

# FAQ: Employees' Provident Fund (EPF)

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# EPF Scheme 1952

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## Q1. Who can be member of EPFO?

A person who is employed for wages in any kind of work, manual or otherwise, in or in, connection with the work of a establishment covered under the Employees' Provident Funds & Miscellaneous Provisions Act, 1952, and who gets his wages directly or indirectly from the employer, and includes any person employed by or through a contractor in or in connection with the work of the establishment.

## Q2. Who can be a member?

An employee of a covered establishment, if not excluded, is compulsorily a member of the employees' Provident Funds Scheme. The employer of the establishment himself makes the employee a member by following prescribed procedure. An excluded employee is an employee whose pay at the time of being a member exceeds Rs. 15,000/- per month

## Q3. Can a member contribute at a higher rate (above 12%) on a voluntary basis?

Yes.

#### Q4. What is contribution rate payable for a member?

At present, an employee contributes 12% of the Basic wages + Dearness allowance + Retaining allowance in EPF. The employer also pays 12% of pay out of which 8.33% of pay is diverted to Pension Fund and the rest 3.67% is diverted to EPF.

#### Q5. Does a member contribute to employees' Pension Scheme and employees' Deposit-Linked Insurance Fund Scheme (EDLI)?

No. The employer pays 12% out of which 8.33% is diverted to the Pension Fund. An employer also pays 0.5% of Pay in EDLI Scheme.

#### Q6. What are the benefits available to EPF members?

1. Advances: A member can take non-refundable advances during service period for various purposes:-
  - Treatment of illnesses of self/family: TB, leprosy, paralysis, cancer, mental derangement heart ailment, pandemic or major surgical operation
  - Marriage of self, daughter, son, brother & sister.
  - Post-matriculation education of son/daughter
  - Withdrawal for purchase of house, flat, dwelling house, addition/alteration of house and repayment of loan for the purpose.
  - Withdrawal within one year before retirement: Upto 90% of total PF balance.
  - Advance on unemployment: Upto 75% of total PF balance.
2. Final settlement: On retirement or two months after ceasing to be an employee.
3. Pension after retirement subject to the eligibility
4. Insurance in case of death while in service.

#### Q7. What are the other facilities available for a member?

1. Member portal: EPFO provides UAN based online account of member data on EPF website secured with login password.
2. Passbook: for updated balance
3. Online claim filing: A member can file online EPF claims for various benefits through member portal if the EPF account is seeded with Aadhar, PAN & Bank account.
4. Online filing of transfer claim from previous account to new EPF account in case of job change from one covered EPF establishment to another EPF Covered establishment.
5. Modified Declaration form (Form No-11) for automatic transfer of Funds: Members can effect transfer of EPF Fund from previous account to new account without transfer claim if both accounts are linked with UAN and Aadhar seeded.

## Q8. Which forms to be filled for claiming benefits?

1. For Final settlement/Withdrawal benefits/Advances: Composite Claim form (Aadhar/non-Aadhar)
2. Scheme certificate: Form 10C
3. For pension: Form 10D
4. For transfer of previous account balance to new account: Form 13
5. For nomination of family members: Form 2
6. Declaration of previous service: form 11

## Q9. How to Update Bank account?

A member can update his bank account through a member portal which is then approved by the employer.

## Q10. How much time is taken to settle a claim?

As per EPF Scheme, a claim is required to be settled within 20 days.

## Q11. What is KYC?

KYC (Know Your Customer) is a member's data updation to improve the services of EPFO for members. These KYC details include PAN, Aadhaar and Bank Account details.

## Q12. What are the benefits of KYC?

Claim can be submitted through online mode without attestation of the employer. A member can view his monthly contribution statement by logging on the UAN portal.

## Q13 How do I apply for correction in KYC/members' details?

In order to update or change in KYC (Know your customer) detail on UAN EPFO portal, a member requires UAN (Universal Account Number). Members can login to EPFO UAN portal and update KYC by uploading necessary documents online. Online request for correction in name, date of birth and gender has been introduced.

