



Employees' Provident Fund Organisation  
Ministry of Labour and Employment, Government of India

# NIRBADH

SEAMLESS SERVICE DELIVERY



EPFO to e-EPFO



**INDIA**  
November 2021

# ABOUT THE ORGANISATION

Employees' Provident Fund Organisation (EPFO) is India's principal organization responsible for offering social security coverage to the organized sector workforce touching millions of lives. It offers to its members and also their families a myriad of services, which includes provident fund, pension, and insurance.

EPFO has on an average 69 million monthly contributing members and over 7.1 million pensioners who receive their pension every month. The total corpus of EPFO stood at ₹15690 billion (over \$209 billion) at the end of March 2021. In terms of asset size, it ranks 8th among all sovereign pension funds, 18th among all pension and investment funds, and 33rd among all top asset owners of the world.

The earnings distributed to its members in the form of interest are among the highest for the retirement fund and other similar funds. In the Ease of Doing Business ranking, 2018 India took a giant leap of 53 positions under paying taxes category which was mainly on account of the online platform for the electronic payment of the Employee Provident Fund and administrative measures to ease corporate tax compliance.



# HIGHLIGHTS



**3rd**  
largest pension fund globally in terms of membership



**8th**  
largest sovereign pension fund in terms of assets under management



**₹15690 bn**  
AUM (\$209 bn)



**69**  
million members



**7.1**  
million pensioners



**Over 37**  
million claims settled annually



# NIRBADH: SEAMLESS SERVICE DELIVERY

The Employees' Provident Fund Organisation [EPFO] is the custodian of rainy-day savings of 69 million low-salaried Indians and their families, who dip into this collective fund when they grow old, fall sick, lose their jobs, want to build a house, or meet with an accident. This fund is what they use in their most vulnerable moments, and this bestows an enormous responsibility on the organisation--to make sure that their experience of maintaining and withdrawing their money in the moments they need most is convenient, comfortable, and prompt. And also their interaction with those representing the organisation is filled with care.

This is the seed thought that fuelled and drove the vision for a bunch of initiatives of EPFO so that social security access is just a click away. This flagship initiative of migrating most of our service delivery online to make the lives of our members easy started small, and took time to build. But since 2018, the year when it took off, it has become our most powerful tool to improve ease of living for our extended families—that is millions of beneficiaries.

It may seem ironic, but in the last three years this technology-powered mission—has ended up becoming our most effective medium to show to our members that we care. This journey from EPFO to e-EPFO has also become a matter of great pride that energises over 15,000 officials of the organisation, to do their meaningful work with efficiency. Countless experiences--technological and human, challenging and motivating--have gone into making this flagship initiative a successful model to deliver social security to millions of subscribers efficiently, speedily and in hours of need.



# EPFO TO e-EPFO



—Journey from Offline to Online



EPFO till a few years back grappled with mountains of files, snaking queues of people, and overwhelming backlogs despite a well-intentioned workforce clocking extra hours beyond their office timings. That was partly because this mammoth of an organisation caters to a size of membership that is more than the population size of many countries—say Spain or South Africa or South Korea. The fact that its membership hails from all socio-economic classes—and turns to the organisation in times of dire needs add a different level of complexity to its functioning. In many ways, the organisation is dealing with individual emergencies day in day out.

It is in this context that a technology-powered initiative was launched to remove systemic inefficiencies and make the experience of engagement with EPFO convenient—even pleasant. This has been a transformative experience for the organisation, particularly in the last three years. For better comprehension, the entire initiative can be simplified into six pillars:

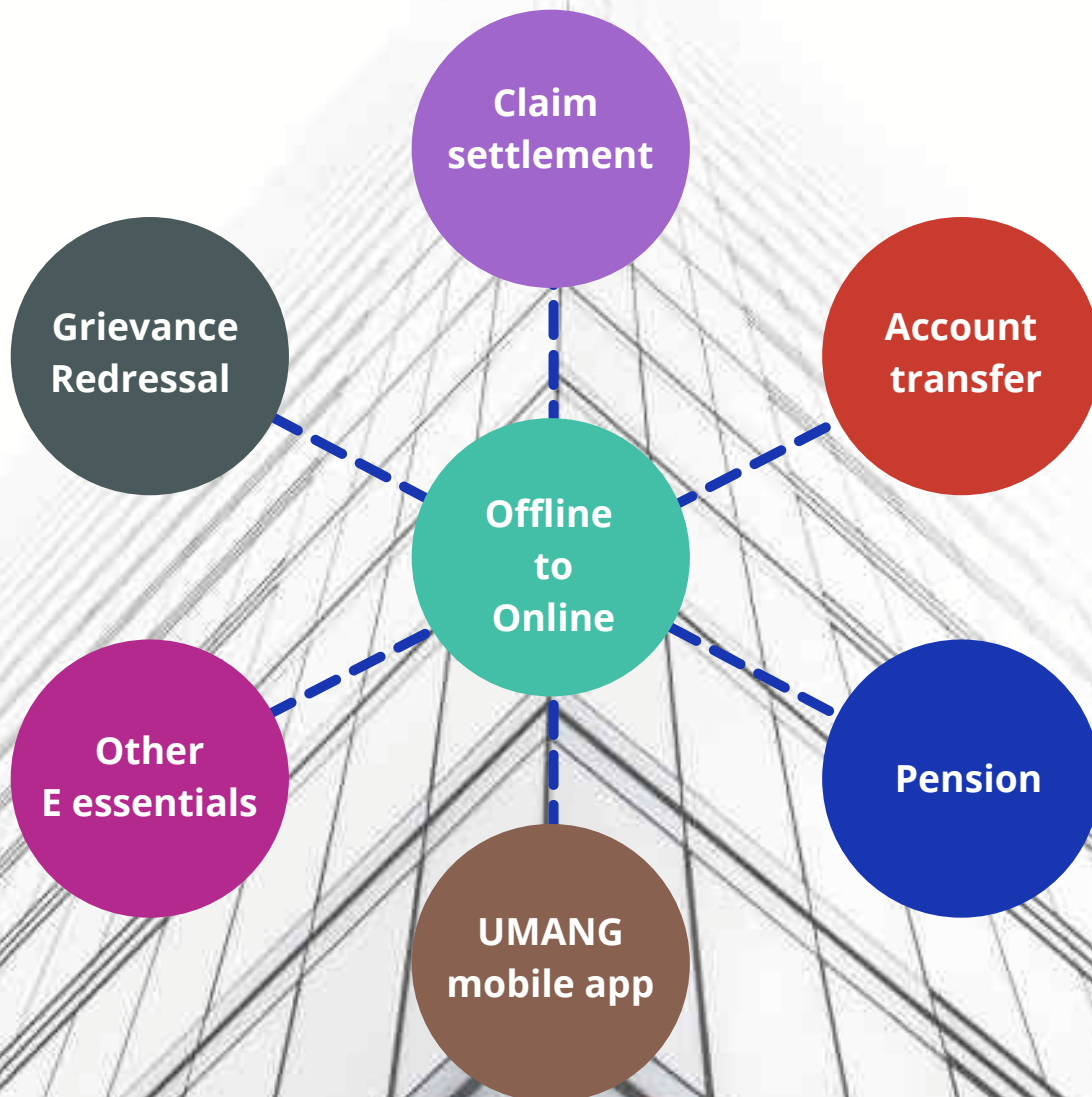
1. e-Claims submission and auto settlement
2. Online transfer of account
3. Easing the burden of senior citizen
4. Grievance redressal mechanism
5. Services on mobile devices
6. Other E-essentials



