

CHAPTER - XI

**BENEVOLENT FUND  
AND  
GROUP INSURANCE**  
( 1039 - 1040 )

**BENEVOLENT FUND AND  
GROUP INSURANCE**

**\*[Federal] Employees Benevolent  
Fund and Group Insurance Act,  
1969 (Act No. II of 1969)**

*Sl. No. 1*

*An Act to establish a benevolent fund for the common benefit of the employees of the \*[Federal] Government and certain autonomous bodies and to provide for their group insurance.*

WHEREAS it is expedient to establish a benevolent fund for the common benefit of the employees of the \*[Federal] Government and certain autonomous bodies and to provide for their group insurance;

It is hereby enacted as follows:-

**CHAPTER I**

**PRELIMINARY**

**1. Short title, extent and commencement.**- (1) This act may be called the \*[Federal] Employees Benevolent Fund and Group Insurance Act, 1969.

(2) It extends to the whole of Pakistan and applies to every employee wherever he may be.

**\*\***(3) It shall come in to force on such date as the <sup>\*</sup>[Federal] Government may, by notification in the official Gazette, appoint; and different dates may be appointed in respect of different provisions of this Act for different classes or categories of employees.

<sup>\*</sup> Subs *vide* Act No. XXV of 1975

<sup>\*\*</sup>Note.- The Act shall come in to force w.e.f. 3-4-1969 in respect of all employees as defined in it except employees in the Civil Armed Forces.

**2. Definitions.-** In this Act, unless there is anything repugnant in the subject or context,-

(1) "Article": means an Article of the Constitution;

(2) "Benevolent Fund" means the <sup>\*</sup>Federal Employees Benevolent Fund established under section 11;

(3) "Board" means the Board of Trustees set up under section 4;

<sup>\*</sup>(4) "Employee" means -

- (a) any person who is a member of an All-Pakistan Service or of a civil service of the Federation, or who holds a civil post in connection with the affairs of the Federation;
- (b) any person appointed to the secretarial staff of the National Assembly or of the Senate whose terms and conditions of service are governed by Rules or Law made under Article 87;
- (c) any officer or servant of the Supreme Court whose terms and conditions of employment are governed by rules made under Article 208;
- (d) any officer or servant employed in connection with the functions of the Chief Election

Commissioner or an Election Commission whose terms and conditions of employment are governed by rules or law made under Article 221;

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\* Subs *vide* Act No. XXV of 1975

- (e) any officer or servant of such body corporate, institution, organization or autonomous body, as the Federal Government may, by notification in the official Gazette, specify;

and includes any such person, officer, servant or member of the staff who is-

- i) on deputation elsewhere or on foreign service within the meanings of the Fundamental Rules,
- ii) undergoing study or training in or outside Pakistan,
- iii) on leave, or
- iv) under orders of suspension, but does not include any person who:-
  - (a) is an employee of the Railways; or
  - (b) has attained the age of sixty years; or
  - (c) is an officer or servant of a provincial government on deputation to the Federal Government;

(5) "family" means -

- (a) in the case of a male employee, the wife or wives, and

in the case of a female employee the husband of the employee; and

- \* (b) the legitimate children, parents, minor brothers, unmarried, divorced or widowed sisters of the employee wholly dependent upon him.

*\*Subs vide Act No. I of 1989*

(6) Insurance Fund means the Federal Employees Insurance Fund established under section 17;

\*[(7) "Pay" includes emoluments which reckon for pension and the pay an employee would have drawn but for his deputation, suspension or leave;]

(8) "Prescribed" means prescribed by rules;

(9) "Rules" mean rules made under this Act.

**3. This Act and rules to override other laws, but not to affect retirement benefits etc.-** The provisions of this Act and the rules shall have effect notwithstanding anything contained in any other law, rule, order, notification, contract or other document or instrument; but nothing herein contained shall affect the right to receive any pension, provident fund, gratuity or other benefits accruing to the employee on his retirement or invalidation or to his family upon his death otherwise than under this Act.

## CHAPTER II

### BOARD OF TRUSTEES

**4. Board of Trustees.-** (1) There shall be set up a board to be known as the Board of Trustees of the <sup>\*\*</sup>Federal Employees Benevolent and Insurance Funds which shall consist of the following

namely:-

- (a) Secretary to the <sup>\*\*</sup>Federal Government in the Establishment Division, who shall be the Chairman of the Board;

<sup>\*</sup>Subs *vide* Act No. I of 1989

<sup>\*\*</sup>Subs *vide* Act No. XXV of 1975.

- (b) an officer not below the rank of Joint Secretary concerned with the welfare of the employees of the <sup>\*</sup>Federal Government appointed by the <sup>\*\*</sup>[Federal Government] by notification in the official Gazette, to be a member of the Board;
- (c) five persons from amongst the employees whom the <sup>\*\*</sup>[Federal Government] may, by notification in the official Gazette, appoint to be the members of the Board:

Provided that at least one such member shall be from amongst the officers of the Ministry of Finance and one from amongst the officers of the <sup>\*</sup>Labour and Local Bodies Division.

- <sup>\*\*</sup>[(d) The Managing Director of the Board who shall be the *ex-officio* member of the Board;]

(2) The members appointed by the <sup>\*\*</sup>[Federal Government] shall hold office during <sup>\*\*</sup>[its] pleasure.

**5. Board to be body corporate.-** The Board shall be a body corporate having perpetual succession and a common seal with power, subject to the provisions of the Act, to acquire, hold and dispose of property both movable and immovable and shall by the aforesaid name sue or be sued.

**6. Head Office.-** The head office of the board shall be at

Islamabad or at such other place as the \*Federal Government may, by notification in the official Gazette, appoint.

**7. Powers of the Board.**- The Board shall have powers:-

- (a) to settle claims for benevolent grants and sums assured under this Act and all matters connected with such claims;

\*Subs *vide* Act No. XXV of 1975.

\*\*Subs and added *vide* Act No.I of 1989

- (b) to sanction grant from the Benevolent Fund to the employees or their families in accordance with the provisions of this Act and the rules;
- (c) to do or cause to be done all acts and things necessary for the proper administration and management of the moneys or properties in the Benevolent Fund & the Insurance Fund;
- (d) to sanction expenditure connected with the administration and management of the Benevolent Fund and the Insurance Fund;
- (e) to make arrangement for the insurance of the life of the employees to give effect to the provisions of this Act;
- (f) to invest moneys held in the Benevolent Fund in Government securities and units of Investment Corporation of Pakistan or National Investment Trust, in the construction of buildings for purposes of raising rent income, and in other profitable ventures the plans whereof having been previously approved by the \*Federal Government;
- (g) to set up regional boards and invest them with

the administrative and financial powers to deal with such matters as may be assigned to them by the Board;

- (h) to appoint or employ such persons <sup>\*\*</sup>[ ] as it considers necessary for the efficient performance of its operations on such terms and conditions as it may, subject to rules, determine;

<sup>\*</sup>Subs *vide* Act No. XXV of 1975.

<sup>\*\*</sup>Omitted *vide* Act No. I of 1989

- (i) to do or cause to be done all things ancillary or incidental to any of the aforesaid powers or to the purposes of the Benevolent Fund and the Insurance Fund.

**8. Meetings of the Board.-** (1) The meetings of the board shall be held at such times and places as may be prescribed, but the Chairman may convene the meetings of the Board at any other time and place.

(2) To constitute a quorum at a meeting of the Board, the number of members present shall be three.

(3) Each member of the Board shall have one vote and in the event of equality of votes the Chairman shall have a second and casting vote.

(4) The meetings of the board shall be presided over by the Chairman and in the absence of the Chairman by the person elected for the purpose by the members present from amongst themselves.

