No: WSU/2023/12/'InoperativeAccountsinEPF'(300140)   Dated: 02.08.2024

3978   0 2 AUG 2024

To

All ACC (HQ) Zones
All ACC Zonal offices
All Regional PF Commissioners
Office in Charge of the Regions

Sub: Standard Operating Procedure (SOP) for Transaction-less and Inoperative accounts in EPFO (version 2.0)- reg.

Madam/Sir,

In supersession of earlier SOP, the Competent Authority has approved the SOP version 2.0 for Transaction-less and Inoperative accounts in EPFO.

2.   In order to handle Transaction-less and Inoperative accounts , the Field Offices should do a stronger due diligence so that, cases of impersonation/ identity theft or otherwise do not occur.

(This issues with the approval of CPFC)

Encl: As Above

02/08/2024

Raman Dhanasekar
RPFC-I (WSU)

Copy to:
1. OSD to CPFC, FA and CAO, CVO, Director PDUNASS for information please.
2. All ACC(HQ)s Head office, All ACCs Head Office, All RPFCs Head Office for information please.
3. IS Division for development of functionality and further necessary action please

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(WSU Section)

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Release Date: 02/08/2024
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SOP Number   **01/2024 (Version 2)**

SOP Title   **Transaction-less and Inoperative accounts in EPFO**

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Effective Date:	Date of Issue
Review Date:	After 6 months

READ BY			
NAME	TITLE	SIGNATURE	DATE

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1.   INTRODUCTION

1.1   Employees' Provident Fund Organization (EPFO) plays a pivotal role in safeguarding social security benefits for employees covered under the Employees' Provident Fund and Miscellaneous Provisions Act, 1952, and schemes framed thereunder. The organization is committed to ensuring that the accumulated amounts meant for beneficiaries are disbursed to the rightful claimants. This commitment underscores the significance of EPFO in upholding the entitlements of employees and facilitating the seamless administration of social security benefits.

1.2   EPFO operates in a fiduciary capacity by managing the provident funds of the members. Entrusted with the financial welfare of members, it exercises prudent oversight and fiduciary responsibility, ensuring the secure administration and disbursement of accumulated funds in adherence to legal and ethical standards, fostering trust and financial integrity. These standards are well delineated as part of various manuals, SOPs, circulars, etc.

1.3   There may be some Provident Fund (PF) accounts within the EPFO wherein the transactions have not happened for a long period of time. This necessitates a pre-emptive verification mechanism while withdrawal of funds from these PF accounts to counter potential fraud, impersonation, and forgery. The first and foremost action is to protect the capital or its flight from an account.This aims to shield the capital in these accounts from unauthorized payments by employing robust processes such as biometric authentication and periodic KYC updates.

1.4   There are certain accounts thatare classified as "Inoperative Accounts" as per para 72(6) of the EPF Scheme. This classification entails that these accounts cease to earn any interest, further underscoring the importance of a diligent verification mechanism.

2.   PURPOSE

2.1   The focal point of this document is to elucidate the procedural intricacies surrounding the Universal Account Number (UAN) generation, Know Your Customer (KYC) seeding, blocking, unblocking, and the settlement of claims specifically concerning Transaction-less Accounts and Inoperative Accounts. These processes are critical components of

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the EPFO's mandate, and a comprehensive understanding of the procedural aspects is essential for efficient and transparent administration.

2.2   The segregation of these accounts is from the point of view of reducing the risk of fraud, including any incentives for impersonation.However, the memberor the rightful claimant should not be inconvenienced in any way just because his account has been rendered transaction-less or inoperative. The classification is there only to bring the higher risk in the account to the attention of the concerned officials for greater due diligence. The transaction may be monitored at a higher level from the point of view of preventing fraud or impersonation.

2.3   There is an already established segregation for inoperative accounts as per the contours of the EPF Scheme in Para 72 (6).

2.4   The transaction-less accounts, as defined in Para 4.6, would require an additional layer for higher due diligence. Further, the existing claim settlement and verification procedures for these accounts necessitate revision to institutionalize greater scrutiny in the processing and settlement of such accounts. This entails a comprehensive reassessment of the existing practices to incorporate updated protocols, embracing digital technologies for enhanced efficiency within the evolving landscape of the EPFO.

