No. 3/10/2026-P&PW(F)(3)
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: Payment of General Provident Fund balance on death of a subscriber before receipt of final payment – reg.

The undersigned is directed to say that Rule 33 of the General Provident Fund (Central Services) Rules, 1960 regulates payment of the balance standing to the credit of a subscriber who dies before such balance becomes payable or after it becomes payable but before payment is actually made. References have been received seeking clarification as to the persons entitled to receive the balance, the effect of a subsisting nomination and the documents required for settlement.

2. In accordance with Rule 33(i)(a), where a deceased subscriber leaves a family as per Rule 2(1)(c) and a valid nomination made under Rule 5 in favour of one or more family members subsists, the amount covered by the nomination shall become payable to the nominee or nominees in the proportion specified therein.

3. As provided in Rule 33(i)(b), where no valid nomination in favour of a family member subsists, or where the nomination covers only part of the balance, the amount or uncovered part, as the case may be, becomes payable to the eligible members of the family in equal shares, subject to the provisos to this rule. A purported nomination in favour of a person outside the family does not override that provision where the subscriber leaves a family.

4. Under the first proviso to Rule 33(i)(b), no share is payable to (i) sons who have attained majority, (ii) sons of a deceased son who have attained majority, (iii) married daughters whose husbands are alive and (iv) married daughters of a deceased son whose husbands are alive, if there is any other member of the family as per Rule 2(1)(c) apart from the persons in these four categories.

5. The second proviso to Rule 33(i)(b) further provides that the widow or widows and the child or children of a deceased son shall receive, among them in equal parts, only the share that the deceased son would have received if he had survived the subscriber and had been exempted from the exclusion relating to sons who have attained majority.

6. Further, Rule 33(ii) lays down that when the subscriber leaves no family, if a nomination made by him in accordance with the provisions of Rule 5 in favour of any person or persons subsists, the amount standing to his credit in the Fund or the part thereof to which the nomination relates, shall become payable to his nominee or nominees in the proportion specified in the nomination.

7. The Head of Office and the Accounts Officer shall verify the subscriber's account and relevant service records, ascertain whether a valid nomination subsists and, where necessary, determine the eligible family members and their shares under the provisos to Rule 33 before authorising payment.

8. All Ministries/Departments are requested to bring these provisions to the notice of Heads of Offices, Drawing and Disbursing Officers, Accounts Officers and other officials dealing with final settlement of GPF balances on death of subscribers for information and guidance.

9. 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)