



PAKISTAN GOLF FEDERATION

STANDARD SCRATCH SCORE

&

**HANDICAPPING SYSTEM
EFFECTIVE 01 JULY 2001
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PART ONE

THE STANDARD SCRATCH SCORE AND HANDICAPING SCHEME

Clause 1 DEFINITIONS.

- 1.1 **Affiliated.** Admitted to an organization after having fulfilled its conditions and having paid the requisite fee. Such organizations will have the status and be eligible to participate in its activities and granted the right to vote immediately upon *affiliation*.
- 1.2 **Association.** An *Association* is an organization whose office bearers and members are elected/nominated by its *affiliated golf clubs*. Its office is governed by golfers, operated under bylaws and formed for the purpose of conducting *competitions* and promoting the best interest and conserving the true spirit of the game of golf within their jurisdiction. For the purpose of this *scheme* the Provinces and the Federal area of Pakistan will be the *golf Associations* of their respective Province / Area and will act on behalf of *PGF*. They will be *affiliated* to the *PGF*.
- 1.3 **Buffer Zone.** A score is within the *buffer zone* when the *net differential* is within the following bands of the *player's handicap*: -
- a. **Category 1.** 0 to +1 (one over handicap).
 - b. **Category 2.** 0 to +2 (Two over handicap).
 - c. **Category 3.** 0 to +3 (Three over handicap).
 - d. **Category 4 (Ladies & juniors).** 0 to +5 (Five over handicap).
- Note. When the *players score* in within his *buffer zone* his *exact handicap* remains unchanged.
- 1.4 **Categories and Age of Players.** The under mentioned categories and age will apply to players competing in Pakistan Golf Federation tournaments: -
- a. **Juniors.** Maximum age 18 years as on the date of tournament.
 - b. **Men / Ladies.** Upto the age of 55 years on the date of the tournament. If a man / lady over 55 years of age decides to play in seniors category, he / she may do so and will play the tees underplay by the seniors. He / she can compete in one category only during the tournament.

- c. **Seniors.** 55 years and above on the date of the tournament. If a senior player desires to compete in the men / ladies category, he / she may do so but will play from the men / ladies tees under play. He / she can compete in one category only during that tournament.
- 1.5 **Club.** See *Golf Club*.
- 1.6 **Championship.** A golf event (minimum 18 holes) organized by *PGF*, *golf Associations* and their *affiliated clubs* played in accordance with the Rules of Golf and appropriate local rules. It may be open for participation or restricted to any specific category of amateur golfers or combination of amateurs and professionals from within Pakistan and foreign countries, under such conditions, as the organizers shall make. Also see *event*.
- 1.7 **Committee.** A *committee* formed by *PGF*, *Associations* and *Golf Clubs* to coordinate, make rules and take decisions on golf matters for that specific purpose.
- 1.8 **Competition Round.** A *competition round* is one conducted by a recognized *golf club* (inside or outside Pakistan), its professionals or agents, or other bona-fide bodies, for which trophies or prizes are awarded for golfing performance. It will comprise of not less than 18 holes played on the same day.
- 1.9 **Competitions.** See *championship*
- 1.10 **Competition / Course Scratch Score (CSS).** The *competition scratch score* (CSS) is the score of 18 holes for that day determined under clause 6.2 by the *committee*.
- 1.11 **Course Rating.** *Course rating* is the evaluation of the playing difficulty of an 18 or 9 holes golf course by *PGF* for *scratch golfers*, under normal course and weather conditions. It is expressed as strokes to be taken and is based on yardage and other factors effecting the scoring ability of a *scratch golfer* in accordance with clause 5. In the case of a 9-hole *golf course*, it will comprise of two rounds of 9 holes each.
- 1.12 **Distance Point.** A *distant point* is the position of a permanent marker indicating the point from which the length of the hole is measured for the purpose to determine the SSS of the course. All *distance points* shall be positioned on the tees so that they are not less than 8 yards in front of the rear of the area prepared for the tee and not less than 6 yards from the front of

the area prepared for the tee. All distance points will be indicated with Blue markers.

- 1.13 **Effective Playing Length.** It is the measured length of the course adjusted by factors such as unusual roll, elevation changes, obstacles wind factors, forced lay-ups and doglegs that makes the course play longer or shorter than its measured length.
- 1.14 **Event.** An *event* is a golf *competition / match / tournament* comprising of 18, 36, 54 or 72 holes.
- 1.15 **Golf Club.** A *golf club* is one, which has a 9, 18, 27 or 36 holes Golf Course of at least 25 members that operate under bylaws with *committees* related to golf to supervise golf activities. It shall be *affiliated* to the *PGF*, respective *Association* or any such organization and pay to them a specified fee in respect of each eligible *player / member*. It must have the ability to hold/organize golf *competitions*. The word club wherever referred in the preceding pages will mean the *Golf Club*.
- 1.16 **Gross Score.** A *gross score* is the number of actual strokes plus any penalty strokes taken by a *player* to complete a *stipulated round*.
- 1.17 **Handicap.** *Handicap* is the *PGF* rating of a *player's* playing ability calculated in accordance with the provisions of this *scheme* by his *home golf club*. It reflects his potential scoring ability on a course of standard difficulty indicated by a whole number or in decimals or both. Maximum handicap for men will be 18, for ladies and juniors 36.
- a. **Exact Handicap.** A *player's exact handicap* is his *handicap* calculated in accordance with the provisions of this *scheme* to one decimal.
- b. **Playing Handicap.** A *playing handicap* is a *player's exact handicap* rounded to the nearest whole number (0.5 is rounded upwards).
- 1.18 **Handicap Allowance.** A handicap allowance is the percentage of Handicap strokes recommended for a handicap competition. Allowances vary for different forms of competition and are designed to produce equitable competition.
- 1.19 **Handicapping Authority.** For the purpose of this *scheme* the authorities responsible for maintaining the *handicap* of *players* shall be -

- a. Category 1. *Pakistan Golf Federation.*
 - b. Category 2, 3 and 4. *The home club*
- 1.20 **Handicap Card.** A card issued by the *home club* to every *member*, indicating his *playing handicap* determined under the aforementioned clauses of this *scheme*.
- 1.21 **Handicap Categories.** For the purpose of this *scheme* following *handicap categories* will be applicable: -
- | | 18 Holes
Course | 9 Holes
Course |
|----------------|------------------------|---|
| a. Category 1. | Upto 4.4 and below | Upto 2.2 |
| b. Category 2. | 4.5 to 9.4 inclusive | 2.3 to 4.7 inclusive |
| c. Category 3. | 9.5 to 18.4 inclusive | 4.8 to 9.2 inclusive |
| d. Category 4. | 18.4 to 36.4 inclusive | 9.3 to 18.2 inclusive
(Ladies & Juniors only). |
- 1.22 **Handicap Committee.** It is a *committee* appointed by the *PGF / Associations / Affiliated Clubs* to administer this *scheme* within their jurisdiction.
- 1.23 **Handicap Record Sheet.** A *handicap record sheet* is a file pertaining to each *member*, in which the *handicap committee* of the *player's home club* maintains his scores and *handicap*. It shall contain the most recent 20 scores posted by a member plus any eligible *tournament* scores.
- 1.24 **Handicap Reduction Factor.** Is a factor determined to reduce the exact handicap of a player which is ascertained by multiplying the number of strokes played under the playing handicap with his handicap category in decimal i.e: -
- a. Category 1: Number of strokes played under handicap multiplied by 0.1.
 - b. Category 2: Number of strokes played under handicap multiplied by 0.2.
 - c. Category 3: Number of strokes played under handicap multiplied by 0.3.
 - d. Category 4: Number of strokes played under handicap multiplied by 0.5.
- 1.25 **Handicap System/Scheme.** The *PGF handicap system* is the method of evaluating golf skills of *players* as given in the clauses of this issue, so that golfers of different abilities can

compete on an equitable basis. The word *scheme / system* wherever referred in the preceding pages will mean the *handicapping system* of the *PGF* governed by the clauses, notes, explanations, examples and tables contained in this book "*SSS and Handicapping System 2001*".

- 1.26 **Handicap Year.** Will be from 01 July of the current calendar year to 30 June of the next calendar year.
- 1.27 **Home Golf Club.** *Player's home golf club* is an *affiliated golf club* in which he normally plays or holds its *membership*. If a *player* is or becomes a *member* of more than one *affiliated golf club*, he shall select one *club* as his *home golf club* and shall report to this *club* his decision and the names of his other *club* or *clubs*.
- 1.28 **Match.** See *championship*.
- 1.29 **Measured Course.** Any golf course played by *members*, whose length has been measured from a *distant point* and certified by *PGF* in accordance with the requirements of clause 2.
- 1.30 **Medal Tees.** *Medal tee* is a rectangular area of which the farther end will not be more than 6 yards in front of the relevant *distance point* and the rear not to be less than 8 yards behind the *distance point*.
- 1.31 **Medal Play Conditions.** Conditions prevalent during stroke, *handicap*, match play and stableford *competitions* played from *medal tees* and organized by the *PGF, Associations* and their *affiliated golf clubs*.
- 1.32 **Net Differential.** *Net differential* is the difference (+ or -) between the *net score* returned by the *player* in a *stipulated round* and the *SSS* or *CSS* of the *golf course* being played.
- 1.33 **Net Score.** A *net score* is a *player's* score after his *handicap* strokes have been deducted from the *gross score* of a *stipulated round*. A plus *handicap player* adds his *handicap* strokes to the *gross score* to yield his *net score*.
- 1.34 **Obstacle Factors.** Obstacle factors are hazards, natural features, vegetation, and playing conditions found on the golf course that make play harder or easier than a standard course with the same *effective playing length*.

- 1.35 **Pakistan Golf Federation.** The *Pakistan Golf Federation (PGF)* is the National organization whose office bearers are elected/nominated by its General Body. It will work under the Pakistan Sports Board and Pakistan Olympic Association to coordinate and control golf activities inside and outside Pakistan. It shall be governed by golfers, operated under bylaws and formed for the purpose of conducting *competitions* and promoting the best interest and conserving the true spirit of the game of golf in Pakistan. It will be abbreviated as *PGF*. The *Associations* and any other organization admitted to it will be the federating units/*registered departments* and will have status as provided to them.
- 1.36 **Players/Members.** Shall imply both Amateur and Professional golf *players / members* registered with respective *clubs* who are paying specified fee to *PGF* and their respective *Association* through their *home club / organization / department*.
- 1.37 **Qualifying Competition.** A *qualifying competition* is any *competition* in which *medal play* conditions prevail or for which a *competition scratch score* is calculated, subject to the restrictions and limitations contained in the *scheme* or imposed by the *PGF, Association* and the *Affiliated Club* organizing the *competition*.
- 1.38 **Qualifying Score.** A *qualifying score* is a score returned in which *medal play conditions* prevail for which a *SSS* exist or a *CSS* has been calculated and displayed.
- 1.39 **Rated Course.** A golf course, which has been rated by the *PGF "Course Rating Committee"* and has a certified *SSS* from the *medal tees*.
- 1.40 **Registered Department/Organization.** An *organization / department* which does not have a *golf course* to organize/conduct *golf tournaments* but desires to participate as a *department* in *tournaments* of the *PGF* and its *Associations*. The General Body/Executive Committee (EC) of the *PGF* may admit any *department/ organization* to it provided they have fulfilled the conditions of such *registration*. They will not have the right to vote, hold any office appointment or make decisions regarding this *scheme*.
- 1.41 **Round.** See *Stipulated round*.

1.42 Scratch Golfer

- a. The male scratch golfer is an amateur *player* who plays to the *Standard Scratch Score* of the course in stroke-play while competing in *Amateur Championship*. He can hit tee shots an average of 250 yards and can reach a 470 yard hole in two shots.
- b. The female scratch golfer is an amateur player who plays to the *Standard Scratch Score* of the course in stroke-play while competing in *Ladies Amateur Championship*. She can hit tee shots an average of 210 yards and can reach a 400 yard hole in two shots.

1.43 **Standard Scratch Score (SSS).** The *standard scratch score* is the evaluation of the playing difficulty of an 18 or a 9 hole golf course which a scratch golfer is expected to play under normal course and weather conditions after the application of clause 2, 3, and 4 . In the case of a 9-hole *golf course*, it will comprise of two rounds of 9 holes, having separate tees or greens. Also see *rated course*.

1.44 **Stipulated Round.** For the purpose of this *scheme* and increase or reduction of *handicap*, a *stipulated round* shall be a single round of 18 holes played on the same day unless or otherwise compelled to suspend the play for weather or day light reasons. On a 9 holes course it will comprise of two rounds. Additional holes played to resolve a tie may form part of a *stipulated round* for that particular day but the score of these additional holes shall not count for *handicapping purpose*.

1.45 **Stroke Hole.** A *stroke hole* is a hole on which a *player* is entitled to apply a *handicap* stroke to his *gross score*.

1.46 **Stroke Index.** Is the degree of difficulty of each hole in relation to each other, on which a *player* is entitled to apply a *handicap* stroke or strokes to his *gross score*. Stroke index of each hole must be reflected on the score card.

1.47 **Tournament.** See *championship*.

1.48 **Yardage Rating.** *Yardage Rating* is the evaluation of the playing difficulty of a course based on yardage only.

PART TWO

THE GOLF COURSE AND THE STANDARD SCRATCH SCORE / COURSE RATING

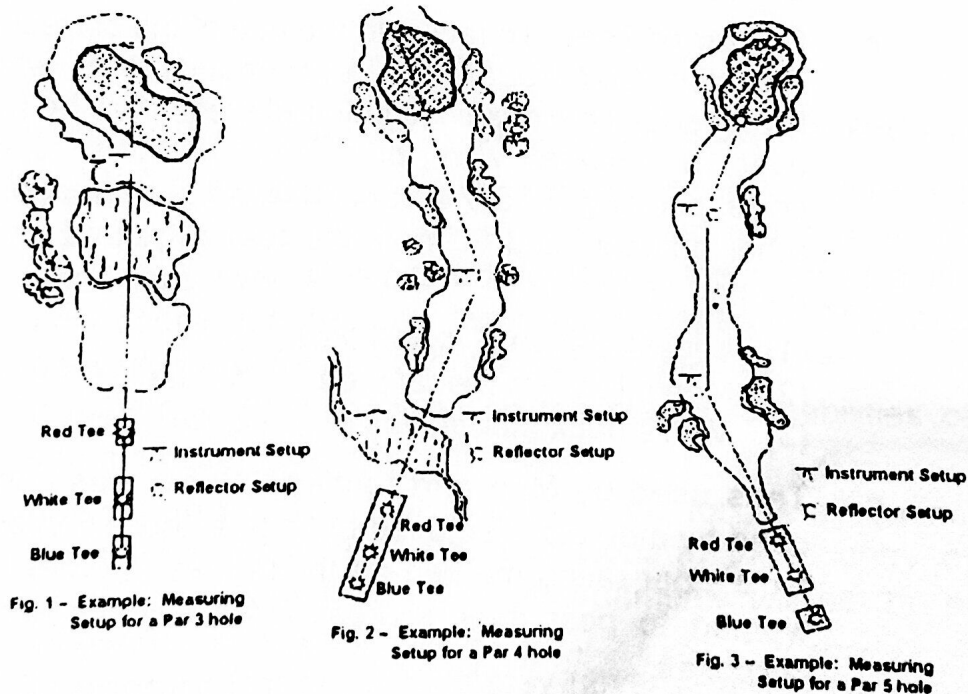
Clause 2 MEASUREMENTS

- 2.1 **Accuracy.** All measurements of golf courses will be in yards. Yardage must be measured accurately. An error of only 22 yards in overall length will change the course rating (SSS) by 0.1 stroke for men. An error of only 18 yards will change the Course Rating by 0.1 stroke for ladies. Conversion from metric to yards and vice versa will be done as follows:
- a. 1 yard = 0.91449 Meter.
 - b. 1 Meter = 1.0936 Yards.
- 2.2 **Starting Point**
- a. **Method.** Measurements shall be by plan or projection along the horizontal plane from a *distance point* (starting point) on the *medal tee* to the centre of the green of each hole.
 - b. **Measurements 9 Hole Course.** On a nine-hole course, if separate tees or tee-markers are used for each nine holes of an 18-holes round, separate measurements and permanent yardage markers shall be established for each nine. The yardage markers (and their respective tee-markers) for each nine should be uniquely identifiable.
- 2.3 **Permanent Yardage Markers.** Opposite this starting point (*distance point*) a visible permanent yardage marker, such as a concrete slab, metal plate or pipe set flush with the ground, must be installed at the side of the tee. Hole number, par of the hole, yardage and the stroke index will be distinctly marked on it. If alternate tee areas are used, it is important that permanent yardage markers be installed on the alternate tees also.
- 2.4 **Fairway Distance Markers.** The fairway distance markers (100, 150 and 200 yards to the green) when placed will be measured (clause 2.5) with an appropriate measuring instrument from the centre of the green to that point or indicated on the sprinkler heads in accordance with

2.5 Measuring

- a. **By Who.** A qualified surveyor or someone competent and experienced in the handling of surveying instruments shall carry out the measurement. He shall submit to the *golf club* a certificate showing details of the length of each hole and the total playing length of the *course*. Yardage's on the score card should accurately reflect this measurement.
- b. **How to Measure.**
 - (1) **Method.** Each hole shall be measured, by plan or projection, along the horizontal plane, from a *distance point* (starting point) on the *medal tee* to the centre of the green.
 - (2) **Measuring Instruments.** An electronic measurement device, a steel tape or surveying instruments shall be used for measuring the distance of the hole from a *distance point* of its corresponding teeing area on the golf course to the center of the green.
 - (3) **Measuring Technique.** A hole with a dogleg shall be measured on a straight line from the tee to the centre of the fairway at the dogleg. The measurement shall continue from that point on a straight line to the centre of the green.

