



EPFO Newsletter

April - June 2025

(Edition-5)



Yoga for One Earth, One Health

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ORGANISATION INITIATIVES

1. Signing of Banking Agreement:

EPFO entered into agreements with 15 additional banks, both in public and private sector, on **01.04.2025** to enable direct payment of annual collections and provide direct access to employers who maintain their accounts with these banks, to pay their monthly contributions. EPFO has already empaneled 17 banks, and with the addition of these 15 banks, the total number has gone up to **32 banks**. The agreement with the banks was signed in the august presence of Hon'ble Labour & Employment Minister.

2. Removal of uploading of the image of cheque leaf/ attested bank passbook and removal of the requirement of employer's approval for seeding bank account details with UAN:

In continuation to the on-going efforts to facilitate speedy settlement of claims filed online and to reduce the rejection of claims, a circular dated 03.04.2025 has been issued regarding removal of uploading of the image of cheque leaf/attested bank passbook and removal of the requirement of employer approval for seeding bank account details with UAN. Further, all requests pending for bank KYC seeding at employer level will be auto approved following the verification process from Bank/NPCI.

3. Allotment and activation of UAN through UMANG APP using FAT:

Employees' Provident Fund Organisation has strengthened the UAN allotment and activation process by introducing **Face Authentication**

Technology (FAT) through **Umang App**. Employees and members can now directly allot new UAN, activate existing UANs, and authenticate UAN for already activated UANs using facial recognition. This eliminates the need to restart the activation process, allowing immediate access to EPFO services such as passbook viewing, KYC updation, and claim submissions etc.

4. Advance under Para 68B (7) of EPF Scheme, 1952 based on self declaration:

To enable members to avail advances under **Para 68B(7) of the EPF Scheme, 1952**—which allows for advances towards additions, major alterations, or necessary improvements to a dwelling house owned by the member, their spouse, or jointly—a circular dated 17.04.2025 has been issued.

As per this circular, members can now submit a self-declaration confirming that the claim is being made only after 60 months from the date of completion of the house. Importantly, the claim no longer needs to be linked to any previous withdrawal under Para 68B.

5. Bulk generation of UAN in certain special cases:

A software functionality has been introduced for the Field Offices to enable bulk generation of UANs in specific cases. This initiative aims to ensure accurate accounting of past accumulations remitted to the EPFO by Exempted Provident Fund Trusts.

Particularly in situations arising from the surrender or cancellation of exemption, as well as in cases where past contributions are remitted following quasi-judicial proceedings or recovery.

To support this process, the requirement of Aadhaar for generating UANs for crediting past accumulations has been relaxed for affected members. This facility enables UANs to be generated in bulk using the Member ID and other available member details, allowing timely credit of funds to the respective member accounts. This provision was formalized through a circular issued on **25.04.2025**.

6. Revamped Appendix-E-functionality:

To ensure accurate bifurcation of taxable and non-taxable member balances, a revamped Appendix-E functionality has been developed. This enhancement addresses cases related to the surrender or cancellation of exemption and past errors in TDS deduction, where due to incorrect employer submissions tax was wrongly applied to the entire past accumulation instead of only the actual interest earned on the taxable portion of contributions.

The updated system now allows for the correct bifurcation of these balances and enables adjustments to the **Taxable Opening Balance, Non-Taxable Opening Balance, and Total Opening Balance**. This was announced via a circular dated **25.04.2025**.

7. Revamped Form 13 (Transfer-out) Functionality - Simplification of Transfer Claim Process:

A revamped **Form 13 (Transfer-out)** functionality has been introduced to simplify the transfer claim process. The enhanced system now includes the bifurcation of taxable and non-taxable components of PF accumulations. The earlier three-level processing at the Transferee (Destination) Office has been eliminated. With the new process, once a transfer claim is approved by the Transferor (Source) Office, the member's Provident Fund accumulations and Pension Service from the previous account are automatically credited to the current account at the Destination Office, with no further action required.

This streamlined approach is expected to significantly reduce processing time, improve operational efficiency at field offices, and ensure faster, more seamless service delivery to members.

