

CHAPTER – I

GENERAL

1.01 A. The main functions of the Provident Fund Group are:

- (i) Maintenance of Provident Fund Accounts.
- (ii) Scrutiny of sanctions affecting the Funds.

B. Maintenance of Provident Fund Accounts is categorized as follows:-

- (i) Provident Fund data (DR&CR) in Electronic form.
- (ii) Posting/Merging of credits/debits in individual accounts.
- (iii) Uploading of Annual Accounts Statements to website.
- (iv) Subscriber's Complaints.
- (v) Part-Final/Final Payments.
- (vi) Other matters.

[C.A.G.'s Letter 2459-TA.II/302-78 dated 3rd October 1978 & FMI/9-27/2017-18 dated 19-07-2017]

The following are the Provident Funds for which accounts are maintained in this office at present: -

- (a) All India Services Provident Fund.
- (b) General Provident Fund (Kerala).
- (c) General Provident Fund of Judges of High Court of Kerala (Central Opted).
- (d) Kerala Part Time Contingent Employees Provident Fund.

1.02 The Provident Fund Group is divided into Branches and the Branches are divided into several compact sections. The strength of the Group is determined with reference to the standards fixed by C.A.G. from time to time.

(FM 1/9-388 B/87-88 dated 26th February, 1988).

Distribution of work among the various Provident Fund Sections is given in Annexure I of Chapter-1

1.03 DUTIES.

Important items of work to be attended to by sections include the following:-

A. F.M. Section.

- (i) Co-ordination work and all General matters relating to the Group.
- (ii) Inter sectional transfers and postings of officials in the Group.
- (iii) Issue of general circulars, procedure orders etc.
- (iv) Examination of rules, orders, sanctions of a general nature, important cases referred to by other sections and attending to Court cases.
- (v) Amendment to Provident Fund Manual and keeping the Manual up-to- date.
- (vi) Consolidation, review and submission of periodical reports like Monthly Arrear Report, KFA/KRA (QAR), Fortnightly etc. to Group Officer and Accountant General and sending reports to Headquarters Office.
- (vii) Drawing up action plan for works to be carried out, such as posting of Chalan /merging of Electronic Data Correction/Adjustments to be done by Branch Offices, Generation of Proof Sheet, Clearance of Unposted Items, Uploading of Annual Accounts Statements in website and other year-end activities.
- (vii) Arrangements connected with the interest casting, checking and closing of the annual accounts.
- (ix) Half Yearly Report on closure cases pending with Departments for more than 6 months due to State Government.
- (x) Quarterly Report on deficiencies noticed in inputs received from departmental officers to Finance Department
- (xi) Prepare list of items to be transferred to unclaimed deposits.
- (xii) Finalization of honorarium claims.
- (xiii) Follow up action on IAD's Triennial Review/Inspection Reports and Director General of Inspection Report.
- (xiv) Review of Complaints received from Headquarters and AG secretariat.
- (xv) Re-organization of Provident Fund Group as and when required.

- (xvi) Safe custody of nomination of Gazetted Officers in guard files.
- (xvii) Obtain sanction for Write off of the amount outstanding under PF Suspense.
- (xviii) General control and monitoring of work in Provident Fund Sections.
- (xix) Vetting of draft amendments to Rules in GPF (K).
- (xx) Any other work allotted by Group Officer.

B. PF – 1 Section.

- (i) Monitoring and receipt of Provident Fund Chalans from Treasuries.
- (ii) Segregation of Chalans/Interstate Suspense Slips.
- (iii) Reviewing and monitoring of Unposted Items in GPF database and generation of reports pertaining to Unposted Items (Main Office and Branch Offices)
- (iv) Furnishing of Monthly and Quarterly Statement of GPF Unposted Items to FM Section.
- (v) Preparation of Budget Estimate for 2049-03-104-99-02 Interest Payments and 8009-01-101-99 SGE and Report on review of Budget documents.
- (vi) Proposing T.E. for monthly adjustment for closed GPF accounts and annual interest adjustment.
Note:- T.E. is proposed for closed accounts and annual adjustments in respect of AIS PF by PF 18 and KPTCEPF by PF 47.
- (vi) Posting of Interstate Suspense Slips and Cash Account to individual accounts.(centrally in PF1 section).
- (viii) Validation of chalan/ Interstate Suspense Slips posting.
- (ix) Generation of month wise Proof Sheet of chalan and Interstate Suspense Slips posting to ensure agreement with VLC figure.
- (x) Maintenance of Broadsheets of 8443-00-124 Unclaimed Deposits in GPF, 8658- 00-113 PF Suspense, 8009-01-101-96(01) and furnishing Monthly Detail Book figures under 8658-00-101-99-043 PAO Suspense items adjustable by PAO Legal Affairs to Ernakulam Branch Office.
- (xi) Review of balance pertaining to the heads mentioned in item (x).

- (xii) Generation of General Clerk Suspense Report and clearance of the items relating to chalan.
- (xiii) Acknowledgement, scrutiny and processing of DHTEs from all PF sections in Main Office and Branch Offices and forwarding to Book II for booking with report of DHTES.
- (xiv) Porting of data of booked TEs from VLC module and generating and printing of reports.
- (xv) Scrutiny of monthly print out of TEs (with respect to booked figures) and distribution of TEs to EDP(PF) of Main office for posting/clearing unposted items in PF database.
- (xvi) Preparation of list of wanting schedules/chalans, discrepancies noticed in the inputs received from treasuries and intimating the details to TM section for preparation of Annual Review of working of Treasuries.
- (xvii) Any other work allotted by Branch Officer/Group Officer.

C. EDP (PF) Section.

- (i) Admission to GPF, AIS(KL), KPTCEPF and allotment of PF Account Number.
- (ii) Maintenance of GPF accounts in Computer files
(creating and maintaining Master files, carrying out corrections etc.)
- (iii) Porting of classified GPF data to GPF module and ensure agreement with classified data and schedule data.
- (iv) Porting of Chalan/ Interstate Suspense Slips data to segregation Table.
- (v) Merging of electronic GPF data (Dr./Cr.) to individual accounts.
- (vi) Extracting merged monthly accounts data from ORACLE 11g and transferring it to all Branch offices.
- (vii) Posting of Transfer Entries and Temporary Advance Sanctions.
- (viii) Validation of posted/merged data.
- (ix) Carrying out the adjustments proposed by the PF Sections through the Adjustment Registers.

- (x) Generation of proof sheet to ensure agreement of posted/merged data with Detail Book figure and submission to Group Officer within a period of one week after completion of merging of data/posting of chalan, Interstate Suspense Slips, TE etc. for a month.
- (xi) Publishing of Annual Accounts Statement through official website.
- (xii) Taking daily back up of database and storing it in different locations as well as in removable storage devices.
- (xiii) Generation of report on Unposted Items monthly and their Clearance by collecting details/documents from Treasuries and Drawing and Disbursing Officers.
- (xiv) Marking of closed accounts.
- (xv) Running of Missing Credit Report, Minus Balance Report on 25th of every quarter.
- (xvi) Attending to trouble shooting of software relating to GPF Module.
- (xvii) Generation of reports required by Accountant General, Group Officer, Branch Officers and sections.
- (xviii) Developing of new computer programs required for generating reports and making program modifications.
- (xix) Any other work allotted by the Branch Officer/Group Officer.

D. PF Sections.

- (i) Reviewing of individual accounts and processing of GPF Closure/Residual Balance/NRA/Conversion cases in computer
- (ii) Tracing out missing credits/debits from the manual Suspense/Transfer in Registers/Computer and noting in Adjustment Register and ensuring that all adjustments have been carried out.
- (iii) Attending to enquiries of subscribers with regard to their claims.
- (iv) Maintenance of Registers/Files.
- (v) Attending to correspondence received from subscribers.
- (vi) Attending to IAD Inspection Reports/ Triennial Review Objections/ Director General of Inspection Paras.

- (vii) Timely furnishing of reports to higher authorities, FM and other sections concerned.
- (viii) Clearance/Write off of PF Suspense items.
- (ix) Management of old records.
- (x) Other items of work as entrusted by the Branch Officer/Group Officer.

E. Duties of Assistant Accounts Officers.

The AAO in charge of the PF Section is responsible for the following:-

- (i) General Management, Supervision and Co-ordination of the work of the staff in the section.
- (ii) Reporting the state of work in the section to Superior Officers from time to time.
- (iii) Ensuring prompt submission of various reports to higher authorities, F.M. and other sections concerned as detailed in Calendar of Returns.
- (iv) Allotment of work to units and monitoring the progress of work in the section as a whole.
- (vi) Scrutiny of the e-sanctions for part-final withdrawals and checking of working sheets to ensure correctness of amount to be authorised.
- (vii) Checking of all the accounts, closed on retirement or otherwise.
- (viii) Ensuring speedy settlement of Closure and Residual Balance Cases, clearance of Suspense Items, Missing Credits and proper maintenance of the Registers relating thereto.
- (ix) Guiding units to ensure efficiency in work and getting better quality work.
- (x) Sorting out administrative and technical problems in the section and solving them.
- (xi) Any other work assigned by the Branch Officer/Group Officer.

F. Duties and responsibilities of Database Administrator in the Main Office.

The official performing the duties of the Database Administrator shall be responsible for:-

- (i) Database Administration, modification and trouble shooting of software relating to GPF module and ILMS(DAK Module) developed in ORACLE.
 - (ii) Allotment of passwords to users and allied activities as contemplated in the Administrator Module.
 - (iii) Porting monthly VLC figure/GPF Data to GPF Module.
 - (iv) Merging of electronic GPF data to individual accounts.
 - (v) Extracting merged monthly accounts data from ORACLE-11g and sending it to Branch Offices, after completing the merging of account for a particular month.
 - (vi) Taking daily back up of database and storing it in different locations as well as in removable storage devices.
 - (vii) Reporting problems in the working of UPSs, printers, computer hardware etc. and sending proposals for hardware requirement to the IT Support Cell.
 - (viii) Assisting the section head of EDP (PF) to furnish the Returns/Reports called for from FM section/Headquarters Office.
 - (ix) Developing new reports and forms as and when required.
 - (x) Uploading up-to-date information in the office website.
 - (xi) Any other work allotted by Branch Officer/Group Officer.
- (Procedural order No.24 vide FM I/9-486/2004-05 dated 3-2-2005 and FMI/9- 27(Misc)2017-18 dated 19-07-2017.)

The official performing the duties of the Database Administrator in the Main Office will be the only authorized person for making any correction in the Master Data and in the posted and validated data merged in the Main Office. He alone will have access to Tables and Forms for modification/correction.

G. Duties and responsibilities of the of Database Administrator in the Branch Office.

The official performing the duties of the Database Administrator in the Branch Office shall be responsible for:-

- (i) Allotment of passwords to users and allied activities as contemplated in the Administrator Module.
- (ii) Making corrections/adjustments pertaining to the accounts maintained in Branch Office, carried out in EDP(PF), Main Office in the first week of every month.
- (iii) Reporting problems in the working of UPSs, Printers, Computer hardware etc. and sending proposals for hardware requirements to IT Support Cell duly approved by the respective Group Officers. A copy thereof should be endorsed to the Senior Deputy Accountant General (Funds), Main Office for follow up.
- (iv) Taking daily back-up of data and keeping copy of the back-up in different premises.
- (v) Furnishing the Returns/Reports called for from Main office/Headquarters.
- (vi) Maintaining a register to record the transfer/receipt of data between the Main Office.
- (vii) Supervision of clearance of Unposted items and clearance of Missing Credits.
- (viii) Scrutiny of TEs received from sections and forwarding the TEs to Main Office.
- (ix) Any other work allotted by Branch Officer/Group Officer.

(Procedure Order no 26/2004-05 vide FM I/9-486/2004-05 dated 3-2-2005)

1.04 Duties of Branch Officers.

- (i) Supervision of work of the staff and overall co-ordination of sections.
- (ii) Fixing of targets to clear various items of work for the sections.
- (iii) Guiding all subordinate staff in maintenance of accounts and ensure prompt settlement of subscribers claims.
- (iv) Ensuring prompt submission of various returns to the Group Officer /Accountant General.
- (v) Analysis of reports generated from the system and to take timely action for clearing arrear, if any.
- (vi) Checking of GPF accounts and working sheets in respect of Closure/RB/NRA/Conversion and authorize the amount electronically and push to SPARK.
- (vii) Sorting out administrative and technical problems in the sections and to solve them.
- (viii) Any other work assigned by the Group Officer / Accountant General.

1.05 General Directions.

The following points should be specially borne-in-mind by the staff of the Fund Sections.

- (a) The Provident Fund Accounts should be perfectly maintained, as any error in posting or in working out balances would involve monetary loss either to the Government or to the subscriber concerned.
- (b) All e-applications received for withdrawal should be treated as urgent and should be disposed of promptly with due diligence.
- (c) Information regarding the deposit account of the subscriber and his/her nomination should be treated as confidential and should not be given out to an outsider.

1.06 Personal Files.

Personal files of Provident Fund subscribers may be maintained on a selective basis in order that all correspondence with such subscribers till their accounts are settled finally are recorded therein. Such personal files should invariably be maintained in respect of final payment cases, complaint cases of All India Services Officers and officers who are frequently transferred.

(CAG's letter No. 1091 AC-II/260-85 dated 24th June, 1986)
(FM 1/9-388/B dated 25th September, 1985)

CHAPTER – II

ADMISSION AND NOMINATION

SECTION I – ADMISSION

2.01 All State Government servants other than re-employed pensioners, all member of All India Services and Part Time Contingent Employees, shall join the Fund on completion of one year continuous service. Those members, who have not completed one year continuous service may also be admitted to the Fund if they apply for it in writing. No one shall ordinarily be allowed to subscribe to the Fund before the allotment of an account number.

2.02 As soon as it comes to the notice of the Fund Section that a particular Government servant belongs to the class of compulsory subscribers to the Fund, immediate action shall be taken for recovering subscriptions from him as required by the rules of the Fund.

(Government of Kerala Cr.55/64/Fin (PF) dated 10th June, 1964.

Case PF.I/Ex/9-299/64-65)

2.03 Application for Admission to the Fund.

The DDOs will send to AG(A&E) the online application for admission to GPF through the online module provided in SPARK which is digitally signed by the respective DDOs. Only a single application should be submitted by the prospective subscriber. The acknowledgement of receipt of application and the intimation of the account number allotted should be sent as separate message to the subscriber's registered mobile number in SPARK.

An intimation letter showing the account number allotted to each subscriber will be uploaded in the KSEMP Portal. The intimation letter available in the KSEMP Portal is viewable/downloadable to the subscriber, the current DDO and the treasury to which the DDO is attached. While forwarding the online application to GPF, the DDOs should furnish the nomination details also along with the digitally signed online application which is to be stored in a separate table in the database. The applications shall be examined to see:-

- (i) whether the applicants come under compulsory or optional category.
- (ii) that the rate of subscription is in accordance with the Rules.

- (iii) that the nominations received in the case of Gazetted Officers are either governed by General Provident Fund (Kerala) Rules or All India Services (Provident Fund) Rules, and complete in all respects.
- (iv) whether the applications received is digitally signed.

After examination, if the applications are in order, details available in the application shall be entered in the relevant fields in the GPF admission data entry screen in GPF Module.(Picture-1) The GPF Account Number will get automatically generated by the system. On admission to the Fund, intimation letters generated and duly authenticated by the Assistant Accounts Officer, are dispatched to the Drawing and Disbursing Officers and subscribers concerned within two weeks from the date of receipt of the application. In the case of admission with retrospective effect, the arrears of subscription shall be calculated and intimated for recovery. The nomination received in respect of Gazetted Officers shall be forwarded to FM section for acceptance and safe custody. Defective and incomplete applications shall be returned to the DDO within three days from the date of receipt.

(CAG No. 1364-Tech./Admn.II/87-64 dated 28th August 1964

Case No. PF-1/1-17/57-64-65/Vol.I)

Application for admission received in the old Form may be returned to the forwarding authority directing them to forward the application through online module in SPARK. In case of subscribers under KPTCEPF /where SPARK facility is not available, the Heads of Offices should forward the applications for eligible members in the prescribed form in duplicate to the Accountant General (A&E), Thiruvananthapuram. The applications must be examined in the same manner as e-applications.

The process relating to admission right from the receipt of applications to issue of intimation letter to the departments and subscribers will be done in EDP(PF), Main Office, Thiruvananthapuram.

(Picture – 1 - Data Entry Screen of GPF Admission)

(CAG No. 2144-Tech/Admn.11/87-64 dated 24th **August**, 1964. Case No.PF-1/1-27/5/64-65/Vol.1, FM Procedural order No. 17 and 20 vide FMI/9-511/2005-06 dated 13-07-2005.)

2.04 Exemption from joining the Fund.

On receipt of application for admission to the Provident Fund in respect of a Government servant who is due to retire from service within three years from the date of his admission to the Fund but who had been confirmed in service much earlier and who will have to pay large amounts towards arrears of subscription, it shall be first ascertained

whether the applicant is prepared to pay the entire amount of arrears of subscription before the date of his retirement. If he expresses his inability to pay the entire amount of arrears of subscription, the application shall be returned to the Departmental Officer with the direction that the applicant shall apply to Government through proper channel for getting exemption from joining the Fund indicating the following details:

- i. Date of confirmation.
- ii. Date of issue of confirmation order.
- iii. Date of superannuation.
- iv. Details of Pay and Allowances drawn.
- v. Details of monthly deductions to be made from the pay and allowances.
- vi. Arrears of subscription which will have to be remitted if admitted to the Fund from the date of confirmation.
- vii. Reasons for not applying for admission to the Fund soon after the date of confirmation.

(Government of Kerala Letter 1794/PF/64-65/Fin
dated 2nd July 1964.Case PF-I/1-5/64-65/Vol I)

2.05 Rate of Subscription

When admitting applications/statements, rate of subscription proposed by the subscriber should be checked to see whether it is in accordance with the Rules of the Fund. In the case of admission with retrospective effect, the arrears of subscription should be calculated and intimated for recovery.

2.06 Important decisions regarding admissions to the Provident Fund are given below.

(i) GPF (Central Service) Rules, 1960

1. In respect of temporary employees transferred from corporate bodies to Central Government, the service under the corporate body shall be treated as service under Government for the purpose of Rule 4 of General Provident Fund (Central Services) Rules 1960 and the persons concerned shall be permitted to subscribe to the Fund immediately on their joining Government Service if they have already completed one year of service under that body.

(G.I.M.F, O.M.F 8(12)-EV/B/63-II dated 19th September, 1963.

Case PF-I/1-17/57-64-65/Vol.I)

2. In regard to persons transferred to a new post under Central Government from service in a State Government or in another department of the Central Government such service shall be treated as continuous service for the purpose of their eligibility to subscribe to the General Provident Fund in terms of Rule 4 of the General Provident Fund (Central Services) Rules, 1960. Persons shall be permitted to subscribe to the General Provident Fund immediately on their joining the new post if the amount standing to their credit is transferred to the new Account in terms of Rule 35.

(G.I.M.F (DE) O.M.F.41 (i-EV)68 dated 19th April, 1968

Case PF-I/Ex/I-23/67-69)

(ii) GPF (Kerala) Rules

1. Officers appointed on provisional basis do not come under regular service and their services can be terminated at any time. As such they are not eligible to join the Fund.

(Government of Kerala Letter 66373/PF/63/Fin dated 6th January, 1966)

Case PF-I/Ex/1-5/64-65/Vol.III)

2. An optional subscriber who joins the Fund on a later date cannot be allowed to pay subscriptions from the date of institution of the Fund. He may be permitted to join the Fund, if he so desires, from the date of application provided he is eligible to join the Fund on that date and provided also he is prepared to pay the arrears of subscriptions thereon. But no subscription will actually be deducted or credited in cash before the allotment of an Account Number.

(G.O. (P)509/59 dated 25th September, 1959.

(Case PF-I/9-59/59/64-65)

3. As per Rule 4(d) of General Provident Fund (Kerala) Rules, 2011 re-employed personnel are not eligible for admission to General Provident Fund. However, in view of the provisions in G.O.MS No. 183/77/GAD dated 15th June, 1977, amending Rule 7(B) of KPSC (Composition and

Conditions of Services of Members and Staff) Regulations 1957, a retired Government servant re-employed as Chairman or Member of Kerala Public Service Commission can be admitted to General Provident Fund.

(Vide Circular of A.G date 2nd May, 1984.

(F.M I/9-35/84-85).

4. Government have directed that the members of the Kerala Public Men's Corruption (Investigation and Enquiries) Commission are not eligible for admission to General Provident Fund (Kerala) as they do not come within the purview of the rule making power of the Kerala Public Services Act, 1968 and Rule 6 (c) of General Provident Fund (Kerala) Rules, 1964 specifically prohibits admission of re-employed pensioners to General Provident Fund.

5. The State Chief Information Commissioner is eligible to join the General Provident Fund (Kerala)

(Co-ordn.VI/Misc/Vol.VII/71/776 dated 16-09-2008.)

(iii) Computerization of GPF Accounts

Consequent on the computerization of PF accounts, an Admission to GPF (K), AIS(PF) and KPTCEPF have been centralized from 1st April 2002 and computerized Account Numbers allotted by EDP (PF) at Main Office, Thiruvananthapuram.

Note : Once an Account Number is allotted to a subscriber, in the Centralized system of admission, the number with prefix will remain unchanged till the retirement/final quittance from service.

(Procedure Order No.17 dated 15.03.2002. FM1/9-486/2000-01 dated 15.03.2002)

SECTION II - NOMINATIONS

2.07 (1) Every Gazetted Officer governed by General Provident Fund (Kerala) Rules is required to send to Accountant General (A&E) a nomination in the prescribed form at the time of joining the Fund. Even if the nomination is not furnished, the application to the Fund shall be admitted if the applicant is eligible to join the Fund. All endeavors shall, however, be made to obtain the nomination subsequently.

NOTE: In the case of subscribers governed by General Provident Fund (Central Services) Rules, 1960 and All India Services (Provident Fund) Rules, 1955, also, every endeavor shall be made to obtain the nominations.

(2) With the introduction of compulsory subscription to General Provident Fund the responsibility for scrutiny, acceptance and custody of nomination of all Non Gazetted Officers under General Provident Fund (Kerala) Rules are vested with the Head of Office.

On receipt of the nominations, the head of office shall:-

- i. make a suitable entry regarding the acceptance of nominations in the Service Book of NGOs;
- ii. make available the nomination for verification, by Local Audit Party to ensure their correctness.
- iii. send the nomination in original, along with the applications for final withdrawal in death cases.

However, the nominations of Gazetted Officers are to be accepted and kept under safe custody by the Accounts Officer. In the case of Non Gazetted Officers on their substantive promotion to gazetted cadre, the Head of Office will forward the nominations already available with him to the Accounts Officer for safe custody.

(Government of Kerala Circular 31/75/Fin dated 21st April 1975)

2.08 Scrutiny of Nominations.

Nominations shall be checked with reference to the Rules of the Fund. The Assistant Accounts Officer EDP(PF) shall scrutinize the nominations, received along with application for admission in respect of the Gazetted Officers, and after getting the defects if any rectified, forward them to the official concerned for allotting Account Number. The Account Number allotted shall be noted in the nomination and send to the Branch Officer, FM Section, for acceptance and safe custody.

(Pro. Or. No 17 dated 15.03.2002 - FM I/9-486/2000-01 dated 15.03.2002 & Pro. Or. No 1 dated 24.07.2009 - FMI/9-486/2009-10 dated 24th July 2009)

2.09. Acknowledgement.

The acknowledgment for receipt of the nomination shall be sent to the subscriber directly. In the case of Non Gazetted Officers, the nominations may be returned by EDP(PF) to the Head of Office along with the admitted applications with specific direction to paste the same in the Service Book of the subscriber after being duly accepted.

The names of the nominees and the share of deposit allotted to each as given in the nomination for the Provident Fund shall not be indicated in the acknowledgment for receipt of nomination.

(CAG letter 905-Admn.II/407-60 dated 22nd May 1963 Case PF.I/9-136/64-65, Pro.Or. No 17 dated 15.03.2002 - FM I/9-486/2000-01 dated 15.03.2002 & Circular No.20 dated 24.11.2005 No.FM1/9-511/2005-06 dated 24.11.2005)

2.10 Filing of Nominations.

The nominations of Gazetted Officers shall be sent to FM section to be pasted on to short stubs in guard files. The guard files of nominations shall be maintained in the order of Account Numbers for each Department and kept under lock and key for ensuring the safety of the nominations received from EDP(PF). The Branch Officer, FM Section shall be personally responsible for ensuring that all the nominations received are actually filed in the guard files. He will be personally responsible for the safe custody of all nominations taken over.

The responsibility of scrutiny, acceptance and safe custody of the nominations filed by Non Gazetted Officers vests with Heads of Office.

(Rule 5(13) and Rule 5(14) GPF Kerala Rules 2011)

2.11 Revision of Nominations.

When a revised nomination is received, it shall be scrutinized and admitted as in the case of original nomination. While acknowledging the receipt of the revised nomination, the superseded nomination shall be returned to the subscriber duly cancelled.

Subscribers to the Fund can revise their nominations already made by them while in service, after the date of their retirement/discharge etc. so long as the amount remains

unpaid, provided the revision is made and notified in accordance with the provisions of the relevant Provident Fund Rules.

(G.I.M.F (EE) F.52 (13)-EV/60 dated 16th July, 1960.

Case PF-I/Ex/9-5/57-65/Vol.II)

2.12 Removal of Nominations.

The removal of nominations from the Branch Officer's custody is allowed only in the following circumstances: -

- (i) for forwarding it to another Accounts Office in connections with the transfer of accounts; and
- (ii) for cancellation of the existing nomination on receipt of a revised nomination.

