



सत्यमेव जयते

कर्मचारी भविष्य निधि संगठन
Employees Provident Fund Organisation
(श्रम एवं रोजगार मंत्रालय, भारत सरकार)

(MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA)

मुख्य कार्यालय/Head Office

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Website: www.epfindia.gov.in, www.epfindia.nic.in



No: WSU/RationalisationofAdvances/E-48776/2025-26/18

Date: 17/Apr/2025

To,

All ACC(HQ) Zones,
All ACC Zonal Offices,
All Officer-in-charge of the ROs/DOs.

Subject: Advance under Para 68 B (7) based on self-declaration -Reg


Madam/Sir,

In order to facilitate members to avail advance under Para 68 B (7), it has been decided to allow application for the above said advance based on a self-declaration that this advance is claimed only after 60 months from the date of completion of the dwelling house and without linking to previous withdrawal under Para 68B.

The changes in this regard have already been made in the software for benefit of the members and accordingly it is advised to process such advances without any rejections, if otherwise eligible.

(This issues with the approval of the Competent Authority)

Yours' sincerely,


(G R Suchindranath)
ACC (WSU)

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 Installments	Number of Times withdrawal for same purpose allowed	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.	Purchase of house/flat/construction of house including acquisition of site	From AGENCY	68B (1)(a)	5 (FIVE YEARS)	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	For construction of house: One or more installments.	1 (ONE)	Agency	Declaration Form from Member
b.	Purchase of site for construction of dwelling house/purchase of house/flat	From Individual	68B (1)(b)					Member	
c.	Purchase of dwelling house/flat on ownership	From PROMOTER	68B (1)(bb)					Member	
d.	Construction of house on a site owned by member/spouse/jointly by member & spouse	NA	68B (1)(c)					Member	
e.	For addition/alteration/improvement in house owned by member/spouse/jointly with spouse	NA	68B (7)	5 years from completion of house	12 month's basic wages and DA OR Employee Share with interest OR Cost Whichever is least	1 (One)	1(ONE)	Member	Declaration Form from Member
f.	For addition/alteration/improvement/repair in house owned by member/spouse/jointly with spouse	NA	68B (7B)	10 years from withdrawal under sl no (e) above.	12 month's basic wages and DA OR Employee Share with interest OR Cost Whichever is least	1 (One)	1(ONE)	Member	Declaration Form from Member
II									
Para 68BB: Withdrawal from the fund for repayment of loans in special cases.									
a.	For refund of outstanding principal and interest of a loan for purposes under Para	Loan from AGENCY	68BB	10 years	36 month's basic wages and DA OR Total of employee	1 (one)		Agency	Certificate from the Agency indicating

	68B.				and employer share with interest OR Total outstanding principal and interest. Whichever is least				outstanding principal and interest
III Para 68H: Grant of Advances in special cases.									
a	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	Employee share with interest	1 or more	NA	Member	Certificate from the Employer in Certificate Form A and B, as applicable.
b	Discharge/dismissal/retr enchantment of member challenged by him/her in Court	NA	68H (1-A)	NA	Maximum 50% of Employee share with interest	1 or more	NA	Member	Copy of petition filed in the Court and certificate from member that the case is pending
c	In case of establishment's closure for more than 6 months and employees continue to be unemployed without compensation	NA	68H (2)(a)	NA	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	Member	Certificate from the Employer in Certificate Form A and B, as applicable.

IV Para 68J: Advance from the fund for illness in certain cases.									
a	For his/her own treatment	NA	68J(1)	NA	6 month's basic wages and DA OR Employee Share with interest Whichever is least	1(one)	NA	Member	Certificate C signed by Employer and Doctor.
b	For treatment of family	NA	68J(3)	NA	6 month's basic wages and DA OR Employee Share with interest Whichever is least	1(one)	NA	Member	Certificate C signed by Employer and Doctor.
V Para 68K: Advance from the fund for marriages or post matriculation education of children.									
a	For marriage of self/daughter/son/brother/sister	NA	68K(1)	7 years	50% of Employee share with interest	1 (one)	3 (THREE TIMES)	Member	Members declaration in the Form 31
b	For post matriculation education of son/daughter	NA							A certificate regarding course of study and estimated expenditure from Head Of Institution
VI Para 68 N: Grant of advance to members who are physically handicapped									
	For purchasing equipment for minimizing hardship on account of handicap	NA			6 month's basic wages and DA OR Employee Share with interest OR Cost of equipment Whichever is least	1 (One)	No Second advance before 3 years from first	Member	Certificate in Certificate F from Doctor
VII Para 68NN: Withdrawal within one year before retirement.									
	Partial withdrawal before retirement	NA	68NN	After 54 years of age and within one year of retirement/superannuation,	90% of amount in PF of the member	1 (one)	NA	Member	

				whichever is later						
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There is also provision for advances for:

1. Advance in abnormal conditions (damage of property due to natural calamity) (Para **68L**)
2. Advance to member affected by cut in electricity (max 300/-) (Para **68M**)
3. Advance for investment in Varistha Pension Bima Yojana. (Para **68NNN**)

Note: Please refer to the relevant Para of the EPF Scheme for above cases.