



75 SUCCESS STORIES

75
Azadi Ka
Amrit Mahotsav



EPFO



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

Employees' Provident Fund Organisation



Ministry of Labour and Employment, Government of India



मंत्री
श्रम और रोजगार
पर्यावरण, वन और जलवायु परिवर्तन
भारत सरकार



75
आज़ादी का
अमृत महोत्सव



भूपेंद्र यादव
BHUPENDER YADAV

MINISTER
LABOUR & EMPLOYMENT
ENVIRONMENT, FOREST AND CLIMATE CHANGE
GOVERNMENT OF INDIA



MESSAGE

Keeping in mind the vision of the Prime Minister to bring ease of doing business, the Employees' Provident Fund Organisation has taken up several initiatives in the last few years. These initiatives have helped EPFO in improving the quality of engagement for crores of members by making their transactions with the organization fast, comfortable and seamless.

When the country was hit by the pandemic, and people's needs grew from acute to emergent, EPFO rose to the occasion, and its digital services became the highlight of the Covid-response.

The tireless efforts on the part of field offices towards fulfilling the vision of the Prime Minister to deliver services at the doorstep of the beneficiaries have been recognized. This booklet is a compilation of success stories from Regional Offices all across the country, from Jammu and Kashmir in the north to Trivandrum in the south and Shillong in the east to Rajkot in the west.

The initiatives and innovations undertaken by the different field offices shall act as a guiding light for other offices to emulate and help the organization in empowering the citizens it serves. I believe that EPFO will continue to be driven by the spirit of innovation, a culture of professionalism, and a feeling of compassion for all.

March 9, 2022

(Bhupender Yadav)

मंत्री
श्रम और रोजगार
पेट्रोलियम और प्राकृतिक गैस
भारत सरकार



सत्यमेव जयते

रामेश्वर तेली
RAMESWAR TELI



MINISTER OF STATE FOR
LABOUR & EMPLOYMENT
PETROLEUM AND NATURAL GAS
GOVERNMENT OF INDIA



MESSAGE

The Employees' Provident Fund Organization [EPFO] is the custodian of rainy-day savings of over 6.4 crore members 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, which bestows an enormous responsibility on the organization.

This has fueled and drove EPFO's vision to innovate and launch a series of initiatives so that the social security access is just a click away. The journey of EPFO to e-EPFO has made lives of our members easy. The initiatives taken by Regional Offices towards providing expeditious relief to the members and the families of the deceased members during the Covid-19 are notable. The examples where EPFO teams went beyond the call of their duty to search for the families of the deceased who met with accidents or suffered Covid-19 to deliver the rightful claims in the form of provident fund, pensions and insurance benefits are being acknowledged. I expect that more and more Regional offices will take novel initiatives to ensure effective services to our esteemed members.

I acknowledge and convey my gratitude to all the stakeholders for their sincere efforts in making EPFO a vibrant and sensitive organization.

March 9, 2022

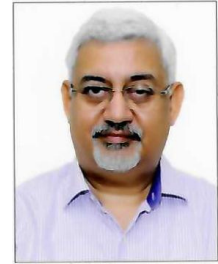
(Rameswar Teli)

सुनील बड़थवाल, आई०ए०एस०
भारत सरकार के सचिव
SUNIL BARTH WAL, I.A.S
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MESSAGE

In the last three years EPFO has transitioned from being a paper-based organisation to a paperless organisation. The shift towards online mode of claim filing and settlement has ensured that EPFO has moved significantly towards faceless settlement process.

The performance of the organization during the current pandemic is the biggest testimony to the level of preparedness of the organization to emergencies. The innovation of multilocal claim settlement has made the organization disaster proof.

Through millions of seamless e-interactions in last few years, the organization has saved millions of man-hours spent waiting in unending queues that has 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.

The booklet is a compilation of unique success stories of the regional offices. In times to come I am confident and hopeful that all offices will develop and sharpen their capabilities to innovate and make the organization a true global leader in the field of social security.

March 9, 2022

(Sunil Barthwal)

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REGIONAL OFFICE, AHMEDABAD HELPS THOUSANDS OF GSRTC PENSIONERS

M/s Gujarat State Road Transport Corporation (GSRTC), a state government undertaking, covered by RO, Ahmedabad, forms the lifeline of rural public transport in Gujarat. GSRTC is well known for its timely service, but its employees were seeing a delay in the disbursement of pension under EPS, 1995.

The root cause of the problem was identified: 1) GSRTC employees were having multiple service stints in transport depots across the state, wherein the pension component was deposited with the other Regional Offices of the state 2) The name/particular change requests were compounding the problem because of multiple offices having records of the members 3) GSRTC depots were sending pension claim forms in bulk and most of them were getting returned for want of supporting documents and 4) The COVID-19 imposed lockdown and ensuing restrictions further aggravated the problem at hand. At one point in time, about five thousand pension claims got accumulated for settlement.

In order to solve the problem, the office organized many hand-holding sessions by way of regular meetings, webinars, and workshops with the GSRTC local authorities, scattered over the geography of the state.

These efforts yielded results. Claims could now be submitted within time and work for timely processing of their claims could be done. The process of handling the KYC change requests at the office level was streamlined by deputing extra staff from other sections. The day-to-day monitoring of the pension claims and KYC change requests bore results in a relatively short period. The GSRTC is one of the largest recipients of the employees' pension under the PRAYAAS programme.

The learnings from this issue have not only helped in better service delivery to the pensioners of this establishment, but to more than 1.5 lakhs pensioners serviced by this office. The office was able to substantially reduce the pension-related grievances and reduce the processing time of pension claims by about 40%, thereby settling a larger number of claims within 20 days.

PRAYAAS – HOW LONG CAN ONE PURSUE THE SETTLEMENT OF A PENSION CASE?

A member named Kishor Lende was working in an establishment which is a Medical College and Hospital in Amravati. He was about to retire and was concerned about his future as he would no longer get a salary and had heard that pension cases take time to settle. He was worried as to how long it will take to prepare his pension case before sending it to the nearest regional office and how long further it will take to settle his case and when would he get his first pension. He had also questions revolving in his mind as to how would he manage his expenses till then. He wished, “how nice it would be if I could send my pension case before retirement!”

His wish was granted, suddenly he was called from the HR section of his office. He was happy to know that his pension claim was called up by the Regional Office, Akola and was about to be settled in a speedy mode under a new initiative, called “Prayaas”. He hurriedly gathered documents and submitted them to his HR section. The HR section was also happy to know that gone will be those days when it took months to settle pension cases. The case was however not so easy.

The member was yet to open an account in the bank. The Enforcement Officer took initiative and talked with the bank for speedy opening of the bank account. Some documents of the member were with his son staying outstation. The official guided his son over the phone as to which documents were necessary and copies of those were collected over WhatsApp. After the documents were collected, the Enforcement Officer got the claim scanned and sent the copy from the district office to the regional office for verification and scrutiny.

The member was looking at the efforts being taken by the office and the establishment responding positively. He expressed his feelings about the speed and dedication he saw in the officials. The claim was settled within a couple of days and he got his PPO copy on the date of his retirement. He said that it was the biggest gift he could ever get on the day of retirement.

Thereafter, the establishment has started sending more pension cases in the Prayaas drive and the case has become a landmark for other retiring members.

PROVIDING A FRESH BEGINNING

Regional Office
Allahabad

REGIONAL OFFICE, ALLAHABAD BECOMES FAMILY SUPPORT IN CASE OF DEATH OF A WORKER

The tragic death of a contract worker of the Electricity Department, Brajesh Kumar, in an accident was published by the local newspapers of Allahabad. Taking *suo moto* cognizance of the news, the investigation of the matter was handed over to the Regional Office, Allahabad.

The Regional Office, Allahabad immediately established contact with the concerned officials of the electricity department regarding the contractor and obtained the details related to the deceased member. The deceased employee was a member of Provident Fund under M/s Vinayak Associates, in Allahabad. The deceased employee was a resident of village-Semra, Allahabad. He is survived by his wife Sangeeta Devi and two small children, but she was not aware of the schemes run by the Employees' Provident Fund Organization.

The officials apprised Sangeeta Devi about the benefits vested under the Employees' Provident Fund and Miscellaneous Provisions Act, 1952, and immediately provided the claim form and requested her to fill it. The Enforcement Officer assisted in filling up the claim forms and got them certified by the employer concerned. The enforcement officer also helped getting the bank accounts for Sangeeta Devi and her children opened, so that the vested amount could be paid in the respective accounts.

As soon as the duly filled claim forms were received in the office on 09/12/2020, immediate action was taken by the office to settle the claims. All dues were paid on 11/12/2020. Even the pension papers were processed expeditiously releasing the PPO along with the grant of monthly widow pension and monthly child pension.

There are several similar cases where Regional Office, Allahabad takes up the matter *suo motto* and comes forward to help the needy as a matter of duty.

E-SADASYA (A PRO MANAGEMENT INFORMATION SYSTEM)

Regional Office
Ambattur

REGIONAL OFFICE, AMBATTUR'S PLAN FOR A DIVERSIFIED GRIEVANCE REDRESSAL

A novel initiative called, e-Sadasya, a Public Relations officers management information system has been started at the Regional Office to capture the queries/grievances received at the PRO level and convert them into organized information. The in-house web application was developed with individual log-ins. Each Dealing Assistant was assigned with a specific PRO role.

The officials have been given the provision to enter queries/grievances received from the members along with their mobile number/email ID for follow-up. Escalation provision is also provided in case the queries/grievances could not be resolved at the PRO level. A list of such cases can be generated from the reports and sent to the concerned section for follow-up. Once such queries/grievances are resolved, the same can be closed in the system updating the resolution given to the member.

The system has brought in several benefits:

- Integrates and digitizes the current outdated manual data entry system where every PRO staff works in isolation. Creates a reliable record of queries/grievances handled by PRO
- Every query/grievance received via different channels is captured efficiently and can be retrieved easily. Allows PRO to identify common issues faced by members and standardize its response.
- Repetition of work can be avoided – cutting the quantity and improving the quality of the output.
- Facilitates knowledge sharing among peers – different solutions offered to members become viewable by others.
- Builds a “Case History” for every member – So better resolution of grievances.
- Provides option for “Follow-up” and “Escalation” – Enables internal mechanisms to improve service delivery.
- ‘User-Role’ provision allows capturing the efficiency of disposal at different channels. Individual login to staff members helps in quantifying the workload and the quality of disposal – Improves Monitoring capacity.

As a result of this innovative initiative, this office has achieved progress of 99% of the grievances being redressed within the time frame effectively and efficiently.

PROVIDING EFFECTIVE SERVICES

Regional Office
Ambattur

REGIONAL OFFICE, AMBATTUR'S THREE INITIATIVES

Initiatives at PRO Section: A comprehensive “Tappal Entry System” was developed and integrated with the existing PRO-MIS Web application. Anyone with a PRO-MIS user-ID can readily access this information at a touch of a button, thereby saving valuable time and effort that was hitherto lost on sifting through multiple “Manual Chitta-book” entries across several dates. With this system in place now, an option for providing SMS-based acknowledgment for the documents received via drop-box is currently being developed. QR Code for applying claims through various online forms is displayed in PRO Section. This will help the members to apply paperless claims easily.

E-Nomination Efforts: Banners were displayed at prominent places in the office including PRO for awareness among EPF members. Employers were also apprised during the weekly webinars conducted by this office and requested to advise their employees for filing of e-nomination through online mode as it will facilitate the members to submit pension claims online and enable smooth filing of claims by their nominees in case of any untoward incident befalling the member. All the stakeholders were educated on the benefits of e-nomination in the weekly webinars conducted by the office. A Separate helpdesk for attending to the queries on e-nomination is functioning in the PRO Section.

PRAYAAS: The PPOs are handed over to the pensioners at a function held at, RO Ambattur, Chennai on the day of superannuation. This program is being done on the last working day of every month. All the field offices are taking the ‘PRAYAAS’ initiatives in true spirit and each field office is distributing Pension Payment Order on the day of retirement. Regional Commissioner of Ambattur is distributing the PPOs in the ‘PRAYAAS’ function organized at establishments. In order to conduct ‘PRAYAAS’, webinars are being conducted by Regional Office Ambattur, in which both employers and the retiring employees are invited. Receiving pension orders on the day of retirement makes the pensioners very joyful. ‘PRAYAAS’ is one of the effective and efficient initiatives of EPFO.

NIVAARAN - INTEGRATED GRIEVANCE REDRESSAL MECHANISM

Regional Office
Amritsar

REGIONAL OFFICE, AMRITSAR'S INITIATIVE TO SETTLE COMPLEX GRIEVANCES

EPFO has the objective to provide hassle-free services to its stakeholders and has taken many initiatives in this regard. There are online platforms like EPF internet Grievance Management System (EPFiGMS) and Centralised Public Grievance Redress and Monitoring System (CPGRAM) for the public to file and get their grievances redressed. Still, there are a large number of grievances that are received in a field office through E-mail. Some grievances are also received via social media platforms such as Twitter, Facebook, and WhatsApp. Since these grievances fall outside the available grievance management systems tracking all grievances, taking appropriate action for redressal and a time-bound reply is a challenge for any field office.

In order to address this challenge an integrated framework was conceptualized for the management of such grievances and was implemented in RO Amritsar from 25th October 2021. This has helped in confidence-building measures amongst the stakeholders that their grievance/query raised before RO, Amritsar would be dealt with promptly and either grievance would be redressed or appropriate course of action would be informed for resolution of the matter.

In IGRM all queries/ grievances received through all media are captured at one place and immediate acknowledgment is given to the stakeholder. Subsequently, all efforts are made to resolve the issue within 7 working days. If the matter pertains to procedure, then the necessary course of action is informed. Further, if the matter involves another office, the same is brought to the attention of that office.

Considering the limitations of communication especially of target groups in EPFO, many of whom are computer illiterate and cannot file a grievance through EPFIGMS or via E-mail, need physical interaction. Therefore, RO, Amritsar has also started a program named "Nivaaran" through which face-to-face interaction is held with an aggrieved person by senior officers (APFC and above) for the grievances which are complex or in which the aggrieved person is visiting for the second time.

From 25/10/2021 to 14/01/2022, 223 such grievances have been successfully resolved to prevent further escalation of the grievance and have provided a time-bound effective remedy resulting in greater satisfaction for members.

A NEW WAY TO INTERACT

Regional Office
Aurangabad

REGIONAL OFFICE, AURANGABAD USE OF WEBEX TO HELP MEMBERS AND PENSIONERS

Regional Office, Aurangabad has provided facility to the participants (members, pensioners, employers) to facilitate communication during the Covid-19 period. For this a regional office account was opened on the WebEx app and a permanent link was created for a meeting in it. This link was shared with the employers by email with the meeting number. Those who are using WebEx app can use their mobile, tablet, laptop or computer and join directly while those who do not have the WebEx app installed on their digital devices can communicate by clicking on the link.

This meeting is hosted by the Public Relations Officer, who connects the participant to the meeting and understands their problem through dialogue. If the above call is not available at their level, then the call is sent to the computer located in the conference room where the concerned officer resolves the issue. Based on the availability of time on this video call, Regional PF Commissioners are themselves present and give guidance. At present, 20-25 calls are made through the facility and the Regional PF Commissioner monitors daily and also tries to improve the solution given.