NOTE :- It has been decided that when an application for final payment of the Provident Fund accumulations of a deceased subscriber is received, instead of taking away the original nomination, a true and attested copy thereof shall be made available to the Section by the FM Section.

(Auditor General's letter 3688-Admn/544-48 dated 2nd December, 1948)

2.13 When a nomination is taken out from the safe custody a note shall be made in the remarks column of the Index Register under the attestation of the Branch Officer. A proper record containing full information about the removal of the nomination shall also be kept in the file of nominations duly attested by the Branch Officer. When the nomination is replaced the fact shall be similarly noted in the relevant documents under proper attestation by the Branch Officer.

(CAG Ent.No.1238-Admn.II/26/Admn.I-51 dated 20th October, 1952)

2.14 Verification of Nominations.

An annual verification of all nominations shall be arranged as laid down in Para 12.16 of MSO (A&E) Vol-I. For this purpose, FM Section shall take Accountant General's orders in April every year and watch the progress of verification which shall, in any case, be completed by 31st March of the subsequent year.

On completion of the verification, a list of missing nominations, if any, shall be made out and immediate steps taken to obtain fresh nominations from the parties concerned. For this purpose, the annual verification report will be received by the Branch Officer, FM Section (who is also the custodian of the nominations) who in turn will give a copy of the report to the Branch Officer of the section concerned. The section

concerned will, on the basis of this verification report, call for the nominations reported missing and rectify other defects if any pointed out by the verifying officer.

Apart from that, the Branch Officer shall conduct an intelligent test check periodically; e.g., he might see if the Account numbers missing from the guard file have all been cancelled from the respective ledgers also.

The nominations are kept pasted on to short stubs in guard files, the total number of nominations contained in each guard file at any one time and the subsequent additions and withdrawals, if any, being noted prominently in each file. A register shall be maintained listing out the guard files in stock. In case of transfer of charge of the Branch Officer a certificate to the effect that the nominations have been test-checked and the total number of guard files (to be specified) handed over and taken over may be recorded in the Register of Guard Files as well as in the handing over and taking over reports. The certificate shall be based on a physical verification of the guard files coupled with an intelligent test-check of the nominations.

(CAG Letter 458-NGE, KW. 119-41 dated 20th March, 1942.

This Office Letter PF-1/9-51/62-63/244 dated 2nd April, 1963

CAG Letter 684-Admn. II/185-63 dated 20th April, 1963 &

CAG Letter 1236 Admn. II/26-Admn. I-51 dated 20th October, 1952)

2.15 Important orders regarding Nominations.

(i) It has been held by the Government of India that a nomination for the Provident Fund submitted to the Head of Office before the death of the subscriber shall be treated as a valid one, notwithstanding the fact that it did not reach the Accounts Officer before the subscriber's death.

(CAG. Cr.993-4/3-62 dated 23rd November, 1962.

Case PF-I/Cent/1-4/62-63)

(ii) Death shall not be specified as one of the contingencies on account of which the nomination shall become null and void, as this is misleading and redundant. Nominations already accepted in which "death" has been specified as a contingency will not, however, be treated as invalid.

(G.I.M.F.(DE) O.M.No.28 (18)-EV-SV dated 12th November, 1957

Case PF-I/Cent/4/54-56)

(iii) The signature of a subscriber in the nomination is in token of authentication of the document by the subscriber in his individual capacity (as opposed to official capacity) and shall, therefore, be attested by the witnesses as a precaution against fraud. Section 57 (7) of the Indian Evident Act does not exempt any subscriber, even if, he is a Gazetted Officer from such attestation by witnesses.

(iv) If at the time of making the nomination, the subscriber has a family, the nomination shall not be in favour of any person or persons other than the members of his family.

(Rule 5 (2) of GPF (Kerala) Rules, 2011)

‘Family’ means the family of the subscriber which includes wife/husband, minor sons, unmarried/widowed/divorced daughters, major sons, married daughters, father, mother, minor brothers, unmarried sisters, children of a pre-deceased son or daughter and paternal grand parents.

(Rule 2 (c) of GPF (Kerala) Rules 2011)

(v) The nomination made by a subscriber who is not married shall become invalid on his getting married.

(Rule 5(4) of GPF (Kerala) Rules, 2011)

(vi) A Registered Will proved by letter of administration or probate shall also be treated as a valid nomination

(Rule 5(5) of GPF (Kerala) Rules, 2011)

CHAPTER-III

SUBSCRIPTION

Check of Rate of Subscription

3.01 Subscriptions shall be checked in accordance with the instructions in Para 12.18 of MSO (A&E).

3.02. Conditions and rates of subscriptions applicable to the employees of Kerala Government, Central Government, All India Services Officers and Part Time Contingent Employees are contained in General Provident Fund (Kerala) Rules and General Provident Fund (Central Services) Rules, All India Services (Provident Fund) Rules and Kerala Part Time Contingent Employees Provident Fund Rules respectively. Important decisions regarding rate of subscription are given below:-

- (i) According to Third Sub-Rule under Rule 7 of the old General Provident Fund Rules (1976 Edition) the amount of subscription originally fixed by a subscriber is not to be varied during the course of the year on account of any increase or decrease in his rate of pay which might ultimately have been found to be due in respect of the 31st March preceding or which might take place during the year. It is the intention that the same principle shall be followed under Rule 8 of the General Provident Fund (Central Services) Rules, and Rule 6 of the All India Services (Provident Fund) Rules as well. (G.I.F.D) Letter F.19(4) R. II/38 dated 10th September, 1938 and G.I MHA No. 6/21/62-AIS (II) dated 25th September, 1962 quoted below Para 14.08 of Madras Provident Fund Manual).
- (ii) In the case of establishments whose names are not shown in the pay bills the Accounts Office will not be in a position to check the rate of pay shown in the schedules. Therefore, it is necessary that the drawing officers shall be required to record the following certificate in the schedules of the Fund deductions in respect of such establishment for April. Such certificate shall be called for if they are found wanting.
“Certified that the rate of pay shown in this agrees with one shown in the office copy of this pay bill.”
(CAG letter 847-Admn. II/212/56 dated 17th May, 1956)

- (iii) Subscription shall not be paid in advance except in cases where pay is paid in advance owing to transfer.
(Ar. GI's letter 1964 dated 30th August, 1909)
- (iv) A subscriber cannot be considered to have quitted service when he is granted an extension of service, and consequently subscription to the Fund is compulsory during the period of such extension.
(This Office letter PF-I/G1/9-5/260 dated 5th December 1958.
Case PF-I/Ex/9-44/58-65)
- (v) Government of India have clarified that subscription to Provident Fund shall cease only with effect from the date the subscriber ceases to be an employee under Government. A Government servant due to retire on superannuation shall be exempted from making any subscription to General Provident Fund (Kerala) during the last 3 months of his service. The discontinuance is compulsory and not optional.
(G.O.P 852/86/Fin dated 1st December 1986 F.MI/1-5/86-88)
This provision applies to subscribers to General Provident Fund
(Central Services), AIS(PF) and KPTCEPF also.
(G.LM.F.D.E, O.M.F 19 (1)-EV/76 dated 26th September, 1977)
- (vi) An Officer retired prematurely from service under Rule 56 (J) of F.R and Rule 16 (3) of AIS (DCRB) Rules and final payment of General Provident Fund was made to him. The orders of retirement were quashed on an appeal and the period of suspension was treated as duty. Meanwhile, the officer had attained the age of superannuation. In that case, CAG has clarified that no Provident Fund subscription shall be deducted from his arrear pay bill.
(CAG's Letter 666-Audit-78-79 dated 18th September, 1979)
- (vii) Subscription under General Provident Fund (Kerala) can be reduced once at any time during the course of the year and enhanced twice in any of the months in the financial year.
(Rule 9 (4) (a) & (b) of GPF (K))

Subscription through Demand Drafts

3.03. In respect of government servants who are on deputation or are on foreign service, the subscriptions to the Fund are received through Bank Drafts. It shall be ensured that the drafts are properly encashed and credited to subscriber's account and they are accompanied by proper schedules and credits received through bank are properly classified.

Demand Drafts received towards the Fund recoveries have to be sent to the Treasury together with chalan receipts for crediting the amount to the subscriber's account within a week of the receipt of the Demand Draft in the section. For watching the credit to the Fund account, a Register of Valuables shall be maintained in the Form given below by all sections.

Register of Valuables

Sl.No.	From whom received	No. and date of cheque or draft	Amount Rs.	Name of the subscriber(s)
1	2	3	4	5
Account No.	Month to which credits relate	No & date of letter forwarding valuables for collection	Month of account in which credit appeared	Remarks
6	7	8	9	10

Col. 1 to 7 of the Register are to be filled up from the covering letter received from General Section. At the time of the closing of the Register, the ledger account pertaining to item over three months old shall be verified to see whether the credits have appeared or not. Items in which credits have not appeared shall be listed out prominently

and the matter shall be taken up with the Treasury Officer. The closing will be in two parts as indicated below.

I		II	
Opening Balance		Opening Balance	
No. of valuables received during the month.		No. of items in which credits are yet to appear (only items prior to 3 months of the closing to be taken).	
Total		Total	
No. of items disposed of.		No of items in which credits appeared.	
Balance*		Balance for which credits awaited.*	

* items to be indicated.

(Circular 42/75-76 dated 19th December, 1975 and 3/77-78 dated 4th August, 1977.

P.F.I/Ex/9-223)

The Register shall be closed twice in a month, that is, on 10th and 25th. The closing on the 10th shall include all items received upto the last date of the previous month and closing on the 25th shall include items received upto 15th of the month.

NOTE : In the case of subscriptions to the Fund through Demand Draft, interest shall be allowed from the 1st day of the month if the Demand Draft is received by the Accounts Officer before the 15th of that month.

(G.O (P) / 74/82/Fin dated 12th February, 1982, F-M-I/1-27/87-88 dated 26th June, 1987)

Some Important Rules regarding GPF Subscription

- i. The subscriber shall subscribe monthly to the Fund except during a period of suspension and the last three months of his service.

(Rule 7 (a) of GPF (Kerala) Rules 2011)

ii. A subscriber may, at his option, not subscribe during leave which either does not carry any leave salary or carries leave salary equal to or less than half pay.

(Rule 7 (b) of GPF (Kerala) Rules 2011)

iii. A subscriber on reinstatement after a period passed under suspension shall be allowed the option of paying, in a lump or in instalments, any sum not exceeding the maximum amount of arrear subscriptions permissible for that period.

(Rule 7 (c) of GPF (Kerala) Rules 2011)

iv. A subscriber may at any time during the last one year of service immediately preceding the date of his superannuation elect not to subscribe to the Fund.

(Rule 7 (d) of GPF (Kerala) Rules 2011)

v. The amount of subscription shall be fixed by the subscriber himself and it may be any sum not less than six percent of his emoluments and not more than his emoluments

(Rule 9 (1) (b) of GPF (Kerala) Rules 2011)

vi. Minimum subscription in respect of a subscriber under KPTCEPF shall be 3% of the emoluments.

(Rule 8(1) of KPTCEPF Rule)

vii. When a subscriber is transferred to foreign service or sent on deputation outside the State, he shall remain subject to the rules of the Fund in the same manner as if he were not so transferred or sent on deputation.

(Rule 10 of GPF (Kerala) Rules, 2011)

Chapter – IV

ADVANCE FROM PROVIDENT FUND

Checking of Sanctions

4.01 The procedure for the checking of sanctions is given in M.S.O (A&E) Vol. I.12-19.

The Accounts Officer is not empowered to disallow the payment of General Provident Fund Advances sanctioned by competent authorities on the ground that they are not admissible under the Rules. He should however, bring to the notice of higher authorities what he considers to be the violation of the Rules.

(CAG letter 752-E-76-21 dated 21st February 1921)

The sanction for temporary advances should be posted in computer by EDP(PF). The regularity of the recovery should be watched in the course of the review of Ledger by Assistant Accounts Officers/Senior Accountants/Accountants. Cases of non-recovery or irregular recovery should be reported to the Drawing and Disbursing Officers. If no satisfactory reply is received within two months, the matter should be reported to the Finance Department.

Reasons for non-recovery of advance, if any, in a particular month should be noted in the Ledger Account (in computer in the field 'ledger notes') in the remarks column.

4.02 Important Orders regarding advance

(1) The sanction for a temporary advance or non refundable withdrawal shall remain operative for a period of three months only and shall be deemed to have lapsed thereafter unless specifically renewed.

(Rule 37(4) of GPF (Kerala) Rules 2011)

(2) In respect of State Government servants who take up Military service during the Emergency, any advance to be drawn from the Provident Fund shall be sanctioned by the competent Military Authorities in consultation with the Authorities controlling the Provident Fund concerned.

(G.O (P) 440 dated 14th October, 1963)

(3) No time limit need normally be imposed for the grant of an advance after the expenditure has been incurred, but it should be left to the discretion of the Sanctioning Authority to reject an application if submitted unreasonably long after the event to which the application for the advance relates.

Government of India have clarified that the discretion vested in the sanctioning authority to grant an advance after the expenditure has been incurred would be limited to contingencies which cannot be foreseen. But in cases where the events are foreseen, and expenditure has been incurred, concurrence of the Ministry of Finance is necessary for granting the advances.

(Ar. Gl. Lr. 3146-NGE II/K.W. 73-49 dated 28th September, 1949,
G.I.M.F GO 3672, P&T-I/63 dated 19-07-63)

(4) The period of six months referred to in Rules 16 (2) (ii) of the General Provident Fund (Kerala) Rules (Now Rule 17 (1) (a) of GPF (Kerala) Rules 2011) may be calculated from the date of drawal of the previous advance.

(Government Letter. 6976/PF/63-I dated 30th October, 1963
P.F-I-9-70/63/64-65)

(5) Temporary Advances from the Provident Fund are not permissible for meeting expenditure in connection with the annual “Shradh Ceremony” of a person who prior to his/her death was a member of the subscriber’s family or was dependent upon him or was one of his close relatives. They are, however, permissible for meeting expenditure in connection with the “First Annual Shradh Ceremony” of such a person provided the sanctioning authority is satisfied that it is obligatory on the part of the subscriber to incur expenditure on such a ceremony and that the expenditure involved is substantial and that it cannot be met out of his normal resources.

(G.I.M.F (DE) O.M.F.22 (13)-EVS (B)/64 dated 23rd January, 1965.
P.F-I/Ex/9-74/64-65)

(6) The objects specified in the Rules for which advances can be granted from the Provident Fund will apply also to subscribers under suspension. In such a case, ‘pay’ for the purpose of Rule 12 (1) of the General Provident Fund (Central Services) Rules should be taken to be pay which he was drawing immediately before he was placed under suspension.

(G.I.M.F. Letter F.21 (7) – EV/48 dated 1st July, 1948)

The above orders will apply to advances from the funds administered by the Kerala Government also, provided the subscriber agrees in writing to the recovery of the

temporary advance being made in monthly installments from the subsistence allowance sanctioned to him. Advance can be sanctioned to a subscriber who is under suspension subject to usual conditions and on the subscriber's written consent for effecting recovery of the advance in monthly installments from his /her subsistence allowance

(G.O (P) 90/61/Fin. R.C. dated 25th February, 1961. Case P.F 1/9-696-I/64-65), (Rule 17 (2) of GPF (Kerala) Rules 2011)

(7) Temporary Advance may be granted to a subscriber who is on LWA provided he/she is making subscriptions or refunds towards General Provident Fund during such periods.
(Rule 17 (1) (d) of GPF (Kerala) Rules 2011)

(8) It has been held by the Government of India that withdrawals/temporary advances from General Provident Fund for donating the same to the National Defence Fund should not be permitted, because General Provident Fund money is primarily intended for the welfare of the subscriber's family and diversion of that money for any other purpose would defeat the intention.

(CAG's Letter 2322-NGE-II/330-62 dated 7th December, 1962.
Case P.F.-I/1-13/61/64-65/Vol.I)

(9) It has been held that it would not be appropriate to allow refundable advances from Provident Funds for the purpose of investment in National Defence Bonds.

(CAG Endt. 158-NGE.II/330-62 dated, 13th February, 1963)

(10) Vacation combined with leave should be treated as leave for the purposes of repayment of advance under Rule 13 (2) of the General Provident Fund (Central Services) Rules.

(G.I.F.D. letter F.22 (2)-R.II/37 dated 18th January, 1937 &
G.I.F.D. Letter F.22 (2) R. II/37 dated 22nd April, 1937)

(11) When there is an advance running and a second advance is sanctioned, the balance of the previous advance not recovered shall be added to the advance so sanctioned and the subsequent installments for recovery of advances shall be fixed with reference to the consolidated advance.

(Rule 19(3) of GPF (Kerala) Rules 2011)

(12) An advance shall be recovered from the subscriber in such number of equal monthly installments as the sanctioning authority may direct but such number shall not be less than 12 unless the subscriber so elects or not more than 36. The monthly rate of

refund of consolidated advance shall be fixed in multiples of 10 except in the case of the last installment. A subscriber may, at his option repay two or more installments in a month. Lump sum refund of outstanding temporary advance can also be made. The recovery shall commence with the issue of pay for the month following the month in which the advance was drawn. Recovery shall not be made, except with the subscriber's consent, while he is on leave, which either does not carry any leave salary or carries leave salary equal to or less than half pay or in receipt of subsistence allowance, and may be postponed, on the subscriber's written request, by the sanctioning authority during the recovery of an advance of pay granted to the subscriber.

In the case of KPTCEPF an advance shall be recovered from the subscriber in such a number of equal monthly installments as the sanctioning authority may direct but such number shall not be less than 15 unless the subscriber so elects or not more than 36.

(Rule 19 (1) & (2) of GPF (Kerala) Rules 2011 and Rule 11 of KPTCEPF Rule)

(13) Temporary Advance to the heads of departments, irrespective of the amount involved, will be sanctioned by the Secretary to the Government in the concerned administrative department in the Secretariat. If the withdrawal involves relaxation of rules or standing orders, concurrence of the Finance Department is necessary.

(G.O (P) 330/84/Fin. dated 5th July, 1984)

(14) The recoveries towards temporary advance previously granted and outstanding will not be made during the last three months of service. In the case of subscribers who have elected not to subscribe to the Fund during the last one year of service immediately preceding the date of retirement, recoveries towards temporary advance previously sanctioned and outstanding will not be made during the said period.

(Rule 19(6) of GPF (Kerala) Rules 2011)

(15) In the case of Judges of the High Court of Kerala elevated from service, the authority competent to sanction temporary advance shall be the Chief Justice of Kerala. In the case of Chief Justice of Kerala and the Judges of the High Court appointed directly by the Government, the authority competent to sanction temporary advance shall be the Secretary to the Government in the General Administration Department

(Rule 16(1) of GPF (Kerala) Rules 2011)

(16) In the case of those who are on deputation or Foreign Service, the sanctioning authority shall be the competent authority in the parent department.

(Rule 16 (4) of GPF (Kerala) Rules 2011)

(17) A copy of the sanction for temporary advance from the Provident Fund should be sent to the Accounts Officer (AG) as and when they are accorded and another copy of the sanction should be attached with the bills when presented at the treasury.

(Rule 18 (1) of GPF (Kerala) Rules 2011)

4.03 Posting of Temporary Advance Sanctions (Data Entry)

The posting of Temporary Advance Sanctions, irrespective of branch-wise/district-wise differentiation, shall be done centrally in EDP(PF) , Main Office.

(FM Circular No. 13/2009-10 dated 23-07-2009)

CHAPTER – V

PART FINAL WITHDRAWALS AND FINAL WITHDRAWALS

A. Part-final Withdrawals (Non-Refundable Withdrawals)

5.01 Part-final withdrawals from the Fund for specific purposes are permitted under the Rules of the various Provident Funds. The conditions under which and the purposes for which such withdrawals are permissible are laid down in the Rules of the Funds concerned.

Important Rules/Clarifications of State and Central are given below:-

1. The Non-Refundable Withdrawal can be sanctioned by the Drawing and Disbursing Officer of respective department subject to a maximum of 75% of the balance at credit. The interval between two non-refundable withdrawals will be three months. The application for non-refundable withdrawal shall be in Form G and the sanction of non-refundable withdrawal shall be in form H. [Rule 20 (1) of GPF (Kerala) Rules 2011].
2. Non-Refundable Withdrawal shall be sanctioned to the subscribers at any time:-
 - a) on completion of ten years of service (including broken periods of service, if any, leave without allowances, suspension, Military and War service which are reckoned for purpose of pension, pensionable service under Government of India/other State Government/Aided Educational Institutions, if the provident Fund deposits and interest thereon during the service has been transferred and credited to the Fund.) The period of ad hoc appointment will not be reckoned for computing the ten years of service;
 - b) or within ten years of the date of retirement from service on superannuation. [Rule 20 (2) of GPF (Kerala) Rules 2011].
3. Non-Refundable withdrawal shall not be sanctioned –
 - a) during the last three months of service.
 - b) after exercising option under sub-rule (6) of Rule 28 which permits the subscriber to close the account before retirement.
 - c) after proceeding on leave preparatory to retirement from service on superannuation
 - d) after submitting closure application. [Rule 20 (3) of GPF (Kerala) Rules 2011].

4. Purposes for which withdrawals are sanctioned-

1. Meeting the cost of higher education, including, where necessary, the travelling expenses of any child of the subscriber, and if he has no child, of any other relative actually dependent on him in the following case:

a. education outside India for academic, technical, professional or vocational course beyond the High school stage, and

b. any medical, engineering or other technical or specialized course in India beyond the High school stage, provided that the duration of the course of study is not less than two years

2. Meeting the expenditure in connection with the marriage of a son or daughter of the subscriber, and if he has no daughter, of any other female relative dependent on him, or repaying any outstanding amount on account of a loan expressly taken for this purpose.

3. Meeting the expenditure in connection with the illness, including, where necessary, the travelling expenses of the subscriber and members of his family or any other person actually dependent on him, or repaying any outstanding amount on account of a loan expressly taken for this purpose.

4. Purchasing land in the name of the subscriber and/or his wife or repaying any loan taken for this purpose; acquiring house site in the name of the subscriber and/or his wife or repaying any loan taken for this purpose.

5. Constructing a house, acquiring a suitable house, acquiring a ready built flat, repaying any loan taken by the subscriber and /or his wife for any of the aforesaid purposes.

6. Making additions, alterations or reconstruction of a house owned by the subscriber and /or his wife or repaying any loan taken for this purpose; maintenance or repair or upkeep of house owned by the subscriber and/or his wife or repaying any loan taken for this purpose.

7. Purchasing a car, scooter, motorcycle, cycle or repaying any loan taken for this purpose:

Provided further that the subscriber shall have as on the date of application, a basic pay of not less than Rs.68,700/- in the case of motorcar and Rs.26,500/-in the case of a motorcycle or scooter and also no withdrawal for this purpose shall be allowed more than once.

8. Meeting the cost of consumer durables such as Television, Video Cassette Player /Recorder, Washing Machine, Computers etc.

[Rule 21 of GPF(Kerala) Rules 2011]

5. Conditions for sanction of Non –refundable withdrawal:

Only one non-refundable withdrawal can be allowed for the same purpose in service subject to the exceptions noted below:

i. Marriage or education of different sons or daughters or relatives actually dependent on the subscriber and the illness of the subscriber or dependent on different occasion will not be treated as the same purpose. Regarding educational expenses, one withdrawal will be permitted for meeting the expenses for each year of education. In the case of marriage, the amount shall not be drawn earlier than three month of the date of marriage. (Note 1 below Rule 22 of GPF(Kerala) Rules 2011)

ii. When a non-refundable withdrawal is sanctioned for medical treatment of the same person within six months of the previous sanction, it shall be specified in the sanction that the non-refundable withdrawal is for illness on a different occasion. (Note 2 below Rule 22 of GPF (Kerala) Rules 2011)

iii. In respect of grant of NRA for purchasing house site or house together with site, if the payment is require in installments through House Building Co-operative Societies or similar agencies, a subscriber shall be permitted to make non-refundable withdrawals as and when he is called upon to pay an installment and each call for payment of installment will be treated as a different purpose. . (Note 3 below Rule 22 of GPF (Kerala) Rules 2011)

iv. Making additions, alterations or reconstruction of a house owned by the subscriber and/or his wife or repaying any loan taken for this purpose; maintenance or repair or upkeep of house owned by the subscriber and/or his wife or repaying any loan taken for this purpose shall be treated as the same purpose for the grant of non-refundable withdrawal. . (Note 4 below Rule 22 of GPF (Kerala) Rules 2011)

v. The cost of electrification and sanitary arrangements, etc., shall be treated as part of the expenditure for building a suitable house. (Note 5 below Rule 22 of GPF (Kerala) Rules 2011)

vi. NRA admissible for various purposes from the Fund may also be sanctioned to a subscriber who is under suspension provided he is otherwise eligible for such withdrawal. When the husband and wife are subscribers to the Fund, NRA can be made for education or marriage of the same child by both. (Note 6 & 7 below Rule 22 of GPF(Kerala) Rules 2011)

6. The interval between a NRA and a temporary advance, and vice versa, for the same purpose shall be four months. Temporary advance which is subsequently converted into a NRA shall be treated as a NRA and in such cases another NRA shall not be granted for the same purpose.

[Rule 22 (2 &3) of GPF(Kerala) Rules 2011].

