F P 52

Education Department (1950)

Ms Series

ff 13-14, 17-26, 33-37, 41-50 of
Out ff [illegible] - A

G.O. No 1031

Dated 29-3-1950.

Teachers provident fund - Divers
of funds for the payment of
Insurance Premia of Subscribe
Amendment to rules - Approve

F.P

G.O. 1788 Edn. 30 6/57

C.F. 32 (a).

EDUCATION Department

From (Name) Sri D.S. Reddi, M.A.(Oxon),

Designation Director of Public Instruction,

Station MADRAS.

Received .... Registered 1948

ASST. SECRETARY TO GOVERNMENT

To

The Secretary to Government,

Education and Public Health Department

MADRAS.

Enclosures: R.C. No. 11403-J/46 dated 27th February 1948.

(X) | 36

Sir,

15970

SUB: TEACHERS PROVIDENT FUND - Accumulation - Diversion towards the payment of Life Insurance Premia.

REF: G.O.No.Ms.2156 Edn., dated 7-10-47.

I have the honour to report that the matter is under correspondence with some Inspecting Officers and a reply will be submitted to Government as early as possible.

for DIRECTOR OF PUBLIC INSTRUCTION.

Ramu.29.2.48.

1/3

15970B1/48

2

E&PH (B1) Dept.

Please see the letter from the DPI on page 1 ante. His promised reply may be awaited. till 4.4.48

4.3.48

4/3/48

4/3/48

15970/48

E+P.H (G3) deptt. 3

6/4

9/4

Teachers' Provident Fund - Accumulation - Diversion towards the payment of Life Insurance Premia.

p.1 g

Ref. From the D.P.I R.C.No. 11403-J/46 dated 27.2.48.

Memo No. 15970G3/48-2 dated 7.4.48.

The D.P.I is requested to expedite his final reply in the matter.

6.4.48

To,

The D.P.I.

6.4.48

15.4.48

6.4.48

4

5

E. & P. H. Dept. (G3)

Memo. no. 15970 G3/48-2 Edn. d. 12-5-48.

7/12

Teachers' Provident Fund – Accumulation – Diversion towards the payment of Life Insurance Premia

p1cf
p3cf

Ref:- From the D.P.I. R.C. no. 11403-J/46 d. 27/2/48
Govt. Memo. no. 15970 G3/48-2 Edn. d. 7-4-48.

The D.P.I. is requested to ~~expedite~~ state when this final reply in the matter may be expected.

11.5.48

RF 11.5.48.

11.5.48

To
The D.P.I.

p/20
15-5-48

E. & P.H. Dept. (G3)

Memo. No. 15970 G3/48-3 Edn. d. 25-6-48

Teachers' Provident Funds – Accumulation – Diversion towards the payment of Life Insurance Premia

Ref: From the D.P.I. R.C. No. 11403-J./46 d. 27-2-48
Govt. Memo. No. 15970 G3/48-2 Edn. d. 7-4-48. and 12-5-48.

No. 61/25/6

R. 25/7

J.I.C.B.
H. 32-6
cf.

The D.P.I. is requested to state when his final reply in the matter may be expected.

RP 22.6.48

24-6-48

CCO 22/6/48

dd 26/6/48

To
The D.P.I.

9

G3

[illegible] 33.

In reply, please quote number, date and short title.*

Education DEPARTMENT

ASST. SECRETARY TO GOVERNMENT
8 JUL 1948
EDUCATION AND PUBLIC HEALTH DEPT.

Received ______ Registered ______

50609

From (Name) Sri D.S.Reddi, M.A., (Oxon)
(Designation) Director of Public Instruction,
Post Box ______, (STATION) Madras.,
Telegraphic Address ______

To

The Secretary to Government,
Education & P.H.Department, Madras.

Roc. No. 11403 J/48, dated 5-7-1948. 19 .

Sir,

* Teachers Provident Fund - Accumulation - Diversion towards Life Insurance Premia.

Ref: Govt.Memo No.15970 G3/48-3 Edn., dated 25-6-48. — H. Tante

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The matter is under my consideration and a reply will be submitted shortly.

Yours faithfully,

for Director of Public Instruction.

k.n.7-7.

3/7/7

ENCLOSURES ______

______

______

SPARE COPIES ______

N.R. 6/8.

E. & P.H. Dept. (93)

Please see the interim reply from the D.P.I. at p 9 ante. His final reply may be awaited till 5/8/48.

RP
10/7/48.

CES
10/7/48

12/7/48

ELPH (93).

8/5
31/8

p 9 f

31/8

Teachers' Provident Fund - Accumulation - Diversion towards the payment of life Insurance Premia.

From the Director of Public Instruction
ROC no: 11403 J/48 dated 5.7.48.

Memo: 15970/48-4 & 3 Edn dated 31/8/48

The D.P.I. is requested to state when the reply promised in the letter cited may be expected.

KA
26/8/48

30/8/48

26848

To
The DPI.

2/9/48

G.O.

EDUCATION DEPARTMENT.

23 SEP 1948

FROM

THE DIRECTOR OF PUBLIC INSTRUCTION,
MADRAS.

TO

THE SECRETARY TO GOVERNMENT,
EDUCATION & PUBLIC HEALTH DEPARTMENT,
MADRAS.

R.C. NO. 11403-J/46 dated 16th September 1948.

SIR,

Sub: TEACHERS PROVIDENT FUND - Accumulations - Division (Diversion) towards the payment of Life Insurance Premia.

78619

p34-35 e/6

p34 e/6

REF: G.O.No.MS.2156 Education dated 7---10---1947.

With reference to para 1 of the G.O. cited above, I have the honour to suggest the following safeguards for permitting the utilisation of the accommodations (accumulations) in the Teachers Provident Fund towards payment of premia for Life Insurance Policies of the subscribers.

(1) The policy should be assigned in favour of Government and should be submitted to District Education Officer for safe custody.

(2) The mode of payment should be payment ~~should~~ of annual premium in one instalment and the amount should be rounded to the nearest whole rupee.

(3) The amount that can be utilised for payment of Life Insurance Premia shall not exceed the subscriber's own share of contribution.

Amended at p23 infra

(4) No amount shall be withdrawn before the details of the proposed policy have been submitted to District Educational Officer and accepted by him.

(5) The withdrawal of premium amount from the Provident Fund account should be permitted by the District Educational Officer concerned on an application made in writing by the teacher through the management stating the amount at his credit in the Saving Bank Pass Book on the date of application atleast 30 days in advance of the due date. The premium notice should be enclosed along with the application for withdrawal.

(6) The premium receipt should be submitted to District Educational Officer within 30 days from the date of withdrawal. The District Educational Officer may ~~often~~ after scrutiny, return the premium receipt to the subscriber after making a note of it in the register of advance or a separate register ~~of~~ maintained for the purpose.

(7) A policy to be acceptable shall be one effected by the subscriber on his own life and shall (unless it is a policy effected by a male subscriber which is expressed on the face of it to be for the benefit of his wife, or his wife and children in any of them) be such as may be legally assigned by the subscriber to the Government.

(8) The Government will not make ~~any~~ payment on behalf of the subscriber to Insurance Companies nor take steps to keep the policy alive.

(9) The advances sanctioned for the purpose are not recoverable.

2. If these safeguards are considered adequate, necessary amendments to Teachers' Provident Fund rules will be submitted to Government on receipt of orders of Government.

3. The other suggestion contained on para 3 of the G.O. quoted above

(PTO)

above (viz) payment of contribution into treasuries instead of in post offices is still under examination. The Director of Public Instruction Mysore has been addressed for further particulars and the Accountant-General has been requested to offer his remarks. A report will be submitted to Government immediately on receipt of necessary information.

Yours faithfully,

K Subrahmania Iyer

for Director of Public Instruction.

Ram.20/9.

21/9.

E and P.H.(G3)

Omit

The G.O.No 2156-Edn d. 7-10-47, quoted on p.18 ante has been put up in another file. This may lie over till its return.

