

# The Public Provident Fund Scheme, 1968

UNION OF INDIA

India

## The Public Provident Fund Scheme, 1968

### Rule THE-PUBLIC-PROVIDENT-FUND-SCHEME-1968 of 1968

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The Public Provident Fund Scheme, 1968 Last Updated 21st August, 2018 In exercise of the powers conferred by Section 3 of the Public Provident Fund Act, 1968 (23 of 1968), the Central Government hereby makes the following Scheme,

#### 1. Short title and commencement.

(1) This Scheme may be called the Public Provident Fund Scheme, 1968: -(2) It shall come into force on 1st July, 1968.

#### 2. Definitions.

- In this Scheme unless the context otherwise requires:-(a) [ `Aadhaar number' means an identification number as defined in clause (a) of section 2 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016); [Substituted by Notification No. G.S.R. 1243(E), dated 29.9.2017.](aa) `Account' means a Public Provident Fund Account under this Scheme;](b) 'Accounts Office' means an office or branch of the State Bank of India, any subsidiary bank of the State Bank of India (excluding a pay office, a sub pay-office or any other office managed by single officer or clerk) and any other office authorised by the Central Government to receive subscriptions under the Scheme;](c) 'Accounts Officer' means the person who for the time being is in charge of an Accounts Office;](d) 'Act' means the Public Provident Fund Act, 1968 (23 of 1968)(e) 'Form' means a form appended to this Scheme;](ee) 'Guardian' in relation to a minor, means(i) Father or mother; and(ii) Where neither parent is alive, or where the only living parent is incapable of acting; a person entitled under the law for the time being in force to have care of the property of minor;](f) 'Year' means the financial year (1st April to 31st March).

### **3. Limit of subscription.**

(1) Any individual may, on his own behalf or on behalf of a minor of whom he is the guardian, subscribe to the Public Provident Fund (hereafter referred to as the Fund) any amount not less than Rs. 100 and not more than Rs. 60,000 in a year. (2) Notwithstanding anything contained in sub-paragraph (1), an individual may also subscribe to the Fund on behalf of (a) A Hindu Undivided Family, or (b) An association of persons or a body of individuals consisting in either case, only of husband and wife governed by the system of community of property in force in the State of Goa and the Union territories of Dadra and Nagar Haveli and Daman and Diu, by whom, or on whose behalf money is deposited in an account and the deposit means money so deposited. Out of the income of the Hindu Undivided Family or an association of persons or body of individuals, as the case may be, any amount not less than Rs. 100 and not more than Rs. 60,000 in a year. (3) [Non-Resident Indians (NRIs) are not eligible to open an account under the Public Provident Fund Scheme:] [Inserted by Notification No. G.S.R. 585(E), dated 25.7.2003.] [Provided that if a resident who opened an account under this scheme, subsequently becomes a non Resident during the currency of the maturity period, the account shall be deemed to be closed with effect from the day he becomes a non-resident and interest with effect from that date shall be paid at the rate applicable to the Post Office Saving Account up to the last day of the month preceding the month in which the account is actually closed.] [Substituted by Notification No. G.S.R. 1237(E), dated 3.10.2017.]

### **4. Manner of making the subscription.**

(1) Every individual desirous of subscribing to Fund under the Scheme for the first time either in his own behalf or on behalf of a minor of whom he is the guardian or on behalf of a Hindu Undivided Family of which is a member or on behalf of an association of persons or a body of individuals as referred to in sub rule 2(b) of Rule 3 above shall apply to the Accounts Office in Form A, or as near thereto as possible, together with the amount of initial subscription which shall be in integral multiples of Rs. 5. (2) On receipt of an application under sub-paragraph (1), the Accounts Office shall open an account in the name of the subscriber and issue a pass book to him wherein all amount of deposits, withdrawals, loans and repayment thereof together with interest due shall be entered over the signature of the Accounts Officer with the date stamp. (3) The subscriber shall deposit his subscription with the Accounts Office with challan in Form B, or as near thereto as possible. The counterfoils of the challan shall be returned to the depositor by the Accounts Office, duly evidenced by receipt. In the case of deposits made by cheque or draft or postal order, the Accounts Office may issue a paper token to the depositor pending realisation of the proceeds. (4) Every subscription shall be made in cash or by crossed cheque or draft or postal order in favour of the Accounts Office at the place at which that office is situated, and shall in the case of any cheque, draft or postal order, as the case may be, be drawn on a bank or post office at the said place.

