

Employees Provident Fund and Miscellaneous Provisions Act, 1952

**S V RAMACHANDRA RAO
&
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Resource Inputs Pvt Limited (RIPL)**

EPF Membership Eligibility

- Employees whose monthly wages [wages include all allowances paid universally, necessarily and ordinarily to all employees] are Rs. 15,000/- and below are required to be enrolled in the EPF.
- Employees whose wages are above Rs. 15000/- per month but already enrolled as a member in the EPF, will be required to be enrolled in EPF in the new organization also provided he / she has not withdrawn the total PF contributions made earlier.
- Employees whose wages are above Rs. 15,000/- per month and not a member of EPF earlier and not an International Worker is not required to be enrolled in the EPF.

Documents to be submitted by the employee

- Properly filled Form No. 11 [giving details of UAN number, membership in EPS etc.,]
- Provident Fund passbook of the employee
- Nomination declaration form – II [employee should fill-in the form on the EPFO website also]
- Aadhar card with complete date of birth [which should be same as the date of birth mentioned in the records] and linked with mobile number [employee should have the same mobile number]
- Existing PF members should have completed the KYC process and linking of bank account which is active
- If the aadhar number could not be linked with EPF account, new employee should be asked to correct the details in the aadhar card and only after aadhar linking wages should be processed.

Employer Responsibility

- Must obtain Form 11, Form-II and EPF passbook [new employees who are members of EPF]
- Ensure the employee completed KYC, aadhar with correct details and linked with mobile
- Approve the KYC details submitted by the employee
- Ensure renewal of Digital Signature and E Signature on time
- Correctly deduct PF contributions from the wages of the employees
- Remit the both employer and employee contributions on or before the due date

Employer Responsibility

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- Submit monthly return in case of International workers [if any]
- Deduct and contribute on total salary [excluding HRA] of the International workers
- Register the details of manpower supply and job work contractors on the EPFO website
- Verify the correctness of remittances made by the contractors
- Submit form 26 for all employees who are contributing towards PF over and above the statutory limit.

Benefits to the Employee

- The provident fund contributions made by the employee are covered as savings under Income Tax Act under Section 80C.
- The Provident Fund contribution will earn interest [declared by the Government every year] on monthly basis. [cumulative interest]
- The interest earned on PF contributions made up to Rs.2,50,000/- each year will be tax free income.
- The PF accumulations withdrawn after 5 years of contribution are income tax exempt

Benefits to employees

- The employer also contributes an amount equal to the amount deducted from the employee up to the statutory limit.
- Both the contributions will be credited to the employee account and earn interest / pension eligibility.
- After exit from employment [for whatsoever reason] the employee can withdraw his PF accumulations.
- In case of death of the member the nominee will receive the amount.
- PF accumulations can not be attached against any dues of the member and even the law courts will not attach the amount.

Benefits to employees

- From out of the 12% contributions made by the employer, 8.33% [on maximum of Rs.15000] will be credited to the pension fund of the eligible employees.
- Employer will contribute towards pension fund. Employee will not contribute.
- Government of India will contribute 1.16% to the pension fund
- Pension contributions will be made till the employee attains the age of 58 years.
- If the employee is continuing in service after attaining the age of 58 years, the total employer contributions will be credited to P F account.

Benefits to employees

- Eligibility conditions for Pension
- Who have contributed for less than six months they will not be allowed to withdraw EPS due to EPFO regulations
- Employee should have completed minimum 10 years pensionable service
- Should have attained the age of 58 years
- 10 years service and 58 years of age is not required to become eligible for pension in case of death or total permanent disability of the member
- If the employee exited from employment, for any reason whatsoever, and not in service, can opt for reduced pension after attaining the age between 50 and 58 years.

Benefits

- Eligibility conditions for withdrawal benefits
- An employee who could not complete 10 years of service [9 years and 6 months below] can withdraw the amount contributed
- The calculation of the withdrawal benefit is based on the last average salary and the number of years contributed to the pension fund. It is not based on the actual amount available in pension fund of the member.

