

MINISTRY OF LABOUR AND EMPLOYMENT

NOTIFICATION

New Delhi, the 29th June, 2026

G.S.R. 525(E).— In exercise of the powers conferred by clause (a) of sub-section (1) of section 15 of the Code on Social Security (36 of 2020) and in supersession of the Employees' Provident Funds Scheme, 1952, except as respects things done or omitted to be done before such supersession, the Central Government, hereby makes the following Scheme, namely.

CHAPTER I

Preliminary

1. Short title, commencement and application.— (1) This Scheme may be called the Employees' Provident Funds Scheme, 2026.

(2) It shall come into force on the date of its publication in the Official Gazette.

(3) Subject to the provisions of sections 20, 21 and 143 of the Code, this Scheme shall apply –

- (i) to every establishment, to which the Chapter III of the Code applies; and
- (ii) to every establishment belonging to or under the control of the Central Government or State Government or set up under any Central Act or State Act or any other law for the time being in force, employing such number of employees as specified in the First Schedule to the Code and whose employees are not entitled to the benefits of contributory provident fund or old age pension in accordance with any scheme or rules framed under that law.

2. Definitions.— (1) In this Scheme, unless the context otherwise requires: —

- (a) “authorised signatory” means an employee of the establishment concerned legally empowered by the employer of an establishment to sign any return or document on behalf of the employer or the establishment, as the case may be and such actions shall be legally binding on the employer as well as the establishment;
- (b) “board of trustee” means the legal entity consisting of the Chairperson and members of the trust constituted under sub- section (5) of section 143 of the Code;
- (c) "child" means the legitimate child and includes adopted child, if the Commissioner is satisfied that adoption of a child is legally recognized under the personal law of the member;
- (d) “Code” means the Code on Social Security, 2020;
- (e) "Commissioner " means a Commissioner for Employees' Provident Fund appointed under section 14 of the Code;
- (f) "Excluded employee" means,-
 - (i) an employee whose wage at the time he is otherwise entitled to become a member of the Fund, exceeds wage ceiling as prescribed under the Code;
 - (ii) in case of an International Worker who, as a citizen or resident of their country of origin, contributes to a social security programme of that country with which India has entered—
 - (A) into a social security agreement on a reciprocity basis, and who enjoys the status of a detached worker for the period and terms specified in such agreement; or

(B) into a bilateral comprehensive economic agreement containing a clause on social security prior to the 1st day of October, 2008, which specifically exempts natural persons of either country from contributing to the social security fund of the host country;

- (g) “exempted establishment” means an establishment exempted under section 143 of the Code;
- (h) “financial year” means the year commencing on the first day of April;
- (i) “Fund” means the Provident Fund established under this Scheme;
- (j) “International Worker” means—
 - (i) an employee other than an Indian employee, holding other than an Indian Passport, working for an establishment in India, to which the Code applies;
 - (ii) an Indian employee having worked or going to work in a foreign country with which India has entered into a social security agreement and being eligible to avail the benefits under a social security programme of that country, by virtue of the eligibility gained or going to gain, under the said agreement;

Provided that the worker, who is a Nepalese national on account of Treaty of Peace and Friendship of 1950 and the worker, who is a Bhutanese national on account of India-Bhutan Friendship Treaty of 2007, shall be deemed to be an Indian worker;

- (k) “member” means a member of the Fund;
 - (l) “principal employer” means an employer with whom employees are engaged by or through a contractor and shall include.—
 - (i) in relation to any office or Department of the Government or a local authority, the head of that office or Department or such other officer as the Government or the local authority, may specify in this behalf;
 - (ii) in a factory, the owner or occupier of the factory and where a person has been named as the manager of the factory, the person so named;
 - (iii) in a mine, the owner or agent of the mine;
 - (iv) in relation to any other establishment, any person who has the ultimate control over affairs of the establishment.
 - (m) “Repealed Act” means the Employees’ Provident & Miscellaneous Provisions Act, 1952 (19 of 1952);
 - (n) “Scheme” means the Employees Provident Funds Scheme framed under section 15 of the Code;
 - (o) “SEBI” means the Securities and Exchange Board of India established under section 3 of the Securities and Exchange Board of India Act, 1992 (15 of 1992)
 - (p) “trustee” means a member of the “board of trustees; and
 - (q) “Universal Account Number” (UAN) means an identity number allotted to an employee on a permanent basis in the form and manner specified by the Central Provident Fund Commissioner.
- (2) All the other words and expressions used and not defined in this Scheme, but defined in the Code, shall have the same meanings respectively as assigned to them in the Code and rules framed thereunder.

CHAPTER II

OFFICERS OF CENTRAL BOARD

- 3. Central Provident Fund Commissioner and Financial Adviser and Chief Accounts Officer.**—The Central Provident Fund Commissioner and the Financial Adviser and Chief Accounts Officer shall not undertake any work unconnected with their office without the previous sanction of the Central Government.
- 4. Regional and local offices.**—The Central Board may, establish such regional and local offices as it may consider necessary for the implementation of the Scheme and may specify the functions and duties of such offices.
- 5. Appointment of officers and employees of the Central Board.**—The Central Board shall appoint officers and employees up to the level of posts equivalent to Joint Secretary of the Government of India.
- 6. Information of appointment to Central Board.**—Appointment of officers of the level of the Regional Provident Fund Commissioners and above made by the Chairperson, Central Board shall be placed before the next meeting of the Central Board for information.
- 7. Administrative and financial powers of Commissioner.**— (1) Subject to the budget allocation and limits authorised by the Central Board, the Commissioner shall, sanction expenditure on contingencies, supplies and services and purchases essential for administering the Fund.
- (2) The Commissioner may exercise such administrative and financial powers other than those specified in sub-paragraph (1), as may be delegated to him from time to time by the Central Board.
- 8. Staff Provident Fund and other benefits.** The Staff Provident Fund established under the Provident Fund Act, 1925 in respect of officers and employees of the Central Board and Pension-cum-Gratuity Fund and any other fund constituted for the benefit of the employees of the Central Board under the Employees' Provident Fund and Miscellaneous Provisions Act, 1952 (19 of 1952) shall be deemed to be constituted under sub section (4) of section 120 of the Code.

CHAPTER III

MEMBERSHIP

9. Membership of the fund.—

Subject to clause (f) of paragraph 2 of this Scheme,—

- (1) Every employee, who was a member or was required to be a member of the EPF Scheme, 1952 till the date of cessation of the said Scheme, shall be a member of this Scheme.
- (2) Every employee, employed in or in connection with the work of an establishment, to which this Scheme applies, is entitled and required to become a member of the Fund from the day this Scheme comes into force in such establishment or from the date of joining the establishment, whichever is later.

- (3) Every excluded employee or an exempted employee shall become a member of this Fund forthwith on ceasing to be an excluded employee or an exempted employee.
- (4) Notwithstanding anything contained in this paragraph, any employee and his employer may jointly opt in writing, to enrol such employee as a member or allow him to contribute on such wages exceeding wage ceiling limit and thereupon such employee shall be entitled to the benefits and be subject to the conditions of the Fund:

Provided that the employer shall pay the administrative charges and comply with all statutory provisions in respect of such employee.

- (5) Every International Worker,—
- (i) who was a member of the Employees' Provident Fund Scheme, 1952 shall be a member of this Scheme;
 - (ii) employed in or in connection with the work of an establishment to which this Scheme applies shall be entitled and required to become a member of this Scheme in such establishment or from the date of joining the establishment, whichever is later;
 - (iii) excluded employee or exempted employee shall become a member of this Scheme forthwith on ceasing to be an excluded employee or an exempted employee.
- (6) In case of an International Worker, an employee carrying out an employed activity in a country listed in the Table below, having signed a bilateral agreement on social security contributions with India and being subject to the Code, shall, along with the employer, pay contributions on the total wages as defined in sub-section (88) of section 2 of the Code, if they are willing to take benefit of detachment under the said agreement.

Table

Sl. No.	Name of country
1.	The United Kingdom of Great Britain and Northern Ireland

10. Retention of membership.— (1) A member of this Scheme shall continue to be a member until he withdraws under paragraph 49, the amount standing to his credit in the Fund or is covered by a notification of exemption under section 143 of the Code or paragraph 12 of this Scheme;

(2) An International Worker shall continue to be a member of this Scheme, until,—

- (i) withdraw under paragraph 49, the amount standing to the credit in the Fund;
- (ii) covered by a notification of exemption under section 143 of the Code or an order of exemption under paragraph 12 of this Scheme; or
- (iii) settled the benefits in terms of the provisions under a social security agreement entered into between India and the country of origin.

11. Resolution of questions about membership.— (1) Where any question arises as to whether an employee is entitled or required to become or continue as a member, or to the date from which the member is entitled or required to become a member, the matter shall be referred to the Regional Provident Fund Commissioner, who shall decide the question after giving an opportunity of being heard to both the employer and the employee:

Provided that if such dispute also involves whether an employee working in or in connection with the work of an establishment covered or coverable under the Employees Provident Fund Scheme, 1952, was entitled or required to become a member of the Fund up to the date of cessation of the said Scheme, the same shall be resolved in accordance with the rules of membership of the ceased Scheme for such period.

(2) In case of International Worker, any question which arises whether an International Worker is entitled or required to become or continue as a member, or as regards the date from which the worker is so entitled or required to become a member, the same shall be referred to the Regional Provident Fund Commissioner, who shall decide the matter after giving opportunity of hearing to both the employer and the International Worker and such hearing, if any, shall be held in India:

Provided that if such dispute involves the question whether an International Worker, working in or in connection with the work of an establishment covered or coverable under the Employees' Provident Fund Scheme, 1952, was entitled or required to become a member of the Fund up to the date of cessation of the said Scheme, the same shall be resolved in accordance with the provisions of the ceased Scheme and shall be treated as membership for benefits under this Scheme.

(3) No proceeding under sub-paragraph (1) and (2) shall be initiated after the expiry of the period of five years on which the dispute is alleged to have arisen:

Provided that all existing inquiries or hearing under paragraph 26B of the EPF Scheme, 1952 at the time of commencement of this Scheme shall be concluded within two years from the date of coming into force of the Code.

CHAPTER-IV

EXEMPTION

12. Exemption of employee or class of employees. — (1) Upon receipt of an application in **Form-I** from the employee, the appropriate Government may, by notification and subject to such conditions as may be specified in the order, exempt from the operation of all or any of the provisions of this Scheme:

Provided that such exemption shall be granted where the employee is entitled to benefits under the rules of the establishment which separately or jointly are substantially similar or superior to the benefits provided under the Code and this Scheme.

Provided further that an employee exempted under sub-paragraph (1) may, by an application to the Commissioner, make a declaration that he shall become a member of the Fund;

Provided further that no employee shall be granted exemption or permitted to opt out of such exemption more than once on the same account.

(2) Where exemption is granted, the employer shall—

- (i) maintain accounts;
- (ii) submit returns in electronic format in **Form-II**;
- (iii) provide facilities for inspection;
- (iv) pay inspection charges; and
- (v) invest provident fund collections in the manner directed by the Central Government.

(3) No exemption for a class of employees shall be granted unless consent of the majority of such employees is submitted by the establishment.

13. Terms and conditions after exemption.— (1) The employer shall establish a board of trustees under his Chairmanship for the management of the Provident Fund.

(2) The board of trustees shall be responsible and accountable to the Employees' Provident Fund Organisation for accounting of the receipts and payments and the balances.

(3) The board of trustees shall meet at least once every three months and shall function in accordance with the guidelines issued by the Central Government or the Central Provident Fund Commissioner and the minutes of the meeting of the board of trustees shall be submitted to the Regional Provident Fund Commissioner in **Form-III**.

(4) The employer of an exempted establishment shall comply with sections 16, 125, 128 and 129 of the Code, in addition to conditions specified in the notification granting exemption and any contravention shall attract penalties provided under section 133 of the Code.

(5) The employer shall pay inspection charges at the rate notified by the Central Government.

(6) The employees who would have been eligible to become members of the Provident Fund, had the establishment not been granted exemption, shall be enrolled as members.

(7) The employer shall transfer contributions payable by the employer and employees to the board of trustees by the 15th of each month following the month for which contributions are due, failing which the employer shall be liable for interest and damages under sections 127 and 128 of the Code.

(8) The employer shall bear the expenses of administration of the Provident Fund and make good any loss caused to the Trust Fund.

(9) The board of trustees shall declare the rate of interest annually, commensurate with the income earned for the said year, and the same shall not exceed 200 basis points above the rate of interest declared by the Central Government.

(10) The interest shall be credited to the account of each member on the monthly running balance of the member and any deficiency shall be made good by the employer.

(11) The employer shall circulate the rules of the Fund to the employees electronically, along with a translation thereof in the language of the majority of the employees.

(12) The trustees shall maintain accounts electronically, issue annual statements within two months of the close of the financial year and provide facilities for employees to access their balances online.

(13) Any amendment in the rules made by the employer which is more beneficial than the existing rules of the establishment shall automatically apply to the employee and shall be informed to the Regional Provident Fund Commissioner.

(14) The employer shall inform the Regional Provident Fund Commissioner of any rule that does not appear to be more beneficial than the existing rules of the establishment and thereupon, a reasoned order shall be passed by the Regional Provident Fund Commissioner after issuing a notice to both the employer and the employee.

(15) All claims for withdrawals, advances and transfers shall be filed electronically in the manner specified by the Central Provident Fund Commissioner.

(16) The establishment shall provide facilities for online claim settlement which shall be settled within the time limit specified in this Scheme.

(17) The board of trustees shall maintain detailed electronic account showing contributions credited, withdrawals made and interest accrued and the establishment shall periodically transmit the same to the account of the member electronically.

(18) The board of trustees and the employer shall file electronically the monthly and annual returns as specified by the Central Provident Fund Commissioner, failing which the employer and the board of trustees shall be issued a notice for improvement in the first instance, after which in case of subsequent contravention, a fee of two hundred rupees per day and in case of further contraventions, a fee of five hundred rupees per day shall be levied, subject to a maximum of the inspection charges payable for the month to which such return relates to.

(19) The board of trustees shall invest the Fund as per the directions of the Central Government and failure to comply shall render the employer and the board of trustees jointly and severally liable to surcharge as may be fixed by the Central Provident Fund Commissioner.

(20) The securities shall be obtained in the name of the trust and shall be in the dematerialised form.

(21) A scrip-wise register shall be maintained to ensure timely realisation of interest.

(22) A dematerialised account shall be opened through depository participants approved by the Securities Exchange Board of India.

(23) The costs of maintaining the dematerialised account and other investment costs shall be treated as incidental costs of investment by the trust.

