



कर्मचारी भविष्य निधि संगठन

Employees' Provident Fund Organisation

(श्रम एवं रोजगार मंत्रालय, भारत सरकार)

(Ministry of Labour & Employment, Govt. Of India)

मुख्यालय / Head Office

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To

**All Regional P.F. Commissioners
In-charge of the ROs/SROs**

**Subject: Payment of Provident Fund accumulation through Account Payee Cheque –
Instructions regarding.**

Sir,

May kindly refer to the above subject. As per prevailing instructions, Provident Fund accumulations/withdrawal benefits are being credited only in the single bank account of the member.

In order to rationalize and simplify the process of settlement and also to curb the return/rejection ratio of the received claims, it is decided that henceforth amount of Provident Fund accumulation/ withdrawal benefit may also be credited in the joint bank account of the member, if member opts for the same. However, this is to clarify that the joint bank account shall be acceptable for the purpose only in case when the bank account is maintained with his/her spouse.

In view of above, it is directed that no claim should be returned/rejected due to the reason that member has preferred to claim his/her Provident Fund accumulations/ withdrawal benefit in his/her joint saving bank account maintained with his/her spouse.

Yours faithfully,

(Rajesh Bansal)

Financial Advisor & Chief Accounts Officer

Copy to:

- 1) PS to CPFC
- 2) PS to Chief Vigilance Officer
- 3) All Addl. CPFC (Zones)
- 4) All ACC (Head Office)
- 5) Director (NATRSS)
- 6) Director (Audit)/DD (Audit)/AD (Audit)/Zonal Audit Parties
- 7) All Zonal DD (Vigilance).
- 8) RPF (NDC) for uploading the same in the website of EPFO
- 9) DD (OL) for issuing Hindi version.

(Abhay Ranjan)

Regional P.F. Commissioner-I (F&A)