Benefits

- Eligibility conditions for Scheme Certificate
- Members who have contributed to pension fund for 10 or more years are not eligible for withdrawal benefits and hence the scheme certificate.
- Member is not eligible to receive pension as he / she has not attained the requisite years of age
- Member is not in employment and not contributing to the pension fund
- Such employee/s can obtain scheme certificate from the EPFO.
- When the employee join in service again, the scheme certificate should be submitted to EPFO to get the service added to the existing employment.
- Members eligible for withdrawal benefit also can obtain scheme certificate without withdrawing the amount.
- An employee who has completed 10 years or more service and obtained scheme certificate can opt for pension after attaining the age of 50 years.
- In case of death (not while in service) of the member who is holding a scheme certificate, the spouse can claim for pension

EDLI

- The employer will contribute 0.5% of the PF wage (maximum on Rs. 15,000/-) towards Employee Deposit Linked Insurance Scheme.
- To become eligible for the EDLI benefit the employee should have been a member of PF in the preceding 12 months.
- In case of death of a member while in service he / she will be entitled for a minimum benefit of Rs. 2,50,000/-.
- The maximum benefit is Rs. 7,00,000/- which is calculated based on the average PF balance, PF wage and years of service.

How to update KYC

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- If employee having login credentials login through below portal.
- <https://unifiedportal-mem.epfindia.gov.in/memberinterface>
- For new employees who have not UAN credentials they need to activate UAN number as per below said process
- Click on above website then A new window will be opened as below

How to update KYC

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Click on “Activate UAN”

The screenshot displays the EPF Member e-SEWA portal. At the top left, it identifies the 'EMPLOYEES' PROVIDENT FUND ORGANISATION, INDIA' under the 'MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA'. The central banner features the 'G20' logo with a globe and the text 'भारत 2023 INDIA' and 'वसुधैव कुटुम्बकम् ONE EARTH • ONE FAMILY • ONE FUTURE'. On the right, the 'Universal Account Number (UAN) MEMBER e-SEWA' login section includes fields for UAN, Password, and Captcha, with 'Sign in' and 'Reset' buttons. Below the login section, there are three main columns: 'Dear EPF Members !!' with a red notice about mandatory Aadhaar linking; 'Benefits of Registration' listing options like downloading passbooks and updating KYC; and 'Important Links' where the 'Activate UAN' link is highlighted in yellow. A red arrow points from the text 'Click on “Activate UAN”' to this highlighted link.

How to update KYC

- You will be directed to a new window which is shown below, Fill all the details viz. UAN / PF (UAN / PF Number provided on your pay slip), Aadhar, Name, D.o.B. Mobile No. and Email ID and click on **“Get Authorization Pin”**

