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**STANDARD OPERATING PROCEDURE  
(S.O.P.)  
FOR SETTLEMENT OF CLAIMS**

**EMPLOYEES' PROVIDENT FUND ORGANISATION  
HEAD OFFICE, NEW DELHI**

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### **Preface to the SOP:**

This Standard Operating Procedure (SOP) of EPFO, for settlement of claims, has been prepared as per the existing procedure in Manual of Accounting Procedure (MAP) and other instructions/circular issued by the Head Office from time to time.

## **Standard Operating Procedure for Claims Settlements**

**Purpose:** The purpose of this document is to delineate the procedure from the receipt of claims from members to settlement of claims & transfer of claim amount to member account.

### **Authority and source of SOP:**

- (i) The Employees Provident Funds and Miscellaneous Provisions Act, 1952.
  - a) The Employees Provident Funds scheme, 1952
  - b) The Employees' Pension Scheme, 1995
  - c) The Employees' Deposit-Linked Insurance scheme, 1976.
  - d) Manual of Accounting Procedures
  - e) Claims Software user Manual.
  - f) Various circulars issued from time to time

## **PROCEDURE FOR SETTLEMENT OF CLAIMS**

### **Receipt of claim forms in EPFO's Field Offices:**

1. Received through Post.
2. Brought by member or **by his representative**
3. **Brought by Employer's representative.**
4. Received through online mode for transfer claims (Form 13)
5. **By drop box being maintained in the Office.**

### **PRO/Receipt counter**

**DA receipt/PRO to follow the check points prescribed for scrutiny of various claim forms:-**

#### **Composite Claim Form (Aadhar)/Composite Claim Form (Non-Aadhar):**

Forms No. 19, 10C and 31 has been replaced with Composite Claim Form (Aadhar) and Composite Claim Form (Non-Aadhar).

1. For the purpose of PF part withdrawal (Advances/withdrawal), the purpose of advance & documents required includes as under:-
  - i) Housing Loan/Purchase of site/house/flat or for construction/Addition alteration in existing house/Repayment of Housing loan: No document is

- required. New Declaration Form/Utilization Certificate required earlier has been discontinued.
- ii) Illness of member/family: i) Certificate of doctor and ii ) Certificate by employer that ESIC facility is not available to the member may be submitted by the member.
  - iii) Marriage of self/son/daughter/brother/sister: No document/Marriage Card is required.
  - iv) Post Matriculation education of children: No document is required.
  - v) Lockout or closure of factory/Cut in supply of electricity: No document is required
  - vi) Natural calamity: No document is required.
  - vii) Purchasing equipment by physically handicapped: Medical certificate is required.
  - viii) One year before retirement: 90% of total PF balance can be withdrawn. No document is required.
  - ix) Investment in Varistha Pension Bima Yojana: 90% of total PF balance can be transferred to LIC. No document is required.
- 2 Copy of cancelled cheque/self-attested copy of first page of Pass Book clearly showing member's name printed on it.
  - 3 No Revenue stamp (Re. 1/-) is required to be affixed by the member.
  - 4 The Composite Claim Form (Aadhar) is applicable in cases where a member's complete details in Form-11 (New), Aadhar number and bank account details are available on the UAN Portal and UAN has been activated. Such members can submit this form directly to the concerned EPFO office, without attestation of claim form by the employers.

(Source: Circular No. Manual/Amendment/2011/Pt/31792 dated 20.02.2017)

#### **Pension Claim Form (Aadhar)- 10D**

- i) The Aadhar number and bank account number of the employee are seeded as and digitally verified by the employer
- ii) All the details of the employee are available in Form No.-11 (New)
- iii) A cancelled cheque containing name of the employee, bank account number and IFSC Code is attached with the claim form.
- iv) Attestation of employer on Pension Claim Form (Aadhar) is not required.

(Source: Circular No. Pension-I(7)96/2017/Forms/32614 dated 03.03.2017)

#### **Composite Claim Form in Death Cases:**

Composite Claim Form in Death cases only has been replaced the existing Forms No. 20, 5 IF & 10-D. In case of death of the member, a claimant/nominee/legal

heir/surviving member may apply for claim of provident fund, insurance fund and the monthly pension in a single form.

Following enclosure should be attached with the Composite Claim Form in Death case:

- i) Death Certificate
- ii) Joint photograph of all the claimants
- iii) Date of Birth certificate of the children claiming pension
- iv) Scheme Certificate (if applicable)

(Source: Circular No. Manual/Amendment/2011/Pt/163 dated 03.03.2017)

In addition to the above, DA receipt/PRO to check whether all the following data is to be properly filled in the claim form.