(5) All orders and decisions of the Board shall be authenticated by the signature of the Chairman or of such other member as may have been authorized by the Board by a resolution.

<sup>\*</sup>[9. **Managing Director of the Board.**- (1) The Federal Government may appoint a Managing Director of the Board on such terms and conditions as it may determine.

(2) The Managing Director of the Board shall be the *ex-officio* Secretary of the Board.]

<sup>\*</sup>Subs *vide* Act No. I of 1989.

10. **Delegation of powers.**- The Board may, for facilitating the discharge of its functions and ensuring efficient operation of the Benevolent Fund and the Insurance Fund, by a resolution published in the official Gazette, delegate to the Secretary, or to the managing director, if any, or any other officer of the Board, subject to such conditions and limitations, if any, as may be specified therein, such of its powers and duties under this Act as it may deem necessary.

### CHAPTER III

#### BENEVOLENT FUND

11. <sup>\*</sup>**Federal Employees Benevolent Fund.**- (1) There shall be established a Fund to be called the <sup>\*</sup>Federal Employees Benevolent Fund.

- (2) To the credit of the Benevolent Fund shall be placed -
- (a) all sums paid by the employees as subscriptions to the Benevolent Fund;
  - (b) all grants made by the <sup>\*</sup>Federal Government, autonomous bodies, organizations, institutions or other authorities;
  - (c) donation made by private individuals or institutions;

- (d) all income, profits or interest accruing from the assets belonging to the Benevolent Fund or from investments made out of the moneys of the Fund;
- (e) loans raised by the Board with the previous approval of the \*Federal Government.

*\*Subs vide Act No. XXV of 1975.*

(3) The moneys credited to the Benevolent Fund shall be kept in such bank as may be prescribed.

**12. Subscriptions to be paid by the employees.- (1)**

*\*[Every employee in service -*

- (a) before the fourth day of September, 1988, shall be liable to pay to the Benevolent Fund a monthly subscription at the rates specified in column (2) of the First Schedule; and
- (b) on or after fourth day of September, 1988, shall be liable to pay to the Benevolent Fund a monthly subscription at the rates specified in column (3) of the Second Schedule;

and, as far as possible, the amount of such subscription shall be deducted at source from the pay of such employee and credited or remitted to the benevolent Fund].

(2) Where the amount of subscription cannot for any reason be deducted from the pay of the employee, the employee shall remit to such officer as may be prescribed for the purpose the sum of subscription payable by him and any amount of subscription remaining unpaid due to inadvertence or negligence of the employee or otherwise shall be recoverable from him in such manner as may be prescribed.

(3) Default in the payment of the subscription either for the reason that the pay of the employees was not drawn or due to his

inadvertence, negligence or fault or any other reasons whatsoever shall not affect his right or the right of his family to receive the benevolent grant provided for in section 13, but the amount of unpaid subscriptions may be deducted from the benevolent grant.

*\*Subs vide Act XIII of 1996 Schedule 2 (to be effective from 4-9-1988)*

**\*[13. Benevolent grants to be paid from the Benevolent Fund:-**

1. Where, prior to the fourth day of September, 1988, an employee -

- (a) was declared by the prescribed medical authority to have been completely incapacitated physically or mentally to discharge the duties of his employment and for that reason was retired or removed from service; or
- (b) had died during the continuance of his employment or dies after retirement before attaining the age of sixty-five years.

he or, in the event of his death, his family shall be entitled to receive benevolent grant from the Benevolent Fund according to the rates specified in column (3) of the First Schedule, for a period of fifteen years or upto the date on which the employee attains or might have attained if he were alive, the age of sixty-five years, whichever is earlier:

Provided that in the case of an employee who dies after having drawn benevolent grant under this sub-section, the said period of fifteen years shall be reckoned from the date from which he became eligible to the grant.

(2) Where, on or after the fourth day of September, 1988, an employee is declared by the prescribed medical authority to have

been completely incapacitated physically or mentally to discharge the duties of his employment and for that reason is retired or removed from service, he shall be entitled to receive for life such benevolent grant from the Benevolent Fund as specified in column (4) of the Second Schedule; or where the employee dies during the continuance of his employment, or during retirement before attaining the age of seventy years, his spouse shall be entitled to receive for life such benevolent grant from the Benevolent Fund as specified in column (4) of the Second Schedule:

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\*Subs *vide* Act XIII of 1996  
Schedule 3&3A (applicable w.e.f. 4-9-1988.

Provided that; if the deceased employee has no spouse or the spouse dies, other members of his family shall be entitled to receive benevolent grant from Benevolent Fund as prescribed for a period of fifteen years or upto the date the deceased employee would have attained the age of seventy years, whichever is earlier:

Provided further that the said period of fifteen years shall be reckoned from the date from which the deceased employee or as the case may be, the spouse became eligible for such grant].

**14. Payment of benevolent grant.**- (1) On the death of an employee, the amount of benevolent grant payable under section 13, shall be paid to such member or members of his family as he might have nominated in accordance with the rules in full or in the shares specified by him at the time of making of nomination.

(2) Where no valid nomination made by the employee subsists at the time of his death, the amount of benevolent grant shall be paid to such member or members of his family, subject to such conditions imposed with a view to ensuring that the amount is justly and equitably utilized for the maintenance and benefit of all the members of family as may be prescribed or may, consistently with the rules, be determined by the Board or an officer authorized by the board in that behalf.

**\*[14A. Utilitization of Benevolent Fund in other beneficial**

**Schemes.-** The Board may, where it considers expedient and keeping in view the availability of funds after discharging its liability under this Act, make schemes for disbursement of any amount for the benefit of employees, including retired employees and their families].

\*Added *vide* Act XIII of 1996 (w.e.f. 4-9-1988).

## CHAPTER IV

### GROUP INSURANCE

15. **Insurance of employees.-** Subject to the provisions of this Act and the rules, in the event of the death of an employee, occurring by whatsoever cause, during the continuance of his employment, the Board shall pay to the family of the deceased employee a sum \* [as may be prescribed].

16. **Arrangements with Insurance Company etc.-** The Board may from time to time arrange for the insurance of the life of the employees in sums \* [as may be prescribed] with such insurance company or other insurer and for such period as it deems fit, and where any such arrangement subsists, the liability to pay the said specified sums shall directly devolve upon the insurance company or other insurer.

17. **Federal Employees Insurance Fund.-** (1) There shall be established a fund to be called the Federal Employees Insurance Fund which shall vest in and be held and administered by the Board.

(2) All sums received from the employees as premia for the group insurance of the employees and any interest or profit accruing thereon shall be credited to the Insurance Fund.

(3) The moneys credited to the Insurance Fund shall be kept in such bank as may be prescribed.

(4) All \* [payments made under section 15, the] expenses on any arrangement entered into by the \* [Board] with any insurance company or other insurer as provided for in section 16 and all expenses on the administration of the Insurance Fund shall be defrayed from the Insurance Fund.

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\* Added & Subs. *vide* Act  
No. I of 1989.

(5) Any sums remaining in the Insurance Fund after refrying the expenses referred to in sub-section (4) may be utilized for such purposes connected with the benefit of the employees, \* including retired employees and their families as the Board may direct.

**18. Payment of premia.-** (1) Every employee shall be liable to pay to the Insurance Fund such sum of money as may be prescribed as premium for the insurance, of his life as provided for in this Chapter and the amount of such premium shall as far as possible be deducted at the source from his pay and credited or remitted to the Insurance Fund.

(2) Where the amount of premium cannot for any reason be deducted from the pay of the employee, the employee shall remit to the prescribed officer the sum of premium payable by him, and any premia remaining unpaid due to inadvertence or negligence of the employee or otherwise shall be recoverable from him in such manner as may be prescribed.

