



सत्यमेव जयते

GPF BROCHURE

A GUIDE FOR GPF SUBSCRIBERS, Drawing & Disbursing Officers (DDOs) and DT&AOs



SUPREME AUDIT INSTITUTION OF INDIA
लोकहितार्थ सत्यनिष्ठा
Dedicated to Truth in Public Interest

Issued by:

**O/o THE PRINCIPAL ACCOUNTANT GENERAL (A&E),
ANDHRA PRADESH, VIJAYAWADA**

CONTACT DETAILS



Phone : 85006 03447 & 94410 45242



E-mail : gpf.ap.ae@cag.gov.in

PREFACE

This brochure is intended to be a clear, concise, and comprehensive guide for all employees contributing to the AP GPF. It highlights the key provisions, rules, procedures, and services related to the fund, helping subscribers, DDOs, and Treasury personnel stay well-informed.

This publication serves as a handy reference for employees at every stage of their service. Designed to offer clear and practical guidance on managing an AP Regular GPF account. It outlines the essential steps that subscribers must follow—such as timely submission of nominations, accurate monthly subscriptions, and proper submission of withdrawal requests. It also highlights the practices that should be avoided to prevent delays, discrepancies.

By presenting these guidelines in a simple, user-friendly format, this brochure aims to enhance awareness, reduce avoidable errors, and help subscribers exercise better control over their GPF accounts. We trust that this resource will enable every employee to manage their GPF matters with greater clarity, confidence, and responsibility.

Our office will continue to extend its fullest cooperation, and we look forward to the support of all GPF subscribers, DDOs, and Treasuries in adhering to these guidelines.

Sd/-

Date : 18-12-2025

**Principal Accountant General (A&E),
Andhra Pradesh**

General Provident Fund

The Principal Accountant General (A&E) maintains the GPF Accounts of Regular Employees and AIS officers of the Government of Andhra Pradesh, in accordance with the provisions of the General Provident Fund (Andhra Pradesh) Rules, 1935 and the All-India Services (Provident Fund) Rules, 1955 respectively.

Conditions for Eligibility

The following categories of employees of the Govt. of AP are eligible to join the Fund:

- All Regular Government servants appointed before 31.08.2004 under Rule 10(a)(i) of the AP State and Subordinate Service Rules.
- Any other officials where special orders issued by the Government of AP stating that the official is eligible for pensionary and GPF benefits.

AG maintains GPF for the following categories of employees:

- Class III , Class II and Class I employees including Re-employed.
- APPSC, APAT, Lokayukta
- High Court Judges
- All India Service Officers
- Panchayat Secretaries
- Certain work charged employees.



AG doesn't maintain GPF for the following categories of employees:

- **Class IV employees of the State.**
- **Employees of Local Bodies, Municipalities, Panchayat Raj Institutions.**
- **Corporations, Societies, Institutions (Aided), Autonomous Bodies.**
- **Employees of State Govt. appointed on or after 1.09.2004 who are covered by New Contributory Pension Scheme.**

POINTS OF IMPORTANCE TO SUBSCRIBERS & DDOS

GPF NUMBER ALLOTMENT

- **Employees eligible for GPF (Regular) either on promotion or any other reason, shall immediately, submit Application for admission to the GPF (REGULAR), through Concerned Drawing & Disbursing Officer(s).**
- **If the applicant himself is the DDO, the application shall be submitted through the next immediate Higher Authority.**
- **DDO attested copy of Service Book in support of Employee Name, Father's name, Date of Birth, Date of Initial Appointment & date of appointment in Present Post etc., shall be mandatorily enclosed to the Application.**
- **CFMS id, HRMS id, personal Mobile Number & e mail id of the applicant shall be furnished in the application without fail.**

- Form for Number Allotment & detailed instructions to fill in the form shall be available at <https://cag.gov.in/ae/andhra-pradesh/hi/page-ae-andhra-pradesh-downloads-gpf-forms>



or

the DDO may forward the application to this Office through GPF WEB Portal (mentioned at last page of this Brochure).

