



FEDERAL EMPLOYEES BENEVOLENT FUND
AND GROUP INSURANCE ACT 1969 (II) OF 1969

AND

FEDERAL EMPLOYEES BENEVOLENT FUND AND
GROUP INSURANCE RULES, 1972

(REVISED UPTO 2010)

BENEVOLENT FUND AND GROUP INSURANCE

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BENEVOLENT FUND AND GROUP INSURANCE

I. Act

[Reference Section 21, Section 23 and Section 25(2) of the Civil Servants Act, 1973]

Section 21 **Benevolent Fund and Group Insurance.**—All civil servants and their families shall be entitled to the benefits admissible under the *Central Employees Benevolent Fund and Group Insurance Act, 1969 (II of 1969), and the rules made there under.

Section 25 (2) Any rules, orders or instructions in respect of any terms and conditions of service of civil servants duly made or issued by an authority competent to make them and in force immediately before the commencement of this Act shall, in so far as such rules, orders or instructions are not inconsistent with the provisions of this Act, be deemed to be rules made under this Act.

1. [Federal] Employees Benevolent Fund and Group Insurance Act, 1969 (Act No. II of 1969) (Amended upto December, 2010)

(Act No. II of 1969)

An Act to establish a Benevolent Fund for the common benefit of the employees of the *Federal Government and certain autonomous bodies and to provide for their group insurance.

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

It is hereby enacted as follows :-

CHAPTER-I PRELIMINARY

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

* Subs. vide Act No. XXV of 1975 w.e.f. 20.02.1975.

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

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

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

- (1) **“Article”** means an Article of the Constitution;
- (2) **“Benevolent Fund”** means the Federal Employees Benevolent Fund established under section 11;
- (3) **“Board”** means the Board of Trustees set up under section 4;
- (4) **“Employee”** means,
 - (a) any person who is a member of an All-Pakistan service or of a civil service of the Federation, or who holds a civil post in connection with the affairs of the Federation;
 - (b) any person appointed to the secretarial staff of the National Assembly or of the Senate whose terms and conditions of service are governed by rules or Law made under Article 87 ;
 - (c) any officer or servant of the Supreme Court whose terms and conditions of employment are governed by rules made under Article 208 ;
 - (d) any officer or servant employed in connection with the functions of the Chief Election Commissioner or an Election Commission whose terms and conditions of employment are governed by rules or law made under Article 221 ;

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

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

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

- (i) On deputation elsewhere or on foreign service within the meanings of the Fundamental Rules,
- (ii) Undergoing study or training in or outside Pakistan,
- (iii) On leave, or
- (iv) Under orders of suspension, but does not include any person who:—
 - (a) is an employee of the Railway; or
 - (b) has attained the age of *sixty years; or
 - (c) is an officer or servant of a Provincial Government on deputation to the Federal Government; or
 - ** (d) the contract, ad-hoc and contingent paid employees;

(5) “**family**” means,

- (a) in the case of a male employee, the wife or wives, and in the case of a female employee the husband of the employee ;
- *** (b) the natural sons upto the age of twenty-one years, provided that they are not handicapped or mentally retarded; and

* Subs. *vide* Act No. XXV of 1975 w.e.f. 20.02.1975.

** Subs. *vide* Act No.IV of 2005 w.e.f. 01.12.2003.

*** Subs. *Ibid.*

- * (c) parents, minor brothers, unmarried, divorced or widowed daughters and sisters of the employee wholly dependent upon him.
- (6) **“Insurance Fund”** means the Federal Employees Insurance Fund established under section 17;
- (7) ****“Pay”** includes emoluments which reckon for pension and the pay an employee would have drawn but for his deputation, suspension or leave;
- (8) **“Prescribed”** means prescribed by rules;
- (9) **“Rules”** means rules made under this Act.

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

CHAPTER-II BOARD OF TRUSTEES

4. **Board of Trustees.**— (1) There shall be set up a board to be known as the Board of Trustees of the Federal Employees Benevolent and Insurance Funds which shall consist of the following namely :—
- (a) Secretary to the Federal Government in the Establishment Division, who shall be the Chairman of the Board;
 - *** (b) an officer not below the rank of Joint Secretary concerned with the welfare of the employees of the Federal Government appointed by the Federal Government, by notification in the official Gazette, to be a member of the Board;
 - (c) five persons from amongst the employees whom the Federal Government may, by notification in the official Gazette, appoint to be the members of the Board;

* Added *vide* Act No.IV of 2005 w.e.f. 01.12.2003.

** Subs. *vide* Act No.XXV of 1975 w.e.f. 20.02.1975.

*** Subs. *vide* Ord.No.IV of 1988 w.e.f. 04.09.1988.

Provided that at least one such member shall be from amongst the officers of the Ministry of Finance and one from amongst the officers of the Labour and Local Bodies Division ;

- (d) *The Managing Director of the Board, who shall be the ex-officio member of the Board.

** (2) The member appointed by the Federal Government shall hold office during its pleasure.

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

6. **Head Office.**— The head office of the Board shall be at Islamabad or at such other place as the Federal Government may, by notification in the official Gazette, appoint.

7. **Powers of the Board.**— The Board shall have power,—

- (a) to settle claims for benevolent grants and sums assured under this Act and all matters connected with such claims;
- (b) to sanction grant from the Benevolent Fund to the employees or their families in accordance with the provisions of this Act and the rules ;
- (c) to do or cause to be done all acts and things necessary for the proper administration and management of the moneys or properties in the Benevolent Fund and the Insurance Fund;
- (d) to sanction expenditure connected with the administration and management of the Benevolent Fund and the Insurance Fund;
- (e) to make arrangement for the insurance of the life of the employees to give effect to the provisions of this Act;

* Subs. *vide* Ord.No.VI of 1988 w.e.f. 04.09.1988.

** Subs. *Ibid.*

- (f) to invest moneys held in the Benevolent Fund in Government securities and units of Investment Corporation of Pakistan or National Investment Trust, in the construction of buildings for purposes of raising rent income, and in other profitable ventures the plans whereof having been previously approved by the Federal Government;
- (g) to set up regional boards and invest them with the administrative and financial powers to deal with such matters as may be assigned to them by the Board;
- * (h) to appoint or employ such persons as it consider necessary for the efficient performance of its operations on such terms and conditions as it may, subject to rules, determine ;
- (i) to do or cause to be done all things ancillary or incidental to any of the aforesaid powers or to the purposes of the Benevolent Fund and the Insurance Fund.

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

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

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

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

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

* Subs. *vide* Ord. No. VI of 1988 w.e.f. 04.09.1988.

*9. **Managing Director of the Board.**— (1) The Federal Government may appoint a Managing Director of the Board on such terms and conditions as it may determine.

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

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

CHAPTER—III **BENEVOLENT FUND**

11. **Federal Employees Benevolent Fund.**— (1) There shall be established a Fund to be called the Federal Employees Benevolent Fund.

- (2) To the credit of the Benevolent Fund shall be placed—
- (a) all sums paid by the employees as subscription to the Benevolent Fund ;
 - (b) all grants made by the Federal Government, autonomous bodies, organizations, institutions or other authorities ;
 - (c) donations made by private individuals or institutions;
 - (d) all income, profits or interest accruing from the assets belonging to the Benevolent Fund or from investments made out of the moneys of the Fund ;
 - (e) loans raised by the Board with the previous approval of the Federal Government.

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

* Subs. *vide* Ord. No. VI of 1988 w.e.f. 04.09.1988.

***12. Subscriptions to be paid by the Employees.—**

“(1) Every employee in service —

- (a) before the fourth day of September, 1988, shall be liable to pay the Benevolent Fund a monthly subscription at the rates specified in column (2) of the First Schedule ;
- (b) on or after the fourth day of September, 1988, shall be liable to pay to the Benevolent Fund a monthly subscription at the rates specified in column (3) of the Second Schedule ; and
- (c) on or after the first day of December 2003, shall be liable to pay to the Benevolent Fund a monthly subscription at the rates ****as may be prescribed;**”.

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

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

(3) Default in the payment of the subscription either for the reason that the pay of the employees was not drawn or due to his inadvertence, negligence or fault or any other reasons whatsoever shall not affect his right or the right of his family to receive the benevolent grant provided for in section 13, but the amount of unpaid subscriptions may be deducted from the Benevolent grant.

*****13. Benevolent Grants to be paid from the Benevolent Fund. —** (1) Where, prior to the fourth day of September, 1988, an employee —

- (a) was declared by the prescribed medical authority to have been completely incapacitated physically or mentally to discharge the duties of his employment and for that reason was retired or removed from service ; or

* Subs. *vide* Ord. No. XLIX of 1980 w.e.f. 01.01.1980.

** Subs.*vide* Act No. XX of 2010.

*** Subs. *vide* Ord. No. XLIX of 1980 w.e.f. 01.01.1980.

- (b) had died during the continuance of his employment or dies after retirement before attaining the age of sixty-five years.

he or, in the event of his death, his family shall be entitled to receive benevolent grant from the Benevolent Fund as may be prescribed, for a period of fifteen years or upto the date on which the employee attains or might have attained if he were alive, the age of sixty-five years, whichever is earlier.

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

(2) Where, on or after the fourth day of September, 1988, an employee is declared by the prescribed medical authority to have been completely incapacitated physically or mentally to discharge the duties of his employment and for that reason is retired or removed from service, he shall be entitled to receive for life such benevolent grant from the Benevolent Fund as specified in column (4) of the Second Schedule; or where the employee dies during the continuance of his employment, or during retirement before attaining the age of seventy years, his spouse shall be entitled to receive for life such benevolent grant from the Benevolent Fund as specified in column (4) of the Second Schedule;

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

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

^{*}(3) Where, on or after the first day of December, 2003, an employee is declared by the prescribed medical authority to have been completely incapacitated physically or mentally to discharge the duties of his employment and for that reason is retired or removed from service, he shall be entitled to receive for life such benevolent grant from the Benevolent Fund ^{**}as may be prescribed; or where the employee dies during the continuance of his employment, or during retirement before

^{*} Added *vide* Act No. IV of 2005 effective from 01.12.2003.

