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विवरण Particulars	जमा Deposit		निकासी Withdrawal		पेनशन अंशदान (Pension Contribution)
	कर्मचारी शेयर Employee Share	नियोक्ता शेयर Employer Share	कर्मचारी शेयर Employee Share	नियोक्ता शेयर Employer Share	
Cont. For 102014	4,347	3,097			1,250
Cont. For 112014	982	301			681
Claim Against PARA 69(2)			403,751	304,071	
Claim			0	0	
Int. Updated upto 31/03/2015	23,962	18,018			0
Grand Total	483,751	364,071	483,751	304,071	53,326

Withdrawal Amount

19-01-2017 22:24:23
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**EMPLOYEES' PROVIDENT FUNDS ORGANISATION
COMPOSITE CLAIM FORM (AADHAR)**

(APPLICABLE IN CASES WHERE EMPLOYEES' COMPLETE DETAILS IN FORM-11 (NEW), AADHAR NUMBER AND BANK ACCOUNT DETAILS ARE AVAILABLE ON UAN PORTAL AND UAN HAS BEEN ACTIVATED)

[FORM NO. - 10 (PF FINAL SETTLEMENT) / 10C (PENSION WITHDRAWAL BENEFITS) / 31 (PF PART WITHDRAWAL)]

1	Claim applied for: (i) Final PF Settlement () (ii) Pension Withdrawal Benefits () (iii) PF PART WITHDRAWAL () (Tick whichever is/are applicable)																																	
2	Name of the member: (IN CAPITAL LETTERS)																																	
3	Universal Account Number (UAN)																																	
4	Aadhar Number:																																	
5	Date of joining the establishment:																																	
6	<p>a) Purpose of PF PART Withdrawal: (Tick -i- whichever applicable)</p> <p>b) Amount (in Rs.):</p> <p>c) For purpose of Site/House/Flat or Construction through "agency" or Payment of Housing Loan or LIC, indicate cheque to be drawn "in favour of" and payee's address.</p> <table border="1"> <thead> <tr> <th>SN</th> <th>Purpose of PF Part Withdrawal</th> <th>Y</th> </tr> </thead> <tbody> <tr> <td>i</td> <td>Housing Loan/Purchase of site/house/Flat or for Construction/Addition, alteration in existing house/Repayment of housing loan (Para 69(2)(a)&(b)&(c))</td> <td></td> </tr> <tr> <td>ii</td> <td>Lockout or closure of factory (Para 69(i))</td> <td></td> </tr> <tr> <td>iii</td> <td>Illness of member/family (Para 69(ii))</td> <td></td> </tr> <tr> <td>iv</td> <td>Marriage of self/son/daughter/brother/sister (Para 69(k))</td> <td></td> </tr> <tr> <td>v</td> <td>Post Matriculation education of children (Para 69(k))</td> <td></td> </tr> <tr> <td>vi</td> <td>Natural calamity (Para 69(i))</td> <td></td> </tr> <tr> <td>vii</td> <td>Cost in electricity in establishment (Para 69(m))</td> <td></td> </tr> <tr> <td>viii</td> <td>Purchasing equipment by physically handicapped (Para 69(n))</td> <td></td> </tr> <tr> <td>ix</td> <td>One year before retirement (Para 69(h))</td> <td></td> </tr> <tr> <td>x</td> <td>Investment in Varadha Pension Bima Yojana (Para 69(NNN))</td> <td></td> </tr> </tbody> </table>	SN	Purpose of PF Part Withdrawal	Y	i	Housing Loan/Purchase of site/house/Flat or for Construction/Addition, alteration in existing house/Repayment of housing loan (Para 69(2)(a)&(b)&(c))		ii	Lockout or closure of factory (Para 69(i))		iii	Illness of member/family (Para 69(ii))		iv	Marriage of self/son/daughter/brother/sister (Para 69(k))		v	Post Matriculation education of children (Para 69(k))		vi	Natural calamity (Para 69(i))		vii	Cost in electricity in establishment (Para 69(m))		viii	Purchasing equipment by physically handicapped (Para 69(n))		ix	One year before retirement (Para 69(h))		x	Investment in Varadha Pension Bima Yojana (Para 69(NNN))	
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7	Date of leaving service: (not required if applying for PF Part Withdrawal)																																	
8	<p>a) Permanent Account No. (PAN): (Only in case of service less than 5 years) (Please enclose two copies of Form No. 15G/15H, if applicable)</p> <p>b) Reason of leaving Service:</p> <ul style="list-style-type: none"> - Service terminated on account of (a) ill health of member (b) Contract /Discontinuation of employer's business or (c) Other Cause beyond the control of the member - Personal Reasons 																																	
9	Full Postal address																																	

