EPFO Urges Members to Avoid Approaching Unauthorized Agents and Use Official EPFO Portals for Free & Secure Online Services

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Employees' Provident Fund Organization (EPFO) has taken a series of reforms designed to make EPFO services faster, transparent and user-friendly for all its stakeholders. These initiatives are part of EPFO's commitment to deliver hassle-free, secure and efficient services to all its stakeholders.

EPFO in recent times has issued circulars for Simplification of KYC or member details correction & for submission of transfer claims, deployment of functionality for Auto settlement of advance claims upto Rs. 1 lakhs and Centralized Pension Payment System (CPPS) for simplifying the Pension disbursement process.

The limit of Auto Claim settlement facility was enhanced to Rs. 1 lakh for Advances under Illness, Housing, Marriage & Education resulting in 2.34 Crore claims settled in auto mode in FY 2024-25. The Transfer claim process has also been simplified w.e.f. 15.01.2025 by removing the requirement of employer approvals in most of the cases.

The Online facility provided for member profile correction has been simplified using Aadhaar authentication. The dependency on employer and EPFO for member profile correction has been done away with, in most of the cases. The Online de-linking facility has enabled members to delink wrong member id from their UAN and thus has resulted in reduction of grievances.

The Allotment and activation of UAN is being done through UMANG APP using Face Authentication Technology (FAT). By availing this facility, the member gains immediate access to EPFO services such as passbook viewing, KYC updates, claim submission etc.

EPFO has removed the requirement of uploading of the image of cheque leaf/attested bank passbook for speedy settlement of claims filed online and to reduce the rejection of claims. Also, the requirement of Employer approval for seeding bank account details with UAN has been removed from April 2025.

However, it has been observed that several cybercafe operators/fintech companies are charging EPFO members large sums of money for services that are officially free. In many cases, these operators are simply using the EPFO's online grievance portal, something any member can do on their own, free of cost, from the comfort of their homes. The stakeholders are cautioned against visiting or engaging with third-party companies or agents for EPFO-related services as this may expose their financial data to third party entities. These external entities are not authorized by EPFO and may charge unnecessary fees or compromise the security of personal information of members.

EPFO has a robust grievance monitoring and redressal system wherein the member grievances are registered on CPGRAMS or EPFiGMS portals and are monitored till their resolution in a time bound manner. A total of 16,01,202 grievances were received in EPFiGMS and 1,74,328 in CPGRAMS in FY 2024-25. Out of these, 98% of the grievances were redressed within timelines. EPFO strongly advises all its members, employers, and pensioners to utilize the online services available through the EPFO portal and UMANG app. All EPFO services including claim filing, transfers, KYC updation, and grievance process are entirely free of cost and members should not pay any fees to third party agents or cyber cafes for services that can be easily accessed online. Further, the members can contact EPFO helpdesks/PROs at Regional offices as listed on the official website (www.epfindia.gov.in) for any issues.

EPFO remains committed to empowering India's workforce with world-class, technology-driven social

security services.

Manish Gautam/Divyanshu Kumar/Anjelina Alexander

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