



Notes on 10 Withdrawal rules under Provident Fund

Here is the good news for PF Subscribers

The Government of India- Finance Ministry has revised and hike in the Employees' Provident Fund (EPF) interest rate to 8.65% (Previously it was 8.55%) for FY19 as approved by retirement fund manager EPFO (Employees' Provident Fund Organisation).

Main bottleneck for the PF contribution is difficulties PF subscribers facing while withdrawal of deposited amount. The government authority has well noted such issue and provided some relief to the 60 million PF Subscribers. Please understand following 10 PF amount withdrawal rules that may help you in emergencies and financial crisis.

Here are 10 important rules about EPF withdrawal:

1. Considering the nature of Scheme as a long term investment scheme, total amount cannot be withdrawn until retirement age (i.e. 58 years of Age subject to not working)
2. Partial withdrawal is possible in following cases (Annexure 1 - Procedure for partial online withdrawal)
3. Although the EPF corpus can be withdrawn only after retirement, early retirement is not considered until the person reaches 55 years of age. EPFO allows withdrawal of 90% of the EPF corpus one year before retirement, provided the person is not less than 54 years old.
4. The EPF corpus can be withdrawn if a person faces unemployment before retirement due to lock-down or retrenchment.
5. The EPF subscriber has to declare unemployment in order to withdraw the EPF amount.
6. As per the new rule, EPFO allows withdrawal of 75% of the EPF corpus after one month of unemployment. The remaining 25% can be transferred to a new EPF account after gaining new employment. As per the old rule, 100% EPF withdrawal was allowed after two months of unemployment according to old rules.
7. EPF corpus withdrawal is exempted from tax but under certain conditions. Tax exemption on EPF corpus is permitted only if an employee contributes to the EPF account for five continuous years. The EPF amount is taxable if there is a break in the contribution to the account for five years. In that case, the entire EPF amount will be considered as taxable income for that financial year.
8. Tax is deducted at source on premature withdrawal of the EPF corpus. However, if the entire amount is less than Rs. 50,000, then TDS is not applicable. Keep in mind, if an employee provides PAN with the application, the applicable TDS rate is 10%. Otherwise, it is 34.608% plus tax. Form 15H/15G is a declaration form, which states that a person's total income is not taxable and thus, TDS is avoidable.
9. An employee does not have to wait for approval from the employer for EPF withdrawal. It can be done directly from the EPFO, provided the employee's UAN (Universal Account Number) and Aadhaar are linked, and the employer has approved both. The EPF withdrawal status can also be checked online.

(On this link: <https://passbook.epfindia.gov.in/MemClaimStatusUAN/>)

Sr. No	Advance/ Part - Withdrawal	Para
1.	Housing loan/purchase of site/house/flat or for construction/addition, alteration in existing house/repayment of housing loan	68B
2.	Advances in case of closure of factories	68H
3.	Advance for illness in certain cases	68J
4.	Marriage Advance & Advance for Post - Matriculation Education of Children	68K
5.	Advance in Abnormal Condition	68L
6.	Advance for investment in Varistha Pension Bima Yojana	68NNN
7.	Advance to member affected by cut in electricity	68M
8.	Advance to member who are Physically Handicapped	68N

Date: 16th May 2019



Procedure for Partial Online Withdrawal

1. Go to the PF Member Portal by using below link:
 - <https://unifiedportal-mem.epfindia.gov.in/memberinterface/>
2. Login with Member ID (here Member ID means UAN of employee) and Password:

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Universal Account Number (UAN)
MEMBER e-SEWA

Dear EPF Members !!

- ▶ Member Passbook service is available [here](#)
- ▶ Aadhaar Based Online Claim Submission
- ▶ Seeded Aadhaar against activated UAN is mandatory for online claim submission.
- ▶ Other frequently used services are available at www.epfindia.gov.in
- ▶ EPFO services are now available on the UMANG (Unified Mobile APP for New Governance). The UMANG APP can be downloaded by giving a missed call 9718397183. The APP can also be downloaded from [UMANG](#) website or from the play/app stores. Erstwhile EPF mobile services are being discontinued
- ▶ One Member - One EPF Account can be availed after login under Online Services.

