

INFORMATION BOOKLET

For the employers of the newly
covered establishments

>> EPFO



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EPFO has on an average 5.8 crore monthly contributing members and over 67 lakh pensioners who receive their pension every month. The total corpus of EPFO stood at ₹13.87 lakh crores (over \$182 billion) end of March 2020. In terms of asset size, it ranks 8th among all sovereign pension funds, 18th among all pension and investment funds and 33rd among all top asset owners of the world.

» RETURN OF OWNERSHIP



Form 5A

Form 5A of EPF is a return of Ownership which is normally submitted to the EPFO at the time the company is covered by EPF Schemes for the first time. This form shows owners/partners or Directors of the company who is responsible for the conduct of the business of the company. In form 5A details of employers only is given though the company may be managed by the Manager or any the person

Online process

- After registration and allotment of PF code employers to submit online Form 5A through establishment login->Establishment->Form 5A duly attested by DSC/e-sign.
- Form 5A Return should be updated as and when there is a change in ownership, name of the establishment, Address, Bank Account, Mobile Number, E-mail, etc.,
- If there are several Units (Branches), the same may be furnished in Form 5A.
- To obtain sub code number for branch unit, the same may be furnished under Branch/Division details and subsequently furnish the details in Establishment -> Branches (Form 2A).

>> DSC & E-SIGN



DSC & E-Sign

Digital Signature Certificates (DSC) are the digital equivalent (that is electronic format) of physical or paper certificates.

E-Sign is an online electronic signature service that can facilitate an Aadhaar holder to digitally sign a document. An Aadhaar holder can now sign a document after Biometric/One Time Password authentication thus requiring no paper based application form or documents.

DSC Online process

DSC (USB Token) to be registered through establishment login->Establishment->DSC/e-sign -> Digital Signature Registration to generate and download the request letter in establishment letter head duly signed by the DSC holder and submit to the concerned PF office in duplicate for approval. (Revoke option for de-registration of DSC/E-Sign).

E-Sign Online process

E-SIGN to be registered through establishment login->Establishment-> DSC/e-sign -> e-sign Registration and select "Click here to register e-sign of a person whose DSC is already registered" to generate and download the request letter in establishment letter head duly signed by the DSC holder and submit to the concerned PF office in duplicate for approval.

E-SIGN to be registered for Non DSC holder, select -> e-sign Registration and furnish the required details (i.e., name as per Aadhaar, designation, gender, Date of Birth and VID number) to generate and download the request letter in establishment letter head duly signed and submit to the concerned PF office in duplicate for approval.

>> UAN & KYC SEEDING



CREATING UAN

Obtain self-declaration in Form 11 (to be retained by the employer for future reference) from each member with copies of KYC documents. Provision to create new UAN for employees is available under Member -> Register-Individual. If the employees already having a UAN, the same can be mapped to the current establishment by selecting "YES" in Previous Employment/UAN.

- The details of employees name, date of birth and gender should be furnished as per Aadhaar. * marked details are mandatory
- After creation of UAN, the Aadhaar KYC should be approved through DSC/e-sign through Member -> Approve KYC pending for Digital Signature
- Registration of Bulk employees also available in Member -> Register-Bulk
- If the employees are working in various locations, their locations can be mapped using Member Location Mapping under Establishment. For this branches in Form 5A should be furnished

SEEDING OF KYCs:

Ensure that for employees who are already having a UAN, their mandatory KYC details i.e., Aadhaar and Bank account are linked with their UAN. The option for linking KYCs in bulk with UAN is available under Member -> KYC BULK.

Individual employee can also seed KYCs through their member interface and the same may be pending at Member -> Approve KYC seeded by member. The same may be approved with DSC/e- sign.

Guidelines for Seeding of Mandatory KYCs with UAN explained in detail on page 13 of this document

» CONTRIBUTIONS TO THE FUND



PRESENT RATES

Irrespective of the pay structures followed by the establishment, the Employer should ensure that contributions shall be calculated on all eligible pay components as per the EPF & MP Act, 1952. Also, disproportionately low wages for EPF contributions will attract system assisted scrutiny of the employer records.

Contribution payable by	Contribution Accounts			Administration Accounts		Total
	1	10	21	2	22	
	EPF	EPS	EDLI	EPF	EDLI	
Employee	12%	-	-	-	-	12%
Employer	3.67%	8.33%	0.50%	0.50% (w.e.f. 01.06.18) (subject to minimum of Rs.500)	-	13%

IMPORTANT NOTES

- Monthly contribution shall be paid by the employer by filing ECR under Payment - >ECR/RETURN filing on or before 15th of every month.
- Monthly contribution shall be paid through ONLINE only.
- EPF Administrative Charges (A/c.No.2) is rounded to the nearest rupee and a minimum of Rs.500/- is payable.

» CONTRIBUTIONS UNDER EPF, EPS & EDLI



EPF, (A/c.No.1)

- Contributions are payable on maximum wage ceiling of Rs.15,000/-
- The employee can pay at a higher rate (wages above Rs.15,000) and in such case employer is not under any obligation to pay at such higher rate and may restricted upto Rs.15,000/-
- To pay contribution on higher wages, a joint request from both employer and employee is required [Para 26(6) of EPF Scheme]. In such case employer has to pay Administrative charges in A/c.No.2 on the higher wages. (wages above Rs.15,000/-).