(24) All investments, including securities and bonds shall be lodged with depository participants approved by the Securities and Exchange Board of India who shall act as custodian and on closure or liquidation of the establishment or cancellation of exemption from this Scheme, employer shall transfer the investments standing in the name of the trust to the concerned Regional Provident Fund Commissioner in cash.

(25) The exempted establishment shall intimate to the concerned Regional Provident Fund Commissioner, the details of the depository participants with whom investments are lodged and the board of trustees may raise sums required for obligatory expenses, such as settlement of claims, grant of advances, transfer of accumulations or cancellation of exemption, subject to online intimation to the Regional Provident Fund Commissioner.

(26) Any commission, incentive, bonus or other pecuniary rewards received from financial institutions for investments made by the trust shall be credited to the trust account.

(27) At the time of grant of exemption, the employer and the board of trustees shall furnish a written undertaking to the Regional Provident Fund Commissioner in **Form-IV**, to abide by the conditions and such undertaking shall be legally binding on the employer, the board of trustees and their successors and assignees.

(28) The employer and the board of trustees shall undertake to transfer funds promptly within the time limit specified by the Regional Provident Fund Commissioner.

(29) In event of retrospective cancellation or withdrawal of relaxation orders, no damages or interest shall be levied provided there is no delay in transfer of funds from the establishment to the board of trustees or transfer of accumulations to the credit of each employee, surplus or reserves to the Employees' Provident Fund Organisation.

(30) The employer and the board of trustees shall transfer the cumulative balance in any Inoperative Account and non-KYC (Know Your Customer) account along with interest to the Employees' Provident Fund Organisation within a month.

(31) The accounts of the Provident Fund shall be audited annually by a chartered accountant and the Regional Provident Fund Commissioner may order a re-audit where necessary and the same auditor shall not be appointed for two consecutive years and not for more than two years in a block of six years.

(32) The report of the auditor and audited balance sheet shall be submitted electronically within six months from the close of the financial year.

(33) The accounting format shall be determined by the Central Provident Fund Commissioner in consultation with the Institute of Chartered Accountants of India.

(34) The exemption shall be cancelled as a last measure in case of violation of conditions, including where the rate of contribution or interest declared is inferior to that under the Code or claims are not settled within the specified time, but shall not be cancelled where deficiencies are rectified within the time given in the improvement notice and may also be cancelled in the event of closure or liquidation of the establishment.

(35) Any loss to the trust due to fraud, defalcation, or wrong investment decisions shall be made good by the employer and principal or interest losses shall be recouped within two months from the date of loss or the end of the financial year, whichever is earlier.

(36) On cancellation or surrender of exemption, all accumulations, surplus, reserves and employee balance shall be transferred to the Employees' Provident Fund Organisation.

(37) Where a merger, demerger, acquisition, sale, amalgamation, or formation of a subsidiary occurs, exemption status shall be governed by the order of the competent legal forum and the employer of the new establishment shall be at liberty to continue exemption or surrender exemption by following the procedure specified by the Central Provident Fund Commissioner.

(38) Where more than one unit participates in a common provident fund trust granted exemption, the employers and all trustees shall be jointly and severally liable for any default.

(39) The order of exemption shall be initially for a period of three years and renewal of exemption shall be based on application by the employer and the trust and shall normally be automatic, if conditions continue to be satisfied, provided the net worth of the establishment is positive during each of the last three years.

(40) The establishments with exemption under the repealed Act shall apply for continuation within two years from the date of notification of the Social Security (Central) Rules, 2026 specifying eligibility conditions for grant of exemption.

14. Composition of board of trustees. —(1) The board of trustees of an establishment granted exemption shall consist of not less than two and not more than six representatives, each of the employers and the employees:

Provided that in case of a common provident fund for a group of two or more establishments, there shall be at least one representative from each participating establishment.

(2) The employer shall nominate representatives on the board of trustees from among the officers employed in managerial capacity.

(3) The representatives of employees on the board of trustees shall be nominated or elected in the following manner namely: —

- (a) where a union is recognised by the employer under the Code of Discipline in industry or under any other Act, such union shall nominate the representatives of employees;
- (b) where more than one trade union is recognised by the employer, the representatives of employees shall be elected by members of the unions in an election held for the purpose on a working day;
- (c) where no union is recognised but more than one registered union functions in the establishment, the union having the largest membership, subject to a minimum of fifteen per cent, shall have the right to nominate representatives; and
- (d) where there is only one registered union, it shall have the right to nominate representatives provided it has a minimum of fifteen per cent membership.

(4) The employer shall be the Chairperson of the board of trustees and in the event of equality of votes, the Chairperson shall exercise a casting vote.

(5) The term of office of a trustee shall be five years from the date of election or nomination.

(6) An outgoing trustee shall be eligible for re-election or re-nomination and a trustee elected or nominated to fill a casual vacancy shall hold office for the remainder of the term of the trustee in whose place the election or nomination was made.

(7) A person shall be disqualified from being a trustee, if such person—

- (i) is declared to be of unsound mind by a competent court;
- (ii) has been convicted of an offence involving moral turpitude;
- (iii) is an undischarged insolvent; or
- (iv) is an employer of an exempted or un-exempted establishment that has defaulted in payment of any dues under the Code.

(8) A person shall cease to be a trustee, if such person—

- (i) ceases to be an employee of the establishment;
- (ii) ceases to be a member of the provident fund of the establishment;
- (iii) represents a union which ceases to be recognised by the employer; or
- (iv) fails to attend three consecutive meetings of the board without obtaining leave of absence from the Chairperson, unless the Chairperson is satisfied that reasonable grounds existed for such absence.

(9) The procedure for election or nomination of trustee, quorum at meetings, records of business transactions and other matters not specifically provided for in this Scheme shall be regulated by the approved provident fund rules of the establishment and by guidelines for the functioning of board of trustees of exempted establishments as may be specified by the Commissioner.

(10) Where any dispute or doubt arises, the matter shall be referred to the Regional Provident Fund Commissioner having jurisdiction over the head office of the establishment, whose decision shall be final and binding.

15. Extension of exemption. — (1) The order of exemption together with its conditions shall initially operate for a period of three years from the date of publication of such notification.

(2) An application for extension of exemption under section 143 of the Code shall be made on the specified portal at least six months before expiry of the exemption.

(3) The exemption shall stand renewed, provided that the condition for the grant of the exemption continues to be satisfied by the establishment and the Trust.

(4) The renewal shall remain in operation so long as the condition for the grant of exemption continues to be satisfied and the net worth of the establishment does not remain negative for three or more consecutive years.

(5) The renewal shall remain in operation until the establishment applies for cancellation or surrender of exemption and such application is accepted or until the Central Government issues a reasoned order specifying a date beyond which the renewal shall cease to operate and be void:

Provided that no such order shall be made by the Central Government without affording the establishment an opportunity of being heard.

16. Cessation and surrender of exemption. —(1) Notwithstanding anything contained in this Scheme, the employer of an exempted establishment, whether exempted for all employees, a class of employees or any employee under Chapter III of the Code, as the case may be, may make an application to the appropriate Government for the surrender of exemption granted, irrespective of whether condition of exemption has been violated or not:

Provided that before making an application, the establishment and the concerned Regional Provident Fund Commissioner shall issue a public notice to this effect for the information of the employees.

(2) The appropriate Government may, on receipt of such application, allow the employer to remit contributions into the Fund from the date specified in the application and process the application for cancellation of exemption:

Provided that the Regional Provident Fund Commissioner may permit the employer and the board of trustees to transfer accumulation of each employee, together with past accumulations, surplus and reserves from the fund referred to in sub-section (5) of section 143 of the Code, to the Fund.

(3) The employer and the board of trustees shall transfer the accumulations of each employee, together with surplus and reserves, from the exempted fund to the statutory fund under this Scheme, pending issuance of the cancellation order by the appropriate Government and thereupon such exempted employee shall become member of the Fund.

(4) No employee or class of employees shall be granted exemption or permitted to opt out of exemption more than once on the same account.

(5) No establishment shall be granted exemption or permitted to apply for exemption more than once on same account within a period of ten years.

(6) At the time of a subsequent request for exemption, the establishment shall demonstrate compliance with the condition for grant of exemption for a continuous period of three years preceding the date of such request.

17. Transfer of accumulation from existing provident fund. —

(1) Every authority in charge of, or entrusted with, the management of, any provident fund whose accumulations are to be transferred to the Fund under this Scheme shall—

(i) send to the Commissioner, within twenty-five days of the application of this Scheme or cancellation of exemption, a statement showing the amount standing to the credit of each subscriber on the date of the transfer, the total accumulations to the credit of subscribers generally on that date and the advances, if any, taken by the subscribers;

(ii) transfer to the Fund, in the manner specified in sub-paragraph (2), the total accumulations standing to the credit of the subscribers in relation to each establishment within ten days of the application of this Scheme or cancellation of exemption, in case of liquid cash in bank and within thirty days in case of securities; and

(iii) transfer to the Central Board all pass books, books of account and other documents relating to the said accumulations.

(2) All accumulations standing to the credit of the subscribers, howsoever invested, shall be transferred to the Fund in cash :

Provided that if the whole or any part of such accumulations is invested in National Savings Certificates or National Plan Savings Certificates, the appreciated value of such certificates at the time of the transfer shall be taken into account in determining the amount of the accumulations to be transferred, provided that the difference between the face value of such certificate and their appreciated value at the time of the transfer has already been credited to the accounts of the subscribers:

Provided further that where the whole or any part of such accumulations consists of investments in securities, the Central Government may, in exceptional cases, allow acceptance of the transfer of such securities at the price for which they were actually purchased.

Explanation: For the removal of doubts, the total amount of provident fund accumulation includes interest thereon and the authority in charge of the Fund shall transfer in cash any balance of interest on investments which remains undistributed on the date of the transfer or realised or realisable for the period prior to the registration of the securities in the name of the Central Board.

- (3) Any cash transferred under sub-paragraph (2) shall be deposited in the bank account of the Central Board.
- (4) The accumulations transferred to the Fund in accordance with this paragraph shall be credited to the account of each of the members of the Fund to the extent to which he may be entitled, having regard to the statement furnished by the authority.

CHAPTER V

CONTRIBUTIONS AND CHARGES

18. Contributions. — (1) The contribution payable under this paragraph in respect of a member shall comprise of contribution payable by the employer (hereinafter referred to as the employer's contribution) and contribution payable by the employee (hereinafter referred to as the employee's contribution).

- (2) The employer's contribution, under this Scheme shall be at the rate of twelve per cent of the wages payable to the employee, to whom this Scheme applies and the employees' contribution shall be equal to the employer's contribution in respect of such employee:

Provided that the rate of contribution shall be ten per cent in respect of the class of establishments notified by the Central Government in this regard:

Provided further that the Central Government, after making such inquiry as it deems fit, may, by notification, specify rates of employees' contributions and the period for which such rates shall apply for any class of employee:

Provided also that the Central Government may by order, defer or reduce the employer's contribution, or employee's contribution, or both, for a period up to three months at a time, for whole of India or part thereof in the event of pandemic, endemic or national disaster.

(3) The contribution payable in respect of a member shall be subject to the wage ceiling limit, notified by the Central Government from time to time:

Provided that subject to the provisions contained in sub-paragraph (4) of paragraph 9, where the monthly wage of such a member exceeds the wage ceiling, the employer and employee's contribution shall be limited to the contribution payable on the wage ceiling:

Provided further that an employer may make such contribution for wages beyond the wage ceiling to the Pension Fund in respect of such cases, which have been permitted for contribution on higher wages under the Employee's Pension Scheme, 1995.

(4) The contributions shall be calculated on the basis of wages actually drawn or payable during the month whether paid on a daily, weekly, fortnightly or monthly basis.

(5) Each contribution shall be calculated to the nearest rupee, with fifty paise or more to be counted as the next higher rupee and fraction of a rupee less than fifty paise to be ignored.

Explanation: - For the removal of doubts, in case, wages are paid in a currency other than the Indian Rupee, the rate of conversion of that currency shall be the telegraphic transfer buying rate offered by the State Bank of India established under the State Bank of India Act, 1955 (23 of 1955) for buying such currency on the last working day of the month for which the wages are due.

19. Additional voluntary contributions. — (1) Notwithstanding anything contained in this scheme, an employee may opt to contribute on a voluntary basis, an additional contribution on wages exceeding the statutory wage ceiling at statutory rate or at any rate in excess of statutory rate and the employer shall accordingly transfer such voluntary contributions to the Commissioner through the Electronic Challan-cum>Returns:

Provided that the additional voluntary contributions shall not exceed wages after such deductions as permitted under sub-section 2 of section 18 of the Code.

(2) The employer may if he so desires, make a matching contribution on such employees' voluntary contribution; however the employer shall be under no obligation to match the additional voluntary contributions made by employee under this paragraph.

(3) The employer shall be liable to pay additional administrative charges on such wages, on which voluntary contributions are paid under this paragraph.

(4) The employee or employer may at any time, opt to reduce or stop making such additional voluntary contributions.

(5) Any voluntary contribution by the employer shall be credited to the Provident Fund.

20. Responsibility for payment of contribution. — (1) The employer shall, in the first instance, pay both the employer's contribution and the employee's contribution, together with administrative charges or other fees or charges

payable under this Scheme in respect of an employee directly employed by him or through a contractor [in respect of such establishment, which is not registered independently], within fifteen days of the close of every month in the manner specified by the Central Board.

- (2) In respect of an employee employed by or through a contractor, [in respect of such establishment, which is not registered independently], the contractor shall recover the contribution payable by such employee and pay to the principal employer, the amount of member's contribution so deducted together with an equal amount of contribution.
- (3) It shall be the responsibility of the principal employer to pay both the contributions, together with administrative charges, payable in respect of the employees directly employed as specified in sub-paragraph (1) and those employed by or through a contractor, as specified in sub-paragraph (2).
- (4) Notwithstanding anything contained herein, the principal employer shall remain responsible to pay contributions and administrative charges or other fee in respect of an employee directly employed by him or through a contractor.

21. Employer's share not to be deducted from members. — Notwithstanding any contract to the contrary, the employer shall not be entitled to deduct the employer's contribution from the wages of a member or otherwise to recover it from him.

22. Recovery of member's share of Contributions. — (1) The amount of a member's contribution paid by the employer or a contractor shall, notwithstanding the provisions in this Scheme or any law for the time being in force or any contract to the contrary, be recoverable by means of deduction from the wages of the member and not otherwise:

Provided that no such deduction shall be made from any wages other than which is paid in respect of the period or part of the period in respect of which the contribution is payable:

Provided further that the employer or a contractor may recover the share of employee from wages other than those paid in respect of the period for which the contribution has been paid or is payable, in writing, given a false declaration at the time of joining service that the employee was not already a member of the Fund:

Provided also that where no such deduction has been made on account of an accidental mistake or a clerical error, such deduction may with the consent in writing of the Inspector-cum-Facilitator, be made from the subsequent wages.

