

28-01/2022-2023 PA (PEA) 1767-1826
Government of India
Ministry of Communications
Department of Posts
P.A Wing Dak Bhawan,
New Delhi-110001.

Dated : 31. 10.2023

OFFICE MEMORANDUM

Sub : Clarification on regulation of GPF subscription over and above the threshold limit of Rupees five lakhs in financial year 2022-2023.

This is in continuation of this Directorate OM dated 30.06.2023 wherein the clarification as provided by the Department of Pension and Pensioner's Welfare as to whether interest is payable on excess amount of GPF subscription over and above the threshold limit of Rupees five lakhs was circulated.

2. Further, clarification as provided by the Ministry of Finance, Controller General of Accounts, Department of Expenditure vide letter No TA-3-07001/7/2021-TA-III-Part(I)cs-8084/396 dated 27.09.2023 on the subject is enclosed for strict adherence and to take further necessary action accordingly.

3. This issues with the approval of the Competent Authority.

Encl : As above.


Director (Accounts)
Tel 011-23096180

Copy for information & necessary action to :

1. All Chief Postmasters General.
2. Chief General Manager, BD /Parcel /PLI Directorate
3. Director, RAKNPA/Directors of All PTCs (RTC Nasik, Mysore, Madurai, Vadodara, Guwahati & Saharanpur)
4. All General Managers (PA&F)/All Directors of Accounts (Postal)
5. GM (CEPT) Mysore with a request to upload the OM on the India Post website
6. SO, C&PB Directorate.
7. AO PA(Estt), Dak Bhawan
8. Office copy

1060
5/10/23

TA-3-07001/7/2021-TA-III-Part(I)/cs-8084/396
Ministry of Finance
Controller General of Accounts
Department of Expenditure
MahalekhaNiyantarak Bhawan
'E'Block, GPO Complex, INA, New Delhi-110023

Dated: 27/09/2023

To,

Director (Accounts),
Ministry of Communications,
Department of Post,
P.A Wing Dak Bhawan, New Delhi-110023

Subject: Clarification on regulation of GPF subscription over and above the threshold limit of Rupees Five Lakhs in Financial Year 2022-23.

Sir

I am directed to refer to your office Letter No. 28-01/2022-2023 PA (PEA)/792 dated 30.06.2023 (received in this office on 14/07/2023) on the subject cited above.

- In this connection, it is stated that this office vide OM No. TA-3-0071/7/2021-TA-III-Part (1)/cs-8084/70 dated 25.02.2022 (Copy enclosed) has prescribed the procedure for calculation of excess subscription w.e.f. 2021-22 and incorporated the same in the Civil Accounts Manual vide correction slip no. 26 (Copy enclosed) in respect of Civil Ministries/Departments
- You are, therefore, advised to take further necessary action accordingly.

This issues with approval of the Competent Authority.

Yours faithfully

Encl: As Above

Parul Gupta
(Parul Gupta)

Dy. Controller General of Accounts

SA-4
25/10/23

①

TA-3-07001/7/2021-TA-III-Part(1)

22/TA-CGA

No. TA-3-07001/7/2021-TA-III-Part(1)/cs8084/7a

Ministry of Finance
Department of Expenditure
Office of Controller General of Accounts
Mahalekha Niyantak Bhawan
E-Block, GPO Complex, INA,
New Delhi

Dated: 25.02.2022

Office Memorandum

Subject: Calculation of taxable interest relating to contribution in a provident fund, exceeding specified limit w.e.f F.Y 2021-22 -reg.

In pursuance of the notification issued by Department of Revenue (CBDT) dated 31st August, 2021, the interest relating to contribution in a provident fund or recognized provided fund, exceeding specified limit of Rs. five lakh in case of employee where GPF is applicable shall be part of taxable income of the subscriber w.e.f. Financial year 2021-22 onwards.