And complete the process by entering your pin which is received on your mobile

EMPLOYEES' PROVIDENT FUND ORGANISATION, INDIA
MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA

☰ **Activate Your Uan**

UAN

Member ID

AADHAAR *

Name *

Date of Birth *

Mobile No. *

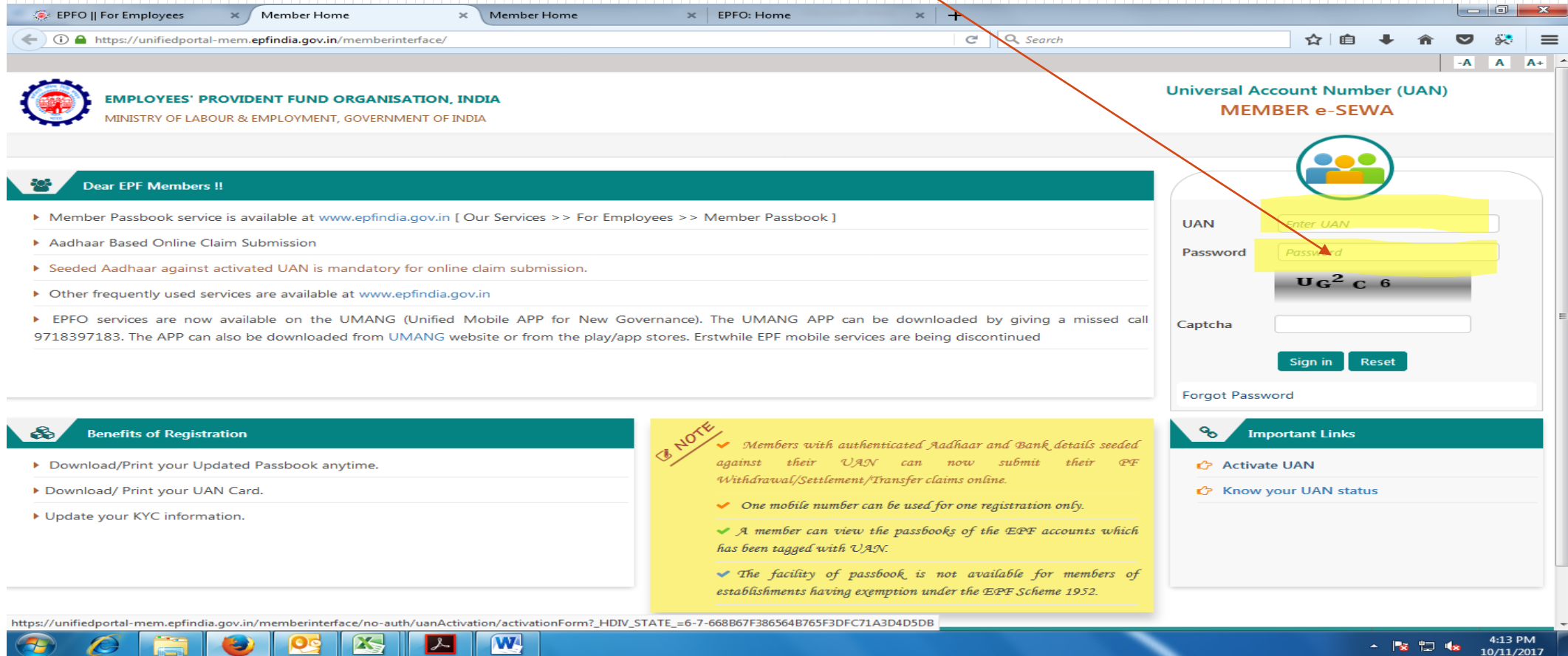
Captcha *

मैं अपनी पहचान स्थापित करने के उद्देश्य से आधार आधारित प्रमाणीकरण के लिए अपना आधार नंबर, वन टाइम पिन (ओटीपी) डेटा प्रदान करने के लिए सहमत हूँ और मैं यूएएन को सक्रिय करने के उद्देश्य से आधार के साथ उपलब्ध अपने मूल विवरण को साझा करने के लिए सहमत हूँ।
I hereby consent to provide my Aadhaar Number, One Time Pin (OTP) data for Aadhaar based authentication for the purpose of establishing my identity and I agree to share my basic details as available with Aadhaar for the purpose of activating UAN.

Get Authorization Pin **Reset**

How to update KYC

- After completion of the above process, you will receive a password on your mobile number
- Then you can login your UAN account as below



How to update KYC

- After login into the portal, click on “**Manage**” icon and select “KYC as below
- Save the data after fill details

The screenshot shows the EPFO Member Home portal. The 'Manage' dropdown menu is open, showing 'Add KYC' and 'KYC' options. The 'Add KYC' form is displayed with the following fields:

Select	Document Type	Document Number	Other
<input type="checkbox"/>	Bank	DOCUMENT NUMBER	
<input type="checkbox"/>	PAN	DOCUMENT NUMBER	
<input type="checkbox"/>	AADHAAR	DOCUMENT NUMBER	
<input type="checkbox"/>	Passport	DOCUMENT NUMBER	
<input type="checkbox"/>	Driving License	DOCUMENT NUMBER	
<input type="checkbox"/>	Election Card	DOCUMENT NUMBER	
<input type="checkbox"/>	Ration Card	DOCUMENT NUMBER	
<input type="checkbox"/>	National Population Register	DOCUMENT NUMBER	NAME AS PER DOCUMENT

Buttons: Save, Cancel

Pending KYC

UAN	Document Type	Name as per Document	Document No	IFSC	Document Expiry	Delete
						No records to view

Approved KYC

UAN	Document Type	Name as per Document	Document No	IFSC	Document Expiry	Verify
1 100245272194	Bank	MURALI KRISHNA BELLAMKONDA	20042590217	SBIN0011080		--

How to Know your PF Balance

- After completion of KYC updation you can check your PF balance details after 24 hours
- In the below web address
- <https://passbook.epfindia.gov.in/MemberPassBook/login>





Please never respond to any call for sharing any personal details li

Sign In | EPF Passbook & Claim Status

UAN

Password

Featured

1. This facility is to view the Member Passbook for the members registered on the Unified Member Portal.
2. Passbook will be available after 6 Hours of registration at Unified Member Portal.
3. Changes in the credentials at Unified Member Portal will be effective at this Portal after after 6 Hours.
4. Passbook will have the entries which has been reconciled at the EPFO field offices.
5. Passbook facility not be available for the Exempted Establishments Members.

श्रम एवं रोजगार मंत्रालय
Ministry of Labour & Employment
भारत सरकार (Government of India)

Why one should file e-Nomination?

