




## INSTRUCTIONS AND GUIDELINES FOR THE ADVANCES TO BE CLAIMED THROUGH FORM 31

| S.No      | Purpose of the withdrawal  | Additional Details  | Relevant Para of EPF Scheme 1952 | Membership/ period required                     | Amount Admissible/ from share  | Number of Installments                                  | Number of Times withdrawal for same purpose allowed | Payment will be made to | Document required with Form 31         |
|-----------|--|---|----------------------------------|---|--|---|---|-------------------------|--|
| <b>I</b>  | <b>Para 68B: Purchase of House/flat, construction of House including acquisition of site.</b>  |   |                                  |   |  |   |   |                         |  |
| a.        | Purchase of house/flat/construction of house including acquisition of site                     | From <b>AGENCY</b>         | 68B (1)(a)                       | 5<br>(FIVE YEARS)                               | For purchase of site: 24 month's basic wages and DA/for purchase of house/flat/construction: 36 month's basic wages and DA<br><b>OR</b><br>Total of employee and employer share with interest<br><b>OR</b><br>Total cost.<br><b>Whichever is least</b> | For construction of house:<br>One or more installments. | 1 (ONE)   | Agency                  | Declaration Form from Member           |
| b.        | Purchase of site for construction of dwelling house/purchase of house/flat                     | From Individual   | 68B (1)(b)                       |   |  |   |   | Member                  |  |
| c.        | Purchase of dwelling house/flat on ownership   | From <b>PROMOTER</b>       | 68B (1)(bb)                      |   |  |   |   | Member                  |  |
| d.        | Construction of house on a site owned by member/spouse/jointly by member & spouse              | NA  | 68B (1)(c)                       |   |  |   |   | Member                  |  |
| e.        | For addition/alteration/improvement in house owned by member/spouse/jointly with spouse        | NA  | 68B (7)                          | 5 years from completion of house                | 12 month's basic wages and DA<br><b>OR</b><br>Employee Share with interest<br><b>OR</b><br>Cost<br><b>Whichever is least</b>   | 1 (One)   | 1(ONE)  | Member                  | Declaration Form from Member           |
| f.        | For addition/alteration/improvement/repair in house owned by member/spouse/jointly with spouse | NA  | 68B (7B)                         | 10 years from withdrawal under sl no (e) above. | 12 month's basic wages and DA<br><b>OR</b><br>Employee Share with interest<br><b>OR</b><br>Cost<br><b>Whichever is least</b>   | 1 (One)   | 1(ONE)  | Member                  | Declaration Form from Member           |
| <b>II</b> | <b>Para 68BB: Withdrawal from the fund for repayment of loans in special cases.</b>            |   |                                  |   |  |   |   |                         |  |
| a.        | For refund of outstanding principal and interest of a loan for purposes under Para             | Loan from <b>AGENCY</b>  | 68BB                             | 10 years  | 36 month's basic wages and DA<br><b>OR</b><br>Total of employee  | 1 (one)   |   | Agency                  | Certificate from the Agency indicating |

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|            | 68B.   |    |            |    | and employer share with interest<br><b>OR</b><br>Total outstanding principal and interest.<br><br><b>Whichever is least</b> |   |    |        | outstanding principal and interest   |
| <b>III</b> | <b>Para 68H: Grant of Advances in special cases.</b>   |    |            |    |   |   |    |        |  |
| a          | In case of lockout/closure of establishment for more than 15 days,<br>And<br>The employees are rendered unemployed without compensation<br>OR<br>Employee has not received wages for more than 2 months continuously (for reasons other than strike) | NA | 68H (1)    | NA | Employee share with interest  | 1 or more   | NA | Member | Certificate from the Employer in Certificate Form A and B, as applicable.                |
| b          | Discharge/dismissal/retr enchment of member challenged by him/her in Court   | NA | 68H (1-A)  | NA | Maximum 50% of Employee share with interest   | 1 or more   | NA | Member | Copy of petition filed in the Court and certificate from member that the case is pending |
| c          | In case of establishment's closure for more than 6 months and employees continue to be unemployed without compensation   | NA | 68H (2)(a) | NA | Up to 100% of Employer Share with interest  | 1 or more<br>Recoverable advance,<br>In case closure is for above 5 years the recoverable advance converted to non recoverable on member's request. | NA | Member | Certificate from the Employer in Certificate Form A and B, as applicable.                |

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| IV  | Para 68J: Advance from the fund for illness in certain cases.                              |    |         |  |   |         |   |        |  |
| a   | For his/her own treatment  | NA | 68J (1) | NA   | 6 month's basic wages and DA<br>OR<br>Employee Share with interest<br>Whichever is least                            | 1(one)  | NA  | Member | Certificate C signed by Employer and Doctor.   |
| b   | For treatment of family  | NA | 68J (3) | NA   | 6 month's basic wages and DA<br>OR<br>Employee Share with interest<br>Whichever is least                            | 1(one)  | NA  | Member | Certificate C signed by Employer and Doctor.   |
| V   | Para 68K: Advance from the fund for marriages or post matriculation education of children. |    |         |  |   |         |   |        |  |
| a   | For marriage of self/daughter/son/brother/sister   | NA | 68K (1) | 7 years  | 50% of Employee share with interest   | 1 (one) | 3 (THREE TIMES)                             | Member | Members declaration in the Form 31   |
| b   | For post matriculation education of son/daughter   | NA |         |  |   |         |   |        | A certificate regarding course of study and estimated expenditure from Head Of Institution |
| VI  | Para 68 N: Grant of advance to members who are physically handicapped                      |    |         |  |   |         |   |        |  |
|     | For purchasing equipment for minimizing hardship on account of handicap                    | NA |         |  | 6 month's basic wages and DA<br>OR<br>Employee Share with interest<br>OR<br>Cost of equipment<br>Whichever is least | 1 (One) | No Second advance before 3 years from first | Member | Certificate in Certificate F from Doctor   |
| VII | Para 68NN: Withdrawal within one year before retirement.                                   |    |         |  |   |         |   |        |  |
|     | Partial withdrawal before retirement   | NA | 68NN    | After 54 years of age and within one year of retirement/ superannuation, | 90% of amount in PF of the member   | 1 (one) | NA  | Member |  |

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|  |  |  |  | whichever is<br>later |  |  |  |  |  |
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**There is also provision for advances for:**

1. Advance in abnormal conditions (damage of property due to natural calamity) (Para 68L)
2. Advance to member affected by cut in electricity (max 300/-) (Para 68M)
3. Advance for investment in Varistha Pension Bima Yojana. (Para 68NNN)

**Note:** Please refer to the relevant Para of the EPF Scheme for above cases.