

MEMORANDUM OF ASSOCIATION
FEES RS. 50'00
(REGISTRATION UNDER SOCIETIES REGISTRATION ACT. XXI OF 1900)

MEMORANDUM OF ASSOCIATION

1. The name of the Society :- ENGLISH LANGUAGE TEACHING INSTITUTE, ASSAM.
2. The office of the Society is situated in the Provinces/ State. :- Assam.
3. The objects for which the society is established are :-
(The objects must be literacy, Scientific, Charitable etc.)
Every item of the Objects should be written elaborately and should be same both in the Memorandum and in the Rules and Regulation.
 - (a) To promote teaching and learning English Language in Assam.
 - (b) Training teachers in English.
 - (c) To improve syllabus, text-book, Examination systems and related matters in English in Assam.
4. The names, address and designation of the present members of the Governing body are :-

Name	Address and Occupation	Designation
1) Mr. S.C. Rajkhowa, New Guwahati	- Chairman	Ex-Vice Chancellor of Gauhati University & Retd. DPI, Assam.
2) D.P.I., Assam.	- Member	
3) Director, Secondary Education, Assam	- Member	
4) Director, SCERT, Assam	- Member	
5) Director, CIEFL, Hyderabad or his nominee	- Member	
6) Officer-in-Charge, CIEFL, Regional Centre, Shillong	- Member	
7) Education Commissioner, Assam	- Member	
8) Secretary, SEBA, Assam	- Member	
9) Secretary, Council of Higher Secondary Education, Assam.	- Member	



Sd/ S.C.Rajkhowa
Chairman
(Seal)

Contd.....p/2

Certified to be the true copy
D. M. S. Registrar of Societies Assam, GUWAHATI
11/7/95

SAMPLE COPY

Registrar of Societies, Assam,
GAR-BHAWAN, Dispur, Guwahati-6

Deem

1/1/86

We, the undersigned are desirous of forming a society in persuance of this Memorandum of Association.

Signature	Address and occupation Designation of signatories	Signature, Address, Occupation and Disignation of Witness.
(At least seven signatute of the members are required)		(The witness will be a person, not member of this Society.)
1) sd/-	S.C. Rajkhowa	
2) sd/-	DR S. BHARALI, DPI, Assam.	
3) sd/-	N. Kalita, Director, Secondary Edn. Assam.	Sd/- SAWPON DOWERAH Academic Officer, SEBA, Ghy - 21.
4) sd/-	Dr. R.C.Das, Director, SCERT, Assam.	
5) sd/-	Commissioner, Edn. Govt of Assam	
6) sd/-	K. BORA, Secretary, Assam Higher Secondary Edn. Council.	
7) sd/-	DR. G.N. Talukdar, Secretary, SEBA.	

