

Please note that by reading this instruction sheet carefully and completing the application form and submitting the relevant documents correctly will avoid unnecessary delays.

Payment of 30% benefits from employees provident fund for the purposes of housing and medical treatment as per the employees provident fund Act No:15 of 1958 as amended by Act No:02 of 2012

### **Instruction sheet**

Every member in the employees provident fund is entitled to withdraw an amount as does not exceed thirty percent (30%) lying to his/her credit in his/her individual account. The maximum amount that can be so withdrawn shall be Rs. Two Million ( Rs. 2,000,000.00 )

The members who meet the following qualifications are eligible to apply under this benefit for the purposes of ' Housing ' and ' Medical treatment ' .

- i. Should have contributed to the fund for a period of not less than ten years.
- ii. Should be employed at present.
- iii. Should have a sum not less than Rupees Three Lakhs to his / her credit in his /her individual account ( i. e the balance in the member's account audited by the central bank of Sri Lanka at the time of applying for benefits should not be less than Rupees Three Lakhs.)

A member who have withdrawn 30% first time can apply for 30% second time after completion of 10 years from the first withdrawal.

30% benefits for ' Housing ' purpose includes ;

- i. The construction of a house on a land belonging to the member.
- ii. The purchase of a land for the construction of a house.
- iii. The purchase of a house.
- iv. The redemption of a mortgage on housing property.
- v. The settlement of an outstanding balance of a housing loan received from an approved bank.

The banks which approved for the settlement of outstanding balance of a housing loan

#### ❖ Licensed Commercial Banks

1. Amana Bank PLC
2. Axis Bank Ltd
3. Bank of Ceylon
4. Bank of China Ltd
5. Cargills Bank Ltd
6. City Bank , N.A
7. Commercial Bank of Ceylon PLC

8. Deutsche Bank AG
9. DFCC Bank PLC
10. Habib Bank Ltd
11. Hatton National Bank PLC
12. ICICI Bank Ltd
13. Indian Bank
14. Indian Overseas Bank
15. MCB Bank Ltd
16. National Development Bank PLC
17. Nations Trust Bank PLC
18. Pan Asia Banking Corporation PLC
19. Peoples Bank
20. Public Bank Berhad
21. Sampath Bank PLC
22. Seylan Bank PLC
23. Standard Chartered Bank
24. State Bank of India
25. The Hongkong & Shanghai Banking Corporation Ltd (HSBC )
26. Union Bank of Colombo PLC

❖ Special licensed Banks

1. Housing Development Finance Corporation Bank of Sri Lanka
2. Lankaputhra Development Bank Ltd
3. National Saving Bank
4. Pradeshiya Sanwardhana Bank
5. Sanasa Development Bank PLC
6. Sri Lanka Savings Bank LTD

## 7. State Mortgage & Investment Bank

- ❖ All the Rural Banks Function under Sri Lanka Co-operative Rural Banks Federction Limited.

30% benefits for ‘ medical treatment ’ includes ,

- i. Heart Surgery
- ii. By-pass Surgery
- iii. Treatment for Cancer including Surgery
- iv. Kidney transplant of Surgery
- v. Cesarean Operation
- vi. Hospitalization for not less than fourteen days on account of an accident

N.B – The benefits can not be claimed for any other matter apart from the 6 cases mentioned above in the instruction sheet for the purpose of medical treatment.

01. For Hosing purpose ( construction of a house and purchase of a land / house )

(A)	<b>Construction / Renovation of a house</b>	
01	The original and a copy of the title deed of the land in the name of the member . ( In case the title deed is in the bank , a copy of it should be submitted having certified by the Bank Manager that the title deed is in the bank. )	
02	The original and a copy of the hosing plan of the house to be constructed which approved by the chairman or secretary or authorized officer of the respective pradeshiya sabha or Local government body. The housing plan approved by the Technical officer of the respective Local government body can be submitted if the amount of 30% benefits is less than Rs. One million ( Rs. 1,000,000.00 ) The housing plan approved by a Chartered Engineer or Chartered Architect should be submitted if the house is Constructed in an area where housing constructions do not need to be approved by a Local government body.	
	<ul style="list-style-type: none"> <li>• <b>It is mandatory to have been approved the housing plan in the name of the owner.</b></li> </ul>	
03	The certification of the Notary public to confirm the ownership of the land ( This form is attached with the benefit application ) <ul style="list-style-type: none"> <li>• <b>The Certification of the Notary public is not necessary when the title deed of the land is in the bank</b></li> </ul>	

(b/c)	<b>Purchase of a land / house</b>	
01	The copy of the title deed of the vendor certified by the Notary public . ( In case the title deed is in the bank , a copy of it should be submitted having certified by the Bank Manager that the title deed is in the bank and an affidavit should be submitted to the effect that the land is sold having redeemed the mortgage from the owner of the land. )	
02	The report on title prepared <u>within 06 months</u> as at the date on which claiming benefits related to the land.	
03	The original of folio together with pedigree pertaining to minimum of 10 years	
04	The Certification of the Notary public to confirm the ownership of the land. ( This application form is attached with the benefits. )	
05	The letter of consent from the vendor stating that he is willing to sell the land / house to the member. ( A specimen of the letter is attached with the benefit application ) If purchase a house , the housing plan of the constructed house and a copy of it.	
06	If the land to be purchased has a life interest , the statement made by the Grantor in the presence of an attorney at law to the effect that he/she is revoking his/her life interest or the certified copy of the Death Certificate , if the Grantor has passed away.	