27/9

1-10-48

till 5.10.48

The file ... submitted on 26/5. C.No. 15970/48.

1/10.

P. put this up on 5/10

Ⓧ

The letter at pp. 13-14 above is with reference to ~~para~~ the G.O. at pp. 34-35 cf ~~of~~ Ⓧ. With reference to para 1 of the G.O. the D.P.I. has suggested certain safeguards and they are at p. 13 above. ~~with reference~~ They seem to be acceptable. With reference to para 3 of the G.O. the D.P.I.'s final report may be awaited. ~~It is submitted that after the receipt of further report from the D.P.I. the~~

p. 35 cf Ⓧ

6.10.48

till 1.11.48

7.10.48

13/10/48

C.No. 15970/48

E.P.H(G3) 18

Memo 15970/48-G3.5. Edn. d/ 5.11.48.

Teachers Provident Fund - Accumulations - Diversion towards the payment of L.I.P.

5/11

pp 13-14 cf

Ref:- D.P.I.'s letter R.C.No. 11403-J/46 d/16-9-48.

The D.P.I. is requested to expedite ~~the~~ further report promised in para 3 of his letter cited above.

3.11.48.

3.11.48

5/11/48

To the D.P.I.

The other points raised in para 1 of the DPI's letter may be examined without waiting for the reply to this reference.

5/11/48

16

GB

17

Education Department.

From
The Director of Public Instruction, Madras.

To
The Secretary to Government,
Education and Public Health Department,
Madras.

89558

Rc.No.11403 J/46 dated 24-11-1948.

----

2 DEC 19

Sir,

Sub: Teachers' Provident Fund - Contribution by teachers - Payment direct into treasuries.

-----

p+Sante

Ref: Government Memo No.15970/48-G3-5 Edn., dated 5-11-1948.

I have the honour to report that the Director of Public Instruction, Mysore has not yet furnished full particulars. A reply will be submitted to Government as soon as necessary information is received from him. However, I submit herewith a copy of the Accountant-General's remarks on the question.

Yours faithfully,

Ksubramaniar

for Director of Public Instruction.

KHR.29-11.

D/30/11

Copy of the Accountant-General's remarks referred to above.

In regard to the above the following remarks are offered.

1 The fundamental principle involved in the system in vogue in Mysore State is that the Fund is worked as a part of the Government Savings Bank system. But in Madras Province, the treasuries conduct banking business only in respect of the Board and Municipal funds and transactions relating to personal deposits, Under Art.106 of the Audit Code the opening of a Banking or personal deposit account can be sanctioned by Government (with the concurrence of this office) but such accounts should be restricted to cases wherein the initial accounts maintained, are subjected to audit by a recognised audit authority. The periodical audit carried out by the Director of Public Instruction in the Mysore State may not be found sufficient in the case of Madras Presidency. Further the treasuries, even as they are, are burdened with miscellaneous items of work and the addition of banking business will require further strenthening of the existing staff.

2 As regards increased benefits to subscribers, it may be pointed out, that the increased rate of interest that may be sanctioned by Government, may not adequately replace the existing concessions for purchase of cash certificates, National Savings certificates etc., which, when availed of, afford the teaching profession specially high rates of interest on their accumalated savings.

rule 9(a) and (b)(i) of the Teachers' Provident Fund Rules (K)

p.t.o.

18

: 2 :

3 The defects to be guarded against in adopting the system in vogue in Mysore State, are also to be considered. The accounts maintained by the managements of schools are far from satisfactory, and a comparison of these accounts with the entries made in the Savings Bank pass books, is made by this office at the time of payment of Government share of contribution to safeguard the interest of Government. If the accounts maintained by the managements are to be taken as final it is likely that lapses of accounting may occur which may seriously affect the interest of the subscribers to the Fund.

4 For the reasons stated, it is considered that the system in vogue in Mysore, cannot be introduced in this Province covering a vast area with numerous treasuries and sub-treasuries without modification of the Treasury rules as they stand, and without a system of elaborate and intensive local audit of the managements' accounts.

(True Copy)

for Director of Public Instruction.

19

G3

Education Department.

From

The Director of Public Instruction,
Madras

19 JAN 1949

The Secretary to the Government of Madras,
Education and Public Health Department,
Fort St. George, Madras.

R.C.No.11403-J/48 dated 7th January, 1949.

SIR,

---3628

TEACHERS' PROVIDENT FUND--Contribution by teachers--Payment direct into Treasuries.
Reference:-G.O.No.Ms.2156-Edn., dated 7..10..1947.

X/34-35 y

—

With reference to para 3 of the G.O. cited above (regarding remittance of Teachers' Provident Fund contributions direct into treasuries with a view to secure a higher rate of interest payable on the Fund) I have ascertained that the rate of interest allowed by Mysore Government on Provident Fund deposits is 3%. The interest allowed by Post Office in this Presidency is 1½%. The payment of interest at 3% is more advantageous. The Accountant-General, Madras whose opinion was invited has pointed out some difficulties in adopting the procedure followed in Mysore. A copy of his letter was submitted with this office letter R.C.No.11403-J/46 dated 24.11.48. He is of the opinion that the system adopted in Mysore cannot be adopted in this Province.

pages 17-18 ante

2. Some of the difficulties pointed out by him are the usual difficulties which are pointed out when a change is contemplated - viz. inadequacy of staff in treasuries, the size of the province and impracticability of the Audit etc. If the Government are prepared to allow the higher rate of interest viz. 3% it is worthwhile to investigate further the possibility of adopting the procedure of remitting the contributions into treasuries direct. One other advantage in the system of making contributions into the treasuries will be that delays in closing accounts will be greatly minimised. difficulties pointed by the Accountant-General may not be serious obstacles to the proposal and remedial measures can be found in the course of the working. The Audit staff proposed by me for this department in my letter R.C.1154-D3/48 dated 29.11.1948 may be abl take up this work also so that audit may become as effective as desired by the Accountant-General.

(Dealt with in B1 Section)
referred to the Examiner of L.F. Accounts & the Society of Auditors.

3. In the circumstances I request that the Government may be pleased to persuade the Accountant-General to examine further the practicability of the measure.

4. A copy of the Mysore Educational Manuals Volume VII containing rules relating to Aided Schools Provident Fund received from the Director of Public Instruction, Mysore is also submitted herewith.

Kept below —

Yours faithfully,

For Director of Public Instruction.

ks.8.1.

3/1/1

21

Ex.P.H
(E3)

pages 12-14 of

From the D. P. I No. RC. 11403 - J. 4
dated the 16th Septr 194

p 19 of

From the D. P. I. - No. R C 11403 - J. 4
dated the 24th Nov. 194

p 19 14

" ~~do~~ do 7-1-49

Memo 15970/Esr/48-7 Edn d. 29/3/49

Teachers' Provident Fund — Diversion towards payment of insurance premia of teachers

pages 13-14 of

The Director's attention is invited to the safeguards suggested with his letter No. RC - 11403 - J. 46 dated 16th Septr 1948 and he is requested to state whether, if the safeguards are approved, the provision for the exemption contained in Rule 2 (b) (i) of the Teachers' Provident Fund Rules ~~with~~ should be retained.

p 1 of (K)

page 1 (b) (i) of p 13 of

2. One of the safeguards suggested by the Director is that no amount should be withdrawn before the details of the proposed policy have been submitted to the D. E. O and accepted by him. It ~~has been suggested~~ is possible that a provision to this effect will, if approved, indirectly empower the D. E. O to show preference to particular Insurance Companies. It is with a view to avoiding

an

22

an invidious comparison between Insurance Companies that Rule 2 (b) (i) of the Teachers' Provident Fund Rules, as it stood before March 1934, was modified in G.O. No. 625 Edn. dated 6.3.1934. The Director is requested to offer remarks on this suggestion in the light of the G.O. referred to and explain in full the need for the provision suggested.

A/91-93

3. It is possible that extra work will be involved in the Offices of the D.E.O's and Inspectresses and there may be a demand for additional staff for these Offices – It is presumed that the Director has considered this aspect of the question also – He is requested to confirm this presumption and indicate if possible, what additional staff will be required on account of the extra work thrown on the offices in question –

24.2.49

26-2-49

To The D.P.I.