2. In view of the aforesaid decision, the respective GPF ledger folio maintained as per CAM-47 & the Annual GPF statement in form CAM-49 respectively with required changes to this effect needs to prepare by PAOs in respective nodal offices in the revised format enclosed with retrospective effect from 01.04.2021 onwards. The same are also made available to ITD for development in PFMS. The necessary amendments in chapter 6 of the Civil Account Manual (CAM) will be issued separately.
3. All the Pr.CCAs/CCAs/CAs(IC) in the Ministries/Departments are required to instruct nodal offices under their control to prepare GPF ledger & Annual statement to be issued to subscribers in the format enclosed.



(Ashish Kumar Singh)

Dy. Controller General of Accounts

End: As above

To,

All Pr. CCAs/CCAs/CAs (IC) of the Ministries/ Deptts. concerned.

Copy to:

1. PPS to CGA.
2. PPS to Additional CGA/Jt.CGA

Office:

Form CAM-47 (Para 6.7.1)

Provident Fund Ledger Folio

Date of Joining in service		Date of retirement					Interest					
Subscriber Name:					Designation:			A/C No.				
Admitted	Optional/Compulsory		Nomination received vide letter no. Datedand accepted.....			Discontinued times						
PAO	AAO		PAO			AAO						
Pay on 31st March of previous FY												
Month	Credit details				Total (Sub.+Refund)	Debit details			Remarks	Monthly Balance on which interest is calculated		
	Subscription		Refund			Advance/Withdrawals with voucher nos.						
	Non-Tax (NT)	Tax	NT	Tax		NT	Tax	Total (NT+Tax)		NT	Tax	Total IBB (NT+Tax)
April												
May												
June												
Jul												
Aug												
Sep												
Oct												
Nov												
Dec												
Jan												
Feb												
Mar												
March-Final												
March-Suppl.												
Total Rs.												

(W)

Summary (NT)	Total	Summary (Tax)	Total	Summary (NT+Tax)	Total
(A) Opening Balance		(A) Opening Balance		(A) Opening Balance	
(B) Deposits and Refund		(B) Deposits and Refund		(B) Deposits and Refund	
(C) Interest For The Year		(B) Interest For The Year		(B) Interest For The Year	
(D) Add Bonus		(D) Add Bonus		(D) Add Bonus	
(E) Total (A+B+C+D)		(E) Total (A+B+C+D)		(E) Total (A+B+C+D)	
(F) Deduct Withdrawals		(F) Deduct Withdrawals		(F) Deduct Withdrawals	
(G) Closing Balance		(G) Closing Balance		(G) Closing Balance	
(E-F)		(E-F)		(E-F)	

(A)

FORM CAM-49 (Para 6.9.2)

Annual Statement of Provident Fund Account.....

Year of Account.....

Rate of Interest.....

Account No.

Name of Subscriber

Non-Taxable/ Taxable detail	Opening Balance	" Deposits/Recoveries during the year	@ interest allowed during the year	Withdrawal during the year	SBalance (Both in figure & in words)
1	2	3	4	5	6
Non-Tax					
Tax					
Total					

This also includes Rs.recovered in earlier years detailed below, but brought on to the account of the subscriber in this year.

@ Includes interest on credits relating to earlier periods also.

\$ For missing credits/debits please see below.

Notes: -

1. If the subscriber desires to make any alteration in the nomination already made, a revised nomination may be sent forthwith in accordance with the rules of the Fund.
2. In case the subscriber, owing to his/her having no family then, had nominated a person /person other than a member/member of his family and has subsequently acquired a family, he /she should submit a nomination in favour of a member/members of his/her family.
3. The subscriber is requested to satisfy himself/herself as to the correctness of the statement and to bring errors, if any, to the notice of the Accounts Officer within**month(s) from the date of receipt.

**To be filed in according to the rules of the Fund concerned.

(Reverse)
MISSING CREDITS/DEBITS

Details of missing credits/debits are given below. In case these subscriptions/ withdrawals/ refunds of withdrawals were actually made, the subscriber may give the particulars of the bills from which the deductions were made/amounts were withdrawn, indicating the No. of each voucher, date of its encashment, name of the P.A.O., head of account and the net amount of the voucher.

