



India

November 2021

# RESPONSE TO COVID-2.0

Delivering social security during the pandemic



Employees' Provident Fund Organisation  
Ministry of Labour and Employment, Government of India

## KEY HIGHLIGHTS



**3rd**  
largest pension  
fund globally in  
terms of  
membership



**8th**  
largest sovereign  
pension fund in  
terms of assets  
under  
management



**₹15690 bn**  
AUM (\$209 bn)



**67**  
million  
members



**7.1**  
million  
pensioners



**Over 37**  
million claims  
settled annually



# PANDEMIC PREPAREDNESS

As Covid struck, there was a sudden disruption of services as face-to-face interactions became infeasible for all Service delivery organisations across the globe. Employees' Provident Fund Organisation (EPFO) owing to the sheer size of its membership, the complexity of the scale of work, and also the fact that most of the subscribers come from a socio-economically disadvantaged section where digital penetration and literacy is limited, this challenge was even greater. But the Covid thrown challenges offered a rare opportunity to the EPFO, to present its disaster preparedness through demonstration effect and let the evidence speak louder than claims.

The foundation of this preparedness was laid in the years of hard work the organization invested in creating a digital architecture and developing expertise in the unique IT-based solutions to cater to the emerging needs of crores of its members. The success of online services that EPFO intended to offer mainly depended on the identification of the members through foolproof documentation of know your customer (KYC) in the system.

Over the years EPFO had worked hard and completed KYC with Aadhaar (a biometric-based verifiable 12-digit identification number issued to residents of India) seeding for over 72.3 million members. By the time the pandemic struck, it had already powered its digital system in a way that enabled its members to avail multiple services from its e-platform with ease. Therefore EPFO was ready to face the challenge of servicing its members efficiently when economic pressures mounted, and ripple effects of income cuts, job losses started spreading and people reached out to dip into their rainy-day funds.

In the initial phase of the spread of the pandemic when there was widespread lockdown, offices of EPFO across the country have remained operational to serve its members. It was not a mean task in the absence of public transport which had been fully suspended under the lock-down, but thousands of EPFO employees, braved the infection risk and logistical challenge to show up in the offices across India. Amid the raging pandemic as most offices, even shops lay abandoned with 'closed' signage hung, doors of EPFO offices and its digital services said "We are open and ready to serve".

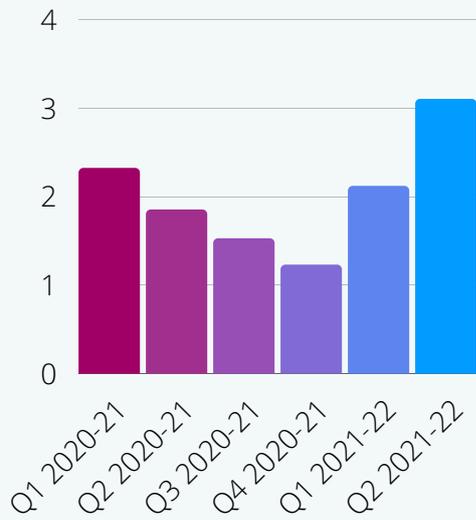


# PERFORMANCE DURING COVID-19

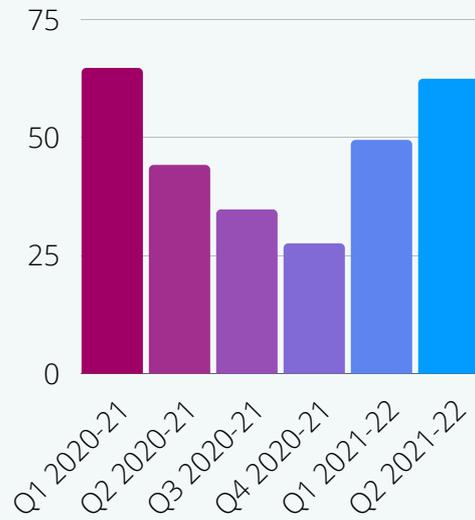


# EPF CLAIM SETTLEMENT

## COVID-19 WITHDRAWAL



Number of claims (million)



Amount disbursed (₹billion)



