

A GUIDE TO EPF WITHDRAWAL PROCESS FOR EMPLOYEES

Employees' Provident Fund (EPF) also referred to as PF (Provident Fund), is a mandatory savings cum retirement scheme for employees of an eligible organisation. The employees can fall back on the corpus of this fund in their retired life. EPF can be withdrawn entirely under any of the following circumstances:

- 1) When an individual retires
- 2) When an individual remains unemployed for more than two months.

Individuals cannot make a complete withdrawal of EPF balance while switching employers if they don't remain unemployed for two months or more (i.e. the interim period between changing jobs).

Procedure for EPF Withdrawal

Broadly, the withdrawal of EPF can be made either by submitting:

- ✓ Physical application
- ✓ Online application

Physical Application

[Download the new Composite Claim Form \(Aadhaar\)/Composite Claim Form \(non-Aadhaar\) to withdraw the EPF balance.](#)

Composite Claim Form (Aadhaar)

- Use the Composite Claim Form (Aadhaar) if you have seeded your Aadhaar number and bank account details on the UAN portal and if your UAN is activated.
- Fill and submit the form to the respective jurisdictional EPFO office without the attestation of the employer.

Composite Claim Form (Non-Aadhaar)

- You can use the Composite Claim Form (Non-Aadhaar) if the Aadhaar number is not seeded on the UAN portal.
- Fill and submit the form with the employer's attestation to the respective jurisdictional EPFO office.

One may also note that in case of partial withdrawal of EPF amount by an employee for various circumstances as discussed in the above table, very recently, the requirement to furnish various certificates has been alleviated, and the option of self-certification has been introduced for the EPF subscribers. (For details, you can refer to order dated 20.02.2017 of the EPFO)

Online Application

The EPFO has come up with an online withdrawal facility, which has made the entire process more comfortable and less time-consuming.

Prerequisites

To apply for the withdrawal of EPF online through the EPF portal, make sure that the following conditions are met:

- ✓ The Universal Account Number (UAN) is activated, and the mobile number used for activating the UAN is in working condition.
- ✓ The UAN is linked with your KYC, i.e. Aadhaar, PAN, bank details, and the IFSC code.

If the above conditions are met, there is no need for the previous employer to attest to your withdrawal application.

Steps to Apply For EPF Withdrawal Online on UAN Portal

Step 1: Visit the UAN portal.

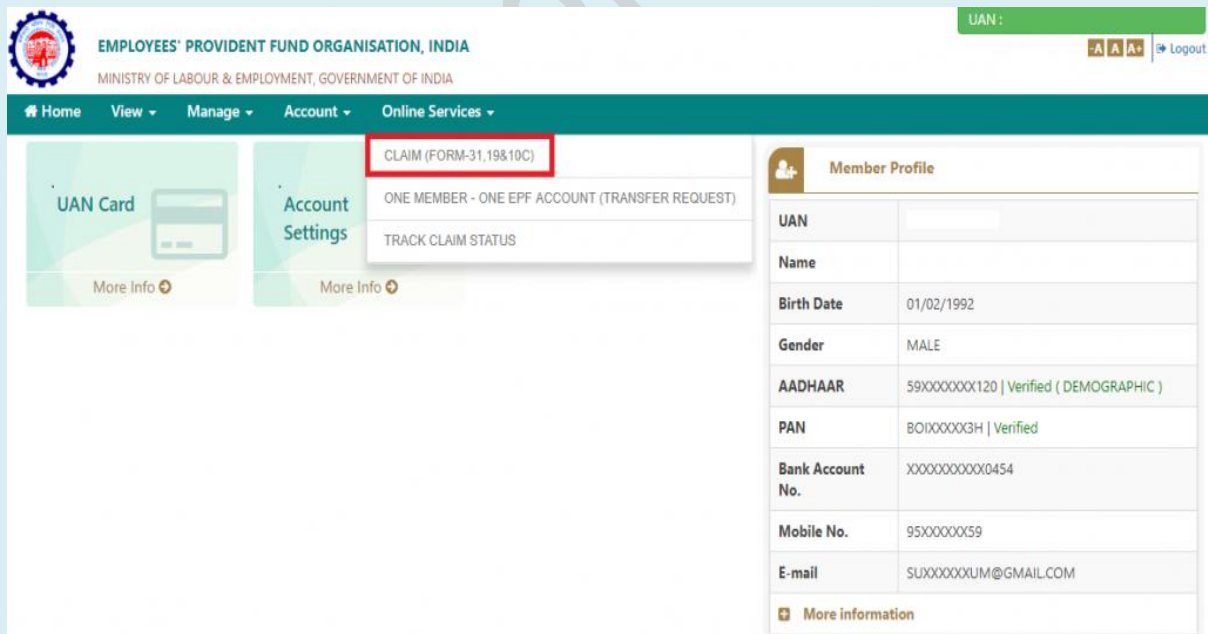
Step 2: Log in with your UAN and password. Enter the captcha.

