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CENTRAL PROVIDENT FUND ACT 1953
(SECTION 76(4))

CENTRAL PROVIDENT FUND
(CONTRIBUTIONS TO COMMUNITY
FUND — SINDA) RULES 1992

ARRANGEMENT OF RULES

Rule

1. Citation
 2. Definitions
 3. Employer to deduct contributions
 4. Opting out
 5. Contributions by 2 or more employers
 6. Refund
 7. Register
 8. Contributions in excess of or less than appropriate rate
 9. Forms
- The Schedule
-

[1 April 1992]

Citation

1. These Rules are the Central Provident Fund (Contributions to Community Fund — SINDA) Rules 1992.

Definitions

2. In these Rules —

“employee” means an employee belonging to the Indian community;

Prepared and Published by

THE LAW REVISION COMMISSION UNDER THE AUTHORITY
OF THE REVISED EDITION OF THE LAWS ACT 1983

17.12.2025

“Fund” means the fund established by SINDA for the educational, social or economic advancement of the Indian community;

“Indian community” means every person of Indian descent and includes Bangladeshis, Bengalis, Gujaratis, Parsees, Sikhs, Sinhalese, Telegus, Pakistanis, Sri Lankans, Goanese, Malayalees, Punjabis, Sindhis and Tamils;

“SINDA” means the Singapore Indian Development Association.

Employer to deduct contributions

3.—(1) Every employer must, on or after 1 April 1992, deduct from the monthly wages of each employee who desires to contribute to the Fund contributions at the appropriate rate set out in the Schedule.

(2) Subject to paragraph (3), all contributions deducted by an employer must be paid into the Fund within 14 days after the end of each month.

(3) SINDA may, on the application of any employer or class of employers, extend the time specified in paragraph (2) by not more than 7 days.

Opting out

4. An employee who does not desire to contribute to the Fund must notify his or her employer by completing the appropriate form provided by SINDA stating that he or she does not desire to contribute to the Fund.

Contributions by 2 or more employers

5. Where an employee is employed by 2 or more employers concurrently and the amounts deductible from his or her wages in a month in the aggregate exceed the maximum amount deductible set out in the Schedule, SINDA may, on the application of the employee, direct that the amounts deductible from his or her wages by all or any of his or her employers be reduced so that in any month the aggregate does not exceed the maximum amount deductible set out in the Schedule.

Refund

6.—(1) Where SINDA is satisfied that any amount has been paid in error to the Fund by any person, SINDA may, subject to paragraphs (2) and (3), refund the amount so paid in error to the person.

(2) Where the refund of any amount paid in error is not claimed by any person within one year of the date on which the amount was paid by him or her, the amount paid in error is not to be refunded but is deemed to have been properly paid under these Rules by the person.

(3) A refund must not be made under this rule except with the consent of SINDA which may require any person who claims to have paid any amount to the Fund in error to make a written application for refund and to furnish such information as SINDA may require to determine the amount so paid.

Register

7.—(1) Every employer must prepare and keep a register showing the name, address, rate of pay and allowances of each employee, the amount earned by each employee, the amount deducted from the earnings of each employee as contributions to the Fund and such other particulars as may be prescribed from time to time.

(2) SINDA may, by written notice to any employer, require the employer to furnish to SINDA, within the time specified in the notice, any information concerning the total number of employees belonging to the Indian community and the amount deducted from the earnings of each employee as contributions to the Fund.

Contributions in excess of or less than appropriate rate

8.—(1) An employee who desires to contribute in excess of the appropriate rate set out in the Schedule may give to his or her employer written notice to that effect, and thereafter, so long as he or she is employed by that employer, the employer must make the deductions from his or her wages for each month until such time, not being less than 6 months from the giving of the previous notice, the employee gives further written notice to his or her employer of the

employee's desire to cease to have the monthly contributions deducted from his or her wages.

(2) An employee who is unable to contribute to the Fund at the appropriate rate set out in the Schedule must notify his or her employer by completing the form provided by SINDA of his or her intention to contribute a lesser amount to the Fund and thereafter the employer must deduct for each month the lesser amount from the wages of the employee and pay the amount to the Fund.

Forms

9. For the purposes of these Rules, SINDA may provide such forms as it may consider necessary.

THE SCHEDULE

Rules 3(1), 5 and 8

RATES OF CONTRIBUTION

PART 1

Amount deductible from employee's monthly wages earned on or after
1 April 1992 but before 1 January 2015

<i>Total amount of an employee's wages for the calendar month</i>	<i>Amount deductible from an employee's wages for the calendar month</i>
1. Not more than \$600	\$1
2. More than \$600 but not more than \$1,500	\$3
3. More than \$1,500 but not more than \$2,500	\$5
4. More than \$2,500	\$7

THE SCHEDULE — *continued*

PART 2

Amount deductible from employee's monthly wages earned on or after
1 January 2015

<i>Total amount of an employee's wages for the calendar month</i>	<i>Amount deductible from an employee's wages for the calendar month</i>
1. Not more than \$1,000	\$1
2. More than \$1,000 but not more than \$1,500	\$3
3. More than \$1,500 but not more than \$2,500	\$5
4. More than \$2,500 but not more than \$4,500	\$7
5. More than \$4,500 but not more than \$7,500	\$9
6. More than \$7,500 but not more than \$10,000	\$12
7. More than \$10,000 but not more than \$15,000	\$18
8. More than \$15,000	\$30