

GOVERNMENT OF ANDHRA PRADESH

ABSTRACT

Andhra Pradesh General Provident Fund (APGPF) – Provision of Streamlined Online Services on NIDHI platform – Operational Guidelines – Orders - Issued.

FINANCE (HR-III-PENSION & GPF) DEPARTMENT

G.O Ms.No.9

Dated:14-02-2026

Read the following:

1. A.P. General Provident Fund Rules, 1935; 2021 Edition.
2. G.O. Ms. No. 63, Fin. (Pen-I), Dt.5-1-1960.
3. G.O. Ms. No. 303, Fin. & Plg. Dt. 7-11-1974.
4. G.O. Ms. No. 664, F&P, Dt. 2-3-1974
5. G.O. Ms. No. 37, F&P. Dt.19-2-1975.
6. G.O. Ms. No. 161, Fin. & Plg., Dt. 15-4-1977.
7. G.O. Ms. No. 272, Fin. & Plg., Dt. 20-10-1978.
8. G.O. Ms. No. 317, Fin. & Plg. (Pen-I), Dt. 5-11-1980.
9. G.O. Ms. No. 289, Fin., Dt.12-10-1981.
10. G.O. Ms. No. 33, Fin, Dt. 19-2-1981.
11. G.O. Ms. No. 240, F&P, Dt. 2-8-1984.
12. GO.Ms.No.185, F&P (FW- Pn II) Dept, dtd:08.07.1988 for Class IV GPF
13. G.O. Ms. No. 209, Fin. & Plg. Dt. 30-11-1992.
14. G.O. Ms. No. 98, F&P., Dt. 19-6-1992.
15. G.O. Ms. No. 99, F&P, Dt. 19-6-1992.
16. G.O. Ms. No. 359, F&P, Dt. 25-10-1993.
17. G.O. Ms. No. 246, Fin, & Plg., Dt. 17-6-1994.
18. G.O. Ms. No. 264, Fin, & Plg., Dt. 17-6-1994.
19. G.O.Ms.No.89, F&P (FW- Pen. II), Dept, Dt.04.03.1994 for Class IV GPF
20. Cir. MemoNo.29404/100/GPF/Pen.II/89,Dt.04.03.1994 for Class IV GPF
21. Govt. Memo.No.23374/47/GPF/Pen.II/95, Dt.11.08.1995.
22. G.O. Ms. No. 42, F&P (FW.Pen.I) Dept, Dt. 29-01-2003.

ORDER

The Andhra Pradesh General Provident Fund (APGPF) is a retirement cum savings scheme that ensures economic security to the subscribers upon their retirement, and to their dependents upon the demise of the subscribers. Additionally, APGPF subscribers are permitted to withdraw a portion of the amount from their GPF accounts for the reasons specified in the APGPF Rules. The GPF accumulations are not liable for attachment under any decree of a Civil Court.

2. The APGPF Rules came into force on 1st April,1935 and the GPF Subscription was made mandatory w.e.f 01.03.1963. Periodic revisions were made, and instructions were issued on implementation of the said rules vide the references read above.

3. Currently, employees are required to submit manual applications for availing APGPF services such as changes to their GPF subscriptions, availing Temporary Advances, Part Final Withdrawals and Final Withdrawals. These requests are sanctioned based on the previous year's GPF slip issued by the Accountant General (AG), Andhra Pradesh, and also the current year's subscriptions, arrears, and recoveries.

4. The AG, AP has observed instances of excess payments and negative balances, attributable to errors in manual processing. In addition, PAG has also observed fraudulent/duplicate payments made because of lack of real time information on actual balances with the subscribers, DDOs and sanctioning authorities. This emphasizes the need to integrate payroll system, CFMS bill processing system and the GPF software of AG, A.P so as to address the above issues.

5. In this context, a detailed study of the processes revealed that the issues such as process delays, hardships faced by subscribers, scope for manual errors, etc., can be addressed by eliminating redundancies, digitalization of key processes, seamless integration of workflows with CFMS system and resolving the legacy issues. As part of this exercise the various practices involved in the delivery of GPF services have been analyzed and standardized workflows have been arrived at for efficient and hassle-free service delivery to all subscribers.

6. Accordingly, the Government decided to digitalize APGPF services through an online GPF application that is fully integrated with CFMS and AG, A.P. This application, which facilitates end-to-end digital processing of GPF services for all Government employees including Class IV, has been designed, developed and deployed in the NIDHI portal, in consultation with the major stakeholders including the Accountant General (AG) of Andhra Pradesh.