# ELEMENTS OF TRANSFORMATION



—from EPFO to e-EPFO





## e-CLAIM SUBMISSION

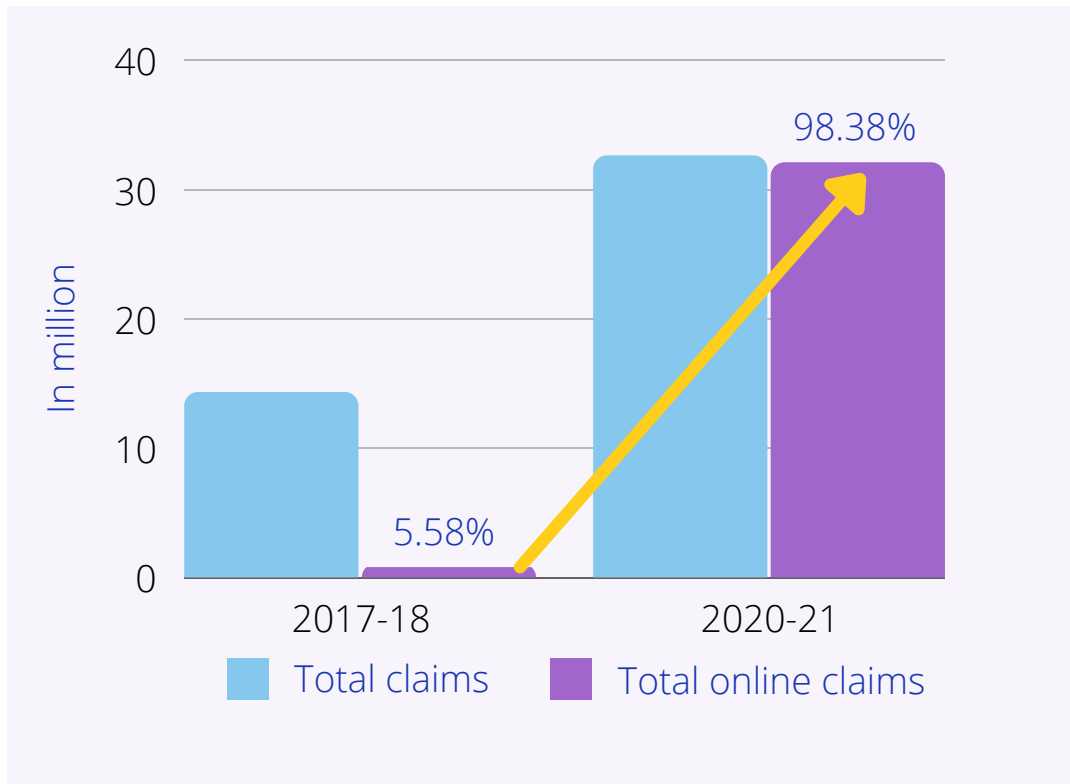
In the year ending March 2017, EPFO had settled 122 lakh claims and all such claims were filed in physical form on paper—meaning in the offline mode. The process was tedious as members were required to fill up a paper form, get it duly attested by their employers, and then submit it to the respective EPFO field offices for settlement.

But the process was changed in May 2017 and a facility was introduced to allow members to prefer online claims. It meant, the member no longer needed to fill a physical copy of the claim form. Then run multiple times to the employers to get the attestation on the claim form, who at times got harassed for unreasonable cause, and then stand in the queues at the EPFO office to submit it on the facilitation counter. The resolution to this perennial problem was a shift towards an online mode of claim filing and settlement. In the online mode, they could now choose to fill in a form on a dedicated portal using laptops or mobiles from the comforts of their homes, or any other place, round the clock. This ensured that EPFO moved towards a face-less settlement process.

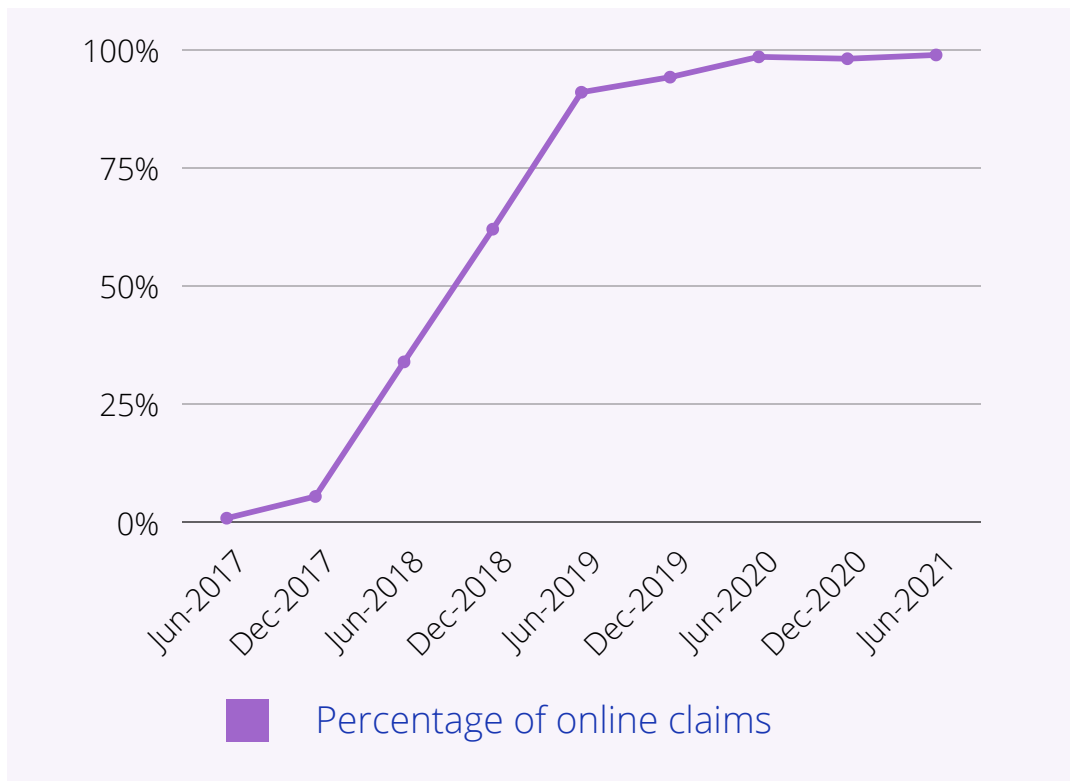
In the first six months of this facility, only 3.04% of the claims were filed in the online mode. But with the intensive strategy made by EPFO, the number of claims soared shapely first and then went up steadily. By the end of the year March 2020, EPFO has settled over 93.48% (196 lakh) claims through online mode and this reached 99% in May 2021. This means the organization was settling over 1 lakh claims every day through this mode in the last year. While the process has saved millions of man-hours of EPFO employees as well as beneficiaries, the hardship it has helped to alleviate is probably incalculable.



