

मिस्ट कॉल से पीएफ बैलेंस जाने

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कर्मचारी भविष्य निधि (ईपीएफ) खाता में बैलेंस की जानकारी हासिल करना अब आसान हो गया है। ईपीएफओ ने तीन नई सुविधाएं शुरू की हैं। आप मिस्ट कॉल, मोबाइल एप और एसएमएस के जरिये भी खाते में बैलेंस जान सकते हैं।

क्या है प्रक्रिया: एप, मिस्ट कॉल और एसएमएस से बैलेंस जानने के लिए सबसे पहले आपको यूनिवर्सल अकाउंट नंबर (यूएन) को चालू (एक्टिवेट) करवाना होगा। जब आप ईपीएफओ की वेबसाइट से एप डाउनलोड करेंगे तो मोबाइल पर असुरक्षित होने का मैसेज आएगा, लेकिन उससे घबराएं नहीं क्योंकि ईपीएफओ का दावा है कि यह बिल्कुल सुरक्षित है।

मिस्ट कॉल से कैसे जानें: इसके लिए सबसे पहले ईपीएफओ में रजिस्टर्ड अपने मोबाइल नंबर से 011-22901406 पर कॉल करें। इसके बाद आपको एसएमएस मिलेगा। इसमें यूनिवर्सल

एप के लिए क्या करें

इसके बाद ईपीएफओ की वेबसाइट <http://www.epfindia.com/> पर जाकर एप डाउनलोड करें। यह केवल एंड्रॉइड फोन के लिए है। इसे सीधे ईपीएफओ की वेबसाइट से ही डाउनलोड कर सकते हैं। डाउनलोड करने के बाद वेबसाइट पर मंबर वाले विकल्प पर क्लिक करें। इसके बाद आपको दो विकल्प मिलेंगे। इसमें यूएन को एक्टिवेट करने और बैलेंस-पासबुक को देखने का विकल्प है।



अकाउंट नंबर (यूएन), पैन, नाम और जन्म दिन की जानकारी आती है। इसके बाद बैलेंस की जानकारी तभी मिलती है जब आपने यूएन को ग्राहक को जाने (केवाईसी), बैंक खाता संख्या, आधार या पैन में से किसी एक साथ जोड़ा हो।

एसएमएस से भी जानना आसान: पहले 7738299899 पर एसएमएस करके अपने यूएन को एक्टिव करवाना होगा। मैसेज के लिए अंग्रेजी के कैपिटल लेटर में ईपीएफओ लिखकर स्पेस दें, उसके बाद एसीटी लिखकर कौमा (,) दें और फिर 22 अंकों का यूएन

नंबर लिखकर संबंधित नंबर पर एसएमएस करें। यदि अंग्रेजी में जानकारी चाहते हैं तो ईपीएफओ लिखकर स्पेस दें फिर यूएन लिखकर स्पेस देकर ईएनजी लिखकर एसएमएस करें। बैलेंस की जानकारी मिल जाएगी।

कहां से लें यूएन : आप अपने नियोक्ता से अपना यूएन नंबर मांग सकते हैं। आपका ईपीएफ खाता है तो सीधे ईपीएफओ की वेबसाइट से अपने यूएन को जानें (नो योर यूएन स्टेटस) पर क्लिक कर ले सकते हैं।



BALANCE CHECK

3 new ways to check your EPF balance

The mobile app, missed call and SMS services are an attempt by EPFO to make the accounts more user friendly

By DEEPTI BHASKARAN
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The days of getting a small strip of paper from your HR department mentioning your Employees' Provident Fund (EPF) balance are long gone. Now you can check your balance on the go. In September, the Employees' Provident Fund Organisation (EPFO) launched three facilities linked to the account holder's mobile phone through which one can check EPF balance— one is a mobile app, the second is through a missed call and the third, through SMS.

EPF mobile app

At present, the app is available only for Android phones. But EPFO is working towards making it available on iOS, Windows and BlackBerry phones as well. These versions will be launched soon. Even for Android phones, the app is not available on the Play Store yet, but, according to EPFO, should become available soon. In the meanwhile, go to www.epfindia.com, and download from "Our services" section for employees or mGovernance. "Since it's not on the Play Store yet, you will need to download directly from the website. Your phone may warn you against downloading from an unsecured site, but this process is completely safe with no threat to your phone," said an EPF official. Once downloaded, there are

three options to choose from: member, employer and pensioner. Since you are a member (employee), you need to choose that option. Keep in mind that you need an activated Universal Account Number (UAN) to be able to use this app to know your balance. EPFO has given UAN to all employees; you can get it from your employer.

