



PF Withdrawal New Rules

Purpose	Withdrawal Limit & eligibility	Frequency
Category I - Essential Social Security needs		
(a) Illness (for self and family) in lieu of para 68J	Up to 100% of the Eligible Member Balance after completion of 12 months' total service	Max 3 times every financial year
(b) Education (for self and family) in lieu of para 68K	Up to 100% of the Eligible Member Balance after completion of 12 months' total service	Max 10 times during membership
(c) Marriage (for self and family) in lieu of para 68K	Up to 100% of the Eligible Member Balance after completion of 12 months' total service	Max 5 times during membership
Category II - Category Housing related need		
(a) Purchase of flat/house/site Construction (b) Repayment of home loan (c) Additions or Alterations or Renovations or Improvements <i>In lieu of para 68B(1)(a), 68Bf(r)(b), 68Bf(1)(bb), 68Bf(r)(c), 68Bf(7), 68BB, 68BC & 68BD</i>	Up to 100% of the Eligible Member Balance after completion of 12 months' total service	Max 5 times during the membership (will be counted afresh)
Category III - Special Circumstances		
Special Circumstances (without assigning any reasons) <i>In lieu of para 68H, 68HH, 68L, 68M, 68N, 68NN, 68NNN</i>	Up to 100% of the Eligible Member Balance after completion of 12 months' total service	Max 2 times every financial year.