EXPONENTIAL GROWTH IN ONLINE CLAIM SUBMISSION



INCREASING TREND OF ONLINE CLAIMS

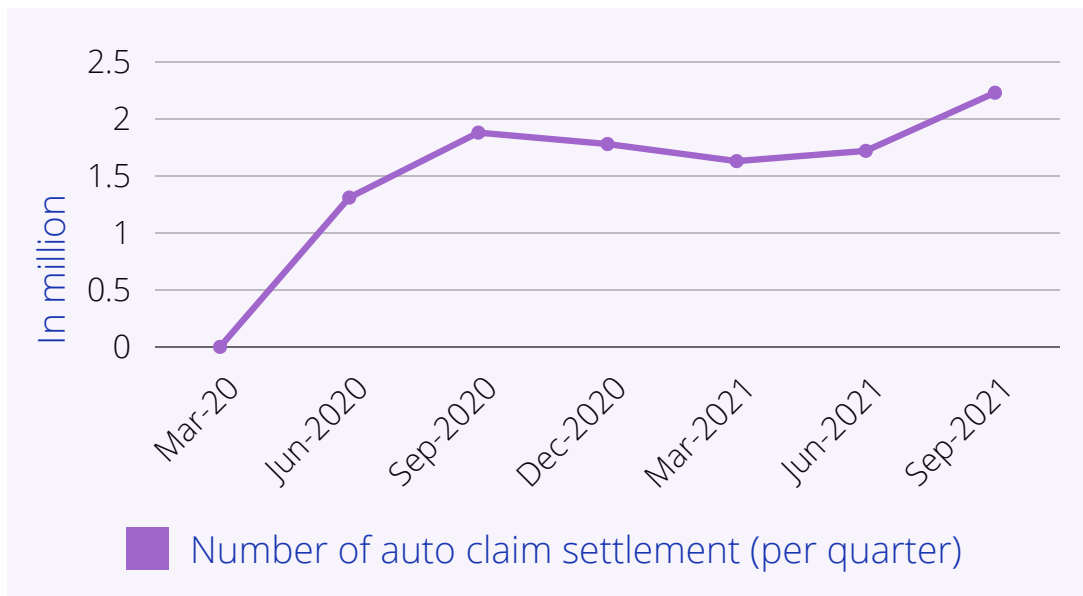




## AUTO SETTLEMENT OF CLAIMS

Once it became clear to the organization that the initiative of online submission of the claims has been a grand success. EPFO embarked on the next level of innovation by allowing system driven claim settlement without human intervention for the accounts which were Know Your Customer (KYC) compliant. EPFO employed a special initiative that enabled faster data validation and prompt processing and settlement of claims. KYC is a one-time process that helps in identity verification of subscribers through linking their Universal Account Number (UAN) with KYC details.

This module was introduced on a pilot basis at selected offices towards the later part of 2019. During March 2020 with the onset of pandemic and consequent lockdown, this facility was scaled up and launched pan India. The facility ensured the extension of service to subscribers during difficult times as staff presence had to be pared down due to lockdown. Already 10.56 million claims have been settled through auto-mode.





## ONLINE TRANSFER OF EPF ACCOUNTS

Once an employee joins an establishment covered under EPFO she/he becomes a member of the fund. This member may during her/his professional life switch jobs or shift to another establishment in some other city and get another account with EPFO. The transfer of her funds from a previous PF account to a new one was not easy owing to procedural complexity involving multiple agencies. The process was so cumbersome that it inadvertently incentivised members to withdraw their funds instead of seeking a transfer of funds to the new account. This withdrawal of funds came with an in-built disincentive.

The whole purpose of social security is defeated when funds are prematurely withdrawn without purpose. That's because those funds are meant to be for exigencies and retirement. To retain their membership the organisation wanted to do away with the perverse incentive of early withdrawal to escape complicated procedures.

### SHARP JUMP IN AUTO-TRIGGER ACCOUNT TRANSFER

Leveraging the technological expertise, the organisation had developed over the years it launched an auto-trigger of such transfers at the beginning of 2018. This entailed funds getting transferred to the new account once the details of the member have been matched between the old and the new employers provided the member doesn't object to the transfer. More importantly, this meant doing away with the need for filing transfer applications.

Over 1.96 million such transfers have taken place in auto-trigger mode till September 2021, where members didn't even need to raise a claim. They can at all times, see all their previous accumulations with different establishments together on the portal. This solved the long-standing problem of members who switched jobs but found it extremely challenging to get all their PF accumulations transferred to the current account.



## **EASY ONLINE TRANSFER OF FUNDS ACROSS ESTABLISHMENT CATEGORIES**

A separate category of establishments permitted to establish and run provident fund trust for their employees are known as exempted establishments. In case of job shifts by the members between these exempted establishments and those establishments directly under EPFO [known as unexempted establishments] the transfer of account entailed that the money was transferred through cheque. Sometimes cheques would go missing, there could be a delay in their issuance and also the time taken during transit caused anxiety among the members. The EPFO offices faced an enormous reconciliation problem on account of this. A large number of grievances would be generated as the members continued to face this issue.

To solve this problem, the organisation launched an electronic transfer of funds in May 2019. This meant irrespective of whether a member moved from exempted to unexempted, or vice versa, their funds would be transferred online. This initiative benefits around one crore members employed in exempted establishments and many more who choose to move from unexempted to exempted establishments. Since its launch last year, over 0.32 million cross-category e-transfers have been recorded till September 2021. A bulk-online transfer facility was also provided to the Exempted establishments from September 2020. Over the last year, over 0.12 million such transfers have been handled.



## EASING THE BURDEN OF SENIOR CITIZENS

The EPFO prides itself in being the single largest pension paying authority in India serving 7.09 million silver-haired citizens, who have enriched the fund by entrusting it with their savings of a lifetime. This number exceeds the total of the Central Government pensioners. This category of members had the most compelling case for the services to reach their doorsteps. Instead of them having to travel long distances and stand in queues to get what is theirs.

### EPFO MADE NOVEMBER PENSIONERS QUEUE DISAPPEAR

Every pensioner is required to submit proof of life once every year. For some reason, this exercise was customarily done in November for all pensioners—be it EPFO pensioners or retired government officials.

