OFFICE MEMORANDUM

Sub: **Liberalisation of provisions for withdrawal from General Provident Fund**

Provisions laid down under rule 29, 30 and Appendix F of the G P F (O) Rules, 1938 prescribe conditions for withdrawals by the subscribers. It is now felt necessary to liberalise the provisions therein and simplify the procedures.

The provisions in the rules have been reviewed and it has been decided to permit withdrawal from the fund by the subscribers for the following purposes.

1. (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.

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

2. (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.
A subscriber may be allowed to withdraw up to ninety percent of the amount standing at credit for the above purposes. A subscriber may seek such benefits after completion of 10 years of Government service.

3. (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/scooter, moped etc.

A subscriber may be permitted to withdraw 3/4th of the amount standing at credit or cost of the vehicle, whichever is less for the above purpose. Withdrawal for the above purpose will be permitted after completion of 10 years of service.

4. Withdrawal up to 90% of the balance without assigning any reason shall be allowed for Government servants who shall retire on superannuation within two years.

5. 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.

6. As per the GPF (Orissa) Rules, 1938 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 thirty days for sanction and payment of withdrawal from the Fund. In case of emergencies like illness etc., the time limit maybe restricted to ten days.

Necessary amendment to the GPF (Orissa) Rules, 1938, giving effect to the above provisions will be issued in due course.

Memo No. 17674 /F., Dt. 5-6-2017

Principal Secretary to Government

Copy forwarded to Principal Accountant General (A&E), Odisha, Bhubaneswar / Sr. D.A.G. Puri / Secretary to Governor, Odisha / Principal Secretary to Chief Minister, Odisha / P.S. to Minister, Finance, Odisha / Secretary to Odisha Legislative Assembly, Bhubaneswar / All Departments of Government / All Heads of Departments / All Revenue Divisional Commissioners / Secretary, Member, Board of Revenue, Odisha, Cuttack / All FAs in Secretariat / Principal, Secretariat Training Institute, Bhubaneswar / Principal Shorthand & Typewriting Institute, Bhubaneswar /
Director, Madhusudan Das Regional Academy of Financial Management, Chandrasekharapur, Bhubaneswar / Director General, Gopabandhu Academy of Administration, Chandrasekharapur, Bhubaneswar / All Collectors / All Sub-Collectors / All Treasury, Special Treasury and Sub-Treasury Officers / All District and Session Judges for information.

Memo No. 17675

Under Secretary to Government

ODISHA POLICE,
STATE HEADQUARTERS: CUTTACK.
-0-0-0-


Copy forwarded to the All Heads of Police Districts / Establishments of Odisha for information and necessary action.

Accounts Officer,
State Police Hqrs., Cuttack.

(1) Copy forwarded to the D.D.O., State Police Headquarters, Cuttack for information and necessary action.

(2) Copy forwarded to All Section Officers of State Police Headquarters, Cuttack for information.

(3) Copy forwarded to Audit Superintendent / All Auditors of State Police Headquarters, Cuttack for information.

(4) Copy to all Assistants of Accounts Section.