

**V.O.CHIDAMBARANAR PORT AUTHORITY  
FINANCE DEPARTMENT  
ADVANCE SECTION**

**No. FIN-ADVOCIRC(CIRC)/1/2022-FinanceSrAO(2)**

**Date:14.11.2022**

**Circular No: 01/2022-23**

Sub: Ceiling of Rs. 5.00 Lakh on Subscription to General Provident Fund in a financial year- instruction regarding.

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Reference is invited to the Office Memorandum issued by the Ministry of Personnel & Pension, Department of Pension & Pensioners Welfare vide O.M. No. F.No. 3/6/2021-P&PW(F) Dated 11.10.2022 duly forwarded by MoPSW vide letter no F. No. CD-11053/13/2022-Coord./e-356408 dated 11.11.2022, wherein, it was instructed to ensure "Ceiling limit for total subscription towards General Provident Fund limited to Rs. 5.00 lakhs for the financial year". Subsequently, Department of Pension & Pensioners Welfare vide O.M No F.No. 3/13/2022-P&PW(F)(8353) dated 02.11.2022 issued implementation guidelines for the above subject matter, the relevant extracts of the Office Memorandum are reproduced hereunder:

(a) *In the case of those Government servants, whose GPF Subscription during the current financial year (i.e.,2022-23) has already exceeded the threshold limit of Rs.5.00 lakhs, no further deduction of GPF subscription may be made from their salary in the current financial year. In those cases, the provision regarding minimum monthly subscription of 6% of the emoluments shall be deemed to have been relaxed.*

(b) *In the case of those Government servants, whose GPF subscription during the current financial year (i.e.,2022-23) has not yet reached/exceeded the threshold limit of Rs.5.00 lakh, further deductions towards GPF subscriptions during the current financial year may be phased out in such a manner that the total subscriptions during the current financial year does not exceed Rs.5.00 lakh. In cases where the total contribution is likely to exceed Rs.5.00 Lakh even with minimum monthly subscription of 6% of the emoluments, deduction of GPF subscription from the salary may be stopped as soon as the total contribution in the current financial year reaches Rs. 5.00 lakh. In such cases also, the provision*

regarding minimum monthly subscription of 6% of the emoluments shall be deemed to have been relaxed.

In view of the above, All GPF subscribers are requested take a note of the above and manage the GPF subscription from the Financial Year 2022-23 and onwards years accordingly. Further, in case, employees required changes in subscription, may be informed to Pay bill section of Finance Department for necessary action on or before 21.11.2022, else, Finance Department will take action as per the OM mentioned above, on further subscriptions of the employees for FY 2022-23.

  
14/11/22  
F A & C A O

Encl: As above

To,

1. All HODs for circular amount the officers, employees working under them.
2. AO – Paybill Section and Sr. DD EDP for necessary action.
3. Hindi Section of GAD Dept for bilingual.

Copy to:

1. PS to Chairman.
2. PS to Dy. Chairman.

**IMMEDIATE**

F.No. CD-11053/139/2022-Coord./e-356408

पत्तन, पोतपरिवहनऔरजलमार्गमंत्रालय

**MINISTRY OF PORTS, SHIPPING AND WATERWAYS**  
(Coordination Section)

परिवहनभवन/Parivahan Bhawan,

1, संसदमार्ग/1, Sansad Marg,

नई दिल्ली/New Delhi - 110001

दिनांक/Dated: 11<sup>th</sup> November, 2022

To,

**Head of all Organization under Ministry of Ports, Shipping & Waterways**

**Subject: - Ceiling of Rs. 5 Lakh on subscription to General Provident Fund (GPF) in a financial year- Regarding**

Sir/Madam,

I am directed to forward herewith an OM No. F.No. 3/6/2021-P&PW (F) dated 11.10.2022 (**copy enclosed**) from Department of Pension & Pensioners' Welfare, Ministry of Personnel, PG & Pensions, on the subject cited above for information and necessary action.

Yours faithfully



(Anadi Sharma)

Under Secretary to the Government of India

[E-mail: [anadi.sharma@nic.in](mailto:anadi.sharma@nic.in)]

**Encl.: As above**

**F.No. 3/6/2021-P&PW (F)**  
**Government of India**  
**Ministry of Personnel, PG & Pensions**  
**Department of Pension & Pensioners' Welfare**

**3<sup>rd</sup> Floor, Lok Nayak Bhawan**  
**Khan Market, New Delhi-110 003**  
**dated: 11.10.2022**

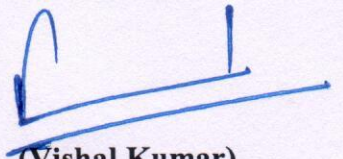
**Office Memorandum**

**Subject:-** Ceiling of Rs. 5 Lakh on subscription to General Provident Fund (GPF) in a financial year- regarding.

In accordance with General Provident Fund (Central Service) Rules, 1960, the amount of subscription to the GPF in respect of a subscriber, shall not be less than 6% of the emoluments and not more than total emoluments of the subscriber. However, there was no ceiling on the total amount of subscription of a subscriber into his GPF account in a financial year.