- (2) Deductions made from the wages of a member paid on a daily, weekly or fortnightly basis shall be totalled to indicate the monthly deductions.
- (3) Any sum deducted by an employer or a contractor from the wages of an employee under this Scheme shall be deemed to have been entrusted to the employer or contractor for the purpose of paying the contribution in respect of which it was deducted.

23. Levy and Recovery of damages for default. — (1) Where any employer makes default—

- (a) in the payment of any contribution to the Fund, which they are liable to pay in accordance with the provisions of Chapter III of the Code; or
- (b) in the transfer of accumulations required to be transferred under sub-sections (8) and (9) of section 143 of the Code; or

(c) in the payment of any charges payable under the provisions of this scheme or under any of the conditions specified in section 143 of the Code,

the Central Provident Fund Commissioner or such other officer as may be authorised by the Central Government may levy an amount and recover from the employer, by way of damages at the rates specified in the Table below, not exceeding the amount of arrears.

Sl. No.	Period of default	Rate of Damages (Percentage of arrears per month)
1	Less than two months	0.25%
2	More than two months and less than four months	0.50%
3	More than four months	1%

(2) The damages specified under sub-paragraph (1) shall also apply in case of any default specified under paragraph 32-A of the Employees' Provident Funds Scheme, 1952 with effect from the 14th June, 2024.

CHAPTER VI

RESPONSIBILITIES, FORMS & RETURNS

24. Duties of employers. — (1) Every employer shall, within fifteen days of the application of this Scheme to the establishment, send to the Commissioner a consolidated return in **FORM V**:

Provided that if there is no employee, who is required or entitled to become a member of the Fund, the employer shall file a 'Nil' return.

(2) Every employer shall, within fifteen days of the close of each month, upload electronically on the designated portal,-

- (i) details of the employees qualifying to become members of the Fund for the first time during the preceding month
- (ii) details of the employees enrolled as members of the Fund upon joining employment in his establishment consequent upon transfer from another establishment during the preceding month by way of linkage of UANs in respect of such employees with the establishment.
- (iii) The employer shall facilitate generation of UAN by any employee, in case the employee fails to do so on the portal, to which the member account shall be linked.
- (iv) Every employer shall, upon an employee becoming a member of the Fund provide digital facility and technical support as may be required, to every such member to download the e-Passbook made available electronically by the Central Board.

- (v) Every employer shall, within fifteen days of the close of each month, upload electronically on the designated portal details of the employees leaving the service of the employer during the preceding month.
 - (vi) Every employer in relation to an establishment to which the Code applies shall file an ownership return after registration of the establishment in **FORM VI** containing details of occupiers, directors, partners, manager or any other person, who has the ultimate control over the administration of the establishment along with documentary proof for authenticating identity on the portal specified for the purpose.
 - (vii) Every employer in relation to an establishment to which the Code applies shall file such particulars relating to ownership in sub-paragraph (6), within fifteen days of such change on the portal specified for the purpose;
 - (viii) The employer shall display the extract of the ownership return at the entrance of the establishment and on the website;
 - (ix) The employer shall upload within fifteen days of close of the month details relating to contributions payable in respect of each employee on the designated portal through Electronic challan-cum-Return in **Form-VII** and thereafter pay the dues as specified under sub-paragraph 3 of paragraph 28 of this Scheme.
 - (x) An employer of an establishment shall maintain records and registers in the form prescribed by the appropriate Government, electronically or otherwise, containing such particulars and details concerning persons employed, muster roll, wages and other particulars including those listed in clause (a) of section 123 of the Code.
 - (xi) The employer shall make all registers and books of accounts, relating to the details of employees or workers and payments made to them maintained under any other law for the time being in force, available electronically under due authentication or shall provide physical record for verification to Inspector-cum-Facilitator appointed under the Code at the time of inspection of the establishment.
 - (xii) Every employer shall, whenever the Commissioner or any other officer authorised by him on his behalf or an Inspector-cum-Facilitator so requires, produce the records of any employee employed by him and if so required, he shall deliver such records to the Commissioner or officer so authorised or Inspector-cum-facilitator, as the case may be, in accordance with the procedure envisaged under the inspection scheme, who may, if he deems necessary, retain the records with due acknowledgement.
- (3) In the case of an international worker,—
- (i) every employer shall, within fifteen days of the application of this Scheme to the establishment, send to the Commissioner a consolidated return in the form specified by the Commissioner, containing details of International Workers indicating the nationality of each International Worker distinctly, required or entitled to become members of the Fund, showing the wages paid to each such International Worker:
Provided that if there is no International Worker required or entitled to become a member of the Fund, the employer shall file a 'Nil' return;
 - (ii) every employer shall, within fifteen days of the close of each month, upload in electronic mode on the portal specified for the purpose,—
 - (a) details of International Workers qualifying to become members of the Fund for the first time during the preceding month;
 - (b) details of International Workers enrolled as members of the Fund upon joining employment in the establishment, consequent upon transfer from another establishment during the preceding month;

- (c) details of International Workers leaving the service of the employer during the preceding month.

(4) Notwithstanding anything hereinbefore contained in this paragraph, the Central Board may issue such directions to employers generally as it may consider necessary or proper for the purpose of implementation of this Scheme, and it shall be the duty of every employer to carry out such directions.

25. Duties of employee. — (1) Every person who is required or entitled to become a member of the Fund shall furnish to the employer or the Employees' Provident Fund Organisation, as the case may be, particulars concerning himself including Aadhaar Number as defined in clause (a) of section 2 of the Aadhaar (The Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act 2016, an Aadhaar seeded Bank account number of any scheduled Bank in India, or Co-operative Bank, the Permanent account Number issued under the Income Tax Act, 2025 (30 of 2025) and the Universal Account Number.

(2) Every person who is required or entitled to become a member of the Fund shall furnish to the Commissioner, particulars concerning his family members including Aadhaar Number, for purpose of nomination on the portal specified for the purpose.

(3) Every person who is required or entitled to become a member of the Fund shall furnish particulars of his past employment or membership under the Code or the Employees' Provident Fund and Miscellaneous Provisions Act, 1952 or any other recognised provident Fund on the portal specified for the purpose.

26. Employer to furnish particulars of ownership and authorised signatories. — (1) Every employer of a registered establishment shall, —

(i) submit **FORM VIII** containing details of the branches and departments, and the person/persons having ultimate control over the administration of the branch along with documentary proof for authenticating the identity of such person/persons, who has/have ultimate control over the administration of the establishment;

(ii) authorise not more than five persons from amongst the employees of the establishment, to sign documents and submit returns on behalf of the employer and details of such authorisation shall be submitted in **FORM -IX**:

Provided that in case of closure, liquidation or similar circumstances, where another person discharges the duties and responsibilities of the employer, such person may authorise any person, including a person not being an employee of the establishment, as an authorised signatory;

(iii) notwithstanding such authorisation, the employer or any other person discharging the duties and responsibilities of the employer, as the case may be, shall remain responsible under the provisions of the Code and this Scheme.

(iv) furnish change in particulars of ownership and authorised signatories every financial year or as and when there is any change or in advance, as the case may be, within thirty days of such change:

Provided that in the case of any employer of an establishment to which the pension scheme or insurance scheme framed under the Code or the Employees Provident Funds and Miscellaneous Provisions Act, 1952 applies, the aforesaid Form may be deemed to satisfy the requirements.

27. Duties of principal employer and contractor. — (1) The principal employer shall ensure registration of the establishment and declare all contractors engaged on the portal specified for the purpose in the **FORM X**.

(2) The contractor shall be responsible, jointly and severally with the principal employer, for payment of contributions and charges payable under this Scheme in respect of the contractual employee engaged and such contributions and charges shall be remitted before the expiry of the period specified under this Scheme.

(3) Every contractor shall within ten days of the close of each month, inform the principal employer electronically in **FORM-XI**, the name, Universal Account Number, wages and contributions payable in respect of such contractual employee.

(4) The principal employer shall furnish to the Commissioner, within twenty days of the close of the month, a monthly abstract in **FORM XII** showing the aggregate amount of recoveries made from the wages of the contractual employee and the aggregate amount contributed by the employer in respect of such members.

(5) In the event information as specified in Form- (X), (XI) and (XII) under sub-Paragraph (1),(3) and (4) is made available through a dedicated portal provided by the EPFO, the compliance in this regard shall be deemed to have been made.

28. Payment of contributions etc. — (1) The employer shall, before paying wages to a member in respect of any period or part of a period for which contributions are payable, deduct the employee's contribution from such wages.

(2) The employer shall together with the employee's contribution, pay the employer's contribution and administrative charge of such percentage of wages.

(3) The employer shall, within fifteen days of the close of every month, remit the contributions to the Fund through electronic mode of payment authorised for such collection on account of contributions and administrative charges:

Provided that the Central Provident Fund Commissioner may for reasons to be recorded in writing, allow any employer or class of employer to deposit the contributions by any other mode:

Provided further that in exceptional circumstances, the Central Provident Fund Commissioner, may extend the prescribed time available to the employer to file Returns and deposit contribution and charges through Electronic Challan-cum-Return.

29. Fixation of administrative charges or other fee:

(1)The Central Government may, in consultation with the Central Board and having regard to the resources of the Fund available for meeting its normal administrative expenses, fix the percentage of administrative charges payable under sub-paragraph (2) of paragraph 28.

- (2) The employer shall be liable to pay a late fee of five hundred rupees per day for delay in filing any return required to be filed under this Scheme:

Provided that the total late fee payable shall not exceed the amount of administrative charges payable by the employer for the month, which such return relates to.

30. Annual statement of member's account and e-Pass Book. — (1) As soon as possible, after the close of each financial year, the Commissioner shall make available a statement of member's account in the Fund in electronic format on the portal specified for the purpose showing the opening balance at the beginning of the period, amount contributed during the year, the total amount of interest credited at the end of the period or debited during the period and the closing balance at the end of the period.

(2) Members shall satisfy themselves as to the correctness of the annual statement and any error shall be brought to the notice of the Commissioner within three months of the date of publication of the statement on the portal.

Chapter-VII

MAINTENANCE OF ACCOUNTS

31. Current Account. — The Commissioner shall deposit the contributions received from the employers electronically through internet banking or any other mode other than internet banking in the Reserve Bank or the State Bank of India or any other nationalised bank or through PayGov platform or through the scheduled banks in India including private sector banks in the Current Account of the Fund.

32. Administration Account. — A separate account to be called the Central Administration Account shall be established for recording all administration expenses of the Fund including such administrative charges as the Fund may be authorised to levy.

33. Provident Fund Account. — (1) A Provident Fund Account shall be established for the purposes of this Scheme into which shall be credited all amounts received as contributions or charges and from which shall be debited all benefits to be paid to the subscribers.

(2) All the assets and liabilities of the Provident Fund under the Employees Provident Funds and Miscellaneous Provisions Act, 1952, shall be transferred to the Fund constituted under sub-paragraph (1).

34. Interest Account. — All interest, rent and other income realised, and net profits or losses, if any, from the sale or investments not including therein the transactions of the Administration Account, shall be credited or debited, as the case may be, to the account called the "Interest Account" and the brokerage and commission of the purchase and sale of securities and other investments, shall be included in the purchase or sale price, as the case may be, and not separately charged to the "Interest Account".

35. Investment of moneys belonging to Employees' Provident Fund. — (1) All moneys belonging to the Fund shall be deposited in the Reserve Bank or the State Bank of India or in such other scheduled banks as may be

approved by the Central Government from time to time or shall be invested, subject to such directions as the Central Government may from time to time give, in the securities mentioned or referred to in section 20 of the Indian Trusts Act, 1882 (11 of 1882), provided that such securities are payable both in respect of capital and in respect of interest in India.

(2) All expenses incurred in respect of, and loss, if any, arising from any investment shall be charged to the Fund.

36. Disposal of the fund. — (1) Subject to the provisions of the Code and this Scheme, the Fund, not including therein the Administration Account, shall not, except with the previous sanction of the Central Government, be expended for any purpose other than the payment of the sums standing to the credit of individual members of the Fund or to their nominees or heirs or legal representatives in accordance with the provisions of this Scheme.

(2) The Fund shall be operated upon by such officers as may be authorised in this behalf by the Central Board.

37. Expenses of administration. — (1) All expenses relating to the administration of the Fund shall be met from the Fund.

(2) All expenses of the Fund, including the fees and allowances, of the trustees of the Central Board and salaries, leave and joining time allowances, travelling and compensatory allowances, gratuity and compassionate allowances, pensions, contributions to provident fund and other benefit fund instituted for the officers and employees of the Central Board, the cost of audit of the accounts, legal expenses and cost of all stationery and forms incurred in respect of the Central Board, cost and all expenses incurred in connection with the construction of office buildings and staff quarters shall be met from the Administration Account of the Fund.

38. Form and manner of maintenance of accounts. — The accounts of the Fund and Administration Account shall be maintained by the Central Provident Fund Commissioner in the form and manner specified by the Central Board with the approval of the Central Government.

39. Audit. — (1) The accounts of the Fund, including the Administration Account shall be audited in accordance with the instructions issued by the Central Government in consultation with the Comptroller and Auditor-General of India.

(2) The charges on account of audit shall be paid out of the Administration Account.

40. Budget. — (1) The Central Provident Fund Commissioner shall, each year before the first fortnight of February, place before the Central Board, a budget showing separately, —

- (i) the probable receipts from the contributions and from the levy of administrative charges; and
- (ii) the expenditure proposed to be incurred during the following financial year.

(2) The budget as approved by the Central Board, shall be submitted for sanction to the Central Government within a month of its being placed before the Central Board.

(3) The Central Government may make modifications in the budget as it considers necessary before sanctioning the budget.

(4) The Central Provident Fund Commissioner may, at any time during the year, make budgetary re-appropriation of funds sanctioned in the budget by the Central Government:

Provided that—

(a) the total amount sanctioned in the budget is not exceeded;

(b) such re-appropriation shall be made only for meeting expenses of administration to be met from the Administration Account; and

(c) every re-appropriation so made shall be reported to the Central Board at its next meeting.

(5) The Central Provident Fund Commissioner shall place before the Central Board, a supplementary budget for a financial year, giving detailed estimates and reasons of inescapable expenditure likely to be incurred during the year, for which no provision has been made in the sanctioned budget and which cannot be covered under sub-paragraph (4).

(6) The supplementary budget, as approved by the Central Board, shall be submitted for the sanction of the Central Government within one month of its being placed before the Central Board.