^{**} Subs.*vide* Act No. XX of 2010.

attaining the age of seventy years, his spouse shall be entitled to receive for life such benevolent grant from the Benevolent Fund as may be prescribed;

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

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

(4) The beneficiaries whose grant period has not expired on 30th day of November, 2003 shall be entitled to an increase equal to twenty percent of the grant sanctioned under the rules with effect from the first day of December, 2003, for the remaining period of the grant.

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

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

***14-A. Utilization of Benevolent Fund in other beneficial schemes.—** The Board may, where it considers expedient and keeping in view the availability of funds after discharging its liability under this Act, make schemes for disbursement of any amount for the benefit of employees, including retired employees and their families.

* Added *vide* Act No. XIII of 1996, w.e.f. 04.09.1988.

CHAPTER-IV GROUP INSURANCE

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

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

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

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

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

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

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

18. Payment of premia.— (1) Every employee shall be liable to pay to the Insurance Fund such sum of money as may be prescribed

* Subs. *vide* Ord. No. VI of 1988 w.e.f. 04.09.1988.

** Subs. *ibid*.

*** Subs. *vide* Ord. No. VI of 1988 w.e.f. 04.09.1988.

@ Subs. *vide* Act No. XXV of 1975 w.e.f. 20.02.1975.

as premium for the insurance of his life as provided for in this Chapter and the amount of such premium shall as far as possible be deducted at the source from his pay and credited or remitted to the insurance Fund.

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

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

19. **Payment of the sum assured.**— (1) On the death of an employee, the sum assured shall be paid to such member or members of his family as he might have nominated in accordance with the rules in full or in the shares specified by him at the time of making the nomination.

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

CHAPTER-V GENERAL

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

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

* Subs. *vide* Act No. XXV of 1975 w.e.f. 20.02.1975.

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

22. **Exemption from taxes.**— The Federal Government may by order in writing,—

- (a) exempt the Benevolent Fund and the Insurance Fund from any tax, rate or duty leviable by such Government or by a local authority under the control of such Government ;
- (b) exclude the amount of premium or subscription paid by an employee from his assessable income under the Income-tax Act, 1922 (XI of 1922).

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

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

***THE FIRST SCHEDULE**
[see sections 12(1) and 13]
BENEVOLENT FUND

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

PAY RANGE (RS.) (1)	RATE OF MONTHLY SUBSCRIPTION (RS.) (2)	RATE OF MONTHLY BENEVOLENT GRANT (RS.) (3)
In the case of an employee Whose pay last drawn was Between _____	One percent of pay subject to maximum of Rs.26	
250 and 300	-	150
301 and 400	-	175
401 and 500	-	200
501 and 600	-	225
601 and 700	-	250
701 and 800	-	275
801 and 900	-	300
901 and 1000	-	325
1001 and 1100	-	350
1101 and 1200	-	375
1201 and 1300	-	400
1301 and 1400	-	425
1401 and 1500	-	450
1501 and 1600	-	475
1601 and 1700	-	500
1701 and 1800	-	525
1801 and 1900	-	550
1901 and 2000	-	575
2001 and 2100	-	600
2101 and 2200	-	625
2201 and 2300	-	650
2301 and 2400	-	675
2401 and 2500	-	700
2501 and 2600	-	725
2601 & above	-	750

* Subs. vide Ord. No. XLIX of 1980 w.e.f. 1.1.1980.

***THE SECOND SCHEDULE**

[see sections 12(1) and 13]

BENEVOLENT FUND

The rates of subscriptions to the Benevolent Fund and the amount of monthly Benevolent grant payable under section 13 out of such Fund applicable on and after the 4th September, 1988.

SI. No.	MONTHLY PAY (RS.)	RATE OF MONTHLY SUBSCRIPTION (RS.)	RATE OF MONTHLY BENEVOLENT GRANT (RS.)
(1)	(2)	(3)	(4)
1	501-600	11	270
2	601-700	13	300
3	701-800	15	330
4	801-900	17	360
5	901-1000	19	390
6	1001-1100	21	420
7	1101-1200	23	450
8	1201-1300	25	480
9	1301-1400	27	510
10	1401-1500	29	540
11	1501-1600	31	570
12	1601-1700	33	600
13	1701-1800	35	630
14	1801-1900	37	660
15	1901-2000	39	690
16	2001-2100	41	720
17	2101-2200	43	750
18	2201-2300	45	780
19	2301-2400	47	810
20	2401-2500	49	840
21	2501-2600	51	870

* Subs. vide Act No. XIII of 1996, w.e.f 04.09.1988.

(1)	(2)	(3)	(4)
22	2601-2700	53	900
23	2701-2800	55	930
24	2801-2900	57	960
25	2901-3000	59	990
26	3001-3100	61	1020
27	3101-3200	63	1050
28	3201-3300	65	1080
29	3301-3400	67	1110
30	3401-3500	69	1140
31	3501-3600	71	1170
32	3601-3700	73	1200
33	3701-3800	75	1230
34	3801-3900	77	1260
35	3901-4000	79	1290
36	4001-4100	81	1320
37	4101-4200	83	1350
38	4201-4300	85	1380
39	4301-4400	87	1410
40	4401-4500	89	1440
41	4501-4600	91	1470
42	4601-4700	93	1500
43	4701-4800	95	1530
44	4801-4900	97	1560
45	4901-5000	99	1590
46	5001 and above	100	1620

2. Federal Employees Benevolent Fund and Group Insurance Rules, 1972 (Amended upto December, 2010)

S.R.O. 2(KE)/72.— In exercise of the powers conferred by section 23 of the Federal Employees Benevolent Fund and Group Insurance Act, 1969 (II of 1969), the Federal Government is pleased to make the following rules, namely:-

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

(2) They shall come into force at once.

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

(a) “Accounts Officer”, in relation to an employee means the concerned officer specified in the First Schedule;

(b) “Act” means the Federal Employees Benevolent Fund and Group Insurance Act 1969 (II of 1969);

(c) “Form” means form annexed to these rules;

(d) “Organization” means such body corporate, institution, organisation or autonomous body as has been specified by the Federal Government under sub-clause (e) of clause (4) of section 2;

(e) “Secretary” means the Secretary of the Board; and

(f) “Section” means a section of the Act.

*3. **Meeting of the Board.**— (1) The meeting of the Board of Trustees shall be held at Islamabad or at any other place as approved by the Board at least once in a year.

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

* Subs. vide Notification No. S.R.O. 432 (I)/2006 dated 05.05.2006.

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

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

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

^{*}(4) "The members shall be paid remuneration as the Board may, from time to time fix for attending meeting or any daily allowance or travelling allowance to and from the place of their official duties to the place of the meeting".

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

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

- (a) the conduct of correspondence on behalf of the Board;
- (b) the maintenance of all records of the Board;
- (c) the presentation of the budget for each financial year to the Board;
- (d) the preparation of the agenda and all matters ancillary to the meetings of the Board; and
- (e) the performance of such other functions as may be assigned to him by the Board.

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

^{*} Subs. *vide* Notification S.R.O. – (1)/2009 dated 12.05.2009.

6. Contribution to and Benefits from Benevolent Fund.—

(1) Every employee shall pay a monthly subscription to the Benevolent Fund, in terms of section 12(c), at the rates specified in column 3 of the Second Schedule.

2. The monthly Benevolent grant under section 13(3) shall be paid in accordance with the scale prescribed in column (4) of the Second Schedule.

6A. *Subscription to and benefits from Group Insurance Fund.— (1) Every employee shall make a monthly payment to the Group Insurance Fund at the rate specified in column (3) of the Third Schedule.

** (2) A sum specified in column (4) of the Third Schedule shall be paid to the family of an employee who dies while in service, during the period from the first day of January, 1996 to the thirty first day of December, 2005.

(3) *** A sum specified in column (3) of the Fourth Schedule shall be paid to the family of an employee, who dies while in service on or after the 1st day of January, 2006.

7. Payment of subscriptions or premia in default.— (1) Where the amount of subscription to the Benevolent Fund or the premium to the Insurance Fund cannot, for any reason, be deducted from the pay of an employee, the employee shall —

- (a) in the case he is serving abroad, remit the amount to the head of his department ; and
- (b) in any other case, remit the amount to the Director (Budget and Accounts) Board of Trustees, Federal Employees Benevolent and Group Insurance Funds.

(2) In the case referred to in clause (a) of sub-rule (1), the head of the department, and in the case referred to in clause (b) of sub-rule (1), the Director (Budget and Accounts) shall deposit the amount received by him to the credit of the Benevolent Fund or, as the case may be, the Insurance Fund, in the National Bank of Pakistan or any other scheduled bank approved by the Board under rule 5.

* Premia on behalf of non-gazetted employees (B-1 to B-15) shall be paid by the Government Authority Government of Pakistan, Cabinet Secretariat, Establishment Division No. 6/3/69, O.M(RP)-AI dated 12th April, 1969.

** Added *vide* Notification S.R.O. 432 (1)/2006 dated 05.05.2006.

*** Subs. *ibid*.

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

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

***8. Medical Authority for Declaring an Employee Incapacitated.**— The Medical authority for purposes of section 13 shall be a Board constituted by the Ministry of Health and consisting of three medical officers one of whom shall be a specialist in the field to which the incapacity of the employee to be examined relates.

****9.** Deleted.

10. Nomination of Beneficiaries of the Benevolent Grant and of the Sum Assured.— (1) Every employee shall make a nomination conferring on one or more members of his family the right to receive a specified share of the benevolent grant or the sum assured that may be payable under Section 13 or Section 15.

(2) The employee may provide in the nomination:-

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

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

* Applicable w.e.f. 24.01.1984 Authority: The Gazette of Pakistan Extraordinary No. SRO.94(1)/84 dated 24.01.1984.

** Deleted *vide* Order No.VI of 1988 w.e.f. 1988.

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

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

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

11. Payment of Benevolent and Sum Assured where on Valid Nomination Subsists.— Where no valid nomination made by the employee subsists at the time of his death in relation to the whole of the amount of the benevolent grant and the sum assured or any part thereof, the whole amount or, as the case may be, the part to which the nomination does not relate, shall be paid to the member or members of the family of the deceased employee in the manner hereinafter appearing:—

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

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

(b) If the members of the family of the deceased employee agree to nominate anyone of them to receive the benevolent grant and the sum assured, the payment shall be made to that member.

