

Provident Fund
Employees' Pension Scheme
EDLI Scheme
PF Portal FAQ

What is a PF Statement

This provides member's current PF account balance. The PF opening balance, YTD PF contributions and PF closing balance as on date are reflected in this statement.

What is a PF & EPS Statement

This is a statement reflecting the annual PF contributions and contributions under the EPS scheme.

Which are the PF Withdrawal Forms

1. [Form 19](#) - to be used by the member
2. [Form 20](#) - to be used by nominee in case of deceased member

PF may be withdrawn without any waiting period, in the following circumstances:-

- Retirement from service
- VRS
- Termination of service
- Retirement on account of permanent and total disablement due to bodily or mental infirmity
- On migration from India for permanent settlement abroad or for taking employment abroad
- In the case of mass or individual retrenchment

PF may be withdrawn after a two months waiting period, in the following circumstances:-

- Resignation
- Where employees of closed establishment are transferred to another establishment, which is not covered under the Act
- Where a member is discharged and is given retrenchment compensation under the Industrial Dispute Act, 1947

Note: For female members leaving service for the purpose of getting married, waiting period is not applicable.

Provident Fund
Employees' Pension Scheme
EDLI Scheme
PF Portal FAQ

Withdrawal before retirement:

A member can withdraw upto 90% of the amount of provident fund at credit within one year before actual retirement. Claim application in form 19 may be submitted.

Accumulations of a deceased member:

Amount of Provident Fund at the credit of the deceased member is payable to nominees/ legal heirs. Claim application in form 20 may be submitted to the concerned Provident Fund Office along with the member's original death certificate copy.

Categories of PF Loans & Advance

Form 31 is the application form for all categories listed under

All advances are non-refundable

Property loans including repayment of housing loan from banks will not be entertained unless the property is in the name of member and/or spouse only. Joint property with parents, siblings, others will not be eligible for such loans.

Types of Benefit	Eligibility	Eligible Amount	Documentary Support
The purchase of site for construction of house	5 Years of membership of the Fund (Minimum balance in member's a/c should be Rs. 1000/-) * The purchase should be in favour of member or member & spouse.	124 months wages (Basic & DA) OR 1 Member's own share of contribution + Company's share of Contribution with interest thereon	A declaration from the member that, dwelling site or dwelling house/flat or the house under construction is free from encumbrances and the same is under the title of the member or the spouse
The Construction of House	5 Years of membership of the Fund (Minimum balance in member's a/c should be Rs. 1000/-) * The purchase should be in favour of member or member & spouse.	36 months wages (Basic+DA) OR 1 Members own share of contribution + Company's share of contribution with interest thereon	A declaration from the member that, dwelling site or dwelling house/flat or the house under construction is free from encumbrances and the same is under the title of the member or the spouse

Provident Fund
Employees' Pension Scheme
EDLI Scheme
PF Portal FAQ

The purchase of dwelling flat	5 Year of membership of the Fund (Minimum balance in member's a/c should be Rs. 1000/-) * The purchase should be in favour of member or member & spouse.	36 months wages (Basic+DA) OR 1 Members own share of contribution + Company's share of contribution with interest thereon	A declaration from the member that, dwelling site or dwelling house/flat or the house under construction is free from encumbrances and the same is under the title of the member or the spouse
Additions, Alterations or improvements to the dwelling house	5 years from the date of completion of dwelling house	12 months basic or members own share of contribution with thereon.	
Advance from the fund for repayment of loan	10 years membership of the fund & member should have taken loan from Govt. Body	36 month wages (Basic + DA) OR Members own share of Contribution + Company's share of Contribution with interest thereon.	A certificate from the lending authority furnishing the details of loan and outstanding amount. Loan to be in member's name only
Advance from the fund for illness viz. hospitalisation for more than a month, major surgical operation or suffering from TB, Leprosy, Paralysis, Cancer, Heart ailment etc.	Stay in Hospital at least for a month	6 moths wages (Basic + DA)	A certificate from the Medical Practitioner for hospitalisation or operation.
Advance from the fund for Marriage of self/son/daughter/sister/brother etc.	7 years membership of the fund & minimum balance in member's account should be Rs. 1000/-	50% of member's own share of contribution	Declaration by the member which is attested by the employer.
Advance from the fund for education of Son/Daughter	7 years membership of the fund & minimum balance in member's account should be Rs. 1000/-	50% of member's own share of contribution	Declaration by the member which is attested by the employer.

