How to Withdraw PF (Form 19 & 10C) & Transfer PF (Form 13) ……. Online

Employed

If you switch job, then you need to transfer PF from your Past Employer to Present Employer, as you are not permitted to withdraw PF

Unemployed

If you are not in service, then only you can withdraw PF after 60 days from your Last Working Day

Retired

If you retired from the service you can withdraw PF immediately

Before you start with online process Log-in to your UAN account and check if;
1. The KYC is completed (Aadhaar, PAN and Bank Account). If the KYC is incomplete then add it through your UAN account and ask your employer to approve it or else provide the details to your last employer.
2. Ensure your last working date is updated correctly by your last employer.

Share your UAN number with new employer for linking PF account automatically

New balance can be viewed in your UAN e-passbook post account reconciliation by EPFO

1. Log-in to the UAN account
2. Initiate online withdrawal claims through “Online Services” menu.

Claimed amount will be credited to your Bank A/c added in KYC within 15 to 20 working days

1. Log-in to the UAN account
2. Initiate online EPF withdrawal & EPS claims through “Online Services” menu.

EPF claimed amount will be credited to your Bank A/c added in KYC within 15 to 20 working days and EPS will get credit to the Pension account

Online Claim is Simple & Fast, and Employer's involvement is not required if KYC is completed.

Important Points to be consider before initiating Online Withdrawal claims (Form 19 & 10C)

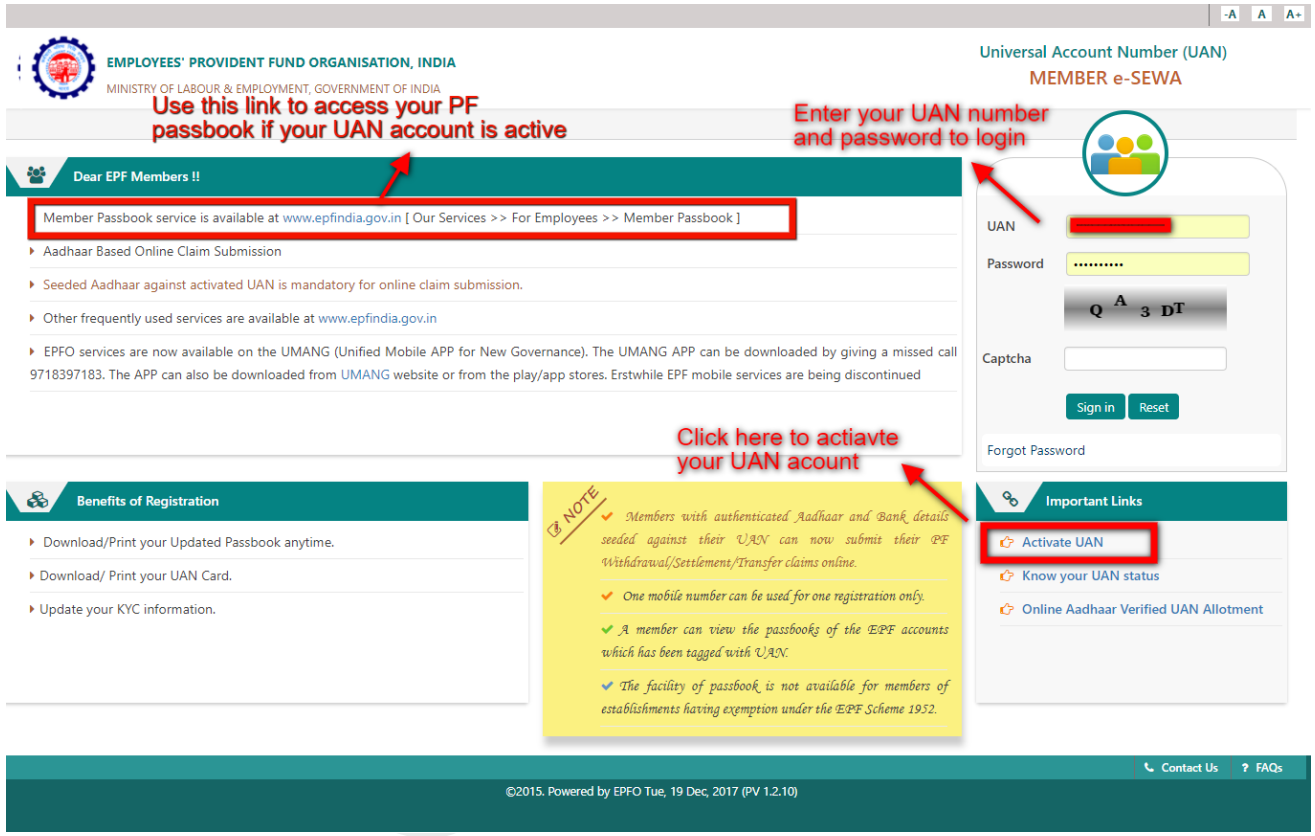
Employee's Provident Fund (EPF) is a retirement benefit scheme that's available to all salaried employees. It's a savings platform that helps employees to save a fraction of their salary every month that can be used in the event that you are rendered unable to work, or upon retirement, hence try to retain it till you attain your retirement age. Moreover, claiming it prematurely is not only violation of the PF Act, but will also attract penal action by the concern authorities.

