

GPF

Frequently Asked Questions(FAQs) on GPF related matters and Maintenance thereof is depicted in 3(three) Sections.

(Disclaimer: This FAQ is only for guidance and general information and original rules and regulations should be referred to while seeking statutory entitlements and rights

2. This FAQ is only for GPF subscriber(s) of the State Government Employees and the All India Service Officers.

3. This FAQ is also for retired employees and family members of a deceased Employees of the State Government employees and the All India Service Officers and their family members.

Presently FAQs are available only in English. Efforts are on to publish them in Bangla also).

SECTION -A FAQs FOR Family of a deceased Government Employees

Question 1: What constitutes 'Family' for the purpose of GPF Rules?

Ans : Spouse, Parents, children, minor brothers, unmarried sisters, deceased son's widow and children and if no Parent of the subscriber is alive, a paternal grandparent. A female subscriber can exclude her husband from the list of Family members.

Question 2: Who are the various stakeholders in sanctioning, authorization and disbursement of the GPF balance accumulation standing at credit of the deceased Govt. employees ?

Ans : Head of Office/Drawing & Disbursing Officer/Department is the pension sanctioning authority, while AG Tripura is authorising authority and concerned treasury/bank is the disbursing authority.

Question 3: What are the benefits available to the dependents/family members of deceased government servant?

Ans : 1. GPF balance standing at credit with the admissible interest.
2. Deposit Linked Insurance Scheme (DLIS) is admissible to the Family Members of the deceased subscriber subject to the following conditions:-
i) Death should be while in service.
ii) Deceased subscriber should have put in at least FIVE years of service.
iii) Benefit under the scheme is to the extent of average balance during 36 months and is limited to Rs. 10,000/-.

Question 4: Which rules, regulations and Government Orders are relevant to finalization of GPF final payment case?

Ans : General Provident Fund (Central Services) Rules 1960 as adopted by the Govt. of Tripura.

Question 5: How and where can I complain to expedite the payment of GPF Balance?

Ans :

Sl. No	Nature of complaint	Name and address of authority where complaint can be made	Mode of complaint
a	For sanction of GPF final payment	Head of the Office where Government Servant last served	Through correspondence by post/e-mail or through personal approach.

b	For authorisation of GPF final payment.	Office of the Accountant General (A&E), , Tripura PO Kunjaban, Agartala -799006	Through email to: grievance.ae.tri@cag.gov.in Through online grievance redressal system at : http://cagofindia.delhi.nic.in/cmris/main.asp Through whatsapp at No 7085085500 Through mobile call at 7085059617 (11 AM to 5 PM on working day only) Through Post : Office of the Accountant General (A&E), Tripura PO Kunjaban, Agartala -799006
c	For disbursement of GPF final payment	Treasury Officer/Bank	Through correspondence by post/e-mail or through personal approach.

Question 6: What should a family of the deceased Govt. employee do to initiate authorization of GPF balance amount?

Ans : In case of death while in service of a Govt. Servant, he/she should submit the GPF application in prescribed form to the Head of Office/Drawing & Disbursing Officer with the supporting documents.

Question 7: Which documents/Forms are relevant to apply for the family of the deceased Govt. Employee for GPF final payment?

Ans: **Form - 10(C)** are relevant to apply for payment of GPF final payment.

Question 8: How and where to obtain these documents?

Ans:

Sl. No	Name of document	How and where to obtain this document
1	Death certificate	On submission of application with relevant document from concerned Municipality/Nagar panchayat / Block
2	Survival certificate	Sub-Divisional Magistrate

Question 9: What are the common reasons for delay in sanction and authorization of GPF final payment in the office of Accountant General (A&E), Tripura?

Ans: Delay in submission of GPF final payment proposal to AG's Office . Apart from this, due to furnishing incomplete information and non-furnishing important documents like death certificate, survival certificate.

Question 10: What should I do after receipt of GPF final payment authority?

