

DRAFT



GOVERNMENT OF SINDH
UNIVERSITIES & BOARDS DEPARTMENT
Benazir Bhutto Shaheed Human
Resource, Research & Development
Board

Karachi dated the _____ 2026

NOTIFICATION

NO. _____: In exercise of powers conferred by section 26 of the Benazir Bhutto Shaheed Human Resource, Research & Development Board Act, 2013, the Benazir Bhutto Shaheed Human Resource, Research & Development Board are pleased to make the following regulations:

1. (1) These regulations may be called the Benazir Bhutto Shaheed Human Resource, Research & Development Board Employees General Provident Fund Regulations, 2026.

**Short title,
commencement
and application.**

(2) They shall come into force at once.

(3) They shall apply to all employees of the Board having at least two years' service immediately before the commencement of a financial year wherever they may be, but shall not apply to a person who is on deputation to the Board or is employed on contract or contingent basis.

(4) In the event of the services of an employee of a local Board or statutory body being permanently transferred to the Board the amount standing at his credit in the Provident Fund established and maintained by such local Board or statutory body shall be transferred to his credit in the Fund, and he shall until the rate of subscription is fixed in accordance with these regulations, continue to subscribe at the rates he has been subscribing immediately before the transfer of his services.

2. (1) In these regulations, unless the context otherwise requires, the following expressions shall have the same meanings hereby respectively assigned to them, that is to say:

Definitions

(a) "emolument" means pay, leave salary, or subsistence grant and includes –

(i) any wages paid by the Board to employee not remunerated by fixed monthly pay; and

(ii) any remuneration of the nature of pay received in respect of foreign service

- (b) “children” means the legitimate children and includes a posthumous child and adopted children where adoption is legally recognized under the personal law of the subscriber as conferring the status of a natural child;
- (c) “employee” means an employee of the Board;
- (d) “family” means the wife or wives or as the case may be, the husband, and children of a subscriber, and the widow, or widows and children of a deceased son of the subscriber; provided that if it is proved that the wife has been judicially separated from him or has ceased, under the law applicable to the subscriber, to be entitled to inherit the property of subscriber, shall not be deemed to be a member of the subscriber’s family;
- (e) “form” means a form appended to these regulations;
- (f) “Fund” means the Benazir Bhutto Shaheed Human Resource, Research & Development Board Employees General Provident Fund established under regulation 3;
- (g) “increment” means the annual increase of the money at the credit of a subscriber in the Fund at such rate as may be sanctioned by the Board;
- (h) “leave” means any kind of leave admissible to an employee under rules applicable to him;
- (i) “Assistant Director (Finance & Accounts)” means the Assistant Director (Finance & Accounts) of the Board;
- (j) “subscriber” means an employee to whom these regulations are applicable;
- (k) “subscription” means the subscription made by the subscriber to the Fund;
- (l) “Year” means a financial year.

(2) The words and expressions used but not defined in these regulations shall have the same meanings as assigned to them in the Benazir Bhutto Shaheed Human Resource, Research & Development Board Act, 2013.

3. (1) There shall be a Fund known as the “Benazir Bhutto Shaheed Human Resource, Research & Development Board Employees General Provident Fund” to be maintained by the Board in Pakistan, in Pak Rupees.

**General
Provident Fund.**

(2) The Fund shall consist of the accounts of the employees in the Fund.

4. (1) The money in the Fund shall be kept under a separate head in a scheduled bank.

**Administration
of the Fund.**

(2) The Fund shall be administered by the Board and payments into and withdrawals from the Fund shall be made by the Assistant Director (Finance & Accounts) of the Board.

(3) The money in the Fund not required to be immediately withdrawn be invested in such government securities or other profitable schemes as may be approved by the Board.

