

FREQUENTLY ASKED QUESTIONS ON EPF ADVANCE TO FIGHT COVID-19 PANDEMIC

Q1: Who is eligible for the advance from EPF to fight COVID-19 Pandemic?

Ans. Any member of EPF Scheme, 1952 with UAN (Universal account number) employed in any establishment or factory covered under EPF & MP Act, 1952.

Q2: Under which provision of the EPF Scheme, 1952, a member is entitled for benefit?

Ans: That a new sub-para (3) has been inserted in Paragraph 68L of the EPF Scheme, 1952 through GSR No.225(E) published in the Gazette of India (Extraordinary), Part II- Section 3-sub section (1) on 28.03.2020 to provide for benefit.

Q3: What is the new beneficial provision?

Ans: It is to provide for non-refundable advance from their EPF account to EPF members, employed in factory or establishment located in an area, which is declared to be affected by outbreak of epidemic or pandemic by the Appropriate Govt.

Q4: How can I know whether establishment/factory in which I am employed is in an area declared to be affected by COVID-19 pandemic?

Ans: Since COVID-19 has been declared a Pandemic by the Appropriate Government for the entire country and therefore the employees working in establishments and factories across entire India, who are members of the EPF Scheme, 1952, are eligible.

Q5: Is EPF member required to produce any certificate or document for availing this advance?

Ans: No certificate or documents are to be submitted by member or his/her employer for availing the benefit.

Q6: How much money can I get from my EPF account under this new provision to fight COVID-19 and do I have to refund it?

Ans: You can get non-refundable withdrawal to the extent of the basic wages and dearness allowances for three months or up to 75% of the amount standing to your credit in the EPF account, whichever is less. The amount standing to credit in EPF includes employee's share, employer's share and interest thereupon.

Since withdrawal is non-refundable, there is no requirement to refund the amount.

Q7: Please illustrate the calculation of benefits

Ans: If the balance in member's EPF account as on date is Rs.50,000/- and monthly basic wage and dearness allowance is Rs.15,000/-
75% of balance of Rs.50000/- is Rs.37,500/- & amount of three months wage is Rs.45000/-.
So member is eligible to get Rs.37,500/- the least of two amounts.

Q8: How can I claim this amount? Do I need to submit claim form to EPFO Office?

Ans: Like claim for all other types of advances, the claim for this advance also can be filed Online if your UAN is validated with Aadhaar and KYC of Bank account and Mobile number is seeded in UAN.

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Q9: Where and how can I file Online Claim?

Ans: On the home page of website- www.epfindia.gov.in, under the TAB “COVID-19” on top right hand corner, instructions for filing online advance claim is hosted.

The process is also noted below:

- a. Login to Member Interface of Unified Portal (<https://unifiedportalmem.epfindia.gov.in/memberinterface>)
- b. Go to Online Services>>Claim (Form-31,19,10C & 10D)
- c. Enter last 4 digits of your Bank Account and verify
- d. Click on “Proceed for Online Claim”
- e. Select PF Advance (Form 31) from the drop down
- f. Select purpose as “Outbreak of pandemic (COVID-19)” from the drop down
- g. Enter amount required and Upload scanned copy of cheque and enter your address
- h. Click on “Get Aadhaar OTP”
- i. Enter the OTP received on Aadhaar linked mobile.
- j. Claim is submitted

Q10: Can I file claim through my mobile phone?

Ans: Yes, from your mobile phone you can either

- i) login to (<https://unifiedportal-mem.epfindia.gov.in/memberinterface>) and follow steps a. to j as in Ans to Q9 to file claim OR
- ii) Through UMANG (Unified Mobile Application for New-age Governance) Mobile APP Home> EPFO> Employee Centric Services> Raise Claim> Login with your UAN and OTP received on your mobile number registered with UAN to file claim

Q11: Can an employee working in an exempted establishment get the advance to fight COVID-19 pandemic from PF Trust?

Ans: The “Terms and conditions of exemption” in Para 27AA of EPF Scheme, 1952, provides that any amendment to EPF Scheme, 1952, which is more beneficial to the employees becomes applicable to exempted establishments pending formal amendment of Trust Rules.

So, employee of an exempted establishment can withdraw from his PF account maintained with the PF Trust of the establishment by making application to the PF Trust

Q12: I availed advance recently for illness. Can I avail advance to fight COVID-19 pandemic?

Ans: Yes. This advance can be availed irrespective of advances availed earlier.

Q.13: What is income tax rate for advance to fight COVID-19 pandemic?

Ans: Income Tax is not applicable on any advance availed under EPF Scheme.

Q.14: I have already applied advance for a different purpose and requested a lower amount. I do not want to avail this advance now and would like to prefer claim for advance to fight COVID-19 pandemic. However, it is not permitted by the portal. What should I do?

Ans: To enable submission of fresh claim for availing this advance, the earlier claim under submission needs rejection. Please send request on email of your jurisdictional Regional Office for rejection of earlier form 31 submitted.

Q.15: How long will it take for credit of amount in my bank account after submission of claim for advance to fight COVID-19 pandemic?

Ans: Claims for advance to fight COVID-19 pandemic are being processed on priority considering exigency of the situation.

Q16: KYC is not complete for my EPF account and hence I am unable to file this claim.

Ans: The claim for this advance can be filed Online if your UAN is validated with Aadhaar and KYC of Bank account and Mobile number is seeded in UAN. You are requested to complete your KYC by submitting same on Member Portal. If your basic details that is name, date of birth and gender against UAN are same as that in Aadhaar, you can link your Aadhaar through eKYC Portal. In case of mis-match in KYC details and details in EPF account, please submit online request for demographic detail correction through your employer. The bank account details has to be digitally approved by the employer. For submitting your claim online our aadhar linked mobile will get OTP. So your aadhar should be linked with a mobile

Q17: Is it necessary to apply for 75% of PF balance under this provision?

Ans: Withdrawal to the extent of the basic wages and dearness allowances for three months or up to 75% of the amount standing to your credit in the EPF account, whichever is less, is **maximum permissible limit**. You can apply for lesser amount also.

Q18: I have applied for availing advance under 'Natural Calamity' purpose. Will this be treated as advance to fight COVID-19 pandemic?

Ans: No. You have to apply specifically for advance to fight COVID-19 pandemic.

Q19: Will EPFO process advance to fight COVID-19 pandemic despite lockdown?

Ans: Yes. Advance to fight COVID-19 pandemic are being settled on priority to mitigate hardship faced by members.

Q.20: I have not left my job. Can I withdraw PF to fight COVID-19?

Ans: Yes. You can avail this advance while still in service.