7. A subscriber who has been permitted a non-refundable withdrawal from the Fund for the purpose of building or acquiring a suitable house for residence at any place will not be permitted to make another non-refundable withdrawal from the Fund for any of these purposes or for the purchase of a house site at the same or another place. (Rule 22(4) of GPF(Kerala) Rules 2011)
8. A subscriber who has been permitted under sub-rules (4) and (5) of Rule 21 to withdraw money from the amount standing to his credit in the Fund shall not part with the possession of the house built or acquired or house site purchased with the money so withdrawn, whether by sale, mortgage(other than mortgage to the Government), gift, exchange or otherwise without the previous permission of the Government: provided that the house or house site being leased for any term not exceeding three years or its being mortgaged in favour of Housing Board, the Life Insurance Corporation or any other corporation owned or controlled by the State Government which advance loans for the construction of a new house or for making additions or alterations to the existing house. (Rule 22(5) of GPF(Kerala) Rules 2011)
9. If at any time before his retirement, the subscriber parts with the possession of the house or house site without obtaining the previous permission of the Government, he shall forthwith repay the sum so withdrawn by him to the Fund in lump, and in default of such repayment the sanctioning authority shall, after giving the subscriber a reasonable opportunity of making a representation in the matter, cause the said sum to be recovered

from the emoluments of the subscriber either in lump or in such number of monthly instalments as may be determined by the sanctioning authority.

[Rule 22(7) of GPF(Kerala)Rules 2011]

10. Authority competent to sanction withdrawal

- i) In the case of Heads of Departments, Non-Refundable Advance shall be sanctioned by the Secretary to Government in the concerned Administrative Department of the Secretariat.

[Rule 23(1) of GPF(Kerala) Rules 2011]

- ii) In the case of the Judges of the High Court of Kerala elevated from service, the authority competent to sanction Non-Refundable Advance shall be the Chief Justice of Kerala. In the case of Chief Justice of Kerala and the Judges of the High Court appointed directly by the Government, the authority competent to sanction the withdrawal shall be the Secretary to Government in the General Administration Department

[Rule 23 (2) of GPF(Kerala) Rules 2011]

- iii) .In the case of Kerala Public Service Commission Chairman, the sanctioning authority of withdrawal shall be the Secretary to Government in General Administration Department.

[Rule 23 (3) of GPF(Kerala) Rules 2011]

11. Authorization from Accountant General is dispensed with for withdrawal from General Provident Fund under Rule 15 of General Provident Fund (Central Services) 1960 and All India Services (Provident Fund) Rules. In such cases the procedure to draw Non-Refundable Advance is laid down in G.I.O.M 62 (ii) EV (B) dated 22nd March, 1972, 5th June 1973 and 6th September, 1974.

12. Government of India have issued the following clarification in respect of withdrawals made as per Rule 15 (1) (B)(e) under General Provident Fund (Central Services) Rules for renovating or upkeep of an ancestral house at a place other than the place of duty or to a house built with the assistance of loan from Government at a place other than the place of duty.

- (i) In case of withdrawal for upkeep of house, etc. withdrawal can be admitted subject to the condition that the subscriber submits a certificate to the effect that

the items of work to be carried out by him do not require the approval of the local municipal authority.

- (ii) Withdrawal is permissible even in cases where the ancestral house has not been transferred in the name of the Government servant subject to the production of proof by the subscriber that he/she is one of the inheritors/nominees to receive the share of the property. But the subscriber shall comply with the requirements of Rule 16 (2) of General Provident Fund (Central Services) Rules.

(Circular No.80 Audit-I/46-90 (25) dated 7th February, 1991 of CAG of India., F.M-I/1-20/90(25) dated, 7th February, 1991 of CAG of India, F.M. I/1-20/90-91 dated 11th March, 1991)

13. There are two certificates and one verification report - vide Rule 40 of General Provident Fund (Kerala) Rules in the application for Non-Refundable Advance to be signed by Head of Office/Department. Certificate I says that the particulars furnished by the subscribers in columns 4,5,6,8 and 11 are correct with respect to the relevant records in his Office. Government of Kerala have clarified that since the details are not available with the Head of Office/Department in the case of Gazetted Officers, Certificate No. I need not be signed in their case by the Head of Office/Department.

(G.O. (P) 207/80/Fin. dated 19th March, 1980, Rule 37 of GPF(K) Rules 2011).

14. When the Non-Refundable Advance sanctioned by the competent authority under the relevant Rules is found to be more than what is admissible with reference to the credit available in the account for authorizing the eligible amount normally revised sanction is required. But since it may result in delay in authorizing the Non-Refundable Advance by the Accountant General, Government of Kerala have directed that with a view to avoiding such delay, competent authority sanctioning Non –refundable Advance shall include a consent clause in the application for Non-Refundable Advance to be signed by the subscriber to the effect that the subscriber would accept the amount of Non-Refundable Advance found admissible and authorized by the Accountant General. The authorities sanctioning the Non-Refundable Advance must also incorporate a provision in the order that the amount

sanctioned is limited to the amount found admissible as per the records with the A.G.

(Government of Kerala Circular No.58/91/Fin. Dated 23rd October, 1991.

F.M.I/9-27/G1/91-92 dated 11th December, 1991)

15. The delegation of powers to officers of the State Government for sanctioning NRA/Conversion of TA to NRA are given below:

- 1) DDO's are authorized to sanction General Provident Fund NRA/Conversion of TA to NRA of all employees under his control.
- 2) In the case of DDO's, Controlling Officer/immediate Superior Officer/Head of Department is authorised to sanction the same.
- 3) In the case of Head of Departments, the power vests with the Secretary to Government of the Administrative Department concerned in Secretariat.

[G.O.(P). No. 37/2019/Fin dated 30-03/2019]

5.02 Procedure for application for NRA

The Drawing Disbursing Officer of the subscriber shall forward the online application for NRA through the online module provided in the SPARK. AG (A&E) shall only accept those applications which are digitally signed by the respective DDOs. The applications in respect of a DDO shall be digitally signed and forwarded by the immediate higher authority.

These online applications shall be provided with a unique number by the SPARK, Spark reference Number. On receipt of these applications another unique number, i.e, GPF ID is electronically generated and forwarded to SPARK marking the intimation of the receipt of the application

These applications as and when forwarded from the SPARK are available in the GPF Dashboard system.

The up-to-date balance of the officials are provided by AG to the SPARK through web service. In the up-to-date balance, the amount appeared as per AG's account along with the daily data shared by Treasury will be added together to show as the outstanding balance of the subscriber. At time of application this up-to-date balance is available as the net balance of each subscriber and is permitted to apply only the 75% of the net balance available in the subscribers account on the date of submission.

In case of subscribers under KPTCEPF/where SPARK facility is not available, the Heads of Offices shall forward the sanction for Non-Refundable Withdrawal in the form of a proceedings of competent authority. The unit concern shall accept the NRA Sanctions in DAK module immediately on receipt from the Section Head and make a thorough scrutiny to see that the following documents are received with the sanction for NRA:-

- a) Form H.
- b) Sanction in the form of proceedings.
- c) Statement of Deposits and Withdrawals for the period after the last credit card till the date of application duly signed by the Drawing and Disbursing Officer.

They shall further examine to see that:-

- i. the sanction received are duly signed by DDO/Sanctioning authority;
- ii. the purpose of NRA confirms to the GPF(Kerala)Rules.

After examining the online/manual application, a review of the account shall be conducted. If the NRA applied for is for the first time, the accounts shall be thoroughly checked to see that all temporary advances taken and all deposits made to the account have been accounted correctly. After that, the case shall be processed in computer and the working sheet for the last four years generated. Details of authorization shall be recorded both in working sheet and Ledger properly and submitted to AAO with dated initial. After examination, AAO shall submit the case to the Branch Officer for approval and authorize the amount electronically through SPARK.. All the above process shall be completed expeditiously and no NRA shall be kept pending for over two weeks from the date of receipt of the sanction in the section.

In the case of online applications, the acknowledgment of receipt of application and the intimation of the authorization shall be sent as separate messages to the subscriber's registered mobile number in SPARK.

(Office order No.347 dated 06-02-2017 vide FMI/9-530/2016-17)

5.03. Procedure for application for Conversion of TA to NRA

The outstanding balance of a Temporary Advance sanctioned can be converted into a Non-Refundable Withdrawal at the discretion of the subscriber by submitting application after effecting at least two recoveries of refund from his/her pay. Stoppage of recovery against the Temporary Advance sanctioned shall be effected only after getting intimation regarding acceptance of the sanction for conversion from the Accounts Officer.

Government of Kerala has clarified that, the total amount at the credit of the subscriber plus the amount of Temporary Advance pending recovery may be taken as the balance and 75% of the aggregate amount can be allowed to be converted into Non-Refundable Advance.

(Government of Kerala letter No.50893/Ex.1/33/88/Fin .dated 6th September,1988 & F.M. Circular No.22 of 1988-89)

In case of subscribers under KPTCEPF/where SPARK facility is not available, the Heads of Offices will forward the application for conversion in Form I. The units concerned shall accept the conversion application in DAK module immediately on receipt from the Section Head and make a thorough scrutiny to see that the following documents are received with the sanction for NRA:-

- a) Sanction order for conversion.
- b) Statement of Deposits and Withdrawals for the period after the last credit card till the date of application duly signed by the Drawing and Disbursing Officer.

They shall further examine to see that:-

- i) the order received has been signed;
- ii) the purpose of the conversion is the same as of the advance was drawn.

In the case of online application for Conversion of TA to NRA, the DDO of the subscriber shall forward the online application for Conversion of TA to NRA through the online module provided in the SPARK. AG (A&E) shall accept only those applications which are

digitally signed by the respective DDOs. The applications in respect of a DDO shall be digitally signed and forwarded by the immediate higher authority.

These online applications shall be provided with a unique number provided by the SPARK, Spark reference Number. On receipt of these applications another unique number, i.e, GPF ID is electronically generated and forwarded to SPARK marking the intimation of the receipt of the application

These applications as when forwarded from the SPARK are available in the GPF Dashboard system.

After examining the online/manual applications, a review of the account shall be conducted. If the conversion applied is for first time, the account shall be thoroughly checked to see that all temporary advances taken from the account and all deposits made to the account have been accounted correctly. Thereafter the case shall be processed in computer and print out taken for the last four years. Details of acceptance of conversion shall be recorded both in working sheet and in Ledger properly and submitted to AAO with dated initial. After examination, AAO shall submit the case to Branch Officer for approval and to push to SPARK. On receipt of the file back from the Branch Officer after insertion of the amount of conversion in SPARK, in the case of manual applications the concerned official shall mark the disposal in DAK Module immediately. All the above process shall be completed expeditiously and no application for conversion kept pending over two weeks from the date of receipt of the application in the section.

In case of online applications, the acknowledgment of receipt of application and the intimation of the authorization should be sent as separate messages to the subscriber's registered mobile number in SPARK.

5.04 Validity of NRA/Temporary Advance Sanctions

Orders sanctioning Non Refundable Withdrawals and Temporary Advances will remain operative for three months from the date of issue.

[Rule 37 (4) of GPF (Kerala) Rules of GPF(Kerala)Rules 2011]

B. Final Withdrawals.

5.05 The amount which accumulates to the credit of a subscriber in the Fund account will be his/her absolute property and shall be paid to him/her when he/she quits the service finally.

Important Rules are given below:-

- (i) Quitting the service includes retirement, dismissal, resignation, compulsory retirement, removal, death etc.
- (ii) Subscribers who are allowed to continue in service up to their 60th year of age and who continue to subscribe to the Provident Fund after their date of superannuation and have quitted service at their 60th year and surrendered school teachers who are allowed to subscribe to the Fund on an optional basis after their date of superannuation till they attain their 60th year of age will be allowed interest for their Provident Fund deposit as laid down in Rule 13. [Rule 28 (ii) of GPF(Kerala)Rules 2011]
- (iii) In the case of those Provident Fund subscribers whose dismissal, removal or compulsory retirement from service, acceptance of resignation, termination of lien, voluntary retirement etc., are ordered with retrospective effect, the date of issue of such orders will be deemed to be the date necessitating the closure of Provident Fund account and interest will be allowed to them in accordance with the provisions of sub rule (4) of Rule 13.

[Rule 28 (2) of GPF(Kerala)Rules 2011]

- (iv) A subscriber can at any time during the last one year of service immediately preceding the date of his superannuation elect not to subscribe to the Fund. Option for this purpose shall be given by the subscriber in the relevant column in the closure application itself and the amount standing at his credit shall become payable to him/her before the date of retirement

[Rule 28 read with proviso(d) to Rule 7 of GPF (Kerala) Rules 2011]

NOTE :- (i) The crucial date for closing of account in respect of a subscriber who opted for discontinuance of subscription under proviso (d) to Rule 7 and applied for final withdrawal under 28(6) shall be taken as the last day of the month in which the option is exercised by the subscriber.

(ii) If the application for closing the GPF Account of a subscriber is received by the departmental authorities or the Accounts Officer within one year from the crucial date necessitating the closure of the account, interest thereon up to the end of the month previous to the month in which authorization for payment of Provident Fund balance is issued by the Accounts Officer, shall be payable to the person(s) to whom such amount is to be paid.

(v) A Gazetted Officer who is about to retire or to proceed on leave preparatory to retirement from service, shall send an application in the prescribed form for the closure of his account to the Controlling Officer as soon as his salary, for the month immediately preceding the month in which he retires or proceeds on L.P.R, is drawn. The Controlling Officer will forward it with all the necessary documents to the Accountant General within a fortnight of its receipt in his office. Similarly in the case of a Non-Gazetted Officer the official shall submit a formal application for the closure of his Provident Fund account to his Head of Office for similar action.

[Rule 39 of GPF(Kerala) Rules, 2011]

(vi) Recoveries of Temporary Advance from the subscriber after he has opted not to subscribe to the Fund would be an un-authorized subscription to the Fund not earning interest.

(Government of Kerala Circular No. 28/85/Find dated 8-4-85,
F.M I/9-412/85-86 dated 26th June, 1985)

(vii) In the case of subscribers who have elected not to subscribe to the Fund during the last one year of service immediately preceding the date of retirement, recoveries towards temporary advance previously sanctioned and outstanding will not be made during the said period.
[Rule 19(6) of GPF(Kerala) Rules 2011]

5.06 Transfer of Balance

- i. A subscriber shall not be deemed to quit the service, when he is transferred without any break in service to a new post under the Central Government or other State Governments. In such a case, his subscriptions together with interest thereon shall be transferred to a new account under the Central Government or the State Government concerned, if that Government consent by general or special order, to such transfer of subscriptions and interest.
- ii. Transfers shall include cases of resignation from Government service in order to take up appointment in another department of the State Government or under the Central Government or under any other State Government or under a body Corporate owned or controlled by Central or a State Government, or an autonomous organization registered under the Societies Registration Act 1860 or under aided educational institutions without any break and with the proper permission. In cases where there has been a break in service it shall be limited to the joining time allowed on transfer to different station.
- iii. In cases where the Corporate bodies do not have any Provident Fund Scheme or Provident Fund Rules do not provide for the acceptance of balances from other Provident Funds, the amount in question shall be finally paid to the subscriber at the time of his permanent transfer to such a body. In cases where the Provident Fund money is accepted by the Corporate body subject to fulfillment of certain conditions, viz.. that the Government servant shall complete the probation period, with them or that he shall be confirmed in a post under them, the Provident Fund money of the persons concerned shall be retained with Government till such time as it is transferred to the body concerned. In such cases, the Provident Fund accounts of the individual concerned would cease to be 'alive' on the date of permanent transfer of the person to such body. Withdrawal from and new subscriptions to the Fund other than recoveries in respect of outstanding advances will not be permitted during the period. The Provident Fund money held by the Government would continue to

earn interest at the normal rate till the date of transfer of the amount to the Corporate body.

[Rule 28 (4) of GPF(Kerala) Rules, 2011 and notes below it]

- iv. In every application for Transfer of balance in the General Provident Fund account of a subscriber who has resigned from Government service, with the prior permission of the Government, to take up appointment in another department of the State Government or under the Central Government or under any other State Government or under a body Corporate owned or controlled by Government or an autonomous body registered under the Societies Registration Act, 1860. A certificate to this effect has therefore been incorporated in the standard form (Form P and Q) of application. A list of Corporations and Companies owned or controlled by the State Government is given in Annexure – I to this Chapter.

[Rule 39 (5) of GPF (Kerala)Rules, 2011]

- v. Transfer of balance from the accounts coming under the following PF schemes and vice versa shall be done by proposing transfer entries.

Sl.No.	Major Head of Account	Authority maintaining the PF A/c
1.	8009-01-101-99 State Government Employees Provident Fund.	Accountant General(A&E), Kerala.
2.	8009-01-101-86 Kerala Part Time Contingent Employees Provident Fund	-do-
3.	8009-01-101-98-Kerala Aided School Employees PF	The Director of Public Instructions through Assistant Provident Fund Officers attached to the Office of the Deputy Director of Educations in fourteen districts.
4.	8009-01-101-95-Kerala Private College Staff PF	Directorate of Collegiate Education.
5.	8009-01-101-94-Kerala Private Engineering Colleges and Private Polytechnic Staff PF	Director of Technical Education.

6.	8009-01-101-93-Kerala Panchayat Employees PF	Director of Panchayat.
7.	8009-01-101-92-Kerala Ayurvedic Studies and Research Society Employees PF	Accounts Officer, Kerala Ayurvedic Studies and Research Society.
8.	8009-01-101-91-Vaidyaratnam Ayurveda College Employees PF	Accounts Officer, Vaidyarathnam Ayurveda College.
9.	8009-01-101-89-Kerala State Farm Labourers Provident Fund	Director of Agriculture.
10.	8009-01-101-88-Kerala Aided Vocational Higher Secondary Schools Employees PF	Director of Vocational Higher Secondary Education.
11.	8009-01-101-87- Kerala Aided Vocational Higher Secondary School Employees(Plus Two)PF	Director of Higher Secondary Education(Plus Two)
12.	800901-101-85-Kerala Private Homeo Medical College Employees PF	Principal of the Government Homeo Medical College at Trivandrum.

In all other cases, including Kerala State Electricity board, Kerala State Transport Corporation, Kerala State Water Authority etc. balance from the PF accounts and vice versa shall be transferred by Demand Draft.

(Office Order 365 in No. Co-ordn.III/7-1(S)/Vol.20/ dated 17th September, 2018.)

5.07 Processing of Closure/Transfer of balance applications in PF Sections.

Application for Final Withdrawal of Provident money/Transfer of balance shall always be treated as MOST URGENT and if payment is admissible, the amount authorized/transferred within 15 days.

Detailed procedure for disposal of applications is given below:-

- 1) The section head shall distribute the Transfer of balance cases/Closure applications which are received manually (cases where subscriber does not have a PEN number/subscribers under KPTCEPF/ where SPARK facility is not available) to the units for processing.
- 2) On receipt of the application from the section head, the unit concerned shall accept it in DAK Module.
- 3) The subscriber's account for the year in which the event necessitating its closure occurs and five years immediately preceding that year shall be reviewed in detail and that for the remaining years generally reviewed to see that all withdrawals and deposits have been accounted correctly and the balances have been correctly carried forward from year to year and from one ledger to another. If serious mistakes are noticed in a particular account that account shall be thoroughly checked from the beginning, and missing credits/debits, if any, traced out after verification of Suspense/Transfer out/Transfer in/Dummy registers and adjusted.
- 4) After verification of the account, the cases shall be processed in computer and worksheet generated for the last 6 years including the year in which the event necessitating the closure of the account. Photocopies of manual ledgers and posting details for 1999-2000 onwards shall be kept in file. Advance posting may be made in the working sheet based on DDO certified ABCD statement received along with closure application in respect of deductions not appeared in account due to delay in accounting. Details of authorization/transfer of balance shall be recorded both in working sheet and ledger properly and submitted to the AAO with dated initial.
- 5) After checking, the AAO shall submit the cases to Branch Officer for approval immediately.

- 6) The Branch Officer shall check the closure cases carefully, authorize the amount electronically, sign it digitally and push to SPARK.
- 7) On receipt of the files back from the Branch officer after insertion of the XML and PDF files in SPARK, unit concern shall mark the disposal in DAK module immediately. If, the closure cases were authorized keeping any credits as Residual Balance, the cases shall invariably be registered in the DAK Module by the dealing units and intimation issued to the DDO and subscriber in the prescribed form as given below. The amount of interest allowed on closed accounts or transfer of accounts shall be noted in the interest Adjustment Register as stated in Para 5.13.
- 8) The Branch Officer shall also check the transfer of balance cases carefully and approve the amount to be transferred through Transfer Entry/Demand Draft. The PF sections shall obtain the Demand Draft from AC section and send it to the Accounts Officers of the body corporate. PF sections shall send intimation to subscribers also with details of Transfer Entry/Demand Draft.

Processing of e-application received from SPARK

- 9) The DDO of the subscriber shall forward the online application for closure of GPF account through the online module provided in SPARK. AG (A&E) shall only accept those applications which are digitally signed by the respective DDOs. The applications in respect of a DDO should be digitally signed and forwarded by the immediate higher authority. These online applications will be provided with a unique number by SPARK, Spark reference Number. On receipt of these applications another unique number, i.e, GPF ID is electronically generated and forwarded to SPARK marking the intimation of receipt of the application

These applications as when forwarded from the SPARK are available in the GPF Dashboard system.

- 10) After scrutinising the e-applications and attached documents and after verification of the account, the cases shall be processed in computer and worksheet generated for the last 6 years including the year in which the event necessitating the closure of the account. Photocopies of manual ledgers and posting details for 1999-2000 onwards shall be kept in file. Advance posting may

be made in the working sheet based on DDO certified ABCD statement received along with closure application / view upto date credit/debit data from the Dashboard in respect of deductions not appeared in account due to delay in accounting. Details authorization/transfer of balance shall be recorded both in working sheet and ledger properly and submitted to the AAO with dated initial. After checking, the AAO shall submit the cases to Branch Officer for approval immediately. The Branch Officer shall check the closure cases carefully, authorize the amount electronically, sign it digitally and push to SPARK. The amount of interest allowed on closed accounts or transfer of accounts shall be noted in the interest Adjustment Register as stated in Para 5.13.

The acknowledgment of receipt of application and the intimation of the authorization shall be sent as separate messages to the subscriber's registered mobile number in SPARK.

By Registered Post

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

PF /

Dated,

To,

Sir/Madam,

Sub: - GPF Closure-Account No.....in
respect of Shri/Smt.....

Ref: -

The GPF Account No. in respect of Shri/Smt
..... has been closed and an
amount of Rs
.....(Rupees.....
.....) being final settlement/available balance authorized digitally and sent
electronically to SPARK application and uploaded to AG’s web portal. You can visit
the portal “ksemp.agker.cag.gov.in”and download the same. Following credits,
representing missing credits are kept as RB.

.....
.....
.....
.....
.....

Details of PF deductions effected from the pay bill
for.....
.....indicating Gross and Net amount of the Bill, Name of treasury, Address
of DDO, Date of encashment, Amount of subscription, Refund, Arrear DA
credited to GPF etc may be furnished for locating the missing credits.

If no reply is received within a period of 3 months from the date of receipt
of this letter, the account will be treated as closed finally, on the presumption
that no PF deductions has/have been effected from the pay bill for the above
months.

Yours faithfully,

Senior Accounts Officer

Copy to:

.....

.....

.....

Senior Accounts Officer

2. Form of intimation letter to subscribers who have not included phone number in SPARK.

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

PF /

Dated,

To,

Sir/Madam,

Sub:-Payment of GPF Closure/NRA/Conversion in Account

No.....in respect of

Shri/Smt.....

Ref: -

An amount of Rs

(Rupees.....
.....) being the Final Payment of PF Balance/NRA/NRA Conversion has been authorized digitally and sent electronically to SPARK application on.....and uploaded to AG's web portal. You can visit the portal "ksemp.agker.cag.gov.in" and download the same.

Yours faithfully,

Senior Accounts Officer

11) All the above process of settlement of account shall be completed expeditiously and no closure application kept pending over one month from the date of receipt of the application in the section.

- i. Closure application received without declaration, shall be processed and authorized immediately, if the application is otherwise in order. After issue of authorization, a declaration form shall be sent along with an intimation letter to the subscriber with instruction to fill up the declaration and return to this office.
- ii. In case all the credits shown in the ABCD statement received with the closure application have already appeared in the account, declaration form need not be called for.
- iii. While closing account all Credits/DA-Pay Revision Arrears included in the ABCD Statement shall be authorized, even if accounting has not been completed. Later, if the amount authorized is found to be in excess, action shall be initiated to recover the excess payment with up-to-date interest as per provision in the GPF(Kerala), Rules.

[FMI/9-27/2017-18 dated 05-10-2017]

Treasury Officer/DDO/Subscriber shall download all GPF related authorizations such as NRA/Closure/Conversion from AG's web portal(Kerala State Employees Portal), which started functioning with effect from 01-06-2017. The URL of the portal is "ksem.agker.cag.in". No hard copy of authorization for GPF claims shall be issued by AG from 01-07-2017 except in case of those officers who have not switched over to 'One Office One DDO' system and for officers who had retired from service prior to allotment of PEN. On insertion of the authorization to SPARK, SMS alert will automatically be sent to the subscriber's phone.

[G.O. (P) No. 77/2017/Fin dated, 16-06-2017]

Government of Kerala, vide letter No.507849/SL3/2017/Fin. Dated 22-08-2017, have instructed the Director of Treasuries to issue necessary directions for honoring manual authorization slips in respect of officers who have not switched over to One Office One DDO system and for officers who had retired from service prior to allotment of PEN.

NOTE (1) Government of India, Department of Pension and Pensioners Welfare have clarified that interest on subscription made during the last three month of service, is not admissible under the rules.