**12.1 million**

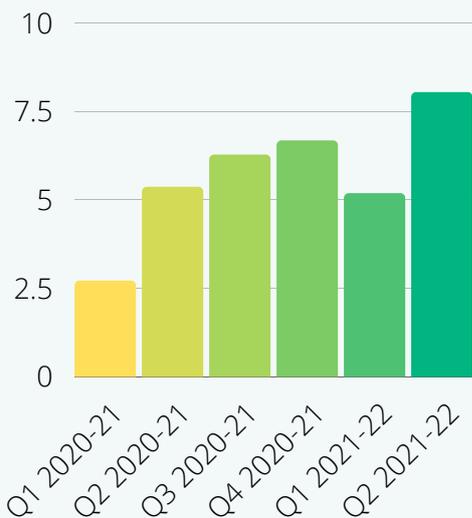
Members benefitted



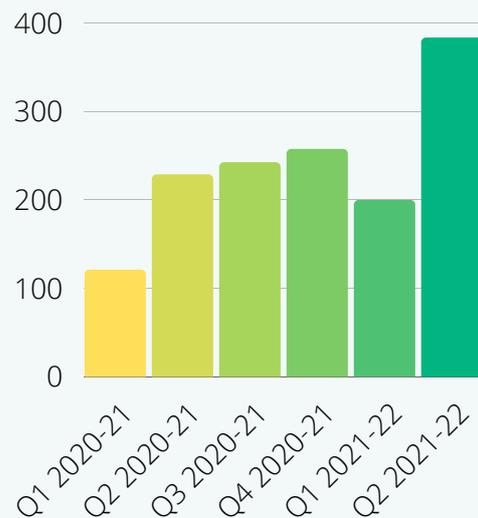
**₹282.88 billion**

(\$3.77 billion)  
Amount disbursed

## OTHER THAN COVID-19 CLAIMS



Number of claims (million)



Amount disbursed (₹billion)



**34.2 million**

Members benefitted

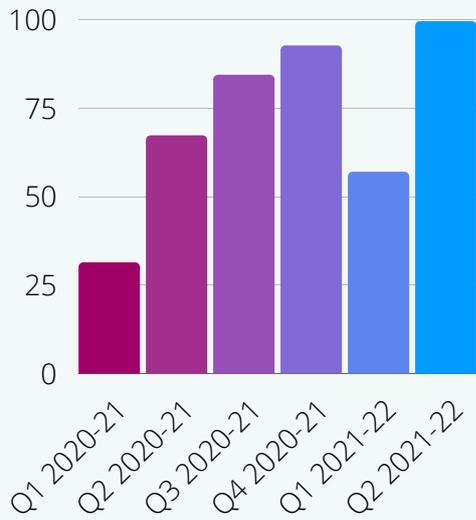


**₹1420 billion**

(\$18.9 billion)  
Amount disbursed

# PENSION & INSURANCE CLAIM SETTLEMENT

## PENSION-FORM 10D

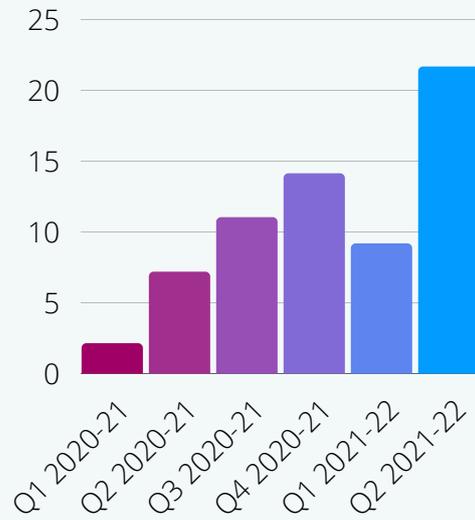


Number of claims (thousands)



**0.33 million**  
Members benefitted

## EDLI-FORM 5IF

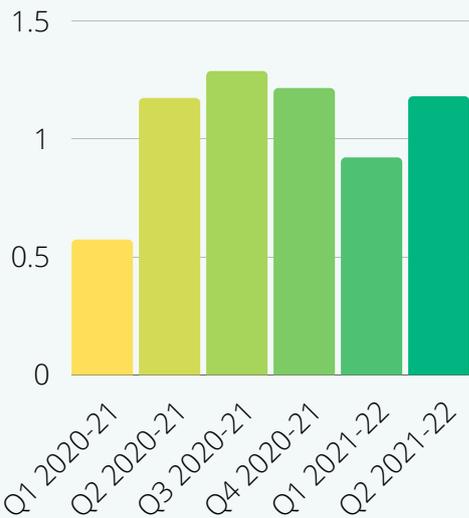


Number of claims (thousands)



