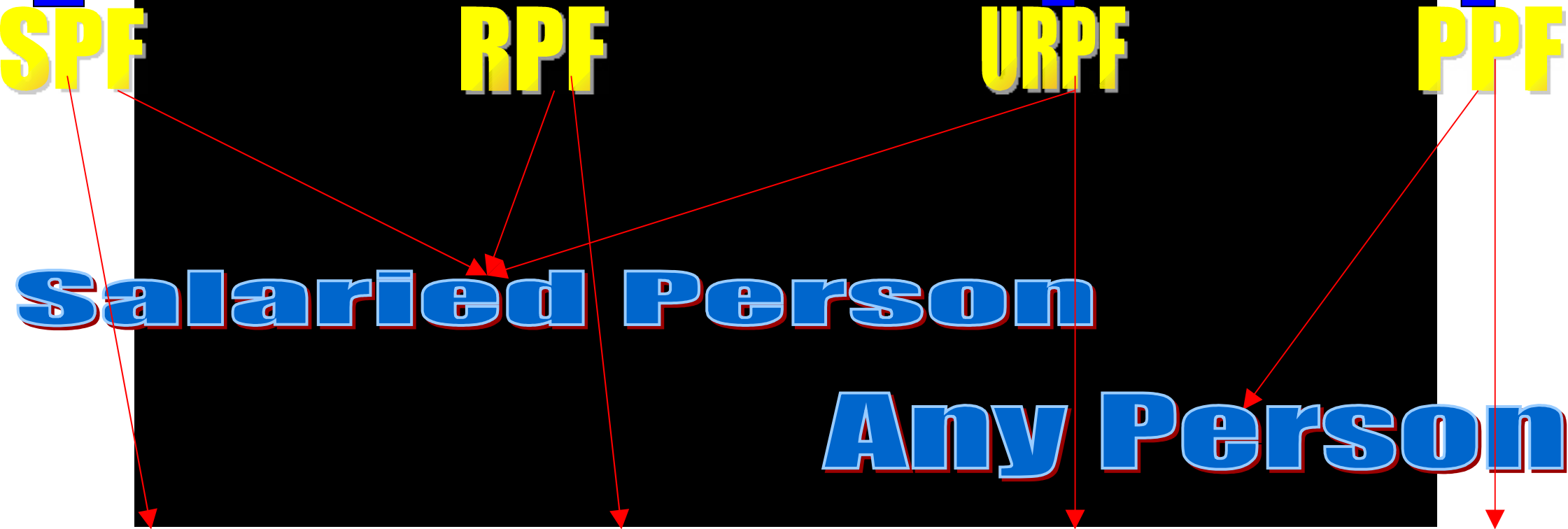


Provident Fund

Contribute by Employees and Employer Equally



Contribution by Employee and Employer equally. This Fund is basically made by Government Employer. This Fund is approved by Income Tax Commissioner and Provident Fund Inspector also. Here Employer's Contribution and Interest thereon exempt. Section 80-C Deduction is also available on Employee's Contribution.

Contribution by Employee and Employer equally. This Fund is basically made by Government as well as non Government Employer. This Fund is approved by Income Tax Commissioner and Provident Fund Inspector also. Here Employer's Contribution is exempt upto @ 12% and Interest is exempt upto @ 9.50%. Section 80-C Deduction is also available on Employee Contribution.

Contribution by Employee and Employer equally. This Fund is basically made by non Government Employer. This Fund is approved by Provident Fund Inspector only. Here Employer's Contribution and Interest is not taxable at the time of Contribution.

Contribution by Employee's (Single Person) only Section 80-C Deduction Available on Contribution.

SPF-STATUTORY PROVIDENT FUND

RPF-RECOGNISED PROVIDENT FUND

URPF-UNRECOGNISED PROVIDENT FUND

PPF-PUBLIC PROVIDENT FUND

CWA (FINAL)-NARESH NAGPAL