A key policy change was made with the introduction of Jeevan Praman Patra [JPP], a government of India initiative which was launched by the Hon'ble Prime Minister. EPFO has fully implemented this initiative by enabling it for its over 7.1 million pensioners. This JPP was required to be submitted in the month of November and it remained valid for a year. In the case of the belated submission of the Life Certificate, the validity period shrunk to a few months and lapsed in November. This resulted in large number of grievances on account of the stoppage of pension.

As part of the EPFO initiative, submission of JPP no longer had to be mandatorily done in November. Pensioners can submit JPP anytime during the year as is convenient to them. They could do this at 135 Regional offices, 117 District offices, pension disbursing banks, and through over 0.36 million Citizen Service Centers (CSC). Now even the postal department has been roped in for filing the JPP. This significant jump in service touch-points and allowing them the choice of time have cut waiting time from many hours to a few minutes for our seniors. As a by-product, November long queues, which had become a typical sight at EPFO offices and banks vanished too.



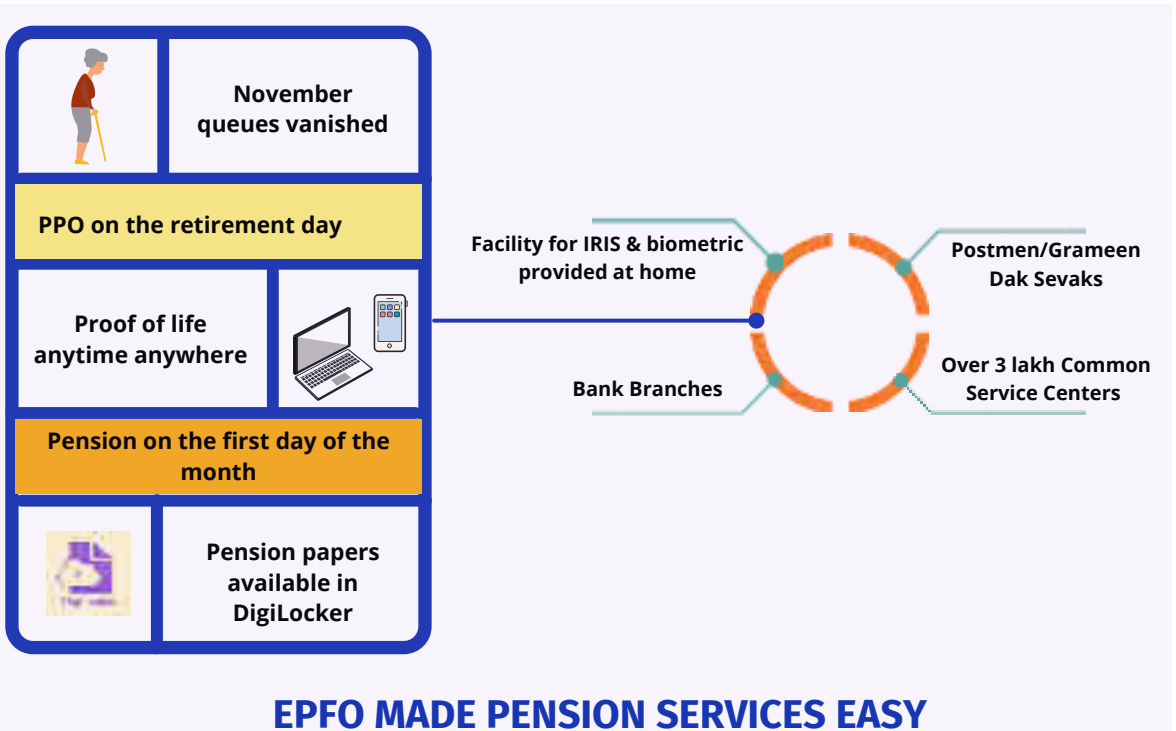
## PENSIONER’S PENSION PAYMENT ORDER [PPO] IN DIGILOCKER

Safekeeping of heaps of papers including pension payment orders (PPOs) in the pre-digital age was identified as a pain point. Sensitive to that need, EPFO integrated its PPO-related initiatives with DigiLocker of the National e-governance Division (NeGD). EPFO pensioners no longer have to bother with physical copies of PPOs. Pensioners can easily access their PPO in the DigiLocker, also accessible on their mobile through the Unified Mobile Application for New-age Governance [UMANG] App.

## PRAYAAS

This initiative is an endeavour to release pension on the day of Superannuation. In this initiative, webinars are being conducted by field offices, wherein members who are superannuating within 03 months are invited.

The purpose of these webinars is to educate the members of the Employees' Pension Scheme (EPS) 1995 along with their employers so that they can submit pension claims complete in every respect and EPFO can issue pensions on the day of superannuation to such members. Over 16 thousand members have received pension on the day of superannuation as part of Prayaas initiative.



**EPFO MADE PENSION SERVICES EASY**

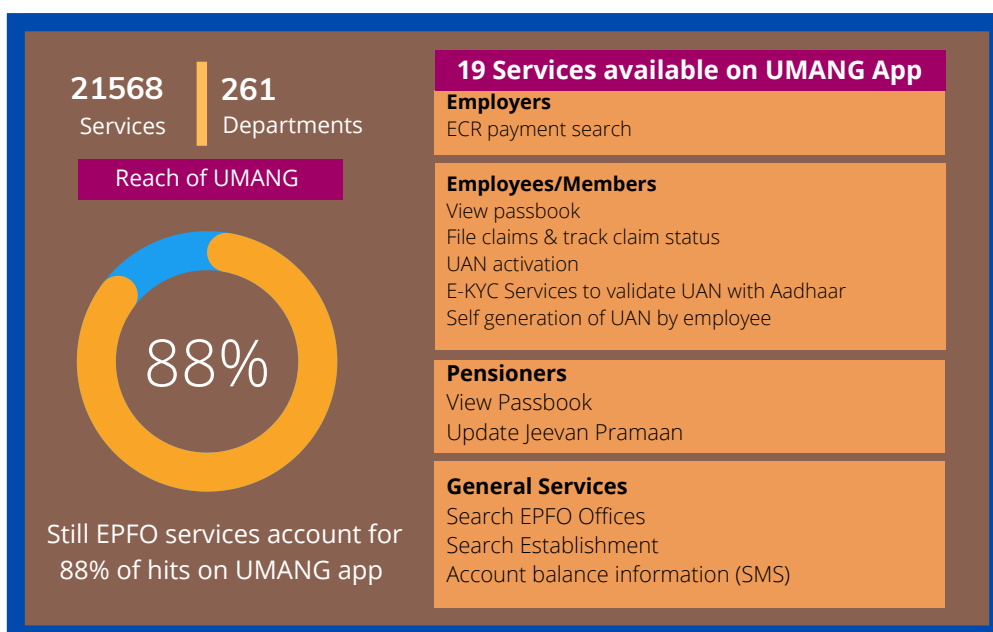


# EPFO SERVICES ON MOBILE DEVICES

EPFO prides itself on being the custodian of the rainy-day savings for millions of its members. A majority of such members are from the socio-economically disadvantaged sections. The extension of online services to these sections of our members was always going to be a big challenge. An accessible and affordable solution was needed to allow EPFO to reach out to everyone under its fold. With India witnessing massive growth in digital connectivity through mobile phones, EPFO found that this could be the affordable and accessible vehicle to deliver its services to people even in the remotest locations.

