



SGC SERVICES PVT.LTD.

UPDATES ON LABOUR LAW – JULY' 2017

S.No.	Statute (Act)	Type of Update.	Summary	Notification/Circular / Amendment Date
1.	Payment of wages Act	Limit of Payment of wages increased to Twenty four thousand	In pursuant to a notification by the Central Government the wages under sub-section (6) of section 1 of the Payment of Wages Act, 1936 has been increased to 24,000 per month from 18,000 per month as per Annexure 1:-	28 th August'2017
2.	Provident Fund Act	Standard operating Procedure for settlement of claims in EPFO.	EPFO has introduced a Standard operating procedure for settlement of claims in EPFO as per the Annexure 2:-	24 th August'2017
3.	Provident Fund Act.	Withdrawal under paragraph 68-BD of EPF Scheme, 1952 to facilitate housing needs of the PF members	The notification received from the Central Government further to amend the Employees provident Scheme with an insertion of 68 BD withdrawal under paragraph 68BD (Pradhan Mantri Awas Yojana) of the EPF Act. In continuation with the above circular Annexure III to be submitted by the member while requesting the withdrawal under Pradhan Mantri Awas Yojana has been revised as per Annexure 3:-	18 th August 2017
4.	Provident Fund Act.	Implementation of transfer without actual transfer of money between two unexempted member IDs located in different field offices	The notification received from the EPFO in regards to the transfer of money between accounts maintained with the Office of EPFO. As per the circular EPFO has implemented centralized receipt accounts, it is decided to discontinue physical transfer of amount held in the account of member to the new EPF Account of the member in different EPFO field office. This system	25 th August 2017





			<i>will be implemented effective 28th August 2017 as per Annexure 4:-</i>	
5.	Provident Fund Act.	<i>Revised Composite Claim Form for Death Case to replace erstwhile Form No. 20,10-D & 5-IF</i>	<i>The Central Provident Fund Commissioner had introduced revised composite claim Form for death cases. This claim form shall come into force from the date of issue of this circular as per Annexure 5:-</i>	21 st August 2017



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C-43 Sector 8, Gautam Budh Nagar (NOIDA) – 201301 Phones: +91 120 4049100
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NO. 1251, B Wing, 14TH Floor, Mittal Tower, MG Road Bangalore – 560001 TEL – 41509137.

Annexure1:-

रजिस्ट्री सं० डी० एल०-33004/99

REGD. NO. D. L.-33004/99



भारत का राजपत्र The Gazette of India

असाधारण

EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (ii)

PART II—Section 3—Sub-section (ii)

प्राधिकार से प्रकाशित

PUBLISHED BY AUTHORITY

सं. 2459]

नई दिल्ली, मंगलवार, अगस्त 29, 2017/भाद्र 7, 1939

No. 2459]

NEW DELHI, TUESDAY, AUGUST 29, 2017/BHADRA 7, 1939

श्रम और रोजगार मंत्रालय
अधिसूचना

नई दिल्ली, 28 अगस्त, 2017

का. आ. 2806(अ).—केन्द्रीय सरकार, मजदूरी संदाय अधिनियम, 1936 (1936 का 4) की धारा (1) की उप-धारा (6) द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, राष्ट्रीय प्रतिदर्श सर्वेक्षण संगठन द्वारा प्रकाशित उपभोक्ता व्यय सर्वेक्षण के आंकड़ों के आधार पर उक्त उप-धारा (6) के अधीन मजदूरी के रूप में चौबीस हजार रुपए प्रति मास विनिर्दिष्ट करती है।

[फा. सं. एस-31018/3/2007-डब्ल्यूसी]

एन. के. सन्तोषी, उप-महानिदेशक

MINISTRY OF LABOUR AND EMPLOYMENT

NOTIFICATION

New Delhi, the 28th August, 2017

S.O. 2806(E).—In exercise of the powers conferred by sub-section (6) of section 1 of the Payment of Wages Act, 1936 (4 of 1936), the Central Government, on the basis of figures of the Consumer Expenditure Survey published by the National Sample Survey Organization, hereby specifies rupees twenty four thousand per month as the wages under said sub-section (6).

[F. No. S-31018/3/2007-WC]

N. K. SANTOSHI, Dy. Director General

5333 GI/2017

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KUMAR

Digitally signed
by ALOK KUMAR
Date: 2017.08.30
15:29:26 +05'30'

Annexure2:-



कर्मचारी भविष्य निधि संगठन
Employees' Provident Fund Organisation

(श्रम एवं रोजगार मंत्रालय, भारत सरकार)
(Ministry of Labour & Employment, Govt. Of India)
मुख्य कार्यालय / Head Office

भविष्य निधि भवन, 14, भीकाएजी कामा प्लेस, नई दिल्ली - 110 066.
Bhavishya Nidhi Bhawan, 14-Bhikaiji Cama Place, New Delhi-110066
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For Web Circulation Only

No: Manual/Amendment/2011/Pt

Date:

To

All Addl. CPFC (HQ/Zone),
Regional P.F. Commissioners-incharge of
Regional Offices.

Subject: Standard Operating Procedure (SOP) for settlement of claims in EPFO.

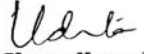
Sir,

Please find enclosed the Standard Operating Procedure (SOP) for settlement of claims in EPFO, duly approved by the CPFC.

2. The Standard Operating Procedure (SOP) should be followed for the process of settlement of claims. Anything that is not contained in the current SOP shall be governed by the existing Manual of Accounting Procedure (MAP). In case of any conflict between the SOP and the Manual of Accounting Procedure, this SOP shall be followed.

Encl: As above

Yours faithfully,


(Udita Chowdhary)
Addl. CPFC (F&A)

Copy for information & necessary action to:

RPFC-I (Vigilance)
Vigilance Wing
EPFO, Head Office

**STANDARD OPERATING PROCEDURE
(S.O.P.)
FOR SETTLEMENT OF CLAIMS**

**EMPLOYEES' PROVIDENT FUND ORGANISATION
HEAD OFFICE, NEW DELHI**

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Preface to the SOP:

This Standard Operating Procedure (SOP) of EPFO, for settlement of claims, has been prepared as per the existing procedure in Manual of Accounting Procedure (MAP) and other instructions/circular issued by the Head Office from time to time.

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Standard Operating Procedure for Claims Settlements

Purpose: The purpose of this document is to delineate the procedure from the receipt of claims from members to settlement of claims & transfer of claim amount to member account.

Authority and source of SOP:

- (i) **The Employees Provident Funds and Miscellaneous Provisions Act, 1952.**
 - a) **The Employees Provident Funds scheme, 1952**
 - b) **The Employees' Pension Scheme, 1995**
 - c) **The Employees' Deposit-Linked Insurance scheme, 1976.**
 - d) **Manual of Accounting Procedures**
 - e) **Claims Software user Manual.**
 - f) **Various circulars issued from time to time**

PROCEDURE FOR SETTLEMENT OF CLAIMS

Receipt of claim forms in EPFO's Field Offices:

1. Received through Post.
2. Brought by member or by his representative
3. Brought by Employer's representative.
4. Received through online mode for transfer claims (Form 13)
5. By drop box being maintained in the Office.

PRO/Receipt counter

DA receipt/PRO to follow the check points prescribed for scrutiny of various claim forms:-

Composite Claim Form (Aadhar)/Composite Claim Form (Non-Aadhar):

Forms No. 19, 10C and 31 has been replaced with Composite Claim Form (Aadhar) and Composite Claim Form (Non-Aadhar).

