

EPF, INDIA - MEMBER SERVICES

UNIVERSAL ACCOUNT NUMBER
(UAN)



EPF BENEFITS

❖ Employees' Provident Fund -

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

❖ Employees' Pension Scheme-

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

❖ Employees' Deposit Linked Insurance Scheme

- ❖ Maximum admissible amount Rs 6 lac.

WHAT IS UAN

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

WHY UAN!

- **Huge labour turnover rate due to increasing short-term contractual employments.**
- **UAN facilitates linking of multiple EPF accounts of a member.**
- **Aadhaar, Bank Account and PAN are the key KYC documents identified.**
- **Digitally authenticated KYC would facilitate clubbing of all previous PF account numbers.**
- **UAN is lifelong account number.**
- **Aadhaar enabled UAN will eventually enable members to access EPF services directly.**

EPF MEMBERS' SERVICES

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

UAN ALLOTMENT & ACTIVATION

- **EPF members in respect of whom at least one contribution is received in or after Jan-2014 → UAN is allotted by EPFO**
- **EPF members not having UAN & no contribution received in or after Jan-2014 → can request EPFO to allot UAN.**
- **Any citizen (whether EPF member or not) can request for UAN → UAN is allotted by EPFO**
- **UAN holder can register his/her mobile with EPFO for UAN activation**
- **UAN holder has the option to change the mobile number linked with his/her UAN.**

CORRECT UPDATED INFORMATION ABOUT MEMBERS' EPF ACCOUNT

- **Post Activation member receives SMS about credits/debits to their EPF account.**
- **Members can give a missed call to get details about their PF account.**
- **Members can download EPF mobile app to track their EPF account.**
- **Members may list all existing EPF accounts – EPFO would facilitate consolidation of all accounts.**

UAN ENABLED MEMBER SERVICES

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

EPFO REQUESTS MEMBERS TO

- **Collect their UAN from the current employer**
- **Activate the UAN; (Visit UAN Members e-sewa on <http://uanmembers.epfoservices.in>)**
- **Provide requisite KYC details (Aadhaar, Bank Account details & PAN)**
- **List all their previous EPF Account numbers with EPFO**
- **For any assistance - contact UAN Help Desk (18001-18005); www.epfindia.gov.in → Our Services → For Employees → Services → UAN Help Desk**

MEMBERS ALREADY HAVING A UAN

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

THANK YOU