

STANDARD OPERATING PROCEDURE (SOP) FOR VOLUNTARY WITHDRAWAL OF MEMBERSHIP BY PGSHF MEMBERS FOR PERMANENT TERMINATION AND REFUND OF SUBSCRIBED AMOUNT

Under Rule 6 of the Punjab Government Servants Housing Foundation Rule 2005, membership of a member shall be terminated if he voluntarily withdraws from the membership. In case of termination of membership, the outgoing member shall be entitled to refund of the amount in his account subject to such deductions, if any, as may be determined by the Board. Once a member withdraws the amount from his account after termination of the membership, he shall not be subsequently admitted as a member except for good cause and subject to any general or special order of the Board.

2. The following procedure shall be observed to process the cases of voluntarily withdrawal of membership and refund of the amount credited into the subscription account:

I. Withdrawal of Membership for Permanent Termination

- i. The PGSHF member, seeking withdrawal of membership for permanent termination, shall make a formal request on the prescribed form (**Annex-A**) which can be downloaded from the PGSHF website.
- ii. The application shall be accompanied with legible attested copies of (i) Computerized National Identity Card (CNIC), (ii) Computerized Salary Slip or Paid Manual Paybill of the latest month, (iii) Affidavit/Undertaking on the Stamp Paper from the member to the effect that he/she does understand and confirm that his/her membership will be permanently terminated and he/she will not be subsequently admitted as member for any allotment of house by PGSHF in future.
- iii. A Gazetted member may forward his/her application in the prescribed form (duly supported by the requisite documents) directly to the Foundation. However, ***the application of Non-gazetted member shall be routed through the DDO Office/Department concerned.***
- iv. After receipt in the Foundation, the applications shall be referred to the Accounts Wing and further distributed between the dealing officials (DEOs) for their respective allocated districts.
- v. Scrutiny in each case shall be completed within 2 days from the date of receipt and the application found incomplete or short of requisite information/documents shall be referred back to the member concerned pinpointing the specific shortcomings found in each case instantly.
- vi. The cases found complete in all respects shall be processed forthwith by the DEOs concerned. They shall verify the particulars of the member given in the

membership termination application from the data recorded in the original membership form available in the PGSHF members' data base (IT Wing). After approval of termination by the Director (Accounts), the DEOs shall enter the fact of termination in the PGSHF database and place a system restriction to block membership in the said cases in future.

- vii. By 5th of the following month, the DEOs concerned shall produce system-generated reports of all such cases (district-wise) and issue letters over the signatures of Director (Accounts), to be addressed to the AG Punjab/District Accounts Offices (DAOs) or other Deducting Authorities concerned, for stoppage of monthly deduction of housing subscription fund. They shall ensure that the deduction stoppage letters in all the approved cases are dispatched by 15th of the following month positively. Simultaneously, the members concerned shall also be individually intimated accordingly with the request to forward refund claim/application upon stoppage of their subscription fund deduction.

II. Refund of Subscription Amount (For Members)

- i. After stoppage of deduction by AG Punjab/DAOs or other Deducting Authorities concerned, the member shall apply for refund of his subscribed amount on the prescribed form (**Annex-B**) which can be downloaded from the PGSHF website.
- ii. The refund claim/application shall be accompanied by attested photocopies of computerized salary slips for the total claimed period/month(s) clearly showing deduction of housing subscription fund, including that of nil deduction month.
- iii. In case of manual monthly deductions of housing subscription fund on paybills, a 'Deduction Certificate' duly initiated by the Drawing and Disbursing Officer (DDO) concerned and countersigned from the AG Punjab/District Accounts Officer-I (DAO-I)/other Deducting Authorities concerned or legible attested copies of paid paybills shall be enclosed with the refund claim/application. The specimen of the manual Deduction Certificate (**Annex-C**) can be downloaded from the PGSHF website.
- iv. A Gazetted member may forward his/her application in the prescribed form (duly supported by the requisite documents) directly to the Foundation. However, ***the application of Non-gazetted member shall be routed through the DDO Office/Department concerned.***
- v. After receipt in the Foundation, the applications shall be referred to the Accounts Wing and further distributed between the dealing officials (DEOs) for their respective allocated districts.
- vi. Scrutiny in each case shall be completed within 4 days from the date of receipt and the application found incomplete or short of requisite information/documents shall be referred back to the member concerned pinpointing the specific shortcomings found in each case instantly.
- vii. The cases found complete in all respects shall be processed forthwith by the DEOs concerned in district-wise batches. They will update the subscription data