Date of Establishment :- 4-9-86



sd/- S.C. Rajkhowa
Chairman

(Seal) Date : 20-10-86

**RULES AND REGULATIONS
CONSTITUTION FOR SOCIETIES**

Registrar of Societies, Assam,
KAR-BHAWAN, Dispur, Guwahati-6

1. The name of the Society :- ENGLISH LANGUAGE TEACHING INSTITUTE, ASSAM.
2. Address of the main office :- Office of the DPI, Assam, Guwahati.
3. Area of operation :- State of Assam.
(Area of operation mean the area of activities).
4. Objects :- (The object should be written elaborately and should be the same as written in the Memorandum of the Society).
 - (a) To promote teaching and learning English language in Assam.
 - (b) Training teachers in English.
 - (c) To improve Syllabus, text-book, Examination systems and related matters in English in Assam.
5. Membership :- (a) Qualification to become members :-
(b) Subscription, Donation etc. :-
(c) Collection of Fund :-
To be nominated by the Education Department, Govt. of Assam. The ELTI will be founded by the Govt. of Assam and the Govt. of India through CIEFL, Hyderabad.
6. Procedure of the General meeting :- Twice a year.
(How many of time in a year the general meeting will be held).
7. Quorum of the General meeting :- 1/3 (One third). members will be needed to form quorum.
(How many of the total member of the general body are required to be present to form quorum of the body meeting).
8. Election procedure of the Executive Committee :- Nomination.
(Governing Body/ Managing Committee).
9. Short Description of Executive Body :- There shall be 9 (nine) members including one Chairman.
(This description must tally with the list given in the item of the Memorandum Copy).
10. The term of the Governing Body :- 3 (Three) years.
11. Procedure for Re-election of the members of the Governing/Executive Body. :- Nomination.
12. Procedure of the meeting of the Executive Body :- Twice a year.
(How many times in the year or month the meeting of the Executive Body will be held).
13. Quorum of the meeting of the Executive Body :- 1/3 (One third).
(How many of the total members of the Executive body are required to be present to form quorum of the meeting of the Executive Body).
14. Expulsion of undesirable members. :- Not applicable.
(Any members who goes against the Rules and Regulation of the Organisation will be expelled from the Organisation).



Sd/- S.C. RAJKHOWA
Chairman
(SEAL)

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-: 2 :-

15. Auditor : A qualified auditor ^{will be appointed by the} Registrar of Societies, Assam, Executive Body for the term of one year who shall audit the accounts of the Society at least once in a year, and annual audit report will be regularly.
- :: To be appointed by Finance Commissioner, Govt. of Assam.
16. Legal Procedure: According to the provision laid down in the section 6 of the Societies Registration Act. XXI of 1860 the Society may sue or may be sued in the name the President or Secretary of the Society.
- :: Secretary of ELTI, Assam Society.
17. Dissclution : If necessary the Society may be dissolved and the properties remained after dissolution may be handed over according to the provision laid down in the section 13 and 14 of the Societies Registration Act. XXI of 1860.

Certified to be the true copy of Rules and Regulations of ELTI, Assam Society.

ENGLISH LANGUAGE TEACHING INSTITUTE, ASSAM.

1. Sd/- S. BHARALI, DPI, Assam.
2. Sd/- Illegible, Secy, SEBA.
3. Sd/- K.K.Bora, Secy, Assam Higher Secondary Edn. Council.

Signature of the three
Executive Members.



Sd/- S.C. RAJKHOWA
Chairman
(Seal)

REGULATIONS OF THE ENGLISH LANGUAGE TEACHING INSTITUTE

ASSAM 1992



* IN EXERCISE OF THE POWERS VESTED IN THE BOARD OF GOVERNORS *
* UNDER THE MEMORANDUM OF ASSOCIATION OF THE ENGLISH LANGUAGE *
* TEACHING INSTITUTE, ASSAM AND RULES AND REGULATION, CONSTI *
* TUTION FOR SOCIETIES, THE BOARD OF GOVERNORS OF THE ENGLISH *
* LANGUAGE TEACHING INSTITUTE MAKES THE FOLLOWING REGULATION. *

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Registrar of Firms & Societies, Assam
GUWAHATI.

PART I

GENERAL



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24/1/2023

1. SHORT TITLE AND COMMENCEMENT :

- i) These regulations may be called the Regulations of the English Language Teaching Institute, Assam.
- ii) They shall come into force with effect from the date of approval of, or from the date as may be fixed by the Registrar of Society, Assam.

2. DEFINITIONS :

- i) Appointing Authority shall mean and include :-
 - a) The board in respect of posts other than Chairman and lower category of posts of Upper Division Assistants and those below this rank.
 - b) Director in respect of posts of Upper Division Assistants and those below this rank with the approval of the Chairman.
- ii) 'Bank' means the bank or banks approved by the board.
- iii) 'Board' means the Board of Governors of the English Language Teaching Institute, Assam.
- iv) 'Budget' means the estimate of income and expenditures of the Institute for a financial year.
- v) 'Chairman' means the Chairman of Board.
- vi) 'Director' means the Director of the Institute.
- vii) 'Employee' means a person employed in the Institute and also including a government employee placed under the Institute on foreign service by the Government.
- viii) 'Financial Year' means the Government Financial year.
- ix) 'Institute' means the English Language Teaching Institute, Assam.