Benefits of Registration

- ▶ Download/Print your Updated Passbook anytime.
- ▶ Download/ Print your UAN Card.
- ▶ Update your KYC information.

NOTE

- ✓ Members with authenticated Aadhaar and Bank details seeded against their UAN can now submit their PF Withdrawal/Settlement/Transfer claims online.
- ✓ One mobile number can be used for one registration only.
- ✓ A member can view the passbooks of the EPF accounts which has been tagged with UAN.
- ✓ The facility of passbook is not available for members of establishments having exemption under the EPF Scheme 1952.

Important Links

- ▶ Activate UAN
- ▶ Know your UAN status

3. After Login, check UAN is linked with Aadhaar or not and Employees' basic details are as per Aadhaar or not?

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UAN: [redacted]

Home View Manage Account Online Services

UAN Card Account Settings

Member Profile

UAN	[redacted]	
Name	[redacted]	
Birth Date	[redacted]	✎
Gender	[redacted]	
AADHAAR	NOT AVAILABLE Unverified	Verify
PAN	NOT AVAILABLE Unverified	Verify
Bank Account No.	[redacted]	
Mobile No.	[redacted]	✎
E-mail	[redacted]	
More information		

Alert

Passbook is available [here](#).



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- Below mention details must match between PF – Basic details and Aadhaar Card
 - a. Name
 - b. Date of Birth
 - c. Father's/ Husband's Name

- 4. If KYC is not available or unverified then first do KYC with link your Aadhaar card & Pan Card to UAN or request for modify Basic detail. **It is mandatory to link Aadhaar with UAN to take any benefit under PF scheme.**

- To add KYC in Account follow this.



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UAN

Logout

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UAN Card
More Info

- BASIC DETAILS
- CONTACT DETAILS
- KYC**
- E-NOMINATION

Member Profile

UAN	
Name	
Birth Date	
Gender	
AADHAAR	
PAN	
Bank Account No.	
Mobile No.	
E-mail	
More information	

Alert
Passbook is available [here](#).



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➤ Select check box and add Bank, Pan and Aadhaar KYC respectively:

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UAN: []

[-A A A+] | Logout

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Add KYC

Select	Document Type	Document Number	Name as per Document	Other
<input type="checkbox"/>	Bank	DOCUMENT NUMBER	NAME AS PER DOCUMENT	IFSC
<input type="checkbox"/>	PAN	DOCUMENT NUMBER	NAME AS PER DOCUMENT	
<input type="checkbox"/>	AADHAAR	AADHAR NUMBER OR	NAME AS PER DOCUMENT	
<input type="checkbox"/>	Passport	DOCUMENT NUMBER	NAME AS PER DOCUMENT	EXPIRY DT
<input type="checkbox"/>	Driving License	DOCUMENT NUMBER	NAME AS PER DOCUMENT	EXPIRY DT
<input type="checkbox"/>	Election Card	DOCUMENT NUMBER	NAME AS PER DOCUMENT	
<input type="checkbox"/>	Ration Card	DOCUMENT NUMBER	NAME AS PER DOCUMENT	
<input type="checkbox"/>	National Population Register	DOCUMENT NUMBER	NAME AS PER DOCUMENT	

Save Cancel

➤ Once employer approves KYC, it reflects in the “Digitally Approved KYC” section:

National [] [] [] UAN: []

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[-A A A+] | Logout

Home View Manage Account Online Services

View Rejected KYC

KYC Pending for Approval

UAN	Document Type	Name as per Document	Document No	Document Exp	To be Approved by Establishment	Delete
No records to view						

Digitally Approved KYC

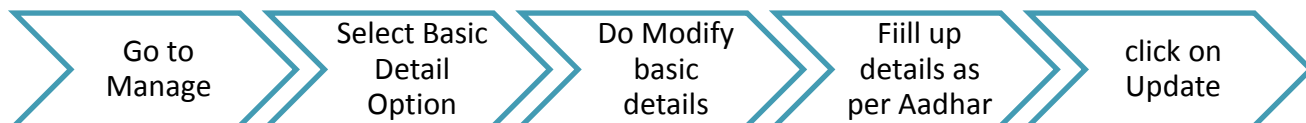
UAN	Document Type	Name as per Document	Document No	Document I	Approved by Establishment	Online Verification Stat
1	Bank	[REDACTED]	[REDACTED]		[REDACTED]	N/A
2	PAN	[REDACTED]	[REDACTED]		[REDACTED]	Verified by ITD
3	AADHAAR	[REDACTED]	[REDACTED]		[REDACTED]	Verified by UIDAI