7. Therefore, upon careful examination, the Government hereby orders the implementation of digitalized APGPF services through the NIDHI portal, as detailed below. It is further ordered that the instructions issued vide the references 2nd to 22nd read above shall stand superseded to the extent where such instructions are contrary to those provided herein in these orders.

A) OBJECTIVE

The objective of this initiative is to simplify, streamline and digitalize all APGPF services, from application to sanction and disbursement, through the NIDHI platform. It aims to ensure timely, accurate, secure, and transparent service delivery, while reducing delays, avoiding manual errors, and improving accountability through defined processing timelines.

B) APPLICABILITY

- 1) These orders shall apply to all subscribers of APGPF covered under A.P. General Provident Fund Rules, 1935.
- 2) These orders shall not apply to the services related to the General Provident Fund maintained by the Zilla Parishads.

C) SCOPE

The online APGPF application enables processing of applications for:

- 1) Increasing or Decreasing APGPF Subscription Amount
- 2) Availing Temporary Advance (TA)
- 3) Availing Part Final Withdrawal (PFW)
- 4) Conversion of Temporary Advance to Part Final Withdrawal

D) ONLINE DELIVERY OF SERVICES

- 1) The services mentioned at Para C above shall be provided only in the online mode on NIDHI.
- 2) There shall be no manual processes & physical documents.
- 3) Online services on NIDHI shall be end to end i.e., from application to the sanction & disbursal.
- 4) Intimations & digitized documents shall be provided to all stakeholders on NIDHI.

E) SERVICE DELIVERY PROCESSES

1) Increase/Decrease of APGPF Subscription Amount

- a) The subscriber can access APGPF application in the NIDHI portal by logging in using CFMS ID.
- b) The subscriber shall submit the application to the respective Drawing and Disbursing Officer (DDO), duly entering/ updating the required details,

requesting for an increase or decrease in APGPF subscription.

- c) In the case where the subscriber is on deputation or on foreign service then he/she shall submit the application to the DDO/Personal Deposit (PD) Administrator of the office where he/she is working. All Public Sector Entities under Government of Andhra Pradesh are hereby instructed to onboard themselves on NIDHI platform so that the APGPF subscribers working on foreign service in their offices can avail these services.
- d) Upon receiving the application, the DDO shall verify the request in accordance with the applicable rules and approve it.
- e) The approval orders/ proceedings shall be auto generated and made available on NIDHI to the employee, DDO, Head of Office (HoO) and also to the District Treasury and Accounts Officer (DTAO)/Pay and Accounts Officer (PAO), and Accountant General, Andhra Pradesh (AG, AP), as applicable.
- f) If the application for increase/decrease of subscription amount is approved before 15th of a month, then the change shall be reflected in the pay bill from that month onwards. If the application is approved after 15th of a month, then it shall reflect in the pay bill from the subsequent month onwards.
- g) The approval of the application for increase/ decrease in subscription amount shall be subject to the conditions specified in the relevant rules and executive instructions in force.

2) Availing APGPF Temporary Advance / Part Final Withdrawal and Conversion of Temporary Advance to Part Final Withdrawal

- a) The Head of the Office (HoO) shall log into the NIDHI portal, access the 'Workflow Configuration Service' and carryout the following actions.
 - i. Configure at least one person, who is assisting the HoO in establishment matters pertaining to APGPF, as the '1st Level Checker'. Multiple '1st Level Checkers' may also be configured if the matters related to APGPF are handled by different officers/sections for different categories of posts.
 - ii. In the case where the HoO and Drawing and Disbursing Officer (DDO) roles are performed by the same person, configure a person that is assisting in Drawing and Disbursing activities as the "2nd Level Checker". Where the HoO and DDO roles are performed by two different persons, the DDO shall act as the "2nd Level Checker".
 - iii. Typically, where the HoO concerned is the sanctioning authority for the applicant in an office, such application shall move from the

Applicant to the HoO upon scrutiny by the '1st Level Checker' and then the '2nd Level Checker' in that office. Where the sanctioning authority for the applicant is the HoO in the immediate superior office, it shall be forwarded to the HoO through the '1st Level Checker' in that office, after processing the application in the applicant's office.

