



All key services and access to Provident Fund details to be available through a single login: Dr. Mansukh Mandaviya announces key EPFO reforms

Easy access to Provident Fund details with 'Passbook Lite' in Member portal

EPFO enables online access to Annexure K (Transfer Certificate) for PF transfer transparency

Reduced number of approvals to fast track settlements, rationalized hierarchy for processing members' claims

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Union Minister for Labour & Employment and Youth Affairs & Sports, Dr. Mansukh Mandaviya, today highlighted key reforms undertaken by the Employees' Provident Fund Organisation (EPFO) to ensure provision of efficient, transparent and user-friendly services to its members.

EPFO enables easy access to PF details with 'Passbook Lite' in member portal

Currently, members have to login to the passbook portal of EPFO to check their Provident fund contributions and transactions involving advances or withdrawals.

EPFO has introduced a new facility called 'Passbook Lite' within its member portal (<https://unifiedportal-mem.epfindia.gov.in/memberinterface/>). This feature will enable members to easily check their passbook and related summarised view of the contributions, withdrawals and balance in a simple and convenient format through the member portal itself without having to go to the passbook portal.

This initiative is expected to improve user experience by providing all key services, including passbook access through one login. However, for a comprehensive view of passbook details including graphical display, members can continue to access the existing Passbook Portal as well.

This approach ensures greater ease of access for members while simultaneously enhancing the operational efficiency by reducing the load on the existing Passbook Portal and simplifying the architecture through integration of existing APIs within the member portal. The focus of this reform is on providing all key services through a single login for greater ease of access. The initiative is expected to reduce grievances, improve transparency, and enhance member satisfaction.

Online access to Annexure K (Transfer Certificate) for PF transfer transparency

At present, when employees change jobs, their PF accounts are transferred to the new employer's PF office through Form 13 online. After transfer, a Transfer Certificate (Annexure K) is generated by the previous PF

office and sent to the new PF office. Until now, Annexure K was only shared between PF offices and was made available to members only on their request.

A reform has been introduced that now enables members to directly download Annexure K in PDF format from the Member Portal itself. This will bring the following benefits to members:

- Ability to track status of transfer applications online, ensuring full transparency and allowing members to easily verify their PF transfers,
- Confirmation that PF balance and service period are correctly updated in the new account,
- Maintenance of a permanent digital record for future reference, especially important for EPS benefit calculations,
- Promoting ease of living, transparency, and trust in EPFO processes.

Reduction in number of approvals to fast-track settlements

At present, any EPFO services such as PF transfers, settlements, advances, and refunds require approvals from higher-level officers (RPFC/Officer-in-Charge). This multi-layered approval process often led to delays and longer processing times for members' claims.

EPFO has taken the transformative step to reduce and rationalize the approval hierarchy. Powers that earlier rested with RPFC/Officer-in-Charge have now been delegated to Assistant P.F. Commissioners and subordinate levels in a structured, tiered manner.

The scope of this reform will include PF transfers and settlements, advances and past accumulations, refunds, cheque/ECS/NEFT returns, and interest adjustments.

This is expected to yield the following benefits for users:

- Faster claim settlements and reduced processing time,
- Simplified approval layers for smoother service delivery,
- Improved accountability at field office level, and
- Enhanced transparency and member satisfaction through quicker, seamless services.

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