#### **4A. [ Identification of Account holders. [Inserted by Notification No. G.S.R. 1243(E), dated 29.9.2017.]**

- The Aadhaar number shall be the unique identifier for the purpose of establishing the identity of

an account holder: Provided that where Aadhaar number has not been assigned, the depositor shall submit proof of application of enrolment for Aadhaar: Provided further that every depositor under this scheme who has not given his Aadhaar number at the time of application for such deposit shall submit his Aadhaar number to the Post Office Savings Bank or Accounts Office concerned, on or before the 31st day of December, 2017.]

## **5. Number of subscription.**

- The subscription, which shall be, in multiples of Rs. 5 may, for any year, be paid into the account in one lump sum or instalments not exceeding twelve in a year.

## **6. Transfer of accounts.**

- A subscriber may apply for transfer of his account from one "Accounts Office" to another "Accounts Office".

## **7. Issue of duplicate pass book, etc.**

(1) In the event of loss or destruction of a pass book issued by an Accounts Office, the Accounts Office may, on an application made to it in this behalf, and on payment of rupee one by the subscriber, issue a duplicate thereof to him. (2) Condonation of default :- A subscriber who fails to subscribe in any year according to the limits specified in paragraph 3, may approach the Accounts Office for condonation of the default, on payment, for each year of default, a fee of Rs. 10 alongwith arrear subscription of Rs. 100 for each year.

## **8. Interest.**

- Interest at the rate, notified by the Central Government in the official gazette from time to time, shall be allowed for calendar month on the lowest balance at credit of an account between the close of the fifth day and the end of the month and shall be credited to the account at the end of each year. Provided that where the interest to be credited contains a part of a rupee, then, if such part is fifty paise or more, it shall be increased to one complete rupee, and if such part is less than fifty paise, it shall be ignored. Note :- In cases where withdrawals are made during the year from 1986-87 to 1988-89, an amount equivalent to one per cent of the amount withdrawn, rounded to the nearest rupee, shall be deducted from the interest creditable to the account of the subscriber. This recovery has been discontinued w.e.f. 1.4.1989.

## **9. Withdrawals from the Fund.**

(1) Any time after the expiry of five years from the end of the year in which the initial subscription was made, a subscriber may, if he so desires, apply in Form C or as near thereto as possible, together with his pass book to the Accounts Office withdrawing from the balance to his credit, an amount not exceeding fifty per cent of the amount that stood to his credit at the end of the fourth year