The screenshot shows the EPFO UAN portal interface. At the top left is the EPFO logo and name. The top right displays 'Universal Account Number (UAN) MEMBER e-SEWA'. Below the header, there's a 'Dear EPF Members !!' section with several links: 'Member Passbook service is available at www.epfindia.gov.in', 'Aadhaar Based Online Claim Submission', 'Seeded Aadhaar against activated UAN is mandatory for online claim submission.', and 'Other frequently used services are available at www.epfindia.gov.in'. A note mentions 'EPFO services are now available on the UMANG (Unified Mobile APP for New Governance)'. Below this is a 'Benefits of Registration' section with three bullet points: 'Download/Print your Updated Passbook anytime.', 'Download/ Print your UAN Card.', and 'Update your KYC information.'. A yellow 'NOTE' box states: 'Members with authenticated Aadhaar and bank details seeded against their UAN can now submit their PF Withdrawal/Settlement/Transfer claims online.' and 'One mobile number can be used for one registration only.'. On the right side, there's a login form with fields for 'UAN', 'Password', and 'Captcha', along with 'Sign in' and 'Reset' buttons. Below the login form is a 'Forgot Password' link. At the bottom right, there's an 'Important Links' section with three links: 'Activate UAN', 'Know your UAN status', and 'Online Aadhaar Verified UAN Allotment'.

Step 3: Click on the 'Manage' tab and select 'KYC' to check whether your KYC details such as Aadhaar, PAN and bank details are verified or not.



Step 4: Once the KYC details are verified, go to the 'Online Services' tab and select the option 'Claim (Form-31, 19 & 10C)' from the drop-down menu.



Step 5: The following screen will display the member details, KYC details and other service details. Enter your bank account number and click on 'Verify'.

MEMBER DETAILS					
EMPLOYEE NAME	[REDACTED]	FATHER NAME	[REDACTED]		
DATE OF BIRTH	[REDACTED]	MOBILE	[REDACTED] XXX		
KYC DETAILS					
AADHAAR No.	XXXX XXXX [REDACTED]	PAN No.	[REDACTED]		
BANK ACCOUNT No. (As seeded against UAN)	<input type="text" value="Enter Bank Account Number"/> <input type="button" value="Verify"/>	IFS CODE	[REDACTED]		
BRANCH NAME & ADDRESS	HDFC BANK [REDACTED]				
SERVICE DETAILS					
MEMBER ID	DOJ EPF	DOJ EPS	DOE EPF	DOE EPS	Reason Of Leaving
[REDACTED]	27-MAY-2019	27-MAY-2019			

Note:- Please verify your Bank Account Number as seeded against UAN. If seeded bank account doesn't belongs to you or is closed, please update bank details(KYC) with latest Bank Account Number through Unified Portal / Your Employer before proceeding with Online claim.

Step 6: Click on 'Yes' to sign the certificate of the undertaking and then proceed.

WARNING(s):-Certificate of Undertaking

I hereby undertake that:

1. I have verified the displayed Bank Account details of mine and I understand that the claimed amount will be credited to this Bank Account by EPFO.