Provident Fund
Employees' Pension Scheme
EDLI Scheme
PF Portal FAQ

Grant of advance in abnormal conditions, Natural calamities etc.	Certificate of damage from appropriate authority. I State Govt. declaration.	I Rs. 5000/- or 50% of member's own share of contribution (To apply within 4 months)	No.31
Grant of advance to members affected by cut in the supply of electricity	I The advance may be granted only to a member whose total wages for any one month commencing from the month of January 1973 were 3/4 th or less than 3/4 th of wages for a month	I Wages for a month OR I Rs.300/-	No.31
To Physically Handicapped member for purchase of an equipment required to minimize the hardship on account of handicap.	Production of medical certificate from a competent medical practitioner to the effect that he is physically handicapped	Basic wages+ DA for six months or own share of contribution with interest or cost of equipment which ever is least.	No.31

Provident Fund
Employees' Pension Scheme
EDLI Scheme
PF Portal FAQ

Pension Forms

The relevant application forms are:-

[Form 10C](#): to be filled by members having less than 10 years' membership under the EPS Scheme or with more than 10 years service but less than 50 years of age. Member can opt for withdrawal of accumulated premium or Scheme Certificate with this application. Scheme Certificate is a certificate of membership which member can carry forward to his next employment or can convert into monthly pension after attaining the age of 50 years

[Form 10D](#): to be filled for monthly pension by members having more than 10 years membership under the EPS Scheme or nominees in case member is deceased.

What are Designated Pension Banks

These are [Banks](#) nominated by the PF Department for disbursement of monthly pension.

What is a Life Certificate

Every year on 1st November, the pensioner is required to appear before his Bank and submit a [Life certificate](#), to prove that he is alive. Non-submission of the Life Certificate will lead to withdrawal of pension, by the PF Department, from the next financial year.

Pension Benefits & Calculations

Monthly Member's Pension

(1) A member is entitled to: -

(a) **Superannuation** pension if he has rendered eligible service of 10 years or more and retires on attaining the age of 58 years;

(b) **Early** pension, if he has rendered eligible service of 10 years or more and retires or otherwise ceases to be in the employment before attaining the age of 58 years;

Provident Fund
Employees' Pension Scheme
EDLI Scheme
PF Portal FAQ

(2) In the case of a new entrant who has joined on or after 16.11.1995, the amount of monthly superannuation pension or early pension, as the case may be, shall be computed in accordance with the following factors, namely: -

$$\text{Monthly member's pension} = \frac{\text{Pensionable salary} \times \text{Pensionable service}}{70}$$

(3) In the case of an existing member who has joined prior to 16.11.1995 and in respect of whom the date of commencement of pension is after 16th November, 2005:

(i) Superannuation/early pension shall be equal to the aggregate of: -

- (a) Pension as determined under sub-paragraph (2) for the period of Pensionable service rendered from the 16th November, 1995 or Rs 635/- per month whichever is more;
(b) Past service pension shall be as given below: -

The past service pension payable on completion of 58 years of age on 16.11.95 S.No.	Years of Past Service		Salary upto per	Salary more than per
	(1)	(2)	Rs.2500/- month	Rs.2500/- month
(i)	Upto 11 years		80	85
(ii)	More than 11 years but upto 15 years		95	105
(iii)	More than 15 years but less than 20 years		120	135
(iv)	Beyond 20 years		150	170

The amount under column (2) or column (3) above, as the case may be shall be multiplied by the factor given in Table B corresponding to the period between 16-11-95 and the date of exit to arrive at past service pension payable.

(ii) The aggregate of (a) and (b) calculated as above shall be subject to a minimum of Rs. 800/- per month provided the eligible service is 24 years. Provided further if it is less than 24 years, the pension as computed above shall be reduced proportionately subject to a minimum of Rs. 450/- per month

Provident Fund
Employees' Pension Scheme
EDLI Scheme
PF Portal FAQ

(4) In the case of an existing member and in respect of whom the date of commencement of pension is between 16th November, 2000 and 16th November, 2005

- (i) the superannuation/early pension shall be equal to the aggregate of : -
 - (a) pension as determined under sub-paragraph (2) for the period of service rendered from the 16th November, 1995 or Rs. 438/- per month whichever is more ;
 - (b) past service pension as provided in sub-paragraph (3)
- (ii) The aggregate of (a) and (b) calculated as above shall be subject to a minimum of Rs. 600/- per month provided the eligible service is 24 years. Provided further that if it is less than 24 years the pension shall be proportionately less subject to the minimum of Rs. 325/- per month.

(5) In the case of an existing member and in respect of whom the date of commencement of pension is before 16th November 2000

- (i) the superannuation/early pension shall be equal to the aggregate of :
 - (a) pension as determined under sub-paragraph (2) for the period of service rendered from the 16th November, 1995 per month or Rs.335/- per month whichever is more.
 - (b) past service pension as provided in sub-paragraph (3)
- (ii) The aggregate of (a) and (b) calculated as above shall be subject to the minimum of Rs. 500/- per month, provided the eligible service is 24 years. Provided further that if it is less than 24 years the pension shall be proportionately lesser but subject to the minimum of Rs. 265/- per month.

(6) Except as otherwise expressly provided hereinafter the monthly members pension under sub-paragraphs (2) to (5) mentioned herein above, as the case may be, shall be payable from a date immediately following the date of completion of 58 years of age notwithstanding that the member has retired or ceased to be in the employment before that date.

(7) A member, if he so desires, may be allowed to draw an early pension from a date earlier than 58 years of age but not earlier than 50 years of age. In such cases, the amount of pension shall be reduced at the rate of 24 per cent] for every year the age falls short of 58 years.

