

3. Withdrawals from GPF

Purposes:

1. *Education*.— This will include primary, secondary and higher education, covering all streams and institutions.
2. Obligatory expenses, viz. betrothal, marriage, funerals, or other ceremonies of self or family members and dependants.
3. Illness of self, family members or dependants.
4. Purchase of consumer durables.
5. Housing including building or acquiring a suitable house or a ready built flat for his residence.
6. Repayment of outstanding housing loan.
7. Purchase of house site for building a house.
8. Constructing a house on a site acquired.
9. Reconstructing or making additions on a house already acquired.
10. Renovating, additions or alterations of ancestral house.
11. Purchase of motor car/motor cycle/scooter, etc. or repayment of loan already taken for the purpose.
12. Extensive repairs/overhauling of motor car.
13. Making deposit to book a motor car/motor cycle/scooter, moped, etc. — OM, dated 20-10-2023, Rule 15.
14. *Charges for conversion* from leasehold to freehold of property allotted / transferred by Delhi Development Authority / State Housing Boards / House Building Co-operative Societies. — GID (3), Rule 15.
15. Within two years before retirement on superannuation *without assigning any reason*. — Rule 15 (1) (D).

Limits:

1. *Items 1, 2 and 4*.— Up to 12 months' pay or three-fourth of the amount standing at credit, whichever is less.
2. *Item 3*.— Up to 90% of the amount standing at credit.
3. *Items 5 to 10*.—
 - (a) Subscriber may be allowed to withdraw up to 90% of the amount standing at credit.
 - (b) The condition of depositing back the amount withdrawn for a house, which has been sold subsequently has been done away with.

(c) GPF withdrawal for housing purpose will no longer be linked with the limits prescribed under HBA Rules.

4. *Items 11 to 13.*— Subscriber may be permitted to withdraw three-fourth of the amount standing at credit or cost of the vehicle, whichever is less.
— OM, dated 20-10-2023, Rule 15.

5. For *Items 14 and 15*, up to 90% of balance at credit only once during service.
— GID (3), Rule 15 and Rule 16 (1).

Eligibility:

1. For *Items 1 to 4* : After completion of 10 years of service.
2. For *Items 5 to 10* : Any time during the service.
3. & 4. For *Items 11 to 13* : After completion of 10 years of service.
5. For *Item 14*: All officials.
6. For *Item 15*: Those due for retirement on superannuation within two years.
— Rule 15 (1) (D).

NOTE 1.— Only one withdrawal can be allowed for the same purpose. Marriage or education of different children or illness on different occasions or a further addition / alteration to a house / flat covered by a fresh plan — these are treated as for different purposes.
— Note 7, Rule 15 (1).

NOTE 2.— Betrothal and Marriage are treated as separate purposes.
— GID (2), Rule 16.

NOTE 3.— Both advance and withdrawal should not be sanctioned for one and the same purpose at the same time.
— Note 8, Rule 15 (1).

For all the above cases, no documentary proof is required from the subscriber. A simple declaration form explaining the reasons for withdrawals would be sufficient.

Maximum time-limit of 15 days is being prescribed for sanction and payment of withdrawal from the Fund.

In case of emergencies like illness, etc., the time-limit is restricted to seven days.
— OM, dated 20-10-2023, Rule 15.

Sanctioning Authority.— Authority competent to sanction advance for special reasons as in Fifth Schedule.

Conversion of advance into withdrawal.— A subscriber may have the balance outstanding against an advance sanctioned to him converted into final withdrawal on his satisfying the conditions laid down for such withdrawal.
— Rule 16-A.