(3) Default in the payment of premia either for the reason that the pay of the employee was not drawn or due to his negligence or fault or for any other reason whatsoever shall not affect the right of his family to receive the sum assured in the event of the death of the employee, but the premium remaining unpaid at the time of his death may be recovered from the assured amount.

**19. Payment of the sum assured.-** (1) On the death of an employee, the sum assured shall be paid to such member or members of his family as he might have nominated in accordance with the

rules in full or in the shares specified by him at the time of making the nomination.

(2) Where no valid nomination made by the employee subsists at the time of his death, the sum assured shall be paid to such member or members of his family subject to such conditions

\_\_\_\_\_Subs vide Act No.XXV of  
1975

imposed with a view to ensuring that the sum is justly and equitably, utilized for the maintenance and benefit of all the members of the family as may be prescribed or may consistently with the rules, be determined by the Board or any officer authorized by the Board in that behalf.

## CHAPTER V

### GENERAL

20. **Audit and accounts.-** (1) The accounts of the Benevolent Fund and of the Insurance Fund shall be maintained in such manner and form as the \* Auditor General of Pakistan may, from time to time, direct, by such officer or authority as the Board may appoint.

(2) The accounts of the Benevolent Fund and the Insurance Fund shall be audited by such authority or agency as the Federal Government may, after consulting the \* Auditor General of Pakistan, appoint.

21. **Protection of action taken in good faith.-** No suit, prosecution or other proceedings shall lie against the \* Federal Government, the Board or any officer or other authorized person for anything in good faith done or purporting to have been done in pursuance of this Act or the rules.

22. **Exemption from taxes.-** The \* Federal Government may

by order in writing,

- (a) exempt the Benevolent Fund and the Insurance Fund from any tax, rate or duty leviable by such Government or by a local authority under the control of such Government;

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\*Subs *vide* Act No. XXV of 1975.

- (b) exclude the amount of premium or subscription paid by an employee from his assessable income under the Income Tax Act, 1922 (XI of 1922).

**23. Power to make rules.-** The \*Federal Government may make rules for the purpose of giving effect to all or any of the provisions of this Act.

[*Authority.-* National Assembly of Pakistan Notification No 6/1/69,O&M(RP)AI, dated 3-2-1969].

\*\*[THE FIRST SCHEDULE

[see sections 12(1) and 13]

BENEVOLENT FUND

The rates of subscription to the Benevolent Fund and the amount of monthly benevolent grant payable under section 13 out of such Fund before the 4th September, 1988.

Pay Range	Rate of monthly subscription	Rate of monthly Benevolent grant
2	3	1
In the case of an employee whose pay last drawn was: Between _____		One per cent of pay subject to maximum of Rs.26/-

1056

(Rs)		(Rs)
250 and 300	-	150
301 and 400	-	175
401 and 500	-	200
501 and 600	-	225
601 and 700	-	250
701 and 800	-	275

\*Subs *vide* Act No. XXV of 1975.

\*\*The 1st and 2nd schedules added *vide* Federal Employees Benevolent Fund and Group Insurance (Amendment) Act No. XIII of 1996.

		1
2	3	
		801 and 900
-	300	
901 and 1000	-	325
1001 and 1100	-	350
1101 and 1200	-	375
1201 and 1300	-	400
1301 and 1400	-	425
1401 and 1500	-	450
1501 and 1600	-	475
1601 and 1700	-	500
1701 and 1800	-	525
1801 and 1900	-	550
1901 and 2000	-	575
2001 and 2100	-	600
2101 and 2200	-	625
2201 and 2300	-	650
2301 and 2400	-	675
2401 and 2500	-	700
2501 and 2600	-	725
2601 and above	-	750

THE SECOND SCHEDULE

[see sections 12(1) and 13]

BENEVOLENT FUND

The rates of subscription to the Benevolent Fund and the amount of



30.	3401 to 3500	69	1140
31.	3501 to 3600	71	1170
32.	3601 to 3700	73	1200
33.	3701 to 3800	75	1230
34.	3801 to 3900	77	1260
35.	3901 to 4000	79	1290
36.	4001 to 4100	81	1320
37.	4101 to 4200	83	1350
38.	4201 to 4300	85	1380
39.	4301 to 4400	87	1410
40.	4401 to 4500	89	1440
41.	4501 to 4600	91	1470
42.	4601 to 4700	93	1500
43.	4701 to 4800	95	1530
44.	4801 to 4900	97	1560
45.	4901 to 5000	99	1590
46.	5001 and above	100	1620]

**\*[Federal] Employees  
Benevolent Fund and  
Group Insurance  
Rules, 1972**

*Sl. No. 2*

In exercise of the powers conferred by section 23 of the \*[Federal] Employees Benevolent Fund and Group Insurance Act, 1969 (II of 1969), the \*[Federal] Government is pleased to make the following rules, namely:-

1. **Short title and commencement.-** (1) These rules may be called the \*[Federal] Employees Benevolent Fund and Group Insurance Rules, 1972.

(2) They shall come into force at once.

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

- (a) "Accounts Officer" in relation to an employee means the concerned officer specified in the \*\*[First Schedule];
- (b) "Act" means the \*[Federal] Employees Benevolent Fund and Group Insurance Act, 1969 (II of 1969);
- (c) "Form" means a form annexed to these rules;

- (d) "Organization" means such body corporate, institution, organization or autonomous body as has been specified by the \* [Federal] Government under sub-clause (e) of clause (4) of section 2;

\* Subs *vide* Act No. XXV of 1975.

\*\* Subs *vide* Estt. Division Notification No. S.R.O. 754(1)/88, dated 4-9-1988.

- (e) "Secretary" means the Secretary of the Board; and  
(f) "Section" means a section of the Act.

3. **Meeting of the Board.**- (1) The meeting of the Board shall be held at Islamabad or any other place approved by the Board at least once in each quarter.

(2) An extraordinary meeting of the Board may be called on the requisition of not less than three members thereof by the Chairman to consider any urgent matter:-

Provided that the members requisitioning the meeting shall clearly state the object of the meeting.

(3) Not less than seven clear days' notice shall be given for convening an extraordinary meeting:

Provided that the Chairman may, if he considers necessary, convene a meeting at a shorter notice.

(4) The members shall not be paid any remuneration by the Board for attending meetings or any daily allowance or travelling allowance to and from the place of their official duties to the place of the meeting.

4. **Duties of the Secretary.**- (1) All decisions of the meetings of the Board shall be recorded in a minute book to be maintained by the Secretary.

(2) Subject to the general control and supervision of the Chairman, the Secretary shall be responsible for -

- (a) the conduct of correspondence on behalf of the Board;  
(b) the maintenance of all records of the Board;  
(c) the presentation of the budget for each financial year to the Board;  
(d) the preparation of the agenda and all matters ancillary

- to the meetings of the Board; and
- (e) the performance of such other functions as may be assigned to him by the Board.

5. **Custody of the Funds.-** The moneys credited to the Benevolent Fund and the Insurance Fund shall be deposited in the National Bank of Pakistan or in such other scheduled bank as may be approved by the Board for the purpose.

\*[6. **Contribution to and benefits from Benevolent Fund.-**

(1) Every employee shall make a monthly payment to the Benevolent Fund at the rate specified in column (3) of the Second Schedule.

(2) The monthly Benevolent grant under section 13 shall be paid in accordance with the scale specified in column (4) of the Second Schedule].

\*[6A. **Subscription to and benefits from Group Insurance Fund.-**

(1) Every employee shall make a monthly payment to the Group Insurance Fund at the rate specified in column (3) of the Third Schedule.