immediately preceding the year of withdrawal or at the end of the preceding year, whichever is lower, less the amount of loan, if any, drawn by him under paragraph 10 and which remains to be repaid : Provided that not more than one withdrawal shall be permissible during any one year. (2) On receipt of an application under sub paragraph (1) the Accounts Office may, after satisfying itself that the amount of withdrawal applied for is not in excess of the limit prescribed in sub-paragraph (1) and that the applicant has, till the date of application, been subscribing according to the limit specified in paragraph 3, subject to the provisions of sub-paragraph (4), permit the withdrawal and enter the amount withdrawn in the pass book. (3) Closure of account or continuation of account without deposits after maturity :- Notwithstanding the provisions of sub-paragraph (1), any time after the expiry of 15 years from the end of the year in which the initial subscription was made by him, a subscriber may, if he so desires, apply in Form C or as near thereto as possible together with his pass book to the Accounts Office for the withdrawal of the entire balance standing to his credit and the Accounts Office, on receipt of such an application from the subscriber, shall subject to the provisions of sub-paragraph (4) allow the withdrawal of the entire balance (together with interest upto the last day of the month preceding the month in which the application for withdrawal is made) after making adjustments, if any, in respect of any interest due from the subscriber on loans taken by him and close his account. Provided that a subscriber may, if he so desires, make withdrawal of the amount standing to his credit, from time to time, in instalments not exceeding one in a year. (3A) Continuation of account with deposits after maturity :- Subject to the provisions of sub-paragraph (3) a subscriber may, on the expiry of 15 years from the end of the year in which the initial subscription was made but before the expiry of one year thereafter, may exercise an option with the Accounts Office in Form H, or as near thereto as possible, that he would continue to subscribe for a further block period of 5 years according to the limits of subscription specified in paragraph 3. (3B) In the event of a subscriber opting to subscribe for the aforesaid block period he shall be eligible to make partial withdrawals not exceeding one every year by applying to the Accounts Office in Form C, or as near thereto as possible, subject to the condition that the total of the withdrawals, during the 5 year block period, shall not exceed 60 per cent of the balance at his credit at the commencement of the said period. Note :- A subscriber may at his option (to be exercised before the expiry of the first year of every extended block period) avail of this facility for a further block of 5 years on expiry of 20 years or on expiry of 25 years and so on, from the end of the year in which the initial subscription was made. (3C) [ A subscriber shall be allowed premature closure of his account or the account of a minor of whom he is the guardian, on a written application to the Accounts Office, on any of the following grounds namely: (i) that the amount is required for the treatment of serious ailments or life threatening diseases of the account holder, spouse or dependent children or parents, on production of supporting documents from competent medical authority; (ii) that the amount is required for higher education of the account holder or the minor account holder, on production of documents and fee bills in confirmation of admission in a recognised institute of higher education in India or abroad: Provided that such premature closure shall be allowed only after the account has completed five financial years: Provided further that premature closure under this sub-paragraph shall be subject to deduction of such amount which shall be equivalent to one percent less interest on the interest rates as applicable from time to time in the table payable on the deposits held in the account from the date of opening of the account till the date of such premature closure, calculated in accordance with the sample calculation as shown in the table on next page: Calculation showing the interest payable to depositor

Year(1)	Opening Balance(2)	Assumed Fresh Deposit(3)	Total Amount(4)	Rate of Interest(5)	1% less on the applicable rate of interest(6)	Interest accrued(7)	Outstanding Balance(8)
2006-07	1000.00		1000.00	8.0	7.0	70.00	1070.00
2007-08	1070.00	500.00	1570.00	8.0	7.0	109.90	1679.90
2008-09	1679.90	500.00	2179.90	8.0	7.7	167.85	2347.75
2009-10	2347.75	700.00	3047.75	8.0	7.0	213.34	3261.09
2010-11	3261.09	600.00	3861.09	8.0	7.0	270.28	4131.37
2011-12	4131.37	1000.00	5131.37	8.6	7.6	389.98	5521.36
2012-13	5521.36	1200.00	6721.36	8.8	7.8	524.27	7245.62
2013-14	7245.62	1500.00	8745.62	8.7	7.7	673.41	9419.03
2014-15	9419.03	1500.00	10919.03	8.7	7.7	840.77	11759.80
2015-16	11759.80	1000.00	12759.80	8.7	7.7	982.50	13742.30
Total		9500.00					13742.30]

[Substituted by Notification No. G.S.R. 613(E), dated 18.6.2016.](4)Where the application is made by a person who has made subscription to the Fund on behalf of a minor of whom he is the guardian, he shall furnish a certificate in the following form, namely....."Certified that the amount sought to be withdrawn is required for the use of..... who is alive and is still a minor"

## 10. Loans.

(1)Notwithstanding the provisions of paragraph 9, any time after the expiry of one year from the end of the year in which the initial subscription was made but before expiry of five years from the end of the year in which the initial subscription was made, a subscriber may, if he so desires, apply in Form D or as near thereto as possible, together with his pass book to the Accounts Office for obtaining a loan consisting of a sum of whole rupees not exceeding twenty five per cent of amount that stood to his credit at the end of the second year immediately preceding the year in which the loan is applied for.(2)On receipt of an application under sub-paragraph (1) the Accounts Office may, after satisfying itself that the amount of loan applied for is not in excess of the limit prescribed in sub-paragraph (1) and that the applicant has, till the date of application, been subscribing according to the limit specified in paragraph 3, subject to the provisions of sub paragraph (3), sanction the loan and enter the amount in the pass book.(3)Where the application is made by a person who has made subscriptions to the Fund on behalf of a minor of whom he is the guardian, he shall furnish a certificate in the following form, namely :-"Certified that the amount for which loan is applied for is required for the use of..... who is alive and is still a minor".(4)A subscriber shall not be entitled to get a fresh loan so long as earlier loan has not been repaid in full together with interest thereon.