EPFO’s initiative to move from offline to online has thus been aided by the Government of India, Unified Mobile Application for New-age Governance (UMANG) application which is a single platform for all Indian citizens to access a range of e-government services on their mobile phones. As of today, EPFO offers 19 services through UMANG app and many more are in the process of being added keeping in mind the increasing use of mobile phones.

The UMANG mobile application has been a big hit among EPFO as it made services of EPFO accessible to even those who could not afford computers or data connections. The need to spend time on visits to a cybercafé to access online services of EPFO was also done away with by the launch of UMANG application.





## EPFIGMS

EPFO has focused on its robust grievance redressal mechanism and extensive outreach programmes. The in-house web-enabled portal, Employees Provident Fund Internet Grievance Management System (EPFiGMS), has been the mainstay of EPFO for grievance handling for over a decade now. But with the expansion of services and rising expectations of service delivery the legacy portal was found wanting on many counts.

As part of the initiative to make EPFO services completely digital, a radical restructuring of revamped EPFiGMS 2.0 was rolled out on 15 March 2019. The portal was integrated with the master database of EPFO for validation of the complainants' details. In this new avatar of grievance redressal mechanism, the satisfaction of the complainant has been given the top priority.

The portal allows for three levels of escalation if the complainant remains dissatisfied, and receives feedback from the complainants on their experience. It is essentially an interactive system where the complainant can send online comments or clarifications and the office can respond back in case processing is delayed for some reason. The lodged grievances land directly to the officer who is handling the account of the member resulting in a quick and most appropriate resolution of the grievance.

The portal is platform agnostic which means it can be accessed anywhere using any device be it mobile, tablet, or laptop. Over the last year and a half over 2.05 million members have benefitted from the EPFiGMS system as their grievances got redressed through the system. Of these 91% of the grievances have been redressed within 15 days. Data from EPFiGMS is also being used for grievance category analysis to ascertain the root cause of grievances and this helps in carrying out systemic changes improving the overall functioning of EPFO.





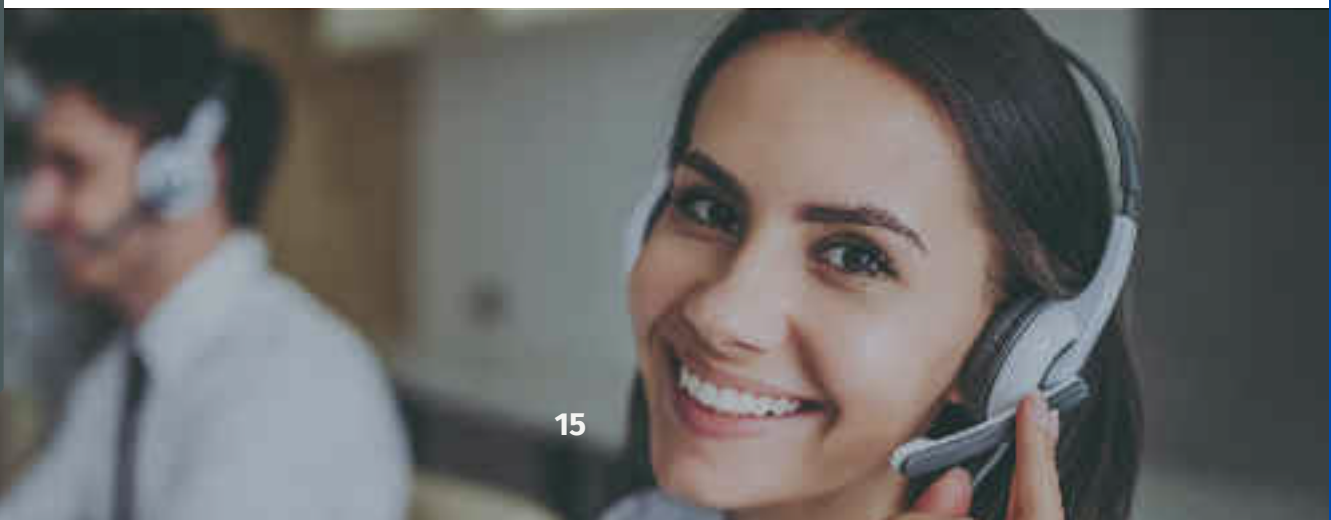
## **REVAMPED CALL CENTRE**

As part of the overall modernisation of this grievance redressal system and measures to provide quick troubleshooting to all stakeholders, the existing call centre of EPFO has also been revamped. In January 2021 the Common Services Centre's Virtual Contact Centre (CSC-VCC) was implemented which has features like Call recording and monitoring, real-time dashboard, provision to store missed calls (so that the member can be contacted afterward), call back, and SMS facility, feedback from stakeholders and provision for detailed reports.

The capacity of the call centre has been doubled after implementing CSC-VCC. Approximately 4000 calls are replied now compared to only about 2000 calls earlier. The call centre facility has also been extended to Zonal offices in vernacular languages. The call centre remained functional even during the Covid 19 pandemic. 756133 calls and 486696 e-mails were attended to by the call centre during 2020-21.

## **REACHING OUT THROUGH SOCIAL MEDIA**

With a view to making an inroad on social media, EPFO has also reached out to all its stakeholders through Facebook, Twitter, WhatsApp, and Webinars. Every Regional office has a dedicated WhatsApp number and which has been widely publicised for members to reach out to the concerned office for any kind of support. A team of officials has also been deployed to respond to all queries raised on the Facebook and Twitter handle of EPFO to resolve the doubts and confusion of the subscribers.







## OTHER e-ESSENTIALS

### DEMOGRAPHIC DETAIL CORRECTION

To avail the digital services of EPFO, a member's demographic details on other important documents such as Aadhaar, bank account details, had to match with the details coded in the EPFO database. Any mismatch resulted in a tedious process of submission of physical documents vetted by her/his employer. This was a major hindrance in updating KYC. The members felt harassed for doing rounds of EPFO office to get his details corrected and also EPFO staff got engaged in such time-consuming and tedious work which led to a drop in their productivity. The result was that many of the members could not avail online services without KYC.

In order to resolve this issue, a new digital initiative was launched in April 2018 which allowed members with data mismatches in demographic details to submit an online request for updating through the document upload facility. This saved time and effort for the members. EPFO officials who had to take pains to do processing of the physical paper's requests also got relieved when data got captured electronically. From April 2018 to September 2021, a total of 19.48 million such requests have been approved for updating demographic detail, in a swift manner.

### ONLINE TAX EXEMPTION FORM

The amendment in Income Tax Act, 1961 requires tax deduction at source (TDS) on PF withdrawal in cases where PF accumulation is more than ₹50000/-and service rendered by the member is less than five years. To obtain an exemption from TDS, a PF member was required to submit Form 15G/H in physical mode to the field office even in case of online claims.

