



कर्मचारी भविष्य निधि संगठन
Employees' Provident Fund Organisation

(श्रम एवं रोजगार मंत्रालय, भारत सरकार)
(Ministry of Labour & Employment, Govt. Of India)
मुख्य कार्यालय / Head Office

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No. WSU/39(1)2017/Housing Scheme

Date: 21.04.2017

To

All Addl. Central Provident Fund Commissioners (HQ/Zone)
All Regional Provident Fund Commissioners of
Regional Offices.

**Sub: Withdrawal from the provident fund to facilitate housing needs of workers -
Gazette Notification on amendment in EPF Scheme, 1952.**

Sir/Madam,

The copy of Gazette Notification No. G.S.R. 351(E) dated 12th April, 2017 on insertion of paragraph 68-BD in EPF Scheme, 1952 is enclosed for carrying out following actions immediately with full vigour:-

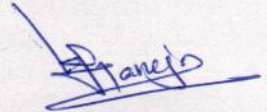
1. Give wide publicity to the above notification amongst employers and members of Provident Fund through media, e-mails, seminars, workshops etc. Awareness about the new provision should be created, especially through employers' associations and workers' unions so that eligible and willing members can avail withdrawal and loan repayment facilities.
2. In case of projects, member may apply for withdrawal, being a member of society having ten or more members and registered under any law and the society is desirous of purchasing dwelling houses/flats (including flats in a building owned jointly with others) or for construction of dwelling houses including the acquisition of a suitable site from the government or any Housing Agency under any Housing Scheme or any promoter/builder for the members. Member may apply individually/jointly through housing society in the format enclosed herewith (Annexure-I) to get a certificate from the commissioner specifying balance in his/their provident fund accounts alongwith monthly contributions during last 3 months preceding the month of receipt of such application. Certificate in enclosed format (Annexure-II) may be issued by the commissioner to the members/housing society as the case may be. Alternatively PF members may get print out of their passbook from the website of EPFO for submitting to the housing cooperative society/banks. It is directed that all employers and workers be facilitated for housing projects as per provisions of para 68-BD of EPF Scheme, 1952 but EPFO shall not recommend or be associated in the agreement with any particular builder/promoter/housing agency/housing society.
3. Members may not have repayment capacity to borrow requisite funds from banks/other prime lending housing finance companies etc. In addition to the lump sum withdrawal up to 90% of accumulations in provident fund accounts, members may opt for full/part repayment of loans out of monthly P.F. contributions also. For this purpose, banks/prime lending institutions may make use of the aforesaid certificate containing details of Provident

Fund contributions received in members' account during last three months for facilitation of loan processing to arrive at equated monthly installments for withdrawal under Para 68 BD(3).

4. Composite Claim Forms can be made use of by members for withdrawals for purposes under Para 68-BD as a member of cooperative society or society registered for housing purpose, and for authorization to Commissioner to repay monthly installments for repayment of loan to the Government or a Housing Agency or Primary Lending Agency or bank.
5. In addition to the composite claim form in clause (4) above, a letter of authorization cum undertaking signed by the member for repayment of monthly installment out of Provident Fund Account may also be obtained in enclosed format (Annexure-III).
6. Members whose annual income is less than the amount specified in Pradhan Mantri Awas Yojna and do not own a house in the name of any family member anywhere in India, can avail of interest subsidy up to Rs. 2.20 lakhs in Credit Linked Subsidy Scheme (CLSS). This subsidy is being disbursed by the Ministry of Housing & Urban Poverty Alleviation (MoHUPA), Government of India through its nodal agency HUDCO and National Housing Bank details of which are available on the website at www.mhupa.gov.in. For availing the subsidy, member may get loan from public/private sector banks, cooperative banks and housing finance companies details of which are available at web-links <http://mhupa.gov.in/writereaddata/ews-liq-pli.pdf> as well as <http://mhupa.gov.in/writereaddata/mig-pli.pdf>. HUDCO will facilitate implementation of the scheme jointly with EPFO through their various field offices. (Copy of MoU with HUDCO will be forwarded separately).

This issues with the approval of Central P.F. Commissioner.

Enclosures: As above



(KRISHAN LAL TANEJA)

Addl. Central P.F. Commissioner (Enroll. & Housing)

Copy to:

1. Director, PDUNASS & All Zonal Training Institutes
To sensitize officers & staff by including one session about 68BD and its execution in all training programs.
2. RPFC (NDC) for web upload
3. Hindi Section for issuing Hindi version.