Helps in getting Provident Fund (PF), Pension (FPS) and Insurance

How to Know your PF Balance

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- Click on Passbook icon
- download Passbook
- Check your PF balance
- You can check your service details with previous employment details

How to withdraw PF advance PF settlement and process

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- INSTRUCTIONS AND GUIDELINES FOR THE ADVANCES TO BE CLAIMED THROUGH FORM 31

S.No	Purpose of the withdrawal	Additional Details	Relevant Para of EPF Scheme 1952	Membership/ period required	Amount Admissible/ from share	Number of Installments	Number of Times withdrawal for same purpose allowed	Payment will be made to	Document required with Form 31
I	Para 68B: Purchase of House/flat, construction of House including acquisition of site.								
a.	Purchase of house/flat/construction of house including acquisition of site	From AGENCY	68B (1)(a)	5 (FIVE YEARS)	For purchase of site: 24 month's basic wages and DA/for purchase of house/flat/construction: 36 month's basic wages and DA OR Total of employee and employer share with interest OR Total cost. Whichever is least	For construction of house: One or more installments.	1 (ONE)	Agency	Declaration Form from Member
b.	Purchase of site for construction of dwelling house/purchase of house/flat	From Individual	68B (1)(b)					Member	
c.	Purchase of dwelling house/flat on ownership	From PROMOTER	68B (1)(bb)					Member	
d.	Construction of house on a site owned by member/spouse/jointly by member & spouse	NA	68B (1)(c)					Member	
e.	For addition/alteration/improvement in house owned by member/spouse/jointly with spouse	NA	68B (7)	5 years from completion of house	12 month's basic wages and DA OR Employee Share with interest OR Cost Whichever is least	1 (One)	1(ONE)	Member	Declaration Form from Member
f.	For addition/alteration/improvement/repair in house owned by member/spouse/jointly with spouse	NA	68B (7B)	10 years from withdrawal under sl no (e) above.	12 month's basic wages and DA OR Employee Share with interest OR Cost Whichever is least	1 (One)	1(ONE)	Member	Declaration Form from Member
II	Para 68BB: Withdrawal from the fund for repayment of loans in special cases.								
a.	For refund of outstanding principal and interest of a loan for purposes under Para	Loan from AGENCY	68BB	10 years	36 month's basic wages and DA OR Total of employee	1 (one)		Agency	Certificate from the Agency indicating