**0.065 million**  
Members family benefitted

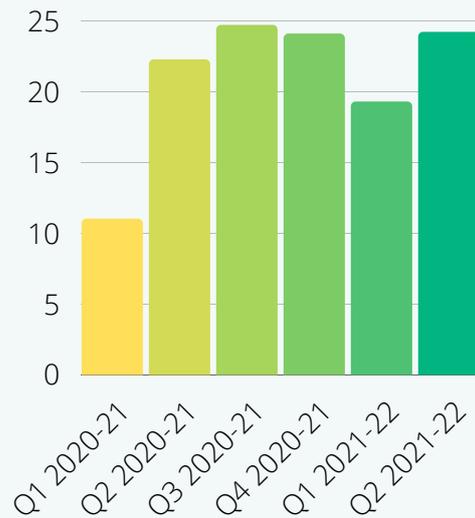
## WITHDRAWAL BENEFIT- FORM 10C



Number of claims (million)



**5.16 million**  
Members benefitted



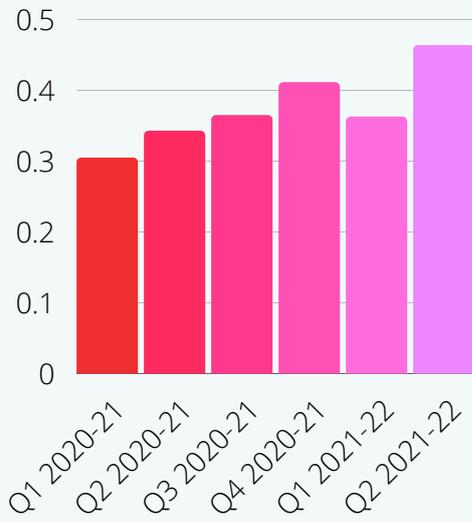
Amount disbursed (₹billion)



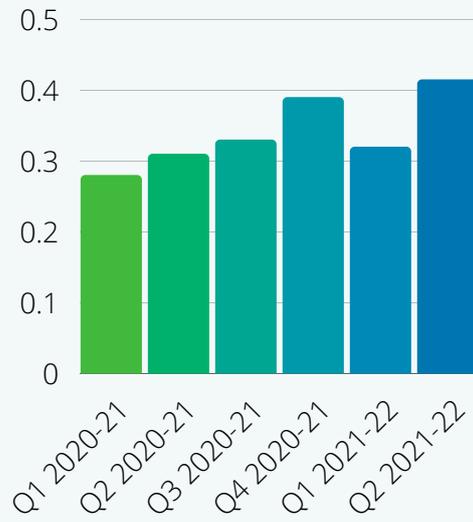
**₹125.55 billion**  
(\$1.67 billion)  
Amount disbursed

# GRIEVANCE REDRESSAL

## EPFIGMS



Total number of grievance (million)



Total grievance redressed (million)



**2.05 million**

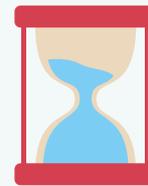
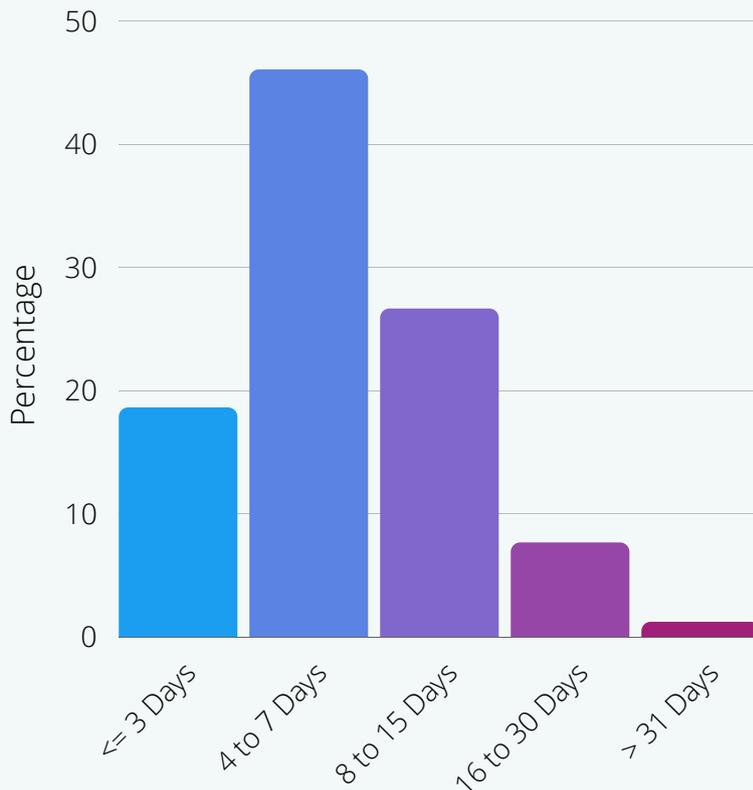
Grievance redressed