4. The DPI is informed that the Govt. are unable to approve his proposal that the Provident Fund contributions of ~~teachers in~~ subscribers to the Teachers' Provident Fund may be paid direct into Treasuries instead of in the Post Office Savings Bank.

26-3-49

Mumps

23

R.O.C.No.11403 J/46

Office of the
Director of Public Instruction
Madras, dated, 14th June 1949.

ASST. SECRETARY TO GOVERNMENT
16 JUN 1949
EDUCATION AND PUBLIC HEALTH DEPT.

From

The Director of Public Instruction
Madras.

To

The Secretary to Government
Education and Public Health Department
Fort St. George, Madras.

45919

Sir,

Subject:- T.P.F. - - Diversion towards payment of insurances premia of teachers.

Reference:- Govt. Memo. No.15970-G.2/48-7 Edn., dated 29-3-49.

pages 21-22 ante

I submit the following remarks on the points raised in the Government Memo. cited above.

pl the Rules at (K)

Para 1:- I consider that the provision for exemption contained in Rule 2 (b)(i) of the Teacher's Provident Fund Rules may be retained as this rule does not in any way affect the question under issue viz. Diversion of Teacher's Provident Fund to pay Insurance Premia. Further, the exemption contained in the above rule has to be retained as, otherwise, it may become compulsory for a teacher who has taken a policy to subscribe to the Teacher's Provident Fund.

Para 2:- Withdrawal of the amount from the Provident Fund for the payment of premia is permissible only when a policy has already been obtained from the Insurance Co., Hence the question of empowering the District Educational Officers to show preferences to any particular insurance Co., does not arise by merely requiring the insured to submit the details of the policy to the District Educational Officer to accord permission for the withdrawal of amount. This suggestion is only intended for the administrator of the fund - the District Educational Officer, to satisfy himself of the genuineness of the policy and it is one taken on the life of the subscriber.

Mem(4) on p13 ante

M

As the word "proposed" seems to give the idea of preference, it may be deleted and instead it may be stated that details of the policy actually taken by the teacher have to be furnished to the District Educational Officer and accepted by him.

Para 3. The question of extra staff to the offices of the District Educational Officers and Inspectresses of Girls' Schools, was duly considered by me and this was mentioned as one of the items that would contribute to the increase in work in District Educational Officers' Offices when I submitted proposals for additional staff for the ~~District Educational Officers~~' offices - vide my letter to your Rc.No.1777 K4/48 dated 28-9-1948.

(proposals negatived) vide Memo G No 72914-A 48-2 Edn 28.10.48

Yours faithfully

For Director of Public Instruction.

SJ/15/6.

15/6

-25- Ett.A (92)

Teachers' Provident Fund – Accumulations – Utilization for the payment of Life insurance premia – proposal approved.

K.B./39
9/8

5/8

pages 13-14 of
17-18 of
19 of
23 of

Read again
G.O. No. 2156 Edn dated 7.10.47.
From the D.P.I. Letters No. R.C. 11403 -J-46- dated 16.9.48, 24.11.48 7.1.1949 and 14.6.1949.

=

Memo 15970 G2/48-10 Edn dt. 6.8.49.

The Govt. approve the proposal to permit the teachers in non-pensionable service who subscribe to the Teachers' Provident Fund, to utilize the accumulations in their Provident Fund Account towards the payment of premia for their Life Insurance policies, subject to the conditions suggested by the Director in his letter No. 11403-J-46 dated 16th Sept. 1948 as modified in his letter No. 11403 -J-46 dated 14th June 1949.

pages 13-14 of

p23 of

The Director is requested to submit proposals for the amendment of the Rules governing the Provident Fund –

R Dis 10/9/49
and 11/8

2. ~~The~~ Director is informed that no proposal for the employment of additional staff to cope with the extra work in the offices of

To
The D.P.I.

5.8.49

p9

-26-

inspecting officers, will be entertained

6.8.49

6/8

E & P.H. (G2).

Memo No. 15970-G2/48-11 Edn. dated. 14 · 9 · 49.

Teachers' Provident Fund - Accumulations - utilization for the payment of life ~~is~~ insurance premia - proposals.

~~Ref~~

pp 25-26 y.

Ref: Memo. 15970-G2/48-10 Edn d/ 6 · 8 · 49.

The attention of the D.P.I. is invited to the memo cited above and he is requested to ~~expedite his reply.~~ State when his proposals may be expected —

13.9.49.

To

The D.P.I.

13.9.49.

Th 9 49

19

29

EAPH(E2)

Memo No: 15970 E2/49-12 Edn D. 18-X-49.

J.V. 19.10 1/- HH 19-10

Sub: Teachers' Provident Fund - Accumulation - Utilization for the payment of Life Insurance premia - proposals.

Ref: Govt memo No: 15970 E2/48-10 Edn D 6/8/49
Govt memo No: 15970 E2/48-11 Edn D 14/9/49

p25 ante
p27 ante

18/10

The DPI is requested to expedite his reply to the references cited.

17/10/49

17.10.49

১৮|১০|৪৯

To
The D.P.I.

G ✓ EDUCATION DEPARTMENT.

From
The Director of Public Instruction,
Madras.

To
The Secretary to Government,
Education and Public Health Department,
Fort St. George, Madras.

ASST. SECRETARY TO GOVERNMENT
3 - DEC 1949
EDUCATION AND PUBLIC HEALTH DEPT.

Sir,

Roc.No.11403-J/46 dated 30-11-1949.

9458

Sub: Teachers Provident Fund - Accomulations - Utilization for the payment of Insurance Premia - Proposals.
Ref: Govt. Memo.No.15970-G2/48-11 Edn dated 14-9-49.

The matter is under my consideration and a reply will be submitted shortly.

Yours faithfully,

for Director of Public Instruction.

E&P.H. (G2)

D. P. I may be reminded on 15.1.'50. if necessary.

26.12.49

27.12.49

28/12/49

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32

A>(II) G2

33

Education Department.

From

The Director of Public Instruction,
Madras

To

The Secretary to the Government of Madras,
Education and Public Health Department,
Fort St. George, Madras.

ASST. SECRETARY TO GOVERNMENT
31 DEC 1949
EDUCATION AND PUBLIC HEALTH DEPT.

R.O.C.No.11403-J/46 dated 28th December 1949.

264

SIR,

TEACHERS' PROVIDENT FUND--Accumulations--Diversion towards the payment of life insurance premia--Amendments to the rules.
Reference:-Government Memorandum No.15970-G2-48-10 Education dated 6..8..1949.

1/25.26

I submit the following proposals for the amendment of the Rules governing the Provident Fund relating to the teachers in non-pensionable service.

p. 8 of the Rules at (R)

After Rule 11 a set of new rules have been suggested for the purpose and numbered as 12(with sub-rules (a), (b), (c), (d)) and Appendices G, H, I and J. The existing rules Nos. 12 and 13 may be renumbered as 13 and 14 respectively.

Certain amendments have also been suggested to the existing rules 4(b) and 12(a).

11. Withdrawal of advances.

(a) x x
(b) x x
(c) x x
(d) x x

I 12. Withdrawal from the Fund towards payment of premia for life insurance policies.

(a) Withdrawal from the Fund is also permissible, at the option of the subscriber, to meet the payment towards premia for policy of life insurance already taken by him. Such withdrawal shall be permitted only when the amount to be withdrawn does not exceed the subscriber's own share of contribution(management's share excluded) and when the payment of premia to the policy is only annual.

(b) (1) No amount shall be withdrawn before the details of the policy actually taken by the subscriber have been submitted to the District Educational Officer (or Inspectress) and accepted by him as suitable and an intimation to the effect is received

A policy to be acceptable shall be one effected by the subscriber on his own life and shall(unless it is a policy effected by a male subscriber which is expressed on the face of it to be for the benefit of his wife, and children or any of them) be such as may be legally assigned by the subscriber to the Government.