1. For the purpose of PF part withdrawal (Advances/withdrawal), the purpose of advance & documents required includes as under:-
 - i) Housing Loan/Purchase of site/house/flat or for construction/Addition alteration in existing house/Repayment of Housing loan: No document is

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- required. New Declaration Form/Utilization Certificate required earlier has been discontinued.
- ii) Illness of member/family: i) Certificate of doctor and ii) Certificate by employer that ESIC facility is not available to the member may be submitted by the member.
 - iii) Marriage of self/son/daughter/brother/sister: No document/Marriage Card is required.
 - iv) Post Matriculation education of children: No document is required.
 - v) Lockout or closure of factory/Cut in supply of electricity: No document is required
 - vi) Natural calamity: No document is required.
 - vii) Purchasing equipment by physically handicapped: Medical certificate is required.
 - viii) One year before retirement: 90% of total PF balance can be withdrawn. No document is required.
 - ix) Investment in Varistha Pension Bima Yojana: 90% of total PF balance can be transferred to LIC. No document is required.
- 2 Copy of cancelled cheque/self-attested copy of first page of Pass Book clearly showing member's name printed on it.
- 3 No Revenue stamp (Re. 1/-) is required to be affixed by the member.
- 4 The Composite Claim Form (Aadhar) is applicable in cases where a member's complete details in Form-11 (New), Aadhar number and bank account details are available on the UAN Portal and UAN has been activated. Such members can submit this form directly to the concerned EPFO office, without attestation of claim form by the employers.

(Source: Circular No. Manual/Amendment/2011/Pt/31792 dated 20.02.2017)

Pension Claim Form (Aadhar)- 10D

- i) The Aadhar number and bank account number of the employee are seeded as and digitally verified by the employer
- ii) All the details of the employee are available in Form No.-11 (New)
- iii) A cancelled cheque containing name of the employee, bank account number and IFSC Code is attached with the claim form.
- iv) Attestation of employer on Pension Claim Form (Aadhar) is not required.

(Source: Circular No. Pension-I(7)96/2017/Forms/32614 dated 03.03.2017)

Composite Claim Form in Death Cases:

Composite Claim Form in Death cases only has been replaced the existing Forms No. 20, 5 IF & 10-D. In case of death of the member, a claimant/nominee/legal

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heir/surviving member may apply for claim of provident fund, insurance fund and the monthly pension in a single form.

Following enclosure should be attached with the Composite Claim Form in Death case:

- i) Death Certificate
- ii) Joint photograph of all the claimants
- iii) Date of Birth certificate of the children claiming pension
- iv) Scheme Certificate (if applicable)

(Source: Circular No. Manual/Amendment/2011/Pt/163 dated 03.03.2017)

In addition to the above, DA receipt/PRO to check whether all the following data is to be properly filled in the claim form.

- (a) Member's Name
- (b) Father's/Husband's Name
- (c) Date of Birth
- (d) Date of Joining
- (e) Date of exit - To ascertain completion of two months cooling off period
- (f) Bank details - From the bank A/c statement or cancelled cheque or first Page of the Bank Pass Book duly attested by the authorized signatory enclosed with claim form.
- (g) Stamp of Company - Showing name of employer/establishment (only in case of Non-Aadhar claim form)
- (h) Availability of member's signature
- (i) PAN No./15G/15H (>60 years age) - in case member's service is <5 years and the amount payable is >Rs. 50,000 w.e.f. 1st June, 2016.

Segregation and Forwarding of claim to Accounts Section:

Receipt Section segregates the applications relating to advances/withdrawals, final settlement, benefits and transfer [Form 13(R), 14, Composite Claim Form (Aadhar), Composite Claim Form (Non-Aadhar), Composite Claim Form in Death cases and Pension Claim Form (Aadhar), Accounts Section-wise with date stamp on each application received during the day.

The segregated/sorted claim forms are forwarded to the concerned **Section Supervisor** with duplicate copies of the Receipt Report/ list for settlement under the respective Schemes on same day itself or at most next working day.

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PROCESSING OF CLAIM IN ACCOUNTS SECTION:

❖ **ROLE OF DEALING ASSISTANT (D.A):**

Composite Claim Form (Aadhar/Non-Aadhar)/FORM 19:

1. On receipt of the claim by the concerned Accounts Groups DA, preliminary checks as provided in para 10.15 of the MAP. Vol-II has to be followed. The check points are as under:-
 - a) The accumulations have become payable under the scheme;
 - b) That the form is received through the 'dak-in-ward' section in computer prepared inward sheet;
 - c) That the form is correctly filled in and either signed or affixed with the impression of the left hand thumb;
 - d) That the form has been attested and dated by the employer (Non-Aadhar Form) or any of the authorised officials and that the official seal of the attesting officer is affixed on the application.
 - e) That the signature of the employer or his authorised official tallies with the specimen signature card in the custody of the dealing hand.
 - f) That the claim form need not be returned if the signature of the member does not agree exactly with the signature in the nomination form provided the claims are attested by the employer or his authorised official over their official seal. However, any serious observation brought out by the Section Supervisor should be examined;
 - g) That the application is supported by the relevant certificates, wherever necessary according to the 'instructions' to the member.
 - h) That the claim form has been submitted after completion of two months from the date of leaving service, wherever necessary.
 - i) That the name, father's name (Husband's name) account number, date and reason for leaving service tally with the particulars available on records such as Form-9 and Form-2.
 - j) That the postal address given in the claim form is complete so as to send payment intimation to the member; that the overwriting or corrections in this portion is duly attested by the claimant.
 - k) That the particulars of bank account number and full address of the bank, IFS Code are furnished in the form.
 - l) The check point No. (XI) of para 10.15 of MAP Vol-II has been amended vide circular letter No. WSU/17(2)2000/7637 dated 15th June, 2012 whereby the mode of payment through joint bank account with spouse shall be acceptable henceforth.

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- m) The date of joining and date of *exit from* the establishment are mandatorily to be updated with reference statutory return Form No. 5 & 10 or from the claim form received by the office from the establishment.
- n) The dates of exit from employment and reason for leaving the employment should be checked by the concerned DA.
- o) The correspondence address as per claim application of the member is required to be entered in the application.
- p) The Mode of remittance opted by the member is entered. The Bank details provided in the application are verified through cancelled cheque/copy of passbook enclosed with the claim form duly attested by the authorized signatory.

Composite Claim Form in Death cases/FORM 20, 5 IF and 10-D

In addition to the check points prescribed for Composite Claim Form (Aadhar/Non-Aadhar)/Form-19, the following should also be verified:-

- a) Whether the claimant is valid nominee (S) as per Form No. 2 (Revised) verify with the nomination data in the application. The details in this respect should be updated first.
- b) Whether the claimant is guardian on behalf of minor. If so, guardianship certificate is enclosed. The details in this respect should be updated first.
- c) Death Certificate is enclosed, whether death occurred after leaving the service?
- d) In case of absence of Form 2, payment may be released on the basis of succession certificate (within the provisions of para 70 of EPF scheme). However in order to deal with nominations and family members claimants in normal course succession certificate may not be insisted upon. Only in cases where there is doubt or dispute, succession certificate may be called for. (Pension/A&C/Widow pension//00/333499 dated 21st Dec2015.
- e) Whether the claimant, not being a nominee, falling under 'family' of the member as per the family certificate enclosed.
- f) If the claim forms are in order then the input data sheet is prepared by the DA checked 100% by Section supervisor/AO and along with the claim forms is sent to Pension Section for further processing and generation of PPO.

FORM 10 C/10 D/10 D (SPL)

- a) On receipt of the above mentioned Forms by the concerned Accounts Groups DA, preliminary checks as provided in Para 9.4 of the MAP. Part-III has to be followed.
- b) It is mandatory to furnish Aadhar number for settlement of Pension (10D) cases and not in withdrawal 10C cases. (Pension 1-17(10) 2016-17/Jeevan Praman/32049 dated 28/02/2017.)