- Once GPF Number is allotted by the Principal Accountant General's Office, the subscriber may request the DDO to communicate the fact of Number Allotment to the District Treasury/ Chief Executive Officer, Zilla Parishad, as the case may be, for Transfer of Balance (ToB) from any Previous PF Account to Regular GPF A/c.
- While making any correspondence with this Office regarding GPF, make sure to mention GPF A/c Number of the subscriber without fail.

NOMINATIONS

- Submitting a GPF nomination ensures that the GPF benefits are disbursed to the entitled family members without any undue delay.
- Upon marriage, any nomination previously registered shall become null and void. Hence, the subscriber is required to revise the nominee details.
- This ensures that the fund is disbursed as per the subscriber's wishes and prevents delays arising from legal formalities such as succession certificates or legal heirship claims.
- As per AP GPF Rules, if the subscriber has a family, the nomination shall be made in favour of members of family only and family includes as follows: -
 - 1. In case of a male subscriber, the wife or wives, parents, children, minor brothers, unmarried sisters, deceased son's widow and children and where no parents of subscriber are alive, paternal grandparents.
 - 2. In case of a female subscriber, the husband, parents, children, minor brothers, unmarried sisters, deceased son's widow and children and where no parents of subscriber are alive, paternal grandparents.
- The nomination form shall be attested by the DDO. However, if the applicant is the DDO, the nomination form shall be routed through his/her next immediate higher authority.

- Nomination may be filed using one of the four applicable forms. The subscriber shall submit only the relevant form to the PAG through the concerned DDO.
- Signature of subscriber and 02 Witnesses are to be affixed.
- Xerox/Photo copy of nomination form is not accepted.
- Nomination forms may be used available at:

<https://cag.gov.in/ae/andhra-pradesh/hi/page-ae-andhra-pradesh-downloads-gpf-forms>



or

the subscriber may file the nomination through GPF WEB Portal (mentioned at last page of this Brochure)

RATE OF SUBSCRIPTION

- The amount of subscription is fixed by the subscriber himself. However, it cannot be less than 6% of the basic pay and not more than the basic pay.
- The minimum subscription is determined on the basic pay drawn on 31st March of the preceding Financial Year.
- Subscription may be enhanced twice and/or reduced once during the financial year.
- As per G.O.Ms No.122 dated 16.11.2023, the annual subscription towards GPF should not exceed Rs.5,00,000/-.

CONDITIONS FOR SUBSCRIPTION

The subscriber shall subscribe monthly to the Fund, except during:

- Period of suspension
- Last four months of service before retirement

A subscriber on reinstatement after a period of suspension is allowed to pay in lump or in instalments any sum not exceeding the maximum amount of arrear subscriptions permissible for that period.

A subscriber may at his option choose not to subscribe during leave without allowances or leave on half-pay.

No GPF deductions shall be made from Arrears bills drawn after retirement.

WITHDRAWAL

Subscribers can apply for Temporary / Part Final Withdrawals as per Rule 14 and 15.

The subscriber and the Drawing and Disbursing Officer (DDO) / Sanctioning Authority bear responsibility for ensuring that GPF withdrawals or sanctions adhere to the rules and do not result in excess drawals.

Selection of correct Head of Account is to be ensured by DDO and Treasury while submitting the Bill.

Temporary / Part Final Withdrawals (TA/PFW)
Sanctions: Sanction orders should be sent to O/o Prl. Accountant General immediately after the sanction is accorded without fail as per Rule No.15-A(3).

EXCESS DRAWAL

Any excess drawals noticed by the DDO or reported by the O/o Pr. Accountant General must be recovered immediately by the DDO/Sanctioning Authority as per GPF rules.

The overdrawn amount shall be repaid along with a penal interest at the rate of 2.5%. The amount shall be paid as per Rule 13(7).

Penal interest is to be credited to the following Head of Account:

0049 – Interest Receipts

04 – Interest, Receipts of State Govt.

800 – Other Receipts

SH 21 – Interest on Overdrawals from Provident Fund



MONTHLY CIVIL ACCOUNT RECEIPTS/CREDITS

The DDO prepares salary bills and arrear bills wherein GPF deductions are made, and presents them to the Treasury for payment. After payment, these bills become vouchers and are included in the Monthly Civil Account by the Treasury and rendered to the Office of the PAG.