## **11. Repayment of loan and interest.**

(1)The principal amount of a loan under this Scheme shall be repaid by the subscriber before the expiry of thirty six months from the first day of the month following the month in which the loan is sanctioned. The repayment may be made either in one lump sum or in two or more monthly instalments within the prescribed period of thirty six months. The repayment will be credited to the subscriber's account.(2)After the principal of the loan is fully repaid, the subscriber shall pay interest thereon in not more than two monthly instalments at the rate of one per cent per annum of the principal for the period commencing from the first day of the month following the month in which the loan is drawn upto the last day of the month in which the last instalment of the loan is repaid.Provided that where the loan is not or is repaid only in part within the prescribed period of thirty six months, interest on the amount of loan outstanding shall be charged at six per cent per annum instead of at one per cent per annum from the first day of the month following the month in which the loan was obtained to the last day of the month in which the loan is finally repaid.(3)The interest on the amount of loan outstanding under the proviso to sub-paragraph (2) and any portion of interest payable, but not paid, on any loan, the principal amount of which has already been repaid within the prescribed period of thirty six months, may, on becoming due, be debited to the subscriber's account.(4)The interest recoverable shall accrue to the Central Government.

## **12. Nomination and repayment after death of subscriber.**

(1)A subscriber to the Fund may nominate in Form E or, as near thereto as possible, one or more persons to receive the amount standing to his credit in the event of his death before the amount has become payable or, having become payable, has not been paid.Note :- Nomination may also be made in respect of an account opened on behalf of a Hindu Undivided Family (HUF).(2)No nomination shall be made in respect of an account opened on behalf of a minor.(3)A nomination made by a subscriber may be cancelled or varied by a fresh nomination in Form F or, as near thereto as possible, by giving notice in writing to the Accounts Office in which the account stands.(4)Every nomination and every cancellation or variation thereof shall be registered in the Accounts Office and shall be effective from the date of such registration, the particulars of which shall be entered in the pass book.(5)If any nominee is a minor, the subscriber may appoint any person to receive the amount due under the account in the event of the death of the subscriber during the minority of the nominee.(6)Notwithstanding the provisions contained in paragraph 9 -(i)If a subscriber to an account in respect of which a nomination is in force dies, the nominee or nominees may make an application in Form G or, as near thereto as possible, to the Accounts Office together with proof of death of the subscriber and on receipt of such application all amounts standing to the credit of the subscriber after making adjustment, if any, in respect of interest on loans taken by the subscriber shall be repaid by the Accounts Office itself to the nominee or nominees.Provided that if any nominee is dead, the surviving nominee or nominees shall, in addition to the proof of death of the subscriber, also furnish proof of the death of the deceased nominee.(ii)Where there is no nomination in force at time of death of the subscriber, the amount standing to the credit of the deceased after making adjustment, if any, in respect of interest on loans taken by the subscriber, shall be repaid by the Accounts Office to the legal heirs of the deceased on receipt of application in Form G in this behalf from them.Provided that the balance upto Rs. 1 lakh may be paid to the legal

heirs on production of (i) a letter of indemnity, (ii) an affidavit, (iii) a letter of disclaimer on affidavit, and (iv) a certificate of death of subscriber, on stamped paper, in the forms as in Annexures to Form G.