3.   SCOPE

3.1   The current Standard Operating Procedure (SOP) delineates a comprehensive framework encompassing various crucial aspects within the EPFO. Specifically, it outlines the procedural intricacies associated with UAN generation/linking, KYC seeding, blocking, unblocking, and settling claims concerning Transaction-less Accounts and Inoperative Accounts.

3.2   The SOP defines the

> ➢   step-by-step processes for blocking and unblocking,
> ➢   elaborate verification process,
> ➢   establishes explicit timelines,
> ➢   assigns roles and responsibilities, and
> ➢   incorporates a robust monitoring mechanism.

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This ensures a systematic and accountable approach to executing these operations, fostering efficiency, transparency, and adherence to specified timelines.

4.   DEFINITIONS

4.1   **"Act"**means the Employees' Provident Funds& Miscellaneous Provisions Act, 1952.

4.2   **"Scheme"**means any scheme framed under the Act.

4.3   **"Member ID (MID)"**is a unique identity that links the member profile to the individual member's EPF account during employment.

4.4   **"Universal Account Number (UAN)"**is a permanent 12-digit unique number allotted to a member and does not change with the change of employment but remains valid throughout the life of a member.

4.5   **"Establishment"**is any business or organization or the place where an organization operates, including both factory and industry, as stated in Section 1 of the Act, and may include different departments or branches whether situated in the same place or different places.

4.6   **"Transaction-less Accounts"** means all MIDswherein no transaction (no debit or credit of contribution other than crediting of periodic interest) has taken place for a specified period as defined by the FA & CAO **every three years**.

4.7   **"Inoperative accounts"**means all MIDs as defined under Para 72 (6) of the EPF Scheme.

4.8   "**Blocking**" refers to the disablement of the following operations for MIDs defined in Para 4.6 and Para 4.7 of this SOP: -

Sl. No.	Operations to be temporarily disabled
1	Any addition or change in member profile and KYC
2	Any deposits through Appendix-E, VDR Special, VDR Transfer-in, etc.
3	Any settlements of claims/transfer of funds or withdrawals
4	Any linking to another UAN.

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4.9   "**Unblocking**" refers to restoring the disabled operations after the issuance of an order by the competent authority.

5.   SPECIFIC PROCEDURE

A.   Transaction-less Accounts

In a transaction-less account, various scenarios about UAN availability may emerge. There might be cases where pre-existing UANs are available but are not Aadhaar-seeded/KYC compliant.The scenarios could be as follows:

Table 1

Scenario	UAN Status	Member Status	KYC Status
1	No	Alive	No
2	No	Alive	Yes
3	No	Not Alive	No
4	No	Not Alive	Yes
5	Yes	Alive	No
6	Yes	Alive	Yes
7	Yes	Not Alive	No
8	Yes	Not Alive	Yes

5.1   UAN Generation

5.1.1   It is likely that most of the Transaction-less accounts are without UAN. The first and foremost step is to ensure the generation of UAN for such accounts. However, since these accounts are inactive and transactions have not taken place for a long time, the routine process of UAN generation should not be allowed for such accounts.

5.1.2   In order to generate UAN or link the MID to any pre-existing UAN, the claimantwill have to establish their genuineness before generating or linking with UAN. The claimant will have to **physically visit the field offices or NAN 2.0 camps**. To avoid inconvenience to the member/claimant, it is advised that the **members can schedule an appointment using the EPFiGMS portal**. The member will be provided with an**appointment token number, date, time, and place for biometric**

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verification. Further, the**other verification (photo capture, etc.)** of the membershould be done before the generation or linking of UAN. The appointment token number details shall also be available with the concerned Regional Office. An SMS regarding the appointment token number and appointment details will be sent to the member.

5.1.3   The members who are unable to visit the field office due to physical disability, old age, etc., can generate a request for a UAN generation on the EPFiGMS portal, and the concerned office can depute office representative to visit the member's home for biometric verification and UAN generation.

