

# **PROVIDENT FUND** **TRANSFER & WITHDRAWAL GUIDE**

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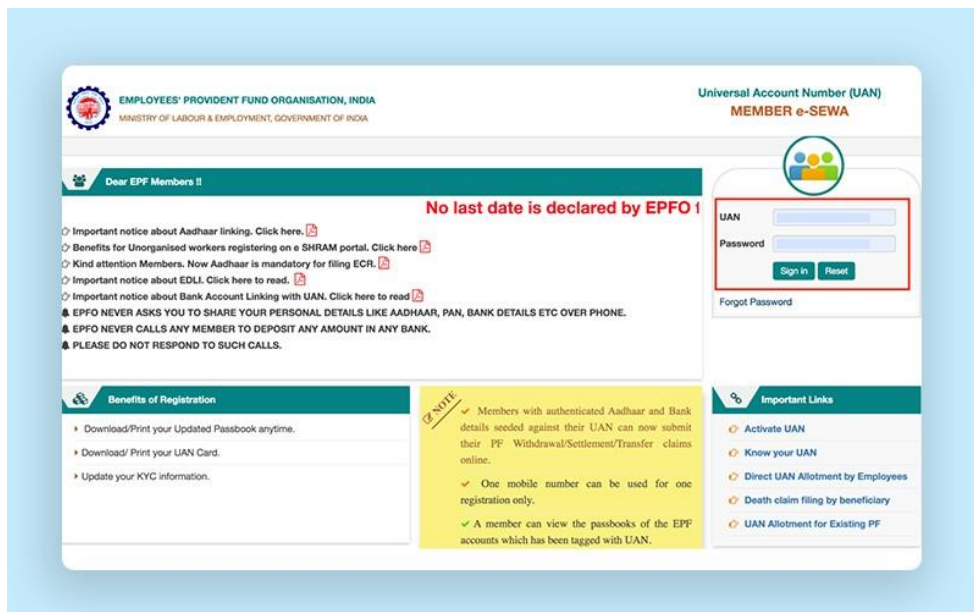
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## What is Provident Fund

The Employees' Provident Fund Scheme or EPF, introduced in India in 1952, is a retirement benefit scheme where, both the employer and the employee, contribute a certain sum every month till the employee is working. 12% of your basic salary is contributed towards PF every month.

## Logging in to the PF portal

- You will require your UAN number to be activated and linked with your current mobile number. You can find your UAN in your pay slip.
- You can login to the portal at <https://unifiedportal-mem.epfindia.gov.in/memberinterface/>
- Please refer Annexure 1 & 2 for help in activating your UAN.
- In case you have forgotten your password or if you have changed your mobile number, please follow steps in Annexures 3 & 4.



The screenshot displays the 'MEMBER e-SEWA' login page of the Employees' Provident Fund Organisation (EPFO), India. The header includes the EPFO logo and the text 'EMPLOYEES' PROVIDENT FUND ORGANISATION, INDIA' and 'MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA'. The page is titled 'Universal Account Number (UAN) MEMBER e-SEWA'. A green banner at the top reads 'Dear EPF Members !!'. Below this, a red alert message states 'No last date is declared by EPFO'. The main content area is divided into three sections: 'Benefits of Registration' on the left, a central 'NOTE' box, and 'Important Links' on the right. The 'Benefits of Registration' section lists: 'Download/Print your Updated Passbook anytime.', 'Download/ Print your UAN Card.', and 'Update your KYC information.'. The central 'NOTE' box contains three bullet points: 'Members with authenticated Aadhaar and Bank details seeded against their UAN can now submit their PF Withdrawal/Settlement/Transfer claims online.', 'One mobile number can be used for one registration only.', and 'A member can view the passbooks of the EPF accounts which has been tagged with UAN.'. The 'Important Links' section lists: 'Activate UAN', 'Know your UAN', 'Direct UAN Allotment by Employees', 'Death claim filing by beneficiary', and 'UAN Allotment for Existing PF'. On the right side, there is a login form with fields for 'UAN' and 'Password', and buttons for 'Sign In' and 'Reset'. Below the login form is a link for 'Forgot Password'.

