

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
UNSTARRED QUESTION NO. 2680
TO BE ANSWERED ON 09.03.2026**

ISSUES FACED IN PENSION CLAIMS

2680. SHRI ASADUDDIN OWAISI:

Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:

- (a) whether the Government is aware that the downtime for the Employees Provident Fund Organization's (EPFO) website is very high, thereby causing difficulties in accessing online services and if so, the reasons therefor;**
- (b) whether the claim rejection rate of pension at EPFO is indeed very high and the time taken for claim settlement is inordinately long and if so, the reasons therefor;**
- (c) whether the Government proposes to strengthen the grievance redressal mechanism along with the functional customer care helplines, which are non-functional at this point and if so, the details thereof;**
- (d) whether the Government is aware of the issues being faced by the members in relation to Form-19, Life Certificate and the Universal Account Number (UAN); and**
- (e) if so, the details thereof along with the steps being taken by the Government to resolve the same?**

ANSWER

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

(a): EPFO has been providing online services to its stakeholders i.e., EPF members, Employers and Pensioners through the 'Unified Portal' www.epfindia.gov.in

In response to the technical issues reported regarding the online services causing inconvenience to subscribers, an extensive diagnostic study was conducted and several steps have been taken to improve performance.

Contd..2/-

New servers and storage systems have been installed to replace outdated end of support life equipment. The system capacity has been increased to handle higher loads. New routers, switches, enhanced bandwidth and load balancers have also been set up to improve speed and efficiency of services. Core applications have been moved to the upgraded system.

Advanced security systems have been put in place, including next-generation firewalls, access control tools, and systems to monitor database and security incidents. A dedicated team has been deployed to run the Security Operations Center.

Through these measures, EPFO has improved system efficiency, enhanced the ease of doing business for employers and ease of living for members & pensioners.

(b): Rejection of pension claims generally occurs due to the following reasons:

- Incomplete or incorrect claim forms.**
- Non-availability or mismatch of member data (date of birth, date of exit, service details, Aadhaar, bank details etc.).**
- Non-submission of requisite documents in death cases (e.g., death certificate, succession/legal heir documents).**
- Contribution-related discrepancies.**

In order to reduce the rejection on account of above, EPFO is emphasizing on submission of e-nomination and family details online, for all members.

As a result, the rejection ratio of pension claims under the Employees' Pension Scheme (EPS), 1995 has shown a consistent declining trend over the last five years.

With regard to settlement timelines, the scheme provides that claim application, complete in all respect along with requisite documents, shall be settled and claim amount paid within twenty days.

However, when the claim is not found complete in all respect along with requisite documents, the settlement time can increase on account of extra time taken in getting the requisites completed.

(c): EPFO has provided various grievance redressal mechanism to its stakeholders to redress their grievances. Stakeholders can raise their grievances through grievance portals of CPGRAMS and EPFiGMS.

Details of grievances received and disposed at EPFO during 2025 on CPGRAMS and EPFiGMS portal is below:

S.No.	Grievance Portal	Grievances received during 01.01.2025 to 31.12.2025	Grievances disposed during 01.01.2025 to 31.12.2025
1.	CPGRAMS	2,33,052	2,28,461
2.	EPFiGMS	17,54,297	17,20,489

Stakeholders queries are also being redressed through various social media platforms like Instagram, Twitter, Facebook and WhatsApp. In addition, EPFO's Call centre also redresses member queries.

Enhanced functionalities under CITES 2.01 project are aimed at accelerating claim processing, minimizing rejection rates, improving system transparency and reducing the number of member grievances.

(d) & (e): Reports of certain elderly and infirm pensioners facing difficulties in submission of Life Certificate due to failure of fingerprint authentication in advanced age, iris-related issues after cataract surgery, or physical inability to visit banks/EPFO offices has been received.

To address these concerns, the following measures have been taken:

- MoU with India Post Payments Bank (IPPB): EPFO has entered into an MoU with India Post Payments Bank to provide free doorstep Digital Life Certificate (DLC) services to EPS-95 pensioners who are unable to submit DLC through smartphones or visit banks/EPFO offices.**
- Promotion of Aadhaar-based Face Authentication: Instructions have been issued to all field offices to popularise Aadhaar-based Face Authentication for DLC submission through facilitation at offices and outreach programmes, including Nidhi Aapke Nikat program, which is conducted across all districts on 27th of every month. Approximately 49% of the total Digital Life Certificates generated during the year 2025 (January-December) were submitted using Aadhaar-based Face Authentication Technology.**