The O/o PAG posts the voucher-based entries to the respective GPF accounts. Upon closure of the Monthly Civil Account, an SMS is issued to the subscriber's registered mobile number indicating the credit entries and updated balance, with an advisory to provide subscription particulars if no GPF credit has been received for that month. Any adjustment or posting of earlier missing credits is also intimated through SMS.

WITHDRAWALS/DEBITS

DDOs submit TA/PFW/FW bills of GPF to the Treasury for payment. After payment, these bills become vouchers and are included in the Monthly Civil Account compiled by the Treasury and rendered to the O/o PAG.

O/o PAG updates/posts these entries to individual GPF A/cs, based on the Voucher details. On closure of the Monthly Civil Account by PAG, an SMS is being sent to the subscriber's registered Mobile Number.

Any Credit/Debit (withdrawal) which could not be posted due to lack of information, will be placed under "Suspense/ Unposted" Category & the same will be informed to the Concerned DDOs for necessary action.

INTEREST ON THE FUND

The Interest at rate prescribed by Government of AP as per Rule 13 is credited to the Subscribers' Account while closing the Financial Year.

In case of Final Withdrawal (FW), interest is credited to the Account at the time of issuing FW Authorisation (i.e. well before closing of the FY).

As per Note 2 of Rule No 13(3), AP GPF Rules 1935 interest is allowed only upto 6 Months from the date of retirement/death/date of issue of termination orders.

GPF ANNUAL ACCOUNT STATEMENT

GPF Annual Account Statements of the Subscribers' can be downloaded from URL

<https://ag.ap.nic.in/slipsgpf.aspx>



or

The subscriber may download it through GPF WEB Portal (mentioned at last page of this Brochure).

A press note will be issued by this Office after uploading the Annual Account Statements every year.

All the subscribers are advised to duly verify their GPF Statements for the correctness of the Opening Balance, GPF subscriptions, and any other amounts credited to the GPF (such as PRC arrears / DA arrears), Withdrawals,

Refunds, Missing Credits, Missing Debits (including Temporary Advance/Part Final Withdrawal paid to the subscriber but not accounted for in the GPF account), and the Closing Balance. In case of any discrepancy, the subscriber may bring it to the notice of this Office through the DDO.

No Annual Account Statement will be issued for

- Minus Balance Accounts
- Dormant Accounts (A/cs where GPF Subscriptions have not been made for more than 3 Continuous Years)
- Nil Balance Accounts &
- Accounts for which Final Withdrawal Application is already received.

GPF ANNUAL ACCOUNT STATEMENT

GPF Missing Credits arises/ are shown in the GPF Annual Account Statement when any Subscription(s) is/are not accounted for any month. The Month here means “month following the salary month” (i.e. Subscription made from the Salary Month of January is accounted for as February GPF Credit).

When any GPF Missing Credits are noticed in your Annual Statement:

Details of GPF subscription made for these month(s) may be provided in the prescribed format through DDO

<https://cag.gov.in/ae/andhra-pradesh/hi/page-ae-andhra-pradesh-downloads-gpf-forms>



or

In case of non-subscription for any month(s), the fact of non-subscription may be intimated to O/o Principal Accountant General (A&E) by the concerned DDOs.

In case of misclassification to wrong Head of Account, Concerned DDO shall propose an Alteration Memorandum (AM) and the same shall be forwarded to Concerned District Treasury & Accounts Office/PAO, for onward transmission to O/o PAG.

SANCTION/WITHDRAWAL INFORMATION RECEIVED WITHOUT ACCOUNTING FOR THE CORRESPONDING WITHDRAWAL (MISSING DEBIT)

- Sanction orders of TA/PFW communicated to PAG by the DDO/Sanctioning Authority will be watched against corresponding withdrawal. If such corresponding withdrawal is not accounted for against the GPF A/c, it will be treated as Missing Debit (Sanction without corresponding withdrawal).
- These Missing Debits will be reflected in the Annual Accounts Statements with a note indicating the Available balance, after deducting the said amount(s) from the Closing Balance for the purpose of further sanctions.
- DDOs/Subscribers may furnish the relevant information (viz. withdrawal voucher/CFMS Transaction ID and date, copies of orders in case a sanction order is cancelled or revised) to the O/o PAG. Alteration Memorandum

Proposals where necessary (in case of misclassification to Wrong Head of Account), may be forwarded to PAG through the Treasury Concerned.