Measuring Technique



Clause 3
TEES

3.1 **Medal Tees.** All *clubs* with the requisite facilities will have back and forward *medal tees*.

3.2 **Tee Area.**

- a. **Medal Tee Marker.** All *clubs* with the requisite facilities should have back and forward *medal tees* with permanent yardage markers (clause 2.3). Such marker should have permanently marked hole number, par, distance to the green and the stroke index to that relevant hole.
- b. **Teeing Ground.** Wherever possible, the tee markers when placed adjacent to the *medal tee (distance point)*, provide a teeing area which satisfies as recommended by the Rules of Golf as approved by the Royal & Ancient Golf Club of St. Andrews and the United States Golf Association. The *Committees* should bear in mind the definition of "Teeing Ground" (Rules of Golf) which states; "It is the starting place for the hole to be played. It is rectangular area two club-lengths in depth; the front and the sides of which are defined by the outside limits of two tee-markers. A ball is outside the teeing ground when all of it lies outside the teeing ground". The tee markers should be placed in such a position that the *player* has the benefit of the full depth to which the definition entitles him.
- c. **Colour of Tees.** To facilitate the use of the correct tees, *Pakistan Golf Federation* recommends that when a *National Championship* is being played, it will be played over a *course* with blue tee markers and its corresponding *SSS / Course Rating*. Tee markers or other objects used to mark the teeing ground shall be painted as under:
 - (1) Ladies standard *medal tees* : Red
 - (2) Men's forward *medal tees* : White
 - (3) Men's back *medal tees* : Blue
- d. **Tees used by Men and Ladies.** Where tees generally used by men are also used by ladies, there should be a *ladie's par rating* marked on those tees in order for the women to post their scores accurately for handicap purposes.

Clause 4
PAR

- 4.1 **Definition.** Par is the score that a *scratch golfer* would be expected to make for a given hole. It means errorless play without flukes and under ordinary playing conditions, allowing two strokes on the putting green.
- 4.2 **Distances to Determine Par.** The par figure for each hole should be printed alongside each hole on the score card. Par for each hole shall be fixed by the *PGF / club* in relation to the length and playing difficulty of each hole and shall be fixed within the following ranges:

Yardage Guidelines

Par	Men	Women
3	up to 250	Up to 210
4	220 to 500	211 to 400
5	440 to 690	401 to 590
6	691 and over	591 and over

If a hole is 460 yards (421 metres) or above it may be allotted par 4 or 5 depending upon its average playing difficulty.

- 4.3 **Par May Not Coincide with SSS.** The total of the Par figures for each hole of a *course* may not necessarily coincide with the *standard scratch score* of that course. Par figures may be used for Stableford, Par, and similar competitions.

Clause 5

THE STANDARD SCRATCH SCORE (SSS) / COURSE RATING

- 5.1 **Standard Scratch Score.** The *standard scratch score* is the score which a *scratch player* is expected to return in ideal conditions over a *measured course*. In the case of a nine-hole course it represents two rounds. Separate SSS should be worked out for back, forward and the ladies tees.
- 5.2 **Based On.** SSS is based on the playing capabilities of a scratch golfer.
- 5.3 **Allocation By.** The *PGF* is responsible for the allocation of *standard scratch scores* to *golf clubs* in the country over which it has jurisdiction. *PGF* tournaments will not be held on unrated courses.
- 5.4 **Temporary Rating.** A *club* may never rate its own course, but if the *club* is unable to obtain a *PGF Course Rating*, it

should immediately contact the *PGF Course Rating Committee* for assistance. If the *PGF* issues a temporary *Course Rating*, the *club* shall use it only until an official *PGF Course Rating* is issued. Also see sub clause 5.7a.

- 5.5 Form of Application.** In the case of rating of a new course, a "Form of Application" shall be submitted by the *club* through its *Association* to *PGF* for fixing the *standard scratch score*. Following information will be provided on the specimen performa: -
- a. Diagrammatic layout of the *course*.
 - b. Exact location of the *course*.
 - c. Par of each hole as determined by the yardage factor as given in clause 4.2.
 - d. Accurate measurements of each hole as per clause 2 from the distance points (back, forward and ladies) for which rating is required.
 - e. Width of closely mown fairway at the driving zone (220 yards) and also at the second shot zone (450 yards) on par 5.
 - f. Club facilities.
 - g. Machinery available for the maintenance of the *golf course*.
 - h. Number of labour for the maintenance of the course.
 - i. Method of watering the course.
 - j. Type of grass.

CLUB:

DATE:

Hole	Length	Par	Fairway Width		Area of Green	Any Additional Info for Rating
			At Drive Zone 220 yards Par 4s & 5s	At 2 nd Shot Zone 450 yards Par 5 only		
1						
2						
3						
4						
etc.						

5.6 Conditions for Rating

- a. **Placement of Tee-Markers and Holes.** On the day a course is to be rated, the club should: -
 - (1) Place tee-markers opposite the permanent yardage markers/distance point from which measurements were made (clause 2).
 - (2) Cut average hole locations.

- (3) Set up the course, and maintain conditions for normal scoring difficulty.
- (4) Place a marker (Stake of paint) on the ground at 220 yards from the tee on par 4 and also at 450 yards on par 5.

5.7 Course Rating Procedures

- a. **Provisional Rating.** As the starting point in assessing the *standard scratch score* of a course, *course-rating* team, based on the measured length of the course (clause 2) will calculate the provisional SSS of the course.

Example 1:

If the *measured length* of the course is 6,419 yards, the *scratch yardage rating* for men is calculated as follows:

Measured Length divided by 220 ($6419 / 220 = 29.18$) $29.18 + 40.9 = 70.08$

Scratch Yardage Rating (rounded) = 70.1 or 70.

Example 2:

Scratch Yardage Rating for Women (Scratch Measured length of course divided by 180 + 40.1 = provisional rating.

- b. It will then consider the factors give below to determine the SSS of the course.
 - (1) **Effective Playing Length.** On each hole, the rating team evaluates four factors that effect the playing length; roll, elevation, dogleg (forced lay-up), and prevailing wind. The effect of these factors, plus the altitude above sea level of the course as a whole, is converted to yardage that is added to or subtracted from the measured length to yield *effective playing length*. *Effective playing length*, in turn, is applied to the *yardage rating* formulas to produce *scratch yardage ratings*.
 - (2) **Obstacle Factors.** The rating team evaluates ten obstacles that effect the play of *scratch players* on each hole.
 - (a) **Topography:** The difficulty of stance in the fairway landing areas and any elevation changes from the landing areas onto the green.
 - (b) **Fairway:** The effective width of the landing area, which can be reduced by a dogleg, trees or fairway tilt.

- (c) **Green Target:** The size, firmness, shape, and slope of a green in relation to the length of the approach shot.
 - (d) **Recoverability and Rough:** The existence of rough and other penalizing factors in the proximity of the landing area and around the green.
 - (e) **Bunkers:** The existence of bunkers in the proximity of the landing areas and around the green.
 - (f) **Out of Bounds/Extreme Rough:** The existence of out of bounds in the proximity of the landing areas and around the green, or the existence of extreme un-mown rough that is similar in effect to out of bounds.
 - (g) **Water Hazards:** The existence of water hazards, particularly in the proximity of the landing areas and around the green.
 - (h) **Trees:** the strategic location, size, height and density of trees, along with the probability of recovering from the trees.
 - (i) **Green Surface:** The contour and normal speed of the putting surface.
 - (j) **Psychological:** The mental effect on play created by the presence of a combination of difficult obstacles in a target area.
- c. **Yardage Rating Formula.** After having considered the preceding sub clauses of clause 5, *yardage ratings* are obtained by using the following formulas:
- (1) **Scratch Yardage Rating for Men.** Scratch *effective playing length* of the Course divided by $220 + 40.9$.
Example:
 If the scratch *effective playing length* of the course is 6,745 yards, the SSS for men is calculated as follows:
 $6,745 \text{ yards divided by } 220 = 30.66$
 $30.66 + 40.9 = 71.56$
 Standard Scratch Score (rounded) = 71.6 or 72.
 - (2) **Scratch Yardage Rating for Ladies.** Scratch *effective playing length* of the course divided by $180 + 40.1 = \text{SSS}$.
- d. Having considered the above points, the rating team will fix the *standard scratch score* of the course by: -

- (1) Confirming the Provisional "*Standard Scratch Score*" as the *standard scratch score* (sub clause 5.7a).
- (2) Adding a stroke or strokes to the "*Provisional Standard Scratch Score*".
- (3) Deducting a stroke or strokes from the "*Provisional Standard Scratch Score*"

5.8. **Changes by Committee for Unfavourable / Favourable Conditions.** If unfavourable or exceptionally favourable weather of course conditions (heavy rains, dry weather spell, excessive roll, preferred lie etc) have such a considerable influence on a course as to make the SSS unrealistic, the club committee may declare that the SSS for that day on which the conditions prevail be increased by a maximum of Two strokes or reduced by one stroke.

Clause 6

PERMITTED ADJUSTMENTS TO A RATED COURSE

- 6.1 **Circumstances.** Whilst each *affiliated club* must endeavour to maintain the length of its *rated course* at all times, *medal play conditions* nevertheless prevail when the length of a course has been reduced in the following circumstances:
- a. When, to allow movement of the playing positions on the *medal tee* or the use of a temporary green or tee.
 - b. When, to allow work to proceed on course alterations or for reasons other than weather conditions.
 - c. When competitions are played from other than the back or forward medal tees.
- 6.2 **Competition / Course Scratch Score (CSS).** In these circumstances, the *club* shall:-
- a. Reduce or increase the *standard scratch score* of the *rated course* temporarily and work out the CSS that shall prevail for the required duration. *Yardage rating* formula will be applied.

or

Locate the nearest set of rated tees for the appropriate gender. Determine the yardage difference between the set of tees being played and the rated set of tees. Find the range that includes the yardage difference on the following table. Add the resulting table values if the unrated tees are longer than the rated tees, and subtract the resulting values if the unrated tees are shorter than the rated tees. The resulting answer will be the CSS.

ADJUSTMENTS TO COURSE SSS FROM UNRATED TEES

Ladies					
Yards		Change In Course Rating	Yards		Change In Course Rating
0	to 8	0.0	621	to 638	3.5
9	to 26	0.1	639	to 656	3.6
27	to 44	0.2	657	to 674	3.7
45	to 62	0.3	675	to 692	3.8
63	to 80	0.4	693	to 710	3.9
81	to 98	0.5	711	to 728	4.0
99	to 116	0.6	729	to 746	4.1
117	to 134	0.7	747	to 764	4.2
135	to 152	0.8	765	to 782	4.3
153	to 170	0.9	783	to 800	4.4
171	to 188	1.0	801	to 818	4.5
189	to 206	1.1	819	to 836	4.6
207	to 224	1.2	837	to 854	4.7
225	to 242	1.3	855	to 872	4.8
243	to 260	1.4	873	to 890	4.9
261	to 278	1.5	891	to 908	5.0
279	to 296	1.6	909	to 926	5.1
297	to 314	1.7	927	to 944	5.2
315	to 332	1.8	945	to 962	5.3
333	to 350	1.9	963	to 980	5.4
351	to 368	2.0	981	to 998	5.5
369	to 386	2.1	999	to 1016	5.6
387	to 404	2.2	1017	to 1034	5.7
405	to 422	2.3	1035	to 1052	5.8
423	to 440	2.4	1053	to 1070	5.9
441	to 458	2.5	1071	to 1088	6.0
459	to 476	2.6	1089	to 1106	6.1
477	to 494	2.7	1107	to 1124	6.2
495	to 512	2.8	1125	to 1142	6.3
513	to 530	2.9	1143	to 1160	6.4
531	to 548	3.0	1161	to 1178	6.5
549	to 566	3.1	1179	to 1196	6.6
567	to 584	3.2	1197	to 1214	6.7
585	to 602	3.3	1215	to 1232	6.8
603	to 620	3.4	1233	to 1250	6.9

Men		
Yards	Change In Course Rating	
0	to 10	0.0
11	to 32	0.1
33	to 54	0.2
55	to 76	0.3
77	to 98	0.4
99	to 120	0.5
121	to 142	0.6
143	to 164	0.7
165	to 186	0.8
187	to 208	0.9
209	to 230	1.0
231	to 252	1.1
253	to 274	1.2
275	to 296	1.3
297	to 318	1.4
319	to 340	1.5
341	to 362	1.6
363	to 384	1.7
385	to 406	1.8
407	to 428	1.9
429	to 450	2.0
451	to 472	2.1
473	to 494	2.2
495	to 516	2.3
517	to 538	2.4
539	to 560	2.5
565	to 582	2.6
583	to 604	2.7
605	to 626	2.8
627	to 648	2.9
649	to 670	3.0
671	to 692	3.1
693	to 714	3.2
715	to 736	3.3
737	to 758	3.4
759	to 780	3.5
781	to 802	3.6

Key: Find the range that includes the difference in yardage between the rated tees and the unrated tees. The column to the right is the change in the Course Rating. If the unrated tees are longer than the rated tees, the CSS is higher; if the unrated tees are shorter, the CSS is lower than the SSS of the Rated Course.

Example1 :

A men's course with an effective playing length of 6974 is rated as SSS 73. The competition is being played from unrated tees where the distance has been reduced by 243 yards (6731 Yards). The CSS of the course will be: -

Locate the 243 figure (231 to 252 yard ranges). the column to its right indicates changes in SSS by 1.1. Since the distance is less than the distance of the rated course the CSS will be $73 - 1.1 = 71.9$ or 72.

Example 2:

A lady plays from the middle tees, which are not rated for her. The ladies course rating from the forward tees is 72. The middle tees are 396 yards longer than the forward tees. She enters the 387 to 404 yards range, which corresponds to adding 2.2 to the Course Rating. She will post her score with a course rating of (CSS) of 74 ($72 + 2.2 = 74.20$ or rounded CSS of 74.

- b. If the yardage difference is more than 1,250 yards for women or 802 yards for men, find one-half of the yardage difference on the Table, double the corresponding numbers, and apply the procedure above.

Example:

If for men the yardage difference is of minus 1,400 yards from the rated tee, the values for 700 yards are doubled from the table ($3.2 \times 2 = 6.4$) and subtracts 6.4 from the SSS.

- 6.3 **Changes by Committee for Unfavourable / Favourable Conditions.** If unfavourable or exceptionally favourable weather or course conditions (heavy rains, dry weather spell, excessive roll, preferred lie etc) have such a considerable influence on a course as to make the SSS unrealistic, the club committee may declare that the SSS for that day on which the conditions prevail be increased by a maximum of Two strokes or reduced by one stroke.