8. Simplification of Transfer Claim Process- Handling of Overlapping Service Period during processing of Transfer Claim requests:

It has been observed that Regional Offices have been rejecting transfer claim requests on the grounds of overlapping service periods. However, such overlaps may occur due to valid reasons and should not be considered a basis for rejection. Accordingly, a circular addressing this issue was issued to all field offices on **20.05.2025**.

ACTIVITIES HELD DURING APRIL - JUNE

2025

1. Rollout of CPPS

In April 2025, pension amount of about ₹1700 crores were disbursed through 70 lakh transactions (approx.) under CPPS. A specialized cell named Centralized Pension Payment and Reconciliation Centre (CPPRC) has been set up to manage the operations and to ensure smooth functioning of CPPS.

In May 2025, approximately ₹1,769 crores were disbursed through 70 lakh pension transactions (approx.) under CPPS, with a dedicated **Centralized Pension Payment and Reconciliation Centre (CPPRC)** established to oversee operations and ensure smooth functioning of CPPS.

In June 2025, a total pension of approx. ₹2,147 crore was disbursed under the CPPS. This included ₹907 crore towards arrears and ₹1,240 crore as monthly pension.

2. Progress in Pension on Higher Wages Cases

The EPFO Head Office is regularly monitoring the processing of applications for validation of **Joint Option/Joint Options** by Field Offices. The progress is also being monitored at the level of CPFC on a regular basis. Offices have been directed to :

- Guide employees and employers to rectify minor deficiencies instead of rejecting applications.
- Ensure PPO issuance within 15 days of demand deposit.

- Provide proper justification for rejections.
- Handle related litigations carefully.
- **Refund excess amounts** deposited against incorrect Demand Letters issued in **PoHW** cases.

As on **April 30, 2025**, a total of **3,92,947 Demand Letters** and **35,049 PPOs** had been issued. Further, approximately **96%** of the **12.28 lakh Joint Option applications** received in EPFO had been processed, which were pending since 2023.

As on **May 31, 2025**, a total of **3,97,257 Demand Letters** and **44,776 PPOs** had been issued. Further, approximately **96.8%** of **12.28 lakh Joint Option applications** had been processed, which were pending since 2023.

As on **June 30, 2025**, a total of **3,99,734 Demand Letters** and **68,086 PPOs** had been issued. Further, approximately **98%** of **12.28 lakh Joint Option applications** received in EPFO had been processed, which were pending since 2023.

3. Nidhi Aapke Nikat 2.0

Nidhi Aapke Nikat 2.0 is a monthly district outreach program of EPFO, commenced in **January 2023**. Under this program, district camps are organized on the **27th of every month**, or on the **next working day** if 27th is a holiday, to provide various **on-the-spot services** to members, such as **e-nomination filing, KYC seeding, and claim-related services**.

Nidhi Aapke Nikat 2.0 Camps organised during January – March 2025:

MONTH/YEAR	NO. OF CAMPS COVERED	NO. OF PARTICIPANTS	TOTAL NO. OF GRIEVANCES RECEIVED	TOTAL NO. OF GRIEVANCES RESOLVED ON THE SPOT
APRIL 2025	695	19,787	8,058	7,313
MAY 2025	627	16,963	6,477	5,827
JUNE 2025	649	17,178	7,157	6,430



Regional Office Tiruppur



Regional Office Kollam



Regional Office Barkatpura



Regional Office Bandra



Regional Office Nagpur

4. Prayaas – PPO on the day of Retirement

EPFO ensures pension disbursement under EPS, 1995, which include vulnerable sections like senior citizens, women, children and orphans. Under the 'Prayaas' initiative, field offices of EPFO are handing over PPOs to members of EPS 1995 on the day of their superannuation.

The number of PPO's issued during this quarter:

April 2025 : 1112 PPOs

May 2025 : 1086 PPOs

June 2025 : 2641 PPOs



Regional Office Shimla



Regional Office Tambaram



Regional Office Guwahati



Regional Office Tirunelveli



Regional Office Yelahanka

International Yoga Day 2025



Glimpses of International Day of Yoga (IDY)

21st June 2025 at EPFO Head Office, East Kidwai Nagar



5. 9th Meeting of the IT Sub-Committee, Executive Committee ,CBT (EPF)-27th June 2025

The 9th Meeting of the IT Sub-Committee of the **Executive Committee, CBT (EPF)** was held on **27.06.2025**. The Committee reviewed the action taken on key IT infrastructure upgrades and the progress on the **CITES 2.01** project. The modules for Surrender of Exemption and Centralized Pension Payments have already been deployed. The User Management Module and the Re-engineered ECR have cleared the UAT stage and are in the advanced VAPT stage.