भारत का राजपत्र The Gazette of India

असाधारण

EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (i)

PART II—Section 3—Sub-section (i)

प्राधिकार से प्रकाशित

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श्रम और रोजगार मंत्रालय

अधिसूचना

नई दिल्ली, 12 अप्रैल, 2017

सा.का.नि. 351(अ).—केन्द्रीय सरकार कर्मचारी भविष्य निधि और प्रकीर्ण उपबंध अधिनियम, 1952 (1952 का 19) की धारा 7 की उप-धारा (1) के साथ पठित धारा 5 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, कर्मचारी भविष्य निधि स्कीम, 1952 में और संशोधन करने के लिए निम्नलिखित स्कीम बनाती है, अर्थात् :-

- (1) इस स्कीम का नाम कर्मचारी भविष्य निधि (चौथा संशोधन) स्कीम, 2017 है।
(2) यह शासकीय राजपत्र में प्रकाशन की तारीख से प्रवृत्त होगी।

- कर्मचारी भविष्य निधि स्कीम, 1952 में पैरा 68 ख ग, के पश्चात् निम्नलिखित पैरा अंतः स्थापित किया जाएगा, अर्थात्:-

“68 ख घ : निवास गृह या फ्लैट के क्रय के लिए या निवास गृह के सन्निर्माण के लिए निधि से प्रत्याहरण और वित्तपोषण (1) पैरा 68ख या 68खख या 68ख ग में अंतर्विष्ट किसी बात के होते हुए भी, जहां निधि का कोई सदस्य-

- तत्समय प्रवृत्त किसी विधि के अधीन किसी सहकारी सोसाईटी या आवासीय प्रयोजन के लिए रजिस्ट्रीकृत किसी सोसाईटी का सदस्य है और ऐसी सोसाईटी में निधि के कम से कम दस सदस्य हैं, और
- केन्द्रीय सरकार, राज्य सरकार या किसी आवासीय स्कीम के अधीन कोई आवासीय अधिकरण या सदस्यों के लिए किसी प्रोमोटर या विल्डर से निवास गृह या फ्लैट, जिसमें अन्यों के साथ संयुक्त रूप से स्वामित्व के भवन में फ्लैट भी सम्मिलित है, संपूर्ण भुगतान या किराया क्रय पद्धति के आधार पर या निवास गृह सन्निर्माण जिसमें उक्त प्रयोजन के लिए एक उपयुक्त स्थल का अर्जन का क्रय सम्मिलित है करना चाहता है;

निधि में सदस्य की जमा रकम से प्रत्याहरण के लिए ऐसे रूप में और ऐसी रीति में आवेदन कर सकेगा, जो कि आयुक्त द्वारा विहित की जाए।

(2) आयुक्त या उसके द्वारा प्राधिकृत कोई अन्य अधीनस्थ अधिकारी, ऐसे आवेदन के प्राप्त होने पर उतनी रकम मंजूर कर सकता है जो सदस्य के स्वयं के अंशदान के भाग तथा उस पर ब्याज, तथा उसके जमा खाता में नियोक्ता के अंशदान भाग सहित उसके ब्याज सहित राशि से अधिक न हो अथवा प्रस्तावित संपत्ति की अर्जन लागत में से सदस्य के खाते से विकलित करने पर, जो भी कम हो, मंजूर कर सकेगा:

परंतु, उक्त प्रत्याहरण की रकम नियोक्ता के भाग के अंशदान तथा उस पर ब्याज एवं कर्मचारी के भाग के अंशदान तथा उस पर ब्याज की रकम के 90 प्रतिशत से अधिक नहीं होगी।

परंतु यह और कि सदस्य तथा सोसाईटी जैसा कि मामला हो, आवासीय अधिकरण या बिल्डर या प्रोमोटर के साथ करार के अनुबंधों के अनुसार दायी होंगे और आयुक्त करार के पक्षकारी के कार्य के लिए जिम्मेदार या दायी या स्वयं को दायी नहीं बनाएगा।

(3) इस पैरा के अधीन कोई प्रत्याहरण स्वीकृत नहीं किया जाएगा

(i) जब तक कि सदस्य के पास निधि की कम से कम तीन वर्ष की सदस्यता न हो;

(ii) एक बार से अधिक;

(iii) जब तक कि सदस्य/उसके पति या पत्नी सहित, जो स्वयं भी सदस्य है, उनके जमा खाते में ब्याज सहित अंशदान के भाग की रकम, बीस हजार रुपये से कम न हो:

(4) जहां कोई सदस्य वांछा है तथा प्राधिकृत करता है कि सदस्य के अथवा सदस्य के पति या पत्नी के नाम में अथवा सदस्य तथा उसके पति या पत्नी, दोनों के नाम में संयुक्त रूप से लिए गए ऋण के मूल अथवा ब्याज के बकाया की मासिक किस्त का प्रतिसंदाय निधि में सदस्य के जमा खाते की रकम से पूर्ण रूप से अथवा आंशिक रूप से किया जा सकता है, और सदस्य की ओर से सरकार या आवासीय अधिकरण या प्राथमिक ऋण देने वाले अधिकरण अथवा संबंधित बैंक, जैसा कि मामला हो, को संदाय किया जा सकता है:

परंतु, जब सदस्य की सदस्यता समाप्त होती है, या, जहां सदस्य के जमाखाते में रकम किसी माह की मासिक किस्त का संदाय करने के लिए पर्याप्त नहीं है, वहां आयुक्त या आयुक्त द्वारा प्राधिकृत उसका अधीनस्थ कोई अन्य अधिकारी मासिक किस्त या कोई विलंब शुल्क या ब्याज पर अन्य ऐसे प्रभारों का संदाय करने के लिए दायी नहीं होगा।

(5) उप पैरा (1) और (2) के अधीन निवास गृह या फ्लैट अथवा आवास स्थल के क्रय के लिए अथवा निवास गृह के सन्निर्माण के लिए प्रत्याहरण किसी भी दशा में सदस्य को नहीं दिया जाएगा और इसका संदाय सीधे सहकारी सोसाईटी, केन्द्र सरकार, राज्य सरकार, या किसी आवासीय स्कीम के अधीन आवासीय अधिकरण को या किसी प्रोमोटर या बिल्डर को जैसा भी मामला हो, एक या अधिक किस्तों में, जैसा कि सदस्य द्वारा प्राधिकृत किया जाए, किया जाएगा।

(6) (क) यदि इस पैरा के अधीन स्वीकृत प्रत्याहरण या वित्त पोषण, जिस प्रयोजन से इसे स्वीकृत किया गया था पर वास्तविक खर्च, से अधिक रहता है, तब अधिक रकम सदस्य द्वारा, क्रय के पूरा होने या सन्निर्माण किए जाने या निवास गृह या फ्लैट में आवश्यक निर्माण अथवा बदलाव, जैसा भी मामला हो किए जाने के 30 दिन के भीतर निधि में एकमुश्त वापस करनी होगी;

(ख) उप पैरा (क) के अधीन इस प्रकार वापिस की गई रकम, जो निधि में सदस्य के खाते में नियोजक के भाग के अंशदान में उस सीमा तक जमा किया जाएगा जहां तक उक्त भाग का प्रत्याहरण प्रदान किया गया है और शेष, यदि कोई है, तो इसे सदस्य के खाते में सदस्य के अंशदान के रूप में जमा किया जाएगा।

(ग) यदि कोई सदस्य किसी आवास स्थल या निवास गृह या फ्लैट का आवंटन प्राप्त नहीं कर पाता है या सहकारी सोसाईटी द्वारा सदस्य को आवंटन रद्द किए जाने की स्थिति में केंद्रीय सरकार, राज्य सरकार अथवा किसी भी आवासीय स्कीम के अधीन कोई आवासीय अधिकरण अथवा कोई प्रोमोटर अथवा बिल्डर; जिसे सदस्य द्वारा प्रत्याहरित रकम दी गई है, वे उस रकम का निधि में एकमुश्त रूप में आयुक्त द्वारा विनिर्दिष्ट की रीति में, ऐसे रद्दकरण या आवंटन न होने की तारीख से 15 दिनों की अवधि के भीतर प्रतिदाय मुनिश्चित करने के लिए दायी होगा।

(घ) खंड (ग) के अधीन इस प्रकार प्रतिदाय की गई रकम को निधि में सदस्य के खाते में नियोक्ता के अंशदान के भाग के रूप में उक्त भाग से स्वीकृत किए गए प्रत्याहरण की सीमा तक जमा किया जाएगा और अधिशेष यदि कोई है, को सदस्य के खाते में सदस्य के अंशदान के रूप में जमा किया जाएगा।”

[सं. एन-35012/9/2016-एसएस-III]