Any such sanction/withdrawal information noticed without corresponding debits will be adjusted by deducting the amount along with interest from the date of sanction at the time of finalising the Final Withdrawal Authorisation.

GPF FINAL WITHDRAWAL

Final withdrawal of fund balance is permitted when subscriber quits the service (on retirement, dismissal, resignation, compulsory retirement, removal etc.) or in case of death while in service.

INSTRUCTION FOR FILLING GPF FINAL WITHDRAWAL APPLICATION

- 1. Final withdrawal of fund balance is permitted when subscriber quits the service (on retirement, dismissal, resignation, compulsory retirement, removal etc.) or in case of death while in service.**
- 2. Subscription and refund to be discontinued during the last four months of service in case of superannuation. Arrears of Pay, DA, IR etc. should not be remitted during this period.**
- 3. No Temporary Advance (TA)/ Part Final Withdrawal (PFW) shall be sanctioned to the subscriber after forwarding the FW application to O/o PAG(A&E)/ last four months.**

4. Application for final payment of Fund balance has to be filed in Prescribed format.
(<https://cag.gov.in/ae/andhra-pradesh/hi/page-ae-andhra-pradesh-downloads-gpf-forms>)

(<https://cag.gov.in/ae/andhra-pradesh/hi/page-ae-andhra-pradesh-downloads-gpf-forms>)



5. The application duly filled in and signed by the subscriber/claimant(s) is to be submitted to the DDO for forwarding the same to the O/o PAG along with requisite document by the Head of the Office/ Head of the Department.
6. In case of subscriber's death a. Death Certificate shall be furnished, b. DDO attested copy of Family Member Certificate (if No nomination is registered with O/o PAG) issued by revenue authorities is to be enclosed.
7. The Senior Accounts Officer in O/o PAG closes the account, after verifying the ledger account and issues an authorization for payment to the DDOs concerned.
8. Presently, the GPF authorisations are being sent as below:
- Treasury copy : to the Treasury Concerned - by e-mail
 - DDO's copy : wherever the e-mail Id of the DDO is available (as provided by CFMS to this Office) - by e-mail. If not available- hard copy by Registered Post (RP).
 - Subscriber's copy : wherever the e-mail Id of the subscriber is available- by email. If not available - hard copy by RP.

- (Note: SMS is being sent to the registered mobile Number of the subscriber communicating the email id/RP number of the DDO's copy).
- In case of any mismatch of email id, this may be informed to O/o PAG through DDO concerned, for updating the e-mail id and resending the GPF authorisation.

9. DDOs should exercise utmost care while furnishing the information in Col No 17 of the Final Withdrawal Application: Details of Temporary Advance/ Part Final Withdrawal sanctioned/ drawn from the Subscriber's GPF Account during the 12 months immediately preceding the date of his / her quitting service/proceeding on leave preparatory to retirement or thereafter is to be furnished.

- Mentioning "NA" (Not Applicable) or keeping any field blank may lead to application being returned.
- DDOs may also note that at Col No 17- details of both Sanction/payment made during the 12 months immediately preceding the date of his / her quitting service/proceeding on leave preparatory to retirement or thereafter is to be furnished (even if the withdrawal is already reflected in the previous Annual Account Statement)

10. DDO/Head of the Office/ Head of the Department shall certify/ countersign the details furnished from Col No 13 to 17 of the Application

11. CFMS DDO id (11digit), official email id & contact number of DDO may be furnished in the application .

12. Subscribers may furnish their Mobile Number & e mail id in the application

RE-VALIDATION OF GPF AUTHORIZATION

DDO while requesting for revalidation of GPF authorisation, the reason for making such a request is to be stated.