Clause 7 COURSE SET-UP

- 7.1. **Keeping Course Difficulty Constant.** A golf course is rated on its *effective playing length* and its playing difficulty under normal conditions. In order to provide a fair test and to

require a *player* to use most or all of his clubs during a round, each hole should be evaluated in determining the course set-up from a *distance point*. If the length or normal playing difficulty changes materially, *handicaps* will be distorted. A difference of 22 yards for men or 18 yards for ladies will change the *yardage rating* (SSS) by 0.1 stroke. The *Handicap Committee* should seek the cooperation of the *Green Committee* in maintaining both length and normal playing difficulty at a constant level, seven days a week. The object is to provide a fair test, not a tricky one.

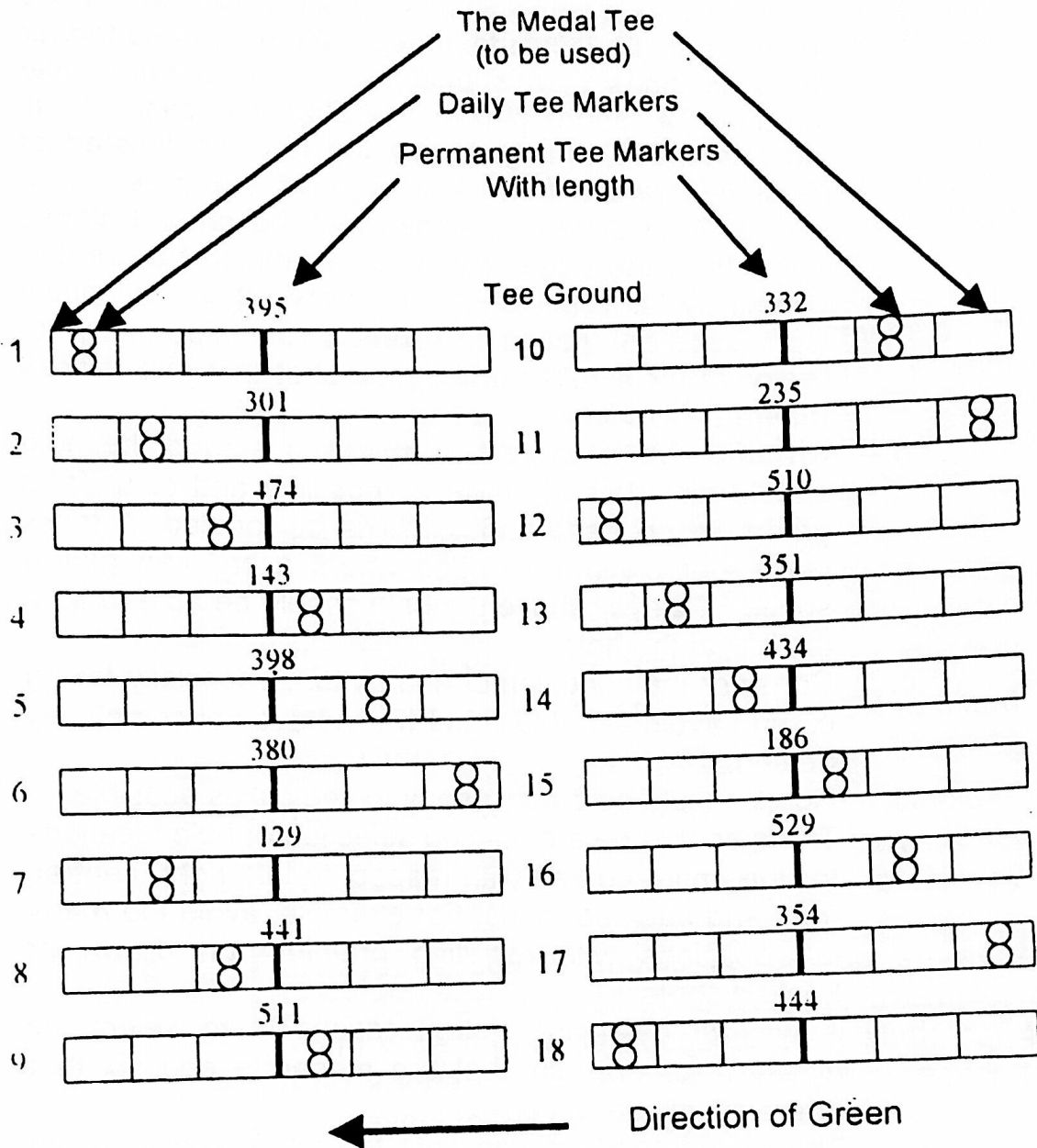
7.2 Balancing Placement of Tees.

- a. **Maintain Effective Playing Length.** Placement of tee-markers should be balanced so that the course's *effective playing length* is approximately the same from day to day. Adjustment may be made to allow for weather and turf conditions.
- b. **Distance Point.** A permanent yardage marker must be installed at the side of each tee to indicate the point from which the hole was measured, normally, *the distance point*. Score card yardage should reflect measurement from the *distance point*.
- c. **Teeing Ground Definition.** In the Rules of Golf the "teeing ground" is defined as a rectangular area two club-lengths in depth, the front and the sides of which are defined by the outside limits of two tee-markers. In view of this definition, the tee-markers must always be at least two club-lengths forward of the back edge of the teeing ground.
- d. **Diagrammatic Illustration of Balancing of Tee Markers on the Teeing Ground.** In the illustration below, the total area represents the *medal tee*, and the heavy line in the center indicates the point of the permanent marker (*distance point*) from which the hole was measured. Balancing of tee placement is done as follows: -

Balancing Of Tee Markers on Medal Tee for 18 Holes

Normal Playing Conditions

The whole *medal tee* should be used equally for any one cycle of position. The first position is shown. For the second or subsequent positions, the markers should be moved back one sixth; save that the marker is already in the back sixth, should be moved to the front sixth.



- 7.3 Placement of Holes.** Many factors affect the selection of hole locations. The first and most important is good judgment in deciding what will give fair results. Do not be tricky in locating holes.
- a. During practice days before the *competition*, locate holes in areas not to be used during *competition* and which will not result in areas to be used for competition being impairing by foot traffic.
 - b. Study the design of the hole as the architect intended it to be played.
 - c. There must be enough putting green surface between the hole, the front and the sides of the green to

accommodate the required shot. For example, if the hole requires a long-iron or wood shot to the green, the hole should be located deeper in the green and farther from its sides than should be the case if the hole requires a short pitch shot. In any case, it is recommended that generally the hole be located at least five paces from any edge of the green. If a bunker is close to the edge, or if the ground slopes away from the edge, the distance should be greater, especially if the shot is more than a pitch. Consideration should be given to fair opportunity for recovery for a reasonably good shot that just misses the green.

- d. An area two to three feet in radius around the hole should be as nearly level as possible and of uniform grade. In no case should holes be located in tricky places, or on sharp slopes where a ball can gather speed. A *player* above the hole should be able to stop the ball at the hole.
- e. Consider the condition of nearby turf, especially taking care to avoid old hole plugs which have not completely healed.
- f. Holes should be cut as nearly to vertical as possible.
- g. There should be a balanced selection of hole locations for the entire course with respect to left, right, central, front and back positions. For example, avoid too many left positions with resulting premium on drawn or hooked shots.
- h. A way of balancing hole locations is to select six difficult locations, six that are moderate and six that are relatively easy.
- i. The superintendent who cuts the holes should make sure that the Rules of Golf are observed, specially the requirements that the hole-liner does not exceed 4¼ inches in outer diameter, and that it be sunk at least one inch below the putting green surface.
- j. If heavy rain is expected, the *Committee* would be well advised to locate the holes where puddles of water are least likely to accumulate.

- 7.4. **Preparing the Course.** In determining the location of the tee markers, both the length and the various obstacles of each hole should be taken into consideration in order to provide a consistent and fair test, which accurately reflects the *Course Rating*. There are many factors involved in

preparing the course which are outlined in details in "How To Conduct a Competition", by P. J. Boatwright. In general, the following preparation helps to make a course fair and consistent for daily play.

a. **Putting Green Areas.**

- (1) The firmness of the greens should be such that they will hold a crisply hit iron shot from the fairway, but will not hold a mishit shot or a "flier" from the rough.
- (2) The practice putting green should be of the same character and putting quality as the greens on the course, and must be managed in the same manner as the greens on the course.

(3) **Cutting:-** Recommended cutting heights are:-

	Cutting Height	Depth
(a) Putting Green	9-10 feet when measured with stimpmeter	
(b) Collar of Green	½ inches	2 to 4 feet
(c) Light rough off Collar	1½ to 2 inches	4 to 8 feet
(d) Heavy Rough	3 to 4 inches	Coincide with rough of fairway

b. **Fairways.** A course should be set up so as to require accuracy as well as length. For example, a 27-yard wide fairway is adequate on a short par-4, but on a long par-4 the fairway should be wider to allow players to "let out".

c. **Rough.**

- (1) The rough should be of sufficient height to provide a problem, but not so difficult that a *player* in the rough off the tee will have to take a wedge and hack the ball sideways to the fairway.
- (2) The penalty for straying off the fairway should be about ½ stroke.
- (3) The desired height of the rough depends on the type of grass involved and its density. Where the fairway is cut at ½ inches the light rough (second cut) should be 1 ½ to 2 inches in height while the heavy rough (third cut) may be between 3 to 4 inches.

d. **Bunkers.**

- (1) The settled depth of sand in bunkers should be four to six inches.
- (2) The sand in the faces of bunkers must be shallow and firm enough to prevent balls from plugging and perhaps becoming lost.
- (3) When fresh sand is put into bunkers and there is no heavy rain, the sand should be soaked artificially, so that it will be firmly settled.

7.5 **Marking the Course.** It is extremely important for the *Committee* to ensure that the course has been properly and completely marked. It is difficult to play under the Rules of Golf on an unmarked golf course. If boundaries and water hazards are clearly defined and all areas, which should be classified as ground under repair, free pick etc have been marked as such, the *Committee* will have few problems during play of the course.

Clause 8

ALLOCATION OF STROKE INDEX.

8.1 **Recommended Procedure.** The procedure in the subsequent sub clauses of this clause is recommended for allocating *strokes Index* to each hole. Good judgment is of prime importance, because no formula can cover conditions on every golf course. The *Handicap Committee* should review the course hole by hole, bearing in mind that the basic principle is to equalize the abilities of golfers at different *handicap* levels. A *handicap stroke* should be an equalizer and should be available on a hole where it most likely will be needed by the higher *handicapped player* to obtain a half in single or four-ball match play. Difficulty in making par on a hole is not an effective indicator of the need for a stroke. Common sense will dictate how closely the recommendations should be followed. To accomplish this objective, the following guidelines are recommended: -

a. **Basis of Allocation.**

- (1) Allocate strokes based on play of the course from the *medal tees*.
- (2) Allocate the first stroke to the hole on the first nine on which the higher *handicapped player* most needs a stroke as an equalizer and the second stroke to the hole on the second nine on which the

higher *handicapped player* most needs a stroke as an equalizer. Alternate in this manner for the full 18 holes.

- (3) Generally the longer the hole, the greater the need for the higher *handicapped player* to receive a stroke.

b. **Distribution of Strokes**

(1) ***Odd Strokes/Even Strokes.***

(a) The *PGF* recommends that the odd-numbered strokes be assigned to the holes on the first nine, and the even-numbered strokes to the holes on the second nine.

(b) This format equalizes, as nearly as possible, the distribution of *handicap strokes* over the entire 18 holes, and makes matches more equitable. In case where the second nine is decidedly more difficult than the first nine, consideration should be given to allocating odd-numbered strokes to the second nine.

(2) ***Importance of Low Strokes.***

(a) The first *handicap stroke* should be allocated so that this stroke is most useful in *matches* between *players* of almost equal ability, such as matches involving *players* with *handicaps* of 0 and 1, 9 and 10, or 17 and 18. In such matches, the first *handicap stroke* will be of greatest importance as an equalizer to the *player* receiving it.

(b) In allocating the second *handicap stroke*, *matches* between *players* having a slightly greater difference in *handicaps* should be given the most consideration, such as *matches* involving *players* with *handicaps* of 0 and 2, 9 and 11, or 16 and 18. This process should be continued until the first six strokes have been assigned.

(c) Without substantially deviating from the above principles, allocating low-numbered strokes to holes near the end of each nine should be avoided, so that *players* receiving strokes will have the opportunity to use these strokes before either nine or 18-hole matches are decided. Lower-numbered strokes should not be allocated to the first and second holes

of a course in the event that a hole-by-hole play-off is necessary.

8.2 Allocation of Stroke Index Based on Scores. Clubs may use the mathematical method given below for allocating *stroke index*. Strokes should be based on the principle that a *handicap stroke* is an equalizer when an average or a high *handicapped player* plays a low *handicapped player*. This procedure should be applied separately with men's scores and ladies scores.

a. **Scores of Open Tournaments.** When open *competitions* are played over the course it is advisable to take the scores of each hole of professionals for calculating the *stroke index*. In case no open tournament is likely to be held on the course then at least 100 scores of amateur's upto handicap 8 be considered.

- (1) Collect at least 200 hole by hole scores of professionals competing in a *tournament*.
- (2) Total the scores for each hole.
- (3) Average the score for each hole by dividing it by the number of *players/rounds* whose score has been considered.
- (4) Minus the resulting average of each hole from the par of that hole.
- (5) The result (d) in the example below indicates the degree of difficulty of each hole.
- (6) Rank the holes, having the highest difficulty degree first, and so on. The hole ranked number one is the hole on which the higher *handicapped player* most needs a stroke. Continue this ranking through to 18.
- (7) Modify the rankings of the holes, as based on difficulty degree, in accordance with clause 8.1b(1) and (2) on distribution of strokes, and in accordance with Note 1 and 2 below.

**EXAMPLE OF ALLOCATION OF STROKE INDEX BASED ON
SCORES OF OPEN TOURNAMENTS**

EXAMPLE FOR MEN						
Hole	Par	Average Score	Difficulty Degree (c-b)	Rank	Modified under sec 8.1b(1)	Modified under sec 8.1b(2)
a	b	c	d	e	f	g
1	4	4.32	0.32	7	7	7
2	4	4.40	0.40	4	5	5
3	4	4.50	0.50	1	1	1
4	3	3.40	0.40	2	3	3
5	3	3.00	0.00	15	13	13
6	4	4.17	0.17	11	11	11
7	5	4.71	-0.29	18	17	17
8	5	5.00	0.00	17	15	15
9	3	3.28	0.28	9	9	9
10	4	4.17	0.17	10	10	10
11	5	5.06	0.06	13	14	14
12	3	3.30	0.30	8	8	8
13	4	4.33	0.33	6	6	6
14	4	4.40	0.40	3	2	2
15	5	5.10	0.10	12	12	12
16	5	5.00	0.00	14	16	16
17	3	3.00	0.00	16	18	18
18	4	4.40	0.40	15	4	4

Example:

A competition was held in which 100 professionals participated for 04 (four) days. Each player played 04 times on every hole. Total rounds played by 100 players $4 \times 100 = 400$. You now have 400 scores for each hole. Total the 400 scores for hole number 1. Suppose the total for hole 1 par 4 comes to 1728, divide it by 400 to get the average score (1728 divided by 400 = 4.32). To get the degree of difficulty minus the par of the hole from the average score (4.32 - 4 = 0.32). Greater the difference on the plus side, difficult the hole played. If the result is on the minus side the hole is easier. Similarly work out the difficulty degree for the other 17 holes. Compare the difficulty degree of each hole and rank them accordingly. Modify the stroke index for stroke play i.e. front nine and back nine holes.

Note 1: Occasionally, this method will result in one hole "Hole A" ranked ahead of another hole "Hole B". If the *Committee* believes that "Hole B" should be ranked ahead of "Hole A" first determine the average range by subtracting the difficulty degree of the 18th ranked hole from that of the 1st ranked hole and divide the result by 18. If the difference between the degree of difficulty of "Holes A" and "B" is not greater than the average range, it would be appropriate for the *Committee* to rank Hole B ahead of Hole A.