The Committee also reviewed the Re-engineered ECR process scheduled for rollout in July and advised broad-based stakeholder engagement and consultation prior to launch.

EPFO 3.0's roadmap was presented, with the EOI process underway. Discussions emphasized the need for robust vendor selection, IT manpower planning, and bandwidth adequacy. The Committee approved the agenda and recommended its placement before the Executive Committee.

6. 56th meeting of Pension & EDLI Implementation Committee (PEIC)

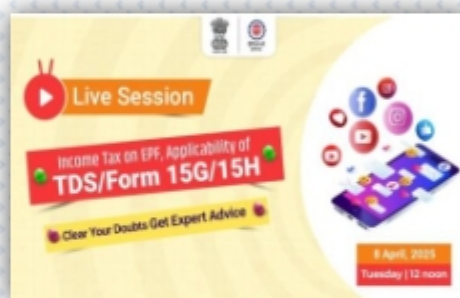
The 56th meeting of the Pension & EDLI Implementation Committee (PEIC), chaired by CPFC, took place on **June 18, 2025**, at **EPFO Headquarters in New Delhi**. Important agenda items such as the status report on the implementation of the Honourable Supreme Court's July 4, 2022 ruling on higher-wage pension, the MoU for EPS Pensioners' Doorstep DLC Service with IPPB, the EDLI Scheme, 1976 – prompt processing of applications for

exemption or extension of exemption, the appointment of an actuary to value the Deposit Linked Insurance Fund, and consideration of whether businesses exempt from the 1952 EPF Scheme should pay administrative fees were discussed during the meeting.

7. Live Sessions on Social Media Platforms

EPFO conducts **live sessions** on various social media platforms on the **second Tuesday of every month**, apart from special live sessions.

A Live session on Facebook, YouTube & Instagram on the subject of **Income Tax on EPF** was conducted on 08th April ,2025.



A Live session on Facebook, YouTube & Instagram on the subject of **EPF Claims : Types & Processes and UAN Allotment & Activation Using UMANG App** was conducted on 13th May, 2025.



A Live session on Facebook, YouTube & Instagram on the subject of **EPF Member Profile Corrections – Joint Declaration: Process, Rules & latest development** was conducted on 17 Jun 2025.



Special Program in Akashvani :

EPFO conducted special program on **FM Rainbow 102.6 MHz** on 30th June, 2025 on the topic of **EPF Claims and KYC**.

"Rainbow Helpline"

EPFO SPECIAL PROGRAM ON FM RAINBOW 102.6 MHz

ON **30 Monday** **1:00 PM**

Topic- EPF Claims and KYC

Speaker- Raman Dhanasekar
Regional Provident Fund Commissioner-I

For Feedback, Mail us at- rainbow102.6fm@gmail.com

Akashvani.gov.in | [@airfmrainbow](https://www.facebook.com/airfmrainbow) | [9868107070](https://www.instagram.com/airfmrainbow) | [@mrainbowdethi](https://www.youtube.com/channel/UCmrainbowdethi)

Live Streaming Mobile App- NewsOnAir

epfindia.gov.in | [@social_epfo](https://www.facebook.com/social_epfo) | [@social_epfo](https://www.instagram.com/social_epfo)

Avail EPFO's Digital Services At Home!

Activate UAN | Raise Claims | View Passbook
Download Pension Payment Order (PPO)
Make Corrections In Profile

And Much More....

Use **UMANG App** or Visit **EPFO's** Unified Members' Portal To Avail Online EPF Services



Live Session for EPFO Officers

To communicate and answer queries of field officers and staff about the recent instructions, amendments and changes, etc. the first live session was conducted on 29 May 2025 on the topic of **"Recent changes in Rule and Regulations under EPS95 and EDLI Schemes"**. The staff and officers from Field Offices participated in this session gaining insights and clarifying their queries.

