No. 3/10/2026-P&PW(F)(1)
Government of India
Ministry of Personnel, Public Grievances & Pensions
Department of Pension & Pensioners' Welfare

3rd Floor, Lok Nayak Bhawan,
Khan Market, New Delhi–110003
Date: 29th October, 2026

OFFICE MEMORANDUM

Subject: Definition of 'family' and Nomination for payment of General Provident Fund balance under the General Provident Fund (Central Services) Rules, 1960 – reg.

The undersigned is directed to say that Rules 2 and 5 of the General Provident Fund (Central Services) Rules, 1960 prescribe the definition of family and nomination for payment of the balance standing to the credit of a subscriber.

2. Under Rule 2(1)(c)(i), the family of a male subscriber includes wife or wives, parents, children, minor brothers, unmarried sisters, the widow and children of a deceased son and, if neither parent is alive, a paternal grandparent. Under its proviso, a wife may cease to be a family member where the subscriber establishes judicial separation or cessation of maintenance entitlement under applicable customary law. However, she shall continue to be treated as family if the subscriber subsequently intimates so in writing to the Accounts Officer.

3. Under Rule 2(1)(c)(ii), the family of a female subscriber includes her husband, parents, children, minor brothers, unmarried sisters, the widow and children of a deceased son and, where no parent of the subscriber is alive, a paternal grandparent. A female subscriber may exclude her husband from the definition of family by written notice to the Accounts Officer and may subsequently cancel that notice in writing.

4. The 'child' means a legitimate child and includes an adopted child, where adoption is recognised by the personal law governing the subscriber or a ward under the Guardians and Wards Act, 1890 (8 of 1890), who lives with the Government servant and is treated as a member of the family and to whom the Government servant has, through a special will, given the same status as that of a natural born child.

5. Rule 5 provides that a subscriber shall nominate one or more persons in Form 3 to receive the balance standing to his credit in the General Provident Fund in the event of death before payment. Where the subscriber has a family at the time of nomination, the nominee must be a member of that family. If the subscriber has no family, another person may be nominated in accordance with Rule 5.

6. Where more than one person is nominated, Rule 5(2) requires the shares of the nominees to be specified so as to cover the entire amount standing to the subscriber's credit. Nomination is subject to the statutory restriction applicable when the subscriber has a family under the General Provident Fund (Central Services) Rules, 1960.

7. All Ministries/Departments are requested to bring these provisions to the notice of Heads of Offices and Accounts Officers and to ensure that nominations are examined with reference to the statutory definition of family and the applicable provisos.

8. This issues with the approval of the competent authority.

29/10/26

(Keshav Madhav Sharma)
Under Secretary to the Government of India

To,

All Ministries/Departments/Organisations
(As per standard list)