

MASTER CIRCULAR

Master Circular No. 62

Master Circular on State Railway Provident Fund Rules for railway servants.

[Part 'A'](#)

[Part 'B'](#)

In continuation of [Master Circular No. 5](#), the enclosed Master Circular No. 6 brings out provisions on the State Railway Provident Fund.

2. The circular is in two parts namely [Part A](#) and [Part B](#). Part A deals with the extant provisions on State Railway Provident Fund and Part B gives brief details of the orders issued from time to time on the subject.

3. The instructions contained in the various orders referred in the circular have only prospective effect from the date of issue unless indicated otherwise in the circular. For dealing with the old cases, instructions in force at the relevant time be referred to.

4. If any order current on the subject has been lost sight of, the same should not be ignored and should be treated as valid and operative.

CHAPTER VI

Part 'A'

STATE RAILWAY PROVIDENT FUND

1. State Railway Provident Fund Rules apply to all Railway servants - both Pensionable and Non-pensionable. Government contribution and special contribution to Provident Fund shall be credited only to the accounts of subscribers who are not pensionable namely those railway servants who were in service prior to 16.11.1957 and did not opt for the Pension scheme or had specifically retained the Provident Fund scheme as a result of pension option given to persons who were in service on 01.01.1986.
2. The terms used in the SRPF Rules are defined as under:
 1. Children means legitimate children and step children including adopted children.
 2. Controlling Officer means the authority specified below.

Class of subscriber

Controlling Officer

1. Subscriber under the Administrative control of a General The General Manager Manager.
 2. Subscribers employed in a department or office, project or The head of the factory directly under the control of the Railway Ministry. Department, office, project or factory.
 3. Subscribers not above the rank of Section Officers employed in The Secretary, Railway the Office of the Railway Ministry. Board.
 4. Heads of department or officers directly under the control of The Railway Board. the Railway Ministry and GMs and officers above the rank of Section Officers in the office of Railway Board.
- 3. The powers exercised by the Secretary, Railway Board as Controlling Officer may also be exercised by Joint Secretary, Railway Board in respect of officers not above the rank of Section Officers and by the Dy. Secretary for Group C & D staff of the Railway Board's office. The Controlling Officers and/or GMs are empowered to redelegate powers to lower authorities.**
4. (Letter No. [E56AD6/4](#) dated [15.05.1956](#) and [19.04.1957](#) and No. [F\(E\)III 74 PN/1](#) dated [10.06.1974](#).)
 5. Dependent means wife, husband, parent, child, minor brother, unmarried sister and deceased son's widow and child and where no parent of the subscriber is alive, a paternal grant parent.
 6. Emoluments means pay as defined in [Rule 103 \(35\)](#)- RI and includes any remuneration in the nature of pay received in respect of foreign service and dearness pay provided that
 - i. Monthly emoluments of Group C & D Railway servants entitled to running allowances shall include a fixed component representing the pay element in the running allowance as notified by Government through administrative instructions from time to time.
 - ii. The emoluments of a railway servant who is on deputation out of India shall be deemed to be the emoluments he would have drawn had he remained on duty in India; and
 - iii. In the case of a person re-employed on re-employment terms, emoluments shall mean only the emoluments as admissible as a re-employed person. If in any case, pension is held in abeyance, the gross pension (including portion of pension commuted) and/or pensionary equivalent of other retirement benefits held in abeyance shall be excluded from these emoluments,
- 7. Family means**
- a. In the case of male subscriber, wife or wives, parents, children, minor brothers, unmarried sisters, deceased son's widow and children and where no parents of the subscriber are alive, a paternal grand parent.
 - b. In the case of female subscriber, the husband parents, children, minor brothers, unmarried sisters, deceased's son's widow and children and where no parents of the subscribers are alive, a paternal grand parent.

Provided that if a 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 thenceforth be deemed to be no longer a member of the subscriber's family in matter to which these rules relate unless the subscriber subsequently indicates, by express notification in writing to the Accounts Officer that she shall continue to be so regarded.

Provided further that if a subscriber by notification in writing to the A/cs Officers expresses her desire to exclude her husband from the family, the husband henceforth be deemed to be no longer a member of the subscriber's family unless the subscriber subsequently cancels formally in writing her notification excluding him.

Provided further that in either case if the child of a subscriber has been adopted by another person and if, under the personal law of the adopted, adoption is legally recognised as conferring the status of a natural child, such a child shall be considered as excluded from the family of the subscriber

8. Pay - Pay for the purpose of special contribution to PF means pay as defined in [Rule 103 \(35\)](#) - RI which the railway servant was receiving immediately before quitting service. The benefit of higher officiating pay will, however be given only if such pay was drawn continuously for a period of not less than 22 days.

In the case of running staff, the pay for special contribution to Provident fund will include a fixed component representing the pay element in the running allowance, as notified by Government through administrative orders issued from time to time.

[[Rule 902](#) - RI Letter No. [F\(E\)III/87/PF 1/4 dated 10.06.1988](#)(RBE 120/1988)]

Notes:

0. If a railway servant, immediately before his retirement or death etc. has been absent from duty, on leave, the pay for the purpose of special contribution to PF should be taken as that it would have been had he not been absent from duty.

Provided that the benefit of higher officiating or temporary pay is given only if it is certified that he would have continued to hold the higher officiating or temporary appointment but for his proceeding on leave.

1. The officiating pay drawn by Railway servant while on deputation to other departments of the Central Government or to a State should be taken into account for determining pay.

2. The pay drawn by the Railway servant while on foreign service or deputation to non government bodies will not count for special contribution to PF. In such case the pay which the Government servant would have drawn under the Government, had he not been sent on foreign service/deputation will alone be taken into account,

(Letter No. [F\(E\)III PF 1/21 dated 12.09.1969](#))

3. 2. (A) (a) Compulsory subscriber :

4. All Railway servants except those who are re-employed after final retirement from Railway service shall subscribe to the Fund in accordance with the rules from 1st of the month following that in which they complete one year's service or from the date of confirmation whichever is earlier provided that

- a. Probationer to Railway Services Group A and B shall subscribe from the date of appointment.
- b. A person who is transferred from the Central Government or State Government or body corporate owned or controlled by Government or autonomous organisation on the date of his appointment on the Railways and in whose case the amount in his provident fund with the previous organisation has been transferred shall subscribe to the Fund from the date of joining the Railway service.
- c. A temporary railway servant who is borne on establishment or factory to which provisions of Employees PF & Family Pension Fund Act 1952 (19 of 1952) apply shall subscribe to the SRPF if he has completed 6 months or less in such establishment to which the said Act applies.

(ii) (a) Special Class Apprentices on confirmation in the Transportation (Power) & Mechanical Deptts be permitted to subscribe with retrospective effect.

- (b) Reemployed persons may also be allowed to subscribe on re-employment.

([Rules 904 & 905 RI](#))

5. Voluntary subscription All compulsory subscribers in addition to compulsory subscription may subscribe voluntarily to SRPF at any time during the financial year at rates not exceeding the emoluments excluding dearness pay after making necessary deductions due to Government. The amount of subscription can be reduced once at any time during the course of year but can be enhanced twice during the year.

(Letter No. [F\(E\)III 77 PF 1/10 dated 28.11.1977](#))

6. Every subscriber shall subscribe monthly to the Fund when on duty, foreign service, deputation, temporary transfer from railway service to any other Government service or leave other than leave without pay. The amount of subscription payable for any month shall be $8\frac{1}{3}\%$ i.e $\frac{1}{12}$ th of the

subscriber's monthly emoluments in the case of SRPF (non-contributing) staff and 10% i.e. one tenth of the subscribers emoluments in the case of SRPF (contributory) staff.

4.1 In the case of running staff $\frac{1}{12}$ th (if governed by SRPF/non-contributory scheme) and one tenth (if governed by SRPF/contributory Scheme) of 55% of basic pay also be added to the subscription referred to above. No subscription shall be recovered during leave without pay.

[[F\(E\)III 93/PF1/4 dated 30.12.1993](#) (RBE 185/1993)]

4.2 In the case of person under suspension, no subscription shall be recovered. On his reinstatement, he shall be allowed to pay in lumpsum or in suitable instalments any sum not exceeding the maximum amount of arrears of subscription payable for that period.

4.3 The subscription shall be rounded off to the nearest rupee, 50 paise and above being accounted as next higher rupee and less than 50 paise being dropped.

([Rules 908](#) and [909](#) of Indian Railway Establishment Code Vol. I)

7. Railway servants due to retire on superannuation shall be exempted from making any subscription to the provident fund during the last three months of his service. The discontinuance would be compulsory and not optional.

(Letter No. [F\(E\)III 85 PF 1/13 dated 07.07.1986](#))

8. Realisation of subscription When emoluments are drawn from Government Treasury in India or from an authorised office of disbursement outside India, recovery of subscription and of the principal and interest of advance would be made from the emoluments.

6.1 In the case of a subscriber on deputation to body corporate owned or controlled by Government, subscription shall be recovered and forwarded to the Accounts Officer by such body.

6.2 Arrears of subscription shall be recovered either in lumpsum or in such instalment as the Controlling Officer may fix.

([Rule 910](#) of Indian Railway Establishment Code Vol. I)

9. Staff Governed by SRPF (Contributory) Scheme

Railway servants who were in service prior to 16.11.1957 and did not opt for the pension scheme are entitled for the following amounts from the Railway Revenue to be credited to their Provident Fund Account.

. Government contribution.

- . A contribution from the railway revenue equal to the compulsory subscription shall be made to the account of the subscriber at the end of each half year, that is on 31st March and 30th September.
 - i. If a subscriber quits service on resignation or is dismissed, no contribution shall be credited to his Account for the half year in which the casualty occurs. However contribution in respect of any arrears that relate to previous complete half year/years shall be credited.
 - ii. No contribution shall be payable from railway revenue during the period railway servant is on foreign service.
- a. Special contribution to Provident Fund.**
- . It is calculated @ one fourth of a month's pay for each completed six monthly period of service but not exceeding 16½ months pay or Rs. One lac whichever is less shall be credited to the account of the subscriber if the service does not fall short of 15 years.
 - i. If the service rendered falls short of 15 years, one fourth of a month's pay for each completed six monthly period of service but not exceeding six month pay shall be credited to the subscriber's account provided that in the case of a Group C & D staff, the controlling officer may, if the circumstances are special, allow contribution of half a month's pay for each completed six monthly period of service subject to a maximum of six month's pay,
- (Letter No. [PC-III 73 PF/2 dated 28.02.1983](#))**
- ii. If a subscriber dies while in service, special contribution shall be credited as under:
 - (a) If a subscriber had not completed one year's service. The amount by which Govt. contribution together with interest thereon falls short of 2 months pay.
 - (b) Completed one year's service but less than 5 years. Amount by which Govt. contribution together with Interest falls short of six months pay.
 - (c) Completed five years or more service. 12 months pay.
 - iii. Special contribution shall not be credited to the subscriber's account if he has been dismissed from service. In the case of removal from service for reasons of misconduct, special contribution shall not be credited without the sanction of the President in so far as Group A and B railway servants are concerned. In other cases, it shall not be credited without the sanction of the Controlling Officer.
 - iv. In the case of Group A & B railway servants, special contribution to provident fund is payable -
 - a. On completion of 30 years service; or
 - b. On attainment of age of 50 years; or

- c. Retirement on medical invalidation or for reason of abolition of post or reduction of establishment.