** Only verified KYC such as AADHAAR, PAN which are digitally approved will be considered for availing any services.



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- If the PF - Basic details are not as per Aadhaar Card, follow below process to make it as per Aadhaar:



- Fill up details as per Aadhar:

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UAN

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Modify Basic Details

Entity	Available details	Changes requested**
AADHAAR NO.:		
Name:	<input type="text"/>	<input type="text" value="Enter Name"/>
Date of Birth:		<input type="text" value="DD/MM/YYYY"/>
Gender:		<input checked="" type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Transgender
Select Employer:	<input type="text"/>	<input type="text"/>

**Note: Changes requested should be as per AADHAAR

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- Basic details modification request need to approve first from employer and then it will go to concern EPF clerk of EPFO office.



UAN :

Logout

Processed requests

Ref. No.	Establishment Name	Details	Docume	Request Generate	Present Status									
1		<table border="1"> <tr> <td>Entity</td> <td>Available Details</td> <td>Changes Requested</td> </tr> <tr> <td>AADHAAR</td> <td>--</td> <td></td> </tr> <tr> <td>DOB</td> <td></td> <td></td> </tr> </table>	Entity	Available Details	Changes Requested	AADHAAR	--		DOB			NA		Accepted by Remark - k field office
Entity	Available Details	Changes Requested												
AADHAAR	--													
DOB														

➤ Member home Screen will reflect with verified status, once it is approved by EPF clerk:

The screenshot shows the EPFO member interface. On the left, there are buttons for 'UAN Card' and 'Account Setting'. On the right, the 'Member Profile' section displays the following information:

UAN	[Redacted]
Name	[Redacted]
Birth Date	[Redacted]
Gender	[Redacted]
AADHAAR	[Redacted] Verified (DEMOGRAPHIC)
PAN	[Redacted] Verified
Bank Account No.	[Redacted]
Mobile No.	[Redacted]
E-mail	[Redacted]

At the bottom of the profile section, there is a '+ More information' link.

5. To continue with Part withdrawal process, next step is:



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UAN : []

Member Profile

CLAIM (FORM-31,19&10C)
ONE MEMBER - ONE EPF ACCOUNT (TRANSFER REQUEST)
TRACK CLAIM STATUS
DOWNLOAD ANNEXURE K

Birth Date
Gender
AADHAAR
PAN
Bank Account No.
Mobile No.
E-mail

More information

➤ Enter last 4 Bank Account Digit in the given box:

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UAN : []

ONLINE CLAIM (FORM 31,19 & 10C)

MEMBER DETAILS

EMPLOYEE NAME	FATHER NAME
DATE OF BIRTH	MOBILE

KYC DETAILS

AADHAAR No.	PAN No.
BANK ACCOUNT No.	IFS CODE
BRANCH NAME & ADDRESS	

Verify [] Last 4 Digit

SERVICE DETAILS

MEMBER ID	DOJ EPF	DOJ EPS	DOE EPF	DOE EPS	Reason Of Leaving

Note:- Please verify your Bank Account Number by entering last 4 digit other than already shown. If displayed bank account doesn't belongs to you or is closed , please update bank details(KYC) with latest Bank Account Number through Unified Portal / Your Employer before proceeding with Online claim.

➤ By clicking on verify, pop- menu for “Certificate of undertaking” will prompt on screen. Click on “Yes” to go ahead in process.



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ONLINE CLAIM (

MEMBER DETAILS

EMPLOYEE NAME

DATE OF BIRTH

KYC DETAILS

AADHAAR No.

BANK ACCOUNT No.

WARNING(s):- Certificate of Undertaking

I hereby undertake that:

1. I have verified the displayed Bank Account details of mine and I understand that the claimed amount will be credited to this Bank Account by EPFO.

I agree to the terms and conditions.

