

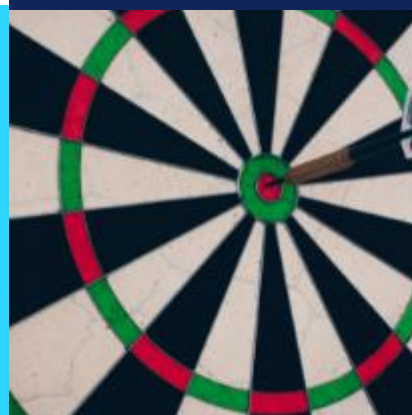
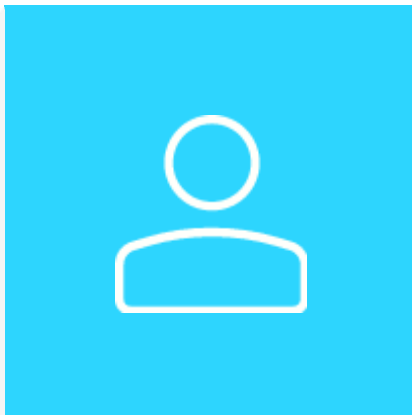


INFORMATION BOOKLET



For the employers of the newly covered establishments

Employees' Provident Fund Organization
Ministry of Labour & Employment

» EPFO



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>> Welcome

Dear Employer,

EPFO warmly welcomes you to one of the world's largest social security organization.

EPFO as you would know is responsible for offering social security coverage to the organized sector workforce touching millions of lives. It offers its members a myriad of services, which includes provident fund, insurance and pension both for members and their families.

EPFO has over 6.42 crore contributory members making it one of the largest financial entities in the country. The total corpus of EPFO stood over ₹17 lakh crores. In terms of asset size, it ranks 8th among all sovereign pension funds and 16th among all pension funds of the world.

We are happy to enter into a partnership with you for ensuring adequate social security cover for the nation's workforce. For this, it is necessary that you are aware of the various benefits provided for the members and the requirements to be fulfilled at your end so that the common objective of employee well-being can be achieved. As a part of ease of doing business, all the functions including registration, inspection and payments are made online and physical interaction is discouraged.

In order to support both the employers and the employees in their interaction/interface with EPFO information booklets have been prepared for both the employers and the employees. This toolkit can be used as a ready reckoner for this purpose.

EMPLOYERS – A VALUABLE PARTNER IN NATION BUILDING

» RETURN OF OWNERSHIP

☆ Form 5A

Form 5A of EPF is a return of Ownership which is normally submitted to the EPFO at the time the company is covered by EPF Schemes for the first time. This form shows owners/partners or Directors of the company who is responsible for the conduct of the business of the company. In form 5A details of employers only is given though the company may be managed by the Manager or any the person

Online process

- After registration and allotment of PF code employers to submit online Form 5A using your establishment login credentials. ->Establishment->Form 5A duly attested by DSC/e-sign. FORM 5A contains details of ownership and branches of establishment, if any and other vital details like Bank A/C number, Mobile Number, Email Id etc.
- Form 5A Return should be updated as and when there is a change in ownership, name of the establishment, Address, Bank Account, Mobile Number, E-mail, etc.
- You can obtain a sub code number for a branch, if required and the same may be furnished in Form 5A.
- To obtain sub code number for branch unit, the same may be furnished under Branch/Division details and subsequently furnish the details in Establishment -> Branches (Form 2A).



DSC & E-Sign

Digital Signature Certificates (DSC) are the digital equivalent (that is electronic format) of physical or paper certificates.

E-Sign is an online electronic signature service that can facilitate an Aadhaar holder to digitally sign a document. An Aadhaar holder can now sign a document after Biometric/One Time Password authentication thus requiring no paper-based application form or documents.

DSC Online process

DSC (USB Token) to be registered through establishment login->Establishment->DSC/e-sign -> Digital Signature Registration to generate and download the request letter in establishment letter head duly signed by the DSC holder and submit to the concerned PF office in duplicate for approval. (Revoke option for de-registration of DSC/E-Sign).

E-Sign Online process

E-SIGN to be registered through establishment login->Establishment-> DSC/e-sign -> e-sign Registration and select "Click here to register e-sign of a person whose DSC is already registered" to generate and download the request letter in establishment letter head duly signed by the DSC holder and submit to the concerned PF office in duplicate for approval.

E-SIGN to be registered for Non DSC holder, select -> e-sign Registration and furnish the required details (i.e., name as per Aadhaar, designation, gender, Date of Birth and VID number) to generate and download the request letter in establishment letter head duly signed and submit to the concerned PF office in duplicate for approval.

