

## GENERAL PROVIDENT FUND

**General Provident Fund of the employees of the Government of West Bengal is maintained as per Provisions laid down in "The General Provident Fund (West Bengal Services) Rules". Different provisions of the said Rules are stated below:**

**1. Opening of the GPF A/c.**

Each regular Govt. employee has to subscribe to the GPF compulsorily after completion of one year of service. For opening of GPF A/c. each Government employee has to apply in prescribed form. In case of Group-D employees the account is opened by head of Office immediately after completion of one year service of such employees. For Group-A, B and C employees such account is opened by Accountant General, West Bengal and the application for opening of such account has to be sent to Accountant General, West Bengal.

**2. Maintenance of GPF Account:**

The account is maintained by Accountant General, West Bengal for Group-A, B and C employees. For Group-D employees such account is maintained by the head of the Office of the employees concerned.

GPF Account of Group-D Staff maintained by the Head of the Office

- i) Ledger Account in Form No.I
- ii) Broad Sheet in Form No.II
- iii) General Index Register in Form No.III
- iv) Statement showing the total debits and credits of each month in Form No.V

**3. Amount of Subscription and mode of deduction:**

The amount of subscription shall be fixed by the subscriber himself/herself but it may be any sum not less than 6% of Pay and not more than 100% of Pay of the employee concerned. Here pay means the total of basic pay, dearness pay and special pay as defined in Rule 5(28) of WBSR Pt-I. The amount is deducted through the salary bill by the D.D.O. concerned.

In case of delay in opening of the account arrear subscription (i.e. from the month immediately following the completion of one year of service) have to be deducted from the salary of the employee concerned. The amount of subscription once fixed by the subscriber shall remain unchanged during the course of the financial year w.e.f. 01.04.1989 (Amended vide G.O. No.1969-F dated 24.02.1989).

During suspension GPF subscription cannot be deducted from subsistence grant of the employee concerned unless the employee desires in writing his intention to subscribe.

**Mode of remittance of GPF deduction of subscribers of foreign service:**

Foreign employer will deposit the amount into Bank/Treasury through Treasury Challan supported by P.F. Schedules. (10668-F dated 16.10.1984).

**GPF subscription to be stopped three months before retirement:**

In terms of G.O. No.1991-F dated 01.03.1999 GPF subscription shall be stopped compulsorily three months before the date of retirement.

**4. Nomination**

A subscriber shall at the time of joining the fund, submit a nomination conferring one or more persons, the right to receive the amount that may stand to his credit in the fund, in the event of his death before that amount has become payable or having become payable has not been paid provided that if at the time of making the nomination, the subscriber has a family, the nomination shall not be in favour of any person or persons other than the members of his family. A nomination shall become invalid in case of a subscriber who had no family at the time of nomination, subsequently acquires a family. If a subscriber nominates more than one person he will have to specify the amount of share payable to each of them. [Rule 8(1) & 8(2) of GPF (WBS) Rules]. There is provision for alternative nominee also i.e. the person or persons who will receive the amount in the case of nominee predeceasing the subscriber. Every nomination shall be made in the Form set forth in the First Schedule [Rule 8(1)(3) read with G.O. No.10004-F dated 22.11.1985] and a subscriber may at any time cancel a nomination by submitting a fresh nomination.

The nomination form duly filled in and signed shall be submitted by the subscriber to the Head of the Office. The Head of the Office shall keep the same in his office in case of Group-D employees only after putting his signature on the same and mentioning date of receipt. In other cases i.e. Group-A, B and C employees) the nomination forms are to be forwarded to Accountant General, West Bengal by the head of the office.

**Family means :**

- i) In the case of male subscriber, the wife or wives and children of a subscriber and the widow or widows and children of a deceased son of a subscriber provided that if a subscriber proves that his wife has been legally separated from him or has ceased under the customary law of the community to which she belongs to be entitled to maintenance, she shall thenceforth be deemed to be no longer a member of the subscribers family in matters to which these rules relate unless the subscriber subsequently indicates by express notification in writing to the Accounts Officer that she shall continue to be so regarded.
- ii) In the case of female subscriber the husband and children of a subscriber and the widow or widows and children of a deceased son of a subscriber, provided that if a subscriber by notification in writing to the Accounts Officer express her desire to exclude her husband from her family, the husband shall thenceforth be deemed to be no longer a member of the subscriber's family in matters to which these rules relate unless the subscriber subsequently cancels formally in writing her notification excluding him. [See Rule 2© of GPF (WBS) Rules].

## **5. Advances from the Fund:**

### **Temporary Advance [Rule 15(1)(a)]**

A temporary advance may be granted to a subscriber from the amount standing at his credit for utilizing the amount on the following purposes :-

- i) to pay expenses incurred in connection with the prolonged illness of the applicant or any person actually dependent on him.
  - ii) to pay for the overseas passage for reasons of health or education of the applicant or any person actually dependent on him.
  - iii) 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 marriage, funerals or other ceremonies of persons actually dependent on him. Provided that the condition of actual dependency shall not apply in the case of a son or daughter of a subscriber. Advances as per (iii) above are also permissible for meeting expenses in connection with marriage and other ceremonies of the subscriber himself/herself.
- (iv) to meet cost of higher education of self or any member of his family dependent on him.
- a) for education outside India whether for an academic, technical, professional or vocational courses;
  - b) for education within India whether for medical, engineering or other technical or specialized course subsequent to passing the Final Examination held by Board of Secondary Education, West Bengal or other equivalent examination provided that course study is for not less than three years.