**92%**

Redressal rate

## PERIODICITY OF REDRESSAL OF GRIEVANCE



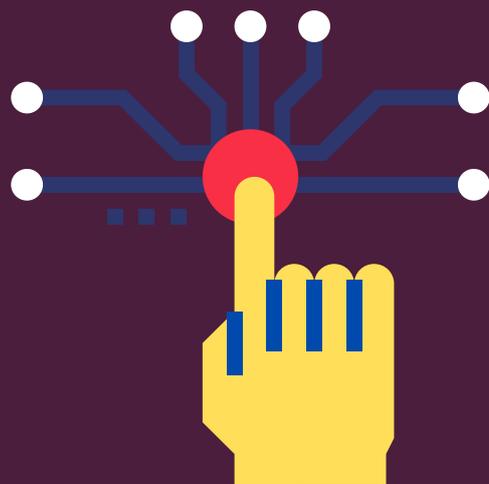
**64.7%**

Redressed within 07 days

**91%**

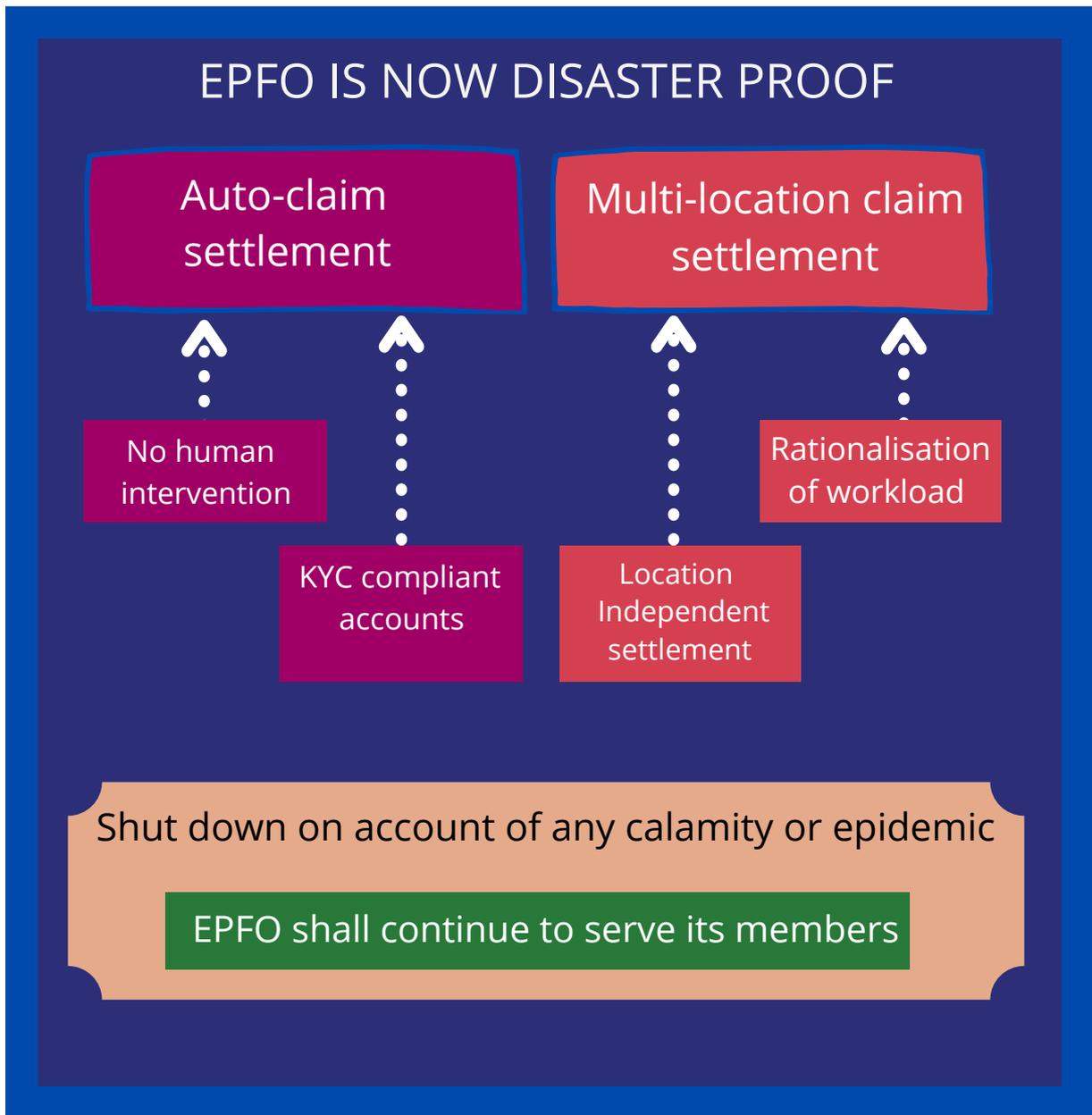
Redressed within 15 days

# INITIATIVES DURING COVID-19





# DISASTER PROOFING

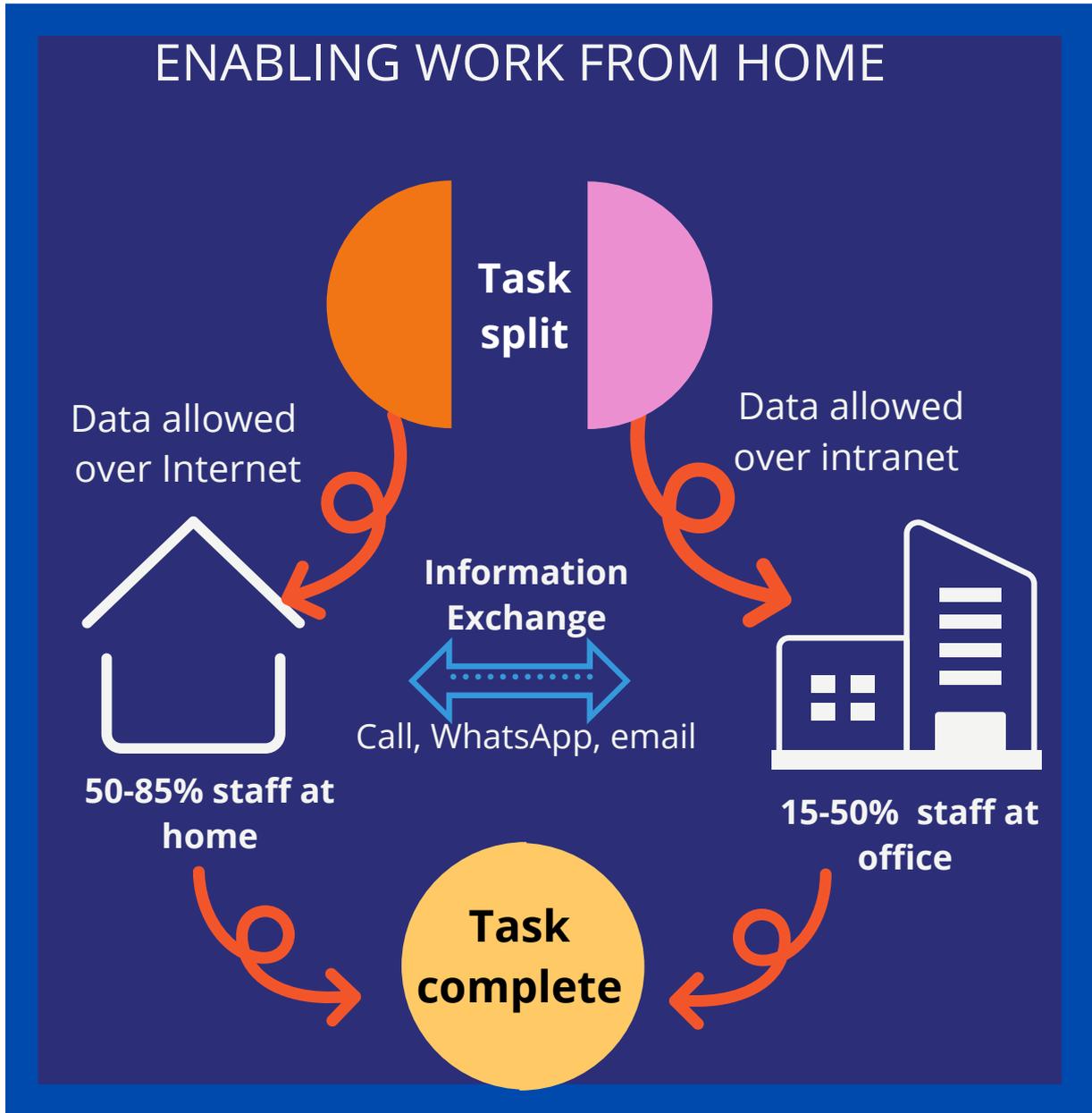


**Multi-location work model:** The increase in speed of settlement and productivity of manpower was also a product of an ingenious and out-of-the-box solution to redistribute the workload of claim settlement across its 138 regional offices completely alleviating the dependence on any particular office for delivery of services. The Covid induced lockdown threw a challenge to continue delivery of services, that too at a faster pace with fewer staff.

The digital architecture at EPFO along with a motivated workforce ensured that claims from metro cities, that were receiving a massive number of settlement applications were redistributed to offices in tier II and tier III cities where Covid hadn't penetrated. This work rationalization liquidated claim pendencies.