(c) If there is no such agreement, the payment shall be made in the following manner:-

(i) If the deceased employee is survived by wife, or as the case may be husband, the benevolent grant and the sum assured shall be paid to her or, as the case may be, him; and, in case the deceased

* Subs. *vide* Notification No.SRO.754(I)/88 dated 04.09.1988 w.e.f. 04.09.1988.

** Subs. *ibid*.

employee is survived by more than one wife, the amount of the benevolent grant and the sum assured shall be distributed between them in the ratio of the number of members each one of them will maintain:

Provided that the recipient shall undertake to utilize the amount so received for the maintenance and benefit of all the members of the family of the deceased employee.

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

12. Submission of application for benevolent grant etc. —

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

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

(3) Upon receipt of an information that a retired employee has died within the period prescribed in section 13 of FEBF & GI Act, 1969, the head of the office wherefrom such employee retired shall forward, through the head of the department, an application in Form “B” to the Board for payment of the benevolent grant.

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

13. **Life time arrears.**— The Benevolent Grant which was not drawn by the beneficiary during his life shall be paid to his family members upto *Rs.[20,000/=] on production of an Indemnity Bond :

Provided that, the total amount exceeds Rs.[20,000/=] it shall be paid on production of a Succession Certificate.

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

15. **Discontinuance of grant.— (1) The Benevolent Grant shall be discontinued if —

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

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

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

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

* Subs. vide Notification No.423(I)/85 dated 28.04.1985 and Notification SRO.165(I)/2004 dated 08.03.2004.

** Subs. vide Notification No. 754(I)/88 dated 04.09.1988 w.e.f. 04.09.1988.

*** Subs. vide Notification No.SRO.218(I)/96 dated 13.03.1996 w.e.f. 01.01.1996.

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

*19. **Payment of grant to an incapacitated or a deceased employee for the marriage of one daughter:**— (1) A lump sum amount of Rs.5,000/= (Rupees Five thousand only) shall be payable to an incapacitated employee or the family member(s) of a deceased employee who is/are in receipt of a Benevolent Grant on or after 01.01.1995 for the marriage of one daughter, subject to the following conditions :—

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

** (2) A lump sum amount of ten thousand rupees shall be payable to an incapacitated employee or the family member(s) of a deceased employee who is, in receipt of a Benevolent Grant on or after first day of December 2003, for the marriage of one child, subject to the following conditions namely:-

- a) the marriage of the child takes place on or after first day of December 2003; and
- b) the marriage grant shall be paid on production of a Nikah Nama issued by the competent authority;

* Added *vide* Notification No. S.R.O.540(I)/96 dated 05.06.1996 w.e.f.01.01.1995.

** Added *vide* Notification No. S.R.O. 165(1)/2004 dated 08.03.2004.

*20. (1) A lump sum payment of Rs.3,500/= shall be made as Burial Charges to the bereaved family on the death of an employee, if he/she dies on or after 08.01.1996 while in service or after invalidation/retirement before attaining the age of seventy years, provided that the deceased was a non-gazetted employee (BPS-1 to 15) or equivalent, as defined in the Federal Employees Benevolent Fund and Group Insurance Act, 1969.

***“(2) A lump sum payment of five thousand rupees shall be made as burial charges to the bereaved family on the death of an employee if he, or she, dies on or after first day of December, 2003, while in service or after invalidation or retirement, before attaining the age of seventy years”.

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

@22. **Medical Incapacitation.**— (1) Where a Board, constituted under rule 8, recommends eighty percent or more disability for an incapacitated employee, the employee shall be treated as completely incapacitated physically or mentally for the purposes of Section 13 of the FEBF & GI Act (II of 1969).

@@23. **Payment of lump sum grant on invalid retirement.**— (1) A sum specified in column (3) of the Fifth Schedule shall be paid out of Group Insurance Fund to an employee who retires on or after the first day of January, 2006, on medical grounds in terms of rule-22.

* Added *vide* Notification No.S.R.O.1165(1)/96 dated 2nd October,1996 w.e.f. 08.01.1996.

** Added *vide* Notification No.S.R.O.165(1)/2004 dated 08.03.2004.

*** Added *vide* Notification No. S.R.O. 1217(I)/96 dated 22.10.1996 w.e.f. 01.07.1995.

@ Added *vide* Notification No. S.R.O. 1227(I)/98 dated 12th October,1998 w.e.f. 01.01.1999.

@@ Added *vide* Notification S.R.O.432(1)/2006 dated 05.05.2006.

*24. **Payment of Farewell grant.**— (1) A sum equal to one month's pay shall be paid out of the Benevolent Fund to an employee if he proceeds on retiring pension after twenty five years continuous service on or after first day of January, 2006.

25. **Payment of stipends to outstanding children.— (1) Education stipends shall be paid to outstanding children of the eligible employees out of the Group Insurance Funds subject to the conditions hereinafter prescribed.

(2) The student for the purpose of the said stipends shall be regular student of the institution who has obtained at least eighty per cent marks in the immediately last held board or university examination. In case sufficient students in a particular category do not qualify, the Board may change the percentage of marks:

Provided that maximum two children of an eligible employee shall be entitled to the said stipends in a financial year.

(3) The stipends shall be paid for post-matric studies, at college or university level excluding Ph.D and M.Phil Studies. The Board in this context may prescribe categories. The amount of stipends shall also be fixed by the Board from time to time according to the availability of budget.

* Added *vide* Notification S.R.O.432(1)/2006 dated 05.01.2006.

** Added *vide* Notification S.R.O.1162(1)/2006 dated 04.11.2006.

THE FIRST SCHEDULE

[See Rule 2 (a)]

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

* Now Gilgit Baltistan.

THE SECOND SCHEDULE BENEVOLENT FUND

[See Rule 6]

The rates of subscriptions to the Benevolent Fund and the amount of monthly benevolent grant payable under Rule 6 with effect from 01-07-2009*.

Sl. No.	Monthly Pay (Rs.)	Rate of monthly subscription (Rs.)	Rate of monthly Benevolent Grant (Rs.)
(1)	(2)	(3)	(4)
1	Upto 3000	59	1,280
2	3001-3100	61	1,320
3	3101-3200	63	1,360
4	3201-3300	65	1,400
5	3301-3400	67	1,440
6	3401-3500	69	1,480
7	3501-3600	71	1,520
8	3601-3700	73	1,560
9	3701-3800	75	1,600
10	3801-3900	77	1,640
11	3901-4000	79	1,680
12	4001-4100	81	1,720
13	4101-4200	83	1,760
14	4201-4300	85	1,800
15	4301-4400	87	1,840
16	4401-4500	89	1,880
17	4501-4600	91	1,920
18	4601-4700	93	1,960
19	4701-4800	95	2,000
20	4801-4900	97	2,040
21	4901-5000	99	2,080
22	5001-5500	105	2,200
23	5501-6000	115	2,400
24	6001-6500	125	2,600
25	6501-7000	135	2,800
26	7001-7500	145	3,000
27	7501-8000	155	3,200
28	8001-8500	165	3,400
29	8501-9000	175	3,600
30	9001-9500	185	3,800
31	9501 & above	195	4,000

* FEB & GIF U.O.No. 18-22/Act-Admt.Plan/2002 dated 09-12-2010.

THE THIRD SCHEDULE
[See rule 6 (1) and (2)]
GROUP INSURANCE

*The rate of contribution to the Group Insurance Fund and the amount of sum assured to be paid to the family of an employee, with effect from 1st January, 1996 shall be as under:—

SI. No.	MONTHLY PAY (RS)	RATE OF MONTHLY CONTRIBUTION (RS)	SUM ASSURED (RS)
(1)	(2)	(3)	(4)
1	Up to 1500	24.50	70,000
2	1501-2000	29.75	85,000
3	2001-2500	35.00	100,000
4	2501-3000	40.25	115,000
5	3001-3500	45.50	130,000
6	3501-4000	50.75	145,000
7	4001-4500	56.00	160,000
8	4501-5000	61.25	175,000
9	5001-5500	66.50	190,000
10	5501-6000	71.75	205,000
11	6001-6500	77.00	220,000
12	6501-7000	82.25	235,000
13	7001-7500	87.50	250,000
14	7501-8000	92.75	265,000
15	8001-8500	98.00	280,000
16	8501-9000	103.25	295,000
17	9001-9500	108.50	310,000
18	9501-10000	113.75	325,000
19	10001-10500	119.00	340,000
20	10501-11000	124.25	355,000
21	11001-11500	129.50	370,000
22	11501-12000	134.75	385,000
23	12001-12500	140.00	400,000
24	12501-13000	145.25	415,000
25	13001-13500	150.50	430,000
26	13501-14000	155.75	445,000
27	14001-14500	161.00	460,000
28	14501-15000	166.25	475,000
29	15001-15500	171.50	490,000
30	15501-16000	176.75	505,000
31	16001 & above	182.00	520,000

* Rates revised *vide* Ord. No. XIII of 1981 w.e.f. 01.07.1980.
Rates revised *vide* Notification No. S.R.O. 754(I) /88 dated 04.09.1988 w.e.f.04.09.1988.
Rates revised *vide* Notification No. S.R.O. 21(I) /96 dated 28th December, 1995, w.e.f 01.01.1996.

