**Claim forms:**

**While In Service:**

**Form 31:**

Loans, Withdrawals and Advances from the applicant’s EPF account.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sl No** | **withdrawal** | **Limit for withdrawal** | **Service** | **Other conditions** | **Limits** |
| 1 | Medical | 6 \* (Basic+DA) p.m | no minimum service. | 1. **self, spouse, children and parents**. 2. **hospitalization for more than a month**. 3. **TB, leprosy, paralysis, cancer, mental derangement or heart ailment without the hospitalization** | **no limit on the frequency** |
| 2 | Marriage | 50% of employee's EPF | 7 years | self, son/daughter, brother/sister | **3 times in your life** |
| 3 | Education | 50% of employee's EPF | 7 years | self,children after 10th Standard | **3 times in your life** |
| 4 | Purchase of land | 24 \* (Basic+DA) p.m | 5 years | Land in Name of employee/spouse/joint | **only once**. |
| 5 | purchase or construction of a house | 36 \* (Basic+DA) p.m | 5 years | House in Name of employee/spouse/joint | **only once**. |
| 6 | Renovation of house | 12 \* (Basic+DA) p.m | 5 years | House in Name of employee/spouse/joint | **only once**. |
| 7 | Home Loan Repayment | 90% (Employee+Employer) EPF | 10 Years | (a) House in Name of employee/spouse/joint   1. Loan in Name of employee/spouse/joint   © Minmum Balance in EPF Rs.20,000 | **only once**. |
| 8 | Calamity | 50% of employee's EPF | no minimum service. | **certificates of damage** | **no limit on the frequency** |
| 9 | [Lockout](https://www.planmoneytax.com/loan-from-epf-account-form-and-apply/#8_Lockout) | **equal to your unpaid wages** | no minimum service. | 1. **locked out or closed for at least 15 days**   (b) not getting wage for **last two months** | **no limit on the frequency** |
| 10 | Before retirement | 90% (Employee+Employer) EPF with interest | At 57 years  **one year**. | For himself  employer **certificate** | **only once**. |

**On Resignation/Retirement**

**Form 19**

Withdrawal of ( Employee+Employer) EPF with interest.

**Form 10C**

Less than 5 years service

Withdrawal of Pension contribution.

More than 5 years service

Only Certificate will be issued.

Can submit at the age of 55 Years or 58 Years for getting pension.

PROVIDENT FUND

12% EMPLOYEE

PASSBOOK