## Q14. How can I update KYC?

Members can update KYC details online in EPFO's UAN Portal.

## Q15. What is UAN?

UAN (Universal Account Number) is a unique 12 digit number allotted to a member. It is a permanent number and remains valid throughout the life of a member. It does not change with the change of employment. UAN helps in automatic transfer of Funds and PF withdrawals.

## Q16. Who can generate UAN and How I can get my UAN?

Your Employer can generate the UAN. In case of change in employment, the previously allotted UAN may be provided to the employer.

### **Q17. What are the benefits of Aadhaar, PAN & Bank accounts details seeded with UAN ?**

1. Member can submit claims through online mode
2. Members can file claims directly without the employer's signature.

### **Q18. What is an Inoperative Account?**

An account is classified as an Inoperative account in which contribution has not been received for 3 years after retirement or permanent migration abroad or in case of death. At present, all accounts will earn interest upto 58 years age of a member.

### **Q19. How Aadhaar, PAN and Bank Account is seeded with UAN?**

Member can seed through Member portal, after UAN is activated by employer.

### **Q20. Will my inoperative account earn interest?**

No. However, at present, all accounts will earn interest upto 58 years of age..

### **Q21. What should I do if my account becomes inoperative?**

If you are still working in an establishment covered under EPF & MP Act, 1952, you should get the amount transferred into your new account either by online or offline mode. If you have retired then you may withdraw the amount.

## Q22. Will my withdrawal be subject to deduction of income tax (TDS)?

In case a member withdraws his EPF and has rendered less than 5 years of service and accumulated amount is more than Rs. 50,000/, TDS shall be applicable on the following rates:-

Submission of PAN	Non submission of PAN	No TDS deducted
If 15G/15H is submitted, no TDS is deducted If 15G/15H is not submitted, TDS deducted at 10%	TDS is deducted at Maximum Marginal Rate (34.606%)	Transfer of Fund Payment of advance Service is terminated beyond control of em

## Q23. How does one file a Nomination form for EPF?

Form No-2 is prescribed under Employees Provident Fund, employees' Pension Scheme and Employee's Deposit Link Insurance Scheme for submitting family and nomination details.

## Q24. What are the benefits of submitting Form No-2?

In case of a member's death, the family can get the benefit PF/Pension/Insurance without any delay.

## Q25. Is it compulsory to enclose cancelled original cheque with the claim form?

Yes. A cancelled original cheque bearing name of the member, his bank account number and IFS Code of the bank should be printed on the cheque itself. In case, members' bank account is 'without cheque-book' facility, then copy of first page of passbook duly attested by the employer or the bank manager may be enclosed with the claim form.

Q26. Are the payments made through NEFT (National Electronic Funds Transfer)?

All payments are made electronically through NEFT or CBS (Core-Banking Solutions).

# Pension Scheme

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## Q1. What is the formula for calculating the Pension amount?

$$\text{Pension} = (\text{Pensionable Salary (average of last 60 months)} \times \text{Pensionable Service}) / 70.$$

## Q2. What is the quantum of pension a member can get on his superannuation?

A member who joins the Employees' Pension Scheme 1995 at the age of 23 and superannates at the age of 58, and contributes to the (present) wage ceiling of Rs.15000/- may get about Rs.7500/- as pension if service is 35 years.

$$(\text{Pensionable Salary} \times \text{Pensionable Service}) / 70 = (15000 \times 35) / 70 = 7500$$

## Q3. How the average salary is determined for granting pension?

The average salary is determined only for giving the pension to member. It is the average of last 60 months. (Non-contributory period, if any, is reduced)

## Q4. At what age a member is eligible for pension?

A member is eligible for pension on superannuation at the age of 58 years. If a member leaves employment between 50 and 57 years he can avail the early (reduced) pension.

**Q5. In case the employer has failed to pay the pension contribution whether any pension is payable or not?**

Non-payment of pension contribution by an employer will not affect the grant of Pension. Pension is guaranteed.