Therefore, to eliminate the physical visits and submission of physical forms to the field office by the member, new functionality was introduced in January 2020 as a part of the online initiative to provide a facility to upload scanned form 15G/H in case of online claims. 3.61 million 15G/15H forms have been filed online since the inception of this facility till September 2021 making online settlement truly online, even for those members who wanted to avail income tax exemption facility.



## **OTHER e-ESSENTIALS**

### **UPDATION OF EXIT DATE**

The member can withdraw his accumulation upon exit from the job or can also get it transferred to the new job. To effect withdrawal or transfer update of the date of exit is a pre-requisite. Even auto-trigger for transfer of funds mandates update of the date of exit of the member from the service. Till January 2020 only the employers were authorized to update the date of exit. This dependency on the employer created hardship for the employees in cases when employers delayed doing it.

As part of the new initiative to make every aspect of EPFO services online and seamless, employees were offered an option to update the date of exit through the member portal. Approximately 6.53 million members have already availed themselves of this facility from the comforts of their homes or the nearby Citizen Service Centers (CSC) till September 2021. This has relieved EPFO members from being dependent on the employers for claiming the accumulated fund which truly belongs to them.

### **E-NOMINATION**

Nomination facilitates the extension of social security benefits to the bereaved family in case of a member's demise. Submission of nomination in physical form posed a challenge of maintenance and retrieval, causing a delay in the service to the bereaved family. As part of the initiative, the e-Nomination facility was introduced in February 2019 for all KYC-compliant members. This helped tide over challenges inherent in physical documents and their upkeep. Aadhaar-based e-nomination is an initiative to help family members of Employees Provident Fund Organisation (EPFO) members to avail benefits under the Employees' Provident Fund, Employees Pension Scheme, and Employees Insurance-Linked Deposit Scheme on members death.

The facility of e-Nomination has enabled online filing of even death claims. This has helped in providing seamless service to the members and also their survivors at the time when they needed it the most. Over 2.10 million e-nominations have been done till September 2021.

# STRATEGIES ADOPTED FOR THE TRANSFORMATION



—from EPFO to e-EPFO

Outside of the banking system, EPFO is the second largest financial organization of the country after the Life Insurance of India (LIC). Being a financial organization the only way to grow and make its services easily accessible was by leveraging the prowess of technology and developing a robust digital architecture. This has been a work in progress.

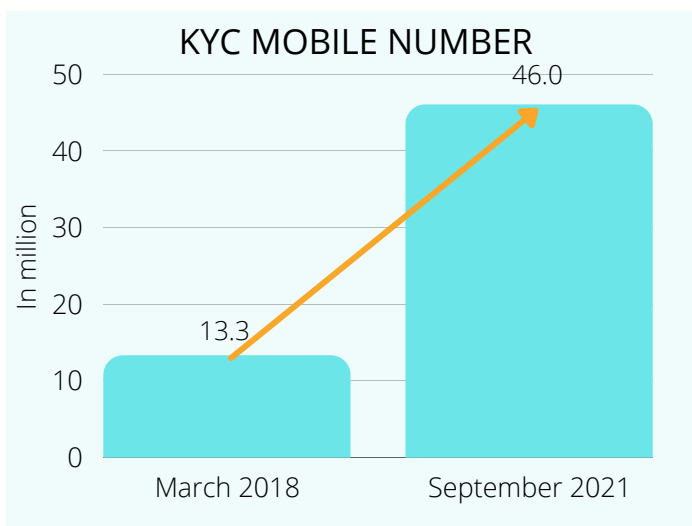
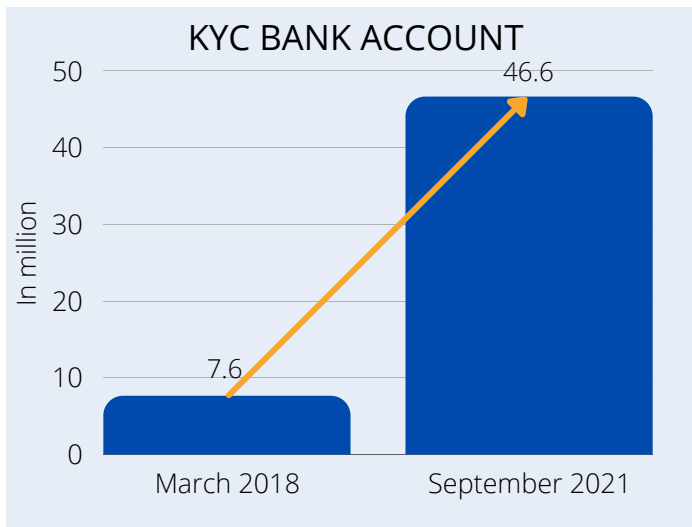
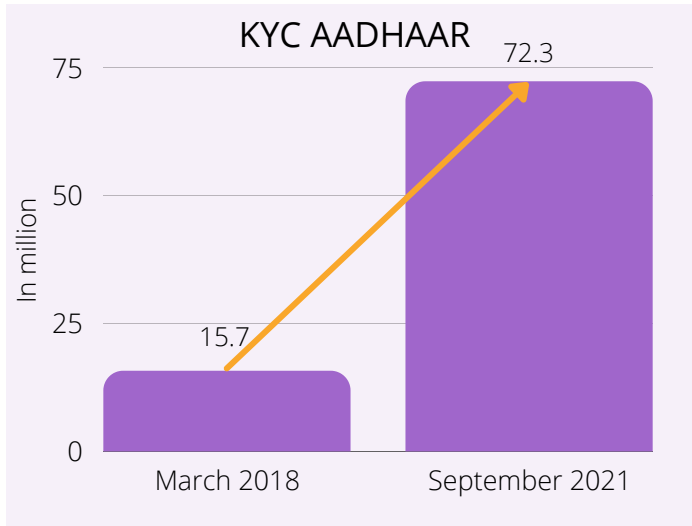
But to make a significant departure from the past and make rapid upgrades required a clearly laid down strategy with a road map. The organization owes its success to years of preparedness and the expertise it has developed in information technology to design and implement solutions. EPFO has also partnered with C-DAC, a premier R&D organization of the Ministry of Electronics and Information Technology (MeitY) to find innovative solutions to the challenges.

Beyond the development of digital solutions, the success of the initiative “Offline to Online” hinged on the identification of the members through fool-proof KYC. This was a major challenge considering a sizeable number of EPFO members hail from socio-economically disadvantaged groups earning wages of less than fifteen thousand a month.

To achieve this mammoth task, various strategies were employed internally which included formulation of agile teams at the field level tasked with special plans, continuous performance evaluation, real-time monitoring of plan-progress through dashboards, and periodic review for strategy modification and course-correction, along with decentralisation of strategy for adept decision making by micro-planning particularly taking local contexts into account.