When Covid restrictions were lifted, in view of security it became necessary to remove the distance between the member and office staff. This distance creates a situation of confusion and anti-social elements take advantage of this for their personal interest and cheat the members and pensioners by luring them. Along with removing this distance, this facility increases the faith and confidence of the office in the minds of the members and pensioners. Face to face interaction, or via email, telephone call, has been found to be extremely effective while providing solutions to the consumers. Through this initiative, Regional Office, Aurangabad was able to facilitate the members and pensioners living at a distance of more than 400 kilometres, saving their expenses and physical and mental suffering.

Even the newspapers of the region gave priority to this initiative in their reporting. The office has also addressed the queries of employers on this. As a result, the number of members/pensioners visiting the office has drastically reduced. The fall in footfalls meant that the Covid-19 protocols could be strictly complied and simultaneously the office also took its services to a higher level.

OVERCOMING THE CHALLENGES OF COVID-19

Regional Office
Ballari

REGIONAL OFFICE, BALLARI SHOWCASES ITS ANTIFRAGILITY DURING THE COVID-19 CRISIS

During COVID-19 lockdown restrictions, it was a big challenge for officials to come to the office and perform their duties. All the roads to the office were blocked by the municipal authorities. Many of the officials were staying far from the office and were facing difficulties in reaching the office. This coupled with the increase in advance and settlement claims was providing a big challenge in the endeavour to provide relief to members in the earliest possible time frame.

The office together with municipal authorities made arrangements of getting the officials to the office using the official cars. Covid appropriate behaviour and other mandatory requirements like checking of temperature and providing of masks etc. were strictly followed. A WhatsApp group was created to facilitate this movement of officials.

During the lockdown, the office was open on all days and was never closed. The office settled 75,288 claims in the year 2020-21 and 60,044 claims up to 31st January, 2022. Updation of KYC, like linking of Aadhaar to UAN, was also cleared on a daily basis. Subsequently, all efforts were made to resolve the grievances received from EPFIGMS, CPGRAM, WhatsApp, Facebook, and Office mail and timely action were taken to resolve the grievances within 7 days.

When the Government of India started the vaccination programme for the frontline workers and those engaged in essential services, the entire Ballari staff got vaccinated. This gave the officials moral strength to come forward and work relentlessly towards the service of our members and Pensioners.

SAMPARK – REACHING OUT TO THE PENSIONERS

Regional Office
Bhatinda

REGIONAL OFFICE, BATHINDA'S UNIQUE INITIATIVE TO HELP A PENSIONER

All pensioners are required to submit a life certificate every year for pension to continue. This submission of life certificates is done by the pensioners themselves. The regional office while doing assessments of pension distribution in its jurisdiction found that pension in respect of many pensioners had ceased for want of a Life certificate. Life certificates in respect of 761 pensioners were pending for more than 3 years in Regional Office, Bhatinda as of April 2021.

To ascertain the reasons for non-submission of life certificate a unique initiative titled 'SAMPARK' was launched in RO, Bhatinda in December 2021, with the following objectives:

- To ascertain whether the pensioner, whose life certificate is pending for more than 3 years, is living or not. If not, then his actual date of death could be entered in the database so that if any excess is paid it could be recovered and pension to remaining beneficiaries could be released.
- If alive, his/her Life certificate could be updated in the database and his/her pension, as well as arrear, could be released to the deserving beneficiary.
- If the pensioner was not available at the given address, efforts were made to trace his whereabouts by contacting neighbours, employer, bank branch, etc.

For undertaking this unique initiative, each Enforcement Officer was given a target of personally visiting at least 5 such pensioners at their last available address, residing in the district of their jurisdiction. This initiative has yielded quite encouraging results in the first month itself. Out of the 70 addresses of pensioners which have been visited by enforcement officers 'SAMPARK' has been made with 3 pensioners, their Life certificate has been updated and pension along with arrears has been released. Information regarding the death of 28 pensioners has been collected and updated in the database.

Through this initiative, awareness about the pension and the necessity of submitting life certificates every year has also been disseminated effectively to the target groups. Regional Office, Bhatinda endeavours to clear all backlog by April 2022 so that every pensioner whose life certificate is pending for more than 3 years is contacted and his information is updated in the database.

REGIONAL OFFICE, BENGALURU CENTRAL FINDS A WAY TO MITIGATE FRAUD RISK

When it was noted that major frauds have happened in the past due to loopholes in Appendix-E/VDR Special processes, a new VDR-ECR process was introduced as a fraud-risk mitigation measure by slightly modifying the ECR-Rejection/VDR-Spl/App-E processes.

This VDR-ECR process is now being used to rectify the mistakes in returns filed by the employer instead of changing/adding abstract credit amounts to the member's account through Appendix-E/VDR-Special functionalities. This has minimized the risk of fraudulent payments.

Advantages of this process are:

1. It would ensure that no direct credit is made to a member's account by DA/officials at the field office in the case of VDR-Special/App-E. Only debit can be made by DA at FO level thereby reducing the chances of fraud/misappropriation of adding imaginary/abstract amounts to member's accounts.
2. The above procedure would ensure that the amount is credited to the member's account only against the reconciled VDR challan amount and would also prevent credit of money without any cash credit proof as in the case with App-E/VDR (Special).
3. This would also avoid the manual calculation and entry of credit which could lead to errors /possible risk of fraud and typo errors.
4. Two/three sections in the office are involved in this process – Accounts, Cash, and Enforcement (if required). For major changes, the revised ECR submitted by the employer against any particular UAN would be verified and certified by the area EO also if required. The employers are also made a party for making corrections against the mistakes committed by them. This also mitigates the possibility of fraud.
5. Henceforth, no amount shall be added to the member's account through Appendix-E/VDR (Special) functionalities except for exceptional cases for which approval of RPFC-II(F&A) is required.
6. This process can be used for both annual accounts compiled /not compiled periods.

This pro-active, unique and ingenious process has made the fraud risk mitigation process not only efficient but robust at the same time.

**REGIONAL OFFICE, BENGALURU CENTRAL'S SPECIAL CAMPAIGN ON
REJECTED DEATH CLAIMS**

On scrutiny of the death claims that were rejected by the Regional Office, Bengaluru Central over the last 2 years (Jan 2020 to September 2021), a shocking revelation was made. Out of the 2112 claims (F-20/F-5(IF)/ F-10D) that were rejected by this office due to various discrepancies, it was noted that 1003 claims (almost 50%) didn't return back for reprocessing. Of these, 84 were found to be not eligible for benefits. Still, it meant entitled benefits had been delayed/not reached the desired beneficiaries in respect of at least 950 claims/380 families - even as delayed as 2 years.

In order to assist the families of deceased members, a Special Campaign was launched during October 2021 to reach out to these beneficiaries. The concerned officials contacted the claimants directly over the phone, guided and helped them to rectify the discrepancies in coordination with the employer and to submit the claims back to the office complete in all respects and got it processed. Over 248 such claims have been processed, thereby bringing a small relief to so many families.

Though the campaign ended, the need for a continuous follow-up with claimants and employers in case of death cases was understood and as a result, a dedicated Death Claim Retention Cell (DCRC) was constituted in Regional Office, Bengaluru Central with a dedicated official and AO. For easy identification and speedy disposal, all death claims started getting put up in an exclusive blue color file. All death claims received in this office and found to be having discrepancies during pre-audit will be forwarded to DCRC for retention and continuous follow-up.

The concerned official would be following up with the claimant/employer for rectification of discrepancies and the daily progress would be entered in a spreadsheet, duly monitored by senior officials.

In short, the office takes upon itself as a mission to ensure that all possible death claims received in this office are processed and the beneficiary receives their statutorily entitled benefits by the simple mantra of '*follow-up*' or '*not letting go!*'.

HELPING OUT IN THE HOUR OF GRIEF

Regional Office
Bharuch

STORY OF HOW REGIONAL OFFICE, BHARUCH HELPED THE FAMILY OF A YOUNG MAN

The COVID-19 Pandemic struck the entire world disrupting normal life and creating a feeling of insecurity among the entire human populace. While the pandemic started at the beginning of 2020, the second wave which struck our nation in April 2021 was particularly lethal. It snatched many lives and prematurely caused trauma and agony for the families of the deceased. Several heart-breaking fatalities have occurred among EPF members during the second wave of COVID-19. While the loss caused to the family is irreparable, EPFO being a service delivery organization attempted to extend entitled benefits to the families of deceased expeditiously in their hour of grief.

One such tragic incident under the jurisdiction of RO, Bharuch happened when Ronak P Mehta (aged 27 years), an EPF member, succumbed to Covid on 13/04/2021. The loss of a promising young life was unbearable for his family. His elderly parents were ignorant of Social Security benefits extended from EPFO. When this matter came to the notice of Regional Office Bharuch, the family was counselled and suitably guided to file death claims related to PF & EDLI claims.

The member had previously worked in Reliance Industries Ltd (RIL) and his old PF was maintained in RIL trust. Therefore RO, Bharuch followed with RIL Trust for transferring his old PF to his current account. After the transfer of the old PF, the beneficiary's claims were filed in December 2021. The claims were processed immediately disbursing Provident Fund and Insurance benefits to family members in the first week of January 2022. This was a proactive act of reaching out to a PF member's family for which the beneficiaries expressed their utmost gratitude.

EPFO stands by its esteemed subscriber & their families in their hour of grief.

HELPING THROUGH THE PHONE

Regional Office
Chandigarh

REGIONAL OFFICE, CHANDIGARH'S STORY OF PROVIDING SEAMLESS SERVICE

EPFO has the objective to provide hassle-free services to its stakeholders and has taken many initiatives in this regard. There are online platforms like EPF internet Grievance Management System (EPFiGMS) and Centralized Public Grievance Redress and Monitoring System (CPGRAM) for the public to file and get their grievances redressed.

Still, there are a large number of grievances being received in the field offices through E-mail. Some grievances are also received via social media platforms such as Twitter, Facebook, and WhatsApp. Since these grievances fall outside the available grievance management systems tracking all grievances, taking appropriate action for redressal and a time-bound reply is a challenge for any field office.

One such grievance was received in respect of one Amit Babu, who had applied for withdrawal, but the claim was rejected due to a one-month ECR challan pending for reconciliation. Thereafter, he raised a grievance through the WhatsApp business account. Upon his request, prompt action was taken by this office and the grievance related to the ECR was resolved. The same has been intimated to the employee through WhatsApp. He was delighted with such a prompt action and thanked RO, Chandigarh for secure and seamless services.

A good number of grievances in respect of other Regions are also being received through the WhatsApp number and members are being provided full support and guidance to resolve their problems.

RESOLVING THE UNRESOLVED

Regional Office
Chennai North

REGIONAL OFFICE, CHENNAI NORTH'S EFFORT TO RECOVER DUES

Insolvency and Bankruptcy Code, 2016 led to the formation of the Insolvency and Bankruptcy Board of India and NCLT/NCLAT. Initially, there was no source to identify the cases/establishment coming under the Corporate Insolvency Resolution Process (CIRP) / Liquidation process. A moratorium period commenced from the date of order i.e. from the date of initiation of CIRP, as per Section-14 of Insolvency and Bankruptcy Code, 2016 and as a result, the office was prohibited to take any Recovery Action. In this connection, Regional Office, Chennai North, subscribed to the IBBI website for receiving the daily notifications and formed a Special Cell in 2019 to deal with the establishments coming under the Corporate Insolvency Resolution Process / Liquidation process.

The role of this cell is:

- To Immediately identify the establishment for which the CIRP has been initiated,
- To call upon the outstanding dues from the Compliance / Damages / Recovery / Accounts Wings of the Office,
- Upon verification and consolidation along with the supporting documents, to file the claims before the RP / Liquidator,
- Thereupon, regular follow-up action will be made with RP / Liquidator until such time the dues are realised.

From the year 2018, the office is monitoring the daily notifications from the IBBI website, picking up the cases of the establishments pertaining to the Regional Office, Chennai North, and initiating the filing of claim forms within the prescribed time & format before the IRP / Liquidator.

The dossiers of the establishments under CIRP are being maintained and are readily available for immediate reference. No establishment was left out in the process of claiming the dues as on date. The follow-up actions are being taken regularly with IRP/Liquidators.

With this concerted effort, Regional Office, Chennai North was able to recover an amount of Rs. 85, 72, 293/- (Eighty-Five Lakhs Seventy Two Thousand Two Hundred and Ninety-Three), from Corporate Debtors.

REGIONAL OFFICE, CHENNAI SOUTH FINDS A UNIQUE WAY TO MAKE A RECOVERY

Regional Office, Chennai South has been proactive in the field of Recovery and had a unique way of referring to the judgment pronounced by the Hon'ble High Court in the case between Asian resurfacing vs. CBI in which the Hon'ble Court held that all criminal and civil stay granted by the competent court will come to an end unless extended by an explicit order.

The crux of the judgment was referred, and notice was sent to the major defaulters who were not paying the PF dues on the ground that injunction has been granted against the recovery. Upon quoting this order and asking them to submit the details of the extension, if any, obtained to the stay already granted by the Court, the Employers came forward and remitted the dues.

Thus, this office was able to do the recovery using a court judgment that was not directly related to the EPFO, but the essence of the judgment was used in convincing the Employer and achieving the recovery of dues which were payable to the EPFO and which had been pending for years due to the stay granted by the competent court.

Similar efforts are being taken against other defaulters also in addition to filing the stay vacation petition before the Hon'ble Courts. This office has collected an amount in excess of fifteen crores from the establishments by this effort. In the area of recovery, wherever the liquidators are refusing or rejecting the claims of EPFO, the regional office is approaching the Panel Advocate and advising them to file a company petition before the concerned Tribunal and realize the dues of EPFO.

The office has taken this out of box method to nudge the employers towards paying the outstanding dues.

FREEDOM 2021 ASK AND YOU SHALL RECEIVE

Regional Office
Coimbatore

REGIONAL OFFICE, COIMBATORE'S WAY OF REGULATING FOOTFALLS IN TIMES OF THE PANDEMIC

For Mr. Palaniappan, it was a day of surprise. When he was about to set out to EPF Office on a pandemic day to apply for an advance for the marriage of his daughter, that too painfully foregoing his hard-earned wages, just for one day, his son showed him a piece of news published in a local daily about an SMS based helpline booking facility introduced by the EPFO Regional Office, Coimbatore. It was so simple: Just send an SMS in a prescribed format to reserve the helpline counter in advance.

With hesitation, he took his mobile phone and sent an SMS. He had selected the date and time of his convenience. Soon his anxiety turned into a smile on his face, when his mobile screen flashed an instantaneous reply SMS that "You are welcome on DD-MM-YYYY at 00:00 AM/PM AM/PM Lounge: XXXX Counter: XXX, Token: XX". Bring all necessary documents and report 10 minutes before the appointment time".

On the day of booking, Mr. Palaniappan reported at the designated Counter 10 minutes before time which was meant only for COVID screening. He showed the mobile message to the security. He was surprised: no questions, no crowd, and no queue too. In a few days, he got the PF advance and the marriage was solemnized happily.

This is not the story of one Mr. Palaniappan alone. There are thousands of others who have experienced the same feeling thanks to the introduction of an easy pre-booking facility of helpdesk based on SMS.

During the lockdown days, RO, Coimbatore through a campaign "#StayHome-SolveAll" had extended its helping hands to the contributors to stay connected and enable them to interact with the Office via a dedicated WhatsApp Number.

The introduction of unique SMS based Helpline for the beneficiaries, under the name "Freedom2021", was an experimental attempt to regulate the crowd of beneficiaries and to help them save time, money, and energy and to channel the manpower and infrastructure in a better way to optimize the service delivery during the pandemic.