If you aren't working at present but have an operative EPF account, you can generate UAN from the EPFO's website by clicking on 'know your UAN status'. Inoperative accounts are those in which no contribution is made for three years.

Once you have your UAN, the next step is to activate it, you can also activate it directly from the website, if you haven't done it already. On the app, choose the option to activate your UAN and the app will ask for details such as your regional PF office, PF number and UAN. After this, you will get a one-time password (OTP), which you need to key in to make the account active. "A member needs to activate the UAN to avail EPFO services such as member passbook and SMS services. She needs to provide the details along with the mobile phone number on which she desires to receive the SMS. The number is provided by the member only. We identify the member through UAN, member ID and other details provided during the process of activation," said the official.

The reason for activation is so that EPFO can register the mobile phone number and have a direct line of communication with the member, the official said. "The mobile app was basically launched as a facility for the members to activate their

HOW TO USE EPFO's NEW SERVICES

App

- Get the Universal Account Number (UAN) from your employer and activate it.
- Visit www.epfindia.com, and download the app from there. The app is available only for Android phones as of now, but not in Play Store yet.
- Once downloaded, choose the 'Member' option from among the three available. The other two are employer and pensioner.
- You have two options; activate UAN and view balance/passbook. Activate UAN if not done already, using details such as PF number and UAN. Subsequently, you can see your balance and passbook by giving UAN and mobile number
- You can see the passbook, which has details of your and the employer's contributions every month for the current financial year, and outstanding balance at the start of the current financial year, including the interest earned.

Missed call service

- Call 011-22901406 from the mobile phone registered with EPFO.
- You will get an SMS back with details such as UAN number, permanent account number (PAN), name and date of birth.
- For PF balance information, one has to link the UAN with one of these three know-your-customer (KYC) details—bank account detail, PAN or Aadhaar.
- EPFO will provide information on latest EPF balance, along with KYC details.

SMS service

- Activate UAN by sending an SMS TO 77382-99899.
- Type EPFOHO space ACT comma UAN number comma your 22-digit PF number, and send.
- Subsequently, check your balance by typing EPFOHO space UAN space ENG if you want to get the SMS in English, and send to the same number. Here, just type the letters "UAN" and not the number.
- Service is available in 10 languages

UAN. However, additional facilities such as balance information has also been provided. The app does not allow any transactions," the official added.

Once activated, you can see your account balance through the app. You can also see your passbook that carries details of your and the employer's contributions every month for the current year along with the outstanding balance including interest accrued at the start of the current financial year.

You and your employer contribute 12% of your salary in

your EPF account every month. This earns a rate of interest that is declared by EPFO. Currently, the rate of interest is 8.75%.

Missed call, SMS service

But what if you don't have internet access on your cell phone? There is help at hand. If you have an activated UAN, it means your mobile phone number is registered with EPFO. You can simply give a missed call to 011-22901406. The authority will send you an SMS with your credentials such as PF number, name and date of birth.

But you don't get to know your outstanding balance. For that, you need to seed your UAN with either of these know-your-customer (KYC) documents: bank account detail, permanent account number or Aadhaar. The authority currently only allows your employer to do this on your behalf. This means your employer will need to verify these details and digitally sign off for EPFO to accept the KYC.

"KYC is an integral part of the UAN programme. As of today, EPFO relies on employers for the verification of the members.

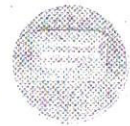
However, EPFO intends to provide the facility directly to the members as well," said the official. "KYC document seeding is mandatory to get the last contribution and balance through missed call and short code SMS facility. EPFO is in the process of making it mandatory for the member balance facility of the app also," said the official.

Once your UAN is seeded with KYC, every time you give a missed call, EPFO will provide information on latest EPF balance, along with your KYC details. "We update the passbooks every day so the member will get to see the balance and contributions as on 12 noon the previous day," said the official. In fact, according to the EPFO, the missed call facility is already a hit as it's getting about 100,000 missed calls every day.

If you don't have an activated UAN you can activate it by sending an SMS to 77382-99899. Type EPFOHO space ACT comma UAN number comma your 22-digit PF number and send. Ask your employer for the 22-digit PF number. Once activated you can also check your account balance by sending an SMS on the same number, type EPFOHO space UAN space ENG if you wish to receive an SMS in English. Do note that here you have to type only the letters "UAN" and not the number. You can receive this SMS in 10 languages.

With these services, EPFO is taking steps to make EPF accounts more user friendly. Do make use of these services and write to us if you face problems. The missed call facility can be a slow process as the number is engaged most of the time.

(Vivina Vishwanathan also contributed to this story.)



Passes Jan/Mar