

As you may be aware, the EPFO has launched an online EPF claim facility during the month of May (2017). This is a great initiative by the EPFO. This online PF withdrawal facility is beneficial for both PF subscribers and employees of EPFO.

However, many of the employees who intended to use this facility has come up with lot of queries on how to submit EPF claim online? What are the eligibility conditions to withdraw EPF online? Is it possible to withdraw even EPS (pension) online? – What if a PF member has multiple EPF accounts? ..and so on..

In this post, let us understand the eligibility conditions that have to be met by a PF member for online filing of Full (or) Partial EPF withdrawal claim and about the claim submission process flow.

Online EPF Claim Facility & Eligibility Conditions

Type of EPF claims :

EPF Member's who have activated their UAN and seeded their KYC (Aadhaar) with EPFO will be able to apply for below claims through employees UAN interface / portal directly ;

- **PF Final Settlement (Full PF withdrawal)**
- **Pension Withdrawal Benefit (EPS withdrawal) &**
- **PF Part Withdrawal (PF Loan / advance)**

(Kindly note that for 'Online EPF transfer' & 'EPS Withdrawals', Aadhaar seeding is not mandatory.)

EPF member & Pre-requisites :

You (PF Member) should fulfill following conditions for submitting EPF Claim online :

- You should have activated your Universal Account Number and the mobile number used for activating UAN should be in the working condition.
- Your Aadhaar details should have been seeded in EPFO database and should avail OTP based facility for verifying eKYC from UIDAI while submitting the claim. (Kindly note that your personal details like Name, Date of Birth, Gender etc in your UAN portal need to match with details in Aadhaar card.)
- Bank Account along with IFSC code should be seeded in EPFO database.
- Permanent Account Number (PAN) should be seeded in EPFO database for PF Final Settlement Claims in case your service period is less than 5 years.

EPF member & Service Requirements :

You should fulfill following service conditions for online EPF withdrawal in full (final settlement) :

- Your Date of Joining (DoJ) and Date of Exit (DoE) should be available in the EPFO Database.

- You should not be working presently under any establishment covered under the PF Act.
- The Claim should be submitted not before two months after leaving Establishment.

For submitting EPS – Pension withdrawal online ;

- You should have service of more than 6 months and less than 9.5 years.
- Date of Joining and Date of Exit should be available in the EPFO Database.
- You should not be working presently under any establishment covered under PF Act.
- The Claim should be submitted not before two months after leaving Establishment.

For part withdrawal of PF through online mode, below are the conditions ;

Type of PF Advance / Loan / Partial Withdrawal	Service Eligibility
Housing Loan / Purchase of Site / House / Flat or for construction / addition	5 years
Illness of member / family	0
Marriage of self/son/daughter /brother/sister	7 years
Post matriculation education of children	7 years
Lockout (or) Closure of Company	0
Natural Calamity	0
For purchase of equipment by physically handicapped	0
One year before Retirement	above 54 years of age

- Your Date of Joining should be available in the EPFO database.
- You need not submit any supporting documents for Partial withdrawals made through online mode.
- Kindly note that you can receive the Partial withdrawal PF amount only into your Bank account (that is linked to your UAN).
- If you want the amount to be credited to third party bank account then you can not submit Partial withdrawal claim online. **For example** : If you are planning to claim partial withdrawal for purchasing house through a home loan, and you want the amount to be credited directly to Lender / Builder bank account then online filing of PF is not possible.