- (a) Member's Name
- (b). Father's/Husband's Name
- (c). Date of Birth
- (d) Date of Joining
- (e) Date of exit - To ascertain completion of two months cooling off period
- (f) Bank details - From the bank A/c statement or cancelled cheque or first Page of the Bank Pass Book duly attested by the authorized signatory enclosed with claim form.
- (g) Stamp of Company - Showing name of employer/establishment (only in case of Non-Aadhar claim form)
- (h) Availability of member's signature
- (i) PAN No./15G/15H (>60 years age) - in case member's service is <5 years and the amount payable is >Rs. 50,000 w.e.f. 1<sup>st</sup> June, 2016.

**Segregation and Forwarding of claim to Accounts Section:**

Receipt Section segregates the applications relating to advances/withdrawals, final settlement, benefits and transfer [Form 13(R), 14, Composite Claim Form (Aadhar), Composite Claim Form (Non-Aadhar), Composite Claim Form in Death cases and Pension Claim Form (Aadhar), Accounts Section-wise with date stamp on each application received during the day.

The segregated/sorted claim forms are forwarded to the concerned **Section Supervisor** with duplicate copies of the Receipt Report/ list for settlement under the respective Schemes on same day itself or at most next working day.

**PROCESSING OF CLAIM IN ACCOUNTS SECTION:****❖ ROLE OF DEALING ASSISTANT (D.A):****Composite Claim Form (Aadhar/Non-Aadhar)/FORM 19:**

1. On receipt of the claim by the concerned Accounts Groups DA, preliminary checks as provided in para 10.15 of the MAP. Vol-II has to be followed. The check points are as under:-
  - a) The accumulations have become payable under the scheme;
  - b) That the form is received through the 'dak-in-ward' section in computer prepared inward sheet;
  - c) That the form is correctly filled in and either signed or affixed with the impression of the left hand thumb;
  - d) That the form has been attested and dated by the employer (Non-Aadhar Form) or any of the authorised officials and that the official seal of the attesting officer is affixed on the application.
  - e) That the signature of the employer or his authorised official tallies with the specimen signature card in the custody of the dealing hand.
  - f) That the claim form need not be returned if the signature of the member does not agree exactly with the signature in the nomination form provided the claims are attested by the employer or his authorised official over their official seal. However, any serious observation brought out by the Section Supervisor should be examined.
  - g) That the application is supported by the relevant certificates, wherever necessary according to the 'instructions' to the member.
  - h) That the claim form has been submitted after completion of two months from the date of leaving service, wherever necessary.
  - i) That the name, father's name (Husband's name) account number, date and reason for leaving service tally with the particulars available on records such as Form-9 and Form-2.
  - j) That the postal address given in the claim form is complete so as to send payment intimation to the member; that the overwriting or corrections in this portion is duly attested by the claimant.
  - k) That the particulars of bank account number and full address of the bank, IFS Code are furnished in the form.
  - l) The check point No. (XI) of para 10.15 of MAP Vol-II has been amended vide circular letter No. WSU/17(2)2000/7637 dated 15<sup>th</sup> June, 2012 whereby the mode of payment through joint bank account with spouse shall be acceptable henceforth.

- m) The date of joining and date of *exit from* the establishment are mandatorily to be updated with reference statutory return Form No. 5 & 10 *or from the claim form received by the office* from the establishment.
- n) The dates of exit from employment and reason for leaving the employment should be checked by the concerned DA.
- o) The correspondence address as per claim application of the member is required to be entered in the application.
- p) The Mode of remittance opted by the member is entered. The Bank details provided in the application *are* verified through cancelled cheque/copy of passbook enclosed with the claim form *duly attested by the authorized signatory*.

**Composite Claim Form in Death cases/FORM 20, 5 IF and 10-D**

In addition to the check points prescribed for Composite Claim Form (Aadhar/Non-Aadhar)/Form-19, the following should also be verified:-

- a) Whether the claimant is valid nominee (S) as per Form No. 2 (Revised) verify with the nomination data in the application. The details in this respect should be updated first.
- b) Whether the claimant is guardian on behalf of minor. *If so*, guardianship certificate is enclosed. The details in this respect should be updated first.
- c) Death Certificate is enclosed, whether death occurred after leaving the service?
- d) In case of absence of Form 2, payment may be released on the basis of succession certificate (within the provisions of para 70 of EPF scheme). However in order to deal with nominations and family members claimants in normal course succession certificate may not be insisted upon. Only in cases where there is doubt or dispute, succession certificate may be called for. (Pension/A&C/Widow pension//00/333499 dated 21st Dec2015.
- e) Whether the claimant, not being a nominee, falling under 'family' of the member as per the family certificate enclosed.
- f) If the claim forms are in order then the input data sheet is prepared by the DA checked 100% by Section supervisor/AO and along with the claim forms is sent to Pension Section for further processing and generation of PPO.

