

**THE COASTAL DEVELOPMENT AUTHORITY
EMPLOYEES (GENERAL PROVIDENT FUND) RULES,
1999.**

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GOVERNMENT OF SINDH
PLANNING & DEVELOPMENT DEPARTMENT
Karachi Dated the 30th January 2001.

NOTIFICATION

NO.SO(ADMN-I)(P&D)15(1)/98: In exercise of the powers conferred by Section 24 of the Sindh Coastal Development Authority Act, 1994, the Government of Sindh are pleased to make the following rules:-

1. (1) These rules may be called the Coastal Development Authority Employees (General Provident Fund) Rules, 1999. Short title and commencement.
 - (2) They shall come into force at once.
 - (3) They shall apply to all employees of the Authority having at least two years service immediately before the commencement of Financial Year wherever they may be, but shall not apply to a person who is on deputation to the Authority or is employed on contract.
 - (4) In the event of the services of an employee of a local authority or statutory body being permanently transferred to the Authority the amount standing at his credit in the Provident Fund established and maintained by such local authority or statutory body shall be transferred to his credit in the Fund, and he shall, until the rate of subscription is fixed in accordance with these rules, continue to subscribe at the rates he has been subscribing immediately before the transfer of his services.
2. (1) In these rules, unless the context otherwise requires the following expressions shall have the meanings hereby respectively assigned to them, that is to say:- Definition
 - (a) "Chairman" means the Chairman of the Coastal Development Authority.
 - (b) "Emolument" means pay leave salary, or subsistence grant and includes:
 - (i) any wages paid by the Authority to employees not remunerated by fixed monthly pay; and
 - (ii) any remuneration of the nature of pay received in respect of foreign service;

- (c) “children” means legitimate children and included a posthumous child and adopted children where adoption is legally recognized under the personal law of the subscriber as conferring the status of a natural child;
- (d) “employee” means an employee of the Authority;
- (e) “Family” means the wife or wives or as the case may be, the husband and children of a subscriber, and the widow, or widows and children of a deceased son of the subscriber, Provided that if it is proved that the wife has been judicially separated from him or has ceased, under the law applicable to the subscriber, to be entitled to inherit the property of subscriber shall not deemed to be a member of the subscriber’s family;
- (f) “Form” means a Form appended to these rules;
- (g) “Fund” means the Coastal Development Authority employees General Provident Fund established under rule-3;
- (h) “Increment” means the annual increase of the moneys at the credit of a subscriber in the Fund at such rate as may be sanctioned by the Authority;
- (i) “Leave” means any kind of leave admissible to an employee under rules applicable to him;
- (j) “Subscriber” means an employee to whom these rules are applicable;
- (k) “Subscription” means the subscription made by the subscribes to the Fund;
- (l) “Year” means a Financial Year.

(2) The words and expressions used but not defined in these rules shall have the same meanings as assigned to them in Coastal Development Authority, employees (General Conditions of Service) Regulations 1999.

Year of the rule to be inserted.

- 3. (1) There shall be a funds known as the Coastal Development Authority (General Provident Fund to be maintained by the Authority in Pakistan, in Rupees).
- (2) The fund shall consist of the accounts of the employees in the Fund.
- 4. (1) The moneys in the Fund shall be kept under separate head in a scheduled bank.

- (2) The fund shall be administered by the Authority and payments into and withdrawals from the Fund shall be made by the Chairman.
- (3) The moneys in the fund not required to be immediately withdrawn be invested in such Government securities or other profitable schemes as may be approved by the Authority.

5.

- (1) A subscriber shall, as soon as may be after joining the fund, send to the Chairman a nomination 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 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.

- (2) If a subscriber nominates more than one person under sub-rule(1), he shall specify in the nomination the amount of 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.

- (3) Every nomination shall be in such one of the forms 1, 1-A, 1-B or 1-C, as is appropriate in the circumstances.

- (4) A subscriber may at any time cancel a nomination by sending a notice in writing to Chairman.

Provided that the subscriber shall, alongwith such notice, send a fresh nomination made in accordance with the provisions of sub rules (1) to (3).

- (5) without prejudice to the provisions of sub-rule (4) a subscriber shall alongwith every nomination made by him under this rule send to the Chairman contingent notice of cancellation which shall be in forms 2 or 2-A as is appropriate in the circumstances.