In the case of Group C & D employees, special contribution to provident fund shall be payable -

- d. On completion of 30 years service; or
- e. On attainment of age of 55 years; or
- f. Retirement or resignation after 15 years service; or
- g. Retirement on account of medical invalidation.

([Rule 915](#) of Indian Railway Establishment Code Vol. I)

10. Break in service of a subscriber shall entail forfeiture of past service for the purpose of calculating special contribution to provident fund. The break can be condoned by the competent authority by treating the intervening period as 'dies non' if the break was not due to dismissal or participation in strike declared to be illegal under the law or the break was caused due to resignation by the subscriber in circumstances beyond his control or the period of total service rendered or likely to be rendered upto the age of superannuation is not less than 30 years.

([Rule 918](#) of Indian Railway Establishment Code Vol. I)

11. A fraction of a year equivalent to three months and above service shall be treated as six monthly period for the purpose of calculating special contribution to P.F.

(Letter No. [F\(E\)III 79 PN1/10 dated 25.08.1993](#))

12. Interest on P.F.

10.1 Interest shall be paid to the credit of the account of the subscriber at such rates as may be determined for each year by the President.

10.2 Interest shall be credited with effect from 31st March each year in the following manner.

- . On the amount at the credit of a subscriber on 31st March of the preceding year less any sums withdrawn during the current year.
- i. On the sums withdrawn during the current year otherwise than under [Rule 940](#)-RI - interest from first April of the current year upto the last day of the month preceding the month of withdrawal.
- ii. On sums withdrawn during the current year under [Rule 940](#)- interest from first April of current year upto the date of tender of payment.
- iii. On all sums credited to the subscriber's account after 31st March of the preceding year, interest from the date of deposit upto 31st March of the current year.

Provided that when the amount has become payable, interest shall be credited for the period from the beginning of the current year, or from the date of deposit upto the date of tender of payment or upto the end of the six month after the month in which the amount has become payable whichever is earlier

([Rule 920 - RI](#)) [F\(P\)61/PF-1/61 dated 17.05.1961](#)).

10.3 Payment of interest beyond six months may be authorised by FA&CAO upto the period of one year and by General Manager upto any period

(Letter No. [F\(E\)III 73 PF 1/13 dated 17.11.1973](#),
[F\(E\)III 78 IT/1 dated 13.08.1979](#))

10.4 For the purpose of calculation of interest on the fund of a subscriber on deputation to a body corporate owned or controlled by Government and who is subsequently absorbed under such body corporate from retrospective date, the date of issue of order of absorption shall be deemed to be date on which the amount to the credit of a subscriber becomes payable.

(Letter No. [F\(E\)III 74 PF 1/10 dated 15.03.1975](#))

10.5 No interest shall be payable on special contribution to provident fund.

([Rule 920 - RI](#)).

10.6 Interest calculated shall be rounded off to the nearest rupee, 50 paise and above being counted as next higher rupee and less than 50 paise being dropped,

([Rule 920](#) of [Indian Railway Establishment Code Vol. I](#))
and [F\(P\) 66 PF 1/21 dated 28.09.1966](#),
[F\(E\)III 73 PF 1/13 dated 17.11.1973](#),
[F\(E\)III 74 PF 1/10 dated 15.03.1975](#)
and [F\(E\)III 78 IT/1 dated 13.08.1979](#))

10.7 Railway servants who opted to retain Provident Fund Scheme after 01.01.1986 are entitled to Special Contribution to Provident Fund at the rate and scale as for Retirement Gratuity/death gratuity admissible to Railway Servants governed by Pension Rules.

[Letter No. [PC-III/87/Imp/PN 1 dated 21.05.1987](#) (RBE 130/1987)]

13. Advances/Withdrawals from the Provident Fund.

11.1 The authority competent to sanction advance/withdrawal is the Controlling Officer. Powers of the Controlling Officer may be exercised by

- . CPO/Addl. CPO in the case of Group A or Group B Officers upto JA Grade.
- a. Divisional Officer including Group A or Group B Officer in independent charge of Office in case of Group C subscriber,
- b. Group B Officer in respect of railway employees, who are below the scale of Rs. 1400-2300.
- c. Asstt. Personnel Officer or Officer of equivalent rank in case of Group D subscribers.
- d. Joint Secretary Railway Board :- All Group C, B and Group A Officers inclusive of the rank of Joint Directors.
- e. Under Secretary, Railway Board :- Group D employees.

14. Advances/withdrawals may be sanctioned in special cases even after the event but before close of three months of the event,

15. Withdrawals for house building purposes or for acquiring ready built flats from the specified agencies may be applied any time during the service period of the railway servant.

[Letter No. [F\(E\)III 90 PF 1/24 dated 23.04.1991](#) (RBE 82/1991), [F\(E\)III 91 PF 1/9 dated 05.06.1991](#) (RBE 110/1991) and [01.07.1991](#) (RBE 120/1991)]

16. In the case of withdrawals for meeting the educational, medical and marriage expenses, the essential condition is that the subscriber should have either less than 10 years service before superannuation or has completed ** 15 {20} years service, whichever is less.

(Letter No. [F\(E\)III 77 PF 1/31 dated 25.03.1977.](#))

17. Advance from PF is permissible for the following purposes.

- . To pay for the passage of the subscriber when proceeding on leave out of India on medical certificate.
- a. To meet the expenses of the subscriber or of any member of his family, his parents, minor brothers, or widowed sisters if they are dependent on him, for making journey in India or outside India on the medical advice or to meet expenses incidental to his or to their illness;
- b. To meet the cost of education or passage for education of the subscriber or of any person actually dependent on him in the following cases
 - . For education outside India whether for academic, technical, professional or educational course beyond high school stage
 - i. For medical, engineering and other technical or specialised courses in India beyond high school stage
- c. To meet the marriage expenses of the subscriber or marriage of his/her children and dependent relatives.
- d. **## {To purchase consumer durables like T.V., V.C.R./V.C.P., Washing Machine, Cooking Range, Geyser, Computer, etc. The amount of**

advance is limited to three months pay or one half of the balance in the credit of the subscriber or the actual cost whichever is the least.}

[Letter No. [F\(E\)III/96/PF1/1](#), dated [27.02.1996](#) (RBE 15/1996) & [4.8.97](#) (RBE 105/1997)]

18. ([Rule 923](#) - RI)

19. Production of documentary evidence in support of claim for advance for various purposes need not be insisted. The subscriber should give sufficient details at the time of making application in support of his/her claim. New form of application accordingly has been prescribed.

(Letter No. [F\(E\)III 84 PF 1/7](#) dated [11.05.1984](#))

20. No temporary advance shall be sanctioned during the last three months of service before retirement of the subscriber.

(Letter No. [F\(E\)III 85 PF 1/15](#) dated [07.07.1986](#))

21. Advance for purchase of car/motor cycle or scooter etc.

18.1 An advance upto a maximum sum of Rs. 50000/- (Fifty thousand) for purchase of motor car and Rs. 8000/- for purchase of motor cycle/scooter etc. may be sanctioned to be refunded in not more than 36 instalments to officers who fall short of a minimum service of 15 years by a period not more than six months. All other conditions as applicable to final withdrawn for this purpose shall apply. Officer be permitted to convert the advance into final withdrawal after completion of 15 years service.

[Letter No. [F\(E\)III/88 PF 1/1](#) dated [17.02.1988](#) and [F\(E\)III 90 PF 1/16](#) dated [31.10.1990](#) (RBE 194/1990)]

18.2. **##**{The admissibility of advance upto a maximum amount of Rs. 50,000 for purchase of motor car and Rs. 8,000 for purchase of motor cycle/scooter etc. has been raised to Rs. 1,10,000 and Rs. 20,000 respectively.}

[Letter No. [F\(E\)III/98/PF1/2](#), dated [30.03.1998](#) (RBE 68/1998)]

22. A subscriber who has drawn the advance may convert the balance outstanding against him into final withdrawal as soon as the conditions necessary for grant of withdrawal are satisfied.

(Letter No. [F\(E\)III 77 PF 1/3](#) dated [12/13.02.1981](#)).

23. Advance for the same purpose is not allowed at the same time. Marriage or education of different children or illness on different occasions or further addition or alteration to a house or flat covered by fresh plan shall not be treated as the same purpose.

20.1 Final withdrawal shall not be sanctioned if an advance is being sanctioned for the same purpose and at the same time.

(Letter No. [F\(E\)III 77 PF 1/3 dated 27.05.1977](#))

24.Amount of advance

21.1 An advance for meeting the medical and educational expenses of the subscriber and his family may be sanctioned upto a sum not exceeding three months pay or half the amount standing to the credit of the subscriber in the fund whichever is less,

[Letter No. [F\(E\)III/90/PF 1/4 dated 06.07.1990](#) (RBE 113/1990)]

21.2 An advance upto three months emoluments in the case of the marriage of male and six months in the case of female may be sanctioned. In special cases, this may be relaxed by the sanctioning authority upto 6 months emoluments or half the amount standing to the credit of the subscriber whichever is less.

(Letter No. [F\(E\)III 77 PF 1/3 dated 27.05.1977](#))

21.3 Where the balance in the fund of the subscriber is less than Rs. 10,000/- and the amount admissible for marriage purpose is less than 90% of such amount, an advance upto 90% of the balance at the credit of the subscriber be granted by the sanctioning authority.