# DISASTER PROOFING



**Enabled work from home (WFH):** With lockdown in place and strict social distancing norms, only 15 to 50 percent of staff could attend office and the rest worked from home. This necessitated enabling certain work that could be carried out from home. The task was accordingly split and some data was allowed over the internet in a secure manner for staff working from home. Teams were formed of staff working from the office and those working from home. They worked in collaboration, exchanged information, and completed the task.

This strategy proved to be a game-changer in delivering services to members in a seamless manner

# COVID-19 ADVANCE

The Provident Fund Scheme was amended to allow for Covid-19 non-refundable advance of upto 75% of members' total PF contributions or a sum of their three months wages, whichever was less.

Distress to the members on account of disruption in the economic activity amidst lockdown led EPFO to promptly recognise the need for an advance that would help its members to sustain themselves during the difficult times.

Members could directly file their claims on the EPFO website or through an oft-used government app named UMANG, which is essentially a single platform for availing multiple public services.

Faster servicing of claims was the key for members as for many of them even basic survival became a challenge during the job-insecure context of Covid. EPFO rose to the occasion and Covid-19 advances were settled on an average within 72 hours with a 50 percent increase in speed of settlement compared to the past.

Increase in speed of settlement of claims

50% ↑

Average manpower productivity

87% ↑

Number of members made Covid-19 withdrawals

12.1 million

Total amount withdrawn as Covid-19 advance

₹282.88 billion  
(\$3.77 billion)



## Aatmanirbhar Bharat Rozgar Yojna (ABRY)

**Incentivise employers for giving employment to new employees and re-employing persons from low wage bracket who have lost jobs during the pandemic**

Central Government to pay both the employees' and employer's share of contribution or only the employees' share, depending on the employment strength of the establishment.

Commenced from 1st October 2020 and shall remain open for registration of eligible employers and new employees up to 31 March 2022.

Establishments employing a minimum of 2 new employees (for less than 50 employees), minimum of 5 new employees (for more than 50 employees) to get the incentive.

Establishments up to 1,000 employees both employer's and employee's share to a maximum of 24% of wages while establishments with more than 1,000 employees only employees' share of contribution subject to a maximum of 12% of wages to be paid by the Government.

