

# Partial Withdrawal

Partial withdrawal of EPF balance can be made only under certain circumstances. They are explained in the table below.

Sl. No.	Particulars of reasons for withdrawal	Limit for withdrawal	No. of years of service required	Other conditions
1	Medical purposes	Lower of below:  i. Six times the monthly basic salary, or  ii. The total employee's share plus interest,	No criteria	Medical treatment of self, spouse, children, or parents
2	Marriage	Up to 50% of employee's share of contribution to EPF	7 years	For the marriage of self, son/daughter, and brother/sister
3	Education	Up to 50% of employee's share of contribution to EPF	7 years	Either for account holder's education or child's education (post matriculation)
4	Purchase of land or purchase/construction of a house	<b>For land</b> – Up to 24 times of monthly basic salary plus dearness allowance.	5 years	i. The asset, i.e. land or the house, should be in the employee's name or jointly with the spouse.

		<p><b>For house</b> – Up to 36 times of monthly basic salary plus dearness allowance,</p> <p>The above limits are restricted to the total cost.</p>		<p>ii. It can be withdrawn just once for this purpose during the entire service.</p> <p>iii. The construction should begin within 6 months and must be completed within 12 months from the last withdrawn instalment.</p>
5	Home loan repayment	<p>Least of below:</p> <p>i. Up to 36 times of monthly basic salary plus dearness allowance, or</p> <p>ii. Total corpus consisting of employer and employee's contribution with interest, or</p> <p>iii. Total outstanding principal and interest on housing loan</p>	10 years	<p>i. The property should be registered in the name of the employee or spouse or jointly with the spouse.</p> <p>ii. Withdrawal permitted subject to furnishing of requisite documents as stated by the EPFO relating to the housing loan availed.</p> <p>iii. The accumulation in the member's PF account (or together with the spouse), including the interest, has to be more than Rs 20,000.</p>
6	House renovation	Least of the below:	5 years	i. The property should be registered in

		<p>i. Up to 12 times the monthly wages and dearness allowance, or</p> <p>ii. Employees contribution with interest, or Total cost.</p>		<p>the name of the employee or spouse or jointly held with the spouse</p> <p>ii. The facility can be availed twice:</p> <p>a. After 5 years of the completion of the house,</p> <p>b. After the 10 years of the completion of the house</p>
7	Partial withdrawal before retirement	Up to 90% of accumulated balance with interest	Once the employee reaches 58 years and withdrawal should be before one year of retirement/superannuation (retirement fund for employees by the company)	