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- c) If the claim forms are in order then the input data sheet is prepared by the DA checked 100% by Section supervisor/AO and along with the claim forms is sent to Pension Section for further processing and generation of PPO.
- d) The particular in the claim is to be verified for its correctness with reference to Form 9.
- e) The application has to be carefully examined to ensure whether the member has opted for scheme certificate or withdrawal benefit. Where the eligibility is 10 years and above the member is eligible only for Scheme certificate accordingly, the same should be issued irrespective of his option against the Scheme certificate.
- f) The input sheet (IDS-input data sheet after AO authorization) as received from accounts section is re-checked for correctness, from the available data and a pension worksheet is generated which is again approved at AO/APFC level.
- g) If any details/enclosures are found missing/not matched in IDS, the case is returned to Accounts Section with reasons of return mentioned thereof after the approval of AO.

Further for all types of claims the dealing assistant to ensure that before processing the claims the forms are duly filled up and no column is left blank.

The incomplete claim/ineligible claim be submitted to Accounts Offices through Section Supervisor duly indicating the deficiencies such as incomplete form, wrong details filled in the form, missing enclosures etc. The AO would authorize return of claims for rectification to the members.

❖ **Role of Section Supervisor/Account Officer**

- a) The Section Supervisor will check (100%) correctness of the particulars and the certificates given therein before submission, & verify Form 2 (Revised) in case of death of the member (family member details if Form-2 is not available) & Form 9 before submitting it to Accounts Officer (AO).
- b) In case of non-availability of any mandatory information like Date of joining, Date of leaving or mandatory enclosures, the concerned Accounts Task Holder (SSA) processes the claim for Rejection/Return.
- c) The claim application on its acceptance is submitted for payment authorization by the prescribed authorized official.
- d) For speedy settlement of Claims the delegation of Financial Powers for authorization of claims is granted up to Rs. 25,000/- to Section Supervisor and beyond to Accounts Officer. However, for EDLI payment amount is settled through Accounts officer irrespective of any amount whether it is less than Rs. 25,000/-.

Procedure for scroll generation:

❖ **Purpose:**

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- a) It enables the allotment of a payment item number to every payment to be released through the application software.
- b) The payment can be under any of the scheme Viz. the EPF scheme 1952, the EPS, 1995/FPS, 1971 as the EDLI scheme, 1976 which is released from the EPFO Account No. I/X/XXI respectively.
- c) It enables Cash Section for preparation of cheque of payment through NEFT.

❖ **Process**

- a) The payment must have been approved by the authorised officer for Scroll Generation and allotment of payment item number.
- b) As and when any payment is approved, the payment is ready for allotment of a payment item number.
- c) The approver of the claim forwards all the approved claims to the Scroll Assistant (DA) accounts Group-wise.
- d) The payment Scroll Generation function is used for generating the Scroll and allocation of payment item number Account Group-wise, Account code wise(I/X/XXI), date wise and payment mode wise (cheque/MO/NEFT).
- e) The Approved Scroll along with the approved claims should be forwarded to the Cash Section, Accounts Group-wise and Accounts head-wise and payment-mode-wise sorted for further action at the Cash Section.

❖ **Role of cash section:**

- a) DA (Cash) receives scroll and claim in Cash Section
- b) Summary sheet is prepared by the Task holder (DA)
- c) Approval of summary sheets by APFC (Cash).
- d) Consignment of approved claims in soft copy to the bank through NEFT by SSA.

❖ **Disbursement of payment:**

- a) The APFC authorised for signing the cheque after signing the cheque updates in the Application software. The cheques must have been printed for signing. The APFC sign the cheques physically.
- b) Cheque despatch function: The cheque despatch function is to generate the despatch number for dispatching the forwarding letter addressed to the Banker of the P.F. member/claimant with the cheque for crediting the payment amount in the saving bank Account of the member/claimant duly detailing therein the cheque

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number and cheque date with amount and advise for crediting the amount in the saving Bank Account of the member/ claimant.

- c) CCPAP (Corporate Client Cheque Payable at Par): Payment is also made through CCPAP and incorporated in the application software.

❖ **Payment of monthly Pension to Pensioners:**

- a) Input Data Sheet from the Account Section is received by DA (Pension).
- b) On the basis of the Input Data sheet the pension payment order (PPO) is generated and sent to the pension disbursement Cell after affixing the embossed seal thereon.
- c) The Pension Disbursement Cell further send the P.P.O. to the link branch of the concerned Bank for disbursement of this monthly Pension through base Branch of the said Bank.
- d) The approved monthly pension payment to the pensioners under the EPF 1995 and FPS 1971 is released for Scroll allotment and cheque preparation in the Cash Section.
- e) Electronic credit of pension by disbursing banks. Data to be provided by EPFO in soft copy.

❖ **Online Transfer Claim Portal (OTCP):**

- 1. Online Transfer Claim Portal (OTCP) has been made to facilitate online submission of transfer claim in order to make the transfer process simple and seamless. A member has an option to submit his claim either through his present employer or the previous one. For online submission of transfer claims, the Digital signature of the authorized person is required.

Important Guidelines for claim received through Online Transfer Claim Portal (OTCP):

- (a) The EPF member is required to be registered on the Member Portal to file an Online Transfer Claim Application.
- (b) As there are certain pre-requisites to file the Transfer Claim Application online i.e. the availability of member IDs in EPFO database and registration of digital signatures of the authorized signatories of the employer, the EPF member is advised to first check his eligibility to file the Transfer Claim Online through the link - For Employees > Online Transfer Claim Portal (OTCP) > Check eligibility to file Online Transfer Claim on the Homepage of EPFO website www.epfindia.gov.in.
- (c) Member has the option to get his/her claim form attested by the present or the previous employer. However, if the present establishment is exempted, the member can submit his claim only through the present employer as the

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Bank Account No. and IFS Code of the exempted trust would be required to be furnished for transfer of P.F. accumulations to the bank account of Trust.

- (d) In case the Previous Account was maintained by PF Trust of the exempted establishment, the member should submit a physical Transfer Claim Form (Form 13) to the Trust while submitting Online Transfer Claim Form (Form 13) to the PF Office for transferring the service details under the Pension Fund to the new account. In such case, the physical Transfer Claim Form (Form 13) to be submitted to the Trust would be available for print from the data entered by the member while filing online claim on the Portal.
- (e) The member is required to take the printout of the submitted online claim application, sign it and submit it to the employer, previous or present, depending on the option chosen by the member while submitting the online claim.

(Circular No. IS/Project-I-Transfer Claim/12126 dated 27.09.2013)

❖ **Modalities for payments out of Inoperative Accounts.**

I. In the 192nd meeting of the CBT, EPF held on 15.02.2011, following modalities/procedures to ensure correct identification and genuineness of the beneficiary along with correctness of the amount for settlement/authorisation of claims out of Inoperative Accounts have been approved: -

- a) In all such cases where the establishment is functioning and employer is available, the attestation of claim forms by the authorized signatory should be mandatory.
- b) In those cases where employer is not available to identify the member, the attestation by the Bank authorities should be insisted along with at least one of the documents as required under KYC (Know Your Customer) towards identity proof (ID) and proof of residence.

❖

(Circular No. WSU/Inoperative Accounts/Vol-II/103415 dated 11.03.2011 and WSU/28(1)2003/Delegation/Vol-II/49436 dated 05.03.2012)

VI. Death Case Claims settlements within 7 days.

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1. All death case claims submitted by spouse/nominee/legal heir of EPF member be invariably settled within a period of 7 days from date of submission of claim form in concerned field office where the deceased member's accounts are being maintained.

[Note: The claim settlement of EPF, EPS & EDLI need to be done in overall framework of the provisions of EPF & MP Act-1952 & EPF, EPS-1995 & EDLI-1976]

(Circular No. CSD-I/CPGRAM/Pragati/E-Samiksha/2106/12866 dated 31.10.2016)

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DA Accounts

- No changes in process flow (Same as UAN based claim form).

