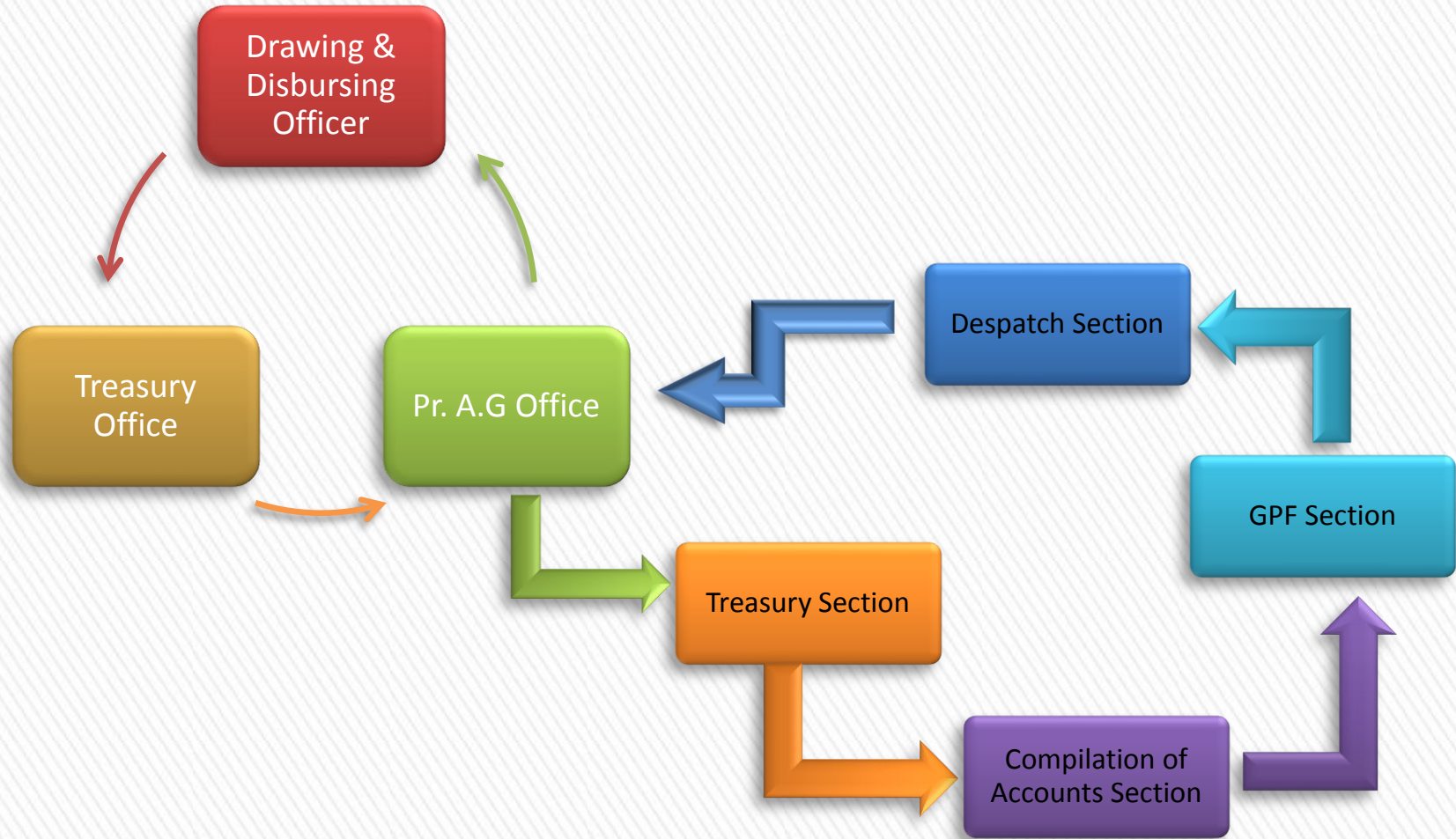


## **GENERAL PROVIDENT FUND**

- » BRIEF GUIDELINES FOR DRAWING AND DISBURSING OFFICERS AND TREASURY OFFICERS.



# Process Flow.



- » The Principal Accountant General (A & E) Assam maintains the individual GPF accounts of nearly 3.80 Lakhs employees of the Government of Assam including Provincialised Schools, Judges of High Court and AIS officers (Assam & Meghalaya cadre).
  
