EPFO

Employees Provident Fund Organisation

Different categories of EPF Forms

Forms	**Description**
2	Declaration and Nomination Form
5	New Eployees registering for PF
10C	Only Pension Withdrawal
10D	Monthly Pension Withdrawal Apllication after Retirement
11	Auto Transfer of EPF Account
13	EPF Account Transfer
14	Withdrawal for Contribution to LIC Policy
19	Only PF Withdrawal
20	EPF Withdrawal in case of death of member
31	Advances/ withdrawal
51F	Insurance claim after a member's demise

A brief insight on the major EPF Forms is as under:

Form 19 - EPF Final Settlement Form (Pension Withdrawal Benefits)

(Used to withdraw pension benefits and to get a PF non-refundable advance. The first two options can be put to use at the time of leaving employment for the sake of retirement or even otherwise. However, the last option can only be used during service when a certain set of conditions are fulfilled. It must be filed at least two months after the job is left.)

Form 31 - EPF Advance Form

(Used to file a claim for partial withdrawal or advance. There are set criteria for any sort of withdrawal.)

Sl. No.	Purpose of Withdrawal	Withdrawal Limits	Minimum Service Required	Other Conditions
1	Education	Up to 50% of employee contribution to the EPF with interest	7 years	Expenses incurred for the education of their children post 10th standard
2	Marriage	Up to 50% of the employee contribution to EPF with interest	7 years	Marriage expenses for self, siblings, or children
3	Land purchases or construction/purchase of a new house	**For land purchase** – Up to 24 times the monthly basic wages and dearness allowance, total employee and employer share with interest, or total cost, whichever is least **For house** – Up to 36 times the monthly basic wages and dearness allowance, or total cost, whichever is least	5 years	Land or house to be purchased should be under the name of the member, spouse, or owned jointly with the spouse
4	Loan repayment	Up to 36 times the monthly wages with dearness allowance, or total employee and employer share with interest, or total outstanding principal and interest of the loan, whichever is least	10 years	i. The loan must be taken from an agency ii. The agency must provide a certificate indicating the outstanding principal and interest

5	Home renovation	Up to 12 times of a member's monthly wages with dearness allowance, or employee share with interest, or cost, whichever is least	5 years	The home to be renovated should be registered under the member's name, spouse's name, or jointly held with the spouse The facility can be availed twice: a. After 5 years of the completion of the house b. After the 10 years of the completion of the house
6	Before retirement	Up to 90% of the accumulated corpus with interest	After an individual reaches 54 years of age and within one year of retirement/superannuation, whichever is later	To cover their financial expenses.
7.	Special Cases: i. Closure of establishment for over 15 days and employees are unemployed without compensation ii. The employee has not received a salary for more than two months continuously	Employee share with interest	N/A	The reason for not receiving compensation can be anything other than a strike

Form 10C - Benefits under the Employee Pension Scheme (EPS)

(Every month a part of the overall PF contributions is segmented into the Employee Pension Scheme, and this section of the proceeds from your PF account can be withdrawn using Form 10C)

Eligibility Criteria I

1 A member who left job before the completion of 10 years of service.

2 A member who obtained 58 years of age before completion of 10 years of service, whether in service or having left.

Eligibility Criteria II

1 A member though having completed 10 years of service, he has not attained the age of 50 years at the time application.

2 A member who is more than 50 years of age, but not exceeding 58 years, and not willing for getting pension at a reduced rate.

Eligibility Criteria III

1 Family members/ nominee/ legal heir of a deceased member who died after attaining the age of 58 years but with number of completed years of service less than 10 years.

Types of Benefits available

Let us know the benefits available to the members mentioned above:

1 A member falling in category 1 and 3 above, shall apply for withdrawal benefits.

2 A member falling in category 2 above, is eligible for Scheme Certificate only. In case of 2(b) above, if the member is willing to accept reduced pension, he is eligible to apply in Form10D.

3 A member who left service on account of any permanent disablement, is eligible for disablement pension and he has to apply in Form 10D.

Benefits of Scheme Certificate

The benefits of the scheme certificate are listed below:

Service period with the previous employer will be considered on taking up job in a new establishment.

In case, member does not take up employment, his family can get family pension, if he dies before him attaining 58 years of age. If he survive, he get the withdrawal benefits.

Form 10D - Pension withdrawal after retirement

(Under this scheme, a member becomes eligible for a pension after retirement at the age of 58 years. However, a member can opt for a reduced pension after 50 years at a discounted rate of 4% each year. The member can apply for a monthly pension by filling EPF Form 10D.)

Eligibility	Retirement (58 years) or after 50 years of age (reduced pension)
When to fill	After retirement
Where to submit	To be submitted to the EPFO through the establishment
How to fill	Offline / Online
Who has to fill it	The employee or nominee (in case of death of the employee)

1) **By whom is the pension claimed**

The applicant has to mention any one of the following in this field.

a Member
b Widow/Widower
c Major/Orphan
d Guardian
e Nominee
f Dependent Parent

2) **Type of pension claimed**

a SUPERANNUATION PENSION –
Monthly pension on retirement at the age of 58 years

b REDUCED PENSION –
Monthly pension at a discounted rate of 4% per annum starting from the age of 50 years.

c DISABLEMENT PENSION –
Early monthly pension amount due to permanent and total disablement.

d WIDOW & CHILDREN PENSION –
Monthly pension for the widow and children after the death of the member.

e ORPHAN PENSION –
Monthly pension benefits for the surviving sons/daughters of the deceased member up to the age of 25 years.

f NOMINEE PENSION –
Monthly pension for the nominee declared after the death of the member in case there are no family members.

g DEPENDENT PARENT –
Monthly pension for dependent parents in case the member dies without a family (spouse and children) or a nominee.

3) Member Details

a Member's name
b Gender
c Marital status
d Date of birth/age
e Father's/Husband's Name

4) EPF Account Details

a RO
b Office
c Establishment Code
d Member's Account Number

5) Name & address of the Establishment in which the member was last employed

6) Date of leaving the service (dd/mm/yyyy)

7) Reason for leaving the service

8) Address for communication

In case of reduced pension (opted date for commencement of pension)

9) Option for commutation of 1/3 of Pension

10) Option for Return of Capital. (Put a tick)

11) Mention nominee for Return of Capital

12) Particulars of Family

13) Date of the death of Member (if applicable)

14) Details of Bank Accounts Opened

a Name of the Bank
b Name of the Branch
c Full Postal Address/ Pin

15) Detail of Scheme Certificate already in possession of the member, if any

If the Scheme Certificate is received, indicate:

a Scheme Certificate Control No
b Authority who issued the Scheme Certificate

16) If the pension is being drawn under E.P.S, 1995, mention

a PPO number and
b Issuer RO/SRO

17) Documents enclosed (Indicate as per the Instructions)

The applicant has to certify the details by signing the form and getting it signed by the employer as well.