Interactive Live Session with Field Offices

29th May 2025 | 12 noon

Join EPFOs Live Session

"Recent Changes in Rules & Procedures under EPS and EDLI Schemes"

Speaker: Mrs. Aprajita Jaggi
Addl. CPFC (Personnel) Field Office

All field office functionaries Please Join us for Briefing & Discussion

DO YOU KNOW?

RECENT INITIATIVES OF EPFO

- CPSS**
Pension Disbursement System Reformed
- EPF Transfer**
Simplification Of Process
- Member Profile Corrections**
Multi-stage approval removed
- Face Authentication Technology**
Effortless EPF services
- Auto-Claim Settlement**
EPF advance* within 3 days

*Fitness, Marriage, Education and Housing

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EDUCATIONAL VIDEOS

1. EPFO Expands Panel to 32 Banks – Faster Transactions & Easier Compliance for Employers

The Employees' Provident Fund Organisation (EPFO) has added 15 new banks to its panel, increasing the total number to **32**. This decision, taken during the **236th Central Board of Trustees (CBT)** meeting on 30th November 2024, aims to streamline transactions and enhance convenience for employers.



2. Income Tax Provisions on EPF Part 1 - Employer's Contribution

Under the latest **income tax regulations**, employer contributions to the Employees' Provident Fund (EPF) are subject to specific tax implications. This video provides a comprehensive overview of these changes, enabling members to fully understand their implications and act in accordance with the current legal framework while making the most of EPF benefits.

3. Income Tax Provisions on EPF Part 2 - Employee's Contribution

This video provides a comprehensive overview of the tax benefits on employee EPF contributions under Section 80C, the taxability of interest beyond specified limits, the rules for partial and final withdrawals, and the TDS implications on early withdrawals.



4. Income Tax Provisions on EPF | Part 3 - Form 15G/15H

Form 15G and Form 15H allow eligible individuals to **claim exemption from TDS on EPF withdrawals**. This video covers who can submit these forms, the eligibility criteria for TDS exemption, detailed instructions for filling them out correctly, common submission errors to watch out for, and the legal risks associated with making false declarations.



5. UAN Generation and Activation using Face Authentication Technology

Employees' Provident Fund Organisation has strengthened the **UAN allotment and activation** process by introducing **Face Authentication Technology (FAT)** through **Umang App**. Employees and members can now directly allot and activate UANs, activate existing UANs, and authenticate already activated UANs using facial recognition. This eliminates the need to restart the activation process, allowing immediate access to EPFO services such as **viewing passbook, KYC updates, and claim submissions**.



6. How to Take Advance from EPF

EPF (Employees' Provident Fund) members are eligible to apply for an advance from their account balance through the official **EPFO portal** at **www.epfindia.gov.in**. The online claim process is straightforward and can be completed in a few simple steps.

Importantly, members are not required to submit any physical or scanned documents when applying. As long as their UAN is active and KYC details (such as Aadhaar, PAN, and bank account) are verified, the request can be processed digitally, and the funds will be transferred directly to the member's bank account upon approval.



EPFO eases claim process

Cancelled cheque, bank account verification by employers not needed

MPOST BUREAU

NEW DELHI: The EPFO announced Thursday that members applying for provident fund withdrawals online no longer need to submit images of cancelled cheques, and employer verification of bank accounts has been eliminated. This change is expected to expedite the claim settlement process for members while making operations simpler for employers.

At present, members of Employees' Provident Fund Organisation (EPFO), while applying for withdrawal of funds from PF accounts online, need to upload image of cheque leaf or attested photo copy of the passbook of the bank account seeded with the UAN (Universal Account Number) or PF number. The employers are also required

“THE EPFO HAS COMPLETELY DISPENSED WITH THE REQUIREMENT OF UPLOADING AN IMAGE OF A CHEQUE LEAF OR ATTESTED BANK PASSBOOK WHILE FILING ONLINE CLAIMS”

to approve the bank account details of the applicant.

The EPFO has completely dispensed with the requirement of uploading an image of a cheque leaf or attested bank passbook while filing online claims, the labour ministry said in a statement.