Example: Hole 3 and 14.

* *Average range (hole 3 & 7 ranked 1 & 18 respectively) = 0.50 minus 0.29 divided by 18 = 0.043.*

* *Difference difficulty degree hole 3 & 4 = 0.50 - 0.40 = 0.10*

* *Difference between degree of difficulty of hole 3 & 4 is greater than the average range, hence no change in the hole rating*

Note 2: A hole with a water hazard that presents a significant problem for high-handicapped players may be ranked as the first or second *stroke hole* based on its average-score difference. If the *Committee* believes that this ranking is not justified when *players* of comparable ability are competing, in this case, the *Committee* should downgrade the ranking of the hole. The *Committee* should always use good judgment in deciding what will give fair results.

8.3 Allocation of Stroke Index for Four-Ball and Best-Ball Stroke Play; Stableford; Match Play. It may be appropriate to have a separate allocation of *stroke index*, based on difficulty relative to par, for four-ball stroke play, best-ball-of-four stroke play, Stableford and Match Play competitions. If the *golf club* has used the method based on scores as described in clause 8.2a, the following method can be used to determine the relative difficulty in relation to par for the holes on a golf course: -

- a. Consider column a, b, c and d only of table in clause 8.2a.
- b. Rank the hole with higher difficulty degree as 1 and so on. The hole ranked number one is the hole on which the higher-handicapped player most needs a stroke. Continue the rankings through 18.

- c. No modification under clause 8.1b is required.
- d. It is not necessary to assign the odd-numbered strokes to one nine and the even-numbered strokes to the other nine.

8.4. **Nine-Hole Courses.** The above principles for allocation of *stroke index* also applies to a nine-hole course played twice for a stipulated round of 18 holes.

Sample Stroke Allocation

Hole	First Nine									Second Nine								
	1	2	3	4	5	6	7	8	9	1	2	3	4	5	6	7	8	9
9-Hole Allocation	5	4	9	2	8	1	3	7	6	4	9	2	1	3	5	6	8	7
18-Hole Allocation	9	7	17	3	15	1	5	13	11	8	18	4	2	6	10	12	16	14

8.5 **27-Hole Courses.** On a 27-hole course, strokes should be allocated to each nine holes separately 1 through 9. When two nines are combined for a *handicap competition*, the odd stroke-hole allocations should fall on the nine holes considered the first nine, and the even stroke-hole allocations should fall on the second nine. A specimen score card at Annex A shows the stroke index allocation for two nines combined for a competition. In mixed competition, separate 9-hole stroke allocations for men and women should be converted to separate 18 hole stroke allocations.

8.6 **Maintaining Record.** Clubs should maintain record of each holes stroke index for match and stroke play competitions.

Clause 9 JUNIOR PAR.

9.1 **Handicap.** Junior par is the adjustment of par to realistic levels for junior golfers of various ability levels. Junior par provides a realistic standard against which a junior can measure improvement in his game until he is capable of measuring his game against par. *Handicaps* of juniors will be calculated from the forward tees as per clause 21 and 23.

9.2 **Age.** Maximum age for juniors will be 18 years as on the date of competition.

9.3 Establish Junior Playing Levels.

- a. Using junior par, *players* are identified as beginner (below 12 years), intermediate and advanced golfers (13 to 18 years). A beginner will have a *handicap* of 26 or above; an intermediate will have a *handicap* from 25 through 18; and an advanced junior golfer will have a *handicap* under 18. (*Handicaps* for juniors are established from the forward tees.)
- b. The *club* can categorize the abilities of juniors that do not have *handicap* by other methods. For example, some clubs have their beginners play only three or six holes until they can achieve a target score. Then they move on to playing nine holes, and eventually 18. The club might designate its 3 or 6 hole *players* as beginners and the 9 and 18 hole *players* as intermediates until they develop *handicaps* of 18 or better.

9.4 Establish Junior Par. Junior par for any hole is based on the yardage of the hole measured from the forward tees and the ability of the junior *player*. The following tables show how junior par is calculated for girls and boys.

Girls							
Junior Par for Hole Length (in yards)							
	3	4	5	6	7	8	9
Beginner	90 or less	91 - 160	161 - 230	231 - 300	301 - 370	371 - 440	441+
Intermediate	140 or less	141 - 250	251 - 355	356 - 470	471+	-	-
Advanced	-Same as Adult Par-						
Example: Par for a beginner girl on a 150-yard hole is 4. Par for an intermediate girl on a 400-yard hole is 6.							

Boys							
Junior Par for Hole Length (in yards)							
	3	4	5	6	7	8	9
Beginner	100 or less	101 - 180	181 - 260	261 - 340	341 - 420	421 - 500	501+
Intermediate	150 or less	151 - 270	271 - 390	391 - 510	511+	-	-
Advanced	-Same as Adult Par-						
Example: Par for a beginner boy on a 150-yard hole is 4. Par for an intermediate boy on a 400-yard hole is 6.							

9.5 Juniors Score Card. A specimen score card for junior's is shown below: -

Junior Score Card											
Forward Tees	JUNIOR PAR				Stroke Allocation			±	Hole		±
	BOYS		GIRLS								
	Bgnr.	Intrmd.	Bgnr.	Intrmd.							
333	6	5	7	5	7			1			
125	4	3	4	3	17			2			
442	8	6	9	6	1			3			
360	7	5	7	6	11			4			
167	4	4	5	4	15			5			
358	7	5	7	6	9			7			
406	7	6	8	6	5			8			
496	8	6	9	7	3			9			
3013	57	45	63	48	Out						
361	7	5	7	6	10			10			
496	8	6	9	7	2			11			
318	6	5	7	5	12			12			
282	6	5	6	5	14			13			
123	4	3	4	3	18			14			
359	7	5	7	6	8			15			
168	4	4	5	4	16			16			
443	8	6	9	6	4			17			
385	7	5	8	6	6			18			
2935	57	44	62	48	In						
5948	114	89	125	96	Total						
Less Handicap											
Net Score											
Scorer						Attest		Date			

9.6 **Change of Category.** When a junior changes over from junior to men category or when desired by him, his handicap for men will be ascertained in accordance with clause 21 from the medal tee. While allotting a new handicap his previous performance will be kept in mind. Participation in subsequent tournaments will be with the handicap for men.

**Clause 10 to 14
RESERVED**

PART THREE

Clause 15 HANDICAPPING

- 15.1 **Purpose.** *Handicaps* are intended to enable *players* to compete in *handicap events* on even terms. It is designed to achieve uniformity in the play of amateur golf throughout Pakistan and is based on the assumption that every *player* will endeavor to make the best score on the holes he plays during every *stipulated round*.
- 15.2 **Based On.** The *PGF handicapping system* is based on the *standard scratch score (SSS)* or the *competition/ course scratch score (CSS)*.
- 15.3 **Reporting of Scores.** For *handicapping* purposes, the *affiliated visited golf clubs* and the *players* shall report to the *handicapping committee* of the *home clubs*, the *SSS* of the course played, every score returned regardless of how good or bad it was played and where the round was played.
- 15.4 **Delegation of Power.** The *PGF* delegates to its *affiliated golf clubs* the powers to administer on its behalf the *handicapping* of its *players* as set out in the clauses of this *scheme*. In case of doubt in the interpretation / application of any of the clause, it shall be referred to the *PGF handicap committee* whose decision shall be final.
- 15.5 **Handicap Committees.** For the implementation of this scheme, all *golf clubs* affiliated to *PGF* will have a *handicap committee* and will provide to it all assistance in discharging its duties.
- 15.6 **Change Over.** For the purpose of change over to this *system*, the current *handicaps* of *players* will be considered as *PGF handicap* and entered on their *handicap record sheets*. Subsequent alterations of handicap will be carried out in accordance with clause 23. New *handicap* will be allotted as give in clause 21.
- 15.7 **Essential Points.** A high degree of uniformity in *handicapping* can be achieved if the clauses / principles set out in this *scheme* are sensibly applied by the *handicap committees* and the *affiliated clubs*. It is therefore of paramount importance that all parties to the *scheme* fulfill their obligations to it. The essential points of the system are:-

- a. All *handicaps* shall be allotted / adjusted in accordance with the *clauses* of this issue "*Standard Scratch Score (SSS) and the Handicapping Scheme 2001*".
- b. All *handicaps* referred to in this *scheme* are stroke *handicaps*.
- c. The *handicap* allotted under this *scheme* shall be the *Pakistan Golf Federation (PGF) handicap* and shall be applicable at all *affiliated golf clubs* in relation to the *SSS* of that *golf club*.
- d. Regular and accurate record of all score returns is kept.
- e. Regular and accurate course performance of *players* is maintained.
- f. All concerned with the *SSS* and *handicapping* fulfill their obligations in the application of the *system*.
- g. A uniform *system* to determine the *course rating (SSS)* of golf courses in Pakistan.

Clause 16
RIGHTS AND OBLIGATIONS OF PAKISTAN GOLF
FEDERATION

The *Pakistan Golf Federation* shall: -

- a. Have overall jurisdiction on the affairs of golf and administration of this *scheme*.
- b. Ensure that its *affiliated Clubs* are implementing the *system* as per the *clauses* of this *scheme*.
- c. May delegate any part of its jurisdiction to the *Associations / affiliated Clubs*.
- d. Control the reduction of *handicap* of *Category 1 players* and from *category 2 to 1* or vice versa.
- e. Allot / confirm a plus *handicap* to a *player*.
- f. Monitor the increase / decrease of *handicaps* of the *affiliated Clubs* players.
- g. Have the right to obtain information regarding *handicaps* of *members of affiliated Clubs* at any time.
- h. Fix limitations regarding holding of golf *tournaments*.
- i. Establish a committee / procedure to adjudicate upon the suspension of *handicaps* pursuant to clause 25 and 26.
- j. Settle any dispute / doubts referred to it regarding this *scheme*. Its decision shall be final and binding.

Clause 17
RIGHTS AND OBLIGATIONS OF AFFILIATED GOLF CLUBS

- 17.1 **Handicap Committees.** All *golf clubs* affiliated to the *PGF* shall have a *handicap committee* and provide to it full support in the application of this *scheme* and in discharging its duties
- 17.2 **Rights and Obligations of Handicapping Committee of Affiliated Golf Clubs.**
- a. Act as the *handicapping* authority for *Category 2, 3 and 4* players for whom it is the *home club* subject to the overall jurisdiction of the *PGF*.
 - b. Exercise powers as spelled out by the clauses of this *scheme* in allotting / reduction / increase of *handicaps* of its *members*.
 - c. Specify the procedure and the conditions, which apply when a *player* wishes to obtain a *handicap* under the provisions of clause 21.
 - d. Under the relevant clause allot a *handicap* to a *player* wishing to obtain one.
 - e. Maintain a satisfactory method of recording scores and *handicaps* of *players* within its jurisdiction. Suggested *handicap record sheet* is given at **Annex C**.
 - f. Submit to the *PGF* a certified copy of *handicap record sheets* of all players in *category 1* for ratification on quarterly basis.
 - g. Send to *PGF* cases for confirmation of reduction of *handicap* from *Category 2* to *1* and vice versa on occurrence.
 - h. Keep the *handicap* of its *members* up to date at all times.
 - i. Inform the *players* of its *Club*, any changes in their *handicaps* through personal letters and by posting it on the *Club* notice board. The change will become effective when the *player* becomes aware of the adjustments or after the given deadline date.
 - j. After the annual review of *handicaps*, submit to the *PGF* within 30 days the *handicap* list of all its *players*.
 - k. Retain *handicap* record in respect of all present and past *members* for not less than the current and previous calendar year.

- l. When a *player* changes his *home club* send to his new *home club* the original or a certified copy of his current *handicap record sheet*.
- m. Send a copy of the results / scores of the *competitions* held in the club to:-
 - (1) *PGF*
 - (2) *Concerned Association*.
 - (3) *Clubs* of *players* who participated in the *tournament*.
- n. Suspend handicap of members as per clause 25 or when authorized by *PGF* and the home club.
- o. Calculate the *competition scratch score*, (*CSS*) for each *category* as per clause 6 and post it on the notice board.
- p. Decisions made by the Handicap Committee shall be final.

17.3 Powers of the Handicap Committee Relating to General Play.

- a. **Considering Players Abilities.** When deciding whether to effect or recommend an adjustment of *handicap* the *handicap committee* of the *player's home club* shall consider all available information regarding the *player's* golfing ability. It shall in particular consider the:
 - (1) Frequency of *qualifying scores* recently returned by the *player* to and below his *playing handicap*.
 - (2) The *player's* achievements in match play, four ball better ball competitions and other non-qualifying events.
- b. **Reduction of Player's Handicap.** Whenever the *handicap committee* of a *player's* home club considers, that his *exact handicap* in *category* 2, 3 or 4 is too high and does not reflect his current playing ability, it must, reduce his *exact handicap* by not less than one whole stroke to the figure it considers appropriate. Fractional reductions in excess of one stroke are permitted. Decrease of *playing handicap* of *category* 1 and from *category* 2 to 1 under this sub clause will only be effected by *PGF* or subject to the approval of *PGF* as per provisions of clause 17.3d.
- c. **Increases of Player's Handicap.** The *handicap committee* of a *player* who does not post any score returns, will keep the handicap of such players under review. If the *handicap committee* of such players considers, that his *exact handicap* in *category* 2, 3 or 4 is too low and does not reflect his current playing ability, it may increase his *exact handicap* by not less than one

whole stroke at a time (**maximum of two strokes in a handicap year**) as it considers appropriate at the time of six monthly or annual review of handicap. Fractional increases in excess of one stroke are permitted. Such increases will not be effected in a handicap year, if the player has played to or under his handicap Buffer Zone in that year. Increase of *playing handicap* of *category 1* and from *category 1* to *2* under this sub clause will not be made without the approval of *PGF* (clause 17.3d).

- d. **Refer Cases to PGF.** When the *handicap committee* of a club has decided to reduce or increase the *handicap* of a *player* in *category 1*, or from *category 1* to *2* or vice versa, it must refer it to the *PGF* along with its recommended adjustment and all the information upon which the recommendation is based. The *PGF* may then authorize the recommended adjustments, reject the recommendation or refer the matter back to the *handicap committee* for further information / consideration.
- e. Decisions made by *handicap committees* under this clause shall be final.

Note 1:

Revision of Handicap. In the interest of equitable *handicapping* it is essential that all *handicap committees* keep the handicaps of the *members* for whom they act as the *home club* under review.

- (i) **Reduction.** Adjustment of handicaps are carried out as soon as it comes to the *committee's* notice that a *player's* handicap may no longer correctly reflect his current general golfing ability.
- (ii) **Increase.** The *handicap committee* shall undertake a review of the handicap of all members who do not post any score returns at the end of the handicap year for whom the *Club* is the *home club* and make such handicap adjustment as may be appropriate under the provisions of clause 17.3c.

Note 2:

Dealing with Handicap. The *handicap committee* should consider dealing more severely with a *player* whose general standard of play is known to be improving than it should with a *player* who it is believed has returned scores below his general ability but whose general playing ability is not considered to be improving.

Clause 18
RIGHTS AND OBLIGATIONS OF THE PLAYER.

- 18.1 **Membership.** A *player* for the purpose of allotment / issue / alterations / retention of *handicap* shall be a member of one or more *affiliated clubs*.
- 18.2 **Participation in Tournaments.** A player must have a valid handicap to participate in PGF tournaments.
- 18.3 **Home Club.** If the *player* is a member of more than one *affiliated club*, he shall select one as his *home club* and notify all other *affiliated clubs* of which he is a member the name of his *home club*.
- 18.4 **Other Clubs.** Report to his *home club* the names of all other *affiliated clubs* of which he is, becomes or ceases to be a *member*.
- 18.5 **Handicap.** Shall have an exact and a playing *handicap*, which shall be allotted and adjusted by his *home club* (adjustment of handicap of category 1 will be done by PGF). This allotted *handicap* shall apply elsewhere including other *clubs* of which he is not a *member*.
- 18.6 **Entry in Tournaments.** Ensure that before competing in a *tournament* his entry has been sent in the competition entry list.
- 18.7 **Submission of Card.** It is expected that every *player* who enters in a 18-hole *qualifying competition* intends to complete the round, therefore, all cards must be returned to the *committee*, whether complete or not
- 18.8 **Away Scores.** It shall be the duty of a *player* to report to the *handicap committee* of his *home club*, as soon as possible, all scores returned by him at other *club* or *clubs*. With such score returns he shall also give the SSS or the CSS of that course.
- 18.9 **Category 1 Player.** *Category 1 player* shall, in addition, be responsible to inform the *PGF handicap committee* of all scores returned by him.