### 13. Power to relax.

- When the Central Government is satisfied that the operation of any of the provisions of this Scheme causes undue hardship to a subscriber, it may, by order for reasons to be recorded in writing, relax the requirements of that provision in a manner not inconsistent with the provisions of the Act. Forms Form A [See sub-paragraph (1) of paragraph 4] Serial No. .... Application for opening a Public provident Fund, Account under the Public Provident Fund Scheme, 1968. To The Agent/Manager, State Bank of ..... I ..... hereby apply for opening an account under the Public Provident Fund, scheme, 1968, in my name/in the name of Kumar/Kumari ..... of whom I am the guardian and tender herewith Rs. .... (Rupees ..... in cash/cheque as the initial subscription. Permanent address of subscriber/guardian I agree to abide by the provisions of the Public Provident Fund Scheme, 1968, and amendments issued thereto from time to time. Account in the Name of a Minor Date of birth of minor ..... Application's relationship with minor, if any, ..... (i) I hereby declare that I am not maintaining any other Public Provident Fund Account. (ii) I hereby declare that I am not maintaining any other Public Provident Fund Account, except an account on behalf of a minor or a Hindu Undivided Family or an association of persons.

Date ..... Signature or thumb impression of subscriber/guardian Additional specimen signatures  
Note 1 :- Where an account is opened on behalf of a Hindu Undivided Family or an association of persons, the letters "HUF" or "Association", as the case may be, shall be added after the name of the subscriber. Note 2 :- Delete whichever is not applicable. For the use of Accounts Office The account has been opened on ----- with Rs. ----- under Public Provident Fund Account No. -----  
----- Pass Book No. ----- has been issued.

Date ..... Accounts Officer

Counterfoil (1)

Subscriber's Copy Public Provident Fund Scheme, 1968.

Name of Accounts Office Account No. ----- Date ----- Ledger Folio ----- Name of Subscriber ----- Amount deposited  
Subscription ----- Loan Repayment ----- Interest  
on Loan ----- Fee ----- Total ----- Rupees (in words) -----

For Deposit Office Amount in figures : Cashier's Scroll No. Date Stamp of Deposit Officer Cashierhead Cashier

Form B Central [See sub paragraph (3) of paragraph 4] Name of Agent ----- Paper  
Token No. ----- Code No. ----- Public Provident Fund Scheme, 1968. Challan for deposit of  
money into Government Account ----- (name of Accounts Office) Account  
No. ----- Date ----- Name of Subscriber ----- Ledger Folio -----  
Address -----

Cash

Amount Rs

Amount (in figures)

Head of Govt.  
Account

100 x	Subscription	'8006-Public Provident Fund'
50 x	Loan	
20 x	Repayment	
10 x		
5 x		
*Cheque/draft/ Postal Order   Interest on Loan fee   '2049-Interest Receipts'		
Total		

\* Bank/PO on which drawn -----Number----- Rupees (in words)-----By  
(Depositor's Signature)-----Cashier's Scroll No.----- Transfer  
Scroll No.-----Cashier----- Scroll  
Clerk-----Head Cashier----- M.T. No ----- Accounts  
Officer-----Note (1) The cheque/draft should be in favour of the Accounts Office.  
The PPF Accounts No. should be indicated in brackets there after to ensure quick and proper  
adjustment.Note (2) In the case of deposits made by cheque/draft/ postal order, the counterfoils of  
the challan will be returned by the Accounts Office to the depositor on realisation of the  
proceeds.Form C[See sub-paragraphs (1) and (3) of paragraph 9]Application form for withdrawal  
under the Public Provident Fund Scheme, 1968.ToThe Agent/Manager,State Bank of  
-----I wish to withdraw from Public Provident Fund Account  
No..... a sum of Rs..... (Rupees.....). A period of..... years has expired from the end of  
the year in which the initial subscription was made.

### 1A. I have not made any withdrawal in the current year.

\*2. Certified that the amount sought to be withdrawn is required for the use of..... who is alive  
and is still a minor.

### 3. The Pass Book is enclosed.

Date..... Signature or thumb impression of subscriber/guardian

\*Score out whichever is not applicable.Received a sum of Rs..... (Rupees.....) by way of  
withdrawal from Provident Fund Account No.....

Date..... Date.....Signature or thumb impression of subscriber/guardian

Form D[See Paragraph 10]Application for a Loan under the Public Provident Fund Scheme,  
1968ToThe Agent) Manager,State Bank of.....Sir

**1. I wish-to take a loan from Public Provident Fund Account No..... of a  
sum of Rs (Rupees.....) which I undertake to repay with interest within  
the period of thirty six months as prescribed in paragraph 11 of the Public  
Provident Fund Scheme, 1968.**



**2. I had taken a loan of..... (Rupees.....) on.....(date), which has been repaid in full with interest on..... (date).**

\*3. Certified that the amount for which, loan is applied for is required for the use of .....who is alive and is still a minor.