- » Maintenance of GPF accounts of subscribers of Govt. of Assam is governed by the GPF (Assam Service) Rules 1937 and All India Services (PF) Rules 1955 as amended from time to time. [Rule 1(a)]
  
- » The GPF (Assam Service) Rules 1937 come into force with effect from 1<sup>st</sup> April'1937. [Rule 1(b)]




- » All permanent & temporary State Govt. employees, willing re-employed pensioners (other than those eligible for admission to the CPF) shall subscribe to the GPF. [Rule 4]
- » After introduction of the 'The New Defined Contribution Pension Schemes' vide Finance (Budget) Department O.M. NO. BW.7/2008/PT./40 dated 6<sup>th</sup> October'2009, Government servants joining service on or after 01-02-2005 are not entitled to subscribe in GPF as per Circular No. BW.3/2002/PT.II/1 dated 25-01-2005.
- » The vital checks and balances of DDO & Treasury Officer facilitate Pr. A.G. maintain error free GPF account of subscribers.



## DRAWING AND DISBURSING OFFICER'S ROLE TOWARDS GPF SUBSCRIPTION:

### PREPARATION OF GPF SCHEDULES -

- » 'Salary Month & Year' and 'Major Head of Account' are noted properly.
  - » 'Series' prefixing GPF Account Number, i.e., DT, EDN, POL, PED, etc. to be noted correctly.
  - » The GPF 'Series' and 'Account Number' of a subscriber allotted by this office cannot be changed under any circumstances, even a subscriber is transferred from one Department to another Deptt. of State Govt. unless new Account No. re-allotted by this office
  - » 'Name and GPF account number' of subscribers are correctly noted in GPF schedules as per the name and GPF Account Number recorded in the 'Allotment of GPF Account Number/Annual GPF Statement' issued by this office.
- 

## PREPARATION OF GPF SCHEDULES CONTINUES

- » Change of 'Surname' after marriage of woman subscriber or otherwise should be intimated to this office immediately for updation of his/her GPF records.
- » The PF schedules containing the 'Series, Account No. and Name of the subscribers' should be saved in computer to avoid writing those particulars every month and also to avoid occurrence of inadvertent errors.
- » Deposit of 'GPF subscriptions' through 'Challan' should be supported by 'GPF schedules'.
- » Subscription for contribution to GPF to be compulsorily discontinued during the last 3 months of service preceding superannuation.



## PREPARATION OF GPF SCHEDULES CONTINUES

- » Minimum subscription to GPF is not less than  $6\frac{1}{4}$  % of 'emoluments' and maximum subscription is not more than  $15\frac{5}{8}$  % of 'emoluments' drawn on 31<sup>st</sup> March of the preceding year. [Rule 10]
- » 'Emoluments' means as defined in Rule 2 (b).
- » Number of installment out of total installment against refund may be noted viz. 11/20.
- » Not more than 20 (twenty) subscribers should be noted in a single page of 'GPF Schedules' so that it is clearly readable for 'data entry' purpose.
- » Page-wise totals of both 'Subscriptions' and 'Refunds' should be given.



## PREPARATION OF GPF SCHEDULES CONTINUES

- » Ensure that the 'Total of Schedule's Amount' is written boldly in both figures and words.
- » Ensure that 'Total Amount' deducted against GPF in the 'Pay Bill' matched with the total amount of 'GPF Schedules'.
- » Ensure that 'GPF Schedules' are securely attached with 'Pay Bill'.
- » Ensure deposit of 'Arrear Pay/Dearness Allowance' into GPF Account of Subscribers by deductions through Pay Bill like 'Deposit of monthly subscriptions' and not through 'Challan' except in cases of 'Autonomous Districts'.





## ON RECEIPT OF ANNUAL GPF STATEMENT

- » Ensure that Name, Account Number, Date of Birth of Subscriber is correctly recorded in the GPF statement.
- » Any discrepancy in the 'Annual Statement' should be brought to the notice of this office immediately with supporting documents.
- » Furnish 'Date of Birth' of all subscribers with supporting documents for updating subscribers' records if the same is not recorded in the 'GPF statement'.
- » Furnish 'Statement of Deductions' in case of 'Missing Credits/Debits' as per format for clearance of 'Missing Credits/Debits'.



## DOCUMENTS REQUIRED FOR ADJUSTMENT OF MISSING CREDITS

- » In respect of 'Missing Credits' reflected in the GPF Statement, the information may be furnished in the format shown below duly signed by DDOs:

*Salary month & year	*Missing month & year	Major Head of Account	Bill No. & date	T.V. No. & date	Name of Treasury	Gross amount of the Bill	#Total amount of GPF (subscription & refund) deducted in the Bill	Name & A/c No. of the subscriber	Subscriber's contribution to GPF (Subscription + Refund)	Remarks
1	2	3	4	5	6	7	8	9	10	11

- \* 'Salary Month' is preceding to 'Missing Month'. For example, if 'Missing Month' is 05/2012 then 'Salary Month' will be 04/2012 & particulars is to be furnished for 'Salary Month' of 04/12.
- # Complete 'GPF Schedules' containing the 'Total Amount' of GPF deducted of all the subscribers in the Bill may be enclosed along with above format.
- In case of deposit through 'Challan', copy of duly attested 'Challan' is to be furnished.



