

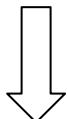
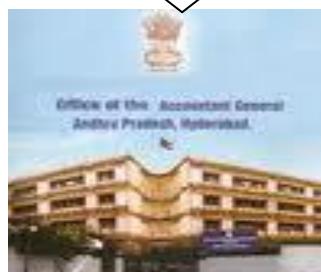
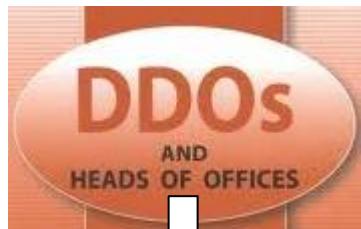


1.



Why does the SMS alert from AG office not give the latest GPF account balance and credit details?

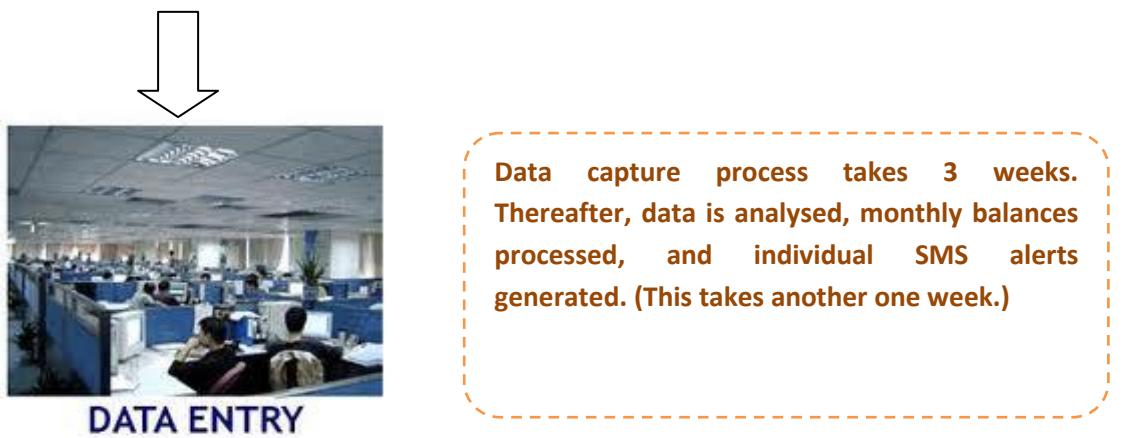
The stages involved in the process of sending monthly GPF alerts are...



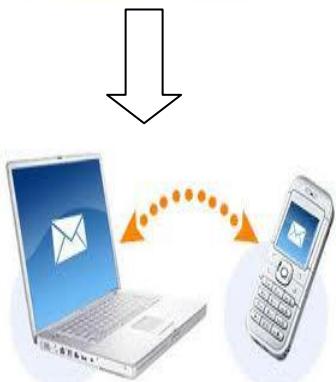
DDOs prepare the GPF schedules every month along with the pay bills of their staff and send them to DTOs.

DTO receives the schedules and forwards them to AG office in the 3rd week of the succeeding month. (e.g., January schedules will be sent to AG Office by 3rd week of February.)

Schedules received in the A.G's Office, will be segregated and sent to concerned section for data capture. (This takes about 10 days.)



Data capture process takes 3 weeks. Thereafter, data is analysed, monthly balances processed, and individual SMS alerts generated. (This takes another one week.)



After verification of alerts, SMSes will be sent to the individuals in the first week of the 3rd succeeding month, i.e., Jan subscription alert will be sent by 1st week of April.

2.

GPF subscription is recovered from my salary, but the GPF slip is showing it as missing credit. What should I do?



If a missing credit is exhibited in the GPF slip, then.....

- a. Though subscription is recovered from the salary, the same may not be accounted for due to various reasons like, account number mismatch, name mismatch, absence of recovery details etc.
- b. In order to adjust the missing credit, copy of the complete GPF schedule for the subscription recovery month is required.
- c. Since salary is paid in the first day of the next month, the subscription will be accounted for in the salary paid month. For example, subscription recovered in January salary will be accounted for in the month of February. Therefore, while providing the copy of the schedule, please send the details pertaining to the concerned salary month. (i.e., if February, 2011 credit is missing then please provide the GPF schedule for January, 2011)

- d. Copy of the schedule can be sent either by post or by email to pagaeap.gpf@gmail.com.
- e. Details will be verified, if found in the system, else AG office will guide you on what to do further.

3.



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If GPF subscription is not recovered for any reason, please intimate the fact to us through e-mail, along with the reasons for non recovery of subscription. Such missing credits will be deleted.

4.