Certified that the particulars are true to the best of my knowledge. I certify that I have gone through the data seeded in UAN Portal and found all data, including Form No.-11 (New), bank account details and Aadhar number, to be correct. Please make the payment in the bank account mentioned in the UAN Portal. A cancelled cheque (containing member's name, bank account number and EPS Code) is attached herewith.

In case the amount is used for any purpose other than stated in column (6) above, I am liable to return the entire amount with penal interest.

Member's Signature



Employees' Provident Fund Organisation, India / कर्मचारी भविष्य निधि संगठन, भारत
(Ministry of Labour & Employment, Government of India) / श्रम एवं रोजगार मंत्रालय, भारत सरकार

Facility to Consolidate Multiple PF Accounts of an Employee

Enter your registered Phone No. → [Enter Mobile / मोबाइल* (Registered at UAN Portal)] → [Generate OTP / OTP जनरेट करें] → [Verify OTP / OTP सत्यापित करें]

Enter UAN No. → [UAN / यूएन नंबर*] → [Enter UAN No.] → [Generate and verify OTP]

Current Member ID / वर्तमान सदस्य आईडी* (UAN Linked) → [Enter PF number linked to UAN] → [Generate and verify OTP]

Enter OTP / ओटीपी → [Enter OTP] → [Verify OTP / OTP सत्यापित करें]

* This facility can be availed only after 03 days of UAN activation.
For any query call at Toll Free Number / टोल फ्री नंबर : 18001-18005 or Register at : UAN Helpline



