

Rules for Provident Fund (PF) Nomination

Please keep in mind the below-mentioned rules while updating your nominee details

- There should be a nominee for every EPF account so that funds/insurance and pension OR any other benefit attached to the account, at that point in time, can be paid to nominees in case of premature death of a member
- There can be more than one nominee. The member can also fix the proportion of funds for each nominee.
- Nomination can be done **only in favor of family members** if you are married. If you are not married, then Nomination can be done in anyone's favor.
- If you are not married at the time of Nomination and subsequently get married, you **MUST refill the Nomination**. Nomination filled before marriage becomes invalid and be considered as **NO NOMINATION**
- Nomination Form (Form 2) has two parts which are Part A and Part B
- Through Part A, you can nominate nominees for Provident Fund. Nominees get the Employee Deposit Linked Insurance amount also through this nomination along with Provident Fund. You can nominate the following family members.
 - In case of a male member, his wife, his children, whether married or unmarried, his dependant parents, and his deceased son's widow and children
 - In case of a female member, her husband, her children, whether married or unmarried, her dependant parents, her husband's dependant parents, and her deceased son's widow and children
 - If you are not married, which implies that you don't have a family, then you can nominate anyone
- Through Part B, you can nominate nominees for Family Pension. You can appoint the following family members as nominees
 - If you are married, spouse (husband/wife) and children, including children legally adopted by the member before death in service
 - If you are not married, which implies that you don't have a family, then you can nominate anyone
- If you appoint a minor as a nominee, that guardian for the nominee should essentially be one of the family members, as stated above.
- In case of NO-NOMINATION OR INVALID NOMINATION, family members shall be entitled to benefits as per the SUCCESSION CERTIFICATE issued by the Court. Obtaining a SUCCESSION CERTIFICATE is very tedious, time-consuming, and involves cost.

Note : Do not forget to download and submit a copy to your HR and nominee/s. It is for your good. If you submit a copy to your HR and nominee/s, then Nominees will have no problem claiming your money and benefits attached to it.