(7) Any expenditure incurred by the Central Provident Fund Commissioner over and above the sanctioned budget in a financial year and not covered under sub-paragraphs (4) and (5) shall be reported to the Central Board without delay after the excess is established for its consideration and obtaining sanction of the Central Government.

41. Accounts of members. — (1) An account shall be opened in the Fund in the name of each member to which shall be credited, —

(i) the contributions made by the member;

(ii) the contributions made by the employer in respect of the member; and

(iii) the interest as specified in paragraph 42.

(2) All items of account shall be calculated to the nearest rupee, (fifty paise or more to be counted as the next higher rupee and fraction of a rupee less than fifty paise to be ignored).

42. Interest. — (1) The Commissioner shall credit to the account of each member interest at such rate as may be determined by the Central Government in consultation with the Central Board in the following manner namely:-

(a). interest shall be credited to the member's account on monthly running balance basis with effect from the last day in each year in the following manner: —

(i) on the amount at the credit of a member on the last day of the preceding year, less any sums withdrawn during the current year -- interest for twelve months;

(ii) on sums withdrawn during the current year— interest from the beginning of the current year up to the last day of the month preceding the month of withdrawal;

(iii) on all the sums credited to the member's account after the last day of the preceding year—interest from the 1st day of the month succeeding the month of credit to the end of the current year;

(iv) the total amount of interest shall be rounded to the nearest rupee (fifty paise or more to be counted as the next higher rupee).

(b) In the case of a claim for the withdrawal under paragraph 49 or paragraph 50 of the Scheme, interest shall be payable up to the date on which the final payment is authorised, irrespective of the date of receipt of the claim from the claimant concerned:

Provided that the rate of interest to be allowed on claims for withdrawal of the current year shall be the rate fixed for the financial year in which the withdrawal is authorised.

Provided further that the rate of interest to be allowed on claims for withdrawal for the current year shall be the last declared rate on the Employees' Provident Fund and if the rate declared for any current year happens to be less than the previous year's declared rate, then it shall accrue as bonus to the outgoing members and shall be incorporated into calculation for deriving the current year's rate of interest at the end of the year and the claims settled under this proviso shall be final.

Explanation. — (a) if an establishment is covered for the first time under the Code during the course of the current year, the interest shall be allowed on all the sums credited to the member's account on and from the first day of the month succeeding the month of credit to the end of the current year;

(b) in case of transfer of past accumulations consequent upon cancellation or surrender of exemption and the establishment is covered for the first time under the Scheme during the course of the current year, the interest shall be allowed on all the sums credited to the member's account on and from the first day of the month succeeding the month of credit to the end of the current year.

(2) The aggregate amount of interest credited to the accounts of the members shall be debited to "Interest Account".

(3) In determining the rate of interest, the Central Government shall satisfy itself that there is no overdrawal on the Interest Suspense Account as a result of the debit thereto of the interest credited to the accounts of members.

(4) Interest shall not be credited to the account of a member if he informs the Commissioner in writing that he does not wish to receive it. If, however, the member subsequently asks for interest, it shall be credited to his account with effect from the first day of the period of currency in which he makes a request therefor.

(5) Interest shall not be credited to the account of a member from the date on which it has become inoperative account under the provisions of paragraph 54.

Chapter-VIII

Transfers, Nominations, Payments and Withdrawals

43. Transfer of membership. — (1) Where a member of the Fund relinquishes employment in an establishment and secures employment in—

(i) another establishment to which this Scheme applies;

- (ii) an exempted establishment; or
- (iii) an establishment not covered under Chapter-III of the Code, but has a provident fund scheme of its own, the member may apply on the designated portal, for the purpose for transfer of balance of the provident fund from the existing account to the new account.

(2) Where an employee relinquishes employment in—

- (i) an establishment to which Chapter III of the Code does not apply; or
- (ii) an exempted establishment,

and thereafter obtains employment in an establishment to which Chapter III of the Code or this Scheme applies, as the case may be, the employee may apply in the form and manner as the Central Provident Fund Commissioner may specify, for transfer of the balance of the provident fund from the existing account to the Fund.

(3) The Commissioner may provide for facilities for the transfer of funds in an automated manner, subject to the condition that the identity of the member and ownership of the provident fund accounts are confirmed in accordance with the procedure specified for the purpose:

Provided that in case of non-confirmation of the identity of the member of the provident fund account through online mode, the employer shall forward the application for transfer after confirming the identity of the member to the Commissioner.

44. Nomination. — (1) Each member shall make a declaration on the designated portal, a nomination conferring the right to receive the amount that may stand to the credit, in the event of death before the amount standing to credit has become payable, or where the amount has become payable, before payment has been made.

(2) A member may in the nomination, distribute the amount standing to the credit in the Fund amongst nominees at the discretion of the member.

(3) Where a member has a family at the time of making a nomination, the nomination shall be in favour of one or more persons belonging to the family and any nomination made by such member in favour of a person not belonging to his family shall be invalid:

Provided that any nomination made by a member under the Employees' Provident Fund Scheme, 1952, shall be void to the extent, it is inconsistent with the provisions of this Scheme and the member shall be required to file a nomination in accordance with this Scheme:

Provided further that a fresh nomination shall be made by the member upon marriage and any nomination made before such marriage shall be deemed to be invalid.

(4) Where a member has no family at the time of making a nomination, the nomination may be in favour of any person, but if the member subsequently acquires a family, such nomination shall forthwith be deemed to be invalid and the member shall make a fresh nomination in favour of family members.

(5) Where the nomination is wholly or partly in favour of a minor, the member may appoint a person major of the family to be the guardian of the minor nominee in the event of the member predeceasing the nominee and the guardian so appointed:

Provided that where there is no major person in the family, the member may appoint any other person to be the guardian of the minor nominee.

(6) A nomination made under sub-paragraph (1) may at any time be modified by a member on the e-nomination portal.

(7) If a nominee predeceases the member, the interest of the nominee shall revert to the member, who may make a fresh nomination in respect of such interest.

(8) A nomination or its modification shall take effect to the extent that it is valid on the date on which it is received by the Commissioner.

45. Financing of existing members' Life Insurance Policy. — (1) Notwithstanding anything contained in this Scheme, any active life insurance policy that was being financed at the time of commencement of the Scheme under the provisions of paragraph 62 to 67 of the Employees' Provident Fund Scheme, 1952, shall continue to be financed according to the terms and conditions specified therein.

(2) The Employees' Provident Fund Organisation shall continue to process and facilitate the payment of premia for such active policy, and all benefits under these policies shall remain payable as per the policy's terms until the maturity or termination:

Provided that any inactive life insurance policy that was being financed at the time of commencement of this scheme under the provisions of paragraphs 62 to 67 of the Employees' Provident Fund Scheme, 1952, , shall be re-assigned to the member forthwith:

Provided further that, in case, the member dies before the policy has been re-assigned in accordance with the first proviso, the Commissioner shall re-assign by the endorsement thereon, the policy to the nominee of the member, if a valid nomination subsists, and if there is no such nominee, to such person, as may be legally entitled to receive it, together with a signed notice of re-assignment addressed to the Life Insurance Corporation.

46. Partial withdrawals from Fund. —(1) The Commissioner may, on an application from a member on the designated portal sanction from the amount standing to the credit of the member in the Fund, a partial withdrawal not less than rupees one thousand for the purposes and subject to the eligibility and frequency specified in sub-paragraphs (2), (3) and (4) and subject to the requirement of maintaining in the member's account, the Minimum Balance.

Explanation: For the purposes of this paragraph, (a)“minimum balance” means an amount equivalent to twenty-five per cent of the aggregate of the total contributions made to the Fund to the credit of the member (inclusive of both the employee's and the employer's share and interest thereon) up to the date of such withdrawal, which shall remain to the credit of the member after giving effect to any partial withdrawal under this paragraph; and

(2) A member may be allowed withdrawal from the Fund for the following purposes and to the extent specified—

- (a) in case of illness of self and family members, an amount up to one hundred per cent of the Eligible Member Balance, after completion of twelve months' total membership of the Fund;
- (b) for the education of self and family members, an amount up to one hundred per cent of the Eligible Member Balance, after completion of twelve months' total membership of the Fund and partial withdrawal on this account shall not exceed ten times during the membership;
- (c) for the marriage of self and family members an amount up to one hundred per cent of the Eligible Member Balance, after completion of twelve months' total membership of the Fund and partial withdrawal on this account shall not exceed five times during the membership of the Fund.

(3) For housing-related requirements, a member may be allowed partial withdrawal from the Fund for the following purposes and to the extent specified—

- (i) purchase of a flat, house;
- (ii) site for construction of a house;
- (iii) construction of a house;
- (iv) repayment of a home loan obtained for purchase, construction of a flat or house or for acquisition of a site; and
- (v) additions, alterations, renovations or improvements to an existing house or flat:

Provided that the amount of such withdrawal shall not exceed one hundred per cent of the Eligible Member Balance after completion of twelve months of total membership in the Fund and partial withdrawal on this account shall not exceed five times during the membership.

(4) A member may, in special circumstances be allowed partial withdrawal from the Fund, up to one hundred per cent of the Eligible Member Balance after completion of twelve months of total membership of the Fund and partial withdrawals from this account shall not exceed two times in a financial year.

(5) A member exiting employment before completing twelve months membership shall be eligible to avail the partial withdrawal under this paragraph, subject to the condition that the amount of such withdrawal shall not exceed the Eligible Member Balance on the date of such withdrawal.

(6) The permissible number of times for availing partial withdrawal under sub-paragraphs (2), (3) and (4) shall be calculated afresh in respect of each member on and from the date of commencement of this Scheme.

Explanation.— For the purpose of this paragraph, “Eligible Member Balance” means the amount standing to the credit of the member in the Fund after deducting the Minimum Balance required to be maintained.

47. Computation of period of membership. — In computing the period of membership of the Fund for partial withdrawal, there shall be included—

- (i) the total service, exclusive of periods of breaks, under the same employer of a factory or establishment before this Scheme applied to them;
- (ii) the periods of membership of the Fund;
- (iii) the periods of membership of a private provident fund of exempted factories or establishments; and
- (iv) the periods of membership as an employee exempted under section 143 of the Code, immediately preceding the current membership of the Fund:

Provided that the member has not severed membership by withdrawal of his provident fund during such period.

48. Payment of partial withdrawal, — The payment of any partial withdrawal sanctioned under paragraph 46 of this Scheme may be made, at the option of the member by deposit in the payee's bank account in any Scheduled Bank or in a Co-operative Bank (including an Urban Co-operative Bank) or in any post office.

49. Circumstances in which accumulations in Fund are payable to member. — (1) A member may withdraw the full amount standing to his credit in the Fund —

- (i) on retirement from service after attaining of the age of fifty-five years:

Provided that a member, who has not attained the age of fifty-five years at the time of termination of his service, shall also be entitled to withdraw the full amount standing in the Fund if he attains the age of fifty-five years before the payment is authorised;

- (ii) on retirement on account of permanent and total incapacity for work due to bodily or mental infirmity duly certified by the medical officer of the establishment or where an establishment has no regular medical officer, by a registered medical practitioner designated by the establishment;
- (iii) immediately before migration from India for permanent settlement abroad or for taking employment abroad;
- (iv) on termination of service in the case of mass or individual retrenchment;
- (v) on termination of service under a voluntary scheme of retirement framed by the employer and the employee under a mutual agreement;
- (vi) in any of the following contingencies, provided the actual payment shall be made only after completing a continuous period of not less than two months immediately preceding the date on which a member makes the application for withdrawal, —

- (a) where a factory or other establishment is closed but certain employees who are not retrenched, are transferred by the employer to other factory or establishment, not covered under the Code;
- (b) where a member is transferred from a covered factory or other establishment to another factory or other establishment not covered under the Code, but is under the same employer; and
- (c) where a member is discharged and is given retrenchment compensation under the Code on Industrial Relations, 2020 (35 of 2020);

Explanation.—For the purpose of clause (ii) of sub-paragraph (1):

- (a) where an establishment has been closed, the certificate of any registered medical practitioner may be accepted;
- (b) where there is no medical officer in the establishment, the employer shall designate a registered medical practitioner stationed in the vicinity of the establishment; or
- (c) where the establishment is covered by the Employees' State Insurance Scheme, a medical certificate from a medical officer of the Employees' State Insurance Dispensary with which, or from the Insurance Medical Practitioner with whom, the employee is registered under that Scheme, shall be produced:

Provided that where by mutual agreement of employers and employees, a Medical Board exists for any establishment or a group of establishments, a certificate issued by such Medical Board may be accepted for this paragraph:

Provided further that it shall be open to the Regional Provident Fund Commissioner to demand from the member, a fresh certificate from a civil surgeon or any doctor acting on his behalf where the original certificate produced gives rise to suspicion regarding its genuineness:

Provided also that the fee of the civil surgeon or doctor acting on his behalf shall be paid from the Fund, in case the findings are in agreement with the original certificate and that where such findings do not agree with the original certificate, only half of the fee shall be paid from the Fund and the remaining half shall be debited from the account of the member;

- (d) a member suffering from tuberculosis or leprosy or cancer, even if contracted after leaving the service of an establishment on grounds of illness but before payment has been authorised, shall be deemed to have been permanently and totally incapacitated for work.

(2) In cases other than those specified in sub-paragraph (1), the Central Provident Fund Commissioner or any officer, so authorised by him, may permit a member to withdraw the full amount standing to the credit in the Fund on ceasing to be an employee in any establishment to which the Code applies:

Provided that a member shall not be eligible to withdraw unless the member has not been employed in any factory or other establishment to which the Code applies for a continuous period of not less than twelve months immediately preceding the date of application for withdrawal:

Provided further that the requirement of waiting period shall not, however, apply in cases of female members resigning from the services of the establishment for the purpose of getting married.

(3) Any member who withdraws the amount due to him under subparagraph (2) shall, upon obtaining re-employment in another establishment to which this Scheme applies, be required to qualify again for the membership of the Fund and on qualifying for membership shall be treated as a fresh member thereof.

50. Accumulations of deceased member to whom payable. —On the death of a member before the amount standing to his credit has become payable or where the amount has become payable before payment has been made-

- (i) if a nomination made by the member in accordance with paragraph 44 of the Scheme subsists, the amount standing to his credit in the Fund or that part thereof to which the nomination relates, shall become payable to the nominee in accordance with such nomination; or
- (ii) if no nomination subsists or if the nomination relates only to a part of the amount standing to his credit in the Fund, the whole amount or the part thereof to which the nomination does not relate, as the case may be, shall become payable to the members of his family in equal shares in the following manner namely: —
 - (a) a spouse;
 - (b) a minor legitimate or adopted son dependent upon the employee;
 - (c) an unmarried daughter who is wholly dependent on the earning of the employee;
 - (d) a child who is infirm by reason of any physical or mental abnormality or injury and is wholly dependent on the earnings of the employee so long as the infirmity continues;
 - (e) dependent parents including father-in-law and mother-in-law of a woman employee;
 - (f) in case the employee is unmarried and his parents are not alive, a minor brother or sister wholly dependent upon the earning of the member;
- (iii) in any other case to which the provisions of clauses (i) and (ii) do not apply, the whole amount standing to the credit of the deceased member shall be payable to the person legally entitled to it.