Yes No

6. With agree to the terms and condition with Yes button; now click on “Proceed for Claim”.

7. Next step is select “PF ADVANCE (FORM-31)” in front of I want to apply for:

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Please choose claim form type: PF Withdrawal / PF Advance / Pension Withdrawal

मोबाइल नंबर/Mobile Number	
यूनिवर्सल खाता संख्या/Universal Account Number (UAN)	
बड़े अक्षरों में नाम/Name (In capital letters)	
*स्थायी खाता संख्या (पैन)/Permanent Account Number (PAN)	
Date Of Joining	
I want to apply for	--Select Claim Option-- --Select Claim Option-- PF ADVANCE (FORM-31)

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➤ By selecting this option PF ADVANCE (FORM 31) website will provide you different Advance withdrawal types to select.



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UAN : XXXXXX
-A A A+ Logout

Home View Manage Account Online Services

INDIA Date Of Joining 01-08-2013

I want to apply for PF ADVANCE (FORM-31)

*जिस उद्देश्य के लिए अग्रिम की आवश्यकता है/*Purpose for which advance is required

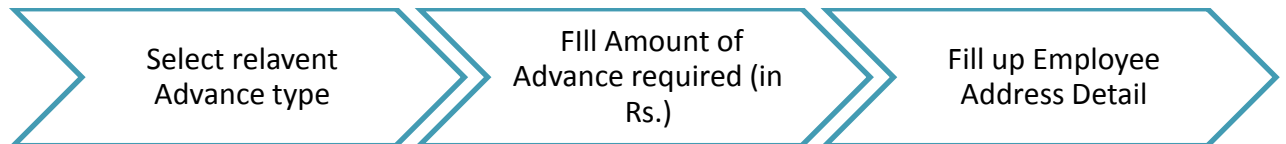
आवश्यक अग्रिम की राशि (रु में)/Amount of Advance required (in Rs.)*

Employee Address

Construction of House
 Non Receipt of Wages (>2 months)
 Illness
 Natural Calamities
 Power Cut
 Purchase of Handicap equipment
Marriage (TOTAL SERVICE IS LESS THAN 84 MONTHS)
Higher Education (TOTAL SERVICE IS LESS THAN 84 MONTHS)
90% Withdrawal before retirement (AGE IS 35YEARS ONLY,NOT ELIGIBLE)

City
 6 Digit Pin Code

8. Moving forward, the next step is:



Fill up Employee Address:

EMPLOYEES' PROVIDENT FUND ORGANISATION, INDIA

UAN : XXXXXX
-A A A+ Logout

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INDIA

आवश्यक अग्रिम की राशि (रु में)/Amount of Advance required (in Rs.)*

Employee Address

Locality (Max Length 30 char)
 Street (Max Length 30 char)
 -----Select State-----
 City
 6 Digit Pin Code

*मैं प्रमाणित करता हूँ कि मैंने यू ए एन पोर्टल पर सौड डाटा को भली भाँति देख लिया है तथा फार्म न. 11 नया बैंक खाता विवरण और आधार संख्या सहित सभी डाटा सही पाया गया है।
 I certify that I have gone through the data seeded in UAN Portal and found all data including Form No.11(New), bank account details and Aadhaar number.

I am applying for this claim using my Aadhaar credentials. Certified that the particulars are true to the best of my

9. Final Step is:



INDIA

EMPLOYEES' PROVIDENT FUND ORGANISATION, INDIA

UAN : [input field]

City [input field]

Logout

Home View Manage Account Online Services

INDIA

*मैं प्रमाणित करता हूँ कि मैंने यू ए एन पोर्टल पर सीड डाटा को भली भाँति देख लिया है तथा फार्म न. 11 नया बैंक खाता विवरण और आधार संख्या सहित सभी डाटा सही पाया गया है।

I certify that I have gone through the data seeded in UAN Portal and found all data including Form No.11(New), bank account details and Aadhaar number.

I am applying for this claim using my Aadhaar credentials. Certified that the particulars are true to the best of my knowledge. I further certify that I have gone through the data seeded in UAN Portal against my UAN and found all data, Bank Account Details (Bank Account and IFSC) and Aadhaar number, PAN to be correct and these belong to me. Please make the payment into the bank account mentioned in the UAN Portal. In case the amount is used for any purpose stated in column (6) above, I am liable to return the entire amount with penal interest.