- 18.10 **Reporting of Alterations in Handicap to other Clubs.** Report to all other *clubs* of which he is a *member* any alterations made to his *playing handicap* by his *home club*.
- 18.11 **Reduction of Handicap by Player.** If, a *player* for any reason, is unable to report to his *home club* a qualifying scores which has a *net differential* less than zero.

Or

Has been unable to ascertain, after reporting such scores, whether or not his *playing handicap* has been reduced. He shall before competing in a further competition make such reduction to his *playing handicap* as shall be appropriate under clause 23.3 and Annex B. Failing to do so will result in his disqualification from the *tournament*.

- 18.12 **Handicap Card.** It is desirable that *player*, when playing at a visited club, carry his *handicap card*, which must list his current *PGF playing handicap* (clause 22). Also demand a new *handicap card* when there is change in the *playing handicap*.
- 18.13 **Non Qualifying Competitions.** Provide to his *home club* information regarding scores in non-qualifying *competitions*.
- 18.14 **Handicap Record Sheet.** On change of *home club*, the *player* must get a verified copy of his *handicap record sheet* from his previous club and submit the same to his new *home club*.

Clause 19

RIGHTS AND OBLIGATIONS OF THE VISITED CLUB.

Whereas it is the responsibility of the individual *player* to ensure that all scores returned by him in *competitions* at other *clubs* are made known to his *home club*, the visited clubs, in addition, shall also inform the *home clubs*, the *PGF* and the concerned *Association* scores returned by all participants in the tournament along with the *SSS* or the *CSS* for that competition.

Clause 20

SCORES FOR HANDICAP PURPOSE

- 20.1 **Scores to be Considered for Handicapping Purpose.**
- a. **Known SSS / CSS.** Scores returned on a course whose *SSS* or *CSS* is known or displayed by the *committee*.
 - b. **Qualifying Score.** *Qualifying scores* as defined.

- c. **Net Differential below Zero.** *Net differentials* of less than zero returned in any abandoned round of a *qualifying competition* or in any round of a competition / normal play when ~~the~~ SSS or the CSS has been calculated and displayed by the *committee*.
- d. **Play Under Local Rules.** Scores returned in a *qualifying competition* played over a measured course when local rules are in operation for preferred lies or for any other purpose
- e. **Away Tournaments.** Scores returned in *tournaments* participated outside Pakistan or other courses in Pakistan in any capacity are *qualifying scores* for *handicapping* purposes provided a SSS or a CSS existed. The *player* must inform *PGFI* his *home club* the scores returned.
- f. **Starting from Other Than the 1st Tee.** Starting from other than the 1st Tee, including "Shotgun Start" *competitions* in which competitors are authorized by the *committee* to commence play elsewhere will be *qualifying competitions* for *handicap* purposes, provided all other requirements of the scheme are satisfied.
- g. **Scores of 18 Holes.** All scores established in a *stipulated round* of 18 holes played on 18 or 9 holes golf course (including par and stableford competition) under the rules of golf.
- h. **Lesser Number of Clubs.** When a *competition* limits the number of clubs, which may be used to fewer than 14, a score that reduces a *handicap* shall be used, but not one that increases it.
- i. **When Not Entered in Competition.** When a person plays within a competition field, but does not actually enter the *competition*, his score, if attested by an approved marker, shall be used for *handicapping* purposes.
- j. **Disqualified Player's Scores.** When a *player* is disqualified for a breach of technical rule, the handicap committee will use the actual scores if known for handicap purposes. To accept a disqualified score as a "correct score" the *committee* must verify the score in such manner, as it shall deem appropriate. All penalty strokes except for late start penalty shall be included in the score for *handicap* purposes. Upon disqualification following correct scores can be identified and must be considered for handicap purposes:-

- (1) Rule 3.4 - *Player* refuses to comply with the Rules affecting the rights of another competitor.
- (2) Rule 6.2 (b) - *Handicap* entered on a card, which is too high. If a *handicap* has been entered which is too high the correct *handicap* should be substituted for *handicapping* purposes.
- (3) Rule 6.3 - *Player* failing to start at the correct time. The penalty strokes for late start will not be considered for *handicap* purposes.
- (4) Rule 6.6 - Card not signed by the *player* or his marker.
- (5) Rule 6.6 (b) - *Player* unduly delays the return of his card.
- (6) Rule 6.6 (d) - Score entered on a hole, which is too low. If a score has been entered on a hole that is too high the correct score should be substituted for *handicap* purpose.
- (7) Rule 6.7 - *Player* unduly delaying play.
- (8) Rule 6.8 - *Player* discontinues play.

20.2 Situations where Scores are not to be Considered for Handicapping Purpose.

- a. **When SSS or CSS Not Known.** Scores returned in any *round* of a *qualifying competition* / normal play where the SSS or the CSS has not been notified.
- b. **Less than 18 Holes Competitions.** Scores returned in less than 18 holes competition.
- c. **Not Played as per Golf Rules.** Scores returned in any *competition*, which is not played in accordance with the Rules of Golf and authorized Local Rules e.g. a *competition* which limits the number of clubs permitted to less than 14 (see sub clause 20.1h).
- d. **No SSS / CSS.** When scores are made on a course which do not have an allotted / confirmed SSS by *PGF*.
- e. **Disqualified Player's Scores.** Following are situations when the *player* has been disqualified, his score shall not be regarded as a correct score:
 - (1) Rule 1.3 - Agreeing to waive the Rules.
 - (2) Rule 4.1, 4.2 & 4.3 - Using illegal clubs.
 - (3) Rule 6.4 - Employing more than one caddie at the same time.
 - (4) Rule 7.1 - Practicing on the course prior to play.
 - (5) Rule 14.3 - Using an artificial device.
 - (6) Rule 15.3 - Playing a wrong ball not corrected.
 - (7) Rule 20.7 - Playing a ball from a wrong place.

Clause 21
ALLOTMENT OF PGF HANDICAP.

21.1 **Delegation of Powers.** Except for plus handicap. *category* 1 and upto handicap 7. the *PGF* delegates powers to the *handicapping committees* of the home clubs to allot *handicap* to its *players*. The under mentioned procedures will be followed in allotting a *handicap*.

21.2 **Handicap Categories.** For the purpose of this *scheme* following *handicap categories* will be applicable: -

	18 Holes Course	9 Holes Course
a. Category 1.	Upto 4.4 and below	Upto 2.2
b. Category 2.	4.5 to 9.4 inclusive	2.3 to 4.7 inclusive
c. Category 3.	9.5 to 18.4 inclusive	4.8 to 9.2 inclusive
d. Category 4.	18.4 to 36.4 inclusive	9.3 to 18.2 inclusive (Ladies & Juniors only).

21.3 **Conditions for Allotment of Handicaps.**

- a. *PGF handicap* will only be allotted to a member of an *affiliated club*.
- b. Handicap will be allotted to players who do not have a *PGF handicap*.
- c. All *handicaps* shall be allotted in relation to the *net differential*.
- d. The maximum *playing handicap* for men shall be 18 (maximum exact handicap 18.4) and for ladies and juniors 36 (maximum exact handicap 36.4).
- e. *Affiliated clubs* may at their discretion refuse to allot a *handicap* until a specified standard has been achieved.
- f. A *player* with or without a *handicap* shall not be allotted a *category 1* or upto 7 *handicap* without the written permission of the *PGF*.
- g. While allotting a fresh *handicap* to a *player* whose *handicap* had been suspended under clause 25 or has not played golf for over 2 years, his previous *handicap* will be taken into consideration.
- h. Handicap is to be earned and not demanded.

- 21.4 **Handicap.** A player shall have two handicaps: -
- a. **Exact Handicap.** It is a handicap upto one decimal. Reduction and increases are made to the exact handicap.
 - b. **Playing Handicap.** Is the exact handicap rounded to the nearest whole number; that is .5 (point 5) and above is rounded upwards and .4 (point 4) and below is rounded downwards. It is used for playing in tournaments / general play. If a player plays over or under his handicap his exact handicap changes.
- 21.5 **Previous handicap Considered.** While allotting a fresh handicap to a player whose handicap was suspended. his previous handicap will be taken in consideration.
- 21.6 **Procedure**
- a. **Number of Cards to be Submitted.** To obtain a *PGF handicap*, a *player* shall submit five cards played on a *rated course*, duly attested by a marker.
 - b. **Amend Score.** The handicap committee shall amend score of men more than 2 over Par at any hole of each card as 2 over Par and ladies score more than 3 over Par at any hole as 3 over Par. The amended score will be entered in the amended score column.
 - c. **Ascertain Net Differential.** After these adjustments have been made, the *net differential* (amended score minus par of each hole and total of each round of the amended score minus the SSS / CSS) of each card is ascertained and entered in the *net differential* column.
 - d. **Calculate Average Net Differential/Handicap.** These five cards differentials are added and then averaged by dividing it by five. The resulting average (to one decimal place) is the *player's exact handicap*, which is then rounded to the nearer whole number (.5 being rounded up) to allot the *PGF playing handicap*. As the *exact handicap* is the starting point for future *handicapping*, both figures the *exact* and *playing handicap* must always be recorded on the *players handicap record sheet*.

Example of Allotting Handicap to Men and Determining Net Differential

Hole No	Par	Returned Card					Amended Score					Net Differential				
		1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
1	4	5	5	7	5	3	5	5	6	5	4	1	1	2	1	-
2	3	4	4	5	4	4	4	4	5	4	4	1	1	2	1	1
3	4	7	5	4	7	4	6	5	4	6	4	2	1	-	2	-
4	4	4	7	6	5	6	4	6	6	5	6	-	2	2	1	2
5	4	5	5	5	4	5	5	5	5	4	5	1	1	1	-	1
6	4	8	4	5	4	8	6	4	5	4	6	2	-	1	-	2
7	4	6	8	7	5	8	6	6	6	5	6	2	2	2	1	2
8	3	4	4	4	3	4	4	4	4	3	4	1	1	1	-	1
9	5	6	6	5	8	6	6	6	5	7	6	1	1	-	2	1
10	5	8	5	5	6	6	7	5	5	6	6	2	-	-	1	1
11	4	7	4	4	5	5	6	4	4	5	5	2	-	-	1	1
12	4	5	4	5	5	6	5	4	5	5	6	1	-	1	1	2
13	3	5	3	4	4	5	5	3	4	4	5	2	-	1	1	2
14	5	5	5	6	6	9	5	5	6	6	7	-	-	1	1	2
15	5	6	6	6	5	5	6	6	6	5	5	1	1	1	-	-
16	3	3	3	3	4	4	3	3	3	4	4	-	-	-	1	1
17	4	4	4	4	6	5	4	4	4	6	5	-	-	-	2	1
18	4	5	7	4	8	5	5	6	4	6	5	1	2	-	2	1
Total	72	97	89	89	94	98	92	85	87	90	93	20	13	15	18	21

Example:

A player played five rounds on a course having SSS 72. The net differential (amended score for each round minus the SSS / CSS) for the five rounds was 20,13,15,18 and 21. The handicap to be allotted will be: -

Average net differential = $20+13+15+18+21= 87$ divided by $5=17.4$

Exact Handicap. 17.4

Playing Handicap. 17

e. Rounding of Handicap.

(1) Exact handicap will be rounded .5 (point five) and above upward and .4 (point four) and below downward to determine the playing handicap.

(2) Plus handicap. Exact handicap 0.5 will be rounded as scratch and 0.6 as plus 1 (+1).

f. Plus Handicap. Is allotted by PGF to a scratch player who is playing exceptionally good (under his handicap). It is mathematically a minus handicap and the player has to give strokes to the course to determine his net

score. A plus one (+1) handicap player will give stroke at stroke index 18 hole to determine his position in case of tie in net stroke play match.

- g. **Handicap Card.** If the player obtains a handicap upto 18.4 he will be issued a handicap card indicating his playing handicap determined under this clause.
- h. **Allotting Handicap Less than Calculated.** The *handicap committee* may allot to a *player* an initial *handicap* less than the average if it has good reason to consider that a lower *handicap* is more appropriate to the *player's* ability.

21.7 Nine Hole Handicaps - Handicap (N)

- a. **Nine-Hole Handicap Use and Identification.** A nine-hole *handicap* is an official *PGF handicap* provided the *club* is *affiliated* to *PGF*. A nine hole handicap may be used in inter club play against other players with nine hole *handicaps*. A *player* with a handicap (N) should use it in inter club nine hole competition. If an 18 hole competition requires a handicap, handicap (N) may be doubled. If a player with a 18 hole *handicap* plays in a nine hole competition, he halves his handicap.
- b. **Method of Computation.** Golf clubs compute *handicap* (N) by applying sub clause 21.6 to nine-hole adjusted gross scores.

Example:

For a net differential of 47 from five rounds on a nine hole course having SSS of 36 the exact handicap (N) of a player shall be: -

- a. *Exact Handicap (N)=47 divided by 5=9.2.*
- b. *Playing Handicap (N) = 9.*
- c. **Maximum Nine-Hole Handicap.** The maximum *PGF* handicap (N) for men is 9 and for ladies/juniors is 18.

Clause 22 HANDICAP CARDS

Every *player* allotted a *PGF handicap* will be issued with a *handicap card* by his *home club handicap committee*. It will contain the playing handicap of the player. Whenever there is change in the *playing handicap* a new *handicap card* will be issued by the club. Specimen *handicap card* is at Annex D.

Clause 23
ALTERATION OF HANDICAPS

23.1 **General.** *PGF* delegates powers to the *handicap committees* of *home clubs* to alter *handicaps* of category 2 and 3 *players*. Alteration to handicap category 1 and from category 1 to 2 and vice versa will be recommended by the home club and approved by *PGF*. No change will be effective without the approval of *PGF*. **Alteration to *handicap* is to be earned. No *player* has the right to increase or reduce his *handicap* without providing evidence of his playing ability. The *handicap committees* of the home clubs, based on the scores returned by a *player* shall carry out necessary adjustments to the *handicaps* of its members**

a. **Handicap Categories.** *Definition 1.21* classifies the four *handicap categories* as follows: -

	18 Holes Course	9 Holes Course
(1) Category 1.	Upto 4.4	Upto 2.2
(2) Category 2.	4.5 to 9.4	2.3 to 4.7
(3) Category 3.	9.5 to 18.4	4.8 to 9.2
(4) Category 4	18.4 to 36.4	9.3 to 18.2
(Ladies & Juniors only).		

b. **Handicap Authorities.** Authorities responsible for maintaining *handicap* of *players* shall be: -

(1) **Category 1, Reduction / Increase of Handicap from Category 1 to 2 and Vice Versa.** *Pakistan Golf Federation.*

(2) **Category 2, 3 and 4.** *The home club.*

c. **Alterations.** The *handicap committee* in relation to the *net differential* will make alterations to the exact *handicap* of a *player*. Playing handicaps will be rounded.

d. **Buffer Zone.** If a *player* returns a *net differential* upto his *buffer zone* his exact *handicap* is not changed. Buffer zone for handicap categories is: -

- | | |
|---------------------|--------------------------------|
| (1) Category 1. | 0 to +1 (one over handicap). |
| (2) Category 2. | 0 to +2 (two over handicap). |
| (3) Category 3. | 0 to +3 (three over handicap). |
| (4) Category 4. | 0 to +5 (five over handicap). |
| (ladies & Juniors). | |

- e. **Handicap Reduction Factor.** Is a factor determined to reduce the exact handicap of a player which is ascertained by multiplying the number of strokes played under the playing handicap with his handicap category in decimal i.e: -
- (1) **Category 1:** Number of strokes played under handicap multiplied by 0.1
 - (2) **Category 2:** Number of strokes played under handicap multiplied by 0.2.
 - (3) **Category 3:** Number of strokes played under handicap multiplied by 0.3.
 - (4) **Category 4:** Number of strokes played under handicap multiplied by 0.5.
- f. **Recording of Scores.** The recording of scores shall be kept by *net differential* i.e. the difference (+ or -) between the *player's net score* and the SSS / CSS. The date, *net differential*, *exact handicap* and *playing handicap* must be recorded on the *player's handicap record sheet* together with the supplementary information shown in Annex C and for entries "Example Reduction / Increase of Handicap" Annex B.
- g. **Reduction of Handicap by Player.** If, a *player* for any reason, is unable to report to his *home club* a qualifying scores which has a *net differential* less than zero.
- Or
- Has been unable to ascertain, after reporting such scores, whether or not his *playing handicap* has been reduced. He shall before competing in a further competition make such reduction to his *playing handicap* as shall be appropriate under clause 23.3 and Annex B.
- h. **Handicap Card.** On change of playing handicap, the *player* will be issued a new handicap card by the home club.
- i. **Rounding of Handicap.**
- (1) **Exact handicap** will be rounded .5 (point five) and above upward and .4 (point four) and below downward to determine the playing handicap.
 - (2) **Plus handicap.** Exact handicap 0.5 will be rounded as scratch and 0.6 as plus 1 (+1).
- j. **Suspension / Restoration of Handicap.** The reasons for suspension and the procedure for the restoration of *handicap* that has been lost are contained in clauses 25 and 26.