(ii) The policy should be assigned in favour of Government in the form prescribed in appendix (G) and should be submitted to the District Educational Officer for safe custody. p 36 infra

Notice of assignment of the policy shall be given by the subscriber to the insurance company, and the acknowledgement of the notice by insurance company shall be sent to the District Educational Officer (or Inspectress) within three months of the date of assignment.

(iii) The amount to be withdrawn shall not exceed the amount required to meet the payment of premia and it shall be rounded to the nearest whole rupee.

(iv) Government will not make any payments on behalf of subscribers to insurance companies nor take steps to keep a policy alive.

(v) The subscriber shall not, during the currency of the policy, draw any bonus the drawal of which during such currency is optional under the terms of the policy, and the amount of any bonus which under the terms of the policy the subscriber has no option to refrain from drawing during its currency shall be paid forthwith into the Fund by the subscriber or in case of default be ordered by the District Educational Officer (or Inspectress) to be recovered by deduction from the emoluments of the subscriber, by instalments or otherwise, as may be directed by the District Educational Officer(or Inspectress).

(c) (i) The subscriber who desires to withdraw from the fund to meet payment towards insurance premia will address the District Educational Officer through the correspondent of the institution in which he is serving atleast 30 days in advance of the due date with an application in the form prescribed in appendix (H) and enclosing the savings bank pass book and the premium notice. p 36 infra

(ii) The District Educational Officer(or Inspectress) shall, on receipt of the application, order the sanction of the withdrawal of amount applied for and the correspondent shall draw the amount from the

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post office and disburse the amount to the subscriber as in the case of sanction and payment of temporary advance from the Fund.

(iii) Immediately after the payment of the premia or in any case within 30 days from the date of withdrawal of the amount, the subscriber shall produce the premium receipt issued by the insurance company to the District Educational Officer(or Inspectress) through the Correspondent.

(iv) The District Educational Officer(or Inspectress) shall, after the scrutiny of the premium receipt, return the same to the subscriber through the correspondent, with an endorsement "Scrutinised and returned. No abatement of Incometax", after making a note in the register maintained in his office for the purpose(Appx.I). x p 37 infra

(d) When the subscriber quits the service and applies to the District Educational Officer (or Inspectress) for reassignment or return of the policy, the District Educational Officer (or Inspectress) shall reassign the policy in the form prescribed in appendix (j) in favour of the subscriber and make it over to the subscriber together with a signed notice of reassignment addressed to the Insurance Company. ✓ p 37 infra

13. ** ** **

II. The concluding sentence of rule 4(b) may be recast as follows:- p. 3(b) of (R)

"If any advances from the Fund have been withdrawn, the amount of any balances still outstanding, and the total amount withdrawn towards the payment of insurance premia, shall be added to the total amount at his credit for purposes of calculating the Government contribution.

New Insertion.

III. Between the 4th and 5th sentences of the existing rule 12(a) the following sentence may be inserted. p 89 (R)

34

36

~~Page 4.~~

"The total amount withdrawn towards payment of insurance premia should also be furnished in a statement and certified.

IV.

Appendix G.

Form of Assignment (Rule 12(b)(ii)

I, A.B., of . . . . .hereby assign unto the Government of Madras the within policy of Assurance as security for payment of all sums which under rule 12 of the Teachers' Provident Fund Rules I may hereafter become liable to pay to that Fund.

I hereby certify that no prior assignment of the within policy exists.

Dated this day of	Signature of subscriber.
19	One witness to signature.

Appendix H.

Form of application for withdrawal from the Teachers' Provident Fund towards payment of insurance premia. (Rule 12 (c) (i).

1. Name of the subscriber ..
2. Designation and name of the school in which he is working ..
3. Name of the insurance company, policy number, and amount of premia payable. ..
4. Amount at credit in the savings bank pass book on the date of application.
5. Amount of subscriber's own share of contribution(Management's share excluded). ..
6. Amount to be withdrawn (in whole rupees). ..

Place. . . .

D a t e. . . .

Signature of the Correspondent.

Signature of the Subscriber.

shall, on receipt of the application, order the sanction of the withdrawal of amount applied for and the correspondent shall draw the amount from the

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37

~~Page 5.~~

Appendix I.

Register to be maintained by the District Educational Officer(Inspectress) under 12 (c) (iv).

Serial Number.	Policy Number	Amount of Premium.	When due.	Remarks.	Premium withdrawn		Premium receipts received.	
					Amount.	Month.	Period paid covered.	Dated initials of the District Educational Officer(Inspectress) in token of inspection and stamping on the receipt with "No abatement of income-tax" stamp.
1.	2.	3.	4.	5.	6.		7.	

Appendix J.

Form of reassignment by the Governor of Madras. Rule 12 (d).

~~The Governor~~ x

The Governor of Madras doth hereby reassign the within policy to the said A.B.,

Dated this day of

19

Executed by the District Educational Officer(Inspectress) on behalf of the Governor of Madras in the presence of

Signature of the District Educational Officer (Inspectress).

One witness who should add his designation and address

Yours faithfully,

FOR DIRECTOR OF PUBLIC INSTRUCTION.

K.S. 29-12.

38

39

Education Department

F

ASST. SECRETARY TO GOVERNMENT
3 - MAR 1950
489
EDUCATION AND PUBLIC HEALTH DEPT.

From

The Director of Public Instruction,
Madras.

To

The Secretary to Government,
Education and Public Health Department

Roc 11403 J./46 dated 28.2.50

Sir,

Subject: Teachers' Provident Fund - Accumulation - Diversion towards the payment oflife insurance premia - Amendments to the rules

Reference Government Memo 15970 G.2 48.10 Edn dated 6.8.49
My letter of even No. dated 28.12.49

--

I request the favour of early orders in the matter.

Yours faithfully,

Nsubramaniya

for Director of Public Instruction

Vk 1.3

9/13

08
1.3.50

40

41

EDN. DEPT.(F).

SUBJECT:- Teachers Provident Fund - Diversion of funds for the payment of insurance premia of subscribers - Amendment to rules - Approved.

X/34 y

pages 25-26 y

pages 33-37 y

G.O. No. 2156 Edn. dated 7.10.1947.

Read again: Memo. No. 15970-G2-48-10, Edn., dated 6-8-1949.

From the D.P.I. No. Roc. 11403-J-46 dated 28-12-1949.

8
28/3

ORDER/MS. NO. 1031 EDN., DATED 29/3/50

✓ memo on pages 25-26 y

25
29/3

In view of the orders of Govt. approving the proposal to permit subscribers to the provident fund for teachers in non-pensionable service to utilize the accumulations in their account for the payment of premia in their insurance policies, the Govt. hereby approve the following amendments to the rules:-

Amendments

p 8 of Rules (R)

I After rule 11 of the rules relating to the Fund, the following rule shall be inserted ~~namely~~ and the existing rules 12 and 13 shall be renumbered as 13 and 14 respectively:-

12. Withdrawal from the Fund towards payment of premia for life insurance policies.

p.34 y

(a) Withdrawal from the Fund is also permissible, at the option of the subscriber, to meet the payment towards premia for the policy of life insurance already taken by him. Such withdrawal shall be permitted only when the amount to be withdrawn does not exceed the subscriber's own share of contribution (management's share excluded) and when the payment of premia to the policy is only annual.

(b) (1) No amount shall be withdrawn before the details of the policy actually taken by the subscriber have been submitted to the District Educational Officer (or Inspectress) and accepted by him as suitable and an intimation to that effect is received.

p.34 y

A policy to be acceptable shall be one effected by the subscriber on his own life and shall (unless it is a policy effected by a male subscriber which is expressed on the face of it to be for the benefit of his wife, and children or any of them) be such as may be legally assigned by the subscriber to the Government.

p.34 y

(ii) The policy should be assigned in favour of Government in the form prescribed in appendix (G) and should be sub-

-mittedsubmitted to the District Educational Officer for safe custody.

p-34 y

Notice of assignment of the policy shall be given by the subscriber to the insurance company, and the acknowledgment of the notice by the insurance company shall be ~~mak~~ sent to the District Educational Officer (or Inspectress) within three months of the date of assignment.