(2) A sum specified in column (4) of the Third Schedule shall be paid to the family of an employee who dies while in service].

7. **Payment of subscriptions or premia in default.-**

(1) Where the amount of subscription to the Benevolent Fund or the premium to the Insurance Fund cannot, for any reason, be deducted from the pay of an employee the employee shall-

- (a) in case he is serving abroad, remit the amount to the head of his department; and
- (b) in any other case, remit the amount to the Secretary.

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\* Subs & Ins vide Estt.  
 Division Notification No. S.R.O. 754(1)/88, dated 4-9-1988

(2) In the case referred to in clause (a) of sub-rule (1), the head of the department, and in the case referred to in clause (b) of

sub-rule (1), the Secretary shall deposit the amount received by him to the credit of the Benevolent Fund or, as the case may be, the Insurance Fund, in the National Bank of Pakistan or any other scheduled bank approved by the Board under rule 5.

(3) Any amount of subscription to the Benevolent Fund or any premium to the Insurance Fund remaining unpaid due to inadvertence or negligence of the employee or otherwise shall, upon a direction in writing of the Board, be deducted, in the case of an employee of an organization, by the head of the organization, and in any other case, by the Accounts Officer, from the salary of such employee.

(4) Where the Accounts Officer or the head of the organization, as the case may be, upon a request being made in writing by the employee finds that deduction of the amounts remaining unpaid will result in any hardship to the employee, he may deduct the amount in such number of installments, not exceeding twelve, as he may decide.

\*[8. **Medical authority for declaring an employee incapacitated.**- The Medical authority for purposes of clause (a) of section 13 shall be a Board constituted by the Ministry of Health and consisting of three Medical Officers one of whom shall be a specialist in the field to which the incapacity of the employee to be examined relates].

\*\*9. [ x x x ]

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\*Subs *vide* Estt.Division Notification No.S.R.O.94(I)/84 dated 24-1-1984.

\*\*Omitted *vide* Estt. Division Notification No.S.R.O.754(I)/88 dated 4-9-1988.

**10. Nomination of beneficiaries of the benevolent grant and of the sum assured.**- (1) Every employee shall make a nomination conferring on one or more members of his family the

right to receive a specified share of the benevolent grant or the sum assured that may be payable under section 13 or section 15.

(2) The employee may provide in the nomination -

- (a) that, in the event of any one of the nominees pre-deceasing the employee, the right conferred upon that nominee under sub-rule (1) shall pass to such other member or members of the employee's family as he may specify in the nomination; and.
- (b) that the nomination in respect of all or any of the nominees shall become void in the event of the happening of any contingency specified therein

(3) Every nomination shall be in Form "A".

(4) An employee may at any time cancel a nomination made under sub-rule (1) and make a fresh nomination.

(5) A nomination under sub-rule (1), or a fresh nomination under sub-rule (4), made by an employee shall be in triplicate and one copy of the nomination or, as the case may be, fresh nomination shall be signed by the head of the office and returned to the employee, one copy shall be placed in the Confidential Report or, as the case may be, Service Book of the employee and the \*[third copy shall be placed in the Master Folder to be maintained by the department concerned].

(6) A nomination under sub-rule (1), or a fresh nomination under sub-rule (4), made by an employee shall, to the extent it is valid, take effect on the date on which it is received by the \*[department] to whom it is sent under sub-rule(5).

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\*Subs *vide* Estt. Division Notification No. S.R.O.754(I)/88 dated 4-9-1988.

**11. Payment of benevolent grant and the sum assured where no valid nomination subsists.-** Where no valid nomination

made by the employee subsists at the time of his death in relation to the whole of the amount of the benevolent grant and the sum assured or any part thereof, the whole amount or, as the case may be, the part to which the nomination does not relate, shall be paid to the member or members of the family of the deceased employee in the manner hereinafter appearing:-

- (a) The Board or an officer authorized by it in this behalf, may determine the members of the family of the deceased employee who are eligible to receive the benevolent grant and the sum assured:

Provided that if the members of the family of the deceased employee are determined by an officer authorized by the Board, any member may, within thirty days of such determination, appeal to the Board.

- (b) If the members of the family of the deceased employee agree to nominate any one of them to receive the benevolent grant and the sum assured, the payment shall be made to that member.
- (c) If there is no such agreement, the payment shall be made in the following manner:-
  - (i) if the deceased employee is survived by wife or as the case may be, husband, the benevolent grant and the sum assured shall be paid to her or, as the case may be, him; and, in case the deceased employee is survived by more than one wife, the amount of the benevolent grant and the sum assured, shall be distributed between them in the ratio of the number of members each one of them will maintain:

Provided that the recipient shall undertake to utilize the amount so received for

the maintenance and benefit of all the members of the family of the deceased employee;

- (ii) if the deceased employee is not survived by wife or, as the case may be, husband, the amount of the benevolent grant and the sum assured shall be distributed amongst the members of the family of the deceased employee keeping in view the requirement of each member.

**12. Submission of application for benevolent grant, etc.-**

(1) On the death of an employee during the continuance of his employment, the head of the office of such employee shall forward through the head of the department, an application in Form `B' to the Board for payment of the benevolent grant and the sum assured.

(2) When an employee is declared by the medical authority to have been completely incapacitated physically or mentally to discharge the duties of his employment and is, for that reason, removed from service, the head of the office of such employee shall forward, through the head of the department, an application in Form `B' to the Board for payment of the benevolent grant.

(3) Upon receipt of an information that a retired employee has died within the period laid down in rule 9, the head of the office wherefrom such employee retired shall forward, through the head of the department, an application in Form `B' to the Board for payment of the benevolent grant.

(4) Upon receipt of an application under this rule, the board shall, after making such enquiry and taking such evidence in the case of an application under sub-rule (3) as it may consider necessary, pay the benevolent grant, or the sum assured, or both as the case may be, to the person entitled to receive it under section 13, or rule 10, or, rule 11, as the case may be.

\*[13. **Life time arrears.**- The Benevolent Grant which was not drawn by the beneficiary during his life shall be paid to his family members up to Rs 5000 on production of an Indemnity Bond:

Provided that, the total amount exceeds Rs 5000 it shall be paid on production of a Succession Certificate].

\*\*[14. **Neglect of Receipt of Benevolent Grant.**

If the benevolent grant is not drawn for a continuous period of \*\*\*[one year] or more, further payment will be stopped and shall be resumed on obtaining fresh instructions of the Board of Trustees in deserving cases.

\*[15. **Discontinuance of Grant.**- (1) The Benevolent Grant shall be discontinued if-

- (a) an employee retired on medical grounds under clause (a) of section 13 gets usefully employed or sets up viable business and his monthly income exceeds <sup>@</sup> [Rs 2100;] or
- (b) the recipient of the grant ceases to be a member of the family as defined in sub-section (5) of section 2.

(2) The recipient of grant shall be required to furnish a certificate every quarter that he has not ceased to be eligible for the grant on account of marriage, employment or setting up business as the case may be].

\*Subs. *vide* Estt. Division Notification No. S.R.O. 754(I)/88 dated 4-9-1988.

\*\*Added *vide* Estt. Division Notification No. S.R.O.95(I)/84 dated 24-1-1984.

\*\*\*Subs *vide* Estt. Division Notification No. S.R.O.560(I)/86 dated 20-5-1986.

@Revised *vide* Estt. Division Notification No. S.R.O. 218(1)/96, dated 13-3-1996.

\* [16. **Monthly Income of the dependent Family Member upto \*\*[Rs.2100/-] to be Ignored.**- A person having a monthly income of \*\*[Rs. 2100/-] or less \*\*\*[may in appropriate cases] be considered to be wholly dependent upon the deceased employee.