EPF Form 31 is utilised to file a claim for partial withdrawal of funds from EPF or Employees' Provident Fund. EPF or Employees' Provident Fund is a government-backed savings option that can facilitate salaried individuals to build a significant corpus to cover their financial needs post-retirement. In this particular kind of provident fund, employees are required to contribute a portion of their basic pay (12%) each month. Next, the employer contributes a matching amount to this fund. These contributions pooled together, with applicable government interest generates the corpus for employees. Individuals can also choose to withdraw from the saved amount in their EPF during their employment period, to cover any emergency expenses that might arise in due course. When can EPF Funds be Withdrawn? Individuals can make use of EPF withdrawal Form 31 to withdraw their EPF funds partially or in full only under certain circumstances. An individual can withdraw their entire savings amount from the EPF only under the following circumstances - When he/she retires from employment. When an individual is unemployed for more than 2 months, however, in this case, the fact that this person is unemployed for more than 2 months has to be certified by a gazetted officer. Unless individuals satisfy the above criteria, it is against Provident Fund rules and regulations to withdraw the entire fund amount from EPF. If the individual wishes to withdraw funds partially from EPF, they will need to fulfill a few prescribed conditions and can only do so under special circumstances. The table below illustrates the circumstances and conditions under which an individual is eligible to make a partial withdrawal from EPF by using EPF Form 31. Serial Number Reasons for withdrawal Withdrawal Limits Service criteria (in years) Other conditions 1. Education Individuals can withdraw up to 50% of their contribution to the EPF. 7 years Individuals can withdraw these funds only to finance the expenses incurred for their further studies or the education of their children post 10th standard. 2. Marriage Individuals can withdraw up to 50% of their contribution to EPF. 7 years Funds can be withdrawn for the marriage of self, brother or sister, son or daughter. 3. Land purchases/ construction or the purchase of a new house For land purchase - an amount of up to 24 times of an individual's monthly wages and dearness allowance can be withdrawn. For houses - individuals can withdraw up to 36 times their monthly wages and dearness allowance. 5 years Land or house to be purchased should be under the name of the individual, his/her spouse or their name jointly. 4. Home renovation Amount withdrawn can be up to 12 times of an individual's monthly wages. 5 years The home to be renovated should be registered under the employee's name or in her/his spouse's name or jointly. 5. Home loan repayment Individuals can choose to withdraw a maximum of 90% from both their contribution and the employer's contribution to the EPF. i. Property purchased should be registered under the name of the individuals, their spouse or joint ownership. ii. The amount can be withdrawn only if individuals can furnish the required documents put forth by the EPFO, for home loan repayment. iii. The corpus in the individual's account, or combined with the account of his/her spouse has to be above Rs. 20,000. 6. Before retirement An amount of up to 90% of the accumulated corpus with interest. After an individual reaches 57 years of age. To cover their financial expenses. Individuals can apply for premature withdrawal from their EPF account, under the circumstances mentioned above, both online and offline. How to Download EPF Form 31 Form 31 can be found on the EPF website. The process is as follows: On the EPFO member portal, the member must log in with his or her UAN and password. To generate an online request, the member must first navigate to the 'Online Services' menu and then pick 'Claim.' When you click claim, a new page will appear with all of the member's information, including name, date of birth, father's name, PAN number, Aadhar number, date of joining the firm, and cellphone number. After verifying that all of the information is valid, the member can select 'Proceed for Online Claim'. The sort of claim the member wishes to apply for will be displayed on the next page. In the drop-down option, choose 'PF ADVANCE (FORM 31)'. The member must decide on the purpose of the advance. In the drop-down box, you will see alternatives such as illness, natural disasters, power outage, non-receipt of earnings, and purchase of disability equipment. In the following form, enter the amount and his or her current address. After completing this, the member must sign the disclosure. When you check the box, the 'Get Aadhar OTP' button will appear. When he or she clicks that, he or she will receive the OTP, which must be authenticated. The member will complete the process for the online EPF advance application by entering the OTP and clicking on 'Validate OTP and Submit Claim Form'. The procedure of filing for withdrawal through EPF Form 31 To withdraw funds from their EPF, individuals can choose to follow either one of the following two procedures - They can submit a physical application by downloading Form 31, as mentioned above. They can submit the PF advance Form 31 online and make an application. Submission of physical application through Form 31 For physical submission, individuals can download Form 31 in EPFO from the government's official website and fill up the required details and submit it to their respective jurisdictional EPFO office after getting it attested from their employer. Following are a few requisite details required to be filled by the employee in the EPF Form 31 - Contact information. Purpose of advance withdrawal. Amount of required advance. Identity details. PF account number. Monthly basic pay details plus dearness allowance. Mode of remittance. Bank account details, etc. The employer, in turn, needs to fill in the following details in case of offline submission of withdrawal form - Certification. Designation, date and signature. Enclosures. Further, the EPF commissioner will need to submit the following requisite details - Account number. Section. Amount to be reimbursed. Mode of remittance. The officer's signature. Submission of online application for withdrawal from EPF With the newly introduced EPF form 31 