

GENERAL PROVIDENT FUND FREQUENTLY ASKED QUESTIONS

SL. No	QUESTION	ANSWER
1	Who is eligible to subscribe to GPF?	As per Rule 4 of Meghalaya GPF Rules 1985, all Government Servants (probationer, temporary, permanent), other than those eligible for admission to the Contributory Provident Fund and to all new entrants whose services were/would be regularized against the regular posts on or after 1 st April, 2010, are compulsorily required to subscribe to GPF.
2	How to apply for a GPF Account number/subscribe to GPF?	An application for a new GPF Account number in the prescribed form {circulated to all departments/heads of offices by Finance (AF) Department, Government of Meghalaya vide Circular No. FEM/54/94/96 dated 08/08/2006} duly filled in by the subscriber should be forwarded through the Head of Office or Head of the Department to Meghalaya Provident Fund (MPF) Section of the Office of the Accountant General (A&E), Meghalaya.
3	How to enquire from the AG's office about the status of application for allotment of a new GPF Account number?	Applicant can see the list of employees of Govt. of Meghalaya who has been allotted with new accounts numbers in this website which are being uploaded by the first week of every month for the previous month. In case the applicant's name is not displayed in the list, he/she can enquire from the Office of the AG (A&E), Meghalaya in writing referring/quoting the letter number and date under which the application form for allotment of new GPF number was forwarded to the Accountant General's office.
4	Which Section of AG's office deals with my GPF Account?	There are two Sections (MPF I and MPF-II) in the AG's office which deal with GPF accounts of various department of Govt. of Meghalaya. One can see the departments which are being dealt in these sections by clicking on the hyper link.
5	What is to be done in a case a subscriber has been allotted with two different GPF Account numbers?	The subscriber should immediately take up this matter in writing addressing the Sr. Accounts Officer (MPF Group) of AG's office giving details of both the GPF account numbers. The MPF Section will verify the facts and if found true, will close one of the GPF account numbers and the balance from this account transferred to the other account number, under intimation to the subscriber concerned.
6	Nominations?	Every gazetted government servant shall at the time of first subscribing to GPF submit a nomination in the prescribed form through his Head of Office/Department to MPF Section of AG's office conferring on one or more persons the right to receive the amount that may stand to his/her credit in his/her GPF account in the event of his/her death. In case of non-gazetted government servants, the nomination forms are required to be maintained by the Head of the Office. It should be noted that the nomination of a GPF subscriber is valid even if he/she dies before it reaches the AG's office.
7	Who can be nominees?	A GPF subscriber who has a family at the time of making the nomination shall make such nomination only in favour of a member or members of his family. Family in the case of male subscriber means wife or wives and children (including legitimate and adopted where the adoption is recognized by the personal law governing the subscriber), the widow or widows and children of a deceased son of the subscriber. Family in the case of female subscriber means the husband and children of a subscriber and the widow or widows and children of the deceased son of a subscriber. If a subscriber nominates more than one person, he/she shall

		specify in the nomination the amount or share payable to each of the nominees in such manner as to cover the whole of the amount that may stand to his/her credit in the GPF.
8	When does a wife or husband cease to be a member of the family?	In case of male subscriber: If a male subscriber proves that his wife has been judicially separated from him or has ceased under the customary law of the community, to which she belongs to be entitled to maintenance, she shall be deemed to be no longer a member of the subscriber's family. In case of female subscriber: If the subscriber through her Head of Office/Department submits in writing to the AG's office her desire to exclude her husband from her family, the husband shall be deemed to be no longer a member of the subscriber's family.
9	Can a nomination once made be changed/cancelled subsequently?	Yes, if a subscriber through the Head of Office/Department writes to the AG's office canceling a nomination made by him/her earlier, the nomination would forthwith be treated as cancelled. A fresh nomination need not be compulsorily sent along with the notice of cancellation of the existing nomination. In case a fresh nomination is not sent along with the notice of cancellation, the payment of GPF amount would be made in the manner as prescribed in the Meghalaya General Provident Fund Rules, 1985. The notice from the subscriber of cancellation of his/her existing nomination will be treated as valid even if it reaches the AG's office after the death of the subscriber.
10	I have retired from Service but not yet drawn my GPF balance. Can I change my nomination?	Yes, the nomination can be changed even after retirement of the subscriber but before he/she has drawn the amount at his/her credit in GPF.
11	When does a nomination become invalid?	If, at the time of making the nomination the subscriber has no family and he specifically states in the nomination that it shall become invalid in the event of his subsequently acquiring a family, the existing nomination becomes invalid when a subscriber acquires a family.
12	GPF contribution - is there any minimum and maximum prescribed rate for GPF subscriptions?	The amount of monthly GPF subscription is the discretion of the subscriber. However, it cannot be less than 6 .25 percent of the emoluments and not more than his/her emoluments. (Rule 8 (b) of Meghalaya Civil services(GPF) Rules, 1985).
13	What is the definition of "emoluments"?	"Emoluments" means pay, leave salary or subsistence grant as defined in the Fundamental Rules and includes leave salary or subsistence grant, if admissible, and any remuneration of the nature of pay received in respect of Foreign Service of the subscriber on 31st March of the preceding year in the case of an existing GPF subscriber. In the case of a subscriber who was not in government service on 31st March of the preceding year, the emolument to which he was entitled on the day he joins GPF will be taken for fixing the rate of subscription. (Rule 2 (b) of Meghalaya Civil services(GPF) Rules, 1985).

