



## कर्मचारी भविष्य निधि संगठन

(श्रम एवं रोजगार मंत्रालय भारत सरकार)

### Employees' Provident Fund Organisation (Ministry of Labour & Employment, Govt. Of India)

मुख्य कार्यालय/Head Office

भविष्य निधि भवन, 14-भीकाजी कामा प्लेस, नई दिल्ली-110066

BhavishyaNidhiBhawan, 14- BhikaijiCama Place, New Delhi – 110066

संख्या: एच.आर.डी./1(71)2014/Misc. 155

दिनांक : 07.04.2017

सेवा में,

07 APR 2017

सभी अपर केंद्रीय भविष्य निधि आयुक्त  
सभी क्षेत्रीय भविष्य निधि आयुक्त  
अपर केंद्रीय भविष्य निधि आयुक्त (स्थानीय प्रशासन)  
निदेशक, प.दी.उ.रा.सा.सु.अ. (PDUNASS)

विषय : Amendment to the provisions of General Provident Fund (Central Service) Rules 1960 – liberalization of provisions for withdrawals from the Fund by the subscribers. – regarding.

महोदय,

उपर्युक्त विषय पर भारत सरकार, कर्मिक, लोक शिकायत और पेंशन मंत्रालय, पेंशन और पेंशनभोगी कल्याण विभाग से जारी कार्यालय ज्ञापन No.3/2/2017-P&PW (F) (ii) दिनांक 07.03.2017 की प्रति उचित कार्यवाही हेतु सलग्न है।

प्रति : सलग्न

भवदीय,

(एम. नुल्ली)

क्षेत्रीय भविष्य निधि आयुक्त-I (एच.आर.डी.)

प्रतिलिपि:

1. केंद्रीय भविष्य निधि आयुक्त के निजी सचिव
2. वित्तीय सलाहकार एवं मुख्य लेखाधिकारी के निजी सचिव
3. सभी अपर केंद्रीय भविष्य निधि आयुक्त के निजी सचिव
4. मुख्य सतकर्ता अधिकारी के निजी सचिव / सभी उप निदेशक, सतकर्ता
5. प्रभारी अधिकारी, उप क्षेत्रीय कार्यालय
6. मुख्य अभियंता के निजी सचिव
7. प्रभारी अधिकारी, सभी आंचलिक प्रशिक्षण संस्थान
8. सभी आंतरिक लेखा परीक्षा अधिकारी
9. मुख्यालय के सभी अधिकारी / सभी निजी सचिव / सभी अनुभाग अधिकारी
10. महासचिव, ई.पी.एफ. ऑफिसर्स एसोसिएशन, लुधियाना
11. महासचिव, आल इंडिया ई.पी.एफ. स्टाफ फेडरेशन, हैदराबाद
12. महासचिव, आल इंडिया ई.पी.एफ. एस.सी/एस.टी फेडरेशन, नई दिल्ली
13. क्षे.भ.नि.आ. (एन.डी.सी.) वेबसाइट पर अपलोड करने हेतु
14. गार्ड फाइल

(एम. नुल्ली)

क्षेत्रीय भविष्य निधि आयुक्त-I (एच.आर.डी.)

(254)

**No 3/2/2017-P&PW (F)(ii)**  
**Ministry of Personnel, PG & Pensions**  
**Department of Pension & Pensioners' Welfare**  
**Desk-F**

3<sup>rd</sup> Floor, Lok Nayak Bhavan,  
Khan Market, New Delhi-110003  
Dated the 7<sup>th</sup> March, 2017.

**OFFICE MEMORANDUM**

**Subject:** Amendment to the provisions of General Provident Fund (Central Service) Rules 1960- liberalization of provisions for withdrawals from the Fund by the subscribers – regarding.

The General Provident Fund (Central Service) Rules came into force in 1960 and Rule 15 of the said rules provide for withdrawals by the subscribers. Some amendments have been made from time to time to address the concerns raised by the subscribers. However, the provisions, largely remain restrictive. There is a felt need to liberalize provisions, raise limits and simplify the procedure.

2. The provisions in the rules have been reviewed and it has now been decided to permit withdrawals from the fund by the subscriber for the following purposes:

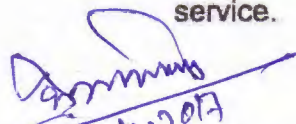
- (i) Education – This will include primary, secondary and higher education, covering all streams and institutions,
- (ii) Obligatory Expenses viz. betrothal, marriage, funerals, or other ceremonies of self or family members and dependants,
- (iii) Illness of self, family members or dependants,
- (iv) Purchase of consumer durables.

3. It has been decided to permit withdrawal of upto twelve months pay or three-fourth of the amount standing at credit, whichever is less. For illness, the withdrawal may be allowed upto 90% of the amount standing at credit of the subscriber. A subscriber may seek withdrawal after completion of ten years of service.

- (v) Housing including building or acquiring a suitable house or a ready built flat for his residence,
- (vi) Repayment of outstanding housing loan,
- (vii) Purchase of house site for building a house,
- (viii) Constructing a house on a site acquired,
- (ix) Reconstructing or making additions on a house already acquired,
- (x) Renovating, additions or alterations of ancestral house.

4. A subscriber may be allowed to withdraw upto ninety percent of the amount standing at credit for the above purposes. It is also decided do away with the present instructions which lay down that subsequent to the sale of house for which GPF withdrawal has been availed, the amount withdrawn has to be deposited back. GPF withdrawal for housing purpose will no longer be linked with the limits prescribed under HBA rules. A subscriber may be permitted to avail the facility at any time during his service.

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11.7.4.2017  
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- (xi) Purchase of motor car/motor cycle/ scooter etc. or repayment of loan already taken for the purpose,
- (xii) Extensive repairs /overhauling of motor car,
- (xiii) Making deposit to book a motor car/motor cycle/scoter, moped etc.

5 A subscriber may be permitted to withdraw three- fourth of the amount standing at credit or cost of the vehicle, whichever is less for the above purposes. Withdrawal for the above purpose will be permitted after completion of 10 years of service.

6 Presently, withdrawal of upto 90% of balance without assigning reasons is allowed for Government servants who are due for retirement on superannuation within a year. It is proposed that this may be allowed for upto two years before superannuation.

7 In all cases of withdrawal from the fund by the subscriber, the declared Head of Department is competent to sanction withdrawal. No documentary proof will be required to be furnished by the subscriber. A simple declaration form by the subscriber explaining the reasons for withdrawal would be sufficient.

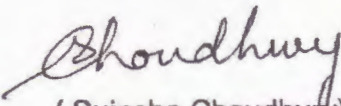
8 As per the GPF(CS) Rule 1960, no time limit has been prescribed for sanction and payment of withdrawal amount. Therefore, it has been decided to prescribe a maximum time limit of fifteen days for sanction and payment of withdrawal from the Fund. In case of emergencies like illness etc., the time limit maybe restricted to seven days.

9. Necessary amendment to the GPF(Central Service)Rules 1960, giving effect to the above provisions will be issued in due course.

10. In so far as persons serving in Indian Audit and Accounts Department are concerned, these orders issue in consultation with the Comptroller and Auditor General of India.

11. This issues with approval of Department of Expenditure, vide their ID No. 4(1)/E-V/2017 dated 28.02.2017.

12. Hindi version of this OM will follow

  
( Sujasha Choudhury )  
Director

To,

1. All Ministries/Departments ( As per Standard Mailing list)
2. Office of C&AG, DDU Marg, New Delhi.
3. Copy to NIC Cell for uploading on the website of the Department.