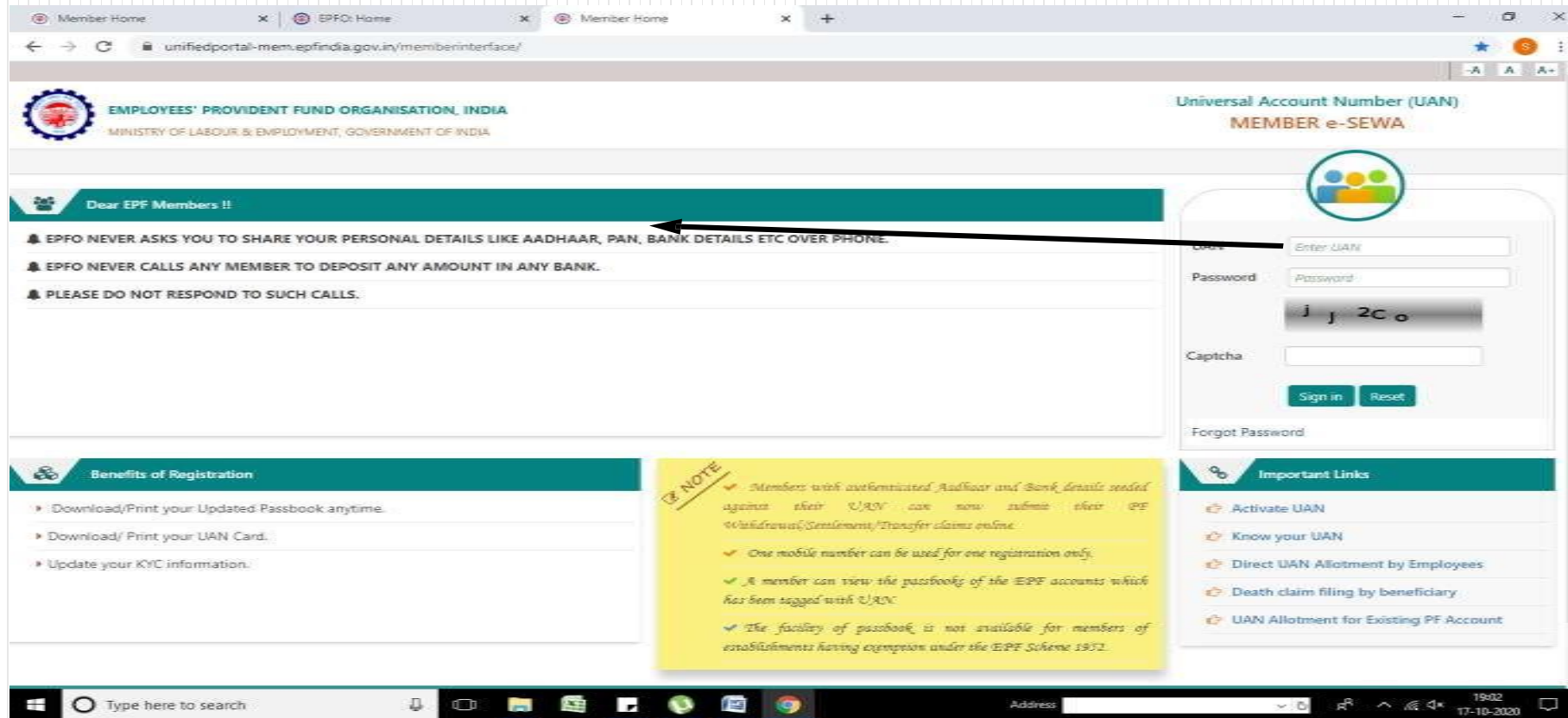
S.No	Purpose of the withdrawal	Additional Details	Relevant Para of EPF Scheme 1952	Membership/ period required	Amount Admissible/ from share	Number of Installments	Number of Times withdrawal for same purpose allowed	Payment will be made to	Document required with Form 31
	68B.				and employer share with interest OR Total outstanding principal and interest. Whichever is least				outstanding principal and interest
III	Para 68H: Grant of Advances in special cases.								
a	In case of lockout/closure of establishment for more than 15 days, And The employees are rendered unemployed without compensation OR Employee has not received wages for more than 2 months continuously (for reasons other than strike)	NA	68H (1)	NA	Employee share with interest	1 or more	NA	Member	Certificate from the Employer in Certificate Form A and B, as applicable.
b	Discharge/dismissal/retr enrichment of member challenged by him/her in Court	NA	68H (1-A)	NA	Maximum 50% of Employee share with interest	1 or more	NA	Member	Copy of petition filed in the Court and certificate from member that the case is pending
c	In case of establishment's closure for more than 6 months and employees continue to be unemployed without compensation	NA	68H (2)(a)	NA	Up to 100% of Employer Share with interest	1 or more Recoverable advance, In case closure is for above 5 years the recoverable advance converted to non recoverable on member's request.	NA	Member	Certificate from the Employer in Certificate Form A and B, as applicable.

S.No	Purpose of the withdrawal	Additional Details	Relevant Para of EPF Scheme 1952	Membership/ period required	Amount Admissible/ from share	Number of Installments	Number of Times withdrawal for same purpose allowed	Payment will be made to	Document required with Form 31
IV	Para 68J: Advance from the fund for illness in certain cases.								
a	For his/her own treatment	NA	68J (1)	NA	6 month's basic wages and DA OR Employee Share with interest Whichever is least	1(one)	NA	Member	Certificate C signed by Employer and Doctor.
b	For treatment of family	NA	68J (3)	NA	6 month's basic wages and DA OR Employee Share with interest Whichever is least	1(one)	NA	Member	Certificate C signed by Employer and Doctor.
V	Para 68K: Advance from the fund for marriages or post matriculation education of children.								
a	For marriage of self/daughter/son/ brother/sister	NA	68K (1)	7 years	50% of Employee share with interest	1 (one)	3 (THREE TIMES)	Member	Members declaration in the Form 31
b	For post matriculation education of son/daughter	NA							A certificate regarding course of study and estimated expenditure from Head Of Institution
VI	Para 68 N: Grant of advance to members who are physically handicapped								
	For purchasing equipment for minimizing hardship on account of handicap	NA			6 month's basic wages and DA OR Employee Share with interest OR Cost of equipment Whichever is least	1 (One)	No Second advance before 3 years from first	Member	Certificate in Certificate F from Doctor
VII	Para 68NN: Withdrawal within one year before retirement.								
	Partial withdrawal before retirement	NA	68NN	After 54 years of age and within one year of retirement/ superannuation,	90% of amount in PF of the member	1 (one)	NA	Member	