<sup>@</sup>[17. **Payment of Benevolent Grant to Insane Person.**- In case of insane persons benevolent grant shall be paid to the nominee or in case no nomination exists through the eligible family member under rule 11 (a).]

<sup>@@</sup>[18. **Exemption of Personal Appearance for Receipt of Benevolent Grant from Bank:** A female grantee not accustomed to appear in public or any grantee who is unable to appear in consequence of bodily illness or infirmity may receive his or her monthly benevolent grant through a representative upon the production of life certificate signed by a Gazetted officer of Basic Scale 17 or above or by some other well known trustworthy person].

<sup>@@@</sup>[19. Payment of grant to an incapacitated or a deceased employee for the marriage of one daughter:-

A lump sum amount of Rs.5000/- (Rupees five thousand only) shall be payable to an incapacitated employee or the family member(s) of a deceased employee who is/are in receipt of a Benevolent Grant on or after 1-1-1995 for the marriage of one daughter, subject to the following conditions:-

- (a) The incapacitated or the deceased employee must be in basic pay scale 1 to 16 (excluding employees who are in BPS-16 but have been moved to BPS-17).
- (b) The marriage of the daughter takes place on or after 1st January, 1995; and

\*Added *vide* Estt. Division Notification No.S.R.O.95(I)/84 dated 24-1-1984.

\*\*Subs *vide* S.R.O. No. 218(1)/96, dated 13-3-1996 with effect from 1-1-1996

\*\*\*Subs *vide* Estt. Division Notification No. S.R.O. No. 754 (I)/88, dated 4-9-1988

@Subs *vide* Estt. Division Notification No. S.R.O. 95(1)/84 dated 24-1-1984.

@@ Added *vide* Estt. Division Notification No. S.R.O. 1123(1)/84, dated 16-12-1984.

@@@ Added *vide* Estt. Division Notification No. S.R.O. No. 540(1)/96, dated 5-6-1996.

- (c) The grant shall be paid on production of a marriage certificate issued by the competent authority, within

the period of six months from the date of marriage. A relaxation of six months in the time period may be sanctioned by the Managing Director, Federal Employees Benevolent and Group Insurance Funds.

2. This notification shall be deemed to have been effect from 1st January, 1995].

\*[20. A lump sum payment of Rs.3,500/- shall be made as burial charges to the bereaved family on the death of an employee if he/she dies on or after 8-1-1996 while in service or after invalidation/retirement before attaining the age of seventy years, provided that the deceased was a non-gazetted employee (BPS 1 to 15) or equivalent as defined in the "Federal Employees Benevolent Fund and Group Insurance Act, 1969".

2. This notification shall be deemed to have taken effect from 8th January, 1996].

\*\*[21. **Payment of Sum Assured.**- The Board shall directly pay to the family member(s) of a deceased employee, a sum specified in column (4) of the third Schedule, as sanctioned under section 15 of the Federal Employees Benevolent Fund and Group Insurance Act, 1969 (II of 1969)].

2. This notification shall be deemed to have taken effect from 1st July, 1995.

\*\*"[22. **Medical Incapacitation.**- (1) Where a Board, constituted under rule 8, recommends eighty per cent or more disability for an incapacitated employee shall be treated as completely incapacitated physically or mentally for the purposes of section 13 of the FEBF & GI Act (II of 1969).

2. This notification shall come into force on 1st January, 1999].

\*Added *vide* Estt. Division Notification No. S.R.O. 1227(1)/98, dated 15-10-1998.

### **THE FIRST SCHEDULE**

[ See Rule 2 (a)]

1. Accountant General, Pakistan Revenues, Islamabad.
2. Accountant General, Pakistan Revenues, Sub-office, Lahore.
3. Accountant General, Pakistan Revenues, Camp Office Karachi.
4. Accountant General, Pakistan Revenues, Sub-office, Karachi.
5. Accountant General, Pakistan Revenues, Sub-office, Quetta.
6. Accountant General, Pakistan Revenues, Camp Office Gilgit.
7. Director Pakistan Post Office Accounts, Lahore.
8. Director Telegraph and Telephones, Accounts, Lahore.
9. Chief Accounts Officer, M/o Foreign Affairs, Islamabad.
10. Directorate of Accounts M/o Food and Agriculture, Karachi.
11. Pakistan Mint, Lahore.
12. Geological Survey of Pakistan, Quetta.
13. Directorate of Accounts National Savings, Rawalpindi.
14. Controller of Military Accounts, Air Force, Peshawar.
15. Controller of Military Accounts, (RC), Rawalpindi.
16. Controller of Military Accounts, (DPP & ISO's), Rawalpindi.
17. Controller of Military Accounts, (FWO), Rawalpindi.
18. Controller of Military Accounts, (DP), Rawalpindi.
19. Controller of Military Accounts, (O), Rawalpindi.
20. Controller of Military Accounts, (LC), Lahore.
21. Controller of Military Pension, Lahore.
22. Controller of Military Accounts, (FC), Lahore.
23. Controller of Military Accounts, (KC), Karachi.
24. Controller of Naval Accounts, Karachi.
25. Deputy Controller of Military Accounts N.A Gilgit.
26. Controller of Local Audit, Lahore.
27. Military Engineering Services.
28. Controller of Factories Accounts, Wah Cantt.

### **THE SECOND SCHEDULE**

[See Rule 6]

## BENEVOLENT FUND

The rate of contribution to the Benevolent Fund and the amount of monthly grants payable out of the Benevolent Fund will be as under:

No.	Monthly Pay	Rate of monthly contri- bution	Rate of monthly Benevolent Grant
2	3	4	1
			Rs.
Rs.			
1.	501 to 600 .....	11	270
2.	601 - 700 .....	13	300
3.	701 - 800 .....	15	330
4.	801 - 900 .....	17	360
5.	901 - 1000 .....	19	390
6.	1001 - 1100 .....	21	420
7.	1101 - 1200 .....	23	450
8.	1201 - 1300 .....	25	480
9.	1301 - 1400 .....	27	510
10.	1401 - 1500 .....	29	540
11.	1501 - 1600 .....	31	570
12.	1601 - 1700 .....	33	600
13.	1701 - 1800 .....	35	630
14.	1801 - 1900 .....	37	660
15.	1901 - 2000 .....	39	690
16.	2001 - 2100 .....	41	720
17.	2101 - 2200 .....	43	750
18.	2201 - 2300 .....	45	780
			1
2	3	4	

19. 2301 - 2400	..... 47	810
20. 2401 - 2500	..... 49	840
21. 2501 - 2600	..... 51	870
22. 2601 - 2700	..... 53	900
23. 2701 - 2800	..... 55	930
24. 2801 - 2900	..... 57	960
25. 2901 - 3000	..... 59	990
26. 3001 - 3100	..... 61	1020
27. 3101 - 3200	..... 63	1050
28. 3201 - 3300	..... 65	1080
29. 3301 - 3400	..... 67	1110
30. 3401 - 3500	..... 69	1140
31. 3501 - 3600	..... 71	1170
32. 3601 - 3700	..... 73	1200
33. 3701 - 3800	..... 75	1230
34. 3801 - 3900	..... 77	1260
35. 3901 - 4000	..... 79	1290
36. 4001 - 4100	..... 81	1320
37. 4101 - 4200	..... 83	1350
38. 4201 - 4300	..... 85	1380
39. 4301 - 4400	..... 87	1410
40. 4401 - 4500	..... 89	1440
41. 4501 - 4600	..... 91	1470
42. 4601 - 4700	..... 93	1500
43. 4701 - 4800	..... 95	1530
44. 4801 - 4900	..... 97	1560
45. 4901 - 5000	..... 99	1590
46. 5001 - and above	..... 100	1620