- (6) Every nomination made and every notice of cancellation given, by a subscriber shall, to the extent that it is valid, take effect on the date on which it is received by the chairman.

- (7) A subscriber may, in his nomination, distribute the amount that may stand to his credit in the fund amongst his nominees at his own discretion;

Provided that where the amount is paid to a nominee or nominees, such nominee or nominees shall distribute the amount among all heirs of the deceased subscriber according to the personal law to which the deceased was subject.

- (8) on the death of a nominee the subscriber shall make a fresh nomination.
6. A separate account of the Fund, at the credit of each subscriber shall be maintained by the Authority and the amount at the credit of each subscriber shall, consist of the subscriptions and the increments occurring there to:
- 7.
- (1) Every subscriber shall subscribe monthly to the fund when on duty or on foreign service.
 - (2) A subscriber may at his option, not subscribe during leave.
 - (3) The subscriber shall intimate his election not to subscribe during leave in the following manner:-
 - (a) if he is an employee who draws his own pay bills, by making no deduction on account of subscription, in his first pay with drawn off the proceeding on leave.
 - (b) if he is not an employee who draws his own pay bill, by written communication to the head of his officer before he proceeds on leave.
 - (4) Failure to make due and timely intimation shall be deemed to constitute on election to subscribe.
 - (5) The option of a subscribes estimated under sub-rule (3) shall be final.
 - (6) An employee when called to Military service, including employment in the Pakistan Reserve of Officers, will continue to subscribe to the Fund in accordance with these rules. Subscription to the Fund will be optional in the case of those who may be employed in military service out of Pakistan. While in Military employee subscription to the Fund will be calculated on that portion of his total emoluments.
8. The monthly subscription shall be at the rates applicable to the civil servants.
9. When a subscriber is transferred to foreign service or sent on deputation out of Pakistan he shall remain subject to these rules in the same manner as if he was not so transferred or sent on deputation.

RELIZATION OF SUBSCRIPTIONS

- 10.
- (1) When emoluments are drawn from a bank, in Pakistan or through the Ambassador, recovery of subscriptions on account of these emoluments and the installment of advance shall be made from the emoluments themselves, expect that when emoluments other than sterling overseas pay are so drawn in Pakistan, deduction in respect of sterling overseas, pay, when admissible, shall be made in Pakistan.

- (2) When emoluments are drawn from any other source the subscriber shall forward his dues monthly to the Chairman for credit to his account in the fund.

INCREMENT

11. (1) The Authority shall pay to the credit of the account of a subscriber increment on the subscriber increment on the subscription each year, at such rate, as it may from time to time, prescribe for the purpose.
- (2) The increment shall be credited on 30th June of each year in the following manner:
- i) on the account of the credit of the subscriber on the 30th June of the proceeding year, less any sums with drawn during the current year, increment for twelve months;
 - ii) on sums withdrawn during the year increment from the 1st July of the current year upto the last day of the month preceding the month of withdrawal;
 - iii) on all sums credited to the subscriber account after the 30th June of the proceeding year increment from the date of deposit upto the 30th June of the current year.
- (3) For the purpose of this rule the date of deposit shall in the case of recoveries from emolument be deemed to be the first day of the month in which they are 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 they are received by the Chairman before the fifth day of that month and when they are received on or after the fifth day of that month, the first day of the next succeeding month.
- (4) Increment shall not be credited to the account of a subscriber if he informs the Chairman that he does not wish to received it but if he subsequently asks for the increment shall be credited with effect from the 1st of July of the year in which he asks for it.

Note: 1: When a subscriber is dismissed from service of the Authority, but has appealed against the dismissal, the balance at his credit shall not be paid over to him until final orders confirming the decision are passed on his appeal. Increment shall, however, be paid on the balance upto the end of the month preceding that in which such orders are passed.

Note: 2: No increment shall be allowed on any amount of the subscription recovered on any month in excess of the actual amount due if such excess amount is adjusted by short payment in subsequent months of the same year, and in that case increment shall be allowed for the latter months on the full amount due, the balance having been already received in the former months.

