REGISTERED No. M - 302
L.-7646

The Gazette of Pakistan

EXTRAORDINARY

PUBLISHED BY AUTHORITY

ISLAMABAD, TUESDAY, DECEMBER 30, 2025

PART I

Acts, Ordinances, President's Orders and Regulations

GOVERNMENT OF GILGIT-BALTISTAN

LAW AND PROSECUTION DEPARTMENT
(Gilgit-Baltistan Secretariate)

Gilgit, the 24th November, 2025

THE GILGIT-BALTISTAN GENERAL PROVIDENT FUNDS ACT, 2025

(ACT NO. XX OF 2025)

AN

ACT

to regulate and assume the management of the General Provident Funds of Civil Servants of the Government of Gilgit-Baltistan

WHEREAS it is expedient to regulate, manage, and ensure independent administration of the General Provident Funds of Civil Servants serving under the Government of Gilgit-Baltistan;

AND WHEREAS it is deemed necessary to provide statutory protection to the provident fund contributions of civil servants, to define the rights and obligations of the subscribers, nominees, and dependents, and to establish a transparent framework for management and repayment thereof.

It is hereby enacted as follows:—

Price: Rs. 10.00

[2747(2025)Ex.Gaz.]

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CHAPTER I – PRELIMINARY

Short title, extent and commencement:

(1) This Act may be called the Gilgit Baltistan General Provident Funds Act, 2025.

(2) It extends to the whole of Gilgit-Baltistan.

(3) It shall come into force at once.

1. Definitions. In this Act, unless there is anything repugnant in the subject or context,

(a) **Compulsory deposit:** means a subscription to, or deposit in, a General Provident Fund which, under the rules of the Fund, is not, until the happening of some specified contingency, repayable on demand otherwise than for the purpose of the Payment of Premia in respect of a policy of life insurance or the payment of subscriptions or premia in respect of a family pension fund and includes any contribution and any interest or increment which has accrued under the rules of the Fund on any such subscription, deposit or contribution, and also any such subscription, deposit, contribution, interest or increment remaining to the credit of the subscriber or depositor after the happening of any such contingency.

(b) **Contribution:** means any amount credited in a General Provident Fund, by any authority administering the Fund, by way of addition to, a subscription to, or deposit or balance at the credit of an individual account in, the Fund; and contributory Provident Fund means a Provident Fund the rules of which provide for the crediting of contributions;

(c) **Dependent means:** any of the following relatives of a deceased subscriber to, or a depositor in , a General Provident Fund, namely, a wife, husband, parent, child, minor brother, unmarried sister and a deceased son's widow and child, and, where no parent of the subscriber or deposit or is alive, a paternal grand-parent.

(d) **Provident Fund:** means a General Provident Fund of Civil Servants of Government of Gilgit-Baltistan, other than a Provident Fund constituted by the Federal Government or any Provincial Governments for any class or classes of persons in the service of the Federation or of persons employed provincial government, authorities or any other autonomous bodies, organization & the employees of those departments where their salaries are paid from Grant-in-Aids of Government of Gilgit-Baltistan.

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(e) **Provident Fund**: means a fund in which subscriptions or deposits of any class or classes of employees are received and held on their individual accounts, and includes any contributions and any interest or increment accruing on such subscriptions, deposits or contributions under the rules of the Fund;

2. Protection of compulsory deposits. (1) A compulsory deposit in any authority or Government, General Provident Fund shall not in any way be capable of being assigned or charged and shall not be liable to attachment under any decree or order of any Civil, Revenue or Criminal Court in respect of any debt or liability incurred by the subscriber or depositor, and neither the Official Assignee nor any receiver appointed under the applicable Insolvency Act, shall be entitled to, or have any claim on, any such compulsory deposit.

(2) Any sum standing to the credit of any subscriber to, or depositor in, any such Fund at the time of his decease and payable under the rules of the Fund to any dependent of the subscriber or depositor, or to such person as may be authorized by law to receive payment on his behalf, shall, subject to any deduction authorized by this Act and, save where the dependent is the widow or child of the subscriber or depositor, subject also to the rights of an assignee under an assignment made before the commencement of this Act, vest in the dependent, and shall, subject as aforesaid, be free from any debt or other liability incurred by the deceased or incurred by the dependent before the death of the subscriber or depositor.

3. Provisions regarding repayments. (1) When under the rules of Government of Gilgit-Baltistan, the sum standing to the credit of any subscriber or depositor, or the balance thereof after the making of any deduction authorized by this Act, has become payable, the officer whose duty it is to make the payment shall pay the sum or balance, as the case may be, to the subscriber or depositor, or, if he is dead, shall:

(a) if the sum or balance, or any part thereof, vests in a dependent under the provisions of section 3, pay the same to the dependent or to such person as may be authorized by law to receive payment on his behalf; or

(b) If the whole sum or balance, as the case may be, pay the same, or any part thereof, which is not payable under clause (*a*), to any person nominated to receive it under the rules of the Fund, or, if no person is so nominated, to any person appearing to him to be otherwise entitled to receive it ; or

(c) in the case of any sum or balance, or any part thereof, which is not payable to any person under clause (*a*) or clause (*b*) pay the same,

