

## **PUBLIC NOTICE**

01.08.2025

### **GIC Housing Finance Ltd Employees Provident Fund Trust ("GICHFL PF")**

#### **To Ex-Colleagues who are Provident Fund Members**

We hope this message finds you well!

We would like to take this opportunity to kindly remind you regarding your Provident Fund (PF) balance, which, if you are an ex-employee of GIC Housing Finance Limited, may currently be held within the GIC Housing Finance Ltd Employees Provident Fund Trust of the company. To ensure that your PF balance continues to grow and remains intact, we kindly urge you to consider the following options:

**1. For Those Who are Currently Employed – Transfer to your Current PF Account:**

If you are currently employed, we recommend transferring your PF balance to your new employer's PF account. Ensuring that your retirement savings remain intact and continue to grow. This also ensures, that there are no gaps in your contributions / service period, allowing seamless accumulation of funds over time.

**2. For Those Who Have Retired or Left Employment – Withdraw your PF Balance**

If you have retired or are no longer in active employment, we suggest withdrawing your PF balance. Please note once you leave your account inactive for more than three years post superannuating, interest will no longer accumulate, and the account will become inoperative.

#### **What Happens If You Don't Act?**

If no action is taken, your PF account will eventually turn inoperative, and you will no longer earn interest. Moreover, the account will become dormant, and transferred to **Senior Citizen Welfare Fund ("SCWF")** as mandated by the directives issued by EPFO (regulator) and therefore accessing the balance in the future might involve additional steps and documentation.

If you need assistance or have any queries regarding the process, feel free to reach out to the HR team at GIC Housing Finance Limited on the following email id - **pf\_help@gichf.com**.

We encourage you to take the necessary action as soon as possible to ensure the best management of your PF balance.