3. POWERS AND DUTIES OF THE CHAIRMAN :

- i. The Chairman shall oversee that discipline is maintained in the Institute and that the provisions of the Regulation are faithfully observed.

- ii. The Chairman shall see that adequate measures are taken for furtherance of the objective of the Institute in accordance with the Regulations.
- iii. Subject to the provision in the approved budget, the Chairman shall have the power to give concurrence for expenditure on purchase of stores furniture and other equipments to the Institute not exceeding Rs. 15000.00 at a time.



DUTIES AND FUNCTION OF THE DIRECTOR :

The Director shall be the Chief Administrative and Academic Officer of the Institute and shall be responsible for its proper functioning.

His duties and power shall include the following :-

- i) To convene meeting of the Board, the Advisory Committee and the committees constituted by the Board, with the approval of the Chairman.
- ii) To be the custodian of records, the common seal and the other properties of the Institute.
- iii) To sign and verify all contracts and agreements and any other document or papers on behalf of the Institute.
- iv) To grant casual leave and earned leave to subordinate officers, teaching staff and other employees.
- v) To maintain Confidential Reports of subordinate officers, teaching staff, and other employees.
- vi) To sign the pay bills, travelling allowance bills etc. and disburse the monthly salary of subordinate staff, teachers and other employees.
- vii) To prepare the Annual budget of the Institute and the Annual Reports on the activities of the Institute and submit the same to the Board.
- viii) To sanction subject to budget provision, expenditure not exceeding Rs. 1000.00 per item on his own authority and above Rs. 1000.00 with the approval of the Chairman.

contd 3/-



advertise vacant posts as and when necessary subject to the consent of the Chairman of ELTI.

- x. To operate bank account within the limits noted here in below :
 - a) to pay in all money received by the Institute and for that purpose endorse all cheques, drafts and other bills of exchange made out in favour of the Institute.
- xi. to draw cheques signing singly for amount up to a maximum of Rs. 3000,00 and excess of that amount jointly with the Chairman.
- xii. to organize training programmes for in-service teachers of English upto the Higher Secondary (Junior college) level.
- xiii. to purchase language teaching materials and to bring out relevant publications with the approval of the Chairman.
- xiv. to initiate innovative programmes in the field of English Language Teaching.
- xv. to join seminars, ~~work~~ workshops, meetings arranged by different agencies of Education within or beyond the ~~the~~ state and to allow the Faculty to join such programmes when felt necessary as ELTI extension service.
- xvi. to open and maintain Service books, Personal files etc in respect of each employee as is done in case of State Government servants.



SERVICE RULES OF THE ESTABLISHMENT OF THE INSTITUTE

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I. I. The establishment of the Institute shall consist of Professional staff comprising :

- a) Director
- b) Reader
- c) Lecturer

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II. OFFICE AND HOSTEL STAFF COMPRISING

Registrar of Firms & Societies, Assam
GUWAHATI.

- a) Upper Division Assistant, Accountant
- b) Lower Division Assistance-cum-Typist
- c) Chowkidar/Peon/Cook/Library Attendant/Librarian
- d) Mali/Sweeper/Helper/Waterman/Hostel Attendant/
Night guard
- e) Issue Annual Confidential Reports to the Board.

2. I. The posts in the professional staff shall be filled up by direct recruitment through advertisement or by deputation from Government. The qualification, terms and conditions for the different posts shall be prescribed by the Board. The selection shall be made by a Selection Committee constituted by the Board. Appointment shall be made by the Appointing Authority on the basis of the recommendations of the Selection Committee.