Non-taxable/ Taxable detail	Subscription		Refunds of Withdrawals		Advances/Withdrawals		
	Year	Month of Salary	Amount	Year	Month of Salary	Year	Amount
1	2	3	4	5	6	7	8
Non-tax							
Tax							

Signature.....
Designation.....
Date.....

ACKNOWLEDGEMENT SLIP

(Important: Kindly return this slip to the immediately after the receipt of the Account Statement).

I hereby acknowledge the receipt of the Annual Statement of my Provident Fund Account for the year 20.....20.....

I certify that to the best of my knowledge and information the balance shown therein is correct.

I am to state that I do not accept the balance shown therein as correct for the reasons given over-leaf.

Signature

Designation.....

Date.....

FOR USE IN ACCOUNTS OFFICE

Noted in the Ledger Card/Folio

Accountant/ Sr. Accountant

Asstt. Accounts Officer

11

Dated, the 03rd March, 2022.

Subject: Amendment in Civil Accounts Manual Revised Second Edition -2007 Volume-I & II (Reprinted in 2012)

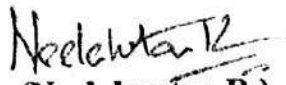
Correction Slip No. 26

Page No.	CAM reference	Amendments
-	-	The following new para namely 6.1.3 is inserted: <i>6.1.3 The term "balance" in this Chapter is meant for total of both taxable and non-taxable GPF account of the provident fund account of a subscriber.</i>
123	Para 6.4.2 of CAM-Advance from the fund [Rule 12 of GPF (CS) Rules]	The second sentence in para 6.4.2 begins with "On receipt of sanction in such cases.....in the ledger folio" is substituted with the following: <i>On receipt of sanction in such cases, the full particulars of the sanction shall be noted by the PAO in the relevant column of ledger folio in a manner that advance would first be debited against balance available under taxable accumulation and remaining from non-taxable accumulation on the date of payment of advance.</i>
124	PARA-6.5- Withdrawal from the fund [Rule 15 of GPF (CS) Rules]	The para 6.5.2 is substituted with the following: <i>After scrutiny of the sanction as above, they shall be entered in the relevant column of the ledger folio in such a manner that withdrawal amount would first be adjusted against taxable accumulation and remaining from non-taxable accumulation. Payments against such sanctions will be made only after pre-check of the bill by the P.A.O.</i>
125	Para-6.6.- Transfer of G.P. Fund Account	(1) The second sentence of para 6.6.2 starts with "In such cases, only an extract from the ledger.....the following details", is substituted with the following: <i>"All the copies of ledger folios/cards shall be appended, duly attested by the Pay and Accounts Officer which will, inter alia, include following details:</i> (2) In the para 6.6.2 (v) and (vi), the word "three" is deleted.

Page No.	CAM reference	Amendments
126	Para-6.7 Maintenance of G.P. Fund Account	<p>In the second sentence of para 6.7.7 starts with "He should take out the schedulescolumn of the account", the following text is inserted:</p> <p><i>Subscription will be posted first under non-taxable column of ledger folio and be continued to the subsequent months till it reaches the limit of Rs. Five lakhs in a financial year and subsequently subscription will be posted under taxable column of the ledger folio.</i></p> <p><i>Refund of advance will be posted under the relevant column of non-taxable /taxable column of the ledger folio from which advance have been taken. In case advance constitutes both taxable and non-taxable amount of the provident account then refund will be posted first under taxable column of ledger folio till the advance on the taxable column is fully refunded and subsequently non-taxable column will be posted till the last installment of advance is fully recovered.</i></p>
415-419	Form CAM-47	Existing Form CAM-47 has been substituted with the new Form CAM-47 (enclosed).
421-422	Form CAM-49	Existing Form CAM-49 has been substituted with the new Form CAM-49(enclosed).

Authority: - CGA's (TA-III Section) U.O. No. TA-3-07001/7/2021-TA-III-Part(1)/CS-8084 /69 dated 25-02-2022.