Revalidation of GPF Authorization arises in the following scenarios:

- 1. If authorization validity period expired then DDO has to write to O/o PAG the reason for such delay in submitting the beyond the validity period of 6 months along with a Non Drawal Certificate. Original authorization is to be enclosed. DDO may obtain Non Payment Certificate from the treasury and the same may be forwarded to avoid delay.**
- 2. Non receipt or misplaced original authorization by DDO, but Subscriber copy received by subscriber, DDO/subscriber may trace in the postal Speed post tracking or contact post office and resolve. Despite all the efforts if it was not found, DDO has to send a letter by email / web site to the O/o Prl Accountant General(A&E) stating the non receipt of GPF Authorisation along with the subscriber copy / SMS received by Subscriber for verification. Further, DDO has to submit a certificate that if the authorisation is traced / received in later date, the same will be returned to the O/o Prl Accountant General(A&E).**

3. On receipt of the above, fresh authorisation will be issued by cancelling the previous one.
4. Subscriber transferred to other DDO after submitting the FW application. The original GPF Authorization may be send with details to the new DDO to retransmit to the O/o Prl Accountant General(A&E) along with fresh GPF FW application from new DDO.
5. If any GPF Authorisation received by DDO does not relates to his office, then the same may be returned immediately to the O/o Prl Accountant General(A&E) stating the fact.
6. Subscriber / beneficiary pre-deceased by the time the bill is submitted. Then DDO has to state the facts and return the Authorisation in original with Non Drawal Certificate. Death certificate and family member certificate may also be enclosed to issue fresh authorisation to the present beneficiary(s).
7. If the Treasury copy not received: DDO submits the bill to treasury for processing. In case DTO/STO could not trace the Treasury copy of authorisation which was sent through email by the O/o Prl Accountant General(A&E), the same may be intimated by email to O/o PAG. PAG (A&E) will arrange Treasury copy immediately as a reply to email. Treasuries should not return bill due to non-availability of Treasury copy.

Note: In case of Authorizations sent in electronic mode to DDOs , returning DDO Copy of Authorization in original to this Office doesn't arise & is not required.

RESIDUARY BALANCE

Any amounts pending to be authorised in the Closed accounts even after issue of Final Withdrawal Authorisation is treated as Residuary Balance (RB). After issue of Final withdrawal authorisation where (a) previous missing credits are adjusted (b) lack of information received in r/o credits (c) any amounts are received and posted (d) upon receipt of clarification on amounts withheld due to presumed withdrawals in the accounts etc.

In case RB arises due to any above reasons, Residuary Balance Authorisation will be issued to the concerned DDO.

TRANSFER OF GPF A/CS FROM THE O/O PAG, ANDHRA PRADESH TO THE O/O PAG, TELANGANA OR VICE VERSA

When a Government Official of AP is permanently allotted to the Government of Telangana (or vice versa), the GPF A/c must be transferred from one PAG office to the other. The following procedure shall be followed:

1. Submission of application by the Subscriber: The subscriber shall submit the GPF Final Withdrawal Application, along with the “Transfer of Balance” request (Annexure to FW Application), to the new/present DDO.

a. The application should include:

- **Copy of Permanent Allotment / Allocation Orders**
- **Latest GPF Annual Account Statement issued by the previous State PAG.**
- **Salary slips of the new State (if available).**

2. Action by the New/Present DDO: The present/new DDO shall:

a. Certify Column Nos. 13 to 17 of the application.

b. Enclose the subscriber's Joining Report in the new State.

c. Furnish a Statement of GPF Transactions for the period under their control, including:

- **Subscriptions (or Nil statement if no subscription was made)**
- **Temporary Advances / Part Final Withdrawals sanctioned (or Nil statement if none)**
- **Withdrawals Drawn (or Nil statement if none)**

After completing the above, the new/present DDO shall forward the application to the previous/old DDO (in the previous State).