(8) If a member ceases to be in the employment by way of retirement or otherwise earlier than the date of superannuation from which pension can be drawn, the member may, on his option, either be paid pension as admissible under this Scheme on attaining the age

Provident Fund
Employees' Pension Scheme
EDLI Scheme
PF Portal FAQ

exceeding 50 years or he may be issued a scheme certificate by the Commissioner indicating the pensionable service, the pensionable salary and the amount of pension due on the date of exit from the employment. If he/she is subsequently employed in an establishment coverable under this Scheme, his/her earlier service as per the scheme certificate shall be reckoned for pension along with the fresh spell of pensionable service. The member postponing the commencement of payment of pension under this paragraph shall also be entitled to additional relief sanctioned under this Scheme from time to time:

Provided that if the member does not take up an employment coverable under this Scheme, but dies before attaining the age of 58 years, the amount of contributions received in his case shall be converted into a monthly widow pension/children pension. The widow pension in such cases shall be calculated at the scale laid down in Table 'C' and the children pension at 25 per cent thereof for each child (upto two). If there is no widow then the orphan pension shall be payable at the rate of 75 per cent of the amount which would have been payable as a widow pension subject to the provisions of the paragraph 16.

Provident Fund
Employees' Pension Scheme
EDLI Scheme
PF Portal FAQ

EDLI Scheme

The relevant application form is 5IF/ Insurance company's unique claim form

The benefit provided under the Employees' Deposit Linked Insurance Scheme is called Assurance Benefit. **This is provided only on the death of the member while in service.** The nominee or any other person entitled to receive the Provident Fund benefits will, in addition to the Provident Fund, receive the Assurance Benefit under Employees' Deposit

The Quantum of Assurance Benefit is INR 1.3 lakhs wef Jan 2011.

All the members of the Employees' Provident Fund Scheme are covered as members of the Employees' Deposit Linked Insurance Scheme also

Under this Scheme, the member does not contribute any amount as contribution. The employer pays the premium.

Forms to be filled by New Joinee/ KYC Inputs Needed

For New Entrants:

- Enrolment: An employee is eligible for membership from the day he joins the covered establishment unless his salary is more than 15,000/- pm and he has no previous PF membership/ has withdrawn his previous PF
- If the employee's emoluments exceed Rs. 15,000/- per month, he has the option to join the Scheme(s) with the consent of employer. He also has the option not to join the EPS 1995 Scheme.
- Declare previous employment details & UAN details, if any, in Form No. 11 to the employer.
- Declare KYC details in the form of Bank account number, PAN, Aadhar number. Provide Aadhar application details if applied for.
- On becoming a member of the Schemes file details in Form No. 2 (family particulars/ nominations) through the employer.
- Rate of contribution payable by a member shall be @ 12% of his emoluments.
- A member can contribute statutorily over and above the prescribed rate.

Provident Fund
Employees' Pension Scheme
EDLI Scheme
PF Portal FAQ

Death cases:

- Nominee/legal heir should apply in Form-20 /Form-10-D /Form-5IF
- If the member has not executed any nomination, application should be supported by certificate of family members issued by employer/revenue official/sworn in an affidavit by the family/ member/legal certificate from a court of law
- Death certificate of the member
- Certificate of the employer stating whether the death was while in service of the member or not.

PF Transfer

Form 13(R) is the application form for transfer. Member also needs to collect Form 3A, Form 5 & form 10 from his previous employer. These are statements of contribution, date of joining & date of leaving.

A member can apply for transfer of PF & EPS from his previous employer along with the above forms.

Member should also provide his previous employer's name, address, contact number along with Form 13('R) to facilitate correspondence on this issue.

TDS ON PF WITHDRAWALS

- Income Tax shall be deducted at source at the time of withdrawal of the EPF Amount under certain conditions :
 - If the amount is withdrawn before 5years of service;
 - The withdrawal amount is equal to or more than 30,000/-;
 - If PAN is submitted then the TDS will be deducted @ 10%. TDS will be deducted @ maximum marginal rate (i.e. 34.608%) if a member fails to submit PAN.
- TDS shall not be deducted in terms of Rule 8 of IV Schedule under the Income Tax Act, 1961 in respect of the following cases:
 - In case Form No. 15G (senior citizens) or 15H (non-taxable income) is submitted by the member, then no TDS shall be deducted; Form 15 H (senior citizen) may not be accepted if the withdrawal amount is more than 3,00,000/- Form 15G (non-

Provident Fund
Employees' Pension Scheme

EDLI Scheme

PF Portal FAQ

(taxable income) may not be accepted if the withdrawal amount is more than 2,50,000/-

- If the EPF Account is transferred into another EPF Account
 - If the cause arises which is beyond the control of the member such as termination due to ill health, or any default made by the employer like discontinuation/contraction of the business or fails to complete the project;
 - If employee withdraws PF after a period of five years of continuous service, which includes the service period with former employer;
 - If the amount is less than 30,000/- and the service period is not more than five years.
- TDS will be deductible at the time of payment of the provident fund by EPFO through an application in Form 19. TDS deduction and further deposit of TDS with the IT department is the responsibility of the EPFO.