in the members' individual accounts on the basis of documentary evidence attached with the refund claims/applications and produce up-to-date system generated 'Account Statement' in each case which shall be placed in the relevant case files. Thereafter, a refund advice of the cases included in the district batch shall be prepared on the form (**Annex-D**) by the DEOs for pre-audit of the refund claims by the Assistant Director (Audit), Accounts Wing.

- viii. After pre-auditing, the case files of refund claims/applications shall be put up through the Director (Accounts) to the General Manager (Finance) for necessary approval.
- ix. The approved refund claims/applications shall be forwarded to the Deputy Director (Finance) for payment through crossed cheques in favour of the members/claimants concerned, who shall maintain complete record of all refund claims paid by the Foundation. The cheque shall be collected in person by the member concerned or his/her duly authorized representative or dispatched to the mailing address indicated in the refund claim/application through courier mail. After payment of refunds, the case files shall be returned to the Accounts Wing.
- x. The DEOs concerned shall enter the fact of refund payment in the PGSHF database for reference and handover the case files to the Record Keeper/Clerk (IT Wing) for proper custody of record.
- xi. The hardship cases having major/minor shortcomings shall not be included in the district batch but are to be processed on case to case basis. The specific shortcomings in each case shall be pointed out in the note and the nature of hardship to the member shall be explained to recommend the payment of refund on the basis of available provisional data 'as a special case'.
- xii. For cases involving missing credit(s) in the Account Statement, the members will be required to provide either legible attested copies of salary slips or prescribed Deduction Certificate/legible attested copies of paid paybills for the missing period/month(s) as required for manual deductions at (iii) above. In case of failure of the member to provide the requisite documents to substantiate the missing credits, the members may formally give undertaking to forgo such missing credits and their refund claims shall be processed for payment to the extent of credits available in the Account Statement.

III. Refund of Subscription Amount (For Non-members)

- i. Government servants who are not PGSHF members but the Housing Subscription Fund deductions have been made from their salaries wrongly or inadvertently shall forward their applications (on the same form as prescribed for members) for refund claims (if any) through their respective DDOs and AG Punjab/DAOs or other Deducting Authorities concerned after stoppage of deductions.
- ii. The application shall be accompanied by legible attested copies of (i) CNIC, (ii) Computerized salary slips for the total claimed period/month(s) clearly

showing deduction of housing subscription fund, including that of nil deduction month or prescribed Deduction Certificate/eligible attested copies of paid paybills as required for manual deductions at II (iii) above (for the relevant period).

- iii. The refund claims shall be processed on case to case basis and the requirements for the members shall be equally applicable to the non-members.
 - iv. The DEOs concerned shall maintain a refund register for the non-members and enter the refund payment in the refund register for reference and handover the case files to the Record Keeper/Clerk (IT Wing) for proper custody of record.
3. All out efforts will be made by all the concerned staff to dispose of the long outstanding cases on priority basis. The concerned staff of IT Wing will extend full cooperation for implementation of this SOP which has been developed to streamline the working.
 4. All the pending cases shall be actively pursued for complying with the pre-requisites of termination/refund. In case of non-response or poor response from the members/non-members concerned within the stipulated time, the cases shall be deemed to have been disposed of under intimation to them. However, they may apply afresh (if desired).
 5. A monthly progress report on the subject matter shall be submitted for information of the Managing Director, PGSHF, on 5th of the following month.