How to withdraw PF advance and PF settlement and process

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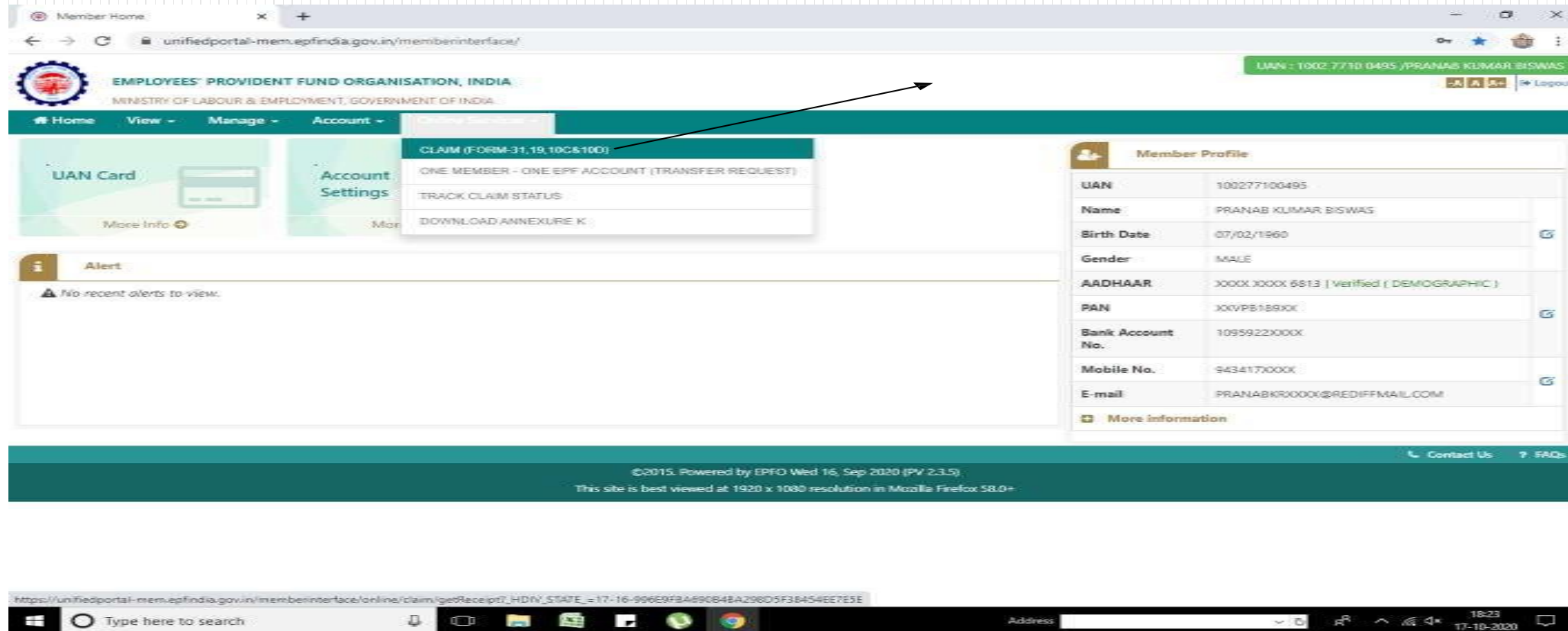
- Login member portal



How to withdraw PF advance PF settlement and process

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- Click on “Online services” Icon
- And click on “Climes”



The screenshot displays the EPFO Member Home portal. The header includes the EPFO logo, the text "EMPLOYEES' PROVIDENT FUND ORGANISATION, INDIA", and "MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA". A navigation bar contains "Home", "View", "Manage", and "Account". The "Account" dropdown menu is open, showing options: "CLAIM (FORM-31,19,10C&10D)", "ONE MEMBER - ONE EPF ACCOUNT (TRANSFER REQUEST)", "TRACK CLAIM STATUS", and "DOWNLOAD ANNEXURE K". An arrow points to the "CLAIM" option. The "Member Profile" section on the right lists details for UAN 100277100495, Name PRANAB KUMAR BISWAS, Birth Date 07/02/1960, Gender MALE, AADHAAR XXXX XXXX 6813, PAN XXXPB189XX, Bank Account No. 1095922XXXX, Mobile No. 943417XXXX, and E-mail PRANABKXXXX@REDIFFMAIL.COM. The footer shows "©2015. Powered by EPFO Wed 16, Sep 2020 (PV 2.3.5)" and "This site is best viewed at 1920 x 1080 resolution in Mozilla Firefox 58.0+".