online submission process under EPFO, filing a withdrawal claim from EPF has become significantly simpler. However, to apply for fund withdrawal via the EPF Portal, individuals must ensure that they comply with the following criteria - Their UAN or Universal Account Number is active, and the mobile number linked to it is functional. The UAN is linked to their KYC documents, including Aadhaar, PAN card and other requisite details. After meeting the conditions above, individuals need to follow the steps below to submit their EPF Form 31 online - Step 1: Log in to the UAN portal through the official government website. Step 2: Check if the required KYC details are updated and verified. Step 3: Once the KYC details are verified, visit the 'online services' tab and choose claim Form 31. Step 4: Next, fill in details like KYC, service details, etc., and complete the verification on the 'claim' screen. Step 5: Accept the certificate of undertaking to proceed. Step 6: 'Proceed for online claim' and select the PF withdrawal option. Step 7: Select the 'PF Advance form' and provide details like the purpose of withdrawal, their amount required and other necessary details. Step 8: Next, they will have to apply by clicking on the 'submit' button. After applying, individuals may have to wait for their employer to approve this request and then subsequently find the fund credited to their bank account. Also, to make inquiries about the status of their claim, individuals can refer to the EPF Form 31 claim status from the official EPFO website. Related Pages: Employee Provident Fund (EPF/PF) is a retirement savings plan that the government of India has mandated for all salaried employees. The funds deducted from your salary as EPF goes to your EPF account, which is maintained by the EPF Organization. All organizations in India that have more than 20 employees, as per law, is mandated to register with EPFO. Generally, it is a savings platform provided by the government to help the employees build a corpus for post-retirement life. EPF Form 31 also called as PF Advance Form 31/EPF Withdrawal Form 31 is utilised to file a claim for partial withdrawal of funds from EPF or Employees' Provident Fund. Let's discuss more about "What is PF Advance Form 31?" What is PF Advance Form 31? In case of a financial emergency, this corpus can also be withdrawn to meet the requirements during the employment tenure. There is an online facility offered by the PF Organization for the employees who wish to apply for an PF advance. A partial withdrawal can be applied for by filling PF Form 31. This form 31 is available online on the UAN Portal. The employee easily needs to use his/her log in details. Also, basic KYC such as the Aadhar card, PAN card as well as the bank account details need to be updated on the UAN Portal beforehand, to carry on the further formalities of PF advance. Form Name EPF Form 31 or PF Form 31 Known as PF Advance Form 31 Organization EPFO Submitted for Application for advance or loan from the PF. What is PF Advance Form 31 Rules Here are New and Important rules about PF advance withdrawal: Partial withdrawal from EPF accounts is permitted in condition of an emergency such as medical emergency, house purchase or construction, and higher education. Funds from the EPF account cannot be withdrawn during employment. EPF is a long-term retirement savings plan. PF partial withdrawal is subject to limits depending on the reason. The PF holder can request online for partial withdrawal. Even if the EPF corpus can be withdrawn after retirement only, early retirement is not considered until the account holder reaches 55 years of age. Tax is deducted at source on premature withdrawal. Although, if the entire amount is less than Rs 50,000, then TDS is not applicable if an employee provides PAN card with the application, the applicable TDS rate is 10 percentage. Otherwise, it is 30 percentage plus tax. Form 15H or 15G is a declaration form, which states that a person's total income is not taxable and thus, TDS is avoidable. EPFO allows withdrawal of 90 percentage of the EPF corpus one year before retirement, provided the person is not less than 54 years old. The EPF corpus can be withdrawn if a holder faces unemployment before retirement due to lock-down or retrenchment. The EPF holder has to declare unemployment in order to withdraw the EPF amount. As per the new rule, EPFO allows withdrawal of 75 percentage of the EPF corpus after one month of unemployment. The remaining 25 percentage can be transferred to a new EPF account after gaining new employment. When can you use PF Advance Form 31? Account holder can make withdrawals based on the below listed circumstances. Listed below are the withdrawal purpose, the minimum service requirement to be eligible to make the withdrawal, the withdrawal limit. Documents required to submit PF Advance Form 31 How to Fill PF Advance Form 31 Online Visit the official website of EPFO. Log in to your account by entering the UAN, password, and captcha, and then clicking on 'Sign in' button. Select the option 'Form-31, 19, 10C & 10D' under the 'Online Services' main menu item. Enter the last 4 digits of your bank account number and verify it. Click on 'Yes' button when the 'Certificate of Undertaking' pop-up window asks you to agree to the terms and conditions. Select the 'Proceed for Online Claim' and choose the 'PF Withdrawal' option from the dropdown menu as shown in the image below. Select the 'PF Advance Form' and enter the details link purpose of withdrawal, withdrawal amount, and other relevant details. Click 'Submit' to complete the online application process. Download EPF Form 31 How to submit EPF Form 31 offline Download EPF Form 31 as specified above and fill up the relevant information in the form. Upon filling, contact employer and get a certification validating your employment with them. Ask them to fill the designation, date of joining, and signature fields in the form. Submit the duly filled form to the respective EPFO office. EPF form 31 claim status Subscriber can check the status of their online withdrawal by following the steps given below Log in to the UAN Portal with your UAN and Password. Click on the 'Online Services' option at top menu and a drop down will appear. Click on 'Track Claim Status' option. The status of your online withdrawal will appear on the screen.

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