## Documents Required for EPF Withdrawal

To withdraw from your PF account, name and date of birth in below documents should match. If there is a mismatch, you will not be able to withdraw money from your PF account. Please also check for spelling mistakes, comma, spaces etc.

- Universal Account Number (UAN)
- Aadhar card
- Bank Account

In case name in Aadhar and Bank account are same and only if name in PF portal needs to be changed, please contact your employer.

If one of the documents is matching with PF portal and only either Aadhar / Bank account name is wrong, you can choose to correct the one document which is not matching with others.

## **Criteria for PF Withdrawal**

- **Marriage:** You can withdraw up to 50% of the employee's share to pay for necessary expenses for his/her marriage, or the marriage of the account holder's son, daughter, brother, or sister. However, this provision is applicable only after completing seven years of PF contribution.
- **Medical emergencies:** An EPF account holder can withdraw the balance to pay for urgent medical treatments for certain diseases for self or immediate family members. The withdrawal amount is limited to six months of basic wage and dearness allowance or the employee share along with interest, whichever is less.
- **Purchase residential property or land plots:** The PF withdrawal rules allow the account holder to make a premature withdrawal to purchase land or house.
- **Unemployment:** If an individual has been unemployed for over a month, he/she can withdraw up to 75% of the total accumulated amount. If the unemployment period stretches over two months, the remaining 25% can also be withdrawn.
- **Education:** PF account holders can withdraw up to 50% of their total contribution to the EPF to pay for their higher education or their children's education costs after class 10. However, this withdrawal can be made only after contributing a minimum of seven years towards the EPF account.
- **Specially-abled individuals:** Specially-abled account holders can withdraw 6 months of basic wage along with a dearness allowance or employee share with interest (whichever is less) to pay for the equipment cost. This facility has been introduced to ease the financial burden of purchasing expensive equipment.
- **Existing debts:** Individuals can withdraw 36 months of basic wage + dearness allowance or the total of employee and employer share along with interest to pay their home loan EMIs. This facility is available only after a minimum of 10 years of contribution towards the EPF account.

## **How to Apply for EPF Withdrawal**

The withdrawal of EPF balance can be made by submitting a physical or online application.

### **Physical Application**

- You can visit the PF office and submit the form with the employer's attestation to the respective jurisdictional EPFO office.

### **Online Application**

Steps to Apply for EPF Withdrawal Online on UAN Portal

- Visit the UAN portal. <https://unifiedportal-mem.epfindia.gov.in/memberinterface/>
- Log in with your UAN and password. Enter the captcha and click on the '**Sign In**' button.
- Click on the '**Manage**' tab and select '**KYC**' to check whether your KYC details, such as Aadhaar, PAN and bank details, are verified.

- Once the KYC details are verified, go to the '**Online Services**' tab and select the option 'Claim (Form-31, 19, 10C & 10D)' from the drop-down menu.
- Enter your bank account number and click on '**Verify**'.
- Sign the certificate of the undertaking and then proceed.
- Click on '**Proceed for Online Claim**'.
- 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**'.
- Select '**PF Advance (Form 31)**' to withdraw your fund. Provide the purpose of such advance, the amount required, and the employee's address.
- Submit your application and wait for the employer's approval. The money will be credited to the bank account within 15–20 days.