SS Accounts

- CCF (Aadhaar/Non-Aadhaar) are visible for approval irrespective of the amount being authorized.

AO Accounts

- CCF (Aadhaar/Non-Aadhaar) are visible for approval irrespective the amount being authorized.

The DA Accounts will move the physical CCF (Aadhaar/Non-Aadhaar) as described in HO Letter No Manual/Amendment/2011/Pt/1948 Dt 01-May-2017.

DA Scroll

- No changes in process flow (Same as regular claim form).

DA Cash Payment

- No changes in process flow (Same as regular claim form).

Compatibility with SOP:

The compatibility of Receipt entry of the form-19, Form 10C and Form-31 which are collectively called as CCF (Aadhaar/Non-Aadhaar) is described as below-

✓ Receipt of claims forms in EPFO's Field Offices:

1. Claims receipt through Member Representative/Employer representative has been stored in 'DIRECT' mode.
2. Segregation is possible on the basis of Aadhaar and Non-Aadhaar

✓ Processing of Claims in Account Section:

1. Flow of task as per latest delegation of powers issued by Finance Division.
- 2.

Technical Changes in EPFOWEB application software in relation to COMPOSITE CLAIMS FORMS (Aadhaar/Non-Aadhaar) Form-19 & 10C & 31

[Draft Date 11-05-2017]

Authority

HO Order No Manual/Amendment/2011/pt/31792 Dated 20-Feb-2017
HO Order No Manual/Amendment/2011/pt/163 Dated 03-Mar-2017

Scope

- CCF (Aadhaar) available for members whose Aadhaar number and Bank account details had been seeded with UAN (without employer signature).
- CCF (non-Aadhaar) available for members whose Aadhaar number and Bank account details not seeded with UAN (with employer signature).
- Changes in application is being performed to incorporate F-19, F-10C and F-31.

Preconditions

CCF (Aadhaar)

1. KYC details of member should be complete with EPFO.
 - a. Aadhaar should be available *and verified*
 - b. Bank Account No and IFSC Code should be available.
2. UAN should be activated.
3. Single Member-Id is linked to UAN [Existing precondition of UAN Based claim form].

CCF (non-Aadhaar)

1. Single Member-Id is linked to UAN [Existing precondition of UAN Based claim form].

Annexure3:-



कर्मचारी भविष्य निधि संगठन
Employees' Provident Fund Organisation

(श्रम एवं रोजगार मंत्रालय, भारत सरकार)
(Ministry of Labour & Employment, Govt. Of India)
मुख्य कार्यालय / Head Office
भविष्य निधि भवन, 14, भौकाएजी कामा प्लेस, नई दिल्ली - 110 066.
Bhavishya Nidhi Bhawan, 14-Bhikaiji Cama Place, New Delhi-110066
www.epfindia.gov.in www.epfindia.nic.in
Phone: 011-26175914, Fax No.: 011-26177829

For Web Circulation only

No. WSU/39(1)2017/Housing Scheme

Date: 21.04.2017

To

All Addl. Central Provident Fund Commissioners (HQ/Zone)
All Regional Provident Fund Commissioners of
Regional Offices.

**Sub: Withdrawal from the provident fund to facilitate housing needs of workers -
Gazette Notification on amendment in EPF Scheme, 1952.**

Sir/Madam,

The copy of Gazette Notification No. G.S.R. 351(E) dated 12th April, 2017 on insertion of paragraph 68-BD in EPF Scheme, 1952 is enclosed for carrying out following actions immediately with full vigour:-

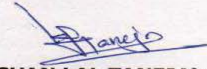
1. Give wide publicity to the above notification amongst employers and members of Provident Fund through media, e-mails, seminars, workshops etc. Awareness about the new provision should be created, especially through employers' associations and workers' unions so that eligible and willing members can avail withdrawal and loan repayment facilities.
2. In case of projects, member may apply for withdrawal, being a member of society having ten or more members and registered under any law and the society is desirous of purchasing dwelling houses/flats (including flats in a building owned jointly with others) or for construction of dwelling houses including the acquisition of a suitable site from the government or any Housing Agency under any Housing Scheme or any promoter/builder for the members. Member may apply individually/jointly through housing society in the format enclosed herewith (Annexure-I) to get a certificate from the commissioner specifying balance in his/their provident fund accounts alongwith monthly contributions during last 3 months preceding the month of receipt of such application. Certificate in enclosed format (Annexure-II) may be issued by the commissioner to the members/housing society as the case may be. Alternatively PF members may get print out of their passbook from the website of EPFO for submitting to the housing cooperative society/banks. It is directed that all employers and workers be facilitated for housing projects as per provisions of para 68-BD of EPF Scheme, 1952 but EPFO shall not recommend or be associated in the agreement with any particular builder/promoter/housing agency/housing society.
3. Members may not have repayment capacity to borrow requisite funds from banks/other prime lending housing finance companies etc. In addition to the lump sum withdrawal up to 90% of accumulations in provident fund accounts, members may opt for full/part repayment of loans out of monthly P.F. contributions also. For this purpose, banks/prime lending institutions may make use of the aforesaid certificate containing details of Provident

Fund contributions received in members' account during last three months for facilitation of loan processing to arrive at equated monthly installments for withdrawal under Para 68 BD(3).

4. Composite Claim Forms can be made use of by members for withdrawals for purposes under Para 68-BD as a member of cooperative society or society registered for housing purpose, and for authorization to Commissioner to repay monthly installments for repayment of loan to the Government or a Housing Agency or Primary Lending Agency or bank.
5. In addition to the composite claim form in clause (4) above, a letter of authorization cum undertaking signed by the member for repayment of monthly installment out of Provident Fund Account may also be obtained in enclosed format (Annexure-III).
6. Members whose annual income is less than the amount specified in Pradhan Mantri Awas Yojna and do not own a house in the name of any family member anywhere in India, can avail of interest subsidy up to Rs. 2.20 lakhs in Credit Linked Subsidy Scheme (CLSS). This subsidy is being disbursed by the Ministry of Housing & Urban Poverty Alleviation (MoHUPA), Government of India through its nodal agency HUDCO and National Housing Bank details of which are available on the website at www.mhupa.gov.in. For availing the subsidy, member may get loan from public/private sector banks, cooperative banks and housing finance companies details of which are available at web-links <http://mhupa.gov.in/writereaddata/ews-lig-pli.pdf> as well as <http://mhupa.gov.in/writereaddata/mig-pli.pdf>. HUDCO will facilitate implementation of the scheme jointly with EPFO through their various field offices. (Copy of MoJ with HUDCO will be forwarded separately).

This issues with the approval of Central P.F. Commissioner.

Enclosures: As above


(KRISHAN LAL TANEJA)

Addl. Central P.F. Commissioner (Enroll. & Housing)

Copy to:

1. Director, PDUNASS & All Zonal Training Institutes
To sensitize officers & staff by including one session about 68BD and its execution in all training programs.
2. RPFC (NDC) for web upload
3. Hindi Section for issuing Hindi version.