## TREASURY OFFICER'S ROLE TOWARDS GPF SUBSCRIPTION:

- » Proper classifications in Minor Heads, etc. under Major Head of Account '8009- State PF Assam'.
- » To ensure that GPF schedules are appended with the Pay Bill and transmitted to this office.
- » To verify that 'Total of GPF deductions' as per 'Pay Bill' agree with the total amount shown in the 'GPF Schedules' attached with the Pay Bill.
- » T.O. should ensure that only GPF subscription is deposited through 'Challan' under Major Head of Account '8009-State PF Assam' and no other amount pertaining to other 'Major Head of Account' is clubbed with GPF subscriptions.
- » While classifying amount in Minor Heads '101' & '104' under Major Head of Account '8009', T.O. should ensure that only amount of GPF deductions are taken into account and no other amount such as CPF, NPS, etc. are booked in those 'Minor Heads'.



## DRAWING AND DISBURSING OFFICER'S ROLE TOWARDS GPF WITHDRAWALS:

- » Ensure that 'Name , GPF Account Number and Amount' are noted neatly/correctly in the Bill as per Non Refundable Advance/Final Withdrawal Authority issued by Pr. A.G. and also as per Sanction Order of Temporary Advance as well as GPF statement issued by this office.
- » Copy of Sanctioning Order/Authority and GPF Statement issued by this office should invariably be attached with the GPF Withdrawal Bill.
- » Recovery of T.A. shall commence on first occasion on which the subscribers draws pay after the advance is made.  
Rule 15(2)



## TREASURY OFFICER'S ROLE TOWARDS WITHDRAWALS:

- » Ensure that Copy of Sanctioning Order of Advances/ GPF Authority Letter from Pr. A.G. and copy of GPF Statement issued by this office are attached with the GPF Withdrawal Bill submitted by DDO.
- » The Name and GPF Account Number noted in the Bill matches with GPF Sanctioning Order/Authority issued by Pr. A.G. as well as GPF Statement issued by Pr. A.G.
- » Ensure that the transaction is classified under proper Major & Minor Head of Accounts.
- » Ensure that total numbers of Vouchers as per 'Payment Schedule' are transmitted to Pr. A.G. and no Voucher is left out.



## TREASURY OFFICER'S ROLE TOWARDS WITHDRAWALS:

- » It is observed that most of treasuries misclassified the Debit (payment) Transactions pertaining to Non-AIS GPF Subscribers (Minor Head 101-GPF) into AIS GPF Subscribers (Minor Head 104-AIS PF). GPF Account No. prefixing with Series 'AIS' may only be classified under Minor Head '104-AIS PF'. All transactions other than 'AIS PF' should be classified under Minor Head '101-GPF'.
- » Instances of Misclassification by 'Kamrup' Treasury while classifying Debit Transactions under GPF of 'Tripura Bhawan' at Guwahati came to notice. Such transactions should be booked under Major Head of Account '8793-Inter State Suspense Account, Accounts with State of Tripura'. But in many occasions, T.O. Kamrup misclassified the transactions under Major Head of Account '8009-State PF (Assam), 101-GPF'.



## GENERAL INFORMATION:

- » DDO may provide Telephone/Mobile No. and e-mail address in the GPF Schedule/Vouchers/Challans.
- » DDO may ensure that subscribers under his/her establishment have furnished necessary nominations to Head of Office as per Rule.
- » Obtain Final Withdrawal GPF claim from subscribers well in advance prior to superannuation and forward immediately to this office.
- » While forwarding 'Final Withdrawal Claim to Pr. A.G. prior to superannuation, the DDO should certify that no 'Advance' will be sanctioned/allowed to the subscriber from the date of forwarding the claim to till the date of superannuation.
- » At the time of forwarding Final Withdrawal Claim, DDO should ensure that necessary 'Deduction Statement' for all 'Missing Credits' of the subscriber are furnished, to avoid inconvenience to subscriber for forwarding further claim of 'Residual Balance' by the subscriber.



For any further clarification please consult  
'GPF (Assam Service) Rules 1937 '