**FORM 10 C/10 D/10 D (SPL.)**

- a) On receipt of the above mentioned Forms by the concerned Accounts Groups DA, preliminary checks as provided in Para 9.4 of the MAP. Part-III has to be followed.
- b) It is mandatory to furnish Aadhar number for settlement of Pension (10D) cases and not in withdrawal 10C cases. (Pension 1-17(10) 2016-17/Jeevan Praman/32049 dated 28/02/2017.)

- c) If the claim forms are in order then the input data sheet is prepared by the DA checked 100% by Section supervisor/AO and along with the claim forms is sent to Pension Section for further processing and generation of PPO.
- d) The particular in the claim is to be verified for its correctness with reference to Form 9.
- e) The application has to be carefully examined to ensure whether the member has opted for scheme certificate or withdrawal benefit. Where the eligibility is 10 years and above the member is eligible only for Scheme certificate accordingly, the same should be issued irrespective of his option against the Scheme certificate.
- f) The input sheet (IDS-input data sheet after AO authorization) as received from accounts section is re-checked for correctness, from the available data and a pension worksheet is generated which is again approved at AO/APFC level.
- g) If any details/enclosures are found missing/not matched in IDS, the case is returned to Accounts Section with reasons of return mentioned thereof after the approval of AO.

Further for all types of claims the dealing assistant to ensure that before processing the claims the forms are duly filled up and no column is left blank.

The incomplete claim/ineligible claim be submitted to Accounts Offices through Section Supervisor duly indicating the deficiencies such as incomplete form, wrong details filled in the form, missing enclosures etc. The AO would authorize return of claims for rectification to the members.

#### ❖ Role of Section Supervisor/Account Officer

- a) The Section Supervisor will check (100%) correctness of the particulars and the certificates given therein before submission, & verify Form 2 (Revised) in case of death of the member (family member details if Form-2 is not available) & Form 9 before submitting it to Accounts Officer (AO).
- b) In case of non-availability of any mandatory information like Date of joining, Date of leaving or mandatory enclosures, the concerned Accounts Task Holder (SSA) processes the claim for Rejection/Return.
- c) The claim application on its acceptance is submitted for payment authorization by the prescribed authorized official.
- d) For speedy settlement of Claims the delegation of Financial Powers for authorization of claims is granted up to Rs. 25,000/- to Section Supervisor and beyond to Accounts Officer. However, for EDLI payment amount is settled through Accounts officer irrespective of any amount whether it is less than Rs. 25,000/-.

#### Procedure for scroll generation:

##### ❖ Purpose:



- a) It enables the allotment of a payment item number to every payment to be released through the application software.
- b) The payment can be under any of the scheme Viz. the EPF scheme 1952, the EPS, 1995/FPS, 1971 as the EDLI scheme, 1976 which is released from the EPFO Account No. I/X/XXI respectively.
- c) It enables Cash Section for preparation of cheque of payment through NEFT.

❖ **Process**

- a) The payment must have been approved by the authorised officer for Scroll Generation and allotment of payment item number.
- b) As and when any payment is approved, the payment is ready for allotment of a payment item number.
- c) The approver of the claim forwards all the approved claims to the Scroll Assistant (DA) accounts Group-wise.
- d) The payment Scroll Generation function is used for generating the Scroll and allocation of payment item number Account Group-wise, Account code wise(I/X/XXI), date wise and payment mode wise (cheque/MO/NEFT).
- e) The Approved Scroll along with the approved claims should be forwarded to the Cash Section, Accounts Group-wise and Accounts head-wise and payment-mode-wise sorted for further action at the Cash Section.

❖ **Role of cash section:**

- a) DA (Cash) receives scroll and claim in Cash Section
- b) Summary sheet is prepared by the Task holder (DA)
- c) Approval of summary sheets by APFC (Cash).
- d) Consignment of approved claims in soft copy to the bank through NEFT by SSA.