भारत का राजपत्र The Gazette of India

असाधारण
EXTRAORDINARY
भाग II—खण्ड 3—उप-खण्ड (i)
PART II—Section 3—Sub-section (i)
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श्रम और रोजगार मंत्रालय

अधिसूचना

नई दिल्ली, 12 अप्रैल, 2017

सा.का.नि. 351(अ).—केन्द्रीय सरकार कर्मचारी भविष्य निधि और प्रकीर्ण उपबंध अधिनियम, 1952 (1952 का 19) की धारा 7 की उप-धारा (1) के साथ पठित धारा 5 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, कर्मचारी भविष्य निधि स्कीम, 1952 में और संशोधन करने के लिए निम्नलिखित स्कीम बनाती है, अर्थात् :-

- (1) इस स्कीम का नाम कर्मचारी भविष्य निधि (चौथा संशोधन) स्कीम, 2017 है।
(2) यह शासकीय राजपत्र में प्रकाशन की तारीख से प्रवृत्त होगी।
- कर्मचारी भविष्य निधि स्कीम, 1952 में पैरा 68 ख ग, के पश्चात् निम्नलिखित पैरा अतः स्थापित किया जाएगा, अर्थात्:-
"68 ख घ : निवास गृह या फ्लैट के क्रय के लिए या निवास गृह के सन्निर्माण के लिए निधि से प्रत्याहरण और वित्तपोषण (1) पैरा 68ख या 68खघ या 68ख ग में अंतर्बिन्दित किसी बात के होते हुए भी, जहां निधि का कोई सदस्य-
(क) तत्समय प्रवृत्त किसी विधि के अधीन किसी सहकारी सोसाईटी या आवासीय प्रयोजन के लिए रजिस्ट्रीकृत किसी सोसाईटी का सदस्य है और ऐसी सोसाईटी में निधि के कम से कम दस सदस्य हैं, और
(ख) केन्द्रीय सरकार, राज्य सरकार या किसी आवासीय स्कीम के अधीन कोई आवासीय अधिकरण या सदस्यों के लिए किसी प्रोप्रीटर या विल्डर से निवास गृह या फ्लैट, जिसमें अन्वयों के साथ संयुक्त रूप से स्वामित्व के भवन में फ्लैट भी सम्मिलित है, संपूर्ण भुगतान या किराया क्रय पद्धति के आधार पर या निवास गृह सन्निर्माण जिसमें उक्त प्रयोजन के लिए एक उपयुक्त स्थल का अर्जन का क्रय सम्मिलित है करना चाहता है;

निधि में सदस्य की जमा रकम से प्रत्याहरण के लिए ऐसे रूप में और ऐसी रीति में आवेदन कर सकेगा, जो कि आयुक्त द्वारा विहित की जाए।

(2) आयुक्त या उसके द्वारा प्राधिकृत कोई अन्य अधीनस्थ अधिकारी, ऐसे आवेदन के प्राप्त होने पर उतनी रकम मंजूर कर सकता है जो सदस्य के स्वयं के अंशदान के भाग तथा उस पर व्याज, तथा उसके जमा खाता में नियोक्ता के अंशदान भाग सहित उसके व्याज सहित राशि से अधिक न हो अथवा प्रस्तावित संपत्ति की अर्जन लागत में से सदस्य के खाते से विकलित करने पर, जो भी कम हो, मंजूर कर सकेगा:

परंतु, उक्त प्रत्याहरण की रकम नियोक्ता के भाग के अंशदान तथा उस पर व्याज एवं कर्मचारी के भाग के अंशदान तथा उस पर व्याज की रकम के 90 प्रतिशत से अधिक नहीं होगी।

परंतु यह और कि सदस्य तथा सोसाईटी जैसा कि मामला हो, आवासीय अधिकरण या बिल्डर या प्रोमोटर के साथ करार के अनुबंधों के अनुसार दायी होंगे और आयुक्त करार के पक्षकारी के कार्य के लिए जिम्मेदार या दायी या स्वयं को दायी नहीं बनाएगा।

(3) इस पैरा के अधीन कोई प्रत्याहरण स्वीकृत नहीं किया जाएगा

(i) जब तक कि सदस्य के पास निधि की कम से कम तीन वर्ष की सदस्यता न हो;

(ii) एक बार से अधिक;

(iii) जब तक कि सदस्य/उसके पति या पत्नी सहित, जो स्वयं भी सदस्य है, उनके जमा खाते में व्याज सहित अंशदान के भाग की रकम, बीस हजार रुपये से कम न हो:

(4) जहां कोई सदस्य बांछा है तथा प्राधिकृत करता है कि सदस्य के अथवा सदस्य के पति या पत्नी के नाम में अथवा सदस्य तथा उसके पति या पत्नी, दोनों के नाम में संयुक्त रूप में लिए गए ऋण के मूल अथवा व्याज के बकाया की मासिक किस्त का प्रतिसंदाय निधि में सदस्य के जमा खाते की रकम से पूर्ण रूप से अथवा आंशिक रूप से किया जा सकता है, और सदस्य की ओर से सरकार या आवासीय अधिकरण या प्राथमिक ऋण देने वाले अधिकरण अथवा संबंधित बैंक, जैसा कि मामला हो, को संदाय किया जा सकता है:

परंतु, जब सदस्य की सदस्यता समाप्त होती है, या, जहां सदस्य के जमाखाते में रकम किसी माह की मासिक किस्त का संदाय करने के लिए पर्याप्त नहीं है, वहां आयुक्त या आयुक्त द्वारा प्राधिकृत उसका अधीनस्थ कोई अन्य अधिकारी मासिक किस्त या कोई विलंब शुल्क या व्याज पर अन्य ऐसे प्रभागों का संदाय करने के लिए दायी नहीं होगा।

(5) उप पैरा (1) और (2) के अधीन निवास गृह या फ्लैट अथवा आवास स्थल के ऋय के लिए अथवा निवास गृह के सन्निर्माण के लिए प्रत्याहरण किसी भी दशा में सदस्य को नहीं दिया जाएगा और इसका संदाय सीधे सहकारी सोसाईटी, केन्द्र सरकार, राज्य सरकार, या किसी आवासीय स्कीम के अधीन आवासीय अधिकरण को या किसी प्रोमोटर या बिल्डर को जैसा भी मामला हो, एक या अधिक किस्तों में, जैसा कि सदस्य द्वारा प्राधिकृत किया जाए, किया जाएगा।

(6) (क) यदि इस पैरा के अधीन स्वीकृत प्रत्याहरण या वित्त पोषण, जिस प्रयोजन से इसे स्वीकृत किया गया था पर वास्तविक खर्च, से अधिक रहता है, तब अधिक रकम सदस्य द्वारा, ऋय के पूरा होने या सन्निर्माण किए जाने या निवास गृह या फ्लैट में आवश्यक निर्माण अथवा बदलाव, जैसा भी मामला हो किए जाने के 30 दिन के भीतर निधि में एकमुश्त वापस करनी होगी;

(ख) उप पैरा (क) के अधीन इस प्रकार वापस की गई रकम, को निधि में सदस्य के खाते में नियोजक के भाग के अंशदान में उस सीमा तक जमा किया जाएगा जहां तक उक्त भाग का प्रत्याहरण प्रदान किया गया है और शेष, यदि कोई है, तो इसे सदस्य के खाते में सदस्य के अंशदान के रूप में जमा किया जाएगा।

(ग) यदि कोई सदस्य किसी आवास स्थल या निवास गृह या फ्लैट का आवंटन प्राप्त नहीं कर पाता है या सहकारी सोसाईटी द्वारा सदस्य को आवंटन रद्द किए जाने की स्थिति में केंद्रीय सरकार, राज्य सरकार अथवा किसी भी आवासीय स्कीम के अधीन कोई आवासीय अधिकरण अथवा कोई प्रोमोटर अथवा बिल्डर; जिसे सदस्य द्वारा प्रत्याहरित रकम दी गई है, वे उस रकम का निधि में एकमुश्त रूप में आयुक्त द्वारा विनिर्दिष्ट की रीति में, ऐसे रद्दकरण या आवंटन न होने की तारीख से 15 दिनों की अवधि के भीतर प्रतिदाय मुनिश्चित करने के लिए दायी होगा।