These two steps have been done away with to ensure 'ease of living' for EPF members and 'ease of doing business' for employers.

Continued on P4

EPFO settles nearly 50% claims in 3 days

PRESS TRUST OF INDIA
New Delhi, June 12

RETIREMENT FUND BODY

EPFO settled nearly 50% of claims, mainly withdrawal, within three days of filing this fiscal, a senior official said quoting data till June 5.

The official stated that the proportion of such settled claims was about 39% in FY25 at 23.4 million.

The Employees' Provident Fund Organisation (EPFO) has settled 6.8 million claims within 3 days between April 1 to June 5.

The proportion of the claims settled within three days is expected to rise exponentially as EPFO will soon enhance the limit of automated claims settlement to ₹5 lakh from the existing ₹1 lakh, the official said.

The official also said that the limit hike does not require approval of the Central Board of Trustees (CBT), the apex decision making body of EPFO.

The official further explained that it can be done by the Central Provident Fund Commissioner, the executive head of EPFO.

'Major digital overhaul in EPFO with new IT platform'

New Delhi: The Employees' Provident Fund Organisation (EPFO) is set for a major digital overhaul, Union Labour and Employment Minister Mansukh Mandaviya said in an interview on Friday. EPFO beneficiaries can withdraw funds from ATMs, he added. "EPFO will soon implement Version 3.0 with the help of a robust IT platform to provide seamless and simplified services... auto-claim settlements, digital corrections, and ATM-based fund withdrawals. The overhaul is aimed at making EPFO accessible and efficient," he said.

PTI

EPFO simplifies PF account transfer process on job change

Press Trust of India
New Delhi

Retirement fund body EPFO has simplified the process of transferring PF accounts on job change by removing the requirement of approval from an employer in the majority of the cases, an official statement said on Friday.

Till now, the transfer of Provident Fund (PF) accumulations involved two Employees' Provident Fund offices — the source office, from which the PF amount was transferred, and the destination office, where the amount is finally credited, the Ministry of Labour & Employment said.

AUTOMATIC TRANSFER

Now, to further simplify the process, EPFO has removed the requirement of approval of all transfer claims at the destination office by launching a revamped form 13 soft-

ware functionality. Henceforth, once a transfer claim is approved at the transferor (source) office, the previous account will automatically be transferred to the member's present account at the transferee (destination) office instantly, furthering the aim of ease of living for members of EPFO. This revamped functionality also provides the bifurcation of taxable and non-taxable components of PF accumulations to facilitate the accurate calculation of TDS on taxable PF interest.

It is expected to benefit more than 1.25 crore members, facilitating the transfer of around ₹90,000 crore every year; henceforth, the entire transfer process would be speeded up, the Ministry said.

Also, a facility for the bulk generation of UANs based on member ID and other available member information has been introduced to ensure prompt crediting of funds to members' accounts.

Workers can now generate EPFO UAN through face authentication

EMPLOYEES SUBSCRIBING TO social security schemes of the retirement fund body EPFO can now generate universal provident fund account number (UAN) and related services through face authentication, Union Labour Minister Mansukh Mandaviya said on Tuesday.

The minister also announced full notification of six districts of Bihar — Araria, Saharsa, Aurangabad, Banka, East Champaran and Gopalganj — under Employees' State Insurance Corporation (ESIC), which will bring about 24,000 additional insured persons under the ambit of social security schemes of ESIC.

Talking to media persons, the Mandaviya stated that Employees' Provident Fund Organisation (EPFO) has introduced enhanced digital services for UAN allotment and activation using face authentication, marking a significant step towards contactless, secure, and fully digital service delivery for crores of members.

—PTI

EPFO CREATING AWARENESS THROUGH SOCIAL MEDIA



Why to Pay Your Hard Earned Money to Any Consultant

When You Can
File Claim in
Just few **Clicks!!** ➡



Withdrawing Early can Delay Your Financial Freedom Keep Yourself Invested in EPF



**Brick by Brick
A Home Stands
Strong**



**Consistent
Investment in EPF
Your Future
Grows Solid**

Great Things Take Time



**Dear
Members**



**“You can now
Self modify
incorrect
details in
UAN”***



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