***THE FOURTH SCHEDULE**

[See rule 6 (3)]

GROUP INSURANCE

The amount of sum assured to be paid to the family of an employee with effect from first January, 2006 shall be as under:—

Sl. No.	Monthly pay (Rs.)		Sum Assured
(1)	(2)		(3)
1	Upto	1,500	80,000
2	1,501	2,000	97,000
3	2,001	2,500	114,000
4	2,501	3,000	131,000
5	3,001	3,500	148,000
6	3,501	4,000	165,000
7	4,001	4,500	182,000
8	4,501	5,000	199,000
9	5,001	5,500	216,000
10	5,501	6,000	233,000
11	6,001	6,500	250,000
12	6,501	7,000	267,000
13	7,001	7,500	284,000
14	7,501	8,000	301,000
15	8,001	8,500	318,000
16	8,501	9,000	335,000
17	9,001	9,500	352,000
18	9,501	10,000	369,000
19	10,001	10,500	386,000
20	10,501	11,000	403,000
21	11,001	11,500	420,000
22	11,501	12,000	437,000
23	12,001	12,500	454,000
24	12,501	13,000	471,000
25	13,001	13,500	488,000
26	13,501	14,000	505,000
27	14,001	14,500	522,000
28	14,501	15,000	539,000
29	15,001	15,500	556,000
30	15,501	16,000	573,000
31	16,001	16,500	590,000
32	16,501	17,000	607,000
33	17,001	17,500	624,000
34	17,501	18,000	641,000
35	18,001	18,500	658,000
36	18,501	19,000	675,000
37	19,001	19,500	692,000
38	19,501	& above	700,000

* Added *vide* Notification S.R.O.432(1)/2006 dated 05.05.2006.

*** THE FIFTH SCHEDULE**

(See rule 23)

LUMP SUM GRANT ON INVALID RETIREMENT

A lump sum grant shall be paid to an invalid employee with effect from first January, 2006 shall be as under:—

Sl. No.	Monthly pay (Rs.)		Lump sum grant on invalid retirement (Rs.)
(1)	(2)		(3)
1	Upto	1,500	35,000
2	1,501	2,000	42,500
3	2,001	2,500	50,000
4	2,501	3,000	57,500
5	3,001	3,500	65,000
6	3,501	4,000	72,500
7	4,001	4,500	80,000
8	4,501	5,000	87,500
9	5,001	5,500	95,000
10	5,501	6,000	102,500
11	6,001	6,500	110,000
12	6,501	7,000	117,500
13	7,001	7,500	125,000
14	7,501	8,000	132,500
15	8,001	8,500	140,000
16	8,501	9,000	147,500
17	9,001	9,500	155,000
18	9,501	10,000	162,500
19	10,001	10,500	170,000
20	10,501	11,000	177,500
21	11,001	11,500	185,000
22	11,501	12,000	192,500
23	12,001	12,500	200,000
24	12,501	13,000	207,500
25	13,001	13,500	215,000
26	13,501	14,000	222,500
27	14,001	14,500	230,000
28	14,501	15,000	237,500
29	15,001	15,500	245,000
30	15,501	16,000	252,500
31	16,001	& above	260,000

* Added *vide* Notification S.R.O.432(1)/2006 dated 05.05.2006.

FORM "A"
(See rule 10)

FORM OF NOMINATION

Name & Designation of the employee _____

Service/Department _____

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

PART-I

(For wife/husband only)

Name of nominee/ nominees	Relationship	Age	Specification of share	Remarks

PART-II

(For members of family other than wife/husband)

Name of nominee/ nominees	Relationship	Age	Specification of share	Remarks

Certified that the member or members of my family mentioned in Part-II are wholly dependent upon me. The earlier nomination made by me may kindly be treated as cancelled.

Date _____

Signature or thumb impression
of the employee.
(Name in block letters)
Service and Department.

Witness:

1. _____
(Signature/thumb impression)

(Name & Designation in block letters)

2. _____ Signature & seal of head
(Signature/thumb impression) of the Office

(Name & Designation in block letters)

“FORM B”

(See Rule 12)

PART I

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

(b) Father's/Husband's Name _____

(c) His/her service or department _____

(d) Head of Office _____

(e) Station/place of last posting _____

(f) Last appointment held _____

2. Pay per month i.e. (a) Basic Pay.
(b) Special Pay.
(c) Technical Pay.
(d) Personal Pay.
(e) Indexation Pay.
(f)

3. Date of Birth _____

4. Date of entry into service _____

5. Date of death (death cases only) _____

6. Date of removal from service on account of _____
- (a) Incapacitation _____
- (b) Retirement _____
- (c) Death during service _____
7. Name/Names of nominee/nominees (Nomination required both in death and invalid cases).

Sl.No.	Name	Age	Relationship	Profession	Marital Status	Monthly Income
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- (a)
- (b)
- (c)
- (d)
- (e)
- (f)

8. Address of nominee(s) of the deceased or incapacitated employee where correspondence can be made. (In death cases where there are no nomination similar particulars of eligible dependent may be given).
9. Branch of National Bank of Pakistan nearest to the residence of beneficiary/beneficiaries.
10. Period for which contributions to Benevolent and Group Insurance Funds were not paid _____

PART II

11. Following Documents must be submitted with claim:
- (a) Annex "A". ___ A copy of last pay certificate by the Head of the Office duly attested by the Head of Department.
- (b) Annex "B". ___ Attested Photostat copy of the page of service book document showing date of birth.

- (c) Annex "C".— Attested Photostat copy of the page of service book showing date of entry in service.
- (d) Annex "D".— (Death Cases only) three copies of death certificate duly attested. These may be in the form of office order notifying the death, certificate by a medical officer or extract from the register of births/death of Union Council/Union Committee/Municipal Committee.
- (e) Annex "E".— (Invalid Cases) A copy of the Medical Board proceedings duly attested by the Head of the Department. Medical Board must comprise of three Medical Officers one of them being a specialist. Medical Board proceedings must record the case history and the exact nature of disability. (See Part IV).
- (f) Annex "F".— Nomination form duly attested.
- (g) Annex "G".— List of family members and dependent i.e., wife/wives, children, father, mother, minor brothers and unmarried/divorced sisters. The list should indicate name relationship, age, marital status, profession, monthly income and present address.
- (h) Annex "H".— Wholly dependence certificate (other than wife and husband) by the Head of Department.
- (i) Annex "I".— Envelop containing four copies of photographs duly attested in respect of each nominee or the incapacitated employee bearing the name of the person on the reverse of three photos and one on the face. In case of Purdah observing ladies, photographs will not be required. A certificate that they are Purdah observing must be attached.
- (j) Annex "J".— Four signatures/thumb impressions on separate sheets (four on each sheet) of each nominee/dependents/incapacitated employee duly attested by the competent authority.

12. Head of Office/Departments, while signing the application form, will ensure that it is properly completed in all respects and all the requisite documents are sent alongwith it. To avoid any delay in processing to quick disposal of the claims.

13. In case of retired government servants, who die before the age of seventy years, the Federal Government Employees Benevolent Fund and Group Insurance Act, 1969, provides for the sanction of Benevolent Grant under section 13. A retired government servant receives pension and not pay. The term pay as defined in the Act does not include pension. In such cases, the Benevolent Grant payable under section 13 of the Act will not be on the basis of pension which is not pay, but on the basis of the pay last drawn.

PART III

CERTIFICATES BY THE HEAD OF DEPARTMENT.

1. Certified that the information contained above is correct according to our record.
2. Certified that the above named employee is/was neither a contingency work charged, ad-hoc, contract employee nor a deputationist from any Provincial Government.

(In case of a deputationist from one Federal Government Department to another, the case will be preferred by his parent Department).

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

N.B. _____ Score out which is not applicable.

Dated _____

Seal and Signature
Head of the office.

Forwarded to the Director Regional Board FEB & GIF
Islamabad/Lahore/Karachi.

Dated _____

Seal and Signature
Head of Department.

PART IV

INVALIDATION CERTIFICATE FEDERAL EMPLOYEES

See CSR articles 442(d), (e), 443(a), (b) and (c) and 447.

1. Important Instructions:

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

Name _____ S/o, D/o, W/o _____

Designation _____ Office _____

Department _____ Total Service _____

Age: Per Statement/documents _____ per appearance _____

Identification marks _____

(Left hand thumb impression/signatures duly attested)

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

Signature & Seal of
Medical Specialist

2. Opinion of the Medical Board:

In consequence of _____

We consider him/her (name) _____

- (a) To be completely and permanently incapacitated for further service of any kind.
- (b) Completely and permanently incapacitated for service in the Department to which he/she belongs.
- (c) Incapacitated for service in the appointment which he now holds but we are of the opinion that he/she is (or may after resting for _____ months be) fit for further service of less laborious character than that which he/she has been doing.
- (d) His/her degree of disability _____ %age.
- (e) His/her incapacity does/does not appear to have been caused/aggravated or accelerated by irregular or intemperate habits.

Dated: _____

President _____
(Name, Signature & Seal)

Member _____
(Name, Signature & Seal)

Member _____
(Name, Signature & Seal)

APPROVED/NOT APPROVED

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

Place _____

Dated _____

HEAD OF DEPARTMENT
(Name, Signature & Seal)

3. Administrative instructions relevant to the Federal Employees Benevolent Fund and Group Insurance Act and the Rules made there under

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

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

- a) Federal Employees Benevolent Fund._ [Two per cent of the pay (maximum Rs. 155] as defined in the aforesaid Act.
- b) Federal Employees Insurance Fund._ [Minimum Rs.35 and maximum Rs.182].

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

4. The procedure for collection and accounting of subscriptions and premia to the Benevolent and Insurance Funds has been laid down in the Ministry of Finance letter No.F.6-11/69-B.III, dated 12th April, 1969 (**Annex-I**) and subsequent letters No. F.6.11/69-B.III-703 dated the 15th August, 1982 and No.F.4 (2) BR.II/2002 dated 22nd May, 2002 addressed to the Auditor General of Pakistan (**Annex-II**). According to the procedure two new Forms TR-55(Small) for Gazetted Employees and TR-55-A (Large) for Non-Gazetted Establishment have been introduced to account for subscriptions and premia to these Funds. As gazetted officers are self-drawing officers the deductions toward the Federal Employees Benevolent Fund and Insurance Fund shall be made by the officers themselves from their pay bills. In the case of non-gazetted

establishment, the Drawing and Disbursing Officer shall make deductions from the establishment pay bills in respect of Benevolent Fund only. However, the amount which is to be contributed by Government to the Insurance Fund on account of premia for its non-gazetted employees shall also be worked out and shown in the relevant columns of Form TR 55-A (large) which is to be attached with establishment pay bills. The Drawing and Disbursing Officers shall make sure that the amounts pertaining both to non-gazetted employee's subscriptions to the Benevolent Fund and Government's contribution of premia to the Insurance Fund shown in the schedule in Form TR 55-A (Large) attached to establishment pay bills are correct in all respects. Column 1 of TR Forms 55 and 55-A and space for Code Number of Drawing and Disbursing Officer in TR 55-A may be left blank for the present. Entries therein should be made when Identification and Code Numbers are communicated in due course.

