

प्रधान महालेखाकार (ले व ह) केरल का कार्यालय ,
तिरुवनन्तपुरम -695001



OFFICE OF THE PRINCIPAL ACCOUNTANT
GENERAL (A&E), KERALA,
THIRUVANANTHAPURAM - 695001



Frequently Asked Questions on GPF Functions

Prepared by O/o the PAG(A&E), Kerala Thiruvananthapuram

Introduction

The Office of the Principal Accountant General (A&E), Kerala, discharges its core entitlement service delivery functions through three major functional wings, namely the Gazetted Entitlement (GE) Wing, the General Provident Fund (GPF) Wing and the Pension Wing. The GPF Wing maintains the Provident Fund accounts of approximately 3.9 lakh subscribers, including State Government employees, Hon'ble High Court Judges, AIS Officers and Part-Time Contingent Employees, in accordance with the relevant statutory rules.

This FAQ document has been prepared as a stakeholder-sensitisation initiative to serve as a common reference on frequently raised procedural and service-related issues, enabling stakeholders to quickly identify their queries, understand the prescribed processes and resolve matters at the earliest thereby improving stakeholder centric service delivery.

For any queries and clarification regarding this FAQ please contact [0471-2776600](tel:0471-2776600) or email at fm.ker.ae@cag.gov.in

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GPF Related

Account & Login Related

1. I am new to State Government Service; how can I join GPF?

As per rules you are required to join GPF within one year of joining the Government Service. Application for GPF admission should be submitted **online** through the SPARK.

2. How will I know when my GPF account is opened?

Upon opening of GPF account, you will receive intimation via SMS and email. After getting the intimation, the admission slip can be downloaded from the KSEM Portal. (<https://ksemp.agker.cag.gov.in/login>)

3. I received an SMS saying that my GPF admission application got rejected. What can be done?

Please contact your DDO to rectify the issue for rejection. The DDO will make the necessary corrections and then re-submit your application through the SPARK.

4. How can I view my GPF balance online?

To view your General Provident Fund (GPF) balance online, log into the official portal of the Principal Accountant General (A&E) Kerala (KSEMP). Balance can be viewed in the 'GPF monthly statement' Tab available in the dashboard.

5. How can I download my annual GPF statement?

To download your annual GPF statement, log into your official Principal Accountant General (A&E) Kerala portal and click on the GPF Annual Statement Tab. In the new window please select the required financial year from the drop-down menu and click on the 'Search' button.

6. What should I do if my mobile number/email is not updated in SPARK/KSEMP?

You may contact your DDO for updating mobile number/email in SPARK.

7. I forgot my KSEMP login credentials. How can I reset them?

To reset your forgotten login credentials for the **Kerala State Employees Management Portal (KSEMP)**, use the **Create/Forgot Password** utility built into the login portal.

Step-by-Step Password Reset Process

1. **Access the Portal:** Open the official website via the [KSEMP Portal](#).
2. **Find the Link:** On the central login box, click on the **Create/Forgot Password** link located just below the login fields.
3. **Select Your ID Type:**

- **Individual Employees / Pensioners:** Your **User ID** is your Permanent Employee Number (**PEN**) or Pension Payment Order (**PPO**) number.
 - **DDOs / Administrative Users:** Select the DDO option. Your **User ID** is your specific **DDO Code** or Treasury Code.
4. **Enter Identity Details:** Input your registered **Email ID** and **Mobile Number** exactly as they appear in SPARK
 5. **Verify:** Type the displayed CAPTCHA security code and click **Submit**.

Retrieving and Changing the Temporary Password

- **Check Notifications:** Once submitted, a system message will confirm that a temporary password has been dispatched. Check your registered email inbox (including the spam folder) and your mobile SMS history.
- **Log In:** Return to the main login portal. Enter your User ID (PEN / PPO / DDO Code) and the temporary password you received.
- **Enforce a New Password:** Upon your first entry, the system will prompt you to change your credentials. Navigate to the **Change Password** menu item, input the temporary string as your *Current Password*, and save a unique *New Password*.