(iii) The amount to be withdrawn shall not exceed the amount required to meet the payment of premia and it shall be rounded to the nearest whole rupee.

-ibid-

(iv) Government will not make any payments on behalf of subscribers to insurance companies nor take steps to keep a policy alive.

-ibid-

(v) The subscriber shall not, during the currency of the policy, draw any bonus the drawal of which during such currency is optional under the terms of the policy, and the amount of any bonus which under the terms of the policy the subscriber has no option to refrain from drawing during its currency shall be paid forthwith into the Fund by the subscriber or in case of default be ordered by the District Educational Officer (or Inspectress) to be recovered by deduction from the emoluments of the subscriber, by instalments or otherwise, as may be directed by the District Educational Officer (or Inspectress).

-ibid

(c) (i) The subscriber who desires to withdraw from the fund or to meet payment towards insurance premia will address the District Educational Officer (or Inspectress) through the correspondent of the institution in which he or she is serving atleast 30 days in advance of the due date with an application in the form prescribed in appendix (H) and enclosing the savings bank pass book and the premium notice.

-ibid-

(ii) The District Educational Officer (or Inspectress) shall, on receipt of the application, order the sanction of the withdrawal of the amount applied for and the correspondent shall draw the amount from the post office and disburse the amount to the subscriber as in the case of sanction and payment of temporary advance from the Fund.

-ibid-

(iii) Immediately after the payment of the premia or in any case within 30 days from the date of withdrawal of the amount, the ... premium receipt issued by the insurance

p35 y

company to the District Educational Officer (or Inspectress) through the Correspondent.

p.35 y

(iv) The District Educational Officer (or Inspectress) shall, after the scrutiny of the premium receipt, return the same to the subscriber through the correspondent, with an endorsement "Scrutinised and returned. No abatement of Incometax", after making a note in the register maintained in his office for the purpose (Appendix I).

-ibid-
reassignment

(d) When the subscriber quits the service and applies to the District Educational Officer (or Inspectress) for ~~assignment~~ reassignment or return of the policy, the District Educational Officer (or Inspectress) shall reassign the policy in the form prescribed in appendix J in favour of the subscriber and make it over to the subscriber together with a signed notice of reassignment addressed to the Insurance Company.

~~II~~

p 3 (a) g Rules Ⓡ

II. For the concluding sentence of Rule 4 of the said rules, the following sentence shall be substituted, namely:-

"If any advances from the Fund have been withdrawn, the amount of any balances still outstanding, and the total amount withdrawn towards the payment of insurance premia, shall be added to the total amount at his credit for purposes of calculating the Government contribution."

p-35 y

~~III~~

x pages 8-9 g Ⓡ

III Between the fourth and fifth sentence of Rule ~~12~~ 13 (a) the following sentence shall be inserted, namely —

"The total amount withdrawn towards payment of insurance premia should also be furnished in a statement and certified."

p36 y

~~IV~~

IV. The drafts of the Appendices G, H, I and J to the rules suggested by the Director as a result of the amendments now made are also approved. They will be as hereunder.

~~To~~

~~The D.P.I.~~

~~The A.G.~~

~~S.G.~~

APPENDICES.

APPENDIX G.

Form of Assighment (Rule 12(b)(ii).

I, A.B., of . . . . .hereby assign unto the ~~Government~~ Governor of Madras the within policy of Assurance as security for payment of all sums which under rule 12 of the Teachers' Provident Fund Rules I may hereafter become liable to pay to that Fund.

Governor p 36 y

I hereby certify that no prior assignment of the within policy exists.

Dated this day of 19

Signature of subscriber.

One witness to signature.

APPENDIX H.

Form of application for withdrawal from the Teachers' Provident Fund towards payment of insurance premia. (Rule 12 (c) (i).

p-36 y

1. Name of the subscriber.
2. Designation and name of the school in which he is working.
3. Name of the insurance company, policy number, and amount of premia payable.
4. Amount at credit in the savings bank pass book on the date of application.
5. Amount of subscriber's own share of contribution (Management's share excluded).
6. Amount to be withdrawn (in whole rupees).

Place........

Date.........

Signature of the Correspondent.

Signature of the Subscriber.

APPENDIX I.

Register to be maintained by the District Educational Officer (Inspectress) under 12 (c) (iv).

— p 37 y.

Serial Number.	Policy Number.	Amount of Premium.	When due.	Remarks.	Premium withdra~~wn~~		Premium receipts received.	
					Amount.	Month.	Period paid covered.	Dated initials of the District Educational Officer (Inspectress) in token of inspection and stamping on the receipt with "No abatement of incometax" stamp.
1.	2.	3.	4.	5.	6.	6.	7x	7.

P.T.O.

APPENDIX J.

Form of ~~xxx~~reassignment by the Governor of Madras. Rule 12 (d).

p 37 y

The Governor of Madras doth hereby reassign the within policy to the said A.B.,

Dated this day of

19

Executed by the District Educational Officer (Inspectress) on behalf of the Governor of Madras in the presence of

Signature of the District Educational Officer (Inspectress).

One witness who should add his designation and address.

To

The D.P.I.

" A.G.

16.3.50

17/3/50

46

F 47/ J.

EDUCATION DEPARTMENT.

R.O.C. No.11403-J/46

Office of the Director of
Public Instruction, MADRAS,
Dated: 8th April 1950.

ASSISTT/
21 APL 1950
EDUCATION DEPARTMENT

From

The Director of Public Instruction,
MADRAS.

To

8829

The Secretary to Government,
Education Department,
Fort St. George, MADRAS.

Sir,

R.O.C. No.11403-J/46 dated 8th April 1950.

Sub: TEACHERS PROVIDENT FUND - Diversion of funds for the payment of insurance premia of subscribers - Sanctioned - Amendment to Rules - Issued.

A 41-45 cf of (B)

Ref: G.O. No. 1031- Education dated 29.3.1950

...

The following * errata may kindly be issued to the G.O. cited above. I have carried out necessary corrections in the copy of the G.O. received in this Office and I am communicating the same to the subordinate officers.

* i under **Abstract**:

For the word "Division" please read "Diversion".

ii In the sixth line of Rule 12(b)(v):

For the word "Deducation" please read "Deduction".

iii For the word "assignment" in the second line of Rule 12(d), please read "reassignment".

iv For the word "Government", in Appendix G (first sentence) please read "Governor".

2. I request that the G.O. cited above may kindly be sent to the Supperintendent, Government Press for publication in the Fort St. George Gazette, so that the subscribers and the managements of schools may know the amendments to the rules.

Yours faithfully,

K Subramaniyer

for Director of Public Instruction.

k.v.s./14-4.

17/4

17.4.

F 47 J.

EDUCATION DEPARTMENT.

R.O.C. No.11403-J/46

Office of the Director of
Public Instruction, MADRAS,
Dated: 8th April 1950.

ASSISTA
21 APL 1950
EDUCATION DEPARTMENT

From

The Director of Public Instruction,
MADRAS.

8829

To

The Secretary to Government,
Education Department,
Fort St. George, MADRAS.

Sir,

R.O.C. No.11403-J/46 dated 8th April 1950.

Sub: TEACHERS PROVIDENT FUND - Diversion of funds for the payment of insurance premia of subscribers - Sanctioned _ Amendment to Rules _ Issued.

H41-45 cf of

Ref: G.O. No. 1031- Education dated 29.3.1950

...

(B)

The following * errata may kindly be issued to the G.O. cited above. I have carried out necessary corrections in the copy of the G.O. received in this Office and I am communicating the same to the subordinate officers.

* i under Abstract:

For the word "Division" please read "Diversion".

ii In the sixth line of Rule 12(b)(v):

For the word "Deducation" please read "Deduction".

iii For the word "assignment" in the second line of Rule 12(d), please read "reassignment".

iv For the word "Government", in Appendix G (first sentence) please read "Governor".