As a result, more than 80,000 footfalls to the office have been regulated in the year 2021. The saga of Regional Office, Coimbatore will continue to constantly innovate and redefine the expectations of stakeholders.

NO SUCH THING AS A FREE LUNCH BREAK

Regional Office
Dehradun

REGIONAL OFFICE, DEHRADUN WORKS EVEN DURING THE LUNCH HOURS

Regional Office, Dehradun caters to 7 districts of the Garhwal region of Uttarakhand where members visit the office from far-flung areas. It was noticed that during lunch hours, as is practiced in most government offices, no work was done and the PRO counters were kept closed. It was highly inconvenient for the visitors and burdening the already strained system as people kept waiting in lines for hours. Over the lunch break, crowds kept gathering and restlessness would set in with time. The unattended window during lunch break did not give out a friendly image of the organization.

Keeping the above issue in mind, Regional Office, Dehradun constituted a separate team that worked during lunch hours so that the window remains uninterrupted for members and other stakeholders.

A dedicated setup to facilitate technically challenged subscribers in filing claims, e-nominations, etc. has also been set up at the PRO counter. This has resulted in prompt service to stakeholders. The same was highly appreciated by members, Pensioners and Employers Association, etc.

Among the number of examples where the office went out of the way to help its members, a case from a pensioner, Krishna Behl, is worth mentioning. The pensioner had not received a monthly pension since January 2016 due to non-submission of Life Certificate. The Pensioner had informed that she is bedridden due to a broken arm and paralysis, and was not in a position to physically appear at the office in Dehradun.

Considering the above situation, this office made a video call to the pensioner to verify and ascertain the genuineness of the case. After due verification, the PPO of the pensioner was validated and pension for the period from January, 2016 to January, 2022 amounting to Rs. 1,00,813/- was released. Krishna Behl and her family members expressed their gratitude as they urgently required money for her treatment and day-to-day needs.

These small steps have greatly enhanced the image of the Organisation amongst our stakeholders.

A STEP TOWARDS CHANGE

Regional Office
Electronic City,
Bengaluru

REGIONAL OFFICE, BENGALURU ELECTRONIC CITY'S READY TO USE INQUIRY SYSTEM

The Lockdown and Covid restrictions brought physical inquiries at the office to a virtual halt. The members and staff were in distress as the third wave was at its peak and the new variant of Corona Virus, Omicron, was spreading very fast. Electronic City, being a hub of employees working in the Garment sector they heavily dependent on personal interaction with PRO officials to redress their issues and grievances. During this hour of crisis, when physical interaction was discouraged, this office initiated a novel method of interaction with members at PRO, called the 'Ready-to-use video inquiry system'.

A video conference desk was installed at some distance from the PRO section where members just have to go and sit on the chair in front of the connected desktop and they would connect with the PRO to discuss the problem and get resolution of the problem. If any document was to be submitted, then a drop-box was kept for the same with guidance and assurance from the PRO staff to the members to put the documents in the drop-box which will be taken care of.

Covid protocols of maintaining the social distance to avoid the spread of infection were also achieved and the members could be heard in person. In order to avoid long queues and to maintain social distance among the members, a token system was also introduced. On arrival, the member will be given a token and asked to wait in the shed within the office premise but outside the main building of the office.

The members were highly satisfied with the arrangement and appreciated the efforts as the exposure was minimized and the officials were also attending to the members duly following the Covid protocol.

REGIONAL OFFICE, ELECTRONIC CITY'S WAYS OF HELPING SENIOR CITIZENS

Regional Office, Electronic City has brought a smile to the faces of Senior Citizens by ensuring that their hard-earned savings remained secured with EPFO and they could receive their money from EPFO even many years after exit.

Regional Office took the initiative by obtaining the list of members who had superannuated but had residual balance in their PF Accounts. The regional office verified the records and ascertained the correctness of the accounts and residual balance in these accounts. Now the office had a big challenge to search for the whereabouts of these members. The staff of this office put their best efforts to track these members through various sources like the employer, pensioner's database, etc., and were successful in contacting three senior citizens.

One such senior citizen was KC Das, who had a residual amount of Rs. 1,45,811/- lying in his account. The residual amount was due to the declaration of interest for the year 2006-07 after the final settlement.

On contacting him, KC Das said that he always had a doubt that he received less amount of money, but did not approach the office on the presumption that since this is a government office, he may not get any result. But on settlement of the balance amount, he thanked all the officials of the Regional Office, Electronic City personally. Such proactive steps by the office will help members repose faith in the system.

OUR HEART IS EVER AT YOUR SERVICE

Regional Office
Gorakhpur

REGIONAL OFFICE, GORAKHPUR SHOWS RELENTLESS COMMITMENT TO SERVICE

Under the special initiative “SAMADHAAN” of Regional Office, Gorakhpur, Asha Singh, resident of Sahjanwa, District Gorakhpur, met the officer-in-charge and informed that her husband Late Santosh Kumar Singh had died in a road accident. Late Santosh Kumar Singh was working at a company in Agra. Just before the road accident, her husband was seriously affected by the COVID infection, treatment of which caused all the family's accumulated capital to be used up.

Asha Singh's family was going through a severe financial crisis and her only hope was the Provident Fund amount and pension. Since the establishment was affiliated to the Regional Office, Agra, the claim was to be settled from the Agra office and the settlement of the death claim was not possible without the receipt of the original document. Therefore, keeping in view the sensitivity of the matter, effective measures were taken so that the claims could be settled quickly.

After scrutinizing the claim form and documents brought by Asha Singh, all the shortcomings were removed and the documents were sent to Regional Office, Agra and the Regional Commissioner was apprised of the matter. The office showed promptness and started the process of a speedy settlement of the claim.

It is noteworthy that Asha Singh first met the officer-in-charge of the Regional Office, Gorakhpur on 13/01/2021, and on the same day, after completing all the procedures, the claim was received at the Agra office. After speedy disposal of claims by the Agra office, Regional Office, Gorakhpur completed the formalities without delay and handed over the copy of PPO at the beneficiary's residence.

It is noteworthy that it was at a time when many officials of Regional Office, Gorakhpur were infected by COVID-19 but still the office ensured that there was no delay in the disposal of service.

EVASDE AT YOUR OWN PERIL

Regional Office
Gulbarga

REGIONAL OFFICE, GULBARGA MAKES A POINT ON CONTRIBUTION EVASION

One day, a group of 250 labourers, working in Gulbarga University thronged Regional Office (RO) Gulbarga with a complaint that their Provident Fund contributions are not being credited to them. RO, Gulbarga quickly moved into action and formed a team to visit and investigate the establishment. It was found that these employees' contributions were evaded by the employer.

The team camped at their premises and collected the relevant documents. Then RO, Gulbarga assessed the dues to the tune of one crore and recovered the same immediately from the employer, and credited contributions to the member accounts. Social security was ensured to all the 250 labourers and all the labourers once again visited RO, Gulbarga, and conveyed their thanks, full of happiness and gratitude.

RO has also been actively conducting awareness programs to disseminate information about the benefits that EPFO is extending for its members so as to motivate more workers to come out and demand for their rights. In September 2021, Prajawani, a famous Kannada Newspaper arranged a Phone-in Programme between EPFO and the Public. Two officers from RO, Gulbarga attended the program and to the sweet surprise received many calls even from the outskirts of Karnataka.

Most of the queries were about schemes and benefits and how EPFO extends its social security benefits. Among EPFO's many initiatives, the Ease of Doing Business through online and UMANG app was also explained in detail. Many thanked this office for enlightening and making them aware of the benefits available to them when they continue their EPF membership. Discontinuing their membership in EPFO would be a mistake as the members would lose out on many benefits for themselves and also for their families.

A SOLUTION FOR EVERY PROBLEM

Regional Office
Gurugram (West)

REGIONAL OFFICE, GURUGRAM (WEST) DEVISES A WAY TO BECOME A MEMBER FRIENDLY OFFICE

EPFO as an organization aims at providing uninterrupted and convenient services to all its stakeholders. To further this aim, Regional Office, Gurugram (West) has started an initiative “Sehajta Se Samadhan” aimed at becoming a member-friendly office. Under this, several steps have been undertaken to solve the grievance of a visiting person in an orderly manner following a systematic and structured approach which are as follows:

- PRO has been divided into different sections/counters each dealing with a specific grievance which are easily identifiable and where members can seek any kind of help regarding their grievance.
- One or two officials have been designated to look after the grievance of visitors and they are equipped to provide basic information. If it is not solved by them then they are routed to the appropriate counter. Thus, a two-level system at PRO has been devised to avoid long queues and waiting time.
- Officers of RPFC-II/APFC level conduct a half an hour session both pre and post-lunch daily to hear the grievance of members. A member can reach out for any kind of help with “Sehajta” now.
- Every official has been instructed to make official communication to the concerned member electronically or telephonically about any missing document along with their form or member modification to avoid any kind of time loss for the member.

The above changes have made the resolution process easier and simpler. Officials ensure that the grievance of the visiting person is resolved in the shortest time possible so that a person does not have to visit the office time and again. Officials also ensure that the visiting person is well informed about the e-nomination drive and its benefits and encourage them to fill out e-nomination as soon as possible.

STANDING IN SOLIDARITY

Regional Office
Gwalior

STORY OF HOW REGIONAL OFFICE, GWALIOR STOOD IN SOLIDARITY WITH THE FAMILIES OF ITS MEMBERS

August 15th, 2021 was an occasion that every Indian would have wanted to celebrate. But for three families the day turned into a nightmare when their breadwinners lost their lives due to an accident while preparing for the Independence Day celebrations.

Three employees of the Municipal Corporation of Gwalior (MP), who were part of a team which was assigned the task to mount the National Flag on historic buildings of Gwalior met a fatal accident. The crane which was supposed to lift these workers to the top of a building where the National Flag was to be hoisted, broke and suddenly fell on the ground. And these three employees lost their lives in the tragic incident.

The accident instantly became breaking news and came to the knowledge of the Regional Office, Gwalior. The office took cognizance and on inquiry found that out of the three employees, one was a regular employee of Municipal Corporation of Gwalior entitled to government benefits whereas the other two employees were members of Employees Provident Fund (EPF).

The office instantly got in touch with the families of the two deceased EPF members and ensured that bank accounts of the widow and the children got opened and claims submitted within 72 hours of the accident. Death benefits in respect of both deceased members were disbursed in respective bank accounts of beneficiaries on the next working day and 'Pension Paying Order (PPO)' was handed over to beneficiaries of both deceased members at their residence.

This gesture by Regional Office, Gwalior displayed the agility with which the office comes forward to help its members and their families when a crisis strikes.

REGIONAL OFFICE HOWRAH'S MEMBER OUTREACH PROGRAMME AT LUDLOW JUTE MILL

During the period from 6th September to 13th September 2021 an outreach programme was organized by RO, Howrah. Considering the fact that Jute Mill establishments have poor Aadhaar penetration and in many cases, mobile numbers are not seeded with the Aadhaar and also because much of the Aadhaar data requires correction, a Special Camp was organized at the doorstep of the members within the premises of the establishment with a dedicated area for facilitating these activities. Senior Officers from the establishment and a large section of workers attended the event.

The entire programme was immensely successful primarily due to the effective cooperation among all concerned, namely the Government of West Bengal, UIDAI Authorities, EPFO field officers, the Management of the Establishment, Workers' Association as well as the local people.

Three different activities were performed during the exercise to attend three different areas related to Aadhaar updation.

- For members who did not have Aadhaar, a certificate was issued beforehand by the concerned Officers of Regional Office, Howrah in the format prescribed by UIDAI. The certificate was presented before the representative of UIDAI at the Camp and necessary registration was done on the spot itself.
- For members who needed to sync their service records as available with EPFO with basic Aadhaar data, similar certificates were issued by the Officers of Regional Office, Howrah.
- There were a set of members who needed to update their mobile numbers with their Aadhaar for subsequent e-signing. A separate channel of up-gradation was also made operative during the period of Camp.

During the Camp, around 2000 members had attended and updated/registered their Aadhaar with UIDAI Authorities which was a great success for Regional Office, Howrah in recent times.

POWER OF 280 CHARACTERS

Regional Office
Hubli

REGIONAL OFFICE, HUBLI HELPS AN OLD AGED PENSIONER IN DISTRESS

Anant G Murdeshwar, an EPFO pensioner was upset over the non-receipt of his monthly pension for almost 9 months. He had attempted to submit the digital Life Certificate (Jeevan Praman Patra) through the Common Service Centre but he failed due to his old age and wear & tear in the fingerprints. He confided this to his friend S T Patil, who suggested to raise the query through WhatsApp and Twitter. Noticing his friend's hesitation Mr. Patil, visited the official Twitter page of Regional Office, Hubli, and raised the grievance on behalf of his distressed friend.

He raised the grievance on Twitter in the night at about 8:15 PM. To his surprise, he received a response from Hubli office immediately seeking some more details and assuring that his grievance will be attended on priority. Later RO, Hubli responded duly assuring home visits for getting the needful done on an immediate basis. However, the Pensioner insisted upon visiting the office and getting the seeding of the digital Life Certificate done in the office itself.

As soon as Anant G Murdeshwar visited the office, he was taken to the Jeevan Pramaan Counter and within a minute or two, the work was over. Mr. Anant expressed his happiness to all the staff of the RO, Hubli. He further stated that he could not believe that few keystrokes of the phone, which he was hesitant to hit, has got his work done so easily.

This was just a small story of Anant G Murdeshwar. There are many similar stories where members' and pensioners' queries have been attended to expeditiously and resolved.

The use of Social media in EPFO has become a very effective tool for delivering its services, providing information, and the latest updates to all its stakeholders.

DEATH CLAIM VERIFICATION CELL

Regional Office
Hyderabad,
Barkatpura

REGIONAL OFFICE, HYDERABAD, BARKATPURA'S INITIATIVE TO ENSURE TIMELY SETTLEMENT OF DEATH CLAIMS

Regional Office, Hyderabad (Barkatpura) received a large number of Death Claims, especially in the aftermath of COVID-19. Families of the deceased members had grievances, as many claims had to be returned for want of documentation.

To reduce the hardship of the family of the deceased members, this Office opened a Death Claim Verification Cell in the PRO, wherein all death claims received in person or through Post are verified and pre-audited for the necessary documents. In case of any additional documents or clarifications, the family/Employer representative is informed at once. Death claims in complete shape are then processed within 3 days.

In case the claims have entered the processing stage and if any further clarification is required like authorised signatory mismatch, the employers are contacted directly and documents are received on E-mail for expeditious processing.

As a result of these efforts, there has been a substantial reduction in Death Claims rejection in Regional Office, Hyderabad (Barkatpura), thereby ensuring timely settlement of Death Claims. Most importantly, the office was able to stand up to the test of true spirit of the EPF & MP Act, 1952, ensuring social security to the family of the EPF members in their time of need.

BUILDING A STRONG BOND

Regional Office
Indore

SERVICE DELIVERED AT DOOR STEPS OF THE OLDEST PENSIONER BY REGIONAL OFFICE, INDORE

Shri Ayodhya, one of the oldest pensioners in Indore under the Employees' Pension Scheme, 1995 got a surprise visit from the Regional Provident Fund Commissioner and the Labour Commissioner, MP. The pensioner was a retired employee of M/s Rajkumar Mills Ltd which had closed down. Shri Ayodhya is required to submit Digital Life Certificate every year to continue his pension. The family of the pensioner was surprised to see officials from Regional Office, Indore at his residence to get his digital life certificate done. The pensioner thanked the officials for providing the facility at the doorstep.

