



# EPFO NEWSLETTER

**October 2025-December 2025**  
**Edition-7**

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# ORGANISATION INITIATIVES IN OCTOBER-DECEMBER 2025

## Recent IT Developments

Launch of **Passbook Lite** on Member Portal for easy access of passbook, online Annexure K to provide transparent information regarding transfer of accounts and FAT-enabled UAN activation through UMANG App for faster and transparent services.

This year, EPFO has introduced significant reforms aimed at easing the member's access to provident fund (PF) accounts, **simplifying services through technology and balancing subscriber needs** with retirement security. In one of its most significant reform in years, EPFO has overhauled its withdrawal procedures to provide subscribers with faster and simpler access to their savings.

Key changes include allowing members to **withdraw up to 100% of their "eligible balance"** which comprises both employee and employer contributions, for specified needs. A notable feature is the introduction of a minimum balance requirement, ensuring a portion of the fund is preserved for long-term retirement security. This move strikes a balance between immediate financial needs and safeguarding retirement savings, making the withdrawal process more flexible and user-friendly.

## India-UK DCC agreement:

The **Double Contribution Convention agreement** enables employees on short-term deputation to contribute PF in their home country for up to 36 month which was hitherto collected by host country. This reduces costs for both the worker and their employer thus improving the cost-competitiveness of Indian talent.

## Revamped ECR

The **revamped Electronic Challan-cum-Return (ECR) system** was successfully launched on 26 September 2025, marking a major milestone in EPFO's ongoing IT modernization efforts. The transition has been seamless, reflecting robust planning and coordinated execution across all field offices. During the first month of rollout, the results have been encouraging – 6,60,794 distinct establishments remitted contributions amounting to Rs.2,98,08,46,52,761.00 in **October 2025**, as compared to 6,63,152 establishments with Rs.2,95,74,12,55,183.00 in **September 2025** (before implementation).

## Re-engineered User Management module

The **re-engineered User Management module** was launched on 11th October 2025, covering major functionalities such as enabling sharing of actors/EPFO officials between parent and child offices, creation of OIC, Admin and Super Admin logins, and migration of groups, tasks, and users across 123 offices. The module also includes conversion of role-based menus to process-linked structures and migration of processes and criteria, with regular interactions held to resolve technical and system-related issues during implementation.

## Implementation of Mandatory Allotment of New UANs via Face Authentication (FAT)

The number of **new UANs registered** using FAT from **1st August to till 30th November 2025** is 38,36,092.



## Release of FAQs on the Revamped Electronic Challan-cum-Return (ECR) System

As part of the ongoing efforts to implement the **Revamped Electronic Challan-cum-Return (ECR) System**, effective from the wage month of September 2025, Frequently Asked Questions (FAQs) have been prepared and are circulated for information and guidance. All Zonal and Regional Offices have been requested to disseminate the FAQs among all employers, employer associations, and employee unions in their jurisdiction and ensure awareness for compliance.

## MoU with IPPB for Doorstep DLC service to EPS Pensioners

EPFO has entered into **MOU with IPPB for providing doorstep DLC services to EPS 95 pensioners**. The pensioners whose DLC is due and who are unable to submit DLC themselves using FAT on smartphone or are unable to visit Bank/EPFO can avail the free doorstep DLC service through IPPB. A detailed SOP for implementation of this service has been prepared and soon instructions will be issued to all field offices for facilitating such pensioners to avail the free door step DLC service from IPPB to ensure that all eligible pensioners receive their monthly pension in due time. The required technical development and integration with IPPB for same will commence shortly.

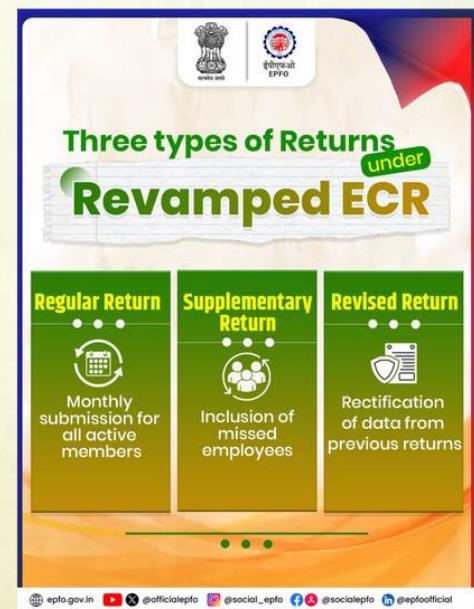


## Rollout of CPPS

In **October 2025**, a total pension of approx. ₹2,815 crore was disbursed under the CPPS. This included ₹1,447 crore towards arrears and ₹1,368 crore as monthly pension. The disbursement was carried out through about 72 lakh transactions, comprising around 1.38 lakh arrears payments and 70.6 lakh monthly payments.