[Get Aadhaar OTP](#)

(NOTE: OTP Will Be Send To Mobile Number Register With UIDAI (AADHAAR).)

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Important points to be remember:

1. OTP Will Be Send To Mobile Number Register With UIDAI (AADHAAR). If Aadhaar is not linked with mobile number, register first and claim after.
2. After verify OTP download Advance claim receipt by click on link provided at bottom of website.



Date: 16th May 2019

Annexure 1: 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 instalments	Number of Times withdrawal for same purpose	Payment will be made to	Document required with Form 31
I	Para 68B: Purchase of House/flat, construction of House including acquisition of site.								
A	<ul style="list-style-type: none"> Purchase of house/flat/construction of house including acquisition of site 	From AGENCY	68B (1)(a)	<ul style="list-style-type: none"> 5(FIVE YEARS) 	<ul style="list-style-type: none"> For purchase of site: 24 month's basic wages and DA/for purchase of house/flat/construction: 36 month's basic wages and DA OR Total of employee and employer share with interest OR Total cost. Whichever is least 	<ul style="list-style-type: none"> For construction of house: One or more instalments. 	1 (ONE)	<ul style="list-style-type: none"> Agency 	<ul style="list-style-type: none"> Declaration Form from Member
B	<ul style="list-style-type: none"> Purchase of site for construction of dwelling house/purchase of house/flat 	From Individual	68B (1)(b)					<ul style="list-style-type: none"> Member 	
C	<ul style="list-style-type: none"> Purchase of dwelling house/flat on ownership 	From PROMOTER	68B (1)(bb)					<ul style="list-style-type: none"> Member 	
D	<ul style="list-style-type: none"> Construction of house on a site owned by member/spouse/jointly by member & spouse 	NA	68B (1)(c)					<ul style="list-style-type: none"> Member 	



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E	<ul style="list-style-type: none"> For addition/alteration/imp rovement in house owned by member/spouse/jointly with spouse 	NA	68B (7)	<ul style="list-style-type: none"> 5 years from Completi on of house 	<ul style="list-style-type: none"> 12 month's basic ages and DA OR Employee Share with interest OR Cost Whichever is least 	1 (One)	1 (ONE)	<ul style="list-style-type: none"> Member 	<ul style="list-style-type: none"> Declaration Form from Member
F	<ul style="list-style-type: none"> For addition/alteration/imp rovement/repair in house owned by member/spouse/jointly with spouse 	NA	68B (7B)	<ul style="list-style-type: none"> 10 years from withd raw al under sl no (e) above. 	<ul style="list-style-type: none"> 12 month's basic wages and DA OR Employee Share with interest OR Cost Whichever is least 	1 (One)	1(ONE)	<ul style="list-style-type: none"> Member 	<ul style="list-style-type: none"> Declaration Form from Member
II Para 68BB: Withdrawal from the fund for repayment of loans in special cases.									
A	<ul style="list-style-type: none"> For refund of outstanding principal and interest of a loan for purposes under Para 68B 	Loan from AGENCY	68BB	<ul style="list-style-type: none"> 10 years 	<ul style="list-style-type: none"> 36 month's basic wages and DA OR Total of employee and employer share with interest OR total Outstanding principal and interest. Whichever is least 	1 (one)		<ul style="list-style-type: none"> Agency 	<ul style="list-style-type: none"> Certificate from the Agency indicating outstanding principal and interest