II. The posts of the Office and Hostel staff from the rank of Upper Division Assistant downward shall be filled up by direct recruitment through advertisement, provided that a post of Upper Division Assistant may be filled up by promotion from the cadre of Lower Division Assistant on the basis of seniority cum merit. But in the case of direct recruitment, and in promotion the selection shall be made by a Selection Committee constituted by the Board and appointment will be made by the Appointing Authority on the basis of the recommendations of the Selection Committee.

3. The cadre strength mode of recruitment, scales of pay and norms of promotion shall be prescribed by the Board, from time to time.

Present cadre strength and the scales of pay of the posts are as per Appendix 'A'.

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4. PERIOD OF PROBATION AND CONFIRMATION :

i. Probation

- a) Every person appointed to a substantive vacancy under the Institute after commencement of these rules whether by promotion or direct recruitment shall be on probation in such post for a period of ~~twelve~~ ^{twenty four} months. (24 months)



If during or at the end of the period of probation a person is found unsuitable for holding that post or has not completed his period of probation satisfactorily he/she may be reverted to his/her substantive post if he/she was appointed by probation or discharged from the service, in case he/she was a direct recruit.

- c) An employee shall be a temporary employee of the Institute until he/she is appointed substantively to a permanent post under the Institute.

ii. Confirmation

Subject to the provision of Rule 3 (i) a probationer shall be confirmed in the post at the end of the period of probation if his/her work and conduct are reported satisfactory through Annual Confidential Reports subject to satisfactory health certificate from a competent authority as shall be decided by the Board from time to time.

5. FIXATION OF PAY :

- i. An employee shall on his appointment to a post on a time scale of pay draw the minimum of the scale. The Board may on the recommendation of the Selection Committee or otherwise allow initial pay at any stage above the minimum of the scale for any of the employee of the Institute.
- ii. Whenever any occasion arises to make a general revision of scale of pay or alter scale of pay attached to a particular post or posts the principles adopted by the State Government shall be applicable. Such revised scale shall be admissible after being approved by the Board.
- iii. Monthly rate of pay for the various posts shall be as prescribed by the Board.



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6. SENIORITY :

- a) Seniority of a member of the staff selected in one batch shall be fixed according to the merit list prepared by the appointing Authority at the time of initial appointment if he/she joins on his/her appointment within fifteen days from the date of issue of the appointment order. Provided that this period may be extended by the appointing Authority if it is satisfied that a candidate was prevented from joining within the period by circumstances of a public nature and beyond his/her control.
- b) Inter se seniority of persons appointed from other establishment and the existing persons promoted in an establishment in a grade on the same date shall be according to following order :
 - i. Existing persons promoted,
 - ii. Persons appointed from other establishment.

7. LEAVE :

Employees of the Institute shall be governed by the Leave Rules of the State Government as amended from time to time (including leave encashment privilege).

8. PART TIME ENGAGEMENT FOR FACULTY :

The ELTI Faculty may be allowed, if such question arises, to engage themselves with the part time assignments of lecturer of English in another ELT agency or a B.Ed college and to receive remuneration, if any, for that service, subject to the approval of the Chairman, ELTI, but provided that this kind of engagements shall in no case affect the normal functioning of the ELTI and the ELTI authority may allow or refuse any such petition by the faculty or even withdraw the permission once given any time without any notice or showing any reason if it considers the continuance is or shall be detrimental to the interest of the ELTI.

9. CONDUCT RULES :

Government Servant Conduct Rules and the Services Discipline and Appeal Rules, 1964 as amended from time to time shall be applicable to the employees of the Institute until appropriate rules of its own are incorporated in the Regulations by the Board.