In **November 2025**, a total pension of approx. ₹2,468 crore was disbursed under the CPPS. This included ₹1,070 crore towards arrears and ₹1,398 crore as monthly pension. The disbursement was carried out through more than 73 lakh transactions, comprising around 2.1 lakh arrears payments and 71.5 lakh monthly payments.

In **December 2025**, a total pension of approx. ₹2,269 crore was disbursed under the CPPS. This included ₹875 crore towards arrears and ₹1,394 crore as monthly pension. The disbursement was carried out through more than 72 lakh transactions, comprising around 1.8 lakh arrears payments and 70.2 lakh monthly payments.





# ACTIVITIES IN OCTOBER - DECEMBER 2025

## 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. It enhances EPFO's accessibility and visibility across all districts.



*Regional Office Sangareddy*



*Regional Office Jalandhar*



*Regional Office Barkatpura*



*Regional Office Keonjhar*

## NAN CAMPS ORGANISED DURING OCT-DEC 2025

NIDHI AAPKE NIKAT 2.0	OCTOBER 2025	NOVEMBER 2025	DECEMBER 2025
NO. OF CAMPS	661	653	659
NO. OF PARTICIPANTS	15,054	16,150	16,098
TOTAL NO. OF GRIEVANCES RECEIVED	5,398	5,770	6,313
GRIEVANCES RESOLVED ON THE SPOT	4,977	5,240	5,804



## Prayaas - PPO on the day of Retirement

EPFO ensures pension disbursement under **Employees' Pension Scheme 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.



*Regional Office Tambaram*



*Regional Office Nizamabad*



*Regional Office Rangareddy*

## Swachhata Hi Sewa (SHS) Campaign 2025

EPFO observed the **Swachhata Hi Sewa (SHS) Campaign, 2025** from **14.09.2025 to 01.10.2025**, as 2nd October (Gandhi Jayanti) every year is observed as Swachh Bharat Diwas. For this campaign, a committee at field office level was headed by office In-charge to formulate and recommend action plan on monthly basis for swachhata related activities in their respective field offices, zonal offices and residential areas.



*Regional Office Patancheru*





Regional Office Puducherry



Regional Office Rajkot

## Vigilance Awareness Week 2025

Central Vigilance Commission (CVC) in its initiative to fight against corruption has launched a 3-month campaign from **18th August to 17th November 2024** on the theme of **"Our Shared Responsibility"**. During the awareness campaign, Vigilance Awareness Week (VAW) was celebrated from **27th October to 2nd November 2025**.



Regional Office Solapur



Regional Office Kandivali (West)





# CELEBRATION OF 73RD FOUNDATION DAY OF EPFO

Dr. Mandaviya calls for citizen-centric, technology-driven social security system on EPFO Foundation Day



*“EPFO is not merely a fund—it represents the trust of India’s workforce in social security”*

*—Dr. Mansukh Mandaviya*

The Employees’ Provident Fund Organisation (EPFO) celebrated its 73rd Foundation Day at Bharat Mandapam, New Delhi, on 1st November 2025. The event was graced by **Dr. Mansukh Mandaviya**, Union Minister for Labour & Employment and Youth Affairs & Sports, as Chief Guest. **Ms. Vandana Gurnani**, Secretary (Labour & Employment), Shri Ramesh Krishnamurthi, Central Provident Fund Commissioner (CPFC), Members of the Central Board of Trustees (CBT), senior officers from MoLE, EPFO officials and other dignitaries were present.

Addressing the gathering, Dr. Mansukh Mandaviya lauded EPFO’s historic role in securing the social and financial well-being of India’s workforce. He urged the organisation to “script a new chapter in citizen-centric service delivery,” guided by renewed purpose and vision.

“EPFO is not merely a fund—it represents the trust of India’s workforce in social security,” the Minister said. “As we celebrate this Foundation Day, it must ignite new motivation and new energy, inspiring all officers to chart a vision for the years ahead. This vision will guide EPFO’s journey from Sankalp to Siddhi—from resolve to realisation.”

Dr. Mandaviya emphasised that efficiency, transparency, and empathy must remain the driving forces of EPFO’s transformation. “Every reform must reach workers in clear and simple terms so that the impact of change is felt directly in their lives,” he said. Calling upon officers to uphold trust through professionalism and compassion, he added, “EPFO must continue to cement citizens’ faith by ensuring fairness, speed, and sensitivity in service delivery. Let it set global benchmarks in social security as we move towards Viksit Bharat 2047.”

In her address, Ms. Vandana Gurnani, Secretary (Labour & Employment), commended EPFO’s evolution from a compliance-based body into a citizen-centric institution. “Behind every file lies a dedicated worker, a family, and a dream. Each worker must be treated with complete dignity and respect, for social security is not just about systems—it is about people,” she said.