- k. **Recommendation to PGF.** The *club handicap committee* must refer to the *PGF* reduction or increase of handicap of *category 1* or from *category 2* to *1* or vice versa. With its recommended adjustment it must send all the information upon which the recommendation is based and with any further information required by *PGF*. The *PGF* may then authorize the recommended adjustments, reject the recommendation or refer the matter back to the *handicap committee* for further consideration.
- 23.2 **Increase of Handicap.** For more examples and entries in handicap record sheet please see Annex 'B' and 'C'.
- a. **When Made.**
- (1) When a player plays/returns score over his *buffer zone* in *PGF*. Associations or Clubs Tournaments, increases if any to the *playing handicap* of a player shall be made by the handicap committee at the end of each quarter, six monthly or the handicapping year as the *home club* may decide.
 - (2) **General Play (clause 17.3 c).** The *handicap committee* of a player who does not post any score returns, will keep the handicap of such players under review. If the handicap committee of such players considers, that his *exact handicap* in *category 2, 3* or *4* is too low and does not reflect his current playing ability, it may increase his *exact handicap* by not less than one whole stroke at a time (**maximum of two strokes in a handicap year**) as it considers appropriate at the time of six monthly or annual review of handicap. Fractional increases in excess of one stroke are permitted. **Such increases will not be effected in a handicap year, if the player has played to or under his handicap buffer zone in that year.** Increase of *playing handicap* of *category 1* and from *category 1* to *2* under this sub clause will not be made without the approval of *PGF* (clause 17.3d).
- b. **Maximum Limit.** No *exact handicap* will be increased to more than 2.0 strokes in a calendar year.
- c. **Within Buffer Zone.** If a player returns a *net differential* upto his *buffer zone* his *exact handicap* is not changed. Buffer zone for handicap categories is: -

- (1) Category 1. 0 to +1 (one over handicap).
 - (2) Category 2. 0 to +2 (two over handicap).
 - (3) Category 3. 0 to +3 (three over handicap).
 - (4) Category 4. 0 to +5 (five over handicap).
- (ladies & Juniors).

- d. **Maximum Increase if Over Buffer Zone.** If a *player* returns a score with a *net differential* above his *buffer zone* 0.1 increases his *exact handicap* (table 23.2f) irrespective of the number of strokes he has played over his handicap.
- e. **Increase Handicap (N).** For increase of handicap (N), the increase factor is halved and added to the exact handicap (N).
- f. **How Adjustments Made.** *Exact handicaps* shall be adjusted as follows or with reference to the *handicap adjustment table Annex B*.

Category	Playing Handicap	Buffer Zone	If net differential is:	
			Above buffer zone Add only	Below CSS subtract for each stroke below
1	Up to 4	0 to +1	0.1	0.1
2	5 to 9	0 to + 2	0.1	0.2
3	10 to 18	0 to + 3	0.1	0.3
4 Ladies	19 to 36	0 to + 5	0.1	0.5

Example for increase of handicap: -

Two players with playing handicap of 11(exact handicap 11.2) in category 3, return their score cards for handicap purpose to the handicap committee with gross scores of 86 and 89 i.e net 75 and 78 (+3 and +6) respectively on a course with SSS 72 i.e. 0 and 3 over their buffer zone (3 – 3=0 and 6 – 3=+3) their exact handicap will be: -

- i. Player 'A' zero over buffer zone, no change.
- ii. Player 'B' 3 over buffer zone, increase will be by 0.1 and his exact handicap will becomes 11.3.

23.3 Reduction of Handicap. For more examples and entries in handicap record sheet please see Annex 'B' and 'C'.

a. **When Made.**

- (1) Reductions of *exact/playing handicap* shall be made on the day when the score below net differential becomes known to the *home club*.

(2) **General Play (clause 17.3b).** The *handicap committee* of a *player* who does not post any score returns, whenever feels/considers, that his *exact handicap* in *category 2, 3 or 4* is too high and does not reflect his current playing ability, it must, reduce his *exact handicap* by not less than one whole stroke to the figure it considers appropriate. Fractional reductions in excess of one stroke are permitted. Reduction of *playing handicap* of *category 1* and from *category 2* to *1* under this sub clause will only be effected by *PGF* or subject to the approval of *PGF* as per provisions of sub clause 17 3d

b. **Handicap Reduction Factor.** Is a factor determined to reduce the exact handicap of a player which is ascertained by multiplying the number of strokes played under the playing handicap with his handicap category in decimal i.e.: -

- (1) **Category 1:** Number of strokes played under handicap multiplied by 0.1.
- (2) **Category 2:** Number of strokes played under handicap multiplied by 0.2.
- (3) **Category 3:** Number of strokes played under handicap multiplied by 0.3.
- (4) **Category 4:** Number of strokes played under handicap multiplied by 0.5.

c. **Reduction of Handicap (N).** For reduction of handicap (N), the reduction factor is halved and deducted from the exact handicap (N).

d. **Reducing Handicap.** When a *player* returns a *net differential* of less than zero, his *exact handicap* is reduced by a reduction factor determined by multiplying the number of strokes played under his handicap with his handicap category in decimal clause 23.2f or table of handicap adjustments Annex B.

Example for decrease of handicap: -

A player with *Playing handicap* of 7 (*exact handicap* of 7.1) (*category 2*) on a course with *SSS* 72 returned *gross score* of 74 (*net score* 67) i.e 5 strokes below his *playing handicap* of 7, his *exact handicap* is reduced by 5 times 0.2 = 1.0 (*reduction factor*). His *exact handicap* will become $7.1 - 1.0 = 6.1$ and his *playing handicap* will be 6, which is immediately his new handicap.

- e. **Reduction of Handicap from Higher to Lower Category.** When a *player's handicap* is to be reduced so that it goes from a higher category to a lower category i.e. from category 3 to 2, it shall be reduced by the appropriate number of strokes so as to bring his exact handicap to the lower handicap. Thereafter the remaining strokes will be multiplied by the factor of the new category to determine further reduction.

Example:

A player in handicap category 3 with playing handicap of 10 (exact handicap 9.5) returned gross score of 76 (net score 66) i.e 6 under his playing handicap of 10, on a course with SSS 72, his handicap is reduced as follows: -

Decrease from category 3 to 2.

Reduction factor category 3: 1 times 0.3 = - 0.3.

Reduction: $9.5 - 0.3 = 9.2$

- i. Exact handicap 9.2
- ii. Playing handicap 9.

Reduction in Category 2.

Reduction factor category 2: 5 times 0.2 = 1.0

Reduction: $9.2 - 1.0 = 8.2$

- i. Exact handicap 8.2
- ii. Playing handicap 8

23.4 Reduction of Handicaps during a Competition.

- a. **Old Handicap Continues.** Where the conditions of a *competition* do not provide otherwise, the *handicap* of a *player* applied at the beginning of a *competition* shall be applicable throughout that *competition* irrespective if he has played a round or more than one round under his handicap. Adjustments will be made after that competition.
- b. **Special Prizes.** This provision shall apply only to a *competition* in which supplementary prizes are awarded for the best scores returned in an individual *round* or in combination of individual *rounds* of the *competition* i.e. player 'A' for playing under his handicap is awarded best round prize for day one. If he again on the second days merits for the best round prize his new handicap will apply. Calculation is done as under: -

Example:

Player 'A' in handicap category 3, with playing handicap of 12 (exact handicap of 11.5) played gross 80

on a course with SSS 72, that is 4 under his handicap ($80 - 72 = 8 - 12 = -4$) and won the best round prize for day 1

On day 2 he again at playing handicap 12 (clause 23.4a) played gross 81 (3 under), while another player 'B' with 12 playing handicap (exact handicap 11.8) also played gross 81. For deciding the best round prize for day 2 only, player "A's" handicap will be reduced: -

Player 'A'.

Day 1.

Exact handicap $11.5 - 1.2$ (reduction factor 4×0.3) = 10.3 or playing handicap 10.

Day 2.

His net score for best round net for day 2 will be $81 - 10$ (clause 23.4b) = 71.

Player 'B'

His net score on day 2 will be $81 - 12 = 69$.

On day 2 'A' has played net 71 whereas 'B' played net 69. Prize for best round net will go to player 'B'.

- c. **New Handicap Applicable.** Where a player's handicap has been reduced under clause 23.4b during the course of a competition in which the original handicap continues to apply, the player shall play from his reduced handicap in all other competitions commencing after the tournament in which his handicap was reduced.

Note: Increases to playing handicaps will not be made under the provisions of this sub clause.

- 23 5 **Comparison with Old Handicap System.** A comparison of the old and the new decimal handicap system is given at annex 'E'. The decrease in handicap is gradual. In certain cases the handicap remains unchanged despite having played under ones playing handicap

Clause 24 HANDICAP RECORD SHEET

For maintaining handicap record of players see specimen at Annex C and entries "Examples Reduction and Increase of Handicap" Annex B.

Clause 25
SUSPENSION, LAPSING AND LOSS OF HANDICAPS

- 25.1 **Reasons for Suspension.** The *PGF* may or a *home club* may recommend to the *PGF* to suspend the *handicap* of its *member* who in its opinion has: -
- a. **Failing to Comply with Obligations.** Constantly or blatantly failed to comply with the obligations and responsibilities imposed by this scheme.
 - b. **Conduct.** Conducts himself in a manner prejudicial to the interests of the *PGF/ Associations /home club / affiliated club* or to the game of golf.
 - c. **Violating Code of Amateur.** Violated the code of conduct for "Amateur Status".
- 25.2 **Limitations of Clubs.** The *Association* or *home club* shall consider no proceedings pursuant to sub clause 25.1 without the written authority of the *PGF*. Following the receipt of a request for such an authority, *PGF* shall direct whether the *PGF*, the *Association* or the *home club* shall hear and determine the issue.
- 25.3 **Clubs Can Deal.** No authority is required in respect of proceedings brought against a *member* by his *home club*, in respect of an alleged offence committed of the bylaws of that *club*.
- 25.4 **Loss of Handicap.** A *player's handicap* is lost immediately he ceases to be a *member* of any *affiliated club* or loses his Amateur Status under this clause.
- 25.5 **Implications of Lost Handicaps.** Whilst a *player's handicap* is suspended, lapsed or has been lost, he shall not enter or compete in any *competition* which requires a competitor to be the holder of a *handicap* as designated by this scheme for either entering or competing in the competition.
- 25.6 **Applicability of Suspended Handicap.** The suspension of a *player's handicap* shall apply at all *affiliated clubs* of which the *player* is, becomes a *member* or is not a member during the period of suspension. It shall be the responsibility of the authority suspending the handicap or canceling the membership of such players, to inform the *PGF*, *Associations* and the *affiliated clubs* of such suspension / cancellation of membership.

25.7 Reporting of Scores by Player for Handicapping. Any *player* who requests his *home club*, to confirm or certify his *handicap* for *competition* entry purposes, shall be deemed to have had adequate opportunity of reporting to his *home club*, any relevant scores on or prior to the date and time at which the confirmation or certificate of *handicap* is requested. If it is established to the satisfaction of the *player's home club* after due investigation, that a *player* has failed to report scores, his *handicap* may be suspended for such period as the *home club* shall consider appropriate. Whilst his *handicap* is suspended a *player* shall not be eligible to compete in or enter any golf event.

Note 1. The *PGF, Associations* and the *home clubs* shall provide and lay down a procedure for appeal should the *player* be dissatisfied with the suspension, lapsing or loss of *handicap* under the foregoing clauses.

Note 2: The *player* must be notified of the period of suspension and of any other conditions imposed. No *handicap* of the *player* shall be suspended without first affording him the opportunity of appearing before the *committee*. If the *player* does not respond to the suspension of handicap notice within 10 (ten) days from the date of issue, it shall be considered effective from the date of issue of the notice.

Clause 26

RESTORATION OF HANDICAPS

- 26.1 **Request by Player.** A *player* may request the authority, which suspended his handicap for restoration.
- 26.2 **Restored Within One Year.** If the suspension / cancellation of membership of a *player* is restored within 1 year of the date on which his *handicap* was lost, suspended or lapsed, it shall be reinstated at the *handicap* the *player* last held.
- 26.3 **New Handicap.** When the suspension of the *handicap* has been for a period of more than 01 (one) year the *player* may be allotted a new *handicap* after he has complied with the requirements of clause 21. While allotting such handicap his previous handicap will be considered.

- 26.4 **Old Handicap Considered.** When allotting a new *handicap* to a *player* the *handicap committee* shall give due consideration to the *handicap* he last held. *Category 1 handicap* shall not be allotted without the written approval of the *PGF*.
- 26.5 **Reinstatement of Handicap.** Following a written request to the suspending authority by the *player* whose *handicap* has been suspended under clause 25, accompanied by full details of all relevant omitted scores, his *home club* may, reinstate his *handicap* appropriately adjusted. *Home clubs* are advised to notify the *PGF* and the relevant *Associations* of any such reinstatement.

Clause 27

HANDICAP ALLOWANCES & DECIDING TIES

- 27.1 **Justification for Handicap Allowances.** Handicap allowances have no effect in determining Stroke Indexes; however, their use is recommended to produce fair and equitable competition in *handicap competitions*. In some forms of play, it is equitable for players to use their full handicaps. However, in some team competitions where full handicaps are used, higher-handicapped sides would have an advantage over lower-handicapped sides, therefore less than full handicaps are recommended in such competitions. The under mentioned *handicap allowances* will be applicable to various forms of play. Strokes will be taken according to the *stroke table/index* of the *golf course* under play. Reference to *handicaps* in all cases is to the *playing handicap*.
- 27.2 **Assignment of Strokes**
- a. **Where To Take Strokes.**
- (1) If *handicap* strokes are applied to a gross score, the *Committee* is responsible for the application of the stroke index recorded on the score card. If stroke index are not printed on the score card, the *Committee* shall publish a table indicating the order of holes at which *handicap* strokes are to be given or received (Rules of Golf, 33-4). A player receiving handicap strokes shall take them in the order assigned on the score card. For example, a

- player receiving three strokes shall take them on the first, second and third stroke index holes.
- (2) In mixed competitions where each *player* plays his own ball and where allocations are different for men and ladies, the players receive strokes based on their respective stroke allocations.

27.3 Plus Handicap.

- a. **Rounding Plus Handicap.** A *handicap* of "plus" is mathematically a minus *handicap* (below zero), the three quarters of a *handicap allowance* (where applicable) of +2 *handicap player* equals to -1.5 which when rounded upwards will become -1 stroke. That stroke should be conceded to the *course* at the hole allocated stroke index 18.
- b. **Stroke Play.** A player with a plus handicap shall add his strokes according to the allocation table beginning with the 18th stroke hole. For example, when a player with a plus handicap competes in a partnership stroke play competition, a side with a handicap of plus 1 shall add a stroke to its score on the hole designated as the 18th stroke hole.
- c. **Match Play.** In a match-play competition, if the lower handicapped side has a handicap of plus 1, that side plays at scratch, and adds 1 stroke to the other side's handicap.