10. AGE OF RETIREMENT :

An employee shall retire from service of the Institute :

- i) on the day of attaining the age of sixty years. Provided, however that the board may, in exceptional circumstances, re-employ a retired employee, if it is satisfied that a such employment is essential in the interest of the Institute, for a period not exceeding one year at a time, subject to production of mental and physical fitness certificate from a competent authority approved by the Board, provided that no employee shall be retained in service beyond sixty two years of age.
- ii) at his being declared completely and permanently incapable for services by a Medical Board to be constituted by the board;
- iii) on the imposition of the penalty of compulsory retirement ;
- iv) on completion of twenty years of service on voluntary retirement .

✓ 11. LEAVE, LEAVE SALARY, TRAVELLING ALLOWANCES :

The employees under the Institute shall be entitled to leave, leave salary, travelling allowances according to the rules of the State Government till the Board makes its own Regulation in this regard.

12. The employee of the Institute shall be entitled to gratuity as per regulation in part III .

13. PROVIDENT FUND :

The employee of the Institute shall be governed by the Provident Fund Regulation of the Institute.

14. VALIDATION OF PAST ACTION :

All orders made of action taken in respect of matters for which there was no specific Regulation shall be deemed to have been validly made or taken under this Regulation.

15. For the cases not specified in the above rules, the relevant rules and regulations of the State Government shall also be made applicable to the employees of the Institute until the Board frames ~~xx~~ such regulations.



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DEATH-CUM-RETIREMENT GRATUITY :

1. An employee shall be eligible for gratuity -
 - a) on retirement by reason of his attaining the age of superannuation.
 - b) on retirement before the age of superannuation on a medical certificate of permanent incapacity for further service ;
 - c) on discharge due to the abolition of the post; and on death while in service.
2. The amount of gratuity that may be granted shall be determined by the length of qualifying service. Fraction of a year shall not count towards length of service.
3. The amount of gratuity shall be calculated on the basis of the average of last twelve months basic pay drawn by an employee.
4. The maximum amount of gratuity admissible shall be eighteen months basic pay. Subject to a maximum of Rs. 35000.
5. No gratuity shall be admissible - I a case where the employee concerned resigns his post or is removed or dismissed from service.
6. The gratuity admissible to an employee on his retirement or to his family, in the event of his death while in service is as follows :



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Completed years of Qualifying service	Amount of gratuity
--	-----------------------

- | | |
|--|--|
| a) 1 to 4 years | Nil |
| b) 5 years and above out
below 10 years | 1/3 of amounts basic pay for
completed year of service |
| c) 10 yaers and above | one month basic pay for
each completed years of
service. |

7. 'Family' for the purpose of rule 6 above means :

- i. in the event of the male employee, the wife (or wives) and children of an employee and the widow (or widows) and children of deceased non of the employee.

- ii. in the case of a female employee, the husband and the children of the employee and the widow or widows and children of a deceased son of the employee.

Registrar of Firms & Societies, Assam

GUWAHATI

CONTRIBUTORY PROVIDENT FUND RULES :



- i. The fund shall be administered by the Director.
 - ii. Every employee of the Institute holding a permanent substantive appointment or a tenure appointment of not less than three years shall be entitled to be a subscriber to the Provident Fund.
2. NOMINATIONS :
- i. A subscriber shall, as soon as may be after joining the Fund, send to the Director a nomination, conferring on one or more persons the right to receive the amount that may stand to his credit in the Fund, in the event of his death before that amount has become payable, or having become payable, has not been paid.
 - ii. Provided that if, at the time of making nomination the subscriber had a family, the nomination shall not be in favour of any person or persons other than the members of the family.
 - iii. If a subscriber nominates more than one person under sub rule (ii), he shall specify in the nomination the amount or share payable to each of the nominees in such a manner as to cover the whole of the amount that may stand in his credit in the Fund at any time.
 - iv. Every nomination shall be in such one of the forms approved herewith as appropriate in the circumstances (vide forms I to IV in Annexure).
 - v. A subscriber may at any time cancel a nomination by sending a notice in writing to the Director. The subscriber shall along with such notice or separately send a fresh nomination made in accordance with the provisions of this rule.
 - vi. A subscriber may provide in a nomination:
 - a) in respect of any specified nominee, that in the event of his predeceasing the subscriber, the right conferred upon that nominee, shall pass to such other person as may be specified in the nomination.
 - b) that the nomination shall become invalid in the event of the happening of a contingency specified therein; provided that if at the time of making the nomination the subscriber has no family, he shall provide in the nomination that it shall become invalid in the event of his subsequently acquiring a family.