CAG Circular No.34-AC.II/1989 dated 11th December 1989. F.M I/1-20/89-90 dated 2nd February, 1990)

NOTE:-(2) As per Government of Kerala Circular No.29/87/Fin. Dated 25th April, 1987, DA. arrears shall not be credited to the Provident Fund account of subscribers:-

(i) who had opted not be subscribe to Provident Fund as per Rule 7(d) of General Provident Fund (Kerala) Rules; and

(ii) who have only 3 months to retire.

Such credits, if any will be treated as unauthorized credits and no interest will be allowed. But Government of Kerala in their letter No.22576/PF/87Fin. dated 5th May 1987 have clarified that irrespective of the date of retirement, interest is allowable to all categories of employees as a special case in respect of arrears on account of DA/ADA credited till then to Provident Fund accounts. In future, interest is not admissible to DA credited to Provident Fund in respect of subscribers mentioned in Para (i) and (ii) of Government Circular dated 25th April, 1987.

(Government of Kerala letter No.22576/PF/87?Fin dated 5th May 1987.

F.M.1/9-41/87-88 dated 25th May 1987)

NOTE : Under General Provident Fund (Central Services) Rules, if the payment is to be made to Non-Gazetted Officers direct at the treasury according to the application, the authorization may be sent through the head of office.

In the VLC set up, after the final withdrawal the account will be closed automatically. Thereafter no transaction can be made in the particular account without revoking the closure status by the Administrator of EDP (PF).

NOTE :- While closing the accounts, if doubtful credits or amounts equivalent to missing debits are kept as Residual Balance, they shall be clearly noted in the ledger with requisite details.

(Cr.No.18/76-77 dated 6th October 1976. P.F.-I/IV/9-316)

In the computerized environment provision has been made in the system for recording (noting) the details of doubtful credits or amounts equivalent to missing debits as Residual Balance, with requisite details, as Ledger Notes.

Closing of General Provident Fund Account under Rule 28(6) of General provident Fund (Kerala) Rules

A subscriber who under the clause (d) of Rule 7 voluntarily ceases to subscribe to the fund during the last one year of service immediately preceding the date of his retirement and who wants to get the final payment of the PF accumulations in his account before retirement shall apply for final withdrawal of the same by giving option in the relevant column in the closure application itself and the amount standing at his credit shall become payable to him before the date of his retirement. The crucial date for closing of account in respect of a subscriber who opted for discontinuance of subscription under proviso (d) to Rule 7 and applied for final withdrawal under 28(6) shall be taken as the last day of the month in which the option is exercised by the subscriber.

[Rule 28 (6) and Clause (d) of Rule 7 of GPF (Kerala) Rules 2011]

N O T E:- If the application for closing the GPF Account of a subscriber is received by the departmental authorities or the Accounts Officer within one year from the crucial date necessitating the closure of the account, interest thereon up to the end of the month previous to the month in which authorization for payment

of Provident Fund balance is issued by the Accounts Officer, shall be payable to the person(s) to whom such amount is to be paid

If the application for closure or transfer of balance to other Provident Fund is received by the Departmental Officer or Accounts Officer after the period of one year stipulated above, interest shall be admissible only up to a period of one year from the crucial date necessitating the closure of the account.

[Rule 13 (4) (a) & (b) of GPF (Kerala) Rules 2011]

Settlement of General Provident Fund in respect of officers retained beyond the date of superannuation based on interim orders of Court on account of interpretation of Rules etc.

In the case of officers who are retained in service beyond the date of superannuation the following procedure is to be adopted.

(1) The crucial date of Closure of General Provident Fund account will be normal date of superannuation but payment will be made after the date of quittance.

(2) Subscription to General Provident Fund during the period of retention after the date of retirement will be treated as unauthorized and hence no interest will be admissible for Provident Fund subscription made after the normal date of superannuation.

(Government Circular No. 61/89/Fin dated 24th August, 1989, F.M I/1-5/89-90 dated October, 1989)

5.08 Incomplete Applications

If the application for closure is found to be defective or incomplete it shall be returned to the Officer who forwarded it, pointing out the defects to be rectified, in the prescribed form shown below.

(Form for intimation of objection on Closure Application)

MOST URGENT

OFFICE OF THE ACCOUNTANT GENERAL (A&E), KERALA,
THIRUVANANTHAPURAM/KOTTAYAM/KOCHI/THRISSUR/KOZHIKODE

PF

Dated :

From

The Accountant General (A&E)
Kerala

To

.....
.....

Sir,

Sub:- General Provident Fund Closure application in respect of
Shri/Smt.....Account No.....

Ref:- Your letter No.....dt.....

The General Provident Fund Closure application of
Shri/Smt.....

(Designation)(Account No).....

forwarding along with your letter cited is returned herewith /kept pending in this office
for the reasons marked below.

1. Certificate portion relating to the date of retirement removal/quitting the service otherwise etc has not been filled up properly.
2. Certificate regarding withdrawal of Temporary Advance and Non-Refundable Advance etc. from the General Provident Fund during the period fromto.....has not been furnished.
3. In column II A (e) of the application the existence/non-existence of the nomination has not been specified.
4. Attested copy of the Death Certificate has not been forwarded with the application.
5. Nominations executed by the subscriber in original is not been attached with closure application.
6. As no nomination exists, Enquiry Certificate by the Departmental Officer showing list of members of the family as defined in Rule 2 (c) of the General Provident Fund (Kerala) Rules including wife/husband and children, parents, minor brothers unmarried sisters, paternal grandparents if parents are not alive of the subscriber indicating their relationship, marital status, age etc has not been furnished.
7. It has not been stated that he/she has opted for discontinuance of subscription to the Fund as per G.O.(P) No. 867/81/Fin dated 31st December, 1981.
8. It has not been stated whether he/she has opted the payment of General Provident Fund accumulations as per Rule 30(a) or (c) according to the Government Circular No. 80/82/Fin dated 27th November, 1982.

9. The application has not been countersigned by Controlling officer.
10. Statement of recoveries towards General Provident Fund withdrawals made from the General Provident Fund since the latest credit card is wanting.
11. Want of signature of the subscriber/claimant.
12. When the subscriber is himself the Head of Department, the application is to be routed through Government.
13. Post retirement address (with PIN Code) of the subscriber/claimant not given.
14. Other reasons.

The Closure application may be returned to this office urgently together with information/documents referred to above.

Yours faithfully

Encl. As above.

Sr. Accounts Officer

Copy forward to:-

.....
, for information. He/She may please contact the departmental authorities and arrange to expedite the reply. He may also return the enclosed declaration form duly filled up.

Sr. Accounts Officer

(Form for issuing intimation to subscribers)

No.PF.....
 Office of the Accountant General (A & E,
 Kerala, Thiruvananthapuram – 695 039.

From

The Accountant General
 Kerala, Thiruvananthapuram.

To

.....

Sri,

Sub:-Payment of Provident Fund balance in respect of
 Shri/Smt.....

An authorization for Rs.....(Rupees.....only)
 being the final payment of Provident Fund balance/Residual Balance in the
 General Provident Fund Account No.....of Shri/Smt
 (Designation and Official address) has been issued vide this
 office letter No. P.Fdated to for

disbursement to the claimants. You may please contact the above officer to receive payment.

Yours faithfully,

Assistant Accounts Officers/Section Officer
(Circular No. 45/90-91, F.M I/91-27/90-91 dated 24th September, 1990)

5.09 Overpayments resulting from incorrect statements of Credit/Debit filed with General Provident Fund Closure Application.

The DDO is solely responsible to ensure that the documents filed by them are correct and up-to-date. Hence they shall be asked to explain the omission/mistakes in the statement and arrange to refund/recover the excess amount paid in such cases within a month and intimate the remittance particulars to this office quickly. If no reply is received the matter shall be reported to Government for taking necessary action for recovery.

All Provident Fund Sections shall keep a proper record of such cases of over payments noticed. Recoveries ordered to be effected in such cases shall be noted in a separate register and watched closely. If the Departmental Officer fails to effect the recovery it shall be reported to Government and action taken to recover the amount from his pension in terms of the declaration filed by the subscriber.

(Circular No. 13/92-93. F.M. III/ 9-438/92-93 dated 26th June, 1992)

5.10 Residual Balances

Residual Balance in the accounts shall be cleared expeditiously. For closely monitoring the Residential balance cases and to ensure expeditious clearance, the following procedures are to be followed:-

1. At the time of issuing intimation in Closure cases, Residual balance cases in closed accounts shall be registered in DAK Module by the dealing units and communicated to the Drawing and Disbursing Officer with copy to the subscriber in the prescribed form as shown in para 5.07, making it specific that the Residual Balance cases will be treated as finally closed if replies are not

received within a period of three months from the date of receipt of the communication.

2. On receiving reply, the missing credits shall be traced out from the Suspense/Transfer In/ Dummy In registers/ Computer and RB authorized immediately. No such reply received shall be kept more than one month.
3. In respect of cases where sufficient details of recovery have been furnished by the Department/Subscriber, but are not traceable from our records, Missing Credits/Debits shall be adjusted by operating PF suspense as per para 7.04 of this Manual.
4. The receipt of reply shall be watched periodically and one month before the date of expiry of the period of three months, warning letters in prescribed form as given below shall be issued in REGISTERED POST. When the period of three months lapses cases for which replies have not been received shall be treated as closed for statistical purpose. However, if the DDO/Subscriber furnished the details later, the case shall be reopened.

By Registered Post

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

PF /

Dated,

To,

Sir/Madam,

Sub: - Residual balance in Account No.....in respect
of Shri/Smt.....

Ref: -

Please refer to the letter cited. The details of PF deductions effected from the salary for the months from.....,

indicating gross and net amount of the bill, date of encashment, salary head of account, address of DDO, name treasury, amount of subscription, refund, DA/Pay Arrers etc. called for therein have not been received so far. The same may please be forwarded without further delay. Pass book if available may also be forwarded.

If no reply is received within a period of 1 month from the date of receipt of this letter, the account will be treated as closed finally, on the presumption that no PF deductions has/have been effected from the pay bill for the above months.

Yours faithfully,

Senior Accounts Officer

Copy to:

.....

.....

Senior Accounts Officer

5.11 Transfer of RB to Deposits

In the case of residual balances, it cannot be said that formal claims had not been preferred and therefore it would not be correct to transfer such balances to “Deposits” only because of the age of the outstanding amounts and without making any endeavor to locate the subscribers/claimants concerned. In all cases of residual balances where addresses of the subscribers/claimants are not known to the Fund section effort shall be made to authorize payments after making enquiries about the whereabouts of the subscribers/claimants from departmental authorities and treasuries concerned. Apart from these efforts, in the case of subscribers whose services were pensionable, attempts shall be made in consultation with the pension section to find out the addresses of the subscribers/claimants from the pension records. No amount of residual balance shall be transferred to “Deposits” unless the DAG(F) is satisfied personally that the whereabouts of the subscribers/claimants could not be found out despite all efforts made on the line mentioned.

5.12 Interest Adjustment Register

The Interest Adjustment Register as shown below (CAG’s letter 1449-DA II/374-70 dated 11th August 1970) shall be maintained by each Provident Fund Section.

Name of the Subscriber and P.F. Account No.	Date of retirement/death	Amount of interest	Date up to which interest is allowed	No.& Date of authorization and amount	In whose favour is the authorization, i.e., subscriber or major nominee or minor nominee	Initials of B.O
1	2	3	4	5	6	7

The interest paid on closed accounts either on account of final payment or on transfer of accounts during a month in respect of the current year (i.e the accounts of which are not closed by the Book Section) shall be noted in the Register as and when final payment is authorized or account is transferred and got attested by the Asst. Accounts Officer. Interest allowed on, if any has also to be similarly entered in the

Register as and when Residual Balance is authorized for payment. The Register shall be closed on the 5th of every month with an abstract of closing showing the unit-wise break-up of the total interest paid during the preceding month and submitted to the Branch Officer for approval. An extract of the abstract of closing duly approved by the Branch Officer shall be sent to P.F 1 section simultaneously.

NOTE : If no interest is paid during any month, a 'NIL' statement shall be sent.

After getting the statements for a month from all sections, P.F. 1 will propose a consolidated Transfer Entry for crediting the total amount of interest paid during the month to the Head "8009 State Provident Funds, 01 – Civil, 101-General Provident Fund, 99- State Government Employees" by contra debit to the Head "2049" Interest payments etc".

(P.F-I/G1-9-350/74-75 dated 20th March 1975, S.O 30/74-75)

In respect of All India Service PF and Kerala Part Time Contingent Employees PF Transfer Entry for Adjustment of Interest on Closed Accounts shall be proposed by PF 18 and PF 47 sections respectively.

5.13 Revalidation of authority for payment.

An authority issued for payment of P.F money will remain current for 12 months from the date of its issue. Payment authority issued by one Accounts Officer to another in respect of final withdrawal of P.F. money shall be treated as current for a period of 12 months from the date of its issue. Instead of recalling a time barred payment authority with a non-payment certificate of the Treasury Officer, a revalidation letter may be issued to the Treasury Officer/Drawing and Disbursing Officer with intimation to the subscriber/beneficiary.

[CAG DO Ir. 2459/TA-II/302-78 dated 3rd October, 1978 & Govt. Circular

No.49/2001/Fin dated 28-8-2001]

5.14 Protection from Court Attachments.

(i) All moneys at credit in the P F accounts of subscribers, compulsory or optional, are compulsory deposits within the meaning of Section 3(2) of the P.F. Act 1925 and are therefore, protected from attachment by Courts of Law, where an order of attachment or a notice of assignments or other encumbrance is received, the Accounts

Officer shall at once move the court or party concerned to have the order withdrawn, inviting reference to the following:-

a) the decision of the Calcutta High Court dated 15th June, 1922 in the case of “Secretary of State Vs Raj Kumar Mukherjee” others (Civil Revision case No. 196 of 1922) in which it has been decided that all compulsory deposits in Government P.F. are protected by Section IV of P.F. Act 1897 (New Section III of P.F. Act 1925) from attachment by a Court of Law whether before or after they fall due for repayment to the depositor till such time as they are actually handed over to him.

b) the decision of the Madras High Court dated 23rd April 1946, in Civil Revision Petition No. 1548 of 1945 between the A.G. Madras Vs Pushpavathi Ammal. P.Govindammal, Numberumal Naidu and Chengammal (Extract reproduced in annexure II to this Chapter)

c) the Circular letter No. P.Dis.921/30 dated 11th December, 1930 and P.Dis.321 of 1946 dated 18th July, 1946 of the Madras High Court to all subordinate Courts reproduced in Annexure 111 to this Chapter.

The amount at credit cannot, however, be paid unless and until the order or notice is withdrawn.

NOTE :-(1) The P.F Accounts of the erstwhile Travancore and Cochin Governments provided for the recovery of Government dues from the P.F. amounts standing to the credit of a subscriber. These Acts were repealed by the Central P.F. Act (XIX of 1925) when it was extended to the state with effect from 1st April, 1951. Government have ordered that liabilities incurred by a subscriber before 1st April 1951, can be set off against P.F. since under the State laws then in force, Government have acquired such right and as this right, already vested in the State Government has not been expressly taken away by the central Act. Government continue to have the right to get off liabilities incurred prior to 1st April, 1951, irrespective of whether the date of retirement is before or after 1st April, 1951.

(Order Fin(B)-I-14889/54 dated 27th September, 1954)

NOTE :-(2) As the Central P.F. Act (XIX of 1925) has been extended to the State from 1st April 1951, only the P.F. credit subscribed from 1st April 1951 are not

attachable on any account even if it be for court liabilities (vide G.O.M.S. No.65 dated 20th March, 1958. & T.M. Case 11-147). Arrears of subscription due from the subscriber to the fund for the period prior to 1st April, 1951 but subsequently realised from him together with interest accrued thereon even after 31st March, 1951 are attachable against liabilities incurred by him prior to 1st April 1951.

(Lr.49108/PF/64-2/Fin dated 5th December, 1964 from Finance Secretary & P.F.case
P.F.(6)P.W.(5))

NOTE :-(3) The interest which accrues on the balance at the credit of the subscriber in the fund on 1st March, 1951 is also attachable against court liabilities incurred prior to 1st April, 1951.

(Letter 44511/PF/64-2/Fin dated 20th October, 1964 in P.F.4/Ex/5.5)

- (ii) P.F. money remitted by Postal Money Order is liable to be attached by Courts of Law when it is in transit, as once it leaves the hand of the P.F. authorities as a deposit at credit of the depositor, it is not protected by the P.F. Act. When therefore, a subscriber asks for remittance by Postal Money Order of the P.F. money due to him, he shall first be informed of the risk of attachment involved in such remittance and the money shall not be remitted by money order except at the payee's written request.

(Para 253 in Page III of the report on the Appropriation Accounts of Railways in India for the year 1932-33)

- (iii) The P.F. balance vesting in a dependent under Section 3(2) of the P.F. Act, 1925 are liable to attachment for debts incurred by the dependent after the subscriber's death, and where such debts are due to the Government by whom the balance are payable, they could be set off against such balances under the general law relating to the setting of claims and counter-claims between two parties ie, the immunity provided by Section 3(1) of the P.F. Act against deductions from accumulations in a P.F. of any debt incurred or liability owned does not extend to the liabilities incurred by the subscriber's nominee after subscriber's death

(G.I.M.F.O.M.No.F.230(2)-E V 53, dated 28th May, 1953)

5.15 Adjustment of P F amount towards Government Liabilities.

Government of Kerala have prescribed the following procedure for adjusting the P.F. amount towards government liability.

The retired subscriber shall be requested to submit a form of application for closure and an official stamped receipt evidencing the receipt of the amount outstanding in his P.F. and a consent letter to adjust the amount due towards his liabilities, when once the money is evidenced to have been paid, it becomes adjustable.

(Government of Kerala Ltr. 53188/PF/79/Fin dated 22nd November, 1979,
& PF 1/I/9-230/79-80)

5.16 Title of nominees, Payments to minors, etc.

(a) The title of a widow, who is the nominee according to the declaration, to receive payment of General Provident Fund money at the credit of her deceased husband is not affected by her subsequent remarriage, as the money is vested in her at the time of the subscriber's death.

(G.I.P.D.F.20(2)-RII/36 dated 7th April, 1936 & Para 172 of AGCR Manual of Deposits and Fund Section 1937 Edn.)

(b) Disbursement of Provident Fund money to persons on behalf of minor.

(1) Payment of Provident Fund money due to a minor nominee of a deceased subscriber may be made to the guardian nominated by the subscriber (as in column no.7 in the form of nomination)

(2) When the subscriber has not nominated a guardian, payment of minor(s) shares of the Provident Fund money, to the extent of ₹25,000 (or the first ₹25,000 where the amount payable exceeds ₹25000) may be made to the natural guardian of the minor(s) without requiring the production of a Guardianship Certificate from the Court, or where there is no natural guardian, to the guardian appointed by the Court to receive payment on behalf of the minor(s), on executing an Indemnity Bond in Form L signed by two sureties agreeing to indemnify to Government against any subsequent claim to the amount paid to him provided

that the stamp duty payable on such Indemnity Bond shall be borne by Government. Provided further that the person who comes forward to claim payment on behalf of the minor in the absence of a natural guardian shall be required to satisfy the authorities making payment by an affidavit in addition to the Indemnity Bond signed by two sureties, that he is in charge of the property of the minor and that he is looking after such property and if the minor has no property other than the Provident Fund money that the minor is in his custody and care.

(c) When the subscriber has not nominated a guardian, minor's share beyond ₹25000 may be released to the natural guardian of the minor(s) without insisting a Guardianship Certificate from the court or where there is no natural guardian, to the guardian appointed by the Court on behalf of the minor(s), on condition that the share due to the minor is to be deposited as Term Deposit in the Treasury Savings Bank in the joint names of the minor and the Drawing and Disbursing Officer, and the Term Deposit certificate shall be handed over to the guardian of the minor after receiving proper acknowledgement. On minor attaining the age of eighteen years, he or she shall produce the certificate for encashment with the signature of Drawing and Disbursing Officer concerned.

Note1:- Step mother or father is not a natural guardian of minor step daughter or son and in this case Guardianship Certificate from a court is necessary.

Note 2:- In cases where the natural guardian is a Hindu widow or widower the payment of Provident Fund money on behalf of her or his minor children shall be made to her or him irrespective of the amount involved, without the production of a Guardianship Certificate but on executing an indemnity bond, unless there is anything concrete to show that the interests of the widow or widower is adverse to those of the minor children.

[Rule 31 of GPF(Kerala) Rules 2011]

Note 3:- In the case of death of a Female Muslim Government servant, the shares due to the minor children pass on to the father as a natural guardian and can be settled as per Provisions of Rule 31(2) and (c). In the case of death of a Male Muslim Government Servant shares due to the minor children can only be paid to the mother of the children in

accordance with the provisions of Rule 31(2) and (c), if she produces Guardianship Certificate from the Court of Law, as in Muslim law, the mother is not a natural guardian. Similarly, for settling claims on behalf of minor children of deceased Christian Government servants (Male and Female), Guardianship Certificate from the Court of Law is necessary.

[Authority:-No. 25307/Leg.A1/2012/Law / No.58715/PF3/2012/Fin dated 12-03-2013
Law(Legislation –A Department -- Legal opinion of Law Department forwarded Vide
Government of Kerala Letter N. 32526/PF1/14/Fin dated 29-05-2014.]

5.17 Natural Guardianship.

The position regarding natural guardianship under the various Laws is given below.

A. Hindu Law.

Under Section 4(c) of the Hindu Minority and Guardianship Act, 1956, father is the natural guardian of the minor child and next to him, is the mother. Hence, in the case of death of the male subscriber, the shares due to the minor children pass on to the mother as a natural guardian.

B. Muslim Law.

Under Muslim Law, father is the natural guardian of the minor child. In absence of father, his executor and in executor's absence father's father and his executor are natural guardians. Executor is a person who is appointed by the father or paternal grandfather to act as a guardian of the minor child on his behalf. No other relative, not even mother is entitled to natural guardianship. The mother will be the guardian of the property of her minor children only if she is appointed as such by the Court or by the will of her husband or his father.

C. Christian Law.

The Guardians and Wards Act, 1890 is applicable in deciding guardianship of a Christian minor. Father and Mother are the natural guardians of minor child. They

cannot, however, lay any claim to the properties of the minor as natural guardians. They have, therefore, to be appointed guardians by the Court only.

5.18 The Government of India has decided that a subscriber's posthumous child is a member of his family at the time of his death and if born alive shall be treated in the same way as a surviving child born before the subscriber's death. The case of a Posthumous child already born, when the case is taken up by the disbursing officer, will present no difficulty. For the rest, if the existence of a posthumous child is brought to the notice of the disbursing officer, the amount which will be due to the child in the event of being born alive shall be retained and the balance distributed in the normal way. If the child is born alive, payment of the amount retained shall be made as in the case of a minor child, but if no child is born or a child is still born the amount retained shall be distributed among the family in accordance with the ordinary rules.

(G.I.F.D.1333-R.II/29 dated 9th May, 1929 Para 304 of Manual Andhra, 1963 Edn.)

5.19 Government of Kerala have deleted Note 4 under Rule 32 of General Provident Fund (Kerala) Rules by issuing GO(P)No.17/93/Fin. dated 05/01/93 on the basis of the following explanation. As per the advice tendered by the Ministry of Law & Justice, Government of India vide CAG Office U.O.No.538/AC II/196/85 dated 18th May, 1977, the succession certificate issued by a Court of Law shall be treated as decree of the Court for the settlement of P.F. accounts of a deceased subscriber.

- (i) When Succession Certificates and Orders of Courts obtained by the rival claimants are found to be at variance with the relevant Rules, Orders and Regulations, legal opinion shall be obtained before sanction for the payments are issued.
- (ii) Such cases shall be considered at Government level for obtaining legal opinion of the Law Department.
- (iii) All the Heads of Department/Subordinate Officers shall refer such cases to the respective Administrative Departments for decision
- (iv) All the Heads of Departments, Controlling Officers, Drawing and Disbursement Officers and Treasuries are directed to ensure that the instructions given above are

carried out strictly in such cases where the Succession Certificates produced are at variance.

(Government of Kerala Finance (PF) Department Circular No.78/93/Fin dated 22-11-1993)

5.20 Cases of missing nominations

In cases where nominations received and kept in this office are either not traceable or missing and where duplicate copy of the nomination is available with the Departmental Officer, payment of the P.F. amount standing to the credit of a deceased subscriber may be made on the strength of an attested copy of the nomination received from the Departmental Officer.

Where the duplicate copy of the nomination is also not available with the Departmental Officer, the P.F. amount may be disbursed in accordance with the provisions in the P.F. Rules as if there is no valid nomination.

(Government of Kerala Lr\68663/PF/63-2/Fin dated 23-01-64, File PF.I/F1/9-116/63-64)

5.21 Payment GPF Money on Disappearance of Employee. When an employee disappears leaving his family, the family will be paid the amount of GPF, having regard to the nomination made by the employee. All such cases shall be forwarded to the Government through the Head of Department for sanctioning payment, along with the documents detailed below. The concerned Administrative Department of the Secretariat shall sanction the benefits with the concurrence of the Finance Department.

- i. A certificate from the police station concerned to the effect that the employee could not be traced out after all efforts had been made by the police.
- ii. An Indemnity Bond in Form S in stamped paper from the legal heir/nominee of the employee, stating that all payments will be adjusted against the payments due to the employee in case he re-appears and makes any claim.

[Rule 39(7) of GPF(K) Rules 2011]

Interest can be allowed up to 6 months from the date of report has been obtained by the family from the Police Department that the employee has not been traced after all efforts have been made by the police.