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

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

[Authority,- Estt.Division O.M.No.6/3/69-O&M(RP)-AI, dated 12.04.1969]

(ANNEX-I)
(See para 4)

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

Subject:- Federal Employees Benevolent Fund and Insurance Fund—
Procedure for collection and accounting of subscriptions and premia.

I am directed to refer to the correspondence resting with your U.O.No.497-Pro.II/124, dated 5th April, 1969, on the subject mentioned above and to convey the approval of the Government of Pakistan to the

following basic procedure being observed for the collection and accounting of subscriptions to and premia for the Federal Employee's Benevolent Fund and Insurance Fund:-

- i) In the case of gazetted officers the deductions towards Federal Employees Benevolent Fund and Insurance Fund shall be made by officers themselves from their pay bills. A schedule in Form TR 54-A showing the deductions made shall be prepared in triplicate. Two copies of the schedule shall be attached to the pay bill and the third copy shall be retained by the Administrative Department as office copy with the pay bill.
- ii) In the case of non-gazetted establishment the Drawing and Disbursing Officer shall make deductions from the establishment pay bills in respect of Benevolent Fund only. A schedule in Form TR 54-B shall be prepared in triplicate. Two copies of the schedule shall be submitted with the establishment pay bill and the third copy shall be retained with the office copy of the bill.
- iii) No deductions on account of premia of Federal Employees Insurance Fund shall be made from the salaries of the non-gazetted establishment because it has been decided that insurance premia on behalf of the all non-gazetted employees shall be paid by Government itself to the Board of Trustees of the Insurance Fund. However, the amount which is to be subscribed by Government on that account shall be worked out according to the prescribed rate and shown in the relevant column of Form TR 54-B referred to in the preceding sub-para.
- iv) The Treasury Officer/Accounts Officer (in the case of pre-audited bills) and officers empowered to order payment of salaries in Post Office and T&T Departments shall check that the amount of deductions shown in the schedules tally with the amounts so included in the pay bills of the officers and the establishment pay bills on non-gazetted employees. In token of this check they shall affix their signatures on both copies of the certificates printed at the foot of the Forms TR 54-A and 54-B.
- v) By 10th day of the month, the Treasury Officer/Accounts Officer/Deputy Comptroller of Posts, Telegraphs and Telephones, Lahore and other officers authorized to order

payment of salaries of employees of Post Offices and T&T* Departments shall pass on the first copy of the certified schedule with proper covering lists to the branches of the National Bank of Pakistan at their respective stations, which will work as bankers and representatives of the Board of Trustees of the Federal Employees Benevolent and Insurance Funds.

- vi) Treasury Officers and other officers who are required to submit monthly accounts to Accounts Offices will pass on the second copy of the certified schedules to the Accounts Offices concerned.

- vii) After receipt of the monthly accounts from the treasuries together with the certified copies of the schedules, the Accounts Offices shall credit the deductions on account of Benevolent Fund and Insurance Fund in respect of Gazetted employees and on account of Benevolent Fund in respect of non-gazetted employees to the deposit heads indicated below:-

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

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

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

* [Note: T&T Department converted into Pakistan Telecommunication Corporation Limited stands privatized as Pakistan Telecommunication Company Limited (PTCL). However, government telecommunication needs are catered for by National Telecommunication Corporation].

- viii) Every Audit Officer will authorize every month the State Bank of Pakistan to pay to the National Bank of Pakistan as bankers of the Board, the amounts recovered and accounted for by them (i.e. exclusive of Government's contribution pertaining to non-gazetted employees) in respect of Benevolent Fund and Insurance Fund by debiting the same to the respective deposit heads mentioned in sub-para (vii) above in the Federal Government's accounts. This means that the above mentioned deposit accounts will be cleared at regular monthly intervals so that the balances in these deposit accounts at the close of the financial year are nil.
- ix) For claiming payment of the Federal Government's contribution to the Insurance Fund in respect of non-gazetted Federal employees, the Board of Trustees of the Fund will prepare, from the schedules received by the National Bank of Pakistan in accordance with sub-para (v) above, a bill for the amount due and submit it to the concerned Accounts Offices for getting payment. The bills on payment shall be debited to the detailed head: Contributed to the Federal Employees Insurance Fund in respect of non-gazetted employee under the head "57-Miscellaneous- Miscellaneous and Unforeseen Charges" and will be accounted for in the grant "Other Expenditure of the Establishment Division" under a distinct sub-head of same nomenclature.

(ANNEX-II)
(See para 4)

[Copy of Ministry of Finance (Budget Wing) letter No. F.6.11/69-B.III-703 dated the 15th August, 82].

From: Mr. Raja Raza Arshad,
Deputy Secretary (Budget)

To: The Auditor General of Pakistan,
Lahore.

Sub: FEDERAL EMPLOYEES BENEVOLENT FUND & INSURANCE FUNDS REVISED PROCEDURE FOR COLLECTION AND ACCOUNT OF SUBSCRIPTION AND PREMIA

Sir,

I am directed to refer to this Ministry letter No. F.6.II/69-B.III dated the 12th April, 1969 (*Annex-I*) on the subject mentioned above and to convey approval of the Government of Pakistan to the following modified procedure, for the collection and accounting of subscription to and premia for the Federal Employees Benevolent and Insurance Funds:-

- (a) In the case of government servants [in] *Grade-16 and above, the deductions towards Federal Employees Benevolent Fund and Insurance Fund shall be made by officers themselves from their pay bills.
- (b) In the case of government servants [in] *Grade-1 to 15, the Drawing & Disbursing Officers shall make deductions from the establishment pay bill in respect of Benevolent Fund only.
- (c) No deduction on account of premia of Federal Employees Insurance Fund including Ministries/Divisions/Deptts, whose accounts have been departmentalized shall be made from the salaries of the Government servants [in] *Grade 1-15 because it has been decided that Insurance premia on behalf of all Federal Government servants [in] *Grade 1-15

* BPS.

shall be paid by government itself to the Board of Trustees of the Insurance Fund.

- (d) After receipt of the monthly accounts from the treasuries the Accounts Offices shall credit the deductions on account of Benevolent Fund and Insurance Fund in respect of government servants [in] *Grade 16 & above and on account of Benevolent Fund in respect of Federal Government servants *Grade 1 to 15 to the deposit heads indicated below:-

****BENEVOLENT FUND:** Major Head 3000 Deposits not bearing interest.
Minor Head 3800 other Accounts.
Detailed Head 3815 Federal Govt. Employees Benevolent Fund.

INSURANCE FUND: Major Head 3000 Deposits Not bearing interest.
Minor Head 3800 other Accounts.

Detailed Head 3819 Federal Govt. Employees Insurance Fund.

The Accounts Officers shall also furnish a statement of receipts showing the break up of the amount contributed by different offices/organizations, falling in their audit/ payments jurisdiction in respect of each Fund at the time of issuing payment authority/cheque as the case may be, to the Board of Trustees.

- (e) Every Audit Officer will authorize every month the State Bank of Pakistan to pay to the National Bank of Pakistan Rawalpindi Cantt Branch to bankers of the Board, the amounts recovered and accounted for by them in respect

* BPS.

**Current Account No.

Head of Account

- G-06202-F.G. Employees Benevolent Fund Civil

- G-06409-F.G. Employees Insurance Fund Civil

Nomenclature

3315001-BENEVOLENT FUND

3316001-GROUP INSURANCE FUND

of Benevolent Fund and Insurance Fund, by debiting the same to the respective deposit heads mentioned in sub-para (d) above in the Federal Governments accounts. This means that the above mentioned deposit accounts will be cleared at regular monthly intervals so that the balances in these deposit accounts at the close of the financial year are nil.

- * (f) For claiming payment of the Federal Government's contribution to the Group Insurance Fund in respect of Federal Govt. Servants BPS 1 to 15 including those of the Ministries/Divisions/Departments whose accounts have been departmentalized, the Board of Trustees of the Fund will prepare a bill on quarterly basis for the amount due for the relevant quarter on the basis of number of Federal Government servants in BPS 1 to 15 as supplied/audited once in a year by the official agencies concerned from the Accounts Offices (*viz* AGPR) for getting payment. The bills on payment shall be debited to the detailed head as indicated below:-

"000 General Administration.
020 Fiscal Administration.
029 Others.

GOVERNMENT CONTRIBUTION TO THE FEDERAL
EMPLOYEES GROUP INSURANCE FUND.

029-600 Total-Transfer Payments.
029-690 Other Transfer Payments".

and will be accounted for in the grant "Other
Expenditure of the Establishment Division".

2. The procedure for the collection and accounting of Benevolent Fund subscriptions and Group Insurance premia in respect of employees of the Ministries/Divisions/Departments whose accounts have been departmentalized will be as under:-

- (a) The Accounts Officers of such Ministries/Divisions/Departments shall recover and remit the deductions of account of Benevolent Fund in respect of government servants [in] **Grade 16 and above and Federal

* Finance Division's letter No. F.4(2)/BR.II/2002, dated 22nd May, 2002.

** BPS.

Government servants [in] *Grade 1 to 15 and Group Insurance premia in respect of Government Servants Grade 16 and above only alongwith a list showing detail of such deductions to the Board of Trustees FEB & GI Funds by the end of next month to which the deductions pertains, by means of a Crossed Cheque/Bank Draft drawn in the name of Director of the Board.

- (b) As regards payment of the government's contribution to the Insurance Fund in respect of government servants [in] Grade* 1 to 15 the Board of Trustees will claim the same in accordance with the procedure laid down in sub para 1 (f) above.

3. The Ministries/Divisions/Departments whose accounts are departmentalized after the issue of this letter will furnish to the Board of Trustees the following information.

- (1) Authority letter under which the accounts have been departmentalized.
- (2) A list of employees showing the pay drawn by each and their pay scales.