**Q6. Is there any increase in the pension amount every year?**

No.

**Q7. When a member avails reduced pension at the age of 50 can he get his full pension on attaining 58 years?**

No. Once Pension is sanctioned it cannot be altered.

**Q8. Can a member avail pension even while he is in service?**

The member who continues in service even after 58 years can avail the Pension from the age of 58. If a pensioner, who has availed the early pension, may take up employment thereafter and in such cases he will not be eligible to join the Pension Scheme. And the 8.33% contribution from Employer side will go towards EPF fund.

**Q9. Can I surrender or sell my full pension for getting a lump sum payment?**

No.

## Q10. What will be the effect of unemployment period under the Pension Scheme?

The unemployment period will be excluded from the actual service. Pension is based on contributory service only.

## Q11. In the absence of family members (family here means the family procreated by the member and not the family in which he/she was born) and nominee, to whom the pension is payable?

It is payable to the dependant parents.

## Q12. What are the advantages of taking a Scheme Certificate?

1) It facilitates transfer of Pension Accounts when the employment is changed. 2) If the Holder of Scheme Certificate dies the family will get family pension.

## Q13. Who is eligible to get a Scheme Certificate?

A member whose service is 10 years or more and not attained the age of 58 years will be mandatorily issued scheme certificate. A member whose service is less than 10 years can avail the Scheme Certificate to carry forward his pension service but it is not mandatory for such member.

## Q14. When and to whom the pensioner is to give a life and non-remarriage certificate?

All pensioners drawing pension under Employees' Pension Scheme, 1995 are required to give a Life/Non-Remarriage Certificate, duly attested by the Bank Manager/Gazetted Officer after 12 months from the month in which the pension was sanctioned or date of submission of last Life certificate. Physical Life Certificate is to be submitted to the Bank through which the pension is being paid. Failure to submit Life Certificate after one year will result in stoppage of pension after 12 months from the date of submission of last Life Certificate or sanction of pension in case of new Pensioners. In place of physical life certificate 'Digital Life Certificate' (DLC) has been introduced from the financial years 201516. Now Pensioners can use their Aadhaar number to submit the DLC. The facility to submit DLC is available in 'Common Service Centers' (CSCs), branches of Pension Disbursing Banks, 'Post Offices' through 'India Post Payment Banks' (IPPB) as well as PF offices.

## Q15. Whether member can delay the pension beyond 58 years?

Yes, the member has option to delay the pension beyond 58 years: 1) Member can opt for receiving pension after attaining 59 or 60 years of age but pension contribution stops after 58 years. In this scenario quantum of pension is increase by 4% per year beyond 58 years. 2) Member can opt for receiving pension after attaining 59 or 60 years of age but pension contribution continues after 58 years. In such a scenario the quantum of pension shall be higher than the first case cited above.

## Q16. In the absence of nomination, how the P.F. amount of a deceased member is paid?

It is payable to the family members in equal shares, under Para 70 (ii) of EPF Scheme, 1952. If there is no eligible family member, it is payable to the person(s) who are legally entitled to it.

## Q17. What is the need for giving nomination for pension?

On the death of a Pension member (before receiving the pension), if there is no eligible family member, pension is payable to the nominee.

# EDLI Scheme

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**Q1. Whether Assurance benefit under EDLI Scheme is payable for death occurring after leaving the service?**

No. Admissible only in case of death while in service.

**Q2. To whom the EDLI benefit is payable?**

EDLI benefit is payable to the persons eligible to receive the EPF dues.

**Q3. Whether Assurance Benefit is payable to missing EPF member?**

Payment of Assurance Benefit under EDLI Scheme 1976 is only available on the member's death while in service to the nominees/legal heirs.

**Q4. What is the maximum quantum of Assurance benefit?**

Currently, the maximum assurance benefit is Rs.600,000/-.