(Letter No. [F\(E\)III 79 PF 1/1 dated 10.03.1980](#))

21.4 ##{To purchase consumer durables such as TV, VCR/VCP, Washing Machine, Cooking Range, Geyser, Computer etc., an advance not exceeding three months pay or half the amount standing at his credit in the fund, whichever is less, may be sanctioned.}

[Letter No. [F\(E\)III/96/PF1/1, dated 27.02.1996](#) (RBE 15/1996)]

25.Recovery of PF advance

Advance shall be recovered in such number of equal instalments as the authority sanctioning advance may direct. The number of instalments shall not be less than 12 unless the subscriber so elects or more than 24. Where the advance exceeds three months emoluments, the sanctioning authority may suitably increase the number of instalments not exceeding 60. Recovery of advance shall commence with the issue of pay for the month following the one in which advance was drawn.

(Letter No. [F\(P\)62 PF1/4 dated 07.08.1962](#)
and No. [F\(P\) 64 PF 1/8 dated 08.04.1964](#))

26.Final withdrawal from Provident Fund

Final withdrawal from the Fund may be sanctioned at any time to the subscriber after completion of ****15 {20}** years service or within 10 years before retirement on superannuation whichever is earlier, for one or more of the following purposes.

- . To meet the cost of higher education including where necessary travelling expenses of the subscriber or the children of the subscriber for
 - . Education outside India for academic, technical or professional or educational courses beyond high school stage
 - i. Medical, engineering and other technical or specialised course in India beyond the High school stage.
- a. To meet the expenditure in connection with the betrothal/marriage of the subscriber or his sons or daughters and any other female dependent actually dependent on him.
- b. To meet the expenses in connection with the illness including where necessary travelling expenses of the subscriber or members of his family or any person actually dependent on him.
- c. **##{To purchase consumer durables like TV, VCR./VCP, Washing Machine, Cooking Ranges, Geyser, Computer, etc.}**

23.1 Amount of withdrawal.

23.2 In respect of withdrawal for the purpose of clause (a) above, withdrawal upto three months pay or half the amount at the credit of the subscriber whichever is less may be sanctioned.

23.3 In regard to withdrawal for purpose of clause (b) above, the amount of withdrawal shall normally be limited to six months pay in the case of daughter's marriage which may be relaxed upto 10 months pay and three month's pay for son's marriage which may be relaxed upto six months pay.

(Letter No. [F\(E\)III 77 PF 1/3 dated 27.05.1977](#))

23.4 In respect of withdrawal for purpose of clause (c) above, the amount shall be limited to six months pay or 50% of the amount at the credit of the subscriber alongwith interest, whichever is less.

23.5 ##{In respect of withdrawal for the purposes of clause (d) above, the amount of withdrawal is limited to six months pay or one half of the balance in the credit or the actual cost, whichever is the least.}

[Letter No. [F\(E\)III/96/PF1/1, dated 27.02.1996](#) (RBE 15/1996) and [4.8.97](#) (RBE 105/1997)]

27.Final withdrawal from PF during the service of subscriber may be sanctioned for

- . Building a suitable house or acquiring a suitable ready built flat for his residence including the cost of site or any payment towards allotment of a flat by the Delhi Development Authority, State Housing Board or a Housing Society or by IRWO.
- a. For repaying an outstanding amount on account of loan expressly taken for building or acquiring house or ready built flat
- b. For purchasing a house site for building a house
- c. For reconstructing or making additions or alterations to a house or flat already owned or acquired by the subscriber
- d. Renovating, additions or alterations or upkeep of an ancestral house at a place other than the place of duty or to a house built with the assistance of loan from the Government at a place other than the place of duty
- e. Constructing a house on a site purchased as indicated in clause (c) above.
- f. **##{For making one-time payment towards maintenance charges to cover security, conservancy, horticulture, common lighting and water charges as the same form part of the flat allotted by DDA, State Housing Boards or House Building Societies, including IRWO.}**

[Letter No. [F\(E\)III/91/PF 1/9, dated 04.04.1996](#) (RBE 31/1996)]

28. 24.1 A subscriber who has availed of an advance under the scheme of Ministry of Works & Housing for grant of loan for house building purpose or has been allowed any assistance in this regard from any other Government source, shall be eligible to the grant of final withdrawal for house building purposes as indicated in clauses (a) (c)(d) and (f) above and also for repayment of any loan taken in this regard subject to the limit prescribed from time to time for grant of advances for house building purposes. Final withdrawal may be allowed either from the provident fund upto the said prescribed limit or the sum withdrawn together with the house building loan or assistance from any other Government source shall not exceed the prescribed limit.
29. 24.2 The amount of withdrawal for purposes indicated at Clauses (a) (b) & (f) shall not exceed the amount actually subscribed by the subscriber alongwith interest at his credit or the actual cost of the house including the cost of site or repayment of the loan in that behalf provided that in no case the maximum amount of withdrawal for the purposes prescribed in this para shall exceed the maximum limit prescribed from time to time under Rules 2(a) and 3(b) of the scheme of the Ministry of Works & Housing for grant of advances for house building purposes.
30. 24.3 Withdrawal for construction of a house shall be sanctioned only after the subscriber has submitted a plan of the house to be constructed or additions or alterations to be made duly approved by the local municipal body of the area where the site of the house is situated.
31. 24.4 Withdrawal shall also be allowed where the house site or house is in the name of wife or husband provided he or she is the first nominee

to receive provident fund money as per the nomination made by the subscriber.

32. 24.4 (A) Only one final withdrawal shall be allowed for the same purpose, but marriage or education of different children or illness on different occasions or further addition or alteration to a house or flat covered by fresh plan shall not be treated as the same purpose.
 33. 24.5 In the case of a construction of a house, withdrawal will be permitted only in equal instalments (not less than two and not more than four) after verification of the progress of construction of the house,
 34. 24.6 In the case of house/flat purchased through recognised house building cooperative societies or from Government or local bodies where the payment is to be made either in lumpsum or in instalments, final withdrawal be permitted as and when the subscriber is called upon to pay the amount of instalment.
- 35.(Letter No. [F\(E\)III 69 PF 1/4 dated 12.08.1969](#))
36. 24.7 Withdrawal may be permitted for acquiring on ownership basis a flat in a building even though the flat and the land on which it is built do not become the property of the railway servant concerned subject to satisfaction of the conditions indicated in the under mentioned orders.
- 37.(Letter No. [F\(E\)III 73 PF 1/11 dated 10.12.1973](#))
38. 24.8 Withdrawals for the purpose of building houses on plots of land on lease or purchasing houses constructed on lease land by the Central/State Governments on production of a certificate from the concerned authority that the building on the plot of land has been constructed in accordance with the agreed conditions be allowed.
- 39.(Letter No. [F\(E\)III 69 PF 1/4 dated 19.05.1969](#))
40. 24.9 Withdrawals are permitted for allotment of land taken from the private party expressly taken from private party for acquiring a house, subject to the condition that the applicant has acquired or will acquire unencumbered title to the house thus acquired. Railway servant should produce necessary deeds and papers to the sanctioning authority proving his title within a period of three months of the drawal of the amount. Applicant is also required to sign an undertaking in the prescribed form.
- 41.(Letter No. [F\(E\)III 77 PF 1/3 dated 27.05.1977](#) and [26.11.1977](#))
- 42.If a railway servant has an ancestral house or built a house at a place other than the place of his duty with the assistance of loan taken from Government, he shall be allowed final withdrawal for purchase of house site or for construction of another house or for acquiring a ready built flat at a place of his duty.
- 43.Withdrawal shall also be allowed where the house site or house is in the name of the wife or husband provided that she or he is the first nominee to receive the provident fund money as per the nomination made by the subscriber.
- (Letter No. [F\(E\)III 77 PF 1/3 dated 27.05.1977](#) and [26.11.1977](#)).
- 44.Part final withdrawal upto 90% of balance at credit if applied within one year before retirement on superannuation, without linking to any purpose can be granted.

[Letter No. [F\(E\) III/90/PF 1/12 dated 05.10.1990](#) (RBE 176/1990)]

45. Railway servant shall submit an annual declaration in the prescribed form on or before 31st December each year and satisfy the sanctioning authority, if necessary, by production of tax receipt, title deed etc. that the house remains in his own name.

(Letter No. [F\(E\)III 74 PF 2/6 dated 06.12.1974](#))

46. If a railway servant has an ancestral house or built a house at a place other than the place of his duty with the assistance of loan taken from the Government, he shall be eligible for grant of final withdrawal for purchase of a house site or for construction of another house or for acquiring a ready built flat at a place of his duty. Withdrawal shall also be allowed where the house site or house is in the name of wife or husband provided he or she is the first nominee to receive the PF money in the nomination made by the subscriber.

(Letter No. [F\(E\)III 77 PF 1/3 dated 27.05.1977](#) and [26.11.1977](#))

47. In regard to the purchase of a house site (as indicated in clause (c) of Para 24) at the place of duty or the intended place of stay of the railway servant (which covers plots of land on lease from the Central/State Governments), the amount of withdrawal shall not exceed one half of the amount actually subscribed by the subscriber alongwith interest standing to the credit in the Fund or the actual cost of land whichever is less.

(Letter No. [F\(E\)III 73 PF 1/18 dated 20.10.1973](#) and [F\(E\)III 80 PF 1/2 dated 31.07.1980](#))

30.1 Administrative authority should satisfy that the size and the cost of the house site is not disproportionate to the status of the railway servant and that the railway servant will acquire clear title to the house site proposed to be purchased.

48. Withdrawal may be permitted within six months before the date of retirement of the railway servant from the amount standing to his credit in the fund for purpose of acquiring a Farm land or business premises or both.

(Letter No. [F\(E\)III 77 PF 1/3 dated 27.05.1977](#))

49. Withdrawal for purchase of Motor Car/Scooter etc.

Railway servants who have completed 15 years of service or have less than 5 years to attain the age of superannuation may be permitted to make part final withdrawal from the Provident Fund for purchase of motor car, motor cycle or scooter etc. or for repaying loan expressly taken for the purpose subject to the following conditions.

- . Officers basic pay should be Rs. ****{10,500/-}** 3500/- per month or more in the case of purchase of motor car and Rs. ****{4,600/-}** 1500/- or more in the case of purchase of motor cycle/scooter etc
- a. The amount of withdrawal is limited to Rs. ****{1,10,000/-}** 50,000/- for purchase of motor car and Rs. ****{20,000/-}** 8000/- for motor cycle/scooter etc. after deducting the amount of withdrawal already taken for the purpose of booking motor car/motor cycle, if any.
- b. The amount of withdrawal for purchase of vehicle including the booking amount shall not exceed 50% of the amount at the credit of subscriber in his PF account or the cost of the vehicle, whichever is less.
- c. Such withdrawal shall be allowed only on one occasion.