❖ **Disbursement of payment:**

- a) The APFC authorised for signing the cheque after signing the cheque updates in the Application software. The cheques must have been printed for signing. The APFC sign the cheques physically.
- b) Cheque despatch function: The cheque despatch function is to generate the despatch number for dispatching the forwarding letter addressed to the Banker of the P.F. member/claimant with the cheque for crediting the payment amount in the saving bank Account of the member/claimant duly detailing therein the cheque

number and cheque date with amount and advise for crediting the amount in the saving Bank Account of the member/ claimant.

- c) CCPAP (Corporate Client Cheque Payable at Par): Payment is also made through CCPAP and incorporated in the application software.

❖ **Payment of monthly Pension to Pensioners:**

- a) Input Data Sheet from the Account Section is received by DA (Pension).
- b) On the basis of the Input Data sheet the pension payment order (PPO) is generated and sent to the pension disbursement Cell after affixing the embossed seal thereon.
- c) The Pension Disbursement Cell further send the P.P.O. to the link branch of the concerned Bank for disbursement of this monthly Pension through base Branch of the said Bank.
- d) The approved monthly pension payment to the pensioners under the EPF 1995 and FPS 1971 is released for Scroll allotment and cheque preparation in the Cash Section.
- e) Electronic credit of pension by disbursing banks. Data to be provided by EPFO in soft copy.

❖ **Online Transfer Claim Portal (OTCP):**

1. Online Transfer Claim Portal (OTCP) has been made to facilitate online submission of transfer claim in order to make the transfer process simple and seamless. A member has an option to submit his claim either through his present employer or the previous one. For online submission of transfer claims, the Digital signature of the authorized person is required.

**Important Guidelines for claim received through Online Transfer Claim Portal (OTCP):**

- (a) The EPF member is required to be registered on the Member Portal to file an Online Transfer Claim Application.
- (b) As there are certain pre-requisites to file the Transfer Claim Application online i.e. the availability of member IDs in EPFO database and registration of digital signatures of the authorized signatories of the employer, the EPF member is advised to first check his eligibility to file the Transfer Claim Online through the link - For Employees > Online Transfer Claim Portal (OTCP) > Check eligibility to file Online Transfer Claim on the Homepage of EPFO website [www.epfindia.gov.in](http://www.epfindia.gov.in).
- (c) Member has the option to get his/her claim form attested by the present or the previous employer. However, if the present establishment is exempted, the member can submit his claim only through the present employer as the

Bank Account No. and IFS Code of the exempted trust would be required to be furnished for transfer of P.F. accumulations to the bank account of Trust.

- (d) In case the Previous Account was maintained by PF Trust of the exempted establishment, the member should submit a physical Transfer Claim Form (Form 13) to the Trust while submitting Online Transfer Claim Form (Form 13) to the PF Office for transferring the service details under the Pension Fund to the new account. In such case, the physical Transfer Claim Form (Form 13) to be submitted to the Trust would be available for print from the data entered by the member while filing online claim on the Portal.
- (e) The member is required to take the printout of the submitted online claim application, sign it and submit it to the employer, previous or present, depending on the option chosen by the member while submitting the online claim.

**(Circular No. IS/Project-I-Transfer Claim/12126 dated 27.09.2013)**

❖ **Modalities for payments out of Inoperative Accounts.**

- I. In the 192<sup>nd</sup> meeting of the CBT, EPF held on 15.02.2011, following modalities/procedures to ensure correct identification and genuineness of the beneficiary along with correctness of the amount for settlement/authorisation of claims out of Inoperative Accounts have been approved: -

- a) In all such cases where the establishment is functioning and employer is available, the attestation of claim forms by the authorized signatory should be mandatory.
- b) In those cases where employer is not available to identify the member, the attestation by the Bank authorities should be insisted along with at least one of the documents as required under KYC (Know Your Customer) towards identity proof (ID) and proof of residence.



**(Circular No. WSU/Inoperative Accounts/Vol-II/103415 dated 11.03.2011 and WSU/28(1)2003/Delegation/Vol-II/49436 dated 05.03.2012)**

**VI. Death Case Claims settlements within 7 days.**

1. All death case claims submitted by spouse/nominee/legal heir of EPF member be invariably settled within a period of 7 days from date of submission of claim form in concerned field office where the deceased member's accounts are being maintained.

[Note: The claim settlement of EPF, EPS & EDLI need to be done in overall framework of the provisions of EPF & MP Act-1952 & EPF, EPS-1995 & EDLI-1976]

**(Circular No. CSD-I/CPGRAM/Pragati/E-Samiksha/2106/12866 dated 31.10.2016)**

## DA Accounts

- No changes in process flow (Same as UAN based claim form).