» AUTHENTICATING TRANSACTION USING DSC & E-SIGN

All transactions or requests need to be approved by Digital Signature Certificate(DSC)/e-sign

DSC is provided by authorised vendors whereas e-sign is a AADHAR based facility for enabling authentication.



Important Notes

For renewal of DSC, the above said method should be followed.

-Revoke means de-registration of DSC/E-Sign. In case the revoke button is pressed erroneously, follow the methods as on prepage to re-register DSC/e-Sign again.

-For using DSC, Computer/Laptop should be configured with the support of Mozilla Firefox version 48.0 along with latest Java (32 bit). Further, add the following exceptional sites at Control

Panel -> Java Security Tab.

https://unifiedportal-emp.epfindia.gov.in/Employer_digital_signature.php-

<https://unifiedportal-emp.epfindia.gov.in/epfo/activity/>

<https://unifiedportalemp.epfindia.gov.in/epfo/activity/viewMemberActivitySummary/>

<https://unifiedportalemp.epfindia.gov.in/epfo/digitalSignature/certificate/getOption>

<https://unifiedportalemp.epfindia.gov.in/epfo/digitalSignature/certificate/getOption.php>

<https://unifiedportalemp.epfindia.gov.in/epfo/owner/digitalSignature/certificate/getOption>

<https://unifiedportal-emp.epfindia.gov.in/>

>> UAN & KYC SEEDING



CREATING UAN

- Provision to create new UAN for employees is available under Member -> Register-Individual.
- Obtain self-declaration in Form 11 (to be retained by the employer for future reference) from each member with copies of KYC documents.
- If the employees already having a UAN, the same can be mapped to the current establishment by selecting "YES" in Previous Employment/UAN. The details of employees' name, date of birth and gender should match with the provided in AADHAAR
- After creation of UAN, the Aadhaar KYC should be approved through DSC/e-sign through Member -> Approve KYC pending for Digital Signature
- Registration of Bulk employees also available in Member -> Register-Bulk
- Establishment can also make use of Member Location Mapping feature available in the portal to map or link each employee locations, in case the establishment has branches. For this branches in Form 5A should be furnished

SEEDING OF KYCs:

- Ensure that for employees who are already having a UAN, their mandatory KYC details i.e., Aadhaar and Bank account are linked with their UAN. The option for linking KYCs in bulk with UAN is available under Member -> KYC BULK.
- Individual employee can also seed KYCs through their member interface and the same may be pending at Member -> Approve KYC seeded by member. The same may be approved with DSC/e- sign.
- Guidelines for Seeding of Mandatory KYCs with UAN explained in detail on page 16-18 of this document

>> UPDATING EMPLOYEES' DETAILS AND KYC



UPDATING UAN

- By using establishment login employers shall be able to update your employee details and file their KYC details also.
- It is necessary that the profile of all employees enrolled by the establishment is complete in all respects and is also updated periodically whenever required. If there are missing details, it can use Missing details option under the Menu Member for filling the details.
- Establishments should mark date of Exit in respect of employees who have left their employment.
- Active members list is available in the login to check the member's details along with their UAN and KYC details.
- Member must be facilitated to activate his UAN through the Employee portal
- Establishments can verify the members AADHAAR Card to compare the member's Name, Gender, Date of Birth recorded in it with that available in the database under the 'Active Members Details'
- Mismatch of details can be set right by asking the member to raise a request online through Employee Portal
- Approval needs to be done by DSC/e-sign.

CONTRIBUTIONS TO THE FUND



PRESENT RATES

Contribution payable by	Contribution Accounts			Administration Accounts		Total
	1	10	21	2	22	
	EPF	EPS	EDLI	EPF	EDLI	
Employee	12%	-	-	-	-	12%
Employer	3.67%	8.33%	0.50%	0.50% (w.e.f. 01.06.18) (subject to minimum of Rs.500)	-	13%

- Contribution is to be made mandatorily in respect of employees whose salary is Rs.15000 p.m or lower. However, other employees who are paid higher can become members on a voluntary basis.
- An employee can contribute more than 12% of Rs 15,000 if they wish to do so. However, there is no obligation that the employer has to match the employee's contribution.
- To become members on a voluntary basis and to pay contribution on higher wages, a joint request from both employer and employee is required.

IMPORTANT NOTES

- Monthly contribution shall be paid by the employer by filing ECR under Payment - >ECR/RETURN filing on or before 15th of every month.
- Monthly contribution shall be paid through ONLINE only.
- Contribution is rounded to the nearest rupee for each employee.
- In case the establishment is exempted under EDLI Scheme, (no need to remit under A/c.No.21)
- Inspection charges @ 0.005% on total wages, subject to minimum of Rs.1/- is payable in A/c.No.22.
- Non-remittance of PF contribution deducted from employees' wages shall be construed as Criminal breach of Trust, punishable under section 405/406 of Indian Penal Code.