आर. के. गुप्ता, संयुक्त सचिव

टिप्पण : मूल स्कीम भारत के राजपत्र, असाधारण, भाग II, खंड 3, उप-खंड (i) में संख्यांक सा.का.नि. 1509, तारीख 2 सितम्बर, 1952 द्वारा प्रकाशित की गई थी और संख्या सा.का.नि. 298(अ), तारीख 29 मार्च, 2017 द्वारा अंतिम बार संशोधित किया गया था।

MINISTRY OF LABOUR AND EMPLOYMENT

NOTIFICATION

New Delhi, the 12th April, 2017

G.S.R. 351(E).—In exercise of the powers conferred by section 5 read with sub-section (1) of section 7 of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (19 of 1952), the Central Government hereby makes the following Scheme, further to amend the Employees' Provident Funds Scheme, 1952, namely:-

1. (1) This Scheme may be called the Employees' Provident Funds (Fourth Amendment) Scheme, 2017.
- (2) It shall come into force from the date of its publication in the Official Gazette.
2. In the Employees' Provident Funds Scheme, 1952, after paragraph 68 BC, the following paragraph shall be inserted, namely:-

“68BD. Withdrawal of, and financing from, the Fund for purchase of dwelling house or flat or the construction of a dwelling house.—(1) Notwithstanding anything contained in paragraph 68B or 68BB or 68BC, where a member of the Fund, who,-

- (a) being a member of a cooperative society or a society registered for housing purpose under any law for the time being in force and such society has at least ten members of the Fund, and
- (b) desires to purchase a dwelling house or flat including flat in a building owned jointly with others, outright or on hire-purchase basis, or for construction of a dwelling house including the acquisition of a suitable site for the purpose, from the Central Government, a State Government, or any housing agency under any housing scheme or any promoter or builder for the members,

may apply in such form and in such manner, as may be prescribed by the Commissioner, for withdrawal from the amount standing to the credit of the member in the Fund.

- (2) The Commissioner, or any other officer subordinate to him where so authorised by the Commissioner, on receipt of such application may, sanction such amount not exceeding the member's own share of contribution with interest thereon and the employer's share of contribution with interest thereon to his credit or the cost of the acquisition of the proposed property whichever is less by debiting to the member's account:

Provided that the amount of the withdrawal shall not exceed ninety per cent of the employer's share of contribution and interest thereon and employee's share of contribution and interest thereon:

Provided further that the member and the society as the case may be, shall be, liable in accordance with the terms of the agreement with the housing agency or builder or promoter and the Commissioner shall not be responsible or liable or make himself liable for the act of the parties to the agreement.

- (3) No withdrawal under this paragraph shall be granted-
 - (i) unless the member has membership of the Fund for at least three years;
 - (ii) more than once;

(iii) unless the share of contribution with interest thereon in the amount standing to the credit in the Fund of the member/or together with the spouse who is also a member, is not less than twenty thousand rupees:

(4) Where a member desires and authorises that monthly installment for the repayment, wholly or partly, of any outstanding principal or interest of a loan obtained in the name of the member or spouse of the member or jointly by the member and spouse may be paid from the amount standing to the credit of the member in the Fund, and payment may be made on behalf of the member to the Government or a housing agency or primary lending agency or bank concerned as the case may be:

Provided that when the membership of the member ceases to exist, or, where the amount standing to in the credit of the member's account is not sufficient to pay the monthly installment for any month, the Commissioner or where so authorized by the Commissioner any other officer subordinate to him shall not be liable to pay the monthly installment or any late fee or interest or other such charges.

(5) The withdrawal for the purchase of a dwelling house or flat or a dwelling site or construction of a dwelling house, under sub-paragraphs (1) and (2), shall not be made to the member in any event and shall be made direct to the Cooperative Society, Central Government, a State Government, or any Housing Agency under any Housing Scheme or any promoter or builders as the case may be, in one or more installments, as may be authorized by the member.

(6) (a) If the withdrawal or finance granted under this paragraph exceeds the amount actually spent for the purpose for which it was sanctioned, the excess amount shall be refunded by the member to the Fund in one lump sum within thirty days of the finalization of the purchase, or the completion of the construction of, or necessary additions or alterations to a dwelling house or flat, as the case may be;

(b) The amount so refunded under sub-paragraph (a) shall be credited to the employer's share of contribution in the member's account in the Fund to the extent of withdrawal granted out of the said share and the balance, if any, shall be credited to the member's share of contribution in his account;

(c) In the event of the member failing to get allotted a dwelling site or dwelling house or flat or in the event of the cancellation of an allotment made to the member by the Cooperative Society, the Central Government, a State Government, or any Housing Agency under any Housing Scheme or any promoter or builders to which the amount so withdrawn has been given the member shall be liable to ensure the refund of the amount to the Fund in one lump sum in such manner as may be specified by the Commissioner, within a period not exceeding fifteen days from the date of such cancellation or non-allotment;

(d) The amount so refunded under clause (c) shall be credited to the employer's share of contributions in the members account in the Fund, to the extent of withdrawal granted out of the said share, and the balance, if any, shall be credited to member's own share of contributions in his account."

