

Human Resources

Provident Fund FAQ document

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Provident Fund FAQ document– Version 1	
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UAN Number

1. What is UAN number?

UAN stands for Universal Account Number that is allotted by the Employees' Provident Fund Organization (EPFO). The EPFO has been taking several measures to simplify and digitalize the operation of the EPF account for both employers and employees. The UAN number was introduced a few years ago to link multiple EPF accounts that are allotted to a single member. UAN offers a bouquet of services such as the dynamically updated UAN card, updated PF passbook that includes all transfer details, facility to link previous IDs with the present ID, monthly SMS', and facility for auto-triggering transfer request on change of employment.

2. What is the process if I want to modify the basic details related to my UAN?

For correcting the basic details such as name, DOB, and gender in UAN please follow the below steps:

- Log into the [UAN portal](#).
- Select the 'Manage' tab and click on 'Modify basic details'.
- Enter the details which you want to change and click on 'Update'.
- Reference number will be generated. Please note this and communicate the same reference to the concerned employer (HR) for further process.

3. How to do KYC and verification?

To complete the KYC and verification processes, please follow the below steps:

- Log into the [UAN portal](#).
- Select Manage > KYC and enter KYC details in the row provided. After uploading the same, this must be posted into respective employers' login for approval and employer must approve the KYC by using the employers registered Digital Signature Certificate.
- Only if all the details match with the EPFO records, the KYC upload will happen successfully.

For verifying the KYC, log into the [UAN portal](#) by using UAN number and password. Click on Manage Tab and select KYC option.

4. How to activate UAN?

To activate your UAN number, please follow the below steps:

- You can activate UAN yourself by visiting the [UAN portal](#).
- Please click the link 'Activate UAN'.
- Enter the UAN number, name, and DOB as registered in the UAN portal.

- After entering the details, click on 'Get Authorization Pin'. An OTP will be sent to your mobile number.
- Enter this OTP and click on 'Submit' button for activating the UAN.
- A default password shall be sent to the member's mobile number.

5. How do you link Aadhaar number with UAN?

Here's how you can link your Aadhaar number with UAN:

- Log into the [UAN portal](#).
- Select Manage > KYC and enter KYC details in a row provided. After uploading the same, this must be posted into respective employers' login for approval and employer must approve the KYC by using the employers registered Digital Signature Certificate.
- Only if all the details match with the EPFO records, the KYC upload will happen successfully.

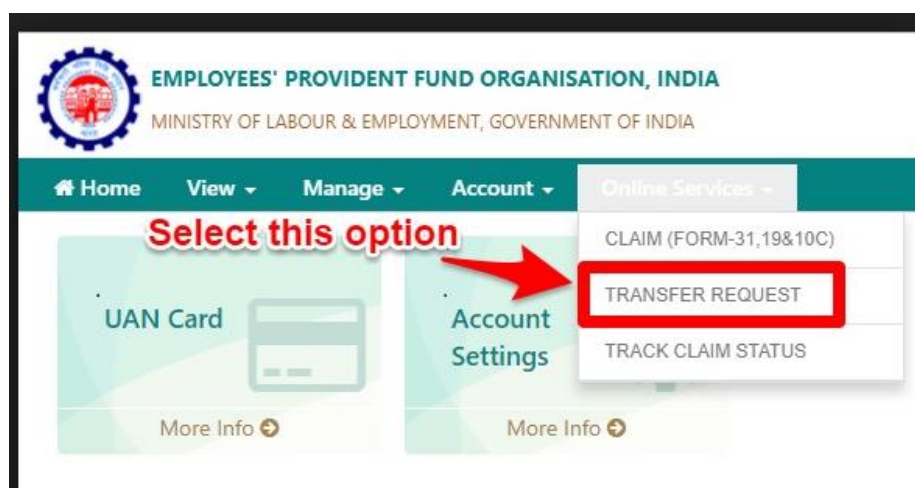
For verifying the KYC in UAN, log into the [UAN portal](#) by using UAN number and password. Click on Manage Tab and select KYC option.