EPS, (A/c.No.1o)

- Pension contribution is payable by employer only.
- Pension contribution should not be recovered from employee.
- Pension contribution not to be paid:
 - when an employee crosses 58 years of age and is still in service (EPS membership ceases on completion of 58 years).
- In both the cases, the pension contribution (8.33%) is to be added to the employer's share (3.67%) of PF. i.e., total employer's share (12%) goes to PF only.
- In case an employee who is not existing EPF/EPS member joins on or after 01.09.2014 with wages above Rs.15,000/-, no need to pay pension contribution and the total employer's share (12%) goes to PF only.



EDLI, (A/c.No.21)

- EDLI Contribution (in A/c.No.21) to be paid on up to maximum wage ceiling of Rs.15,000/- even if PF is paid on higher wages.
- EDLI Contribution to be paid even if member has crossed 58 years of age and pension contribution is not payable. This is to be paid as long as the member is in service and PF is being paid.



- Monthly contribution shall be paid by the employer by filing ECR under Payment -> ECR/RETURN filing on or before 15th of every month.
- ECR format available in Payment -> ECR Upload -> click ECR Help File.

>> MEMBER CLAIMS



MEMBER PROFILE

- Ensure that all the employees who are enrolled under EPF, their member profile is updated. If any missing details are there, employer can use missing details option under Member Menu to complete it. This will facilitate the members in availing seamless service.



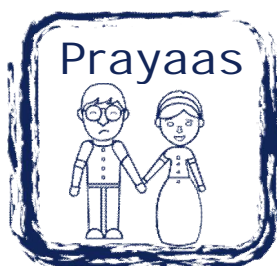
PF CLAIMS

- Ensure that all claims are filed by the employees through online mode only to ensure speedy settlement.
- To enable filing of online claims UAN of the members have mandatory KYCs of Aadhaar and bank account.
- Please refer to page ____ for the procedure to link Aadhaar & bank account with UAN



TRANSFER CLAIMS

- Whenever a member submits transfer claim through online, it has to be forwarded to concern EPFO field office immediately. Such transfer claims pendency can be viewed by the employer under Online Services -> Transfer Claims in the establishment portal.
- If the member submits manual transfer claim in Form - 13, the employer has to promptly attest and forward the Claim to EPF Office.



Prayaas is an endeavor to release Pension to the eligible EPS members on the day of Superannuation. Webinars are conducted by field offices to educate the members of the EPS 1995 who are due to superannuate within 3 months along with their employers so that they can submit pension claims complete in every respect and EPFO can issue PPO on the day of superannuation to such members.

>> CLOSURE OF PF CODE



DOCUMENTATION REQUIRED

If the establishment is planning to surrender the EPF code, they have to submit a Closure Report in the prescribed format along with the supporting documents i.e., Bank statement for the last 6 months and surrender of any Govt. licenses, ESIC, Cancellation of rental agreement (if the establishment functioning in rental building), Deed of dissolution of partnership, if any. This has to be done promptly, so that the establishment is not flagged as non-complying establishment.

CONTINUE PF CODE WITHOUT MEMBERS

Even if there are no eligible employees for making PF contributions and the establishment wants to keep the EPF Code, they are directed to pay Rs.75/- per month as the prescribed minimum Administrative Charges in A/c.No.2 through Payments-> ECR/RETURN filing -> Direct Challan -> Challan Entry -> Select Administrative/inspection charges challan under establishment portal.



GUIDELINES FOR SEEDING OF MANDATORY e-KYC

SEEDING OF AADHAAR WITH UAN: [BOTH EMPLOYER & MEMBER]

- Verify member's Aadhaar Card having Date of Birth in full form i.e., DD/MM/YYYY. If not in full form, download e-Aadhaar card from UIDAI portal or obtain fresh e-Aadhaar card from Aadhaar enrolment centers (or) e-Sewa centers.
- Compare member's name, Date of birth & Gender with Aadhaar Card and Active Member details.
- In case of any mismatch in Name, Date of Birth and Gender, the member can apply correction request through ONLINE:
 - Member can furnish the required details through "Member e-Sewa login-> Manage -> Modify Basic Details" for correcting the same.
 - In case Date of Birth mismatch is more than 1 year, please upload anyone of the following mandatory proof for his correct date of birth i.e., Birth Certificate, School leaving certificate, 10th Mark Sheet, Passport, Service Certificates issued by the Govt.
 - Employer can approve the same thro "Establishment login -> member -> Bulk Process modify basic details request" with Digital Signature (DSC)/e-sign. On approval, the same will be automatically forwarded to concerned Field (EPFO) office.
 - After approval made by the field office, the Members' Aadhaar will be automatically seeded with their UAN After correction made by Field Office

KYC Uploading : (By Member)

- The member can seed the Aadhaar through ONLINE using "www.epfindia.gov.in -> online services -> eKYC Portal".
- (For this processing, OTP will be sent to the registered mobile number in Aadhaar)
- The member can seed the KYCs Aadhaar & Bank through "Member e-Sewa -> Manage -> KYC -> Add KYC -> Aadhaar & Bank -> SAVE" and the same may be approved by the employer through "establishment login-> member -> Approve KYC seeded by member -> Approve with DSC/e-sign".

GUIDELINES FOR SEEDING OF MANDATORY e-KYC

KYC Uploading/Approving : (By Employer)

The employer has to enter the KYCs data through:

Establishment login -> member -> member profile -> search UAN -> KYC -> Add KYC -> Aadhaar & Bank-> SAVE" and approve the same through "Member -> Approve KYC seeded by member -> Approve with DSC/e-sign".

Pending KYCs for approval/Member basic details for approve & reject functionality / approval of KYC seeded at the time of member registration are shown in establishment login -> HOME PAGE as ALERT'S.

After completion of the KYCs seeding, the same will be reflected in Member e-Sewa portal and the employer can also view the same in Active