**4. The pass book is enclosed.**

Date..... Signature or thumb impression of subscriber/guardian

\*To be given only when a loan is sought from a minor's, account.To be Used by the Accounts Office  
Date of initial subscription.....Amount available in the Public Provident Fund.....  
Account.....Amount available for loan in accordance with para 10, of the Public Provident Fund Scheme.....Amount of loan actually sanctioned.....

Date..... Signature of Accounts Officer

Received a sum of Rs..... (Rupees.....) by way of loan from Public Provident Fund  
Account No.....

Date..... Signature or thumb impression of subscriber/guardian

Form E[See sub-paragraph (1) paragraph 12]Nomination Under the Public Provident Fund Scheme, 1968.ToThe Agent/Manager,State Bank of.....I..... hereby nominate the person (s) mentioned below to whom to the exclusion of all other persons, in the event of my death, the amount standing to my credit in the Public Provident Fund Account No..... at the time of my death would be payable.

Serial No.	Name(s) of the nominee(s)	Full address(es)	Date of birth of nominee(s) in case of minor	Proportionate amount for each nominee
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\* As the nominee(s) at serial No. (s)..... specified above is/are minor(s), I appoint Shri/Smt./Kumari..... address..... to receive the sum due under the said account in the event of my death during the minority of their nominee(s).

Signature of witness:      Signature or thumb impression of subscriber

Name and address:Date:

For the Use of Accounts OfficeThe above nomination has been registered on..... and an entry made in the pass book.

Date..... Signature of Accounts Officer

\* Delete if not applicableForm F[See sub-paragraph (3) of paragraph 12]Cancellation or Variation of Nomination previously made in respect of Account No.\_\_\_\_Under Public Provident Fund Scheme, 1968.

To Date-----

The Agent/Manager,State Bank of-----I-----the subscriber of Public Provident Fund Account No-----hereby cancel the nomination, dated-----made by me in respect of the aforesaid Public Provident Fund Account.\*In place of the cancelled nomination, I hereby nominate the person (a) mentioned below who shall on my death, become entitled to the

payment of the sum due on the above account to the exclusion of all other persons.

Serial No.	Name(s) of the nominee(s)	Full address(es)	Date of birth of nominee(s) in case of minor	Proportionate amount for each nominee
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\* To be filled in case of variation only. @ As the nominee (s) at Serial No. (s)-----is/are minor (s), I appoint Shri/Shrimati/Kumar----- (Name and full address) as the person to receive the sum due on the account in the event of my death during the minority of the nominee (s). @ Delete if not applicable.

Subscriber's Address                      Signature or thumb impression of subscriber

(1) Witness :Name :Address:

(2) Witness :Name :Address:

For the Use of Accounts Office The above cancellation/variation/ of the nomination has been registered in the ledger and entered in the pass book.

Date..... Signature of Accounts Officer

Form G(See sub-paragraph (6) of paragraph 12)Application for Withdrawal by Nominees/Legal heirs under the Public Provident Fund Scheme, 1968 To The Agent/Manager/Post Master.....(Name of the Bank/Head Post Office)I/We..... the nominee(s)/legal heir(s) of late.....the subscriber to Public Provident Fund Account No....., wish to withdraw the entire amount standing to the credit of the deceased in the said account. Please find enclosed : (i) A certificate in regard to the death of subscriber. \* (ii) Certificate in regard to the death of Shri.....also the nominee(s) appointed by the subscriber. \*\* (iii) Succession Certificate/Lettersm of Administration with attested copy of probated will of the deceased subscriber issued by .....High Court. (iv) Pass book of the subscriber. @ (v) Letter of indemnity. @ (vi) Affidavit. @ (vii) Letter of disclaimer on affidavit.

Place..... Signature or thumb impression of claimant(s)

Date.....

For Use of Accounts Office Withdrawal of Rs..... (Rupees.....) is sanctioned.