I agree to the terms and conditions.

Step 7: Now, click on 'Proceed for Online Claim'.

Step 8: In the claim form, select the claim you require, i.e. full EPF settlement, EPF part withdrawal (loan/advance) or pension withdrawal, under the tab 'I Want To Apply For'. If the member is not eligible for any of the services like PF withdrawal or pension withdrawal due to the service criteria, that option will not be shown in the drop-down menu.

Step 9: Then, select 'PF Advance (Form 31)' to withdraw your fund. Further, provide the purpose of such advance, the amount required and the employee's address.

Step 10: Click on the certificate and submit your application. You may be asked to submit scanned documents for the purpose you have filled the form. The employer will have to approve the withdrawal request, and then only you will receive money in your bank account. It usually takes 15-20 days to get the money credited to the bank account.

The screenshot shows the EPFO portal interface. At the top, there is a header with the EPFO logo and text: "EMPLOYEES' PROVIDENT FUND ORGANISATION, INDIA" and "MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA". The user's UAN is 10081343034 and the name is SUBAR KUMAR. The form is for PF ADVANCE (FORM-31) with a date of joining of 11-04-2017. The purpose for which advance is required is "Non Receipt of Wages (>2 months)". The amount of advance required is in Rupees. The employee address is also visible. A dropdown menu is open, showing various advance categories: "Non Receipt of Wages (>2 months)", "Illness", "Natural Calamities", "Power Cut", "Purchase of Handicap equipment", "Construction of House (TOTAL SERVICE IS LESS THAN 60 MONTHS)", "Marriage (TOTAL SERVICE IS LESS THAN 84 MONTHS)", "Higher Education (TOTAL SERVICE IS LESS THAN 84 MONTHS)", and "90% Withdrawal before retirement (AGE IS 26YEARS ONLY,NOT ELIGIBLE)".

WHICH ARE THE FORMS USED FOR EPF WITHDRAWAL?

EPF Form 19

- You must use the EPF Form 19 to withdraw EPF funds for the final settlement. The EPF Form 19 is essentially a two-page form that contains the following sections.
- The first page of the form displays the member's name, father or spouse's name, Date of birth, name and address of the establishment, Date of joining and Date of leaving the company, PF Account Number and UAN, full postal address, PAN (Permanent Account Number), reason for leaving the organisation, mode of payment and the employer and employees signature.
- You will find the advance stamped receipt on the second page of the form. You must fill this section only if you select cheque as the payment mode.

How to fill the EPF Form 19?

You can apply to withdraw or transfer the EPF corpus when you are quitting or changing your job. You can fill out the EPF Form 19 online or offline to remove your EPF amount.

Steps for filling the EPF Form 19 online:

- You must visit the EPFO website and enter your UAN (Universal Account Number), password and captcha.

- You then click on the 'Online Services Tab' and choose the option "Claim (Form 31, Form 19, Form 10C and Form 10D)".
- Enter your bank account number linked with your PF account and click on 'Verify'.
- A 'Certificate of Undertaking' pop-up will appear, and you must select the 'Yes' option to proceed.
- A drop-down menu will appear under the 'I want to apply for' option.
- You must choose the 'Only PF Withdrawal (Form – 19)'
- The next screen opens a new section to enter your complete permanent address.
- Tick off the disclaimer after filling up your address and click on the 'Get Aadhaar OTP.'
- You must enter the OTP that you get on your registered mobile number, verify your Aadhaar and proceed to the next step.
- You receive a reference number on the successful submission of your application.

Steps for filling the EPF Form 19 online:

You must download Form 19 from the EPFO portal and take a printout. You then fill up the PF account number, bank account number and IFSC code, PAN, joining and exit date of your employment, permanent address, mode of remittance, Re one revenue stamp and a cancelled cheque to verify the bank account.

EPF Form 31

You can use Form 31 for a partial withdrawal or to avail of an advance from the EPF account. You can access Form 31 from the UAN portal. However, you need your bank account details, PAN, and Aadhaar details to be updated on the portal to apply for EPF advance.