ADVANCES FROM THE FUND

12. (1) A temporary advance may be granted to a subscriber from the amount standing to his credit in the fund at the discretion of the Authority specified in sub-rule (2) subject to the following conditions:-
- (a) No advance shall be granted unless the sanctioning authority is satisfied that the applicants pecuniary circumstances justify it, and that will be expended on the following objects and not otherwise:
 - i) to pay expense incurred in connection with the prolonged illness of the applicant or any person actually dependent on the subscriber;
 - ii) to pay for the overseas passage for reasons of health or education of the applicant or any person actually dependent on the subscriber;
 - iii) to pay obligatory expenses on a scale, appropriate to the applicants status in connection with marriages, funerals or ceremonies which by religion it is incumbent on the subscriber to perform;
 - iv) to construct or purchase a house for the occupation of the subscriber or the family or to make additions to or alternations in an existing house, owned by the subscriber, whether or nor constructed or purchased with a house building advance;
 - v) for the performance of Haj;
 - vi) to meet other expenditure which is considered by the sanctioning authority to be essential and unavoidable;

Note:- In case falling under sub-clauses (i), (ii) or (iii) advances may be granted by the sanctioning authority to pay debts incurred: Provided that an application is made within a reasonable time after the event to which it relates determined on the merits of each case.

- (b) An advance other than that covered by sub-clause (iv) of clause (a) shall not, except for special reasons to be recorded in writing by the sanctioning authority, exceed three months pay and shall in no case exceed the amount of subscriptions and increment thereon standing to the credit of the subscriber in the Fund;
- (c) An advance shall not, except for special reasons to be recorded in writing by the sanctioning authority, be granted until at least twelve months after the final repayment of all previous advances unless the amount already advanced does not exceed two-thirds of the amount admissible under clause (b);

Provided that this condition shall not apply to an advance under sub-clause(iv) of clause (a);

(d) The sanctioning authority shall record in writing its reasons for granting the advance;

Provided that if the reason is of a confidential nature, it may be communicated to the chairman personally or confidentially;

(e) An advance under sub-clause (iv) of clause(a) shall be subject to the following special conditions:-

- i) The advance shall in no case exceed thirty six months pay of the subscriber or eighty percent of the amount at the credit of the subscriber in the Fund, whichever is less;
- ii) Advance granted for construction of a house shall be paid in two equated single installments;
- iii) If the first installment is not utilized for the purpose of construction of the house within eight months of its drawl, it shall be refunded, unless the sanctioning authority extends this period;
- iv) For the purpose of drawal of the second installment, the subscriber shall be required to give under his hand a certificate to the effect that he has actually utilized the first installment on the construction of the house;
- v) The subscriber shall not dispose of the house purchased or constructed with an advance from the funds until the advance has been repaid or the subscriber retires from the Authority service;
- vi) Recovery shall be made at the rate of seven percent of the subscribers pay commencing from the fourth issue of pay after the first installment of the advance is drawn.

Note:- In cases where a subscriber draws only a part of the house building advance from his provident fund, the total of the house building advance taken from the Authority as loan and the advance from the Provident Fund shall be limited to thirty six months pay of the subscriber. Recovery in such cases on account of advance from the Fund shall commence immediately after the loan from the Authority with interest accrued thereon until the advance has been fully repaid.

2. The authority competent to grant an advance:

- (a) (i) Exceeding three months pay or
- (ii) Within twelve months of the final repayment of all previous advances, shall be the authority component to dismiss the subscriber.

(b) to pay debts falling under sub-clause (ii) of clause (a) of sub-rule(1), shall be the Chairman.

(c) in any case not specified in clauses (a) or (b), shall be the Chairman.

Note:- An authority competent to sanction an advance of pay for himself on transfer cannot sanction the advance for himself under clause (b) or sub-rule (2). The authority competent to sanction the advance in such a case will be the next higher administrative authority.

(1) After a subscriber has attained the age of fifty years, the competent authority may, in its discretion, grant him an advance for any of the purpose specified below subject to the conditions mentioned against each purpose:-