**Number of establishments benefitted**

0.106 million

**Amount contributed by Government**

₹18.453 billion

**Total number of new employee beneficiaries**

2.88 million

**Total number of re-employed beneficiaries**

0.418 million

(Figures till Sept 2021)



## Pradhan Mantri Garib Kalyan Yojna (PMGKY): Relief to small enterprises and low wage earners

For enterprises with 100 or less employees where 90% or more of such workers earned less than Rs.15,000 every month, government paid the entire employees' and employers' contribution (24% of wages) from April to August 2020.

As small enterprises---particularly those which had a large share of low-wage workers on their rolls---were highly vulnerable to economic challenges thrown up by the pandemic. A timely scheme like this acted as an incentive for employers to prevent disruption in employment.

This initiative along with the Covid-19 advance was part of the Prime Minister's comprehensive package to take care of the welfare of the less privileged under a programme called PMGKY (Pradhan Mantri Garib Kalyan Yojna).

**Number of establishments  
availed benefits**

0.26 million

**Number of low wage  
employees benefitted**

3.88 million

**Total amount made available by Government**

**₹25.67 billion**  
(\$.34 billion)



## RELAXATION IN PAYMENT OF CONTRIBUTIONS

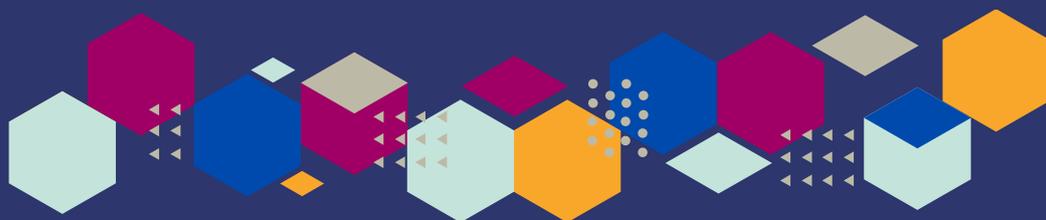
Businesses and enterprises were facing a liquidity crunch to pay statutory while retaining the employees on their rolls. To incentivise and prioritise payment of wages across establishments, the dates for official filing of returns and payments of contributions were extended for enterprises of all types-big and small.

## PENAL DAMAGES FOR DELAYED REMITTANCE WAIVED

Employers were facing difficulty in a timely deposit of contribution during the lockdown. Delayed remittance of EPF contributions by the employers would attract penal damages causing an additional financial burden on them. Therefore to ease this financial burden on the employer it was decided that delay in payment of contributions due for any period during the lockdown, would not attract levy of any penal damages.

## MORE SERVICES MOVED ONLINE

Members needed to have correct demographic details matching with the KYC, enter the date of exit from employment for facilitating withdrawals and transfers, submit nominations for extension of social security benefits to the family and also submit a tax exemption form to avail of income tax exemption facility. These essential services were made available online with a document upload facility.





## REDUCTION IN STATUTORY CONTRIBUTION RATES

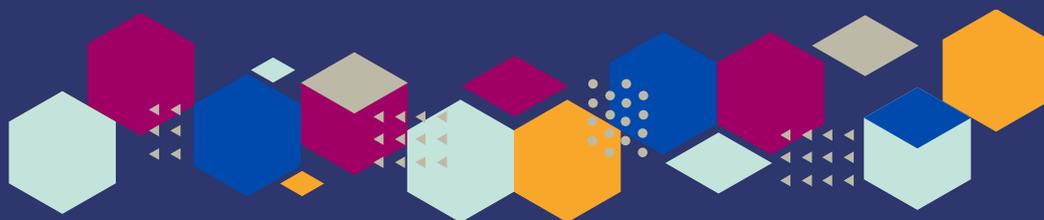
The Government as part of the Atma Nirbhar Bharat Package reduced the statutory rate of EPF contributions from 12% to 10% for a period of three months from May to July 2020. Reduction in statutory rate of contributions meant that the employees' take-home pay increases and at the same time employer's liability stands reduced too. It has helped 17.5 million subscribers and about 0.13 million establishments each month to tide over the immediate liquidity crisis.