This facility of capturing Digital Life Certificate at the doorsteps of the pensioners was initiated specifically for pensioners who were unable to travel and for the specially-abled persons. Wide publicity was given in the local media making the public aware of the facility extended by the department. The pensioner/family members were required to send the details of the pensioners on the Office WhatsApp Number and based on the information received, a weekly program is conducted by the Office for visiting the pensioners and capturing Digital Life Certificates at their residences.

This initiative has helped cement a positive relationship between the pensioners and the office.

REGIONAL OFFICE, INDORE PROVIDES QUICK RELIEF TO BENEFICIARIES

Regional Office, Indore once again made its mark in being agile to provide quality services to its stakeholders. After the death of an engineer and an employee working in Dewas, the office took immediate action to provide the benefits to the family members within three days.

The office took immediate steps on receiving the information about the death of an Engineer, Deepak Rathore, and another employee, Vinod, working in Dewas through newspapers. The officials collected the complete information of both the employees from the company and then facilitated filling up of the forms by the family of the deceased members. The claims were processed immediately and the payment of Provident Fund and Insurance (EDLI) benefit was transferred to the bank account of the nominees.

The relatives of both the deceased members were also eligible for the pension, but both these employees had not done their E-nomination. This resulted in a slight delay in the settlement of the pension claims. If the members had completed their E-nomination formality, the claim processing could have been much faster.

It is for this particular reason that Regional Office, Indore has been repeatedly urging the members to get their E-nomination done. Employers and the employees are being nudged to avail this facility and complete the nominations.

REGIONAL OFFICES FROM J&K LEAD THE WAY

EPFO being an autonomous body, all its administrative expenses are financed through the administrative charge it collects from the employers as a percentage of wage. The more eligible people are covered under the Employees Provident Fund and Miscellaneous Provisions Act (EPF & MP Act) the more will be administrative charge collection. For any region to be self-reliant needs to up its coverage and ensure that evasion of membership and contribution is stopped. J&K and Ladakh Zone have taken this issue very seriously and have taken several steps to ensure that it remains self-dependent on its administrative expenses, like:

- Conducting Seminars and awareness programmes by organizing camps at different locations.
- Measures like consistent follow-up through emails and telephonic communications were ensured which resulted in remittance of outstanding dues during November and December 2021 by many defaulting establishments.
- Regular follow-ups with establishments through emails and phone calls.
- Providing handholding support to the establishment to file ECRs and payment of challan.
- Regular monitoring of the payment position of the establishments.

This has not only ensured growth in income of EPFO but also indicates growth in coverage of establishments under the EPF & MP Act, 1952 and increase in the membership while ensuring timely payment of PF contributions in members' accounts. This has happened even though many big establishments such as LG, Reliance Jio, Ruchi Soya, etc. which were previously complying under JK EPFO, after implementation of EPF & MP Act, 1952, have started remitting contributions under their centralized EPF code in other Regional Offices.

Regional Offices in this zone have managed to bring down the list of defaulting establishments from 1852 in August 2020 to 967 in Feb 2022.

All out efforts in the direction of extending coverage to all eligible is paying off and it is also ensuring that the offices remain self-reliant.

EXPANDING THE AMBIT OF EPFO TO THE WHOLE OF INDIA

Regional Office
J&K and Ladakh

REGIONAL OFFICE, J&K AND LADAKH ESTABLISHED AND MIGRATED FROM ERSTWHILE JK EPF ACT, 1961 TO EPFO

Upon abrogation of Article 370 and dividing erstwhile State of Jammu and Kashmir into two union territories viz. Jammu & Kashmir and Ladakh, the EPF & MP Act was applied to it with effect from 31st October, 2019 along with several other Acts. EPFO set out on an ambitious plan for implementation of the Act in letter and spirit. A team comprising of 8 officials was specifically deputed to Jammu and Kashmir for the historic mission of implementing the Central Act in place of the erstwhile J&K EPF Act, 1961. The team faced numerous hurdles of unknown territory, hostile weather conditions, internet curbs, limited human resources, etc. However, with astute planning and with the support from the employers and media houses for dissemination of information to the employers and employees the team set out to achieve its task in the shortest possible time frame.

The team on the very first week itself started calling up selected 1000 establishments spread across the length and breadth of the UTs to familiarize them with the Act and EPFO. Parallely, a well-orchestrated press conference was held by RPFC-I followed by a series of interviews with the TV/Radio/Print media. This ensured wide publicity. A novel strategy of EPFO generating code numbers and UAN for all the establishments/employees registered with J&K EPFO helped the process. The training of employers of more than 500 establishments was done within 2 days. Apart from this, another 200 workshops were conducted all over J & K from Kathua to Poonch, from Jammu to Baramulla, and from Kargil to Leh.

After setting up a full-fledged office in Jammu and ensuring filing of ECR by 1000 establishments, two officers were shifted to Srinagar to start the EPFO help desk and facilitation centre. Within one year itself (Sep 2020) the EPFO Ladakh office at Leh was also opened with the active support of the Ladakh Administration. The self-imposed target of coverage of 3000 establishments and one Lakh subscribers within a year was exceeded as a result of the dedicated and determined act of the team. The team was able to cover 4754 establishments with more than 2 lakh subscribers just within 15 months.

The integration of J&K establishments to EPFO was completed and all the three offices in the UT functions just like any other office of EPFO.

PROVIDING INSTANT RELIEF

Regional Office
Jabalpur

REGIONAL OFFICE, JABALPUR'S PROACTIVE APPROACH TO REACH OUT TO THE MEMBERS

Regional Office, Jabalpur has a long tradition of serving the poorest of the poor by taking a proactive approach to reach out to the EPF beneficiaries. There are several examples in the last several years wherein Regional Office, Jabalpur has been able to extend PF benefits to the survivors of deceased EPF members.

In the present case, a news item appeared in the Hindi daily *Dainik Bhaskar* on 26/09/2021 that one of the contractual employees of Madhya Pradesh Electricity Board died after falling from an electric pole while rectifying some fault. Immediately on reading this news, the concerned Enforcement Officer was asked to enquire and report. The Enforcement Officer submitted the report informing therein that the deceased employee was employed only a few days ago by M/s Electric Corner, a contractor engaged by MPEB for some temporary work. Since the establishment was covered under the EPF & MP Act 1952 the Enforcement Officer (EO) was further directed to approach the deceased member's family and to get the formalities completed for submission of claim forms for PF, pension, and insurance benefits.

The parents of the deceased member were not having a bank account in the authorized bank to be able to draw the monthly pension. The EO then coordinated with the concerned bank branch and extended assistance to the parents of the deceased to open an account in the authorized bank. The EO also approached the concerned authorities for the early issue of the death certificate. After completing all the formalities, the EO collected the relevant forms along with other supporting documents and submitted the same to Regional Office, Jabalpur.

After receipt of the claim forms, all the benefits to the deceased member's parents were released within two days and the monthly pension was also authorized to the father of the deceased employee as the member was unmarried.

The entire story was again published in the same newspaper, *Dainik Bhaskar* giving all the details and the painstaking efforts taken by EPF authorities for extending PF and other benefits to the family of the deceased in a very short period. "I am very thankful to EPFO and the Government of India" - said the father of the deceased employee with tears in his eyes.

REGIONAL OFFICE, JALANDHAR'S SPECIAL INITIATIVE TO RESOLVE GRIEVANCES

Regional Office, Jalandhar is committed to providing seamless services to its stakeholders and for fulfilling this commitment, many initiatives have been taken. The office stresses upon the resolution of the grievance received not only through grievance portals but also through various social media platforms such as Facebook, Twitter, etc. The office took the special initiative "Raise your Hand" to resolve the grievances raised through social media platforms such as Facebook, Twitter, etc.

In one such instance, a concerned citizen going by the name Dinesh Kumar tweeted the problem being faced by some members regarding their pension as they worked for more than 10 years in different establishments but since their service could not be clubbed therefore the service was not shown.

The Grievance Cell immediately came into action and contacted Dinesh Kumar. It was learned that the members had worked in at least 7 different establishments falling under the jurisdiction of different offices and they had not transferred their pensionable services to their last EPF Account Number upon superannuation. And now they were facing problems to contact their ex-employer. The Regional Office took initiative and did liaison with all the offices and got their services accumulated at Regional Office, Jalandhar and settled the pension claims. PPOs were issued to 5 similarly placed members. Dinesh Kumar thanked the office for the prompt and seamless services.

SPECIAL AADHAAR CAMPS

Regional Office
Jalpaiguri

REGIONAL OFFICE, JALPAIGURI ACHIEVES SIGNIFICANT IMPROVEMENT IN PERCENTAGE OF AADHAAR SEEDING

Approximately 85% of contributory members (approx. 2.68 Lakh) under the Regional Office, Jalpaiguri are tea garden employees. One of the major problems faced by this office is a mismatch in the Aadhaar details of tea garden employees with EPFO records; hence the percentage of Aadhaar seeding in the Regional Office, Jalpaiguri was only 41% in February, 2019. Since Aadhaar seeding has been made mandatory, a large number of tea garden employees were unable to avail many of the online services provided by EPFO. To make matter worse, most of the tea gardens under this office are situated in far-flung remote areas. As such, these tea garden employees are unable to avail themselves of the services of the designated banks and post offices for Aadhaar rectification/seeding.

Seeing the gravity of the situation and the huge Aadhaar pendency, Jalpaiguri office decided to organize 'Special Aadhaar Camps' in tea garden areas. This office, therefore, contacted the UIDAI Authorities in Ranchi in the summer of 2019 and requested them to organize 'Special Aadhaar Camps' in the remote tea garden areas exclusively for tea garden employees. After a lot of deliberations and formal meetings in this office in June, 2019 of all the stakeholders viz. tea associations, employee's unions, UIDAI Authorities, and EPFO, it was finally agreed to organize the 'Special Aadhaar Camps' in tea garden areas in July 2019. It may be mentioned here that the Certificate for Aadhaar rectification which is now approved by UIDAI Authority was initially designed by Regional Office, Jalpaiguri. As a matter of fact, this office can proudly claim that it is the pioneer in organizing 'Special Aadhaar Camps' in remote areas in collaboration with UIDAI Authorities, Ranchi.

There has been a significant improvement in the percentage of Aadhaar seeding and it presently stands at 88%. Another round of 'Special Aadhaar Camps' was also completed successfully during February, 2022 for the remaining tea garden employees whose Aadhaar was still pending for seeding. If not for the Covid pandemic, Regional Office, Jalpaiguri would have achieved more success in the Aadhaar seeding.

HUNTING DOWN GRIEVANCES

Regional Office
Kochi

REGIONAL OFFICE, KOCHI'S APPROACH TO GRIEVANCE HANDLING

Employees Provident Fund Organisation aims to provide world-class services to all its subscribers. Any institution attempting to provide best-in-class service to its beneficiaries is to have a mechanism for redressing grievances effectively and within the best possible time frame. Grievances provide an effective feedback mechanism to the organization to fine-tune our services to the needs of beneficiaries and remove any lacunae or systemic issues. To any institution attempting self-improvement and growth, it becomes necessary that due regard is given to collect and redress grievances and feedback from its stakeholders.

In addition to routinely attending to grievances submitted to this office, officers of Regional Office, Kochi, with a proactive approach, interact with visitors to the office directly in PRO and Akshaya Centre functioning in the office premises and also through live interactions on social media platforms like Facebook frequently. An officer either APFC or RPFC is tasked with attending to the subscribers in the above manner daily on a rotational basis. This helps in identifying the nature of grievances and to take appropriate action. The focus of those interactions is not just to redress the concerned individual's grievances but also to ensure that necessary corrective measures are taken for course correction with relation to the functioning of the office.

This approach in hunting for grievances helps in nipping many grievances in the bud, while solving an individual grievance. Deficiencies that could arise from the office are proactively corrected due to this approach. Further, this approach has also helped in raising the capacity of the office to address any grievances received effectively and timely.

The success of this approach to grievance handling is visible from the response of the Regional Office to registered grievances. Amongst grievances received through the EPFiGMS portal, Regional Office, Kochi was able to respond to 99% of the grievances within 7 days. The quality of responses is attested by the fact that 37% of the responses have received excellent ratings against the national average of 23%. 75% of the replies got good and above rating pointing to a satisfactory response.

The approach of Regional Office, Kochi is to aim for constant innovation and improvement in attending to grievances for the satisfaction of its subscribers.

THE FESTIVAL OF INDEPENDENCE

Regional Office
Kolhapur

REGIONAL OFFICE, KOLHAPUR CELEBRATES THE FESTIVAL OF INDEPENDENCE BY PROVIDING PENSION AT THE DOORSTEP

Regional Office, Kolhapur has taken up the initiative of program 'Prayaas' to ensure that members get their pension payment orders (PPO) on the day of their retirement. The Regional Provident Fund Commissioner has been nudging both the employers and the employees that after paying the final contribution in advance, the member should submit the online pension application after completing the process of e-nomination.

As part of the program, EPFO conducts a function in the premises of the same establishment from which the member of the scheme retires and hands over the PPO. Retiring members need not come to the Provident Fund office to get Pension papers. The establishment as well as the employees are extremely satisfied that the pensioner will get a regular pension from next month. This function also becomes an opportunity for the officers to guide the members of the establishment and try to solve their problems. Feedback is also obtained from the employer and the employees of the establishment to make the program effective and meaningful.

In one such function held on 31st December 2021, Shri Govind Lele, a member of the Central Board of Trustees, was invited as the chief guest. In his address, Shri Govind Lele appealed to all the members to take advantage of the online services being provided by Employees Provident Fund Organization, Kolhapur using the latest information technology.

A DRIVE FOR E-NOMINATION

Regional Office
Kollam

REGIONAL OFFICE, KOLLAM'S SPECIFIC DRIVE FOR STRENGTHENING E-NOMINATION

EPFO is striving to provide hassle-free services to its stakeholders and beneficiaries and as part of that process Regional Office, Kollam initiated a drive to enable the members to file their e-nomination.

Conducting webinars on the issue of e-nomination was identified as the key strategy for the dissemination of information about the importance of e-nomination. A series of webinars were conducted exclusively for both the employers and employees of exempted establishments, major establishments such as Capex, KSCDC, and also for various categories such as hospitals, schools and colleges, cashew establishments, tea/rubber estates, hotels, etc. Separate webinars were also conducted for employees on specific requests from establishments such as Sarathy Motors and KSCDC with the presence of more than 300 participants.

Akshaya centres and CSC centres spread across the jurisdiction of Regional Office, Kollam are playing a vital role in providing online services to the employees which comprise mainly of the community working in the cashew industries and Rubber/Tea estates who are not tech-savvy. To enhance the speed of e-nomination, webinars are also conducted frequently for Akshaya centres and CSC centres.

All these webinars included the presentation of process flow, followed by video mode interactions. This also helped participants to clarify the technical issues and queries raised by them. The answering of queries and dissemination of information was also done through social media platforms such as WhatsApp, Twitter, and Facebook. Face-to-face interactions with the employers and employees were held at the offices of Capex and KSCDC and also at Regional Office, Kollam for the establishments which are located in Kollam Town.

A leaflet explaining every aspect of e-nomination in Malayalam was also prepared and circulated among the employers.

