

**Government of Jammu and Kashmir,  
Office of the Financial Commissioner (Revenue), J&K.  
(www.jkfcrr.nic.in e-mail id: jkfinancialcr@gmail.com)**


**Subject: General Provident Fund (Central Services) Rules, 1960- proforma thereof.**

**CIRCULAR**

Consequent upon the implementation of Jammu and Kashmir Reorganization Act, 2019, in the Union Territory of Jammu & Kashmir, General Provident Fund (Central Services) Rules, 1960 have been made applicable to the UT of Jammu and Kashmir. A proforma as enclosed has been devised in order to better understand the rules and smooth processing of GP Fund cases.

It is, therefore, enjoined upon all the DDOs under the Administrative control of Financial Commissioner, Revenue to process all the GP Fund cases in the devised format. However, the applicability of the said proforma is subject to the detailed study of the General Provident Fund (Central Services) Rules, 1960.

**By the order of Financial Commissioner, Revenue.**

  
07.03.2022  
(Dr. Priya Badyal), KAS  
Chief Accounts Officer,  
Financial Commissioner, Revenue.

No. FCR-BUD/12/2022-06(148428)

Dated:07.03.2022

Copy to:

1. Commissioner Secretary, Revenue Department
2. Divisional Commissioners, Kashmir/Jammu.
3. Commissioner, Survey & Land Records, J&K.
4. Deputy Commissioners \_\_\_\_\_ ALL.
5. Regional Directors, Survey & Land Records, Jammu/Kashmir \_\_\_\_\_ ALL.
6. Tehsildars \_\_\_\_\_ ALL.
7. Pvt. Secy to FC(R) for information of the FC(R).

Proforma for processing General Provident Fund Cases  
(Ref: Circular No. No. FCR-BUD/12/2022-06(148428) dated:07.03.2022)

1	Name of the Official	
2	Designation	
3	Date of Birth	
4	Date of 1st appointment	
5	Date of Retirement	
6	General Provident Fund Account No.	
7	Closing as per GPF Schedule ( Year)	
8	Subscription w.e.f MM/YYYY to MM/YYYY	
9	Refund w.e.f MM/YYYY to MM/YYYY	
10	Net Balance available at his credit	
11	Amount <b>Applied</b>	
12	Type of GPF Advance/Withdrawal	
	13 or 14 whatever the case may be	
<b>13</b>	<b>In case of Advance :-</b> ( Read O.M No3/2/2017-P & PW (F)(i) and dated 07.03.2017 read rule 5, as per the GPF (CS) Rule 1960. Maximum time limit of Fifteen days (15 days) is being prescribed for sanction and payment of advance from the fund. In case of emergencies like illness etc, the time limit may be restricted to seven days.	
(a)	Last Amount of advance	
(b)	Date of last advance	
(c)	Present subscription	
(d)	Amount of Advance <b>entitled</b> (90% in case of <b>All India Services (Provident Fund) Rules, 1955</b> and 75% in case of <b>General Provident Fund, Central Services, Rules, 1960</b> )	
(e)	Previous outstanding Advance	
(f)	Amount applied	
(g)	Total Aggregating amount	
(h)	Number of Installments	
(i)	Purpose of Advance	
(j)	Proof of purpose	
(k)	Rule under which request is covered	
(l)	Competent Sanctioning Authority	
<b>14</b>	<b>In Case of Withdrawal :-</b>  <b>Amount of withdrawal entitled under General Provident Fund, Central Services, Rules, 1960:-</b>  With regard to limit. Read with O.M No. 3/2/2017-P & PW (F) (ii) and dated 07.03.2017. Read rule 8, as per the GPF (CS) rule, 1960, no time limit has been prescribed for sanction and payment of withdrawal amount. Therefore, it has been decided to prescribe a maximum time limit 15 days for sanction and payment of withdrawal from the fund. In case of emergencies like illness etc the time limit may be restricted to seven days.	
(a)		