5. (1) A subscriber shall, as soon as may be, after joining the Fund, send to Assistant Director (Finance & Accounts), a nomination conferring on one or more persons the right to receive the amount that may stand to his credit in the Fund, in the event of his death before that amount has become payable, or having become payable but has not been paid: **Nomination.**

Provided that if at the time of making the nomination, if the subscriber has a family the nomination shall not be in favour of any person or persons other than the members of his family.

(2) If a subscriber nominates more than one person under sub-regulation (1), he shall specify in the nomination the amount of share payable to each of the nominee in such manner as to cover the whole of the amount that may stand to his credit in the Fund at any time.

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

(4) A subscriber may at any time cancel a nomination by sending a notice in writing to Assistant Director (Finance & Accounts):

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

(5) Without prejudice to the provisions of sub-regulation (4), a subscriber shall along with every nomination made by him under this regulation send to the Assistant Director (Finance & Accounts) contingent notice of cancellation which shall be in Forms 2 or 2-A as is appropriate in the circumstances.

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

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

Provided that where the amount is paid to a nominee or nominees, such nominees shall distribute the amount

among all heirs of the deceased subscriber according to the personal law to which the deceased was subject.

(8) On the death of a nominee the subscriber shall make a fresh nomination.

6. A separate account of the Fund, at the credit of each subscriber shall be maintained by the Board, and the amount at the credit of each subscriber shall, consist of the subscription and the increments accruing thereto. **Maintenance of Account.**

7. (1) Every subscriber shall subscribe monthly to the Fund when on duty or on foreign service. **Subscription to Fund.**

(2) A subscriber may, at his option, not subscribe during leave.

(3) The subscriber shall intimate his option not to subscribe during leave in the following manner:

(a) if he is an employee who draws his own pay bills, by making no deduction on account of subscription, in his first pay with drawn or the proceeding on leave;

(b) if he is an employee who draws his own pay bill, by written communication to the head of his office before he proceeds on leave.

(4) Failure to make due and timely intimation shall be deemed to constitute an election not to subscribe.

(5) The option of a subscriber under sub-regulation (3) shall be final.

8. The monthly subscription shall be made at the rates applicable to the civil servants or as determined by the Board from time to time. **Monthly subscription.**

9. When a subscriber is transferred to foreign service or sent on deputation out of Pakistan, he shall remain subject to these regulations in the same manner as if he was not so transferred or sent on deputation. **Subscription of employee transferred or sent on deputation.**

REALIZATION OF SUBSCRIPTIONS

10. (1) When emoluments are drawn from a bank, in Pakistan or through the ambassador, recovery of subscription on account of these emoluments and the instalment of advance shall be made from the emoluments themselves, except that when emoluments other than foreign currency overseas pay are so drawn in Pakistan, deduction in respect of foreign currency overseas pay, when admissible, shall be made in Pakistan. **Realization of subscription.**

(2) When emoluments are drawn from any other source, the subscriber shall forward his dues monthly to the Assistant Director (Finance & Accounts) for credit to his account in the Fund.

INCREMENT

11. (1) The Board shall pay to the credit of the account of a subscriber increment on the subscription each year at such rate, as it may from time to time, prescribe for the purpose. **Increment.**

(2) The increment shall be credited on 30th June of each year in the following manner:

- (i) on the amount of the credit of the subscriber on the 30th June of the preceding year, less any sums withdrawn during the current year, increment for twelve months;
- (ii) on sums withdrawn during the year increment from the 1st July of the current year up to the last day of the month preceding the month of withdrawal;
- (iii) on all sums credited to the subscribers account after the 30th June of the preceding year increment from the date of deposit up to the 30th June of current year.

(3) For the purpose of this regulation, the date of deposit shall, in the case of recoveries from emoluments, be deemed to be the first day of the month in which they are recovered, and in the case of amounts forwarded by the subscriber shall be deemed to be the first day of the month of receipt, if they are received on or after the fifth day of that month, the first day of the next succeeding month.

