

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
UNSTARRED QUESTION NO. 3567
TO BE ANSWERED ON 10.08.2026
EPFO WITHDRAWAL AMENDMENTS**

3567. SHRI AZAD KIRTI JHA:

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

- (a) the details of the recent amendments notified by the Employees' Provident Fund Organisation (EPFO) regarding conditions for partial and full withdrawal of provident fund balances and pension accumulations;**
- (b) whether the Government has received representations or objections from employees, trade unions or employers regarding the impact of the said new rules on access to workers' savings, particularly relating to the 25 per cent minimum balance and 36 months waiting period for pension withdrawal and if so, the details thereof;**
- (c) whether the Government has conducted any review or consultation to assess the implications of the said changes on workers' financial security and liquidity and if so, the details thereof; and**
- (d) the details of corrective or mitigating measures proposed by the Government to address hardship or implementation challenges arising from the said withdrawal restrictions?**

ANSWER

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

(a) & (b): EPFO has introduced a 12-month waiting period for premature final EPF settlement and a 36-month waiting period for withdrawal benefits under EPS.

EPFO has simultaneously liberalized and simplified partial withdrawals and advances. Members can withdraw up to a 75% of their balance under three broad heads—essential needs, housing needs and special circumstances. This enables access to funds for unemployment-related expenses, medical emergencies, education, housing and other critical requirements.

Contd..2/-

Also members are free to avail 75% of their balance 2 times every year under special circumstances without assigning any reasons.

(c): The Central Board of Trustees (CBT), EPF has representatives from both recognized Trade Unions, Employer Associations as well Government representatives from both Central and State Governments. All the above amendments were placed in the 238th meeting of the CBT wherein the same were discussed and deliberated in detail before recommending the same to the Government of India for notifying the amendments.

(d): EPFO is strengthening grievance redressal, outreach and digital claim settlement to ensure timely disbursal of admissible advances.
