

4. Contributory Provident Fund

[*Applicable to those Central Government employees who have been appointed on or before 31-12-2003*]

The rules for GPF and CPF are the same, except for the following differences:—

1. Emoluments.— Includes also any wages paid by Government to employees not remunerated by fixed monthly pay. — Rule 2 (1) (ii) (b).

2. Admission to the Fund.— Every non-pensionable Government servant is to compulsorily subscribe to the Fund. — Rule 4.

3. Amount of subscription.— Any sum (in whole rupees) as fixed by the subscriber subject to a minimum of 10 per cent of emoluments and not more than his emoluments. — Rule 8 (1).

4. Contribution by Government.— Government's contribution at the percentage prescribed (10 per cent) to the subscriber's account on the 31st March of each year. For any period the subscriber does not subscribe, there will be no contribution from the Government also. Government's contribution will be rounded off to the nearest whole rupee (fifty paise counting as the next higher rupee). — Rule 11.

5. Advances and Withdrawals.— 3 months' pay or half the amount of subscription and interest thereon at credit, whichever is less, in the case of normal advance / withdrawal. No such limit, in the case of special advance / withdrawal. Recovery in not more than 24 equal monthly instalments if the advance is within 3 months' pay and 36 instalments, if it exceeds 3 months' pay. — Rules 13, 14, 16 to 19.

6. All other matters.— No difference except that the corresponding CPF Rules have to be referred to.