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(i) to any person nominated to receive it under the rules of the Fund, on production by such person of probate or letters of administration evidencing the grant to him of administration to the estate of the deceased or a certificate granted under the applicable law, rules and regulations, entitling the holder thereof to receive payment of such sum, balance or part, or

(ii) where no person is so nominated, to any person who produces such probate, letters or certificate;

(d) Provided that, where the whole or any part of any sum standing to the credit of the subscriber or depositor has been assigned to any other person before the commencement of this Act, and notice in writing of the assignment has been received by the officer from the assignee, the officer shall, after making any deduction authorized by this Act and any payment due under clause (*a*) to or on behalf of the widow or children of the subscriber or depositor

(i) if the subscriber or depositor or, if he is dead, the person to whom in the absence of any valid assignment the sum or balance would be payable under this sub-section gives his consent in writing, pay the sum or part or the balance thereof, as the case may be, to the assignee, or

(ii) if such consent is not forthcoming, withhold payment of the sum, part or balance, as the case may be, pending a decision of a competent Court as to the person entitled to receive it.

(2) The making of any payment authorized by sub-section (1) shall be a full discharge to the Government, as the case may be, from all liability in respect of so much of the sum standing to the credit of the subscriber or depositor as is equivalent to the amount so paid.

4. Rights of nominees. (1) Notwithstanding anything contained in any law for the time being in force or in any disposition, whether testamentary or otherwise, by a subscriber to, or depositor in, the sum standing to his credit in the Fund, or of any part thereof ,where any nomination, duly made in accordance with the rules of the Fund, purports to confer upon any person the right to receive the whole or any part of such sum on the death of the subscriber or depositor occurring before the sum has become payable or before the sum, having become payable, has been paid, the said person shall, on the death as aforesaid of the subscriber or depositor, become entitled, to the exclusion of all other persons, to receive such sum or part thereof, as the case may be, unless.

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(a) such nomination is at any time varied by another nomination made in like manner or expressly cancelled by notice given in the manner and to the authority prescribed by those rules, or

(b) such nomination at any time becomes invalid by reason of the happening of some contingency specified therein, and if the said person predeceases the subscriber or depositor, the nomination shall, so far as it relates to the right conferred upon the said person, become void and of no effect:

Provided that where provision has been-duly made in the nomination in accordance with the rules of the Fund, conferring upon some other person such right in the stead of the person deceased, such right shall, upon the decease as aforesaid of the said person, pass to such other person.

(2) Notwithstanding anything contained in the existing law, any person, who becomes entitled as aforesaid, may be granted a certificate under that Act, or that Regulation, as the case may be, entitling him/her to receive payment of such sum or part, and such certificate shall not be deemed to be invalid and superseded by any grant to any other person of probate or letters of administration to the estate of the deceased.

(3) The provisions of this section shall apply to all such nominations.

(4) Provided that the provisions of this section shall not operate to affect any case, in which before the said date any sum has been paid, or has under the rules of the Fund become payable in pursuance of any nomination duly made in accordance with those rules.

5. Power to make deductions. When the sum standing to the credit of any subscriber or depositor in General Provident Fund which is a contributory Provident. Fund becomes payable, there may, if the authority specified in this behalf in the rules of the Fund so directs, be deducted there from and paid to Government of Gilgit-Baltistan, as the case may be,

(a) any amount due under a liability incurred by the subscriber or depositor to Government of Gilgit-Baltistan, but not exceeding in any case the total amount of any contributions credited to the account of the subscriber or depositor and of any interest or increment which has accrued on such contributions; or

(b) where the subscriber or depositor has been dismissed from his employment for any reasons specified in this behalf in the rules of the Fund, or where he has resigned such employment within five years of the commencement thereof, the whole or any part of the amount of any such contributions, interest and increment.

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6. Power to apply the Bill to the provident Funds. The relevant authority of Government of Gilgit-Baltistan may, by notification in the official Gazette, direct that the provisions of this Act shall apply to any Provident Fund established for the benefit of its employees with the approval of Government of Gilgit-Baltistan.

7. Protection for acts done in good faith. No suit or other legal proceeding shall lie against any person in respect of anything which is in good faith done or intended to be done under this Act.

8. *Savings* & Repeals. The previous Law on the GP Funds shall be repealed after enforcement of this Act. The GP Fund rules made there under which were extended in Gilgit-Baltistan are hereby repealed. However, all actions taken under the said rules shall be deemed to have been taken in accordance with the law and rules.

9. Power to Make Rules: The Government may, by notification in the official gazette, make rules for carrying out the purposes of this Act.

THE SCHEDULE LIST
SPECIAL INSTITUTIONS AND COURTS

1. Gilgit-Baltistan Assembly.
2. Supreme Appellate Court.
3. Chief Court Gilgit-Baltistan and Subordinate Judiciary.
4. Administrative Courts in Gilgit-Baltistan.
5. Gilgit-Baltistan Service Tribunals.
6. Any other institution which the Government may include in the schedule of Gilgit-Baltistan Rule of Business 2009 from time to time.

NAZIR AHMAD,
Speaker
Gilgit-Baltistan Assembly.

SYED MEHDI SHAH,
Governor
Gilgit-Baltistan.

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PUBLISHED BY THE DEPUTY CONTROLLER, STATIONERY AND FORMS, UNIVERSITY ROAD, KARACHI.

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