- b) If the APGPF subscriber is an employee other than the Head of the Office,
- i. The sanctioning authority in respect of Temporary Advance/Part Final Withdrawal/ Conversion of Temporary Advance to Part Final Withdrawal for an employee (other than the HoO) shall be his/her Head of Office.
 - ii. The subscriber can access APGPF application in the NIDHI portal by logging in using CFMS ID.
 - iii. The subscriber shall submit the application for Temporary Advance/ Part Final Withdrawal/ Conversion of Temporary Advance to Part Final Withdrawal, to the '1st Level Checker', duly entering/ updating the required details.
 - iv. Upon receiving the application, the '1st Level Checker' shall validate application data, as per the rules and executive instructions in force and forward the application to the '2nd Level Checker'.
 - v. The '2nd Level Checker' shall validate the application data and upon ensuring that it is in order he/she shall forward the application to the HoO.
 - vi. The Head of Office shall verify the details and either sanction or reject the application.
 - vii. The sanction or rejection orders/ proceedings shall be auto generated and made available on NIDHI to the employee, 1st Level Checker, 2nd Level Checker/ DDO, HoO and also to the DTAO/PAO, and Accountant General, Andhra Pradesh, as applicable.
 - viii. The DDO shall process the auto generated bill for disbursement.
- c) If the APGPF subscriber is the Head of the Office,
- i. The sanctioning authority for the HoO, in respect of Temporary Advance/Part Final Withdrawal/ Conversion of Temporary Advance to Part Final Withdrawal, shall be the HoO in the

- immediate superior office.
- ii. The subscriber can access APGPF application in the NIDHI portal by logging in using CFMS ID.
 - iii. The subscriber shall submit the application for Temporary Advance/ Part Final Withdrawal/ Conversion of Temporary Advance to Part Final Withdrawal, duly entering/ updating the required details, to the '1st Level Checker' working in his/her office.
 - iv. Upon receiving the application, the '1st Level Checker' shall validate application data, as per the rules and executive instructions in force and forward the application to the '2nd Level Checker'.
 - v. The '2nd Level Checker' shall validate the application and forward it to the '1st Level Checker' in the immediate superior office of the HoO.
 - vi. The '1st Level Checker' in the immediate superior office shall validate the data and forward the application to the HoO of that office, who shall verify the details and either sanction or reject the application.
 - vii. The sanction or rejection orders/ proceedings shall be auto generated and made available on NIDHI to the applicant, 1st Level Checker, 2nd Level Checker/ DDO, HoO in the immediate superior office and AG, A.P, as applicable.
- d) The DDO in the applicant's office shall process the auto generated bill for disbursement.
- e) If the APGPF subscriber is on deputation, then the applications of Temporary Advance/ Part Final Withdrawal/ Conversion of Temporary Advance to Part Final Withdrawal shall be processed on par with non-deputation employees as detailed under 2 (b) or 2 (c) above, as the case may be.
- f) If the APGPF subscriber is on foreign service,
- i. The sanctioning authority, for an employee who is on foreign service, in respect of Temporary Advance/Part Final Withdrawal/ Conversion of Temporary Advance to Part Final Withdrawal, shall be the HoD of their Parent Department.
 - ii. The subscriber can access APGPF application in the NIDHI portal by logging in using CFMS ID.
 - iii. The subscriber shall specify that he/she is on foreign service and also provide required details pertaining to such foreign service.
 - iv. Then the subscriber shall submit the application for Temporary

Advance/ Part Final Withdrawal/ Conversion of Temporary Advance to Part Final Withdrawal, duly entering/ updating the required details, to the '1st Level Checker' in the office of the HoD of his/her Parent Department.

- v. Upon receiving the application, the '1st Level Checker' shall validate application data, as per the rules and executive instructions in force and forward the application to the '2nd Level Checker' in that office.
 - vi. The '2nd Level Checker' shall validate the data and forward the application to the HoD.
 - vii. The HoD shall verify the details and either sanction or reject the application.
 - viii. The sanction or rejection orders/ proceedings shall be auto generated and made available on NIDHI to the employee, 1st Level Checker, 2nd Level Checker, HoD and AG, A.P., as applicable.
 - ix. The DDO in the HoD's office shall process the auto generated bill for disbursement.
- g) In case of sanction of Temporary Advance, the recovery shall commence in the pay bill from the immediate succeeding month after the payment of temporary advance is made.
 - h) In the case of sanction of Conversion of Temporary Advance to Part Final Withdrawal, the outstanding Temporary Advance amount shall be treated as Part Final Withdrawal from the date of sanction. If the sanction is accorded before 15th of a month, then the recovery shall stop from the pay bill from that month onwards. If the sanction is accorded on or after 15th of a month, then recovery shall stop from the pay bill from the subsequent month onwards.
 - i) Sanction/rejection of the application for Temporary Advance/Part Final Withdrawal/ Conversion of Temporary Advance to Part Final Withdrawal shall be subject to the conditions specified in the relevant rules and executive instructions in force.

