

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
RAJYA SABHA
UNSTARRED QUESTION NO. 3116
TO BE ANSWERED ON 27.03.2025**

EPFO 3.0

3116. SHRI JAGGESH:

Will the Minister of Labour and Employment be pleased to state:

- (a) whether it is a fact that the Employees' Provident Fund Organization (EPFO) is set to launch "EPFO 3.0" to enhance user experience and accessibility;**
- (b) whether this new version will allow subscribers to withdraw their provident fund directly from ATMs akin to regular banking transactions;**
- (c) whether EPFO subscribers will be able to manage their accounts using their Universal Account Number (UAN) without the need to visit EPFO office or consult employers;**
- (d) whether the initiative aims to improve efficiency and reduce bureaucratic hurdles; and**
- (e) if so, the details thereof and the timeline of implementation?**

ANSWER

**MINISTER OF STATE FOR LABOUR AND EMPLOYMENT
(SUSHRI SHOBHA KARANDLAJE)**

(a) to (e): As part of EPFO 3.0 initiative, stakeholder consultations have been held for transforming EPFO into a future-ready, member-centric, and a technology-driven organization.

EPFO regularly modifies its standard operating processes and undertakes technological up gradation to enhance user experience and accessibility for the members.

At present the EPFO members file online claim and after authorization at EPFO Regional Offices, the payment is sent in batches to Bank account of members. Over 99.31% claims are now received in online mode, without any requirement to visit the field office. The auto-mode claims are processed within three days.

Further, the following simplifications in the services of EPFO, have been made:

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(i) For Auto mode processing of advance claims, the amount limit has been enhanced to Rupees One lakh. Further, in addition to Illness / hospitalization advances, the advances for housing, education and marriage are also enabled for auto mode processing. Now 60% of advance claims are processed are in auto mode.

(ii) Member details correction process has been simplified, and members having Aadhaar-verified UANs can make corrections in their IDs themselves, without any EPFO interventions. At present, about 96% corrections are being done without any EPF office intervention.

(iii) In Transfer claim submission requests, the need for employer's attestation of Aadhaar-verified UANs has been done away with. Now only 10% transfer claims require member and employer's attestation.

(iv) The requirement for submitting a cheque-leaf with the claim form has also been relaxed for KYC-compliant UANs meeting prescribed criteria.

(v) Certain upfront validations have been developed to guide members about eligibility /admissibility of claims so as to ensure that members do not file ineligible claims

(vi) The claim settlement process is being further simplified with Centralization of member databases under CITES 2.01

(vii) The Centralized Pension Payments System (CPPS) was fully implemented in December 2024, ensuring centralised pension disbursement to over 69 lakh pensioners.