Interest & Subscription

8. What is the current GPF interest rate?

The current General Provident Fund (GPF) interest rate is **7.1% per annum**. (up to 30.06.2026)

9. How is GPF interest calculated?

As per Rule 13, GPF interest is computed separately for each month, with the total accumulated interest credited to the subscriber's account at the end of the financial year (March 31). Interest is casted in the following manner:

- a. Interest is allowed for 12 months for the balance available at credit of the subscriber on the last day of the preceding year excluding any sums (withdrawals) during the current year.
- b. On sums withdrawn during the current year- interest from the beginning of the current year up to the last day of the month preceding the month of withdrawal
- c. On all sums credited to subscriber's account after the last day of the preceding year-interest from the date of deposit up to the end of the current year
- d. The total amount of interest shall be rounded to the nearest whole rupee (fifty paise or more counting as next higher rupee)

10. When does my GPF start earning interest?

According to the General Provident Fund (Kerala) Rules, your GPF account starts earning interest from the month in which your first subscription is credited into the fund. For salary deductions, the first day of the month of recovery is treated for interest calculation. For treasury remittances, if the remittance is made on or after the 5th of the month, interest is

allowed from the next month. For delayed salary drawal, interest is allowed from the month in which the salary was due.

11. From which month does my GPF subscription take effect?

Subscription shall commence from the month specified in the admission slip. According to the General Provident Fund (Kerala) Rules, 2011, your GPF subscription takes effect from the month in which you draw your first full month's pay after becoming eligible to join the fund, normally within one year.

12. What is the minimum and maximum amount I can remit to my GPF account in a month?

The minimum subscription is six percent of the subscriber's Basic Pay and maximum is not more than the subscriber's Basic Pay.

13. Can I increase or decrease my monthly subscription during the year?

According to Rule 9(4) of [General Provident Fund Rules\(Kerala\) 2011](#),:

- You are allowed to **enhance** your monthly contribution up to **twice** and to **reduce** only **once** during a financial year.

14. Can I subscribe during leave without allowance/suspension/deputation?

Under Rule 7 of [GPF Kerala Rules](#), the guidelines for these three scenarios are:

a. Leave Without Allowance (Extraordinary Leave)

The subscriber has the **option to choose** not to subscribe during any period of leave that does not carry a leave salary equal to or less than half pay.

b. Suspension Period

A subscriber need not subscribe to the Fund during suspension. Once reinstated into service, he has the option to pay the missed subscription amount in lump sum or as multiple monthly instalments.

c. Deputation (Within India or Foreign Service)

You **must continue** to subscribe to your GPF account normally. While on deputation, you remain entirely subject to the rules of your parent government fund.

15. When shall I stop my subscription to GPF for closing the account?

- a) Subscription and Refund should be discontinued during the last three months of retirement.
- b) A subscriber may at any time during the last one-year service opt to close the account by giving option after stopping the subscription.

Advance/Withdrawal

16. What are the eligible purposes for NRA?

The eligible purposes for which you can apply for an NRA are as follows:

To meet the costs of higher education (including medical, engineering, or other technical/specialized courses) for the subscriber's children or dependents.

Marriage : To cover expenses for marriage of a son or daughter, and if he has no daughter, of any other female relative dependent on him. DFA/2065708 3 File No. FM/II/2026-27/FAQ (Computer No. 493181)

Medical Emergencies: For the medical treatment of the subscriber or members of his family.

Housing: For purchasing a building, or repairing a house (only once), or to repay an outstanding housing loan taken for this purpose from approved financial agencies (like co-operative societies).

Purchase of consumer durables: To purchase consumer durables such as Television, Video Cassette Player/Recorder, Washing Machine, Cooking Range, Geysers, Computers etc

17. What documents are required for NRA?

Non-Refundable Advance is to be applied in Form G. According to the [Principal Accountant General \(A&E\) Guidelines](#), the **Drawing and Disbursing Officer (DDO)** of the subscriber who holds a **Permanent Employee Number (PEN)** must submit the NRA application through the online module **SPARK**.

18. How long does it take for NRA authorization?

All GPF services will be delivered within Citizen Charter timelines, and orders for final withdrawal (Closure) and part-final (NRA) withdrawal will be issued within 20 working days.

