



QMMB
CONTRIBUTORY PROVIDENT
FUND RULE 1981

QUAID-I-AZAM MEMORIAL FUND EMPLOYEES
CONTRIBUTORY PROVIDENT FUND RULES.

1. These Rules shall take effect as from the the first day of July, 1981.

2. In these Rules unless there is something in the subject or context inconsistent with the meanings assigned:-

(a) "The Fund" means the Quaid-i-Azam Memorial Fund Contributory Provident Fund established under the Rules.

(b) "The Board" means the Quaid-i-Azam Memorial Fund Board or any of its officers authorised by the Board to exercise its powers.

(c) "Employee" means a person who is employed by the Board on a regular basis other than work charged establishment or contingent paid establishment or those employed on contract.

(d) "Continuous Service" means uninterrupted service in the employment of the Board and included service which is interrupted by sickness, accident, authorised leave, or cessation of work not due to the employee's fault.

(e) Basic Pay means only the fixed monthly basic pay received by an employee from the Board.

(f) "Children" means legitimate children of the employee.

(g) "Family means".--

(i) In the case of male employee, the wife or wives and children of the member, and the widow or widows, and children of a deceased son of the employee, provided that if an employee proves that his wife has been judicially separated from him or has ceased under the applicable law to be entitled to maintenance she shall thence-forth be deemed to be no longer a member of the member's family in matters to which these Rules relate, unless the member subsequently indicates by express notification in writing to the Board that she shall continue to be so regarded.

(ii), In the case of a female member, the husband and children of the member, and or widows widow/ and children of a deceased son of the member, provided that if a member by notification in writing to the Board expresses here desire to exclude her husband from her family, the husband shall thenceforth be deemed to be no longer a member of the member's family in matters to which these Rules relate, unless the member subsequently cancels formally in writing her notification excluding him.

(iii) Provided further that in either case if the child of a subscriber has been adopted by another person and if, under the personal law of the adopted, adoption is legally recognized as conferring the status of a natural child such a child shall be considered as excluded from the family of the subscriber.

(h) "Dependant" means any of the following relatives of a deceased member, namely, wife, husband, parent, child, minor brother, unmarried sister, deceased son's widow and child and where no parent of the member is alive, paternal grand parent.

(i) "Financial Year" means the period beginning on the first day of July and ending on the thirtieth day of June next.

(j) Words of the masculine gender shall, unless a contrary intention appears, be taken to include the feminine and vice versa.

(k) Words of the plural number shall, unless a contrary intention appears, be taken to include the singular and vice versa.

3. The Fund shall be governed by these Rules. These Rules shall be interpreted by the Board whose interpretation thereof shall be final and binding upon the parties hereto and all employees.

4. It shall be lawful for the Board from time to time and at any time hereafter, to alter, vary, modify, remake, rescind or add to these Rules or any of them.

MANAGEMENT OF THE FUND.

5. The Fund and the properties and securities belonging to and forming part of the Fund shall be vested in the Board.
6. The Board may nominate an officer who may receive all notices, documents and other correspondence that may be given to the Board and may sign all correspondence on behalf of the Fund and exercise such powers and authority as may be conferred on him by the Board.
7. Every member of the Board shall be indemnified out of the Fund in respect of any loss arising from or contingent upon any investments made of any of the moneys of the Fund. Every member of the Board shall also be indemnified out of the Fund against all proceedings, suits, claims, costs, damages and expenses occasioned by any claim in connection with the Fund.
8. The Board shall have complete control over the management of the Fund and the securities belonging to or forming part of the Fund and shall be vested with all powers, authority and discretions necessary or expedient for purpose in addition to any express powers conferred by these Rules.
9. The Board will pay the expenses of management of the Fund, including Auditor's fees, clerical staff, cost of account books and stationery and the costs, charges and expenses in connection with the Fund.
10. All employees of the Board shall be eligible to become members of the Fund after they have rendered service of not less than three years whether temporary or confirmed.
11. (a) Subject to the provisions of the last preceding Rules, every employee being in the service of the Board on the last day July, 1981 at his option, and every employee being appointed to the service of the Board after the 1st of July, 1981, shall become a member of the Fund, on completion of three years service. Every person entitled or permitted to be a member of the Fund, shall sign an agreement in the Form set forth in the First Schedule hereto or such other Form as from time to time shall be prescribed.