27.4 Stroke Allowances Relate to 18 Holes. Stroke allowances relate to 18 holes. The following allowances apply to each 18-hole round, even though the competition may consist of more than one round.

- a. **Match Play.**
- | | |
|------------------|--|
| Singles | Full difference between the <i>handicaps</i> of the two players. |
| Foursomes | 1/2 of the full difference between the aggregate <i>handicap</i> of either side. |
| Four-ball | Back marker to concede strokes to the other three players based on (better ball) 3/4 of the difference between the full handicaps. |
- Strokes to be taken according to the stroke table.**
- b. **Bogey or Par Competitions**
- | | |
|------------------|---|
| Singles | Full <i>handicap</i> . |
| Foursomes | 1/2 of the aggregate <i>handicap</i> of the partners. |

Four-ball Each partner receives 3/4 of full handicap.

(Better ball)

Strokes to be taken according to the stroke table.

c. **Stroke Play**

Singles Full handicap.

Foursomes 1/2 of aggregate handicap of the partners.

Four-ball (Better ball) Each partner receives 3/4 of the full handicap and strokes to be taken according to the stroke table.

d. **Stableford Competitions**

Singles Full handicap.

Foursomes 1/2 of aggregate handicap of the partners.

Four-ball (Better ball) Each partner receives 3/4 of full handicap. Strokes to be taken according to the *stroke table* and not added to the points scored.

e. **Players Competing from Different Tees or Men and Ladies from Same Tees**

(1) **Different Tees: Men vs. Men; Ladies vs. Ladies; Ladies vs. Men**

Different tees usually have different *course ratings*. Since *course ratings* reflect the probable scores of scratch golfers, the higher rated course is more difficult, and the *player* playing from the set of tees with the higher *course rating* receives additional strokes equal to the difference between the *Course Ratings*, with .5 or greater rounded upward. First, the SSS should be determined and then the additional strokes are added to the handicap of the player playing from the higher rated set of tees.

Example 1: *If men playing from the middle tees where the men's PGF course rating is 70.3 compete against men playing from the back tees where the men's PGF course rating is 72.6, the men playing from the back tees will add two strokes ($72.6 - 70.3 = 2.3$ rounded to 2 strokes) to their handicaps.*

Example 2: If ladies playing from the forward tees where the ladies course rating is 73.4 compete against men playing from the middle tees where the men's course rating is 70.9, the women will add three strokes ($73.4 - 70.9 = 2.5$ rounded to 3 strokes) to their Handicaps.

- (2) **Same Tees: Men vs. Ladies.** Men and ladies playing from the same set of tees will have different course ratings. Since the Ladies course rating usually will be higher, ladies receive additional strokes equal to the rounded difference between the course ratings, with .5 or greater rounded upward.

Example: If ladies playing from the middle tees where the ladies Course Rating is 77.3 compete against men playing from the middle tees where the men's course rating is 70.9, the ladies will add six strokes ($77.3 - 70.9 = 6.4$ rounded to 6 strokes) to their Handicaps.

The adjustment shall be added to the players' handicaps even if it causes a handicap to exceed the maximum possible for the rating of the set of tees being played.

- (3) **Foursome Competitions Using Different Tees or Men and Ladies Using Same Tees.** In foursome competitions using different tees or men and ladies from the same tees, use half of the difference in course ratings.

Example: 'A' a man, and 'B' a lady, are partners in a foursome competition against 'C' a man, and 'D' a lady. The men play the white tees, rated 71.2, and the ladies play the red tees, rated 73.6. The difference in the Course Ratings is 2.6. After the handicap of each team is determined, one-half of the difference between the course ratings or one stroke is added to the handicap of each team. If 'A' and 'B' are both men, the procedure applies only to side 'C' and 'D' (a man and a lady).

In a foursome competition in which sides are using different tees, the side playing from the set of tees with the higher course rating

receives additional strokes equal to the difference between the course ratings.

Example: 'A' a man and 'C' a man, are partners in a foursome competition against 'B' a lady and 'D' a lady. The men play the white tees, rated 71.2, and the ladies play the red tees, rated 73.6. The difference in the Course Ratings is 2.4. After the handicap of each team is determined, the full difference between the Course Ratings (two strokes) is added to the handicap of the ladies team.

- Note 1: **Half Strokes.** Half strokes or over to be counted as one; smaller fractions to be disregarded except in foursomes stroke play when 1/2 strokes are counted as such.
- Note 2: **Stroke Allowances.** Stroke allowances in a *handicap competition* must be taken/given as per clause 27.4a, b, c & d.
- Note 3: **Sudden Death Play-off.** When extra holes are played in *handicap competitions*, strokes will be taken in accordance with the *stroke index*.

27.5 How to Decide Ties In Competitions (Rules of Golf 33-6 and Appendix I Part C).

- a. **Committee to Determine Procedure.** Rule 33-6 of the Rules of Golf requires the *Committee* to determine how and when a halved match or stroke play tie shall be decided. The procedure should be published in advance.
- b. **PGF Recommendations.** PGF recommends that the under mentioned procedure should be followed in deciding ties: -
- (1) **Match Play - Play Off.** In a match play the match is won by the player/side who is leading by the number of holes greater than the number of holes remaining to be played
- (a) **Single Scratch Match Play.** A match that ends all square should be played off hole by hole until one side wins a hole.
- (b) **Singles Handicap Match Play.** A singles handicap match play which ends all square should be played off hole by hole until one side wins a hole. Play off should start from the hole where the match started. Strokes should be given / taken as

per clause 27.4a on the applicable stroke index holes given on the score card.

- (c) **Foursome/Four Ball Stroke Match Play.** A foursome/four-ball stroke match that ends in a tie should be played off until one side wins a hole
 - (d) **Foursome/Four Ball Handicap Match Play.** A foursome/four-ball handicap match that ends in a tie should be played off over 18 holes with handicap strokes to be taken/given as per the stroke index given on the score card and clause 27.4a. If a shorter play-off is necessary, then a nine, six or three hole play-off is recommended. **A single-hole or sudden death play off is not recommended.**
- (2) **Stroke Play - Play Off.**
- (a) **Single Scratch Stroke Play.** In the event of a tie in scratch stroke play competition; a play-off over 18 holes is recommended. If a shorter play-off is necessary, then a nine, six, three or sudden death hole play-off is recommended.
 - (b) **Single Handicap Stroke Play.** In the event of a tie in singles handicap stroke play competition; a play-off over 18 holes with handicap allowance as per clause 27.4c is recommended. Play off should start from the hole where the match started. If a shorter play-off is necessary, then a nine, six, three or sudden death play-off is recommended. Strokes should be given / taken on the applicable stroke index holes given on the score card.
 - (c) **Foursome/Four Ball Stroke Play.** A competition that ends in a tie should be played off over 18 holes. If a shorter play off is necessary, then a nine, six or three holes play off is recommended. Strokes should be taken / given as per clause 27.4c, on the applicable stroke index holes given on the score card. **A single hole or a sudden death play off is not recommended.**

- (d) **Foursome/Four Ball Handicap Stroke Play.** A foursome/four ball handicap stroke competition that ends in a tie, should be played off over 18 holes. Play off should start from the hole where the match started. Strokes should be taken/given as per clause 27.4c, on the applicable stroke index given on the score card. If a shorter play off is necessary, then a nine, six or three holes play off in that order assigned on the score card. **A single hole or a sudden death play off is not recommended.**
 - (e) **Team Match Handicap Play.** A play off is not recommended. In order to decide a tie, matching team scores be adopted taking account of handicap strokes as give at Sub Clause 27.5b (3) (e).
- (3) **If Play Off Not Feasible.**
- (a) **Scratch Stroke Play.** In a scratch stroke-play competition, if a play-off of any type is not feasible, then matching score cards is recommended. The method of matching cards should be announced in advance. An acceptable method of matching cards is to determine the winner on the basis of the best score for the last 18 holes. If the tying players have the same score for the last 18, determine the winner on the basis of the last 9 holes, last 6 holes last 3 holes and finally the 18th hole. If such a method when used does not produce a winner and the competition is of one round only then the winner will be decided by toss, otherwise, matching card for the 3rd, 2nd or 1st day in that order as above will be adopted in deciding a winner.
 - (b) **Handicap Stroke Play.** In a handicap stroke play competition, if a play-off of any type is not feasible, then matching score cards is recommended. The method of matching cards should be announced in advance. An acceptable method of matching cards is to determine

the winner on the basis of the best score for the last 18 holes. If the tying players have the same score for the last 18, determine the winner on the basis of the last 9 holes, last 6 holes, last 3 holes and finally the 18th hole. Strokes should be given/taken on the applicable stroke index as given on the score card. If such a method when used does not produce a winner and the competition is of one round only then the winner will be decided by toss, otherwise, matching card for the 3rd, 2nd or 1st day in that order as above will be adopted in deciding a winner.

- (c) **Foursome/Four-Ball Stroke Play.** In a foursome/four-ball stroke-play competition, if a play-off is not feasible and it is decided to match cards, an acceptable method is to match the last nine holes. If the tying players have the same score for the last nine holes, then the winner should be determined on the basis of the last six holes. If the scores are the same on the last six holes, then compare the last three holes. If there is still no winner, then the last hole may be used. If such a method when used, does not produce a winner then the winner will be decided by toss.
- (d) **Foursome/Four Ball Handicap Stroke Play.** In a foursome/four-ball handicap stroke-play competition, if a play-off is not feasible and it is decided to match cards, an acceptable method is to match the last 18 holes. If the tying players have the same score for the last 18 holes, then the winner should be determined on the basis of the last 9 holes. If the scores are the same on the last 9 holes, then compare the last 6 holes. If the scores are the same on the last 6 holes, then compare the last 3 holes. If there is still no winner, then the last hole may be used. Strokes in a stroke competition are taken in the order assigned on the stroke index given

on the score card. If such a method when used, does not produce a winner then the winner will be decided by toss.

(e) **Team Stroke Play.** In the event of a tie in a team match stroke play or a team handicap stroke play an acceptable method is to match team scores of the tying teams as follows: -

- (1) **Last Day of the Team Stroke Play Scores.** If the scores of two or more teams are equal on the last day of the match, the score of the fourth player for the fourth day will be added to the total team score to decide the tie.
- (2) **First Three Days Team Scores.** If the tie still persists, team scores of the first three days will be considered. In case the tie does not break after considering the scores of the first three days the score of the fourth player for the third day will be added to the team score to decide the tie.
- (3) **First Two Days Team Scores.** If the tie still persists, team scores of the first two days will be considered. In case the tie does not break after considering the scores of the first two days the score of the fourth player for the second day will be added to the team score to decide the tie.
- (4) **First Day's Team Score.** If the tie still persists then team scores of the first day will be considered. In case the tie does not break after considering the team scores of the first day the score of the fourth player will be added to the team score to decide the tie.

**Annex 'A'
27 HOLE SCORE CARD**

EVENT:		MEMBERSHIP NO.		PLAYER'S SIGNATURE		COURSE PLAYED		TECK	
DATE:		130 126		71.4		72.7		TEE W S N	
MARKER'S SIGNATURE:		SLOPE COURSE		SOUTH COURSE		SOUTH COURSE		NORTH COURSE	
RATING		HOLE		HOLE		HOLE		HOLE	
1		10 485 463 426 5 6 5		10 485 463 426 5 6 5		10 485 463 426 5 6 5		10 485 463 426 5 6 5	
2		11 162 139 121 17 10 3		11 162 139 121 17 10 3		11 162 139 121 17 10 3		11 162 139 121 17 10 3	
3		12 365 370 347 7 8 4		12 365 370 347 7 8 4		12 365 370 347 7 8 4		12 365 370 347 7 8 4	
4		13 373 365 323 1 2 4		13 373 365 323 1 2 4		13 373 365 323 1 2 4		13 373 365 323 1 2 4	
5		14 495 448 387 5 6 6		14 495 448 387 5 6 6		14 495 448 387 5 6 6		14 495 448 387 5 6 6	
6		15 192 172 151 9 10 3		15 192 172 151 9 10 3		15 192 172 151 9 10 3		15 192 172 151 9 10 3	
7		16 362 340 285 11 12 4		16 362 340 285 11 12 4		16 362 340 285 11 12 4		16 362 340 285 11 12 4	
8		17 135 119 108 17 10 3		17 135 119 108 17 10 3		17 135 119 108 17 10 3		17 135 119 108 17 10 3	
9		18 348 319 302 3 4 4		18 348 319 302 3 4 4		18 348 319 302 3 4 4		18 348 319 302 3 4 4	
OUT		3106 2892 2596		3108 2895 2593		3108 2895 2593		3117 3018 2700	
IN		3108 2895 2593		3197 3018 2700		3197 3018 2700		3197 3018 2700	
TOTAL		6214 5787 5189		6505 5913 5293		6505 5913 5293		6593 5910 5296	
OUT = WESTERN		H'CAP		H'CAP		H'CAP		H'CAP	
IN = SOUTHERN		NET		NET		NET		NET	
OUT = WESTERN		NET		NET		NET		NET	
IN = WESTERN		NET		NET		NET		NET	

MEMBERSHIP NO.		130 126		71.4		72.7		72.7	
MARKER'S SIGNATURE:		SLOPE COURSE		SOUTH COURSE		SOUTH COURSE		NORTH COURSE	
RATING		HOLE		HOLE		HOLE		HOLE	
1		10 485 463 426 5 6 5		10 485 463 426 5 6 5		10 485 463 426 5 6 5		10 485 463 426 5 6 5	
2		11 162 139 121 17 10 3		11 162 139 121 17 10 3		11 162 139 121 17 10 3		11 162 139 121 17 10 3	
3		12 365 370 347 7 8 4		12 365 370 347 7 8 4		12 365 370 347 7 8 4		12 365 370 347 7 8 4	
4		13 373 365 323 1 2 4		13 373 365 323 1 2 4		13 373 365 323 1 2 4		13 373 365 323 1 2 4	
5		14 495 448 387 5 6 6		14 495 448 387 5 6 6		14 495 448 387 5 6 6		14 495 448 387 5 6 6	
6		15 192 172 151 9 10 3		15 192 172 151 9 10 3		15 192 172 151 9 10 3		15 192 172 151 9 10 3	
7		16 362 340 285 11 12 4		16 362 340 285 11 12 4		16 362 340 285 11 12 4		16 362 340 285 11 12 4	
8		17 135 119 108 17 10 3		17 135 119 108 17 10 3		17 135 119 108 17 10 3		17 135 119 108 17 10 3	
9		18 348 319 302 3 4 4		18 348 319 302 3 4 4		18 348 319 302 3 4 4		18 348 319 302 3 4 4	
OUT		3108 2895 2593		3108 2895 2593		3108 2895 2593		3117 3018 2700	
IN		3197 3018 2700		3197 3018 2700		3197 3018 2700		3197 3018 2700	
TOTAL		6505 5913 5293		6505 5913 5293		6505 5913 5293		6593 5910 5296	
OUT = SOUTHERN		H'CAP		H'CAP		H'CAP		H'CAP	
IN = NORTHERN		NET		NET		NET		NET	
OUT = SOUTHERN		NET		NET		NET		NET	
IN = WESTERN		NET		NET		NET		NET	