(4) Increment shall not be credited to the account of a subscriber if he sends information to the Assistant Director (Finance & Accounts) that he does not wish to receive it, but if he subsequently asks for the increment shall be credited with effect from the 1st day of July of the year in which he asks for it.

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

Note 2: No increment shall be allowed on any amount of the subscription recovered on any month in excess of the actual amount due if such excess amount of.

ADVANCE FOR THE FUND

12. (1) A temporary advance may be granted to a subscriber from the amount standing to his credit in the Fund at the discretion of the Board specified in sub-regulation (2) subject to the following conditions: **Temporary Advance.**

- (a) No advance shall be granted unless the sanctioning Board is satisfied that the applicants' pecuniary circumstances objects and not otherwise;
- (i) to pay expenses incurred in connection with the prolonged illness of the applicant or any person actually dependent on the subscriber;
 - (ii) to pay for the overseas passage for reasons of health or education of the applicant or any person actually dependent on the subscriber;
 - (iii) to pay obligatory expenses on a scale, appropriate to the applicant status in connection with marriages, funerals or ceremonies which by religion it is incumbent on the subscriber to perform;
 - (iv) to construct or purchase a house for the occupation of the subscriber or the family or to make additions to or alternations in an existing house, owned by the subscriber, whether or not constructed or purchased with a house building advance;
 - (v) for the performance of religious pilgrimage
 - (vi) to meet other expenditure which is considered by the sanctioning Board to be essential and unavoidable.

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

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

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

(d) The sanctioning Board shall record in writing its reasons for granting the advance:

Provided that if the reason is of a confidential nature, it may be communicated to the Assistant Director (Finance & Accounts) personally or confidentially;

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

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

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

(2) The Board competent to grant an advance -

- (a) (i) exceeding three months' pay; or
- (ii) within twelve months of the final repayment of all previous advances, shall be the Board competent to dismiss the subscriber;

(b) to pay debts falling under sub-clause (ii) of clause (a) of sub-regulation (1), shall be the Assistant Director (Finance & Accounts).

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

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

PURPOSE	CONDITIONS
(a) For the construction of a house on land owned by the subscriber or by the spouse or children of the subscriber.	<p>(1) The advance shall be sanctioned on the condition specified in clause (b) of sub-regulation (1) of regulation 12:</p> <p>Provided that, subject condition (3), no recovery of the advance shall be made from the subscriber and the amount advance shall be treated as a part of the final payment of the amount standing to the credit of the subscriber when the final payment becomes due.</p> <p>(2) The first instalment of the advance shall be drawn only after an agreement is executed between the subscriber and the Board in Form-3.</p> <p>(3) In case the house is sold or otherwise alienated by the subscriber without repayment of the advance before his retirement from service, the subscriber shall forthwith pay into the Fund the entire remaining amount along with interest of the advance in lump-sum.</p>

- (b) For the purpose purchase of a house for his residence.
- (1) The amount of the advance shall not exceed eighty percent of the amount standing to his credit in the Fund.
 - (2) Subject to conditions (1), (3) and (4), the advance shall, mutatis mutandis, be governed by the same terms and conditions as applicable to an advance under clause (a).
 - (3) In case the house is not purchased within three months of the drawl of the advance the subscriber shall forthwith repay into the Fund the entire amount of the advance in lump-sum.
 - (4) The advance may be drawn in full at once but satisfactory evidence, such as registration deed or a duly executed receipt of the amount paid, shall be produced before the Director (Admin, HR & Finance), to show that the advance for the purchase of the house has been spent within three months of its drawal.
 - (5) The advance shall be drawn only after an agreement is executed between the subscriber and the Board in Form-4.
- (c) For purchase of Agricultural land & Commercial property .
- (1) The amount of the advance shall not exceed eighty percent of the amount standing to the credit of the subscriber in the fund.
 - (2) Subject to condition (1), the advance shall mutatis mutandis be governed by the same terms and

conditions as applicable to and advanced under entry (a):

Provided that the advance may be drawn in lump sum, if so desired by the subscriber.