[Letter No. F(E)III 80 PF 1/4 dated 28.05.1985,
F(E)III 88 PF 1/1 dated 17.02.1988
 and F(E)III 90 PF 1/16 dated 31.10.1990 (RBE 194/1990)]

50.Final withdrawal for extensive repairs or overhauling of motor car.

Railway servants who have completed 28 years of service or have less than three years to attain the age of superannuation may be permitted to make final withdrawal from Provident fund for extensive repairs or overhauling of their motor car subject to the following conditions.

- . ****{The officer's pay is Rs. 10,500 or more per month under the Railway Services (Revised Pay) Rules, 1997}**. The officer's pay is Rs. 1400/- per month (in the Revised Pay Scale)
- a. Amount of withdrawal is limited to Rs. ****{10,000/-}** 5000/- or one third of the amount standing to the credit of the subscriber or the actual cost of repairs whichever is less.
- b. Not less than 5 years should have elapsed since the car was purchased by the officer. **## {In the case of a second-hand car, the initial date of purchase by the first purchaser will be taken into account.}**
- c. Such withdrawal shall be allowed only once in the service career of the subscriber.

(Letter No. F(E)III 74 PF 2/10 dated 02.12.1974,
F(E)III 80 PF 1/4 dated 25.07.1980)

51.Final withdrawal for making deposit for booking a car/motor cycle scooter etc.

Railway servants who have completed 15 years of service be permitted to make a part final withdrawal from PF balance for booking car/motor cycle etc. subject to the following conditions.

- . Officer's pay is Rs. 3500/- per month or above for registration of car and Rs. 1500/- or more for motor cycle/scooter etc.

- a. The amount of withdrawal is limited to Rs. 10,000/- for registration of car and Rs. 500/- for registration of motor cycle/scooter or 50% of the amount at the subscriber's credit or the actual amount of registration, whichever is less,
- b. Such withdrawal shall be allowed only on one occasion.
- c. Amount of Rs. 10,000/- or Rs. 500/- as the case may be shall be taken into account for determining the overall ceiling fixed for the purpose.

(Letter No. [F\(E\)III 80 PF 1/4 dated 20.05.1983](#))

52.Nomination

35.1 Every subscriber shall make nomination conferring the right to receive the whole or part of the amount excluding the amount of special contribution admissible in the event of his death before the amount standing to his credit has become payable or where the amount has become payable before the payment has been made.

35.2 Nomination made by the subscriber in respect of any Fund before joining the SRPF be deemed to be the nomination if the amount to his credit in that Fund has been transferred.

35.3 Subscriber may in his nomination distribute the amount amongst his nominees at his own discretion.

35.4 Nomination may be cancelled by the subscriber by sending a notice to the concerned authorities.

35.5 On marriage or remarriage of a subscriber who is not Hindu, Muslim, Buddhist or a person exempted from the operation of Indian Succession Act, 1925, any nomination already made by him shall forthwith become null and void.

35.6 The nomination or its cancellation take effect on the date on which it is received by the Accounts Officer in respect of Gazetted Officer and in respect of non gazetted railway servants on the date on which it is received by his immediate superiors.

([Rule 941](#) - RI)

53.Transfer of PF amount to other Provident Funds.

36.1 If a railway servant is transferred to another post under the Central Government Department, the amount of his own subscription together with interest thereon shall be transferred to his account administered by that Department, The amount of Government contribution if any shall be resumed and credited to the railway revenues. The liability for pensionary benefits shall be borne in full by the concerned department.

If the railway servant governed by SRPF (Contributory) Rules is permitted by his new employers to continue to be governed by the Rules of Contributory Provident Fund, the amount of Government contribution together with interest thereon shall be transferred to his account in the provident fund administered by that Ministry/Department.

36.2 If a railway servant is transferred to post under the State Government, the amount of his own subscription together with interest shall be transferred to the State Government for credit to his new account administered by the State Government. The Government contribution if any, together with interest thereon shall be resumed to the Railway revenues or transferred to the State Government according as the proportionate liability for retirement benefits in respect of Railway service is to be borne by the Railway or the State Government as regulated by the extant orders.

36.3 If a railway servant is absorbed in a service under the body corporate owned or controlled by Government or is absorbed in an autonomous body, the amount of his own subscription together with interest shall be transferred with the consent of that body/ organisation to his new provident fund account in that body/organisation.

36.4 Transfer of balances in other Provident Funds to the State Railway Provident Fund.

If an employee of the Central Government, State Government or body corporate owned or controlled by Govt. or autonomous organisation is permanently transferred to a post on the Railways, the accumulations in the State Railway provident fund shall be disposed of as under.

36.5 In the case of a Central Government employee, the amount of his own contribution together with interest shall be credited to his account in the State Railway Provident Fund. The amount of Government contribution together with interest shall be resumed by his previous Ministry/Department. The pensionary liability for pension shall be borne in full by the Railways.

In the case of a State Government employee, the amount of his own subscription together with interest shall, with the consent of that Government, be credited to his account in the SRPF.

If he was governed by the Contributory Provident Fund and is allowed to continue on the Railway, the amount of Government contribution shall also be transferred to the Railways. If, however, he is a pensionable Railway employee, the pensionary liability shall be borne as per the extant orders on the subject.

In the case of an employee of a body corporate owned by Government or an autonomous organisation, the amount of his own subscriptions and the employer's contribution, if any together with interest thereon shall with the consent of that body/organisation be transferred and credited to his Account in the State Railway Provident Fund.

([Rule 942](#) - RI)

54. Payment of the Provident Fund amount on the death of a subscriber.

In case of death of a subscriber governed by SRPF (Contributory) Rules, the amount of special contribution to Provident Fund shall become payable to the widow or widows or/and dependent children of the deceased subscriber in such share as the controlling officer may determine. If there is no widow or/and no dependent children, the amount of special contribution to PF shall be treated as an amount in respect of which no nomination subsists.

If the nomination subsists, the amount excluding SC to PF shall be payable in accordance with the nomination provided that if the amount exceeds Rs. 5000/- and the nominee is not dependent, it shall be payable on production of probate or letters of administration or a succession certificate.

If no nomination subsists, the amount becomes payable to the members of family in equal shares and if there are no such persons, to a person appearing to the Accounts Officer to be entitled to receive it provided that the amount is not more than Rs. 5000/-. If the amount exceeds Rs. 5000/- it shall be paid to a person who produces probate or letter of administration evidencing the grant to him of administration to the estate of the deceased or on the basis of succession certificate.

Provided that no share shall be paid to

- . sons who have attained the legal majority
- a. sons of deceased son who have attained legal majority
- b. Married daughters whose husbands are alive
- c. Married daughters of a deceased son whose husbands are alive

if there is any member of the family other than those specified above.

Widow or widows and the child or children of a deceased son shall receive between them in equal parts only the share which that son would have received if he had survived the subscriber and had not attained the age of majority at the time of subscriber's death.

Divorced daughter who is dependent on the subscriber is not excluded from receiving the share.

Remarriage of a widow of the subscriber does not effect her right to receive the provident fund dues and SC to PP.

**([Rule 943](#) - RI;
Letters No. [F\(E\) 54 PF 6/1](#) dated [29.05.1954](#),
[F\(E\) 56 PF 6/1](#) dated [29.01.1957](#))**

55. Deductions

0. No deductions can be made from the employee's own contribution to the provident fund.
1. The President in the case of Group A & B and the Controlling Officer in other cases may order deduction from the amount contributed from the Railway revenues.
 - . Of any amount in respect of a railway servant dismissed for grave misconduct
 - a. Of any amount if a subscriber resigns within five years of his service
 - b. Of any amount due as liability incurred by the subscriber. The liability should be of such nature that the court of law may have not difficulty in entertaining and passing order should the matter goes to the Court of Law,
2. Government contribution to PF cannot be forfeited in cases of removal from service as it would be ultra vires to the Provident Fund Act to do so.
3. The payment of any contribution by Government to the account of the subscriber and interest thereon may be postponed for six months if commercial debits are involved and three months if commercial debits are not involved.
4. No part of the contribution from Railway Revenues to the account of the subscriber shall be paid if the subscriber's conduct is under inquiry for an alleged irregularity or loss of Railway funds.

(Rule 944 - RI)

**(Letters No. F(E)52/PF 45 (8) dated 05.11.1955 and 21.06.1956
F(E)57/PF 45(2) dated 05.07.1958
E(P&A) 57/RG 6-57 dated 19.06.1958
F(E)III/68 PT-1/16 dated 12.05.1969)**

56.Payment of Provident Fund.

The amount standing at the credit of subscriber shall ordinarily be tendered for payment within two months of the date when it becomes payable. In case any notice of assignment, attachment etc. effecting subscriber's assets is received, the Accounts Officer shall make payment only of that portion which is not effected by such attachments etc.

As soon as possible after the close of a year, a statement of account in the fund of a subscriber indicating the closing balance shall be issued to him bringing out the opening balance at the beginning of year, the amount credited/debited during the year and the total amount of interest at the end of the year.

CHAPTER VI

List of orders issued from time to time on State Railway Provident Fund.

1. Special contribution to PF payable to the railway servant on the date of superannuation/ quitting service shall be calculated on the basis of officiating pay provided that a permanent railway servant had been officiating in the higher post continuously for three years or more.

(Letter Nos. [F\(E\) 56/PF-8/3](#) dated [11.05.1956](#) and [F\(P\)60 PF-1/21](#) dated [18.08.1960](#))

2. In the case of a railway servant who dies while in service after completion of five years continuous service, special contribution to PF shall be payable subject to a minimum of 12 months pay. The upper ceiling limit of special contribution to PF was fixed at 15 months pay or Rs. 35000/- whichever was less.

(Letter No. [F\(E\)50 RT-1\(2\)](#) dated [10.06.1957](#))

3. Retiring railway servant could opt for retention of the amount at his credit in the Provident fund for a period of five years from the date of his retirement. During this period, withdrawal shall be permitted once a year provided that the said withdrawal shall not exceed one third of the amount standing at his credit in the Fund. This scheme of retention was not applicable to the dismissed, removed or voluntary resignation cases nor any insurance policy could be financed from the provident fund after retirement.

(Letters No. [F\(E\)56/PF 1/4](#) dated [19.06.1958](#), [22.3.1961](#) and [20.12.1958](#), [F\(P\) 63 PF 1/18](#) dated [27.03.1963](#) and [F\(P\) 64 PF 1/7](#) dated [16.03.1964](#))

4. Final withdrawal from PF was allowed for the purpose of purchasing a house site. Withdrawal for this purpose was not admissible earlier.

