



SUPREME AUDIT INSTITUTION OF INDIA  
लोकहितार्थ सत्यनिष्ठा  
Dedicated to Truth in Public Interest

# Brochure on General Provident Fund



**Prepared by: O/o the AG(A&E), Kerala**



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*Disclaimer : Please note that this document serves only as a general guide and does not override or substitute the statutory provisions contained in the Kerala Service Rules (KSR), Special Rules, or any other government orders governing service conditions, financial procedures, and benefits of GPF subscribers.*

## Work Overview



### Functions

The Accountant General (A&E), Kerala is responsible for maintaining the GPF accounts of approximately 3.9 lakh employees of the Kerala State Government, Hon'ble High Court Judges and All India Service (AIS) Officers serving in the state. These accounts are maintained in accordance with the provisions of the GPF (Kerala) Rules, 2011 and the AIS (PF) Rules, 1955, respectively.

In addition, the Accountant General (A&E) Kerala also maintains the Provident Fund Accounts of Part-Time Contingent Employees (KPTCEPF).



### Eligibility Criteria for joining in GPF

The following categories of staff of the Govt. of Kerala are eligible to join the Fund:

1. All permanent employees of any pensionable service.
2. All probationers in any service who will be made full members of the service on due completion of their period of probation.
3. All temporary, acting and officiating members of any service on completion of one year's service.
4. All part-time contingent employees of any service on completion of one year's service.

Temporary, acting and officiating members who have not completed one year's service can also be admitted to the Fund if they apply for it in writing.



### Applications processed in AG's Office

- **Online applications** received through State HR application (SPARK) for:
  - i. Admission to GPF
  - ii. Non-Refundable Advance
  - iii. Final withdrawal along with the following attachments:
    - Declaration
    - ABCD Statement
    - Option 30C [vide Government Circular No. 80/82/Fin dated 27.11.1982]
- **Offline applications** for
  - Transfer of Balance: Application in Form P(Gazetted)/ Form Q (Non-Gazetted) along with other required documents.
  - Residual Balance.

## Work Overview



### **Nominations of Gazetted Officers**

The Accountant General (A&E), Kerala is responsible for maintaining the General Provident Fund (GPF) Nominations of Gazetted Officers of the State Government. A new nomination should be filed by the officer whenever a fresh nomination is made or an existing nomination is revised. Only online nominations submitted through SPARK will be accepted.

**NB: Nomination filed before marriage of a subscriber become invalid upon marriage.**

## General Provident Fund – Key Terms You Should Know

### Subscription

The amount of subscription is fixed by the subscriber himself. However, **it cannot be less than 6% of the basic pay and not more than the basic pay in the case of full-time employees and it cannot be less than 3% of the emoluments and not more than the emoluments in the case of part-time contingent employees.** The minimum subscription is determined on the basis of basic pay / emoluments drawn on **31st March of the preceding financial year.** The **rate of subscription can be reduced once and enhanced twice during the course of a financial year.**

The subscriber shall subscribe monthly to the Fund, except during:

- Period of suspension.
- Last three months of service before retirement.
- Leave that does not carry any leave salary.
- After submitting application for closure.

### Temporary Advance-TA

A temporary advance is granted to a subscriber from the amount standing to his credit in the Fund by the departmental officers for **specified purposes.** The advance can be drawn to the extent of the monetary limits prescribed in the delegation of financial powers of the **respective departments subject to a maximum of 75% of the balance at credit or  $(3a-b)/4$  ( $a$  = balance at credit,  $b$  = amount of consolidated advance outstanding) whichever is less.** In the case of part-time contingent employees, it shall not be in excess of 16 months' pay or half the amount at credit of the subscriber in the fund, whichever is less. The sanctions for temporary advances are noted in the subscribers' accounts.

The authorization for Temporary Advance is issued by the department concerned, not by the Accountant General.

### Non-Refundable Advance - NRA

The Head of the Department is competent to sanction non-refundable advance to a subscriber for **specified purposes up to 75% of the balance at credit.**

The Drawing and Disbursing Officer of the subscriber shall forward the application for NRA through the online module provided in the state HR application (SPARK).

### Final Withdrawal - Closure:

Final withdrawal of accumulation in the Fund is permitted when subscriber quits the service (on retirement, dismissal, resignation, compulsory retirement, removal etc.) or in case of death while in service.

### Annual Accounts Statement:

After the close of each financial year, the Annual Accounts Statements of subscribers are issued and uploaded by this office on the Kerala State Employees Management Portal (KSEMP) showing the opening balance as on the 1st April of the year, the total amount deposited and withdrawn during the year, amount of interest credited as on 31st March of the financial year and the closing balance on 31st March of the financial year.

### Missing Debit and Credit:

Missing credits/debits can be traced out and included in the subscriber's account after proper verification of the accounts rendered to this Office by the drawing and disbursing officers/treasuries subject to furnishing the required details duly certified by the Drawing and Disbursing Officers.

## Workflow of GPF Processing

01

Stage 1

*Employee submitting the online GPF application through SPARK to DDOs*



02

Stage 2

*DDO Checks the admissibility (If the employee himself is DDO, admissibility will be checked by the next Higher Authority)*



03

Stage 3

*After the approval of Approving authority, the application is forwarded to AG Office*



04

Stage 4

*Processing of the case in AG Office*



05

Stage 5

*Issue of online authorizations to SPARK, Treasury and KSEMP (<https://ksemp.agker.cag.gov.in>) along with the SMS and email intimation to the subscribers.*

## Roles & Responsibilities of Applicant, DDOs/Approving Authority

I All eligible employees are required to apply for admission to the General Provident Fund through SPARK within one year from the date of entry into service. Upon successful admission, the subscriber will receive notifications via email and SMS, and the admission slip can be downloaded from the KSEM Portal.