19. Can I apply for multiple withdrawals for different purposes?

Yes, you can apply for multiple Non-Refundable Advances (NRAs) for different purposes from your GPF, but you cannot draw them simultaneously. You must follow strict time gaps and balance limits as per GPF (Kerala) Rules, 2011.

Here are the critical rules you must follow to avoid immediate rejection by the AG office

- There must be a minimum gap of **3 months** between two successive Non-Refundable Advances, even if they are for completely different purposes (e.g., one for a child's education and the next for a marriage)
- Between a Temporary Advance and an NRA: If you previously took a Temporary Advance (refundable) and want to convert it or take an NRA for the exact same purpose, you must wait at least **4 months**

20. Can NRA be rejected? What are common reasons?

Yes. Here are the critical rules you must follow to avoid rejection by the AG office:

The most common reasons for rejection include:

- Violating Statutory Time Gaps: The automated system or AG checkers will immediately flag and reject applications that do not follow mandatory cooling-off periods:
- **For NRA:** Less than a **3-month gap** since your last Non-Refundable Advance.
- **Same Purpose Rules:** Applying for an NRA less than **4 months** after a Temporary Advance (or a TA-to-NRA conversion) was authorized for the exact same purpose.
- **NRA Minimum Service:** Applying for an NRA before completing **10 years** of continuous service, or 10 years to retirement.

21. My Temporary Advance application is pending, where I should contact?

The Office of the Accountant General does not deal with the sanction of Temporary Advances. In case of any pending Temporary Advance application, you may contact the DDO concerned for resolution of the issue.

22. Why is the sanctioned amount of my Non-Refundable Withdrawal lower than the amount applied for?

The sanctioned amount may be lower than the amount applied for because withdrawal is restricted to a maximum of 75% of the available GPF balance. Further, DA arrears, Leave surrender amount and pay revision arrears credited to the account are considered for this purpose, only as per the corresponding Government orders.

23. What is the mandatory gap between TA and NRA?

- i. Minimum 6 months between two Temporary Advances.
- ii. Minimum 3 months between two NRAs.
- iii. Minimum 4 months between TA and NRA for the same purpose.

24. When can my Temporary Advance be converted into an NRA?

Conversion is permitted only after effecting at least two recoveries. The DDO shall forward the conversion request online through SPARK to the Accountant General for the purposes prescribed under the GPF(K) Rules.

25. Can I stop my recovery towards Temporary Advance without any sanction from AG?

No, you may apply for conversion of temporary advance into NRA through online mode. On receipt of authorization for conversion of TA, recovery of refund of TA can be stopped.

Missing Credits / Reconciliation

26. What should I do if my GPF remittances are not reflected in my account?

In case of missing remittance, for incorporation of the same in the GPF Account you may forward the GPF Schedule or bill details of the particular missing remittance through the DDO to pfedpmc.ker.ae@cag.gov.in. Upon incorporation of the missing remittance to your account, an intimation will be shared with you by mail.

27. Why is my EL surrender amount not reflected in my GPF account?

Please ensure by checking with your DDO that the amount was booked under head 8009-01-101-99 against the correct PEN. If so, forward the bill details to pfedpmc.ker.ae@cag.gov.in for verification and inclusion of the amount to GPF account

28. Why is my pay revision arrear not reflected in my GPF account?

If pay revision arrears are remitted under a head of account other than the GPF head, the amount will not be credited to the GPF account. The DDO shall withdraw the amount from the incorrect head and remit it under the correct GPF head of account (8009-01-101-99) with proper GPF schedule and PEN.

29. How can I verify whether my DDO has remitted the amount?

To view your General Provident Fund (GPF) amounts online, log into the official portal of the Principal Accountant General (A&E) Kerala (KSEMP). Remittances can be viewed in the 'GPF monthly statement' Tab available in the dashboard.

Closure & Final Payment

30. How long does GPF closure take after retirement?

If the application is submitted within **one year** of retirement, interest will be given on the outstanding balance up to the end of the month previous to the month in which the AG issues the authorization.

