

About GPF in Meghalaya:

The State of Meghalaya was set up on the 21st day of January, 1972 under the provision of the North Eastern Areas (Re-organisation) Act, 1971 (Central Act 81 of 1971). In view of the provision contained in Section 79 of the Act, all the laws which were in force in the areas comprised in Meghalaya on the date the State of Meghalaya was created continued to be in force therein. In view of clause (g) of Section 2 of the aforesaid Act, the General Provident Fund Rules made under clause (b) of sub-section 241 of the Government of India Act, 1935 also continues to be in force in respect of Meghalaya. The General Provident Fund Act was adapted by the Government of Meghalaya in exercise of powers conferred by Section 79 of the aforesaid Act vide Meghalaya Adaptation Order (No.3) 1973 and consequently the rules framed under the said Act became applicable to Meghalaya.

Admission to the Fund:

All Government servants, permanent and temporary, borne in the regular establishment and not paid out of contingencies shall subscribe to the Fund. Temporary Government servants shall subscribe after continuous service of one year. Provided that no such servant as has been required or permitted to subscribe to a Contributory Provident Fund shall be eligible to join or continue as a subscriber to the Fund, while he retains his right to subscribe to such a Fund. Government Employees who joined service prior to 01 April 2010 are required to compulsorily join this scheme after completion of one year of continuous service. GPF Account number to those employees are allotted by the Office of the Accountant General (A&E), Meghalaya, Shillong. A re-employed pensioner is also eligible to subscribe to the Fund afresh after completion of one year's continuous service. However, if he is re-employed for more than a year, he may subscribe afresh from the date of commencement of re-employment. A separate new account No. will be allotted to the fund account of the re-employed pensioners to be opened afresh.

Subscription to the Provident Fund Should not be deducted from the pay bills before the allotment of account number. For obtaining G.P.F. account number application for this purpose in prescribed format should be forwarded to the Office of the Principal Account General (A&E), Meghalaya after duly approved by the Finance Department of the Government of Meghalaya.

Subscription:

As per Rule 7 of the Meghalaya Civil Services GPF Rules, 1985 a subscriber shall subscribe monthly to the Fund even during the period of Suspension:

Provided that a subscriber may at his/her option, elect not to subscribe during leave:

Provided further that a subscriber on reinstatement after a period passed under suspension shall be allowed the option of paying in one sum or in instalments any sum not exceeding the maximum amount of arrear subscriptions permissible for that period.

As per Rule 8 of the Meghalaya Civil Service GPF Rules, 1985 subscription may be any sum, so expressed by the subscriber, not less than 6½ percent of his emoluments and not more than his total emoluments. Amount of subscription may be increased twice and decreased once in a year. However, the amount of subscription so fixed shall in no case fall below 6 percent and not more than his / her total emoluments.

Unauthorised subscription to GPF Account:

Subscription less than 6½ percent and the subscription amount more than the subscriber's emoluments shall be treated as unauthorised subscription and it will not earn interest. If the basic pay as on 31st March of each accounting year is not mentioned in the schedule, the entire subscriptions during the year will also be treated as unauthorised subscription and will not earn any interest on the said amount.

Nomination:

A subscriber shall at the time of joining the Fund, send to the Office of the Accountant General, a nomination in prescribed Form conferring on one or more persons the right to receive the amount that may stand to his credit in the Fund, in the event of his death before that amount has become payable, or having become payable has not been paid.

Advance:

Advances from the General Provident Fund:

(1) The appropriate sanctioning authority may sanction the payment to any subscriber of any advance consisting of a sum of whole rupees and not exceeding in amount three months' pay or half the amount standing to his credit in the Fund, whichever is less, for one or more of the following purposes:-

(a) to pay expenses in connection with the illness, confinement or a disability, including where necessary, the travelling expenses of the subscriber and members of his family or any person actually dependent on him;

(b) to meet cost of higher education, including where necessary, the travelling expenses of the subscriber and members of his family or any person actually dependent on him in the following cases, namely;

(i) for the education outside India for academic, technical, professional or vocational course beyond the High School stage; and

(ii) for any medical, engineering or other technical or specialized course in India beyond the High School stage, provided that the course of study is for not less than three years.

(c) to pay obligatory expenses on a scale appropriate to the subscriber's status which by customary usage the subscriber has to incur in connection with betrothal or marriages, funerals or other ceremonies;

(d) to meet the cost of legal proceedings instituted by or against the subscriber, any member of his family or any person actually dependent upon him, the advance in this case being available in addition to any advance admissible for the same purpose from any other Government source.

(e) to meet the cost of the subscriber's defense where he engaged a legal practitioner to defend himself in any enquiry in respect of any alleged official misconduct on his part.

(f) to meet the cost of plot or construction of a house or flat for his residence or to make any payment towards the allotment of plot or flat by a State Housing Board or a House Building Co-operation Society.

(2) The Governor may, in special circumstances, sanction the payment to any subscriber of an advance if he is satisfied that the subscriber concerned requires the advance for reasons other than those mentioned in sub-rule (1).

(3) An advance shall not, except for special reasons to be recorded in writing, be granted to any subscriber in excess of the limit laid down in sub-rule (1) or until repayment of the last installment or any previous advance.

(4) When advance is sanctioned under sub-rule 3 before repayment of last installment of any previous advance is completed the balance of any previous advance not recovered shall be added to the advance so sanctioned and the installments for recovery shall be fixed with reference to the consolidated amount.

Note 1. - For the purpose of this Rule "Pay" as defined in Rule 2 (b)

Note 2. – The appropriate sanctioning authority for the purpose of this rule is specified in the Second Schedule.

Note 3. – A subscriber shall be permitted to take an advance once in every six months under item (b) of sub-rule (1) of Rule 13.