5.1.4   **All such accounts shall be flagged in the application software, and the UAN generation facility should not be allowed to the members or employers in such accounts**. <u>Only the Field offices can generate the UAN in such cases.</u>

5.1.5   The member shall visit the Field Office/NAN 2.0 camps, and the concerned DA at Field Office(PRO)/NAN 2.0 camps shall enter the member details on the Unified Portal after duly verifying the details available in the system and records produced by the member. After that, the field office shall carry out the **biometric authentication process**. The photo of the member shall also be captured alongwith the biometric verification. Till such time the functionality is developed by EPFO, it may use the services of other UIDAI agencies which have ASA, AUA, KYU, etc. arrangements.

5.1.6   After completing the authentication process, DAshall enter the same on the Unified Portal alongwith the scanned documents provided by the member.

5.1.7   The same shall land into the login of the concerned DA (Accounts).

5.1.8   However, before the generation of UAN, the Field Offices shall check the antecedents and past service records of the member. The Field Office shall also ensure that if any existing UAN of the member is found or the memberis currently working in other establishments with an active account and UAN, such transaction-less accounts are linked to the existing UAN. The member shall have the option to link the MID with the existing UAN through the online facility available.Further, unlike the normal linking process where the member can directly link the MID with UAN, in this case, once the memberapplies for linking, the request will land in the login of the concerned employer

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pertaining to the establishment to which the MID belongs. In this regard, an email will be sent to the employer for information and further necessary action.

5.1.9 The employer shall have seven days to approve/reject the linking request. Once approved/rejected, the request shall go to the login of the concerned DA Accounts. The authorities for this process are as defined in Para 5.1.10 and 5.1.11 of this SOP.

5.1.10 The authorities (as indicated in Bold)to approve the UAN generation/linkingalong with the hierarchical flow shall be as follows:

Table 2

Latest approvedMember Balance	Hierarchical flow for the approval of UAN Generation/Linking
Upto Rs. 1 lakh	From DA (Accounts) to SS to **AO**
Above Rs. 1 lakh	From DA (Accounts) to AO to **APFC/RPFC-II**

5.1.11 There may be cases where more than one MID, pertaining to a single field office, belongs to the same member. In such cases, the authorities for UAN generation/linking shall be as follows:

Table 3

Latest approvedMember Balance	Hierarchical flow for the approval of UAN Generation/Linking
Upto Rs. 50,000	From DA (Accounts) to SS to **AO**
Rs. 50,000 to Rs. 1 lac	From DA (Accounts) to SS to **APFC/RPFC-II**
Above Rs. 1 lac	From DA (Accounts) to AO to **APFC/RPFC-II**

5.1.12 The process of UAN generation shall be carried out on the Unified Portal interface. The records pertaining to UAN generation done by the office shall be available to the concerned officials.

5.1.13 The death cases shall be dealt with as per Para 5.8 of this SOP.

5.2 **KYC seeding**

5.2.1 The KYC seeding for all such accounts, wherever required, shall be done as below:

Table 4

UAN	Establishment Status	Pre-verification from employer
No	NA	Not required. Field Offices have to generate UAN first.
Yes	Live/Working	Pre-verification is required from the employer. However, if the employer fails to seed the KYC in 15 days, the Field Offices can directly seed it.
Yes	Closed	Not required. Field Offices can directly seed the KYC.

5.2.2 Once the UAN is generated and where the establishment is working/live, the member may approach the concerned establishment to get their KYC seeded. If the establishment fails to do so within 15 days, the member may directly approach the Field Offices for KYC seeding.

5.2.3 If the establishment is closed, KYC seeding shall be done by the Field Offices. The offices shall collect all the requisite KYC-related documents (Aadhaar, PAN, and Bank Account) and other required documents from the member in one go so that the members are not required to make multiple visits to the office. The field offices may refer to Annexure-I of JD SOP for the list of documents/recordsfor verifying the member's credentials.

5.2.4 The authorities to approve KYC seeding shall be the same as in Para 5.1.10 and 5.1.11 of this SOP.

5.2.5 The death cases shall be dealt with as per Para 5.8 of this SOP.

5.3   Unblocking

5.3.1   Once the UAN generation and KYC seeding process is completed, the member can**generate the request for unblocking**. Once the member has raised the request for unblocking either through the member portal or physically visiting the concerned office, the OIC will trigger the verification process as mentioned in Para5.3.4 of this SOP. Towards this, the OIC will also monitor that the DA (Accounts) triggers the file for verification as per the timelines given in Para 8 of this SOP.