If your application is delayed and submitted **after one year** of your retirement date, interest is paid up to exactly one year from your retirement date.

31. What happens if disciplinary/vigilance proceedings are pending?

According to General Provident Fund (Kerala) Rules and consistent rulings by various High Courts and the Supreme Court of India, GPF accumulations are considered the absolute deferred wages and personal property of the subscriber. The Accountant General (AG) office treats pending disciplinary cases as completely irrelevant to a GPF closure request. However if there is any pending disciplinary cases, it is settled as per the court order.

32. What documents are required for the closure of GPF account?

Sl. No.	Event	Documents Required
1	Superannuation	• Option form (if final payment is required before the date of retirement) • ABCD Statement • Declaration as per Govt. Circular No.46/85 Fin dt.29.05.1985
2	Death	• Death Certificate • Valid GPF Nomination, if available • If no valid nomination exists, a Departmental Enquiry Certificate • ABCD Statement, wherever applicable
3	Voluntary Retirement / Resignation / Removal / Dismissal, etc.	• Copy of the relevant Government/Departmental order • ABCD Statement, wherever applicable

33. I do not have a PEN. How to apply my closure application?

For officers who are not having PEN, the DDO of the subscriber shall forward the manual closure application specifying that he has no PEN number along with supporting documents

34. My GPF subscription is deducted even after submitting my closure application. How I can claim the subscription amount deducted after my closure application?

Any balance reflected in the account after issue of authorisation for final withdrawal (closure), will be authorised separately as residual balance on receipt of request from the subscriber.

35. I received my GPF closure authorization some time ago, but due to unforeseen circumstances, I was unable to claim the money at that time. What are the steps I need to process the already authorized closure?

A GPF final payment authorization is valid for one year from the date of issue. In the case of the authorization whose authority has lapsed, revalidation request with a Non-Payment Certificate specifically stating the reasons for non-drawal, may be forwarded by the DDO to the Accountant General through e-mail/letter. Upon receipt of the request from DDO, AG will re issue the closure authorization.

Nomination & Family

36. Who maintains my GPF nomination?

In case of Gazetted Officer, the GPF nomination is maintained by the Accountant General and in case of a non-gazetted officer, the responsibility to maintain the GPF nominations rest with the department concerned.

37. When should I submit my GPF nomination?

Your nomination shall be submitted at the time of joining the Fund. In the case of Gazetted Officers, the nomination may be forwarded online to the AG Office through SPARK.

38. How can I change the nomination?

By filing a fresh nomination

39. How to claim funds when a subscriber dies without a valid GPF nomination?

Please contact the DDO of the office where the subscriber served. If a family exists, the DDO shall forward a Departmental Enquiry Certificate to enable payment to family members. If no family exists, payment shall be made to the legal heirs based on the heirship certificate, indemnity bond, or succession certificate, as applicable.

40. Is nomination mandatory?

Yes, making a nomination for your GPF account is strictly mandatory under Rule 5 (C) of the General Provident Fund Rules 2011

41. Does marriage automatically invalidate old nomination?

Yes, according to Rule 5 (4) of the KSR (GPF) Rules, 2011 the nomination made by the subscriber who was not married at the time of filing nomination shall become invalid on getting married.

42. Can multiple nominees be added?

Yes, you can absolutely add **multiple nominees** to your GPF account. (Rule 5(6) KSR 2011)

The GPF rules explicitly allow you to distribute your fund among more than one person, provided you follow a few strict guidelines:

1. You Must Specify Exact Shares
2. You Must Name Alternate Nominees
3. All Nominees Must Be "Family" Members

If you are updating your details through an online portal like **SPARK** or your state's HRMS dashboard:

1. Go to **Provident Fund → GPF Nomination**.

2. Use the **"Add Row"** or **"New Entry"** button to enter your first nominee and their specific percentage.
3. Open a new row for each additional nominee until your total allocated percentage reaches exactly 100%.
4. Submit the form online, print the generated copy, sign it, and hand it to your Drawing and Disbursing Officer

43. Can minor children be nominated?

Yes, **minor children can absolutely be nominated** to receive your GPF accumulations.