(Letter No. [F\(E\)54/ Adv-3\(1\)](#) dated [01.12.1958](#))

5. The amount of withdrawal from the provident fund for payment towards Life Insurance policy could be refunded in lumpsum as well as in convenient instalments to be fixed by the competent authority. The policy shall be reassigned after repayment of the amount with interest is completed.

(Letter No. [F\(E\)59 PF-43/2](#) dated [19.08.1959](#))

6. In respect of cases where there is no widow or dependent children of the deceased railway servant, special contribution to PF shall be treated an amount in respect of which no nomination subsists and the same can be paid to the claimant as per rules.

(Letter No. [F\(E\)58/LG-2/1](#) dated [15.09.1959](#))

7. Clarification issued as to the circumstances and type of cases of dismissal and resignation where government contribution to provident fund and Special contribution to PF can be withheld.

(Letter No. [F\(E\)59/PP-43/5 dated 14.10.1959](#))

8. Rules for final withdrawal from PF for purchase of house site or for house building shall be applicable to both the pensionable and non pensionable staff equally.

(Letter No. [F\(E\)59 Adv 1/2 dated 10.02.1960](#))

9. Assistant Officer in independent charge of District authorised to sanction advances from PF to non gazetted staff.

(Letter No. [F\(E\) 59/PF-6\(2\) dated 20.04.1960](#))

10. Two months pay or a sum of Rs. 500/- whichever is less may be authorised as final withdrawal to meet the funeral expenses of the subscriber.

(Letter No. [F\(P\)61/ PF1/4 dated 24.03.1961](#))

11. Every subscriber should make nomination at the time of joining to the Fund conferring the right to receive the amount at his credit in the event of his death.

(Letter No. [F\(P\)61/PF-1/1 dated 27.04.1961](#))

12. Interest on PF should be calculated upto the date of tender of payment to the subscriber.

(Letter No. [F\(P\) 61/PF-1/61 dated 17.05.1961](#))

13. Rate of interest on SRPF for the financial year 1961-62 fixed at 3.75 per cent per annum.

(Letter No. [F\(P\) 61 PF-1/10 dated 14.06.1961](#))

14. When a subscriber who is retained in service on reduced pay for reasons other than his own fault, special contribution to PF may be calculated at the rate of pay actually drawn at the end of the respective period if it is more favourable to him.

(Letter No. [F\(P\) 61/PF-1/16 dated 15.06.1961](#))

15. Temporary railway servant shall subscribe to the provident fund from 1st of the month following that in which he completes one year's service.

(Letter No. [F\(P\)60 / PF-1/27 dated 14.08.1961 & 28.09.1963](#))

16. Final withdrawal from PF to the railway servant for house building purposes allowed after 20 years of service or within 10 years before the date of his retirement on superannuation whichever is earlier. The amount of assistance from all sources should not exceed Rs. 75,000/- or five years pay whichever is less.

(Letter No. [F\(P\) 62/PF-1/13 dated 19.04.1962](#))

17. Rate of interest on the provident fund for the financial year 1962-63 was fixed at 4 per cent per annum.

(Letter No. [F\(P\) 62/PF-1/2 dated 27.06.1962.](#))

18. It was decided that in special cases, advance for marriage of male should not exceed 6 months emoluments and that of a female member not more than 10 months emoluments. Advance should be recovered in suitable instalments but in no case it should be more than 60.

(Letter No. [F\(P\)62/PF1/4 dated 07.08.1962](#))

19. Guidelines for disposal of the provident fund amount at the credit of the railway servant when he is transferred to another department of the Central Government or to a State Government issued under the following orders.

(Letters No. [F\(E\)53 PF 6/2 dated 03.11.1962](#) and [F\(P\)62 PF 1/36 dated 19.03.1963](#))

20. Clarification issued to deal with the defective assignment of an insurance policy subscribed from the provident fund.

(Letter No. [F\(P\)63 PF 1/3 dated 31.01.1963](#))

21. Amount of provident fund and special contribution to PF can be paid to a person who is holder of the power of attorney executed by the subscriber. Such a power of attorney will be valid only so long as the subscriber is alive.

(Letter No. [62 AC II/21/8 dated 19.03.1963](#))

22. In respect of cases where railway servant is transferred to body corporate owned or controlled by Government, interest on PF is to be allowed upto the date of tender of payment to the body corporate or upto the end of the sixth month after the month in which the amount became payable whichever is earlier.

(Letter No. [F\(E\)53 PF 6\(2\) dated 23.10.1963](#))

23. Recovery of advance of provident fund shall commence with the issue of pay for the month following the month in which advance was drawn.

(Letter No. [F\(P\)64 PF 1/8 dated 08.04.1964](#))

24. Rate of interest for SRPF amount for the financial year 1964-65 fixed at 4 per cent per annum.

(Letter No. [F\(P\)64 PF 1/2 dated 04.05.1964](#))

25. An essential condition for final withdrawal from PF for purposes other than house building shall be that the subscriber has either less than 10 years service before superannuation or has completed 20 years service whichever is earlier.

26. An advance for house building together with the final withdrawal for the said purpose shall not exceed Rs. 75,000/- or five years pay whichever is less.

(Letter No. [F\(P\)62/PF-1/13 dated 13.11.1964](#))

27. An essential condition for final withdrawal for purchase of motor car shall be that the railway servant has put in 28 years service or has less than 3 years to attain the age of superannuation and his pay should be Rs. 1000/- or more. The amount of withdrawal shall be limited to Rs. 12,000/- or one fourth of the amount at the credit of the subscriber in his fund whichever is less or the actual price of the car whichever is less.

(Letter No. [F\(P\)64 PF 2/3 dated 21.04.1965](#))

28. The rate of interest on SRPF for the financial year 1965-66 was fixed at 4.25 per cent per annum.

(Letter No. [F\(P\)65 PF 1/8 dated 28.05.1965](#))

29. In the case of a person on leave other than leave without pay, subscription to the SRPF shall be recovered @ $\frac{1}{12}$ th of officiating/substantive pay (including overseas pay, special pay, personal pay and dearness pay) admissible to the railway servant from time to time. In the case of running staff, $\frac{1}{12}$ th of the average running allowance earned per month during the 12 months preceding the month in which his leave falls limited to 75% of the officiating/substantive pay, as referred to above, is also taken into account.

(Letter No. [F\(P\)65 PF 1/2 dated 28.01.1966](#))

30. Sanction to the Advance/Final withdrawal, unless renewed, shall lapse on the expiry of a period of three months.

(Letter No. [F\(P\)66 PF 1/5 dated 17.03.1966](#))

31. Sanction letter for grant of advance/final withdrawal for house building purposes should invariably indicate the pay of the railway servant, particulars and amount of advance drawn by the subscriber under the scheme of the Ministry of Works & Housing and the amount of any other assistance from any other Government source.

(Letter No. [F\(P\)66 PF 1/6 dated 07.04.1966](#))

32. Withdrawal from the provident fund for meeting expenses in connection with the illness including where necessary the travelling expenses of the subscriber or any person actually dependent upon him shall be limited to six months pay of the subscriber or 50% of the amount of his own subscription alongwith interest. In respect of the same person either advance or withdrawal shall be allowed.

(Letter No. [F\(P\)66 PF 1/8 dated 28.04.1966](#))

33. Only one final withdrawal can be allowed for the same purpose. Marriage/education of different daughters/sons will not be treated as the same purpose. Illness of the subscriber or his dependents on different occasions shall not be treated as the same purpose.

(Letter No. [F\(P\)66 PF 1/4 dated 17.06.1966](#))

34. No amount from the provident fund shall be withdrawn for financing life insurance policy before the details of the proposed policy have been submitted to the Accounts Officer and accepted by him. Any amount of premium payable towards life insurance policy shall not be withdrawn more than three months in advance of the date of payment.

(Letter No. [F\(P\)66 PF 1/16 dated 24.06.1966](#))

35. Final withdrawal from provident fund for the purpose of higher education of subscriber or his children will continue to be permitted once in every six months and withdrawal on each occasion shall be treated as for a separate purpose.

(Letter No. [F\(P\)66 PF 1/4 dated 27.08.1966](#),
No. [F\(E\)III 68 PF 1/13 dated 04.09.1968](#))

36. Rate of interest on SRPF during the financial year 1966-67 was fixed at 4.60 per cent per annum.

(Letter No. [F\(P\)66 PF 1/9 dated 07.09.1966](#))

37. Orders regarding authorisation of interest beyond a period of six months upto one year for delay in payment occasioned by circumstances beyond the control of the subscriber shall also be applicable to cases of transfer of provident fund balances to Corporate body owned or controlled by Government.

(Letter No. [F\(P\)66 PF 1/21 dated 28.09.1966](#))

38. Rate of interest on SRPF during the financial year 1967-68 was fixed at 4.80 per cent per annum.

(Letter No. [F\(P\)67 PF 1/4 dated 08.03.1967 & 04.04.1967](#))

39. Advance and withdrawals from provident fund be allowed for betrothal ceremony provided that the total amount of such advance/withdrawal for betrothal and marriage shall not exceed the limit specified under the rules for advance/withdrawal for marriage purposes.

(Letter No. [F\(E\)III 67 PF 1/18 dated 24.02.1968](#))

40. In the event of death of a subscriber who was financing the life insurance policy upto a sum of Rs. 5000/- from the provident fund, such a policy can be handed over to the widow without formal deed of reassignment provided that there is a evidence to show that she is the heir of the estate of the subscriber. Where there are more than one policy the limit of Rs. 5000/- shall be applicable to each individual policy separately. The orders of the Government are necessary where the amount of each policy exceeds Rs. 5000/-.

(Letter No. [F\(P\)61 PF1/2 dated 20.04.1968](#))

41. The rate of interest on SRPF for the financial year 1968-69 fixed at 5.10 per cent per annum for the first Rs. 10,000/- and 4.80 per cent per annum for any sum exceeding Rs. 10,000/-. Guidelines for calculation of interest in this regard are also indicated in the following letter dated 20.02.1970.

(Letter No. [F\(E\)III 68 PF1/6 dated 08.05.1968](#),
[F\(E\)III 69 PF 1/2 dated 20.02.1970](#))

42. Railway servant who had availed of final withdrawal from the provident fund for purchase of house site or for construction of house shall furnish a declaration not later than 31st December of every year that the house site acquired from the amount of provident fund continues to be in his possession.