## Q5. Member can now check details of employment in multiple establishment using e-Passbook facility?

1. Visit EPFO Website
2. Click on e-Passbook on the right corner
3. Enter UAN, Password & Captcha
4. Click on Service History.

# PF contribution

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**Q1. Whether an employer can deduct employer's share of contribution from the wages of employees?**

No. It is not permissible. Any such deduction is a criminal offence.

**Q2. Can the wages be reduced by the employer on account of payment to the EPF?**

Ans : No. It is specifically barred under section-12 of the EPF & MP Act,1952

**Q3. Whether the member is entitled for full interest on the belated deposit of PF dues by the employer?**

After realising the dues, the PF members will be given full interest for each due month and it will in no way affect the interest due to members on the contributions paid. The employer shall be charged penal interest under section 7Q and penal damages under section 14B of the Act respectively

Q4. An employee is paid subsistence allowance during the period of his suspension. Whether PF contribution is payable on this?

No.

Q5. Can an employee contribute to the EPF after leaving the service?

No. In the absence of wages & Employer no recovery can be affected. Any contribution by the member must be matched with employer's share of contribution

Q6. The contribution has been recovered from the wages of the employee but the employer had not paid to the EPF. What is the remedy?

The Employees' PF Organization will invoke penal provisions of the Act to recover the dues from the employer. Complaint can be lodged with Police under section-406/409 of IPC by the EPFO for action against such employers

Q7. What will be the effect of non-payment of PF dues by an employer?  
Or how a member is affected for non-payment of EPF dues by the employer?

The Provident Fund amount due to the member will be paid only to the extent of the amount realised from the employer.

Q8. Whether an employer can recover any outstanding dues from the PF amount payable to a member?

No. It is totally prohibited.

### **Q9. What are the measures by which the PF amount is recovered from a defaulting employer?**

Attachment of Bank Accounts, Realisation of dues from Debtors, Attachment & Sale of properties, Arrest and Detention of the Employer, Action under Section 406/409 of Indian Penal Code and Section 110 of Criminal Procedure Code, Prosecution under section 14 of the EPF & MP Act,1952

### **Q10. How a member is informed about the non-payment of contributions recovered from the wages of the employee but not paid to the EPF?**

The Annual P.F. Statement of Account/Member Passbook will indicate the amount paid by the employer. The default period in a year is thus made known to the members. In the current scenario if the member has activated her/his UAN the non-payment/payment of contributions can be verified every month through the e-passbook. Currently, members also receive sms on their registered mobile phones on credit of monthly contribution into their PF account.

### **Q11. Whether the P.F. amount credited to the member can be attached against any liability?**

No. The Provident Fund enjoys protection against attachment by any Court also as per the provisions of section 10 of the EPF & MP Act,1952

### **Q12. When an employer becomes insolvent or when a company is wound up, whether the contributions will be paid in priority over other**

debts?

Yes.

**Q13. When wages are not collected by the member whether the PF can be deducted or not?**

The employer, before paying the member his wages, is required to deduct the PF contribution from his wages and pay to the Regional PF Commissioner. As such PF can be deducted

**Q14. Can a member pay contribution in excess of the statutory rate of 12%?**

Yes. The member can pay voluntary contribution in excess of his normal contribution of 12% of Rs.15000/-. The total contribution i.e., voluntary + mandatory can be up to Rs.15000/- per month. (The employer may restrict his own share to the statutory rate). The member can also contribute on higher wages i.e., >15000/- after getting permission from APFC/RPFC as per the provisions of para-26(6) of the Scheme

**Q15. Can a member demand for showing the recovery of contributions from the employer?**

Yes. The contribution card of each member in Form 3-A/ECR copy can be demanded from the employer

**Q16. How the contract employees are protected and given their P.F. when the contractor is not paying the dues to the principal employer?**

It is the duty of the principal employer to ensure that the Contractor discharges his liability. The Principal Employer must allow payment of bills after ensuring that the Contractor has enrolled and complied in respect of all eligible contract employees every month. The Principle Employer can check the remittance and employee name by using the Establishment Search option available in our website [www.epfindia.gov.in](http://www.epfindia.gov.in). The path is OUR SERVICES >> For Employers >> Important Links >> Establishment Search (Also view Remittances and member name). If the Principal Employer ensures that all contract employees activate their Universal Account Number (UAN), then any default by the contractor can be nipped in the bud.