Cont'd...

(b) Any question as to whether an employee is or is not entitled or required to become member of the Fund shall be referred to the Board whose decision shall be conclusive and binding upon all parties,

(c) A member once having joined the Fund not be permitted to resign his membership of the Fund whilst he is in the service of the Board.

(d) A member shall be bound by the Rules and shall be entitled to a copy thereof free of charges.

CONTRIBUTIONS.

12. (a) A member shall contribute monthly to the Fund except during a period of suspension. Provided that a member on re-instatement after a period passed under suspension shall be allowed the option of paying in one sum or in instalments, any sum not exceeding the maximum amount of arrears contributions permissible for that period.

(b) Such percentage shall be deducted from the members basic pay at the time of each periodical payment.

✓ (c) Members of the Fund, at their option, may make voluntary contributions in excess of the fixed rate of 5 percent subject to the condition that Board's contribution shall in no case exceed 5 percent. The amount of such voluntary contribution shall be fixed by the member himself before the commencement of each financial year and such amount shall remain unchanged throughout the financial year.

13. For an in respect of each month the Board shall contribute to the Fund a sum equal to the aggregate amount contributed to the Fund in that month by all the members in accordance with Rule 12(a) hereof and shall pay the same into the Fund.

14. (a) Subject to the provisions of clauses 12 and 13 hereof, the percentage to be deducted from each member's salary or wages and the Board's contribution shall be calculated on the salary or wages as defined in Rule-2 hereof and when on leave the contributions of each member and the Board's contribution shall during the period of his leave be calculated upon the basis of his leave salary.

- (b) For the purpose of the Rules, paisas fifty and above shall be counted as one rupee and paisas below fifty shall be disregarded.

BANK ACCOUNTS AND INVESTMENTS.

Name in which investments of the Funds are to stand.

15. (a) All investments of the Fund and the banking accounts of the Fund shall be in the name of the Fund.

Operation of accounts

- (b) The Board may from time to time authorise any officer of the Board to sign or endorse for transfer, conversion or payment of any securities held by the Fund and may authorise the nominated member of the Board or officer to sign or endorse cheques, drafts, interests, warrants or receipts.

ACCOUNTS.

16. The Board shall cause all necessary books of accounts to be kept at the office of the Board at Karachi showing the disposal of the moneys coming to their hands, and shall maintain individual accounts for each member of the Fund.

17. The sums from time to time subscribed by each member shall forthwith on payment thereof be entered in the books of the Fund and be credited therein to an account in the name of such member and such account shall be styled "Own Contribution Account". The sum from time to time contributed by the Board shall forthwith on payment thereof be entered in the books of the Fund and be credited therein to distinct accounts in the names of the members, each of such last mentioned members being entitled to receive credit for a share in the sums contributed by the Board equal to the sum subscribed by such distinct account shall be styled "Board's Contribution Account".

18. The Board shall from time to time pay into any scheduled bank to the credit of the Fund to an account to be opened in the name of the Fund, all moneys received by the Board on behalf of the Fund. All moneys to the credit of such account shall be dealt with only in accordance with the Rules.

19. All moneys from time to time contributed to the Fund by the members and the Board or accruing by way of interest or otherwise

to the Fund and not immediately required for the purposes of the Fund shall from time to time be invested in the name of the Fund at the discretion of the Board in Securities specified in Section 20 of the Trust Act, 1882, with power to the Board in their discretion from time to time to vary or transposes such investment into or for others of a like nature.

20. Any loss to the Fund including any loss or diminution in value of the investment of the Fund from any cause whatsoever and any claim thereon for any reason whatever shall be borne by and be a charge on the Fund and shall be paid thereout as the Board may determine.

Auditors

21. It shall be the duty of the Board to get the correctness of the accounts verified yearly by suitable auditors.

22. As soon as possible after the close of the financial year, an annual deposit account statement shall be supplied to each member, in the form as per third schedule.