([F\(E\)III 68 PF 1/9 dated 18.07.1968](#))

43. Rules permit grant of advance/final withdrawal from provident fund for meeting the expenses in connection with medical, engineering or ether technical courses in India. Courses detailed in the following orders shall be treated as technical in nature provided that the course of study is not less than three years duration and is beyond high school study,

(Letter No. [F\(E\)III 68 PF 1/17 dated 12.09.1968](#) & [02.07.69](#))

44. The limit of Rs. 75,000/- as withdrawal for house building purposes enhanced to Rs. one lac.

(Letter No. [F\(E\)III 68 PF 1/14 dated 13.09.1968](#))

45. For the purpose of grant of Special contribution to provident fund (SC to PF), the pay railway servant would have drawn but for his being on leave, or on deputation to Central/

State Government shall count. However, the pay drawn during foreign service shall not count for SC to PF.

(Letter No. [F\(E\)III 68 PF 1/21 dated 30.12.1968 & 16.09.1969](#))

46. Head of Department in the case of a gazetted officer and a gazetted officer in the case of a non gazetted railway servant may postpone payment of contribution by Government to the provident fund for a period of 15 months if commercial debits are involved and six months if commercial debits are not involved.

(Letter No. [F\(E\)III 68 PF 1/16 dated 16.05.1969](#))

47. Final withdrawal for building houses on plots of land on lease or for purchasing houses constructed on leased land by Central/State Government was permitted. In the case of purchase of house sites from Cooperative Societies, final withdrawal may be permitted as and when the instalment is requisitioned by the Society, subject to the condition that the amount of instalment does not exceed 50% of the amount subscribed by the subscriber.

(Letter No. [F\(E\)III 69 PF 1/4 dated 19.05.1969 & 12.08.1969](#))

48. Rate of interest on SRPF for the financial year 1969-70 at 5.25% per annum for the first Rs. 10,000/- and 4.80 per cent per annum for the balance amount exceeding Rs. 10,000/-.

(Letter No. [F\(E\)III 69 PF 1/2 dated 24.06.1969](#))

49. Clarification issued that the railway servant under suspension is eligible for grant of advance/final withdrawal from provident fund.

(Letter No. [F\(E\)III 69 PF 1/1 dated 02.07.1969](#))

50. Advance/final withdrawal from provident fund can be granted for prosecution of study of two years course in various fields of engineering and technology.

([F\(E\)III 68 PF 1/17 dated 19.11.1969](#))

51. Final withdrawal for registration for purchase of flat from Delhi Development Authority permitted.

(Letter No. [F\(E\)III 69 PF 1/4 dated 10.12.1969](#))

52. B.Sc (Home Science) course of three years treated as a specialised course for grant of advance/final withdrawal from provident fund.

(Letter No. [F\(E\)III 70 PF 1/3 dated 28.02.1970](#))

53. Rate of interest on provident fund for the year 1970-71 was fixed at 5.50 per cent per annum for the first Rs. 10,000/- and 4.80 per cent per annum for the balance amount exceeding Rs. 10,000/-.

(Letter No. [F\(E\)III 70 PF 1/4 dated 27.06.1970](#))

54. A subscriber may submit an application for payment of the amount in the provident fund up to one year prior to the date of his superannuation. Detailed procedure for processing the application is also given in the under mentioned order.

(Letter No. [F\(E\)III 72 PF 1/5 dated 07.04.1972](#))

55. Rate of interest for the SRPF for the year 1972-75 was fixed at 5.70% per annum for the first Rs. 10,000/- and 5% per annum for any sum in excess of Rs. 10,000/-. This was revised to 6% and 5.30 per cent per annum respectively vide letter dated 23.02.1973 given below.

(Letter No. [F\(E\)III 72 PF 1/7 II dated 18.07.1972](#) and [23.02.1973](#))

56. Specified institutions for prosecuting studies in Homeopathy, Unani and Ayurvedic systems of medicines have been recognised for the purpose of advance/withdrawals from the SRPF. These institutions are given in the under mentioned order.

(Letter No. [F\(E\)III 72 PF 1/15 dated 21.12.1972](#))

57. Rate of interest on SRPF for the year 1973-74 was fixed at 6 per cent per annum for the first Rs. 10,000/- and 5.30 per cent per annum for any sum in excess of Rs. 10,000/-.

(Letter No. [F\(E\)III 73 PF 1/5 dated 06.06.1973](#)).

58. Railway servants with pay of Rs. 1000/- and having 25 years of service or who have less than 5 years to attain superannuation permitted to make final withdrawal from their PF balance upto a sum of Rs. 16,000/- or one third of the amount at their credit in the PF or the actual cost of the car whichever is less.

(Letter No. [F\(E\)III 73 PF 1/4 dated 22.06.1973](#)).

59. The limit of final withdrawal from the provident fund for cost of construction of a house (exclusive of land) was fixed at 75 months pay or Rs. one lac whichever is less.

(Letter No. [F\(E\)III 73 PF 1/2 dated 06.09.1973](#))

60. Payment of interest on the fund balances beyond a period of six months upto one year shall be authorised by the FA&CAO where the delay was occasioned by circumstances beyond the control of the subscriber and action against the defaulting staff for the delay was also proposed.

(Letters No. [F\(E\)III 73 PF 1/13](#) dated [17.11.1973](#),
[F\(E\)III 78 IT/1](#) dated [13.08.1979](#))

61. Final withdrawals for acquiring a flat in a building through limited company, cooperative society or any other incorporated body (recognised in law) was permitted.

(Letter No. [F\(E\)III 73 PF Pt.1/11](#) dated [03.12.1973](#)).

62. Rate of interest on SRPF for the financial year 1974-75 was fixed at 6.5% per annum for the first Rs. 15,000/- and 5.8 per cent per annum for any sum in excess of Rs. 15,000/-.

62.1 With effect from 01.08.1971 the above rate was revised to 7.5 per cent per annum for the first Rs. 25,000/- and 7 per cent per annum for any sums in excess of Rs. 25,000/-.

(Letters No. [F\(E\)III 74/IT/2](#) dated [28.05.1974](#),
[F\(E\)III 74 IT/2](#) dated [29.08.1974](#))

63. Railway servants who have completed 28 years service or have less than three years to attain superannuation permitted to make final withdrawals for extensive overhauling of their motor cars. The officer should have a pay of Rs. 1000/- and the amount of withdrawal should be limited to Rs. 3000/- or one third of the amount at the subscriber's credit in his PF account or the actual cost of repairs whichever is less. Such a final withdrawal shall be allowed only once in the service career of the subscriber.

(Letter No. [F\(E\)III 74 PF 2/10](#) dated [02.12.1974](#)).

64. In respect of house sites purchased out of withdrawals from the provident fund, Government's permission shall not be necessary for mortgaging in favour of a Housing Board, LIC or any other Corporation owned or controlled by Government, which advances loans for construction of new houses or for making additions or alterations to the existing houses that were financed by withdrawals from the provident fund.

(Letter No. [F\(E\)III 74 PF 2/6](#) dated [06.12.1974](#))

65. In respect of cases where orders for absorption in the Public sector undertakings are issued retrospectively, the date of issue of orders shall be deemed to be the date on which the amount at the credit of the subscriber becomes payable and interest should accordingly be allowed.

(Letter No. [F\(E\)III 74 PF 1/10](#) dated [15.03.1975](#))

66. Interest on SRPF for the financial year 1975-76 was fixed at 7.5 per cent per annum for the first Rs. 25,000/- and 7 per cent per annum on balance in excess of Rs. 25,000/-.

67. Commencing from 01.04.1975, incentive bonus scheme was introduced. The scheme allowed bonus @ 3% for employees with emoluments upto Rs.

500/- and @ 1 per cent per annum for employees drawing emoluments above Rs. 500/-. This was payable to those who had not withdrawn any amount from their provident fund during the financial year.

(Letter No. [F\(E\)III 75 PF 1/4 dated 17.10.1975, F\(E\)III 77 PF 1/12 dated 05.01.1978](#)).

68. Specified course irrespective of their duration treated as technical/specialised courses for the purposes of allowing advance/final withdrawal from the provident fund. These courses are indicated in the under mentioned order.

(Letter No. [F\(E\)III 75 PF 1/7 dated 12.01.1976](#))

69. Temporary railway servant borne on an establishment or factory to which the Employees Provident fund Act, 1952 would apply shall also, but for the exemption granted under Section 17 of the said Act shall subscribe to the SRPF provided he has completed six months continuous service.

(Letter No. [F\(E\)III 76 PF 1/7 dated 28.12.1976](#))

70. The limit of final withdrawal for house building purposes raised to Rs. 1,25,000 or 75 months pay whichever is less.

(Letter No. [F\(E\)III 73/PF 1/2 dated 30.04.1976](#))

71. An advance from the provident fund at a maximum of Rs. 3000/- may be allowed to the railway servant whose sons/wards are unemployed graduates and who secured contract for opening book stalls at railway stations.

(Letter No. [F\(E\)III 76 PF 1/1 dated 06.07.1976](#))

72. No order regarding withholding or deduction from the amount of Government contribution to provident fund shall be made unless a railway servant has been given a reasonable opportunity for making a representation in this behalf.

(Letter No. [F\(E\)III 75 PF 1/9 dated 27.08.1976](#))

73. In respect of withdrawal for farm house and business premises, subscriber should have either less than 10 years service before superannuation or completed 15 years service.

In respect of withdrawal for marriage purposes, on medical ground or for education purposes, a subscriber should have either less than 10 years service before superannuation or completed 20 years service.

Only one withdrawal is allowed for the same purposes. Marriage or education of different children or illness on different occasions or further

addition or alteration to a house or flat covered by fresh plan shall not be treated as same purpose.

Final withdrawal to meet the cost of flat or construction of a house or flat or to make any payment towards allotment of flat or plot by DDA or a Housing Board or by House Building Cooperative Society shall be permitted.

Final withdrawal from PF may be permitted for purchase of a house site or for construction of another house or for acquiring a ready built flat at a place of duty of the railway servant if he has an ancestral house or had built a house at a place other than the place of duty with the assistance of loan taken from the Government.

Withdrawal may be permitted within six months before the date of retirement of a railway servant from the amount standing to his credit for the purpose of acquiring a farm land or business premises or both.

(Letter No. [F\(E\)III 77 PF 1/3 dated 27.05.1977](#))

74. Marine Engineering course conducted in the Directorate of Marine Engineering Training shall be treated as technical/specialised course for the purpose of allowing advance/withdrawal from the provident fund.