(3) The advance shall be drawn only after an agreement is executed by the subscriber and the Board in Form-5.

- (d) For any of the following purposes, namely:-
- (i) to defray expenses in connection with the prolonged illness of the subscriber or a member of his family actually dependent upon him;
 - (ii) to pay for the overseas passage of subscriber for reasons of health or for the performance of religious obligations;
 - (iii) to pay for the overseas passage for reasons of education of any member of the subscriber's family actually dependent on him and such other lump sum expenditure as admission or advance tuition fees of any such member; and
 - (iv) to pay obligatory expenses on a scale appropriate to the subscriber status in connection with funerals or ceremonies which by his religion, it is incumbent upon him to perform, or in connection with the marriage of any member of his family actually dependent on him.
- (1) The amount of the advance shall not exceed four months' pay of the subscriber or twenty-five percent of the amount standing to his credit in the Fund, whichever is less.
- (2) No recovery of an advance under this clause shall be made from the subscriber and the amount shall be treated as part of the final payment of the amount standing to the credit of the subscriber when the final payment becomes due.

(2) A subscriber, who has attained the age of fifty years, may, without assigning any reason, draw a non-refundable advance to the extent of sixty percent of the amount standing at his credit in the Fund.

13. (1) When a subscriber has attained the age of fifty years, the Board may, in his discretion, grant him a special retirement advance, not exceeding eighty percent of the amount standing to his credit in the Fund.

(2) A second or subsequent advance not exceeding eighty percent of the amount standing to his credit in the Fund each time may be sanctioned by the Board subject to the condition, that at least a period of one year has elapsed since the previous advance had been drawn.

(3) No recovery of an advance granted under this regulation shall be made from the subscriber and the amount advanced shall be treated as part of the final payment of the amount standing to his credit when the final payment becomes due.

14. (1) An advance shall be recovered from the subscriber in such number of equal monthly instalments as the sanctioning Board may direct, but such number shall not be less than twelve unless the subscriber so elects or in any case more than one hundred and twenty. A subscriber may, at his option, make re-payment in a smaller number of instalments than that prescribed. Each instalment shall be a number of whole rupees the amount of the advance being raised and reduced, if necessary, to admit of the fixation of such instalments.

Recovery of advance.

(2) Recovery shall be made in the manner provided in regulation 10 for the realization of subscription and shall commence on the first occasion after the advance is made on which the subscriber draws emoluments other than leave salary or subsistence grant, and may be postponed by the sanctioning Board during the recovery of an advance of pay granted to the subscriber.

(3) If more than one advance has been made to a subscriber, each advance shall be treated separately for the purpose of recovery.

(4) If an advance has been granted to a subscriber and drawn by him and the advance is subsequently disallowed before repayment is completed, the whole or balance of the amount withdrawn, shall forthwith be repaid by the subscriber to the Fund, or in default be ordered by the Assistant Director (Finance & Accounts) to be recovered by deduction from the emoluments of the subscriber by instalments or otherwise as may be directed by the Board laid down in clause (a) of sub-regulation (2) of regulation 12.

(5) Recoveries made under this regulation shall be credited as they are made, to the account of the subscriber in the Fund.

CIRCUMSTANCES IN WHICH ACCUMULATIONS ARE PAYABLE

15. (1) When a subscriber quits the service of the Board the amount standing to his credit in the fund shall become payable to him. **Accumulations payable to subscriber.**

(2) A subscriber who has been dismissed from the service of the Board and is subsequently reinstated in the service shall, if required to do so by the Board, repay the amount paid to him from the Fund in pursuance of sub-regulation (1) in the manner provided in the provision to regulation 17. The amount so repaid shall be credited to his account in the Fund.

