

WELCOME

A.P.G.P.F., F.B.F., G.I.S. &
A.P.G.L.I RULES

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Types of P.F.

1. A.P.G.P.F.for State Govt. Employees.

2. E.P.F. central Govt. Undertaking Employees.

3. Contributory pension scheme:- Employees appointed on or after dt:01-09-2004. (Go Ms No;653 Fin (pen-1)Dept,dt;22-09-2004)

Go MsNo.654, Fin (pen-1) Dept,dt;22-09-2004:- No GPF.

Go Ms No.655 Fin (pen-1)Dept,dt;22-09-2004 :- Employee share 10% of pay+ DA & Govt. share

A “regulatory authority” to be appointed to maintain.

As per Circular Memo No.30857/422/A1/Pension-1/2010 Dt;8-3-2010, pension benefits were extended to employees who died on or after 1-9-2004.

Objective:-The G.P.F. Scheme is a Social Security Measure Scheme, meant for the Protection of Subscriber's Family against his sudden Death or If he survives until Retirement, to provide him and his family with Additional Resources.

➤GPF accumulations not liable for the civil Court decree.

Membership Two Types:-

1) Compulsory:- Dt; 1-3-1963 to 31-8-2004 for Regular Employees.

(2) Optional :- (i) Re-employed Pensioners and Govt. Servants who have not completed one year continuous Service.

(ii) Law Officers in the City of Hyderabad viz., Advocate General, Govt. Pleaders, Public Prosecutor and the State Prosecutor.

Proposal form in Duplicate;- A.G./D.T.O. by 15th of every month.

NOMINATION :- i) To one or more - indicating the share to each nominee.

ii) If Family exists the member of the family is natural legal heir.

iii) Even no family at the time of nomination become invalid after marriage.

FAMILY MEANS;- G.O.Ms.No.297,F&P(F.W.PENII)Dt.18.9.89

Wife or Husband, Parents, Children, Minor Brothers.
Unmarried Sisters and Widow and Children of deceased son of the Subscriber. Where no parents of the subscriber are alive, a parental grand parent.

Category of Employees Drawing Emoluments	If Insured with APGLI/LIC/PLI
For G.O. s & N.G.O. s	6%
Class IV Employees	4%
Optional Subscribers	6%

- a. Enhance –Twice and Reduce Once within a F.Y.**
- b. Subscription allowed during all periods of duty including foreign service, except during suspension.**
- c. Subscribers may elect not to subscribe during leave EOL/HPL.**

Interest on G.P.F. for 2014-15 @ 8.7%.

➤ **Interest calculated for the entire 12 months.**

➤ **Withdrawals 3 types:-**

1) Temporary Advance

2) Part Final Withdrawal

3) Final Withdrawal

1) Temporary Advance (Rule-14)

i) Sanction for self/family members.

**ii) 3 months pay or half of the balance at credit whichever is less.
R.(14)(i)**

iii) As a special case - up to $\frac{3}{4}$ balance available. R. 14(i)(a)

Reasons to be considered

- i) To meet the Prolonged illness on Medical Grounds.**
- ii) To pay for overseas passages for reasons of Health or Education.**
- (iii) To meet the obligatory expenses of the family birth day/marriage day etc.,**
- iv) To meet cost of higher education beyond high school .**
- v) Outside INDIA- For Academic, Technical, Professional or Vocational Courses.
For NGO's- For All Academic, Medical, Engineering or other or Scientific Courses.**
- vi) Meet the cost of constructing a house on a site purchased.**
- vii) Utilizing the sum to repay the loan under clause (vi)**
- ix) For acquiring a farm house / a Business premises within 6 months of the date of subscriber's retirement.**
- x) To meet the cost of purchasing a Motor Car .**
- xi) To pay the LIC premium or loan amount(14(i)(a) (xi).**

- **Missing credits not eligible.**
- **Gap of 6 months from one drawl to another.**

Recovery of Advance:-

- i) **Ordinary circumstances:-** Min.12- Max. 24 EMIs.
- ii) In **special cases:-** Min. 24- Max. 36 EMIs.

Consolidation of Advance :- When an advance is sanctioned before repayment of the last installment of any previous advance shall be added to the advance so sanctioned and then shall be fixed w.r.t. the consolidation amount.

