

Q.1. What is Universal Account Number (UAN)?

UAN is 12-digit number provided to each member of EPFO. The UAN acts as an umbrella for the multiple Member IDs allotted to an individual. This number acts as a pivot to link multiple Member Identification Numbers (Member Id) allotted to a single member under single Universal Account Number. UAN duly seeded with KYC detail. This enables the member to avail various online services directly without the need for any intermediation by the employer.

Q.2. What is KYC?

Know Your Customer or KYC is a one-time process which helps in identity verification of subscribers by linking UAN with KYC details. The Employees / Employers need to provide KYC details viz., Aadhaar, PAN, Bank etc., for unique identification of the employees enabling seamless online services.

Q.3. How can the employer generate UAN for newly joined employees not having UAN?

The employer has to login to EPF employer portal using the User ID and password and follow the below given steps: [Link: <https://unifiedportal-emp.epfindia.gov.in/epfo/>]

- Go to "Member" section.
- Click on the "Register Individual". Check the previous employment as "NO".
- Enter the employee's details and KYC details such as PAN, Aadhaar, Bank details, etc.
- Approve all details in the "Approval" section.
- A new UAN is generated by EPFO and the employer can link the PF account with UAN of the employee.

Q.4. How can an employee generate his UAN on his own?

An employee can generate his UAN by visiting the unified member portal <https://unifiedportal-mem.epfindia.gov.in/memberinterface/no-auth/citizenRegistration/viewRegistraton?> and clicking on "Direct UAN Allotment by Employees". A valid Aadhaar number with registered mobile is pre-requisite to avail this facility. Employee has to provide employment details to obtain UAN.

Q.5. How can a member know his UAN?

- Visit unified member portal.
 - Enter mobile number as per EPFO records.
 - Click on the "Get Authorization Pin" option.
 - A Pin will be sent to your mobile number registered with EPFO and enter the Pin.
 - Enter the details such as name, Date of Birth as per EPFO records and select any one of Aadhaar, PAN, Member Id and furnish the details then click "Show my UAN".
- (Link :https://unifiedportal-mem.epfindia.gov.in/memberinterface/no-auth/uanservice/home?_HDIV_STATE_=20-7-D5AA3A488FD3A31C9F7099F41F121148]

Q.6. How can a member activate his UAN?

- Visit EPF Member Portal and click on "Activate UAN" OR UAN Activation under Employee Centric Services of EPFO on UMANG APP
- Select any one of the following – UAN, Member ID, Aadhaar or PAN.
- Fill additional details such as Name, Date of Birth, Mobile Number and Email ID and click on "Get Authorization PIN"
- An authorization PIN will be sent to the mobile number registered with EPFO
- Enter this PIN and click on "Validate OTP and Activate UAN"
- UAN will be activated and password will be sent to member's mobile. Now the member can log in to unified member portal using his UAN and password.
[Link: <https://unifiedportal-mem.epfindia.gov.in/memberinterface/>]

Q.7. Can one mobile number be linked with multiple UANs?

One mobile number can be used for registration with one UAN only.

Q.8. How to activate UAN via offline mode?

No. UAN registration and activation is done only online.

Q.9. Can contractual employees register their UAN and avail online facilities?

Both contractual, as well as direct employees, can avail UAN facilities online after registration and activation.

Q.10. In which format I should create my UAN password?

The password should be alphanumeric, have minimum 1 Special Character and 8 - 25 character long. Special characters are: ! @ # \$ % ^ & * () Sample Password : abc@1973

Q.11. What can I do if my UAN is not seeded with Aadhaar?

Member can himself seed UAN with Aadhaar by visiting member portal. Thereafter the employer must approve the same to complete the linkage. Alternatively, member can ask his employer to link Aadhaar with UAN. The member can use "e-KYC Portal" under Online Service available on home page of EPFO website or e-KYC service under EPFO in UMANG APP to link his/her UAN with Aadhaar without employer's intervention.