[No. S-35012/9/2016-SS-II]

R.K. GUPTA, Jt. Secy.

Note : The principal scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i), *vide* number S.R.O. 1509, dated the 2nd September, 1952 and was lastly amended *vide* number G.S.R. 298 (E), dated the 29th March, 2017.

To

The Commissioner

..... (RO/SRO)

Sub: Application to obtain certificate about deposits in provident fund account/accounts/ for withdrawals under para 68-BD of EPF Scheme, 1952.

Sir,

I/We, the employee/employees of M/s
.....are members of society registered for housing purpose with
Registration No..... and the said society is desirous of purchasing
dwelling houses/flats or construction of dwelling houses including acquisition of suitable sites for
the purpose from the Central Government/State Government/ any housing agency under any
housing scheme or from any builder/promoter. I/We do hereby request to issue certificate about
my/our provident fund deposits during the last three months along with balance to
undersigned/society/builder/housing society/bank/lenders namely.....
.....

2. I/We, am/are aware about provisions of paragraph 68-BD of EPF Scheme, 1952 according
to which member or/and society shall be fully responsible/liable for the agreement with the housing
agency/builder/promoter and commissioner shall not undertake any responsibility/liability in this
regard.

Signature/Signatures of members with names & PF account numbers

Sl. No.	Name/Names	PF A/c No.	Signature
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CERTIFICATE

Provident Fund deposits of following provident fund account are certified for withdrawals under Para 68 BD of Employees Provident Fund Scheme, 1952 for housing purpose as member of cooperative society/society registered under any law or for repayment of monthly installment of a loan to the Government or a housing agency or primary lending agency or bank. The member or/and society shall be fully responsible/liable for the agreement with the housing agency/builder/promoter/lenders and the undersigned shall not undertake any responsibility/liability in this regard.

Provident Fund Account No. :

Name of the member:

Balance in Provident Fund A/c. as on:

Details about Provident Fund in last 3 months:

Month & Year	Details of wages on which Provident Fund was deposited by the employer	Contribution/ Credits (if any)	Withdrawals (if any)

Signature
For Regional Provident Fund Commissioner
Regional/Sub-Regional
Office.....

EMPLOYEES' PROVIDENT FUND SCHEME, 1952
(Paragraph 62 BD)

AUTHORISATION FOR REPAYMENT OF HOUSING LOAN OUT OF THE PROVIDENT FUND ACCOUNT

To

The Commissioner,
Employees' Provident Fund,
.....

1. I.....S/o/W/of.....an employee of M/s.
.....having Provident Fund Account No. hereby authorize
the Commissioner to:

(i) make monthly withdrawal of Rs. (Rupees.....
.....only) from.....month of year.....
to.....month of year from my above Provident Fund Account and remit the same
to my Loan Account No.by electronic transfer
to.....Bank/Housing
Agency/ Other primary lending agency for housing as per following details

Current/Saving Account of the lender.....
Name and address of the Bank of the lender.....
.....IFS Code.....

(ii) make payment of late fees/interest out of my above provident fund account and remit the same
to the aforesaid lenders.

2. I hereby accept and undertake that:

(i) the authrisation at para (1) above shall hereafter remain operative till such time I continue to be
a member of the fund and have enough accumulation to my credit and this authority shall not be
revoked by me as long as I remain indebted to the above said lender.

(ii) I am aware of the balance in my provident fund account, future contributions to be made and the
interest to be credited and I take the responsibility to repay the aforesaid loan. If balance in
provident fund account is less than the said monthly installment in any month/year I will pay the
installment, late fee and/or interest from my own resources.

(iii) Amount standing to the credit of aforesaid provident fund account together with Provident Fund
Account No.of my spouse (if any) is not less than Rs. 20,000/- (Rupees twenty
thousand).

Signature:.....

Name.....

Address.....

.....

.....

Certified that the above authorization and undertaking has been signed before me by aforesaid
Provident Fund member.

Signature of the Manager of the branch of lender which sanctioned the loan