However, because a minor cannot legally sign for or directly receive large government fund transfers, you must follow strict procedural rules during the nomination process to ensure the application is accepted by the Accountant General (AG) office.

1. Mandatory Appointment of a Guardian

When you register a minor child as a GPF nominee, you **must explicitly appoint a guardian** in the nomination form.

How to File This Online (e.g., SPARK Portal)

When updating your nomination electronically through an office portal like **SPARK**:

1. Navigate to **Provident Fund → GPF Nomination → Add New**.
2. Enter the minor child's name, relationship, and date of birth (DOB). The system will automatically detect the minor status based on the DOB.
3. A mandatory **"Guardian Details"** field will unlock. You must type in the name, age, relationship, and address of the adult guardian.
4. Input the allocated percentage, submit the file, and provide the signed printout to your Drawing and Disbursing Officer (DDO).

Transfer Cases

44. How long does transfer of balance usually take?

The transfer of a General Provident Fund (GPF) balance typically takes **2 to 4 months** to complete, depending on whether the transfer is intra-state (within the same Accountant General's jurisdiction) or inter-state (between different states or central/state departments).

1. Intra-State Transfer (Within the Same AG Office)

- **Timeline:** Generally, **1 to 2 months**.
- **Process:** If you move between departments within the same state (e.g., from the Education Department to the Health Department in Kerala), the Accountant General (AG) office simply re-maps your existing GPF account to your new Drawing and Disbursing Officer (DDO).
- **Key Step:** Your new DDO must forward a formal application for transfer of balance to the AG office, citing your old GPF account number and your new office details.

2. Inter-State or Central-to-State Transfer

- **Timeline:** Usually **3 to 6 months** (can take longer if manual records are involved).
- **Process:** This involves two different audit offices. Your old AG office must close your account, calculate the final interest up to the transfer date, and issue a Cheque or Demand Draft along with a detailed ledger statement to your new AG office.
- **Verification:** The new AG office verifies the credit, opens a new account number for you (if not already assigned), and books the opening balance.

3. Common Reasons for Delay

- **Missing Ledger Cards:** If your service history has gaps or missing monthly credits (unposted subscriptions) in the old AG's database, the transfer will stall until those discrepancies are reconciled.
- **Incorrect DDO Codes:** Submitting the transfer request with an incorrect or outdated DDO code for your new office.
- **Dual Account Numbers:** If you accidentally opened a *new* GPF account in your new office instead of applying for a transfer, merging the two accounts requires a specific amalgamation procedure, which adds significant time.

45. Can transfer be done between State GPF and Central GPF?

Yes, a transfer can be done between a State GPF and a Central GPF.

If you move between State and Central government services (without a break in service), your GPF balance is not lost or refunded; it is transferred directly to your new account. This is a standard accounting procedure, but it involves coordination between two different audit authorities.

1. The Transfer Mechanism

- **Without Break in Service:** If you resign from a State Government job to join a Central Government post (or vice versa) with proper permission, your past service counts. The accumulated GPF balance, along with interest up to the date of transfer, is moved to the new fund.
- **Inter-Audit Adjustment:** Since State and Central governments maintain separate public accounts, the transfer is not a simple digital switch. The old Accountant General (AG) office will close your account and issue a **Cheque or Demand Draft** for the full balance, payable to the new Accounts Officer (e.g., Pay and Accounts Officer or PAO) of your Central department.

2. Procedure to Initiate Transfer

1. **Join New Post & Open New Account:** Immediately upon joining the Central service, apply for a new GPF Account Number.
2. **Submit Application:** Submit a formal **application for transfer of balance** to your new Head of Office (DDO).
3. **Required Details:** You must provide:
 - Your old **GPF Account Number**.
 - The **address of the old AG office** (e.g., AG Kerala).
 - A copy of your last **GPF annual statement** or passbook.

3. Interest Calculation

- **Up to Transfer:** The old State AG office calculates and credits interest up to the date the balance is permanently withdrawn for transfer.
- **After Transfer:** Once the cheque is received and booked by the Central PAO, your new Central GPF account starts earning interest under Central Government rates from that month onwards.

