

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
RAJYA SABHA
UNSTARRED QUESTION NO. 2972
TO BE ANSWERED ON 13.08.2026
INOPERATIVE EPF ACCOUNTS**

2972. # SHRI NEERAJ DANGI:

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

- (a) the number of inoperative Employees' Provident Fund (EPF) accounts and the amount lying therein, year-wise and State/Union Territory-wise, from 2020-21 till date;**
- (b) the details of claims settled in respect of such accounts, year-wise, since then;**
- (c) whether Government has assessed the reasons for increase in the number of inoperative EPF accounts and if so, the details thereof; and**
- (d) the measures taken by Government to identify holders of inoperative EPF accounts, facilitate settlement of claims and reduce the number of inoperative EPF accounts and the quantum of unclaimed amount accumulations therein?**

ANSWER

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

(a) to (d): The financial year-wise total number of inoperative accounts in EPFO, the amount therein and total amount of claim settled in Inoperative accounts as per the Consolidated Annual Accounts (Balance Sheet) is annexed at Annexure.

The primary reason for the increase in the number of inoperative accounts is the non-filing of claims by the members after exiting service. Additionally, due to KYC updation (Aadhaar seeding) drive for all its members, accounts hitherto not classified because of the absence of members' Date of Birth, have now been categorized as inoperative.

Contd..2/-

The Government has taken measures to identify and categorize inoperative EPF accounts with unclaimed accumulations based on the availability and status of KYC details. Further, provision for auto-initiation of EPF claims has been incorporated in the revised EPF Scheme, 2026, to facilitate direct credit of accumulations to Aadhaar-seeded bank accounts. In addition, EPFO has undertaken outreach and awareness initiatives through social media platforms and the organization of Nidhi Aapke Nikat (NAN) 2.0 camps to disseminate information among employers and employees regarding EPF services and Inoperative accounts.

Annexure referred to in reply to part (a) to (d) of Rajya Sabha Unstarred Question no. 2972 for 13.08.2026.

Financial Year	Number Inoperative accounts	of	Balance (in Crores)	Settled Amount (in Crores)
2020-21	11,72,923		3930.85	1855.55
2021-22	13,41,848		4962.70	2269.75
2022-23	17,44,518		6804.88	2673.98
2023-24	21,55,387		8505.23	2632.29
