

## Benefit of the Birla Industries Provident Fund member.

| Rule                            | Category                 | Purpose   | Criteria                           | Maximum Eligible Amount                              | Installment                        | Documents Required   |
|---------------------------------|--------------------------|---|------------------------------------|--|------------------------------------|--|
| <b>Repayable Loan</b>           |                          |   |                                    |  |                                    |  |
| 38 (A) (2)                      | RL                       | Illness, Dependent Father, Mother, Spouse & Self.   |                                    | 3 month's salary                                     | 24 <sup>th</sup>                   | Xerox copy of Bank Pass-Book.  |
| 38 (A) (1)                      | RL                       | Marriage of daughter & dependent sister's brother, niece & Self   | (7 years' membership of the Fund). | ½ of own Cont or 6 months salary which ever is less. | 48 <sup>th</sup>                   | Xerox copy of Bank Pass-Book   |
| <b>Non-Repayable Withdrawal</b> |                          |   |                                    |  |                                    |  |
| 37 (D)                          | NRW                      | Higher Education, marriage of daughter, sister's, niece, brother's (dependent)  | (7 years' membership of the Fund). | 50% of own Cont.                                     | Non-Refundable                     | Certificate from education institute with bills, marriage card.  |
| 37 (J)                          | NRW                      | An employee does not receive his wages for a continuous period of two month's or more, not exceeding his own total contributions. |                                    | Upto 90%   | N.A.                               | Closure or work suspension order by Co's.  |
| 37 (C)                          | NRW                      | Hospitalization lasting for one month or more   |                                    | ½ of the own Cont.                                   | No                                 | Certificate from a doctor of Hospital.   |
| 37 (1) (c)                      | NRW                      | Purchase of land, construction of house the member was completed five year's membership of the fund                               |                                    | ½ of Cont of M/s.+E/s.                               | 36 month's upto 5000/- M/s. + E/s. | Title Deed (xerox copy attested by authorised official declaration estimate Law year search Certificate, Panchayat Certificate, Plan Tax receipt.  |
| 37 (7) (B)                      | NRW 2 <sup>nd</sup> Time | Twelve month's basic wages member's own share for addition alteration, improvement of repair.                                     |                                    | 12 <sup>th</sup> month's salary of Own Cont.         |                                    | Title Deed, Estimate old expenses or voucher declaration for addition alteration, Tax receipt, Estimate for 2 <sup>nd</sup> time Loan Declaration. |