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III Para 68H: Grant of Advances in special cases.									
A	<ul style="list-style-type: none"> In case of lockout / closure of establishment for more than 15 days, And The employees are rendered unemployed without compensation OR Employee has not received wages for more than 2 months continuously (for reasons other than strike) 	NA	68H (1)	NA	<ul style="list-style-type: none"> Employee share with interest 	1 or more	NA	<ul style="list-style-type: none"> Member 	<ul style="list-style-type: none"> Certificate from the Employer in Certificate Form A and B, as applicable.
B	<ul style="list-style-type: none"> Discharge/dismissal/retr enchment of member challenged by him/her in Court 	NA	68H (1-A)	NA	<ul style="list-style-type: none"> Maximum 50% of Employee share with interest 	1 or more	NA	<ul style="list-style-type: none"> Member 	<ul style="list-style-type: none"> Copy of petition filed in the Court and certificate from member that the case is pending
C	<ul style="list-style-type: none"> In case of establishment's closure for more than 6 months and employees continue to be unemployed without compensation 	NA	68H (2)(a)	NA	<ul style="list-style-type: none"> Up to 100% of Employer Share with interest 	1 or more Recoverable advance, In case closure is for above 5 years the recoverable advance converted to non-recoverable on member's request.	NA	<ul style="list-style-type: none"> Member 	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> For his/her own treatment 	NA	68J (1)	NA	<ul style="list-style-type: none"> 6 month's basic wages and DA OR Employee Share with interest Whichever is least 	1(one)	NA	<ul style="list-style-type: none"> Member 	<ul style="list-style-type: none"> Certificate C signed by Employer and Doctor.
B	<ul style="list-style-type: none"> For treatment of family 	NA	68J (3)	NA	<ul style="list-style-type: none"> 6 month's basic wages and DA OR Employee Share with interest Whichever is least 	1(one)	NA	<ul style="list-style-type: none"> Member 	<ul style="list-style-type: none"> Certificate C signed by Employer and Doctor.
V Para 68K: Advance from the fund for marriages or post matriculation education of children.									
A	<ul style="list-style-type: none"> For marriage of self/daughter/son/brother/sister 	NA	68K (1)	7 years	<ul style="list-style-type: none"> 50% of Employee share with interest 	1 (one)	3 THREE TIMES)	<ul style="list-style-type: none"> Member 	<ul style="list-style-type: none"> Members declaration in the Form 31
B	<ul style="list-style-type: none"> For post matriculate on education of son/daughter 	NA							<ul style="list-style-type: none"> A certificate regarding course of study and estimated expenditure from Head Of Institution



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VI Para 68 N: Grant of advance to members who are physically handicapped									
A	<ul style="list-style-type: none"> For purchasing equipment for minimizing hardship on account of handicap 	NA			<ul style="list-style-type: none"> 6 month's basic wages and DA OR Employee Share with interest Or Cost of equipment Whichever is 	1 (One)	No Second advance before 3 years from first	<ul style="list-style-type: none"> Member 	<ul style="list-style-type: none"> Certificate in Certificate F from Doctor
VII Para 68NN: Withdrawal within one year before retirement.									
A	<ul style="list-style-type: none"> Partial withdrawal before retirement 	NA	68NN	After 54 years of age and within one year of retirement/ superannuation, whichever is later	<ul style="list-style-type: none"> 90% of amount in PF of the member 	1 (one)	NA	<ul style="list-style-type: none"> Member 	
VIII 68L: Advance In Abnormal Conditions.									
A	<ul style="list-style-type: none"> Grant of advance in abnormal conditions, Natural calamities etc. 	Certificate of damage from appropriate authority. · State Govt. declaration			<ul style="list-style-type: none"> Rs. 5000/- or 50% of member's own share of contribution (To apply within 4 months) 	1 (one)			<ul style="list-style-type: none"> Certificate from the Appropriate Authority.



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IX	68 M : Advance TO Member Affected by Cut in the Supply Of Electricity								
A	<ul style="list-style-type: none"> Grant of advance to members affected by cut in the supply of electricity 			<p>The advance may be granted only to a member whose total wages for any one month commencing from the month of January 1973 were 3/4th or less than 3/4th of wages for a month</p>	<ul style="list-style-type: none"> The amount of wages for a month Or Rs.300/- Max 	1 (one)			<ul style="list-style-type: none"> Certificate from State Govt. regarding cut in the supply of electricity.
X	68-NNN. Option for withdrawal at the age of 55 years for investment in Varishtha Pension Bima Yojana								
A	<ul style="list-style-type: none"> After attaining the age of 55 years by the member, to be transferred to the Life Insurance Corporation of India for investment in Varishtha Pension Bima Yojana. 				<ul style="list-style-type: none"> Upto 90 % of the amount transferred to the Life Insurance Corporation of India for investment in Varishtha Pension Bima Yojana 	1 (one)			<ul style="list-style-type: none"> Certificate from the Appropriate Authority.- The Commissioner, or where so authorized by the Commissioner, any officer subordinate to him