2) PART FINAL WITHDRAWAL (Rule-15)

- i) For house building purposes on completion of 15 yrs. or before 10 yrs. of superannuation which ever earlier.**
- ii) For other purposes on completion 20 yrs. or before 10 yrs. of superannuation which ever earlier.**

Amount to be sanctioned:-

- a) For medical & House purposes up to $\frac{3}{4}$ as a special case.**
- b) In all other cases only $\frac{1}{2}$ of the balance will be sanctioned.**

➤ **prescribed proforma is in Appendix 'O'**

➤ **Sanction is to be accorded in the space earmarked in Appendix 'O' .**

➤ **Excess drawl attracts penal interest of 2 1/2 times.**

SANCTIONING AUTHORITY:-

➤ **N.G.O. s - the DDO, if DDO is N.G.O. the next G.O.**

➤ **For G.O. s - the next highest authority.**

➤ **For H.O.D' s and their immediate deputies – Government.**

For Secretaries - the chief secretary.

❑ Sanction order is to be to the nodal agency and ackd be obtained by the drawing officer.

3) FINAL WITHDRAWAL

payable when he retires/quits service :-

1) Application to be submitted 4 months in advance of retirement.

2. No Recovery of advance during the last 4 months.

3.No sanction of advance/part final withdrawal during the last 4 months.

No Payment :-

If dismissed, removed or compulsorily retired.

Cumulative Balance Method

$$\text{GPF Interest} = \text{Cumulative Balance} \times \frac{R}{100} \times \frac{1}{12}$$

Example:-

Balance as on 31-3-2009	- Rs. 30,000/-
Contribution per month	- Rs. 400/-
Withdrawal T/A During the Year Oct	– Rs. 8,000/-

Month	Subscription	Advance/ Withdrawal	Bal at the end of the month
4/2009	400-00	-	30,400-00
5/2009	400-00	-	30,800-00
6/2009	400-00	-	31,200-00
7/2009	400-00	-	31,600-00
8/2009	400-00	-	32,000-00
9/2009	400-00	-	32,400-00
10/2009	400-00	8,000/-	24,800-00
11/2009	400-00	400-00	25,600-00
12/2009	400-00	400-00	26,400-00
1/2010	400-00	400-00	27,200-00
2/2010	400-00	400-00	28,000-00
3/2010	400-00	400-00	28,800-00
Total			3,49,200-00
Interest = $3,49,200 \times \frac{1}{12} \times \frac{8}{100} = 2,328/-$			

SOCIAL SECURITY-CUM-P.F. SCHEME

(Booster Scheme w.e.f. 1-8-1976)

- a) The Addl. Amount shall not exceed Rs. 20,000/-**
- b) Must complete 5 yrs of service at the time of his death.**
- c) A.G' s Office will authorize the payment of the amount.**
- d) On the death of a subscriber, average balance should not fall below the following limits-**

For	G.O. s-	Rs. 8,000/-
	N.G.O' s-	Rs. 6,000/-
	Class IV.	Rs. 2,000/-

For this purpose, checking the minimum balance, greater part of three years, shall be taken.

A.P.STATE EMPLOYEES FAMILY BENEFIT FUND SCHEME
G.O. Ms. No. 307 F&P Dept.,dt;9-11-1974
w. e. f. 1-8-1975.

- **Objective:-** To provide benefits of an insurance cover and to have additional resource on retirement to the families of state Govt. employees, Local bodies and work charged employees with 10 years service and to have additional resource on retirement.
- **Monthly Contribution:-** 1. For G.O.& N.G.O. s Rs : 10/-p.m.
(G.O.Ms.No.181F&P Dept.dt;16-07-1975)
- 2. For class IV Rs;5/-p.m.
- 3. Rs;10/-p.m enhanced w. e. f.1-5-83 to class-IV G.O.Ms.No.155 Dt:27-4-83.

Rate Of Interest:- GPF rate applicable w.e.f.31-10-1984 (G.O.Ms.No.100 F&P Dept, (FW Accts. II) dt:31-3-1986 read with Memo.17224/213/Accts/II/A-88-1,Dt:12-9-1988,F & P Dept.,.)