MEMBER CLAIMS



MEMBER PROFILE

- Ensure that all the employees who are enrolled under EPF, their member profile is updated. If any missing details are there, employer can use missing details option under Member Menu to complete it. This will facilitate the members in availing seamless service.



PF CLAIMS

- Ensure that all claims are filed by the employees through online mode only to ensure speedy settlement.
- To enable filing of online claims UAN of the members have mandatory KYCs of Aadhaar and bank account.



TRANSFER CLAIMS

- Whenever a member submits transfer claim through online, it has to be forwarded to concern EPFO field office immediately. Such transfer claims pendency can be viewed by the employer under Online Services -> Transfer Claims in the establishment portal.
- If the member submits manual transfer claim in Form - 13, the employer has to promptly attest and forward the Claim to EPF Office.

WHAT ARE THE BENEFITS AVAILABLE TO MY EMPLOYEES?

- Provident fund benefits which makes them financially secure in their old age and provide them aid in times of need.
- Pension benefits in the form of monthly members pension besides widow/ widower pension, children pension, Orphan pension, Dependent/ Parents pension. The minimum pension is Rs 1000 as of now.
- Insurance benefits linked to the member's PF accumulations in case of death in harness.

» WHAT IF CONTRIBUTIONS ARE NOT MADE?



Rates of PD and Interest

Period of Default	Rates of Damages	Rate of Penal Interest
Less than 2 months	5%	Simple interest at the rate of 12% per annum for each day of the default or delay in payment of contribution.
2 months and above but less than 4 months	10%	
4 months and above but less than 6 months	15%	
6 months and above	25% (It may correspondingly go up to 100%)	

- As a part of ease of doing business and digitization of all services, e-inspection notice is available in the employer portal for the default period. Employers need to submit response within specific time period or else necessary legal action would be initiated against the establishment.
- The damages shall be calculated to the nearest rupee, 0.50 paise or more to be counted as the nearest higher rupee and fraction of a rupee less than 0.50 paise to be ignored.
- In order to avoid this additional liability, the employer should ensure that remittances within the stipulated time, i.e., on or before 15th of every month through ECR.
- For remittance of Penalty use Payments -> ECR/RETURN filing -> Direct Challan -> Challan Entry -> Select Miscellaneous charges challan wherein Penal Damages for 14B dues and Miscellaneous for 7Q dues.
- In addition to penal damages and penal interest failure to remit contributions may result in prosecution and other penal actions.
- Deduction of PF contribution from the wages of employee and fail to remit the same is criminal breach of trust and actions shall be initiated invoking the relevant provisions of Indian Penal Code.

>> CLOSURE OF PF CODE



Documentation required

In case of winding up of business or for any other reason, the establishment ceases to exist, employer may apply for deregistration of the establishment. Request for deregistration may be accompanied by relevant supporting documents like Dissolution deed, Surrender of Government licenses, copy of Cancellation of Rental Agreement, if any. This has to be done promptly, so that the establishment is not flagged as non-complying establishment.

CONTINUE PF CODE WITHOUT MEMBERS

Even if there are no eligible employees for making PF contributions and the establishment wants to keep the EPF Code, they are directed to pay Rs.75/- per month as the prescribed minimum Administrative Charges in A/c.No.2 through Payments-> ECR/RETURN filing -> Direct Challan -> Challan Entry -> Select Administrative/inspection charges challan under establishment portal.

» DUTIES AND RESPONSIBILITIES OF THE EMPLOYER

- Enroll all eligible employees for the social security benefits in the establishment.
- In case, engaging services of contract employees, ensure they are covered directly under you or through a contractor.
- In case the contractor has his/her PF code ensure that the same is updated in the Principal Employer Portal and ensure compliance.
- Kindly note that non enrolment defeats the very purpose of the Act and Schemes and gives rise to a disgruntled and insecure workforce which will be costly in the long run.
- This is in addition to the various penal actions that would follow.
- Do not enroll individuals who are not associated with your establishment as members by making false declarations.
- Appoint a responsible officer of your establishment as the Authorised Signatory as all actions taken him/her will be legally binding on the employer.
- In all cases where the employer himself does not transact the business and relies on others including the Authorised Signatory for doing the same, utmost caution must be exercised as the establishment/employer will be held responsible for all acts of omission and commission.
- Take steps to educate your employees about the various schemes and their benefits, in particular the KYC details and nomination details of your employees are always upto date. This shall enable the members or dependents to claim the PF benefits without any hassle.
- Maintain confidentiality of your establishment's login credentials and do not share them with unauthorized persons.