Highlighting EPFO’s central role in implementing the **Prime Minister’s Viksit Bharat Rozgar Yojana** announced by Prime Minister Narendra Modi on 15th August 2025, she said, “This visionary programme aims to incentivize 3.5 crore new jobs and expand formal employment across sectors. EPFO’s stewardship of this initiative reflects the Government’s confidence in its institutional strength.” She added that EPFO must continue its journey from social security to national prosperity, becoming “a stronger pillar of a confident, compassionate, and Viksit Bharat.”





Shri Ramesh Krishnamurthi, Central Provident Fund Commissioner, reaffirmed EPFO's commitment to efficiency, transparency, and reform. "Through initiatives such as the Centralised Pension Payment System, Aadhaar and Face Authentication, and the revamped ECR system, EPFO has made significant strides towards seamless, technology-driven service delivery," he said.

He announced that the upcoming EPFO 3.0 platform will further improve efficiency and accessibility, while new initiatives such as simplified withdrawal categories and the Viswas Scheme have eased compliance for employers. "Our focus remains on strengthening trust, expanding coverage, and ensuring that every worker experiences EPFO as a partner in progress," he added. On the occasion, Dr. Mandaviya launched the Employee Enrollment Scheme 2025, aimed at encouraging employers to voluntarily declare and enrol eligible employees.

Operational from 1st November 2025, the scheme provides that employers will not be required to remit the employee's share of contribution if not deducted earlier, and only nominal penal damages of ₹100 will apply. The scheme seeks to enhance workforce formalisation and promote ease of doing business.



The Labour Minister also launched EPFO's new homepage with a user-friendly domain name [www.epfo.gov.in](http://www.epfo.gov.in), offering better user-friendly interface, enhanced navigation and simplified access to key services, and information for all the stakeholders.

During the event, Dr. Mandaviya also released a "Coffee Table Book", "State Profile 2025", and "Reimagining Governance", chronicling EPFO's journey and achievements. A Special Postal Cover was unveiled to mark the occasion.

EPFO exchanged MoUs with India Post Payments Bank (IPPB) for digital life certificate submission and with Government e-Marketplace (GeM) for data sharing. The Bhavishya Nidhi Awards 2025 were presented to Regional, Zonal, and District Offices for exemplary performance and innovation.

The celebration, attended by over 700 delegates including EPFO officers, MoLE officials, representatives from multilateral institutions, banks, and the media, concluded with a reaffirmation of EPFO's mission to deliver simplified, transparent, and technology-enabled social security services contributing to India's vision of a Viksit Bharat by 2047.





## *Dr. Mansukh Mandaviya inaugurated EPFO's first- ever Modernised Digital Pavilion at IITF 2025*

*The Employees' Provident Fund Organisation (EPFO), for the very first time, organised its state-of-the-art pavilion at the India International Trade Fair (IITF) 2025 at Bharat Mandapam, New Delhi. The pavilion was formally inaugurated by the Union Minister for Labour & Employment, Dr. Mansukh Mandaviya, in the presence of the Union Minister of State for Labour & Employment, Sushree Shobha Karandlaje, Central Provident Fund Commissioner, Sh. Ramesh Krishnamurthi, and senior officials from the Ministry of Labour & Employment, EPFO, and key stakeholders.*

*Dr. Mansukh Mandaviya expressed immense pleasure in inaugurating the EPFO Pavilion at the India International Trade Fair (IITF) 2025. He noted that IITF had always served as a significant platform to showcase India's development journey, and that EPFO's debut at IITF presented a refreshed and modern identity embodying transparency, efficiency, and large-scale service delivery. Dr. Mandaviya commended EPFO for its continuous progress in strengthening India's social security architecture and emphasised the organisation's pivotal role in ensuring financial dignity for the workforce.*

# EPFO AT IITF 2025

*He highlighted that EPFO had long served as a pillar of financial security for crores of workers across the country. Over the years, the organisation had transformed from manual processes to seamless digital platforms, ensuring that provident fund services reached every worker—formal or gig, urban or rural—with equal speed and dignity.*

*The Minister observed that in the past year, EPFO had undertaken decisive steps to strengthen its digital ecosystem. The upgraded unified portal, revamped EPFO website, simplified claims processes, real-time grievance redressal, paperless onboarding, and doorstep support for pensioners through Digital Life Certificates had collectively enhanced the citizen experience.*

*Dr. Mandaviya stated that the pavilion was not merely a display of services but a demonstration of EPFO's commitment to becoming "Future-Ready, Member-Centric, and Technology-Driven." He remarked that the pavilion illustrated how digital public services could empower individuals, support enterprises, and strengthen trust between citizens and institutions.*







He invited visitors, employers, and young citizens to explore the pavilion, engage with its offerings, and understand the vital importance of social security. He also congratulated the EPFO team for creating an informative, interactive, and forward-looking pavilion that aligned with the national vision of ensuring social security for all.