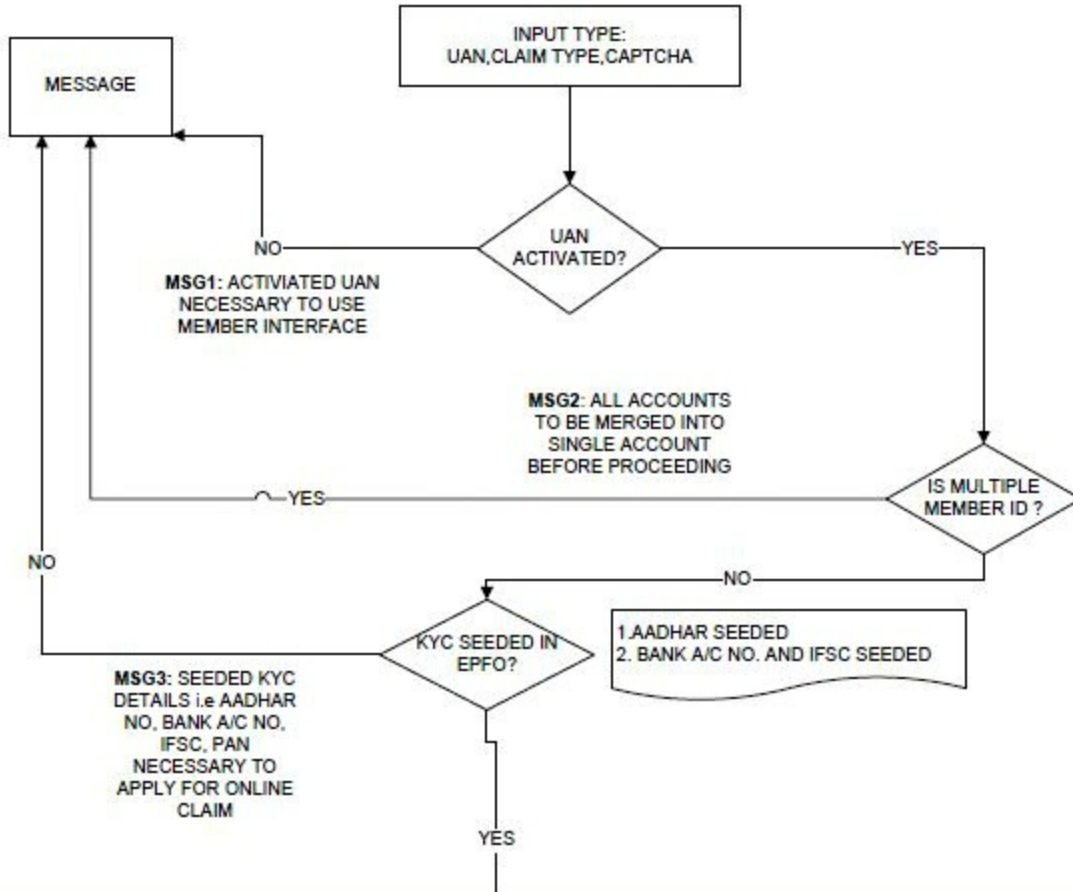
In case, you have multiple active EPF accounts (Member-IDs) then you need to first consolidate them and only then you can submit EPF claims online. (**Read** : ‘How to consolidate multiple EPF accounts?’)

Online EPF Claim submission & Process Flow

Below is the online EPF claim eligibility & submission process flow diagram. (Source : EPFO Website)

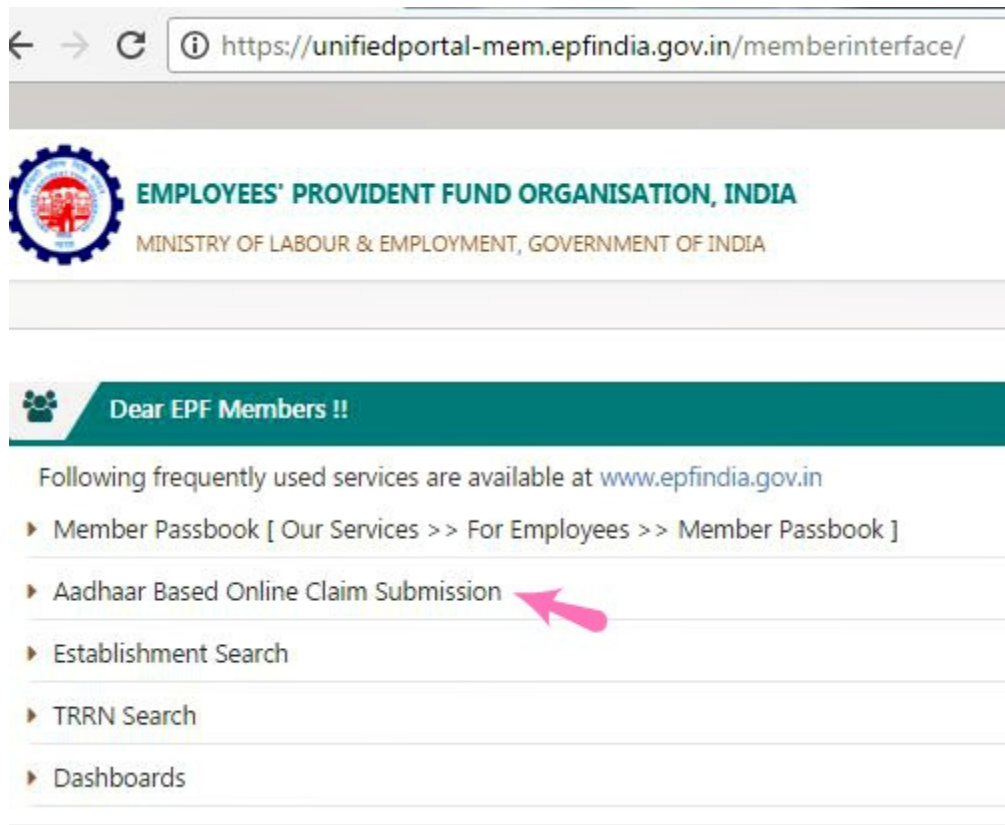
(Click on the below image to open it in a new browser window)