	<p>i. 90% of the balance at the credit in cases of withdrawals under Clause (B) of sub-rule (1) of Rule 15 (i) read office OM No and dated, 07.03.2017. *</p> <p>ii) 75% of the balance at his credit under Clause (A&amp;B) of sub-rule (1) of Rule 15 GPF (CS) Rule, 1960. **</p>	
(b)	<p><b>Amount of withdrawal Entitled under Rule, 12 (1) (a) of all India Services (Provident Fund Rules, 1955):-</b>  <b>Note:</b> Withdrawal will not ordinarily be allowed before the expiry of six months from the date of the previous withdrawal, and in any case not more than two withdrawals <b>should be allowed in any financial year:-</b> A doubt was raised whether under sub rule (2) the withdrawals may be made at any time during the first and second halves of the financial year (April-September and October-March), even though the time lag between the dates for the first withdrawal and the second is less than six months. The intention of the sub rule is that a withdrawal will not ordinarily be allowed before the expiry of six months from the date of the previous withdrawal, and in any cases not more than two withdrawals should be allowed in any financial year.</p> <p>i. 90% of the balance at the credit in cases of withdrawals under Rule, 12 (1) (a) ***</p> <p>ii. The Government may at any time within twelve months before the date of retirement on superannuation sanction withdrawal of upto, (90%) ninety percent of the amount standing to his credit of a member of an All India Service in the fund without assigning any reason for such withdrawal by him. This facility shall be admissible only once.</p> <p>iii. 75% of balance at the credit in cases of withdrawals under Rule 14, sub rule (1A) of 12 ****</p>	
(c)	Purpose of withdrawal	
(d)	Proof	
(e)	Rule under which request is covered	
(f)	Competent/Sanctioning Authority	
(g)	Recommendations	

**Extract from the rule:**

**Conditions for withdrawal 90% under General Provident Fund (Central Services ) Rules, 1960 as below:**

1. Housing including building or acquiring a suitable house or a ready built flat for his residence.
2. Repayment of outstanding housing loan.
3. Purchase of house site for building a house.
4. Constructing a house on a site acquired.

5. Reconstructing or making additions on a house already acquired.
6. Renovating, additions or alternations of ancestral house.

**Conditions for advance 75% under General Provident Fund (Central Services) Rules 1960 as below:**

1. Illness of self, family members or dependents.
2. Education of family members or dependent of include primary, the subscriber. Education wills secondary and higher education, covering all streams and educational institutions..
3. Obligatory Expenses viz betrothal, marriage, funerals or other ceremonies.
4. Cost of Legal proceedings.
5. Purchases of consumer durables.
6. Pilgrimage and visiting places of eminence. This will include any travel and tourism related activities.

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**Conditions for withdrawal 90% under General Provident Fund All India Services (Provident Fund Rules), 1955:**

1. 12(1)(a) building or acquiring a suitable house or a ready built flat for his residence including the cost of the site.
2. 12(1)(b) repaying an outstanding amount on account of a loan expressly taken for building or acquiring a suitable house or ready built flat for his residence.
3. 12(1)(c) purchasing a house site for building a house thereon for his residence or repaying any outstanding amount on account of a long expressly taken for this purpose.
4. 12(1)(d) reconstructing or making additional or alterations to a house or a flat already owned or acquired by a subscriber.
5. 12(1)(e) renovating, making additions or alterations to or upkeep of an ancestral house at a place other than the place of duty or to a house built with a loan from Government at a place other than the place of duty.
6. 12(1)(f) constructing a house on a a site purchased under clause ©.
7. 12(1)(g) meeting the cost of consumer durables such a television, video cassette recorder, video cassette player, washing machines, cooking range, geysers, computers.

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**Conditions for withdrawal 75% under General Provident Fund All India Services (Provident Fund Rules), 1955 as below:**

1. 12(1)(A) Subject to the conditions specified in rules 14 and 14A, the Government may at any time after the completion of fifteen years of service (including broken periods of service if any) of a subscriber or with ten years before the date of his retirement on superannuation, whichever is earlier, sanction withdrawal by him from the amount standing to his credit in the fund for one or more of the following purposes namely:
  2. 12(1)(A)(a) meeting the cost of higher education, including where necessary the travelling expenses of the subscriber or any child of the subscriber in the following cases namely:
    - i) for education outside India for academic, technical, Professional or vocational course beyond the High School Stage;
    - ii) for any medical, engineering or other technical or specialised course in India beyond the High School Stage.