## **UAN Registration & Activation Online**

- Visit the EPFO online portal
- Under the 'Sign in' section, click on 'Activate UAN'
- The next page that opens will ask you to enter your UAN, Member ID, Aadhaar Number and PANcard details
- After this, you will have to submit your personal details such as name, date of birth, email address, mobile number and captcha code
- After carefully filling in all these details, click on 'Get Authorization PIN'
- An authorization PIN will be sent to your registered mobile number, which you must enter on the next screen that opens up
- Before clicking on 'Activate UAN', make sure to tick mark the terms and conditions (click on 'I Agree', and then click on 'Validate OTP and Activate UAN')
- You will now receive your password details on the registered mobile number

## **Linking Aadhaar with UAN**

- **Using the UMANG app:**
  - Download the UMANG app on your mobile device
  - Select 'e-KYC services' option
  - Next, click on the option to 'Seed Aadhaar'
  - Enter your UAN
  - Select the option to 'Get OTP', which will be sent to your registered mobile device
  - Enter the OTP and your Aadhaar number
  - You will again receive an OTP on your mobile device to verify your Aadhaar number
  - After successful verification, your Aadhaar will be linked to your UAN
- **Using the OTP Verification on EPFO e-KYC Portal:**
  - Log in to the EPFO online portal
  - Select the 'For Employees' option
  - Click on 'Link UAN Aadhaar'
  - Enter your UAN and mobile number

- Enter the OTP sent to your registered mobile number
- Next, submit your Aadhaar details
- Now, select your preferred method for Aadhaar verification
- You will now receive an OTP on your mobile device to verify your Aadhaar number
- After successful verification, your Aadhaar will be linked to your UAN
- **Using the EPFO Online Portal:**
  - Log in to the EPFO online portal
  - Click on the 'Manage' tab
  - Select the 'KYC' option
  - Select your Aadhaar and enter your name and Aadhaar number
  - Click on 'Save'
  - The status will show as 'Pending KYC' which will automatically be approved upon successful verification of your details

## **Updating Mobile number for your EPF Account Online**

EPFO will contact you by SMS once your cell phone number is linked to your UAN. This number may also be modified online in a few simple steps:

- The EPFO member website enables you to access your account
- In the 'Manage' area, click on 'Contact Details.'
- When you select the 'Change Mobile No.' option, a new area displays in which you must input the new mobile number twice. Now, select 'Obtain Authorization Pin.'
- An OTP is delivered to this number
- Enter this OTP in the area provided and press the 'Submit' button. The EPFO portal will be updated with your new cell phone number

## **Resetting Your EPFO Account password**

To access your EPF account via the **UAN**, you may not have your old phone number or have forgotten your password. In the event that you have forgotten your password, please follow the steps below to update both your cell phone number and your password

- Select 'Forgot Password on the EPF Member Portal
- <https://passbook.epfindia.gov.in/MemberPassBook/Login>
- Click 'Submit' after you've entered your UAN and captcha
- If you want to alter your already registered mobile number, select 'No.'
- Enter your name, date of birth, and gender, and then click the 'Verify' button
- Select Aadhaar/PAN to validate your information and enter your Aadhaar/PAN. Now, to authenticate your request, click the 'Verify' button
- After the information has been checked, you will be prompted to input your new cell phone number and click the 'Get OTP' button
- A one-time password will be sent to your new mobile number. Enter the OTP and then click 'Verify'
- After the OTP has been validated, the new password will be requested

- After you've entered your new password twice, click 'Submit.' Your password will be successfully changed, and your new cell phone number will be updated in the system at the same time

## Transferring Your PF

1. Open the below link to go EPFO Login page.  
<https://unifiedportal-mem.epfindia.gov.in/memberinterface/>
2. Enter the UAN Number, Password and Captcha in the initial screen.

3. In the below screen, click on “Online Services” and select the option “ONE MEMBER – ONE EPF ACCOUNT”

4. In the below screen, select “Present Employer” and enter the “UAN Number”. After that click the “Get Details” button.

**Step 1 : Select details of previous accounts (which are to be transferred)**

Note : Member has the option to choose claim form attestation by present or previous employer, based on availability of DSC authorized signatory.