**\*[THE THIRD SCHEDULE**

(See rule 6A)

**GROUP INSURANCE**

The rate of contribution to the Group Insurance Fund and the amount of sum assured to be paid to the family of an employee, with effect from first January, 1996, shall be as under:-

No.	Rate of Monthly (Rs)	Sum assured Contribution(Rs)	Sl. Monthly pay	
			1	2
	3	4		
1.	Upto 1500	24.50	70,000	
2.	1501 2000	29.75	85,000	
3.	2001 2500	35.00	100,000	
4.	2501 3000	40.25		115,000
5.	3001 3500	45.50	130,000	
6.	3501 4000	50.75	145,000	
7.	4001 4500	56.00	160,000	
8.	4501 5000	61.25	175,000	
9.	5001 5500	66.50	190,000	
10.	5501 6000	71.75	205,000	
11.	6001 6500	77.00	220,000	
12.	6501 7000	82.25	235,000	
13.	7001 7500	87.50	250,000	
14.	7501 8000	92.75	265,000	
15.	8001 8500	98.00	280,000	
16.	8501 9000	103.25	295,000	
17.	9001 9500	108.50	310,000	
18.	9501 10000	113.75	325,000	
19.	10001 10500	119.00	340,000	
20.	10501 11000	124.25	355,000	
21.	11001 11500	129.50	370,000	
			*Subs vide Estt. Division	
S.R.O. No.21(1)/96 dated 28-12-1995.				
			1	2
	3	4		
			22.11501	12000
	134.75	385,000		

23.	12001	12500	140.00	400,000
24.	12501	13000	145.25	415,000
25.	13001	13500	150.50	430,000
26.	13501	14000	155.75	445,000
27.	14001	14500	161.00	460,000
28.	14501	15000	166.25	475,000
29.	15001	15500	171.50	490,000
30.	15501	16000	176.75	505,000
31.	16001 & above		182.00	520,000]

**FORM `A'**

[See Rule 10]

Name and Designation of the employee  
Service/Department

I hereby nominate the person/persons mentioned below who is/are member/members of my family as defined in section 2 of the Federal Employees Benevolent Fund and Group Insurance Act, 1969 (II of 1969), to receive the benevolent grant and the sum assured in the event of my death.

**PART I**

(For wife/husband only)

_____				Name	of
nominee/nominees	Relationship	Age	Specification	Remarks	
					of share

**PART II**

(For members of family other than wife/husband)

nominee/nominees	Relationship	Age	Specification	Name of share	Remarks	of
------------------	--------------	-----	---------------	------------------	---------	----

\_\_\_\_\_ Certified that the member or members of my family mentioned in Part II reside with me and are wholly dependent upon me.

The earlier nomination made by me may kindly be treated as cancelled.

Dated \_\_\_\_\_ (\_\_\_\_\_)  
of the employee

*Signature or thumb imp*

Witnesses:

(Name in block letters)  
Service and Department

1. \_\_\_\_\_  
(Signature/thumb impression)

(Name and Designation in block letters)

2. \_\_\_\_\_  
(Signature/thumb impression)

(Name and Designation in block letters)

*Signature and seal of  
the head of the office*

**FORM 'B'**

[See Rule 12]

**PART I**

1. (a) Name of the deceased/incapacitated employee

- (b) Father's/Husband's name
- (c) His/her service or department
- (d) Head of Office
- (e) Station/Place of last posting

2. Pay per month i.e.....

- a) Basic pay
- b) Special pay
- c) Technical pay
- d) Personal pay
- e) Indexation pay
- f) .....

3. Date of Birth \_\_\_\_\_ 4. Date of entry into service \_\_\_\_\_ 5. Date of death (death cases only)

6. Date of removal from service on account of

- a) Incapacitation
- b) Retirement
- c) Death during service

7. Name/Names of nominee/nominees (Nomination required both in death and invalid cases)

					Name
Age	Relationship	Profession	Marital status	Monthly Income	

\_\_\_\_\_ (a)  
(b)

- (c)
- (d)
- (e)
- (f)

\_\_\_\_\_ 8. Address of nominee(s) of the deceased or incapacitated employee where correspondence can be made. (In death cases where there is no nomination similar particulars of eligible dependent may be given).

\_\_\_\_\_ 9. Branch of National Bank of Pakistan nearest to the residence of beneficiary/beneficiaries.

10. Period for which contributions to Benevolent and Group Insurance Funds were not paid

## PART II

11. Following Documents must be submitted with Claim:

- (a) *Annex "A"*.- A copy of last pay certificate by the Head of the Office duly attested by the Head of Department.
- (b) *Annex "B"*.- Attested photostat copy of the page of service book/document showing date of birth.
- (c) *Annex "C"*.- Attested photostat copy of the page of service book showing date of entry in service.
- (d) *Annex "D"*.- (Death cases only). Three copies of death certificate duly attested. These may be in the form of office order notifying the death, certificate by a medical officer or extract from the register of births/death of Union Council/ Union Committee/Municipal Committee.
- (e) *Annex "E"*.- (Invalid Cases) A copy of the Medical Board proceedings duly attested by the Head of the Department.

Medical Board must comprise of three Medical Officers one of them being a specialist. Medical Board proceeding must record the case history and the exact nature of disability. (See Part IV).

- (f) *Annex "F"*.- Nomination form duly attested.
- (g) *Annex "G"*.- List of family members and dependents i.e wife/wives, children, father, mother, minor brothers and unmarried/divorced sisters. The list should indicate name, relationship, age, marital status, profession, monthly income and present address.
- (h) *Annex "H"*.- Wholly dependence certificate (other than wife and husband) by the Head of Department.
- (i) *Annex "I"*.- Envelop containing four copies of photographs duly attested in respect of each nominee or the incapacitated employee bearing the name of the person on the reverse of three photos and one on the face. In case of purdah observing ladies, photographs will not be required. A certificate that they are purdah observing must be attached.
- (j) *Annex "J"*.- Four signatures/thumb impressions on separate sheets (four on each sheet) of each nominee/dependents/incapacitated employee duly attested by the competent authority.

### PART III

#### CERTIFICATES BY THE HEAD OF DEPARTMENT

1. Certified that the information contained above is correct according to our record.
2. Certified that the above named employee is/was neither a contingency work charged employee nor a deputationist from any provincial Government (In case of a deputationist from

one Federal Government Department to another, the case will be preferred by his parent Department).

3. Certified that the employee died during the continuance of his service (death cases only).
4. Certified that the employee died after retirement before attaining the age of seventy years (death after retirement cases only).
5. Certified that the above claim has been preferred for the first time and has not been sent previously.

*N.B.*- Score out which is not applicable.

Dated:\_\_\_\_\_

*Seal & Signature*

*Head of the office*

Forwarded to the Assistant Director, Regional Board, Federal Employees Benevolent and Group Insurance Funds, Karachi/Islamabad.

Dated:\_\_\_\_\_

*Seal & Signature*

*Head of the Department*

#### PART IV

#### INVALIDATION CERTIFICATE FEDERAL EMPLOYEES

See CSR Articles 442 (d),(e),443(a),(b)&(c) and 447

#### 1. Important Instructions

- (a) All columns must be typed.
- (b) All columns must be filled. Those not applicable must be crossed.

- (c) Head of the Department is personally responsible for accurate completion of this form.
- (d) An individual will not be removed from service until Head of the Department has approved the Medical Board proceedings.
- (e) Medical Board must comprise three members one being a Specialist.

Name \_\_\_\_\_ S/o,D/o,W/o,  
Designation \_\_\_\_\_ Office  
Department \_\_\_\_\_ Total service

Age: Per statement/documents \_\_\_\_\_ per appearance  
Identification \_\_\_\_\_ marks

Left hand thumb impressions/signatures duly attested.