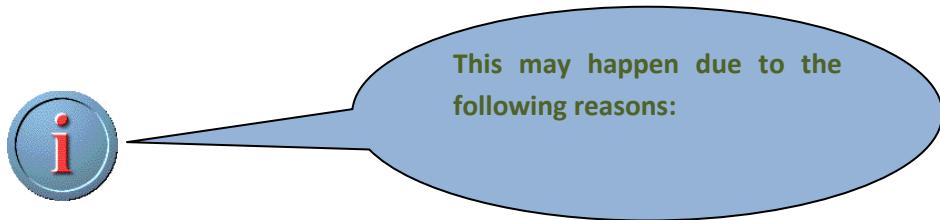


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GPF slip will not be issued for the following reasons:

- a. Your account has become a minus balance account. In other words, your withdrawals (on account of temporary advance / part final withdrawal) are more than your balance at credit. Write to us to know the exact

- amount to be paid back and remit the amount (which will include penal interest @ 2.5% p.a.) immediately.
- b. No subscriptions were received in that particular year. In this case, you have to furnish details on why the subscriptions have stopped. If subscriptions had been made, please furnish complete recovery particulars.
 - c. If the final withdrawal application of the subscriber is received in the office before generation of GPF slips.



- a. As already informed in the account statement, balances are subject to verification at the time of final payment and liable to revision after ab-initio rechecking of the account to detect excess credits, excess interest or any other discrepancies, if any.
- b. There may be a missing debit in the account
- c. Adjustment of wrong credits, rectified in due course
- d. A withdrawal is made after the issue of latest account statement

In all the above cases, the subscriber, DDO will be duly informed the reasons thereof, in the remarks column of FW party intimation, DDO copy of FW authorisation.

You can also write to us or mail us at pagaep.gpf@gmail.com, for further clarifications.

6.



I am a retired subscriber I had drawn a Temporary Advance of Rs.20,000/- long ago, and repaid the loan in 10 instalments. Now, AG has deducted Rs.20,000/- again from my final balance, saying that the TA was not accounted for previously. Why has the amount been deducted now from my final balance, although it was repaid by me?

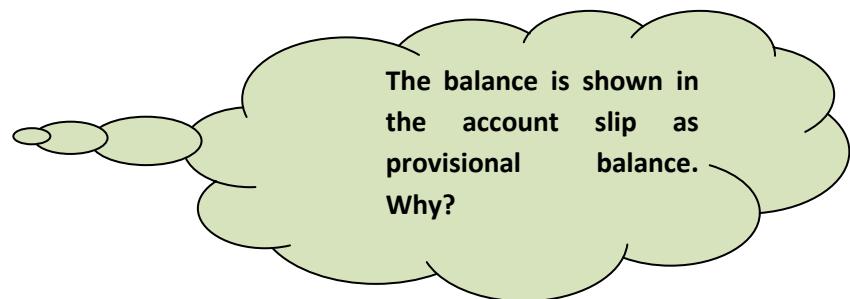


AG's action is correct. The reason why the loan amount was deducted is explained below:

Temporary Advance and repayments accounted for :	Only repayments accounted for (Temporary Advance drawal not accounted for) :
01.04.2009: Account Balance : Rs.50,000/- Subscription @ Rs.1,000/- per month	01.04.2009: Account Balance : Rs.50,000/- Subscription @ Rs.1,000/- per month
14.04.2009: Drawn a TA of Rs.20,000/- Accounted for and repaid in 10 instalments of Rs.2,000/- each.	14.14.2009: Drawn a TA of Rs.20,000/- but not accounted for. Repaid in 10 instalments of Rs.2,000/- each.
31.03.2010 : Opening Balance : Rs.50,000 Deposits : Rs.32,000 (Normal subscription : 12 months X Rs.1000+Refunds: 10 months X Rs.2000) Interest: Rs. 3,920 Withdrawals: Rs.20,000 Closing Balance: Rs.65,920	31.03.2010 : Opening Balance : Rs.50,000 Deposits : Rs.32,000 (Normal subscription : 12 months X Rs.1000+Refunds: 10 months X Rs.2000) Interest: Rs.5,520 Withdrawals: 0 Closing Balance: Rs.87,520

01.04.2010 : Balance : Rs. 65,920 02.04.2010: FW Application received by AG. FW amount released by AG : Rs.65,920/-	01.04.2010 : Balance : Rs.87,520 02.04.2010: FW application received by AG. Status reviewed by AG, and found that a debit for Rs.20,000/- missing in the account. This debit, along with excess interest allowed in the account (i.e., excess interest of Rs.1600/-) is posted in the account and the balance amount of Rs.65,920/- is authorised as final payment.
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7.



A sanction order has been issued to you for Temporary Advance / Part Final Withdrawal has been received in this office, but the corresponding withdrawal details have not been received. Since the withdrawal particulars are missing, the sanctioned amount, pending receipt of withdrawal details, will be deducted provisionally from the net balance to the end of that financial year. In order to exhibit the correct net balance,

- Please send withdrawal details to AG immediately, through the DDO, to enable AG to post the debit finally in the account.
 - If the amount was not drawn, a non-drawal certificate may be sent to AG through the DDO, in support of the claim, for restoring the actual balance.
8. Please furnish the mobile number, employee ID, email id, in the FW / Pension application while forwarding the application to AG. This would enable AG to communicate the status of the case through SMS alerts.
9. If you have changed your mobile number, please inform us by sending email to pagaeap.gpf@gmail.com.