Sushree Shobha Karandlaje also extended her best wishes to EPFO for the initiative and exhorted the organisation to assist visitors through on-the-spot services and knowledge dissemination.

The EPFO Pavilion showcased a future-ready, citizen-centric digital experience aligned with the Government of India's vision for 'Ease of Living' and 'Digital Public Services for All.' Visitors explored pension facilitation zones, employer helpdesks, e-services demonstrations, and awareness corners on social security schemes such as EPF, EPS, EDLI, PM-VBRY, and the newly announced Employees' Enrolment Scheme 2025.



Each desk was manned by experts from EPFO and provided live access to services. Visitors filed their claims, submitted Joint Declarations, generated UANs, and submitted Digital Life Certificates at the pavilion.

The EPFO Pavilion offered an interactive and engaging experience for visitors. Touch-screen kiosks enabled users to watch process-learning videos, explore key publications, and understand EPFO's services through an informative quiz. Large display screens continuously played educational content to enhance awareness.



To make the experience enjoyable for all age groups, the pavilion featured a Kidz Play Zone, Nukkad Natak performances, puppet shows, and a selfie booth. Visitors also participated in social media selfie activities, while children joined painting competitions. Exciting surprise gifts awaited participants across these activities, making the pavilion both informative and enjoyable.





## 238th meeting of Central Board of Trustees (CBT)

The **238th meeting of the Central Board of Trustees (CBT), EPF**, held in New Delhi on **13 October 2025** under the chairmanship of the Hon'ble Minister for Labour & Employment **Dr. Mansukh Mandaviya**, approved several major reforms aimed at improving ease of access, reducing litigation and accelerating digital transformation. Key decisions included simplification and liberalisation of EPF partial withdrawal rules by merging 13 provisions into three broad categories, reducing minimum service to 12 months for partial withdrawal, increasing withdrawal frequency for education and marriage, removing documentation and reasons under special circumstances, and earmarking 25% of contributions as a minimum balance to protect retirement savings.

The Board launched the **“Vishwas Scheme”** to reduce litigation by rationalising penal damages with graded and lower rates, approved an MoU with **India Post Payments Bank for doorstep Digital Life Certificate services for EPS pensioners** at Rs. 50 per certificate, and endorsed a comprehensive EPFO 3.0 digital transformation framework for faster, automated and multilingual services.

CBT also approved selection of four fund managers for EPFO's debt portfolio and inaugurated multiple digital initiatives including re-engineered return filing and user management modules under CITES, e-Office 7, and SPARROW for online APAR management.



The Board reviewed progress in social security expansion and reforms, including implementation of PM-VBRY for large-scale job creation, global recognition for India's social security coverage, EPFO's membership of the ISSA Bureau, the India-UK Double Contribution Convention, several new digital services, early crediting of interest at 8.25%, and expansion of EPFO's infrastructure nationwide



## 115th meeting of the Executive Committee of CBT (EPF)

The **115th meeting** of the **Executive Committee of CBT (EPF)** was held on **19th December 2025** at Shram Shakti Bhawan, chaired by **Smt. Vandana Gurnani**, Secretary (Ministry of Labour & Employment). The meeting addressed several key agenda items, including the renewal of C-DAC's contract for the maintenance of the Unified Portal (UAN 2.0) along with the integration of additional urgent application developments, the progress in the implementation of CITES 2.01, the re-distribution of APFC posts, and a proposal for a policy amendment to facilitate the engagement of domain experts as investment consultants in the Investment Division.



## Review Meeting by HLEM

The Hon'ble Minister for Labour and Employment (HLEM) conducted a **review meeting** on the implementation of the Pradhan Mantri Viksit Bharat Rozgar Yojana (PMVBRY) and the Employees' Enrolment Campaign (EEC) on 16.12.2025 from 6:30 PM onwards at the Hon'ble Minister's residence in New Delhi. Subsequently, another review meeting was held on 30.12.2025 at East Kidwai Nagar, New Delhi, during which the Hon'ble Minister was apprised of the progress made in respect of PMVBRY and EEC since 16.12.2025.

During the meeting, presentations were also made on issues relating to Exempted Establishments, CITES, EPFO 3.0, age-wise analysis of inoperative accounts, the PF Seva Kendra being run on a pilot basis at Regional Office, Wazirpur, the Vishwas Scheme aimed at reduction of litigation, and initiatives undertaken by the Finance Division for simplification of processes.

