FAQ: EPF for Employees

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At a glance

Topic	Key point
Membership	Compulsory for eligible employees; no option to opt out while employed
Wage ceiling	Employees drawing wages up to Rs.25,000 are eligible; higher earners may join by option
Voluntary contribution	Allowed above the 12% statutory rate
Interest	Stops once the account becomes inoperative
Transfer	Use Form 13R on change of employment, online through the Unified Portal
EDLI assurance benefit	Maximum Rs.7,00,000, payable on death while in service

1. Joining and Eligibility

Q1. Can an employee join the EPF directly?

No. Membership is possible only through employment in an establishment covered by the EPF & MP Act, 1952.

Q2. Is there any option to choose whether or not to become a member of the EPF?

No. There is no option.

Q3. Is there an age restriction for becoming a member?

There is no age restriction for becoming a member of the Provident Fund. However, an employee who has already attained the age of 58 cannot become a member of the Pension Fund.

Q4. Can daily-rated or piece-rated employees become EPF members?

Yes.

Q5. Can an apprentice become a member of the EPF?

No. But when he ceases to be an apprentice, he should be enrolled immediately.

Q6. Is there a salary restriction for becoming a member?

Employees drawing wages up to Rs.25,000 are eligible to become members. Such an employee continues to be a member even when his pay later exceeds Rs.25,000. However, his contribution to the Fund is then restricted to Rs.25,000, and the employer pays matching contribution up to Rs.25,000 only.

Employees drawing more than Rs.25,000 can also become members by giving an option under Para 26(6) of the EPF Scheme. The option must be submitted to the EPF office within 6 months of joining.

Q7. If an employee draws more than Rs.25,000, is he required to become a member?

No, if he is not already holding PF membership. If both employer and employee are willing, he can become a member by giving an option under Para 26(6) of the EPF Scheme, submitted to the EPF office within 6 months of joining.

Q8. To whom can I go if I am not given PF membership?

Approach your employer first. If that fails, approach the Regional Provident Fund Commissioner at the nearest PF office.

2. Continuing and Ending Membership

Q9. Can an EPF member discontinue membership while in employment?

No. It is not permissible.

Q10. Can an employee continue as a PF member after retirement?

Yes, if he continues to work after reaching the superannuation age.

Q11. Can an employee continue EPF membership after leaving employment?

Yes.

Q12. How long can an employee continue his EPF membership?

Until he withdraws the amount standing to his credit in the Fund under Paragraph 69 of the EPF Scheme.

Q13. What happens to membership during closure, lock-out, strike and similar periods?

Membership continues. In the absence of wages, no contribution is recovered.

3. Contributions

Q14. How is contribution determined for daily-rated or piece-rated employees?

The wages paid in a calendar month are taken to determine the contribution due.

Q15. Can a member pay more than the statutory 12%?

Yes. A member can pay voluntary contribution in excess of the normal 12% of Rs.25,000. The employer may restrict his own share to the statutory rate.

Q16. Can an employee contribute to the EPF after leaving service?

No. Without wages and an employer, no recovery can be made. Any contribution by a member must be matched by the employer's share.

Q17. Can PF be deducted if the member has not collected his wages?

Yes. Before paying wages, the employer must deduct the PF contribution and pay it to the Regional PF Commissioner, whether or not the member collects the wages.

Q18. How am I informed if contributions were deducted from my wages but not paid to the EPF?

The Annual PF Statement of Account or Member Passbook shows the amounts paid by the employer, so the default period in a year becomes known.

If you have activated your UAN, you can verify payment or non-payment every month through the e-passbook. Members also receive an SMS on their registered mobile number when the monthly contribution is credited.

4. Interest on Your Account

Q19. How long will I earn interest after leaving employment?

An EPF account becomes inoperative 36 months after retirement on or after the age of 55. An inoperative account stops earning interest.

- **Retirement at 58:** interest is credited up to age 58 (as per the rule applied in the Scheme's examples).
- **Voluntary retirement before 55, say at 50:** interest continues until age 58, because the account becomes inoperative only at 58.
- **Retirement at 60:** interest is payable up to age 63, and so on.

Q20. How long can I keep my PF in the account?

Membership can be retained until you withdraw your PF dues. However, if the account receives no contributions for more than 3 years, interest is not credited after the 3rd year.

5. Withdrawal and Transfer

Q21. Is there a time limit for withdrawing PF dues?

In case of resignation (not superannuation), a member must wait two months before withdrawing the PF amount.

In case of unemployment, 75% of the EPF can be withdrawn within 2 months of becoming unemployed, and the balance after 12 months of continuous unemployment.

Q22. Can I withdraw the entire amount through money order?

No.

Q23. Can I get my PF account transferred when I change employment?

Yes, and you should. On a change of employment, the member must get the PF account transferred to the present establishment by submitting Form 13R. The transfer claim can be submitted online through the member interface on the Unified Portal.

Q24. How will I be informed of the transfer?

You can request a copy of the Transfer Certificate (Annexure K), which is issued to the transferee Regional PF Commissioner or PF Trust and gives full details of the transfer, from the EPF office.

Q25. If past accumulations are not transferred when an establishment's exemption is cancelled, how are members paid?

The local Regional PF Commissioner ensures transfer of securities or cash and arranges refund of dues to the members.

Q26. Can a Scheme Certificate holder with 8 years of service withdraw on surrender of the certificate?

Yes. However, it is advisable to complete 10 years of pensionable service. That makes you eligible for pension under EPS 1995: early (reduced) pension from age 50, or superannuation pension at

58.

6. Protection and Nomination

Q27. Can the PF amount credited to a member be attached against any liability?

No. Under Section 10 of the EPF & MP Act, 1952, the Provident Fund is protected against attachment, including by any court.

Q28. If there is no nomination, how is a deceased member's PF paid?

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

7. Insurance (EDLI) Benefit

Q29. Is assurance benefit payable for a missing EPF member?

No. Assurance benefit under the EDLI Scheme, 1976 is available only on the member's death while in service, and is paid to the nominees or legal heirs.

Q30. What is the maximum assurance benefit?

Currently, the maximum assurance benefit is Rs.7,00,000.

8. Online Services

Q31. How can I check the status of my UAN?

The facility is available on the Unified Portal at https://unifiedportal-mem.epfindia.gov.in.

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