How to withdraw PF advance PF settlement and process

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- The below window will open –fill the data and save

The screenshot displays the EPFO online claim form interface. The header includes the EPFO logo and the text 'EMPLOYEES' PROVIDENT FUND ORGANISATION, INDIA' and 'MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA'. The user is logged in as 'UJAN: 1002 7730 0495 /PRANAB KUMAR BISWAS'. The form is titled 'ONLINE CLAIM (FORM 31,19,10C & 10D)' and is divided into several sections:

- MEMBER DETAILS:**

EMPLOYEE NAME	PRANAB KUMAR BISWAS	FATHER NAME	LATE SANTI PRADA BISWAS
DATE OF BIRTH	07-FEB-1960	MOBILE	943417XXXX
- KYC DETAILS:**

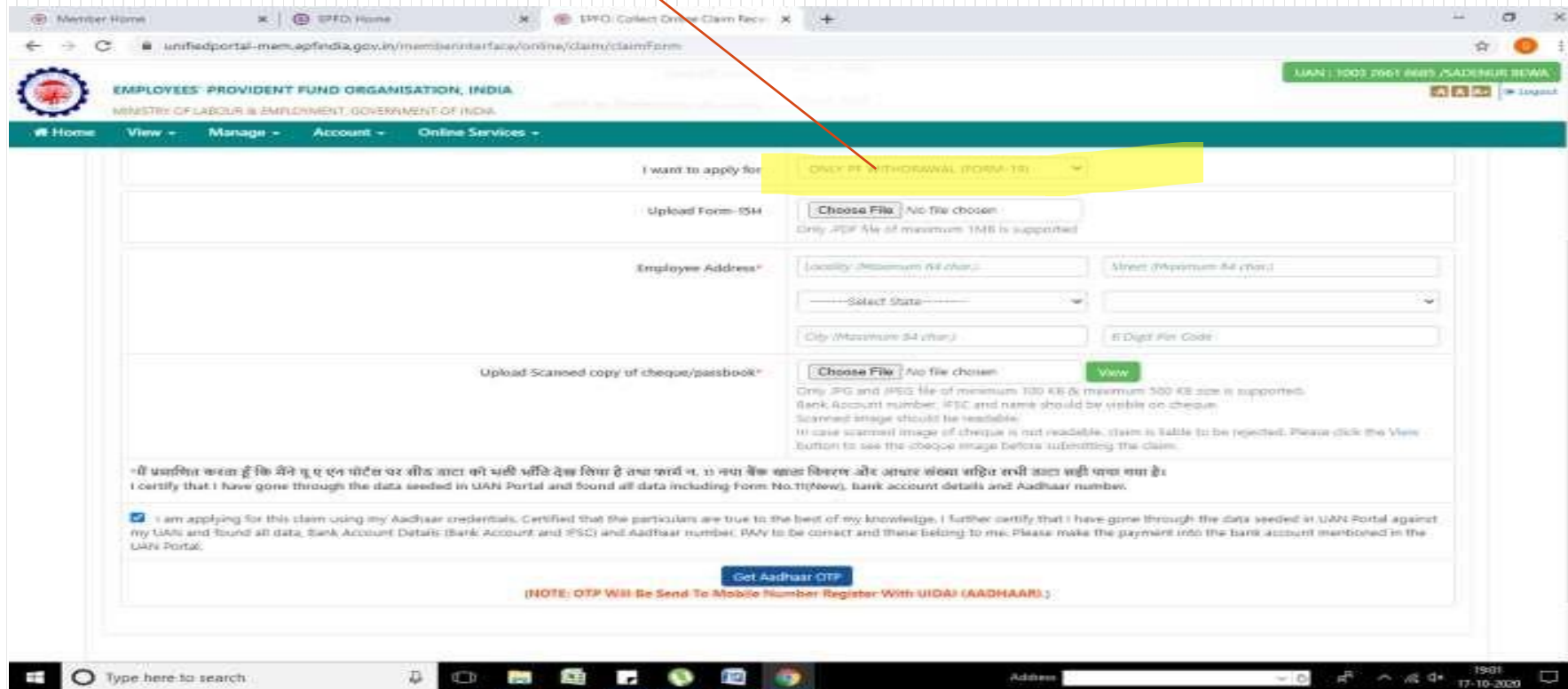
AADHAAR No.	XXXX XXXX 0813	PAN No.	XXVPE189XX
BANK ACCOUNT No. (As seeded against UAN)	10950225919 <input type="button" value="Verify"/>	IFS CODE	SBIN0000150
BRANCH NAME & ADDRESS	STATE BANK OF INDIA PARK STREET		
- SERVICE DETAILS:**

MEMBER ID	DOJ EPF	DOJ EPS	DOE EPF	DOE EPS	Reason Of Leaving
JLPG00452670000002332	01-APR-1989	16-NOV-1995		06-FEB-2018	SUPERANNUATION

A note at the bottom of the form states: 'Note: Please verify your Bank Account Number as seeded against UAN. If seeded bank account doesn't belongs to you or is closed, please update bank details(KYC) with latest Bank Account Number through Unified Portal / Your Employer before proceeding with Online claims.'