The Hon'ble Minister appreciated the progress achieved in enrolment under PMVBRY and commended the initiatives undertaken, particularly the PF Seva Kendra at RO Delhi North. The Hon'ble Minister also acknowledged the pace, depth, and breadth of reforms being carried out by EPFO.





# EDUCATIONAL VIDEOS

## 1. Know All about Pradhan Mantri Viksit Bharat Rozgar Yojana EPFO Podcast

In this exclusive interview with **Central PF Commissioner Ramesh Krishnamurthi** on **CNBC**, gain in-depth insights into the **Pradhan Mantri Viksit Bharat Rozgar Yojana (PMVBRY)** – a flagship scheme aimed at generating employment and supporting both employees and employers across India.

To learn more about Pradhan Mantri Viksit Bharat Rozgar Yojana Scheme, visit this link:

<https://www.youtube.com/watchv=syKc4uu7lWc>



Scan this QR Code to watch this video:



## 2. How to link Bank Account in UAN | Process to link bank account in UAN

In this video, we provide a step-by-step guide on **Bank Account Seeding with UAN**, explain its importance, and walk you through the verification process to ensure hassle-free EPF transactions.

To learn more about the process to seed bank account with UAN, visit this link:

<https://www.youtube.com/watch?v=-SeoT3kCtys>



Scan this QR Code to watch this video:



## 3. Pradhan Mantri Viksit Bharat Rozgar Yojana Explained | Eligibility, Benefits & Registration Process

In this informative video, learn everything you need to know about the **Pradhan Mantri Viksit Bharat Rozgar Yojana**, this scheme offers financial support to employers for creating new employment and ensures social security benefits for new employees.

To learn more about Pradhan Mantri Viksit Bharat Rozgar Yojana Scheme, visit this link:

<https://www.youtube.com/watchv=TLQahzzORA4>



Scan this QR Code to watch this video:





#### 4. EPFO 2025: Employee Benefits under Pradhan Mantri Viksit Bharat Rozgar Yojana (PMVBRY) Explained

In this video, learn everything about employee benefits under **Part A of the Pradhan Mantri Viksit Bharat Rozgar Yojana (PMVBRY)**, a flagship employment generation scheme by the Ministry of Labour and Employment, Government of India.

To learn more about employee benefits under Pradhan Mantri Viksit Bharat Rozgar Yojana Scheme (PMVBRY), visit this link:

<https://www.youtube.com/watch?v=EO-oUZep1Bg>



Scan this QR Code to watch this video:



#### 5. Employer Responsibilities under the EPF Act

In this video, learn about the key responsibilities of employers under the EPF Act. Employers play a vital role in ensuring that all eligible employees have an EPF account, that timely contributions are deposited, and that employees are well-informed about various EPF schemes and their benefits.

To understand the essential duties and compliance requirements every employer must follow under the EPF Act, visit this link:

<https://www.youtube.com/watch?v=9n1lqrDI4Xw>



Scan this QR Code to watch this video:



#### 6. EPF Employee Responsibilities Explained | KYC Update, PF Contribution Verification & Claim Process

In this video, understand the key responsibilities of employees under the EPF Act, including updating KYC and personal details, verifying monthly PF contributions, and ensuring bank information is accurate. Fulfilling these responsibilities helps members ensure smooth compliance, faster claim processing, and secure future retirement benefits.

To know more about how to update KYC and other personal details, visit this link:

<https://www.youtube.com/watchv=XR9lZ68SLyU>



Scan this QR Code to watch this video:





## 7. Vigilance Awareness: EPFO's Commitment to Transparency & Integrity

Employees' Provident Fund Organisation (EPFO) is committed to **ensuring transparency, accountability, and integrity** at every step. Through this Vigilance Awareness message, we reaffirm our mission of delivering secure and corruption-free services to crores of workers across India.

To learn more about the campaign visit this link:

<https://www.youtube.com/watchv=qp0ldvMgd2g>



Scan this QR Code to watch this video:



## 8. 73 Years of Service: EPFO's Commitment to Social Security for All

In this video, we take you through EPFO's remarkable journey and key achievements over the past year, reflecting our commitment to ensuring social security for all and empowerment for India's workforce.

To learn more about 73 glorious years of EPFO, visit this link:

<https://www.youtube.com/watchv=FWQjW7LXk4Q>



Scan this QR Code to watch this video:



## 9. Inauguration of EPFO's Pavilion at India International Trade Fair, 2025

The Employees' Provident Fund Organisation (EPFO), for the very first time, organised its state-of-the-art pavilion at the **India International Trade Fair (IITF) 2025 at Bharat Mandapam, New Delhi**. The pavilion was formally inaugurated by Union Minister for Labour & Employment, Dr. Mansukh Mandaviya, in the presence of Union Minister of State for Labour & Employment, Sushree Shobha Karandlaje, Central Provident Fund Commissioner, Sh. Ramesh Krishnamurthi and senior officials from the Ministry of Labour & Employment, EPFO, and key stakeholders.

