

GENERAL PROVIDENT FUND DO's and DON'Ts for DDOs

DO's

1. Ensure that the Application for new allotment of GPF should be sent in the revised Form
2. Ensure that all columns of GPF Application Forms (new number/final payment/etc.) are completely and correctly filled up.
3. If an official who already has a GPF account number is transferred to your office from another office/department, that person should be asked to continue subscribing to his/her same GPF account number
4. Enquiries/reminders by the DDO about GPF matters should quote the number and date of the previous correspondence.
5. If a subscriber has been allotted two different GPF account numbers, the matter should be immediately intimated to this office along with the particulars of the two numbers.
6. Nominations of non-gazetted staff and gazetted officers whose pay bill is prepared in the Establishment should be maintained by the Head of Office.
7. The Provident Fund account number should be entered in the Service Book of the subscriber.
8. The GPF account number should be clearly and legibly noted in the Last Pay Certificate of the subscriber when he/she is transferred from one DDO to another.
9. The DDO should ensure that every subscriber subscription should not be less than 6 ¼ % and not more than 15-5/8% of the subscriber's emoluments.
10. The subscriber can be allowed to increase twice and decrease once, the rate of GPF subscription during a financial year.
11. While preparing the GPF schedules and vouchers it should be ensured that all the columns of the Schedules and vouchers are filled up correctly.
12. An amount of advance sanctioned out of GPF should be according to the limit prescribed under the Government of Meghalaya GPF Rules, 1985
13. In the event that a subscriber is sanctioned more than the GPF balance at credit, the DDO must take necessary and immediate steps to recover the amount in one Installment as per Rule 11 (7) of GPF Rules, 1985. The amount so recovered should be classified under Major Head 8009-01-101 State GPF
14. The DDOs must keep strict watch over the recovery of the amount sanctioned/advanced to a subscriber from his/her GPF balance and ensure that the full recovery of the advance is made in such installments as prescribed under GPF Rules, 1985.
15. As per Rule 14 of GPF Rules, 1985 a DDO must ensure that the recoveries of advance are made in equal installments.
16. The name and GPF account of the subscriber must be written correctly in the space provided for the purpose in the GPF Schedules.

17. In case of missing credits/debits in the account of a subscriber, a certificate/statement of subscription/refunds and withdrawal along with treasury voucher number, date and amount through which the subscription was made should be furnished. Such details must be for the salary month and not subscription month. For e.g. if there is a missing credit in the month of May, the detail of subscription for the salary of April should be furnished with the Treasury voucher number , date and amount.
18. While forwarding the GPF final payment application of a subscriber, all the columns of the Final Payment Application must be correctly filled-up in Form-A, B or C as the case may be. Special importance and due care should be given by the DDO to the column where certificate regarding withdrawal 12 months prior to retirement of a subscriber is required to be given and must be certified correctly.
19. The GPF subscription of a subscriber must be compulsorily stopped 6 months prior to his/her superannuation ./ No advance/withdrawal is to be sanctioned once the subscription is stopped as per the order of Government of Meghalaya Order No. FEM.41/87/18 dated 23rd June, 1989.
20. In case where the subscription has been made up to the last month of death/superannuation, it is advisable that the final payment application of all such subscriber should be submitted along with the details statement of subscription, refunds and withdrawal duly certified by DDO with treasury voucher number, dates and amounts for the last 12 months immediately preceding the date of death /retirement.
21. The GPF final payment application of gazetted government servant should be accompanied by 3 copies of his/her specimen signature.
22. In the case of death of a subscriber the DDO should ensure that the date of birth, date of death and date of joining service must be correctly filled in the Final Payment Application (Form-C). The application form must be accompanied with the death certificate from the appropriate medical authority.
23. If the claimant is other than the widow of the subscriber, the reason of claim by a person other than widow of the subscriber must be given/explained.
24. In case the wife of the subscriber predeceased him, the death certificate of the widow from the appropriate medical authority must be enclosed with the final payment application.
25. If the claimant is other than the spouse of the subscriber, the Succession Certificate from a court of law in favour of the claimant must be furnished.
26. If the amount is claimed by more than one person (where the subscriber has two wives) the rate/ratio at which it is to be distributed must be mentioned and also ensured that the claim form is signed by both the claimants.
27. If the amount are claimed on behalf of the minor children and the amount of claim is more than Rs. 5000/- , the claim must be accompanied by an Indemnity Bond.
28. Full name of the Treasury from which the payment of GPF money is desired must be given, for e.g. it is not sufficient to mention that the payment is desired through Shillong Treasury, it must be mentioned if it is Shillong North or South Treasury.

29. The final payment application of a subscriber who has resigned from the service must be forwarded along with the clarification from the subscriber that he/or she has resigned from the service and has not taken up any fresh service under the Government of Meghalaya.
30. If the subscriber has resigned with a view to taking up another job under the Government of Meghalaya, the final payment application of such subscriber should not be forwarded to this office. Rather he/she should be advised to continue subscribing in the GPF account number already allotted to the subscriber.
31. Any question relating to interpretation to any rules of GPF should be referred to the Government whose decision will be final.
32. A list of dormant GPF accounts (subscriber who have not subscribed towards GPF for more than 3 years) is furnished every year around September to all DDOs. The DDO on receipt of this list should verify if the subscriber has retired from service and drawn his final payment if so, the AG's office should be informed accordingly.
33. The DDO should ensure that the GPF Final Payment Application in respect of subscribers who have either retired, died or quit service from their establishment are invariably obtained and sent to the AG's office.
34. The Seal of the DDO given on GPF schedules and vouchers must contain the DDO code number.

DONT'S

1. GPF applications (new number, final payment etc.) should not be sent in the wrong forms.
2. No column should be left blank. The date of birth, date of joining government service, etc. should be correctly filled in the appropriate column provided.
3. The application of an official who has been transferred from one to office/department to another for a new GPF account number should not be forwarded to AG's office.
4. An application for allotment of a new GPF account number to an official who has already submitted an application for this purpose earlier should not be resubmitted unless specifically instructed to do so by the AG's office.
5. No subscriber should be allowed to have or contribute to two different GPF account numbers.
6. Nominations of non-gazetted officers and gazetted officers whose pay bill is prepared in the Establishment should not be forwarded to this office. These are to be retained by the DDO.
7. A subscriber should not be allowed to change the rate of subscription and refunds frequently i.e., more than the number of times as prescribed by the GPF Rules, 1985.
8. While filling up the monthly GPF schedules, wrong/mis-spelt names and GPF account numbers should not be entered.
9. In no case the amount of advance sanctioned out of GPF should exceed the amount standing at the credit of the subscriber.
10. The DDOs should not wait to recover the balance - this is recoverable in the prescribed installments from the month following the drawal of the GPF advance by the subscriber.

11. There should not be any short/excess recovery of the GPF advance.
12. There should not be any variation in the installments.
13. The subscriber should not be allowed to subscribe till the date/month of his/her retirement.
14. Under no circumstances should the columns relating to date of birth, date of death and date of joining service be left blank or wrong information filled in.
15. A GPF Final Payment Application should not be furnished without a Death Certificate or a certificate from someone who is not the appropriate medical authority.
16. No claim should be furnished in respect of a person who has already drawn/claimed GPF balance after his her retirement.