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**EMPLOYEES' PENSION SCHEME 1995**  
**FORM 10-C (EPS)**  
**FOR CLAIMING WITHDRAWAL BNEFIT/SCHEME CERTIFICATE**  
**INSTRUCTIONS**

**WHO CAN APPLY:**

1. A member of the Employees' Family Pension Scheme, 1971/ Employees' Pension Scheme, 1995
  - (a) who has left the employment before completion of 10 years service;
  - (b) who has attained the age of 58 years before completion of 10 years service- whether in service or left the service.
2. (a) A member, who has completed 10 years, service on the date of leaving the service and has not attained the age of 50 years on the date of filing this application  
Or  
(b) has attained the age of 50 years or more, but less than 58 years and not willing for reduced pension.
3. The family/nominee /legal heir of deceased member who had died after 58 years age but had not completed 10 years of eligible service.

**NOTE:** To determine the period of 10 years, service rendered from 1.3.1971 to 15.11.1995 (if any), shall also be taken;

**Type of benefit eligible**

- 1) A member falling under Item 1 (a) above is eligible and may apply to get the amount towards withdrawal benefit.
- 2) A member falling under Item 1 (a) above is not eligible to get Pension and has to apply to get the amount towards withdrawal benefit.
- 3) A member falling under Item 2 (a) is eligible to get Scheme Certificate only.
- 4) A member falling under Item 2 (b) above is eligible to get Scheme Certificate but in case he wishes to get reduced pension, he can do so by applying through Form 10D.
- 5) In case of deceased member who died after attaining 58 years age but before completion of 10 years of eligible service, withdrawal benefit to family/nominee/legal heir.

A member, who has left the service on account of total and permanent disablement, irrespective of his age and period of service, is eligible for monthly disablement pension and should apply for pension through Form 10D.

However, a member falling under Item-1(a) above who is eligible for withdrawal benefit is advised to opt for the Scheme Certificate on account of following advantages:

- (i) On taking up employment in another establishment, his earlier service period will be carried forward and clubbing both the spells together pension entitlement shall be regulated.
- (ii) If the member does not take up employment and dies before attaining the age of 58 years, his family will get family pension. On his survival, he will get withdrawal benefit with weight age as may be prescribed.
- (iii) While availing a Scheme Certificate, there is no bar to withdraw the P.F. accumulations by the member.

### **GENERAL INSTRUCTIONS**

(Sl. No. given below refers to the one given in the application)

**Sl. No. 1(a)** Write members's name in Capital letters as given in the service records of your establishment

(b) To be furnished only when the application is preferred by a person other than the member himself (i.e. Nominee/ family member).

**Sl No 2:** The exact date of birth of the member should be given.

**Sl No 3 to 7.** Particulars should be written clearly without any overwriting or cutting. Correction if any, be attested.

**Member's Account Number:** The account number should have the Region Code (two alphabets), Office Code (three alphabets) code number (maximum 7 digits), extension (sub code, if any, maximum three characters) and account number (maximum 7 digits).

The region codes have changed after creation of the multiple regions in some states, namely Maharashtra, Tamil Nadu, Karnataka, West Bengal, Punjab, Gujarat, Andhra Pradesh, Uttar Pradesh, Haryana and Delhi. For getting the correct Region and Office Codes, please visit **Establishment Search** facility provided under link for Employees through the epfindia website [epfindia.gov.in].

**Sl No 8:** The option is to be given by the member only if he has not rendered 10 years service and eligible for withdrawal benefit. In case of more than 10 years service member has no option and only Scheme Certificate can be issued.

### **IN CASE OF OPTION FOR SCHEME CERTIFICATE**

Sl No 9: Should be filled in.

Sl No: 11: Is not required to be filled.

### **IN CASE OF OPTION FOR WITHDRAWAL BENEFIT**

Sl No: 9: Is not required to be filled.

Sl No11: Should be filled in.

Payment is made by directly crediting the Bank Account mentioned by the claimant. In case the bank account is in a computerized branch, payment may be made faster through electronic mode (NEFT etc). **The claimant should attach a copy of blank/cancelled cheque** ensuring that the IFS Code and Account numbers are clearly visible.

Payment can be made through Money Order only if the total amount is less than 2000/-. The claimant should mention his/her POSTAL ADDRESS correctly with PIN Code so as to receive the money and any communication related to the claim.

#### **IN CASE OF DEATH OF THE MEMBER**

SI No 9: Details of the surviving family member/nominee/legal heir  
SI No 10 and 11 : Should be filled in by the family/nominee/legal heir.

**SI NO 12:** In case, the member is drawing Family Pension/Pension under the Employees' Pension Scheme, 1995, the details should be furnished.

#### **ATTESTATION OF CLAIM FORM**

The application should be submitted through the employer under whom the member was last employed. In case the claim is through a form downloaded from the epfindia website, all pages should be signed by the claimant as well as the employer.

In case of a closed establishment whose Authorised Signatory/Employer is not available, the claimant may forward the claims duly signed in the presence of any of the following authorized official and got attested over his official seal.

Magistrate/ Gazetted Officer/Post or Sub-Post Master/President of Village Union/ President of the Village Panchayat where there is no Union Board/Chairman or Secretary or Member of the Municipal or District Local Board/Member of Parliament/Legislative Assembly/Member of Central Board of Trustees/Regional Committee of Employees' Provident Fund/Manager of the Bank in which the Saving Bank Account is maintained/Head of any recognized educational Institution

#### **DOCUMENTS TO BE ATTACHED**

1. Copy of blank/cancelled cheque
2. Date of Birth Certificates of children of member, if applying for Scheme Certificate
3. Death Certificate of member in case of death of member
4. Succession Certificate in case of application by the legal heir after death of member
5. Affix Re 1 stamp if opted for payment of Withdrawal Benefit through Bank.