To learn more about EPFO's pavilion at IITF, 2025, visit this link:

<https://www.youtube.com/watch?v=cz2-ynrLSrk>





**Scan this QR Code to watch this video:**



#### **10. How to Submit Jeevan Pramaan (Digital Life Certificate) Using Face Authentication**

In this short video, you will learn how to submit your **Jeevan Pramaan (Digital Life Certificate)** through **Face Authentication technology** from the comfort of your home. EPS pensioners can now submit their Jeevan Pramaan (Life Certificate) without visiting an EPFO office or bank. The Jeevan Pramaan Patra (Life Certificate) is valid for one year from the date of its last submission, so pensioners should submit it every year before its expiry to continue receiving pension benefits.

To learn more about the procedure of submitting Jeevan Pramaan Patra, visit this link:

[https://www.youtube.com/watch?v=ZqG5K\\_0yca0](https://www.youtube.com/watch?v=ZqG5K_0yca0)



**Scan this QR Code to watch this video:**



#### **11. How to Generate, Activate and Authenticate Universal Account Number (UAN) with ease**

In this informative video, you will learn how to **allot , activate and authenticate your Universal Account Number (UAN)** with ease. This step-by-step guide helps EPF members navigate the digital process smoothly and access a wide suite of EPFO services online.

To learn more about the procedure to generate, authenticate and activate UAN, visit this link:

[https://www.youtube.com/watch?v=vw3k-w\\_3g1l](https://www.youtube.com/watch?v=vw3k-w_3g1l)



**Scan this QR Code to watch this video:**



#### **12. Labour Reforms for Aatmanirbhar Bharat**

With new labour reforms for **Aatmanirbhar Bharat** timely minimum wages for all, appointment letters for youth, secured jobs, and equal pay for women, to gratuity for fixed-term employees after 1 year and free health checkups for workers of age above 40, the future is empowered and secure.

To learn more about new labour reforms, visit this link:

<https://www.youtube.com/watch?v=hSiFIdYPFDw>





**Scan this QR Code to watch this video:**



### **13. How to Check EPF Balance & View PF Passbook**

In this video, learn how to check your EPF balance and view your PF passbook online using all official EPFO methods.

To learn more about how to check EPF Balance and Passbook online, visit this link:

<https://www.youtube.com/watchv=JUVEO hzhgNs>



**Scan this QR Code to watch this video:**



### **14. Employees' Enrolment Scheme (EES) Explained: Objectives, Eligibility & Enrolment Process**

In this informative video, you will get a comprehensive understanding of the **Employees' Enrolment Scheme (EES)**, its objectives, eligibility, and the complete enrolment process under EPFO. This is a special 6 months **(1 November 2025-30 April 2026)** window for Employers to regularise past compliance Employers of all establishments can declare left out employees who joined them between 1.07.2017 to 31.10.2025 through the EPFO portal.

To learn more about the key benefits of **Employees' Enrolment Scheme (EES)** , visit this link:

<https://www.youtube.com/watchv=AEzk35 bhPRg>



**Scan this QR Code to watch this video:**



### **15. Revamped ECR Explained: A Smarter Way to File EPF Returns**

In this informative video, you will gain a comprehensive understanding of the **revamped ECR** and how it simplifies the compliance process for the employers. A simpler, smarter, and more reliable way to file returns.

To learn more about revamped ECR, visit this link:

<https://www.youtube.com/watchv=vc6Zh79 4w-l>





Scan this QR Code to watch this video:



## 16. How to Register Your Establishment Under Pradhan Mantri Viksit Bharat Rozgar Yojana

In this informative video, you will learn how to register under the Pradhan Mantri Viksit Bharat Rozgar Yojana through a clear and complete step-by-step process. This guide is useful for employers, HR professionals, establishments and anyone seeking to understand the scheme and its benefits.

To learn more about how to register your establishment under Pradhan Mantri Viksit Bharat Rozgar Yojana, visit this link:

<https://www.youtube.com/watchv=w0wP4AiW3IA>



Scan this QR Code to watch this video:



## 17. How to Use the New EPFO Website | Complete Guide for Members, Employers & Pensioners

In this video, take a guided tour of the newly revamped Employees' Provident Fund Organisation website (<https://epfo.gov.in>), designed to offer a smoother, faster, and more user-friendly experience for everyone.

To learn more about EPFO's new website, visit this link:

<https://www.youtube.com/watchv=UUO1sH-i-HQ>



Scan this QR Code to watch this video:



## LIVE SESSIONS

EPFO conducted an interactive live session on the newly launched **Employees' Enrolment Scheme** on 11th November 2025 at 12:00 noon. The session was streamed live across EPFO's YouTube, Instagram, and Facebook channels. The session saw active participation from employers, employees and the general public, who raised various queries that were addressed in real time by the subject experts.