4. It is requested that necessary instructions on the above lines may kindly be issued immediately to all audit and accounts offices for compliance.

* BPS.

II. Guidelines

1. Guidelines for Benefits Admissible under Benevolent Fund and Group Insurance:- (1) These guidelines contain the following issues: -

- (i) Welfare schemes offered by the Funds.
- (ii) Benefits paid on different events.
- (iii) Increase in monthly Benevolent grant announced in 2003.
- (iv) Detail of prescribed forms to submit claims.
- (v) Schedules of contributions and benefits.
- (vi) Performance.

(2) These guidelines mainly consist of information on benefits provided under the welfare schemes of the Federal Employees Benevolent Fund on different occasions, how the benefits are claimed and which information is required to provide with the claim. The Federal Employees Benevolent & Group Insurance Funds (FEB & GIF) at present covers 582,000 employees and pays following benefits under its welfare schemes.

(1) **Monthly Benefits:**

- a) Monthly benevolent grant defrayed over life of the spouse.
- b) Other than spouse for 15 years upto the age of 70 years of employees, whichever is earlier.

(2) **Lump sum benefits:**

- a) Group Insurance on death of an employee during service.
- b) Lump sum grant on invalid retirement of an employee.
- c) Farewell grant on retirement after 25 years continuance service as Federal Government employee.

- d) Burial charges on death upto 70 years age of an employee.
- e) Marriage grant on marriage of one child payable to the recipient of Benevolent grant.
- f) Annual educational stipends for maximum two outstanding children of serving/retired/deceased employee.

(3) Detail of benefits to be paid on Death During Service:

- a) If an employee dies during service his/her spouse is paid monthly benevolent grant from Rs. 1,120 to Rs. 4,000 according to different pay slabs as per column 4 of Table "A" Annex-XX, for whole life. In case spouse re-marries or dies, the monthly benevolent grant is transferred to eligible family members for a maximum period of fifteen years. The period of grant is worked out from the date of death of the employee. Unlike family pension the amount of grant is not reduced for spouse or other family members.
- b) Family of deceased employee is also paid lump sum group insurance ranging from Rs. 131,000 to Rs. 700,000 according to pay slabs as per column 4 of Table "B", Annex-XX.
- c) The family of deceased employee is also paid burial charges of Rs. 5,000.
- d) The families who are receiving monthly benevolent grant are eligible to claim marriage grant of Rs. 10,000 on marriage of one child irrespective of gender.

(4) Detail of benefits to be Paid on Medical Retirement:

If an employee retires from service on medical grounds with at least 80% disability, he is paid following benefits:-

- (i) A monthly grant from Rs. 1,120 to Rs. 4,000 per month according to pay slabs as per column 4 of Table "A" Annex-XX.
- (ii) A lump sum grant ranging from Rs. 57,500 to Rs. 260,000 according to pay slabs as per column 3 of Table "C", Annex-XX.
- (iii) If the invalid retired employee dies upto the age of seventy years, his monthly grant is transferred to his/her spouse for life. Unlike family pension the amount of grant is not reduced for family members. If there is no spouse or the spouse dies, the grant is transferred to other eligible family members for remaining period of 15 years or upto the age of seventy years of the employee, whichever is earlier.
- (iv) The family is also paid burial charges of Rs.5,000 on death of the invalid retired employee.
- (v) The invalid retired employee, his spouse or the eligible family member receiving monthly grant is also eligible to claim marriage grant of Rs.10,000 on marriage of one child irrespective of gender.

(5) Benefits Paid on Death After Retirement:

- (i) The employees covered under the schemes of the FEB & GIF contribute to the funds upto their retirement. If any employee dies after retirement upto the age of seventy years, his spouse is paid monthly benevolent grant for life according to the rates mentioned in column 4 of Table "A" at Annex-XX. In case there is no spouse the monthly grant is paid to other eligible family members for a period of fifteen years or upto the age of seventy years of the employee, whichever is earlier.

- (ii) The family is also paid Rs.5,000 as burial charges.
- (iii) The family receiving monthly grant is also eligible to claim marriage grant of Rs.10,000 on marriage of one child irrespective of gender.

(6) Payment of Burial Charges:

If an employee dies upto seventy years of age and there is no family member eligible for any benefit under provisions of the Law; burial charges of Rs. 5,000 is still payable to the family.

(7) Farewell Grant on Retirement After 25 Years Continuance Service of Federal Government Employee:

A farewell grant equal to one month basic pay is paid if an employee retires from service after twenty five years continuous service in Federal Govt. This grant is payable with effect from 01.01.2006.

(8) Educational Stipends ranging between Rs. 10,000/- to Rs. 20,000/- of Serving / Retired / Deceased Federal Government Employee:

The FEB & GIF has introduced a scheme of educational stipends for post matric studies, excluding M. Phil and Ph.D for outstanding children of serving, retired and deceased employees. A student who has obtained at least 80% marks in the last held Board/University examination can apply. Maximum two children of an employee are paid the stipend.

(9) Measures for Prompt Settlement of Claims:

In order to settle the claims and pay the benefits to bereaved families in a minimum possible time, it is necessary that the relevant documents are sent with the

claims. In this context different forms have been prescribed to claim following benefits:-

- (i) Form for claim of monthly benevolent grant, sum assured, lump sum grant on invalid retirement and burial charges.
- (ii) Form for claim of Marriage grant.
- (iii) Form for claim of Farewell grant.
- (iv) Form for educational stipend.
- (v) Nomination form.

These forms are available on website of the FEB & GIF under Establishment Division.

www.establishment.gov.pk

- (10) **All claims except claim for marriage grant are to be submitted to the FEB & GIF through parent departments of employees. [SUBMISSION OF CLAIMS IS THE RESPONSIBILITY OF THE DEPARTMENT OF THE EMPLOYEE]:**

It has been observed that department forward incomplete cases which result in un-wanted delay in the disposal of claims.

For speedy disposal of claims the BOT, FEB & GIF issued instructions for processing, submission of claims vide U.O. No. 18-48/M.Directors/2001 dated 17.12.2009.

(11) The following offices of the FEB & GIF deal with the claims:-

To Submit Claims of Benevolent Grant, Sum Assured, Burial Charges and Lump Sum Invalid Grant			
Sl. No.	Regional Board	Address & Contact Numbers	Last Posting Station of the Employee
1	2	3	4
(1)	Islamabad	Benevolent Fund Building, Block C-II, Shahrah-e-Suharawardy, Zero Point, Islamabad. Ph. No. 051-9252316 Fax No. 051-9252235, 9252363	Islamabad, *N.W.F.P., **N.A., FATA, Azad Kashmir, Rawalpindi, Chakwal, Attock & Jhelum Districts
(2)	Karachi	Al-Ameera Centre, Opposite Passport Office, Saddar, Karachi. Ph: No. 021-99202327 Fax No. 021-99206361	Sindh and Balochistan Provinces.
(3)	Lahore	Al-Jannat Building, Nila Gumbad, Lahore. Ph: No. 042-99211402 Fax No. 042-99211403	All Punjab except Rawalpindi, Chakwal, Attock & Jhelum Districts.

Sl. No.	Benefit	Designation, Address & Contact Nos.
1	2	3
(1)	Farewell Grant	Director (C&FG), BF building, Block C-II, Zero Point, Islamabad. Ph. No. 051-9252372
(2)	Marriage Grant & Educational Stipends	Director (C&D), BF building, Block C-II, Zero Point, Islamabad. Ph. No. 051-9252202

* Now Khyber Pakhtunkhuwa.
** Now Gilgit Baltistan.

(Annex-XX)

Table 'A'				Table 'B'				Table 'C'					
Benevolent Fund—Rates of Monthly Contribution/Benevolent Grant Effective from 01.07.2009				Group Insurance Fund—Rates of Monthly Contribution and One Time Sum Assured (Sum Assured Rates Effective from 01.01.2006)				Group Insurance Fund—Rates of Lump Sum Grant on Invalid Retirement Payable with effect from 01.01.2006					
Sl. No.	Monthly Pay		Rate of Monthly Contribution	Rate of Monthly Benevolent Grant	Sl. No.	Monthly pay		Rate of Monthly Contribution	Sum Assured	Sl. No.	Monthly Pay	Lump Sum Grant	
1	2		3	4	1	2		3	4	1	2		3
1	Upto	2000	39	880	1	Upto	1500	24.500	80,000	1	Upto	1500	35,000
2	2001	2100	41	920	2	1501	2000	29.750	97,000	2	1501	2000	42,500
3	2101	2200	43	960	3	2001	2500	35.000	114,000	3	2001	2500	50,000
4	2201	2300	45	1,000	4	2501	3000	40.250	131,000	4	2501	3000	57,500
5	2301	2400	47	1,040	5	3001	3500	45.500	148,000	5	3001	3500	65,000
6	2401	2500	49	1,080	6	3501	4000	50.750	165,000	6	3501	4000	72,500
7	2501	2600	51	1,120	7	4001	4500	56.000	182,000	7	4001	4500	80,000
8	2601	2700	53	1,160	8	4501	5000	61.250	199,000	8	4501	5000	87,500
9	2701	2800	55	1,200	9	5001	5500	66.500	216,000	9	5001	5500	95,000
10	2801	2900	57	1,240	10	5501	6000	71.750	233,000	10	5501	6000	102,500
11	2901	3000	59	1,280	11	6001	6500	77.000	250,000	11	6001	6500	110,000
12	3001	3100	61	1,320	12	6501	7000	82.250	267,000	12	6501	7000	117,500
13	3101	3200	63	1,360	13	7001	7500	87.500	284,000	13	7001	7500	125,000
14	3201	3300	65	1,400	14	7501	8000	92.750	301,000	14	7501	8000	132,500
15	3301	3400	67	1,440	15	8001	8500	98.000	318,000	15	8001	8500	140,000
16	3401	3500	69	1,480	16	8501	9000	103.250	335,000	16	8501	9000	147,500
17	3501	3600	71	1,520	17	9001	9500	108.250	352,000	17	9001	9500	155,000
18	3601	3700	73	1,560	18	9501	10000	113.750	369,000	18	9501	10000	162,500
19	3701	3800	75	1,600	19	10001	10500	119.000	386,000	19	10001	10500	170,000
20	3801	3900	77	1,640	20	10501	11000	124.250	403,000	20	10501	11000	177,500
21	3901	4000	79	1,680	21	11001	11500	129.500	420,000	21	11001	11500	185,000
22	4001	4100	81	1,720	22	11501	12000	134.750	437,000	22	11501	12000	192,500
23	4101	4200	83	1,760	23	12001	12500	140.000	454,000	23	12001	12500	200,000
24	4201	4300	85	1,800	24	12501	13000	145.250	471,000	24	12501	13000	207,500
25	4301	4400	87	1,840	25	13001	13500	150.500	488,000	25	13001	13500	215,000
26	4401	4500	89	1,880	26	13501	14000	155.750	505,000	26	13501	14000	222,500
27	4501	4600	91	1,920	27	14001	14500	161.000	522,000	27	14001	14500	230,000
28	4601	4700	93	1,960	28	14501	15000	166.250	539,000	28	14501	15000	237,500
29	4701	4800	95	2,000	29	15001	15500	171.500	556,000	29	15001	15500	245,000
30	4801	4900	97	2,040	30	15501	16000	176.750	573,000	30	15501	16000	252,500
31	4901	5000	99	2,080	31	16001	16500	182.000	590,000	31	16001	& above	260,000
32	5001	5500	105	2,200	32	16501	17000	182.000	607,000				
33	5501	6000	115	2,400	33	17001	17500	182.000	624,000				
34	6001	6500	125	2,600	34	17501	18000	182.000	641,000				
35	6501	7000	135	2,800	35	18001	18500	182.000	658,000				
36	7001	7500	145	3,000	36	18501	19000	182.000	675,000				
37	7501	8000	155	3,200	37	19001	19500	182.000	692,000				
38	8001	8500	165	3,400	38	19501	& above	182.000	700,000				
39	8501	9000	175	3,600									
40	9001	9500	185	3,800									
41	9501	& above	195	4,000									