This special drive for enabling members to file e-nomination has yielded great results thereby enabling EPFO to deliver the services timely and effectively resulting in greater efficiency and providing utmost satisfaction to its members.

REGIONAL OFFICE, KOTA HELPS BRING SUNSHINE IN THE LIVES OF TWO LITTLE GIRLS

The deadly Covid-19 has claimed the lives of millions across the globe, India has also been equally affected. Among many who lost their lives were the subscribers of the Employees Provident Fund Organisation. They left behind the responsibility of their old parents, husband or wife, and children. Regional Office, Kota understood the plight of the family members of such deceased members and tried to help through prompt payment of provident fund, Insurance benefits, and pensions to the rightful claimant.

Rita Sharan (name changed), worked in a Cooperative College, Kota, was a member of the EPF. She lost her husband and being the mother of two girls all responsibility of raising the children fell on her. But perhaps destiny had something else in mind. She too fell ill and lost her battle for life to Covid-19. Her two daughters became orphans. Kavita's family was mired in turmoil and there was no ray of hope.

Regional office Kota came to the fore as a support for these orphan girls at such a time. As soon as the information was received from the Department of Child Empowerment, Government of Rajasthan, this office took immediate action to provide the pensionary benefits to the orphans.

The Provident Fund Organization, committed to its cause, provided the benefit of provident fund and insurance to both the girls by completing all the necessary paperwork at their level within 72 hours of receiving the information. After fulfilling all the pension-related requirements, the payment of orphan pension to both the girls was started, which would continue till the two girls complete the age of 25 years and become self-reliant. Grateful relatives reached the Kota office and expressed their feelings and told that the provident fund organization has proved to be a God not only for these girls but also for them because now there will be no need to look at anyone else for their upbringing.

It has become the motto of this organization that no matter what happens, the organization will always be ready to help its members.

CLEANING SPACES, CREATING HAPPY FACES

Regional Office
Kozhikode

REGIONAL OFFICE, KOZHIKODE SETS AN EXAMPLE FOR OTHERS ON CLEANLINESS

Regional Office, Kozhikode under the Zone Kerala & Lakshadweep has been functioning in its own building since 1997 and has developed a culture of maintaining a clean and tidy atmosphere, by giving due importance to Swachhta. The Office premises have been kept clean and green by nurturing plants.

Any visitor to EPFO Kozhikode has been dealt with warmly and facilities have been provided for their comfort and speedy disposal of grievances. A visitors' hub has been constructed during the pandemic with proper seating arrangements, with facilities of Television, an electronic scrawling board (to impart knowledge on EPFO initiatives), a Touch-free sanitizer dispenser, Hot and cold-water dispenser, charging and writing tables. Information boards and EPFO social media details are displayed in prominent areas in the visitor's hub.

Crowd management is being regulated with multi counters with an electronic token system. In order to ensure speedy disposal, their grievances are collected through a form on their arrival and are handed over to the Public Relations & Communication Division. A Common Service Centre (Akshaya) is also functioning at RO, Kozhikode to fulfil the online requirements of EPF subscribers on the spot. Unisex accessible toilet at Ground floor has been constructed under Swachh Bharath Mission to facilitate the specially-abled persons with the wheelchair and proper assistance.

Roof Top Solar System has been commissioned during the year 2019 for energy conservation and hands-free push-type pedal system water taps have been introduced in all wash-basin taps of canteen and bathrooms for water conservation. Segregation of plastic waste and bio waste, Hygienic toilets, and a clean and tidy atmosphere is ensured. The disposal of unserviceable articles and weeding out of old records has been done, as per instructions issued from time to time.

Regional Office, Kozhikode's drive for cleanliness has set an example for all other offices to ensure that their premises are clean and tidy.

IMPORTANCE OF E-NOMINATION

Regional Office
Ludhiana

REGIONAL OFFICE, LUDHIANA EXTENDS BENEFITS TO DECEASED'S KIN

Taking cognizance of a road mishap incident in which two workers of a tyre manufacturing unit died and three others suffered injuries, the Regional Office, Ludhiana extended benefits including pension, employees' provident fund (EPF), and employees' deposit linked insurance scheme (EDLI) to the widow and family members of the victims.

EPFO taking cognizance of media reports, reached out to the bereaved family, and handed them the financial assistance, of which they were not even aware. This was done within 24 hours.

Under the new initiative, Regional Office, Ludhiana has also created a special "death claim cell", which scrutinizes newspapers and other information sources on daily basis for information about any accident or mishap in the industry. The cell then proactively takes up such cases and checks whether any eligible member has lost his life in such a mishap, and helps their legal heirs to claim their dues from the Provident Fund, Pension, and Insurance schemes.

EPFO has now been insisting all its members to complete E-nomination in their accounts. This helps in the expeditious settlement of the claims. Recently, when one of the workers in a covered establishment died the office could release benefits to the nominee immediately as the account had e-nomination done, otherwise it would have taken time to release benefits to family members.

SERVICE AT THE DOORSTEP

Regional Office
Ludhiana

REGIONAL OFFICE, LUDHIANA'S EXTENDING SERVICE AT DOORSTEP

Mrs. Rajinder Kaur Sekhon, a pensioner in her late seventies, contacted EPF office and informed that she wants to submit her Life Certificate for pension. She was unable to visit PF office or any Common Services Centre (CSC) as she was ill and the pandemic situation prevented her from travelling. Upon her request, an official was deputed to her house. Her digital life certificate (Jeevan Pramaan) was submitted using a biometric machine. Rajinder Kaur Sekhon bestowed her blessings and expressed gratitude to Regional Office, Ludhiana, for the timely assistance.

Mrs. Shukla, another senior citizen pensioner from UP, is 87 years old. She had her back operated a few days back and was unable to walk. She lives in Ludhiana with her daughter. While looking through social media advertisements, her daughter found that Digital Life Certificate (DLC) can also be completed from home. Mrs. Shukla contacted RO, Ludhiana and requested to upload Life certificate documents from her home as her pension was stopped due to non-submission of Digital Life certificate. She was getting pension from UP but on her request, one official was deputed from Ludhiana office to visit her house even though Mrs. Shukla was not an EPFO pensioner. PF official of RO, Ludhiana visited her house and uploaded her Digital Life Certificate. Mrs. Shukla showered her blessings on everyone at the office.

An employee named Ms. Sandeep Riat of M/s Akal Spring in Ludhiana had applied for partial withdrawal. She expected the withdrawal to take place after a month but to her pleasant surprise she got her money within 3-4 days itself. In order to avoid frauds and many advisories issued from Higher Offices,

Regional Office, Ludhiana started the practice of calling the member for cross verification of partial withdrawal when the amounts are very high. Similar cross verification was done in her case and the amount was in her bank account within 3-4 days. She was surprised for such a prompt action and thanked Regional Office, Ludhiana for secure and seamless services.

A CLEAN HOME IS A HAPPY HOME

Regional Office
Madurai

REGIONAL OFFICE, MADURAI ON ITS WAY TO GREENERY

Swachh Bharat Abhiyan is one of the most significant and popular missions to have taken place in India. Swachh Bharat Abhiyan translates to Clean India Mission. It has served as a great initiative in making people aware of the importance of cleanliness.

The Mission set a lot of objectives to make our surroundings cleaner and better. Swachh Bharat Abhiyan gave the office a huge impetus to make the work environment a lot cleaner and greener. In this office, the following activities were undertaken as part of the Swachh Bharat Abhiyan during the period 2021-22:

- Cleaning in and around the Office Staff Quarters
- Weeding out work in the Office & Staff Quarters (old scrap & wooden log)
- Cleaning work in the Garden Area (Office & Staff Quarters)
- Cleaning in and around the Two-Wheeler parking areas/sheds in the Office & Quarters campus
- Cleaning work in Rainwater canals in the Office & Staff Quarters campus
- Cleaning work in Terrace place of Staff Quarters Buildings

Under the Swachh Bharat Abhiyan, the office has maintained clean surroundings. The office has conducted camps and unnecessary papers have been weeded out under the Swachhata Pakhwada. Further, Regional Office, Madurai conducted special outdoor campaign as well, and created awareness among the public about this mission.

Another initiative undertaken by RO, Madurai is the mission of planting saplings. Under this, the objective is to make the surroundings greener, and a garden area has been created in this office by CPWD contract and the same is being maintained.

Through these efforts, Regional Office, Madurai has set an example for other offices to make their workplaces greener and cleaner.

REGIONAL OFFICE, MALLESWARAM CONDUCTS PENSION ADALATS

Several Central and State PSUs fall under the jurisdiction of Regional Office, Malleswaram viz. KSRTC, BMTC, Karnataka Minerals Corporation, Karnataka Food, and Civil Supplies, Bangalore Turf Club, etc. Accordingly, RO Malleswaram has been taking proactive steps for guiding the pensioners belonging to the aforesaid establishments and also for redressal of their grievances.

Pension Adalat's were conducted every month from March 2021 wherein issues faced by the pensioners were directly heard by the competent authority and necessary efforts were made to redress the grievances at the earliest. This office receives around 5,500 claims, out of which around 2,000 pension claims have been processed by this office for the period from April to December 2021. Wherever pension has been stopped for more than 3 years, all such cases were identified and informed for necessary action and subsequent release of pension.

This office has strived hard to ensure that PPOs were generated to the members in the month of Superannuation itself and copies of PPO were handed to the members under the PRAYAAS initiative on the day of retirement.

During the pandemic, this office has processed about 800 death cases (including the death of members due to Covid-19), and also widow and children pension benefits were extended to around 900 cases during the Covid pandemic on a priority basis.

CLEARING MUD FROM WATER

Regional Office
Muzaffarpur

REGIONAL OFFICE, MUZAFFARPUR'S SPECIAL DRIVE TO SETTLE LONG PENDING ISSUE

M/s United Distillers Private Limited, Kolkata started in 1983. The provident fund of the employees was deposited in the Trust of the establishment. Later, the establishment stopped functioning in 2002.

Regional Office Muzaffarpur, started receiving several grievances from employees and their union regarding the non-payment of provident fund dues. However, there was hardly any certified record of the employees and the dues as per the establishment did not match with the official records even the trustees were not available to provide the information. As a result, the employees of the establishment could not get back their rightful dues.

From 2014, when the grievances started to pour in, the office started on a mission mode to trace the trustees and also whereabouts of the trust and associated documents. After a lot of intensive effort, some records could be traced and verified. A sum of ₹5.1 crores was recovered from the Bank. The records were audited by external auditors and the account balance of each of the members was calculated based on available records.

At present, claims of 106 employees out of the total of 196 employees have been obtained and they are being settled under a special drive as per the timeline provided in the statute.

With this settlement of claims of the establishment, Regional Office, Muzaffarpur, has successfully resolved one of the oldest pending issues and made legitimate payment to the employees of the establishment.

REGIONAL OFFICE, NAGERCOIL'S UNIQUE INITIATIVE TO HELP A PENSIONER

Maruthayee, wife of Mookan, a pensioner aged about 85 years had contacted Regional Office, Nagercoil through phone and informed that she had not received pension since April, 2017. She further added that she has not submitted the Digital life certificate, and due to her old age and imposition of lockdown by the Government because of the Covid pandemic she was unable to visit the office.

The details of the pensioner were verified and it was found that the pension was stopped due to non-submission of life certificate. In order to guide the pensioner about the process, she was asked to join a webinar with her Aadhaar and bank passbook. The link was sent by phone. The pensioner appeared through a webinar with Aadhaar and passbook of Indian Bank. During the conversation, it was informed by the pensioner that they had shifted to Perumbalur and the Bank account was also transferred to Perumbalur.

As the locality of the disbursing bank branch comes under the Jurisdiction of Regional Office, Trichy, she was advised to apply for transfer of the Pension Payment Order (PPO) to Regional Office, Trichy. The same was informed to the beneficiary by post through the postal address available in Aadhaar. After receiving the request from the pensioner, disbursing bank was contacted to collect both copies of PPOs. After receiving both the copies of the PPOs from the Bank on 03.11.2021, the PPO file was transferred to Regional Office, Trichy on 08.11.2021 (as transfer out with PPO). It was confirmed from Regional Office, Trichy over the phone that PPO has been processed, and the new PPO number has been informed to the pensioner in Perumbalur.

The novel way of contacting and listening to the pensioner helped in understanding where the problem lay. Thus, a long pending matter was resolved with a little involvement and coordination.

MEMBER SERVICE IS OUR ENDEAVOR

Regional Office
Nagpur

REGIONAL OFFICE, NAGPUR'S PROGRAM TO GUIDE THE MEMBERS

Regional Office, Nagpur runs a program called "Member service is our Endeavor". Under this program, a dashboard is used to draw up the list of members who are going to retire in the next two months. After this, the employer of the concerned establishment and the retired members are contacted through a Webinar.

For this, an account of Regional Office, Nagpur has been opened on Google Meet. In this, the links for the meeting are created and shared via E-mail. Through the webinar, members are encouraged to submit their pension claims in form 10-D through online mode. At the same time, the member is also encouraged to file E-nomination.

The meeting is moderated by the Regional PF Commissioner. In this meeting, guidance is given to the employer/retiring member regarding the submission of pension documents, and complete information related to pension claim is given so that the pension claim is not rejected or returned. Efforts are made in this meeting to solve all the problems related to pensioners. In the meeting, the mobile number and E-mail ID of both the member and the employer are recorded so that it is easier to contact them. This online service provided by the office has proved to be hugely effective. Members are convinced that their pension will start from the very next month of their retirement.

Other member facilitation services have also been strengthened. Information regarding the submission of life certificate to get a timely pension is displayed in the office. Special boxes have been placed in the office premises for the submission of life certificates. The office also accepts life certificates through E-mail. A WhatsApp group on Jeevan Pramaan has also been created in which information related to life certificates is shared. SMS is also sent to pensioners for sending the life certificate on time. The members are also asked to submit the Life Certificate through correspondence so that the pension can be released uninterruptedly to the pensioners.

This program is being organized regularly by the Regional Office, Nagpur during and even after the period of active COVID-19 pandemic and continuous efforts are being made to provide better service to the members.

RETIRED LIFE BEGINS WITH EARNING FROM PENSION

Regional Office
Nariman Point

REGIONAL OFFICE, NARIMAN POINT EFFORT TO DISTRIBUTE PENSION PAYMENT ORDER ON THE DAY OF RETIREMENT

The EPFO has introduced an innovative initiative named “PRAYAAS”. The new initiative has made it easy for the retiring employees of the establishments to get their ‘Pension Payment Order’ on the day of superannuation. It has done away with the lengthy process of submitting claims, intricacies in documentation, queuing up in front of the pension office and the long wait for pension to be credited. The initiative is viewed as a revolutionary move in the Pension delivery system.

At RO, Nariman Point, the challenge has been turned into an opportunity and a success story after due persuasion and follow-up with the superannuating employees and their employers/establishments. Since September 2021, more than 88 Pension Payment Orders (PPO) were distributed on the day of superannuation to retiring employees of various establishments. PPOs were also issued to 41 superannuating employees of M/s Mazgaon Dock Shipbuilders, a Government of India undertaking under the Ministry of Defence. Various establishments including ICICI Bank, Lupin Ltd., Mumbai International Airport Pvt. Ltd., National Health and Education Society, and their employees have benefitted under this Prayaas initiative.

A farewell function of the retiring employees on their day of superannuation has turned emotional when EPFO Officers have joined their retirement function at their premises and handed over the PPOs to them. The function has been held within the office as well as at the premises of the establishment and many employees, especially retirees and their families have expressed their heartfelt thanks to this Prayaas initiative often narrating their colleagues' ordeals in getting PPO which used to take months. The functions organized under the Prayaas initiative have been much appreciated by all the stakeholders.

