

## **General Provident Fund Rules for Govt. Employees**

### **General Provident Fund (West Bengal Services) Rules**

#### **Admission to the Fund**

After completion of one year continuous service by an employee joining in this scheme is compulsory.

In case of Group D employees head of office allots General Provident Fund (GPF) Account number. But this rule has been changed vide [No. 734-F\(J\)W.B. dated 28.02.2018](#). In case of other Groups of employees, Accountant General (A&E), West Bengal allots GPF Account number.

For obtaining GPF Account number application for the purpose in [prescribed format](#) should be sent to the office of the Account General (A&E), West Bengal a few weeks before the completion of one year service.

#### **Rate of GPF Subscription:**

After obtaining the Account number subscription to the provident fund should be deducted from the pay bill. Minimum subscription is 6% of pay. Maximum subscription does not exceed the maximum amount of his/ her total emoluments.

Emoluments in case of G.P. Fund means Basic Pay, Dearness Pay, Special Pay etc. which are mentioned in Section 5(28) W.B.S.R. Part-I (Emoluments mean Pay, Leave Salary or subsistence grant as defined in the W.B.S.R. Part-I, and any remuneration of the nature of pay received in respect of foreign service).

[Subscription may be increased or decreased twice in a year](#) from the pay of March as per desire of the subscriber.

#### **Ceiling of on Subscription in General Provident Fund**

Ceiling of Rs. 5 Lakh on subscription in General Provident Fund (West Bengal Services) in a financial year. Ref: [No. 027-F dated 04.05.2023](#).

#### **Unauthorised subscription to GPF Account:**

Subscription less than 6 percent and the subscription amount more than the subscriber's emoluments shall be treated as unauthorised subscription and it will not earn interest. If the basic pay as on 31st March of each accounting year is not mentioned in the schedule, the entire subscriptions during the year will also be treated as unauthorised subscription and will not earn any interest on the said amount.

#### **Stoppage of subscription to GPF Account:**

In terms of finance Department, Government of West Bengal Memo [No. 1991-F dated 01.03.1999](#), subscription towards G.P.F. shall be stopped compulsorily three months before the date of

retirement.

**Note:**

A subscriber shall subscribe monthly to the Fund even during the period of Suspension.

Provided that a subscriber may at his/her option, elect not to subscribe during leave.

Provided further that a subscriber on reinstatement after a period passed under suspension shall be allowed the option of paying in one sum or in installments any sum not exceeding the maximum amount of arrear subscriptions permissible for that period.

## **Nomination of GPF**

A subscriber shall at the time of joining the Fund compulsorily nominate one or more than one person of his/ her family in prescribed format.

A subscriber may at any time cancel a nomination by sending a notice in writing to the Accountant General, West Bengal and change the same by furnishing a fresh nomination.

For more detail visit: [Nomination of GPF and Submission Guideline to AG, WB](#)

## **Definition of Family**

In case of a male subscriber family means the wife or wives and children of a subscriber, and the widow, or widows, and children of a deceased son of the subscriber.

In case of a female subscriber family means the husband and children of a subscriber, and the widow or widows and children of a deceased son of the subscriber.

'Children' mean legitimate children. An adopted child shall be considered to be child under the personal law of the subscriber adoption is legally recognized as conferring the status of a natural child.

## **Account Statement from AG, WB**

DDO should send requisition for annual GPF account statement for the employees working under his charge, direct to the Office of the Accountant General (A&E), West Bengal, 8, Kiran Sankar Roy Road, GI Press Building, Kolkata – 700 001 latest by 30th June every year.

Full postal address of the DDO with name of employees, correct GPF no. in chronological order, names of services should be sent properly.

Subscriber should satisfy himself/ herself about the correctness of the statement. If any error found it should be brought to the notice of AG, WB through respective head of office within three months of receipt of statement.

For missing subscription for a particular month, shown in the Account statement, details of salary bill particulars for the preceding month should be submitted. If subscription for the month of October is shown missing, details of pay bill particulars for the month of September should be submitted.

## **Online GPF Status/ Balance:**

Facility in IFMS to access a statement showing up-to-date GPF balance for State Government Employees whose GPF Accounts are maintained by the Office of the Accountant General, West Bengal (AGWB) has been introduced vide [No. 7059-F\(Y\) dated 30.12.2019](#).

## **Refundable Advance from GPF**

Refundable advance may be sanctioned by the Head of Office, a 3 months' pay or 50% of the balance at credit to GPF whichever is less. For special reasons up to 75% amount credited to GPF account may be sanctioned.

Repayment of refundable advance should be made in 24 equal installments but as a very special case 40 installments may be approved by Finance Department. Refundable advance may be sanctioned for the following purposes:-

- To pay expenses incurred in connection with the prolonged illness of the applicant or any persons actually dependent upon him.
- To pay for the overseas passage for reasons of health or education of the applicant or his dependent.
- To pay obligatory expenses on a scale appropriate to the applicant's status which by customary usage the applicant has to incur in connection with marriages, funerals or other ceremonies of persons actually dependent on him.
- To meet up the cost of higher education of the applicant himself or member of his family actually dependent on him. (Outside India for an academic, technical, professional, or vocational and within India medical, engineering or other technical passing Madhyamik not less than 3 years course.)

## **Non-Refundable Advance from GPF**

Non refundable advance maybe sanctioned after completion of 15 years of service or within 10 years before the date of retirement on superannuation whichever is earlier. Up to 75% amount credited to GPF account may be sanctioned in this case. Non-Refundable advance may be sanctioned for the following purposes:-

- To meet up the cost of higher education of any child of the subscriber including traveling expenses (Outside India for an academic, technical, professional, or vocational course beyond the high school stage and within India medical, engineering or other technical or specialized course of study not less than for 3 years.)
- To meet up the expenditure in connection with the marriage of the child of the subscriber or any other female relation actually dependent upon the subscriber.
- To meet up the expenditure in connection with the illness including where necessary, the travelling expenses, of the subscriber or any person actually dependent upon him.
- To meet up the expenditure towards building or acquiring a suitable house for his residence including the cost of the site or repaying any outstanding amount on account of loan taken for this purpose, or reconstructions, or making additions or alterations to a house already owned.
- For purchasing a house site or repaying any outstanding amount on account of loan taken for

this purpose.

For constructing a house on a site purchased utilizing the sum withdrawn under above clause.

## **Final Payment of GPF**

Application for final payment should be submitted in proper form prescribed by the government. Form 10A where the subscriber is alive and Form 10B in case of death of a subscriber.

DDO shall forward the application to AG, WB furnishing some statutory certificates viz. drawal/ non drawal of non-refundable advance, temporary advance, one time lump sum 90% withdrawal, list of family members, missing credits, etc.

A certificate of non-drawal advance/ part final withdrawal drawn by the subscriber from his GPF account during the period of only last 12 months immediately preceding the date of his quitting service (retirement/ death) mentioned in form is to be furnished by the head of office/ DDO.