

Employees' Pension Scheme

Details (Employees' Pension Scheme)

Launched on 16th November 1995, the "Employees' Pension Scheme" is a social security initiative by the Government of India, implemented under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952. The scheme ensures financial security for employees post-retirement, disability, or to their families in case of death. Eligible employees must be members of the Employees' Provident Fund Scheme, 1952, and their pay should not exceed ₹15,000/- per month. The scheme is implemented by the Employees' Provident Fund Organisation (EPFO). Applications for this scheme are accepted both online and offline through EPFO portals and regional offices.

Objectives (Employees' Pension Scheme)

- Launched on 16th November 1995, the "Employees' Pension Scheme" is a social security initiative by the Government of India, implemented under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952. The scheme ensures financial security for employees post retirement, disability, or to their families in case of death. Key benefits include superannuation pension, early pension, and family pension. Eligible employees must be members of the Employees' Provident Fund Scheme, 1952, and their pay should not exceed ₹15,000/- per month. The scheme is implemented by the Employees' Provident Fund Organisation (EPFO).

Important Features (Employees' Pension Scheme)

- Key benefits include superannuation pension, early pension, and family pension.

Benefits (Employees' Pension Scheme)

- Superannuation Pension: Payable to members who retire at 58 years with at least 10 years of eligible service. Calculated as (Pensionable Salary × Pensionable Service) / 70. Early Pension: Reduced pension for members retiring between 50 and 58 years, with a 4% reduction per year below 58. Payable if the member has rendered eligible service of 10 years or more. Monthly Member's Pension: Calculated as (Pensionable Salary × Pensionable Service) / 70. Minimum Pension: ₹1,000 per month, subject to deductions for commutation or early pension. Widow Pension: 50% of the member's pension or ₹450/month, whichever is higher. Children Pension: 25% of widow pension per child (max 2 children). Orphan Pension: 75% of the widow pension if no surviving spouse (max 2 orphans). Permanent Total Disablement Pension: Minimum ₹250/- per month if the member is permanently disabled during service. Withdrawal Benefit: For members who exit before completing 10 years of service, calculated as per Table D. Disbursement Conditions Pension starts from the date following the member's retirement, disablement, or death. Early pension is reduced by 4% for each year the age falls short of 58 years. Deferred pension increases by 4% for each year beyond 58 years, up to 60 years. Family pension ceases on widow's remarriage or death. Mode of Disbursement: Through Post Office, Nationalised Banks, or electronic transfer.

Eligibility (Employees' Pension Scheme)

- The applicant must be a member of the Employees' Provident Fund Scheme, 1952, or an exempted establishment under Section 17 of the Act. The applicant's pay must not exceed ₹15,000/month (unless contributing additional 1.16% above this limit). The applicant must have a minimum of 10 years of eligible service for pension. The applicant must have contributed to the Employees' Pension Fund. For Superannuation Pension The applicant must be 58 years or above in age. The applicant must have rendered at least 10 years of eligible service. For Early Pension The applicant must have rendered at least 10 years of eligible service. The applicant must opt for early pension between 50 and 58 years of age. For Family Pension The applicant must be the spouse or child of a deceased member who met the eligibility criteria. The applicant must provide proof of the relationship and the member's death. The deceased member must have contributed for at least one month. Post Selection Conditions The applicant must submit the required documents for verification. The applicant must comply with EPFO guidelines for pension disbursement. *International workers are eligible under specific social security agreements.

Application Process (Employees' Pension Scheme)

- For Registration Step 1: Activate UAN (Universal Account Number) Visit the EPFO Unified Portal .
- Click "For Employees" > "Member UAN/Online Services (OCS/OTCP)".
- Enter UAN, mobile number, and CAPTCHA code.
- Click "Request OTP".
- Enter the OTP received on your registered mobile and click "Validate OTP".
- You will be redirected to the UAN activation page.
- Step 2: Set Password & Complete KYC Create a password (8-12 characters, including 1 uppercase, 1 number, and 1 special character).
- Under "Manage", select "KYC" and upload documents (Aadhaar, PAN, bank details).
- KYC status will show as "Approved" after verification (takes 3-5 working days).
- ■ For Application Step 1: Login to the EPFO Portal Go to EPFO Unified Portal .
- Click "Member e-Sewa" > Enter UAN, password, and CAPTCHA.
- Click "Sign In".
- You will land on the member dashboard.
- Step 2: Navigate to Pension Claim Under "Online Services", select "Pension on Superannuation/Retirement (Form 10D)".
- The pension application form will open.
- Fill in all the mandatory fields.
- Click "Save & Preview" to review entries.
- Step 3: Upload Documents Upload scanned copies (PDF/JPEG/PNG, max 2MB each).
- Click "Submit" to proceed to OTP verification.
- Step 4: OTP Verification & Final Submission Enter the OTP sent to your registered mobile and email.
- Click "Validate OTP & Submit".
- A success message with an acknowledgement number will appear.
- Save the acknowledgement number and screenshot of submission confirmation for future reference.
- ■ C.
- Application Status Tracking Method 1: EPFO Portal > "Track Claim Status" (using UAN + acknowledgement number).
- Method 2: SMS "EPFOHO ENG" to 7738299899.
- ■ D.
- Help & Support / Grievance Redressal EPFO Helpline: 1800-118-005 (8:00 AM–8:00 PM).
- Email: epfigms@epfindia.gov.in.
- Online Grievance Portal: EPFiGMS (or visit the nearest office for grievances).

Documents Required (Employees' Pension Scheme)

- Identity Proof (Aadhaar/Passport/Voter ID) Bank Account Details (Cancelled cheque/passbook copy) Proof of Date of Birth (Birth certificate/School leaving certificate) Death Certificate (for family pension) relationship proof (for family pension) Disability Certificate
- from EPFO-approved doctors (for disablement pension) Service Proof (EPF passbook/employment records)

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