16. When a subscriber –

(a) has proceeded on leave preparatory to retirement; or

(b) while on leave, has been permitted to retire or declared by a competent medical Board to be unfit for further service, the amount standing to his credit in the Fund shall, upon application made by him in that behalf to the Assistant Director (Finance & Accounts) become payable to the subscriber 365 days before the date of his retirement:

Subscriber entitled to amount credited in the Fund before retirement.

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

17. (1) On the death of subscriber:

Disability leave.

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

(b) if no such nomination in favour of a member or members of the family subsists or if nomination relates only to a part of the amount standing to his credit in the Fund, the whole amount or the part thereof to which the nomination does not relate, as the case may be, shall notwithstanding any nomination purporting to be in

favour of any person other than a member or members of his family, becomes payable to the holder of the succession certificate.

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

18. (1) When the amount standing to the credit of a subscriber in the Fund, or the balance thereof becomes payable, the Assistant Director (Finance & Accounts) shall after satisfying himself as to the actual amount payable, fix a date on which the payment shall be made. **Actual amount payable.**

(2) The amount shall be paid either in cash or by cheque by the Assistant Director (Finance & Accounts) to the person or persons entitled thereto together with the increment up to the month proceeding the month in which the payment in cash is made or the cheque of the amount is sent to the claimant or claimants:

Provided that in the case of any dispute to the title to the amount the increment shall not be admissible beyond six months of the date fixed under sub-regulation (1) for the claim to be paid within one month of the application from the claimant or claimants:

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

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

PROCEDURE

19. (1) All sums paid into and withdrawn from the fund under these regulations shall be credited or as the case may be, debited in the books of the Board to an account named "The Benazir Bhutto Shaheed Human Resource, Research & Development Board Employees General Provident Fund Account", and shall also be shown separately in the account of the subscriber maintained by the Board in accordance with regulation 6. **General Provident Fund Account.**

(2) The amounts subscribed or withdrawn from the accounts of a subscriber shall forthwith be entered in a Pass Book in Form 6 issued to the subscriber on payment of such sum as may be determined by the Assistant Director (Finance & Accounts).

(3) The Pass Book of the employees in basic pay scale 1 to 15 shall be kept in safe custody of the Head Office, shall be sent to the Finance Section in the month of August every year for verification of entries recorded therein and inclusion of increments.

(4) The Pass Book of the employees in basic pay scale 16 and above shall be kept by HR section and shall be sent to the Finance Section for verification in September/October each year.

(5) On receipt of the Pass Book, the Accounts Section shall incorporate the opening and closing balances therein and also verify the correctness of the monthly transactions.

20. The payments of any amount becoming payable under these regulations not taken by the subscriber or any other claimant within six months of the date fixed under sub-regulation (1) of regulation 18 or, as the case may be, the period specified under sub-regulation (2) thereof shall be transferred to "Deposits" after the 30th June of the year and treated under the ordinary regulations relating to deposits.

Transfer of payments to deposits.

21. (1) The Assistant Director (Finance & Accounts) shall allot a number to the account of each subscriber as soon as the first subscription is paid into the Fund and communicate the same or any subsequent change thereof to the subscriber.

Allocation of Number to the Account.

(2) When paying a subscription in Pakistan either by deduction from emoluments or in cash, the number of the account of the subscriber in the Fund shall be quoted.

22. (1) As soon as possible, after the 30th June of each year, the Assistant Director (Finance & Accounts) shall send to each subscriber a statement of his account in the Fund, showing the opening balance of the subscription together with increment as on the 1st July of the year, the total amount credited or debited during the year, the total amount of increments credited to the subscription and contribution as on the 30th June of the year and the closing balance on that date.

Statement of account.

(2) The Assistant Director (Finance & Accounts) shall attach to the statement of account on inquiry whether the subscriber -

- (i) desires to make any alteration in any nomination made under regulation 5;
- (ii) has acquired a family (in cases where the subscriber has made no nomination in favour of a member of his family under the provision to sub-regulation (1) of regulation 5.