### Q17. Can a member refuse to part with the payment of contribution to the Pension Fund?

The Pension contribution is only a diversion from the employer's share of the Provident Fund. Hence no consent is required from the member and refusal does not arise.

### Q18. Whether an employer can stop paying Employees' Provident Fund contribution in respect of a member who had attained the age of 55 or 60?

No. The Employees' Provident Fund Contribution should be paid till the date of his leaving the service, irrespective of the age of the member. Employees who ceases to be EPS(pension) member will get Employers 8.33% contribution in PF.

# Advances & Withdrawals, Interest, and Settlement of Final Accounts

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## Advances & Withdrawals

**Q1. Whether provident fund provides for any refundable loan for Housing etc.?**

No. But, non-refundable loans for housing is available.

## Interest

**Q1. What is the method of crediting interest to the P.F. subscribers?**

The compound interest is credited on monthly running balance basis at the statutory rate declared for each year.

## Q2. Is there any financial loss to EPF members due to the delay in updating of interest in the member passbook?

Updating of member passbook with interest is an entry process. The date on which the interest is entered in the passbook of the member has no actual financial bearing as the interest earned for the year on his monthly running balances is always added to the closing balance of that year and it becomes the opening balance for the next year. Hence, the member does not suffer any financial loss in case there is any delay in updating interest in his passbook. Further, if a member withdraws his EPF dues before the interest is updated in his passbook, in that case also at the time of his claim settlement, the due interest is calculated and paid from the date it becomes due automatically by the system. Hence, there is no financial loss to a member in the mentioned later case also

## Settlement of Final Accounts

### Q1. In case the PF amount is not settled within 20 days to whom the matter is to be reported?

He can approach the Regional P.F. Commissioner in charge of grievances; file a complaint on the website using the EPFIGMS feature in the section 'FOR EMPLOYEES'. The url for the grievance page is <http://epfigms.gov.in/> or he can appear before the Commissioner in the 'Nidhi Apke Nikat' program being conducted on 10th of every month.

### Q2. Is there any time limit for withdrawal of Provident Fund dues?

Only in the case of resignation from service (not superannuation) a member has to wait for a period of two months for withdrawal of the PF amount.

### Q3. When the employer is not attesting the claim form how to submit the application for withdrawal of provident fund?

It is the duty of the employer to attest the application form. In case of any dispute, the member may attain attestation preferably from the bank in which he has maintained his account and thereafter submit the same to Regional PF Commissioner, explaining the reasons for not obtaining the signature of the employer. The Regional P.F. Commissioner will pursue the matter with the employer wherever necessary. If the member has activated his Universal Account Number and linked his bank account and Aadhaar then he can submit composite claim (Aadhaar) which only requires the signature of the member.

# Transfers and Transfer Claims of Employees

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## Transfer

### Q1. In case of change in employment whether a member can get his PF account transferred?

On change in employment, the member should necessarily get his PF account transferred to his present establishment, duly submitting Form 13(R). A member can submit a claim for transfer online using the member interface at the unified portal.

### Q2. If past accumulations are not transferred on cancellation of exemption, how the provident fund amount is paid to the members?

The local RPFC will ensure transfer of securities/cash and arrange for refund of dues to the members.

### Q3. How is a PF member informed of the transfer affected?

A copy of Transfer Certificate (Annexure-K) issued to the transferee Regional P.F.

Commissioner/P.F. Trust giving full details of the transfer can be requested from the EPF office.

## Transfer claims of Employees

### Q1. How do I know if I require a PF transfer?

If the member has more than one PF member IDs (MIDs) and the PF amount of these MIDs has not been transferred into the latest MID, member is required to get his PF transferred into his current MID.