(घ) खंड (ग) के अधीन इस प्रकार प्रतिदाय की गई रकम को निधि में सदस्य के खाते में नियोक्ता के अंशदान के भाग के रूप में उक्त भाग से स्वीकृत किए गए प्रत्याहरण की सीमा तक जमा किया जाएगा और अधिशेष यदि कोई है, को सदस्य के खाते में सदस्य के अंशदान के रूप में जमा किया जाएगा।"

[सं. एस-35012/9/2016-एसएस-II]

आर. के. गुप्ता, संयुक्त सचिव

टिप्पण : मूल स्कीम भारत के राजपत्र, असाधारण, भाग II, खंड 3, उप-खंड (i) में संख्यांक सा.का.नि. 1509, तारीख 2 सितम्बर, 1952 द्वारा प्रकाशित की गई थी और संख्या सा.का.नि. 298(अ), तारीख 29 मार्च, 2017 द्वारा अंतिम बार संशोधित किया गया था।

MINISTRY OF LABOUR AND EMPLOYMENT

NOTIFICATION

New Delhi, the 12th April, 2017

G.S.R. 351(E).—In exercise of the powers conferred by section 5 read with sub-section (1) of section 7 of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (19 of 1952), the Central Government hereby makes the following Scheme, further to amend the Employees' Provident Funds Scheme, 1952, namely:-

1. (1) This Scheme may be called the Employees' Provident Funds (Fourth Amendment) Scheme, 2017.
- (2) It shall come into force from the date of its publication in the Official Gazette.
2. In the Employees' Provident Funds Scheme, 1952, after paragraph 68 BC, the following paragraph shall be inserted, namely:-

"68BD. Withdrawal of, and financing from, the Fund for purchase of dwelling house or flat or the construction of a dwelling house.—(1) Notwithstanding anything contained in paragraph 68B or 68BB or 68BC, where a member of the Fund, who,-

- (a) being a member of a cooperative society or a society registered for housing purpose under any law for the time being in force and such society has at least ten members of the Fund, and
- (b) desires to purchase a dwelling house or flat including flat in a building owned jointly with others, outright or on hire-purchase basis, or for construction of a dwelling house including the acquisition of a suitable site for the purpose, from the Central Government, a State Government, or any housing agency under any housing scheme or any promoter or builder for the members,

may apply in such form and in such manner, as may be prescribed by the Commissioner, for withdrawal from the amount standing to the credit of the member in the Fund.

- (2) The Commissioner, or any other officer subordinate to him where so authorised by the Commissioner, on receipt of such application may, sanction such amount not exceeding the member's own share of contribution with interest thereon and the employer's share of contribution with interest thereon to his credit or the cost of the acquisition of the proposed property whichever is less by debiting to the member's account:

Provided that the amount of the withdrawal shall not exceed ninety per cent of the employer's share of contribution and interest thereon and employee's share of contribution and interest thereon:

Provided further that the member and the society as the case may be, shall be, liable in accordance with the terms of the agreement with the housing agency or builder or promoter and the Commissioner shall not be responsible or liable or make himself liable for the act of the parties to the agreement.

- (3) No withdrawal under this paragraph shall be granted-
 - (i) unless the member has membership of the Fund for at least three years;
 - (ii) more than once;

- (iii) unless the share of contribution with interest thereon in the amount standing to the credit in the Fund of the member/or together with the spouse who is also a member, is not less than twenty thousand rupees:
- (4) Where a member desires and authorises that monthly installment for the repayment, wholly or partly, of any outstanding principal or interest of a loan obtained in the name of the member or spouse of the member or jointly by the member and spouse may be paid from the amount standing to the credit of the member in the Fund, and payment may be made on behalf of the member to the Government or a housing agency or primary lending agency or bank concerned as the case may be:
- Provided that when the membership of the member ceases to exist, or, where the amount standing to in the credit of the member's account is not sufficient to pay the monthly installment for any month, the Commissioner or where so authorized by the Commissioner any other officer subordinate to him shall not be liable to pay the monthly installment or any late fee or interest or other such charges.
- (5) The withdrawal for the purchase of a dwelling house or flat or a dwelling site or construction of a dwelling house, under sub-paragraphs (1) and (2), shall not be made to the member in any event and shall be made direct to the Cooperative Society, Central Government, a State Government, or any Housing Agency under any Housing Scheme or any promoter or builders as the case may be, in one or more installments, as may be authorized by the member.
- (6) (a) If the withdrawal or finance granted under this paragraph exceeds the amount actually spent for the purpose for which it was sanctioned, the excess amount shall be refunded by the member to the Fund in one lump sum within thirty days of the finalization of the purchase, or the completion of the construction of, or necessary additions or alterations to a dwelling house or flat, as the case may be:
- (b) The amount so refunded under sub-paragraph (a) shall be credited to the employer's share of contribution in the member's account in the Fund to the extent of withdrawal granted out of the said share and the balance, if any, shall be credited to the member's share of contribution in his account:
- (c) In the event of the member failing to get allotted a dwelling site or dwelling house or flat or in the event of the cancellation of an allotment made to the member by the Cooperative Society, the Central Government, a State Government, or any Housing Agency under any Housing Scheme or any promoter or builders to which the amount so withdrawn has been given the member shall be liable to ensure the refund of the amount to the Fund in one lump sum in such manner as may be specified by the Commissioner, within a period not exceeding fifteen days from the date of such cancellation or non-allotment:
- (d) The amount so refunded under clause (c) shall be credited to the employer's share of contributions in the members account in the Fund, to the extent of withdrawal granted out of the said share, and the balance, if any, shall be credited to member's own share of contributions in his account."

[No. S-35012/9/2016-SS-II]

R.K. GUPTA, Jt. Secy.

Note : The principal scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i), *vide* number S.R.O. 1509, dated the 2nd September, 1952 and was lastly amended *vide* number G.S.R. 298 (E), dated the 29th March, 2017.

To

The Commissioner
..... (RO/SRO)

Sub: Application to obtain certificate about deposits in provident fund account/accounts/ for withdrawals under para 68-BD of EPF Scheme, 1952.

Sir,

I/We, the employee/employees of M/s
.....are members of society registered for housing purpose with
Registration No..... and the said society is desirous of purchasing
dwelling houses/flats or construction of dwelling houses including acquisition of suitable sites for
the purpose from the Central Government/State Government/ any housing agency under any
housing scheme or from any builder/promoter. I/We do hereby request to issue certificate about
my/our provident fund deposits during the last three months along with balance to
undersigned/society/builder/housing society/bank/lenders namely.....
.....

2. I/We, am/are aware about provisions of paragraph 68-BD of EPF Scheme, 1952 according
to which member or/and society shall be fully responsible/liable for the agreement with the housing
agency/builder/promoter and commissioner shall not undertake any responsibility/liability in this
regard.

Signature/Signatures of members with names & PF account numbers

Sl. No.	Name/Names	PF A/c No.	Signature
------------	------------	------------	-----------

CERTIFICATE

Provident Fund deposits of following provident fund account are certified for withdrawals under Para 68 BD of Employees Provident Fund Scheme, 1952 for housing purpose as member of cooperative society/society registered under any law or for repayment of monthly installment of a loan to the Government or a housing agency or primary lending agency or bank. The member or/and society shall be fully responsible/liable for the agreement with the housing agency/builder/promoter/lenders and the undersigned shall not undertake any responsibility/liability in this regard.

Provident Fund Account No. :

Name of the member:

Balance in Provident Fund A/c. as on:

Details about Provident Fund in last 3 months:

Month & Year	Details of wages on which Provident Fund was deposited by the employer	Contribution/ Credits (if any)	Withdrawals (if any)

Signature
For Regional Provident Fund Commissioner
Regional/Sub-Regional
Office.....