23. (a) As soon as may be after the close of each financial year the Board shall prepare a Balance Sheet and a Revenue Account showing the amount available on the last day of the financial year for divisions among the members arising out of the interest received and accrued on the securities, any donations or moneys given to the Fund and all other moneys, if any, that should properly be brought into the account, and the Board shall, having regard to the amount of the such net income, determine a rate percent per annum for crediting each member's account the accounts standing to his credit on the last day of the financial year, in "Own Contribution Account" and Board Contribution Accounts" respectively. In the even of any member ceasing to be a member before the income for the year in which he ceases to be a member has been ascertained, the Board shall determine the amount which shall be credited in such member's account as interest for such year apportioned thereof and the amount so credited shall be accepted as credited for all the purpose of this Rule.

- (b) Interest shall not be credited to the account of a Muslim subscriber if he informs the Accounts Officer that he does not wish to receive it.

24. On or as soon as may be after the close of every financial year, the Board, shall ascertain the market value as on the last day of the Financial Year, of the total investments and securities representing the funds of the Fund and any fall in the market values of any of such investments and securities below their costs, shall be covered by creation of a Depreciation Account and the amount to be placed to the credit of the said Depreciation Account shall be appropriated from the Revenue Account. In determining the market value of the Fund's investments, depreciation in the value of any of the investments above their costs shall be ignored.

25. Except as by the Rules expressly provided no member, or any person or persons on his behalf, in respect of his interest in the Fund, shall be entitled to claim any payment of money to him or them.

26. (a) The Board shall in all cases be allowed a reasonable period not exceeding three months from the date when any payment becomes due and payable to a member or by the death of a member within which to make the payment required.

(b) For the purpose of making any such payment the Board shall be at liberty in their discretion either to have recourse to any amount in the bank account or to realise investments or both, or to borrow from any bank or banks or from such other person or company as the Board may in their discretion decide without security or upon the security of all or any of the securities in which the Fund or any part of the Fund may from time to time being invested, with power to pledge or charge such securities whether by endorsement transfer deposit or otherwise as security for the amount or amounts so borrowed as aforesaid and the interest thereon.

- (c) The receipts of the Board for the purchased money of any property held by the Board and sold by them or other effects shall be a good and sufficient discharge to the persons paying or delivering such moneys or effects which in or by such receipts shall be expressed to be or to have been received and the persons paying or delivering such moneys or effects and taking such receipts as aforesaid shall not be obliged or required to see to the application of the said moneys or effects or be answerable or accountable for the misapplication or non-application thereof.

N O M I N A T I O N

27. (a) Each member shall on joining the Fund, forthwith nominate a person or persons to receive the amount which may be due for payment from the Fund in the event of his death before that amount has become payable, or having become payable has not paid. If any person thus nominated is a minor or under any disability to give a legal discharge for any payment the member shall at the same time appoint another person who is of full age and capable of giving a legal discharge for the purpose of receiving payment on behalf of the minor or person under disability, so long as the minority or disability continues. Provided that if at the time of making the nomination, the members has a family, the nomination shall not be in favour of any person or persons other than a member or members of his family, and if, at the time of making the nomination, the member has no family, the nomination shall become invalid in the even of his subsequently acquiring a family.
- (b) If a member nominates more than one person under rule he shall specify in the nomination the amount or share payable to each of the nominees in such manner as to cover the whole of the amount that may stand to his credit in the Fund at any time.
- (c) In the event of the death during the lifetime of the member of any person who shall have been nominated or any person who shall have been appointed to receive on behalf of the nominee under rule the member shall forthwith nominate or appoint another person or the nominee or appointee so dying as aforesaid.

- (d) Every nomination or appointment shall be in writing signed by the member making it in the presence of two witnesses, who shall sign in his presence and in the presence of each other and shall be in such one of the forms set forth in the Second Schedule hereto as is appropriate in the circumstances and shall be handed over to the Board.
- (e) A nomination or appointment shall remain in force until the member, having no family at the time of making the nomination, subsequently acquires a family or until the death of the nominee or appointee or until revoked by the member making it by delivering to the Board another nomination or appointment in accordance with the provisions of the Rules.
- (f) Every nomination or appointment made, and every notice or revocation given, by a member shall to the extent that it is valid, take effect on the date on which it is received by the Board.

