an advance from the fund for payment of his quarterly,

half-yearly or yearly premia;

- (v) Any sums already at the credit of the subscriber in the Fund may be withdrawn for the payment of premia or for the purchase of a single payment of life policy or at the discretion of the Chairman, for the payment of a single premium, but the utilisation of sums already at credit shall not relieve the subscriber for continuing to make the usual allocation for his current salary within the limits prescribed in rule 3, whether the amount is to be paid into the Fund or towards an insurance policy except when the subscriber is on leave other than earned leave.

Note :- The amount which may be withdrawn under this clause for payment of a single premium is the amount required to pay a single premium which on receipt by the LIC at once becomes the property of the Corporation. A subscriber shall not withdraw an amount from the fund for deposit with the LIC for adjustments towards payments of future premia on his policy. Withdrawals are permissible to finance single payment endowment policies and not merely whole life policies and there should be no objection by the acceptance of a policy on the joint lives of a subscriber and his wife;

- (vi) a policy shall not be rejected, if -

- (1) there is difference between the amount payable at maturity and death if it occurs earlier, or
- (2) the assured is unable to say that what amount precisely will be payable at maturity; or
- (3) the insurant has not been required to be medically examined by LIC; or
- (4) the amount withdrawn is to meet the premium due for one or more policies, provided they are otherwise acceptable;

- (vii) (a) if a policy assigned to the Chairman matures before the subscriber quits the service, the Chairman shall, save as provided in condition (ix) a) proceed as follows:-

If the amount assured together with the amount of any accrued bonuses is greater than the whole of the amount withheld or withdrawn from the Fund in respect of the policy with interest there on the chairman shall reassign the policy to the subscriber and make it over to him, and he (the subscriber) shall pay to Fund the whole or any amount withheld or with drawn with interest accrued thereon;

If the amount assured together with the amount of any accrued bonuses is less than the whole of the amount withheld or withdrawn with interest, the Chairman shall relies the amount assured together with any accrued bonuses and shall place the amount so realised to the credit of the subscriber in the Fund;

- b) the bonuses 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 withdrawn them as they fall due, the amount shall be credited to the subscriber's account in the Fund;

- (viii) a policy, the payment or payments for any premia on which, shall under this rule, be substituted for subscriptions to the Fund or withdrawn from the sum at the credit of a subscriber for the same purpose and which has not already been assigned to the Chairman and delivered to him under this rule shall within three months of such payment or withdrawal be so assigned and delivered as security for the payment contingently of the sum which, in the event of lapse of the policy or any assignment charge or encumbrance thereof or thereon becomes payable by the subscriber to the Fund. No payment so made by a subscriber shall be considered as substitution for any subscription by him to the Fund unless and until the life policy shall have been so assigned. In default of such assignment so paid or withdrawn shall forthwith be paid or repaid by the subscriber concerned to the Chairman or shall in default be deducted from such subscriber's pay;

- (ix)(a) the assignment of a policy under this rule shall be endorsed on the policy and shall be in the following form;

"I, A, B of _____ hereby assign unto the Chairman of Board, the within policy of assurance as security for payment of all sums which under rule 3 of the rules for the management of the Board, Haryana Provident Fund

I may hereafter become liable to pay to the Board's provident Fund."

Or in the case of policies of insurance effected by subscriber for the benefit of a sole beneficiary as follows:-

"We A, B (the subscribers) of the Board, Provident Fund and CD (the sole beneficiary of the policy) of _____ in consideration of the Chairman of the Board, agreeing at our request to accept payments towards the within policy of assurance is substitution for the subscriptions payable to me the said AB 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 Fund for payment of the premium of the within policy of assurance) hereby jointly and severally assign unto the said Chairman the within policy of assurance as security for payment of all sums which the said AB may hereafter become liable to pay to that fund;

- (b) save as provided in conditions (ix), (c), the policy shall be reassigned to the subscriber and handed back to him on quitting his service or on his refunding with the full interest thereon any advances taken from the Fund for the purpose of paying premia thereon and in the event of this death before quitting the service a reassignment shall be executed in favour of and the policy be handed over to the legal representative of his estate as determined by a civil court competent to pass orders in this respect. Notice of a reassignment shall be sent to the LIC by the Chairman.
- (c) If notice has been received by the Chairman 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 competent to pass order in this respect until he has obtained the orders of the Board;
- (x) the following procedure shall be observed in regard to the assignment and re-assignment of life policies:-
- (a) when the assigned policy is delivered to the Chairman under condition (xiii), it shall be accompanied by a certificate from the subscriber to the effect that no prior assignment of the policy exists. The Chairman shall satisfy himself independently that this is the case by direct reference to the L.I.C.
- (b) notice of the assignment of policy shall be given by the subscriber to the L.I.C. and acknowledgment of the notice of the L.I.C. shall be sent by the subscriber to the Chairman within three months of the date of the assignment.