3) Availing Final Withdrawal

The processing of APGPF final withdrawal shall be incorporated as part of Retirement Benefits Processing System (RBPS), so as to facilitate the retiring employee to apply for all pensionary and retirement benefits through a single interface. The detailed process and procedure for the same shall be communicated through separate orders.

4) Return of Application: The application shall be diligently verified at all

levels, and if any errors or discrepancies are found, it shall be returned to the appropriate lower level, with all such issues duly pointed out in the first instance itself, so as to avoid any scope for multiple returns.

5) Accountability

- a) The officers concerned shall be accountable for timely and accurate processing of the application without leaving any scope for improper verification and/or unwarranted delay.
- b) In case of any lapses in this regard appropriate action under the AP CS (CCA) Rules shall be initiated against the concerned.

6) Roles & Responsibilities: The responsibilities of the key stakeholders shall be as follows.

Subscriber

- a) Furnishing accurate/updated details of (i) self (ii) family members (iii) nominees (iv) bank details, etc., (v) service particulars (vi) details of deputation/foreign service, if applicable and clarifications as required by the DDO/HoO.
- b) Reporting grievances, if any, to the DDO/HoO.

1st Level Checker (who is assisting the HoO in establishment matters pertaining to APGPF)

- a) Receiving and validating the application submitted for TA/ PFW/ Conversion from TA to PFW.
- b) Upon validation, forwarding the application to the 2nd Level Checker in the applicant's office or 2nd Level Checker in HoD office of the parent department of the subscriber if he/she is on foreign service or HoO in the immediate superior office, as the case may be.
- c) Promptly report the grievances, if any, to the HoO.

2nd Level Checker (who is assisting the DDO in the drawing and disbursing functions) / **Drawing & Disbursing Officer (DDO)**

- a) Validating the data and approve the application submitted by the employee for increase/decrease in APGPF subscription (applicable only to the DDO).
- b) Receiving and validating the application submitted for TA/ PFW/ Conversion from TA to PFW.
- c) Upon validation, forwarding the application to the HoO in the applicant's office or HoD of the parent department of the subscriber if he/she is on

foreign service or 1st Level Checker in the immediate superior office, as the case maybe.

- d) Processing the auto generated bill in the CFMS system (applicable only to the DDO).
- e) Promptly report the grievances, if any, to the HoO.

Head of the Office (HoO)

- a) Configuring the 1st Level Checker and 2nd Level Checker (if applicable) for the categories of posts in his/her office and the subordinate offices.
- b) Validating the data and sanction/reject the application submitted by the employee for TA/ PFW/ Conversion from TA to PFW.
- c) Address the reported grievances in a timely manner.

Head of the Department (HoD) (Specific to the case of an employee who is on foreign service)

- a) Validating the data and sanction/reject the application submitted by the employee for TA/ PFW/ Conversion from TA to PFW.
- b) Address the reported grievances in a timely manner.

DTAO/PAO

- a) Updating the GPF balances of the Class IV employees once a year duly calculating the interest as per the rules and executive instructions in force.
- b) Address the reported grievances in a timely manner.

CEO, APCFSS

- a) Design, development, deployment and maintenance of APGPF Application and related mobile App for the use of subscribers.
- b) Provision of required dashboards, analytics, storage & bandwidth.
- c) Regular coordination with AG, AP for required data transfer and resolution of technical issues, if any.
- d) Timely response to change requests.

7) **Timelines:** The stakeholders shall strictly adhere to the timelines as detailed below:

Sl. No.	Activity / Process Step	Timelines
1.	Submission of application for increasing/decreasing the subscription amount or TA/ PFW/ Conversion from TA to PFW, by the subscriber.	As per the requirement of the employee.
2.	Validation of the application for	Within 7 working days