Note: Slabs upto 2500 have become redundant due to revision of pay scales.

Note 1:

Slabs upto Rs. 2,500 have become redundant due to revision of pay scales.

Note 2:

FOR COMPLAINTS PLEASE CONTACT: -

Sl. No.	Name of officer	Designation	Office Tel. No.	Office Address
1		Senior Director	051-9252306	Benevolent Fund Building, Block C-II, Zero Point, Islamabad.
2	Javed Iqbal Khan	Director (C&D)	051-9252202	Benevolent Fund Building, Block C-II, Zero Point, Islamabad.
3	Nadir Shah	Director (A&A)	051-9252303	Benevolent Fund Building, Block C-II, Zero Point, Islamabad.

BF Building, P.O. Box No.2035, Zero Point, Islamabad

III. Instructions and Orders

1. Administrative Instructions Relevant to the Federal Employees Benevolent Fund and Group Insurance Act and the Rules Made There under.— (1) Deductions in pursuance of the Federal Employees Benevolent Fund and Group Insurance are to be made from the employees in the civil armed forces. All the provisions of the Federal Benevolent Fund and Group Insurance Act, 1969 have come into force as from the 3rd April, 1969 in respect of all employees as defined in that Act, except the employees in the Civil armed forces. It was, therefore, necessary that the deductions on account of subscriptions to Benevolent Fund and premia for Insurance Fund were to be started from the salaries of all affected employees for the month of April, 1969 on the first May, 1969.

(2) The monthly rates of subscriptions to the Benevolent Fund and premia to the Insurance Fund are prescribed as follows for the present:-

- (a) Federal Employees Benevolent Fund.- Two per cent of the pay (maximum Rs.155) as defined in the aforesaid Act.
- (b) Federal Employees Insurance Fund.- 1.05 + 11.375 per cent of pay (maximum Rs. 182).

(3) The insurance premia on behalf of all non-gazetted employees shall be paid by the government itself to the Board of Trustees of the Insurance Fund.

(4) The procedure for collection and accounting of subscriptions and premia to the Benevolent and Insurance Funds has been laid down by the Ministry of Finance. According to the procedure two Forms TR-54-A for Gazetted Employees and TR-54-B for Non-Gazetted Establishment have been introduced to account for subscriptions and premia to these Funds. As gazetted officers are self-drawing officers the deductions toward the Federal Employees Benevolent Fund and Insurance Fund shall be made by the officers themselves from their pay bills. In the case of non-gazetted establishment, the Drawing and Disbursing Officer shall make deductions from the establishment pay bills in respect of Benevolent Fund only. However, the amount which is to be contributed by government to the Insurance Fund on account of premia for its non-gazetted employees shall also be worked out and shown in the relevant columns of Form TR 54-A which is to be attached with establishment pay bills. The Drawing and Disbursing Officers shall make sure that the amounts pertaining both

to non-gazetted employee's subscriptions to the Benevolent Fund and government's contribution of premia to the Insurance Fund shown in the schedule in Form TR 54-B attached to establishment pay bills are correct in all respects. Column 1 of TR Forms 54-A and space for Code No. of Drawing and Disbursing Officer in TR 54-B may be left blank for the present. Entries therein should be made when Identification and Code Numbers are communicated in due course.

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

(6) These instructions, issued with the concurrence of the Ministry of Finance are as follows:—

- (i) In the case of gazetted officers, the deductions towards Federal Employees Benevolent Fund and Insurance Fund shall be made by officers themselves from their pay bills. A schedule in Form TR 54-A showing the deductions made shall be prepared in triplicate. Two copies of the schedule shall be attached to the pay bill and the third copy shall be retained by the administrative department as office copy with the pay bill.
- (ii) No deductions on account of premia of Federal Employees Insurance Fund shall be made from the salaries of the non-gazetted employees because it has been decided that insurance premia on behalf of the all non-gazetted employees shall be paid by government itself to the Board of Trustees of the Insurance Fund. However, the amount which is to be subscribed by government on that account shall be worked out according to the prescribed rate and shown in the relevant columns of Form TR 54-B.
- (iii) The Treasury Officer/Accounts Officer (in the case of pre-audited bills) and officers empowered to order payment of salaries in Post Office shall check that the amount of deductions shown in the schedules tally with the amounts so included in the pay bills of the officers and the establishment pay bills of non-gazetted employees. In token of this check, they shall affix their signatures on both copies of the certificates printed at the foot of the Forms TR 54-A and 54-B respectively.

- (iv) By 10th day of the month, the Treasury Officer/ Accounts Officer/Deputy Comptroller of Posts Office, Islamabad/ Lahore and other officers authorised to order payment of salaries of employees of Post Office shall pass on the first copy of the certified schedule with proper covering lists to the branches of the National Bank of Pakistan at their respective stations, which will work as bankers and representatives of the Board of Trustees of the Federal Employees Benevolent and Insurance Funds.
- (v) The Treasury Officer and other officers who are required to submit monthly accounts to Accounts Offices will pass on the second copy of the certified schedules to the Accounts Offices concerned.
- (vi) After receipt of the monthly accounts from the treasuries together with the certified copies of the schedules, the Accounts Offices shall credit the deductions on account of Benevolent Fund and Insurance Fund in respect of Gazetted employees and on account of Benevolent Fund in respect of non-gazetted employees to the deposit heads indicated below:-

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

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

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

- (vii) Every Audit Officer will authorize, every month, the State Bank of Pakistan to pay to the National Bank of Pakistan as bankers of the Board, the amounts recovered and accounted for by them (i.e. exclusive of government's contribution pertaining to non-gazetted employees) in respect of Benevolent Fund and Insurance Fund by debiting the same to the respective deposit heads mentioned in (vi)

amounts pertaining both to non-gazetted employees' subscriptions to the Benevolent Fund and government's contribution of premia to the Insurance Fund shown in the schedule in Form TR 54-A attached to establishment pay bills are correct in all respects. Column 1 of TR Forms 54-A and space for Code No. of DDO in TR 54-B may be left blank for the present. Entries therein should be made when Identification and Code Numbers are communicated in due course.

(8) The nomination forms under Federal Employees Benevolent and Group Insurance Act of 1969, should be filed in triplicate. One copy should be signed by the Head of the Office and returned to the employee; one should be placed in month Folder, one in CR Dossiers/Service Books of the gazetted and non-gazetted employees, respectively and one should be sent to the Director, Regional Board alongwith the claim in whose jurisdiction an employee is serving.

(9) (a) **Questions**

- (i) Copy of the nomination form is to be sent to the Regional Board concerned for record. Difficulty will arise in the case of employees who are liable to be transferred throughout Pakistan and where transfers are frequent. Will the forms have to be transferred to the region where the individual is transferred or these are to be kept by the Regional Board which originally received them?
- (ii) Copy of the nomination forms in respect of gazetted officers is required to be placed in the CR dossier. Are the forms to be kept in the original or the duplicate file in the case of officers of Occupational Groups/Services whose CR Dossiers are maintained in duplicate? it is not clear whether the forms are to be kept in the original or the duplicate file?

(b) **Replies**

- (i) The forms should remain with the Regional Board who originally received. These can be collected when need arises. Copy of forms will remain with the department and as there would be three copies no such difficulty is anticipated in their location.

- (ii) The nomination form be kept by the Ministry/Division/ Department/Office concerned who has to process the case.

(10) As for submission of applications for Benevolent Grants, applications for the sanction of benevolent grant and sum assured are to be properly completed by the Ministries/Divisions/Heads of the Departments/Offices concerned, so as to avoid any delay in the disposal of cases and may not cause hardship to the beneficiaries.