<u>PURPOSE</u>	<u>CONDITIONS</u>
(a) For the construction of a house on land owned by the subscriber or by the spouse or children of the subscriber.	<p>(1) The advance shall be sanctioned on the conditions specified in clause (B) or sub-rule (1) of rule 12 and sub-rule (5) of rule 15:</p> <p>Provided that, subject to condition (3), no recovery of the advance shall be made from the subscriber and the amount advance shall be treated as a part of the final payment of the amount standing to the credit of the subscriber when the final payment become due.</p> <p>(2) The first installment of the advance shall be drawn only after an agreement is executed between the subscriber and the Authority in the Form-3.</p> <p>(3) In case the house is sold or otherwise alimented by the subscriber without repayment of the advance before his retirement from service, the subscriber shall forthwith repay into the Fund the entire amount of the advance in lumpsum.</p>
(b) For the purpose of a house for his residence.	<p>(1) The amount of the advance shall not exceed eighty percent of the amount standing to the credit in the Fund.</p> <p>(2) Subject to conditions (1), (3) & (4), the advance shall, mutatis mutandis, be governed by the same terms and conditions as applicable to an advance under clause (a).</p> <p>(3) In case the house is not purchased within three months of the drawal of the advance the subscriber shall forthwith repay into the Fund the entire amount of the advance in</p>

	<p>lumpsum.</p> <p>(4) The advance may be drawn in full at once but satisfactory evidence, such as registration deed or a duly executed receipt of the amount paid, shall be produced before the Chairman, to show that the advance for the purchase or the house has been spent within three months of its drawal.</p> <p>(5) The advance shall be drawn only after an agreement is executed between the subscriber and the Authority in the Form-4.</p>
<p>(c) For purchase of Agricultural land from Government.</p>	<p>(1) The amount of the advance shall not exceed eighty percent of the amount standing to the credit of the subscriber in the Fund.</p> <p>(2) Subject to condition (1) the advance shall, mutatis, mutandis, be governed by the same terms and conditions as applicable to and advance under entry (a):</p> <p>Provided that the advance may be drawn in lump sum, if so desired by the subscriber.</p> <p>(3) The Advance shall be drawn only after an agreement is executed by the subscriber and the Authority in the Form-5.</p>
<p>(d) For any of the following purpose, namely:-</p> <p>(i) To defray expenses in connection with the prolonged illness of the subscriber or a member of his family actually dependent upon him;</p> <p>(ii) To pay for the overseas passage of the subscriber for reasons of health or for the performance of Hajj;</p> <p>(iii) To pay for the overseas passage for reasons of education of any member of the subscribers, family actually dependent on him and such other lump sum expenditure as admission or advance tuition fees of any such member; and</p> <p>(iv) To pay obligatory expenses on a scale appropriate to the subscribers status in connection with funerals or ceremonies which by his religion, it is incumbent upon him to perform, or in connection with the marriage of any member of his family actually dependent on him.</p>	<p>(1) The amount of the advance shall not exceed four months pay of the subscriber or twenty-five percent of the amount standing whichever is less.</p> <p>(2) No recovery of an advance under this clause shall be made from the subscriber and the amount 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.</p>

(2)	A subscriber, who has attained the age of fifty years, may, without assigning any reason, draw a non-refundable advance to the extent of sixty percent of the amount standing at his credit in the fund.
14.	<p>(1) When a subscriber has attained the age of fifty years, the competent authority may, in his discretion, grant him a special retirement advance, not exceeding eighty percent of the amount standing to his credit in the fund.</p> <p>(2) A second or subsequent advance not exceeding eighty percent of the amount standing to his credit in the fund each time may be sanctioned by the competent authority subject to the condition, that at least a period of one year has elapsed since the pervious advance had been drawn.</p> <p>(3) No recovery of an advance granted under this rule shall be made from the subscriber and the amount advance shall be treated as part of the final payment of the amount standing to hid credit when the final payment become due.</p>

- 15.
- (1) An advance shall be recovered from the subscriber in such number of equal monthly installment as the sanctioning authority may direct, but such number shall not be less than twelve unless the subscriber so elects or in only case more than one hundred and twenty. A subscriber may, at his option, make re-payment in a smaller number if installments than that prescribed. 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.
 - (2) Recovery shall be made in the manner provided in rule-10 for realization of subscription and shall commence on the first occasion after the advance is made on which the subsistence grant and may be postponed by the sanctioning authority during the recovery of an advance of pay granted to the subscriber.
 - (3) If more than one advance has been made to a subscriber, each advance shall be treated separately for the purpose of recovery.
 - (4) If an advance has been granted to a subscriber and drawn by him and the advance is subsequently disallowed before repayment is completed, the whole of balance of the amount with-drawn, shall forthwith be repaid by the subscriber to the Fund, or in default be ordered by the chairman to be recovered by deduction from the emoluments of the subscriber by installments or otherwise, as may be directed by the authority laid down in clause (a) of sub-rule (2) of rule-12.
 - (5) Recoveries made under this rule shall be credited as they are made, to the account of the subscriber in the fund.

