

## CIRCULAR

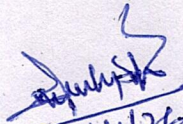
### Sub: Amendments to NALCO Employees Provident Fund Rules.

As per the decision taken in the 139<sup>th</sup> BoT Meeting held on 26.11.2025, the BoT has approved the following amendments to be incorporated in the NALCO Employees Provident Fund Rules:

#### **Clause 9.1.24A Rules for Temporary withdrawal of Provident Fund:**

For meeting the following expenses refundable loan is allowed.

Purpose	Maximum Admissible Amount (Existing provision)	Maximum Admissible Amount (Revised provision)
(i) To pay expenses in connection with marriages, funerals or ceremonies which by the religion of the employees, it is incumbent upon him to perform.	Six months basic pay plus DA out of his own contribution including interest thereon.	Twenty four (24) months basic pay plus DA out of his own contribution including interest thereon.
(ii) To pay expenses in connection with the illness of the employee or a member of his family.	Six months basic pay plus DA out of his own contribution including interest thereon	Twenty four (24) months basic pay plus DA out of his own contribution including interest thereon.
(iii) To meet the cost of legal proceedings instituted by the employee for vindicating his position in regard to any allegation made against him in discharge of his official duty or to meet the cost of his defence when he is prosecuted by the employer in any court of law in respect of any official misconduct on his part.  Provided that the advance under this clause shall not be admissible to an employee who institutes legal proceedings in any court of law either in respect of any matter unconnected with his official duty or against the employer in respect of any condition of service or penalty imposed on him.	3 months pay out of his own contribution including interest thereon.	No Change

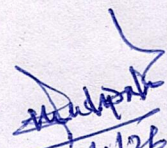
  
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Sl.No.	Existing Provision	Revised Provision
1	A second withdrawal shall not be permitted until the sum first withdrawn has been fully repaid.	Second temporary loan shall be paid after recovery of 20% of previous loan. In these cases the outstanding of previous loan shall be deducted from fresh loan granted and balance amount shall be paid. In case of premature deposit of temporary loan, the next loan shall be granted after 2 months from the date of payment of the previous loan.
2	The amount withdrawn shall be repaid in not more than 48 instalments in case of marriages, funerals or ceremonies mentioned at sub-rule (i) above and in all other cases the amount shall be repaid in not more than 24 instalments	For loan upto 12 months of Basic pay plus DA: Recovery period of maximum 60 months.  For loan of more than 12 months and upto 18 months of Basic pay plus DA: Recovery period of maximum 72 months.  For loan of more than 18 months and upto 24 months of Basic pay plus DA: Recovery period of maximum 84 months.
3	Interest at the rate of one percent above the rate which is payable for the time being on the contribution of the employees will be charged.	No Change

The above amendments comes into force with effect from 01.02.2026 and shall form a part of the NALCO Employees Provident Fund Rules.

This issues with the approval of the Competent Authority.

  
16/1/26.

(Sunil Kumar Mohapatra)  
GGM (HR)

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