This issues with the approval of CGA.


(Neelakantan R.)
Senior Accounts Officer

To,

1. All Pr. CCAs/ CCAs/ CAs of Ministries/ Departments
2. DG (A/cs.), O/o Comptroller & Auditor General of India, Bahadur Zafar Marg, New Delhi
3. CC (Pension), CPAO, DoE, MoF, Trikoot-II, Bhikaji Cama Place, RK Puram, New Delhi
4. PAOs, Lok Sabha Secretariat/ Rajya Sabha Secretariat/ President Secretariat/Election Commission, Delhi
5. Director of Accounts, UTs Administration- Andaman & Nicobar Islands/ Dadra and Nagar Haveli and Daman & Diu/ Lakshadweep and Ladakh.
6. The AG (A&E), UT of Chandigarh Administration.
7. PAO (Audit), O/o AG (Audit), AGCR Building, IP Estate, New Delhi-02
8. All Sections in Office of CGA.
9. Sr. A.O. (ITD), O/o CGA for uploading the correction slip on the CGA's website.

Form CAM-47 (Para 6.7.1)

Provident Fund Ledger Folio

Date of Joining in service		Date of retirement					Interest					
							A/C No.					
Subscriber Name:					Designation:							
Admitted	Optional/Compulsory		Nomination received vide letter no. Datedand accepted.....			Discontinued times						
PAO	AAO		PAO			AAO						
Pay on 31st March of previous FY												
Month	Credit details				Total (Sub.+Refund)	Debit details			Remarks	Monthly Balance on which interest is calculated		
	Subscription		Refund			Advance/Withdrawals with voucher nos.				Non-Taxable (IBB)	Taxable (IBB)	Total IBB (NT+Tax)
	Non-Taxable (NT)	Taxable	Non-Taxable	Taxable		Non-Taxable	Taxable	Total (NT+Tax)				
April												
May												
June												
Jul												
Aug												
Sep												
Oct												
Nov												
Dec												
Jan												
Feb												
Mar												
March-Final												
March-Suppl.												
Total Rs.												

Summary (Non-Taxable)	Total
(A) Opening Balance	
(B) Deposits and Refund	
(C) Interest for The Year	
(D) Add Bonus	
(E) Total (A+B+C+D)	
(F) Deduct Withdrawals	
(G) Closing Balance (E-F)	

Posted by

Summary (Taxable)	Total
(A) Opening Balance	
(B) Deposits and Refund	
(B) Interest for The Year	
(D) Add Bonus	
(E) Total (A+B+C+D)	
(F) Deduct Withdrawals	
(G) Closing Balance (E-F)	

Checked by

Summary (NT+Tax)	Total
(A) Opening Balance	
(B) Deposits and Refund	
(B) Interest for The Year	
(D) Add Bonus	
(E) Total (A+B+C+D)	
(F) Deduct Withdrawals	
(G) Closing Balance (E-F)	

Examined
by

FORM CAM-49 (Para 6.9.2)

Annual Statement of Provident Fund Account.....

Year of Account.....

Rate of Interest.....

Account No. -----

Name of Subscriber -----

Non-Taxable/ Taxable detail	Opening Balance	” Deposits/Recoveries during the year	@ interest allowed during the year	Withdrawal during the year	SBalance (Both in figure & in words)
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Non-Taxable					
Taxable					
Total					

This also includes Rs.recovered in earlier years detailed below, but brought on to the account of the subscriber in this year.

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(Reverse)
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Non-taxable/ Taxable detail	Subscription		Refunds of Withdrawals		Advances/Withdrawals		
	Year	Month of Salary	Amount	Year	Month of Salary	Year	Amount
1	2	3	4	5	6	7	8
Non-taxable							
Taxable							

Signature.....
Designation.....
Date.....

ACKNOWLEDGEMENT SLIP

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Signature

Designation.....

Date.....

FOR USE IN ACCOUNTS OFFICE

Noted in the Ledger Card/Folio

Accountant/ Sr. Accountant

Asstt. Accounts Officer