A live Session dedicated to understanding the **Employees' Pension Scheme (EPS)** a crucial pillar of India's social security framework was conducted on 9 December 2025 on social media platforms including YouTube, Facebook and Instagram. This session helped gain clarity on various provisions of EPS and their practical implementation.



# EPFO IN NEWS : OCT-DEC 2025

## EPFO launches enrolment scheme to boost social security coverage

SHIVA RAJORA  
New Delhi, 14 October

In a move to bring more workers under the ambit of social security, the Employees Provident Fund Organisation (EPFO) announced the 'Employees' Enrolment Scheme, 2025' (EES 2025) on Monday.

The scheme encourages employers — both registered and new ones coming under the purview of the EPFO Act — to voluntarily declare and enrol eligible employees.

Employers can enrol all existing employees who joined the establishment between July 1, 2017, and October 31, 2025, and who are alive and employed on the date of the declaration.

They must not be enrolled in the EPF scheme earlier. The scheme will be operational from November 1, 2025, to April 30, 2026, and is in continuation of an earlier scheme conducted in the year 2017, which was for the enrolment of left-out eligible employees from 2009 to 2016.

Under the scheme, the employee's share of provident fund contribution for the past period (from July 1, 2017, to October 31, 2025) stands waived, provided it was not deducted from the employee's wages. The employer is only required to pay its share for such a period.

"Employers availing this scheme shall be liable to pay a nominal penal damage of ₹100 only as a lump-sum, a significant reduction from the standard penalties for non-compliance," said the labour ministry in a statement.

All the employers who get registered under the EES 2025, or declare additional employees under it, shall also be eligible to avail the benefits of Pradhan Mantri-Viksit Bharat Rojgar Yojana. It would be subject to certain terms and conditions under that scheme.

"No suo motu compliance action shall be initiated by the EPFO against the employers who avail the benefits of EES, in respect of such employees, who have already left the establishment as on the date of declaration," the statement said.

Besides, the Central Board of Trustees (CBT) — which is the apex decision making body of the social security organisation — met on Monday and streamlined the criteria for withdrawal to just three. They are essential needs (illness, education, marriage), housing needs and special circumstances, from the existing 13.

Members will now be able to withdraw up to 75 per cent of the total amount in the provident fund, including employee and employer share. The remaining 25 per cent of the contributions in a member's account must be kept as minimum balance at all times.

"Nearly 75 per cent of the EPF members had less than ₹50,000 at the time of final settlement. The minimum balance provision has been made by keeping this in mind. This will enable the members to enjoy a high rate of interest offered by EPFO along with compounding benefits to accumulate a high value retirement corpus," said a source, aware of the development.

THE EMPLOYERS WHO GET REGISTERED UNDER THE EES 2025, OR DECLARE ADDITIONAL EMPLOYEES UNDER IT, WILL BE ELIGIBLE TO AVAIL OF THE BENEFITS OF PM VIKSIT BHARAT ROJGAR YOJANA



## Dr. Mansukh Mandaviya inaugurates EPFO's first-ever Modernised Digital Pavilion at IITF 2025

New Delhi, Nov 17 (PIB) The Employees' Provident Fund Organisation (EPFO), for the very first time, organised its state-of-the-art pavilion at the India International Trade Fair (IITF) 2025 at Bharat Mandapam, New Delhi. The pavilion was formally inaugurated by Union Minister for Labour & Employment, Dr. Mansukh Mandaviya, in the presence of Union Minister of State for Labour & Employment, Sushree Shobha Karandlaje, Central Provident Fund Commissioner, Sh. Ramesh Krishnamurthy and senior officials from the Ministry of Labour & Employment, EPFO, and key stakeholders.

Dr. Mansukh Mandaviya expressed immense pleasure in inaugurating the EPFO Pavilion at the India International Trade Fair (IITF) 2025. He noted that IITF has always served as a significant platform to showcase India's development journey, and this year, EPFO has made a debut at IITF

which presents a refreshed and modern identity, one that embodies transparency, efficiency, and large-scale service delivery. Dr. Mandaviya commended EPFO for its continuous progress in strengthening India's social security architecture and emphasised the organisation's pivotal role in ensuring financial dignity for the workforce.

He highlighted that EPFO has long served as a pillar of financial security for crores of workers across the country. Over the years, the organisation has transformed from manual processes to seamless digital platforms, ensuring that provident fund services reach every worker - formal or gig, urban or rural - with equal speed and dignity.