Explanation. — For the purpose of this paragraph, a posthumous child, if born alive, shall be treated in the same manner as a surviving child born before the death.

51. Payment of Accumulations of funds of International Workers.— (1) An International Worker may withdraw the full amount standing to the credit in the Fund,—

- (a) on retirement from service in the establishment at any time after attainment of fifty-eight years;
- (b) on retirement on account of permanent and total incapacity for work due to bodily or mental infirmity duly certified by the medical officer of the establishment, or, where the establishment has no regular medical officer, by a registered medical practitioner designated by the establishment:

Provided that—

- (i) where an establishment has been closed, the certificate of any registered medical practitioner may be accepted;
- (ii) where the establishment is covered by the Employees' State Insurance Scheme, a medical certificate from a medical officer of the Employees' State Insurance Dispensary or from the Insurance Medical Practitioner with whom the employee is registered under the Scheme shall be produced;
- (iii) where, by mutual agreement of employers and employees, a Medical Board exists for any establishment or group of establishments, a certificate issued by such Medical Board may also be accepted.

(2) The Regional Commissioner may demand from the member, a fresh certificate from a Civil Surgeon or any doctor acting on his behalf where the original certificate produced under clause (b) of sub-paragraph (1) gives rise to suspicion regarding its genuineness:

Provided that the fee of the Civil Surgeon or such doctor shall be paid from the Fund, if the findings agree with the original certificate and where such findings do not agree, half of the fee shall be paid from the Fund and the remaining half shall be debited to the account of member.

(3) A member suffering from tuberculosis or leprosy or cancer, even if contracted after leaving the service of an establishment on grounds of illness but before payment has been authorised, shall be deemed to have been permanently and totally incapacitated for work.

(4) In respect of a member covered under a social security agreement entered into between the Government of India and any other country, accumulations shall be payable on ceasing to be an employee in an establishment covered under the Code.

52. Payment to person charged with offence of murder. — (1) Where a person, who in the event of the death of a member of the fund is eligible to receive provident fund accumulations of the deceased member, is charged with the offence of murdering the member or abetting in the commission of such an offence, the claim of such person to receive the share of provident fund shall remain suspended until the conclusion of the criminal proceedings initiated against him for such offence.

(2) Upon the conclusion of the criminal proceedings referred to in sub-paragraph (1), if the person, –

- (i) is convicted of murdering or abetting the murder of the member, the person shall be debarred from receiving the share of provident fund accumulations, which shall be payable to other eligible members, if any, of the deceased member; or
- (ii) is acquitted of the charge, the share of the provident fund shall be payable to the person.

53. Payment of Provident Fund. — (1) When the amount standing to the credit of a member becomes payable, it shall be the duty of the Commissioner to make prompt payment under this Scheme.

(2) Where there is no nominee in accordance with this Scheme or there is no person entitled to receive such amount, the Commissioner may, if the amount to the credit of the Fund does not exceed ten thousand rupees and if satisfied after enquiry about the title of the claimant, pay such amount to the claimant.

(3) Where any portion of the amount standing to the credit of a member has become payable and is in dispute or doubt, the Commissioner shall make prompt payment of that portion of the amount in respect of which there is no dispute or doubt and the balance shall be adjusted.

(4) Where the person to whom any amount is to be paid under this Scheme is a minor for whose estate, a guardian under the Guardians and Wards Act, 1890 (8 of 1890), has been appointed, the payment shall be made to such guardian.

(5) Where no guardian under the Guardians and Wards Act, 1890, has been appointed, the payment shall be made to the guardian, if any, appointed under sub-paragraph (5) of paragraph 44 of this Scheme.

(6) Where no guardian under the Guardians and Wards Act, 1890 or under sub-paragraph (5) of paragraph 44 of the Scheme has been appointed, the payment shall be made to the natural guardian and in the absence of a natural guardian, to such person, as the Commissioner, where the amount does not exceed twenty thousand rupees or the Chairperson of the Central Board, if the amount exceeds twenty thousand rupees, considers to be the proper person representing the minor and the receipt of such person for the amount paid shall be a sufficient discharge thereof.

(7) Where the person to whom any amount is to be paid under this Scheme is a lunatic for whose estate a manager under the Indian Lunacy Act, 1912 (4 of 1912), has been appointed, the payment shall be made to such manager.

(8) Where no such manager has been appointed under sub-paragraph (7), the payment shall be made to the natural guardian of the lunatic and in the absence of any such natural guardian, to such person as the Commissioner, where the amount does not exceed twenty thousand rupees or the Chairperson of the Central Board, if the amount exceeds twenty thousand rupees considers to be the proper person representing the lunatic and the receipt of such person for the amount paid shall be a sufficient discharge thereof.

(9) Where it is brought to the notice of the Commissioner that a posthumous child is to be born to the deceased member, the Commissioner shall retain the amount which shall be due to the child in the event of its being born alive and distribute the balance.

(10) Where subsequently, no child is born or the child is stillborn, the amount retained shall be distributed in accordance with the provisions of this Scheme.

(11) In case of an International Worker, when the amount standing to the credit of a member becomes payable,-

(i) It shall be the duty of the Commissioner to make prompt payment as provided in the Scheme.

(ii) The due amount in respect of the member and the beneficiary covered under a social security agreement between India and another country, shall be payable in the payees' bank account.

(iii) In all the other cases, the amount due shall be payable to the credit of the payee's bank account in India.

54. Filing of claims. — (1) Every member may, at the time of leaving service, subject to provisions contained in this Scheme, file a claim application on the designated portal created for the purpose.

(2) In case of non-filing of e-nomination by the member, the employer shall on the death of the member, obtain the claim application from eligible beneficiaries and forward it within five days of the receipt of the application

(3) In case the claimant is unable to file claim through the designated portal in online mode due to any technical reasons, the claimant may, forward claim in physical form to the employer, who shall in turn, forward it after due verification and attestation to the Commissioner within five days of its receipt.

(4) forward it to the Commissioner or any other officer authorised by him in this behalf, and the Commissioner is satisfied of the reasons for non-filing of claim through online mode, the Commissioner or any other officer authorised by him in this behalf may forward such application to the employer and the employer shall be required, to return it within five days of its receipt after due verification and attestation.

(5) The payment may be made to the person to whom payment is to be made, through electronic or digital fund transfer system of any Scheduled bank or Co-operative bank or post office.

(6) Notwithstanding anything contained in sub-paras (1) to (5), the Central Board may authorise, subject to monetary ceiling as it may deem fit, the Central Provident Fund Commissioner or any other officer to make payment from a Provident Fund account to the member or the eligible beneficiary, as the case may be, without receipt of a claim.

(7) The claims, complete in all respects and submitted along with the requisite documents, shall be settled and the benefit amount paid to the beneficiaries within twenty days from the date of receipt by the Commissioner.

(8) Where any deficiency is found in the claim, the same shall be communicated to the claimant within twenty days from the date of receipt of such application.

(9) Where the Commissioner fails without sufficient cause to settle a claim complete in all respects within twenty days, the Commissioner shall be liable for the delay beyond the said period and penal interest at the rate of twelve per cent per annum may be charged on the benefit amount, which shall be deducted from the salary of the Commissioner.

55. Inoperative Account. — Any amount becoming due to a member as a result of the following shall be transferred to an account to be called the Inoperative Account:

(i) supplementary contribution from the employer in respect of leave wages or arrears of pay, instalment of arrear contribution received in respect of a member whose claim has been settled, but which could not be remitted for want of the latest address; or

(ii) accumulation in respect of any member, who has retired from service after attaining the age of fifty-five years, or migrated abroad permanently, or died, but in respect of whom no application for withdrawal under this Scheme has been preferred within thirty-six months from the date it becomes payable; or

(iii) any amount remitted to a person which is received back undelivered and not claimed within thirty-six months from the date it becomes payable,

Provided that in the case of payment of the said balance, the amount shall be paid by debiting the Inoperative Account;

Provided further that if any amount becomes due to a member, as a result of supplementary contributions on account of litigation or default by the establishment or a claim which has been settled but is received back undelivered not attributable to the member, shall not be transferred to the Inoperative Account.

Chapter-IX ANNUAL REPORT

56. Annual report of Board. — (1) The annual report on the pursuits of the Central Board, together with audited accounts and the report of the Comptroller and Auditor General of India, shall be considered by the Executive Committee and placed for adoption at a meeting of the Central Board to be held before the tenth day of December following the close of the financial year concerned:

Provided that if the report of the Comptroller and Auditor General is not received by the first day or week of December following the close of the financial year to which it pertains, the audited accounts together with report of the Comptroller and Auditor General may be placed before the Executive Committee of the Board separately from the annual report.

(2) The annual report and the audited accounts of the Central Board, together with the report of the Comptroller and Auditor General of India, as adopted by it, shall be authenticated by affixing the common seal of the Central Board.

(3) Four copies of the annual report with the comments of the Central Board on the report of the Comptroller and Auditor General shall be submitted to the Central Government not later than the twentieth day of December following the close of the financial year concerned for being placed before Parliament:

Provided that if the report of the Comptroller and Auditor General is not received by the first day of December following the close of the financial year to which it pertains, the audited accounts together with the report of the Comptroller and Auditor General and the comments of the Central Board thereon shall be submitted to the Central Government separately from the annual report.

57. Conduct of business of Central Board. — (1) All orders and other instruments shall be made and executed in the name of the Central Board and shall be authenticated by the person in the manner as the Central Board may specify.

(2) All contracts and assurances of property shall be expressed to be made by the Central Board and shall be executed on behalf of the Central Board by the Commissioner.

58. Misuse of benefits. — (1) The Central Provident Fund Commissioner shall specify the manner of ascertaining any misuse of benefits provided to any establishment or any person under this Scheme.

(2) Where any officer authorised by the appropriate Government is satisfied that any establishment or any person has misused benefit specified under this Scheme, then such officer may deprive such establishment or such person, as the case may be, of such benefit for such time as deemed fit:

Provided that no such order shall be passed unless an opportunity of being heard is given to such establishment or such person, as the case may be.

59. Writing off losses. — Where the Central Board is satisfied that any amount of contribution, cess, interest or damages due to it under this Scheme is irrecoverable, it may, having due regard to the facts and circumstances of each case and the overall financial condition of the Fund, write off such contribution, cess, interest, or damages, as the case may be.

ANNEXURE

[See paragraph 60]

(SPECIAL PROVISIONS)

A. Employees' Enrolment Campaign, 2026. — (1) The Employees' Enrolment Campaign, 2026 shall come into force on the date of publication of this Scheme and shall cease to operate on the 31st day of October, 2026.

(2) Any employer, whether previously covered or not under the Code, shall be permitted to-

- (a) apply for coverage; and
- (b) enrol such employees who joined the establishment between 1st day of April, 2009 and 31st day of March, 2026, who are employed as on date of declaration, but who, for any reason, were not enrolled under the Scheme earlier.

(3) The compliance in respect of such declared employees shall commence from the month of such declaration by the employer under this Campaign provided that the employees' share of contribution, has not been previously deducted and kept with the employer.

(4) In cases wherein inquiries under section 7A of the Employees' Provident Fund and Miscellaneous Provisions Act, 1952 or under section 125 of the Code, Para-11 of the Employees' Provident Funds Scheme, 2026 or paragraph 26-B of Employees' Provident Funds Scheme, 1952, paragraph-8 of the Employees' Pension Scheme, 2026 or paragraph-8 of Employees' Pension Scheme, 1995, as the case may be, are pending and the employer opts for this Campaign, both the employee and the employer contribution shall be payable as per provisions of the Code and Schemes made thereunder.

(5) The employer intending to avail benefit of this Campaign, shall, at the first instance, ensure to create Universal Account Number authenticated with Face Authentication Technology through UMANG Application for each of the eligible employees being declared and make payment of their contribution through an Electronic Challan-cum-Return.

(6) The employer shall thereafter make the declaration under this Campaign through an online facility provided by Employees Provident Fund Organisation, where employer shall indicate the details of the employees enrolled and link it to the Electronic Challan-cum-Return (Temporary Return Reference Number) through which, payment of contributions has been made and pay damages of one hundred rupees;

Provided that the membership under Employees' Pension Scheme shall be restricted to the wage ceiling as notified by the Central Government:

Provided further that any new employee after 1st day of September, 2014 shall not be a member of this Scheme in case the salary exceeds the wage ceiling.

(7) The declaration by employer shall be accepted only through the designated portal of the Employees Provident Fund Organisation.

(8) The submission of multiple undertaking or declaration shall be allowed.

(9) On and from the date of declaration under this Campaign, the employer shall make regular compliance of the provisions of the Code.

(10) All establishments are eligible to participate in the Employees' Enrolment Campaign, 2026, irrespective of the fact whether any establishment is facing inquiries under section 125 of the Code or under section 7A of the Repealed Act, paragraph-11 of this Scheme or paragraph 26-B of Employees' Provident Funds Scheme, 1952, paragraph-8 of the Employees' Pension Scheme, 2026 or paragraph 8 of Employees' Pension Scheme, 1995, as the case may be, are pending.

(11) The inquiry officer shall take into consideration the declaration made under this Campaign while deciding the matter.

(12) In case declaration is given by the employer pertaining to the stipulated period of inquiry, the benefits under this Campaign shall be confined to limiting the damages to the extent of notional damages as provided for under this Campaign in respect of all existing employees, their wages or amount of contributions and duration of their employment so declared.

(13) The employer shall deposit contributions in respect of declared employees for past periods from their respective date of joining, that-

(a) the employer shall only be required to pay their share, provided the employees' share has not been deducted and kept with the employer;

(b) the employees' share shall be waived, if not deducted by employer earlier;

(c) the employer shall pay interest for the past period under section 127 of the Code, along with administrative charges, as applicable.

(14) The cases of assessments already concluded under section 125 of the Code or under Section 7A of the Repealed Act, paragraph-11 of this Scheme or paragraph 26-B of Employees' Provident Funds Scheme, 1952, paragraph-8 of the Employees' Pension Scheme, 2026 or paragraph 8 of Employees' Pension Scheme, 1995, as the case may be, are pending and the employer opts for this Campaign shall not be considered.