Temporary advance shall not exceed three months pay or half the amount at the credit of the subscriber whichever is less.

Temporary advance shall be recovered from the subscriber in not more than 24 equal monthly instalments.

### **Temporary Advance for Special Reasons [Rule 15(1)(c)]**

A subscriber may apply for such advance if the amount required is more than the amount admissible as 'Temporary Advance' and also when recovery of some instalments of an earlier 'Temporary Advance' is still pending. A subscriber may take such advance up to 75% of the balance at his credit.

### **Non-refundable Advance or Part Final Withdrawal (Rule 15A)**

A subscriber may at any time after completion of 15 years of service or within 10 years before the date of his retirement on superannuation, whichever is earlier apply for such advance to be utilized for one or more of the following purposes :-

- a) Meeting the cost of higher education including where necessary the traveling expenses of any child of the subscriber in the following cases, namely :-

- i) for the education outside India for academic, technical, professional or vocational course beyond the High School stage and
  - ii) for any medical, engineering or other technical or specialized course in India beyond the High School stage provided the course study in for not less than three years.
- b) Meeting the expenditure in connection with the marriage of the subscribers sons and daughters and any other female relation actually dependent on him.
  - c) Meeting the expenses in connection with the illness including where necessary, the traveling expenses of the subscribers or any person actually dependent on him.
  - d) Building or acquiring a suitable house for his residence including the cost of the site or repaying any outstanding amount on account of loan expressly taken for this purpose or reconstructing or making addition or alteration to a house already owned or acquired by a subscriber.
  - e) Purchasing a house-site or repaying any outstanding amount on account of loan expressly taken for this purpose.
  - f) For constructing a house on a site purchased utilizing the sum withdrawn under clause (e).

A subscriber may take such advance up to  $\frac{3}{4}$ th of the balance at his credit. An utilization certificate regarding the advance has to be submitted by the subscriber within six months of taking advance.

#### Sanctioning Authority

Head of the Office of the employee concerned is the Sanctioning Authority for temporary advance, temporary advance for special reasons and non-refundable advance.

#### 6. **Interest**

At the end of each financial year interest is calculated and credited in the respective GPF account of the employees concerned by the Head of the Office (for Group-D employees) and Accountant General, West Bengal (Group-A, B and C employees).

Rate of interest on GPF for the year 2006-2007 is 8% (G.O. No.7831-F dated 31.10.06). An 'Accounts Slip' showing position at the end of each financial year (i.e. 31<sup>st</sup> March of the respective year) is issued to each employee by the Head of the Office (for Group-D employee) and by Accountant General, West Bengal (for Group-A, B and C employees).

## 7. **Final Payment**

### i) **Retirement/Resignation/Dismissal from Government Service**

Group-A, B and C employees are required to submit application for final payment of balance in the Provident Fund Account to the Head of the Office in Form-10A. Head of the Office furnishes some certificates regarding date of retirement, last deduction, withdrawal during last 12 months etc. and sends the form to the Accountant General, West Bengal for issue of final payment order. The Drawing and Disbursing Officer draws the amount from Treasury by presenting bill on the basis of final payment order issued by Accountant General, West Bengal and disburse the amount to the retired/resigned/dismissed Government employee.

### ii) **Death of the Government employee**

#### a) **Where nomination exists**

The nominee(s) have to submit application for final payment of balances in the Provident Fund Account of the deceased Government employee to the Head of the Office in Form10B (if the deceased employee belonged to Group-A, B and C). The Head of the Office will furnish some certificate regarding date of death of the Government employee, last deduction, advance sanctioned in the previous 12 months etc. and sends it to Accountant General, West Bengal for issue of final payment order. The Drawing and Disbursing Officer will draw the amount from the Treasury on the basis of final payment Order issued by Accountant General, West Bengal and disburse the amount to the nominee(s).

#### b) **Where no nomination exists**

The amount is payable to all the members of the family of the deceased Government employee in equal shares, provided that no share shall be payable to :-

1. Sons who have attained legal majority.
2. Sons of a deceased son who have attained legal majority.
3. Married daughters whose husbands are alive.
4. Married daughters of a deceased son whose husband are alive.

If the subscriber has left no family the amount is payable to the claimants as per succession certificate issued by Court of Law. In such cases also claim for final payment of balance in Provident Fund Account is to be submitted to Head of the Office in Form 10B. Other procedure is the same as mentioned in Para 7(ii)(a). In case of Group-D employees the 'Head of the Office' is the Sanctioning Authority. So the application for final payment is not sent to the Accountant General, West Bengal and the final payment order is issued by the Head of the Office. Other procedure is the same as mentioned above.