EMPLOYEES' PROVIDENT FUND SCHEME, 1952
(Paragraph 62 BD)

AUTHORISATION FOR REPAYMENT OF HOUSING LOAN OUT OF THE PROVIDENT FUND ACCOUNT

To

The Commissioner,
Employees' Provident Fund,
.....

1. I.....S/o/W/of.....an employee of M/s.
.....having Provident Fund Account No. hereby authorize
the Commissioner to:

(i) make monthly withdrawal of Rs. (Rupees.....
.....only) from.....month of year.....
to.....month of year from my above Provident Fund Account and remit the same
to my Loan Account No. by electronic transfer
to.....Bank/Housing
Agency/ Other primary lending agency for housing as per following details
Current/Saving Account of the lender.....
Name and address of the Bank of the lender.....
.....IFS Code.....

(ii) make payment of late fees/interest out of my above provident fund account and remit the same
to the aforesaid lenders.

2. I hereby accept and undertake that:

(i) the authorisation at para (1) above shall hereafter remain operative till such time I continue to be
a member of the fund and have enough accumulation to my credit and this authority shall not be
revoked by me as long as I remain indebted to the above said lender.

(ii) I am aware of the balance in my provident fund account, future contributions to be made and the
interest to be credited and I take the responsibility to repay the aforesaid loan. If balance in
provident fund account is less than the said monthly installment in any month/year I will pay the
installment, late fee and/or interest from my own resources.

(iii) Amount standing to the credit of aforesaid provident fund account together with Provident Fund
Account No.of my spouse (if any) is not less than Rs. 20,000/- (Rupees twenty
thousand).

Signature:.....

Name.....

Address.....
.....
.....

Certified that the above authorization and undertaking has been signed before me by aforesaid
Provident Fund member.

Signature of the Manager of the branch of lender which sanctioned the loan



कर्मचारीअविष्य निधिसंगठन
Employees' Provident Fund Organisation

(अमएवंरोजगारमंत्रालय, भारतसरकार)
(Ministry of Labour & Employment, Govt. Of India)
मुख्य कार्यालय/Head Office

भविष्य निधिभवन, 14, भीकापजीकाम्प्लेस, नईदिल्ली - 110 066.
Bhavishya Nidhi Bhawan, 14-Bhikaiji Cama Place, New Delhi-110066
www.epfindia.gov.in www.epfindia.nic.in
Telephone: 011- 26713254 Fax: 011-26166609 Email: aec.fa.imc@epfindia.gov.in

For Web Circulation Only

No: WSU/39(1)2017/Housing Scheme

Date: 18.08.2017

To

18 AUG 2017

All Addl. CPFC (HQ/Zone),
Regional P.F. Commissioners-incharge of
Regional Offices.

Sub: Withdrawal under paragraph 68-BD of EPF Scheme, 1952 to facilitate housing needs of the PF members - Regarding

Ref: Head Office circular of even numbers dated 21.04.2017 (placed at Sl. No. 30 of office orders/circulars for 2017-18)

Sir,

Please refer to the above said subject.

2. In continuation of the above said circular dated 21.04.2017, the revised Annexure-III is enclosed for utilization by the member. It is also directed that the Cash Branch should ensure that generation and disbursement of EMIs in respect of the all claims under para 68-BD(4) of EPF Scheme, 1952 on the 1st working day of the month. The Cash Branch should also generate the forwarding letters for intimation for disbursement of EMIs to the lending agency as well as to the member, on the first working day of the month itself.

3. This has approval of Central P.F. Commissioner.

Encl: As above

Yours faithfully,

(K.L. Taneja)
Addl. CPFC (HQ)-Enroll. & Housing

Copy to:

- Addl. CPFC (HQ)-IS with the request to enable generation of intimation letter in the application software.
- DD (OL) for issuing Hindi version.

(Vipin Kumar Sharma)
RPFC-I (Housing)

**EMPLOYEES' PROVIDENT FUND SCHEME, 1952
(Paragraph 68 BD)**

AUTHORISATION FOR REPAYMENT OF HOUSING LOAN OUT OF THE PROVIDENT FUND ACCOUNT

To

The Regional P.F. Commissioner,
Employees' Provident Fund Organisation,
.....

1. I.....S/o/W/of.....an employee of M/s.
.....having Provident Fund Account No. hereby
authorize the Commissioner to:

- (i) make monthly withdrawal of Rs. (Rupees.....
.....only) from.....month of year.....
to.....month of year..... from my above Provident Fund Account and remit the same
to my Housing Loan Account No.by electronic transfer
to.....Bank/Housing
Agency/ Other primary lending agency for housing as per following details:-
Current/Saving Account of the lender.....
Name and address of the lender.....
.....IFS Code.....
- (ii) Make payment of late fees/interest out of my above provident fund account and remit the same
to the aforesaid lenders.
- (iii) Send intimation to the following addresses:-
a. Bank/Lending agency E-mail.....
b. Member's E-mail.....
c. Member's mobile (for SMS).....

2. I hereby accept and undertake that:

- (i) The authorization at para (1) above shall hereafter remain operative till such time as I continue to
be a member of the fund and have enough accumulation to my credit and this authority shall not
be revoked by me as long as I remain indebted to the above said lender.
- (ii) I am aware of the balance in my provident fund account, future contributions to be made and the
interest to be credited and I take the responsibility to repay the aforesaid loan. If balance in
provident fund account is less than the said monthly installment in any month/year I will pay the
installment, late fee and/or interest from my own resources.
- (iii) Amount standing to the credit of aforesaid provident fund account together with Provident Fund
Account No.of my spouse (if any) is not less than Rs. 20,000/- (Rupees twenty
thousand).

Signature:.....

Name.....

Address.....
.....

Certified that above authorization and undertaking has been signed before me by aforesaid
Provident Fund member. Further, certified that the above loan has been provided for housing purpose
and the provident fund receipts will be credited to the above loan account.

Signature of the Manager of the branch of lender which sanctioned the loan

Annexure4:-



कर्मचारी भविष्य निधि संगठन
Employees' Provident Fund Organisation

(Ministry of Labour & Employment, Govt. of India)
मुख्य कार्यालय/Head Office
भविष्य निधि भवन, 14 शीकाणजी कांठा प्लेस, नई दिल्ली - 110066.
Bhaviya Nidhi Bhawan, 14 Sheela Kanya Place, New Delhi-110066.
FAX: 011-2617802, Tel No: 011-26172685, Mail ID: rc.farepfmda.gov.in



No.Finance/misc. /2017

Date: 25.08.2017

To

25 AUG 2017

All ACC in-charge of Zones
All RPFCS-I in Charge of Regional Offices

Sub:- Implementation of transfer without actual transfer of money between two unexempted member IDs located in different field offices - reg.

Sir,

As per the accounting procedure in practice, in the event of settlement of transfer claims from one field office to another, Annexure "K" was accompanied by transfer of amount through NEFT from transfer out office to transfer in office.

2. Now that EPFO has implemented centralized receipt accounts, it is decided to discontinue physical transfer of amount held in the account of member to the new EPF Account of the member in different EPFO field office.

3. The detailed SOP shall be issued by the IS Division separately. However, it is reiterated that it shall be the responsibility of transfer out office to satisfied themselves about amount and the details of member ID to which the amount and service is to be transferred. The transfer-in office should also verify the details of the member before accepting and crediting the Annexure "K" in to the new account of the member.

4. This instruction shall come into force from 28.08.2017.

[This issues with the approval of competent authority]

Yours faithfully,

(NIDHI SINGH)

Regional .P.F.Commissioner-I (F&A)/Link

- Copy to: 1. ACC(HQ)IS - for necessary action with reference to para 3 above.
2. PS to CPFC for information.
3. RPF-ND for web upload.