3. Action by the Previous/Old DDO:

The previous DDO shall:

a. Enclose:

- **Transfer Orders and Relief Orders of the subscriber**
- **Statement of GPF Transactions from the date of the latest Annual Account Statement (submitted by the subscriber) up to the date of relief.**

4. Action by the PAG Offices:

- a. The PAG Offices of both States (AP & Telangana) will process the transfer of the GPF Account and the accumulated balance.**
- b. Upon completion, they will intimate both DDOs about the successful transfer.**
- c. Usually, the original GPF Account Number continues in the new State as well.**

In case of Employees of Government of Andhra Pradesh who are on Foreign Service / Deputation in Ministries/Departments of Govt of India or other State Governments : GPF subscriptions can be remitted by e-challan in CFMS portal :

- Presently, remittance of GPF subscriptions of employees of Govt. of AP on Foreign Service / Deputation in other Govts. are being sent by Demand Drafts/Cheques (by the respective DDOs/PAOs) to the O/o PAG (A&E) AP.**
- This is a time consuming & complex procedure involving multiple steps at various levels in different Organizations (i.e. DDOs, PAOs of the borrowing Department/Ministry, Bank where Demand Draft/ Cheque is drawn, O/o PAG, Bank where Demand Draft/ Cheque is encashed) resulting in undue delay in accounting for of the GPF entries to the A/c.**

- In CFMS portal of Government of Andhra Pradesh, there is a provision (employee challan) wherein the current DDO can directly remit the GPF Subscriptions online, to the GPF Head of Account. And this is a simple & quick procedure wherein, the electronic data furnished by CFMS to this Office will be helpful to post the said subscriptions into the Subscriber's GPF A/c without any manual intervention.

GPF Web Portal – One-Stop Digital Platform for All GPF Services

With the objective of achieving end-to-end digitization of GPF functions, the Office of the Principal Accountant General (A&E) has developed the new GPF Web Portal. This portal provides seamless online GPF services for Subscribers, DDOs and Treasuries through secure, role-based logins

Key Features for Subscribers

- OTP based Subscriber Login through registered Mobile number:
- View and update e-Profile online
- File e-Nominations digitally (no physical forms required)
- Viewing current financial year's GPF ledger
- Submit GPF correspondence through the "Queries/Correspondence" module
- Download Annual GPF Account Statements.

Key Features for DDOs

- OTP based DDO Login through official Mobile number as per CFMS data.
- View and update employee e-Profiles
- e-process for Allotment of GPF Account Numbers for new employees
- Submit / forward all correspondence through “Queries/Correspondence” module
- Access and download reports.
- Minus Balances
- Unpaid Authorizations
- Un-posted Items

Key Features for Treasuries

- Login with Try id (three digit) with password: (as intimated to treasuries)

Download reports related to:

- Pending Alteration Memos
- Minus Balances
- Unpaid Authorizations
- Unposted Items

Any queries related to web portal (i.e. login, menu, reports, any other technical issues), the users may inform to ‘fedp.anp.ae@cag.gov.in’.



Disclaimer :

This brochure is intended solely for informational use and should not be considered a legally binding document. For comprehensive provisions, the General Provident Fund (Andhra Pradesh) Rules, 1935 and the All India Services(Provident Fund) Rules, 1955 may be referred.

GPF Services – Now Online



Let's move towards a digitally empowered service ecosystem

As part of this Office's endeavor and continuous efforts to provide Seamless, Efficient & Quick Delivery of Services to AP State Government GPF Subscribers, DDOs/HoDs and Treasuries, a PORTAL has been launched by AG Office



Services available on Portal

- ✓ Updating e-Profile
- ✓ e-Correspondence
- ✓ Download Annual GPF Account Statements from FY-2020-21
- ✓ Filing e-Nomination
- ✓ e-Allotment of GPF Account Number
- ✓ View Current F.Y GPF Ledger



Things to Do.....

- All Subscribers, DDOs, and Treasuries may use this portal for faster, smoother & more effective delivery of all GPF-related services.
- Any issues in Login/Accessing the portal may be informed through
- ✉ E-mail: fedp.anp.ae@cag.gov.in with details and contact number.
- 🌐 To Access this portal Visit : <https://agaeap.cag.gov.in> or  to Access the portal

SCAN ME



Issued By

O/o the Principal Accountant General (A&E), Andhra Pradesh
27-37-158, 6th & 7th Floors,
Stalin Central Mall, MG Road, Governorpet,
Vijayawada-52002