28. Except so far as the nomination prescribed by the last preceding Rule operates as such, the Board will not be bound by or recognise any assignment of or encumbrance on his share or interest in the Fund or any part thereof executed or attempted to be created by a member of the Fund during his service and no member shall be entitled to transfer whether by way of security or otherwise howsoever any interest whether present or future he may purport to have in the moneys standing to his credit in the Fund or any part thereof. Any such transfer or assignment or encumbrance if purporting to be made shall be invalid and the Board will not recognise the same or be bound by any notice thereof sent to them all moneys standing to the credit of any member who shall purport to transfer or encumber his share or interest in the Fund or any part thereof as aforesaid shall, unless the Board shall in their absolute discretion otherwise determine forthwith lapse to the Fund.

B E N E F I T S

29. Subject to hereinafter provided, on the death of a member whatever his length of service, before the amount standing to his credit has become payable, or where the amount has become payable before payment has been made.

Cont'd.....

(a) When the member leaves a family

(i) If a nomination made by the member in accordance with the provision of Rule 27 in favour of a member or members of his family subsists, the entire 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.

(ii) If no such nomination in favour of a member of the family of the member subsists, or if such nomination relates only to a part of the amount standing to his credit in the Funds, 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 or persons other than a member or members of his family, become payable to the members of his family in equal shares provided that no share shall be payable to --

- (1) Sons who have attained legal majority;
- (2) Sons of a deceased son who have attained legal majority;
- (3) Married daughters whose husbands are alive;
- (4) Married daughters of a deceased son whose husbands are alive;

If there is any member of the family other than the specified in clauses (1), (2), (3) and (4);

Provided further that the widow or widows and the children of a deceased son shall receive between them in equal parts only the share which that son would have received if he had survived the member and had not attained the age of legal majority at the time of the member's death.

(b) When the member leaves no family

(i) If a nomination made by him in accordance with the provisions of Rule 27 in favour of any person or persons subsists, the entire 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;

(ii) If no such nomination in favour of any person or persons subsists, or if such nomination relates only to a part of the amount standing to his credit in the Fund, the whole amount or the part thereof

which the nomination does not relate, shall be paid by the Board, if the amount does not exceed rupees five thousand, to a claimant appearing to the Board to be entitled to receive it and if amount exceeds rupees five thousand then to a claimant upon production of probate or letters of administration avindicating the grant to him of administration to the estate of the deceased or a succession certificate entitling him to the payment of the amount.

(c) If no nomination subsists

(i) If no nomination subsists in either case, i.e. when a member leaves a family or does not leave a family, the amount standing to his credit in the Fund shall be paid by the Board to a claimant appearing to be entitled to receive it if the amount does not exceed Rs. 500 without any nomination or succession certificate.

(ii) The accumulation in the Fund Account claimed on behalf of a deceased employee may be paid without production of the usual legal authority to the extent of Rs. 2000 under orders of the Board on execution of an indemnity bond with such sureties as they may require, if they are satisfied as to the rights and title of the claimant and consider that undue delay and hardship would be caused by insisting on production of the letters of Administration. Provided always that if such member had been guilty of misconduct whilst in the service of the Board the provisions of Rule 33 shall apply, save as directed otherwise by the Authority.

(d) Any such payment shall be a full discharge to the Fund and the Board in respect of the member's share and interest in the Fund.

30. If any member shall become insane or otherwise mentally incapacitated to act and the same shall be proved to the satisfaction of the Board they may authorise any moneys to which such member may become entitled under the Rules to be paid to any person whom they shall judge proper to receive the same in the best interests of such member and their receipt of the person to whom such payment is made shall be a good discharge for the same.

31. Subject as hereinafter approved, a member on ceasing to be a member shall be entitled to the amount standing to his credit "Own Contribution Account", and if he shall on completion of three years satisfactory service, voluntarily leave the service of the Board after giving due notice, or if his services are terminated by the Board otherwise than for continued unauthorised absence from duty or for misconduct as defined in the Rule 33 hereof, shall also be entitled to the amount standing to his credit in "Board Contribution Account".

Provided always that all amounts, if any, due from any member shall on the making upon his account be debited to his account in the Fund. For the purpose of the Rules the period of service of a member with the Board shall be calculated from the date of his joining the Board's service. In case a member leaves the service of the Board and subsequently rejoins it then his period of service shall be calculated from the date of his joining the Board's service.

The Authority and with respect to any particular class of employees, if so directed by the Board, an officer to be appointed by name or designation shall be the sole judge of whether a member has put in satisfactory service within the meaning of this Rule or not and its or his, as the case may be, decision shall be final and binding in every case and the member and any other person interested in the Fund.