Ans: Concerned DDOs and Treasury Officers should be contacted/ approached for payment.

SECTION -B

FAQs FOR GOVT. EMPLOYEES/RETIRED GOVERNMENT EMPLOYEES ON GPF RELATED MATTERS

Question 11: When & Who is eligible to join in the GP Fund under GPF (Central Services) Rules 1960? (Rule -4)

Ans : a) A Government Servant, who joined Government service prior to 01.07.2018 and is continuously employed for not less than six months, will be required to subscribe to the GPF.

- b) Every temporary Government servant from the date of completing one year of continuous service
- c) There is an option for a temporary Government Servant appointed against regular vacancy and likely to be continued for more than one year may subscribe to the Fund any time before completion of 1 year of continuous services.

Question 12: Which rules, regulations and Government Orders are relevant to finalization of my GPF?

Ans : GPF Rules 1960 as adopted by the Govt. of Tripura and its amendment time to time.

Question 13. What constitutes 'Family' for the purpose of GPF Rules?

Ans : Spouse, Parents, children, minor brothers, unmarried sisters, deceased son's widow and children and if no Parent of the subscriber is alive, a paternal grandparent. A female subscriber can exclude her husband from the list of Family members.

Question 14: Is an adopted child a member of the family ?

Ans : Yes, if under the personal law of the subscriber adoption is legally recognized. But, a child of one person given in adoption to another is not a member of the former's family.

Question 15: What is the minimum amount of subscription ?

Ans : A Government employee can subscribe minimum 6 percent of total emoluments.

Question 16: What is the maximum limit of subscription ?

Ans : Not more than the emoluments.

Question 17. Can the subscriber alter his rate of subscription?

Ans : Yes, the rate can be decreased (not below the prescribed minimum) once a year and increased twice at any time during the course of the year.

Question 18. How is subscription to GPF recovered?

Ans : i) From the Pay and Allowances drawn from Treasury.

ii) If on deputation to a body corporate owned or controlled by Government, the subscription shall be recovered and forwarded it to the Accounts Officer by Demand Draft/ Cheque drawn in favour of the A.G.

Question 19. What are the occasions for non -recovery of subscription?

- Ans : i) During suspension
ii) During leave on half pay or loss of pay
iii) During period treated as dies-non
iv) Last three months of service before superannuation.

Question 20. Why should the subscriber make a nomination? (Rule – 5)

Ans: Nomination is needed to confer on one or more persons the right to receive the money at the credit of the subscriber in the event of his death before the amount become payable or having become payable has not been paid to him or not paid to him after it becoming payable. The nomination should be treated as confidential document.

Question 21 Should a subscriber nomination only members of his family?

Ans: Yes, if he has a family.

Question 22. When does GPF amount become finally payable?

Ans: The GPF amount to the credit of a subscriber becomes finally payable on quitting Government Service.

Question 23: I am retiring in next 6/12 months. What should I do to ensure timely submission of my final payment case to the office of Accountant General (A&E), Tripura?

Ans: Claim for GPF final payment has to be submitted to the Head of Office/Drawing & Disbursing Officer in prescribed form available in the respective DDO.

Question 24: How and where can I complain to expedite my GPF payment?

Ans: To the Head of Office through post/mail/personal application. To AG Office, for finalisation of GPF final payment through email to grievance.ae.tri@cag.gov.in

Through **online grievance redressal system** at <http://cagofindia.delhi.nic.in/cmismain.asp>

Through whatsapp no.7085085500

Through mobile call 0381-235 4749

Through post

Question 25: What are the common reasons for delay in sanction and authorization of GPF final payment cases in the office of Accountant General (A&E), Tripura?

Ans: Delay in submission of Final payment proposal to AG Office. Non-furnishing of certification of Advances/withdrawal sanctioned and paid to the subscribers during the last 12(twelve) months preceding the date of his/her retirement.

Question 26: What should I do after receipt of authorization letter of GPF?

