

## CONTENTS OF CHAPTER 4

**THE POST OFFICE  
CASH CERTIFICATES ACT, 1917**  
[ACT NO. XVIII OF 1917]  
*(As modified up to 31<sup>st</sup> August, 1975)*

| SECTIONS  | PAGES |
|---|-------|
| 1. Short title.....   | 136   |
| 2. Prohibition of transfer of Post Office 5-year Cash<br>Certificates without the consent of an authorised<br>officer. .... | 136   |
| 3. Payment on death of holder of Post Office 5-year Cash<br>Certificate. ....   | 137   |

## CHAPTER 4

THE POST OFFICE  
CASH CERTIFICATES ACT, 1917<sup>1</sup>[ACT NO. XVIII OF 1917]*(As modified up to 31<sup>st</sup> August, 1975)*[19<sup>th</sup> September, 1917]

An Act to restrict the transfer of Post Office 5-year Cash Certificates and to provide for the payment of Certificates standing in the name of deceased persons.

WHEREAS it is expedient to restrict the transfer of Post Office 5-year Cash Certificates and to provide for the payment of Certificates standing in the name of deceased persons; It is hereby enacted as follows :—

**1. Short title.**—This Act may be called the Post Office Cash Certificates Act, 1917.

**2. Prohibition of transfer of Post Office 5-year Cash Certificates without the consent of an authorised officer.**— (1) Notwithstanding any provision in any enactment or any rule of law for the time being in force to the contrary, no transfer (whether made before or after the commencement of this Act) of a Post Office 5-year Cash Certificate shall be valid without the previous consent in writing of <sup>2</sup>[an officer of the Post Office authorised by general or special order of the <sup>3</sup>(Federal Government) in that behalf].

<sup>1</sup> For Statement of Objects and Reasons, see Gazette of India, 1917, Pt. V, p. 75; and for Proceedings in Council see *ibid.*, 1917, Pt. VI, pp. 705 and 929. This Act has been applied to Phulera in the Excluded Area of Upper Tanawal to the extent the Act is applicable in the N.-W.F.P., and also extended to the Excluded Area of Upper Tanawal (N.-W.F.P.) other than Phulera with effect from such date and subject to such modifications as may be notified, see N.-W.F.P. (Upper Tanawal) (Excluded Area) Laws Regulation, 1950. It has been applied to the Chittagong Hill-tracts by Bengal Regulation III of 1944.

It has been extended to the Baluchistan States Union by the Baluchistan States Union (Federal Laws) (Extension) Order, 1953 (G.G.O.4 of 1953) as amended.

It has also been extended to the Khairpur State by the Khairpur (Federal Laws) (Extension) Order, 1953 (G.G.O.5 of 1953), as amended.

The Act has also been applied to Baluchistan by the Baluchistan Laws Regulation, 1913 (2 of 1913), s. 3 as amended by Regulation 4 of 1943.

The Act has also been extended to the Leased Areas of Baluchistan, see G.G.O.3 of 1950; and applied in the Federated Areas of Baluchistan, see Gazette of India, 1937, Pt. I, p. 1499.

The Act has been and shall be deemed to have been brought into force in Gwadur w.e.f. 8-9-58, by the Gwadur (Application of Central Laws) Ordinance, 1960 (37 of 1960), s. 2.

<sup>2</sup> Subs. by the Post Office Cash Certificates (Amendment) Act, 1920 (32 of 1920), s. 2, for “the Post Master-General for the area in which the post office of issue is situate”.

<sup>3</sup> Subs. by F.A.O., 1975, Art. 2 and Table for “Central Government” which was substituted by A.O., 1937, for “G.G. in C.”.

(2) In this section “transfer” means a transfer *inter vivos* and does not include a transfer by operation of law.

**3. Payment on death of holder of Post Office 5-year Cash Certificate.**— (1) If a person dies and is at the time of his death the holder of a Post Office 5-year Cash Certificate, payment of the sum for the time being due on such Certificate may be made in the manner provided in the Government Savings Banks Act, 1873 (V of 1873), for the payment of deposits belonging to the estates of deceased persons, and the provisions of sections 4 to 9 of the said Act shall apply accordingly as if the holder of such Certificate were a depositor in a Government Savings Bank and the sum for the time being due on such certificate were a deposit in such a Bank <sup>1</sup>[and as if for the words “three thousand” in <sup>2</sup>[section 8] of the said Act the words “five thousand” were substituted]:

Provided that the powers conferred by the said provisions on the Secretary of a Government Savings Bank shall be exercisable by the Post Master-General for the area within which the post office of issue of such Certificate is situate <sup>3</sup>[or if that area is in India, by the Post Master-General for such area in Pakistan as the <sup>4</sup>[Federal Government] may by general or special order specify in this behalf]:

Provided further that, where in any one case payment is to be made of Certificates issued from more post offices than one, the said powers shall be exercisable by the Post Maser-General for the area in which any of the said post offices is situate.

(2) Nothing in sub-section (1) shall be deemed to require any person to accept payment of the amount due on a Post Office 5-year Cash Certificate before the same has reached maturity.

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<sup>1</sup> Ins. by the Post Office Cash Certificates (Amdt.) Act, 1920 (32 of 1920), s. 3.

<sup>2</sup> Subs. by the Government Savings Banks (Amendment) Act, 1943 (2 of 1943), s. 8, for “sections 4 and 8”.

<sup>3</sup> Ins. by G.G.O.4 of 1949, Sch.

<sup>4</sup> Subs. by F.A.O., 1975, Art. 2 and Table, for “Central Government”.