14	Is it compulsory to subscribe to GPF even when a subscriber is on leave, suspension etc.?	A subscriber is required to subscribe monthly to GPF except during the period when he/she is under suspension. A subscriber on re-instatement after a period passed under suspension has the option however if he/she so chooses, of paying in one lump sum or installments, any sum not exceeding the maximum amount of arrear subscriptions payable for the period the subscriber was under suspension. The subscriber may at his/her option not subscribe to GPF during leave which either does not carry any leave salary or carries leave salary equal to or less than half pay or half average pay.
15	Can the rate of subscription be changed?	Yes. The GPF subscription can be reduced once and enhanced twice during the course of a financial year. The enhanced and reduced rate should be between the prescribed maximum and minimum limit.
16	How is the monthly GPF subscription to be made when a subscriber proceeds on deputation or on foreign service?	While on deputation or foreign service, the GPF subscription can be made through Cheques or Drafts issued/drawn in favour of Accountant General (A&E) Meghalaya accompanied with the statement/schedules showing the GPF account number and month of subscription. The cheque /drafts should be sent to the concerned MPF Section of the AG's office. As a measure of precaution, the subscriber should personally retain the particulars of the forwarding letter, cheque/bank draft number and amount. At the year end, when he/she receives his annual GPF Statement and should there be any missing credits indicated therein, these particulars can be furnished as proof for adjustment of the missing credits.
17	What is to be done when missing credits are shown in a subscriber's GPF Statement?	The evidence of the missing subscription(s) (i.e. statement showing treasury voucher number and date, salary month, subscription to GPF duly certified by the DDO/Treasury Officer) should be sent to the MPF section of Accountant General (A&E) Office dealing with your GPF account for adjustment of the missing credits on the basis of the evidence furnished.
18	What can I do to avoid missing credits/debits in my GPF Account?	In the AG's office, the GPF subscription of every subscriber is tabulated from the GPF Schedules that are received in the AG's office along with the Treasury/Divisional accounts every month. In the subscriber's own interest, the subscriber should ensure that his DDO correctly fills in the GPF Account number, name of the subscriber, GPF subscription amount, month of subscription and month of account in the GPF Schedule.
19	What should be done if my name is incorrectly shown in my GPF Annual Statement?	An application through your Head of Office/Department should be made to the concerned MPF Section of the AG's office requesting that your name be corrected. Evidence of the correct name such as a photocopy of your identity card should be sent along with your application.
20	What should be done when a subscriber changes his/her name?	The application for change of name in the GPF account should be made through the Head of the Office/Department to the MPF Section of the AG's office dealing with your case along with a attested copy of court affidavit or any other legal evidence/documents.

21	What is the annual rate of interest on GPF deposit?	With effect from the financial year 2013-14 the annual rate of interest is 8.7%.
22	Can advance/ withdrawal be made from my GPF Account?	Yes, an advance/withdrawal not exceeding 3 months' pay or half of the amount standing at the credit of a subscriber whichever is less can be sanctioned from the GPF by the appropriate authority for meeting expenditures on the purposes specified in Rule 13 and 16 of the Meghalaya GPF Rules, 1985.
23	To whom should an application for advance/withdrawal from my GPF account be made?	Application for advance/withdrawal from GPF should be made to the competent sanctioning authority of your Office/Department.
24	I have not received my GPF annual statement. What should I do?	The AG's office sends out the Annual GPF Statements to the DDOs by the first week of August each year for distribution among the subscribers in that office. A subscriber's Annual GPF Statement is sent to the DDO from where the subscriber has drawn his/her salary for the month of February. In case you have been transferred during the year from one office to another, you should enquire about your GPF Statement from the DDO from where you drew your salary for the month of February. You can also through your Head of Office/Department send an application to the MPF section in AG's office dealing with your case to send you a duplicate GPF Statement.
25	Is the amount shown in my Annual GPF Account Statement final?	No, the GPF balance, monthly credits and debits shown in your Annual GPF Statement are provisional figures. Any mistakes detected in your GPF Statement should immediately be taken up in writing with the AG's office supported by evidence of the correct position.
26	Whether the amount I take out from my GPF Account balance requires to be refunded?	There are two types of advances that can be taken from GPF account, viz., (i) Temporary Withdrawal and (ii) Non-refundable Advance. In case you take a Temporary Advance from your GPF balance, the Advance is recoverable in a minimum of 12 and maximum of 24 installments. Non refundable advance is not required to be refunded.
27	Whether my Temporary Withdrawal from my GPF can be converted to a Non-refundable Advance?	A Temporary Withdrawal from GPF can be converted into a Non-refundable Advance subject to the conditions laid down in Rules 16 and 17 of Meghalaya GPF Rules 1985.
28	When should I stop my monthly GPF subscription?	In case of retirement on superannuation, the GPF subscription should compulsorily be stopped 6 months preceding the date of retirement.