13. (1) When a subscriber dies, the amount shown to the credit of his account in column 6 of the Provident Fund Ledger (P.F.L.) plus interest accrued to date shall be withdrawn from the savings bank, and payment of such amount shall be made_

Withdrawal on
closing of account

- (a) when the subscriber leaves a family-
- (i) if a nomination made by the subscriber in accordance with the provisions of rule 11 in favour of member or members of his family subsists, the amounts standing to his credit in the Fund or 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 moiety to the husband or the widow or in equal shares to the widows, as the case may be, and as to be other moiety in equal shares to the children of the subscriber:

Provided that if one or more of his sons have died leaving behind there 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 (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 share shall be payable to -

- (1) married daughter whose husbands are alive; and
- (2) married daughters of a deceased son whose husbands are alive; if there is any other member of the family in existence;
- (3) when the subscriber leaves no family-
 - (i) if a nomination made by him in accordance with the provisions of rule 11 in favour of any person or person subsists, the amounts so standing to his credit in the fund or the part thereof which the nomination relates shall become payable to his nominee or nominees in the proportion specified in the nomination.
 - (ii) if no nomination 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 not relate, shall be payable to his legal heirs

Explanation- 1. For the purposes of this sub-rule 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 surviving child born before the subscriber's death.

2. The case of a posthumous child already born when the case is taken up by the disbursing officer will present no difficulty. For the rest if the possibility of the birth of a posthumous child is brought to the notice of the disbursing officer, the amount which will be due to the child in the event of his being born alive, shall be retained, and the balance distributed in the normal way under this sub-rule. If the child is born alive, payment of the amount retained should be made as in the case of a minor child; but if no child is inborn or the child is still born, the amount retained should be distributed among the family in accordance with this sub-rule.

- (2) Subject to the provisions of rule 14, when a subscriber ceases to be a servant of the Board, the amount shown to the credit of his account in column 6 of the Provident Fund Ledger (From P.F. I) plus interest accrued to date shall be withdrawn and shall be paid to him :

Provided that -

- (a) if he is transferred other wise than temporarily to the service of another autonomous institution which maintains a Provident Fund or when having been transferred temporarily from the service of another autonomous institution he reverts to such service of the amount withdrawn shall be paid to such other autonomous institution for credit to his provident fund account with such autonomous institution; and
- (b) if he is transferred temporarily to the service of another autonomous institution, the amount shown to the credit of his account in column 6 of the Provident Fund Ledger (From P.F.I.) shall not be withdrawn but shall remain to the credit of his account,

(3) When a subscriber -

- (a) has proceeded on leave preparatory to retirement, or
- (b) while on leave, has been permitted to retire or declared by competent authority to be unfit for further service, the amount shown at the credit of the account in column 6 of the Provident Fund Ledger (Form P.F.1) shall, upon application made by him in that behalf, become payable to him subject to the provisions of rule 5;

Provided that the subscriber, if he returns to duty shall, if required to do so by the Board, repay the Fund for credit to his account, the whole or part of any amount paid to him from the Fund in pursuance of this sub-rule with interest thereon in cash or securities or partly in cash or partly in securities, by instalments or otherwise by recovery from his salary, or otherwise as the Board may direct.

- (4) Notwithstanding anything contained in sub-rule (1) or sub-rule (2), or sub-rule (3), no amount shall be withdrawn for payment to a subscriber or his heirs under the provisions of those sub-rules unless such payment can be made immediately; provided that if such payment can be made within one year if the amount at credit of the subscriber's Provident Fund Account is ten rupees or less, or within three years if such amount is more than ten rupees, the Board shall withdraw such amount and credit it to the Board Fund-Unclassified head of Account and no payment shall thereafter be made to the subscriber or his heirs except under the orders of the Board.

- (5) When an account is closed under the provisions of this rule, a line shall be drawn in red ink across the page below the last entry in the Provident Fund Ledger Account (P.F.1).

14. (1) Notwithstanding anything contained in rule 13, if any sum is due from a subscriber to the Board at the time when his account is closed, the Board may deduct the amount of such sum, but not exceeding in any case the total amount of its contributions credited to the account of the subscriber and interest accrued thereon before making payment under rule 13 of the amount at his credit in the Fund.

Amount to be withheld when account is closed.

- (2) When the subscriber who is required or permitted to subscribe to the Fund resigns within five years of the commencement of his service except on account of illness or any other cause which the Chairman may deem to be a sufficient cause or has been dismissed from the service of the Board, the Board, may deduct from the sum standing at his credit in the Fund, the whole or part of the contribution made by it to his Provident Fund and the interest thereon.

15. The Board shall maintain-

General Accounts to be maintained by Board

- (1) a Provident Fund Account in P.F.4;
- (2) a Provident Fund Investments Account in Form P.F.5;
- (3) a Provident Fund Investments Interest Account in Form No. P.F. 6 or if a Provident Fund Investment Depreciation Fund is maintained, a provident Fund Investment Depreciation Fund Account in Form P.F. 6-B; and
- (4) an account in Form P.F. 9, showing the amount available for payment of insurance premia of the Provident Fund Subscribers.

(Form P.F.I)

Housing Board, Haryana
Provident Fund Ledger

[Rule 6(1)]

Number of Account _____ Name of Subscriber _____ Folio Number _____ Establishment Check Register

19	Deposits	Contributions	Total	Withdrawal	Actual monthly balance in hand	Monthly balance on which interest is calculated	Monthly balance of with draws on which lost of interest is calculated	Remarks
1	2	3	4	5	6	7	8	9
	Rs. P.	Rs. P	Rs. P	Rs. P	Rs. P	Rs. P	Rs. P	Rs. P
Opening balance-								
April							
May							
June							
July							
August							
September							
October							

1	2	3	4	5	6	7	8	9
November							
December							
January							
February							
March							
Total							
Interest for 19							
Balance on 31st March 19							