(General Circular No.27 AC.II/1983 dated 30-11-88 of CAG & FM I/I-20/85-89 dated 03-01-88)

5.22 Claimant charges with the offence of murder of Government servants

Clarification was sought for from Ministry of Personnel and Training, Department of Personnel and Public Grievances GOI, New Delhi whether the General Provident Fund balance can be paid to the widow or daughter of the deceased Government servant who is charged with the offence of murdering the Government servant or abetting in the commission of such an offence. Ministry of Law, Department of Legal Affairs to whom the reference was made by the Department of P & PG for Legal advice, has held that there appears to be no rule in General Provident Fund (CS) Rule 1960 which disqualified a person accused of committing murder or abetment of murder from inheriting the property of the deceased persons. Under Section 25 of the Hindu succession Act, 1956, a person who commits murder or abets the commission of murder, shall be disqualified from inheriting property of the person murdered or any other property in the furtherance of the succession to which he/she committed or abetted in the commission of murder. The provision is based on the principle that it is contrary to Public Policy that permitting a person to take advantage of his own wrong. By adoption this principle of public policy underlying Section 25 of the Hindu Succession Act, Department of Legal Affairs is of the opinion that the wife and daughter of the deceased subscriber who are facing a trial for the murder may be denied the payment of General Provident Fund till the Court's decision.

(Circular letter No.6-AC II/1992 dated 27-03-92 of CAG New Delhi.PAO.2 file and GOI decision No.7 below Rule 33 of General Provident Fund (CS) Rules.)

5.23 Settlement of Provident Fund balances of deceased subscribers.

1. Settling the Provident Fund balances of deceased subscribers on the basis of Heirship Certificate issued by the Tahsildar is not correct. It must be clearly understood that members of the family as per Rule 2(c) of General Provident Fund (Kerala) Rules 2011 include (i) wife (ii) husband (iii) minor sons (iv) unmarried/widowed/divorced daughters (v) major sons (vi) married daughters (vii) father (includes adoptive also) (viii) mother (includes adoptive also) (ix)

minor brothers (x) unmarried sisters (xi) children of a predeceased son or daughter and (xii) paternal grand parents. Hence normally payment to the members of the family has to be made on the basis of departmental enquiry Certificate and not on Heirship Certificate, detailing the members of the family as defined in Rule 2(c) of General Provident Fund (Kerala) Rules 2011.

The following guidelines are issued to illustrate how General Provident Fund balance of a deceased subscriber is to be paid under General Provident Fund (Kerala) Rules 2011.

- (i) There is a family and there is nomination in favour of a member(s) of the family:-

The payment must be made to the nominee(s).

[Rule 30(a) (1) of General Provident Fund (Kerala) Rules 2011]

Even though there is a valid nomination by the depositor, if there is any dispute regarding the heirs of the depositor, then the authority cannot declare the successor right of a person without getting such declaration from the appropriate Civil Court following the law of succession.

[Authority:-No. 25307/Leg.A1/2012/Law / No.58715/PF3/2012/Fin dated 12-03-2013
Law(Legislation –A Department -- Legal opinion of Law Department forwarded Vide Government of Kerala Letter N. 32526/PF1/14/Fin dated 29-05-2014.]

The following instructions shall also be observed in settling the claims.

- 1) It is always open to the heirs under the personal law applicable to the deceased subscriber to claim their share of PF money as the nominee does not have an absolute right of disposal of PF assets. As such the PF amount shall not be paid to the nominee if the case is known to be subjudice.
- 2) In case where there is a possibility of a suit being filed, the Administrative Department may write to the party intending to file a suit that Government intends to make payment within a certain number of days.
- 3) If any party intends to go in appeal against the judgement of a lower court, the Administrative Department shall write to the party which has lost the case that if within a stated reasonable period (say 15 days) that party does not obtain a Stay Order from the Court, payment shall be made.

Till the application for Final Withdrawal is not forwarded to the Accounts officer, the Administrative Authority will be responsible to take action in all the three types of cases mentioned above and to decide whether the amount has to be paid to the nominee or any other person in accordance with the decision of the Court. When once the application for final withdrawal has been forwarded to the Accounts Officer, the responsibility for deciding the proper claimant rests both with the Accounts Officer and the Administrative authority and whoever received any information shall pass it on to the other.

[Authority: CAG's Circular letter No. 1324-T Admn.II/128-68 dated 24-07-1970.]

- (ii) (a) No nomination in favour of a member or members of the family of the subscriber subsists, or if such nomination relates only to a part of the amount standing to his credit in the Fund,

The whole amount or the part thereof to which the nomination does not relate, as the case may be, shall, notwithstanding any nomination purporting to be in favour of any person or persons other than a member or members of his family, become payable (to such members of the family on production of Departmental Enquiry Certificate by the Head of Office) as indicated below: -

- (i) if there are one or more surviving members of the family as at items(i),(ii),(iii), and (iv) of Rule 2(c), the amount becomes payable to all such members in equal shares ;

- (ii) if there are no such surviving members of the family as in (i) above, but one or more surviving members as at items (v) and (vi) of Rule 2 (c), the amount becomes payable to all such members in equal shares;

(iii) if there are no such surviving members of the family as in (i) and (ii) above, but one or more surviving members, as at items (vii) and (viii) of Rule 2(c), the amount becomes payable to all such members in equal shares;

(iv) if there are no such surviving members as in (i),(ii) and (iii) above, but one or more surviving members as at items (ix),(x),(xi) and (xii) of Rule 2 (c) the amount becomes payable to all such members in equal shares. in the absence of any valid nomination, the Provident Fund balance of the deceased subscribers have to be paid to the members of the family in equal shares provided that no share shall be payable to

[Rule 30(2) of General Provident Fund (Kerala) Rules 2011]

- (ii) (b) There is a family and there is nomination in favour of a person who is not a member of the family:-

Payment to be made to the members of the family as at (ii) a above.

- (iii) There is no family and there is a nomination made in accordance with the provisions of Rule 5:-

Provident Fund balance vests in the nominee.

- (iv) There is no family and no valid nominations:-

Payment of provident Fund balance shall be made to the person(s) equally as follows, –

- (i) Amount up to ₹5,000 to be made to the heirs of the deceased subscriber on production of Heirship Certificate issued by the Tahsildar concerned.
- (ii) Amount above ₹5,000 but not exceeding ₹15,000 to be made to the heirs of the deceased subscriber on production of Heirship Certificate issued by the Tahsildar concerned and on execution of a

- Security Bond in Form K which shall be signed by the claimant (s) and two sureties and duly attested either by the local Tahsildar or by two Gazetted Officers under the State Government or by the Gazetted Head of Office who forwarded the closure application
- (iii) Amount exceeding ₹15,000 on the basis of the Succession Certificate issued by a Court of Law.

[Rule 30(c) of General Provident Fund (Kerala) Rules 2011]

- (v) Death of a nominee after the death of the subscriber:-
- (a) When the amount due to the deceased nominee does not exceed ₹5,000, the Accounts Officer may authorize payment of the amount to the claimant or claimants reported by the Collector of the district concerned, to be entitled to receive payment,
- (b) When the amount due to the deceased nominee exceeds ₹5,000 payment shall be made by the Accounts Officer to the person who produces probate or letters of administration evidencing the grant to him of administration to the estate of the deceased nominee or a Succession Certificate entitling the holder thereof to receive payment of the amount:

In cases where the Government are satisfied of the right and title of a person claiming payment as heir of the deceased nominee and that undue delay and hardship would be caused by insisting on the production of letters of administration or other legal authority, they may authorize the Accounts Officer to pay the amount to the claimant on his executing a bond in Form M signed by two sureties agreeing to indemnify the Government against any subsequent claim which might arise.

[Rule 32 (a) & (b) of General Provident Fund (Kerala) Rules 2011]

- (vi) Death of a member of the family after the death of the subscriber:-
- Share of the deceased member of the family is payable to his/her heirs and not to the other members of the family.

(F.M.Circular No.3/93-94 dated 05-05-1993)

As far as KPTCEPF is concerned, if no nomination subsists, the amount standing to his/her credit shall be payable in equal shares to the members of his /her family. [Rule 19(B) of KPTCEPF Rules.]

The amount due to the minor children of a deceased Part Time Contingent Employee shall be payable to the guardian as per the legal Heirship Certificate issued by the Tahsildar, if the subscriber has not been nominated a guardian.[Note 1 below Rule 19 (2) of KPTCEPF Rule.]

When a Part Time Contingent Employee leaves no family, and nomination does not subsists, the amount standing to his/her credit shall be payable in accordance with the legal heirship certificate issued by the Tahsildar of the jurisdiction in which subscriber resided.[Rule 19(3) of KPTCEPF Rule.]

5.24 Reinstatement in service after Final withdrawal of P.F.

When a subscriber to the General Provident Fund who had been permitted to withdraw the deposit at his credit on his dismissal or on proceeding on leave preparatory to retirement, is reinstated or allowed to return to duty, as the case may be, the authority ordering the reinstatement or permitting the return to duty shall state in the Order whether the subscriber shall repay or not, the amount withdrawn by him with interest thereon. If the Order contains no instruction, the Accounts Officer shall raise the point and obtain Orders. In order to watch the recovery of the amounts ordered from such subscribers, a register shall be maintained in form shown below and it shall be submitted to the B.O. on the 20th each month.

Register of re-payment of withdrawn P.F deposits on reinstatement in services or return to duty.

Sl. No.	Name & Account No. of the subscriber	Amount Paid Rs.	Date of commencement of leave	Date of expiry of leave	Date of dismissal
1	2	3	4	5	6

Whether reinstated on appeal	Date of rejoining duty	Initials of SO/AAO	Date of refund amount paid	Remarks
7	8	9	10	11

(G.I.F.D. Lr. F.22/XXXI-RII-34, dated, 29th November 1934 vide para 5.30 A.G. Madras of PP.F. Manual)

5.25 Existence of a will.

The Government of India hold that there is nothing in Rule 18 of the old General Provident Fund (AIS) Rules, which is a statutory Rule rejoining an Accounts Officer to make enquiries about the existence of a ‘Will’ when a declaration has been left by a deceased subscriber. It is the business of a beneficiary (or beneficiaries) under a ‘Will’ to bring its existence to the notice of the Accounts Officer; he shall forthwith proceed to make payment under the term of the ‘Declaration’ if it is otherwise in order.

(G.I.F.Lr.533-R.III-28 dated 6th February 1928, Dy.G.I./701)

In the case governed by General Provident Fund (K) Rules, where the subscriber had not filed a nomination, but executed a ‘Will’ in favour of a major married daughter who is not normally entitled to get a share of the P.F. balance under the Rules, the Government of Kerala have clarified that payment cannot be made on the basis of the ‘Will’ executed by the subscriber and that payment in such cases shall be made to any person who produce Probate, letters of administration or a Succession Certificate under Section 4 (I)(C)(ii) of the P.F. Act, 1925 which shall be a full discharge of the Government in respect of all liability in respect of the amount so paid.

(Government of Kerala 19442/PF/76/Fin dated 10th April, 1976 P.F.-I/I/9-27/75-76)

But a registered Will proved by letter of administration or probate shall also be treated as a valid nomination, in the event of the death of a subscriber without making a nomination.

[Rule 5 (5) of General Provident Fund (Kerala) Rules 2011]

In cases where the subscriber has executed a Will in the name of a person, other than the member of his family, it has to honored, if it is registered and proved by letter of administration or probate.

[Authority:-No. 25307/Leg.A1/2012/Law / No.58715/PF3/2012/Fin dated 12-03-2013
Law(Legislation –A Department -- Legal opinion of Law Department forwarded Vide
Government of Kerala Letter N. 32526/PF1/14/Fin dated 29-05-2014.]

5.26 Distribution of P.F.money of a nominee who predeceases the Subscriber.

A Police Constable governed by the General Provident Fund Rules (Cochin) died on 16-03-58. He had nominated his wife and two children to receive the P.F. amount. One of the children dies during the life time of the subscriber. Two children were also born to the subscriber after the nomination. Government ordered to disburse the amount not covered by the nomination, viz. the portion earmarked for the child who predeceased the subscriber among the members of his family including the living nominees.

(Lr.18387/60/Fin RC 4, dated 25th May 1960 of Fin. Department in
case P.F.3Pol.F4/59-60)

(a) if the nominee, predeceases the subscriber, the right conferred upon that nominee shall, pass to such other person or persons as may be specified in the nomination, provided that such other person or persons, shall, if the subscriber has other members of his family, be such other member or members. Where the subscriber confers such a right on more than one person under this clause, he shall specify the amount of share payable to each of such persons in such a manner as to cover the whole of the amount payable to the nominee;

(Rule 5 (9) (a) of GPF(Kerala) Rules 2011)

5.27 Nomination in favour of wife the legality of whose marriage TO THE SUBSCRIBER IS OPEN to doubt.

A Police Constable (Hindu) who had nominated his wife to receive the P.F. amount at his credit expired while he was in service. As the Commissioner of Police intimated that there were no records to prove that the deceased subscriber had legally married the claimant, the validity of the nomination was open to doubt. The Law Department of the Government of Kerala expressed the view that the nomination would be valid provided the marriage was a valid marriage either according to law or custom, but by way of abundant caution, the wife shall be asked to produce a Succession Certificate from a competent Court before disbursing the amount to her.

(Lr.11747/PF/67/Fin dated 17th August 1967 from F.S.to G.K.

Case P.F.3/Pol/B/5-4/1966-67-68)

5.28 Entitlement of divorced daughter to P. F. money.

Government have clarified that a divorced daughter shall be treated as a member of the family and eligible for the share of the P F money, where there is no valid nomination.

[Government of Kerala Lr.23210/PF/73/Fin. Dated 31st August 1973), Rule 2 (c) of GPF(Kerala) Rules 2011]

5.29 Acceptance of Heirship Certificate.

Where the amount at the credit of a subscriber does not exceed ₹15,000 in the absence of a nomination and failing any dependants entitled to participate, Section 4(1) (b) of the P.F. Act 1925, empowers the officer whose duty it is to make payments to decide the person who is entitled to receive payment. The Govt. of Kerala have in this connection ordered that payments not exceeding ₹5,000 may be made on the strength of a Heirship Certificate from the Tahsildar in whose jurisdiction the heirs of the deceased live.

Amount above ₹5,000 but not exceeding ₹15,000 to be made to the heirs of the deceased subscriber on production of Heirship Certificate issued by the Tahsildar concerned and on execution of a Security Bond in Form K which shall be signed by the claimant (s) and two sureties and duly attested either by the local Tahsildar or by two Gazetted Officers under the State Government or by the Gazetted Head of Office who forwarded the closure application.

Payments above ₹15,000 may be made only on the strength of a Succession Certificate from a Court of Law.

[Rule 30(c) of General Provident Fund (Kerala) Rules 2011]

5.30 Unclaimed and Lapsed Deposits.

(i) In respect of P.F. amounts remaining unclaimed for a period exceeding six months after they have become payable, the accounts shall be checked as for the final payment and the balances, together with interest up to the maximum period of six months shall be transferred to "K" Deposits and Advances (b) Deposits not bearing interest 8443 (Civil) Deposits 124 Unclaimed Deposits in the G.P.F." Necessary entries as for the closing of the P.F. account shall be made in the ledger and in column(1) to (6) of the "Register of items transferred to Deposits" (form shown below) and got attested by the B.O. Simultaneously, an intimation shall be sent to the departmental officers concerned stating that under the Rules the amount has been noted for transfer to ".....Unclaimed Deposits....."and that it will be authorised for payment when a proper claim is made. The transfer of the undisbursed amount to "Deposits" does not alter the fiduciary capacity (of the nature of a trust) in which the money is held by Government or relieve the Accounts Officer of the duty imposed on him by the Rules.

Register of items transferred to "Unclaimed Provident Fund Deposit".

Sl. No.	Name and Design. of subscriber	Account No.	Amount	Particulars
1	2	3	4	5

Date of application for payment	Authority for payment	Date of payment	Remarks
6	7	8	9

NOTE:- "Rule 3(2) of General Provident Fund (CS) Rules, 1960 would appear to mean that P.F. balance can be transferred to "Deposits" only in cases where the subscribers or their nominees or legal heirs as the case may be do not apply for the closure of P.F. Account within six months from the date of retirement or quitting service or death and in cases where the party fails to take payment within six months after the Accounts Officer has authorized the payment. Even such cases, the P.F.

balance shall not be transferred to “Deposits” without making efforts to locate the subscribers/claimants through their departments. So also, in cases where P.F. amounts cannot be disbursed due to the reasons mentioned below, the balances shall not be transferred to deposits, since later on, when necessary documents are received, the amount will have to be paid irrespective of whether it has been transferred to “Deposits”

- a) Guardianship Certificates awaited in the case of minors;
- b) Succession Certificates awaited in cases where there are no valid nomination;
- c) List of family members awaited in cases where there is no valid nomination.

(Vide CAG’s decision in letter 2878-T.Admn.II403-68 dated 3rd December 1968)

(ii) Every quarter (10th March, 10th June, 10th September and 10th December) all P.F. sections have to furnish F.M. Section a list of P.F. balance proposed to be transferred to unclaimed deposits for publication in the Gazette. F.M. Section will send a consolidated list to the Finance Secretary, Government of Kerala. On receipt of a copy of the Gazette Notification from Government a copy shall be sent to P.F.I. On the expiry of the period of 6 months from the date of Notification P.F.I. will ascertain from the concerned section, whether the balance have been subsequently authorized to the parties. If not authorized, P.F.I. shall propose T.E. transferring the amount from General Provident Fund to Unclaimed Deposits.

(iii) As the Fund Section is responsible for the transfer of these unclaimed items to “Deposits” and for the proper disbursement of the money, it is responsible for seeing that the authorization for refund of these Unclaimed Deposits or items are issued to the persons entitled to receive the amounts. The connected papers shall, therefore, be cased and retained in the Fund section. When the amounts subsequently claimed are so authorized, the payment order shall be issued in consultation with the Deposit Section, necessary note of the refund being made both in the register maintained in the Fund Section and in the records of the Deposit Section. The classification for the charge viz “Unclaimed Deposits in the

General Provident Fund” shall be specified in the copy of the authorization to Treasury Officer.

(iv) Items remaining unpaid under “Unclaimed Deposits” shall lapse to Government according to the normal rules. P.F.I Section, will prepare annually the statement of lapsed deposits and send it to the Deposit Section for scrutiny as laid down in para 7.2 of MSO(A &E) Vol.I On return of the statement, necessary transfer entry will be proposed by P.F.I. and the statement will be filed in the Fund Section which will, thereafter, maintain it. When an authorization is issued for the payment of a lapsed deposit, a note of the authorisation shall be made both in the Register of Items transferred to deposits (Column 9) and in the statement of lapsed deposits and a copy of the authorisation shall be given to the Deposit Section, which will note it in the Extract Register in respect of items transferred to deposits exceeding six years. The authorisation shall specify the classification for the charge viz. 8443 Civil Deposits - Unclaimed Deposits-Deduct, Refund of lapsed Deposits.

(v) On receipt of the paid lapsed deposit refund vouchers from the Compilation section concerned, the Deposit Section shall separate the lapsed fund deposit vouchers and hand them over to the Fund Section for scrutiny and for noting in the Register (Column 10) and the statement of lapsed deposits, and final record in the section. The procedure ensures the observance of the provisions of para 7.3 MSO(A&E)Vol.I

(TM Circular No.1248/1641 dated 18th October 1955)

5.31 An intimation to the Commissioner of Income Tax shall be sent when payment of Rs. One lakh and above at a time is authorized to a Government servant in respect of P.F. irrespective of whether, the payment is made at the time of retirement or earlier for the purpose of house building, marriage or higher education.

Letter No.1200/AC II/34/83 dated 17-07-1986, Circular No.69 AC II/1986 dated
24-10-86 of CAG, FM I/I-20/86-87 dated 10-02-1987)

ANNEXURE – 1

(REFER TO PARA 5.01 OF CHAPTER V)

A. STATUTORY CORPORATIONS

1	Kerala State Electricity Board
2	Kerala State Road Transport Corporation
3	The Kerala financial Corporation
4	Kerala State Warehousing Corporation

B. STATUTORY BOARDS

1	The Kerala State Housing Board, Trivandrum.
2	The Kerala State Rural Development and Milk Marketing Board

C. GOVERNMENT COMPANIES

Sl. No.	Government Companies	Department
1.	The Metal Industries Limited	Industries
2.	The Travancore Sugars and Chemicals Limited	Industries
3.	The Metropolitan Engineering Company Limited	Industries
4.	Forest Industries (Travancore) Limited	Industries
5.	The Travancore Cements Limited	Industries
6.	Travancore Titanium Products Limited	Industries
7.	United Electrical Industries Limited	Industries
8.	The Travancore – Cochin Chemicals Limited	Industries
9.	Kerala Construction Components Limited	Industries
10.	Traco Cable Company Limited	Industries
11.	Kerala State Industrial Development corporation Limited (KSIDC)	Industries
12.	The Kerala Premo Pipe Factory Limited	Local Administration
13.	The Plantation Corporation of Kerala Limited	Agriculture
14.	Trivandrum Spinning Mills Limited	Industries

15.	Trivandrum Rubber Works Limited (subsidiary of KSIE)	Industries
16.	Travancore Plywood Industries Limited (Subsidiary of KSIE)	Industries
17.	The Kerala Ceramics Limited	Industries
18.	Kerala Soaps and Oils Limited (subsidiary of KSIE)	Industries
19.	Transformers and Electrical Limited	
20.	Kerala Electrical and Allied Engineering Company Limited	Industries
21.	Keltron Counters Limiter (subsidiary of KELTRON)	Industries
22.	Kerala Tourism Development Corporation Limited (KTDC)	Tourism
23.	The Kerala Fisheries Corporation Limited	Fisheries
24.	The Kerala Agro Industries Corporation Limited	Agriculture
25.	Kerala State Handloom Development Corporation Limited (KSHDC)	Agriculture
26.	Handicrafts Development Corporation of Kerala Limited	Agriculture
27.	The Chalakkudy Refractories Limited	Agriculture
28.	The Kerala State Coir Corporation Limited	Agriculture
29.	The Kerala State Cashew Development Corporation Limited	Agriculture
30.	The Kerala State Financial Enterprises Limited	Finance
31.	Steel Complex Limited (SCL) (Subsidiary of KSIDC)	Industries
32.	Kerala Urban Development Finance Corporation Limited	Local Administration
33.	Kerala State Bamboo Corporation Limited	Industries
34.	Kerala State Drugs and Pharmaceuticals Limited (Subsidiary of KSIE)	Industries
35.	The Kerala minerals and Metals Limited	Industries
36.	Kerala State Textile Corporation Limited	Industries
37.	The State Farming Corporation of Kerala Limited	Agriculture
38.	Kerala State Electronics Development Corporation	Industries

	Limited (KELTRON)	
39.	Malabar Steel Re-rolling Mill Limited (Subsidiary of SCL)	Industries
40.	Kerala State Development Corporation for SCs & STs Limited	SCs & STs
41.	Kerala Land Development Corporation Limited	Agriculture
42.	Kerala State Industrial Enterprises Limited (KSIE)	Industries
43.	Meat Products of India Limited	Agriculture
44.	Kerala Agro-Machinery Corporation Limited	Agriculture
45.	Keltron Electro-Ceramics Limited (Subsidiary of KELTRON)	Industries
46.	The Kerala State Civil Supplies Corporation Limited	Food
47.	Kerala Garments Limited (Subsidiary of KSHDC)	Industries
48.	Keltron Crystals Limited (Subsidiary of KELTRON)	Industries
49.	Keltron Component Complex limited (Subsidiary of Keltron)	Industries
50.	Steel Industries Kerala Limited (SILK)	Industries
51.	Kerala Forest Development Corporation Limited (KFDC)	Agriculture
52.	Sitaram Textiles Limited	Industries
53.	Keltron Magnetics Limited (subsidiary of KELTRON)	Industries
54.	Kerala State Construction Corporation Limited	Public Works
55.	Keltron Register Limited (subsidiary of KELTRON)	Industries
56.	Kerala State Film Development Corporation Limited	Cultural Affairs
57.	The Pharmaceutical Corporation (Indian Medicine) Kerala Limited	Health
58.	Kerala State Coconut Development Corporation Limited	Agriculture
59.	Kerala Small Industries Development Corporation Limited (SIDCO)	Industries
60.	Kerala Livestock Development Board Limited	Agriculture
61.	Kerala Shipping and Inland Navigation Corporation	Transport.
62.	Keltron Power Devices Limited (subsidiary of	Industries

	KELTRON)	
63.	Keltron Rectifiers Limited (Subsidiary of KELTRON)	Industries
64.	The Rehabilitation Plantation Limited	Rehabilitation
65.	Kerala State Detergents and Chemicals Limited (Subsidiary of KSIE)	Industries
66.	Kerala State Industrial Products Trading Corporation Limited	Industries
67.	Scooters Kerala Limited	Industries
68.	Overseas Development and Employment Promotion Consultants Limited	Labour
69.	Oil Palm India Limited	Agriculture
70.	Kerala fishermen's Welfare Corporation Limited	Fisheries
71.	Astral Watches Limited (subsidiary of KSIDC)	Industries
72.	Kerala Automobile Limited	Industries
73.	Kerala State Engineering Works Limited	Public Works
74.	Malabar Cements Limited	Industries
75.	Foam Matting (India) Limited	Industries
76.	Kerala State Handicapped Persons Welfare Corporation Limited	Social Welfare
77.	SIDCO Moan Kerala Limited (Subsidiary of SIDCO)	Industries
78.	Kerala State Development Corporation for Christian converts from Scheduled Castes and Recommended Communities Limited	SCs and STs Development
79.	Kerala Inland Fisheries Development Corporation Limited	Fisheries
80.	Kerala State Wood Industries Limited (subsidiary of KFDC)	Agriculture
81.	Kerala Artisans Development Corporation Limited	Industries
82.	Steel and Industrial Forgings Limited (subsidiary of SILK)	Industries
83.	Kerala State Beverages (Manufacturing & Marketing) Corporation Limited	Taxes
84.	The Kerala Asbestos Cement Pipe Factory Limited	Industries

85.	SIDKEL Televisions Limited (Subsidiary of SIDCO)	Industries
86.	Autokast Limited (Subsidiary of SILK	Industries
87.	Kerala Claysand Ceramic Products Limited	Industries
88.	Kerala School Teachers General and Non-teaching Staff Welfare Corporation Limited	General Education
89.	Kerala State Salicylates and Chemicals Limited (Subsidiary of KSIE)	Industries
90.	Kerala Special Refractories Limited	Industries
91.	Kerala State Palmyrah Products Development and Workers Welfare Corporation Limited	Industries
92.	Kerala State Women's Development Corporation Limited	Social Welfare
93.	Kerala State Horticultural Products Development Corporation Limited	Agriculture
94.	Kerala Hi-tech Industries Limited	Industries
95.	Tourist Resort (Kerala) Limited (Subsidiary of KTDC)	Industries
96.	Kerala State Polutry Development Corporation Limited	Agriculture
97.	Kerala Police Housing and Construction Corporation Limited	Home
98.	Kerala State Mineral Development Corporation	Industries
99.	Kerala Transport Development Finance Corporation	Transport

CHAPTER-VI

COMPILATION OF FUND ACCOUNTS

6.01 Maintenance of Accounts.

The GPF accounts are system based from 1998-99 onwards. Upto 12/2016 accounts, the data entry was done physically in EDP (PF) based on the schedules and vouchers received from VLC. Each major head is a unit for the purpose of posting. In the case of large departments such as Education, Police, Administration of Justice, Health etc. each district is taken as a separate unit. As part of implementation of IFMS, the treasuries have started to furnish digital data from the month of January 2017 onwards.