The Minister observed that in the past year, EPFO has undertaken decisive steps to strengthen its digital ecosystem. The upgraded unified portal, revamped EPFO website, simplified claims processes, real-time

grievance redressal, paperless onboarding, and doorstep support for pensioners through Digital Life Certificates have collectively enhanced the citizen experience.

Dr. Mandaviya stated that the pavilion is not merely a display of services but a demonstration of EPFO's commitment to becoming "Future-Ready, Member-Centric, and Technology-Driven." He remarked that the pavilion illustrates how digital public services can empower individuals, support enterprises, and strengthen trust between citizens and institutions.

He invited visitors, employers, and young citizens to explore the pavilion, engage with its offerings, and understand the vital importance of social security. He also congratulated the EPFO team for creating an informative, interactive, and forward-looking pavilion that aligns with the national vision of ensuring social security for all.

## EPFO Tightens Final Settlement Rules, Introduces 25% Minimum Balance

Members can only fully withdraw PF after 12 months of unemployment



Our Bureau

New Delhi: Members of the Employees' Provident Fund Organisation (EPFO) will now be able to fully withdraw their PF and pension funds only after 12 months and 36 months of unemployment, respectively.

The EPFO's central board of trustees, headed by labour and employment minister Mansukh Mandaviya, has also made it mandatory to maintain a minimum balance of 25% of the PF corpus at all times.

Till now, the scheme provided for withdrawal of all funds

after two months of continuous unemployment, and there was no condition of maintaining a minimum balance.

"25% of the total PF account balance will be maintained lifelong, and the remaining (75%) can be withdrawn through six transactions in a year," Mandaviya said on Tuesday.

The new scheme, amended at a board of trustees' meeting on Monday, will offer timely access to funds, while ensuring a minimum corpus to dip into for its subscribers when finally settling their account, the minister said.

## EPFO offices to become single-window

FE BUREAU  
New Delhi, December 26

THE GOVERNMENT is redeveloping all upcoming and several existing Employees' Provident Fund Organisation (EPFO) offices into modern, technology-enabled, single-window service centres to ensure resolution of any EPF related issue at any regional office across the country, Labour and Employment Minister Mansukh Mandaviya said on Friday.

Following the inauguration of an EPFO regional office in Vatva, Gujarat, Mandaviya said that the government will soon introduce the

MANSUKH MANDAVIYA, LABOUR & EMPLOYMENT MINISTER

The government will soon introduce EPF Suvidha Providers who will be authorised facilitators to guide members in accessing benefits and resolving their issues, thereby acting as a bridge between citizens and EPFO



mechanism of EPF Suvidha Providers to enhance access for workers, and those unfamiliar with digital system. These Suvidha Providers will be authorised facilitators to guide members in accessing benefits and resolving their

issues, thereby acting as a bridge between citizens and EPFO, he said.

Noting a significant volume of workers' money remains locked in cooperative accounts, Mandaviya underlined that EPFO will now

undertake mission-mode KYC verification for such accounts while launching a dedicated digital platform for simplified claim filing and hassle free settlement.

The minister also stated that the free trade agree-

ments (FTA), will incorporate social security protection provisions to ensure that Indian workers employed abroad are able to retain their provident fund contribution and access benefits even after their return to India, as seen in case of the India-UK FTA.

He said that the social security coverage has increased to 64% from 19% before 2014. Today, 940 million people are covered under social security protection, making India the second largest in the world in social security coverage after China. By March 2026, India will ensure coverage for 100 crore citizens," he said.

## EPFO rolls out enrolment scheme for eligible left out employees

Our Staff Reporter  
INDORE

The Employees Provident Fund Organisation (EPFO) has rolled-out the enrolment scheme for the eligible left-out employees under the Employee Enrolment Scheme-2025. The scheme offers a special opportunity to eligible employees who were left out from the EPF coverage between 1 July 2017 and 31 Oc-

tober 2025, to voluntarily enrol.

Manoranjan Kumar, regional provident fund commissioner, informed that the objective of the scheme is to promote transparency, ensure universal social security, and simplify the process of past regularisation. The scheme will remain open for six months, from 1 November 2025 to 30 April 2026.

Under the scheme, all establishments regardless of their

current EPF coverage status can declare any employee appointed between July 1, 2017 and October 31, 2025 through the EPFO portal. For such employees, if deductions were not previously made, the employee's share for the declared period is waived.

Explaining the eligibility conditions, Regional Commissioner of EPFO Kumar stated that employees who were appointed between 01 July 2017

and 31 October 2025, and who are alive and working in the establishment on the date of declaration, will be considered eligible. For any information related to the scheme, employers may contact telephone numbers 0731-2540007, 2545663, 2434413. He appealed to all employers to promptly enrol any left-out employees working in their establishments and to take maximum benefit of the scheme.





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