(15) No action shall be initiated by the Employees' Provident Fund Organisation against the employers who avail the benefits of this Campaign, in respect of such employees who have already left the establishment as on the date of declaration, subject to submission of an undertaking by the establishment declaring that-

(a) all the existing and eligible employees have been declared; and

- (b) no amount pertaining to the existing or earlier employees' share of contribution which was deducted therefrom along with applicable amount of employers' contributions in respect thereof, is pending for depositing in the fund.

(16) Where a declaration under this Campaign has been made by misrepresentation or suppression of facts relating to declaration of eligible employees, employment and terms of employment of such declared employee, such declaration shall be void ab-initio and shall be deemed to have not been made under this Scheme and the employer making such declaration shall be liable to action in accordance with the provisions of the Code and the Schemes made thereunder.

(17) For the purpose of increasing coverage and extension of benefits under the Scheme, the member's contribution shall stand waived under this Campaign for the period beginning the 1st day of April, 2009 and ending the 31st day of March, 2026:

Provided further that such waiver under this Campaign, shall be applicable, only if the member's contribution has not been recovered.

(18) The Central Provident Fund Commissioner or such other officer authorised, may levy an amount and recover from the employer by way of damages at the rates specified in the Table under Employees' Enrolment Campaign, 2026:

TABLE

Period of Default	Rate of damages
Between the 1 st day of July 2009 to the 31 st day of March 2026	One hundred rupees under the Employees' Enrolment Campaign-2026 .

B. VISHWAS, 2026.— (1) The special provisions relating to damages shall be called “VISHWAS, 2026”.

- (2) It shall remain valid for a period of six months from the date of notification of this Scheme.
- (3) The duration may be further extended for a period not exceeding six months by Central Provident Fund Commissioner for reasons to be recorded in writing and shall be placed before the Central Board for information.
- (4) VISHWAS, 2026 shall be applicable for damages for default in payment of contribution for the period prior to 14th June, 2024.
- (5) VISHWAS, 2026 shall be applicable to following categories of cases under section 14B of the

Repealed Act read with paragraph 32A of the Employees' Provident Fund Scheme, 1952 and section 128 of the Code read with paragraph 23 of this Scheme: -

- (a) where order under section 14B of the Repealed Act or under section 128 of the Code, as the case may be, has been issued and is under dispute before any judicial forum by either party to the dispute;
 - (b) where any order under section 14B of the Repealed Act or under section 128 of the Code, as the case may be, has been issued and amount to be levied is yet to be recovered;
 - (c) where notice under section 14B of the Repealed Act or under section 128 of the Code, as the case may be, has been issued and final order is yet to be issued; or,
 - (d) where notice under section 14B of the Repealed Act or under section 128 of the Code, as the case may be, is yet to be issued.
- (6) The VISHWAS 2026 shall not be applicable to such cases, where entire amount under section 14B of the Repealed Act or under section 128 of the Code, as the case may be, has already been deposited.
- (7) Notwithstanding the rate of damages otherwise applicable at the relevant point of time, the rate of damages under the VISHWAS, 2026 shall be as specified in sub-paragraph (1) of paragraph 23 of the Scheme.
- (8) An appeal filed or an order passed under section 7-I of the Repealed Act or before any judicial forum, against a notice or an order referred in sub-paragraph (5), shall stand abated, on the remittance of such amount of damages as specified in sub-paragraph (7).
- (9) The VISHWAS, 2026 shall be applicable subject to following conditions: -
- (a) the interest under section 7Q of the Repealed Act or section 127 of the Code for the specific period or delayed months of remittances corresponding to the period under section 14B of the Repealed Act, is fully remitted or recovered;
 - (b) the employer shall submit an undertaking that no further appeal before any forum shall be filed consequent upon such abatement of dispute under this Scheme.
- (10) The recovery of dues, paid or recovered in part shall be as under,-
- (a) any unpaid amount under section 14B of the Repealed Act shall be regulated as under: -
 - (i) where the amount paid in part is greater than the damages calculated as per sub-paragraph (7), there shall be no refund to the establishment nor shall it be adjusted against any other order or a notice issued under section 14B of the Repealed Act for the said period of delay of remittances;
 - (ii) where the amount paid in part is lesser than the damages calculated as per sub-paragraph (7), the establishment shall remit the differential amount of the damages calculated as per sub-paragraph (7);
 - (b) pre-deposit under section 7-O of the Repealed Act or section 23 of the Code:-

any amount deposited under section 7-O of the Repealed Act or under sub-section (3) of section 23 of the Code for preferring an appeal under section 7-I of the Repealed Act or section 23 of the Code, as the case may be, and deposited with the Employees' Provident Fund Organisation shall be considered as valid deposit by the establishment under the Repealed Act and shall be regulated as under:

- (i) the differential amount between the amount calculated as damages payable under sub-paragraph (7) and the deposited amount under section 7-O of the Repealed Act or under sub-section (3) of section 23 of the Code shall be paid by the establishment;
 - (ii) where the differential amount deposited under section 7-O of the Repealed Act or under sub-section (3) of section 23 of the Code exceeds the amount calculated as damages payable under sub-paragraph (7) is more, the differential excess of amount shall be adjusted first against any other order issued under section 14 B of the Repealed Act or any notice to be issued under section 128 of the Code for any subsequent period of delay in remittances towards the contributions payable by the establishment.
- (11) The Central Provident Fund Commissioner shall issue operational guidelines.

C. AMNESTY, 2026.— (1) The provisions relating to exempted establishments shall be called “AMNESTY, 2026”.

- (2) It shall remain valid for a period of six months from the date of notification of this Scheme.
- (3) The duration may further be extended for a period not exceeding six months on the recommendations of the Central Board.
- (4) The exempted establishments which have applied for the Amnesty, 2026, amnesty shall be granted retrospectively under section 17 of the Repealed Act read with paragraphs 27 and 27A of the Employees' Provident Funds Scheme, 1952 and section 143 of the Code.

Explanation: For the purpose of this paragraph, this provision shall apply to establishments that have been operating a Provident Fund Trust on the basis of recognition under the Income Tax Act, 1961 (43 of 1961) but do not have a formal notification of grant of exemption by the appropriate Government under the Code or the Repealed Act.

- (5) The following categories of establishments are eligible for Amnesty, 2026:
 - (i) **Category-I:** The establishments seeking exemption regularisation retrospectively for their Provident Fund Trusts and have already started compliance as an un-exempted establishment or are opting for prospective compliance as an un-exempted establishment and are further sub-categorised as under:
 - (a) Trusts maintained for excluded employees; or
 - (b) Trusts maintained for non-excluded employees,

under the Employees' Provident Funds Scheme, 1952;

- (ii) **Category—II:** The establishments seeking exemption regularisation retrospectively for their Provident Fund Trusts and opting for continuance as an exempted establishment under the Code.

(6) Provisions of Amnesty, 2026 for Category- I establishment: -

- (i) retrospective exemption of the establishment and recognition of the Trust from inception to the cut-off date i.e. the date from which complying as un-exempted or such future date (not beyond the validity period) from which it is proposed by the establishment to comply as an un-exempted establishment;
- (ii) the period for which the Trust has been operating shall be deemed to satisfy the three-year compliance as un-exempted that is required under the rules pertaining to grant of exemption issued by the Government under the Code;
- (iii) the minimum requirement for the number of employees and / or corpus required under the rules pertaining to grant of exemption issued by the Government under the Code shall be waived;
- (iv) transfer from Provident Fund balances to the Employees' Pension Scheme, 1995 and /or the Employees' Pension Scheme, 2026 shall be allowed in respect of non-excluded employees who are in service as on the cut-off date and who were mandatorily required to become members of Employees' Pension Scheme, 1995, but had not been made a member earlier;
- (v) the establishment shall not be treated in default merely on the grounds that exemption of the establishment and the Trust did not have a formal approval and notification and there shall be no proceedings for assessment of dues provided that the rate of contributions and interest credited to member accounts are at par or better than the statutory rates:

Provided that in case any such proceeding has been pending shall be withdrawn and stand abated;

- (vi) the establishment shall not be treated in default merely on the grounds that exemption of the establishment and the Trust did not have a formal approval and notification and there shall be no proceedings for assessment of damages and interest carried out provided the rate of contributions and interest credited to member accounts are at par or better than the statutory rates:

Provided that in case any such proceeding has been commenced (but not completed) they will be withdrawn and stand abated;

- (vii) the assessment of dues and related damages and interest shall be applicable in respect of any left-out employees and apply in case of delay in transfer of Funds from the establishment to the Trust or in transfer of Funds under paragraph 28 of the Employees' Provident Funds Scheme, 1952;
- (viii) in case, any proceeding for assessment of dues, damages, interest has been completed and orders issued, such orders shall be held void *ab-initio* and any amount that has been recovered shall be allowed to be adjusted against future dues of the establishment, subject to appeal under section 23 of the Code;
- (ix) the establishment shall be liable for such surcharge as may be specified in the Employees' Provident Funds Scheme, 1952 for any violation or deviation from the pattern of investment specified by the

Government from time to time in respect of exempted establishments from the inception of the Trust till the date of compliance as un-exempted establishment;

(7) Responsibility of establishments availing Amnesty, 2026:

- (i) the establishments shall make an application to the Central Government specified by the Central Provident Fund Commissioner for availing the benefits of the Amnesty, 2026;
- (ii) the establishment shall provide the list of employees who are contributing or are in service as on the cut-off date as well as those employees, who have left service but whose accounts are not yet settled along with the accumulations in their credit as on that date and any liability arising out of any dispute related to services and benefits by employees for the period prior to the cut-off date, shall be borne by the employer;
- (iii) the establishment shall ensure that the accounts of the Trust including the ledger account of individual members have been audited by a Chartered Accountant as on the cut-off date;
- (iv) any disputes of membership, contributions and benefits paid in respect of employees who left service in the past and whose accounts were settled by the Trust or claims of service in the past will continue to be handled by the establishment and any liability arising out of any dispute related to services and benefits by employees for the period prior to the cut-off date shall be borne by the employer;
- (v) the establishment shall provide the details of investments made and further transaction, if any, from date of inception of the trust till the cut-off date to Commissioner for verification by such experts or expert agencies, as may be specified by Commissioner;
- (vi) the establishment shall make good any losses that had arisen in the sale and purchase of securities by the trust and to pay any surcharge or penalty for deviation from the pattern of investment;
- (vii) any liability arising out of any short comings and / or irregularities noticed in the management of accounts and handling of funds and investments in the course of Audits and Compliance Audit of the trust shall be borne by the employer;
- (viii) the establishment shall ensure that transfer of corpus from Trust to the Fund is carried out in the manner and in the time frame communicated to them by the Commissioner, if not already done;
- (ix) the establishment shall render full co-operation and assistance by production of records of the Trust and Establishment on demand by the EPF authorities;
- (x) the establishment shall ensure that any Compliance Audit and Special Audit directed by the EPF authorities are completed within three months from the date of application for the Amnesty;
- (xi) the charges for the Special Audit as intimated by the EPF authorities shall be borne by the establishment;

(8) Procedure to be followed by Employees' Provident Fund Organisation.- The Employees' Provident Fund Organisation (the EPFO) shall follow the procedure specified as under:

- (i) the EPFO shall accept the application from the establishments and provide guidance and support in completing the formalities;

- (ii) the EPFO shall take parallel actions and complete the Compliance Audit and assignment of Special Audit agency and completion of special audit within six months of the establishment submitting the audited accounts of the Trust and submitting all the documents sought by the EPFO offices;
- (iii) the EPFO shall communicate shortcomings and dues, surcharges and penalties that would be payable by the establishment in a time bound manner and also address any objections and grievances raised by the establishment;
- (iv) the EPFO shall ensure the issuance of public notice of the intention of the establishment to comply as an un-exempted establishment and regularization of the exemption status and address any objection or grievance raised by affected persons;
- (v) in the case of establishments, which apply for a prospective cut-off date, after orders of the Government allowing compliance as un-exempted establishment from a particular cut-off date, the EPFO shall ensure smooth transfer of funds from Trust to Fund and crediting of balances to individual accounts;
- (vi) a time frame of six months shall be allowed to the establishment to complete audits and updating of accounts from the date of their applications;

(9) Provisions of Amnesty, 2026 for Category- II establishment .-

The establishments classified as Category-II, in addition to the conditions specified in sub-paragraph 8, shall also comply with the provisions of the Code, the rules framed thereunder and this Scheme.

(10) **Additional conditions.-** The additional conditions for grant of Amnesty are specified as under:

- (i) the rate of contributions and interest thereon shall not be less favourable than the Provident Fund benefits extended to employees of un-exempted establishments and the deficiency in interest or the contributions shall be borne by the employer;
- (ii) the provisions of paragraph shall apply in cases of levy of damages by way of penalty under section 14B of the Repealed Act and the Employees' Provident Funds Scheme, 1952;
- (iii) the provisions of paragraph shall be applicable on such establishments in cases of evasion in membership;
- (iv) the membership to the Employees' Pension Scheme, 1995 from a retrospective date shall not be permissible under this scheme except in eligible cases under the Employees' Pension Scheme, 1995:

Provided that diversion of funds from the employer's Provident Fund share to the Employees' Pension Fund, 1995 and / or the Employees' Pension Scheme, 2026 shall be allowed in such cases;

- (v) the establishment shall update KYC requirements of the employees of the establishments participating in the Trust.

(11) **Issuance of order:** The appropriate Government shall issue final orders regarding admissibility of the Amnesty, 2026 within six months of receipt of application in complete form.

FORM-I
[See paragraph 12(1)]

To,
The Appropriate Government

Subject: Application for exemption from operation of all or the following provisions of the Employees Provident Fund Scheme,2026:

Sir,

I, _____ (Name) hereby apply for exemption from the operation of all or the following provisions of the Employees Provident Fund Scheme,2026:

- a) _____
b) _____

My details are as follows: -

1. Name:
(in block letters)
2. Date of birth
3. Gender:
4. Aadhaar number:
5. UAN:
6. Member ID/EPF Account no.: -
7. Address:
8. Name of the establishment:
9. EPF Code No. of the establishment:

1. I declare that all the particulars stated above are true to the best of my knowledge and belief.

2. I hereby give my consent to Employees' Provident Fund Organisation to use my Aadhaar information for the purpose indicated above.

Date:

Place:

(Name and signature of the applicant)

It is certified that the details furnished above are correct as per record of the establishment.