46. Can I transfer my old GPF account balance to my new KPEPF account?

- Yes. For final Transfer of Balance to KPEPF or any other PF, the request for closure of existing GPF Account may be forwarded to Accountant General through the previous DDO.

47. I am an employee working in Panchayath Department, am I eligible for admission to GPF

- As per the existing rules, permanent employees and contingent employees working in working in Panchayath Department are not eligible for admission to GPF. The officers are instead eligible for KPEPF managed by Directorate of Panchayath.

48. How to transfer my KPEPF balance to new GPF account?

- For transfer of KPEPF balance to GPF account, initially you need to apply for GPF Admission through your current DDO through SPARK. After getting the intimation regarding opening of GPF Account, you may contact your previous DDO/HOD to process the Closure of Account and forward the request for transfer of balance to the new account to Accountant General Office.

49. How can I transfer my State GPF to my new provident fund account in an autonomous organization (KWA/KSEB/University)?

- For final Transfer of Balance to newly joined provident fund, the request for closure of existing GPF Account may be forwarded to Accountant General through the previous DDO

50. What documents are required to transfer my State GPF to my new Provident Fund account in other Provident Fund Schemes?

- a) Form 'Q' for Non-Gazetted employees.
Form 'P' for Gazetted employees.
- b) Relieving order from previous office.
- c) Appointment order.

51. How can I transfer my autonomous organization (KWA/KSEB/University) provident fund to my new State GPF account?

- For transfer of Provident fund balance accumulated while working in autonomous organization to GPF account, initially you need to apply for GPF Admission through your

current DDO through SPARK. After getting the intimation regarding opening of GPF Account, you may contact your previous DDO/HOD to process the Closure of Account and forward the request for transfer of balance to the new account to Accountant General Office.

Grievances & Status

52. How can I track the status of my application?

You can track the status of your General Provident Fund (GPF) application using your **GPF account number** and **mobile number** through your state's Accountant General (AG) website.

How to Track Your GPF Status Online

1. **Visit Your State's Accountant General (AG) Website**
 - Search for "**AG [Your State] GPF Status**" (e.g., "AG Kerala GPF Status").
 - Look for a link labelled "**GPF Application Status**," "**GPF Dashboard**," or "**Online GPF Services**."
2. **Enter Your Details**
 - Select the application type: **Transfer, Final Withdrawal, Advance, or Conversion**.
 - Enter your **GPF Account Number** (e.g., EDN/12345).
 - Enter your registered **Mobile Number** or **Date of Birth**.
3. **View Application Status**
 - Once logged in, you will see the current status of your application (e.g., "Pending with DDO," "Under Process at AG," "Approved," or "Payment Issued").

Other Ways to Track

- **SMS Alerts:** Many states send automated SMS updates to your registered mobile number at key stages of the application process.
- **Call the AG Helpline:** Most AG offices have a toll-free helpline number for GPF inquiries. You can find this on their website.
- **Visit the AG Office:** If online tracking isn't working, you can visit the "Fund Cell" or "GPF Grievance Cell" at your state's AG office with your application details.

53. What details should be included while raising a grievance?

To ensure your GPF grievance is not rejected or delayed by the Accountant General (AG) office, your submission must be highly specific.

Providing complete information allows the system or grievance officer to pull your exact file immediately without needing to email you for clarifications.

1. Core Personal & Service Details

- **GPF Account Number & Suffix:** Include your full prefix and suffix
- **Permanent Employee Number (PEN) / HRMS ID:** Your unique state identification number.

- Full Official Name: Write your name exactly as it appears on your Service Book and GPF annual statement.
- Date of Birth (DOB) & Date of Retirement: Critical for verification and security matching.
- Current/Last Office Details: The exact name of your department, office station, and your DDO (Drawing and Disbursing Officer) Code.

2. Application-Specific Tracking Details

Depending on what your grievance is about, you must provide the digital paper trail:

- For Pending NRA / Closure: The Application Reference Number or Token Number generated when your DDO submitted the file online (e.g., through SPARK).
- The Date of Submission: The exact date your DDO electronically forwarded the file to the AG office.
- For Missing Credits / Subscriptions: Specify the Chalan Number, Treasury Voucher (TV) Number, Voucher Date, and the exact Treasury Name where the deduction was remitted.