32. Any member whose service is terminated at anytime on account of continued illness, not being due to his own fault, incapacitating him for proper discharge of his duties, and upon a certificate to this effect being given by a medical practitioner nominated by the Board or whose service is terminated on account of reduction of staff or some other causes beyond his own control not being a cause of the nature provided for in Rule 33, shall be entitled to the full amounts standing to his credit. In case of termination by the Board of a member's service, otherwise than for misconduct as mentioned in Rule 33 below, the Board shall be the sole judge whether such termination has resulted from any cause falling within this Rule or not and their decision shall be final and binding.

in every case and the member of any person interested in the Fund.

33. A member who ceases to be a member by reason of his being dismissed from the service of the Board or who deserts service or resigns or is removed for misconduct whatever the period of service or whose service is terminated for any other cause not falling within the provisions of Rule 32 hereof without having completed 3 years satisfactory service shall not be entitled to any part of the amount standing to his credit in "Board's Contribution Account".

The term 'misconduct' without prejudice to the generality of the term and every meaning which may be assigned to the term in law, shall be deemed to include inter alia offences relating to dishonesty, insubordination, intemperance, taking part or inciting others to take part in an illegal strike, gross negligence habitual absence from duty, the offering or acceptance of bribes, acts affecting Board's property, officers and servants, contravention of rules, impersonation, trading on occupation, slowing down of normal work, or inciting other to slow down, theft, fraud in connection with the Board business, conduct private life calculated to injure the Board or bring it into disrepute and conviction by a Court for offences punishable under the Pakistan Penal Code. The Board shall be the sole judge as to whether a member has been guilty of misconduct within the meaning of this Rule and its decision shall be final and binding in every case upon the member and any person interested in the Fund, provided that the Board may at any time, with the consent of the Board pay to any such dismissed member the amount to which he would have been entitled under Rule 31 if he had voluntarily retired from the service of the Board and had not been dismissed.

34. If by the application of any of the provisions of Rules 28, 31, 33 any amount in the Fund standing to the credit of a member is withheld or forfeited and is not payable or paid to him shall be credited to the Board's Account .

35. The amount payable to any employee ceasing to be a member or to the persons entitled thereto under the Rules shall be ascertained and determined by the Board any payment of such amount to the member or other person or persons entitled thereto under the Rules shall operate as a full and sufficient discharge of all liabilities of the Fund.

36. In all cases wherein a certificate, shall be required of the amount of the balance standing in the books of the Fund to the credit of a deceased member, for the purposes of obtaining free of stamp duty, probate of Will or Letters of Administration or any other purpose, such certificate shall be in the following form:-

QUAID-I-AZAM MEMORIAL FUND EMPLOYEES PROVIDENT FUND

It is hereby certified that the balance standing in the books of
QUAID-I-AZAM MEMORIAL FUND EMPLOYEES PROVIDENT FUND NO.....
.....to the credit of
was Rupees.....on.....day of
.....19
Entered.....
Examined.....
Dated.....

WITNESSES

37. (1) A temporary advance at the discretion of the Board may be granted to a member from the amount standing to his credit in the Fund on account of his own contributions subject to the following conditions:-

Cont'd.....14

- (a) No advance may be granted unless the Board is satisfied that the applicant's pecuniary circumstances justify it, and that the amount advanced will be expended on the following subject or subjects and not otherwise:-
- (i) to pay expenses incurred in connection with the prolonged illness of the member or any person actually dependant on him;
 - (ii) to pay for overseas passage for reason of health or education of the member or any person actually dependant on him;
 - (iii) to pay expenses in connection with marriage or funerals, which by religion of the member it is incumbent upon him to perform and in connection with which it is obligatory that expenditure should be incurred.
 - (iv) to pay expenses in connection with the performance of Haj.
- (b) An advance if made for a subject specified in clause (a) shall not exceed the salary or wages of the member for three months or 50% the total of the accumulation of the member's own contributions and interest thereon contained in the balance to the credit of the member whichever is less.
- (c) An Employee after attaining the age of 50 years may be allowed to draw on a nonrefundable basis upto 80% of his own subscription, or upto 24 months pay, whichever is less, in the following cases:-
- (i) To defray expenses in connection with the prolonged illness of the subscriber himself or a member of his family actually dependant on him.
 - (ii) To pay for the overseas passage of the subscriber for reasons of health, or for the performance of Haj.
 - (iii) To pay for the overseas passage for reasons of education of any member of the subscriber's family actually dependant on him and other inexpensive expenditure, such as, admission, or advance tuition fees of any such member.

