

2. Advances from GPF

Purposes:

- (i) Illness of self, family members or dependants,
- (ii) Education of family members or dependant of the subscriber. Education will include primary, secondary and higher education, covering all streams and educational institutions,
- (iii) Obligatory expenses, viz. betrothal, marriage, funerals, or other ceremonies,
- (iv) Cost of legal proceedings,
- (v) Cost of defence,
- (vi) Purchase of consumer durables,
- (vii) Pilgrimage and visiting places of eminence. This will include any travel and tourism related activities.

Amount of advance permissible:

1. 12 months of pay or three-fourth of the amount at credit, whichever is less.

2. The amount of advance will be recoverable in a maximum of 60 instalments. — OM, dated 20-10-2023, Rule 12 (1).

3. *Consolidation of advances.*— When an advance is granted before complete repayment of an earlier advance, the outstanding balance will be added to the new advance and instalments for recovery refixed with reference to the consolidated amount. — Rule 12 (3).

Sanctioning Authority:

(i) Advance may be sanctioned by the declared Head of Office.

(ii) The declared Head of the Department is competent to sanction an advance from the fund for reasons not covered above.

Time-limit:

1. Maximum time-limit of fifteen days is being prescribed for sanction and payment of an advance from the Fund.

2. In case of emergencies like illness, etc., the time-limit is restricted to seven days.

3. For all the above cases of advance, no documentary proof is required. A simple declaration explaining the reasons for advance would be sufficient. — OM, dated 20-10-2023, Rule 12.

Recovery:

Recovery should commence with issue of pay for the month following the one in which the advance was drawn, e.g., for advance drawn in April, recovery should commence from pay for May payable on 31st May.

— Rule 13 (2).

When balance of the previous advance is consolidated with the amount of new advance, the recovery of previous advance will continue till the next month and the recovery against the consolidated amount commences thereafter.

— GID (8), Rule 12.

Suspension of Recovery:

Recovery not to be made except with official's consent in cases of suspension, or on leave for ten days on HPL or LWP in a calendar month.

When advance of pay is being recovered, recovery may not be made on subscriber's written request.

— Rule 13 (2).