6.02 Opening of Fresh Account.

The application shall be admitted, after scrutiny as per the procedure laid down in chapter II.

6.03 Sources of Funds Credits/Debits.

- a) Electronic Data(Debit/Credit) in respect of State Government employees whose salary bills are generated through SPARK, imported from VLC.
- b) Chalan remitted towards subscription, refund, arrear Pay/DA etc. under the major head 8009-01-101-99 SGE in respect of State Government Employees working on deputation/foreign service to various autonomous bodies/welfare fund boards/local self Governments etc., who draw their pay and allowances from the respective bodies.
- c) Schedules/Vouchers with separate covering statements in respect of credit/debit items pertain to Inter State Suspense received from AC section.
- d) Schedules/Vouchers in respect of Fund transactions appearing in the Transfer Entry Ledger Abstract of sections other than the DAE sections.

6.04 Receipt and check of chalan.

The chalans with schedules in support of the figures booked by all treasuries in cash accounts, will be received in PF 1 section on or before 20th of the succeeding month and scrutinized the same to see that they are received in complete shape and that there is no misclassification. If any chalan/schedule is missing it shall be called for from treasury

through E mail followed by telephone message. Every efforts shall be made to rectify/clarify the mistakes and discrepancies in the schedules before posting of amounts to the subscribers account in computer. Any misclassification by the treasury shall be rectified by proposing transfer entry. Suspense Slips with schedules/vouchers will also be received and scrutinized in PF 1 section. The section shall watch receipt of chalan and suspense slips on due dates. Habitual delay in the delivery of the chalan shall be reported to the Director of Treasuries through Group Officer.

6.05 Posting/Merging of Data.

A. EDP(PF) Main Office.

The Data Base Administrator shall port the monthly Detail Book figure and electronic data of debits/credits major head wise, treasury wise from VLC to GPF module immediately after closing of Monthly Civil Accounts in VLC. Merging of the GPF electronic data(Dr./Cr.) to the individual accounts of subscribers will be done centrally in EDP(PF) Main Office through computer programme developed for the purpose.

The merging of data shall be completed within one week after closing the accounts in VLC. Posting of transfer entries will also be done centrally in EDP(PF).

B. PF 1 Section.

Segregation and posting of Chalan/ISS to individual accounts of the subscribers will be done in PF1 section manually. While doing data entry of the challan/suspense slips each item shall be ticked in proof of having posted. Utmost care shall be taken while doing data entry so as to avoid any misposting. The data entry of the chalan/suspense slips shall be completed within the stipulated due dates.

6.06 Un-posted items.

It is of utmost importance that fresh accretion of unposted items is controlled and minimized. Even after all efforts were taken to rectify the differences in the schedule figure and VLC figure and collecting missing chalans and schedules, the amounts which cannot be posted to any account under any category, shall be kept under un-posted using the option provided in the Data Entry Screen of GPF Module. While keeping any

amount in un-posted table, all the available details necessary for pursuing, such as name of treasury, month of remittance, amount, reason for keeping unposted etc. shall be recorded by the Data Entry Operator in the columns provided in the window of un-posted items. E-mail/DO letter shall be issued immediately to Treasuries and Departments calling for details/documents for clearance of unposted items.

6.07 Validation.

The posted/merged data shall be validated immediately and any discrepancy noticed shall be noted in a register and handed over to the designated official for effecting correction in computer. The register shall be closed on 5th of every month and submitted to Branch Officer.

6.08 Clearance of Un-posted items & Adjustment Register.

- i. Every PF section shall maintain Adjustment Registers to correct mistakes in data base/ clear Un-posted items in the subsequent months with reference to the details received from the Treasuries/DDOs/subscribers. Two adjustment registers are to be maintained. One for adjustment of items related to Pre Oracle period and the other for the adjustment of items related to Oracle period (form given below). Sections shall ensure that the adjustments proposed in the Adjustment register have been entered in computer and that no item is omitted to be posted without assigning reasons therefore.

Form of Adjustment Register for Oracle period

Sl.No.	Wrong Account Number	Correct Account Number	Wrong name	Correct Name	Major Head of Account	Treasury Code	Accounting month	Amount	User name	Remarks (Subscription, Refund,DA Arrears,Pay Revision Arrears, etc.)
1	2	3	4	5	6	7	8	9	10	11

(Circular No. 28/2005-06 issued vide FM III/9-493/2005-06
dated 28th February 2006)

ii. The AAO while authenticating the proposals for adjustments shall ensure that the items proposed for adjustment are really missing in the accounts, especially credits and debits pertaining to the period prior to 2004-2005. The Registers in the Main Office shall be forwarded to EDP (PF) section as per the time table fixed in the Circular No. 16/2007-08 issued vide FM I/9-486/2007-08 dated 31-1-2008 (given below).

Sl. No.	Sections	Due dates
1	PF 3, 5, 9, 13,14.	1 st to 7 th of the Month
2	PF 15,17 18,20,21.	8 th to 14 th of the Month
3	PF 32, 43 & 47	15 th to 21 st of the Month
4	For any omissions in sending the Adjustment Register as noted against items 1 to 3	22 nd to 30 th of the Month

6.09 Monthly Closing of GPF accounts.

Time schedule for posting of chalan/ISS etc. and Closing of accounts for a month shall be fixed by FM section. Branch Offices shall make adjustments/corrections, if any, in EDP(PF) Main Office every month.

6.10 Preparation of Monthly Proof Sheet of GPF.

After the introduction of GPF module of VLC, the total of credits/debits posted/merged, un-posted items, items put under other suspense items, TEs posted, amounts booked under GCS, clearance of GCS adjustments, PWD, Forest, Settlement Account etc can be easily retrieved from the system and the agreement of posted data with VLC figure shall be ensured by preparing monthly Proof Sheet. The Form of Monthly Proof sheet for each Major head of account, Proof sheet for 8009 and the Consolidated Proof sheets are given below.

A. GPF PROOF SHEET FOR THE MONTH OF.....CREDIT/DEBIT

Major Head: 8009				
Treasury Code	Ledger Figure	Posted	Un-posted	Difference
BK-TE				
FOR				
LA TE				
GCS				
PW				
Major Head Total:				

	Broadsheet Figure:	
	Posted Figure:	
	Un-posted Amount:	
A)	Posted + Un posted Total:	

Add Adjustments

Up Clearance for the month:	<i>(Amount cleared from the Un-posted items outstanding from 2004-2005)</i>
Previous Adjustment:	<i>(Amount cleared from the Un-posted items outstanding prior to 2004-2005)</i>
GCS Clearance:	<i>(Amount cleared from the outstanding GCS items)</i>
CGPF:	<i>(Central Govt. P F – Actually this relates to 8658 Suspense; since this is received through the data transfer, shown separately for any reference)</i>
B) Adjustment Total:	<i>(Total of above)</i>
A + B:	
V L C Figure:	

B. GPF PROOF SHEET FOR THE MONTH
OF.....CREDIT/DEBIT

(For Major Heads of Accounts except 8009)

Major Head:				
Treasury Code	Ledger Figure	Posted	Un-posted	Difference
AC-TVM	<i>(Settlement figure received through data transfer)</i>			
BK-TE	<i>(BK TE figure received through data transfer)</i>			
CHALLAN	<i>(Amount booked by PF 1 after deducting the GCS amount)</i>			
DAE-TE	<i>(DAE TE figure received through data transfer)</i>			
KH	<i>(Kerala House figure received through data transfer)</i>			
PW	<i>(PWD figure received through data transfer)</i>			
TRY (Total booked against District Treasuries)	<i>(Total booked against District Treasuries received through data transfer)</i>			
Major Head Total:				

	Broadsheet Figure:	
	Posted Figure:	
	Un-posted Amount:	
A)	Posted + Un posted Total:	

Add Adjustments

	Un Clearance for the month:	
	Previous Adjustment:	
	GCS Clearance:	
	CGPF:	
B)	Adjustment Total:	
	A + B:	
	V L C Figure:	<i>(Ledger Figure)</i>

C. CONSOLIDATED GPF PROOF SHEET FOR THE MONTH OF
.....CREDIT/DEBIT

Posted figure: (Posted from Schedules & Chalang)	
Adjustments:	
Up Clearance during the month (From 2004-05) :	
Up Clearance during the month (Before 2004-05) :	
GCS Clearance :	
ISS/PAO Clearance :	
CGPF :	
Adjustment Total :	
Posted during the month :	
Un-posted figure:	
Total:	
Less Adjustments:	
(A). Total :	
(B). V L C Figure :	
Difference if any:	

- i. (A) and (B) in these proof sheets shall be equal. Monthly proof sheets in the above forms shall be prepared in EDP (PF) Section. The Proof sheets so completed must be submitted to the Group Officers on the due dates fixed.

Due dates shall be fixed in such a way so as to ensure submission of one proof sheet in every month. After the generation of Proof sheets, Data Base Administer in EDP (PF) shall close the Month's Accounts and no changes shall be made by anyone except the DBA with the prior permission of the Group Officer.

NOTE:- The agreement of each proof sheet shall be with reference to the figure available for the concerned major heads of accounts in VLC

- ii. The General Clerk's suspense and interest figures shall be treated as distinct units for purposes of consolidation and entered as the last two units in the Consolidated Abstract.

6.11 Procedure for maintenance of PF accounts of High Court Judges consequent on departmentalization of accounts.

i. According to the provisions of section 20 of High Court Judges (conditions of Service) Act 1954, the Judges recruited directly from the Bar are governed by GPF(CS) Rules and those from Civil Services (from Legislature Secretariat, Law Department of Secretariat, PSC etc.) can continue to subscribe to the PF account to which they had been subscribing at the time of their appointment as Judges of the High Court.

(Vide Hqrs. Circular letter No. 907/TAAA.II/24-71 dated 17-5-77)

ii. Even though the pay and allowances of the Judges are debited to State Exchequer as Charged Expenditure deduction towards subscription to GPF as well as payments made from the PF are to be accounted under central section of accounts under GPF consequent on departmentalization of accounts. Now the GPF accounts of Judges are maintained by the PAO, Ministry of Law and Legal Affairs, New Delhi. The following procedure described in headquarters letter dated 17-5-1977 are to be followed for the maintenance of P F Accounts.

I. Procedure to be followed by DAE 1 Section.

The pay and allowances of the High Court Judges are debited to the state exchequer under the head '2014 – Administration of Justice' as 'charged, expenditure. But, since they are governed by GPF (CS) Rules, the GPF accounts are maintained by PAO, Ministry of Law and Legal

affairs, New Delhi. The credit/debits appear in the State section of accounts towards subscription to GPF and payments made thereto on account of TA/NRA and final settlement of account have to be classified initially under “8658 Suspense Account – PAO Suspense”. DAE.I section shall sort out the credit schedule/debit vouchers classified under 8658 Suspense Account and send them direct to PF. 11 section with covering list after noting the agreement of figures given in the covering list with the booked figure in the classified abstract for the respective month.

II. Procedure to be followed by PF.11 section

- (i) P.F. 11 shall maintain Dummy PF account of the High Court Judges who are governed by GPF (CS) Rules. Separate GPF Account Numbers shall be given for the accounts maintained in the Dummy Register. For maintaining the Dummy PF account, a list of High Court Judges in position who are direct recruits has to be obtained from the Registrar, High Court of Kerala from time to time. GE 15 section shall also be asked to furnish the list of Judges in position. A copy of the list of Judges shall be given to DAE.I and AC section for information and necessary action.
- (ii) The GPF debits/credits received from DAE and posted in the Dummy account Broadsheet maintained in PF.11 shall agree with the figures booked under ‘8658 Suspense Account – PAO Suspense’ in the Detail Book. Discrepancies, if any, noticed shall be reconciled and shall be set right in the same month or the following month.
- (iii) Follow up action shall be taken for tracing out the missing credits/debits in the account for its adjustment.
- (iv) Annual closing of accounts in the Dummy PF accounts has to be done as soon as the accounts for March (Supplementary) are closed. The calculation of interest shall be done only after completion of the accounts of March of that year vide Hqrs letter No. 619/TA.II/242-71 dated 6-5-79. Interest on the balances in PF accounts has to be calculated as per the rates fixed from time to time and the amount so arrived at shall be posted in the individual Dummy PF account ledger.

and the interest so arrived at shall be intimated to PAO (Ministry of Law and Legal Affairs), New Delhi, immediately for effecting adjustment in the accounts before the close of the accounts for a financial year.

- (v) As soon as the accounts for a month are closed, monetary settlement of the credits/debits booked under '8658 Suspense Account – PAO Suspense' shall be effected with the PAO, Department of Legal Affairs, Ministry of Law and Justice, New Delhi. For this cash settlement an abstract of the credit/debits booked under '8658 Suspense Account for the month shall be sent to AC as per instruction in DCM 11/77/VIII/123 dated 19-9-77. The cash adjustment for a year shall be effected before the closing of accounts for that financial year.
- (vi) On transfer of judges from the High Court of Kerala to other States, the balance in GPF account together with an extract of ledger for the last 5 years has to be furnished to the Accountant General of the State concerned who is maintaining the GPF account of High Court Judges. In the case of transfer to Supreme Court of India, the balance together with extract to be sent to the PAO, Supreme Court, New Delhi. Similarly in the case of transfer of judges to the High court of Kerala from outside the state, the balance in their GPF accounts on the date of transfer and the extract of ledger for the last 5 years immediately before transfer have to be obtained from the A.G of the State concerned. The balance so received shall be noted as OB in the Dummy PF account of the Judges concerned and the extract to be filed in personal files of the judge. Action has to be initiated urgently for obtaining details, if any, wanting missing credits/debits in the account from the Registrar of the High Court of State Accountant General concerned.
- (vii) Personal files have to be maintained in respect of all Judges whose accounts are maintained in the Dummy PF ledger as well as in the regular PF account ie Judges promoted/appointed from pensionable Civil Service of State.

- (viii) Separate GPF account no may be allotted for the accounts maintained in the Dummy PF accounts. This shall be specifically noted in their personal files also.
- (ix) The Registrar, High Court of Kerala shall be informed of the separate account no. allotted to the High Court Judges whose accounts are maintained in the Dummy PF ledgers. Instructions shall also be issued to note the account number in the salary bill against deductions made towards GPF as also in the GPF schedules. The head of account '8658 Suspense Account- PAO Suspense' shall also be noted specifically at the top of the GPF schedule for every month.
- (x) While furnishing the list of Judges with GPF account number to DAE 1 section, the section shall be requested to verify the schedules before classifying the amount in order to avoid misclassification.

(Note FM.I/9-477/90-91/81-82 dated 16-7-1990)

LATEST ORDER

Sub :- Maintenance of Provident Fund Accounts of High Court Judges
(Central opted) – Revised procedure – reg.

The GPF accounts in respect of High Court Judges governed by GPF(CS) Rules are maintained by PAO, Law and Legal Affairs, New Delhi. As per instructions from Headquarters vide 907-TA/II/242-74, dated 17.5.1977, this office has been maintaining dummy PF accounts of the Central opted Judges of High Court of Kerala. Of late, it has been noticed that certain lapses such as delayed posting of T.E's, non-detection of disagreement between OB-CB, non-generation of proof sheet etc have existed in maintaining the account of the Judges. It has also come to notice that the deposits and withdrawals, which were booked under 8009-01-101-99 SGE by treasuries have been merged directly every month to the dummy accounts of the Judges maintained in oracle database by linking PEN number without proposing transfer entries to transfer the amount to MH 8658-00-101-92-043 PAO Legal Affairs. In order to safeguard against the recurrence of such lapses in future, the following procedure for maintenance of dummy accounts of High Court Judges (CS) shall be followed by all concerned sections for strict compliance.

6.12 I. EDP(PF) section, Main Office

1. The credits and debits of Central PF opted High Court Judges booked under 8009-01-101-99 SGE shall be kept as unposted items by EDP(PF) and the details of unposted items will be forwarded to PF 11 section of Branch Office, Ernakulam every month.
2. Posting of T.E's to the individual GPF account of Judges and clearance of unposted items under 8009-01-101-99 SGE shall be done by EDP(PF), Main Office
3. Monthly Proof Sheet for 8658-00-101-92-043 PAO legal Affairs shall be generated by EDP (PF), Main Office and forward the same along with posting details to EDP(PF)/ PF 11 section, Branch Office, EKM, in order to verify the postings and Proof Sheet with reference to original vouchers/schedules received from Ernakulam District Treasury and discrepancies, if any may be intimated to EDP(PF) Main Office along with a Certificate of Correctness & submission to DAG(Funds).
4. Initiate action for preparation of Proof Sheet pertaining to 8658-00-101-92-043 PAO Legal Affairs from 04/2018 accounts at the earliest.
5. Intimate the subscriber wise details of amounts posted under individual PF account of High Court Judges (Central opted) for the period from 04/2018 to 11/2018 to PF XI section in order to propose necessary transfer entry by minus crediting 8009 and crediting 8658 (in case of credit items) and minus debiting 8009 and debiting 8658 (in case of debit items).

II. PF 11 Section, Ernakulam

1. On receipt of details of unposted credits and debits of Central opted High Court Judges booked under 8009-01-101-99 SGE from EDP(PF), Main Office, Transfer Entry shall be proposed by PF 11 section and forward the same to PF 01 section with supporting documents/details within seven days by Speed Post for onward transmission to Book II section for booking in Monthly Civil Accounts.

2. Verify the postings and Proof sheet pertaining to 8658-00-101-92-043 PAO Legal Affairs furnished by EDP(PF) Main Office with reference to original vouchers/schedules received from District Treasury, Ernakulam and discrepancies if any shall be intimated to EDP(PF) Main Office along with a certificate of correctness for submission to DAG(Funds).

3. PF 11 section shall furnish the abstract of credits and debits booked under 8658-00-101-92-043 PAO Legal Affairs to AC section every month along with schedules and vouchers for effecting cash settlement with PAO, Law and Legal Affairs before the close of financial year. As regards annual interest, provisions laid down in Para 3(ii) of CAG letter dated 17.5.1977 shall be followed.

4. PF 11 section shall conduct a meeting with DTO, Ernakulam for obtaining schedules and vouchers pertaining to HCJ(Central opted) in separate envelope to Sr.AO/PF 11 with effect from 12/2018 accounts.

5. PF 11 section shall trace out the vouchers and schedules for the period from 04/18 to 11/18 from DAE sections in Ernakulam Branch Office. If original vouchers and schedules are not forthcoming, Certificate of Payment and Bill Office Copy shall be obtained from STO, Ernakulam and Registrar of High Court, Ernakulam respectively.

6. PF 11 section shall obtain monthly statement of credits/debits in respect of High Court Judges (Central Opted) from Registrar General of High court, Ernakulam.

III. PF 01 section, Main Office

1. Transfer Entries for unposted items under 8009 pertaining to High Court Judges (Central Opted) received from PF 11 section shall be forwarded to Book II section for booking in Monthly Civil Accounts. After booking of TE's, detailed report of TE's booked under 8658-00-101-92-043 PAO Legal Affairs along with supporting documents shall be forwarded to EDP(PF), Main Office for posting the amounts under individual PF accounts having HCJ prefix. Detailed Report of booked TEs shall be forwarded to PF 11 section for verification.

2. PF 01 section shall communicate to PF 11 section the monthly booked figures and TE details under 8658-00-101-92-043 PAO Legal Affairs.

IV. EDP(PF), Ernakulam Branch Office

Monthly Proof Sheet for 8658-00-101-92-043 PAO Legal Affairs shall be verified with reference to the original vouchers/schedules received from Ernakulam District Treasury and discrepancies if any may be intimated to EDP(PF) Main Office along with a certificate of correctness within seven days from the date of receipt of details from EDP(PF) Main Office for submission to DAG(Funds).

V. VLC Cell, Main Office

From 05/2018 accounts onwards treasury has started booking of transactions pertaining to High Court Judges directly under the head 8658-00-101-92-00-00-00 PAO Legal Affairs. The figures booked under the head are presently transferred to 8009-01-101-99 GPF while porting of data from VLC Treasury data to GPF Module. Hence necessary software modifications needs to be done by VLC for transferring the amount booked under the head 8658-00-101-92-00-00-00 PAO Legal Affairs to 8658-00-101-92-043 PAO Legal Affairs.

VI. Book II Section

Book II section shall intimate every month the Classified Abstract Figures under 8658-00-101-92-043 PAO Legal Affairs to EDP(PF) Main Office.

(Vide order dated 21-12-2018 of the Accountant General)

CHAPTER VII

INCOMPLETE ACCOUNTS

7.01 Completion of Incomplete Accounts.

Every endeavor shall be made to see that the subscribers accounts are complete both with reference to the subscriptions actually realized and with reference to the subscriptions recoverable in accordance with the Rules of the Fund concerned. The procedure laid down in this Chapter shall be strictly followed for this purpose.

7.02 Missing credits/debits Report.

EDP (PF) section shall generate missing credits/debits report and forward to the GPF sections for pursuance. In order to generate Missing Credits/Debits Report, missing debits during the Oracle period and missing credits/debits during the manual/pre-Oracle period shall be detected through review and entered in system under “Missing Credit/Debit Table” in GPF Module. The following instructions are to be followed in regard the pursuance of the missing credits and debits in the accounts.

- (a) The missing credit/debit report shall be generated department-wise under each treasury at the end of every quarter.
- (b) Letters shall be issued to the Drawing and Disbursing Officers requesting for details of missing items. Before calling for the details, verification shall be done to see whether any of the items has been kept under un-posted.
- (c) It shall be ensured that the replies received from the DDO/Subscriber are properly recorded, processed and the missing items traced out and adjusted.
- (d) An abstract shall be prepared at the end of the quarter indicating the balance of missing credit/debit at the time of previous closing, addition and clearance made during the quarter and closing balance at the end of the present closing.
- (e) Up-to-date missing credit/debit shall be shown in the Annual Accounts Statements of subscribers.

- (f) The missing credit/debit as per the report generated shall be reviewed by the AAO/BO at the end of every quarter to see that action is being taken to pursue the missing item.

(Circular No.9/81-82 (FM.III/9-223 dt.15-10-81/

CAG 1088/TA.II/153-81 dt. 31-8-81)

7.03 Adjustment of missing credits on collateral evidence basis and clearance of PF suspense.

State Government employees who are on deputation to Central Govt. departments where the departmentalization of accounts has already taken place, PAO who passes the pay bill remit the PF and other credits to the Accounts Officer, who maintain the accounts of the subscribers by means of Bank draft/cheque. In such cases missing credits are adjusted on collateral evidence basis only when the cheques/DD have been received in the Accountant General's Office and credited to Government. In order to avoid delay in adjustment of credits of the subscriber, in case the PAO or any other DDO relevant to a particular case/officer has certified that the PF recoveries in question, have been made and the cheque/draft for the amount has been already remitted to the Accountant General's office and full particulars of the letter No. etc. are also furnished by the PAO/DDO the amount may be adjusted on collateral evidence basis in the PF account of the concerned employee of the State Government by operation of the head "PF suspense" in the State section of Account.

The other part of the above process is the clearance of amount from the head PF suspense by actual tracing of credit. The credits/debits remitted through cheques/drafts may remain missing due to the following reasons.

- i) Cheque/Demand Draft has not been received in the Accountant General's Office and remitted to Bank might include the credits of PF, HBA, MCA and the amount might have been misclassified.
- ii) Cheque/Demand Draft received but not sent to the Bank.
- iii) Cheque/Demand Draft has not been received by the Accountant General at all or lost in transit or not despatched by PAO.
- iv) The cheque has been dishonoured by the Bank due to some reasons or other. In the case of first category the AG shall verify the Register of valuables as well as the account to identify the various credits included in the amount of

Cheque/Demand Draft and the heads to which these are classified. Misclassification, if any, may be rectified and the amount may be credited to the correct head of account. The cheque received, but not remitted to Banks may be verified by scrutinizing register of valuables. In case the cheques are time barred fresh cheques may be obtained from the PAO concerned. The case of cheque not received by the Accountant General may be taken up with the PAO and fresh cheque if necessary may be obtained. The fresh cheque may be obtained in respect of dishonoured cheque from the PAO concerned and the PF suspense cleared.