Q.12. My UAN was generated during the initial days of the launch of UAN facility. My employer erroneously linked it with wrong Aadhar number. How can I correct the same?

Member has to apply for correction to Regional office of EPFO where his EPF account is maintained through submission of joint request.

Q.13. How can I seed my KYC details with UAN?

- Login to your EPF account at the unified member portal
- Click on the "KYC" option in the "Manage" section
- You can select the details (PAN, Bank Account, Aadhar etc) which you want to link with UAN
- Fill in the requisite fields
- Now click on the "Save" option
- Your request will be displayed in "KYC Pending for Approval"
- Once employer approves the details the message will be changed to "Digitally approved by the employer"
- Once UIDAI confirms your details, "Verified by UIDAI" is displayed against your Aadhaar.

Q.14. How can I seed my Bank account details?

- Login to your EPF account at the unified member portal
- Enter your bank account number and IFSC code.
- The details have to be approved by your employer.
- Once approved the bank account gets seeded.

Q.15. Can I change my already seeded Bank account number?

Yes. The bank account number can be updated any number of times by following the steps mentioned above. However, the bank account details cannot be changed during pendency of any claim with EPFO.

Q.16. What precautions should I take while seeding Bank account number?

You should seed active bank account to which you are either an individual or joint holder with your spouse. Also ensure that the bank account does not have a deposit cap greater than your withdrawal benefit.

Q.17. I have changed my job. Should I activate my UAN again?

UAN has to be activated only once. You do not have to re-activate it every time you switch jobs.

Q.18. Do I have to pay any fee for UAN registration?

No, UAN registration is free of cost and you do not have to pay any fee to activate it.

Q.19. Can I activate UAN through SMS or mobile app?

You cannot activate UAN through SMS. However, you can activate UAN through Umang App. To download Umang app, please visit Google Play store.

>> FILING e-NOMINATIONS

On becoming a member of Employees' Provident Fund (EPF)/Employees' Pension Scheme (EPS), it is mandatory for the members to nominate their nominees conferring the right to receive the PF amount that stands to their credit and the Pension benefits in the event of his death. In order to facilitate the filing of nomination instead of submission of Form-2 (physical) the members can file Aadhaar based e - Nomination.

The steps to be followed by the members to furnish their nominees details through online:

"Kindly use Desktop version of Mozilla Firefox 58.0+ browser for using this facility"

1. Member's mobile number should be linked with his Aadhaar.
2. Log on to EPFO's website, <https://unifiedportal-mem.epfindia.gov.in/memberinterface/> and enter your UAN (Universal Account Number) and password to login.
3. Click on "View" tab and then click on "Profile" option to upload your profile photo (less than 100 kb) in jpg/jpeg format and update all the required details including permanent/current address.
4. Then go to click on "Manage" tab and then click on "E-nomination" option.
5. Details like UAN, Name, Date of birth, Gender, Name of the Father/Husband, Marital Status, Permanent/Current Address, Date of Joining in EPF and Date of Joining in EPS appear on the screen. On verification of the said details, click "Proceed" option.
6. Now, click on "Yes" to update family declaration. Members can nominate more than one nominee and also distribute the amount in (%) percentage that may stand to his credit in the Fund amongst his/her nominees at his/her own discretion.
7. Go to "add family details" and add the details of people you want to nominate. You need to enter the Aadhaar Number, Name & date of birth as per Aadhaar, Relationship, Address of the nominee, Bank account details and upload the photo (less than 100 kb) of the nominee, then click "Save family details." If the nominee is a minor, please furnish the details of the Guardian i.e., name of the guardian, relationship and address. You can also add more than one nominee by clicking on "Add Row".
8. Go to "nomination details" and declare the total amount of share in percentage (%) among your nominees. In case, you would like to nominate only one person as your nominee then you can declare 100% as share.
9. Click on "save EPF nomination" box.
10. Now, click on "e-sign" button and enter your Virtual id number (VID) of Aadhaar to generate OTP, which will be sent to the registered mobile number, which is linked in your Aadhaar card.
11. The Aadhaar e-sign facility helps in approving the e-nomination form. Enter the OTP (one-time password).
12. After this, e-nomination gets registered with the EPFO. A readily available nomination in the system enables to easily file the Pension Claim and in the event of the demise to the member his/her nominee will be able to file online claim based on the OTP on his/her Aadhaar Linked Mobile. One doesn't need to apply any physical document to the employer or ex-employer after the online nomination is done.