CIRCUMSTANCES IN WHICH ACCUMULATIONS ARE PAYABLE

- 16.
- (1) When a subscriber quits the service of the Authority the amount standing to his credit in the fund shall become payable to him;
 - (2) A subscriber who has been dismissed from the service of the Authority and is subsequently

reinstated in the service shall, if required to do so by the Authority repay and amount paid to him from the fund in pursuance of sub-rule (1) in the manner provided in the provision to rule 18. The amount so repaid shall be credited to his account in the Fund.

17. When a subscriber:-

- (a) has proceeded on leave preparatory to retirement; or
- (b) while on leave, has been permitted to retire or, declared by a competent medical authority to be unfit for further service;

The amount standing to his credit in the Fund shall, upon application made by him in that behalf to the Chairman become payable to the subscriber 365 days before the date of his retirement.

Provided that the subscriber, if he returns to duty shall if required to do so by the Authority pay to the Fund, for credit to his account the whole or part of any amount paid to him from the Fund in pursuance of this rule in cash or securities, or partly in cash and partly in securities, by installments or otherwise, by recovery from his emoluments or otherwise as the Authority may direct.

18. (1) On the death of a subscriber;

- (a) if a nomination made by the subscriber in accordance with the provision of rule-5 in favour of a member or members of his family subsists, the amount standing to his credit in the Fund or the part thereof to which the nomination relates, shall become payable to his nominee or nominee in the proportion specified in the nomination;

- (b) if no such nomination in favour of a member or members of the family subsists or if 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, as the case may be, shall not with standing any nomination purporting to be in favour of any person other than a member or members of his family, becomes payable to the holder of the succession certificate.

- (2) Where the amount referred to in sub-rule (1) is paid to a nominee or nominees such nominee or nominees shall distribute the amount among all heirs of the deceased subscriber according to the personal law to which the deceased was subject.

19. (1) When the amount standing to the credit of a subscriber in the Fund, or the balance thereof becomes payable, the chairman shall after satisfying himself as to the actual amount payable, fix a date on which the payment shall be made.

- (2) The amount shall be, paid either in cash or by cheque by the chairman to the person or persons entitled thereto together with the increment upto the month proceeding the month in which the payment in cash is made or the cheque of the amount is sent to claimant or claimants;

Provided that in the case of any dispute to the title to the amount the increment shall not be admissible beyond six months of the date fixed under sub-rule (1) for payment, and the amount shall, after settlement of the claim be paid within one month of the application from the claimant of claimants;

Provided further that the portion of the amount to the credit of the subscriber to which there is no dispute shall be paid on the date fixed under sub rule (1).

- (3) All payment of any amount becoming payable under these rules shall be made in Pakistan in rupees, on receipt of a written application from the subscriber or any other claimant.

PROCEDURE

20.
 - (1) All sums paid into and withdrawn from the fund under these rules shall be credited or as the case may be debited in the books of the Authority to an account named “ Sindh C.D.A,s’ Employees General Provided Fund Account’, and shall also be shown separately in the account of the subscriber maintained by the Authority in accordance with rule-6.
 - (2) The amount subscribed or withdrawn from the accounts of a subscriber shall forthwith be entered in a pass book in form 6 issued to the subscriber on payment of five rupees or such sum as may be determined by the Chairman.
 - (3) The pass book of the employees in basic pay scale-1 to 15 shall be kept in safe custody of the Head office, and every pass book shall be sent to the account(Fund) section in the month of August every year for verification of entries recorded therein and inclusion of the increments.
 - (4) The Pass Book of the employees in Basic Pay Scale-16 or above shall be kept by such employee and shall be sent to the Accounts Officer for verification in September/October each year.
 - (5) On receipt of the Pass Book the Accounts Officer (Fund) shall incorporate the opening and closing balances therein and also verify the correctness of the monthly transactions.
21. The payment of any amount becoming payable under these rules not taken by the subscriber or any other claimant within six months of the date fixed under sub-rule(1) of rule-19 or, as the case may be, the period specified under sub-rule(2) thereof shall be transferred to “Deposits” after 30th June of the year and treated under the ordinary rules relating to deposits.
22.
 - (1) The Chairman shall allot a number to the account of each subscriber as soon as the first subscription is paid into the fund and communication the same or any subsequent change thereof to the subscriber.
 - (2) When paying a subscription in Pakistan either by deduction from emoluments or in Cash, the number of the account of the subscriber in the Fund shall be quoted.
23.
 - (1) As soon as possible after the 30th June of each year, the Chairman shall send to each subscriber a statement of his account in the Fund, showing the opening balance of the subscription together with increment as on the 1st July of the year, the total amount of credited or debited during the year, the total amount of increments credited to the