Date:

Place:

Name & signature of the employer/
Authorised signatory of the establishment

Form II
[See Paragraph 12(2) (ii)]

(Online Returns for any exempted establishment or class of establishment or employee or class of employee)

FIELD WISE INSTRUCTIONS

PART A: ESTABLISHMENT DETAILS

Sl. No.	Field Name	Field Type	Remarks
A.	Establishment ID	Will be auto populated based on log in by the employer	For any change in the data against B and/or C the employer may send an email to the concerned RPFC along with documents.
B.	Name of the establishment		
C.	Address		
D.	PAN of the establishment	Data entry	The PAN and the name as per PAN will be verified from the Income Tax Database.
E.	Name of establishment as per PAN	Data entry	
F.	Ownership type	Selection from a drop down list	Please see Annexure A to view the list.
G.	Primary activity	Selection from a drop down list	Please see Annexure B to view the list.
H.	Exemption under section/para	Selection from a drop down list	Please see Annexure C to view the list.
	a. Relaxation order number	Data entry	Fields for I (i) to (viii) will be displayed.
	ii. Relaxation order date	Data entry	
	iii. issued by	Selection from a drop down list	
	iv. Relaxation with effect from	Data entry	
	v. Notification number	Data entry	Mandatory field.
	vi. Notification date	Data entry	Mandatory fields.
	vii. Issued By	Selection from a drop down list	
	viii. Notification with effect from	Data entry	
I.	In case of exemption under paragraph 27, Order number		These fields will appear if the section under SL H is paragraph 27. The employer is required to enter the first order granting exemption to a member.
	i. Order date	Data entry	These fields will appear if the section under SL H is paragraph 27. The employer is required to enter the first order granting exemption to a member.
	ii. With effect from	Data entry	
	iii. Issued by		
			Link shows the list of separate code/sub code which is updated in Form 5A.
J.	Branches having separate/sub-	Click here link	The employer is also required

	code		to list out all its branches located at places other than the establishment and not having any separate or sub code number (employees working where are also complying under the trust. Employer can add new branch in form 5A.
K.	Branches having separate/sub-number	Click here link	Default value will be 12%
L.	Contribution rate	Selection from 10 or 12% as applicable.	

Note: Parts C, D and E will allow entry only when the Part A and B are filled in, Part E and F will allow entry only if the establishment filing the return is also the parent trust in case of common PF Trust (refer Part B).

EDITING OF DATA IN PART A

Once the data is saved, it can be edited later when there is any change in the date by click of the EDIT Button.

However, the following data cannot be edited:

1. Name and address of the establishment. If any change is there the employer is required to request the concerned PF Office with supporting documents so that the data is first changed in the EPFO application and it will be updated on the unified portal at the level of APFC.
2. The PAN and name as per PAN of the establishment if the data is verified and the status is shown as verified.
3. Selection of the section/paragraph regarding the relaxation order/notification and the details of such order, as the start month of the return is based on the 'with effect from' - date of exemption.

PART B: TRUST DETAILS

Sl. No.	Field Name	Field Type	Remarks
A.	PAN of the trust	Data entry	The PAN and the name as per PAN will be verified from the Income Tax Database.
B.	Name of the trust as per PAN	Data entry	
C.	Name of the Trust as per records	Display	The name will be displayed from the records of EPFO.
D.	Address Line 1	Data entry	
E.	Line 2	Data entry	
F.	City	Data entry	
G.	District	Selection	
H.	State	Selection	
I.	PIN	Data entry	
J.	Income tax order number recognizing the trust	Data entry	Please inform if the trust has been recognized by the IT Department.
K.	Date of income tax trust	Data entry	- Do -
L.	Date of income tax order	Selection	Please select single if the trust is handling the PF Contributions of single establishment (including the branches, not having been granted any separate exemption). Select CPF Trust if the Trust is handling contributions from other participating units also.
M.	Details of establishment having the	The fields will	In case the establishment that is filling

	parent trust (In case L is common PF Trust)	be as follows:	the return enters own code number as the Establishment handling the Trust, it will be able to enter the details in Part E and F. In case the Trust is handled by another code and the establishment filing the unit, he will be able to view the data in Part E and F if entered by the Parent Trust.
			A link to view the compliance by the Branch post March 2012 will also appear. There will be facility to add row for more branches.
N.	Details of Chairman	Following fields will be there	
	Name	Data entry	
	Aadhaar/PAN/UAN of Chairman	Data entry	
	Designation	Data entry	
O.	Details of representatives	Following fields will be there	The details of the representatives from the establishment which is filling the return may be entered.
	Name	Data entry	
	Aadhaar/PAN/UAN of the representative	Data entry	
	Designation	Data entry	
	Whether employee or employer representative	Selection	
	Whether elected or nominated member	Selection	
P.	DEMAT Account details	There will be facility to add fields.	There will be facility to add rows for more accounts.
	Account Number	Data entry	
	Depository participant	Data entry	
	Depository type	Selection	
Q.	CSGL/SGL Account details	There will be facility to add fields.	There will be facility to add rows for more accounts.
	Account number	Data entry	
	Depository participant	Data entry	
	Account type	Selection	
R.	Trust bank account	Following fields will be there	The details is being collected so that the EPFO offices and the other trusts may transfer the PF Amounts through-electronic mode. Only one account can be added, so that all payments are sent to it. This information will be made available to the EPFO Offices and the PF exempted trusts and will also be auto displayed in the online transfer claim form.
S.	Date of last constitution of the Board	Data entry	Please enter the data when the Boards of Trustees was last constituted.

Note: The parts C, D and E will allow entry only when the Part A and B are filled in.

Parts E and F will allow entry only if the establishment filing the return is also the parent trust in case of common PF trust.

EDITING OF DATA IN PART B

Once the data is saved, it can be edited later at level of APFC when there is any change in the data by click of the EDIT Button.

However, the following data cannot be edited:

1. The PAN and name as per PAN of the trust if the data is verified and the status is shown as verified.
2. The selection and subsequent entry regarding the single and common PF trust since it will affect the data in the Parts E and F.

PARTS C, D and E (MONTHLY PARTS)

Parts C and D are to be filled in by all establishments each month.

Part E will have to be filled in by the parent trust only each month and the participating units having exemption granted will have the view rights.

Part C: (i) Employees Details (Monthly Parts)

Sl. No.	Field Name	Field Type	Remarks	
A.	Number of employees as on close of previous month	Data entry	One-time data entry (only in the first return). On the next month the number of employees as on close of previous month is automatically displayed.	
B.	Number of employees who joined in the current month	Data entry		
C.	Number of employees who left during the current month	Data entry	Sum of (A+B+C) All types of employees are included.	
D.	Number of employees as at the end of current month	Display		
E.	Number of excluded employees out of D above	Data entry		
F.	Number of employees for whom establishment has to comply	Display	F=A+B-E	
G.	Contract employee details	Complying under trust	Data entry	
		Complying as unexempted under another code of establishment		
		Complying through respective code of contractor		
H.	Employees on direct payroll of establishment	As exempted employee	Data entry	The sum of G and H should be equal to F.
		As unexempted employee		
I.	Number of International Workers		Data entry	
J.	Number of disabled workers		Data entry	
K.	Number of inoperative accounts			
L.	Total amount of PF balance in			

	inoperative accounts			
M.	Amount of interest on PF balance in inoperative account			
N.	Number of non-KYC accounts			
O.	Amount of PF balance in non-KYC accounts			
P.	Amount of interest on PF balance in non-KYC Accounts			

Part C: (ii) Employees' Details: Contributions, Interest, Settlement & Part-withdrawals (Monthly)

Sl. No.	Name of member	UAN	Opening balance		Contributions		Settlement /part-withdrawals		Interest credited		Closing balance	
			EE#	ER*	EE	ER	EE	ER	EE	ER	EE	ER

#EE-Employee Share

*ER-Employer Share

PART D: Contribution Details (Monthly)

Sl. No.	Field Name		Field Type	Remarks
A.	OB of PF contribution still due from employer		Data entry	Only one-time data entry with first return. On subsequent months it will be automatically displayed.
B.	PF wages liable for contribution		Data entry	
C.	EE share	Data entry	Data entry	
D.		Data entry	Data entry	
E.	ER share	Data entry	Data entry	
F.		Data entry	Data entry	
G.	Refunds	Due in the month	Data entry	
H.		Transferred	Data entry	
I.	Total due		Auto display	It will display the amount by adding total due amounts i.e. (A+B+E+G)
J.	Details of transfer of contribution	Amount	Data entry	Click on add row button and fill the amount in case the funds were transferred in parts.
		Date	Selection	
K.	Total amount transferred to BoT		Auto display	
L.	Interest paid		Data entry	Interest paid to trust by the employer for any belated transfer to Trust

Damages (Rs.) upto the month.....

Interest (Rs.) upto the month.....

PART E: INVESTMENT DETAILS (MONTHLY PART by PARENT TRUST ONLY)

Sl. No.	Field name	Field type	Remarks
A.	Securities	Auto display	Display the face value of opening balance after data entry in the first return through link (securities). In subsequent month, auto display

	Details of securities	Data entry	Unique attributes of Securities including ISIN etc.	
B.	Cash	Data entry	One time data entry	
C.	Total	Auto display	It will display the amount by adding securities and cash i.e.(A+B)	
RECEIPTS				
D.	PF Contribution	Data entry		
E.	Refunds (loans and advances)	Data entry		
F.	Transfer in	Data entry		
G.	Other receipts	Data entry		
H.	Recoup by employer in	For capital loss on investment	Data entry	
I.	Case of loss by trust	For revenue loss on account of interest shortfall	Data entry	
Return from Investments:				
J.	Interest	Previous due	Data entry	One-time data entry. On next month it will be automatically displayed.
K.		Receivable in the current month	Data entry	
L.		Receivable in the current month	Data entry	
M.		Balance	Auto display	It will display the amount by using the formula (J+K-L).
N.	Maturity	Previous due	Data entry	One-time data entry. On next month it will be automatically displayed.
O.		Receivable in the current month	Auto display	The amount will appear from the details entered through the link " Matured During the Month". The sum of face value of all securities matured will be displayed.
P.		Received in the current month	Data entry	
Q.		Balance	Auto display	It will display the amount by using the formula (N+O-P).
R.	Others	Received due	Data entry	One-time data entry. On next month it will be automatically displayed.
S.		Receivable in the current month due	Data entry	
T.		Received in the current month	Data entry	
U.		Balance	Auto display	It will display the amount by using the formula(R+S-T).
V.	Total Receipts		Auto display	It will display the amount by adding the following fields. (D+E+F+G+H+I+L+P+T)
Payments				
W.	Claim including transfer out	Data entry		
X.	Loans and advances	Data entry		
Y.	Other payments	Data entry		

Z.		Auto display	It will display the amount by adding the claims including transfer out, loans and advances and other payments (W+X+Y).
ZA.	Amount available for Investment (B+V-Z)	Auto display	It will display the amount by using the formula (B+V-Z).
ZB.	Total amount invested by BoT	Auto display	The amount will appear from the details entered through the link "Investment Details During the Month" It will automatically display the sum of amount from securities screen by using the formula (F+G-H). The deal value will be taken.
ZC.	Cash balance	Auto display	It will display the amount by using the formula (AA-AB).
ZD.	% of cash balance against available	Auto display	It will display the amount by using the formula (AC*100/AA).
ZE.	Reason for uninvested amount	Data entry	

Screen opened through Hyperlink Securities/Matured Amount/Invested Amount
INVESTMENT DETAILS SECURITIES:

	Type of securities including ISIN etc.	Opening balance as on first return	Matured during The month	Invested during the month closing balance				Closing Balance	%age of types of securities	Deviation %age of investments	Remarks
Sl. No.	Data Entry	Face value	Face value	Face value	Deal value	Accrued Interest Paid	Accrued Interest Received	Face value			
a	b	c	d	e	f	g	h	i			The face value of closing balance is auto display the amount by using the formula face value of opening balance-face value of mature + face value of investment i.e. (CD+E)
1.	Central Government security item (i) of the notification	One time data	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
2.	State Government securities/SOL item (II) (a) of the notification	One time data	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
3.	Central/State Government guaranteed securities Item (ii) (b) of the notification	One time data	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
4.	Bonds/ Securities of Public Financial Institution item (iii) (a) of the notification	One time data	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
5.	Bonds/securities of Central public sector undertaking item (iii) (a) of the notification	One time data	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
6.	Bonds/securities of public bank item (iii) (a) of the notification	One time data	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
7.	Bonds/securities	One	Data	Data	Data	Data	Data	Auto			

	of State public sector undertakings item (iii) (a) of the notification	time data	entry	entry	entry	entry	entry	display			
8.	TDR (less than a year) of PSB item (iii) (b) of the notification	One time data	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
9.	Collateral Borrowing & Lending Obligation (CBLO) item (iii) (c) of the notification	One time data	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
10.	Bonds/securities of Private Sector item (v) of the notification	One time data	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
11.	SDS	One time data	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
12.	Others	One time data	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
categories for Investment as per New Pattern w.e.f. 29.05.2015											
13.	Category (i) (a)Government securities	One time data entry	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			Will open only from May 2015
14.	Category (i)(b)Other securities	One time data entry	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
15.	Category (i)(c)Gilt Mutual Funds	One time data entry	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
16.	Category (ii)(a)Listed Debt securities	One time data entry	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
17.	Category (ii)(b)Basell Tier 1 Bonds	One time data entry	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
18.	Category (ii)(c)Rupee Bonds of IBRD, IFC and ADB	One time data entry	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
19.	Category (ii)(d)Term Deposit Receipts (TDRs)not less than one year duration.	One time data entry	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
20.	Category (ii) (e)Debt Mutual Funds	One time data entry	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
21.	Category (ii) (f) Infrastructure debt. Instruments	One time data entry	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
22.	Category (iii) (b) Category (iii) (b) Liquid Mutual Fund	Data entry	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
23.	Category (iii) (c)	Data	Data	Data	Data	Data	Data	Auto			

	b) Liquid Mutual Fund	entry	entry	entry	entry	entry	entry	display			
24.	Category (iii) (c) Term Deposit Receipts (TDRs) of up to one year duration.	Data entry	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
25.	Category (iv) (a) Shares of Body Corporates list on BSE/NSE.	Data entry	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
26.	Category (iv) (b) Mutual Funds regulated by SEBI.	Data entry	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
27.	Category (iv) (C)ETF of either Sensex index or Nifty 50 index.	Data entry	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
28.	Category (iv) (d)ETF's of Disinvestment by Govt. of India in body corporate	Data entry	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
29.	Category (iv) (e)ETF for the purpose of hedging	Data entry	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
30.	Category (V) (a) CMB5 or RMBS.	Data entry	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
31.	Category (v)(b) Unite issued by REITs.	Data entry	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
32.	Category (v)(c) ABS regulated by SEBI	Data entry	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
33.	Category (v) (d)Units of Infrastructure Investment Trusts regulated by SEBI	Data entry	Data entry	Data entry	Data entry	Data entry	Data entry	Auto display			
34.		Sum	Sum	Sum	Sum	Sum	Sum	Sum			

Scrip Register:

Sl. No.	Transact ion ID	Transact ion date	Val ue date	T T	ISI N	Co de	Fac e Val ue	Purch ase Price	Accru ed intere st	YT M	Matur ity Date	Remark s- Descript ion of security	categ ory	Co st	Ref- Fund mana ger

Two more hyperlinks from Part E

- Regarding the claim settlements in the establishment and on the grievance redressal. The pop up screen will ask each month the following data.