e-NOMINATION (FORM-2) & FORM-11 (DECLARATION FORM)

It is mandatory for the Employees who are joining a EPF covered establishment to submit Form-11 (Self-declaration) and Form-2 (Nomination). Employer is also bound by this provision to take these two declarations.

Now, e-Nomination has replaced the Form-2. Hence, Member must file this in his login and submit the copy to employer for record.

Further, employers shall also ensure submission of Form-11 by every person taken into employment, wherein the details of the past employment with UAN, PF account number, Possession of Scheme certificate in respect of past employment, whether he is an International worker, KYC details, etc., are furnished beforehand.

Form-11 is the important document to decide the membership status in Employees' Pension Scheme 1995. The Form-11 copy should be maintained by the employer and shall be produced as and when required by the Regional P.F. Commissioner for verification. Format of Form-11 is available in the official website (www.epfindia.gov.in -> Miscellaneous -> Downloads -> Return Form -> Form-11) or use this link:

https://www.epfindia.gov.in/site_docs/PDFs/Downloads_PDFs/Form11Revised.pdf

» ELIGIBLE NOMINEES

Nominees are very important in all Savings, Insurance & Pension Schemes as they get their share of PF accumulations/EDLI and the Pension benefits in case of death of the member.

There are two types of Nominees for EPF and Pension Schemes based on member's marital status. (Generally, EPF nominees are entitled to receive EDLI benefits. Please note that EDLI benefits will be given on death occurred "while in Service" only.)

The steps to be followed by the EPF/EPs members to furnish their nominees details online:

If the member is a Bachelor / Spinster having "Family" :

GENDER	EPF / EDLI SCHEME	EPS SCHEME
MALE Or FEMALE	Dependent Parents	Dependent Parents (OR) Any Person
	(Nomination can be made for one or more persons belonging to his family duly mentioning the Percentage of Share)	

If the member is a Bachelor / Spinster having "No Family" :

GENDER	EPF / EDLI SCHEME	EPS SCHEME
MALE or FEMALE	Any person or persons, whether related to him or not or even to an Institution	Any Person
	(Nomination can be made for one or more persons duly mentioning the Percentage of Share)	

If the member is a Married Person:

GENDER	EPF / EDLI SCHEME	EPS SCHEME
MALE	-his Wife -his Children (whether married or unmarried) -his dependent parents -his deceased son's widow and children	His Wife, sons and daughters (including children adopted legally before death in service)
FEMALE	-her Husband -her children (whether married or unmarried) -her dependent parents -her husband's dependent parents -her deceased son's widow and children	Her Husband, sons and daughters (including children adopted legally before death in service)
	(Nomination can be made for one or more persons of the family duly mentioning the Percentage of Share)	

- If a member has a family at the time of making a nomination, it shall be in favour of one or more persons belonging to his family for EPF/EDLI Schemes and any nomination made by such member in favour of a person not belonging to his family shall be INVALID.
- A fresh nomination shall be made by the member on his marriage and any nomination made before such marriage shall be deemed to be INVALID.
- At the time of making a nomination, if the member has no family, the nomination may be in favour of any person or persons but if the member subsequently acquires a family, such nomination shall forthwith be deemed to be INVALID and the member shall make a fresh nomination.
- Members may nominate their nominees any number of times through e-Nomination in member portal and the latest nomination only will be VALID.