subscriptions and contributions as on the 30th June of the year and the closing balance on that date.

- (2) The Chairman shall attach to the statement of account on inquiry whether the subscriber:-
 - (a) desires to make any alteration in any nomination made under rule-5;
 - (b) has acquired a family (in case where the subscriber has made no nomination in favour of a member of his family under the provision to sub-rule (1) of rule-5.
- (3) Subscribers should satisfy themselves as to correctness of the annual statement, and errors should be brought to the notice of the Chairman within six months from the date of receipt of the statement.
- (4) The Chairman shall, if required by a subscriber once, but not more than once, in a year, inform he subscriber of the total amount standing to his credit in the Fund at the end of the last month for which his amount has been written-up.

FORM-1
FORMS OF NOMINATION
(see rule-5 (3))

WHEN THE SUBSCRIBER HAS FAMILY AND WISHES TO
NOMINATE ONE MEMBER THEREOF

I hereby nominate the person mentioned below who is a member of my family as defined in rule-2 of the Coastal Development Authority (General Provident Fund) Rules, to receive the amount that may stand to my credit in the C.D.A. Employees General Provident Fund, in the event of my death occurring before that amount may become payable, or is paid:-

NAME AND ADDRESS OF NOMINEE	RELATION WITH SUBSCRIBER	AGE

Dated this _____ day of _____ 19_____ at

Signature of the Subscriber

Two Witnesses to Signature:

1. _____

2. _____

FORM-1-A
FORMS OF NOMINATION
See rule-5 (3)

WHEN THE SUBSCRIBER HAS FAMILY AND WISHEs TO
NOMINATE MORE THAN ONE MEMBER

I hereby nominate the persons mentioned below who are members of my family as defined in rule-2 of the Coastal Development Authority (General Provident Fund) Rules, to receive the amount that may stand to my credit in the C.D.A. Employees General Provident Fund, in the event of my death occurring before that amount may become payable, or is paid:-

NAME AND ADDRESS OF NOMINEE	RELATION WITH SUBSCRIBER	AGE

Dated this _____ day of _____ 19_____ at

Signature of the Subscriber

Two Witnesses to Signature:

1. _____

2. _____

FORM-1-B
see rule-5 (3)

WHEN THE SUBSCRIBER HAS NO FAMILY AND WISHES TO
NOMINATE ONE PERSON

I having no family as defined in rule-2 of the Coastal Development Authority Employees (General Provident Fund) Rules, hereby nominate the person mentioned below to receive the amount that may stand to my credit in the C.D.A. Employees General Provident Fund, in the event of my death occurring before that amount may become payable, or is paid:-

Dated this _____ day of _____ 19_____ at

Signature of the Subscriber

Two Witnesses to Signature:

1. _____

2. _____

FORM-1-C
see rule-5 (3)

**WHEN THE SUBSCRIBER HAS NO FAMILY AND WISHES TO
NOMINATE MORE THAN ONE PERSON**

I having no family as defined in rule-2 of the Coastal Development Authority Employees (General Provident Fund) Rules, hereby nominate the persons mentioned below to receive the amount that may stand to my credit in the C.D.A. Employees General Provident Fund, in the event of my death occurring before that amount may become payable, or is paid, and direct that the said amount shall be distributed among the said persons in the manner shown below against their names:-

NAME AND ADDRESS OF NOMINEE	RELATIONSHIP WITH SUBSCRIBER	AGE

Dated this _____ day of _____ 19_____ at

Signature of the Subscriber

Two Witnesses to Signature:

1. _____

2. _____

Note:- This column should be filled in so as to cover the whole amount that may stand to the credit of the subscriber in the Fund at any time.