2. I request that the G.O. cited above may kindly be sent to the Supperintendent, Government Press for publication in the Fort St. George Gazette, so that the subscribers and the managements of schools may know the amendments to the rules.

Yours faithfully,

K Subramaniam

for Director of Public Instruction.

k.v.s./14-4.

17/4

17.4.

Edn Deptt (F)

From the D.P.I., R.O.C. No. 11403-J/46 d 8.4.50.

Teachers provident fund - Diversion of funds for the payment of insurance premia of subscribers. Amendment to Rules

Refce: G.O. No. 1031 Edn d 29.3.50

Memo No 8829-F/50-1 Dated 22-5-50.

A copy of the G.O. cited above is sent to the S.G.P. for publication in the next issue of the F.S.G. Gazette.

17.5.50

19.5.50.

Note. Draft above is submitted

P.T.O.

19
22/5

(B)

C.F. of
Subst. lists So
to be issued
just

27/5

To
The S.G.P.
(with a copy of the G.O)

Copy to the D.P.I.

50

~~with para~~ with reference to para 2 of the DPI's letter in the C.f. As regards the corrections indicated in para 1 of the Director's letter, ~~it seems sufficient~~ ~~if~~ a 'substitute' G.O. ~~is issued~~. may be issued.

17/5/50

19.5.50

M also keep a substitute copy in the B.O.

19/5

To be **SUBSTITUTEd G.O. FOR THE** G.O. of the **SAME NUMBER AND DATE.**

GOVERNMENT OF MADRAS
Education Department
G.O.MS.No.1031 Education dated 29th ~~May~~ March 1950.

...

Abstract.

TEACHERS PROVIDENT FUND- Diversion of funds for the payment of insurance premia of subscribers- Amendment to rules- Approved.

-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V-V

Read:

G.O.No.2150 Education dated 7-10-1947.
Government Memorandum No.15970 G2/48-10 Edn. dated 6.8.49.
From the Director of Public Instruction No. Roc 11403-J/46 dated 28-12-49.

ORDER: In view of the orders of Government approving the proposal to permit subscribers to the provident fund for teachers in non pensionable service to utilise the accumulations in their account for the payment of premia on their insurance policies, the Government hereby approve the following amendments to the rules:-

AMENDMENTS.

I. After rule 11 of the rules relating to the Fund, the following rule shall be inserted and the existing rules 12 and 13 shall be renumbered as 13 and 14 respectively:-

12. Withdrawal from the Fund towards payment of premia for life Insurance policies:

(a) Withdrawal from the Fund is also permissible, at the option of the subscriber, to meet the payment towards premia for the policy of life insurance already taken by him. Such withdrawal shall be permitted only when the amount to be withdrawn does not exceed the subscriber's own share of contribution (management's share excluded) and when the payment of premia to the policy is only annual.

(b) (i) No amount shall be withdrawn before the details of the policy actually taken by the subscriber have been submitted to the District Educational Officer (or Inspectress) and accepted by him as suitable and an intimation to that effect is received.

A policy to be acceptable shall be one effected by the subscriber on his own life and shall (unless it is a policy effected by a male subscriber which is expressed on the face of it to be for the benefit of his wife, and children or any of them) be such as may be legally assigned by the subscriber to the Government.

(ii) The policy should be assigned in favour of Government in the form prescribed in appendix (G) and should be submitted to the District Educational Officer for safe custody.

Notice of assignment of the policy shall be given by the subscriber to the insurance company, and the acknowledgement of the notice by the insurance company shall be sent to the District Educational Officer (or Inspectress) within three months of the date of assignment.

(iii) The amount to be withdrawn shall not exceed the amount required to meet the payment of premia and it shall be rounded to the nearest whole rupee.

(iv) Government will not make any payments on behalf of subscribers to insurance companies nor take steps to keep a policy alive.

/p.t.o/

(v) The subscriber shall not, during the currency of the policy, draw any bonus the drawal of which during such currency is optional under the terms of the policy, and the amount of any bonus which under the terms of the policy the subscriber has no option to refrain from drawing during its currency shall be paid forthwith into the Fund by the subscriber or in case of default be ordered by the District Educational Officer (or Inspectress) to be recovered by deduction from the emoluments of the subscriber, by instalments or otherwise, as may be directed by the District Educational Officer (or Inspectress).

(c)(i) The subscriber who desires to withdraw from the fund or to meet payment towards insurance Premia will address the District Educational Officer (or Inspectress) through the correspondent of the insitution in which he or she is serving atleast 30 days in advance of the due date with an application in the form prescribed in appendix (H) and enclosing the savings bank pass book and the premium notice.

(ii) The District Educational Officer (or Inspectress) shall, on receipt of the application, order the sanction of the withdrawal of the amount applied for and the correspondent shall draw the amount from the post office and disburse the amount to the subscriber as in the case of sanction and payment of xxxxxxe temporary advance from the Fund.

(iii) Immediately after the payment of the premia or in any case within 30 days from the date of withdrawal of the amount, the subscriber shall produce the premium receipt issued by the insurance company to the District Educational Officer (or Inspectress through the Correspondent.

(iv) The District Educational Officer (or Inspectress) shall, after the scruitny of the premium receipt, return the same to the subscriber through the correspondent with an endorsement "Scrutinised and returned. No abatement of Incometax", after making a note in the register maintained in his office for the purpose (Appendix I).

(d) When the subscriber quits the service and applies to the District Educational Officer (or Inspectress) for reassignment or return of the policy, the District Educational Officer (or Inspectress) shall reassign the policy in the form prescribed in appendix J in favour of the subscriber and make it over to the subscriber together with a signed notice of reassignment addressed to the Insurance Company.

II. For the concluding sentence of Rule 4 of the said rules, the following sentence shall be substituted, xnamely:-

"If any advances from the Fund have been withdrawn the amount of any balances still outstanding and the total amount withdrawn towards the payment of insurance premia, shall be added to the total amount at his credit for purposes of calculating the Government contribution".

III. Between the fourth and fifth sentence of Rule 13(a), the following sentence shall be inserted namely:-

"The total amount withdrawn towards payment of insurance premia should also be furnished in a statement and certified".

IV. The drafts of the Appendixes G, H, I and J to the rules suggested by the Director as a result of the amendments now made are also approved. They will be as hereunder.

p.t.o.

APPENDICES.

APPENDIX G

Form of Assignment (Rule 12(b)(ii).

I, A.B., of. . . . . .hereby assign unto the Governor of Madras the within policy of Assurance as security for payment of all sums which under rule 12 of the Teachers' Provident Fund Rules I may hereafter become liable to pay to that Fund.

I hereby certify that no prior assignment of the within policy exists.

Date this day of
19

Signature of subscriber

One witness to signature.

APPENDIX H.

Form of application for withdrawal from the Teachers' Provident Fund towards payment of Insurance premia (Rule 12(c)(i):.

1. Name of the subscriber
2. Designation and name of the school in which he is working
3. Name of the insurance company policy number, and amount of premia payable
4. Amount at credit in the savings bank pass book on that date of application.
5. Amount of subscriber's own share of contribution (Management's share xxxxxxxxx excluded).
6. Amount to be withdrawn (in whole rupees)

Place......

Date ......

Signature of the Correspondent

Signature of the Subscriber.

APPENDIX I.

Register to be maintained by the District Educational Officer (Inspectress) under 12(c)(iv).

Serial number	policy Number	Amount of premium	When due	Remarks	Premium withdrawn		Premium receipts received
					amount	Month	Period paid covered
1	2	3	4	5	6		7

*7. Dated initials of the District Educational Officer (Inspectress) in token of inspection and stamping on the receipt with the endorsement Incometax

54

143

APPENDIX J.

FORM OF REASSIGNMENT BY THE GOVERNMENT OF MADRAS RULE 12(d)

The Governor of Madras doth hereby reassign the within policy to the said A.B.

Dated this day of

19

Executed by the District Educational Officer (Inspectress) on behalf of the Governor of Madras in the presence of

Signature of the District Educational Officer (Inspectress)

One witness who should add his designation and address.