3. Clear Description of the Problem

4. Mandatory Contact Information

- Registered Mobile Number: The number linked to your GPF account to receive automated status SMS alerts.
- Active Email Address: Where the AG office will send the official resolution order or objection text.

5. Recommended Document Attachments (PDF format)

Always upload copies of your evidence if the portal allows attachments:

- A copy of your latest GPF Annual Account Statement.
- The system-generated acknowledgement receipt or forwarding letter from your DDO.
- The page of your Salary Bill / Pay Slip showing the disputed deduction (for missing credit issues).

54. Whom should Gazetted/Non-Gazetted employees contact separately?

The contact points for Gazetted and Non-Gazetted employees differ primarily based on who holds the physical custody of the accounts and service records.

The Head of Office shall be responsible for the scrutiny, acceptance, and safe custody of nominations filed by Non-Gazetted Officers and shall ensure that the nomination details are duly recorded in the Service Book/E-Service Book of the subscriber.

Nominations filed by Gazetted Officers shall be forwarded by the Drawing and Disbursing Officer (DDO) to the Accountant General through SPARK after digital authentication, and such nominations shall remain in the custody of the Accountant General.

In the case of promotion of a subscriber from non-Gazetted to Gazetted service, Heads of Offices have to forward the nomination of the Subscriber to the Accountant General through SPARK on

their substantive promotion to Gazetted cadre. A subscriber can cancel a nomination by sending a notice in writing to the Head of Office/Accountant General along with a fresh nomination.

55. How can I contact AG's office for queries or clarifications related to General Provident Fund?

Officers are encouraged to use **digital modes of communication** such as official e-mail, [online grievance portals](#), and the [Grievance Cell](#) (Contact No.0471 2776656, 2776657) for queries and clarifications.

56. When should I raise a grievance regarding delay?

A grievance may be raised after ensuring all required documents have been submitted and **normal processing time has elapsed**. In normal cases up on receipt of the complete application, the GPF authorizations will be issued within 20 working days.

57. How do I raise a grievance?

Various grievance redressal channels are available for raising grievances with the Office of the Principal Accountant General (A&E), Kerala. A grievance may be submitted through any of the following modes:

1. By email to agaekerala@cag.gov.in or to the dedicated email ID of the section concerned.
2. Through telephonic enquiry using the dedicated landline numbers for handling grievances related to General Provident Fund ([Grievance Cell](#) Contact Numbers: 0471 2776656, 2776657).
3. Through the online grievance portal (<https://cag.gov.in/ae/kerala/en/ae-complaint-suggestion>)

Miscellaneous

58. I am on deputation. My GPF subscription was deducted from my salary but not remitted by PAO. Will the delay affect my GPF interest?

Interest is allowed from the month pay was due, irrespective of remittance delay. No loss of interest occurs due to delay by the PAO or the remitting authority.

59. What is the procedure for the closure of GPF accounts of High Court Judges governed by Central Service Rules?

The GPF Closure applications in respect to High Court Judges who have opted for Central Services are processed manually since the application cannot be forwarded through online module in SPARK. The applications are forwarded manually from the High Court of Kerala along with all the relevant documents duly counter signed by the Joint Registrar/DDO.

60. How is outstanding balance amount in of GPF Account in respect of High Court Judges who have opted for Central Services authorised?

The outstanding balance amount in of GPF Account in r/o High Court Judges who have opted for Central Services are authorised through manual authorisation slips in favour of the Joint Registrar/DDO, High Court of Kerala and the Treasury Officer.

AISPF Related

1. Admission

61. I am inducted to All India Government Service; how can I join GPF?

As per rule 3(2) of AIS(PF) Rule, every member of the Service shall subscribe to the Fund. Application for GPF admission should be submitted manually to Accountant General Office.

62. How will I know when my GPF account is opened?

Up on opening of GPF account, you will receive a letter intimating your AISPF account number.

2. Nomination

63. When should I submit my GPF nomination?

Your nomination shall be submitted at the time of joining the Fund in AISPF Nomination Form.