Ans : The retired employee has to present himself/herself with his/her copy of authorization payment of GPF to the Treasury to whom A.G's Office has authorised the final payment of GPF.

Question 27: What is the procedure to be followed when the personal copy of the authorisation has not been received by the retired employee?

Ans: The personal copy (party copy) of the Retired Employee is generally sent through speed/Registered post to the addressee. If for any reason the said personal copy is not received by the pensioner or lost, they may contact AG office to collect their personal copy if returned undelivered by the postal authority or a duplicate copy to be issued after verification.

Question 28: Is there any scope/facility to know the present status of GPF posting/balance without visiting to the Accountant General's Office?

Ans : Yes, by using the latest technology, you may get the desired information as shown below:

- A mobile APP namely, mGPF is available in playstore to know the present GPF Status.
- On registering the mobile number with the Accountant General, the GPF subscribers can get the facility of sms after posting of each month GPF posting.

Question 29: Is there any Fund is required to the State Govt. to be watched over by the Treasury before making payment to the Final payment of GPF balance accumulation and that payment is debit to which Major Head ?

Ans : No fund is required for making payment to the Final payment of GPF as this is debit to the Major Head 8009- GPF of the Public Account.

SECTION –C

FAQs FOR DDOs for better maintenance of GPF by the O/o the Accountant General(A&E).

(1) Application for admission to General Provident Fund:

The application for admission to GPF in the prescribed form with 2(two) copies, duly completed in all respects should be forwarded to the AG by the Head of the Office/ Department where the government servant is working.

Following information are required to be furnished while sending the application form.

- a) Full name of the applicant.
- b) Father/Husband's name
- c) Permanent address of the applicant
- d) Designation of the applicant
- e) Full designation and address of the D.D.O
- f) Date of Birth of the applicant
- g) Date of Appointment of the applicant
- h) Major head of account
- i) Basic pay of the applicant
- j) Monthly rate of subscription

(2) While making correspondence with the Accountant General's office it is always helpful to quote complete and correct GPF account Number allotted by the Accountant General and the same should be recorded on the First page of the Service Book of the employee concern.

(3) Correct classification of the G.P.F. transaction so as to avoid missing credits/ debits.

(4) DO NOT recover the subscription unless the GPF account number is allotted by the Accountant General.

(5) DO NOT recover the subscription during **suspension period** of the subscriber.

(6) GPF subscription should not be less than 6% of the basic pay.

(7) DO NOT reduce the rate of subscription more than once and do not increase it on more than two occasions during the course of the year.

(8) DO NOT mix-up the GPF transactions of "Class IV cadre" with those of "Other than Class IV cadre".

(9) Always quote the correct GPF account number matching with Subscriber's name in the schedules and vouchers.

(10) Transfer of G.P.F. Class IV balance

When Class IV employee is promoted to Class III cadre, the balance indicating full details of GPF for the preceding five years alongwith the Pass Book should be transferred to the A.G. after getting new GPF A/C number allotted to the official in class III cadre by the A.G. The interest on GPF balance in class IV cadre should be calculated up to the end of previous financial year.

(11) Nominations

Each and every nomination shall be made in prescribed form. The name and G.P.F. A/C NA/c. No. should be noted on the top of the nomination form.

(12) Advances from GPF

The following points should be examined carefully before sanctioning the GPF advance :-

- a) G.P.F. balance at the credit of the subscriber as shown in the GPF A/c slip issued by the Accountant General.
- b) Previous advances if any granted but not appeared in GPF A/c slip.

c) Subsequent Deposits and Advances, if any, after issue of GPF accounts slip should be thoroughly cross-examined so as to avoid in arising “Minus Balance” at the end of the year.

d) Furnishing a photocopy of last GPF A/c slip issued by the A.G. along-with the bill sent to the Treasury Officer.

(13) In case of Missing Credits, the following information should be furnished to the Accountant General office for necessary adjustment:-

a) Forwarding letter with a proper certification to be submitted by the DDO.

b) GPF A/c. number quoted in the GPF schedule.

c) Xerox copy of the GPF schedule & copy of the Pay Bill for the salary month preceding the missing month.