Attestation through : \* ☐ Previous Employer ☒ Present Employer

Member ID / UAN : \*

Establishment : \*

To generate Member ID in required format, click [Get MID](#)

[Get Details](#) [Reset](#)

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**Step 2 : Authenticate OTP & Submit**

Note : OTP will be sent on AADHAAR linked mobile number.

☐ मैं अपनी पहचान स्थापित करने और ऑनलाइन दावा प्रस्तुत करने के उद्देश्य से आधार आधारित प्रमाणीकरण के लिए अपना आधार नंबर, बायोमेट्रिक और/या वन टाइम पिन (ओटीपी) डेटा प्रदान करने के लिए सहमत हूँ।  
I hereby consent to provide my Aadhaar Number One Time Pin (OTP) data for Aadhaar based authentication for the purpose of establishing my identity for submitting online claim.

[Get OTP](#)  Enter OTP [Submit](#)

5. Select your previous companies from the **“Select Establishment”** drop down box.

**Home View Manage Account Online Services**

Note : Member has the option to choose claim form attestation by present or previous employer, based on availability of DSC authorized signatory.

Attestation through : \* ☐ Previous Employer ☒ Present Employer

Member ID / UAN : \*

Establishment : \*

To generate Member ID in required format, click [Get MID](#)

[Get Details](#) [Reset](#)

<input type="checkbox"/>	Member Name	Member ID	Establishment/Trust Details	Date of Joining	Date of Exit	Date of Birth	Submit To	PF Acc No.(Trust)	UAN
<input checked="" type="checkbox"/>									

[Delete](#)

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**Step 2 : Authenticate OTP & Submit**

Note : OTP will be sent on AADHAAR linked mobile number.

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I hereby consent to provide my Aadhaar Number One Time Pin (OTP) data for Aadhaar based authentication for the purpose of establishing my identity for submitting online claim.

[Get OTP](#)  Enter OTP [Submit](#)

6. Select the Previous Employer company from which you want to transfer the PF balance. Then Click the **“Check Box”** just above the **“Get OTP”** button and click the **“Get OTP”** button

**Home View Manage Account Online Services**

**Step 1 : Select details of previous accounts (which are to be transferred)**

Note : Member has the option to choose claim form attestation by present or previous employer, based on availability of DSC authorized signatory.

Attestation through : \* ☐ Previous Employer ☒ Present Employer

Member ID / UAN : \*

To generate Member ID in required format, click [Get MID](#)

[Get Details](#) [Reset](#)

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**Step 2 : Authenticate OTP & Submit**

Note : OTP will be sent on AADHAAR linked mobile number.

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I hereby consent to provide my Aadhaar Number One Time Pin (OTP) data for Aadhaar based authentication for the purpose of establishing my identity for submitting online claim.

[Get OTP](#)  Enter OTP [Submit](#)

7. Enter the OTP received in your mobile number in the **“Enter OTP”** box and click on **“Submit”** button.
8. Transfer Claim will be completed. In the below screen, **“Form 13”** can be downloaded and **“Transfer status”** can be checked.

The screenshot shows a web interface for 'Transfer Claim Status'. At the top, there is a header bar with a hamburger menu icon and the text 'Step 2 : Authenticate OTP & Submit'. Below this is a sub-header bar with a hamburger menu icon and the text 'Transfer Claim Status'. The main content area contains a table with the following data:

Sr No	Tracking ID	Previous Account Number	Present Account Number	Attestation through	Printable Form 13
1	10159151449005002	PYBOM00463700001210008	BGBNG00674900000015138	Present Employer (AMAZON TRANSPORTATION SERVICES PVT LTD)	<a href="#">Download</a>

## **Amazon PF Vendor Contact**

In case of any support required from employer perspective please drop an email to the Amazon PF Vendor team: [amazonpf@scgroup.in](mailto:amazonpf@scgroup.in)

Please mention about your issue in detail and mention the following as well:

- 1.Employee ID
- 2.Date of joining
- 3.PF Account number
- 4.UAN

The SLA for PF vendor team to revert is 2 business days.