USING WHATSAPP TO ASK WHAT'S UP?

Regional Office
Nasik

REGIONAL OFFICE, NASIK USES WHATSAPP TO PROVIDE PROMPT SERVICES

WhatsApp Helpline was launched by RO, Nasik on 29th May 2020 to provide secure and prompt services to subscribers even during the pandemic.

It has been observed that due to the rapid spread of the Covid-19 Pandemic and subsequent directives issued by the Government, many EPFO stakeholders were finding it difficult to avail the services of the Organisation. In order to resolve their issues, various social media platforms were used but due to privacy and security concerns, the stakeholders found it difficult to share their information with confidence. Moreover, many of the EPFO services are available online that can be easily availed on a computer or even a Smartphone. However, due to lack of information dissemination, stakeholders are unable to avail these services on their own. Since WhatsApp usage is near-ubiquitous in the country, which invariably works on a Smartphone, a WhatsApp Business App-based Helpline was made functional in the Office to ensure prompt and secure services to the stakeholders, even during such crippling circumstances, at the comfort of their homes, and to ensure Social Distancing protocols at EPFO Offices.

Key Takeaways of the initiative were: Ease of raising queries and grievances vis-à-vis other grievance Portals, Secure and Private environment (vis-à-vis other Social Media), enabling sharing information securely, Contact number gets registered with the Helpline and if Need be, PRO can contact the person to understand and redress the problem properly, Targeted Solutions in the Vernacular, Educates and makes the stakeholders Self-reliant, WhatsApp Helpline Status Messages can disseminate the latest Information in Vernacular.

RO, Nasik in this way has demonstrated how the innovative use of new technology can help enable better solutions when it comes to service delivery.

MULTIPLIER EFFECT OF SMALL ACTS

Regional Office
Noida

REGIONAL OFFICE, NOIDA'S SMALL INCREMENTS TOWARDS BETTER SERVICE DELIVERY

On September 12, 2019, EPFO launched an e-nomination facility. This facility can be availed from the EPFO's member Sewa portal. It ensured that in the event of an untimely death of the subscriber, only nominated members will have access to the savings in the Provident Fund. The account holder in EPFO, can nominate several nominees and set the percentage of benefits to be paid to each nominee in the scenario of the untimely demise of the member.

Every member should file an e-Nomination because it helps in getting Provident Fund (PF), Pension (EPS), and Insurance (EDLI) benefits easily after the member's death and also facilitates nominee to file online claims. Regional Office, Noida adopted different strategies to achieve high coverage under e-nominations. Some of those strategies worth mentioning are as under:

- Special Cell for name correction, KYC updation, and E-nomination has been made in PRO helpdesk area of regional office, Noida.
- Webinars are being held regularly with the heads of the large establishments for completing the pending E-nomination and KYC seeding of members.
- Banners and flexes of the services provided by EPFO with process flow charts have been displayed in the premises of the office at all places to provide an unobtrusive, persistent way of reaching out to PF subscribers.
- Regular phone calls are being made to the establishments by the officials of RO, Noida regarding updation of E-Nomination in respect of their employees.
- Special camps for explaining the procedure of E-Nomination and its benefits are being organized in various establishments by the officials of RO, Noida. Till 28.01.2022, seventeen seminars/camps have been organized.
- Letters were issued to the top 50 establishments (member wise) along with trade unions and Bulk mails and SMSs have also been sent to the establishments for the same through the Shram Suvidha Portal.

These small measures taken by Regional Office, Noida have shown that adding many small acts can lead to a big change in the future.

TRACING THE UNTRACEABLE

Regional Office
Peenya

REGIONAL OFFICE, PEENYA'S STORY OF DOING WHATEVER IT TAKES FOR RECOVERY

EPFO is administering the EPF & MP Act, 1952 and three schemes aimed at providing social security cover to its members. Therefore, ensuring compliance in terms of remittance of dues, its assessment in case of defaults followed by recovery of the assessed dues becomes an integral part of EPFO's functioning. This activity poses a big challenge in situations when the establishment is closed and the employer/owner is not traceable.

M/s Shivraj Hotels (name changed), had recovery dues of Rs. 65,00,000/- (Rupees Sixty-Five Lakhs). This due was for the period from 2012-13 to 2016-17. RO, Peenya had been trying to trace out the employer, but none could be traced. Then one day suddenly a notice of IIFL (India Infoline Group) caught the eye of one of the officers from the regional office. The recovery wing was activated and IIFL was contacted in Mumbai. Further, it came to the notice of the office that the asset of the establishment was under auction.

Since the dues of EPFO has priority over other dues, the fact was brought before IIFL. Following the due procedure in May 2021 the office received Rs. 1,05,00,000/- (Rupees One Crore five Lakh) from the IIFL towards PF dues. Rs. 65 Lakh was towards arrear dues and Rs.40 Lakh towards penal interest.

Regional Office, Peenya has always been vigilant and ready to take the difficult route to recover the PF dues from the establishment/employer, to serve the stakeholders effectively.

THE SPECIAL DEATH RELIEF CELL

Regional Office
Pune

REGIONAL OFFICE, PUNE'S SUCCESS STORY OF PRAYAS PENSION

The year 2020-21 saw an unprecedented crisis in the form of the COVID-19 pandemic. The pandemic resulted in unfortunate casualties across the world and also in India. Regional Office, Pune, in order to mitigate the difficulties faced by its subscribers came up with several initiatives. A special death relief cell was constituted within the office to provide immediate assistance to the survivors of the subscribers who lost their lives during the pandemic. Efforts were made to contact the beneficiaries to enable them to submit claims for widow pension, family pension, and Employees Deposit Linked Insurance (EDLI) benefits.

In this process, help was also sought from public-spirited persons, social organizations, Civil Society, NGOs, Labour, and Trade Unions. A total number of 266 cases of death of subscribers were reported to this office in this process. Out of these cases, 125 family pension cases and 125 EDLI cases were sanctioned immediately thereby granting some financial solace to the distressed families. A total amount of Rs. 7,58,10,643/- of EDLI benefit was also disbursed to the survivors in the pandemic year.

The special death relief cell is still in continuation in the office. Efforts are continued to trace out EPF subscribers losing their lives in the pandemic or otherwise so that eligible benefits of pension and insurance may be extended to their survivors.

DEATH ENDS A LIFE, NOT A RELATIONSHIP

Regional Office
Pune, Akurdi

REGIONAL OFFICE, PUNE AKURDI'S INCREDIBLE EFFORTS TO PROVIDE RELIEF TO UNFORTUNATE FIRE ACCIDENT VICTIMS

Due to a devastating fire accident on 07th June 2021 in the premises of M/s SVS Aqua Technologies LLP, 17 workers died and 4 were injured. The office got information about this unfortunate incident through print and electronic media. A team of officers visited the establishment the very next day and appraised all the concerned regarding benefits available under PF/PENSION/EDLI scheme in death cases and collected the list of deceased employees from the establishment.

The team of officers made regular visits to the establishment and also the families of deceased employees and helped them to get death certificates as the postmortem and identification of bodies took time at the Sasoon Govt. Hospital, Pune since the bodies of the deceased members were charred beyond recognition. As a part of the procedure, the death certificates were to be issued by the Gram Panchayat, Uravade, as the workers were the resident of said Gram Panchayat.

Beyond enabling the family members to get the death certificate, the team handheld beneficiaries in the opening of bank accounts and getting required documents for getting the final withdrawals, insurance benefits, and also pension claims settled.

Due to continuous efforts and assistance provided by RO, Pune Akurdi, beneficiaries of deceased members could file 17 final settlements of provident funds, 16 Employees deposit linked insurance claims, and 14 pension claims and all these claims were settled on the date of receipt itself.

Regional Office, Pune shall always be there to help its members in times when they need the services of EPFO the most.

REGIONAL OFFICE, RAJKOT TRANSFORMS ITS OFFICE GARAGE

A Facilitation Centre was made operational at the premises of the Public Relationship Officer (PRO) of Regional Office, Rajkot with all necessary amenities in a renovated space which used to be a Garage for office vehicles. Members/Pensioners visiting the Office are provided assistance in online filing of the claim, E-Nomination, UAN Activation, etc.

Along with the Facilitation Centre, the PRO of RO, Rajkot has also been upgraded. Dedicated Work Desks were prepared for the staff/officials posted at PRO. Token Machine was installed to streamline the entry and exit of Subscribers. All the documents received in the PRO are scanned and saved before being forwarded to the concerned sections for future reference. Separate Helpdesks are operational for Claim related queries, KYC-related queries, and Pension related queries.

The Facilitation Centre at RO, Rajkot has all the basic amenities including adequate sitting arrangements with Social Distancing. All the Videos prepared by Publicity Division; Head Office are displayed on a TV installed in the room.

Special care is taken of pensioners and old age members to reduce their waiting time. Information disseminating blocks have been made in the room wherein info-graphics are displayed on the latest Initiatives of EPFO, like E-Nomination, and services available on UMANG.

Outreach Programmes, Nidhi Aap Ke Nikat, Pension Adalat, PRAYAS Functions are also conducted in this Facilitation Room.

The feedback from the Members and Pensioners has been overwhelmingly positive in respect of the Facilitation Centre. The availability of dedicated Officials for assisting them in Online Services has made it convenient for members to file their claims. As the PC has been connected to the TV the Member can see the entire claim filing process on the big screen and this has received positive feedback.

A STORY OF CONTINUED PURSUANCE

Regional Office
Rohtak

REGIONAL OFFICE, ROHTAK SHOWS COMMITMENT TO HELP THE ONES IN NEED

The news was published in the *Hindustan Times* and other Newspapers regarding an accident that occurred in Dadam Mining Area of Tosham District, Bhiwani. It was reported that at least three persons were killed after a landslide at this mining Zone. As per the newspaper report, the contract of mining was awarded to M/S Govardhan Mines and Mineral Pvt Ltd.

The office took immediate action to check the compliance of the establishment in respect of all the deceased workers. The Enforcement officer was asked to visit the site of the accident and gather all relevant information regarding workmen deceased in the accident. There were a total of 5 workmen who had died in the incident.

To extend benefits to the families of the deceased members the officer had to overcome many challenges. Three of the deceased were not enrolled as EPF members by their employer and even the establishment was not covered under the Act; two of the deceased were migrant workers and their families were residing in their native states viz. Punjab and Bihar. Since they came from economically poor strata they were also illiterate, had no bank accounts, KYC documents, and not even possessed death certificates.

The office immediately pursued the matter and took all necessary compliance actions to cover the sub-contractor M/S Shri Radha Enterprises under the EPF Act from the due date of coverage. All the dues in respect of the deceased workmen were deposited by the establishment from their due date of eligibility. Further, this office facilitated the families/beneficiaries in the opening of bank accounts, completing pension documents, and obtaining death certificates. The families of workers from Bihar and Punjab were also contacted and provided all support in filing their claims with all requirements.

After continued pursuance, the office succeeded in providing the due EPF and allied benefits to all the beneficiaries'/family members of the deceased. Total eleven beneficiaries were extended the benefits by way of lump-sum provident fund, Insurance the pensionary benefits.

PRAYAAS - BRINGING JOY

Regional Office
Rohtak

REGIONAL OFFICE, ROHTAK SHOWS HOW TO IMPLEMENT A BRILLIANT INITIATIVE

Under the PRAYAAS initiative, EPF members who are eligible for pensionary benefits are handed over the pension payment orders on the day of retirement itself. In order to make this possible, efforts are taken to complete all formalities well in advance. Regional Office, Rohtak has been taking up the PRAYAAS initiative with full zeal and vigor. In its earnest endeavors, in the last four months, the office handled over 52 PPOs on the day of retirement itself.

The effort on the part of the Regional Office has led to the generation of confidence amongst the EPF stakeholders.

Virender Singh, an ex-employee of M/s Hindustan Guar Gum, in district Bhiwani after completing 29 years of services with his establishment was superannuated on 31/12/2021. He got benefitted from the PRAYAAS initiative of EPFO for providing Pension benefits to EPFO members on the day of their superannuation. He got his PPO Number on 31/12/2021 itself. A function was organized in the premises of his factory and officers from Regional Office, Rohtak handed over the PPO to him in front of his colleagues and family members.

He had very candidly informed that he was worried about his 'Pension'. He was under the impression that he will have to visit the EPF Office many times and submit a lot of documents for getting his pension. But when he was asked to submit documents before retiring from the job and the officer from this office facilitated him in completing his Claim form, he was extremely happy.

This initiative of EPFO has increased his faith in EPFO as well as all Government Agencies. He has still not applied for his PF money as he feels that his money is safe and will be available to him immediately on applying.

He further added that he is feeling the money is safer here in EPFO than in his bank account or any other avenue. This sense of security means more to him than anything else.

100% SETTLEMENT OF ALL CLAIMS WITHIN 3 DAYS

Regional Office
Rohtak

REGIONAL OFFICE, ROHTAK'S COMMITMENT TO SETTLE CLAIMS QUICKLY

Regional Office, Rohtak has been settling almost all claims within 3 days' time since August 2021 though the mandated settlement period is 10 days for claims other than death claims and 7 days for settlement of death claims. Only exceptional cases remain beyond 3 days, mainly due to technical reasons or during the last week of any month. Most of the claims are being processed on the same day of the receipt in the system.

This promptness in service delivery not only builds confidence and trust amongst the stakeholders but also enhances the sense of security and protection especially among the poor category stakeholders who are on a subsistence level.

Case Study of an EPF member.

Surender Kumar, a workman at M/s A.K. Automative, is satisfied with the services and benefits of the Employees' Provident Fund. He is able to see his PF balance on EPF Member Portal at any time. He can also check whether or not his employer is remitting his EPF dues regularly. Earlier he had to wait for a year or more to get his PF slip but now that is available with a click of a button. He can also check the balance by giving a missed call from his registered phone number.

UAN number has helped him transfer his amount of PF accumulation from his previous employment to present employment without applying for any new number. He applied for transfer of his PF on 17/10/2018 and the amount was transferred on 23/10/2018. These initiatives of EPFO have not only led to a feeling of confidence among employees but have saved the precious time of the working class.

He applied for withdrawal from EPF when his wife feel ill He got an advance within 2 days of applying for it. He has now filled e-nomination with EPFO this will ensure that in case of any causality, his wife (nominee) will not have to suffer and will get all EPF, Pension, and Insurance benefits, by applying online, within no time and without any hassles.

As the future of his family seems secured, he is now more relaxed and working with increased enthusiasm and confidence. The sense/feel of this security is more than any success. He gives credit for his success to the EPFO and its IT initiatives.

HELPING THE ONES WHO WERE FORGOTTEN

Regional Office
Rourkela

REGIONAL OFFICE, ROURKELA RE-GENERATES THE FAITH OF THE OLD-AGED RETIRED MEMBERS

Regional Office, Rourkela has been catering to a large number of industries of the western part of the state of Odisha since the 1960s. But many of these industrial houses have ceased their operation in the last two decades and the workers of these industries remain out of jobs. Many such workers were able to get an early pension at a reduced rate soon after the closure of their establishments. But many others who were yet to attain the age of 50 or did not render contributory service of 10 years could not take the benefit and their pension contributions remained with the organization.