**N.B:-**

- Long –term permit is valid in apply for construction of a house and the benefits can not be granted for annual permit.
- The house or land to be purchased should be with the minimum plot size or more which is approved for legally construct a house by the Local government body to which it belongs.
- The last folio is essential when submit a title certificate obtained under ‘ Bim saviya’ in order to purchase a land . (It is not necessary to submit the report on title and pedigree)

**(d) For redemption of a mortgage on housing property,**

- i. Copy of the mortgage deed certified by the Bank Manager.
- ii. Letter containing the following facts which certified by the Manager of the respective bank.
  - Value of the mortgage
  - Outstanding amount payable
  - Number of the mortgage deed
  - Account number


**(e) For settlement of a housing loan received from an approved bank,**

The certification of the Bank Manager containing the following information about the housing loan obtained by the member.

- Name of the borrower
- Whether a housing loan
- Amount of housing loan
- Balance of the loan as at the date applied
- Account number


**N.B.:-**

- **If there is a remaining benefit amount after settlement of the loan obtained by the member , that amount can be obtained by the submitting the other documents related to housing purpose.**
- **If you claim benefits for the settlement of a housing loan , you should submit details of an account maintained in your name at the same bank from where you obtained the loan.**

**01 For medical treatment**

**a. The medical certificate to be submitted by the members who claim benefits for the purpose of medical treatment should get certified ( This form is attached with the benefit application.)**

- i. The first part by the medical practitioner who examined the patient
- ii. The second part -
  - By the Director / medical superintendent or an officer authorized by him in case of a government hospital.
  - By the Administrative manager in case of a private hospital.

**b. If the applicant claim benefit for medical treatment of the spouse or child,**

- i. Original of the marriage certificate and a copy of it
- ii. Original of the Birth certificate of the child and a copy of it

**N.B.:-**

- The member of the fund should claim benefits within 90 days from the date of receiving treatment by his/her spouse or children.
- The member should submit originals and copies of the documents related to receiving of treatment.

**Points to be considered when complete the benefit application.**

- The benefit application should be completed correctly and clearly , and should place relevant signatures , official seals and dates in the following places.
  - Member’s signature and date at the end of the details of bank account
  - Employer’s signature and official seal at the end of the certification of name
  - Employer’s signature and official seal to certify the member’s thumb impressions
  - Employer’s signature , official seal and date at the end of part II of the application.
- A service certificate from your current place of work should be submitted to the effect that you are presently working there , which obtained within 03 months as at the date of submission of your benefits application .
- All the forms should have been completed by the current employer within 03 months as at the date of submission of benefit application.

**Documents to be submitted to confirm the membership**

- Copy of the ‘B’ card with current membership number certified by the employer.
- If there are previously worked institutions , the ‘ B’ cards relevant to those membership numbers. (If previously worked institutions are closed and ‘B’ cards are not available , the employment should be confirmed by the service certificates , letters of appointment , salary records etc obtained from each employer.)
- National Identity card and a copy of it . (Damaged or unclear National Identity cards are not accepted)
- Bank pass book and a copy of it indicating the account number , name of the bank , branch and address of the bank to which benefits to be credited or a document to confirm the name of the bank , account number , member’s name and National Identity card number. Recently obtained account statement in case of a current account.
- If housing loan has obtained by keeping E.P.F. balance as a security or if housing loan is applied for but not received;
  - i. If the loan obtained has not been settled , part A-1 of the housing loan form which is issued with form ‘S’ should be get completed from the bank where the loan obtained ,within 03 months as at the date of submission of benefit application and be submitted .
  - ii. If the loan number has not been removed even though the loan obtained has been settled , the housing loan form 14 which is issued with form ‘S’ should be get certified from the relevant Labour office and bank , and be submitted .

- iii. If housing loan is applied for but not received ,  
The member should get a letter from the bank where he/she applied for loan stating That he/she did not receive a housing loan and that letter should be submitted to the Relevant District Labour office where the loan was applied for and the Employees Provident fund loan account should be get activated by the district Labour office .  
After that , benefit application should be submitted.