Online PF Withdraw process for Unemployed/Retired Individuals

1. Access your active UAN account using this link https://unifiedportal-mem.epfindia.gov.in/memberinterface/ . Before you start with online PF withdrawal process, following points to be considered.

a) Your KYC should be completed, without this you cannot initiate the withdrawal process online. For KYC, Aadhaar, PAN and Bank account is compulsory.
b) Your personal and organisation information under UAN member portal should be complete, like DOB, Gender, Date of Joining , Last working date.
c) The bank details updated in KYC should be in use.

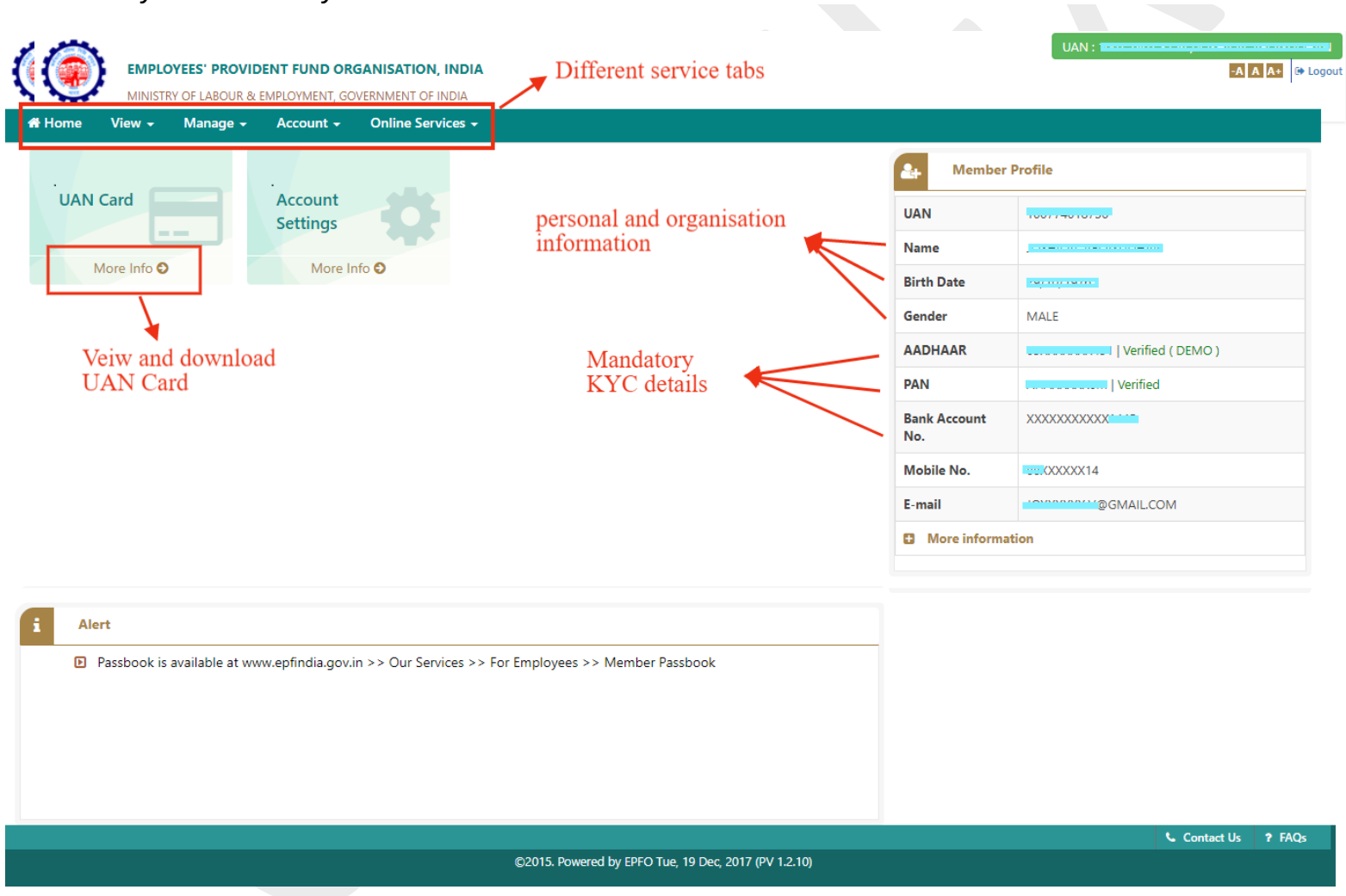
UAN Member portal – Login Page



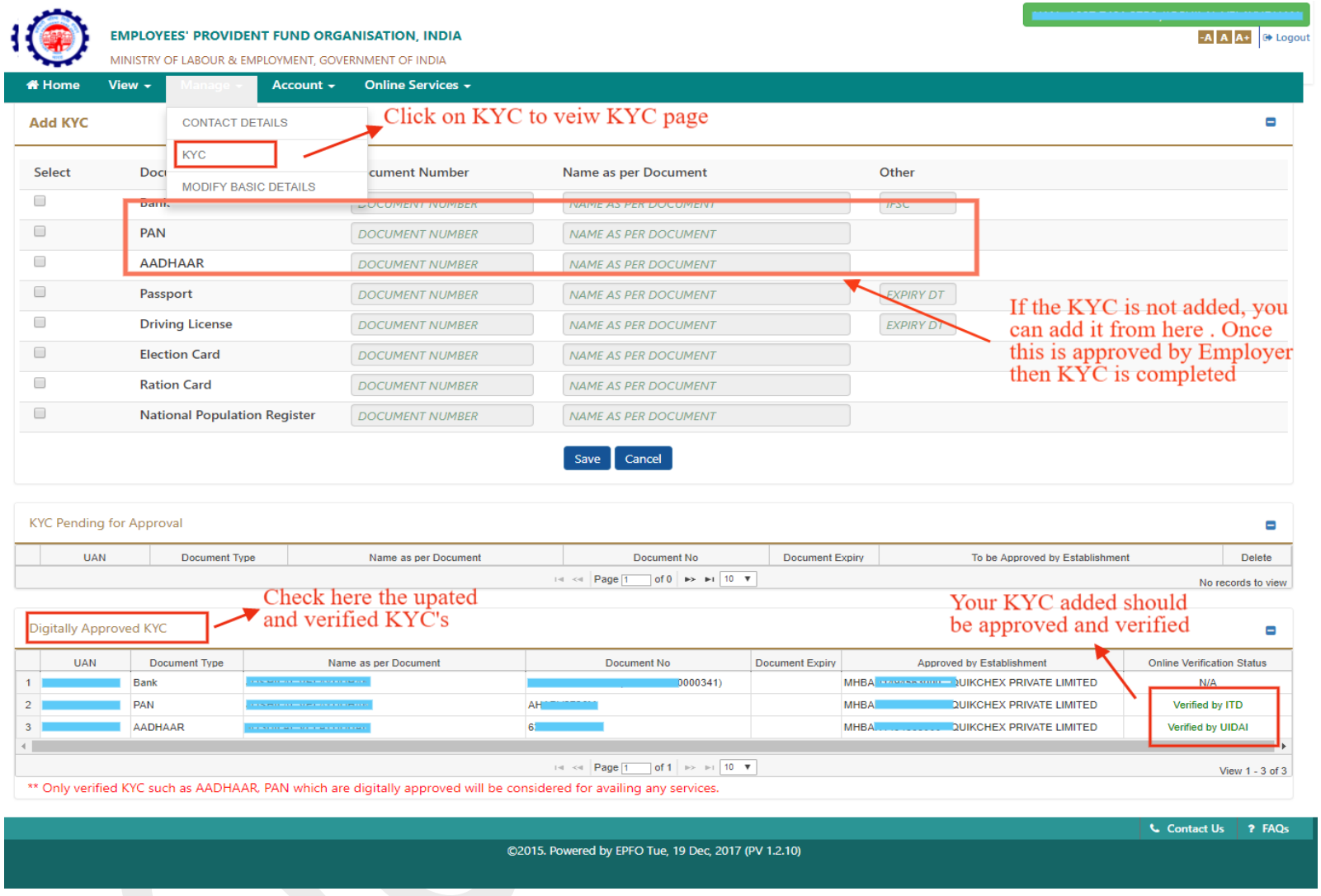
2. Access your UAN Member portal.