II After admission to the Fund, the subscriber must submit their Nomination for GPF through SPARK to the Drawing and Disbursing Officer (DDO). For Gazetted Officers, the online nomination should be submitted to the Accountant General through SPARK.

III Applications for Admission, Non-Refundable Advance (NRA), NRA Conversion, and Final Withdrawal shall be submitted online through SPARK to the DDO.

*NB: In cases where a subscriber has not been allotted a PEN during their entire service, the application for final withdrawal should be submitted offline, along with a letter from the DDO confirming that the subscriber was not allotted a PEN during their service along with the required supporting documents.*

IV When a GPF subscriber resigns from Government service or has been transferred to take appointment in a Department under the Central Government or under any other State Government or under a body corporate owned or controlled by Central or State Government, he/she shall submit an application in Form P (Gazetted)/Form Q (Non-Gazetted) to enable him/her to transfer the balance in his/her PF account to the new PF account to which he/she may be subscribing.

V Upon receipt of an application from a subscriber, the DDO shall carefully verify the application. If the application is found to be in order, the DDO shall approve and forward it to the AG without delay. Additionally, DDOs shall process all authorizations received from the AG promptly.

*NB: GPF authorizations issued by the AG are valid for a period of one year only.*

VI In Death cases, the DDOs shall ensure that the Death Certificate of the subscriber, Valid nomination/Departmental Enquiry Certificate are attached along with the closure application.

## Temporary Advance

### Condition for Sanction of Temporary Advance

1. There must be a minimum gap of 6 months between two Temporary Advances.
2. A four-month gap is required between a Temporary Advance and a Non-Refundable Advance for the same purpose.
3. Temporary Advance is not allowed:
  - *during the last 3 months of service.*
  - *in the month the subscriber goes on leave preparatory to retirement.*
  - *after the subscriber opts out of GPF subscription.*
  - *during leave without allowance if the subscriber is not contributing to the Fund.*

### Recovery of Temporary Advance

1. Advances are normally recovered in 12 to 36 equal monthly installments (subscriber may choose monthly installments lesser than 12 if they wish).
2. For part-time contingent employees, recovery is in 15 to 30 installments (lesser than 15 if the subscriber opts).
3. If a second advance is sanctioned while one is still running, the balances are combined, and recovery is based on the total amount.
4. Recovery starts from the pay of the month following the month in which the advance is drawn.
5. A subscriber may repay more than one instalment in a month if they wish.



## **Non - Refundable Advance and Closure - Conditions**

### **Condition for Sanction of Non-Refundable Advance**

- There must be a minimum gap of 3 months between two Non- Refundable Advances
- NRA can be sanctioned after completing 10 years of service or within 10 years before retirement.
- NRA cannot be sanctioned:
  - During the last 3 months of service.
  - After the subscriber has opted to close the GPF account under Rule 7(d).
  - After submitting a closure application.
- If a second withdrawal for medical treatment of the same person is sanctioned within 6 months, the sanction must specify that it is for a different illness.
- NRA for education can be allowed each year and for different children.
  - If both husband and wife are GPF subscribers, both can withdraw for the same child's education or marriage.
- For marriage advances:
  - The date of marriage must be mentioned in the sanction.
  - The amount cannot be drawn more than 3 months in advance.
  - Advances can be allowed for second or later marriages of son/daughter.
  - Advance is also allowed for the marriage of a dependent female relative, if the subscriber has no daughter.
- NRA can be sanctioned for repayment of house-building loans taken from Co-operative Societies or similar agencies.
- A subscriber under suspension is also eligible for NRA, provided other conditions are met.
- A TA can be converted to NRA after at least 2 recoveries are made
- The sanction for any NRA or TA is valid for 3 months and will lapse automatically unless renewed.

### **Condition for Sanction of Final Withdrawal**

1. Subscription and refund shall be discontinued during the last three months of service
2. A subscriber may at any time during the last one year of service opt to close the account by giving option under Rule 7(d), i.e., after stopping subscription.

### **Procedures to be Followed for Lapsed Authorisations**

#### **1. Reason for non-drawing:**

The DDO should furnish a statement clearly specifying the reason for not drawing the authorised amount within the validity period.

#### **2. Non-Payment Certificate:**

The DDO must issue a certificate confirming that no payment has been made against the original authorisation.



## **Missing Debit/Credit – Documents required**

Missing credits/debits can be traced out and included in the subscriber's account after proper verification of the accounts rendered to this Office by the drawing and disbursing officers/treasuries subject to furnishing the following details duly certified by the Drawing and Disbursing Officers:

- i. **Name of the Subscriber.**
- ii. **GPF Account number.**
- iii. **Name of the DDO under whom the officer is serving at present.**
- iv. **Amount of subscription/refund/withdrawal.**
- v. **Salary month for which details are being furnished.**
- vi. **Head of Account (up to Detailed Head) under which salary was drawn.**
- vii. **Treasury/Sub Treasury where the salary was drawn.**
- viii. **Treasury voucher number/challan number, net and gross of the salary bill.**
- ix. **Totals of the schedule amount enclosed in the particular voucher as noted on the abstract in case of credit.**
- x. **Date of payment of the voucher/remittance of the amount in the case of challan remittance.**
- xi. **Total amount of the GPF payment voucher (in the case of advances).**

*The queries regarding missing credit may be forwarded to [pfedpmc.ker.ae@cag.gov.in](mailto:pfedpmc.ker.ae@cag.gov.in).*



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**A dedicated Telephonic Help Desk has been implemented by this office**

**exclusively for attending the GPF related queries:**

**Contact No. 0471-2776656**

**For any other assistance**

Sr. AO (FM) 0471 – 2776600

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