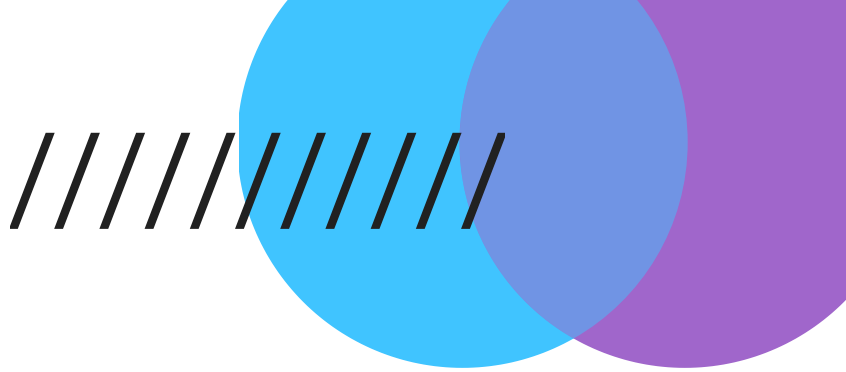
# KYC UPDATION OF EPF MEMBER

KYC has grown multifold in the last three and half years



# CHANGE STRATEGY

## ORGANISATIONAL



### FROM PROBLEM TO SOLUTION

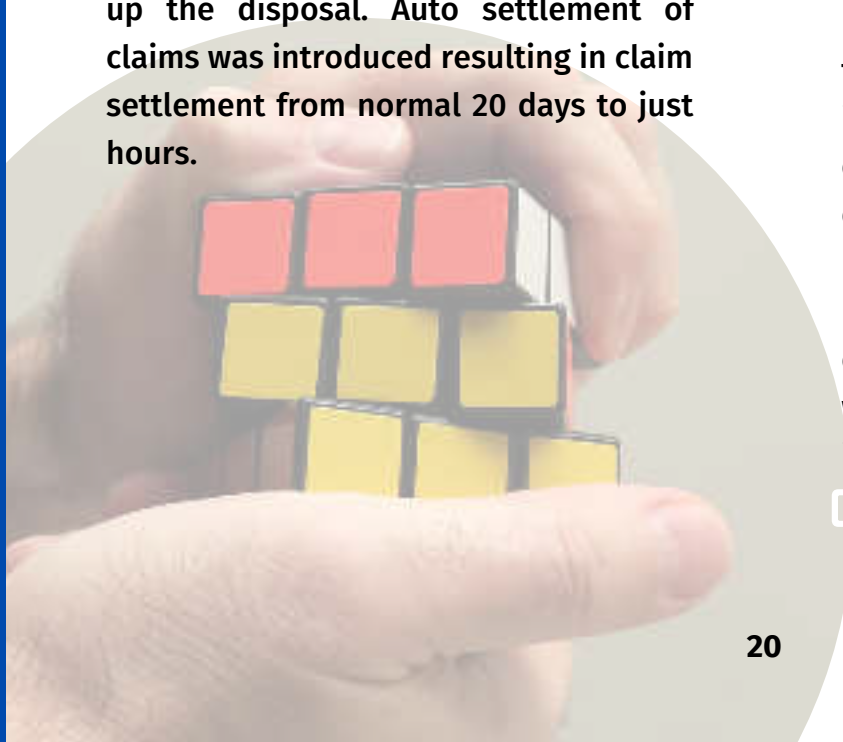
Identification of the pain points in the functioning of the organisation is the key to designing systems to solve the problem. EPFO members are kept at the center of this approach and then all possible problems that she/he would face in the interaction with the organisation are visualized and validated with the feedback mechanism of the grievance redressal tool employed by the organisation. Having identified the problem area and prioritised it, the management went ahead with designing solutions for them. For example, Covid-19 advances were introduced to give the members money at hand to survive and live during the time when the Pandemic had thrown people's lives out of gear. It was difficult to expect an anxious member to wait for 20 days to get the money, something needed to be done to speed up the disposal. Auto settlement of claims was introduced resulting in claim settlement from normal 20 days to just hours.

### SCALE-UP ONLY WHEN SUCCESSFUL AT SMALL-SCALE

All other components within the umbrella initiatives of "Offline to Online" have been designed and tested within smaller geographies for the robustness of the software design and other teething problems. It is only after the effectiveness of the initiatives had been proven, they are scaled up regionally and nationally.

The employees of the organization have invested tireless hours of work both at the headquarters level and field level. And the leadership at the national and regional continued to motivate the workforce with a single motto---the whole point of EPFO's existence is to stand by the member when he needs us most. As if prophetic, these words came true---while preparing to meet individual emergencies, we braced ourselves to meet a sudden collective emergency---the covid pandemic.

By the time pandemic struck EPFO had completed many pilot projects and so when the need arose it could upscale it immediately.



## CHANGE STRATEGY

### ORGANISATIONAL

#### BOTTOM UP APPROACH

A decision-making process was adopted that gave the entire staff a voice in organisational goals. The ideas and perceptions about the work at the cutting-edge level of the functioning were filtered up to the decision-making level to make the most informed decisions. The problems faced by the lowest rung in the organisational functioning were identified by this process and strategic decision making was done to mitigate the problem.

As the Pandemic led to lockdowns, strict social distancing, and the regular office work got paralysed, EPFO realised that in such times the services would have to be delivered and at a much faster pace than before because people needed money to survive. Identification of the problem at the cutting-edge level led to an ingenious solution of multilocational claim settlement which happened for the first time in the history of EPFO. This ensured that offices less affected by Covid in tier 2 and 3 cities settled claims filed in the metro cities where 15-50% of staff could reach the office to take care of the workload. Reallocation of workload also led to work rationalisation enhancing productivity.



#### PROCESS RE-ENGINEERING

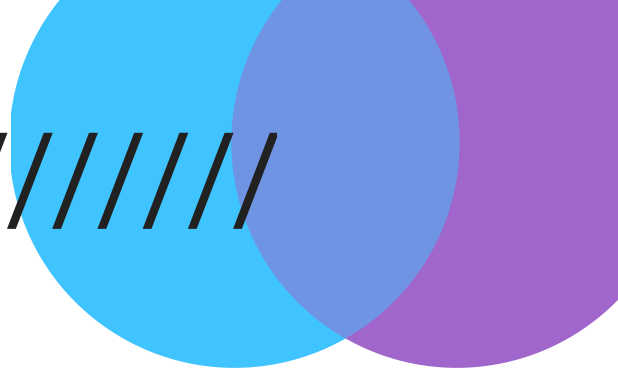
Process reengineering has been at the core of EPFO's strategy to reach its desired goal in any initiative that it has undertaken. The success of the initiative was further put to test by the diversity of the socio-economic background of its members.

One solution does not fit all. Therefore, the strategy is to keep evaluating through the journey of the initiative and continue adding new segments so that all those members who were getting lost out would also join and take advantage. Ensuring KYC for members was the first step towards online claim settlement. But some members were not able to complete their KYC because their demographic details did not match with the official records and then they needed to visit the office to get it corrected.