1/15/52
Delhi
and other
ceremonies

(iv) To pay obligatory expenses on a scale appropriate to the subscriber's status in connection with funeral or ceremonies which, by his religion it is incumbent on him to perform or in connection with the marriage of any member of his family actually dependent on him, or of a female relative so dependent.

(d) After attaining the age of 50 years, he may be allowed draw upto 60% of his own subscription, without assigning any reason on a non-refundable basis.

(e) After attaining the age of 45 years he may be allowed to draw on non-refundable basis upto 80% of his own subscription or 24 months pay whichever is less for constructions or purchase of a house for residence or repay the loan to a financial institution.

Provided that he will be asked to refund the amount in lump sum drawn by him, if he does not utilize it within three months of its drawal for the purpose for which it was drawn. Should an employee resign or leave the service the amount drawn under this Rule may be adjusted against his final account.

(f)(i) A refundable advance shall be recovered from the member in such number of equal monthly instalments as the Board may direct, but such number of instalments shall not be less than 12 nor more than 36. A member may at his option make repayment in a smaller number of instalment than the number directed.

(ii) If more than one advance and the number of advances drawn at one time should not exceed two has been made to a member, each advance shall be treated separately for the purpose of recovery.

(iii) Recovery shall be made by deduction from the member's salary as provided for payment of his contribution. The deductions shall commence from the second periodical payment made after the advance has been made or in the case of a member on leave without pay from the second periodical payment made after his return to duty.

(g) Additional instalments not exceeding the amount of normal repayment instalments, shall be realized on account of interest on the amount advanced at the same rate as is applicable to the Fund accumulations in the year in which the advance is granted.

(h) Nothing contained in the Rules shall be deemed to render it obligatory upon the Board to allow any withdrawal which it may be permissible for them to allow.

38. Any dispute or difference which may arise between any member or his executor, administrators, nominees or representatives and Board as to the construction, meaning, operation or effect of any of the Rules or as to any right, duty or obligations of any member or the Board thereunder or as to any matter arising out of the same (except and any matters the decision of which is specially provided under the Rules) shall be referred to the arbitration of the Chairman Quaid-i-Azam Memorial Fund Board. The Chairman may in his discretion either decide the reference himself or pass it on for decision to his nominee. The decision of the Chairman or his nominee, as the case may be on the subject matter of the dispute or difference shall be final and binding on the parties. Reference to such arbitration shall be a condition precedent to any other action at law. The proceeding shall be subject to the provisions of Arbitration Act, 1940 or any statutory modification or re-enactment thereof for the time being in force. Nothing herein contained shall be deemed to limit or affect any discretion vested in the Board under any of the Rules, or any decision of the Board or the Authority which by any of these Rules is provided to be final on any particular matter or any decision of the Board on any matter left to the discretion of Board by any of the Rules.

FIRST SCHEDULE

Rule 11(a)

APPLICATION FOR ENROLMENT AS MEMBER OF THE
QUAID-I-AZAM MEMORIAL FUND EMPLOYEES
PROVIDENT FUND.

I, _____ son of _____ request
that I may be permitted to become a member of the Quaid-i-Azam
Memorial Fund Employees Provident Fund. I hereby declare that
I have read and understood the rules of the said Fund and agree
and undertake to be bound in all respects by them or others as
may for the time being in force..

I hereby authorise and request the Quaid-i-Azam Memorial Fund
Board to deduct from my salary other dues such subscription as
I may from time to time be liable to pay under and in accordance
with the rules, which I have seen and studied, and to pay the same
to the Board.

Full name of the applicant _____

Private address _____

Date of birth _____

Nature of employment _____

Department/section _____

Date of entry into service of the QMF Board _____

Present salary/wages _____

Dated this _____ day of _____ 19 _____

Witness to the signature of
the applicant.

Signature of applicant.