» DUTIES AND RESPONSIBILITIES OF THE EMPLOYER

- Assist the members to file online claim whenever they are in need of withdrawing from their PF accounts on account of various reasons permissible under the scheme like illness, housing, marriage, education etc.
- When the employee leaves employment assist in either filing transfer claim or filing final withdrawal claim of leaving employment on retirement.
- Assist your employee's family members to claim the EDLI benefits and widow or widower pension and children pension in case of unfortunate demise of your employee.
- Please transact all PF related business only through the official website:



Prayaas is an endeavor to release Pension to the eligible EPS members on the day of Superannuation. Special efforts are being taken by field offices to educate the members of the EPS 1995 who are due to superannuate within 3 months along with their employers so that they can submit pension claims completed in every respect and EPFO can issue PPO on the day of superannuation to such members.

Cooperation and support of the employers is solicited to make this noble endeavor successful.



GUIDELINES FOR SEEDING OF MANDATORY e-KYCs

PREPARATORY WORK BY THE EMPLOYER

- Updating the missing members details through “establishment login -> Dashboard -> Missing details”.
- For left employees, to mark Date of Exit through “establishment login -> Member -> Member Profile -> search UAN -> mark Date of Exit” and approve the same through “Member -> Approvals- >Approve”. For bulk uploading use “establishment login->Member -> Exit-Bulk”.
- Downloading Active Members List to check the live members’ details along with UAN, KYC details through “establishment login -> Dashboard -> Active Members details” in Excel format.

ACTIVATION OF UAN: [BOTH EMPLOYER & MEMBER]

- If the member's mobile number reflected against his UAN in Active Members List, it meant that the said UAN is already activated/registered.
- If not, the member's mobile number should be activated through “Member e-Sewa -> Important Links -> Activate UAN”. *Required data for activation: UAN, Name & Date of Birth as per active members list, own mobile number, email id (optional)
- After activation of UAN, member will get the password and the same will be reset in “Member e- Sewa” login as desired by the member.
- In case the password is forgotten, the member has to use “Forget Password” option in “Member e-Sewa”.
- Member has to click option “YES” to get the password to the registered mobile number.
- In case the registered mobile number is not in use/misplaced, the member has to click “NO” to get the password to the new mobile number subject to the following conditions:
 - If the KYCs Aadhaar & PAN had already seeded, password may be obtained through new mobile number.
 - If not, the member has to seed the Aadhaar or PAN through their employers as mentioned below.



GUIDELINES FOR SEEDING OF MANDATORY e-KYCs

SEEDING OF AADHAAR WITH UAN: [BOTH EMPLOYER & MEMBER]

- Verify member's Aadhaar Card having Date of Birth in full form i.e., DD/MM/YYYY. If not in full form, download e-Aadhaar card from UIDAI portal or obtain fresh e-Aadhaar card from Aadhaar enrolment centers (or) e-Sewa centers.
- Compare member's name, Date of birth & Gender with Aadhaar Card and Active Member details.
- In case of any mismatch in Name, Date of Birth and Gender, the member can apply correction request through ONLINE:
- Member can furnish the required details through "Member e-Sewa login -> Manage -> Modify Basic Details" for correcting the same.
- In case Date of Birth mismatch is more than 1 year, please upload anyone of the following mandatory proof for his correct date of birth i.e., Birth Certificate, School leaving certificate, 10th Mark Sheet, Passport, Service Certificates issued by the Govt.
- Employer can approve the same thro "Establishment login -> member -> Bulk Process modify basic details request" with Digital Signature (DSC)/e-sign. On approval, the same will be automatically forwarded to concerned Field (EPFO) office.
- After approval made by the field office, the Members' Aadhaar will be automatically seeded with their UAN After correction made by Field Office

KYCs Uploading : (By Member)

- The member can seed the Aadhaar through ONLINE using "www.epfindia.gov.in -> online services -> eKYC Portal".
- (For this processing, OTP will be sent to the registered mobile number in Aadhaar)
- The member can seed the KYCs Aadhaar & Bank through "Member e-Sewa -> Manage -> KYC -> Add KYC -> Aadhaar & Bank -> SAVE" and the same may be approved by the employer through "establishment login-> member -> Approve KYC seeded by member -> Approve with DSC/e-sign".