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5.3.2   For the purpose of the verification, the DA (Accounts) of the RO is required to open a separate e-Office file for each establishment to record the unblocking of the MID. All the cases pertaining to a particular establishment shall be dealt with in a single e-file of the establishment.

5.3.3   The standard nomenclature of the above-said e-office file shall be "Un/blocking/[Establishment ID[RO or DO]/(Year of opening)." To illustrate:

- Un/blocking/MHBAN1716495/RO-Bandra/2024

- In order to keep track of the number of cases being received and processed with respect to a particular establishment, the DA shall mention the number of cases pertaining to the particular establishment on the e-note before initiating every case. To illustrate:

Total Number of cases received (for the said Establishment)	Cases pending	Cases Approved	Cases Rejected

5.3.4   The office shall carry out a thorough verification of the MID before processing the unblocking request.

Crowdsourcing of information

(i)   As part of the additional checks, the DA (Accounts) may initiate "Crowdsourcing" wherever required. It will be similar to having a digital Panchnama or witness validation through known or identifiable people. A verification alert may be sent to the login of active UAN holders of the same establishment who have worked in the establishment during the same time to confirm the PF membership of the said claimant.

(ii)   The system shall send the notification/message to 20 active UAN holders who have worked during the same period as the claimant on a random basis. The message shall contain the details and photo of the claimant being verified. The UAN holder shall have the followingoptions to select from:

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a. Yes, I know this person. (This shall be followed up with the declaration given in Para 9.2 of this SOP.)

b. I don't know this person/or never worked with this person.

(iii) The members will have the option to file this declaration on the Member Portal itself. The members will confirm the declaration through Aadhaar-based OTP.

(iv) Upon confirmation receipt from 5 such UAN holders whose credentials are already verified with EPFO,DA shall receive a message in the login regarding the verification completion.

The steps for verification shall be as following:

Table 5

Authorities	Steps for verification
DA (Accounts)	a. Will check all digital records, including member ledger, take relevant uploads and place them in the file. b. Will check all physical records, including member ledger card, Form-9, Form-24 etc., scan copy and place in the file. c. Will send an email to the employer through the official email ID of the office to seek additional data (Each email should have the sender's name and designation). d. Will check antecedents of the member from the other available MIDs. e. Will collaborate all information and put his assessment on the records.
SS/AO (Accounts)	a. To review the verification done by the DA Accounts. b. Verify the member profile through alternate authenticated records. The offices may refer to Annexure-I of JD SOP for the list of such documents/records. c. Seek any additional records from compliance, if required. d. See if additional information about the establishment and past cases are available. e. Will collaborate on all information and put an assessment on the records.

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APFC/RPFC-II	a. Check/validate information submitted by both DA (Accounts) and SS/AO (Accounts).
	b. Seek any additional records from any other Section like Compliance, Damages, Exemption, etc., if required.
	c. Will collaborate on all the above information and put an assessment on the records.
	d. Critically analyze all such evidence on the record as well as collected to decide the case for unblocking or otherwise.
	e. Recommend the case for unblocking or otherwise with specific justifications.
	f. Issue the order for unblocking within the timeline as given in Para 8 of this SOP.

5.3.5   The above steps shall follow the timelines defined in Para 8 of this SOP. Further, the OIC will communicate all unblocking decisions in the above cases to the IS Division through the **Issue Tracker Request Template** (Annexure-I) under intimation to the ACC-ZO.

5.3.6   The office shall keep track of the unblocking requests. If any pattern concerning a particular establishment is observed, the matter may be referred to the Compliance division for further investigation so as to mitigate any chances of fraud. If anything suspicious is found during the investigation, the OIC shall bring the same to the notice of FIA, Head Office immediately.

5.3.7   Once a case has been identified as fraud, the OIC shall inform the ISD to block the UAN, which has been generated as per Para 5.1 of this SOP,to ensure that the UAN is not misused. The same will be done through the Issue Tracker Request Template (Annexure-I) under intimation to the ACC-ZO.

5.3.8   Once the unblocking request as per the Request Template is received from the Regional Office, the IS Division will ensure that it is executed **within 3 days** and, concerning MID, is unblocked.