The amount of FBF to be paid on retirement or death from time to time with interest as per the calculation table issued by the Govt from time to time..

The **closure of the F.B.F. scheme :31-10-1984**

A.P.EMPLOYEES GROUP INSURANCE SCHEME-1984

G.O.Ms.No.293 F&P (F.W. Accts-II) Dept, dt:08-10-1984,
w.e.f.dt; 1-11-1984

Membership Eligibility:- (Enrollment)

- 1.Compulsory to all employees as on 1-11-1984 & on or after joins into service.
2. Work-Charged Employees who completed 10 years.
- 3.Village Servants are eligible w.e.f.1-11-87 as per G.O.Ms.No.311,Fin Dept.Dt:10-11-1987.
- 4.Village Panchayat Provincilised sweepers, scavengers are also Included as per Govt Memo No.3812-a/151/admn-II/91,Fin Dept.DT:10-9-93,village.

Share of Insurance & Savings Fund

- Unit of Rs:10/- :-Rs:3.125 Insurance + Rs;6.875 savings Fund.

(G.O.Ms.No.312F&P(F.W.Accts-II) Dept/Dt:6-11-1984)

Unit rate is revised:- w.e.f.1-11-1994 Rs:10/- to Rs:15/-

- Unit of Rs:15/- Rs:4.50 Insurance fund + Rs.10.50 savings fund.

(G.O.Ms.No.367F&P(Fw.Accts)Dept,dt;15-11-1994)

❑ The head of office is competent for final payment.

❑ No Loans and Advances is allowed.

❑ Rate of Interest:- 8% p.a. compounded quarterly w.e.f.1-11-1994.

❑ Applicability:- Each Year November month.

Revised Rates as per R.P.S.2010

G.O.Ms. No.225 F (Admn-II)DeptDt:22-06-2010.,w.ef.June,2010

<u>S.No.</u>	<u>Scale of pay.</u>	<u>Group.</u>	<u>Amount</u>
1)	Rs: 18,030/-to 55,660/-	“A”	8 units Rs:120/-
2)	Rs: 11,860/- to -42,590/-	“B”	4 units Rs. 60/-
3)	Rs:8,440/- to -33,200/-	“C”	2 units Rs. 30/-
4)	Rs:6,700/- to -23,650/-	“D”	1 units Rs.15/-

- ☐ The date of assumption of the charge of the higher post shall be the criterion for determining the change of group.
- ☐ In case Automatic advancement scheme, the date of orders shall be the criterion for change of group.

Missing Employees Payment mode

Insurance Fund:- After expiry of 7 yrs. the claimant must produce indisputable proof that the employee presumed to be dead.

Savings fund:- After a lapse of 1 yr. G.O. Ms. No. 111 F&P (Accts-II) dt; 22-4-88).

- The family must lodge a complaint with the concerned P.S. and obtain a report of non-traced.
- An Indemnity Bond should be obtained from the nominees.
- Recovery of subscription for a period of 1 year-full subscription along with interest is must.
- For 6 yrs. Insurance premium share to be collected as per eligibility with interest.

Entries to be made in the S.R

➤ Group - Rate - Month of commencement - Nomination -DDO attestation from the date of inception into Govt. service to date of succession.

➤ In case of deputation the parent Dept. shall record this certificate.

➤ DDO is responsible for recovery of correct rate of subscription.

(G.O.Ms.No.193F&P(FW.Admn-II) Dept,dt:18-11-1999)

➤ DDO should record a certificate as follows:-

“That subscriptions to the fund at appropriate rates have been recovered regularly from the Govt servant from the date of his admission to the benefits of the scheme to the month of cessation of duties”

Head of Account:-

- 8011 Insurance and pension fund.
- 107 state government GIS.
- (01) GIS.
- (001) insurance fund.
- (002) savings fund.
- (003) interest.
- Calculation of saving fund will be done as per 3 tables of government memo no:- 297/61/A2/ADMN-II/2007 dt..13-03-2007.

Andhra Pradesh Govt., Life Insurance

Objective;- To ensure protection for the families of the deceased Govt. employees and to augment their resource at the time of retirement.

