

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.

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 a Mobile number is seeded with UAN.

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