EPF, INDIA - MEMBER SERVICES

UNIVERSAL ACCOUNT NUMBER (UAN)
EPF BENEFITS

- **Employees’ Provident Fund** -
  - All employees with wages upto Rs 15,000 required to join the Fund.
  - Accumulations payable on retirement, resignation, death.
  - Partial withdrawals permitted for financing life insurance policies; Acquiring house or site; Marriage of self or dependents; Education of children; Treatment of illness etc.

- **Employees’ Pension Scheme** -
  - Entitlement for pension after 10 years of service & on attaining the age of 50 years.
  - Minimum pension of Rs 1,000/-
  - Pension admissible to dependents; widow, children, dependent parent, nominee.

- **Employees’ Deposit Linked Insurance Scheme**
  - Maximum admissible amount Rs 6 lac.
WHAT IS UAN

- UAN stands for Universal Account Number.
- UAN will act as an umbrella for the multiple Member Ids allotted to an individual by different establishments.
- UAN enables linking of multiple EPF Accounts (Member Id) allotted to a single member
- Members can view details of his/her all EPF Accounts.
WHY UAN!

• Huge labour turnover rate due to increasing short-term contractual employments.

• UAN facilitates linking of multiple EPF accounts of a member.

• Aadhaar, Bank Account and PAN are the key KYC documents identified.

• Digitally authenticated KYC would facilitate clubbing of all previous PF account numbers.

• UAN is lifelong account number.

• Aadhaar enabled UAN will eventually enable members to access EPF services directly.
EPF MEMBERS’ SERVICES

• Correct updated information about his/her EPF Account
• Electronic updates on credits/debits to EPF Account
• Portability of EPF Member Account
• Uniquely identifiable Member Account
• Digitally certified member accounts to preempt frauds/mis-credits
• Claims settlement without employers’ intermediation
UAN ALLOTMENT & ACTIVATION

• EPF members in respect of whom at least one contribution is received in or after Jan-2014 → UAN is allotted by EPFO

• EPF members not having UAN & no contribution received in or after Jan-2014 → can request EPFO to allot UAN.

• Any citizen (whether EPF member or not) can request for UAN → UAN is allotted by EPFO

• UAN holder can register his/her mobile with EPFO for UAN activation

• UAN holder has the option to change the mobile number linked with his/her UAN.
CORRECT UPDATED INFORMATION ABOUT MEMBERS’ EPF ACCOUNT

• Post Activation member receives SMS about credits/debits to their EPF account.

• Members can give a missed call to get details about their PF account.

• Members can download EPF mobile app to track their EPF account.

• Members may list all existing EPF accounts – EPFO would facilitate consolidation of all accounts.
UAN ENABLED MEMBER SERVICES

• In case of Aadhaar enabled UAN, members can submit their claims directly with EPFO.
• Online applications for all EPFO services.
• No need to go to the employers for claims attestation.
• Especially useful for EPF members who change their jobs and/or locations frequently.
• Members can themselves download UAN Card.
EPFO REQUESTS MEMBERS TO

• Collect their UAN from the current employer

• Activate the UAN; (Visit UAN Members e-sewa on http://uanmembers.epfoservices.in)

• Provide requisite KYC details (Aadhaar, Bank Account details & PAN)

• List all their previous EPF Account numbers with EPFO

• For any assistance - contact UAN Help Desk (18001-18005); www.epfindia.gov.in ➔ Our Services ➔ For Employees ➔ Services ➔ UAN Help Desk
MEMBERS ALREADY HAVING A UAN

- On joining any new establishment provide the same to new employer.
- IF KYC not provided to previous employer, provide the same to new employer.
- If KYC provided to previous employer give the same to new employer.
- This will facilitate auto-transfer of previous EPF account.
THANK YOU