Regional Office, Rourkela found that many of these workers had died without drawing pension or withdrawal benefits. To compound the problem of extension of benefits to such members the management of many of these industries no longer exists. Thus, to start the process of extension of benefits to such members the Workers' Union or senior personnel of the industries were contacted and information about these workers was collected. They were then offered to make applications for monthly member/family pension where it was found due & payable. Only in a few cases, the workers were found to have not taken back the pension contributions (for having contributory service of fewer than 10 years) and as such, they were offered to make applications for withdrawal benefits. In some cases, the members were not alive, therefore their heirs were offered to make applications for getting the benefits. This office was able to settle 43 pension cases during the period with special efforts and handed over the PPOs.

The aforesaid endeavor of Regional Office, Rourkela re-generated the faith in the system. They appreciated the effort of this office, which gave them a belief that EPFO is committed to serving its members.

THE FORTUNE IS IN THE FOLLOW UP

Regional Office
Shillong

REGIONAL OFFICE, SHILLONG'S SERVICE DELIVERY

Regional Office, Shillong had taken various initiatives towards achieving the universal Aadhaar seeding in the year since April 2021. Since Aadhaar was to become the backbone of the present system for identifying the member uniquely, the Regional office tried to engage with the stakeholders by conducting webinars and camps with major establishments regularly. The office also took to weekly telephonic follow-ups with establishments with large pendency of Aadhaar seeding. Due to the concerted and coordinated effort, from around 38% Aadhaar seeding in April 2021 including more than 8000 member detail corrections (offline/online) during the period, the current figures have risen to almost 86% in Jan'22. And with the same effort, the pending cases will also be likely updated and completed in the near future.

Advances were disbursed during the two waves of the Covid pandemic, and the office conducted several webinars for educating the employees, creating awareness among the establishments. Further officials were also engaged in the task of following up telephonically to ensure that employees in need, from both exempted/un-exempted establishments, are able to avail the benefits of this advance facility.

As a result, this office had disbursed Rs.14.25 Crores under Para 68(3)L advances up to December 2021 to 8,130 EPF members facing financial hardship during the pandemic period. And an amount of 116 Crores was disbursed benefitting 4,425 subscribers of the five exempted establishments.

The office also took measures to give training and assistance to the employees of the Establishments to update their nominees in their respective logins. Regional Office, Shillong has shown how regular follow-ups on members' grievances can lead to better service delivery.

THE CERTIFICATE OF LIFE

Regional Office
Shimla

REGIONAL OFFICE, SHIMLA GOES TO THE PENSIONERS' HOME

Life certificate, also known as the Jeevan Pramaan Patra, is an essential document of existence for pensioners which acts as proof that he or she is still alive. Pensioners are required to submit their life certificates annually to continue receiving their pension without any break.

Regional Office, Shimla is committed to providing good quality services to its pensioners. The office has taken an initiative in which the staff was directed that if a pensioner who is unable to come to the office to get his Life Certificate updated, they can contact the office for assistance. If there is any need to go to the pensioner's home, then the official will go to the pensioner's home to update his life certificate.

A pensioner named Twasri Ram, who is paralysed, couldn't come to the office to update his Life Certificate. His son contacted the office and requested to send an official update on the pensioner's life certificate. As per the request from the pensioner's son, an official of Regional Office, Shimla went to the pensioner's home and the pensioner's life certificate was updated. Like this, there are so many pensioners who got the benefit of updating Life Certificate at home.

Another initiative has been taken by Regional Office, Shimla to help those pensioners whose pension has been stopped for more than one year due to non-submission of Life Certificate. As per the initiative, a list of such PPOs (Bank Branch wise) is prepared and letters are written to bank branches as well as a copy of PPO is endorsed to local head offices of banks with direction to give the latest update on pensioners' bank accounts. If the pensioner's account is found active, then the pensioner is contacted telephonically to update his Life certificate. Due to this initiative, many pensioners were able to update their life certificates.

COMPASSION IS THE KEY TO SOCIAL SECURITY

Regional Office
Shivamogga

REGIONAL OFFICE, SHIVAMOGGA: UPHOLDING THE TALISMAN OF MAHATMA GANDHI

One fine day, Regional Office, Shivamogga received a call from a septuagenarian and the caller informed in a weak and pale voice that his life had become miserable due to sudden stoppage of his pension for several months. It was further found that the pensioner was living a secluded life with his 75 years old wife amidst thick jungle deserted by their children. It was disheartening to learn that the couple was leading a life of subsistence based on the pension sanctioned by this office. Also, it was found that the pensioner was severely ill and was bed ridden.

As it is rightly said, *Compassion is the key to Social Security*, an official was immediately deputed to visit the pensioner and verify the records. The official made his way to the house of the pensioner and assured him of further sanction of the pension. The mere fact of official visiting him in such a remote and unfrequented place brought tears in his eyes. Once the report was received, the pension section swiftly sanctioned the due pension to the pensioner. Again, a call was received from the same pensioner, but this time it was for appreciation; for gratitude and for blessings.

Similarly, this office was in receipt of a request from a female pensioner that she was bed ridden and could not move out due to her health conditions. To ensure prompt service delivery and uphold the Charter of EPFO, an official was immediately deputed to visit the pensioner at her home and verify the documents. On the receipt of the report, the pension section briskly processed the papers and the pension was restarted. This office made sure to call the pensioner and verify the credit of pension. The lady pensioner was overwhelmed to see her rightful pension back in her account and showered her blessing on the office.

Thus, Regional Office, Shivamogga, has been working, keeping in mind the ideals of our Preamble and the Talisman of Mahatma Gandhi.

THERE'S ALWAYS TIME FOR A CUP OF TEA

Regional Office
Siliguri

REGIONAL OFFICE, SILIGURI'S INITIATIVE FOR THE TEA GARDEN WORKERS

The Tea garden workers in the region form about 50 percent of the contributory members. Many of these workers do not have easy access to EPFO services because of geographical constraints, coupled with poor financial inclusion and mobile connectivity issues. The inability to seed Universal Account Number (UAN) with Aadhaar has further added to the already existing hurdles being faced by the poor workers in availing of EPFO services.

To help the workers get access to EPFO services, the department proceeded to have discussions with the UIDAI authorities, tea garden associations, employees' union, and other stakeholders. The regional office also organised a meeting with the then Hon'ble Member of Parliament and Union Minister for IT & Electronics and suggested including Provident Fund documents as valid proof for Aadhaar enrolment and rectification of UIDAI data. The Hon'ble Minister agreed to consider this suggestion.

Thereafter, the UIDAI inserted at Sl.No. 10 in its valid documents list that "A certificate or ID Card having photo and Date of Birth (DOB) duly signed and issued by a Government authority" as acceptable supporting document for proof of date of birth. And finally, vide its circular dated 27/11/2019 added "Certificate of identity containing Name, DOB and Photograph issued by Employees' Provident Fund Organisation (EPFO) on UIDAI standard certificate format for enrolment/ update" at Sl 32 as proof of identity, Sl no. 15 as proof of date of birth."

Further, UIDAI authorities also included the name of the EPFO officer as an authorized officer who can attest the modifications to be done in the Aadhaar card. By this insertion, this office has so far issued certificates in excess of 45,000 for necessary rectification in the Aadhaar card based on PF documents. The Regional Office in the year 2019 has also arranged a large number of camps where 9673 rectifications were effected in Aadhaar and subsequently UAN were seeded. In 2021, camps in 57 tea gardens were organized resulting in the rectification of the Aadhaar of 7265 workers. This was done based on the certificates issued by Regional Office, Siliguri.

As a result of such efforts within inherent limitations, this office has been able to march forward from 41% KYC seeding in UAN in 2019 to 91 % in 2022.

SENSITIVITY TO ENHANCE SECURITY

Regional Office
Solapur

REGIONAL OFFICE, SOLAPUR SHOWS HOW SENSITIVITY CAN BE A STRENGTH

An article was published in a local newspaper on 24/01/2020 regarding the suicide of a worker, Late Rajendra Jadhav, employed at M/s Adinath Sahakri Sakhar Kharkhana, Karmala, Solapur, an establishment covered under the Act. It was also mentioned in the article that the worker had committed suicide due to non-receipt of wages for the past 2-3 years and non-functioning of the factory. Taking cognizance of the same, this office deputed an Enforcement Officer on March 6, 2020, for completion of formalities, so that the aggrieved family members could be saved from the hassles of documentation needed during filling up of forms for getting the benefits. The benefits were expeditiously sanctioned and expeditiously given to the survivors.

The Regional Office also launched an initiative to reach the pensioners, whose pension had been stopped for more than one year by deputing a team of officials to the residential addresses of the pensioners. The team was directed to verify the genuineness and guide the pensioners in submitting the relevant documents/information required for restarting the pension.

Apart from starting a counter for facilitating the submission of Digital Life Certificate in the Facilitation Centre, this office had also deputed a team of officials in the remaining districts under its jurisdiction viz. Osmanabad and Latur to allow the pensioners therein to submit Life Certificate at the location of their convenience.

HOLDING ONE'S HAND WHILE WELCOMING

Regional Office
Tambaram

REGIONAL OFFICE, TAMBARAM'S WAY OF WELCOMING NEWLY REGISTERED ESTABLISHMENTS AND SUBSCRIBERS

Regional Office, Tambaram, is sending "Welcome Kit" to the newly registered establishments and members, under Tambaram jurisdiction, and conducting webinars exclusively for them on the 10th of every month as part of the "Nidhi Aapke Nikat" Programme.

Further, a separate letter is sent to the establishments, which are registered under the "Ministry of Corporate Affairs" duly mentioning their PF registration number and explaining the Scheme provisions of "Voluntary Coverage" and "Statutory Coverage".

The key components of the "Welcome Kit" for the newly registered employers and their employees are:

1. Welcome Kit for newly registered establishments (Procedures and functions)
2. Welcome Kit for EPF/EPS members (Various benefits to the members)
3. Composite Declaration in Form - 11 [Declaration by a person taking up employment]
4. How to file e-Nomination (Procedures to be followed in filing e-nomination and collection of Form-11)
5. FAQ on UAN KYC (How to seed Mandatory KYCs with UAN)
6. ABRY Scheme Guidelines & FAQ
7. New functionality in registering DSC/E-SIGN
8. New facility for uploading Contractor details through Principal Employer Portal

Regional Office, Tambaram, by way of providing welcome kits to both the establishments and members has ushered in a positive relationship with the establishments and the members.

SWITCHING TO A DIFFERENT LANE

Regional Office
Thane (North)

REGIONAL OFFICE, THANE (NORTH) ATTEMPTS TO IMPROVE GRIEVANCE REDRESSAL

All pensioners are required to submit a life certificate every year for their pension to continue. This submission of life certificates is done by the pensioner. The Regional Office, Thane North, while doing assessments of pension distribution in their jurisdiction found that pension in respect of many pensioners had ceased for want of a Life certificate and other related problems.

It becomes difficult for a member to travel from local trains and to reach the office. It also increases the risk of spreading COVID-19 not only among members but also the staff. To continue the extension of services in spite of all the restrictions imposed by the Pandemic the Regional Office, Thane North, decided to convert the office landline number into a WhatsApp number. Since WhatsApp has become a convenient mode of communication among the citizens at large and the landline number was already known to the public, this conversion was going to be a game-changer. This ensured that the members/pensioners can lodge their grievances on the WhatsApp number directly.

This initiative became a grand success as the number of members visiting the office reduced drastically, which in turn reduced the risk of spreading COVID-19. This helped the office maintain social distancing guidelines issued by the state government. It also reduced the travelling expenditure of pensioners.

The whole process became paperless and hassle-free in which members can ask their doubts regarding pension over WhatsApp sitting in their homes. Since the introduction of this WhatsApp number, a total of 5013 grievances has been raised by pensioners and resolution has been provided to all 5013 grievances for overall queries as well as pensioners in specific who are old age and find it difficult to travel.

THE STORY OF REGIONAL OFFICE, TRICHY DOING REGULAR FOLLOW-UPS

Regional Office, Trichy has been taking many initiatives to reach out to its members and extend them hassle-free services. During many such awareness meetings with the employees, the members informed that the period between post-retirement and the issuing of their pension payment orders (PPOs) is filled with uncertainty and anxiety.

In order to mitigate the concern of the retiring employees, the initiative “Prayaas” was launched nationwide where PPOs were to be distributed to the employees, on the day of their superannuation/attaining the age of 58 years.

The office reached out to the Management of M/s NLC Ltd., Neyveli, to make this initiative a success and also create role models so that other establishments could follow as well. The entire procedure was explained to the officials of the establishment. The co-operation of the establishment was very much essential, as they have to remit the last month's contribution of the retiring employees one month in advance. After carrying out the necessary paper works, Regional Office, Trichy distributed 14 PPOs to the employees of M/s NLC Ltd., Neyveli during August, 2021, in a function organized in the premises of the establishment itself. The function was also attended by a large number of contractors and contract employees creating much-needed awareness on this issue.

The feeling of happiness and satisfaction was apparent on the faces of the pensioners who got their pension papers on the day of retirement.

Due to regular follow-ups made by Regional Office, Trichy, major establishments are disbursing the PPOs to their employees in their premises, on their day of superannuation itself. This is a step towards citizen-centric service delivery.

E-NOMINATION IS THE NEW NORMAL

Regional Office
Trivandrum

REGIONAL OFFICE, TRIVANDRUM'S DRIVE TO ACHIEVE 100% E-NOMINATION

Filing of the e-nomination, by an Employees Provident Fund (EPF) subscriber helps in filing online pension claims without much hassle and without much delay in case of demise of an EPF member. As part of the Azadi Ka Amrit Mahotsav, various efforts have been taken up to spread the awareness/importance of filing e-nomination.

A special drive was started for persuading EPF members to file e-nomination. During this special drive, numerous activities were carried out to create awareness among both employers and employees about the importance of e-nomination and the provision of filing of e-nomination through online mode.

Officials conducted Webinars for the establishments where there was large pendency in filing e-nomination. Webinars were also conducted to explain the step-by-step procedure to file e-nomination.

Along with this, Enforcement Officers have conducted awareness classes, weekly webinars and also telephonically contacted major establishments to achieve 100% filing of e-nomination by their employees. Technical officials of the Zone were also made part of the webinar to explain the technical issues faced by the establishments.

Banners and Leaflets on e-nomination (including in regional language) have been placed in the field offices to attract the attention of the public and thereby encourage the visitors to file e-nomination. Brochures/notices are being distributed among visitors explaining the steps to follow, to file e-nomination. To achieve the target of 100% nomination, online webinars were also conducted for Akshaya Centers.

Publicity of the initiative has also been made through the official page of Facebook and Twitter. Guidance videos for the employees were also made available through the official WhatsApp. Through this, Regional Office, Trivandrum, has paved the way for encouraging and helping the employees for e-nomination.

FINDING AN OPPORTUNITY IN A CRISIS

Regional Office
Udupi

REGIONAL OFFICE, UDUPI'S RELENTLESS COMMITMENT TO ENSURE SOCIAL SECURITY THROUGH COVID 19 ADVANCES

In a speech in 1890, Mahatma Gandhi said this:

"A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption of our work. He is the purpose of it. He is not an outsider of our business. He is part of it. We are not doing him a favour by serving him. He is doing us a favour by giving us the opportunity to do so."