(By order of His Excellency the Govérnor)

Rajaiah D. Paul,
Secretary to Government.

To the Director of Public Instruction, Madras.
" " Accountant-General, Madras.

True copy:Forwarded:By Order

RP/24.6.

SUPERINTENDENT.

27/5

Substitute G.O despatched to DPI & AG

C.No.15970/48.

Education & P.H.(G3) Dept.

TEACHERS' PROVIDENT FUND - Accumulations - Diversion towards the payment of Life Insurance Premia - Safeguards.

pp.13-14 cf From the D.P.I., R.C.No.11403-J/46, dated the 16th September 1948.

p.17 cf From the D.P.I., R.C No.11403-J/46, dated the 24th November, 1948.

X/34-35 cf.

In G.O.No.2156., Education, dated the 7th October 1947, the Government, after careful consideration, ~~permitted that~~ stated that they would have no objection to teachers in aided educational institutions ~~might have permitted~~ to utilise the accumulations to their credit in the Teachers' Provident Fund towards the payment of premia for their Life Insurance Policies, ~~allowed the opinion~~ subject to necessary safeguards. The Director of Public Instruction was ~~accordingly~~ requested to examine and suggest ~~necessary~~ Such safeguards, and also ~~The Director was also requested~~ to investigate ~~into~~ the system prevailing in Mysore under which the teachers' contributions ~~were~~ paid direct into sub-treasuries instead of being invested in Post Offices, with a view to securing a higher rate of interest ~~payable~~ on the Fund ~~and to submit a detailed report.~~

pp.34 cf ⓧ

pp.34-35 cf ⓧ

p.35 cf ⓧ

2 The Director has accordingly in his letter R.C.No 11403-J/46, dated the 16th September 1948 suggested certain safeguards for permitting the utilisation of the accumulations in the Teachers' Provident Fund towards payment of premia for Life Insurance Policies of the subscribers. The safeguards are at p. 13 c.f. There seems to be no objection to the safeguards being accepted. For orders.

pp 13-14 cf.

Please see the next page.

3. With reference to the suggestion contained in paragraph 3 of the G.O.No. 2156. Edn. dated 7-10-1947, attention is invited to the remarks of the Accountant-General at pp. 17-18 c.f. In view of the A.G.'s remarks, the ~~proposal to allow the subscribers to invest the contributions in~~ suggestion for the deposit of these contribution amounts in the sub-treasuries instead of in the Post Offices, may be dropped. For orders.

p.35 cf ⓧ

4. The file may be sent to Fin. u.o. for remarks.

21.12.48.

21.12.48

2

p1 of Rules

(K)

~~Para~~ 5 Rule 2 (b)(i) of the Teachers' Provident Fund rules ~~enables~~ exempts a teacher from joining the Fund if he holds a life ~~assurance~~ insurance policy so long as the policy remains in force. The D.P.I may be consulted whether this rule should be retained if the safeguards now suggested by him, are approved.

p13 cf

para 1(4) on p13 cf

6 ~~One~~ of the safeguards suggested, is that no amount from the account of a subscriber should be with-drawn before the details of the proposed policy have been submitted to the D.E.O and accepted by him. This will, if accepted, indirectly empower the D.E.O to show preference to particular insurance companies. ~~Before the year~~ Between the years 1923 (when the scheme of Provident Fund was first introduced) and 1934, a list of insurance companies was maintained from time to time for the purpose of rule 2(b)(i) and teachers holding policies ~~only~~ in those companies only, were exempted from joining the Fund. The maintenance of ~~such~~ a list led to canvassing on the part of certain insurance companies for furthering their business and the names of certain well established insurance companies (e.g. the Hindusthan Co-operative Insurance company, Calcutta) had to be deleted from the list on account of certain standards adopted by the Actuary to the Govt. of India. There was an All India agitation on this subject in 1933-34 and finally the Govt. decided to discontinue the system of maintaining a list of insurance companies for the purpose of the rule and left the question of choosing an insurance company ~~[illegible]~~ to the subscriber. The attention of the D.P.I may be invited to the previous papers and he may be asked to say whether para 1 (4) on p13 cf is really necessary.

7. It is possible that extra work will be involved in the offices of D.E.O and Inspectresses if the proposals are approved and there may be a demand for additional clerical staff. The Director may be consulted on this point also.

10.1.49

From the D.P.I - No. RC-11403-J-48- Dt 7.1.49.

p19 cf.

A draft memo to the D.P.I is submitted for approval with regard to the above

It is re- fully that as the D.E.O.s could not be [illegible] [illegible]

EA 3

points.

p.19 cf

2. In his further letter, the D.P.I has suggested that the possibility of making remittances of Teachers' Provident Fund Contributions direct into Govt. treasuries should be investigated. This is at present not permissible and the treasuries transact banking business, at present, only in the case of Local Board and Municipal funds and personal deposits. There seems to be no doubt that if the treasuries undertake work regarding the Teachers Provident ~~Fund~~ Fund, the work of the treasuries will become over burdened and considerable additions to the staff at the treasuries will be rendered necessary. In view of this and ~~2~~ the other points contained in the A.G's letter pages 17-18 cf, it does not appear to be worthwhile pursuing this question. As observed by the A.G, it appears to be possible to secure increased rate of interest on the contributions, even now by means of the investments referred to by him in his letter.

2 on p17 cf

In view of what the A.G. has set out, I think it would be unsafe to embark on this.

p17 cf.

3. However, before the matter is considered further, Finance may be asked to offer remarks on the Director's suggestion vis a vis the A.G's.

ASSISTANT SECRETARY TO GOVERNMENT
15958
MAR 1949
E.A.
FINANCE DEPARTMENT

EVPH 15970 of 2/48-6
9-3-49.

8/3

24.2.49

26-2-49

Finance (Exp A)

The proposals in the file relate to (1) the question of prescribing certain safeguards for permitting the utilisation of the accumulations in the Teachers' Provident Fund towards the payment of ~~insurance~~ premia for Life Insce Policies of subscribers and (2) the suggestion that the contribution by the teachers to the Teachers' Provident Fund may be paid direct into the Treasuries.

2. As regards item (1) above, E&PH propose to make a reference to the DPI regarding the necessity for one ⊗ of the safeguards and for the ~~relation~~ retention of rule 2 (b) (1) of the Teachers Provident Fund Rules – see the draft memo.

3 The DPI has forwarded to the Govt the views of the A-G. on the suggestion in item (2) in para 1 above. In view of the difficulties pointed out by the A-G., the E&PH secretary considers that it would be unsafe to embark on this change in procedure. Finance may agree with this view of E&PH secretary.

(Draft below)

⊗ viz., para 1 (4) on p. 13 C.F.

copy at Ⓚ

& p 17 C.F.

p. 3 above
Kw
19.3.49.

Thathi Rao.

LSA
18.3.49

[illegible]
19.3.49

Para 2 of E&PH secy's note on P. 3 above

The difficulty pointed out by the A.G. in regard to the inadequacy of the staff in treasuries is very real and cannot be brushed aside so lightly as suggested by the D.P.I. The staff in treasuries is already inadequate both in respect of numbers and quality, and addl. staff is being sanctioned when necessary and reemployment of retired clerks is permitted in order to improve the standard of work in

G2

treasuries. Complaints are being received from the A.G. almost every month regarding delay in the receipt of treasury returns and the imperfect condition in which returns are received, and instructions are being issued frequently to collrs to expedite the despatch of returns in a complete form by the due dates, so that dislocation in the A.G.'s accounting work may be avoided. Addition to the work of the treasuries in the manner suggested by the D.P.I. in this case will lead to further dislocation in treasury work, which ~~and~~ should be ~~too~~ avoided if the treasuries are to be kept in a reasonable state of efficiency. Finance would therefore strongly advise against the D.P.I.'s proposal (that teachers provident fund contribution may be paid direct into treasuries)

M

Kw
19.3.49

E&PH (G2)

Fin. u.o. 15958/Exp.B/49-1
15.3.49

22137
21 MAR 1949

The draft memo may issue (A reply in ~~reply~~ respect of M above may be sent later)

[illegible]
22.3.49.