Sl. No.	Activity / Process Step	Timelines
	increasing/decreasing the subscription amount and approving the application, by the DDO.	from the date of receipt of application/ resubmitted application.
3.	Validation of the application for TA/ PFW/ Conversion from TA to PFW, by the 1st Level Checker and forwarding it to the 2nd Level Checker a) in the applicant's office or b) in the HoD office of the parent department, if the applicant is on foreign service	Within 7 working days from the date of receipt of application/ resubmitted application.
4.	Validation of the application for TA/ PFW/ Conversion from TA to PFW, by the 2 nd Level Checker and forwarding it to a) the HoO in the applicant's office or b) 1 st Level Checker in the immediate superior office, if the applicant is the HoO or c) HoD of the parent department, if the applicant is on foreign service.	Within 7 working days from the date of receipt of application/ resubmitted application.
5.	Validation of the application for TA/ PFW/ Conversion from TA to PFW and sanctioning or rejecting the application a) by the HoO in the applicant's office or b) by the HoO in the immediate superior office, if the applicant is the HoO or c) HoD of the parent department, if the applicant is on foreign service	Within 7 working days from the date of receipt of application/ resubmitted application.
6.	Generation of sanction order and processing the autogenerated bill for disbursement of temporary advance/ part final withdrawal, by the DDO a) in the applicant's office or b) in the office of the HoD of the parent department, if the applicant is on foreign service	Within 7 working days from the date of sanction.
7.	Resubmission of returned application at any level.	Within 7 working days from the date of receipt of returned application.

8) Onset: From the date of issue of these orders, all the applications for increasing/decreasing the subscription amount or availing temporary

advance or availing part final withdrawal or conversion of temporary advance to part final withdrawal shall only be processed through the APGPF application made available in NIDHI platform. No manual application shall be accepted in this regard.

9) Compliance: All stakeholders shall adhere to the timelines mentioned in this order. Failure in this regard shall invite appropriate disciplinary action.

10) Security: In order to ensure data security & process integrity, all transactions under the APGPF application shall be made through Aadhar based eKYC, preferably with biometric authentication.

8. The process and procedure pertaining to the online GPF services of All India Services that are governed by the All India Services (Provident Fund) Rules, 1955 shall be communicated through separate orders.

9. The Director of Treasuries and Accounts (DTA), Pay and Accounts Officer (PAO), all Secretaries to Government, all Heads of Departments, Heads of all PSEs under Government of A.P. and CEO, APCFSS shall take the required action to ensure a seamless transition from the current manual system to the online processing system. The Accountant General, Andhra Pradesh is requested to extend their cooperation in this regard and coordinate with CEO, APCFSS for necessary software integration.

10. The user manual & online resources are available at nidhi.apcfss.in.

11. A copy of this order is available at at <http://goir.ap.gov.in/>

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

**PEEYUSH KUMAR
PRINCIPAL SECRETARY TO GOVERNMENT**

To
The Accountant General, Andhra Pradesh, Vijayawada
The Director of Treasuries & Accounts, Mangalagiri, A.P.
The Pay & Accounts Officer, Mangalagiri, A.P.
The Director of State Audit, Mangalagiri, A.P.
All Special Chief Secretaries/Principal Secretaries/Secretaries to Government.
All the Departments of Secretariat.
The Registrar General, High Court of Andhra Pradesh, Nelapadu, Guntur district.
The Resident Commissioner of A.P Bhawan, New Delhi.
All the Heads of Departments.

All District Collectors.
All District Judges of Andhra Pradesh.
Copy to:
The Chief Secretary to the Government of Andhra Pradesh.
The Principal Secretary to Governor, Andhra Pradesh, Vijayawada.
The Principal Secretary to the Chief Minister and Private Secretaries to all Ministers.
The Secretary, Andhra Pradesh Public Service Commission, Vijayawada.
All the District Treasury Officers (with copies for Sub-Treasury Officers).
The Chairman and Managing Director of Andhra Pradesh GENCO/TRANSCO
All District Educational Officers.
All the District Development Officer, Zilla Praja Parishads.
All District Panchayat Officers.
All Principals of Junior and Degree Colleges of Andhra Pradesh.
All Mandal Development Officers.
All Secretaries of Zilla Grandhalaya Samsthas through Director of Public Libraries, Vijayawada.
All Secretaries of Agricultural Market Committees through the Commissioner and Director of Marketing, A.P.,
All Commissioners/ Special Officers of Municipal Corporations & Municipalities.
The Commissioner Printing, Stationery and stores purchase, Mutyalampadu Andhra Pradesh (with a request to notify in the A.P., Gazette)
The General Administration (Cabinet) Department.
The General Administration (SW) Department
The Finance (BG) Department.
The Registrars of all the Universities in Andhra Pradesh
All Recognized Pensioners Associations.

//FORWARDED::BY ORDER//

SECTION OFFICER