(11) According to rule 12 of the FEBF & GI Rules, 1972, the head of an office of the employee shall forward through the head of the department, an application in Form 'B' to the Director, Regional Board, Islamabad, Karachi or Lahore as the case may be, upon his death during continuance of employment or before reaching 70 years of age and when he is declared by the prescribed medical authority to have been completely incapacitated physically or mentally to discharge the duties of his employment and is, for that reasons, removed from service. All the columns of the form are to be completed and the following documents are also required to be furnished with the Form:-

- (a) **Annex "A"** – A copy of last pay certificate by the Head of the Office duly attested by the Head of Department.
- (b) **Annex "B"** – Attested Photostat copy of the page of service book document showing date of birth.
- (c) **Annex "C"** – Attested Photostat copy of the page of service book showing date of entry in service.
- (d) **Annex "D"** – (Death Case Only) three copies of death certificate duly attested. These may be in form of office order notifying the death, certificate by a medical officer or extract from the register of birth / death of Union Council / Union Committee / Municipal Committee.
- (e) **Annex "E"** – (Invalid Case) A copy of the Medical Board proceedings duly attested by the Head of Department. Medical Board must comprise of three Medical Officers one of them being a specialist Medical Board proceedings

must record the case history and the exact nature of disability. (See Part IV).

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

(12) Head of Offices/Departments, while signing the application form, will ensure that it is properly completed in all respects and all the requisite documents are sent alongwith it. To avoid any delay in processing or quick disposal of the claims.

(13) In case of retired government servants, who die upto the age of seventy years, the Federal Employees Benevolent Fund and Group Insurance Act, 1969, provides for the sanction of Benevolent Grant under Section 13. A retired government servant receives pension and not pay. The term pay as defined in the Act does not include pension. In such cases, the Benevolent Grant payable under Section 13 of the Act will not be on the basis of pension which is not pay, but on the basis of the pay last drawn.

2. Increase in the Rates of Monthly Benevolent

Grant/Contribution:- In the light of the provisions of the Federal Employees Benevolent Fund and Group Insurance (Amendment) Ordinance No. II of 2004, the rates of monthly benevolent grant and contribution have been revised with effect from 01.12.2003 as under:-

- (i) Increase in monthly benevolent grant rates from minimum of Rs.270 to Rs.880 and from maximum of Rs.1620 to Rs.4000 as per column (4) of the newly added third schedule to the Federal Employees Benevolent Fund & Group Insurance Act, 1969. Monthly benevolent grant at revised rates shall be admissible w.e.f. 01.12.2003 to those employees who died or incapacitated on or after the said date.
- (ii) Increase in benevolent grant rates of existing beneficiaries by 20%. The increase shall be admissible, w.e.f. 01.12.2003 for remaining period of grant, to the beneficiaries whose period of grant was not expired on 30.11.2003.
- (iii) Increase in contribution rate from maximum of Rs.100 to Rs.155 as per column (3) of the newly added third schedule to the Federal Employees Benevolent Fund & Group Insurance Act, 1969. The increased rates shall be effective from 01.12.2003.

3. Increase in the Benefits Out of the Federal Employees Benevolent & Group Insurance Funds:-

(1) The Board of Trustees, Federal Employees Benevolent & Group Insurance Funds have increased the following benefits for the employees covered under the Federal Employees Benevolent Fund & Group Insurance Act, 1969.

- (i) "Farewell Grant" equal to one month's pay to an employee who proceeds on retiring pension after twenty five years continuous service out of the Federal Employees Benevolent Fund. This grant shall be paid to the

* See also The Third Schedule (with reference to section 12 (1) and 13 (3) to the Federal Employees Benevolent Fund & Group Insurance Act, 1969.

employees, who retire on or after first day of January, 2006.

- (ii) Increase in sum assured rates out of the Federal Employees Group Insurance Fund from minimum of Rs.70,000 to Rs.80,000 and from maximum of Rs.520,000 to Rs.700,000 as per Fourth Schedule to the Federal Employees Benevolent Fund and Group insurance Rules, 1972 (Annex-I). The revised sum assured rates shall be applicable in case of those employees, who die while in service on or after first day of January, 2006.
- (iii) Lump sum grant out of the Federal Employees Group Insurance Fund to employees who retire on medical grounds at the rates prescribed in the Fifth Schedule to the Federal Employees Benevolent Fund & Group Insurance Rules, 1972 (Annex-II). The said grant shall be admissible to those employees who retire on medical grounds on or after first day of January, 2006 in terms of Rule 22 of the Federal Employees Benevolent Fund & Group Insurance Rules 1972.

(2) In order to claim the "Farewell Grant" the employees who retire on or after 01.01.2006 may apply on the prescribed form to the Director (C&FG) Headquarters, Federal Employees Benevolent & Group Insurance Funds, Zero Point, Islamabad.

(3) Educational Stipends for post-matric studies, excluding M. Phil and Ph. D for outstanding children of serving/retired/deceased employees. A student who has obtained at least 80% marks in his last held Board/University examination can apply.

**FORM T.R.54-A
(For Gazetted Employees)
(See Rule 6-A)**

SCHEDULE OF FEDERAL EMPLOYEES BENEVOLENT FUND AND INSURANCE FUND DEDUCTIONS

Office of the
Schedule of deductions for the month of

Identification No.	Name of employee	Pay Rs.	Federal Employees Benevolent Fund		Federal Employees Insurance Fund		Reason for variation
			Amount Realized	Variation from previous month If any (-) or (+)	Amount realized	Variation from previous month if any (-) or (+)	
			Rs.		Rs.		
1	2	3	4	5	6	7	8

Date.....
Signature.....
Designation.....

FOR USE IN TREASURY/ACCOUNTS OFFICE

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

Date _____

Treasury Officer/Disbursing Officer
Accountant General/Comptroller

FORM T.R.54-B
(For Non-gazetted Establishment)
(See Rule 6-B)

SCHEDULE OF FEDERAL EMPLOYEES BENEVOLENT FUND AND INSURANCE FUND DEDUCTIONS/SUBSCRIPTIONS

Office of theCode No. of Drawing and Disbursing Officer
 Schedule of deductions/subscriptions for the month of2000

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

Signature.....
 Designation.....
 (Drawing & Disbursing Officer)

فیڈرل ایمپلائمنٹ اینڈ اینڈ گروپ انشورنس
اسٹیمپلڈ ڈویژن، حکومت پاکستان



درخواست برائے شادی گرانٹ مبلغ ۰۰۰۰۰۰ روپے
زیر رول ۱۹ (ایف ای بی ایف وجی آئی) رولز ۱۹۷۲ (ترمیم شدہ)

- ۱۔ کیس نمبر: _____
- (بناؤٹ فنڈ کا مخصوص کردہ)
- ۲۔ معذور/مرحوم ملازم کا نام: _____
- ۳۔ تاریخ معذوری یا وفات: _____
- ۴۔ عہدہ پوقت معذوریت/وفات: _____
- ۵۔ محکمہ: _____
- ۶۔ بنیادی تنخواہ کا سکیل: _____
- (پوقت معذوریت/وفات): _____
- ۷۔ پیر/ڈپٹی کا نام جس کی شادی ہونا قرار پائی: _____
- ۸۔ تاریخ نکاح: _____
- ۹۔ حلفیہ بیان: میں حلفیہ بیان دیتا/دیتی ہوں کہ اس سے پہلے کسی بچے/بچی کیلئے شادی گرانٹ نہیں لی ہے۔
درخواست دہندہ کا نام و دستخط: _____
مکمل موجودہ پتہ: _____
تاریخ: _____

تصدیق کنندہ کا نام
()
عہدہ و عہدہ
دفتری نمبر

PART II

CERTIFICATE BY THE HEAD OF OFFICE

1. Certified that the information contained in Part-I of the application form is correct according to our record.
2. Certified that the above named employee was neither a contingent paid/ work charged employee nor a deputationist from a Provincial Government/Autonomous body.
3. Certified that the above named employee is covered under the provisions of FEBF & GI Act, 1969 and had been contributing to the Benevolent & Group Insurance Funds for last 25 years or above. In case of any variation the department will be responsible to pay back the amount of Farewell Grant. Certified that the farewell grant claim has been preferred for the first time.
4. Following documents are submitted with claim:
 - i) An attested copy of initial appointment letter of the employee. (Annex-I)
 - ii) An attested copy of last pay certificate issued by the Head of the Office. (Annex-II)
 - iii) A copy of retirement orders of the employee. (Annex-III)
 - iv) An attested copy of Pension Payment Order Book (where pension is not applicable a certificate of service record by Head of the Department). (Annex-IV)
 - v) An attested copy of CNIC*. (Annex-V)
 - vi) An attested copy of last month schedule of recovery of Benevolent & Group Insurance Funds made from the pay bill of the retired employee may also be provided. (Annex-VI)

Seal and Signature
Head of the Office

* Computerized National Identity Card.

PART-C

PARTICULARS OF STUDENT

1	Full name of the Student (in block letters)																			
2	Father's name, Designation and office of employment																			
3	Date of Birth	Day	-	Month	-	Year														

4. Particulars of present studies:-

Name and address of the institution where studying	Name of the Board, University or Department recognizing the Institution	Class of present study	Present subjects of study	Date of commencement of the academic session	Duration of the course

5. Previous academic record (starting from the last examination passed).

Name and address of the Institution(s) last attended	Examination passed	Date of passing the examination	University/ Board	*Marks obtained		
				Total	Obtained	%

*Marks obtained are essentially required alongwith Grade/GPA.

Postal Address and Contact No. of Parents

Signature of the Student

PART-D

(To be filled in by the Head of the Educational Institution where the student is on roll).

Certified that Mr./Miss.....S/o / D/o..... is a bonafide student of this Institution, studying in Class..... and that the particulars furnished by him/her from Serial Nos. **1 to 5** of Part “C” of this application form are correct.

2. Certified that Mr./Miss..... S/o/D/ohad obtainedmarks out of total marks of.....in term of percentage.....in the last examination (either present institution or Board/University). His/her date of admission to the present programme is

3. Certified that this institution is a Government Institution/Accredited Private Institution recognized by the Government of/ Intermediate & Secondary Board/University or Higher Education Commission, Islamabad.

Postal Address and Contact No. of Institution:

Signature and Seal of Head of the Institution

Attested copies of the following documents are to be submitted alongwith application.

- | | |
|---|---|
| 1. Detail marks sheet of the last examination passed. | 5. In case female employee, Form ‘B’ or any documentary proof regarding relationship of the student to the female employee. |
| 2. Certificates/degree of student. | |
| 3. CNIC or Form ‘B’ of the student. | 6. Latest pay slip of employee showing complete detail of earnings and deductions. |
| 4. CNIC of employee. | |