(14) Final withdrawal/ Payment

When a subscriber quits or retires from service :-

a) When the subscriber is due to retire on superannuation, discontinuation of the subscription during the last three months of service is compulsory and should be scrupulously followed.

b) The application in the prescribed form should be obtained from the subscriber and forwarded to the Accounts Officer of the o/o the Accountant General well in advance of the retirement of the subscriber. The following information should invariably be given in the form.

1) Full name of the subscriber.

2) G.P.F. Account number.

3) Date retirement of the subscriber.

4) Advances sanctioned and paid to the subscriber during the twelve months preceding the date of his /her retirement. **If there is no advance sanctioned during the said period, a note as such should be recorded in the prescribed form.**

5) The month of last G.P.F. deduction made from the salary of the subscriber.

6) Residential address of the subscriber.

7) G.P.F. account slip should be attached with the application for final withdrawal.

(15) On the death of the subscriber:

The application in form “C” should be obtained and forwarded to the Accountant General duly completed in all respects. The following information should invariably be recorded in the application form.

a) Full name of the subscriber.

b) Date of death of subscriber. It is to be clearly mentioned that the death of the subscriber occurred while in service or after retirement.

c) General Provident Fund A/c. no.

d) In the respective column, the name of the nominee/ nominee’s, relation with the subscriber, share of each nominee should be noted.

e) If there is no nomination, the family details of the deceased subscriber i.e. Names of family members, age, relation with the deceased subscriber and their marital status should be furnished.

f) The claimant should sign the application form. Full postal address and date of the application should be recorded.

g) The month of last fund deduction.

h) Details of G.P.F. advances sanctioned and paid to the deceased subscriber during the previous twelve month preceding the date of death.

(16) If the nomination is in favour of a minor, the payment may be made to his natural guardian. Where no natural guardian exist, to the person considered fit by the Head of office to receive payment on behalf of the minor after the said person has executed a bond signed by two sureties agreeing to indemnify Government

against the amount to be paid. Also obtain an affidavit that he is in charge of the property of the minor and is looking after it and the minor is in his custody and care.

(17) All communication received regarding final withdrawal of G.P.F. received from the A.G. should be attended promptly and reply sent within a period of 15 days to enable the A.G. to authorize the payment.

(18) Prompt action should be taken on the authority for final withdrawal of G.P.F. money received from the A.G. The D.D.O. should ensure that the payment is made to the retired Govt. Servant within 15 days.

(19) Deposit Linked Insurance Scheme

In case of death of the subscriber while in service, benefit under “Deposit Linked Insurance Scheme” is admissible to the family members of the deceased subscriber subject to the following conditions:-

- a) Death should be while in service..
- b) Deceased subscriber should have put in at least FIVE years service.
- c) Benefit under the scheme is to the extent of average balance during 36 months and is limited to Rs.10,000.

(20) The application in plain paper for claiming the benefit under D.L.I.Scheme should be obtained from family member of the deceased subscriber and forwarded to Accounts officer after recording the post held and scale of pay of the post held by the deceased subscriber during the 36 months immediately preceding the month of death, along with Form “C”.

(21) DO NOT sanction any advance from G.P.F. to any official after submission of the application for final withdrawal.

(22) Ensure that your employee get the final payment etc. in time.

(23) Any delay on your part in sending the application for final payment will attract recovery of interest from you, beside other action.

(24) Help us to serve better.

- **Know your GPF Account status over telephone / click of mouse sitting at your home**
- **Subscriber can send email for his complaints at our email address grievances.tri.ae@cag.gov.in**
- **Website: <http://agtripura.gov.in>**
- **A mobile APP namely, mGPF is available in playstore to know the present GPF Status.**
- **On registering the mobile number with the Accountant General, the GPF subscribers can get the facility of SMS after posting of each month GPF posting.**

Thank you