

Circular No – 029/2025

Date: 24.04.2025

To
All Members of The Association

**EPFO EASES THE PROCEDURE FOR WITHDRAWING FROM
PROVIDENT FUND TOWARDS ADDITION OR ALTERATION ETC OF
DWELLING HOUSE**

1. The Provident Fund Scheme permits the members to withdraw from the provident fund towards additions, substantial alteration or improvement necessary to the dwelling house owned by the member or by the spouse or jointly by the member and the spouse. The said sub-para provides as under:
“An additional withdrawal up to twelve months basic wages and dearness allowance or the members own share of contributions with interest thereon, in the amount standing to his credit in the fund, whichever is less, may be granted in one instalment only, for additions, substantial alternations or improvements necessary to the dwelling house owned by the member or by the spouse or jointly by the member and the spouse.
Provided that the withdrawal shall be admissible only after a period of five years from the date of completion of the dwelling house.”
2. EPFO Head Office by their circular dated 17.04.2025 have eased the procedure for applying for withdrawal from the provident fund for the purpose referred to above and laid down that the members to avail advance under para 68-B(7) may apply based on self declaration that the advance is claimed only after 60 months from the date of completion of the dwelling



house and without linking it to previous withdrawal under para 68-B of the EPF Scheme.

3. Necessary changes have been made in the software for benefit of the members. Copy of the internal circular dated 17.04.2025 is enclosed.

For KARNATAKA EMPLOYERS' ASSOCIATION

Sd/

[B C Prabhakar]

President



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कर्मचारी भविष्य निधि संगठन
Employees Provident Fund Organisation
(श्रम एवं रोजगार मंत्रालय, भारत सरकार)

(MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA)

मुख्य कार्यालय/Head Office

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No: WSU/RationalisationofAdvances/E-48776/2025-26/18

Date: 17/Apr/2025

To,

All ACC(HQ) Zones,
All ACC Zonal Offices,
All Officer-in-charge of the ROs/DOs.

Subject: Advance under Para 68 B (7) based on self-declaration -Reg


Madam/Sir,

In order to facilitate members to avail advance under Para 68 B (7), it has been decided to allow application for the above said advance based on a self-declaration that this advance is claimed only after 60 months from the date of completion of the dwelling house and without linking to previous withdrawal under Para 68B.

The changes in this regard have already been made in the software for benefit of the members and accordingly it is advised to process such advances without any rejections, if otherwise eligible.







(This issues with the approval of the Competent Authority)

Yours' sincerely,


(G R Suchindranath)
ACC (WSU)

INSTRUCTIONS AND GUIDELINES FOR THE ADVANCES TO BE CLAIMED THROUGH FORM

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S.No	Purpose of the withdrawal	Additional Details	Relevant Para of EPF Scheme 1952	Membership/ period required	Amount Admissible/ from share	Number of Installments	Number of Times withdrawal for same purpose allowed	Payment will be made to	Document required with Form 31
I	Para 68B: Purchase of House/flat, construction of House including acquisition of site.								
a.	Purchase of house/flat/construction of house including acquisition of site	From AGENCY	68B (1)(a) 	5 (FIVE YEARS)	For purchase of site: 24 month's basic wages and DA/for purchase of house/flat/construction: 36 month's basic wages and DA OR Total of employee and employer share with interest OR Total cost. Whichever is least	For construction of house: One or more installments.	1 (ONE)	Agency	Declaration Form from Member
b.	Purchase of site for construction of dwelling house/purchase of house/flat	From Individual	 68B (1)(b)					Member	
c	Purchase of dwelling house/flat on ownership	From PROMOTER	 68B (1)(b ³)					Member	
d	Construction of house on a site owned by member/spouse/jointly by member & spouse	NA	 68B (1)(c)					Member	
e	For addition/alteration/improvement in house owned by member/spouse/jointly with spouse	NA	 68B (7)	5 years from completion of house	12 month's basic wages and DA OR Employee Share with interest OR Cost Whichever is least	1 (One)	1(ONE)	Member	Declaration Form from Member
f		NA	 68B (7B)			1 (One)	1(ONE)	Member	Declaration

	For addition/alteration/improvement/repair in house owned by member/spouse/jointly with spouse			10 years from withdrawal under sl no (e) above.	12 month's basic wages and DA OR Employee Share with interest OR Cost Whichever is least				Form from Member
II	Para 68BB: Withdrawal from the fund for repayment of loans in special cases.								
a	For refund of outstanding principal and interest of a loan for purposes under Para	Loan from AGENCY	68BB	10 years	36 month's basic wages and DA OR Total of employee	1 (one)		Agency	Certificate from the Agency indicating
	68B.				and employer share with interest OR Total outstanding principal and interest. Whichever is least				outstanding principal and interest
III	Para 68H: Grant of Advances in special cases.								
a	In case of lockout/closure of establishment for more than 15 days, And The employees are rendered unemployed without compensation OR Employee has not received wages for more than 2 months continuously (for reasons other than strike)	NA	68H (1)	NA	Employee share with interest	1 or more	NA	Member	Certificate from the Employer in Certificate Form A and B, as applicable.
b		NA	68H (1-A)	NA	Maximum 50% of	1 or more	NA	Member	

a	For marriage of self/daughter/son/ brother/sister	NA	68K (1)	7 years	50% of Employee share with interest	1 (one)	3 (THREE TIMES)	Member	Members declaration in the Form 31
b	For post matriculation education of son/daughter	NA							A certificate regarding course of study and estimated expenditure from Head Of Institution
VI	Para 68 N: Grant of advance to members who are physically handicapped								
	For purchasing NA 6 advance before account of handicap	month's Certificate F Employee	basic 1 Share	(One) No minimizing first	Second Member equipment for from from with interest OR Cost of Whichever is	Certificate wages and Doctor equipment least	in hardship on	OR 3	DA years
VII	Para 68NN: Withdrawal within one year before retirement.								
	Partial withdrawal before retirement	NA	68NN	After 54 years of age and within one year of retirement/ superannuation,	90% of amount in PF of the member	1 (one)	NA	Member	
				whichever is later					

There is also provision for advances for:

1. Advance in abnormal conditions (damage of property due to natural calamity) (Para 68L)
2. Advance to member affected by cut in electricity (max 300/-) (Para 68M)

3. Advance for investment in Varistha Pension Bima Yojana. (Para 68NNN)

Note: Please refer to the relevant Para of the EPF Scheme for above cases.