How to download EPF Form 31?

You can download Form 31 by visiting the EPFO portal or accessing the link-
https://www.epfindia.gov.in/site_docs/PDFs/Downloads_PDFs/Form31.pdf

How to submit EPF Form 31 online?

- You must visit the EPFO portal, log in using your UAN, password, and fill in the Captcha code.
- You then visit the 'Online Services' tab and select 'Claim' to generate your online request.
- After you click on 'Claim', a page appears with details such as your name, father's name, DOB, Aadhaar Number, PAN, Date of joining the organisation and your mobile number.
- You then click on 'Proceed for Online Claim' after checking all the required details.
- It would help if you chose the 'PF Advance (Form 31)' option from the drop-down menu.
- You then choose the reasons for taking the EPF advance and enter your current address and the amount.
- You must sign the disclosure and check-box the 'Get Aadhaar OTP.'
- You will have to enter the OTP, click on 'Validate OTP' and submit the 'Claim Form'.

What is Form 10C?

You have to fill and submit Form 10C online to withdraw or transfer your EPS (Employee Pension Scheme) Amount. You can download the form at the following link:

https://epfindia.gov.in/site_docs/PDFs/Downloads_PDFs/Form10C.pdf

How to Fill the Form 10C online?

- You must log on to the EPF portal and enter your UAN and password.
- You then choose 'Online Services' from the menu bar.
- You then pick the tab 'Claim', which contains Form 19, Form 31 and Form 10C.
- You will be directed to the next page, where you will see the service history, KYC requirements and member details.
- You then press the tab 'Proceed Online Claim.'
- You will be guided to the Claims Section, where you can check details such as PAN, mobile number, bank account number and UAN number.
- You have to enter the last four digits of your bank account number and click 'Verify' to verify your details.
- You then click 'Yes' on the 'Certificate of Undertaking.'
- You will then have to select the claim type as 'Withdraw PF only' or 'Withdraw Pension Only.'
- Navigate to the menu "I want to apply for" and pick "Only Pension Withdrawal (Form 10C)."
- You must enter your permanent address in the Form 10C Section and tick the disclaimer section.
- Do click the tab 'Get Aadhaar OTP.'
- An OTP will be sent to your Aadhaar-linked mobile number. You must enter this OTP and click on the 'Validate OTP' tab and then on the "Submit Claim Form".
- After you successfully submit Form 10C, you will get SMS notification on your mobile number.
- Your pension claim will be submitted with the filled up Form 10C, and the Employees Pension Scheme (EPS) amount gets transferred to your savings bank account.

How to withdraw your EPF without UAN?

You will have to fill the PF withdrawal form and submit it at the Regional Provident Fund Office. Moreover, you can easily check the jurisdiction of your PF office through the alpha-numeric Provident Fund Account Number which shows your state and location from your salary slip. You will have to follow the old process of PF withdrawal where you submit your identity attestation from a bank manager or magistrate or gazette officer.

THINGS TO REMEMBER WHILE APPLYING FOR CLAIM PROCESS TO CURTAIL REJECTIONS:

- 1) Cancelled Cheque:** Rejections while claim process is witnessed due to unavailability of printed name(s) of Account holders' i.e. of the employees. Hence, printed names in cancelled cheque are mandatory.
- 2) Different bank account:** Rejections while claim process is witnessed when the employees use different bank account numbers while KYC seeding of their PF accounts and Claim process respectively. Therefore the claims are rejected due to such mismatch of bank account numbers. Hence, same account details are to be used for both KYC and claim process.
- 3) Passbook:** The PF claims of employees who submit their passbook photocopy without bank seal and sign are rejected. Hence, the bank account passbooks must have Bank's authorized personnel sign and seal.
- 4) UAN Account Balance:** The employees apply for PF amount claims without checking the balance of the PF A/C. And due to insufficient balance availability in their PF A/C the claims are rejected. Hence, before applying for Claim Processes please check the balance of your PF accounts first and then apply for claim if applicable.