जांच किया
ISSUED

9c

For Web Circulation Only



कर्मचारी भविष्य निधि संगठन
Employees' Provident Fund Organisation

(अम एवं रोजगार मंत्रालय, भारत सरकार)
(Ministry of Labour & Employment, Govt. Of India)
मुख्य कार्यालय / Head Office

भविष्य निधि भवन, 14, भीकाजी कामा प्लेस, नई दिल्ली - 110 066.
Bhavishya Nidhi Bhawan, 14-Bhikaji Cama Place, New Delhi-110066
www.epfindia.gov.in www.epfindia.nic.in

Telephone: 011-26713254 Fax: 011-26166609 Email: acc.fa.ime@cpfindia.gov.in

No: Manual/Amendment/2011/Pt

Date: 21 AUG 2017

To

9586
All Addl. CPFC (HQ/Zone),
Regional P.F. Commissioners-incharge of
Regional Offices.

Sub: Composite Claim Form for Death Case to replace erstwhile Form No. 20,10-D & 5-IF - Revised Claim Form thereof

Ref: HO circular No. Manual/Amendment/2011/163 dated 03.03.2017 (placed on EPFO website at Sl. No. 675 'Office order/Circulars' for the year 2016-17).

Sir,

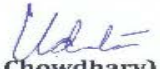
The Central Provident Fund Commissioner vide order dated 03.03.2017 had introduced Composite Claim Form for Death case by replacing erstwhile claim Form Nos. 20, 10-D and 5-IF with a view to simplify the submission of claim forms by the subscribers.

2. Based on various suggestions, the Composite Claim Form for Death cases has been reviewed and accordingly a revised Composite Claim Form for death cases, approved by CPFC, is attached herewith. This claim form shall come into force from the date of issue of this circular.

(This issues with the approval of FA&CAO)

Yours faithfully,

Encl: As above


(Udita Chowdhary)
Addl. CPFC (F&A)

कर्मचारी अविध्वय निधि संगठन
EMPLOYEES' PROVIDENT FUND ORGANISATION
 मृत्यु मामले में कम्पोजिट दावा फॉर्म
Composite Claim Form In Death Cases

www.epfinsa.gov.in

सेवाएच नं.
Mobile No.

फॉर्म - 20 (अविध्वय निधि भुगतान) / फॉर्म 10-D (पेंशन)/फॉर्म - 5आईएन (ईडीएलआई)
[Form-20 (PF Payment)/Form-10-D (Pension)/ Form - 5 IF (EDLI)]

1	(जो लागू हो, उसे चर चिह्नित करना) Tick whichever is/are applicable	(i) अविध्वय निधि/ Provident Fund ()	(ii) पेंशन/ Pension ()	(iii) बीमा (ईडीएलआई) Insurance EDLI ()					
2	मृतक सदस्य का नाम (बड़े अक्षरों में) Name of the deceased member (in CAPITAL letters)								
3	(a) पिता का नाम / Father's Name : (b) पति/पत्नी का नाम / Spouse's Name :	a)	b)						
4	मृतक सदस्य की वैवाहिक स्थिति / Marital status of deceased member								
5	a) मृतक सदस्य का आधार नंबर (यदि उपलब्ध हो) Aadhar Number of the deceased member (if available) b) यू.ए.एन. / Universal Account Number (UAN) c) अविध्वय निधि खाता नंबर (यदि यू.ए.एन. उपलब्ध नहीं है) / PF Account Number (in case UAN not available)								
6	शेम: प्रमाण पत्र की तिथि/ Date of Leaving service								
7	a) Whether Scheme Certificate has been issued (Yes/No) क्या स्कीम प्रमाणपत्र जारी किया गया है (हां/नहीं) b) If Yes, Number of Scheme Certificate यदि हां, स्कीम प्रमाणपत्र की संख्या c) Scheme Certificate issuing office स्कीम प्रमाणपत्र जारी करने वाले कार्यालय का नाम व पता								
8	नॉन-कॉन्ट्रिब्यूटरी सेवा की अवधि (वर्ष/माह/दिन) / Period of Non-Contributory service (Year/Month/Days) - (To be filled by the employer)								
9	सदस्य की मृत्यु की तिथि/ Date of death of the member								
10	क्या सदस्य की मृत्यु सेवाकार्य के दौरान हुई थी (हां/नहीं)/ Whether the member had died while in service (Yes / No)								
अविध्वय निधि पेंशन तथा बीमा (ईडीएलआई) हेतु दायाकर्ता का विवरण / CLAIMANT'S DETAILS FOR PROVIDENT FUND, PENSION AND INSURANCE (EDLI)									
दायाकर्ता अंत्यजन्म, आधिकारिक उत्तराधिकारी/ बर्गेनंग अधिकारी के सदस्य का विवरण निम्नके द्वारा दावा प्रस्तुत किया गया है / *Particulars of the claimant/minor/nominee(s)/legal heir(s)/surviving family member on whose behalf the claim is submitted									
11	क्र.सं. S.N.	नाम/ Name	पिता/Father's / पति-पत्नी का नाम/ Spouse's Name	आधार नंबर Aadhar Number	लिंग Gender	जन्म तिथि Date of Birth	वैवाहिक स्थिति Marital Status	संबंध Relationship with सदस्य के साथ Member	अभिभावक Guardian
	i								
	ii								
	iii								
	iv								
	v								
* In case of more than five family members, the details of family members may be furnished in a separate sheet, duly attested by the employer.									
अविध्वय निधि तथा ईडीएलआई (बीमा) के भुगतान हेतु बैंक खाते का विवरण Bank Account details for payment of PF & EDLI:									
12	भुगतान हेतु बैंक खाते का विवरण Bank Account details for payment	दायाकर्ता - I Claimant - I	दायाकर्ता - II Claimant - II	दायाकर्ता - III Claimant - III	दायाकर्ता - IV Claimant - IV				
	नाम/ Name								
	संचालन बैंक खाता संख्या Saving Bank Account No.								
	बैंक का नाम व पता Name & address of the Bank								
	आई एफ सी कोड IFS Code of Bank								
पेंशन हेतु बैंक खाता विवरण / BANK ACCOUNT DETAILS FOR PENSION									
13	भुगतान हेतु बैंक खाते का विवरण Bank Account details for payment	दायाकर्ता - I Claimant - I	दायाकर्ता - II Claimant - II	दायाकर्ता - III Claimant - III	दायाकर्ता - IV Claimant - IV				
	नाम/ Name								
	संचालन बैंक खाता संख्या Saving Bank Account No.								
	बैंक का नाम व पता Name & address of the Bank								
	आई एफ सी कोड IFS Code of Bank								
14	दायाकर्ता का पूरा डाकघर का पता Full Postal address of claimant				चिन/ Pin.....				

- यह प्रमाणित किया जाता है कि उपर्युक्त विवरण मेरी जानकारी के अनुसार सही है
 - Certified that the particulars are true to the best of my knowledge.

दायाकर्ता का हस्ताक्षर
Claimant's signature

नाम Name:

नियोजक का हस्ताक्षर
Employer's Signature
नियोजक का पदनाम तथा मुहर
Designation & Seal of Employer

संलग्नक/Enclosures

- मृत्यु प्रमाणपत्र/ Death Certificate
- सभी दायाकर्ताओं का संयुक्त फोटो / Joint photograph of all the claimants
- दावा करने वाले बच्चों के जन्म का प्रमाणपत्र / Date of Birth certificate of children claiming pension
- योजना प्रमाणपत्र (यदि लागू हो) / Scheme Certificate (if applicable)
- बैंक खाते के सत्यापन हेतु एक रद्द बैंक पासबुक के पहले पेज की अभिप्रेमाणित प्रतिलिपि/ For verification of bank accounts, a copy of cancelled cheque or attested copy of first page of bank Pass Book.