5.3.9   The OIC shall ensure the close monitoring of such cases daily and carry out sample checking from time to time to check the verification quality.There shall be a dashboard

in MIS for monitoring all such requests of UAN generation/linking, KYC Seeding, and UAN Unblocking requests for OIC to monitor.

5.3.10 The progress, as well as the quality of the above-said process of verification/establishing the genuineness, shall be monitored every month by the RFRMC and ZFRMC, duly recording the same in the minutes of the meeting.

5.3.11 It may be noted that the above verification process shall not apply to such transaction-less accounts that have been frozenas per the various categories defined under "SOP for Freezing and De-Freezing." Such accounts shall be governed as per the said SOP.

5.4 Claim Settlement

5.4.1 Once the request for unblocking is approved, the memberscan file online claims. The field offices shall ensure and assist the member in filing all types of claims as per his/her eligibility.

5.4.2 In a regular course, EPFO exercises two-level approvals for claim settlements less than Rs. 5 lacs and three levels for claims more than Rs. 5 lacs. However, another layer of security shall be put in place for handling claims pertaining to these MIDs.Drawing from the above, the verification will go through an additional level of scrutiny.

Table 6

Claim	Normal Delegation for Claim Settlement	Specific Delegation for Claim Settlement
Upto Rs. 50,000	From SSA to SS	From SSA to SS to AO
Rs. 50,000 to Rs. 5 lacs	From SSA to AO	From SSA to AO to APFC/RPFC-II
Rs. 5 lacs to Rs. 25 lacs	From SSA to SS to APFC/RPFC-II	From SSA to AO to APFC/RPFC-II to OIC
Above Rs. 25 lacs	From SSA to AOto OIC	From SSA to AO to APFC/RPFC-II to OIC.

5.4.3　When the claims with respect to the above-unblocked cases are enteredinto the application software, an additional flag will be shown. Thus, every such claim will undergo an additional layer of scrutiny in the application software itself. Until the process is instituted in the application software, the extra layer of scrutiny shall be through the e-file as a temporary arrangement after obtaining approval from the concerned authorities, as mentioned in the specific delegation of claim settlement in Table 6.

B.　Inoperative Accounts

The inoperative accounts that fall in the category of transaction-less accounts shall be governed as per the process laid out in Part A of this SOP. The application software will flag all such inoperative accounts. However, all the inoperative accounts that do not fall in the category of transaction-less accounts shall be governed as below:

1. Inoperative accounts that do not have UAN shall follow the same process flow as defined in Part A of this SOP.
2. Inoperative accounts that already have a UAN shall have a different process flow as follows:

5.5　Inoperative accounts (which are inoperative for less than 3 years) linked to UAN (KYC seeded)

5.5.1　Members whose UAN is KYC-seeded can generate an online request to unblock the Inoperative account. Once the member raises the request through the member portal, it will land in the Employer's login.

5.5.2　Employer shall either accept or reject the request. If the request is accepted, the same shall be available in the login of the concerned DA, alongwith the comments of the employer. The authorities who shall approve the UAN unblock request shall be decided as below:

Table 7

Member Balance	Delegation for UAN unblocking
Upto Rs. 5 lacs	From DA (Accounts) to SS to AO
Rs. 5 lacs to Rs. 25 lacs	From DA (Accounts) to SS to APFC/RPFC-II

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Above Rs. 25 lacs	From DA (Accounts) to AOto OIC

5.5.3   Once the request is approved, the account will be unblocked, and members can file online claims. However, if the UAN is linked to any other working/live PF account, members shall be allowed to apply for transfer claims only. If the member has no other active account, he may apply for the final withdrawal.

5.5.4   In case the employer or the field office rejects the request, it will land in thelogin of the member alongwith the comments/reasons for rejection.

5.5.5   Employer shall have 15 days to process the request, failing which the same shall automatically come to the DA's login.

5.5.6   In case the establishment is marked as closed, the member's request shall directly land into the login of the DA.

5.5.7   Field office shall have 15 days to process the request.

5.5.8   The claim settlement process for such accounts shall be governed by the normal delegation of power defined in Table 6.