(3) Subscribers should satisfy themselves as to correctness of the annual statement, and errors should be brought to the notice of the Assistant Director (Finance & Accounts) within six months from the date of receipt of the statement.

(4) The Assistant Director (Finance & Accounts) shall, if required by a subscriber once, but not more than once, in a year, inform the subscriber of the total amount standing to his credit in the Fund at the end of the last month for which his amount has been written up.

SECRETARY TO THE BOARD

FORM-1
FORM OF NOMINATION
(see regulation-5 (3))

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

I hereby nominate the person mentioned below who is a member of my family as defined in regulation-2 of the Benazir Bhutto Shaheed Human Resource, Research & Development Board General Provident Fund Regulations, to receive the amount that may stand to my credit in the Benazir Bhutto Shaheed Human Resource, Research & Development Board Employees General Provident Fund, in the event of my death occurring before that amount may become payable, or is paid:

NAME AND ADDRESS OF NOMINEE	RELATION WITH SUBSCRIBER	AGE

Dated this _____ day of _____ 20____ at

Signature of the Subscriber

Two Witnesses to Signature:

1. _____

2. _____

FORM-1-A

FORM OF NOMINATION

See regulation-5 (3)

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

I, hereby nominate the persons mentioned below who are members of my family as defined in regulation-2 of the Benazir Bhutto Shaheed Human Resource, Research & Development Board General Provident Fund Regulations, to receive the amount that may stand to my credit in the Benazir Bhutto Shaheed Human Resource, Research & Development Board Employees General Provident Fund, in the event of my death occurring before that amount may become payable, or is paid:-

NAME AND ADDRESS OF NOMINEES	RELATION WITH SUBSCRIBER	AGE	SHARE (IN %)

Dated this _____ day of _____ 20____ at

Signature of the Subscriber

Two Witnesses to Signature:

1. _____

2. _____

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

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

I having no family as defined in regulation-2 of the Benazir Bhutto Shaheed Human Resource, Research & Development Board General Provident Fund Regulations, hereby nominate the person mentioned below to receive the amount that may stand to my credit in the Benazir Bhutto Shaheed Human Resource, Research & Development Board Employees General Provident Fund, in the event of my death occurring before that amount may become payable, or is paid:-

NAME AND ADDRESS OF NOMINEE	RELATIONSHIP WITH SUBSCRIBER	AGE

Dated this _____ day of _____ 20____ at

Signature of the Subscriber

Two Witnesses to Signature:

1. _____

2. _____

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

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

I having no family as defined in regulation-2 of the Benazir Bhutto Shaheed Human Resource, Research & Development Board General Provident Fund Regulations, hereby nominate the persons mentioned below to receive the amount that may stand to my credit in Benazir Bhutto Shaheed Human Resource, Research & Development Board Employees General Provident Fund, in the event of my death occurring before that amount may become payable, or is paid, and direct that the said amount shall be distributed among the said persons in the manner shown below against their names:-

NAME AND ADDRESS OF NOMINEES	RELATIONSHIP WITH SUBSCRIBER	AGE	SHARE (IN %)

Dated this _____ day of _____ 20____ at

Signature of the Subscriber

Two Witnesses to Signature:

1. _____

2. _____

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

FORM (2)
See regulation-5 (5)

FORM OF CONTINGENT NOTICE OF CANCELLATION

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

In pursuance of the provisions of sub-regulation (5) of regulation-5 of the Benazir Bhutto Shaheed Human Resource, Research & Development Board General Provident Fund Regulations, I, _____ hereby give notice that in the event of the person or any of the persons nominated there under predeceasing me, or my contracting a fresh marriage or of my marriages with my wife or any or my wives being dissolved by divorce or otherwise the said nomination shall forthwith stand cancelled.