How to withdraw PF advance online

- After saving the above data you will be redirected to the below window
- You can opt PF Advance-Form 31
- PF withdraw -Form 19
- Pension withdraw from -10C



How to withdraw PF advance PF settlement and process

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- The below documents required for apply PF advance – From 31
- 1. Cancelled cheque (Name on the cheque as per Aadhar)
- 2. Address of the employee

- Required documents for Settlement of PF – **Form 19** and **Form 10C** for Pension

- PF settlement means total amount withdraw from PF(Your eligible for this after 2 months of the date of left in the company)
 1. Cancelled cheque (Name on the cheque as per Aadhar)
 2. Form 15 G/H
 3. Address of the employee

These claims will settle with in 10 to 15 days

www.resourceinputs.com and www.hrchambers.com

Important for employees

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Important Note: - If you updated your Aadhar card please inform to HR and take necessary steps to update same in PF or else you are unable to login PF account and you will face so many problems form PF Dept.

Joint declaration application through online by employee

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- Employees can correct/update their Name, D.O.B, Father name, DOJ and DOE, Gender, Nationality, Maternal status through online from their EPFO member service portal.
- **Process of updation**
- Go to the EPFO Portal <https://unifiedportal-mem.epfindia.gov.in/memberinterface>
- Login to Your Account. log in using your Universal Account Number (UAN) and password.
- Click on Manage Icon and choose Joint Declaration option and update as give below

Joint declaration application through online by employee

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The screenshot displays the EPFO online portal interface. At the top left is the EPFO logo and the text "EMPLOYEES' PROVIDENT FUND ORGANISATION, INDIA" and "MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA". On the top right, a green box shows "UAN : 1010". A navigation bar contains "Home", "View", "Manage", "Account", and "Online Services". The "Manage" dropdown menu is open, with "JOINT DECLARATION" highlighted in yellow. An orange arrow points from this menu item to the "Changes requested" field in the profile update form below. The form includes fields for "Entity", "Aadhaar No.", "Name", "Date of Birth", "Gender", and "Father/Mother Name". The "Available details" section shows "*****9555", "NI", "13", "FE", and "R/". The "Changes requested" section shows "*****9555" and "gender".

Joint declaration application through online by employee

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Note: -

There is 2 types of changes as per EPFO SOP

1. Major Change:

- If more than 2 alphabets change and the name also gets changed phonetically.
- If inserting a name for the first time.
- If expanding the name
- D.O.B change more than 3 years

2. Minor Change:

- If 2 or less than 2 alphabets get changed and the name not changing phonetically.
- If removing only salutations like Shri, Dr., Mr., Mrs., Miss etc.
- D.O.B Below 3 years

Joint declaration application through online by employee

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- **Major change:-** For Major Changes, at least three documents are required to be provided by the applicant from the list of documents given in SOP with respect to the relevant parameters in those changes.
- **Minor change:-** For Minor at least two documents are required from the list of documents given in SOP with relevant parameters of the change.
 - AADHAR Card is Mandatory for all changes and required 2 or 3 below documents as per above change type
 - DOB certificate / SSC Certificate / E PAN /Driving License / Passport
Bank Passbook having name and Photograph Cross Stamped by bank official
e-Voter ID/ Marriage Certificate issued by the government / Appointment letter/
Resignation letter / Experience certificate/Wage slip/salary slip/full and final letter

Partners of our progress



Electronics Corporation of India Limited
A Govt. of India (Dept. of Atomic Energy) Enterprise



Partners of our progress



Bhavanagar Gas Ltd.



The Leadership Team

HR Chambers Outsourcing Pvt Ltd
SV Ramachandra Rao

S.V. Ramachandra Rao, Promoter & Managing Director

Backed with 25 years of experience in senior positions in the field of HR, legal and general management in highly reputed industries and after carving a unique image as Employee Relations and Labour Law expert, In the year 2000 he promoted Resource Inputs Limited and HR Chambers Outsourcing Pvt Ltd to provide total HR services.

He has authored a number of articles on HR and addressed numerous conferences on Human Resource Management. He is also the Founder Secretary of National HRD Network Hyderabad Chapter and State Committee member and sub-committee chairman of Employers' Federation of Southern India – AP & TS Branch and Member CII Telangana State Council. He is also the member Employees Provident Fund Regional Board Member Telangana State.