5.6   Inoperative accounts (which are inoperative for more than 3 years) linked to UAN (KYC seeded)

5.6.1.   Members whose UAN is KYC seeded can generate an online request to unblock the Inoperative account. Once the member has raised the request for unblocking either through the member portal or physically visiting the concerned office, the OIC will trigger the verification process as mentioned in Para 5.3 of this SOP. The OIC will also monitor that the DA (Accounts) triggers the file for verification as per the timelines given in Para 8 of this SOP.

5.6.2.   Once the request is approved, the account will be unblocked, and members can file online claims. However, if the UAN is linked to any other working/live PF account, members shall be allowed to apply for transfer claims only. If the member has no other active account, he may apply for the final withdrawal.

5.6.3.   The claim settlement process for all such claims shall be governed as per para 5.4 of this SOP.

5.7   Inoperative accounts linked to UAN (KYC not seeded)

5.7.1. Members whose UAN is not KYC seeded shall approach the concerned employer to get their KYC seeded as defined in Para 5.2 of this SOP.

5.7.2. In case the establishment is closed, the member has to physically visit the field office to get the KYC seeded. The Field Office shall seed the KYC as defined in Para 5.2 of this SOP.

5.7.3. Members can then generate an online request to unblock the Inoperative account. Once the member has raised the request for unblocking either through the member portal or physically visiting the concerned office, the OIC will trigger the verification process as mentioned in Para 5.3 of this SOP. The OIC will also monitor that the DA (Accounts) triggers the file for verification as per the timelines given in Para 8 of this SOP.

5.7.4. The claim settlement process for all such claims shall be governed as per para 5.4 of this SOP.

5.7.5. **It may be noted that the above verification process shall not apply to such inoperative accounts that have been frozen as per the various categories defined under "SOP for Freezing and De-freezing." Such accounts shall be governed as per the said SOP.**

5.8 Special Cases

5.8.1. In case the member has deceased, the nominee, as per Form 2, shall be eligible to claim the amount lying in the PF Account. The field office shall carry out the UAN generation and KYC seeding before processing the claim. Further, the office shall ensure the biometric authentication (Aadhaar-based) of the concerned nominee. The nominee can apply the claim online where the member has already filed the e-nomination. Further, if the claim cannot be filed online, the nominee can submit the pre-requisite documents and the claim form duly verified by the concerned establishment to the Field office. In the case of closed establishments, the nominee may get the documents attested/verified by the authorities as mentioned in the JD SOP clause 6.14.

5.8.2. If the member is deceased and no nominee/family is available as per para 61 and para 70 of the EPF Scheme, then the legal heir shall be eligible to claim the amount lying in

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the PF Account. In cases where there is no dispute, a Family Membership Certificate can be accepted with an additional layer of protection in the form of AEO verification, which may be carried out for all such cases, if required. In case of any dispute, a legal heir certificate may be sought. The field office shall carry out the UAN generation and KYC seeding before processing the claim. Further, the office shall ensure the biometric authentication (Aadhaar-based) of the concerned legal heir. The legal heir can submit the claim form and pre-requisite documents duly verified by the concerned establishment to the Field office. In the case of closed establishments, the legal heir may get the documents attested/verified by the authorities as mentioned in the JD SOP clause 6.14.

5.8.3. The authorities for UAN generation and KYC seeding in case of deceased members shall be SSA to AO to RPFC-I/OIC for all member balances.

5.8.4. The verification and claim settlement process for cases under Para 5.8.1 and 5.8.2 shall be as defined in Para 5.3 and 5.4of this SOP.

5.8.5. **Exception Handling**: Notwithstanding anything contained in this SOP, the RPFC-1/II posted as the Officer-in-Charge (OIC) of an office may, with detailed reasons to be recorded in a separate e-file opened for this purpose, relax one or more of the conditions laid down in this SOP to ensure hassle-free member services.

6. FOLLOW-UP ACTIONS AFTER VERIFICATION FAILS

6.1 The cases found to be fraudulent after the above verification had to be referred to the concerned authorities for registering the criminal cases against the perpetrators and to fix accountability on the officials of the field offices if there is a lapse observed from their end.

6.2 The fraudulently withdrawn money has to be quantified, and the recovery of the same along with the due interest component, wherever applicable, has to be made by the concerned ROs so as to re-credit the account of the genuine member from whose account the funds got fraudulently withdrawn.