SECOND SCHEDULE
Rule 27(d)
FORM OF NOMINATION
(When the Member has a family)

I, _____ hereby nominate the person(s) mentioned below who is/are member(s) of my family as defined in Rule of the Quaid-i-Azam Memorial Fund Employees Provident Fund Rules, to receive in the event of my death, the amount that may stand to my credit/in the Fund, in the manner shown against his/their names.

I, hereby appoint the person(s) named in column 5 to receive payment on behalf of nominee(s) who is/are minor(s) or may be suffering from a legal disability.

1	2	3	4	5	6
Name and Address of the nominee(s)	Relation-ship with the member	Whether major or minor or suffering from other legal disability. If minor state his age.	Amount or share of accumulation to be paid to each.	Name and address of the person to whom payment is to be made on behalf of the minor or the person suffering from other legal disability	Sex and address of parent(s) mentioned in Column

Dated this _____ day of _____ 19, _____ at _____

Signature of member

No. _____
Two witnesses to signature of the member who must sign in the presence of each other and in that of the member all being present at the same time.

1. Signature _____
Address _____
2. Signature _____
Address _____
Designation _____

Registered _____

SECOND SCHEDULE
 Rule 27(d)
 FORM OF NOMINATION
 (When the Member has no family)

From 'B'

I, _____ hereby nominate the person(s) mentioned below, to receive in the event of my death, the amount that may stand to my credit in the Quaid-i-Azam Memorial Fund Employees Provident Fund, in the manner shown against his/their name(s).

I hereby appoint the person(s) named in column 4 to receive payment on behalf of nominee(s) who is/are minor(s) or is/are suffering from a legal disability.

1	2	3	4	5
Name and Address of the nominee(s)	Whether major or minor or suffering from other legal disability if minor state his age.	Amount or share of accumulations to be paid to each.	Name and address of the person to whom payment is to be made on behalf of the minor or the person suffering from other legal disability.	Sex and percentage of person mentioned in column 4

Dated this _____ day of _____ 19, _____ at _____
 No. _____

Signature of member

Two witnesses to signature of the member who must sign in the presence of each other and in that of the member all being present at same time.

1. Signature _____

Address _____

Designation _____

2. Signature _____

Address _____

Designation _____

Registered _____

VALID CONTINUED
QUAID-I-AZAR MEMORIAL FUND

Deposit Account for the year 19_____

*Your nomination has not been received

*Your nomination dated _____ has been received

Name and designation	Account No.	COMPULSORY						BOARDS CONTRIBUTION			Remarks	
		Opening balance as on 1-7-19	Subscription during the year	Interest for 19	Withdrawals during 19	Closing balance as on 30-6-19	Opening balance as on 1-7-19	Deposits during the year	Interest for 19	Withdrawals during 19		Closing Balance as on 30-6-19

*Strike of which is not applicable.

Government of Pakistan
Environment & Urban Affairs Division

Subject:- MINUTES OF THE MEETING HELD UNDER THE
CHAIRMANSHIP OF ADDITIONAL SECRETARY
INCHARGE, HOUSING & WORKS ON 4.12.1989
AT 3.30 P.M. AT ISLAMABAD WITH THE
REPRESENTATIVES OF THE QMMB WORKERS UNION.

Ref. RE QMMB's No.F.1(6)Estt/1208, dated
26.5.1990 on the above subject.

A Working Paper regarding the demands of
QMMB Workers Union has also been included in the agenda
of Board's 34th meeting, the Board's decision on the
subject shall be implemented.

As regards the pension for the QMMB employees,
this scheme was twice recommended by the Environment
and Urban Affairs Division, but the Finance Division
did not approve it.

Now this Division has recommended to enhance
the rate of CPF contribution by the Board from 5% to
 $8\frac{1}{3}\%$. This case has been included in the agenda of
Board's 34th meeting. After its approval, the said
recommendations will be implemented.


(Abdul Rehman)
Section Officer

The Resident Engineer QMMB, Karachi.

U.O. No.294-QMF/86-A, dated 4.6.1990.

Examined & approved with rep marked 'A'
5/6/90
Examined. However, in the absence of one copy of the W/P included in the agenda of the 34th Board's meeting, it is not possible to say whether the W/P sent to Division has been amended by the EX UA Division. Therefore, a request may be made to the Division to send copy of the W/P included in the agenda of the meeting.
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7-6-90
16/6/90
The W/P No. 15 may be seen in the concerned file
Similar