*Opinion:* (A detailed statement of medical case, and of the treatment adopted as per CSR 443 (a). If necessary attach documents).

**2. Opinion of the Medical Board**

- In consequence of  
We consider him/her (name)
- a) To be completely and permanently incapacitated for further service of any kind.
  - b) Completely and permanently incapacitated for service in the Department to which he/she belongs.
  - c) Incapacitated for service in the appointment which he now holds but we are of the opinion that he/she is (or may after resting for \_\_\_\_\_ months be) fit for further

service of less laborious character than that which he/she has been doing.

- d) His/her degree of disability
- e) His/her incapacity does/does not appear to have been caused/aggravated or accelerated by irregular or intemperate habits.

Dated: \_\_\_\_\_

President \_\_\_\_\_

Member \_\_\_\_\_

Member \_\_\_\_\_

*(Name, Signature & Seal)*

*(Name, Signature & Seal)*

APPROVED/NOT APPROVED

(For partial disability See CSR Article 447 (b). If a person is likely to improve after a certain period he may be given long leave admissible to him instead of invaliding him out of service.

Place

Dated

HEAD OF DEPARTMENT

*(Name, Signature and Seal)*

(12) The aforesaid amendments in the Federal Employees Benevolent Fund and Group Insurance Rules, 1972 will take effect from 4th September, 1988.

*Secretary*

**Administrative instructions relevant to the Federal Employees Benevolent Fund and Group Insurance Act and the Rules made thereunder**

*Sl. No. 3*

*Deductions in pursuance of the Federal Employees Benevolent Fund and Group Insurance.*- All the provisions of the Federal Employees Benevolent Fund and Group Insurance Act, 1969 have come into force as from the 3rd April 1969, in respect of all employees as defined in that Act except the employees in the civil armed forces. It is, therefore, necessary that the deductions on account of subscriptions to Benevolent Fund and premia for Insurance Fund should be started from the salaries of all affected employees for the month of April 1969, payable on the 1st May, 1969.

2. The monthly rates of subscriptions to the Benevolent Fund and premia to the Insurance Fund have been prescribed as follows for the present:-

- (a) *Federal Employees Benevolent Fund.*- \* [Two per cent of the pay (maximum Rs 100] as defined in the aforesaid Act.
- (b) *Federal Employees Insurance Fund.*- \* [1.05 + 11.375 per cent of pay (maximum Rs 182).]

3. The government of Pakistan has been pleased to decide that insurance premia on behalf of all non-gazetted employees shall be paid by the Government itself to the Board of Trustees of the Insurance Fund.

4. The procedure for collection and accounting of subscriptions and premia to the Benevolent and Insurance Funds has been laid down in the Ministry of Finance letter No.F.6-11/69-B.III, dated the 12th April, 1969, addressed to the Comptroller and Auditor General of Pakistan, (Annexure). According to the procedure two new Forms TR-55 (Small) for Gazetted Employees and TR-55-A (Large) for Non-Gazetted Establishment have been introduced to account for subscriptions and premia to these Funds. As gazetted

officers are self-drawing officers the deductions toward the Federal Employees Benevolent Fund and Insurance Fund shall be made by the officers themselves from their pay- bills. In the case of non-gazetted establishment, the Drawing and Disbursing Officer shall make deductions from the establishment

\*Subs *vide* Finance Division Letter No.14/7/Admn-BT dated 15-9-1988.

pay bills in respect of Benevolent Fund only. However, the amount which is to be contributed by Government to the Insurance Fund on account of premia for its non-gazetted employees shall also be worked out and shown in the relevant columns of Form TR 55-A (large) which is to be attached with establishment pay bills. The Drawing and Disbursing Officers shall make sure that the amounts pertaining both to non-gazetted employees' subscriptions to the Benevolent Fund and Government's contribution of premia to the Insurance Fund shown in the schedule in Form TR 55-A (Large) attached to establishment pay bills are correct in all respects. Column 1 of TR Forms 55 and 55-A and space for Code No. of Drawing and Disbursing Officer in TR 55-A may be left blank for the present. Entries therein should be made when Identification and Code Numbers are communicated in due course.

5. It is requested that necessary instructions on the above lines may kindly be issued to all concerned so that deductions in pursuance of the Federal Employees Benevolent Fund and Group Insurance Act, 1969 may be made without fail from the pay bills of Federal Government employees for the month of April, 1969 payable on the 1st of May, 1969.

6. This office Memorandum has been issued with the concurrence of the Ministry of Finance *vide* their U.O No 686-B/69, dated the 12th April, 1969.

[Authority.- Estt. Division O.M. No. 6/3/69-O&M (RP)-AI, dated 12-4-1969].

ANNEXURE

Copy of Ministry of Finance letter No. F.6-11/69-B.III dated the 12th April, 1969.

**SUBJECT.-** Federal Employees Benevolent Fund and Insurance Fund -- Procedure for collection and accounting of subscriptions and premia.

I am directed to refer to the correspondence resting with your u.o No. 497-Pro.II/124, dated 5th April, 1969, on the subject mentioned above and to convey the approval of the Government of Pakistan to the following basic procedure being observed for the collection and accounting of subscriptions to and premia for the Federal Employees' Benevolent Fund and Insurance Fund:-

- (i) In the case of gazetted officers the deductions towards Federal Employees Benevolent Fund and Insurance Fund shall be made by officers themselves from their pay bills. A schedule in Form TR 54-A showing the deductions made shall be prepared in triplicate. Two copies of the schedule shall be attached to the pay-bill and the third copy shall be retained by the Administrative Department as office copy with the pay bill.
- (ii) In the case of non-gazetted establishment the Drawing and Disbursing Officer shall make deductions from the establishment pay bills in respect of Benevolent Fund only. A schedule in Form TR 54-B shall be prepared in triplicate. Two copies of the schedule shall be submitted with the establishment pay bill and the third copy shall be retained with the office copy of the bill.
- (iii) No deductions on account of premia of Federal Employees Insurance Fund shall be made from the salaries of the non-gazetted establishment because it has been decided that insurance premia on behalf of the all non-gazetted employees shall be paid by

Government itself to the Board of Trustees of the Insurance Fund. However, the amount which is to be subscribed by Government on that account shall be worked out according to the prescribed rate and shown in the relevant columns of Form TR 54-B referred to in the preceding sub-para.

- iv) The Treasury Officer/Accounts Officer (in the case of pre-audited bills) and officers empowered to order payment of salaries in Post Office and T&T Departments shall check that the amount of deductions shown in the schedules tally with the amounts so included in the pay bills of the officers and the establishment pay bills of non-gazetted employees. In token of this check they shall affix their signatures on both copies of the certificates printed at the foot of the Forms TR 54-A and 54-B.
- (v) By 10th day of the month, the Treasury Officer/Accounts Officer/Deputy Comptroller of Posts, Telegraphs and Telephones, Lahore and other officers authorised to order payment of salaries of employees of Post Offices and T&T Departments shall pass on the first copy of the certified schedule with proper covering lists to the branches of the National Bank of Pakistan at their respective stations, which will work as bankers and representatives of the Board of Trustees of the Federal Employees Benevolent and Insurance Funds.
- vi) Treasury Officers and other officers who are required to submit monthly accounts to Accounts Offices will pass on the second copy of the certified schedules to the Accounts Offices concerned.
- vii) After receipt of the monthly accounts from the treasuries together with the certified copies of the schedules, the Accounts Offices shall credit the

deductions on account of Benevolent Fund and Insurance Fund in respect of Gazetted employees and on account of Benevolent Fund in respect of non-gazetted employees to the deposit heads indicated below:-

*Benevolent Fund.*- Cr. Minor Head "Federal Employees Benevolent Fund" in section P-Deposits Advances - Part II- Deposits not bearing Interest-(C) Other Deposit Accounts - Other Accounts.