(HQRS Gen. Circular No. 54 Accounts II/1985 No. 1581
Accounts II/247-85)dt. 23.8.85 FMIII/9-455/85-86/69 dt. 11.9.85)

7.04 When missing credits/debits in the subscriber's account cannot be located in the normal course, the accounts may be completed by supplying missing credits/debits by debit/credit to 8658 suspense Accounts (a) PF Suspense GPF suspense in the following ways.

- 1) On the basis of documentary collateral evidence.
- 2) By giving benefit of doubt to subscribers.
- 3) On the basis of Affidavits furnished by the subscribers.

Before making the above ad-hoc adjustments, it shall interalia be satisfied that the list of unposted items have been duly verified to ensure that relevant debits and credits do not appear in the register of unposted items and other available records.

Regarding item(i), the procedure contained in para 12.66 MSO (A&E) Vol 1 may be followed if the missing credits/debits relate to a period not later than the year for which the annual accounts statement has been issued to the subscriber. In the case of final closure of accounts such adjustments may be made irrespective of the period to which the missing transactions relate. While accepting the documentary evidence the following may be borne in mind.

1. In cases where the Drawing and Disbursing Officer/Treasury Officer certified that the deduction has been verified with reference to the office

copy of the bill or other records such certificate may be accepted as sufficient collateral evidence.

2. The certificate shall indicate the voucher No. and month of account unless the same is not available in the records of the Drawing and Disbursing Officer.
3. Certified copies/extracts of pay bills, Acquittance rolls, Audit Register, Certificate of deduction from Drawing Officer/Treasury Officers, PF Pass Book, etc., may be taken as collateral evidence based on which such adjustments can be made.

NOTE: Govt. of India have prescribed a new form for keeping office copies of the pay bill which requires one page to be allotted to each Govt. servant and all payments made to or recoveries made from him in a year are indicated. It also shows the up-to-date position of PF as well as other loans and advances etc. This will not only enable the Drawing and Disbursing Officer to have complete information about a Government Servant but will also enable him to give particulars of missing credits etc. without difficulty.

Cases may arise, where the missing credits can neither be traced out, in the accounts nor adjusted, based on any of the recognized varieties of collateral evidence. The only way of completing the account of the subscribers in such cases would be to adjust missing credits to the account of the subscribers either.

- 1) by giving benefit of doubt to the subscribers when the total amount of missing credits as Residual Balance is Rs. 100 or less, or
- 2) On the basis of affidavit regarding the fact of deductions furnished by the subscribers where the amount of missing credits are more than Rs. 100 but not exceeding Rs 500/-

In the second case, AG shall act on this affidavit and obtain post facto approval of Govt. by sending quarterly statement of cases adjusted during the period together with the affidavits given by the subscribers. AG shall satisfy himself that the adjustments of the missing credits on ad-hoc basis with reference to an affidavit from the subscriber is justifiable and is the only way of completing the account of the subscriber.

Branch Officers have been delegated with powers to approve such proposals upto a limit of Rs. 3000/- at a time. Proposals for adjustments in excess of Rs. 3000/- require the approval of DAG (F).

(HQRS GI Cir No. 2-06/Accounts (No 147/ACII/290-2004) dated 20.04.2006
Circular FM III/9-223/2006-07/10dated 19.05.2006)

7.05 Provident Fund Suspense Register.

Each Provident fund Section shall maintain a “Provident Fund Suspense Register” in Computer in the form shown below for keeping a record of credits/debits adjusted by debit/credit to “PF Suspense” and watching the adjustments as and when the credits/debits in accounts are traced. The Register(Computer print) must be closed as shown below on the 1st day of every month and submitted to Branch Officer. The Register shall be submitted quarterly to DAG (F) for review and after it is seen by him it shall be sent to IAD for their review.

1. Balance from past months opening balance	Rs.
2. Total debits/credits during the month	Rs
3. Total	Rs.
4. Adjustment during the months	Rs.
5. Closing Balance	Rs.

Provident Fund Suspense Register

Sl No.	Name of Subscriber	Account No.	Months to which the missing credit relates
1	2	3	4

Mode of adjustment subsequent	Amount debited to suspense	Action taken No. and date of letter and to whom addressed	Subsequent Reminder
(1) By giving benefit			
(2) On the basis of affidavit			
(3) On collateral Evidence			
5	6	7	8

Amount ₹	Details of adjustment Month of adjustment	Remarks
9	10	11

Total of months debits

Add-Balance from past month

Total Rupees

Deduct- Amount adjusted during the month as in separate adjustment register

Balance carried forward

(Circular No. 1/81-82, FMII/9-390 dated 1.06.81)

7.06 Write off of the amount under PF Suspense

(1) The power to write off the amounts not exceeding Rs.500/-(Dr.& Cr.) and Rs.15,000/- (Dr.) & Rs.5000/-(Cr.) in each case outstanding under the head 'PF Suspense, has been delegated to Group Officers holding charge of PF group and AG respectively, subject to the following conditions:

1. The amounts written off have thoroughly been examined by the internal audit section.
2. The Group Officer/AG is personally satisfied that the outstanding is the result of a book keeping error only and that a dead end has been reached in all cases and that a write off is unavoidable.
3. Sanction shall be obtained from Headquarters before writing off of the amounts in excess Rs. 15000/-(Dr) and 5000/-(Cr) in each case outstanding under "PF Suspense" for which request shall be sent to Headquarters with the certificates to the effect that:-

- i) the items were outstanding only as a result of error in book keeping;
- ii) the amounts written off were got thoroughly examined by the Internal Audit Section before they were cleared.
- iii) the AG has personally satisfied himself that a dead end had already reached and a write off was unavoidable.

(Authority-Note 1 below Art.53 of Account Code Vol. 1 as inserted by CS No. 288, CS 90, dated 1st August 1980) 11 CAG's Letter No. 32/ACII/78-87 dt. 10.5.93 and HQrs General Cir No. 1 (No. 22-AC II 327/2009 dt 17.01.2011)

(2) All PF sections shall report to PF 1 all cases of write off of 'PF Suspense' sanctioned by Group Officer on 1st of every month.

(Authority-CAG's Cr.Lr.793-Comp/18-72,dated 'NIL' and DCM 1/12-2/VI/183, dated 23rd September 1972; vide orders of AG dated 18th October 1975, CS 9/75).

7.07 Broadsheet of PF Suspense.

Transfer entries proposed by PF sections during a month to afford credit/debit to PF accounts or to clear the outstanding balance under PF suspense shall be entered in system under "Broad Sheet for 8658 PF Suspense" in GPF Module. A report shall be generated from the system by each PF section for a month on 18th of the succeeding month, which can use as Broad sheet for PF suspense. PF 1 shall generate consolidated Broadsheet of 8658 PF suspense from the system. PF sections shall generate Ledger Figure for a month(both debit and credit) before 18th of the succeeding month from the VLC TE Module and analyzed with reference to the Broadsheet figure. If a TE proposed is not booked during the same month, the amount of the TE will appear as difference between Broadsheet and Ledger figures for the month. Prompt action shall be taken to ensure that the TE is booked by Book II section so that the difference between Broadsheet and ledger is cleared at the earliest.

7.08 In respect of the missing credits/debits in the Fund account of a subscriber who is under the control of an office different from the one from where his Fund account is maintained the adjustment to the head 'PF Suspense' shall be made by the AG maintaining the PF account. He shall, thereafter pursue with the Accounts Officer concerned the question of locating the credit and affording it to him for clearing the suspense head.

(CAG Lr. 1238/Admn. 111/13-60, dated 18th June 1960 Case PF 1/9-25/59-61)

7.09 Monitoring of Unposted Items.

No unposted item shall be treated as cleared until the relevant credit/debit gets posted in the subscribers account. A careful watch shall be kept over the correspondences made to the Treasury Officers/ DDOs and follow up action shall be taken by making correspondence to higher authorities whenever reply is not received within a reasonable time. Experienced peripatetic parties shall be deputed to the Treasuries/DDOs to obtain

the required documents/details for clearing old unposted debit/credit items. The merging of electronic GPF data to individual accounts of the subscribers is done by linking the common field PEN. The data transferred by treasury without PEN will be transferred to unposted table by the system. Such cases shall be cleared by collecting the copy of the voucher or certificate of payment with GPF account number from the treasuries thorough e-mail. PEN mismatch cases will also be transferred to unposted table. The correct PEN shall be obtained from the DDOs and the items cleared immediately. Data base of the address of all DDOs and Treasuries are available in computer with telephone number and e-mail address.

NOTE:- No item can be removed from the Missing Credits Report on the ground that the accounts statement has been accepted by the subscribers. In cases where there are no deductions, the matter has to be pursued to see whether such discontinuance is permissible.

(CAG Lr 1457-Tech Admn.11/276/64)

CHAPTER –X
ALL INDIA SERVICE (PF) RULES

10.01 Government of India have ordered that officers of the All India Services shall be required to subscribe compulsorily to the All India Service Provident Fund from the date of their appointment on probation. They will be governed by the provisions of AIS (PF) Rules, 1955 as amended from time to time.

(G.I.M.H.A. Letter No. 13/35/56-AIS(II), dated 27-10-1956)

10.02 Under Rule 6(3)b of AIS.(PF) Rules 1955 and Orders of Government of India issued vide G.I., D.P. & A.R. notification No. 11026/4/77 AIS(III) dated 21-11-1977, the subscription shall not be less than 6% of his emoluments and not more than his emoluments and shall be expressed in whole rupees. Emoluments means, except where otherwise expressly provided, pay, special pay, personal pay, leave salary or subsistence allowance and includes any remuneration in the nature of pay received by a member of the Service while on foreign service.

10.03 Though no authorization for NRA is required from Accountant General in respect of withdrawal from General Provident Fund Central/AIS P.F, CAG has ordered that Accountant General shall watch the receipt of debit and disbursement certificate in all cases.

(CAG 409-TA-II/20-78 dated 4th April, 1978. S.O 13, dated 25th April, 1978)

**ADJUSTMENT OF MISSING CREDITS/DEBITS IN RESPECT OF ALL INDIA
SERVICE OFFICERS ON COLLATERAL EVIDENCE.**

10.04 Missing credits/debits in respect of All India Service Officers on deputation with Central Ministries / Departments shall be completed on the basis of annual statement sent by PAOs showing the deduction made from the salary along with the cheque No. and date under which these were remitted to the concerned Accounting Authority. The statements may also be used as collateral evidence if necessary for adjustment of credits/debits of the concerned officers by operating the Head “PF Suspense” in the state section of accounts. The procedure prescribed for clearance of amount from the head PF suspense by actual tracing the credits/debits may be followed scrupulously.

(Gen. Circular No. 64-A/CS II/85/No.2021-Accounts-II/247-85 dated 16-10-85 from CAG of India. FM.I/9-348/80-86 dated 29-11-85)

10.05 (1) Government of Kerala has introduced the system of keeping passbook to AIS officers on an optional basis.

- i. PF passbook as applicable to GOs in the State shall be maintained in respect of each subscriber who desires to maintain it.
- ii. The passbook shall be kept under the custody of the subscriber himself.
- iii. The subscriber shall make the entries in the passbook except that relating to the date of encashment of the bill. The date of encashment shall be filled in by the Drawing and Disbursing Officer, who shall attest the other entries in the passbook after verification.
- iv. The interest accrued shall be noted in the passbook by the subscriber himself on receipt of Annual Account Statement from Accountant General.
- v. In respect of officers on Central deputation, the PF pass book as prescribed by the Government of India shall be maintained.

(GOK letter No.130129/Splcl/88/GAD dated 18-01-1989. F.M.I/I-23/88-89 dated 01-03-1989)

(2) Where the State Governments have introduced the Pass Book system for AIS Officers in pursuance of Ministry of Personnel, Public Grievances and Pension letter dated 13-10-87 the entries in the passbook may be used as collateral evidence for the purpose of adjusting missing credits/debits. It shall however be ensured that entries in the passbooks are properly attested or certified by the DDO/PAOs.

(CAG Gen Cr.No.II AC II/88 dated 27-05-88.

FM.I/1-23/88-89 dated 13-06-88)

(3) In certain case the AG/PAOs are not allowing interest on the accumulations in General Provident Fund for the month in which AIS Officers' subscription are deducted from their pay and remitted to them under DD etc.

when these remittances may have been realized in the following months because of administrative delays or otherwise. GOI, Ministry of Personnel, PG & Pension (Deptt of Personnel & Training) have clarified on the above case that according to proviso under Sub rule 3(a) of Rule 9 of AIS PF rules, 1955, the interest on subscription made by subscribers while on deputation to Central Government shall be payable from the date or month in which the pay of the subscriber was due under the Rules irrespective of the date or month in which it was actually drawn by the Accounts Officers of the concerned states.

(GOI No. 11026/I/91/AIS III dated 26-2-91

M/o Personnel, PG & Pensions, Deptt of Personnel & Training)

(4) In the case of AIS Officers on deputation to Autonomous bodies/Public Sector Undertakings under the Central Government, the PAO shall not be involved. The Autonomous bodies/PSUs shall make payment of the General Provident Fund advance/withdrawal sanctioned by the respective Ministry controlling the autonomous bodies/PSUs to the subscriber and claim reimbursement from the State Accountant General concerned.

(Note to para 6.4.2 of CA Manual. Endt. No.

Co-ord/III/15.238/CAM/Vol.IV/53 dated 26-6-91.)

(5) From 1986-87 onwards incentive bonus was stopped when the accumulation in General Provident Fund earned interest at 12 % from that year.

(GOL F6(1)PD/86 dated 30-4-86 FM.I/9-25/84/87/Vol.III/18-5-6-86)

**REMITTANCE OF CREDITS THROUGH CHEQUE/DEMAND DRAFT IN
RESPECT OF AIS OFFICERS ON DEPUTATION.**

10.06 Procedure to be followed by PF 18 section.

1. A register for entering the details of Cheques/Demand Draft in respect of All India Service Officers on deputation within/outside the State (except Central Government Departments) is to be maintained in the following form.

CHALLAN REGISTER

Sl. No. & Date	Chalan No. & Date	Date of receipt of DD/Cheque in Gl.Sn.	No. & Date of DD/ Cheque	Particulars of remittance			Amount Rs.	Remarks.
				Name of officer	GPF A/c No.	Month of A/c		
1	2	3	4	5	6	7	8	9

2. Prepare challan in triplicate in which the date of receipt of the cheque/DDs in General Section shall also be noted which may be considered by EDP section for allowing interest.

3. Forward the Challan and cheques/DDs to the State Bank of Travancore, Treasury Branch, Thiruvananthapuram for collection and accounting under the head of account 8009-01-104- AISPF.

4. When Original Challan receipts are received through monthly accounts, the section shall note the challan number and date allotted by the Treasury Officer in Col. No 2 and pick out the missing cases.

5. In case any challan is found missing or any discrepancy noted in the account figure, the section shall take up the matter immediately with the District Treasury Officer/GTS and pursue action to get the challan/clear the discrepancy.

6. The section shall submit the Challan register to the Branch Officer on 5th of every month with the following details.

- (i) No. of Cheques/DDs sent to Bank during the month:
- (ii) No. of Challans received through the accounts for the month of....:
- (iii) Balance (balance to be received from the treasury):
- (iv) Month-wise split up of the balance:

CHAPTER – XI

MISCELLANEOUS

11.01 After departmentalization of accounts, the PF accounts of the employees of Central Departments/Ministries are maintained by the concerned Pay and Accounts Officers

11.02 Live Accounts Register.

FM Section shall maintain a Register of Live Accounts, for recording position of live accounts at the end of each month against each section and each unit(department). The Register shall be closed and submitted to Branch Officer on the first of each month.

(Cr. No. 5/84-85 F.M.III/9-403 A/84-85 dated 19-7-1984)

11.03 Review of Balances.

After the annual closing is over a statement for each P.F showing the Opening Balance, receipt, withdrawal and closing balance shall be prepared and furnished to the Book Section in Form No. Sy. Spl. 46/K distributed by Book Section for incorporation in the Review of Balances. A certificate to the effect that the accounts statements of all the subscribers have been sent shall also be furnished. Corrections necessitated by supplemental or Journal entries shall also be intimated to Book Section.

Follow up reports showing the clearance subsequently effected shall also be sent to the Book section on the dates prescribed by that section.

11.04 Budget Estimates.

P.F.I Section will consolidate and furnish figures for the Budget and Revised Estimates of State Government to Book Section before 31st October of each year in respect of the receipt and charges, under the following:-

- (i) General Provident Fund(State Govt. Employees)
- (ii) Unclaimed Deposits
- (iii) P.F Suspense
- (iv) 2049 Interest Payment

The Estimates are framed on the basis of : -

- (i) the actuals of the preceding year;
- (ii) the actuals for the first six months of the current year;
- (iii) the anticipated increases based on the revised estimates for the current year and Budget Estimates for the next year and other factors which can be foreseen.

The Estimates are furnished to the Book Section in Form given below.

Revised Budget Estimate for and Budget Estimate for

Major/Minor & detailed heads	Actuals for	Actuals for the first six months	Budget Estimate for	Revised Estimate for	Budget Estimate for	Basis on which estimates have been framed		Explanation for variation	
						Revised Estimate for	Budget Estimate for	Budget Estimate for....& Revised Estimate for	Revised estimate for.... & Budget estimate for
1	2	3	4	5	6	7	8	9	10

NOTE : In respect of AIS PF and KPTCEPF the budget estimates shall be prepared by PF- 18 and PF 47 sections respectively.

11.05 Transfer of Files/Records to Records Section.

The Old Records/Files shall be indexed and transferred to records section as under:

a. Schedules.

Immediately after the completion of accounts for a month, the schedules shall be arranged department wise and stitched in one or more bundles according to districts.

b. Vouchers.

Vouchers relating to final withdrawal cases shall be stitched separately department wise and preserved for the period as specified in Appendix IV to the Manual of General Procedure. Other vouchers shall be arranged and stitched as in the case of schedules. The period of preservation of the following categories of vouchers on which final payments of P.F balance are made to persons other than subscribers is 30 years.

- (1) Minors
- (2) Other than Minors, in the absence of valid nomination by subscribers.

The AAO shall see that such vouchers of the year are kept in a separate file soon after audit of the vouchers. At the end of the year, the file shall be got stitched and sent to Records Section.

(SO 15/76-77, PF.I/9-27 dated 19th November 1976)

c. Action Over Closure Files/NRA/Conversion Applications etc.

The units dealing the closure cases are responsible to index the stitched action over closure files in Record Transit Register and record the index number, period of preservation etc. on the face of the files. The bundles consisting of 20 to 25 indexed files shall be neatly fastened with county twine. The units shall also index the action over NRA/Conversion applications / Correspondence Files dealt by them. Branch officers and Section Heads shall ensure that the indexed files/records are transferred to record section at the end of every quarter.

11.06 Stationery/forms.

The cost of the forms required for the maintenance of P.F Accounts of the State Government employees has to be borne by the State Government. The forms required in respect of the Provident Fund accounts of the State Government employees will, therefore, be got printed by State Government at their cost.

(Lr. 273-Tech.Admn.II/483-65 dated 9th February 1966 from the CAG – Case PF.I/9-287/65-66 and Lr. A. 452 dated 20th January 1944 from the GOI Dept of Labour)

The Superintendent of Government Presses will print and supply the forms and stationery and other materials for the maintenance of General Provident Fund accounts of the State Government employees as and when requisitions are received from the Accountant General.

(GO (Rt) No. 2230/68/Fin dated 18th June, 1968, Case PF.I/G1-9-291/65-69)

11.07 Indent for Stationery.

FM Section will prepare an annual indent of the forms required for the maintenance of the State PF accounts by 15th July every year for placing formal indent to the Government Press.

11.08 Deficiencies and defects in the inputs received.

The following deficiencies and defects have been noticed in the input materials such as Challans, applications for admission to General Provident Fund, Closure application, NRA Cases etc. received in this office.

1. In the case of Challan remittance, name, account number and head of accounts etc are not furnished in the Challan and also General Provident fund Schedules in TR 104 are not attached to the Challan.
2. Transactions pertaining to PF accounts under Kerala Aided School Employees Provident Fund, Panchayat Employees Provident Fund etc. are being booked by Treasuries under General Provident Fund and vice versa.
3. Certain Subscriber's PEN are noted incorrectly in SPARK.
4. In the application for admission to General Provident Fund the following are the common defects noticed.
 - (i) In the application basic pay, date of birth, date of entry into service and head of account under which salary is debited etc are not indicated.
 - (ii) The district in which the office/school is situated and full address of the office is not noted.

- (iii) Application not in the prescribed form.
 - (iv) The nominations are not correctly filled in with reference to the Rules of the Fund.
 - (v) Nominations of NGOs which are to be kept in the safe custody of the departmental office are sent along with the applications for admission.
 - (vi) The applications for admission are not sent in duplicate.
5. In the application for Closure of General Provident Fund accounts received manually, the defects sum up as follows:
- i. In some cases, the closure applications are prepared in the old forms which do not contain all the certificates available in the latest Form J
 - ii. Certificate 3 regarding the last fund deduction to be furnished by the Head of Office are not properly recorded and details of TA/NRA drawn during the period since the last credit card received from the Accountant General are omitted
 - iii. Certificates below application form are not properly filled in without deleting inapplicable entries and furnishing “Nil” when there are no cases.
 - iv. Home address of the subscribers/claimants are not furnished on page 2 of the Closure application, which results difficulty in sending the intimation to the subscribers/claimants at the time of payment or to have any correspondence, with him regarding the final closure of General Provident Fund.
 - v. The fact of having opted Rule 30(c) of General Provident Fund (K) Rules for closing the General Provident Fund account is not being indicated in the application.
 - vi. In the case of children around the age of 18, the verified date of birth is not specified to see whether he has attained the age of majority on the crucial date
 - vii. When there is family of the deceased subscriber, heirship certificate from the Tahsildar is forwarded along with the application for closure instead of departmental enquiry certificate containing members of the family as defined in Rule 2(c) of General Provident Fund (K) Rules as amended in GO 342/87/Fin dated 28-03-87.

NOTE:- As per GO(P)342/87/Fin dated 28-03-87 'Family' includes wife/wives/husband and children of the subscriber widow or widows and children of a deceased son of the subscriber, parents, minor brothers unmarried sisters and paternal grand parents if parents are not alive. The order is effective from 01-04-87.

viii. In the case of death of a subscriber and where valid nomination exists, the nomination in original shall be sent to the Accountant General. If there is no nomination and if the subscriber has a family the Head of Office shall furnish an enquiry report regarding the members of his family indicating their age, relationship with the subscriber, age of children at the time of death of the subscriber, marital status of daughter(s) etc.

All PF Sections shall take up with the Departmental authorities the defects/deficiencies noticed in the various inputs (as detailed above) and a note of such deficiencies/defects may be kept in a separate register indicating the name and account number of the subscriber, designation of Departmental Officer from whom the documents in which defect noticed has been received, nature of defect noticed, number and date of letter issued, etc. The register shall be submitted on 10th of each month to the B.O. who shall review it and ensure that the entries are properly made.

The Register shall be reviewed and common and persistent defects/deficiencies noticed shall be listed out and furnished to FM quarterly on 10th of April, July, October and January for taking up with the Government.

(Cr.No.26/91-92/FM/9-451 dated 19-07-91 GOK Cr.No.66/91/Fin
dated 27-12-91; 40/90/Fin dated 06-06-90)

11.09 (a) Complaint Register.

The section shall register all papers marked as complaints in the Register of Complaints and take prompt action for their disposal. No complaint shall be treated as cleared until the case is settled and a final reply given to the

complainant. The register shall be closed on the first working day of every week and submitted to the BO and to the Group Officer on the first working day of every alternate week. In the Monthly report, the section shall give a statement of complaints showing OB, receipts during the month, total clearance during the month and CB with full details of outstanding items.

FM section shall consolidate the monthly statement of complaints of all PF sections giving section wise details as given in the monthly reports and send it to IAD on the 15th of every month for review and submission to the Accountant General.

(O/ O. No. GI & No.26/1979 in IAD/V/6.24/2 dated 12-12-79)

(CS No.23/83 FM.I/9-348 dated 05-04-83)

(b) Expeditious Settlement of complaint cases.

In all complaint cases where final settlement cannot be effected by the office for want of information/documents from the Government./Departmental authorities the sections shall, apart from pursuing the matter with the State Government or the departmental authorities, also inform the complainant invariably in each case about the action pending with the Government or the departments concerned. This will not only avoid reminders being sent by the complainant but also provide an opportunity for them to pursue the matter directly with the Government/Departments concerned.

(AG(Secy)Co mp/90-91/159 dated 12-07-90)

(c) Settlement of complaint addressed to Accountant General.

When reports on complaints are put up to Accountant General the notes shall be self contained and shall cover the following:-

- (i) All the connected papers and previous reminders shall invariably be put up and clearly referenced.
- (ii) Action already taken in the matter before receipt of the complaint.
- (iii) If no action has been taken in the matter, the reason thereof.
- (iv) Other cases of similar nature, if any, pending with the dealing Accountant and what controls are exercised by the AAO.

- (v) All references shall be properly flagged and notes, etc. authenticated by the dealing Accountant /AAO/BO.
 - (vi) Complaints shall be settled/given top priority and the report shall be submitted to the Accountant General on the due date.
- (Vide order of Accountant General dated 22-05-90; Circular No.9/90-91; FM.I9-553/90-91 dated 25-09-90)

11.10 Interest Rate.

- (i) The interest on General Provident Fund in force from time to time from 1980-81 onwards is shown below.