During the COVID-19 pandemic, these words of wisdom kept the Regional Office, Udupi guided and motivated. The office does not have residential quarters for staff & officers. The officials travel long distances to reach the office. Several officials also come from Mangaluru which is located in another district-Dakshina Kannada (bordering Kerala). During the lockdown period, public transport was not available and transportation of these staff became a challenge. At the same time given the fact that a significant number of officials at Regional Office, Udupi being older, the safety of the staff themselves was also very important. In these challenging times, the immediate task at hand was to prioritize and ensure prompt service delivery to the EPF members and also disseminate the information about the COVID-19 Advances.

The office functioned as a team in a mission mode approach. The local Udupi-based staff having their means of transportation came forward to help others in commuting to the office to overcome the shortage of human resources to perform essential services of EPFO. The staff at the office and the staff working from home (WFH) both acted in sync to complete the task in the desired manner. All along social distancing was being followed along with sanitization of the office premises so that the risk of spreading Covid-19 could be minimized.

Further in the process wherever the members were informed about the mismatch in the member details, the same was promptly rectified through online member details modification/update requests. This ensured that the member applied for the online COVID-19 Advance.

The result of all this effort was that till February, 2022, 91% of COVID-19 Advances have been settled within 3 days.

GIVING SUPPORT TO THE ONES WHO LOST IT

Regional Office
Ujjain

REGIONAL OFFICE, UJJAIN HOLDS THE HAND OF A YOUNG CHILD

During the second wave of COVID-19 in the country, when cases were at their peak, people were locked in the houses with fear. There was a news item in a local newspaper, "Many children lost their parents. Some of them have no guardians, no shelter". This news struck the mind of the Officer-in-Charge of Ujjain. He thought that parents of some children might be subscribers of EPFO and EPFO could help them during this hazardous pandemic.

The Officer directed the officials of the Regional Office, Ujjain to inquire about such cases. The officials contacted the local government offices and enquired. A list of orphan children was received from the government agency and Regional Office, Ujjain worked on this list to find the cases where any of the parents were EPFO subscribers. One of them was a rare case.

In this case, a child named Yakshit Parihar aged 5 years had lost both of his parents who were EPF subscribers. His parents were employed in an Establishment named E-Way IT Solution, Ujjain. The Officer-in-Charge of the Regional Office, Ujjain directed officials to contact the child's guardians and the establishment. It was found that the child was in the guardianship of his maternal grandfather. When he was contacted he was astonished to know about the EPFO and its schemes because he was not aware of schemes. He said that he had no information that his daughter and his Son-in-law were EPF subscribers. The official told him about the benefits that could be given to the child and also explained to him the process to claim it.

He went to the bank to open a bank account for the child but the bank refused to open the account. Then EPFO officials contacted the bank. It was informed that the PAN of the child was mandatory for the opening of the Account. The officials tried to get PAN for the child, which took some time but at last PAN card was issued. Then the bank account was opened. The officials directed the concerned establishment to submit the claims without any delay.

Regional Office, Ujjain settled the claim within 24 hours of its receipt. PF of both the subscribers was released and orphan pension PPO was also generated at the same time. The office invited the child and his guardian and handed over the papers of PF payment and a copy of PPO in the office. The guardian of the child thanked EPFO and praised its work.

REGIONAL OFFICE, VADODARA TAKES A STEP TOWARDS DIGITALISATION

The Regional Office, Vadodara, has implemented a Digital Dak Management System through File Transfer Portal (FTP).

Taking into consideration the restrictions and constraints of physical movement of documents, a paperless scan mechanism for the collection of requisite documents from the members was devised, whereby the documents were scanned via HD Cams or Scanners and stored in soft format to be transferred to the concerned sections through locally made software.

Thereafter, the scanned documents are uploaded in the system and made available to the concerned sections immediately via FTP. Hence, the associated dealing assistant can access the requisite documents on his system directly through the LAN system.

Thereby, the necessity of collecting paper documents was eradicated and simultaneously the processing of soft copies ensured that no document could get missed or destroyed, or hampered. Besides, the soft copy mechanism also ensures real-time monitoring and time-tagged entry in the system.

The above-mentioned successful implementation of the Digital Dak Management System would also enable the Regional office, Vadodara to implement e-office successfully in the future.

PRAYAAS NIRBHAAD SEWA

Regional Office
Varanasi

REGIONAL OFFICE, VARANASI REACHES OUT TO ITS BENEFICIARIES ACROSS 3 DISTRICTS ON THE SAME DAY

One of the major social security services offered by EPFO is a monthly pension to its eligible subscribers. In order to give a fillip to this, a novel initiative "PRAYAAS", handing over PPOs to members on the day of their superannuation was launched by EPFO.

Although Regional Office, Varanasi conducts it on monthly basis it was decided to organize it on a grand scale on 30 September, 2021. It was also decided to deliver this Nirbhaadh Sewa by going directly to the establishments and felicitating the pensioners in the very establishment from where they were going to retire thereby making that day memorable for both the retiree as well its employer.

The focus was also on covering as many districts as possible in a single day and extending this SEWA to multiple sectors. Accordingly, 13 members were identified who would be retiring and would take pension from bank branches within the jurisdiction of Regional Office, Varanasi.

3 PPOs of establishments of Varanasi district viz. Tullu Motors (P) LTD, Guru Nanak School, and Palmy Food Products Pvt. Ltd. were distributed in the office itself. Teams led by Addl. Central Provident Fund Commissioner (UP) visited St. Francis School, in the district of Chandauli to hand over one PPO, another team travelled more than 200 Kilometers through the hilly terrain of district Sonbhadra, to reach Hindalco Industries Limited, Renukoot to distributed nine PPOs.

This Endeavour of the Regional Office, Varanasi, of reaching its beneficiaries across 3 districts on the same day was the epitome of Nirbhaadh Sewa which was envisioned in the Prayaas initiative and was unique in a region.

This effort on the part of the office has further motivated the officials of Regional Office, Varanasi to continue taking such initiatives for the benefit of the members and the Pensioners.

THE BEAUTY OF THE MOTHER TONGUE

Regional Office
Visakhapatnam

REGIONAL OFFICE, VISHAKAPATNAM CREATES A STEP BY STEP FLOW CHART IN REGIONAL LANGUAGE (TELUGU)

In order to make the process of e-nomination simpler, this office has created a flow chart of step-by-step procedures involved in the filing of e-nomination i.e. from the stage of pre-requisites to the final stage of completing the e-signature of the member. This was done with the thought that if we put the processes in a logical step-by-step process member would easily understand and this would help them in doing the e-nomination with ease.

The said flow chart has been created in both English & Telugu (the local Regional Language) and the said flow chart has been circulated to all the Establishments through emails. Enforcement Officers have held many interactive sessions with larger establishments. Publicity has also been given through the webinars conducted by this office in connection with e-nominations.

Since the flow chart was in local Regional Language (Telugu) it was readily accepted by the members and with the help of the technical support from NDC, EPFO, Head Office, this office was able to achieve 89% (51,322 out of 57,675) of the target of e-nominations under Azadi Ka Amrit Mahotsav (AKAM).

Further, another flow chart was circulated in both English & Telugu (the local regional language) to all the major employees to monitor the list of Employees who have not done e-nomination. This has helped the establishments to track the progress at their end.

This step of using the local language for publicity of E-nomination among members has helped in achieving the target.

BRINGING IN THE FAITHFUL

Regional Office
Warangal

REGIONAL OFFICE, WARANGAL'S COVERAGE OF TEMPLES AND URBAN LOCAL BODIES

Urban local bodies are coverable under the Employees Provident Funds & Miscellaneous Provisions Act 1952 (EPF & MP Act) w.e.f. 01-08-2011. Government of Telangana notified several new urban local bodies in the years 2017 & 2018. By the year April, 2019, 20 urban local bodies were notified in the jurisdiction of Regional Office, Warangal. However many of these urban local bodies were either not covered or not complying with under Act. Even those establishments, which were covered and complying had excluded Non-Muster Roll (NMR) Employees which meant that benefits were not being extended to the employees of the urban local bodies.

Regional Office, Warangal took up this issue and after long persuasion with the Regional Director (Municipal Administration) and Additional Collectors (Urban local bodies) of the concerned districts and also District collectors in some cases all the 20 Urban local bodies of Telangana are now covered and complying or under the process of complying with the Provisions of the Act. Further all Non Muster Roll (NMR) employees of the Urban Local Bodies are also brought under the purview of the Act and the scheme.

In addition to the urban local bodies Regional Office, Warangal also started to explore coverage of major temples in the area as the Central Government did extend the grant of exemption to these establishments as a result all such establishments became coverable w.e.f. 01.04.2015. Regional Office, Warangal nudged the Executive Officers of all major temples and also liasoned with the Deputy Director (Endowments) in order to ensure compliance of the temples under the Provisions of the Act.

Continuous effort finally paid off and all major temples in the jurisdiction of Regional Office, Warangal are now covered and are in the process of complying. Further in accordance with the directions of State Endowments Departments, Regional Office, Warangal has persuaded some minor temples (employing less than 20 employees) to take voluntary coverage as well.

Regional Office, Warangal, has shown that social security coverage is needed by each and every one including the people working in the temple establishment and we will go all along to help them get that cover.

TEAM BUILDING, OVERCOMING ADVERSITIES

Zonal Office
Bandra

ZONAL OFFICE, BANDRA SETTING UP AN EXAMPLE OF EFFECTIVE ADMINISTRATION

Mumbai, being the financial capital of the country has always been a hub of employment activity involving large-sized establishments and hence the workload has constantly been on the rise. EPFO, being one of the largest social security providers globally has always played a prominent role in helping the workforce in the organized sector by ensuring that its members' future financial needs are secure.

Wading through the collective challenges posed by the COVID-19 pandemic the office witnessed a sudden rise in the number of claims to 114% of claims in the year 2020-21 and 155% of claims in the year 2021-22 as compared to the year 2018-19. This was coupled with the shortage of staff and officers. Mumbai-I Zone, despite such a challenging situation, ensured the disposal of 45.91 lakhs of claims during the challenging 21 months.

Unfazed by the bottlenecks caused by the pandemic, this oneness amongst all cadres across the offices went a long way in changing the work culture of the office giving a per day per capita productivity of 53 claims during the year 2021-22. The Zone also ensures that 1,13,000 pensioners submitted their digital Life certificates. The office functioned while maintaining social distancing and other precautions due to the huge footfall of the pensioners on daily basis, especially during the period November to February.

Grievances were also disposed of in a time-bound manner. Approximately 2.50 lakhs of grievances were cleared during the period 2020-21 and 2021-22. Webinars with employers and pensioners were conducted weekly to resolve grievances and update them about the latest initiatives like PRAYAAS. All relevant information related to the new initiatives was posted on social media accounts of all four ROs under Mumbai-I Zone. The Zone was also instrumental in getting 97.86 % of Aadhaar seeded for the subscribers.

STORIES FROM MADHYA PRADESH ON HELPING THE ONES IN NEED ONE WAY OR ANOTHER

Regional offices have worked tirelessly with a lot of social concern and accountability towards social security in Madhya Pradesh over the last many years. Along with the work, the services have been provided with the utmost sensitivity and out-of-the-box promptness. Provident Fund and pension benefits to retiring members or their families have been paid by going to their homes.

In one such incident in 2015, a worker of Kareli Sugar Mill died in an accident. When this information came to the notice of Regional Office, Jabalpur through newspapers, the matter was immediately followed up and within 48 hours the family members of the deceased were given the benefit of Provident Fund and pension at their home.

In another heart-wrenching incident in Indore in 2016-2017, a DPS school bus driver's negligence resulted in an accident in which more than a dozen children including the bus driver were killed. Due to this incident, the entire Indore city was inconsolable and angry about the driver. In these circumstances, officials of the regional office took care of the relatives of the deceased driver in contrast and in an atmosphere of tension, the kin of the deceased was given PF pension.

In July 2021, through Facebook, a woman from Jabalpur, Seema Kushwaha, pleaded that her brother who was a contract worker in a company near Jabalpur had died of Covid in May 2021. The company was from Raipur, Chhattisgarh and the family had no information about anything other than the UAN number. The office took cognizance and an officer from the Bhopal office was immediately deputed to do the paperwork, and finally pension papers were handed over to the deceased's wife at her residence.

In August 2021, information was received by the Ujjain office in which both husband and wife had died during the Covid period. The officers of the Ujjain office contacted the orphan children, got their forms filled, and paid them the pension within a day.

Such stories have shown that EPFO has worked with tremendous agility in Madhya Pradesh to provide service delivery of the highest quality.

ORPHAN PENSION AND DEATH CLAIMS

Zonal Office
Hubli

ZONAL OFFICE, HUBLI'S ENDEAVOURS

Regional Office, Mysuru handed over the Orphan Pension PPO to two children (Harsha & Nayana) who recently lost both their parents due to COVID-19. The kids lost her mother to Covid-19 on 18/05/2021. They also lost their father, who was working at the University of Mysore ten days later. Once Regional Office Mysuru got the information about this it started coordination with the District Administration and obtained the details of the children. With the help of their guardian and the employer of the establishment, the claims were received and processed. Now, each child is receiving Orphan Pension of Rs 2,176 per month.

At Regional Office, Hubli, a widower, Buoy Singh, informed that his wife was working as a teacher and enrolled in the Provident Fund. He further informed that she expired at a very young age, leaving behind her only son who is studying in 6th Std. He further expressed his grief of losing his wife. Regional office expediated the whole process of claim settlement and the benefits under EPF, EDLI amounting to nearly Rs. 15 Lakh. Widower Pension and Children Pension was also sanctioned immediately. Sh. Singh informed the office that though his wife is not alive, but she has secured the life of her husband and son through the coverage of EPF.

EXTENDING BENEFITS TO THE MARGINALIZED

Zonal Office
Odisha

ZONAL OFFICE, ODISHA SHOWS THE WAY OF INTEGRATING CULTURE

The issue of extending Social Security benefits under the Employees' Provident Funds & Miscellaneous Provision (EPF& MP) Act, 1952 to *Kendu* Leaf workers of Odisha has been a long pending one. Although *Kendu* Leaves collection is not included in Schedule I of the EPF & MP Act, 1952, time and again the issue was raised and highlighted by *Kendu* Leaf workers, trade unions, and Regional committee members of Odisha in various forums.

Zonal Office, Odisha, and Regional Office, Bhubaneswar took up this issue in a proactive manner in the year 2017-18. A number of correspondences were made with the Government of Odisha and numerous meetings were conducted by EPFO, Odisha to bring the matter to its logical conclusion.

Finally, a meeting was convened by the Principal Chief Conservator of Forests (PCCF), *Kendu* Leaves, Odisha which was attended by all the 19 *Kendu* Leaves Divisional Forest Officers of Odisha and Zonal Office, Odisha.

After a detailed discussion and persistent persuasion by EPFO in the above meeting, the Principal Chief Conservator of Forests, Bhubaneswar agreed to move the proposal to *Kendu* Leaves board which is headed by the Chief Secretary, Government of Odisha.

Again Zonal Office, Odisha pursued the above matter with the Government of Odisha, and accordingly, the *Kendu* Leaves Board approved the proposal for extending Social Security benefits under the EPF & MP Act, 1952 to the *Kendu* Leaf workers of Odisha and accordingly Rs. 8 crores was sanctioned by the Government of Odisha.

Employees Provident Fund code numbers have been issued to 19 Divisional Forest Officers, *Kendu* Leaves Division, Odisha and they are also complying regularly under the EPF & MP Act 1952 and Scheme there under for *Kendu* leaf workers of the state of Odisha.

Employees' Provident Fund Organisation



Ministry of Labour and Employment, Government of India



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