a) You can find all kind of online services that are available on the EPFO portal. From here you can track your queries related to claim status, transferring request, which is required in case your current employer has created another UAN number to track your PF account

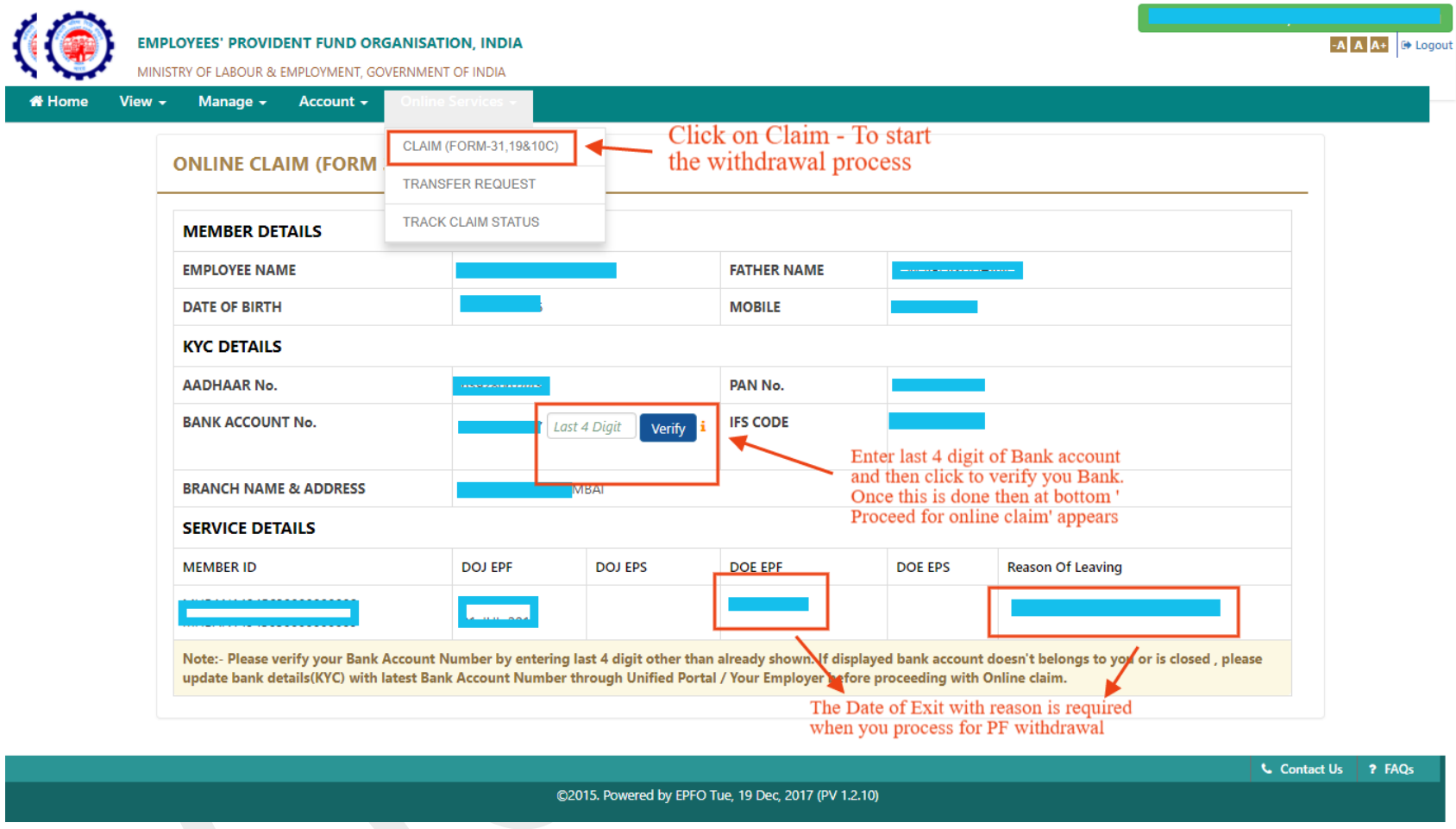
b) You can see various tabs present on the dark green ribbon above. Clicking on the ‘view’ tab will take you to visit your profile, service history, UAN card and your passbook address. This passbook address is a separate website link where you can view your PF account.