Date..... Accounts Officer

Receipt to be Signed by the Claimant (s) Received the sum of Rs.....(Rupees.....) from the State Bank of...../Post office..... in full settlement of our claim.

Place..... Signature or thumb impression of claimant(s)

Date.....

\* Delete if not applicable. \*\* Strike off if there is a valid nomination. @ To be produced by legal heirs, in the absence of nominations for claims upto Rs. 1 lakh. Annexure I to Form G (Letter of indemnity) To The Manager/Post Master.....(Name of the Bank/Head Post Office) In consideration of your paying or agreeing to pay me/us..... (Names of Legal heirs) the sum of Rs..... standing in Public Provident Fund Account No..... with your Bank in the name of..... without production of letters of administration or a succession certificate to the estate of the deceased..... (Name of the subscriber) or a certificate from the Controller of Estate Duty to the effect that estate duty has been paid or will be paid or none is due. If We..... and we..... (sureties) do hereby for ourselves and our heirs, legal representatives, executors and administrators jointly and severally

undertake and agree to indemnify you and your successors and assigns against all claims, demands, proceedings, losses damages, charges and expenses which may be raised against or incurred by you by reason or in consequence of having agreed to pay/or paying me/us the sum as aforesaid. In witness whereof we have hereunto set my/or hands at..... on this..... day of..... in the presence of witnesses. Signed and delivered by the above named heir/heirs of the deceased. Signed and delivered by the above named sureties

1.

2.

Signature, names and addresses of witnesses

1.

Attested 2. Notary Public Annexure II to Form G (Affidavit) To The Manager/Post Master,..... (Name of the Bank/Head Post Office) I/We..... Husband of/wife of late..... aged....., agedd ....., agerd..... Sons/daughters of the said late..... resident of..... do hereby declare and solemnly affirm as under:- (1) That I/we am/are only heir(s) of the deceased..... who died at..... on..... I/We alone represent the estate of Shri/Smt..... (2) That the deceased..... did not leave any will and therefore I/we am/are the only successor(s) to the estate of the said deceased.

1.

2.

3.

4.

Deponents Verification: I/We, the above-named deponents do hereby verify on solemn affirmation in ..... (name of place) that the contents of this affidavit are true to my/our knowledge and nothing material has been concealed. Dated:-

1.

2.

3.

4.

Deponents Attested Oath Commissioner Annexure III to Form G (Letter of disclaimer on Affidavit) To The Manager/Post Master, ..... (Name of the Bank/Head Post Office) I/We, (i) ..... husband of/wife of ..... Resident of ..... (ii) ..... son of/daughter of ..... (iii) ..... son of/daughter of ..... do hereby solemnly affirm as follows :-(1) That Shri/Smt. .... died intestate on ..... leaving behind us ..... his/her only heirs. (2) That we heirs of our late father/mother for ourselves and on behalf of our heirs, executors, representatives and assigns do hereby relinquish our claims to the balance of Rs. .... which may be credited to the account sought by our mother/father to be opened in your Branch in the name of the estate of the said ..... deceased father/mother after the realisation of Draft No. .... on ..... issued by ..... (name of Bank) and we have no objection whatsoever in the balance in the above-referred account No. .... together with interest, if any, accrued thereon being paid by the Bank to our said mother/father Mrs./Mr. ....

1.

2.

3.

Deponent(s) Verification : I/We, the above-named deponents do hereby verify on solemn affirmation that the contents of this affidavit are true to our knowledge. Dated : ..... Deponent(s) I identify the deponent(s) who is/are personally known to me and who has/have signed in my presence. Dated : ..... Attested Oath Commissioner Form H [See Sub-paragraph (3A) of Paragraph 9] Application for continuance of account under Public Provident Fund Scheme, 1968 beyond 15 years. To The Agent/Manager/Post Master, ----- My Public Provident Fund Account No. ----- has completed 15 years after the initial year of its commencement, on ----- I wish to continue to subscribe to my above referred account for a further block period of 5 years according to the limits prescribed in paragraph 3 of the Scheme.

Date ..... Signature or thumb impression of claimant(s)

For Use in Accounts Office The account completed 15 years after the year of initial subscription on ----- Subscriber's request has been noted.

Date ..... Accounts Officer/Postmaster