PLAYER'S NAME		130 126		71.4		72.7		72.7	
MARKER'S SIGNATURE:		SLOPE COURSE		WEST COURSE		WEST COURSE		NORTH COURSE	
RATING		HOLE		HOLE		HOLE		HOLE	
1		10 485 463 426 5 6 5		10 485 463 426 5 6 5		10 485 463 426 5 6 5		10 485 463 426 5 6 5	
2		11 162 139 121 17 10 3		11 162 139 121 17 10 3		11 162 139 121 17 10 3		11 162 139 121 17 10 3	
3		12 365 370 347 7 8 4		12 365 370 347 7 8 4		12 365 370 347 7 8 4		12 365 370 347 7 8 4	
4		13 373 365 323 1 2 4		13 373 365 323 1 2 4		13 373 365 323 1 2 4		13 373 365 323 1 2 4	
5		14 495 448 387 5 6 6		14 495 448 387 5 6 6		14 495 448 387 5 6 6		14 495 448 387 5 6 6	
6		15 192 172 151 9 10 3		15 192 172 151 9 10 3		15 192 172 151 9 10 3		15 192 172 151 9 10 3	
7		16 362 340 285 11 12 4		16 362 340 285 11 12 4		16 362 340 285 11 12 4		16 362 340 285 11 12 4	
8		17 135 119 108 17 10 3		17 135 119 108 17 10 3		17 135 119 108 17 10 3		17 135 119 108 17 10 3	
9		18 348 319 302 3 4 4		18 348 319 302 3 4 4		18 348 319 302 3 4 4		18 348 319 302 3 4 4	
OUT		3106 2892 2596		3108 2895 2593		3108 2895 2593		3117 3018 2700	
IN		3108 2895 2593		3197 3018 2700		3197 3018 2700		3197 3018 2700	
TOTAL		6214 5787 5189		6505 5913 5293		6505 5913 5293		6593 5910 5296	
OUT = WESTERN		H'CAP		H'CAP		H'CAP		H'CAP	
IN = SOUTHERN		NET		NET		NET		NET	
OUT = WESTERN		NET		NET		NET		NET	
IN = WESTERN		NET		NET		NET		NET	

a) Beyond any fence bounding the course
b) Beyond any line of the white stakes
. To the left of the 1st hole
. To the left and right of the 3rd hole
. To the left of the 6th hole
. To the left of the 9th hole

Out of Bounds on WESTERN

LOCAL RULES

WOODEN SUPPORTS
These which are in existence at the margin of some water hazards are declared as integral part of the Course. The ball may be played as it lies or relift may be obtained under the penalty of one stroke (Rule 20)

a) Beyond any fence bounding the course
b) Beyond any line of the white stakes
. To the left of the 1st hole
. Beyond the white line and stakes to the right of the cart path on the 7th hole
. Near the maintenance area to the right of the 4th, 5th & 6th hole
c) The driving Range

Out of Bounds on SOUTHERN

LOCAL RULES

WOODEN SUPPORTS
These which are in existence at the margin of some water hazards are declared as integral part of the Course. The ball may be played as it lies or relift may be obtained under the penalty of one stroke (Rule 20)

a) Beyond any fence bounding the course
b) Beyond any line of the white stakes
. To the left of the 1st hole
. To the left and right of the 3rd hole
. To the left of the 6th hole
. To the left of the 9th hole

Out of Bounds on NORTHERN

LOCAL RULES

WOODEN SUPPORTS
These which are in existence at the margin of some water hazards are declared as integral part of the Course. The ball may be played as it lies or relift may be obtained under the penalty of one stroke (Rule 20)

TABLE OF HANDICAP ADJUSTMENTS

Nett Differentials	-1	-2	-3	-4	-5	-6	-7	-8	-9	-10	-11	-12	Over Buffer Zone
Exact H'cap Category 1													
Up to 4.4 Category 2	-0.1	-0.2	-0.3	-0.4	-0.5	-0.6	-0.7	-0.8	-0.9	-1.0	-1.1	-1.2	+0.1
4.5 to 9.4 Category 3	-0.2	-0.4	-0.6	-0.8	-1	-1.2	-1.4	-1.6	-1.8	-2	-2.2	-2.4	+0.1
9.5 to 18.4 Category 4	-0.3	-0.6	-0.9	-1.2	-1.5	-1.8	-2.1	-2.4	-2.7	-3	-3.3	-3.6	+0.1
18.5 to 36.4	-0.5	-1	-1.5	-2	-2.5	-3	-3.5	-4	-4.5	-5	-5.5	-6	+0.1

EXAMPLES REDUCTION & INCREASE OF HANDICAP

Reduction Factor. Reduction factor is determined by multiplying the number of strokes played under the playing handicap by a player with his handicap category in decimal that is: -

- a. **Category 1:** Number of strokes played under handicap multiplied by 0.1.
- b. **Category 2:** Number of strokes played under handicap multiplied by 0.2.
- c. **Category 3:** Number of strokes played under handicap multiplied by 0.3.
- d. **Category 4:** Number of strokes played under handicap multiplied by 0.5.

NOTE. The under mentioned examples are based on the assumption that the decimal system became effective on 01 July 2000. For entries in player's "Handicap Record Sheet" see annex 'C'.

Mr Irfan is a member of Rawalpindi Golf Club. His handicap was 15 (Category 3) when this decimal handicap system became effective on 01 July 2000. In COAS Open Golf Tournament held from 01 – 04 Aug 2000 at Rawalpindi Golf Club, where the SSS was 72 he returned gross scores 85, 96, 85 & 81.

To determine his NET position in the tournament his handicap of 15 with which he entered the tournament will be considered irrespective of having played under his handicap in more than one round. Reductions for handicap purpose will be carried out in the "Handicap Record Sheet". The new handicap will be effective after the conclusion of the tournament (Clause 23.4a).

If after having won the best net round for day 1, he again merits for day 2 prize of best net round, his prize will be considered after reducing his handicap for that prize only (Clause 23.4b). For the tournament he will be considered a 15-handicap player.

Reduction of handicap and recording the same on the Handicap Record Sheet annex 'C' will be as follows: -

1. **Handicap carried forward: -**
 - a. Exact handicap 15 (column 12).
 - b. Playing handicap 15 (column 13).
2. **Reduction day 1 for gross score 85 (01 Aug 2000) & Entries in Handicap Record Sheet Annex 'C'.**
 - a. *Date of score entry and event (ser 2, column 2 & 3 of annex 'C')*

- b. Round 1 (ser 2, column 4 of annex C)
- c. Venue: Rawalpindi Golf Club (ser 2, column 5 of annex 'C')
- d. Event: COAS Open (ser 2, column 6 of annex 'C')
- e. SSS 72 entered at ser 2, column 7 of annex 'C'.
- f. Gross Score 85 ser 2, column 8 of annex 'C'.
- g. Gross difference gross score minus SSS ($85 - 72 = 13$) entered at ser 2, column 9 of annex 'C'.
- h. Net Difference = Gross difference minus Handicap ($13 - 15 = -2$) entered at ser 2, column 10 of annex 'C'.
- i. Reduction factor or handicap adjustment (category 3) table 'B' - 2 multiplied by 0.3 = - 0.6 (ser 2, column 11 of annex 'C').
- j. Revised exact handicap $15 - 0.6 = 14.4$ (ser 2, column 12 of annex 'C').
- k. Playing handicap 14.4 rounded downwards is 14 (ser 2, column 13 of annex 'C').

Note. Make similar entries in Annex 'C' for subsequent reduction/increase of handicap.

3. Day 2 (02 Aug 2001) gross score 96.

For handicap purpose his new playing handicap will be 14 whereas for the tournament his playing handicap of 15 will continue.

On the second day with playing handicap 14, he played a round of 96 gross that is 24 over the SSS or 10 over his playing handicap of 14 ($24 - 14 = +10$). He has played 7 over his buffer zone of 3 strokes ($10 - 3 = 7$). Handicap increase irrespective of the number of strokes played over his handicap will be by + 0.1 (table Annex 'F'). Therefore: -

- a. *Exact handicap will become $14.4 + 0.1 = 14.5$.*
- b. *Playing handicap: 14.5 rounded down is 15.*

4. Day 3 (03 Aug 2001) Gross score 85.

With playing handicap 15 he returned score gross 85 that is 2 under his playing handicap of 15 ($85 - 72 = +13 - 15 = -3$). Therefore reduction factor (Category 3) will be $-3 \times 0.3 = -0.6$. Now: -

- a. *Exact handicap will become $14.5 - 0.6 = 13.9$.*
- b. *Playing handicap: 13.9 rounded up is 14.*

5. Day 4 (04 Aug 2001) gross score 81.

He again on day 4, playing handicap of 14 returned score gross 81 that is 5 under his playing handicap of 14 ($81 - 72 = +9 - 14 = -5$). Therefore reduction factor (Category 3) will be $-5 \times 0.3 = 1.5$. Now: -

- a. **Exact handicap will become $13.9 - 1.5 = 12.4$.**
 b. **Playing handicap: 12.4 rounded up is 12.**
6. **No Change to Playing Handicap:**
 He again with **playing handicap of 12** at Lahore Gymkhana Golf Club during a local match when the SSS was 72 returned **gross score of 81**, that is **3 under playing handicap** ($81 - 72 = +9 - 12 = -3$). His **exact handicap is reduced by 3 times 0.3 = 0.9 (reduction factor)**. His: -
 a. **Exact handicap will become $12.4 - 0.9 = 11.5$.**
 b. **There is no change to the playing handicap because when 11.5 is rounded upwards the playing handicap remains at 12 (Table annex B).**
7. **Reduction Effected:**
 He again returned a **gross score of 77** during Engro Cup at Islamabad when CSS was 70, that is **5 under his playing handicap of 12** ($77 - 70 = +7 - 12 = -5$). His **exact handicap will be reduced 5 multiplied by .3 = 1.5**.
 a. **Exact handicap will become $11.5 - 1.5 = 10$.**
 b. **Playing handicap will also be 10.**
8. **Increase of Handicap:**
 In Presidents Cup at Rawalpindi Golf Club on day 1 when the CSS was 71 he returned **gross score of 89**. This time he has played bad i.e. **18 over his playing handicap** that is $18 - 3$ (Buffer zone) = **+15 over his buffer zone**. Irrespective of the number of strokes played over his handicap it will be increased by **+0.1**.
 a. **Exact handicap will become $10 + 0.1 = 10.1$.**
 b. **Playing handicap will remain at 10.**
9. **No Change Due to Being within the Buffer Zone.**
 On day 2 of the Presidents cup with the same conditions he returned **gross score of 84** and played **3 over his handicap** ($84 - 71 = +13 - 10 = +3$). Since he has played up to his buffer zone ($3 - 3 = 0$) therefore there is no change to the exact handicap of 10.1 and playing handicap of 10.
10. **Decrease of Handicap from Higher to Lower Category (category 3 to 2):**
 In a local tournament at his home club with 72 SSS he returned **gross score of 76**. Thereby played **6 under his playing handicap of 10** ($76 - 72 = +4 - 10 = -6$). His handicap is reduced as follows:
Decrease from 10.1 (category 3 to 2).
 $10.1 - 0.9$ (3 times 0.3 = -0.9) = 9.2

- a. **Exact handicap 9.2**
- b. **Playing handicap 9 (category 2).**

Category 2.

$$9.2 - (3 \text{ times } 0.2 = -0.6) = 9.2 - 0.6 = 8.6$$

- a. **Exact Handicap 8.6**
- b. **Playing Handicap 9.**

11. Similarly work out the handicaps for category 4, 2, and 1.

REDUCTION TO PLUS HANDICAP.

A player who continuously plays exceptionally good to his scratch handicap is given a PLUS handicap by PGF. All such players who have PLUS handicap give strokes to the course in order to determine their net score / position i.e a player with plus two (+2) handicap, to play scratch to a course with rating of 72, will have to post a gross score of 70. Handicap reduction of such players is carried out as under.

1. **No Change**

Mr 'Z' with exact and playing handicap of 0.0 returned gross score of 67 in a tournament where the SSS was 72. He played 5 under his handicap ($67 - 72 = -5$). His exact handicap is reduced by 5 times 0.1 = 0.5 (reduction factor).

- a. **Exact handicap will become $0.0 + 0.5 = +0.5$.**
- b. **Playing handicap. There is no change to the playing handicap because when .5 is rounded upwards the playing handicap remains at 0.**

2. **Increase of Handicap:**

This time he played bad i.e. 80 gross that is 8 over his handicap or $8 - 1$ (Buffer zone) = 7 over his buffer zone. Irrespective of the number of strokes played over his handicap + 0.1 will increase his handicap. Therefore: -

- a. **Exact handicap will become $0.5 - 0.1 = 0.4$**
- b. **Playing handicap will remain at 0.**

3. **Decrease of handicap**

He in another tournament where the SSS was 72 returned a gross score of 69. He has again played 3 under his playing handicap of 0 ($69 - 72 = -3$). His exact handicap will be reduced 3 multiplied by 0.1 = 0.3.

- a. **Exact handicap will become $0.4 + 0.3 = 0.7$**
- b. **Playing handicap when rounded upwards will be +1 (clause 23.1i).**

HANDICAP RECORD SHEET

Player: IRFAN												
Home Club: Rawalpindi Golf Club												
1	2	3	4	5	6	7	8	9	10	11	12	13
Date of score entry	Date of event	Round 1 & 2	Venue	Event	SSS/CSS	Gross Score	Gross Difference	Net Difference	H'cap Adjst	Revised Exact H'cap	Revised Playing H'cap	
1	01-May-00		H/C brought forward								15.0	15
2	05-Aug-00	1	Rwp Golf Club	COAS	72	85	13	-2	-0.6	14.4	14	
3	05-Aug-00	1	Rwp Golf Club	COAS	72	96	24	9	0.1	14.5	15	
4	05-Aug-00	1	Rwp Golf Club	COAS	72	85	13	-2	-0.6	13.9	14	
5	05-Aug-00	1	Rwp Golf Club	COAS	72	81	9	-5	-1.5	12.4	12	
6	14-Oct-00	1	Lahore Gym Khana	Medal	72	81	9	-3	-0.9	11.5	'12	
7	26-Oct-00	1	Islamabad Golf Club	Engro Cup	70	77	7	-5	-1.5	10	10	
8	13-Nov-00	1	Rwp Golf Club	President	71	89	18	8	0.1	10.1	10	
9	13-Nov-00	1	Rwp Golf Club	President	71	84	13	3	0	10.1	10	
10	28-Nov-00	1	Rwp Golf Club	Medal	72	76	4	-6	-1.5	08.6	9	

**Annex D
SPECIMEN HANDICAP CARD**

**RAWALPINDI GOLF CLUB
HANDICAP CARD**

is a member of Rawalpindi Golf Club. His
Playing Handicap as on _____ 2000 is ____.
SSS of the course is 70 / 71 / 72.

Honorary Secretary

**RAWALPINDI GOLF CLUB
HANDICAP CARD**

Lt Col (Retd) M Jameel Khalid

is a member of Rawalpindi Golf Club. His
Playing Handicap as on 15 June 2000 is 07.
SSS of the course is 70 / 71 / 72.

Honorary Secretary

**COMPARISON OF OLD & NEW SYSTEM
REDUCTION / INCREASE OF HANDICAP**

Net Differential or under Handicap	-1	-2	-3	-4	-5	-6	-7	-8	-9	-10	-11	-12	Over Buffer Zone (Increase)
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Handicap 25 (Category 4 Ladies & Juniors)

Old System	-1	-1	-2	-3	-4	-4	-4	-4	-4	-4	-4	-4	-4
Decimal System	-0.5	-1	-1.5	2	-2.5	-3	-3.5	-4	-4.5	-5	-5.5	-6	+0.1

Handicap 15 (Category 3)

Old System	-1	-1	-2	-3	-3	-3	-3	-3	-3	-3	-3	-3	-3
Decimal System	-0.3	-0.6	-0.9	-1.2	-1.5	-1.8	-2.1	-2.4	-2.7	-3	-3.3	-3.6	+0.1

Handicap 8 (Category 2)

Old System	-1	-1	-2	-2	-2	-2	-2	-2	-2	-2	-2	-2	-2
Decimal System	-0.2	-0.4	-0.6	-0.8	-1	-1.2	-1.4	-1.6	-1.8	-2	-2.2	-2.4	+0.1

Handicap 3 (Category 1)

Old System	Handicap is reduced based on three or four rounds of under play in number of consecutive rounds												
Decimal System	-0.1	-0.2	-0.3	-0.4	-0.5	-0.6	-0.7	-0.8	-0.9	-1	-1.1	-1.2	+0.1

Notes :

- 1 The reduction is very gradual. A greater reduction is only possible if a player plays too much under his exact handicap
- 2 If a player continues to play under his handicap of 0 in category 1, he can move over to plus handicap.

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STANDARD SCRATCH SCORE
AND
HANDICAPPING SYSTEM

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