N.B. :-

- **If a loan has been obtained by keeping Employees' provident fund as a security , that loan should be settled first and if there is a remaining benefit amount , that amount can be obtained by submitting documents related to other property or housing purpose .**

#### 01. Instructions to register 'B' cards .

##### i. If institution remains active ,

In case 'B' cards have not been registered for the membership numbers for which benefits are claimed , ABH forms should be filled by the institution for relevant membership numbers and be submitted to the District Labour office to which the institution belonged. ('B' card registration for the members who apply for 30% is done promptly and a request can be made to the relevant District Labour office to register AH forms for that purpose.)

##### ii. If institution is closed,

In case 'B' cards have not been registered for the membership numbers for which benefits are claimed , submit the following documents along with the benefit application to the 30% payment counter .

- The completed letter of indemnity for those membership numbers and personal information sheet
- Affidavit
  - Facts to be included :-
    - Member's name
    - Membership number
    - Name of the institution
    - Designation held
    - Period of service (From starting year to ending year)
    - The documents which submit to prove the employment (Name those documents)
- Documents to prove the employment in the relevant institution.
- The letter confirming that your registered information in your 'B' card has been recorded in the district Labour office to which institution belonged . (RN Summon letter)

**02. Instructions to correct the discrepancies in name / National Identity card number mentioned in the Department of Labour**

If there is a discrepancy in your name National Identity card number mentioned in the date system of the Department of Labour under the membership numbers which the benefits are claimed , submit the following document to the respective District Labour office and get the Name / National Identity card number corrected.

**i. If institution ( employer ) remains active ,**

Submit the following documents to the District Labour office to which the institution you worked belonged.

- Letter from the respective employer stating the amendment to be made
- National Identity card and a certified copy of it
- Birth certificate and a certified copy of it
- The original of the correct 'B' card

**ii. If institution is closed,**

Submit the following documents along with the benefit application to the 30% payment counter..

- The completed letter of indemnity for the membership numbers related to the closed institutions and personal information sheet.
- National Identity card number and a certified copy of it.
- Birth certificate and a certified copy of it
- The original of the correct 'B' card
- The documents to prove the employment in the relevant institution.

**03. Instructions to correct the discrepancies in name / National Identity card number mentioned in the central bank of Sri Lanka**

**i. If institution ( Employer ) remains active,**

If there is a discrepancy in your name / National Identity card Number mentioned in the central bank of Sri Lanka under the membership numbers which the benefits are claimed , submit the following documents to the central bank of Sri Lanka and get the name / National Identity card number corrected.

- Letter from the respective employer stating the amendment to be made.
- National Identity card number and a certified copy of it.
- Birth certificate and a certified copy of it.
- The original of the correct 'B' card.

**04. General Instructions.**

- i. Please note that you can not claim 30% benefit from your E.P.F. for the purpose of medical treatment if you have already obtained a housing loan keeping your E.P.F. as a security.
- ii. 30% benefits can only be applied if you have already registered with E.P.F. with electronically taken fingerprints and National Identity card Number . If you have not registered for that , please submit the fingerprints registration application certified by the employer along with the benefit application. (You can obtain fingerprints registration application along with the benefit application.)

05. Handing over of documents.

- The members who apply for E.P.F. 30% benefits for the purpose of medical treatment can hand over the relevant documents to any E.P.F 30% payment division in the island.
- Only the members who apply for E.P.F. 30% benefits for housing purpose should come personally and hand over the relevant documents to the following zonal Labour offices or District Labour offices to which the member's residential district belonged or nearest to the member's residential address.
  - i. Colombo District – Labour secretariat , Narahenpita .Employee's Provident Fund 30% Preretirement Claim Division (TP: 011-2368252, 011-2368350)
  - ii. District Labour Office , Kurunegala (TP: 037-2223590, 0372223141)
  - iii. Zonal Labour Office , North Central , Anuradapura (TP: 025-2050290, 025-2234537)
  - iv. Zonal Labour Office , Sabaragamuwa , Rathnapura (TP:045-2222166)
  - v. District Labour Office , Awissawella (TP:036-2222308)
  - vi. Zonal Labour Office , Southern , Galle (TP: 091-2244649, 091-2232341)
  - vii. Zonal Labour Office , Uva Zone , Badulla (TP: 055-2231510)
  - viii. Zonal Labour Office , Western Zone II , Kaluthara (TP: 034-2224854, 034-2229511)
  - ix. Zonal Labour Office , Central , Kandy (TP: 081-2200422, 081-2204503)
  - x. Zonal Labour Office , Northern Zone , Jaffna (TP: 021-2217703, 021-2226333)
  - xii. Zonal Labour Office , Eastern Zone , Trincomalee (TP: 026-2227390, 026-2227395)
  - xiii. Zonal Labour Office , Western Zone III , Gampaha (TP: 033-2234252, 033-2226862)

**\*Form 'S' and other documents can be downloaded from the official web site of the Department of Labour –[www.labourdept.gov.lk](http://www.labourdept.gov.lk).**