(Letter No. [F\(E\)III 75 PF 1/7 dated 15.06.1977](#))

75. Rate of interest on SRPF for the financial year 1976-77 was fixed at 7.5 per cent per annum for the first Rs. 25000/- and 7 per cent per annum for any sum in excess of Rs. 25,000/-. (This was revised to 8 per cent per annum and 7.5 per cent per annum respectively).

(Letter No. [F\(E\)III 77 IT/1 dated 20.06.1977](#) & [07.12.1977](#))

76. Basis of allowing interest on PF.

In respect of railway servants on deputation to Central/State Government, the date of deposit shall, in respect of recovery from emoluments be deemed to be the first day of the month in which it is recovered irrespective of the month of accountal.

In case of those who are on deputation to Public Sector Undertaking, the date of deposit shall be deemed to be the first of the month if it is received by the Accounts Officer before 15th of that month.

In respect of those who are on secondment, the date of deposit shall be deemed to be the first day of the month of receipt if it is received by the Accounts Officer before 5th of that month otherwise the first day of the next succeeding month.

(Letter No. [F\(E\)III 77 PF 1/10 dated 31.08.1977](#)).

77.Vol. subscription to SRPF shall not exceed the emoluments excluding the dearness pay after making necessary deductions due to the Government.

(Letter No. [F\(E\)III 77 PF 1/10 dated 28.11.1977](#)).

78.In the case of employees governed by Contributory Provident Fund, differential rates of interest on SRPF balances shall be applied separately to employees own subscription and government contribution and these shall not be clubbed.

(Letter No. [F\(E\)III 75 IT/3 dated 05.12.1977](#)).

79.Clarified that the subscription to SRPF should cease only w.e.f. the date subscriber ceases to be a railway servant. In other words, subscription is to be recovered for the month in which the employee dies. It should be proportionate to the number of days the employee was alive.

(Letter No. [F\(E\)III 77 PF 1/14 dated 21.03.1978](#)).

80.As per the new Incentive bonus scheme, bonus at the rate of one per cent per annum on PF balance shall be allowed to a subscriber who had not withdrawn any amount from his PF account during the preceding five years. Other details are given in the under mentioned orders.

(Letter No. [F\(E\)III 77 PF 1/12 dated 07.04.1978](#))

81.Clarification regarding retention of the excess amount, rate of interest thereon, eligibility to incentive bonus etc. issued under the following orders.

(Letter No. [F\(E\)III 78 PF 1/2 dated 26.04.1978](#) and [F\(E\)III 78 PF 1/9 dated 09.03.1979](#))

82.Important facts on SRPF (Contributory) for the information of the railway servants due for retirement were issued through a folder with the following orders.

(Letter No. [F\(E\)III 77 PF1/9 dated 23.03.1978](#))

83.Rate of interest on SRPF for the year 1978-79 fixed at 8 per cent per annum for the first Rs. 25,000/- and 7.5 per cent per annum for sums in excess of Rs. 25,000/-.

(Letter No. [F\(E\)III 78 IT/3 dated 04.09.1978](#))

84.Recovery of balance house building advance together with interest at the time of retirement/quitting service shall not exceed the total amount of Government contribution including special contribution to the provident fund credited from the railway revenues to the account of the subscriber.

(Letter No. [F\(E\)III 78 PF 1/1 dated 23.01.1979](#))

85. In calculating recovery of house building advance from the non pensionable staff, adjustment of special contribution to provident fund shall be admissible to the same extent as for DCRG in the case of pensionable staff.

(Letter No. [F\(E\)III 72 Adv 3/13 dated 25.01.1979](#))

86. A subscriber shall not subscribe to the provident fund for the month in which he quits service unless before commencement of the month he gives written option to subscribe for the said month.

(Letter No. [F\(E\)III 79 PF 1/4 dated 03.11.1979](#))

87. In cases where the provident fund balance does not exceed Rs. 10,000/- advance/ withdrawal for marriage (including betrothal) may be allowed upto 90% of the balance.

(Letter No. [F\(E\)III 79 PF 1/1 dated 10.03.1980](#))

88. Limit of Rs. 3000/- as final withdrawal for extensive repairs or overhauling of motor car was raised to Rs. 5000/-.

(Letter No. [F\(E\)III 80 PF 1/4 dated 25.07.1980](#))

89. Maximum amount of withdrawal for house building purposes independently or together with the advance taken from the Government under the scheme of works & Housing Ministry or any assistance from any other Government source shall not exceed the maximum limit prescribed from time to time by the Ministry of Works & Housing for grant of house building purposes.

(Letter No. [F\(E\)III 80 PF 1/2 dated 31.07.1980](#))

90. The concept of satisfaction of the controlling officer that the services of the railway servant had been good, efficient and faithful before sanctioning any contribution from Government revenues including SC to PF was dispensed with.

(Letter No. [F\(E\)III 80 PN 1/19 dated 18.11.1980](#))

91. Company Secretaryship Course of the Institute of Company Secretaries of India and Course of pre-sea imparted on the training ship 'Rajendra' to prospective navigating officers on merchants ships treated as technical/specialised course for grant of advance/ withdrawal from the provident fund.

(Letter No. [F\(E\)III 75 PF 1/7 dated 20.12.1980](#))

92. The rate of interest on SRPF for the financial year 1981-82 was fixed at 9 per cent per annum for the first Rs. 25,000/- and 8.5 per cent per annum for sums in excess of Rs. 25,000/-.

In addition incentive bonus shall be admissible to the subscriber @ 1 per cent per annum on the entire balance in case he has not withdrawn any amount from the provident fund during the preceding three years commencing from 01.04.1979.

(Letter No. [F\(E\)III 81 IT/1 dated 27.07.1981](#))

93. Lumpsum payment made by RITES out of 10% amount withheld by them from the salary of officers on secondment be treated as voluntary contribution and credited to the PF Account of the officer on their return from abroad.

(Letter No. [F\(E\)III 76 PF 1/3 dated 16.08.1982](#))

94. The rate of interest for the State Railway Provident Fund for the year 1982-83 was fixed at 9 per cent per annum for the first Rs. 35,000/- and 8.5 per cent per annum for sums exceeding Rs. 35,000/-.

In addition incentive bonus shall be admissible to the subscriber @1 per cent per annum on the entire balance in case he has not withdrawn any amount from the provident fund during the preceding three years commencing from 01.04.1980.

(Letter No. [F\(E\)III 82 IT/1 dated 01.10.1982](#)).

95. Railway servants with a basic pay of Rs. 1500/- and above allowed final withdrawn from PF upto Rs. 10,000/- for registration of motor car. Those with pay of Rs. 500/- or above could also withdraw Rs. 500/- for registration of motor cycle etc.

96. The rate of interest on SRPF for the year 1983-84 was fixed at 9½% per annum for the first Rs. 40,000/- and 9% per annum for sums in excess of Rs. 40,000/-. In addition the benefit of incentive bonus at the rate of 1 per cent per annum on the entire balance in case the subscriber had not withdrawn any amount from the provident fund during the preceding three years commencing from 01.04.1981 was allowed.

(Letter No. [F\(E\)III 82 IT/1 dated 30.06.1983](#))

97. Fraction of a year equal to three months and above treated as completed one half year period and reckoned as such for calculating special contribution to P. F.

(Letter No. [F\(E\)III 79 PN 1/10 dated 25.08.1983](#))

98. Railway servants with 15 years service or who have less than 5 years service to attain the age of superannuation allowed final withdrawal for purchase of motor car or motor cycle/scooter etc upto a maximum amount of Rs. 25000/- and Rs. 4000/- respectively. For motor car, the basic pay of the officer should be Rs. 1500/- and for motor cycle etc. the basic pay should be Rs. 500/- and above.

(Letter No. [F\(E\)III 85 PF 1/14 dated 06.11.1985](#))

99. Life Insurance policy financed from PF shall be reassigned in the name of the subscriber on completion of 20 years service.

(Letter No. [F\(E\)III 83 PF 1/10 dated 24.02.1984](#))

100. Production of documentary evidence in support of claim for advance for marriage, educational, house building etc. need not be insisted. It should suffice if the subscriber gives sufficient details at the time of making application. New form of application was accordingly prescribed.

(Letter No. [F\(E\)III 84 PF 1/7 dated 11.05.1984](#))

101. Rate of interest for SRPF for the year 1984-85 was fixed at 10 per cent per annum.

In addition incentive bonus shall be admissible to the subscriber @ 1% per annum on the entire balance of his own contribution including vol. contribution if he had not withdraw any amount from the PF during the preceding three years commencing from 01.04.1982.

(Letter No. [F\(E\)III 82 IT/1 dated 23.06.1984](#))

102. Interest be allowed on the delayed payment of SC to PF @ 7% per annum for the period beyond three months and upto one year and @ 10 % per annum for the period exceeding one year from the date the sum becomes due for payment. Before authorising payment, sanctioning authority should satisfy that the delay was caused on account of administrative lapses and for reasons beyond the control of the employees concerned.

(Letter No. [F\(E\)III 83 PF 1/7 dated 16.10.1984](#))

103. Final withdrawal allowed for registration of car shall be adjusted against the final withdrawal for purchase of car. The ceiling limit of final withdrawal for purchase of car stood at Rs. 16,000/-.

(Letter No. [F\(E\)III 80 PF 1/4 dated 28.05.1985](#))

104. Railway servants with 10 years service allowed final withdrawal for house building purposes.

(Letter No. [F\(E\)III 77 PF 1/2 dated 03.05.1985](#))

105. Rate of interest on SRPF for the year 1985-86 was fixed at 10.5 per cent per annum.

In addition incentive bonus shall be admissible at the rate of one percent per annum on the entire balance of own contribution including vol.

contribution if the subscriber had not withdrawn any amount from the PF during the preceding three years commencing from 01.04.1983).

(Letter No. [F\(E\)III 82 IT/1 dated 19.06.1985](#))

106. Rate of interest on SRPF for the year 1986-87 was fixed at 12% per annum. There shall be no separate incentive bonus for the year 1986-87.

(Letter No. [F\(E\)III 82 IT/1 dated 06.06.1986](#) & [19.06.1986](#))

107. Railway servants subscribing to SRPF (Non contributory) shall be exempted from making any subscription to the SRPF during the last three months of their service. The discontinuation of subscription is compulsory and not optional.