PF Transfer

1. How can I transfer my PF?

You can transfer your PF accumulations through the below process:

- Before initiating the transfer through UAN login, please note that the member's bank account must be seeded (linked) to UAN and 'Date of Exit' (of previous employment) in reference to the previous PF account or UAN number must be updated.
- Log into the [UAN portal](#) by using UAN number and password.
- Click on 'Online Services' option and select 'Transfer Request link'.



- Select the 'Present employer' option and enter UAN details.

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 MTD](#)

[Get Details](#) [Get OTP](#) [Get MTD](#)

- After entering the UAN/PF details click on 'Get Details' and details of your previous PF/UAN number will be displayed.
- Click on 'Get OTP', and an OTP will be sent to the UAN registered mobile number.
- Enter the OTP and click on 'Submit' for initiating the online transfer claim.

Step 2 : Authenticate OTP & Submit

Note : OTP will be sent on UAN registered mobile number.

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

Enter OTP you received and click on tab Submit

- A reference number will be allotted for tracking the status of online transfer claim.
- After this process there will be a PDF which will be generated. The same must be attested by the employee and a hard copy must be sent to the below address:

Abhishek/PF helpdesk
Visbin Management Associates Pvt Ltd
TRIKUTA
No.2/1, 8 A main Road,
Sampangi Ramanagar,
Bangalore - 560 027
Ph: 9513630706

PF Withdrawal

1. When can I withdraw my PF?

According to EPFO guidelines, you can withdraw your accumulated PF only if you meet one of the below conditions:

- You have reached the age of retirement
- You have been unemployed for more than 60 days (2 months)
- You have relocated abroad permanently
- In case of a female employee, you are leaving for reasons such as pregnancy, childbirth, marriage, etc.

If you meet the eligible criteria for PF withdrawal and would like to withdraw your PF, please share a filled Form 19, Form 10 C, along with two cancelled cheques and one photo ID proof, preferably your PAN card to the below mentioned address. You will also need to share a copy of your Aadhaar card for any PF transactions.

Abhishek/PF helpdesk

Visbin Management Associates Pvt Ltd

TRIKUTA

No.2/1, 8 A main Road,

Sampangi Ramanagar,

Bangalore - 560 027

Ph: 9513630706

Please note that every PF withdrawal is scanned for UAN linkage with other establishments. If your UAN is found linked to another establishment, your PF withdrawal request will automatically get rejected. Therefore, if you are leaving Microland to join another organization, please do not apply for PF withdrawal and instead, apply for PF transfer-out.

2. How can I withdraw my PF?

PF can only be withdrawn after 60 days of leaving an organization, if you are not employed at any other organization after the said period.

3. How can I partially withdraw my PF?

Visit the **Ask Microland** section on the MicrolandOne App and raise your query for PF partial withdrawal eligibility and process.

Navigation: MicrolandOne App > My Microland > Ask Microland > Search for the keyword 'Provident Fund'

Microland PF Trust

1. What is the difference between Microland's PF Trust (exempted) and an establishment that has a Regional Provident Fund Commissioner managed PF?

An exempted PF Trust is a Private Trust, i.e., a trust authorized by the EPFO to maintain PF accounts of employees of a company.

As an exempted Private Trust, Microland PF Trust gives interest to members at a rate equal to or better than the interest rate declared by the EPFO every year.

Microland PF Trust also:

- Opens/maintains PF accounts of employees
- Disburses the amount of PF accumulations to members on death, retirement, resignation, etc.
- Pays the Deposit Linked Insurance benefits to the members' nominees in the event of death

Employee Provident Fund consists of EPF (Employee Provident Fund) and EPS (Employee Pension Scheme). Please note that as per EPFO regulations, only EPF part can be handled by Exempted Trusts. The EPS portion is still managed by EPFO and Microland deposits the EPS portion with EPFO.

PF Statement

1. Where can I get my PF statement?

To get your PF statement, please use the below navigation:

MicrolandOne App > My Microland > Attendance > Document Centre > Documents > PF Statement