FORM (2)
See rule-5 (5)

FORM OF CONTINGENT NOTICE OF CANCELLATION

WHEN NOMINATION IS IN FAVOUR OF ONE OR MORE MEMBERS
OF THE SUBSCRIBERS FAMILY

In pursuance of the provisions of sub-rule (5) of rule-5 of the Coastal Development Authority Employees (General Provident Fund) Rules I, _____ hereby give notice that in the event of the person or any of the persons nominated there under predeceasing me, or my contracting a fresh marriage or of my marriages with my wife or any or my wives being dissolved by divorce or otherwise the said nomination shall forthwith stand cancelled.

Dated this _____ day of _____ 19_____ at _____

Signature of the Subscriber

Two Witnesses to Signature:

1. _____

2. _____

FORM (2-A)
See rule-5 (5)

WHEN NOMINATION IS IN FAVOUR OF ONE OR MORE PERSONS
NOT BEING MEMBERS OF THE SUBSCRIBERS FAMILY

In pursuance of the provisions of sub-rule (5) of rule-5 of the Coastal Development Authority Employees (General Provident Fund) Rules I, _____ hereby give notice that in the event of the person or any of the persons nominated there under predeceasing me, or in the event of my hereafter acquiring a family as defined in rule-2 of the said rules, the said nomination shall forthwith stand cancelled.

Dated this _____ day of _____ 19_____ at

Signature of the Subscriber

Two Witnesses to Signature:

1. _____

2. _____

FORM (3)
See rule-13 (a) (2)
FORM OF AGREEMENT

THIS INDENTURE made this _____ day of _____ one thousand nine hundred and _____ between _____ (Hereafter called the subscriber, which expression shall include his heirs, execution, administrators, legal representatives and assign) of the one part and the Coastal Development Authority (hereafter called the Authority on which expression shall include its successor-in office and assigns) of the other part.

WHEREAS the subscriber has applied to the Authority to grant him on advance of _____ Rs. _____ out of the sum standing to the credit to the credit of the subscriber in the C.D.A. General Provident Fund (hereinafter referred to on the fund) to enable him to defray the expenses of building a house so the place of land bearing No. _____ of _____ the subscriber/wife/husband/son(s)/daughter(s) or the subscriber;

AND WHEREAS the Authority has agreed to advance to the subscriber the said sum of Rs. _____ on the terms and condition and the manner laid down in the rules and as hereafter contained;

NOW IT IS HEREBY AGREED between the parties to this agreement that in consideration of the said sum of Rs. _____ advance by the Authority to the subscriber by installments entered and receipted from time to time in the schedule hereto annexed the subscriber shall expend the full amount of the said advance solely towards the building of a house on the said piece of land at the earliest possible opportunity and if the actual amount so expended is less than the sum advanced, the subscriber shall repay the difference into the Fund forthwith.

AND IT IS HEREBY FURTHER AGREED and declared that if the said piece of land or the house built thereon is sold or otherwise alienated by the owner without repaying the amount of the advance and before retirement of the subscriber from service, the subscriber shall forthwith repay into the fund the entire amount of the advance in a lump sum.

In witness whereof the subscriber has hereinto set his hand on the day and year first above written.

Signed by the subscriber: _____
In the presence of : _____
Ist witness: _____
Address: _____
Occupation: _____
2nd witness: _____
Address: _____
Occupation: _____

FORM (4)
See rule-13 (b) (5)
FORM OF AGREEMENT

THIS INDENTURE made this _____ day of _____ one thousand nine hundred and _____ between _____ (Hereinafter called the subscriber, which expression shall include his heirs, executors, administrators, legal representatives and assignee) of the one part and the Coastal Development Authority (hereafter called the Authority on which expression shall include its successor-in office and assigns) of the other part.

WHEREAS the subscriber has applied to the Authority to grant him on advance of Rs. _____ out of the sum standing to the credit to the credit of the subscriber in the C.D.A. General Provident Fund (hereinafter referred to as the fund) under clause (b) of Rule-13 of the C.D.A. Employees (General Provident Fund) Rules (to enable him to purchase a house _____ in _____ district of _____ sub-registration district of _____).