(Letter No. [F\(E\)III 85 PF 1/13 dated 07.07.1986](#))

108. Rate of interest on SRPF for the year 1987-88 was fixed at 12 per cent per annum.

[Letter No. [F\(E\)III/87/PF1/9 dated 23.07.1987](#) (RBE 333/1987)]

109. Withdrawal for house building purposes may continued to be disbursed in instalments not less than two and not more than four. However, if the amount of withdrawal does not exceed Rs. 30,000/- the same may be disbursed in one instalment.

[Letter No. [F\(E\)III 87 PF 1/11 dated 26.11.1987](#) (RBE 339/1987)]

110. Advance/withdrawal be sanctioned with reference to the revised pay scale as per IV Pay Commission's recommendations.

[Letter No. [F\(E\)III 87 PF 1/3 dated 30.11.1987](#) (RBE 340/1987)]

111. Pursuant to the revision of pay scales on the recommendations of the IV Pay Commission, railway servants who had completed 15 years service or have less than 5 years to attain the age of superannuation and with a basic pay of Rs. 3500/- and more (for purchase of motor car) and basic pay of Rs. 1500/- and above (for purchase of motor cycle/scooter etc.) are eligible for final withdrawal of Rs. 25,000/- for motor car and Rs. 4000/- for purchase of motor cycle etc.

(Letter No. [F\(E\)III 88 PF 1/1 dated 17.02.1988](#))

112. Rate of interest on SRPF for the year 1988-89 was fixed at 12 per cent per annum.

[Letter No. [F\(E\)III 88 PF1/3 dated 02.05.1988](#) (RBE 90/1988)]

113. The term family for PF Rules amended as under:

In the case of male subscriber, wife or wives parents, children, minor brother, unmarried sisters, deceased sons' widow and children and where no parents of the subscriber are alive, paternal grand parent.

Subscriber who has family at the time of making nomination under the PF rules shall make such nomination only in favour of a member or members of his family.

[Letter No. [F\(E\)III 87 PF 1/4 dated 10.06.1988](#) (RBE 120/1988)]

114. As per rules, Divisional Officers including Group A and B officer in independent charge of office are authorised to sanction advance/withdrawal from PF. It has been decided that powers of the Controlling Officers to sanction advances/final withdrawal to Group C employees may be exercised by Group B officers in respect of railway employees who are below the scale of Rs. 1400-2300/-.

[Letter No. [F\(E\)III 84/PF 1/4 dated 01.05.1989](#) (RBE 112/1989)]

115. Rate of interest on SRPF for the year 1989-90 was fixed at 12 per cent per annum.

(Letter No. [F\(E\)III 89/PF 1/1 dated 13.05.1989](#))

116. Final withdrawal on medical grounds and for educational assistance shall not exceed three months pay or half the amount standing to the credit of the subscriber whichever is less.

[letter No. [F\(E\)III 90 PF 1/4 dated 06.07.1990](#) (RBE 113/1990)]

117. Rate of interest on SRPF for the year 1990-91 was fixed at 12 per cent per annum.

(Letter No. [F\(E\)III 89/PF 1/1 dated 10.08.1990](#))

118. Additional Final withdrawal from provident fund upto 90% of the credit balance of the subscriber and without linkage to any purpose may be sanctioned to him during the last year of the subscriber's service before superannuation.

(Letter No. [F\(E\)III 90/PF 1/12 dated 05.10.1990](#) (RBE 176/1990))

119. The ceiling limit of final withdrawal for purchase of motor car and motor cycle/ scooter raised to Rs. 50000/- and Rs. 8000/- respectively.

(Letter No. [F\(E\)III/90/PF 1/16 dated 31.10.1990](#) (RBE 194/1990))

120. Govt. Sidha Medical College, Palayamkottai and Palani (Tamil Nadu) teaching Sidha system of medicines treated as recognised institutions for grant of advance/final withdrawal provided that the subject course is not less than five years duration and is beyond high school stage.

[Letter No. [F\(E\)III/91/PF 1/2 dated 05.03.1991](#) (RBE 39/1991)]

121. Withdrawal from PF for building or acquiring a suitable house, ready built flat or any payment towards allotment of flat by DDA, house building societies or by Housing Board or from IRWO (except for farm land and business premises) be allowed during the service of the subscriber.

[Letter No. [F\(E\)III 90 PF 1/24 dated 23.04.1991](#) (RBE 82/1991) and [F\(E\)III 91 PF 1/9 dated 05.06.1991](#) (RBE 110/1991) & [01.07.1991](#) (RBE 120/1991)]

122. Rate of interest on SRPF for the financial year 1991-92 was fixed at 12% per annum.

[Letter No. [F\(E\)III/89/PF-1/1 dated 24.09.1991](#) (RBE 165/1991) & [08.10.1991](#)]

123. Rate of interest on SRPF balance for the year 1992-93 was fixed at 12% per annum.

[[F\(E\)III/92/PF1/6 dated 16.07.1992](#) (RBE 113/1992)]

124. Amendment to Indian Railway Establishment Code Vol. I [Rule 925\(1\)](#)

Grant of final withdrawal from PF in instalments for a site or house or flat purchased through DDA or State Housing Board or House Building Cooperative Societies & IRWO

[[F\(E\)III/90/PF1/4 dated 11.02.1993](#) (RBE 26/1993)]

125. Admissibility of withdrawals for payment of conversion charges for property from lease hold to free hold.

[[F\(E\)III/93/PF1/12 dated 13.04.1993](#) (RBE 56/1993)]

126. Rate of interest on SRPF balance for the year 1993-94 was fixed at 12% per annum.

[[F\(E\)III/92/PF1/6 dated 14.07.1993](#) (RBE 101/1993)]

127. Amendment of Indian Railway Establishment Code Vol.-I - [Rule 925\(1\)](#) final withdrawal from PF for reconstruction/ renovation or for making additions or alterations or for upkeep of an ancestral house.

[[F\(E\)III/93/PF1/3 dated 27.09.1993](#) (RBE 138/1993)]

128. Amendment to IREC- Vol. I

Rule 909. Employee's subscription/employer's share of contribution in respect of employees governed by SRPF (contributory) scheme has been raised from 8¹/₃% to 10%.

[[F\(E\)III/93/PF1/4 dated 30.12.1993](#) (RBE 185/1993)]

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129. The accumulations at the credit of the subscribers to SRPF for the financial year 1994-95 will continue to carry interest at the rate of 12% p.a.

[LetterNo. [F\(E\)III/92/PF 1/6, dated 07.10.1994](#) (RBE 83/1994)]

130. The accumulations at the credit of the subscriber to SRPF for the financial year 1995-96 will continue to carry interest at the rate of 12% p.a.

[Letter No. [F\(E\)III/95/PF 1/7, dated 04.10.1995](#) (RBE 112/1995)]

131.

131.1 The requirement of 20 years service for final withdrawal from SRPF has been reduced to 15 years.

131.2 Advance/Final withdrawal is permissible to purchase consumer durables like TV, VCR/VCP, Washing Machine, Cooking range, geyser, computer etc.

[Letter No. [F\(E\)III/96/PF1/1, dated 27.02.1996](#) (RBE 15/1996)]

132. Final withdrawal from SRPF for making one time payment towards maintenance charges to cover security, conservancy, horticulture, common lighting and water charges is admissible as the same form part of the flat allotted by DDA, State Housing Board or House Building Societies including IRWO.

[Letter No. [F\(E\)III/91/PF 1/9, dated 04.04.1996](#) (RBE 31/1996)]

133. The accumulations at the credit of the subscribers to SRPF for the financial year 1996-97 will continue to carry interest at the rate of 12% p.a.

[Letter No. [F\(E\)III/96/PF 1/3, dated 08.08.1996](#) (RBE 64/1996)]

134. The accumulations at the credit of the subscribers to SRPF for the financial year 1997-98 will continue to carry interest at the rate of 12% p.a.

[Letter No. [F\(E\)III/97/PF 1/5, dated 04.08.1997](#) (RBE 106/1997)]

135. Additional amount of compulsory subscription to SRPF arising out of revision of pay in the Vth CPC scales of pay shall be deducted from the

arrears of pay for the period from 01.01.1996 to 30.9.1997 and credited to the SRP Fund of the subscriber.

[Letter No. [PC-V/97/RSRP/1](#), dated [16.10.1997](#) (RBE 138/1997) No. [97/DFA/PC dated 19.11.1997](#) (RBE 164/1997)]

- 136.** The advance/final withdrawal from SRPF may be sanctioned with reference to the pay in the Vth CPC revised pay scales.

[Letter No. [F\(E\)III/97/PF 1/9](#), dated [22.12.1997](#) (RBE 186/1997)]

- 137.** The interest on the arrears of subscription credited from the arrears of pay of the subscriber consequent upon revision of pay in the Vth CPC scales of pay will accrue from 01.11.1997.

[Letter No. [F\(E\)III/98/PF 1/3](#), dated [23.03.1998](#) (RBE 63/1998)]

- 138.** The admissibility of the amount of final withdrawal from SRPF for the purchase of motor car and motor cycle/scooter has been raised from Rs. 50,000 to Rs. 1,10,000 and from Rs. 8,000 to Rs. 20,000 respectively. The upper limit prescribed for extensive repairs/ overhauling of motor car has also been enhanced from Rs. 5,000 to Rs. 10,000. For grant of these withdrawals the officer's basic pay should be Rs. 10,500 or more in the case of purchase of motor car and Rs. 4,600 or more in the case of motor cycle/scooter etc.

[Letter No. [F\(E\)III/98/PF1/2](#), dated [30.03.1998](#) (RBE 68/1998) & [18.5.98](#) (RBE 105/1998)]

- 139.** The accumulations at the credit of the subscribers to SRPF for the financial year 1998-99 will continue to carry interest at the rate of 12% p.a.

[Letter No. [F\(E\)III/98/PF 1/5](#), dated [04.02.1999](#) (RBE 18/1999) and [24.2.99](#) (RBE 34/1999)]

- 140.** The accumulations at the credit of the subscribers to SRPF for the financial year 1998-99 will continue to carry interest at the rate of 12% p.a.

[Letter No. [F\(E\)III/99/PF 1/2](#), dated [09.07.1999](#) (RBE 166/1999)]

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** Substituted by Railway Board's letter No. [F\(E\)III/2000/Master Circulars/Revision dated 10.3.2000](#) (RBE 41/2000).

Inserted by Railway Board's letter No. [F\(E\)III/2000/Master Circulars/Revision dated 10.3.2000](#) (RBE 41/2000).