64. How can I change the nomination?

By filing a fresh nomination.

3. Subscription

65. From which month does my GPF subscription take effect?

Subscription takes effect from the month following admission or from the month specified in the admission order.

66. When does my GPF start earning interest?

Your GPF starts earning interest depending on how the remittance was made. For **salary** deductions, the **first day** of the month of recovery is treated for interest calculation. For **treasury** remittances, if the remittance is made after the **5th of the month**, interest is allowed from the next month

67. What is the minimum and maximum amount I can remit to my GPF account in a month?

The minimum subscription is six percent of the subscriber's emoluments and maximum is not more than the subscriber's emoluments.

68. Can I transfer my old GPF account balance to my new AISPF account?

Yes. After the allotment of AISF Account Number, action will be taken to close the existing GPF account of the officer and the balance will be transferred to his new AISPF Account.

4. Closure

69. What documents are required for the closure of GPF account?

Sl. No.	Event	Documents Required
1	Superannuation	• Form XV • Certificate from the Head of Office/Department *. Declaration regarding refund if excess drawn.
2	Death	• Death Certificate • Valid GPF Nomination, if available • If no valid nomination exists, to the members of his family in equal shares [Rule 30(b)]
3	Voluntary Retirement / Resignation / Removal / Dismissal, etc.	• Copy of the relevant Government/Departmental order

70. My GPF subscription is deducted even after submitting my closure application. How I can claim the subscription amount deducted after my closure application?

Any balance reflected in the account after issue of authorization for final withdrawal (closure), will be authorized separately as residual balance.

Miscellaneous

71. I am on deputation to Central Government. My GPF subscription was deducted from my salary but not remitted by PAO. Will the delay affect my GPF interest?

Interest is allowed from the month pay was due, irrespective of remittance delay. No loss of interest occurs due to delay by the PAO or the remitting authority.

72. I am an AIS officer on deputation to Autonomous bodies/PSUs be how I can remit my GPF subscription?

Subscriptions shall be remitted only through e-Treasury portal. Manual remittances are discontinued with effect from 01-11-2025.

KPTCEPF Related

73. What is the Contingent Employees Provident Fund in Kerala?

It is a retirement savings scheme designed for contingent (temporary/daily wage) employees working in Kerala government departments. Both the employee and employer contribute regularly to build a savings corpus for the employee's future.

74. Who are considered contingent employees?

Contingent employees are workers engaged on a temporary, daily wage, or non-permanent basis in government offices, institutions, or departments. They are not regular staff but may work for extended periods.

75. Is enrolment in the Provident Fund mandatory?

Yes, in most cases, eligible contingent employees are required to enrol once they meet the minimum service or eligibility criteria set by the Kerala government.

76. Can employees withdraw their PF before retirement?

Yes, partial withdrawals may be allowed under specific conditions such as:

- Medical emergencies
- Marriage or education expenses
- House construction or repairs

Full withdrawal is usually permitted upon retirement or termination of service.

77. What happens to the PF if a contingent employee becomes a regular employee?

In many cases, the accumulated PF may be:

- Transferred to the regular Provident Fund account by proposing Transfer Entry, or
- Settled separately, depending on applicable rules.

78. How can an employee check their PF balance?

Employees can typically:

- Contact their department office (DDO)
- Check with the treasury
- Use any official PF account statements provided periodically

79. What documents are required to claim PF?

Commonly required documents include:

- PF account details
- Identity proof
- Service records
- Withdrawal/claim application form signed by DDO.
- Any other documents/Orders required in case of VRS/DEATH/Termination etc...

80. What is the procedure for handling and settling a subscriber's Provident Fund balance upon death, and how is the settlement processed if there is no valid nomination?

The accumulated PF amount is paid to the nominee or legal heir as per Rule 5 of KSR, 2011.

Please contact the DDO of the office where the subscriber served. If a family exists, the DDO shall forward a Departmental Enquiry Certificate to enable payment to family members. If no family exists, payment shall be made to the legal heirs based on the heirship certificate, indemnity bond, or succession certificate, as applicable.

(These FAQs are for general information purposes only and are subject to periodic amendments)