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vii Immediately on the death of a nominee in respect of whom no specific provision has been made in the nomination under clause (a) of sub-rule (vi) or on the occurrence of any event by reason of which the nomination becomes invalid in pursuance of clause (b) of sub-rule (vi) or the provisions thereto, the subscriber shall send to the Director a notice in writing cancelling the nomination together with a fresh notification made in accordance with the provisions of this rule.

ix. 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 Director.



SUBSCRIBER'S ACCOUNT :

Bank S.B. account shall be opened in the name of each subscriber in which shall be credited the subscribers' subscription and the contribution made under rule by the Institute to his account.

4. CONDITIONS AND RULES OF SUBSCRIPTION :

(i) Every subscriber shall subscribe, monthly 10 percent of his basic pay to the Fund when on duty in the service of the Institute.

(ii) Provided that a subscriber shall not subscribe during the period when he is under suspension and any at his option not subscribe during any period of leave other than leave on average pay or earned leave of less than thirty days duration as the case may be.

(iii) Provided further that a subscriber on reinstatement 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 of subscription payable for that period.

(iv) The subscriber shall intimate his election not to subscribe during leave by a written communication to the Director before he proceeds on leave. Failure to make due and timely intimation shall be deemed to constitute an election to subscribe.



5. CONTRIBUTION BY THE INSTITUTE :

- (I) The Institute shall on 31st March each year, make a contribution to the account of each subscriber.
- (II) The contribution shall be 10 percent of the subscriber's basic pay during the year.
- (III) If a subscriber is on deputation out of India, the basic pay which he would have drawn had he been on duty in India shall for the purpose of this rule, be deemed to be the basic pay.
- (IV) Should a subscriber elect to subscribe during leave, his leave salary shall for the purpose of this rule, be deemed to be the basic pay.
- (V) The amount of any contribution payable in respect of a period of foreign service shall, unless it is recovered from the foreign employer, be recovered by the Institute from the subscriber.
- (VI) The amount of contribution payable shall be rounded to the nearest whole rupee (fifty paise counting as the next higher rupee).

6. ADVANCE FROM THE FUND :

- (I) Subject to the provision in the rules

An advance may be sanctioned to a subscriber by the Director from the amount standing in his credit in the fund .

- (II) No advance shall be granted unless the sanctioning authority is satisfied that the applicant's pecuniary circumstances justify it, and that it will be expended on the following object or objects and not otherwise :
 - a) to pay expenses incurred in connection with the illness of the subscriber, subscriber's wife, legitimate children, step-mother, parents, sisters and minor brothers actually dependent on him;
 - b) to pay the overseas passage for reasons of health or education of the subscriber, subscriber's wife, legitimate children, step-mother, parents, sisters and minor brothers actually dependent on him.

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- c) to pay obligatory expenses on a scale appropriate to his status in connection with subscriber's marriage, funerals or ceremonies which by his religion it is incumbent on him to perform;
- d) to meet cost of higher education of any person actually dependent on subscriber such person need not necessarily be a member of the subscriber's family;
- e) to meet the cost of legal proceedings instituted by the applicant vindicating his position in regard to any allegation made against him in respect of any act done or purported to be done by him in the discharge of his official duty. Provided that the advance under this sub-rule shall not be admissible to an applicant who institutes legal proceedings in any court of law either in respect of any matter unconnected with his official duty or against the Board in respect of any condition of service or penalty imposed on him;
- f) to meet the cost of his defence where the applicant is prosecuted by the Board in any court of law in respect of any alleged official misconduct on his part.