### Q2. What is the importance of UAN in online transfer of PF?

Universal Account Number (UAN) acts as an umbrella for the multiple Member IDs allotted to an individual by different employers. UAN enables linking of multiple EPF Accounts (Member Id) allotted to a single member. UAN offers a bouquet of services like dynamically updated UAN card, updated PF passbook including all transfer-in details, facility to link previous members' PF ID with present PF ID, monthly SMS regarding credit of contribution in PF account and facility for auto-triggering transfer request on change of employment.

### Q3. What all information needed at the time of applying online PF transfer?

For online PF transfer please ensure following:

1. Employee should have activated his UAN at <https://unifiedportal-mem.epfindia.gov.in/memberinterface/portal> Mobile number used for activation should also be active as OTP will be sent in this number.
2. Aadhar number, Bank account of employee should have been seeded against the UAN.
3. The date of exit for the previous employment must have been entered. If date of exit is missing kindly follow the process as given in this FAQ for updation of date of exit.

4. The employer should have approved the e-KYC.
5. Only one transfer request against the previous member ID can be accepted.
6. Personal details reflecting under the “Member Profile” must be verified and confirmed before applying

#### Q4. Whether date of exit for previous Job/employment is mandatory for applying online Transfer? What are the prerequisites for updation of date of exit?

Yes, updation of date of exit of previous job/employment is mandatory for applying online transfer. The date of exit can be updated only after two months of leaving a job. Also, the date of exit can be any date in the month in which the last contribution was made by the previous employer.

1. This facility is based on Aadhaar-based one-time password (OTP). Thus it can only be utilized by those who have activated their UAN and linked their UAN with a verified Aadhaar number and have mobile linked to Aadhar number for receiving the OTP sent for verification

#### Q5. What is the process to update date of exit?

1. Go to the <https://unifiedportal-mem.epfindia.gov.in/memberinterface/> and login using your UAN and password
2. Click on tab “manage” >> click “mark exit”. Under the “select employment” dropdown, select the previous PF account number linked to your UAN
3. Enter the date and reason of exit.
4. Then request for an OTP which will be sent to your Aadhaar-linked mobile number.
5. After you enter the OTP, submit the request. It may be noted that once the date of exit is updated, it cannot be changed.

## Q6. How do I know/check if my PF amount has been transferred from my previous member IDs to my current member ID?

The member can check this by viewing his passbook. The member must log in to his member unified portal. In the homepage itself the member must go to View > Passbook. Thereafter the member must enter his UAN, password and captcha to login once again. After login the member can view the passbook of all his MIDs. If his PF has been transferred then the same will be shown as a credit entry in this latest passbook. Otherwise all the passbooks of his previous MIDs will show some balance. In such a case the member is advised to submit online transfer claim.

## Q7. With the introduction of UAN and its subsequent linking with Aadhar has made UAN unique for a subscriber. It does not change with change of employment. Then why do I have to file transfer claim?

A member whose UAN is seeded and is fully KYC complaint must not file any transfer claim on change of employment. In such a case whenever an employee joins a new job and the first month's PF contribution is received then a transfer auto trigger is generated. Soon after, the member's past PF amount gets automatically transferred into his new account. This automatic transfer gets through if not actively stopped by the member.

## Q8. After submitting the transfer claim I am getting an option to download the printable Form 13. Do I need to print the same and submit it to the concerned Field Office?

No. If you have filed online transfer claim then there is no need to submit a physical copy.

## Q9. How to track the status of online transfer claim?

The Member e-SEWA portal allows the member to track the status of the transfer claim submitted by going to 'Online Services' tab and then to 'Track Claim Status'. Once the claim is submitted the status shown is "Pending with the employer". If the employer approves transfer request, status of the form changes to - "Accepted by the employer. Pending at Field Office".