*Insurance Fund.*- Cr. Minor Head "Federal Employees Insurance Fund" in section P-Deposits and Advances-Part II-Deposits not bearing Interest-(C) Other Deposit Accounts-Other Accounts.

The Accounts Offices shall also furnish a consolidated statement of receipts in respect of each Fund to the Board of Trustees.

- viii) Every Audit Officer will authorise every month the State Bank of Pakistan to pay to the National Bank of Pakistan as bankers of the Board, the amounts recovered and accounted for by them (*ie.* exclusive of Government's contribution pertaining to non-gazetted employees) in respect of Benevolent Fund and Insurance Fund by debiting the same to the respective deposit heads mentioned in sub-para (vii) above in the Federal Government's accounts. This means that the above mentioned deposit accounts will be cleared at regular monthly intervals so that the balances in these deposit accounts at the close of the financial year are nil.
- ix) For claiming payment of the Federal Government's contribution to the Insurance Fund in respect of non-gazetted Federal employees, the Board of Trustees of the Fund will prepare, from the schedules received by

the National Bank of Pakistan in accordance with sub-para (v) above, a bill for the amount due and submit it to the concerned Accounts Offices for getting payment. The bills on payment shall be debited to the detailed head "Contributed to the Federal Employees Insurance Fund in respect of non-gazetted employees" under the head "57-Miscellaneous - Miscellaneous and Unforeseen Charges" and will be accounted for in the grant "Other Expenditure of the Establishment Division" under a distinct sub-head of same nomenclature.



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Certified that the deductions shown in the above schedule in respect of Benevolent Fund and Insurance Fund tally with the amounts so included in the Pay Bill of the employee.

Date.....

Treasury Officer/Disbursing Officer  
*Accountant General/Comptroller*

FORM T.R 54-B

(For Non-gazetted Establishment)

See Rule 604)

**SCHEDULE OF FEDERAL EMPLOYEES BENEVOLENT FUND**

**AND INSURANCE FUND DEDUCTIONS/SUBSCRIPTIONS**

Office of the .....(Code No. of Drawing and Disbursing Officer.)

Schedule of deductions/subscription for the month of .....2000

Identification No.	Name and Designation of employee	Federal Employees Benevolent Fund		Federal Employees Insurance Fund		Reasons for variation Variation from
		Pay	Amount realised if any(-) Rs.	Variation from previous month or (+)	Amount to be subscribed by Government for non-gazetted employees	
3	4	5	6	7	8	1
						2

Signature.....

1089

*Date.....*

*Designation.....*  
(Drawing and Disbursing Officer)

*Sl. No. 4*

*Instructions regarding nomination Forms.-* The matter regarding filling of nomination forms by the Federal Employees came under discussion in the meeting of the Board of Trustees held on 5th June, 1971.

2. It was pointed out that instructions issued by the Board for acknowledging the receipt of nomination forms of the employees do not meet the requirements. It was also pointed out that the Accounts Officers were receiving a copy of nomination form of the employees under the new instructions. As the Accounts Officers are not concerned with settlement of claims, it was stated that the filling of one form with them was unnecessary.

3. It was, therefore, decided that nomination forms under Federal Employees Benevolent and Group Insurance Act of 1969, should continue to be filed in triplicate. One copy should be signed by the Head of the Office and returned to the employee; one should be placed in CR/Service Books of the gazetted and non-gazetted employees respectively and one should be sent to the Director, Regional Board, in whose jurisdiction an employee is serving.

4. This supersedes all previous instructions.

*[Authority.- Estt. Division O.M.No.1(4)-BT-A/RP/70 dated 24-8-1971].*

*Sl. No. 5*

According to the Establishment Division O.M. No. 1(4)BT-A/RP/70, dated the 24th August, 1971 one copy of the nomination forms duly signed by the Head of the Office is to be returned to the employee, one to be placed in the CR/Service Book of the gazetted/non-gazetted employees respectively and one to be sent to the Director, Regional Board in whose jurisdiction an employee is serving. The following questions have been raised by certain Ministries/Divisions:-

- (1) One copy of the nomination form is to be sent to the Regional Board concerned for record. Difficulty will arise in the case of employees who are liable to be transferred throughout Pakistan and where transfers are frequent. It is for consideration whether the forms will have to be transferred to the region where the individual is transferred or these are to be kept by the Regional Board which originally received them.
- (2) Under the revised orders, one copy of the nomination forms in respect of gazetted officers is required to be placed in the ACR dossier. In the case of CSS Officers and Economic Pool Officers whose CR Dossiers are maintained in duplicate, it is not clear whether the Forms is to be kept in the original or the duplicate file.

The position is clarified as under:-

- (a) As regards (1) above, the forms should remain with the Regional Board who originally received. These can be collected when need arises. One copy of forms will remain with the Department and as there would be three copies no such difficulty is anticipated in their location.
- (b) Regarding(2) above, nomination form be kept by the Ministry concerned who has to process the case.

[Authority.- Estt. Division O.M. No. 1 (4) BT-A/RP/70, dated 28-2-1972].

*Sl. No. 6*

*Submission of applications for Benevolent Grants.-* It has been noticed that applications for the sanction of benevolent grant

and sum assured are not being properly completed by the Heads of the Offices/Departments concerned, which results in delay in the disposal of cases. This causes hardship to the beneficiaries.

2. According to rule 12 of the CEBF & GI Rules, 1972, the head of an Office of the employee shall forward through the Head of the Department, an application in Form `B' to the Director, Regional Board, Rawalpindi or Karachi as the case may be, upon his death during continuance of employment or within five years of retirement and when he is declared by the prescribed medical authority to have been completely incapacitated physically or mentally to discharge the duties of his employment and is, for that reasons, removed from service. All the columns of the form are to be completed and the following documents are also required to be furnished with the Form:-

- (1) Certificate of the Head of the Department regarding the pay of the employee at the time of his death and incapacitation.
- (2) Three copies of the certificate from the Head of the Department or Medical Officer or extract from the Register of birth/death of Union Council/Union Committee/Municipal Committee in support of the date of death.
- (3) Copy of Nomination Form.
- (4) Four copies of duly attested photographs of each nominee/or the incapacitated employee.
- (5) Four signatures/thumb impressions on separate sheet (four on each sheet) of each nominee/ incapacitated employee duly attested.
- (6) In case of incapacitated, employee, a certificate in original from the Medical Authority and a copy of the order removing/retiring the incapacitated employee.

3. Heads of Offices/Departments while signing the application form will please ensure that it is properly completed in all respects and all the requisite documents are sent alongwith it.

*[Authority.- Board of Trustees,CEB & IF letter No.7-16/71-BT, dated 5-9-1972].*

*Sl. No. 7*

*Determination of Benevolent Grant on the basis of pay last drawn.-* In case of retired Government servants who die before the age of sixty years, the Federal Government Employees Benevolent Fund and Group Insurance Act, 1969 (II of 1969), provides for the sanction of Benevolent Grant under section 13. A retired Government servant receives pension and not pay. The term pay as defined in the Act does not include pension. A question was raised as to whether the Benevolent Grant should be determined on the basis of the pay last drawn or the pension. On a reference being made to the Law Division it has been confirmed that in such cases, the Benevolent Grant payable under section 13 of the Act will not be on the basis of pension which is not pay, but on the basis of the pay last drawn.

*[Authority.- Board of Trustees, CEB & IF letter No. 1/11/BT/RP/71, dated 15-1-1972].*