29	When does the amount in my GPF Account become payable?	The balance lying at the credit of the subscriber becomes payable after the government servant/subscriber ceases to be in government service (quitting service/dismitted or removed from service/proceeds on leave preparatory to retirement/is retired from service after being declared unfit by the competent Medical Authority).
30	Whether the GPF balance becomes payable when a subscriber resigns from the service and joins a new service.	No, if a subscriber quits service to join another government office/department under the same State Government, he can continue with the same GPF Account number. If a subscriber resigns and joins another State Government or Central Government office/department, he/she should apply for transfer of his/her GPF balance to his/her new GPF account number giving full details of the new GPF account number, department/authority maintaining the account, full address, etc. In case a subscriber quits government service altogether or to take up a job in the private sector, the balance at the credit of the subscriber's of GPF Account becomes payable.
31	How do I apply for final withdrawal of the balance standing at the credit of a GPF Account (on super-annuation/ ceasing to be a government servant/death of a government servant)?	You should fill up the prescribed forms and along with required documents get these forwarded through your Head of Office/Department to the MPF Section of AG's office dealing with your case. The prescribed forms are: (i) Form- A to be filled up by gazetted government servants; (ii) Form- B to be filled up by non-gazetted government servants; (iii) Form-C to be filled up in the case where a government servant dies in harness). Any enquiries regarding the final payment of GPF (after the final payment application has been forwarded to this office) should be made by referring to the forwarding letter number and date under which the application was sent to the AG's office by the Head of Office/Department. The enquiry should be addressed to MPF Section of the AG's office.
32	In case a government servant dies in harness without leaving any nominees for his GPF accumulation, what are the documents required to be submitted along with the Final Payment Application (Form-C)?	<input type="checkbox"/> If claim for payment is by the widow/widower, no documents are required except proof that she/he is widow/widower of deceased subscriber. <input type="checkbox"/> If claim for payment is by the mother on behalf of minor children of the deceased who is not a Hindu, the Guardianship Certificate issued by a Court should be enclosed. <input type="checkbox"/> If claim for payment is by another relative of the deceased, a Succession Certificate issued by a Court should be enclosed and also the reasons for the claim being preferred as for example, the subscriber died as bachelor/ the spouse pre-deceased (in such cases the death certificate of the deceased spouse should also be enclosed)/etc. <input type="checkbox"/> The Death certificate of the deceased subscriber from the competent medical authority must be enclosed along with Form-C.
33	What are the documents required to be submitted by a gazetted government servant along with the Final Payment Application?	<ol style="list-style-type: none"> 1. The Application should be made in Form-A. 2. Three copies of the government servant's specimen signature duly attested by the Head of the Office/Department should be enclosed with the Application Form.

34	Upto which period is interest on GPF balance calculated in the event of death/ retirement of a government servant?	Interest on GPF is allowed up to a maximum of 6 months from the date of death/retirement of a government servant or . Interest after this period is also payable provided the delay is on the part of the government in making payment of the GPF accumulation.
35	Whether any government dues can be recovered from final GPF payment?	<p>Money due on account of advance of pay and amount embezzled cannot be legally being deducted from the GPF balance.</p> <p>No dues can be deducted from the GPF balance at the time of retirement from the un-disbursed amount of GPF either from the subscriber or the nominee of a deceased subscriber even if the consent of the subscriber or nominee has been obtained.</p> <p>In cases where the subscriber or nominee is willing to repay the amount due to Government, the best course is to treat the repayment as second transaction. The whole of the GPF balance is to be first paid intact and without any compulsion. Thereafter the payee may be called upon to make good the Government dues.</p>
36	Under what circumstances is Deposit Linked Insurance Scheme money admissible?	<p>Deposit linked Insurance Scheme amount is admissible up to a maximum of Rs. 10,000/- when a subscriber dies in service subject to the following conditions:</p> <ul style="list-style-type: none"> ▪ The balance in the GPF account of the subscriber should not fall below Rs. 4000/- in case of Class I government servants, Rs. 2500/- for class II, Rs. 1500/- for Class III and Rs. 1,000/- for Class IV officials. ▪ The deceased subscriber must have put in at least 5 years of service at the time of death. ▪ The average GPF balance is be worked out on the basis of balance at the credit of the subscriber at the end of each of the 36 months preceding the month in which death occurs.