### **Q10. I have 2 different UANs with one MID linked with each. How do I file online transfer claim in this case?**

In such a case there is no provision to file online transfer claim. However a physical claim can be filed duly mentioning the previous and present employment details. The physical Form 13(Transfer claim)can be downloaded from

[https://www.epfindia.gov.in/site\\_docs/PDFs/Downloads\\_PDFs/Form13.pdf](https://www.epfindia.gov.in/site_docs/PDFs/Downloads_PDFs/Form13.pdf). The same must be attested by the authorized signatory of either present or previous employer and submitted to the concerned Field Office. In order to avail all the online services after the transfer-in is effected the member is advised to do the KYC of his latest UAN. Thereafter on job change the member must disclose his KYC compliant UAN to his new employer so as to avoid duplicity of UAN number

### **Q11. I used to work in an exempted establishment. Now I work in an unexempted establishment. How can I file transfer claim?**

Employee is required to submit PF Transfer Claim to the Exempted Trust which will enter the transfer details as Annexure K in Unified Portal. The employer will make the online payment against the Annexure K. After due approval by PF office the past amount and service history gets reflected in his current MID passbook.

### **Q12. What is Annexure K?**

Annexure K is a document which mentions the member details, his PF accumulations with interest, service history, Date of Joining and Date of Exit and employment details including past and present MID. This document is required by the Field Office/Trust to effect a transfer in.

### Q13. I want to file a PF transfer claim but I do not know if my past employer was exempted or un-exempted. How can I find out?

The member can view the status of any establishment by going to PF establishment search. The member must go to <https://www.epfindia.gov.in>. Thereafter, go to Our Services> For Employers > Establishment Search (Under head Services). Then the details of the establishment (name or PF Code) can be entered to view the status of the establishment.

### Q14. My PF amount got transferred from my previous MID to my present MID. However my Pension amount has not been transferred. What to do?

The pensionary benefits are dependent on the length of service and the average of last wages drawn. It does not depend on the actual amount lying in the Pension Fund Account. Hence this amount is not transferred during change of employment and a mere transfer of past service history makes the member eligible for pension related benefits

### Q15. Why to transfer PF with change in job/employment?

1. The provident fund monies are to provide for a source of income (social security) after retirement during old age. To create a sizable savings it is necessary to start saving early and accumulate the corpus by reducing intermittent withdrawals. Hence it is advisable to transfer PF with each job change to reap full benefits of the social security schemes.
2. 1. PF transfer lets the past service transferred into the current member ID. If the total service is more than 5 years then TDS is not charged on PF withdrawal. Clubbing of past service may help the member in crossing the 5 year mark thus saving on TDS.
2. Transferring PF amount instead of withdrawing gives the member the benefit of compounding of funds. The compounding effect can be visualized in a way that if a member does not withdraw his

PF money on change of job and gets it transferred to his new account then the same money would get doubled in approximately 8 years, assuming EPFO continues to give at least 8.5% interest rate just like it has given in the past so many years.

3. A service of more than 10 years makes the member eligible for pensionary benefits. Transfer of PF accounts ensures that the past services does not get lapsed and continues to get added in the subsequent employment.

## Q16. What are the types and modes of PF transfer?

S.No.	Types of PF Transfer	Mode of Transfe
1.	Transfer of PF from one un-exempted establishment to another un-exempted establishment.	Online
2.	Transfer of PF from exempted establishment to un-exempted establishment.	Online
3.	Transfer of PF from un-exempted establishment to exempted establishment.	Online
4.	Transfer of PF from exempted establishment to another exempted establishment.	Offline
5.	Transfer of EPS only (for EPF exempt members) from un-exempted establishment to un-exempted establishment.	Online

# TDS on claims

Disclaimer: This document is intended solely for educational purposes. The content herein is subject to change based on evolving finance trends and any relevant rulings by the Government of India. Readers are advised to consult with qualified professionals for specific guidance related to their individual circumstances.