ONLINE CLAIM CHECK ELIGIBILITY AND SUBMISSION FLOW DIAGRAM



How to withdraw EPF & EPS balance online?

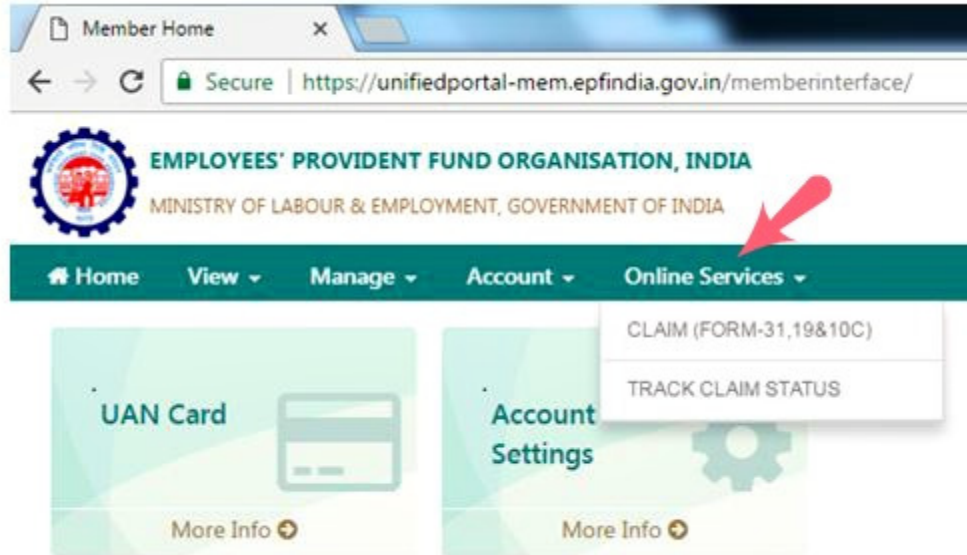
- You need to login to UAN portal (*member interface*) with your credentials.



The screenshot shows a web browser window with the address bar containing the URL: <https://unifiedportal-mem.epfindia.gov.in/memberinterface/>. Below the address bar is the logo of the Employees' Provident Fund Organisation, India, which includes a gear and a building. To the right of the logo, the text reads "EMPLOYEES' PROVIDENT FUND ORGANISATION, INDIA" and "MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA". Below this is a green banner with a group of people icon and the text "Dear EPF Members !!". Underneath the banner, a message states: "Following frequently used services are available at www.epfindia.gov.in". A list of services follows, each with a right-pointing arrow icon: "Member Passbook [Our Services >> For Employees >> Member Passbook]", "Aadhaar Based Online Claim Submission" (highlighted with a pink arrow), "Establishment Search", "TRRN Search", and "Dashboards".

- Kindly check your KYC details whether they are correct and have been verified.

- You have to select relevant withdrawal claim namely ; EPF full withdrawal (and / or) EPS withdrawal claim (or) EPF advance.



- You have to authenticate online PF claim using OTP (One-time password) received against the mobile registered with UIDAI (Unique Identification Authority of India) to complete the online claim submission. So, your mobile number linked to your UAN and Aadhar should be one and the same.
- EPFO will get your e-KYC (Aadhaar) credentials from UIDAI and processes your online PF claim.

Kindly note that there is no need to submit any printed version of PF claim form to your employer / EPFO.