

FAQ's on Employee Provident Fund

1. Why my EPF contribution of last months is not reflecting under my EPF passbook?

Answer: EPF passbook Updation is done by EPF dept and we cannot provide information on the timelines of PF dept for passbook Updation.

As a company we are timely depositing PF in respective employees UAN account, still for any concerns you can visit the PF department in Sector-17, Chandigarh.

2. How can I withdraw money from my EPF account?

Answer: Employee needs to make request for online withdrawal using there UAN login and upon request we will approve the same . After making online request kindly inform the same using Darwin ticket helpdesk.

3. How can I transfer my previous company EPF account in Netsmartz EPF account ?

Answer: Employee needs to make request for online transfer using there UAN login and upon request we will approve the same . After making online request kindly inform the same using Darwin ticket helpdesk.

4. If an employee wants to opt for EPF deduction for first time, how PF will be deducted from salary ?

Answer: For first time opting EPF you will have to raise a ticket to your HRBP and they will share Form no.11 and that will be shared with Payroll team for your EPF registration.

For deduction part: EPF deduction is based on basic salary and maximum deducted upto Rs 15000 basic salary , both employer and employee PF deduction is done from employee CTC and once opted EPF deduction cannot be stopped. Few examples of EPF deduction are as below

Basic Salary	Basic Salary for EPF deduction	PF deduction in amount (Employer +Employee)
10500	10500	2520 (1260+1260)
26000	15000	3600 (1800+1800)

5. What if I want to go for higher EPF deduction?

Answer : For higher EPF deduction, the EPF will be deducted based on your current basic salary (i.e. 24% of your basic salary – 12% Employee Contribution+ 12% Employer contribution) for which ticket needs to be raised on Darwin Helpdesk to us.

For example : Currently your basic salary is Rs 30000 per month but we are deducting EPF deduction on minimum slab i.e. Rs 3600 (Rs 1800 employee + Rs 1800 employer) . So, upon request we will update the EPF deduction to Rs 7200 (Rs 3600 employee + Rs 3600 employer) which is 24% of your basic salary.

6. How employer EPF part is shown under EPF passbook?

Answer: Employer EPF part is divided into two parts. Normal Contribution and Pension Contribution. The amount you can withdraw in cash form is employee PF contribution and employer part contribution. For amount under pension contribution you will get the pension only.

For example: Employer part of Rs 1800 is divided into two parts i.e. Rs 1250 shows under normal contribution and Rs 550 shows under pension contribution.