**Q1. Under which circumstances TDS will be applicable in accordance with the Ministry of Finance Notification G.S.R. 604(E) dated 31.08.2021?**

TDS will be applicable in case of PF Final Settlement, transfer claims, on transfer from Exempted establishments to EPFO and vice versa, on transfer from one Trust on another, past accumulations transfer, at the time of annual accounts processing, on back period accounting after accounts for year 2021-22 are processed in accordance with the Ministry of Finance Notification G.S.R. 604(E) dated 31.08.2021 .

**Q2. What is the effective date of deduction of TDS in accordance with the Ministry of Finance Notification G.S.R. 604(E) dated 31.08.2021?**

It will be effective from 1st day of April, 2022.

**Q3. Is there any minimum amount upto which tax is not deducted ?**

The threshold limit for contributions for previous year 2021-22 and subsequent previous year is 2,50,000/- for EPF members.

**Q4. At what rate TDS will be deducted if PF account is linked with a valid PAN for resident member?**

If PF account is linked with a valid PAN, rate of TDS shall be 10 percent. (Ref. section 194 A)

**Q5. Whether taxable contribution part will be subject to a separate accounting of interest?**

Yes, taxable contribution part will be subject to a separate accounting of interest and maintenance as the closing balance of this part will earn interest next year and will be subject to TDS.

**Q6. Whether taxable and non-taxable both parts will be used for withdrawal?**

Yes, Withdrawal will be from taxable account thereafter from nontaxable account.

# Grievance redressal

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## Q1. How do I get my grievances redressed?

A complainant can lodge his/her grievance online on – <https://epfigms.gov.in>. If the complainant has UAN/Establishment/PPO number then he can directly enter his respective detail and fill his/her grievance category and description of grievance along with uploading supporting documents. Thereafter his grievance is forwarded to the concerned PF office which is linked to its UAN/Establishment/PPO number, If the complainant does not have UAN/Establishment/PPO number then he/she can register his grievance in Others category where he has to fill all the details along with the PF Office to which the grievance pertains. After successfully lodging the grievance a unique registration number is generated and sent on his mobile number or on email id. The complainant can see/check the status/disposal of his grievance on the above mentioned portal through registration number. The EPFiGMS is an interactive portal as the complainant can add additional supporting document pertaining to his grievance and EPFO offices too can ask for documents as well as seek further inputs from the complainant regarding his/her grievance. The EPFiGMS portal also has the provision for seeking feedback from the complainant with respect to quality of redressal of his/her grievance in the form of star ratings.

## Q2. What is an Electronic Return cum- challan (ECR)?

Every establishment covered under the EPF & MP Act, 1952 has to electronically file information after close of every wage month regarding the number of employees employed, their UAN, their Gross/EPF/EPF/EDLI wages, contributions under the three Schemes on such wages and the

administrative charges due, wage disbursement date, and number of excluded employees and their gross wages. The ECR facility on unified portal allows the employer to perform the above important statutory duty. After creating the above information in the ECR, the employer can use the challan process for payment of the contributions & administrative charges declared by him.

### Q3. How can I see my KYC details with UAN?

1. Login to your EPF account at the unified member portal.
2. Click on the "KYC" option in the "Manage" section.
3. You can select the details (PAN, Bank Account, Aadhar etc) which you want to link with UAN.
4. Fill in the requisite fields.
5. Now click on the "Save" option.
6. Your request will be displayed in "KYC Pending for Approval".
7. Once employer approves the details the message will be changed to "Digitally approved by the employer".
8. Once UIDAI confirms your details, "Verified by UIDAI" is displayed against your Aadhaar.
9. You can select the details (Bank Account, PAN, Aadhar, Passport) which you want to link with UAN.

### Q4. How can I view/download my passbook?

Login to the UAN Member Portal with your UAN and password. Go to the menu 'Download' and select 'Download Passbook'. A link to download the PDF of this passbook will be provided. .

### Q5. How can I view/download my UAN card?

You first need to login with your valid UAN and password. Then go to 'Download' Menu and select the option 'Download UAN Card'. A PDF copy of your UAN card can be downloaded.