## FILING OF ELECTRONIC-CHALLAN CUM RECEIPT MADE EASIER

Filing of monthly ECR was separated from payment of statutory contributions reported in ECR. Returns can now be filed by an employer without the need for simultaneous payment of contributions which can be paid later after the filing of ECR. The segregation of return from payment facilitated employers to avail benefits towards EPF for low-wage employees working in smaller establishments under the central government scheme.

## TIMELY RELEASE OF PENSIONS

EPFO processed pension payments for April 2020 in advance to avoid inconvenience to pensioners on account of nationwide lockdown. EPFO officers and staff battled all odds to enable pension disbursing banks to disburse pensions throughout India. Timely credit of pension was the need of hour and was accorded topmost priority by EPFO to bring succour to the pensioners during the Covid-19 crisis.





# EPFO POWERS UMANG MOBILE APP

21568

Services

261

Departments

Reach of UMANG



Still EPFO services account for 88% of hits on UMANG app

## 19 Services available on UMANG App

### Employers

ECR payment search

### Employees/Members

View passbook

File claims & track claim status

UAN activation

E-KYC Services to validate UAN with Aadhaar

Self generation of UAN by employee

### Pensioners

View Passbook

Update Jeevan Pramaan

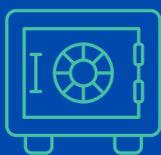
### General Services

Search EPFO Offices

Search Establishment

Account balance information (SMS)

## DigiLocker



EPFO pensioners enabled to store their pension papers digitally

7.1 million pensioners benefitted

## JPP



EPFO is the single largest user of the Jeevan Praman Patra

Over 86 % of all Jeevan Praman Patra is filed by EPFO pensioners

## CSS



EPFO is using over 3.6 lakh common service centres as digital touch points

Online claim filing, JPP submission, demographic details corrections

# E- Nominations

## Assurance of Social Security to members

Aadhaar-based e-nomination is an initiative to help family members of Employees' Provident Fund Organisation members to avail benefits under Employees' Provident Fund, Employees' Pension Scheme and Employees' Deposit Linked Insurance Scheme on members death.



## Updation of nomination

One can update the nomination anytime as per need. It is mandatory after marriage

## Documentation and approval

Self declaration is sufficient. No documentation or approval is required from the employer

## How to file

Login with UAN on Unified member portal and follow instructions

<https://unifiedportal-mem.epfindia.gov.in/memberinterface/>



**Total E-nominations filed (Till Sept'21)**

**2.12 million**

# Outreach Programs

## PRAYAAS

This initiative is an endeavour to release pension on the day of Superannuation.

Webinars are being conducted by field offices, wherein members who are superannuating within 03 months are invited. Over 3285 such webinars have already been conducted.

The purpose of these webinars is to educate the members of the Employees' Pension Scheme (EPS) 1995 along with their employers so that they can submit pension claims complete in every respect and EPFO can issue pensions on the day of superannuation to such members



**15.9 thousand**  
Members benefitted  
(Till Sept'21)

## WEBINARS BASED NIDHI AAPKE NIKAT

Nidhi Aapke Nikat is a public outreach programme that is held on the 10th of every month. These programs have been conducted in an online mode to resolve any outstanding issues with our stakeholders. Additionally, special pension Adalats are also being conducted in both offline and online mode to resolve grievances of pensioners



**30.38 thousand**  
Webinars Conducted

**0.22 million**  
Stakeholders attended  
(Till Oct'21)



# RESPONSIBILITY CENTERS



21  
ZONAL OFFICES



138  
REGIONAL OFFICES



117  
DISTRICT OFFICES



## EPFO HAS A NATIONWIDE PRESENCE

The responsibility centers in these offices reach out to the clients and ensure extension of the Social Security services

/socialepfo



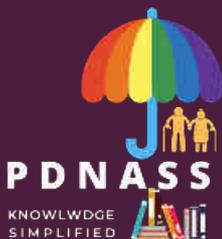
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श्रम और रोजगार मंत्रालय  
भारत सरकार, नई दिल्ली

PANDIT DEENDAYAL UPADHYAYA NATIONAL ACADEMY OF SOCIAL SECURITY  
Employees' Provident Fund Organizaon  
Ministry of Labour & Employment  
Government of India, New Delhi



# EPFO

# PDNASS

PANDIT DEENDAYAL UPADHYAYA NATIONAL ACADEMY OF SOCIAL SECURITY