- (III) An advance shall in no case exceed 50 percent of the amount of subscription and interest thereon standing to the credit at the time of application as per latest entry in the individual Bank Pass Book.
- (IV) An advance shall be recovered from the subscriber in not more than forty equal monthly instalments. Each instalment shall be a number of whole rupees, the amount of advance being raised or reduced, if necessary, to admit of the fixation of such instalments. A subscriber may at his option repay in a smaller number of instalments than that agreed upon at the time of grant of advance or a lumpsum.
- (V) Recovery of advance shall be made from the employees of a subscriber and shall commence on the first occasion, after the advance is made on which the subscriber draws emoluments for a full month.

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(VI)

- a. Interest on advance shall be.....
- b. The Interest shall be ordinarily recovered on one instalment in the month after complete repayment of the principal has been made. If the period of repayment of the principal has been made. If the period of repayment exceeds twenty months, interest may, if the subscriber so desires be recovered in two equal monthly instalments, the monthly payment being rounded to the nearest whole rupee, 50 percent and above counted as next higher rupee.



Recovery made under this rule shall be credited to the amount of the S.B. Account of the subscriber.

(VII)

If an advance has been granted to a subscriber and ~~£~~ drawn by him and the above 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 Director to be recovered by ~~th~~ deducting from the emoluments of the subscriber by instalments or otherwise.

7. WITHDRAWAL FROM THE FUND :

- i) Withdrawals from the fund may be sanctioned by the Director at any time, to subscriber. After the completion of thirty years of service (including broken periods of service, if any) of a subscriber or within five years before retirement on superannation whichever is earlier, from the amount standing to his credit for one of the following purposes.
 - a. Meeting the cost of higher education including where necessary, the travelling expenses of any child of the subscriber actually dependent on him.
 - b. meeting the expenditure in connection with the marriage of a son or daughter of the subscriber.
 - c. meeting the expenses in connection with the illness including travelling expenses where necessary of the subscriber or any person dependent on him.
- ii) withdrawal from the amount standing to his credit in fund may be sanctioned by the Director to a subscriber on the completion of twenty five years of service (including broken periods of service, if any) of a subscriber or within ten years before the date of his retirement on superannation, whichever is earlier, for one or more of the following purposes ;

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- a. building or acquiring a suitable house for his residence including the cost of the site or repaying any outstanding amount on account of the loan expressly taken for this purpose, or reconstructing or making addition or alterations to a building already owned or acquired by a subscriber.
- b. purchasing a house site or repaying any outstanding amount on account of the loan expressly taken for this purpose ;
- c. for constructing a house on a site purchased utilising the sum withdrawn under clause (b).

iii) Any sum withdrawn by a subscriber at one time for one or more of the purpose specified in i and ii above from the amount standing to his credit in the fund shall not ordinarily exceed three-fourth of such amount of ~~the~~ twenty months pay of the subscriber, which ever is less. The Director may, however, sanction the withdrawl of an amount in excess of these limits upto four-fifth of the balance at his credit in the Fund having due regard to the object for which the withdrawal is being made the status of the subscriber, and the amount at his credit in the Fund.



iv) A subscriber who has been permitted to withdraw money from the Fund under sub-rule (i) & (ii) above shall satisfy the Director within a reasonable period as many be specified by him that the money has been utilised for the purpose for which it was withdrawn and if he fails to do so, the whole of the sum so withdrawn, or so much thereof, as has not been applied for the purpose for what it was withdrawn, shall forthwith be repaid in one lumpsum together with interest thereon at such rate as is levying on advance from the fund, and in default of such payment it shall be ordered by the Director to be recovered from the emoluments either in a lumpsum or in such number of monthly instalments as may be determined by the Director.