6.3 All the systemic issues for safeguarding from the occurrences of all such frauds/attempts to fraud/suspicious activities had to be proposed by the ACC of the Zone to the ACC FIA, Head Office as soon as possible but not exceeding 15 days, for

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putting in safety measures in the application software and the processes to avoid recurrence of such incidents.

7. ROLES AND RESPONSIBILITIES

7.1 The Work Study Unit(Under Finance& Accounts Division, Head Office) shall be responsible for: -

   i.   smooth execution of all functions related to blocking/unblocking as prescribed in this SOP.

   ii.   periodic monitoring of such transaction-less accounts and inoperative accounts, including their automatic blocking and unblocking as stipulated in this SOP.

   iii.   carrying out a periodic random sampling and carrying out an annual assessment exercise for transaction-less accounts and inoperative accounts.

   iv.   identifying the sensitive information to be masked in these accounts.

       (RPFC, WSU shall be the nodal officer for the above responsibilities.)

7.2 The IS Division shall be responsible for: -

   i.   Incorporating all the functionalities as per this SOP in the existing application software within 90 days from the issue of this SOP, including a detailed dashboard for monitoring purposes.

   ii.   ensuring that once the MIDs have turned into an inoperative account, they are automatically blocked from the 91st day from which the MID had turned into an in-operative account and from the very next day from which the MID had turned into a transaction-less account.

   iii.   To develop a stand-alone search facility similar to the UDGAM Portal of RBI for facilitating the genuine members to access the details of their account after due confirmation of their credentials and validations.

7.3 CAC will ensure that cases related to transaction-less accounts and inoperative accounts are audited regularly.

7.4 ACC (HQ) ISD will nominate aNodal officer from NDC to ensure that the existing application softwaresmoothly carries out the said blocking/unblocking.

7.5 The concerned officers of the Field Office shall be responsible for verifying the genuineness of the member, UAN generation/linking, KYC seeding, unblocking, claim

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settlements, etc. It shall also be responsible for carrying out the process defined in Para 5 of this SOPand executing the unblocking operations within the given time frame/duration, duly carrying out the required and relevant verifications as per this SOP.

7.6 The OIC is responsible for completing the qualitative verification as prescribed in this SOP so that the genuine cases are unblocked within the specified and allowed time. Further, the OIC shall be responsible for the overall monitoring of the entire process.

7.7 The ACC of the Zone is responsible for ensuring that all concerned in the field offices under their jurisdiction adhere to the process and time limits as specified in this SOP.

8. MONITORING MECHANISM

8.1 A comprehensive Dashboard for UAN generation/linking, KYC seeding, Unblocking requests, and claim settlements will be made available, wherein the details of such MIDs and the names of the establishments pertaining to such MIDs will be available to the concerned Regional Office. The office canalso monitor the total progress of claims settlement from such MIDs.This data will be made available to all field offices to enable them to do an internal audit of the UAN generations/verifications/claim settlements done in their offices. This SOP makes a provision for this data in Excel format from the MIS login.

8.2 At the Regional Office level, the OIC will monitor the timelines while carrying out the various steps defined in the SOP on a daily basis. The OIC shall monitor the total cases processed/rejected/pending at the Regional Office level on a daily basis. The OIC shall ensure that all the appointments taken through EPFiGMS are appropriately catered.

8.3 A detailed MIS dashboard at all levels of the IT interface will be developed. A sample Dashboard is as follows:

Dashboard 1

Name of the RO	Establishment ID	Name of the Establishment	Number of Transaction-less MIDs	Total Amount Involved	Number of MID Settled	Total Amount Settled	Number of MID Transferred	Total Amount Transferred

Dashboard 2

Name of the ZO	Name of the RO	Establishment ID	Name of the Establishment	Number of UAN Generation/Linking	Number of KYC seeding

The above dashboards shall have details at every level – Regional Office, Zonal Office, and All India. This can be used for monitoring purposes by the OIC for the Regional Office, ACC for Zones, and Head Office for All India. Further, the dashboard can be evolved per the needs of the various levels.

8.4 In the FO-interface login of OIC, all the UAN generations/linking, KYC seeding, claims processed, etc.,for such transaction-less accounts and inoperative accounts will be visible with the option to filter them on various parameters. OIC will use this report to do an audit of the entire office. The periodic review report of OIC will be uploaded to the FO interface. The FO interface will preserve this report for future reviews/audits. Furthermore, this report will be used to make systemic improvements in the FO interface based on inputs from the field offices.