2. Rules 7, 8 & 10 of the General Provident Fund (Central Service) Rules, 1960 have been amended vide Notification No. G.S.R. 96 dated 15.06.2022. As per the said Notification dated 15.06.2022, the sum of the monthly subscription by a subscriber under the GPF during a financial years together with the amount of arrear subscriptions deposited in that financial year shall not exceed the threshold limit (at present Rupees Five Lakh) referred to in sub clause (i) of clause (c) of the Explanation below sub rule (2) of the rule 9D of the Income Tax Rules, 1962 [as inserted vide Notification No. G.S.R. 604 (E) dated 31.08.2021 of Ministry of Finance, Department of Revenue (Central Board of Direct Taxes)].

3. All Ministries/Departments are requested that the above amended provisions of the GPF Rules, 1960 regarding limit of subscription under GPF in a financial year by a subscriber may be given wide publicity to all Government servants and, more particularly, to the personnel dealing with the GPF matters in the Ministry/Department and attached/subordinate offices there-under, for strict implementation.



**(Vishal Kumar)**

**Under Secretary to the Govt of India**

**All Ministries/Departments/Organisations**  
**(as per standard list)**

**F. No. 3/13/2022-P&PW(F) (8353)**  
**Government of India**  
**Ministry of Personnel, PG & Pensions**  
**Department of Pension & Pensioners' Welfare**  
**3<sup>rd</sup> Floor, Lok Nayak Bhawan**  
**Khan Market, New Delhi-110 003**  
**dated: 02.11.2022**

**Office Memorandum**

Subject:- Ceiling of Rs. 5 Lakh on subscription to General Provident Fund (Central Services) in a financial year- instructions regarding.

The undersigned is directed to say that in accordance with the General Provident Fund (Central Services), Rules, 1960, the amount of subscription to the GPF in respect of a subscriber, shall not be less than 6% of the emoluments and not more than total emoluments of the subscriber. Rules 7, 8 & 10 of the General Provident Fund (Central Services) Rules, 1960 were amended vide Notification No. G.S.R. 96 dated 15.06.2022. As per the said Notification dated 15.06.2022, the sum of the monthly subscription by a subscriber under the GPF during a financial year together with the amount of arrear subscriptions deposited in that financial year shall not exceed the threshold limit (at present Rupees Five Lakh) referred to in sub clause (i) of clause (c) of the Explanation below sub rule (2) of the rule 9D of the Income Tax Rules, 1962 [as inserted vide Notification No. G.S.R. 604 (E) dated 31.08.2021 of Ministry of Finance, Department of Revenue (Central Board of Direct Taxes)].

2. Further, instructions have been issued vide this Department's OM No 3/6/2021-P&PW (F) dated 11.10.2022 for strict implementation of the above amended provisions of the General Provident Fund (Central Services), Rules, 1960.

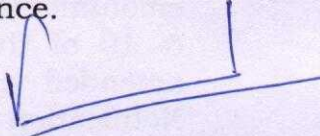
3. References have been received in this Department seeking advice as to how the GPF subscription is to be regulated in the case of those Government servants in which cases the total subscription of GPF in the current financial year (i.e 2022-23) has already exceeded the limit of Rupees Five Lakh or is likely to exceed this limit even with the minimum subscription of 6% of emoluments prescribed under General Provident Fund (Central Services), Rules, 1960.

4. The amendment Notification limiting the maximum annual GPF subscription was issued on 15.06.2022. A situation of annual total subscription exceeding the limit of Rupees Five Lakh in the current financial year would not have arisen if appropriate steps were taken immediately after the issue of the above amendment notification. However, keeping in view the difficulties being faced by the Ministries/Departments, the matter has been examined and the following further instructions are issued in this regard:

(a) In the case of those Government servants, whose GPF subscription during the current financial year (i.e. 2022-23) has already exceeded the threshold limit of Rs. 5 lakhs, no further deduction of GPF subscription may be made from their salary in the current financial year. In those cases, the provision regarding minimum monthly subscription of 6% of the emoluments shall be deemed to have been relaxed.

(b) In the case of those Government servants, whose GPF subscription during the current financial year (i.e. 2022-23) has not yet reached/exceeded the threshold limit of Rs. 5 lakh, further deductions towards GPF subscriptions during the current financial year may be phased out in such a manner that the total subscription during the current financial year does not exceed Rs. 5 lakh. In cases where the total contribution is likely to exceed Rs. 5 lakh even with minimum monthly subscription of 6% of the emoluments, deduction of GPF subscription from the salary may be stopped as soon as the total contribution in the current financial year reaches Rs. 5 lakh. In such cases also, the provision regarding minimum monthly subscription of 6% of the emoluments shall be deemed to have been relaxed.

5. All Ministries/Departments are requested to bring the above instructions to the notice of the all concerned for strict compliance.



(Vishal Kumar)

Under Secretary to the Govt of India

**All Ministries/Departments/Organisations  
(as per standard list)**