Sl. No.	Data field		
CLAIMS			
1.	Opening Balance of Claims	One time data entry	
2.	Claims received in the month	Data entry	
3.	Total claims workload in the month	Display	1 plus 2
4.	Claims disposed within 20 days	Data entry	

5.	% of claims settled in the month within 20 days	Display	4 *100/3
6.	Claims disposed beyond 20 days	Data entry	
7.	% of claims settled in the month beyond 20 days	Display	6* 100/3
8.	No of claims pending	Display	3 - 4-6 Will carry as OB to next month
9.	% of claims pending		8*100/3
10.	Reasons for pending claims	Data entry	
GRIEVANCES			
11.	Opening balance	One time data entry	
12.	Grievances received in the month	Data entry	
13.	Net workload	Display	11 plus 12
14.	Grievances disposed	Data entry	
15.	% of grievances disposed	Display	14*100/13
16.	Closing balance	Display	Will carry as OB to next month
17.	% of Grievances pending	Display	16*100/13

Part F-ANNUAL INFORMATION (HOLDING) (YEARLY PART BY PARENT TRUST ONLY)

Sl. No.	Field Name	Field Type	Remarks
I AUDIT OF ACCOUNTS			
A.	Financial Year up to which accounts audited	Selection	Financial Year
B.	Name & Address of the Auditor for last Six Years	Data entry	Entry of previous 6 Years
	PAN		
C.	Whether copy of the latest Audit Report Sent to the RPFC	Selection	Yes/No
D.	If Yes	Data entry	
II. Details of annual statement of account			
E.	Annual Statement of account issued upto	Data entry	
F.	No. of contributing members	Data entry	
	Closing Balance Amount of Contributory members		
G.	No. of Non-contributory Members	Data entry	
	Closing Balance Amount of Non Contributory members		

H.	Amount available for Distribution of interest	Data entry	
I.	Rate of interest declared and credited	Data entry	
J.	Whether the deficiency in interest was made good by the employer.	Selection	
K.	Whether the interest is on monthly accrual of balance	Selection	
L.	Whether the accounts are being maintained electronically	Selection	
M.	Whether the members are able to see their Account Balance online.	Selection	
N.	Whether the rules of the fund are displayed on a notice board/made available electronically.	Selection	
III.	Financial Health of Holdings		
O.	Total Holding of the trust at the end of Financial Year	Data entry	
P.	Market value of the holding of trust at the end of financial Year	Data entry	
IV. Amortization Account of trust			
Q.	Opening Balance		
	Addition/Reduction during the year		
	Closing balance		
	#Reduction to be entered in(-)		
V. Maturity In Defaults			
R.	Default of Security	Data entry	
S.	ISIN	Data entry	
T.	Face Value	Data entry	
U.	Deal value at the time of purchase	Data entry	
V.	Amount Receivable	Data entry	
W.	Amount Received	Data entry	
X.	Amount in default	Data entry	
	Total	=(e-f)	
VI. Interest In Defaults			
Y.	Default of Security	Data entry	
Z.	ISIN	Data entry	
ZA.	Interest receivable	Data entry	
ZB.	Interest Received	Data entry	
ZC.	Interest in Default	Data entry	
	Total	=(c-d)	

To be signed digitally by employer/authorised signatory

Form -III
[See Paragraph 13(3)]
(Minutes of the meeting of board of trustees)

1. (a) Name & Code Number
of the establishment:

(b) Address of the establishment:

(c) E-mail id:

2. Details of the meeting of board of trustees:

(i) Date of the meeting:

(ii) Venue of the Meeting:

(iii) Whether chairman of the meeting appointed

☐ Yes ☐ No

(iv) Number of members attended the meeting

(v) Whether the requisite quorum is present

☐ Yes ☐ No

(vi) Business transacted at the meeting and result thereof

(vii) Particulars with respect to any adjournment of meeting and change in venue

(viii) Particulars with respect to postponement of meeting and change in venue

(ix) Any other points relevant for inclusion in the report

3. Fair summary of proceedings of the meeting

4. Confirmed that the meeting was called, convened, held and conducted as per the provisions of the Act, the rules and secretarial standards made thereunder.

Declaration

To the best of my knowledge and belief, the information given in this form and its attachments is correct and complete

To be digitally signed by the Chairman

OR

To be digitally signed by

Designation

DIN of the director; or DIN or PAN/ Aadhaar of the manager or CEO or CFO; or membership number of the company secretary

FORM IV
[See paragraph 13(27)]
CERTIFICATE OF UNDERTAKING

To
 The Regional Provident Fund
 Commissioner,

 Sir,

We, the employer, and the board of trustees, undertake to abide by the conditions for grant of exemption under section 143(1) of Code on Social Security, 2020.

This shall be legally binding on (Name, PAN & EPF Code no of the Establishment) (, and the board of trustees of (Name of the PF Trust) including their successors and assignees or such conditions as may be specified later for continuation of exemption.

We, also undertake to transfer the funds promptly within the time limit prescribed from time to time and as directed by the Regional Provident Fund Commissioner in the event of cancellation of exemption.

We, the employer and the board of trustees also undertake to transfer the funds promptly within the time limit prescribed by the concerned RPFC in the event of cancellation of exemption, failing which provisions of sections 127 and 128 of the Code shall apply.

(SIGNATURE)

(NAME.....)

Aadhaar No.- _____

PAN_____

UAN_____

(SIGNATURE)

(NAME.....)

Aadhaar No.- _____

PAN _____

UAN_____

EMPLOYER/CHAIRMAN OF THE TRUST

ALL MEMBERS OF BOARD OF TRUSTEES

FORM-V**[See paragraph 24(1) of THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 2026]****[See paragraph 18(1) of THE EMPLOYEES' PENSION SCHEME, 2026]****[See paragraph 11(1) of THE EMPLOYEES DEPOSIT LINKED INSURANCE SCHEME, 2026]**(Return of details of Employees required or entitled to become members of funds and
Wages paid to each of such employee)

Name and address of the establishment.....

EPF Code No. of-establishment.....

Date of applicability of the

Code.....

Sl. No .	Memb er ID/ EPF Accou nt No.	Name of the employe e	Dat e of birt h	Aadha ar numbe r	PA N	UA N	Gende r	Date of joinin g the Fund	Total period of previou s service	Gros s wage s	EPF wage s	EPS wage s	EDL I wage s

Signature of the employer or
Authorised signatory of the establishment
Seal of the establishment

Form VI
[See paragraph 24(2)(vi)]
(Ownership Return)

Establishment Profile		
1	Name of the Establishment	Auto seeded
2	EPF Code Number of the Establishment	Auto seeded
3	Coverage Under Section	Auto seeded
4	LIN	Auto seeded
5	CIN	Auto Seeded
6	PAN of the Establishment	Auto Seeded
7	TAN of the establishment	
8	GST number	
9	Date of Registration under Code	Auto seeded
10	Date of Commencement of Business	
11	Address:	Auto Seeded
12	Phone Number	Auto Seeded/Data Entry
13	Fax number	Auto Seeded/Data Entry
14	Email Id	Auto Seeded/Data Entry
15	Web Address, if any	Auto Seeded/Data Entry
16	Establishment classification	Auto seeded- Private/Public Sector/Government
17	NIC Code	Auto Seeded/Data Entry

PART-A

PARTICULARS OF OWNERS

S. No.	Name	Date of Birth	Gender	Father's Name	Aadhaar number	DIN	PAN	Address	Mobile, email	Status/ Designation in establishment	The Date from which position held	Details of Bank Account/ ISFC

Document chosen as identity proof of Responsible Person
:

- Aadhaar/ DIN/ PAN

PART-B**PARTICULARS OF LESSEE**

S.No.	Name	Aadhaar number	Gender	DIN	PAN	Date of birth	Bank Account no & IFS Code	Address	Mobile, email	Date of lease

Document chosen as identity proof of lease

:

- Document for proof of lease.

PART-C**All BANK DETAILS OF ESTABLISHMENT SPECIFIED IN PART-A**

S. No.	Name of the establishment	Name of bank	Address of the branch	IFSC Code	Account number	Type of account

DECLARATION

1. I hereby declare that the information furnished herein is true to the best of my knowledge and belief.
2. I hereby give my consent to Employees' Provident Fund Organisation to use my Aadhaar information for the purpose indicated above.

Signature of employer: _____

Name of employer: _____

Designation of employer: _____

Form VII
(Under Para 24(2)(ix) of EPF Scheme)
Electronic Challan-Cum-Return

Sr No	Column Name
1	EPF Code number of the establishment
2	UAN
3	Member name as per UAN
4	Gross wages
5	EPF wages
6	EPS wages
7	EDLI wages
8	Employee PF contribution
9	Employer EPS contribution
10	Employer PF contribution
11	NCP Days (Non-contributory period)
12	EPF Code number of Principal Employer(Wherever applicable)
13	Period of engagement of Contractual employee with Principal Employer- From (date) (Wherever applicable)
14	Period of Engagement of contractual employee with Principal Employer- Upto (date) (Wherever applicable)

To be digitally Signed by the employer

[illegible]

**PARTICULARS OF PERSON WHO HAVE ULTIMATE CONTROL OVER AFFAIRS OF
BRANCH**

(Separate entry for each branch)

N o.	Bra nch nam e	EPF Cod e num ber of the bran ch	Name of respon sible person	Gen der	Da te of bir th	Fath er's nam e	Aadh aar num ber	DI N	PA N	Addr ess*	Mo bile	em ail	Design ation of the respons ible person	Date of incumb ency of the respons ible person

* Any one of the documents having address of the responsible person: Aadhaar/ DIN/Electricity bill/Gas bill/Rent or Lease agreement

PARTICULARS OF LESSEE
(Separate entry for each branch)

Sl. No.	Bra nch nam e	EPF Code numb er of the branc h	Na me	Gend er	Dat e of birt h	Fathe r's name	Aadh aar numb er	DI N	PA N	Addres s*	Mobi le	ema il	Date of commence ment of lease

* Any one of the documents having address of the responsible person: Aadhaar/ DIN/Electricity bill/Gas bill/Rent or Lease agreement

DECLARATION

I hereby declare that the information furnished above is true to the best of my knowledge and belief.

Signature of employer: _____

Name of employer: _____

Designation of employer: _____

Form IX
[See paragraph 26(1)(ii)]
(Details of authorised signatories)

The following official/officials is/are hereby authorized to sign all documents and submit returns on behalf of the employer for the establishment [Name _____] and EPF Code No _____ for submission to the EPFO.

The details of Authorized Signatory are given below:

Sl. No.	Name of authorized signatory	Designation	UAN	Aadhaar number	PAN	Mobile No.	Specimen signature
1							
2							
3							
4							
5							

Document chosen as identity proof of authorised signatory _____ :

- UAN & Aadhaar/ PAN

DECLARATION

1. I hereby declare that the information furnished by me in this form containing details of authorised signatories is true to the best of my knowledge and belief.
2. I hereby give my consent to Employees' Provident Fund Organisation to use my Aadhaar information for authentication of my identity.

Date: _____

Place: _____

Signature of employer: _____
Name of employer: _____
Designation of employer: _____
Seal of the establishment: _____

Form X
[See paragraph 27(1)]
(Registration of principal employer's establishment and declaration of contractors)

PART A — ESTABLISHMENT DETAILS (Auto Seeded)

1. Name of establishment		2. EPF Code No.	
3. PAN of establishment	<i>10-digit PAN</i>	4. GSTIN	
5. Address (with PIN)			
6. Constitution	<i>Proprietorship / Partnership / Company / LLP / Trust / Society / Govt. / PSU</i>	7. NIC Code	
8. Nature of business / industry		9. Date of Coverage	<i>DD/MM/YYYY</i>

PART-B: Declaration of number of employees

1. No. of direct employees		2. No. of Contract Workers	
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PART C — DECLARATION OF CONTRACTORS ENGAGED

Sl. No.	Name of contractor	PAN	Contractor EPF Code (if any)	Nature of work	Contract period (From–To)	Number of workers	Contract amount	Form X received (Y/N)
1.								
2.								
3.								

DECLARATION:

I------(Name and designation of employer/authorised signatory) declare that the information furnished above is true and correct. I undertake to update this form within 15 days of any change in the above information including engagement of new contractors.

Place: _____

Date: _____

Name: _____

Designation: _____

Signature and seal of principal employer

Form XI
[See paragraph 27(3)]
(Contractor's statement on recoveries from contract workers)

Name of Contractor		Contractor's EPF Code No	
Contractor's PAN		Wage month	<i>MM/YYYY</i>
Contractor's GST		Principal employer EPF Code	
Name of principal employer		Work order reference No.	
Value of contract		Period of contract (From---to---)	
Total number of employees engaged.		Number of excluded employees	

Sl. No.	Name of contract worker	UAN	Wages	Employee share of EPF deducted from wages (Rs.) *	Employer EPF+EPS+EDLI Contribution (Rs.)	Admin charges (Rs.)	Total dues payable (Rs.)
1.							
2.							
3.							
4.							
Total							

DECLARATION:

I, _____ the contractor, declare that:

- (1) Employee's EPF contribution shown above has been deducted from wages and remitted to EPFO.
 (2) All information is true and correct to the best of my knowledge.

Place: _____

Date: _____

Name: _____

Designation: _____

Signature and seal of contractor

Form XII

[See paragraph 27(4)]

Monthly abstract by principal employer

(Aggregate recoveries from contract workers and employer's contributions)

Name of establishment		EPF Code No.	
Address		Month (MM/YYYY)	
Total contractors engaged		Total contract workers	

CONTRACTOR-WISE ABSTRACT:

Sl. No.	Name of contractor	Number of workers	Aggregate recovery from employee	Aggregate amount payable by the contractor (Rs.)	Details of payment by contractor		Details of payment by principal employer, in respect of balance dues, if any	
	Extract of Form-XI				TRRN	Amount	TRRN	Amount
1.								
2.								
GRAND TOTAL								

DECLARATION:

- I _____ the principal employer, declare that the aggregate figures shown above are correct and have been compiled from Form XI statements received from each contractor.
- I further declare that the above information is correct and true to the best of my knowledge.

Place: _____

Date: _____

Name: _____

Designation: _____

Signature and seal of principal employer

[F. No. S-35025/04/2026-SS-II]

TEJASWI S. NAIK, Joint Secy.