AND WHEREAS the Authority has agreed to advance to the subscriber the said sum of Rs. _____ on the terms and conditions and the manner laid down in the rules and as hereafter contained;

NOW IT IS HEREBY AGREED between the parties to this agreement that in consideration of the said sum of Rs. _____ advance by the Authority to the subscriber by installments entered and received from time to time in the schedule hereto annexed the subscriber shall expend the full amount of the said advance towards the purchase of the house within three months from the drawal of the advance, and if the actual amount so expended is less than the sum advanced, he shall repay the difference into the Fund forthwith.

AND NOW IT IS HEREBY FURTHER AGREED and declared that if the house so purchased is sold or otherwise silenced by the subscriber without repaying the amount of the advance and before retirement of the subscriber from service, the subscriber shall forthwith repay into the Fund the entire amount of the advance in a lump sum.

In witness whereof the subscriber has hereinto set his hand on the day and year first above written.

Signed by the subscriber: _____
In the presence of : _____
Ist witness: _____
Address: _____
Occupation: _____
2nd witness: _____
Address: _____
Occupation: _____

FORM (5)
See rule-13 (c) (3)
FORM OF AGREEMENT

THIS INDENTURE made this _____ day of _____ one thousand nine hundred and _____ between _____ (Hereinafter called the subscriber, which expression shall include his heirs, executors, administrators, legal representatives and assignee) of the one part and the Coastal Development Authority (hereafter called the Authority) on which expression shall include its successor-in office and assigns) of the other part.

WHEREAS the subscriber has applied to the Authority to grant him on advance of Rs. _____ out of the sum standing to the credit of the subscriber in the Coastal Development Authority Employees contributory General Provident Fund (hereinafter referred to as the fund) under clause (c) of Rule-13 of the C.D.A. Employees (General Provident Fund) Rules (to enable him to _____ bearing No. _____ district of _____ sub-registration district of _____.

AND WHEREAS the Authority has agreed to advance to the subscriber the said sum of Rs. _____ on the terms and conditions and the manner laid down in the rules and as hereafter contained;

NOW THEREFORE, IT IS HEREBY AGREED between the parties to this agreement that in consideration of the said sum of Rs. _____ advanced by the Authority to the subscriber by installments in lump sum as entered and receipted from time to time in the schedule hereto annexed the subscriber shall expend the full amount of the said advance towards the purchase of the land at the earliest possible opportunity and if the actual amount so expended is less than the sum advanced, the subscriber shall repay the difference into the Fund forthwith.

AND IT IS HEREBY FURTHER AGREED and declared that if the said land so purchased is sold or otherwise alienated by the subscriber without repayment of the advance and before his retirement from service, the subscriber shall forthwith repay into the Fund the entire amount of the advance in lump sum.

In witness whereof the subscriber has hereinto set his hand on the day and year first above written.

Signed by the subscriber: _____

In the presence of : _____

Ist witness: _____

Address: _____

Occupation: _____

2nd witness: _____

Address: _____

Occupation: _____

SCHEDULE

Serial No. _____ date: _____ Amount of installment _____
FORM-6)

G.P. FUND PASS BOOK
(See Rule -20 (2))

ACCOUNT NO: _____

NAME:- _____

FATHER'S NAME:- _____

DATE OF APPOINTMENT IN C.D.A. _____

MEMBERSHIP STARTS FROM:- _____

POLICY NO. IF INSURED: _____

A.	1.	Nomination Forms submitted on _____
	2.	Forms available / Not available in Accounts Office _____
B.	3.	Revised Nomination submitted on _____ A.O. (FUND) _____
	4.	
C.	5.	
	6.	
D.	7.	
	8.	

Month	Subscription	Advances	Refund of Advances	Net Credit	Pay	Rate of Subscription	Initial of drawing Officer
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**ADDITIONAL CHIEF SECRETARY (DEV.)
GOVERNMENT OF SINDH**

NO:SO(ADMN.I)(P&D)15(1)/98:

Karachi Dated the 30th January 2001.

A copy is forwarded for information and necessary action to:-

1. All Administrative Secretaries to Government of Sindh.
2. The Senior Member Board of Revenue Sindh.
3. The Superintendent, Sindh Government Printing Press, Karachi with a request to publish it in Government Gazette and supplies 50 copies thereof to this Department.
4. The Chairman, Coastal Development Authority, Planning and Development Department, Government of Sindh, Karachi.
5. Office Order File.

**(BAIG MUHAMMAD PIRZADO)
SECTION OFFICER (ADMN-I)**