Year	Date of effect	Rate of interest
1980-1981	1-Apr-80	8.5
1981-1982	1-Apr-81	9
1982-1983	1-Apr-81	9
1983-1984	1-Apr-83	9.5
1984-1985	1-Apr-84	10
1985-1986	1-Apr-85	10.5
1986-1987	1-Apr-86	12
1987-1988	1-Apr-86	12
1988-1989	1-Apr-86	12
1989-1990	1-Apr-86	12
1990-1991	1-Apr-86	12
1991-1992	1-Apr-86	12
1992-1993	1-Apr-86	12
1993-1994	1-Apr-86	12
1994-1995	1-Apr-86	12
1995-1996	1-Apr-86	12
1996-1997	1-Apr-86	12
1997-1998	1-Apr-86	12
1998-1999	1-Apr-86	12
1999-2000	1-Apr-86	12
2000-2001	1-Apr-00	11
2001-2002	1-Apr-01	9.5
2002-2003	1-Apr-02	9
2003-2004	1-Apr-03	8
2004-2005	1-Apr-03	8
2005-2006	1-Apr-03	8
2006-2007	1-Apr-03	8
2007-2008	1-Apr-03	8
2008-2009	1-Apr-03	8
2009-2010	1-Apr-03	8
2010-Nov-2011	1-Apr-03	8
Dec-2011-March 2012	1-Dec-11	8.6
2012-2013	1-Apr-12	8.8
01-04-2013 to 31-03-2016	1-Apr-13	8.7
01-04-2016 to 30-09-2016	1-Apr-2016	8.1
01-10-2016 to 31-03-2017	01-Oct-2016	8
01-04-2017 to 30-06-2017	01-Apr-2017	7.9
01-07-2017 to 31-12-2017	01-Jul-2017	7.8
01-01-2018 to 31-09-2018	01-Jan-2018	7.6
01-10-2018 to 30-06-2019	01-Oct-2018	8
01-07-2019 till date	01-Jul-2019	7.9

Interest on lumpsum deposits to General Provident Fund is payable only when such deposits are made on the strength of Government Order making such

deposits compulsory and not made voluntarily by subscriber as and when they choose to do so.

(GO(P) 35/90/Fin dated 11-01-1990; FM.I/1-5/89-90)

- (ii) There is no provision in General Provident Fund (K) rules to allow lumpsum remittance of a large amount by Chalan to General Provident Fund in order to avail of Income Tax relief and such lumpsum credits shall not be treated as normal credits earning interest.

(GOK No.39576/PF/86/Fin dated 30-06-86 &

FM Circular No.FMI/1-5/86-87/11 dated 12-08-86)

11.11 Register Of Corrections To The P.F.Manual.

FM Section will be responsible for maintaining the P.F. Manual up-to-date. Instructions and decisions of a permanent nature relating to Provident Fund shall be incorporated in the Manual with full reference to the number and date of letter, the case etc. Orders which require to be included in the manual shall then and there be brought to the notice of F.M. Section by other sections.

The corrections proposed to be included in the Manual shall be submitted to the DAG (F) for approval. A typed copy of the correction shall then be pasted in the Register of Corrections to the P.F.Manual. The Register shall be closed once in a quarter and submitted to the Accountant General through the DAG (F) on the 5th of January, April, July and October. After approval by Accountant General, the correction slips approved during the quarter shall be sent to the General Section for arranging printing.

NOTE OF POSTING OF LIST OF CORRECTIONS.

Sl. No. of the List.	Para Nos. added	Para No. deleted.

11.12 Yardstick for computation of arrears.

The following yardsticks shall be applied for computing arrears:-

Closure and RB Cases:	:	30 minutes per item
Missing Credits	:	20 minutes per item
Annual Review	:	2 minutes per item
Accounts	:	10 Man days per 1000 accounts

For unposted items, arrears need not be computed.

(CAGlr.1139-TA-Admn.II/237/64 dated 20th July 1964 & 2670-TA-II/171-67 dated
20th October 1967)

**Copy of Office Order issued from F M Section regarding the Maintenance of
Provident Fund accounts of the Judges of the High Court of Kerala.**

FM I/9-455/2018-19

Dated : 14.12.2018

OFFICE ORDER No.

Sub :- Maintenance of Provident Fund accounts of High Court Judges
(Central opted) – Revised procedure – reg.

The GPF accounts in respect of High Court Judges governed by GPF(CS) Rules are maintained by PAO, Law and Legal Affairs, New Delhi. As per instructions from Headquarters vide 907-TA/II/242-74, dated 17.5.1977, this office has been maintaining dummy PF accounts of the Central opted Judges of High Court of Kerala. Of late, it has been noticed that certain lapses such as delayed posting of T.E's, non-detection of disagreement between OB-CB, non-generation of proof sheet etc have existed in maintaining the account of the Judges. It has also come to notice that the deposits and withdrawals, which were booked under 8009-01-101-99 SGE by treasuries have been merged directly every month to the dummy accounts of the Judges maintained in oracle database by linking PEN number without proposing transfer entries to transfer the amount to MH 8658-00-101-92-043 PAO Legal Affairs. In order to safeguard against the recurrence of such lapses in future, the following procedure for maintenance of dummy accounts of High Court Judges (CS) shall be followed by all concerned sections for strict compliance.

I. EDP(PF) section, Main Office

1. The credits and debits of Central PF opted High Court Judges booked under 8009-01-101-99 SGE shall be kept as unposted items by EDP(PF) and the details of unposted items will be forwarded to PF 11 section of Branch Office, Ernakulam every month.

2. Posting of T.E's to the individual GPF account of Judges and clearance of unposted items under 8009-01-101-99 SGE shall be done by EDP(PF), Main Office
3. Monthly Proof Sheet for 8658-00-101-92-043 PAO legal Affairs shall be generated by EDP (PF), Main Office and forward the same along with posting details to EDP(PF)/ PF 11 section, Branch Office, EKM, inorder to verify the postings and Proof Sheet with reference to original vouchers/schedules received from Ernakulam District Treasury and discrepancies, if any may be intimated to EDP(PF) Main Office along with a Certificate of Correctness & submission to DAG(Funds).
4. Initiate action for preparation of Proof Sheet pertaining to 8658-00-101-92-043 PAO Legal Affairs from 04/2018 accounts at the earliest.
5. Intimate the subscriber wise details of amounts posted under individual PF account of High Court Judges (Central opted) for the period from 04/2018 to 11/2018 to PF XI section in order to propose necessary transfer entry by minus crediting 8009 and crediting 8658 (in case of credit items) and minus debiting 8009 and debiting 8658 (in case of debit items).

II. PF 11 Section, Ernakulam

1. On receipt of details of unposted credits and debits of Central opted High Court Judges booked under 8009-01-101-99 SGE from EDP(PF), Main Office, Transfer Entry shall be proposed by PF 11 section and forward the same to PF 01 section with supporting documents/details within seven days by Speed Post for onward transmission to Book II section for booking in Monthly Civil Accounts.
2. Verify the postings and Proof sheet pertaining to 8658-00-101-92-043 PAO Legal Affairs furnished by EDP(PF) main office with reference to original vouchers/schedules received from District Treasury, Ernakulam and discrepancies if any shall be intimated to EDP(PF) main office along with a certificate of correctness for submission to DAG(Funds).

3. PF 11 section shall furnish the abstract of credits and debits booked under 8658-00-101-92-043 PAO Legal Affairs to AC section every month along with schedules and vouchers for effecting cash settlement with PAO, Law and Legal Affairs before the close of financial year. As regards annual interest, provisions laid down in Para 3(ii) of CAG letter dated 17.5.1977 shall be followed.
4. PF 11 section shall conduct a meeting with DTO, Ernakulam for obtaining schedules and vouchers pertaining to HCJ(Central opted) in separate envelope to Sr.AO/PF 11 with effect from 12/2018 accounts.
5. PF II section shall trace out the vouches and schedules for the period from 04/18 to 11/18 from DAE sections in Ernakulam Branch Office. If original vouchers and schedules are not forthcoming, Certificate of Payment and Copy of the Bill shall be obtained from STO, Ernakulam and Registrar of High Court, Ernakulam respectively.
6. PF 11 section shall obtain monthly statement of credits/debits in respect of High Court Judges (Central Opted) from Registrar General of High court, Ernakulam.

III. PF 01 section, Main Office

1. Transfer Entries for unposted items under 8009 pertaining to High Court Judges (Central Opted) received from PF 11 section shall be forwarded to Book II section for booking in monthly civil accounts. After booking of TE's, detailed report of TE's booked under 8658-00-101-92-043 PAO Legal Affairs along with supporting documents shall be forwarded to EDP(PF), Main office for posting the amounts under individual PF accounts having HCJ prefix. Detailed Report of booked TEs shall be forwarded to PF 11 section for verification.
2. PF 01 section shall communicate to PF 11 section the monthly booked figures and TE details under 8658-00-101-92-043 PAO Legal Affairs.

IV. EDP(PF), Ernakulam Branch Office

Monthly Proof Sheet for 8658-00-101-92-043 PAO Legal Affairs shall be verified with reference to the original vouchers/schedules received from Ernakulam

District Treasury and discrepancies if any may be intimated to EDP(PF) Main office along with a certificate of correctness within seven days from the date of receipt of details from EDP(PF) Main office for submission to DAG(Funds).

V. VLC Cell, Main Office

From 05/2018 accounts onwards treasury has started booking of transactions pertaining to High Court Judges directly under the head 8658-00-101-92-00-00-00 PAO Legal Affairs. The figures booked under the head are presently transferred to 8009-01-101-99 GPF while porting of data from VLC Treasury data to GPF Module. Hence necessary software modifications needs to be done by VLC for transferring the amount booked under the head 8658-00-101-92-00-00-00 PAO Legal Affairs to 8658-00-101-92-043 PAO Legal Affairs.

VI. Book II Section

Book II section shall intimate every month the Classified Abstract Figures under 8658-00-101-92-043 PAO Legal Affairs to EDP(PF) Main Office.

Deputy Accountant General(Funds)

Copy to:

Deputy Accountant General (A/cs & VLC) & Deputy Accountant General(A&E),
Ernakulam

The Secretary to AG, PA to DAG(F) & DAG(A/cs & VLC)

Branch Officers of PF 01, PF 11, EDP(PF) Main Office & Ernakulam Branch, Book
II Section , VLC(Main office), IAD, Co-ordn., TM

Office Order Book

CHAPTER – VIII

ANNUAL CLOSING OF ACCOUNTS

GENERAL

8.01 Annual closing of accounts shall be commenced immediately after the generation proof sheet for March. In the case of account in which credits are missing every attempt must be made to trace out the credit and afford to the subscriber in March (supplementary) accounts. If necessary, urgent enquiries over the signature of the Branch Officer shall be made with the Treasury/DDO.

8.02 Annual Adjustment of Interest.

(1) After the implementation of Voucher Level Computerisation (VLC), Annual Closing and Interest casting are being done through the GPF Module of VLC. Immediately after the accounts for March (Supplementary) are closed, the work such as generation of missing credit report, interest casting, pdf generation and other allied work of annual closing of accounts must be completed. Interest casting for all the accounts in the State (ie. including the accounts maintained in Branch Offices) shall be done in the EDP (PF) at Main Office, Thiruvananthapuram. It will calculate regular interest amount for the financial year based on the opening balance, deposits during the year, corrections if any, for unposted items, withdrawal amount etc. This interest amount will be added to the total of opening balance, Subscriptions, Refund and Other amounts (DA arrears etc.) of that particular account after deducting the withdrawals during the year. This will be the closing balance for current financial year and the Opening balance for next financial year. The total of the interest for the year, including interest paid on the accounts closed in the course shall be added to “General Provident Fund Receipts” by debit to “2049 Interest Payment (c) Interest on small savings Provident Funds, etc. (b) Interest on State Provident Funds” by means of transfer entry. This adjustment must be made in time for the incorporation of the transfer entry for interest in the accounts for March (Supplementary).

NOTE: The adjustment of estimated figures on account of interest is highly irregular.

Actual figure only shall be adjusted.

Methods of interest calculation in the computerised environment.

(2) Let us consider opening balance of a particular year's account is x. The contribution throughout the financial year is as follows:

Months	Subscriber amount	Refund amount	Other amounts	Withdrawal amount	Total
April	y1	y2	y3	y4	$z1 = x + (y1 + y2 + y3) - y4$
May	y1	y2	y3	y4	$z2 = z1 + (y1 + y2 + y3) - y4$
June	y1	y2	y3	y4	$z3 = z2 + (y1 + y2 + y3) - y4$
July	y1	y2	y3	y4	$z4 = z3 + (y1 + y2 + y3) - y4$
Aug	y1	y2	y3	y4	$z5 = z4 + (y1 + y2 + y3) - y4$
Sep	y1	y2	y3	y4	$z6 = z5 + (y1 + y2 + y3) - y4$
Oct	y1	y2	y3	y4	$z7 = z6 + (y1 + y2 + y3) - y4$
Nov	y1	y2	y3	y4	$z8 = z7 + (y1 + y2 + y3) - y4$
Dec	y1	y2	y3	y4	$z9 = z8 + (y1 + y2 + y3) - y4$
Jan	y1	y2	y3	y4	$z10 = z9 + (y1 + y2 + y3) - y4$
Feb	y1	y2	y3	y4	$z11 = z10 + (y1 + y2 + y3) - y4$
Mar	y1	y2	y3	y4	$z12 = z11 + (y1 + y2 + y3) - y4$

Average amount = $(z1 + z2 + z3 + z4 + z5 + z6 + z7 + z8 + z9 + z10 + z11 + z12)$ divided by 12

Interest amount = $(\text{Average amount} * r) / 100$; where r = rate of interest.

Then the closing balance = Opening balance + Subscription during the financial year + Refund amount + Other amounts + Interest amount – withdrawal amount.

8.03 Supply of the Annual Accounts Statements to Subscribers.

(1) As soon as the accounts have been closed and agreed, Annual Accounts statements shall be generated and hosted in the official website so as to enable the

subscribers to download it. Hosting of the annual accounts statements shall be completed by 31st July of the year succeeding the year to which the annual statements relates.

NOTE : (i) For preparing and issuing the annual statements, the instructions detailed below shall be followed.

- a) Statement shall be complete and correct in all respects;
- b) Generation of statement shall be done in system.
- c) The statement must indicate all missing credits/debits including those of previous years.
- d) It shall indicate adjustment of missing credits/debits of earlier years distinctly and also request the subscriber to give details necessary to clear the balance items where missing credits/debits remain.

(CAG Lr. 2459-TA-II/302-78 dated 3rd October 1978 CS.I/91/FM/9-348 dated 02-5-91)

- e) In the case of G.Os whose nominations have not been received in this office, the fact shall be included in the Account Statements with a direction to furnish immediately.

NOTE:- If a nomination has been filed by the subscriber, the nominee may be requested to furnish the address of the subscriber.

- (2) In the VLC set up the Closing balance for the current year will automatically taken as the Opening Balance for the next year.

8.04 Publicity through Press.

The hosting of Annual Account Statements in the website shall be given wide publicity through the press requesting the subscribers to download their statements from the website. FM section will take action in this regard.

8.05 Report to the Comptroller and Auditor General.

A report on the hosting of the Account Statements to the website shall be sent to the CAG in the following form immediately after issue of Annual Accounts Statement.

1	Total number of accounts involved	
2	(A) Number of accounts slips hosted to website	
	(B) Percentage to which the number at 2(A) bears to the total number of accounts	
3	(A) Number of accounts which could not be hosted to the website	
	(B) Percentage to which the number at 3(A) bears to the total number of accounts	
4	Reason for the delay in upload of accounts mentioned at 3(A) above and the date/dates by which they are expected to be hosted	
5	The position of missing credits can be seen in the Annual Accounts Statement itself.	
6	The opening Balance agreed with the Closing Balance ofand the Closing Balance for....also agreed with reference to credits/debits reflected during the year.	

(CAG Lr. 54-Tech.Aadmn.II/314-65 dated 7th January, 1966.

Case PF.I/9-160-64-66)

8.06 Certificate of Annual Agreement.

Annual Agreement of balance is an agreement of up-to-date figures posted/merged in the subscribers account with the VLC Figures. If any discrepancy is noticed between the posted figure and VLC figure timely action shall be taken to rectify it. In the report on the dispatch of Annual Statements to the CAG referred to in para 8.04 above, a certificate in the following form shall be furnished.

“Certified that the annual agreement of balances in the Provident Fund Account as envisaged in para 12.54 of MSO (A&E) Vol.I has been effected for the year 20...-20... Difference noticed between the closing balance of posted figures and VLC figures and action taken to settle the same are indicated in the statement attached”.

8.07 Transfer of closing balances.

In the centralized system of admission, once the A/c number is allotted to a subscriber no change is permissible even when he/she is transferred from one department to another or from one district to another permanently or temporarily. As such, when an account number is allotted to a subscriber, his/her account will continue to be maintained in the same office and same section/unit in which the account is opened initially till the account is closed on retirement/death/transfer to other Government/bodies.

8.08 Minus Balance cases, Petty Balance cases and dormant Accounts.

EDP(PF) shall generate a list of Minus Balance cases, Petty Balance cases and dormant Accounts and sent to respective sections at the end of every quarter. The concerned sections shall be responsible for investigating the reason for minus balance etc. and take necessary action to clear those items.

8.09 Acceptance of balance by subscribers.

When a subscriber does not accept the balance shown in his annual statement he shall furnish reasons for non acceptance together with the necessary particulars in support of his contention. The subscriber shall accept the balance or point out the discrepancy in the annual statement sent to him within three months or other period prescribed under the relevant rules of the Fund. It is therefore, not necessary for this office to watch the receipt of the acceptance of balance beyond the above mentioned period.

(Vide Ir.1199 T.Admn. II/249-66 dated 7th June 199 of the CAG and
S.O.PF.I/GI/9-322 16 of 67-68)

8.10 Register of Discrepancies pointed out by subscribers.

As soon as the letter pointing out the discrepancy in the accounts of a year is received from the subscriber, immediate action shall be initiated to locate the discrepancy and settle the same to the satisfaction of the subscriber. The fact that the subscriber has disputed the accuracy of the balance shall be noted in the ledger giving reference to file

No. and Case number. A separate register in the following form shall be opened for recording the details.

Sl. No	Case No.	Account No. of the subscriber	Name	Name of discrepancy pointed out
1	2	3	4	5

Purport no. & date of receipt of letter pointing out the discrepancy	Action taken indicating reference no. & date of letters	No. & date of ref. in which final reply is given to the subscriber
6	7	8

The above register shall be put up to B.O. on 15th of every month with an abstract in the following form:-

1. Opening Balance
2. Number of cases added
3. Total
4. Number of cases finally settled
5. Closing balance

Item-wise details of closing balance, action taken to settle the discrepancies shall be indicated at the time of closing.

(S.O.PF.I/16/67-68 dated 28th August 1967)

Chapter IX

ELECTRONIC DATA PROCESSING.

9.01. Computerization of Accounts.

The GPF Accounts of the employees of Government of Kerala, which were being maintained in this office manually upto the accounts of the year 1998-99 were fully computerized with effect from the accounts of the year 1999-2000 using dBase. From the year 2004-2005 it was migrated to Oracle 8i and from the year 2011-12 it was migrated to Oracle 11g.

Master data files with the details from the ledger like subscriber's name, account number, opening balance etc. were created and these master files formed the basis for the maintenance of the accounts. Master files were also added time to time on the basis of requirement.

9.02. Activities:-

Following are the major activities being done by Funds wing

1. Admission to GPF(for details see chapter II)
2. Porting monthly Detail Book figure/data major head wise, treasury wise from VLC to GPF module.
3. Segregation of Chalan and posting, merging of electronic data of debits and credits for each month to individual accounts.
4. Posting of Transfer Entries and adjustment entries to the concerned accounts
5. Generation of Proof Sheet to ensure agreement between Detail Book figures and posted figures.
6. Year end activities consisting of generating missing credit report, interest casting, PDF generation and other allied work of annual closing of accounts and preparing the data for uploading in website.
7. Posting of Temporary Advance sanction.
8. Scrutiny of Non-refundable Advance /conversion sanctions and authorize the amount digitally and send to spark electronically

9. Processing the Final Withdrawal cases/Residual balance cases through computer and authorize the amount digitally and send to spark electronically
10. Generation of monthly reports like Unposted items, Red book Inward type count, Red book pending list etc.
11. Running the Quarterly reports for KRA like Report on Missing Credits, Report on Unposted Items, Report on Minus Balance etc.

9.03. Software:

Operating System : Red-hat Linux(version 5.6)
Database-backend : Oracle 11g (Release 2)
Application-frontend : Oracle 11g (Release 2)

All programs shall be well documented-i.e. All corrections made and the date corrections shall be documented so as to keep track of the changes made. Changes shall be carried out based on the approval of the Group Officer. Copy of the Menus, Forms and Reports available in the application server shall be stored periodically in alternate servers also.

9.04. Database Files.

In order to carry out various functions Funds EDP maintains a number of tables, procedures and sequences in 11g for storing the data and several menus, forms and reports for the users to enter the data and generate various reports required. All the users of the system are grouped under suitable roles according to their nature of work. Level of access to data is controlled through various roles and privileges assigned by DBA. Password protection is available for all the users.

Database Files Used:

The following are the important tables used to store data in Oracle 11g.

1. Master Data:-

- a. Employee Master
- b. GPF Account Master.
- c. Ledger Notes Master.

- d. Nominee Master.
- e. Loan/Advances:-a. TA Sanction Master, b. NRA Authorization Master, c.NRA Inward Master.
- f. Closure Application Master.
- g. Subscriber Account Status Master.
- h. GPF Department Master.
- i. Retirement Age Master.
- j. Supervisor Check for Schedule Master.
- k. Employee Address, Basic Pay Master.
- l. Export/Import from Branch Offices:- a. Monthly Export Import Master b. Financial Year Export Master.
- m. Employee Master Updation Master.
- n. Backup Master.
- o. Change Password Master.

2. Transaction Tables:

- a. Data Transferred from VLC
- b. NRA/Final Payment /RB of GPF
- c. Clearance of Unposted Items Credit and Debits.
- d. PF Suspense Credit and Debit.
- e. Previous Credit/Debit Adjustment.
- f. Chalan Segregation.
- g. Chalan Suspense Clearance
- h. Data Transfer from Chalan.
- i. Adjustment TE Debit/Credit.
- j. Proof Sheet.
- k. Unposted Details file.
- l. Missing Credit.
- m. Pre 2004-2005 Data

9.05. Forms in GPF Module.

The following are the important Forms available in the GPF Module.

- a. Data Transfer from VLC
- b. NRA/FP/RB
- c. Clearance of Unposted items Cr/Dr.
- d. PF Suspense Cr/Dr.
- e. Adjustment of previous Cr/Dr.
- f. Chalan Segregation(Compilation) Cr/Dr.
- g. Chalan Posting Cr/Dr.
- h. Data Transfer from Chalan.
- i. Adjustment Transfer Entry.
- j. Proof Sheet.

The users can enter data by selecting respective Forms based on their nature of work. They also have the utility buttons through which they search/view the subscriber details.

9.06. Reports.

Following are important reports generated from the system.

- a. Missing Credit.
- b. Minus Balance.
- c. Unposted Items.
- d. Admission.
- e. Admission Index.
- f. Transfer Entry proposed.
- g. Live Accounts.
- h. Proof Sheet.
- i. Previous Adjustments.
- j. Dormant Accounts.
- k. GPF PIN allotted to Subscribers.
- l. GPF Performance.
- m. Status of Authorizations Electronically sent to Spark.
- n. Closed Accounts.

Branch officers and Assistant Accounts Officers shall monitor the progress of work with reference to the time lines fixed using the several reports available for this purpose.

9.07. Role of Data Base Administrator.

DBA is the most privileged user with full rights to the entire database. All the menus available to the different users will be available to DBA. In addition to this, several procedures to be executed for updation of monthly data in the website is available to DBA only. Also the important year end activities comprising of the following will also be available only to DBA.

- a. Generation of Missing Credit Report.
- b. Transferring of interest figures from Final Withdrawal balance table to regular balance table.
- c. Interest casting for live accounts.
- d. Generation of interest figures for the year.
- e. Generation of Annual Accounts Statements in PDF.
- f. Uploading of newly generated/corrected GPF Annual Accounts Statement in official website.

Other duties of DBA are included in Chapter I.

9.08. Backup of Data:-

The daily automated backup is scheduled at 1 P M. Daily full-backup is at 5 PM using import/export utility of ORACLE-11g which creates a compressed dump file. Weekly incremental backup is taken at 4 PM on every Friday. Daily/Weekly/Dump backups are also kept in two hard-disks of PCs kept in Main Building, as the production server is located in VLC/DAE building. Offsite(Far) backup(rman, dmp, program files) is sent to iCISA, Noida on a monthly basis. The backup process is taken care by the DBA in EDP(PF), Main Office and the official functioning as DBA in Branch Offices.

9. 09. Security/Access Control for Different Users:

The Security/Access Control for the files for the entire users in the Funds Branch is managed by means of assigning various roles according to the hierarchy and the nature of work. This is managed by DBA. Separate Roles with specific rights and Access Control has been created and the user attached to that role will inherit the rights from that Role. The various Roles in Funds Branch are DEO, Acct./Sr.Acctt, AAO, AO, DBA. The individual user names are created with Password. Supervisory rights to handle the Database Administration is with the DBA.

All the previous year data will become Read Only as soon as the posting/merging process is done and year of account is closed and any corrections and clearance from the Un posted items will be done in the current year only. Interest for the adjusted credits/debits will be allowed/deducted with reference to the interest month and will reflect in the current year's Annual Accounts Statement.