GUIDELINES FOR SEEDING OF MANDATORY e-KYCs

KYCs Uploading/Approving : (By Employer)

The employer has to enter the KYCs data through:
Establishment login -> member ->member profile -> search UAN -> KYC
-> Add KYC -> Aadhaar & Bank-> SAVE" and approve the same through
"Member -> Approve KYC seeded by member -> Approve with DSC/e-
sign".

Pending KYCs for approval/Member basic details for approve & reject
functionality / approval of KYC seeded at the time of member
registration are shown in establishment login -> HOME PAGE as
ALERT'S.

After completion of the KYCs seeding, the same will be reflected in
Member e-Sewa portal and the employer can also view the same in
Active member list.

» CONNECT WITH EPFO



WhatsApp based helpline cum grievance redressal mechanism where subscribers, employers and pensioners can file grievances or seek guidance on any issue



Regular holding of Webinars by field offices for awareness generation and solving grievances of employers, employees and pensioners.



Dedicated revamped grievance portal EPFIGMS for handling grievances digitally

Facilitation centers at the field offices are the service of all stakeholders

Social media handles:
Twitter at @socialepfo
Facebook at /socialepfo

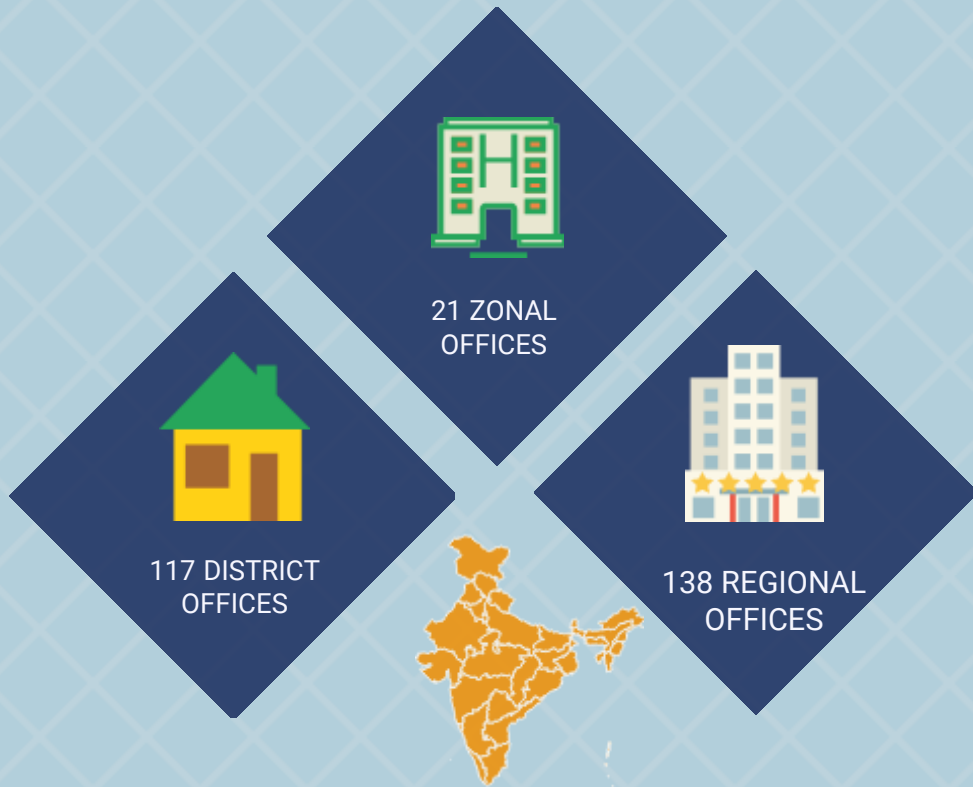
UMANG Mobile app,
Helpdesk: 1800118005
www.epfindia.gov.in

Dedicated portals
www.epfigms.gov.in,
www.pgportal.gov.in

Technical issues about Member Interface-
memberfeedback@epfindia.gov.in

Technical issues about Member Interface-
memberfeedback@epfindia.gov.in

» RESPONSIBILITY CENTERS



EPFO has a nationwide presence

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

A red rectangular box with rounded corners containing three green circular icons. The top icon is a globe with 'www' inside, with the text 'www.epfindia.gov.in' below it. The middle icon is a Twitter bird, with the text '@socialepfo' below it. The bottom icon is the Facebook 'f' logo, with the text '/socialepfo' below it.



1st November 2022

पंडित दीनदयाल उपाध्याय राष्ट्रीय सामाजिक सुरक्षा अकादमी
कर्मचारी भविष्य निधि संगठन
श्रम एवं रोजगार मंत्रालय
भारत सरकार नई दिल्ली

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