The suggestion of Finance at 'M' above may be accepted and it may be communicated to the D.P.I. A para has been added to the draft.

[illegible]
26-3-49

S
[illegible]

TSA
19.3.49

SECRETARY, EDN. AND P.H. DEPT.
29 MAR 1949
GOVERNMENT OF MADRAS

18
29/3

6

[Memo No. 15970-G2-48-7 Edn dated 29. 3. 49 — pages 21-22 cf

From the D.P.I. No ROC-11403-J-46 Dt 14.6.49. — page 23 cf

Please see the Memorandum on pages 21-22 cf -

In view of the explanation contained in his letter on page 23 cf, the safeguards on pages 13-14 cf may be accepted subject to the modification suggested at M on page 23 cf - Please see below

3. ~~Finance may see the case again~~ The proposals for extra staff for the offices of the DEOs referred to in the concluding paragraph of the Director's letter have been negatived - The Director may be left to move the Govt in the matter again - p 23 cf

Ⓧ in Memo M 72914 /48-2 28.10.48 Ⓖ

4. Finance may see the case again

24.6.49

It is likely that the Director's proposal will, if accepted, involve additional work in the offices of D.E.Os and Inspectresses of Girls' Schools. pp 13-14 cf

There may be a demand for strengthening the clerical staff in these offices. As stated in the Memo d 28/10/48, this is not the time to entertain proposals for additional staff. As pointed out by the AG, increased benefits can be secured even now by subscribers out of the amounts standing to their credit in their Provident Fund Accounts, by means of investments on short-term loans, cash certificates, securities etc.

para 2 on p 17 cf

rule 9(a) & (b) p 6 cf Ⓚ

Ⓖ

Through section

25/6

25/6/49

A – last para

A

2

G2

EA

A | Hence it would appear that the proposal for diversion of amounts from the Provident Fund for payment of life insurance premia, should be deferred.

Ind.
28-6-49

S 29/6 Fin

ExP.H.U.O. 15970-G2/48-8
29.6.49.

ASSISTANT SECRETARY TO GOVERNMENT
42863
29 JUN 1949
EA.
FINANCE DEPARTMENT

Fin (Exp A)

(Previous Finance note on pp 4-5 above)

The further notes on pp 5-7 above may be perused.

2. The views of E & PH at A above may be agreed to in this Department.

AA 30.6.49
30.6.49

30.6.49

Fin. w.o. 42863/EA-1
30.6.49

E & H (G:

ASST. SECRETARY TO GOVT
2 - JUL 1949
EDUCATION AND PUBLIC HEALTH DEPT.

50319

The case relates to the proposal to permit the accumulations in the Provident Fund of teachers in non-pensionable service (service of ~~local bod~~ & Aided Schools) to be utilized for payment of premia for their insurance policies. In the G.O at (X) below the Director was asked to examine the proposal and to suggest suitable safeguards for such utilization. The Director has submitted necessary proposals in this regard. It is considered, however, that if the proposals of the Director are

X/34-35 cf.

pages 13-14 & 23 cf

8

Exp-A

are given effect to, there will be increased work on this account in the Offices of the D.E.O's and Inspectresses of Girls' Schools and there will be a consequent demand for additional staff in these offices. For this reason, this is not perhaps the proper time to give effect to the proposals. The accumulations can always be invested in Cash Certificates, National Savings Certificates etc, which yield comparatively favourable rates of interest on the accumulations. It is for consideration whether the proposal may be deferred. Subject to orders, a draft order is submitted for approval.

A on pages 6-7 ante

AG's remarks at page 17 cf

11-7-49

H.M. (Edn) may see the case.

9.7.49.

11-7-49

Teachers are generally poorly paid, with out capacity for savings. In the circumstances, insurance policies to them should not be discouraged. The extra work involved cannot be considerable & I would therefore like to revise my opinion and request Finance to see again

13/7

Fin

Exp. Hmo. 15970-G2/48-

ASSISTANT SECRETARY TO GOVERNMENT
46196
14 JUL 1949
FINANCE DEPARTMENT

9

Finance (Exps)

(Last seen in Finance on page 7 above)

Notes from the middle of page 7 above may be perused. Finance need not object to the proposal of Ed. & P.H. Secy. on page 8 above on the specific understanding that no additional staff is asked for by the D.P.I. on this account.

15.7.49

16.7.49

E.S.

E&P.H.

Thro' E III

16.7.49

16.7.49

18.7.49

Fin. no. 46196/EA-1

18.7.49

ASST. SECRETARY TO GOVT.
19 JUL
EDUCATION AND PUBLIC

G.O.Ms. 2156 E.M. X/34-35 d/7.10.47

55291

E.& P.H.(G2).

In October 1947, the Govt. passed orders stating that the teachers in non-pensionable service who were contributing to the Teachers' Provident Fund might be permitted to utilize their Provident Fund accumulations towards the payment of premia for their insurance policies subject t necessary safeguards. The Director was asked to examine the proposal and to submit a report as to the safeguard to be laid down. The Director has submitted his report the matter and has suggested the necessary safeguards subject to which such permissions could be given to subscribers to the Fund. The safeguards suggested will be found on p.13 c.f. It is proposed to approve them subject to a slight alteration in draft clause (4).

pages 13-14 cf.

As permissions in such cases are to be granted by th D.E.O., it is expected that work in his office will increase to some extent if the proposal is given effect t and it is likely that the D.P.I. will ask for some extra staff for the offices of the D.E.O's. Finance Dept. have accepted the proposal subject to the condition that no additional staff is asked for in this account. As rega this, the Director will be asked to justify fully his prop-

Vide above -

Q3
15970

roposals for additional staff if and when he submits them to Govt.

H.M.(E.& L.) and H.M.(Fin.) may see the case for orders on the proposals.

29.7.49

30-7-49

S

Hm (E+L)
Hm (Fin)

SECRETARIAT, EPIL AND P.L. DEPT.
4 AUG 1949
GOVERNMENT OF MADRAS

May see from middle of page 9, and approve proposals

H.M. (E+L)
H.M. (Fin)

~~8~~ 8

1/8/49

4.8

3/2/8

A draft memo is submitted for approval. (after proposals for the amendment of the rules are received & orders are issued thereon, the file will be closed as a G.O)

5.8.49

6-8-49

S

6/8

[Memo No. 15970 - G2 - 48-10 Edn. dated 6.8.49]

pages 25-26 y

From the D.P.I. No R Dc 11403 - J. 46 dated 28.12.49.

pages 35-37 y

In accordance with the orders conveyed to him in the Memo on pages 25-26 y. the D.P.I has submitted draft amendments to the rules relating to the Teachers' Provident Fund. The amendments embody the safeguards suggested in the Director's letters on pages 13 and 23 y. and seem to be generally acceptable.

2.

F 11

EA 11

2. A draft order approving the draft amendments is submitted for approval. Finance may see it for acceptance or remarks.

16.3.50

17/3/50

Fin

Edn U.O. No
15970/F/48-13
17/3/50

17/3

ASSISTANT SECRETARY TO GOVERNMENT
19449 EA
18 MAR 1950
FINANCE DEPARTMENT

Finance (Exp A)

(Finance last saw on p 9 ante)

Orders in circulation on p 10 ante may be perused. The draft order embodying the amendments to the Teachers' Provident Fund Rules suggested by the D.P.I. may be accepted.

21.3.50

D.P.F. Rules (R)

23.3.50

Thro' Pen.

24.3.50

24.3.50

Fin U.O. 19449 Exp A. 1
25.3.50

Edn

25.3.50

ASSISTANT SECRETARY
MAR 1950
4475
EDUCATION DEPARTMENT

Edn (Y)

The draft order may now issue. H.M. (E&L) has already approved the proposals contained in the draft order. (Please see the notes & orders on pages 9-10 ante).

25.3.50

27-3-50

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8/3