## SS Accounts

- CCF (Aadhaar/Non-Aadhaar) are visible for approval irrespective of the amount being authorized.

## AO Accounts

- CCF (Aadhaar/Non-Aadhaar) are visible for approval irrespective the amount being authorized.

The DA Accounts will move the physical CCF (Aadhaar/Non-Aadhaar) as described in HO Letter No Manual/Amendment/2011/Pt/1948 Dt 01-May-2017.

## DA Scroll

- No changes in process flow (Same as regular claim form).

## DA Cash Payment

- No changes in process flow (Same as regular claim form).

## Compatibility with SOP:

The compatibility of Receipt entry of the form-19, Form 10C and Form-31 which are collectively called as CCF (Aadhaar/Non-Aadhaar) is described as below-

### ✓ Receipt of claims forms in EPFO's Field Offices:

1. Claims receipt through Member Representative/Employer representative has been stored in 'DIRECT' mode.
2. Segregation is possible on the basis of Aadhaar and Non-Aadhaar

### ✓ Processing of Claims in Account Section:

1. Flow of task as per latest delegation of powers issued by Finance Division.
- 2.

## Process

The existing checks and condition as applicable with Form-19(UAN), Form-10C (UAN), Form-31(UAN) is being kept applicable on both CCF (Aadhaar/Non-Aadhaar).

### DA Receipt

- DA Receipt will enter UAN given in CCF (Aadhaar).
- The member-id linked with UAN is fetched and displayed on screen.
- Mobile No and Date of exit as available in database is displayed.
- DA Receipt selects the type of claims as CCF (Aadhaar) / CCF (Non-Aadhaar).
- The Aadhaar details available in database can be seen by clicking on PrintKYC button for CCF (Aadhaar) claim.
- The type of withdrawal as given in CCF (Aadhaar) are to be selected (i.e. Form-19, Form-10C, and Form-31).
- If the claim form is CCF (Aadhaar) and Aadhaar is not linked with UAN, a message is displayed and the entry cannot be saved.
- If found in order DA Receipt can save the record.
- Depending on type of withdrawal 1 or 2 claim-ids are generated.
- The acknowledgement receipt displays 1 or more claim-ids after saving the record.
- The Claim receipt report includes column stating particular claim-Ids are CCF (Aadhaar / Non-Aadhaar).

CLAIM >> Transaction > CLAIM RECEIPT ENTRY - Windows Internet Explorer

Office ID : GOA Office Type : ED Role : View Employee EPMS Office : Bhopal (BHO) (BHO) JIRAC Version No (V2.8 Release No 3.32)  
User ID : TJOVAS User Name : VARUN  
Role : DA RECEIPT Last Login Date & Time : May 11, 2017 5:12 PM

CLAIM >> Transaction > CLAIM RECEIPT ENTRY

Member Id : UAN : Composite Claim

UAN : 100254326735  
Member Id : 00000000000000000000  
Establishment Name :  
Account Group Id :  
Account Task Id :  
Member Name as Member Photo :  
Member Name as per claim Form :  
Mobile No : 9372956363  
Claim Mode : DIRECT  
Form Type : FORM19  
FORM10C  
FORM31C  
Date Of Exit :  
CCF Type : SELECT

Receipt Date : 11/05/2017  
ENCLOSURES

Print KYC Save Cancel

Local intranet: Protected Mode: Off 100%

# Technical Changes in EPFOWEB application software in relation to COMPOSITE CLAIMS FORMS (Aadhaar/Non-Aadhaar) Form-19 & 10C & 31

[Draft Date 11-05-2017]

## Authority

HO Order No Manual/Amendment/2011/pt/31792 Dated 20-Feb-2017

HO Order No Manual/Amendment/2011/pt/163 Dated 03-Mar-2017

## Scope

- CCF (Aadhaar) available for members whose Aadhaar number and Bank account details had been seeded with UAN (without employer signature).
- CCF (non-Aadhaar) available for members whose Aadhaar number and Bank account details not seeded with UAN (with employer signature).
- Changes in application is being performed to incorporate F-19, F-10C and F-31.

## Preconditions

### CCF (Aadhaar)

1. KYC details of member should be complete with EPFO.
  - a. Aadhaar should be available *and verified*
  - b. Bank Account No and IFSC Code should be available.
2. UAN should be activated.
3. Single Member-Id is linked to UAN [Existing precondition of UAN Based claim form].

### CCF (non-Aadhaar)

1. Single Member-Id is linked to UAN [Existing precondition of UAN Based claim form].