- Exempted from attachment of the court of law as well as Govt. dues, except the arrears of premium or loan etc.,
- Oldest of all introduced by the then erstwhile Nizam govt.
- Made it compulsory to all of pension able post w.e.f. 1-11-1956, including 10 (a) (i) temporary employees with 1 year service.
- Re-employed pensioners are not eligible.

Age Limit & Rate of subscription

- **Below the age of 20 yrs. and above the age 53 yrs. are not allowed.**
- At the time introduction 4% of the for B.P. G.O & N.G.O.s.
- For class-iv - Rs.4-00 irrespective of their pay.
- **Slab Rates** were introduced (GoMsNo.368 F&P(Fw Accts-II) Dt;15-11-1994)
- 1st premium with salary bill along with Declaration Form & the word “New Case” in the column of policy number.
- After scrutiny policy will be issued within 24 days through the DDO.
- For Each enhancement new proposal Form is Must be sent by the DDO, other wise no payment.

Slab Rates –R.P.S.-2005

(G.O.Ms.No.231 F&P (FW-Admn.-II)Dept. Dt:28-06-2010) w.e.f. June,2010

As per Basic Pay	Rs : 6700/- to 8440/-	250/- p.m.
	8441/- to 10,900/-	350/-
	10901/- to 14860/-	450/-
	14861/- to 18030/-	600/-
	18031/- to 25,600/-	750/-
	25601/-and above	1000/-

Max. allowed 20% of the B.P. (Go.Ms.No.26 Fin&Plg(Admn-II) Dept, Dt:22-2-1995).

- If policy holder disabled permanently while in service upto Rs.30/- were exempted from the actual slab Rate based on M.C.
- From 4-8-64 only endowment policy were issued. But due decrease of superannuation age from 58 to 55 yrs. Between 1-3-83 to 22-8-84 only Terminal policies were introduced as per G.O 254 F&P Dt.27-9-88.
- Any aggrieved person may approach to the Secretary Finance and his decision is final (Rule-10)

Bonus and Terminal Bonus :- (per 1000 sum assured p.a.

Period	Bonus	Terminal Bonus	will be announced by the Govt.
1951-54	10/-	-	for every 3 years-(Rule-8)
1954-57	10/-	-	
1957-60	16/-	-	Interest will be announced annually to
1960-63	16/-	-	the fund by the Govt. from time to time
1963-66	17/-	-	
1966-69	18/-	-	
1969-72	20		
1972-75	24/-	-	
1975-78	28/-	-	
1978-81	40/-	3/-	
1981-84	56/-	4/-	
1984-87	60/-	4/-	
1987-90	80/-	4/-	
1990-93	100/-	5/-	
1993-96	100/-	-	
1996-99	100/-	-	

Death Claim & Foreign Employees Claim (Rule-32)

- All Death claims while in service, policy amount + bonus will be paid to the nominee, after deducting loan/policy dues.
- Foreign Employees who were retired will be settled by the Director of Insurance only irrespective of place where he retires.
- In case of missing, all efforts failed by the police, an indemnity bond will be taken from the dependents settlement for final payment is arranged.
- Under Rule 45 Loan upto 90% of surrender value or the accumulation includes bonus . Recovery-Min-12 &Max.48 EMIs.
 - For House Purposes Max.60 EMIs (Rule 46)
- Interest is over and above 1% of Govt. Rate is Allowed (Rule-48)
- First Principle amount and then interest (Rule-49).
- If misuses total paid amount will be recovered (Rule-50)

- ❖ Every year the A.G. audit the accounts & submit a report to the Govt. of the progress & position (Rule-12)
- ❖ If the beneficiary is a minor the insurance amount shall be paid to the guardian as declared by the civil court.(Rule-14)
- ❖ No suit or action lie against the Director of Insurance or any other officer under these rules.(Rule-17)
- ❖ Net address;www.apgli.ap.gov.in - for all details.
- ❖ Documents in case of retirement- i) Refund Form No.1
- ❖ li) Advanced Stamp Receipt.iii)Original Policy iv)Copy of retirement order.
- ❖ Documents in case of Death -i) Refund Form No.2
- ❖ li) Advanced Stamp Receipt.iii)Original Policy.iv) Legal heir certificate from the M.R.O. Concerned v) Death Certificate..

Thank you