This defeated the whole purpose of faceless claim settlement. Therefore, as part of the process of reengineering separate initiatives like online demographic details correction etc were also undertaken. This led to members availing of the online settlement service.

## CHANGE STRATEGY

### ORGANISATIONAL



## SERVICE CENTRED MINDSET CHANGE

EPFO owing to its lineage of about 70 years has been traditional in its approach. Till very recently paper documentation was the norm and the employer and the members both had to make physical visits to the EPFO offices. People were coming to EPFO for services. But with the herald of the online era people including employers of the establishments and the members were no longer required to make physical visits.

Now EPFO was reaching out to its stakeholders through its digital touchpoints. This was a fundamental shift in the organisational functioning and to make this transition successful a change in the mindset of officials within the organisation and also outside like the employers was required. EPFO carried out training activities and also held seminars at the field level to make its staff and employees understand this fundamental shift.

## LEVERAGING DIGITAL PLATFORM OF GOI

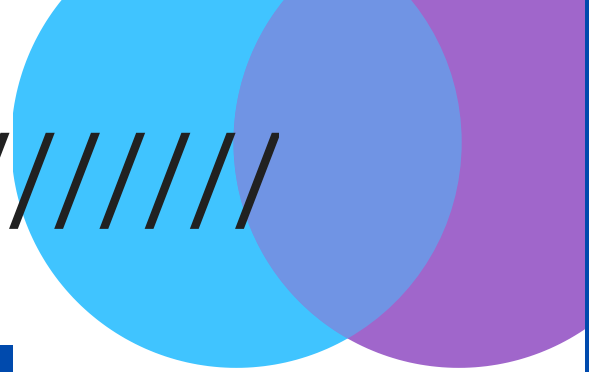
EPFO does not believe in reinventing the wheel. The technology platforms which were rolled out by the Government of India were identified and strategic steps were taken to integrate our services with the services offered by those platforms. This saved the organisation the cost of building and maintaining the platform. Also combined services through a single platform makes it convenient for the user.

Due to this approach, EPFO is the single largest user of both UMANG and Jeevan Praman Patra initiatives. DigiLocker and facilities of Common Service Centres of MeitY are also being extensively used by EPFO.



## CHANGE STRATEGY

### FOR STAKEHOLDERS



*Incentives were designed to drive positive behavioural changes to increase the uptake of KYC seeded account*

Post-September 2017 Aadhaar seeding was made mandatory for new member accounts. This motivated employers to seed PF accounts with Aadhaar at the time of joining a new employee. It also prompted the identification of Aadhaar seeded accounts ensuring that multiple accounts of a single-member were not allotted.

KYC seeded accounts were served on priority prompting others to complete KYC.

Dedicated service counters were operated at offices to help members in KYC seeding of their accounts.

Aadhaar counters were opened at all offices on a permanent basis to facilitate members in the registration or updation of Aadhaar numbers.

Aadhaar camps were organized en-masse at industrial clusters to facilitate workers.

EPFO got itself recognized as an authority to issue a certificate for registration and updation of Aadhaar number. It helped particularly in the case of illiterate workers who do not possess documentary evidence.

Regular seminars for employers were held to create awareness on the importance of KYC seeding and its benefits to employers and employees.

Member details mismatch was a major impediment to KYC seeding which was attended on top priority and facility to file detail correction request was provided in online mode. Over 2.06 crore member details have been updated so far.

To balance the need to ensure the safety of its staff by maintaining social distancing in the office during the lockdown on one hand and to facilitate KYC updation for the subscribers, on the other hand, EPFO adopted a twin strategy of Work from Home and simplification of KYC updation process.



# EPFO, MORE THAN JUST A SERVICE— THE POSITIVE IMPACT



—from EPFO to e-EPFO

Technology may have improved connectivity but it has been often bashed for making relationships impersonal. At least the recent qualitative experience of EPFO negates this observation in some ways. Through millions of seamless e-interactions in the last few years, the organisation has saved millions of man-hours spent waiting in unending queues that have more than just improved customer satisfaction and ease of transactions. It has cut time and distance to a critical service, in people's most vulnerable moments improving their ease of living.

When our members fall sick or meet with an accident, the last thing they wish to do in those anxious moments is to take a bus to a government office, stand in queues to fill forms, walk across different tables and rooms to claim what is rightfully theirs. By enabling e-claim settlements, and scores of other e-services, such as correction of data-mismatches and nomination filing, EPFO ensured that its members no longer spend time and energy on activities they perceive as irritants. This gave them the freedom to focus on the tasks they perceived as most urgent, or improve their productivity.

The series of e-initiatives not only made life more convenient and comfortable for our members but increased their trust in a system that became more transparent on most counts. By removing human interventions, and interface, the very scope of corruption was almost eliminated from the social security system in the scope of e-services.

For millions of silver-haired senior-citizenry, EPFO made post-retirement life a tad bit simpler, by making sure that their Novembers are not filled with dreadful queues, and they access services where they want, and when they want.



For millions of our youthful members, who no longer stick to one job for life as their parents did, and are ever-ready to experiment with new jobs, new cities, and new opportunities, EPFO made sure that its digital architecture understands their busy lives, and automates their fund transfers.

This solved another legacy problem, that our members grappled with--- had no direct connection with EPFO, it was mediated through the employers. The relationship between EPFO and its members is now direct and close-knit, due to the e-initiatives. This employer-unmediated close relationship with EPFO has built stronger confidence in members about the safety of their funds. They repose an increased faith in the system that has led to the peace of mind on the front of their rainy-day savings of which EPFO is the custodian.

This tech-powered mission and the transactions it enabled turned our relationship with millions of our members completely seamless, and uninterrupted- Nirbadh.

All this digital preparedness came in handy when the pandemic hit early this year. In a job-insecure context, as the needs of our members turned from acute to emergent, EPFO demonstrated that it is more than just a service. It has also cut carbon footprint substantially by almost eliminating the need for an immense amount of paperwork both at the end of members and within the organisation. This e-initiative is also a sustainable green initiative.

At an organisational level, our workforce has become more efficient, productive, and responsive as it sees its efforts bearing fruits through the e-initiatives. With our morale raised, we know that EPFO is not another job, not another service—it's our medium and opportunity to bring positive change in millions of lives. At the end of the day, it is the blessings of those fellow members that we at EPFO count as our biggest rewards.



# RESPONSIBILITY CENTERS



21  
ZONAL OFFICES



138  
REGIONAL OFFICES



117  
DISTRICT OFFICES



## EPFO HAS A NATIONWIDE PRESENCE

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

/socialepfo



[www.epfindia.gov.in](http://www.epfindia.gov.in)



@socialepfo



## DOCUMENTATION BY



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

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



**EPFO**

**PDNASS**

PANDIT DEENDAYAL UPADHYAYA NATIONAL ACADEMY OF SOCIAL SECURITY