8.5 At the Zonal Office level, a report of the entire zone will be available in the FO interface login of the Zonal ACC. This report will be used to carry out an analysis of such transaction-less accounts and inoperative accounts. This report will also be used to carry out a periodic review of ROs under the Zone. Detailed reports of such reviews will be uploaded in the FO interface login of the Zonal ACC. This will create a reviewing mechanism for the Head Office based on the report of Zone uploaded on the FO-interface. This report will also act as an input for further improvements in the FO interface. All such reports will be preserved for future referencing and analysis. The Zonal Office shall carry out a periodic review of these cases on a fortnightly basis.

8.6 Similarly, the WSU Division and Concurrent Audit Cell of the Head Office will have a login in the FO interface wherein all India data will be visible along with the review reports of the Zones and Field Offices.Thismulti-level auditing will keep the entire

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process under check and provide valuable data for investigating attempted misappropriations. The WSU division shall carry out a periodic review of these cases on a monthly basis.

9.   TIMELINE MATRIX

The timeline for carrying out the verification process is indicated with a "**T**', the Date of Trigger.

Table 8

Timeline (in days)	Activity
Within **T+3**	DA (Accounts) opens the E-file for verification.
Within **T+8** (Next 05 Days)	DA (Accounts) completes the verification and submits the file to SS/AO (Accounts).
Within **T+13** (Next 05 Days)	SS/AO (Accounts) completes the verification and submits the file to APFC/RPFC-II.
Within **T+17** (Next 04 Days)	APFC/RPFC-II validates the verification and issues an order for unblocking if found genuine.
Within **T+20** (Next 03 Days)	ISD executes the unblocking on receipt of orders.

10. FORMS AND TEMPLATES TO BE USED

10.1   Request Template for Issue Tracker

The office shall raise the unblocking request with respect to the MID in the Issue Tracker under a separate category, namely "blocking/unblocking request," which is added in the Issue Tracker Module by the ISD.

The Regional Office will need to enter the MID in the description section with the request to unblock the MIDs under the category "blocking/unblocking request" and also mandatorily upload a copy of the Order for Unblock. A screenshot of the above request template is enclosed as "**Annexure-I**."

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10.2 Template Message to be received by fellow UAN holders for the purpose of Crowdsourcing would be as below:

" I certify that I have worked in establishment ------ and Sh............ s/o or d/o-------------------- has also worked in the same establishment from the period ------------ to ---------and is known to me. I certify that the EPF number/ MID…………. belongs to him, and I confirm the same."

11. INTERNAL AND EXTERNAL REFERENCES

11.1. Internal References

   I. Circular no: R-I/P-6/MIS/2014/Pt./q dated 28.02.2015.

   II. Circular No: WSU/inoperative accounts/32736 dated 12.01.2015.

 III. Circular No: WSU/Inoperative Accounts/Vol-II/33017 dated 12.01.2015.

 IV. Circular No: WSU/inoperative accounts/6184 dated 28.07.2014.

  V. Circular No: WSU/inoperative accounts/8438 dated 08.07.2014.

 VI. Circular No: WSU/inoperative accounts/21354 dated 11.10.2012.

VII. Circular No: WSU/9(2)2011/updation of Accounts dated 08.05.2012.

VIII. Circular No: WSU/Inoperative Accounts/Vol-II/103145 dated 11.03.2011.

 IX. Circular No: WSU/Inoperative Accounts/Vol-II dated 21.10.2010.

11.2. External References

  1. RBI Circular No. RBI/2015-16/59DBR No.Leg.BC.21/09.07.006/2015-16 dt: 01.07.2015.

12. CHANGE HISTORY

Whether the SOP is the initial version: No. The earlier version had been issued vide Circular No.WSU/2023/12/Inoperative Accounts in EPF(E-300140) dt.07/02/2024

- SOP No: **1 Version 2**

- Effective Date:

- Significant Changes: **updated version of SOP**

- Previous SOP no.: **01/2023**

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Whether replacing a previous SOP: Yes,

Annexure-I

(Request Template for Issue Tracker)

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