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## Advance from the Fund (MP GPF Rule)

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[14.-A The State Government may, by order, grant incentive bonus to those subscribers who do not withdraw any money from the amount standing to their credit in the fund during a year or a block of a year as may be prescribed by the order at such rates as may be prescribed by that order.

15 [(1) A temporary advance, not exceeding three months' pay or half the amount at the credit of the subscriber may be granted to a subscriber from the amount standing to the subscriber's credit in the Fund at the discretion of the sanctioning authority for any of the following purposes namely:

(a) to pay expenses, including travelling expenses incurred in connection with the serious or prolonged illness of the applicant, any members of the applicant's family or any person actually dependent on the applicant;

**Note:** - *The expression "expenses incurred in connection with the serious or prolonged illness" also includes expenses incurred on the purchase of artificial teeth and hearing aids.*

(b) to pay expenses incurred in connection with the confinement of the applicant or applicant's spouse provided that the applicant does not have more than two living children;

(c) to meet the cost of education, including travelling expenses, outside India of the applicant, any member of the applicant's family or any person actually dependent on the applicant;

(d) to meet the cost of education, including travelling expenses, of the applicant, any member of the applicant's family or any person actually dependent on the applicant in a technical or a specialized course in India beyond the high school stage;

(e) to pay obligatory expenses on a scale appropriate to the applicant's status, which by customary usage, the applicant has to incur in connection with a social or religious ceremony;

(f) to make good the loss of government money;

(g) to meet expenses in connection with the defense of the subscriber in a criminal case;

(h) to meet the cost of legal proceedings instituted by the applicant for vindicating the applicant's position in regard to any allegation made against the applicant in respect of any act done or purported to have been done by the applicant in the discharge or

applicant's official duty, the advance in this case being available in addition to any advance admissible for the same purpose from any other government source;

Provided that the advance shall not be admissible to a subscriber who institutes legal proceeding in any court of law either in respect of any matter unconnected with applicant's official duty or against government in respect of any condition of service or penalty imposed on him;

(i) to meet the cost of defense of the applicant when proceedings are initiated by a private party in a court of law against the applicant in respect of matters connected with the applicant's official duties;

(j) to pay the amount of Security Deposit which is required from a subscriber under rule 282 of M.P. Financial code Vol-I; and

(k) to meet the cost of or to make advance payment toward the allotment of a plot, flat or house for residential purposes.

(2) An advance under sub-rule (1), except for special reasons, shall not be granted until at least twelve months after the final repayment of previous advance.

**Note:** - for the purpose of this sub-rule, only purposes like marriages and serious illnesses qualify as 'special reasons'. Subsequent advances cannot be granted as a matter of course under this sub rule.

(3) For special reasons the sanctioning authority may grant an advance higher than that prescribed in sub-rule (1) subject to the condition that a minimum balance of one month's pay is maintained at the credit of the subscriber in the Fund.

(4) After completion of five years of service, a temporary advance up to the whole amount standing to the credit of the subscriber may be granted by the sanctioning authority for purchase or construction of a residential house or for purchase of a flat or to meet any advance payment towards the allotment of a residential house or flat.

(5) After completion of five years of service and before fifteen years of the date of superannuation of the subscriber, for construction or purchase of residential house or flat, an amount of 840% of the monthly pay may be granted to a subscriber irrespective of the amount standing to his credit in the fund. The advance in this case will be in addition to the advance for the same purpose under sub-rule (4).

Note: - The sanctioning authority shall obtain necessary security from the subscriber to ensure recovery in case of death, resignation, removal, dismissal etc.

(6) The application for temporary advance from General Provident Fund shall be made in the form as in Appendix 'K'.

(7) In the case of advance under sub-rule (5) the subscriber shall also liable to pay interest at the rate of 2% higher than the interest prescribed under Rule 14 and shall be payable by the subscriber in the manner laid down in sub-rule (4) of Rule 16.

(8) The authority competent to sanction advance under sub-rule (1) shall be head of office. In the case of advance to head of office, the controlling officer will be the sanctioning authority.

(9) The authority competent to sanction advance under sub-rule (2), (3), (4), and (5) shall be the head of the department and the collector. In case of the head of the department, the State Government in the administrative department shall be the sanctioning authority.

(10) No temporary advance under clauses (a), (b), (c), (d) and (e) of sub-rule (1) of this rule shall be admissible in addition to the withdrawal under Rule 16 A.

**Notes: -**

*(1) For the purposes of this rule pay means pay as defined in Fundamental Rule 9 (21).*

*(2) For the purposes of this rule the term "pay" in respect of a subscriber under suspension shall be the pay which he was drawing immediately before suspension.*

*(3) The Collector shall be the competent authority in respect of the district establishment of revenue, excise and other departments where the district office of the department functions as a part of the collectorate establishment.*

*(4) An Additional Commissioner may exercise all or any of the financial powers of the Head of Department for the purposes of these rules subject to the work distribution by the Commissioner of the Division.*

*(5) An Additional Heads of Departments may exercise all or any of the financial powers of the Head of Department for the purposes of these rules subject to the work distribution by the Head of Department.*

*(6) Additional Collectors may exercise all or any of the financial powers of the Collector for the purpose of these rules, subject to the work distribution by the Collector.*

*(7) The gazetted officers in charge of the sections of the Collectorate may exercise powers of head of office under these rules subject to the work distribution by the Collector.*

*(8) The Secretary in charge of General Administration Department may authorize officers of the department to exercise powers of head of department and head of office for the purpose of these rules in respect of secretariat establishment.*

*(9) The Directors General of Academy of Administration, Police, Home Guards and Forests may authorize officers of their head offices to exercise powers of head of department for the purpose of these rules in respect of the headquarter establishment.*

*(10) The Finance department may authorize any other officer to exercise all or any of the financial powers of the head of department and/head of office for the purposes of this rule.]*