Dated this _____ day of _____ 20____ at

Signature of the Subscriber

Two Witnesses to Signature:

1. _____

2. _____

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

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

In pursuance of the provisions of sub-regulation (5) of regulation-5 of the Benazir Bhutto Shaheed Human Resource, Research & Development Board General Provident Fund Regulations, I, _____ hereby give notice that in the event of the person or any of the persons nominated there under predeceasing me, or in the event of my hereafter acquiring a family as defined in regulation-2 of the said regulations, the said nomination shall forthwith stand cancelled.

Dated this _____ day of _____ 19____ at

Signature of the Subscriber

Two Witnesses to Signature:

1. _____

2. _____

FORM 3

See regulation-13 (a) (2)

FORM OF AGREEMENT

THIS INDENTURE made this _____ day of _____ Two thousand and _____ between _____ (Hereafter called the **subscriber**, which expression shall include his heirs, execution administrators, legal representatives and assign) of the one part and the **Benazir Bhutto Shaheed Human Resource, Research & Development Board** (hereafter called the **Board** on which expression shall include its successor-in office and assigns) of the other part.

WHEREAS the subscriber has applied to the Board to grant him an advance of Rs. _____ out of the sum standing to the credit of the subscriber in the Benazir Bhutto Shaheed Human Resource, Research & Development Board Employees General Provident Fund (hereinafter referred to **the fund**) to enable him to defray the expenses of building a house, etc, so the place of land bearing No. _____ of _____ the subscriber/wife/husband/son(s)/daughter(s) or any nominee;

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

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

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

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

Signed by the subscriber: _____

In the presence of: _____

1st witness: _____

Address: _____

Occupation: _____

2nd witness: _____

Address: _____

Occupation: _____

FORM 4

See regulation-13 (b) (5)

FORM OF AGREEMENT

THIS INDENTURE made this _____ day of _____ Two Thousand and _____ between _____ (Hereinafter called the subscriber, which expression shall include his heirs, execution administrators, legal representatives and assignee) of the one part and the Benazir Bhutto Shaheed Human Resource, Research & Development Board (hereafter called the Board on which expression shall include its successor-in office and assigns) of the other part.

WHEREAS the subscriber has applied to the Board to grant him an advance of Rs. _____ out of the sum standing to the credit of the subscriber in the Benazir Bhutto Shaheed Human Resource, Research & Development Board General Provident Fund (hereinafter referred to as the fund) under clause (b) of Regulation-13 of the Benazir Bhutto Shaheed Human Resource, Research & Development Board Employees General Provident Fund Regulations (to enable him to purchase a house, etc _____ in _____ district of _____ sub-registration district of _____).

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

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

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

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

Signed by the subscriber: _____
In the presence of: _____
1st witness: _____
Address: _____
Occupation: _____
2nd witness: _____
Address: _____
Occupation: _____

FORM 5

See regulation-13 (c) (3)

FORM OF AGREEMENT

THIS INDENTURE made this _____ day of _____ Two Thousand and _____ between _____ (Hereinafter called the subscriber, which expression shall include his heirs, execution, administrators, legal representatives and assignee) of the one part and the Benazir Bhutto Shaheed Human Resource, Research & Development Board (hereafter called the Board) on which expression shall include its successor-in office and assigns) of the other part.

WHEREAS the subscriber has applied to the Board to grant him on advance of Rs. _____ out of the sum standing to the credit of the subscriber in the **Benazir Bhutto Shaheed Human Resource, Research & Development Board Employees contributory General Provident Fund** (hereinafter referred to as the fund) under clause (c) of Regulation-13 of the Benazir Bhutto Shaheed Human Resource, Research & Development Board Employees General Provident Fund Regulations (to enable him to _____ bearing No. _____ district of _____ sub-registration district of _____.

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

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

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

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

Signed by the subscriber: _____

In the presence of: _____

1st witness: _____

Address: _____

Occupation: _____

2nd witness: _____

Address: _____

Occupation: _____

