

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
RAJYA SABHA
UNSTARRED QUESTION NO. 3117
TO BE ANSWERED ON 27.03.2025**

STEPS TAKEN BY EPFO FOR FACILITATING WITHDRAWAL

3117. SHRI KARTIKEYA SHARMA:

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

- (a) the progress made by the Employees' Provident Fund Organisation (EPFO) in enabling Provident Fund (PF) withdrawals through ATMs and UPI, the details thereof;**
- (b) whether any measures are being taken to ensure data security and prevent fraud in these new withdrawal systems, given the rising incidents of cybercrime, if so, the details thereof; and**
- (c) whether Government plans to extend similar technological upgrades to other EPF services, such as pension disbursement and claim settlements, if so, the details thereof?**

ANSWER

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

(a) to (c): EPFO has taken several technology driven key initiatives to improve service delivery ecosystem for EPF members and EPS Pensioners. EPFO has held discussions with NPCI and lead banks for smooth integration of its payment system with the banking system. EPFO also envisages to adopt best of technological tools. Online claim settlement was one among such big steps towards ease of service delivery. 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 other services of EPFO, have been made:

(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.

Contd..2/-

- (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 disbursal to over 69 lakh pensioners.**

EPFO has taken appropriate steps like software upgradation, NextGen firewalls, security audits, cyber awareness & training, policies/ procedures to ensure security of data.