3. View or update pending KYC online

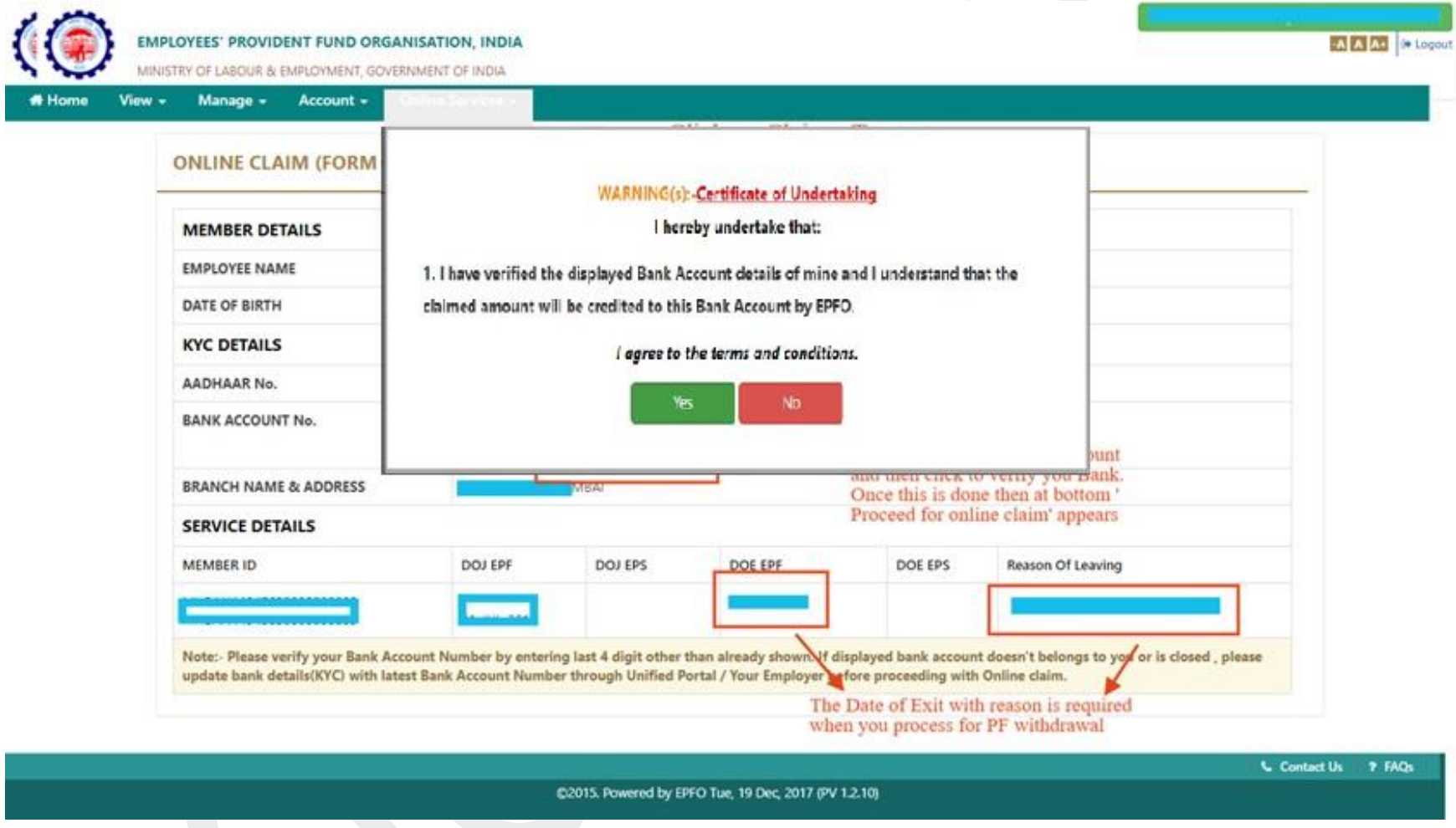


4. Verifying your bank account added in KYC.

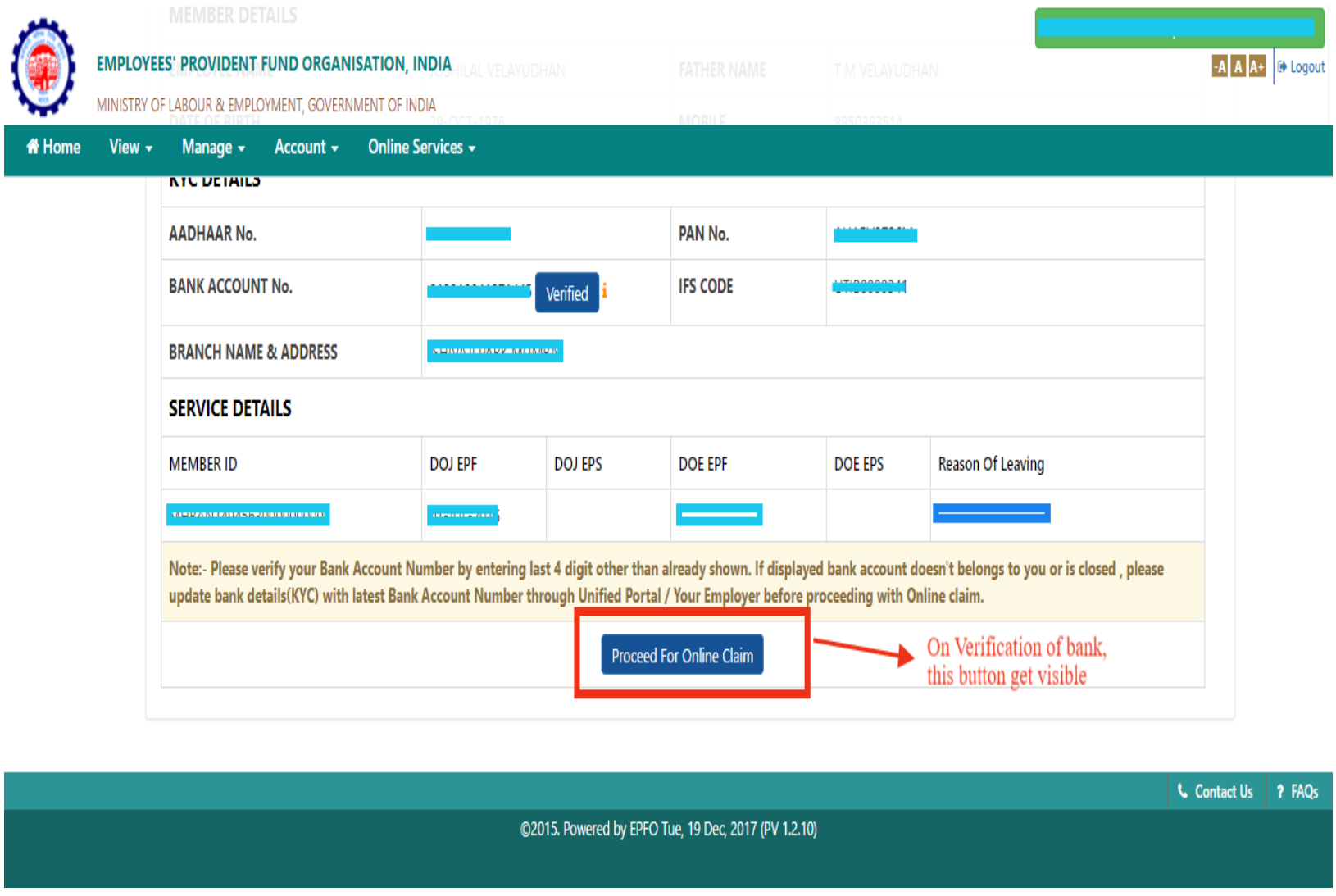


Click “Yes” to proceed If your Bank & IFSC is Correct or,

Click “No” to Update your Bank & IFSC through KYC in case of Mismatch



5. Proceeding to online withdrawal

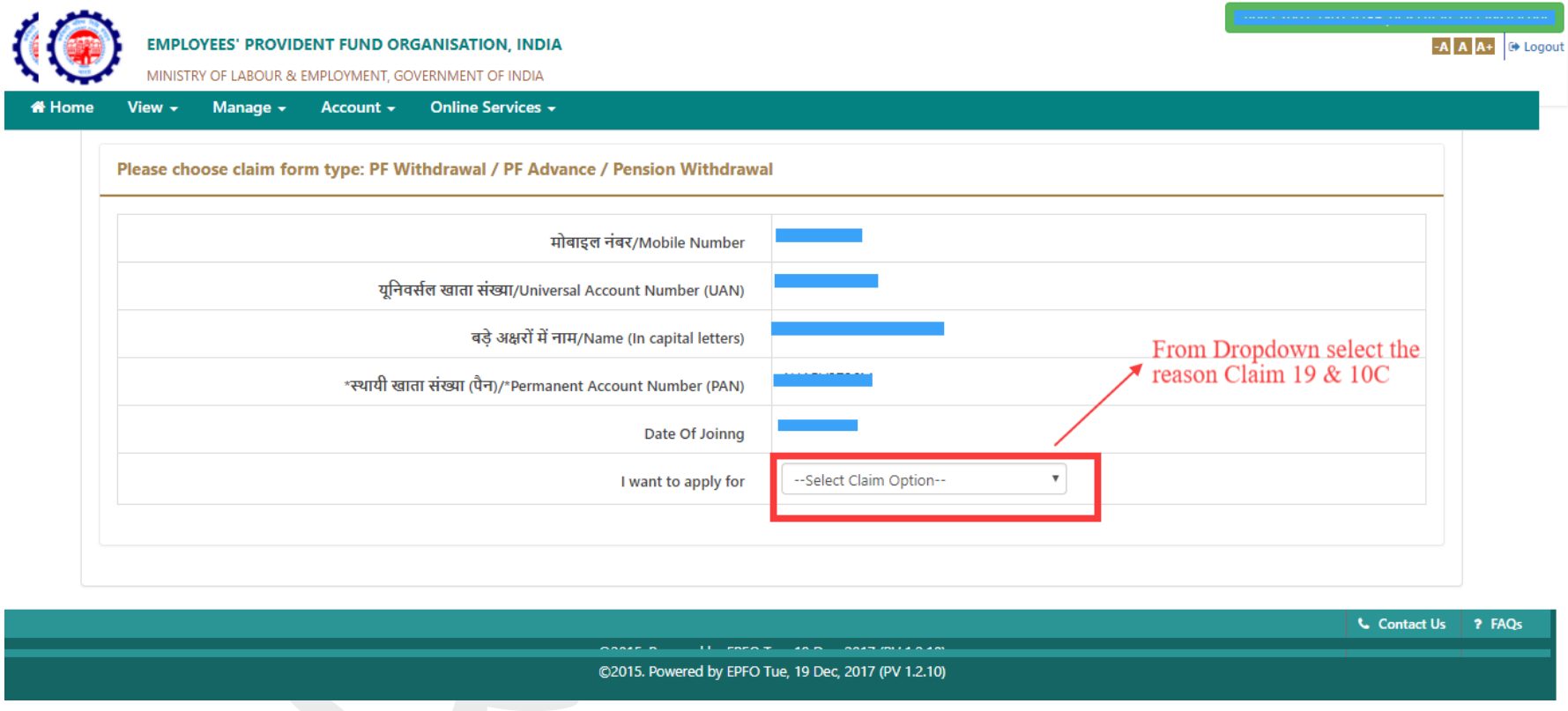


6. Apply for online withdrawal claim process

Here you can select option ‘Claim 19 & 10C’ from the dropdown list and then follow the instruction and fill up required details and complete the form. On completion this form will be send to your employer for approval. Once this claim form gets approved and verified it goes to the PF officer’s approval.

Finally to submit the withdrawal form you will need to feed in the authentication OTP, which is sent on your mobile number. This mobile should be the only which is linked to both your UAN as well as Aadhaar.

To get this process of verified and approved by PF officer it takes 5 to 10 working days and finally in your bank account the PF amount gets credit which is registered in your KYC.



After you fill the details, you have to sign the disclosure by clicking on the left hand box on the bottom of the box. Once you click on the box, "Get Aadhaar OTP" tab will be visible on the screen, which need to be clicked for generating an one time password to authenticate the online advance request. You have to enter the OTP in the box provided below and click on "Validate OTP and Submit Claim Form" to complete the online EPF Withdrawal application process.

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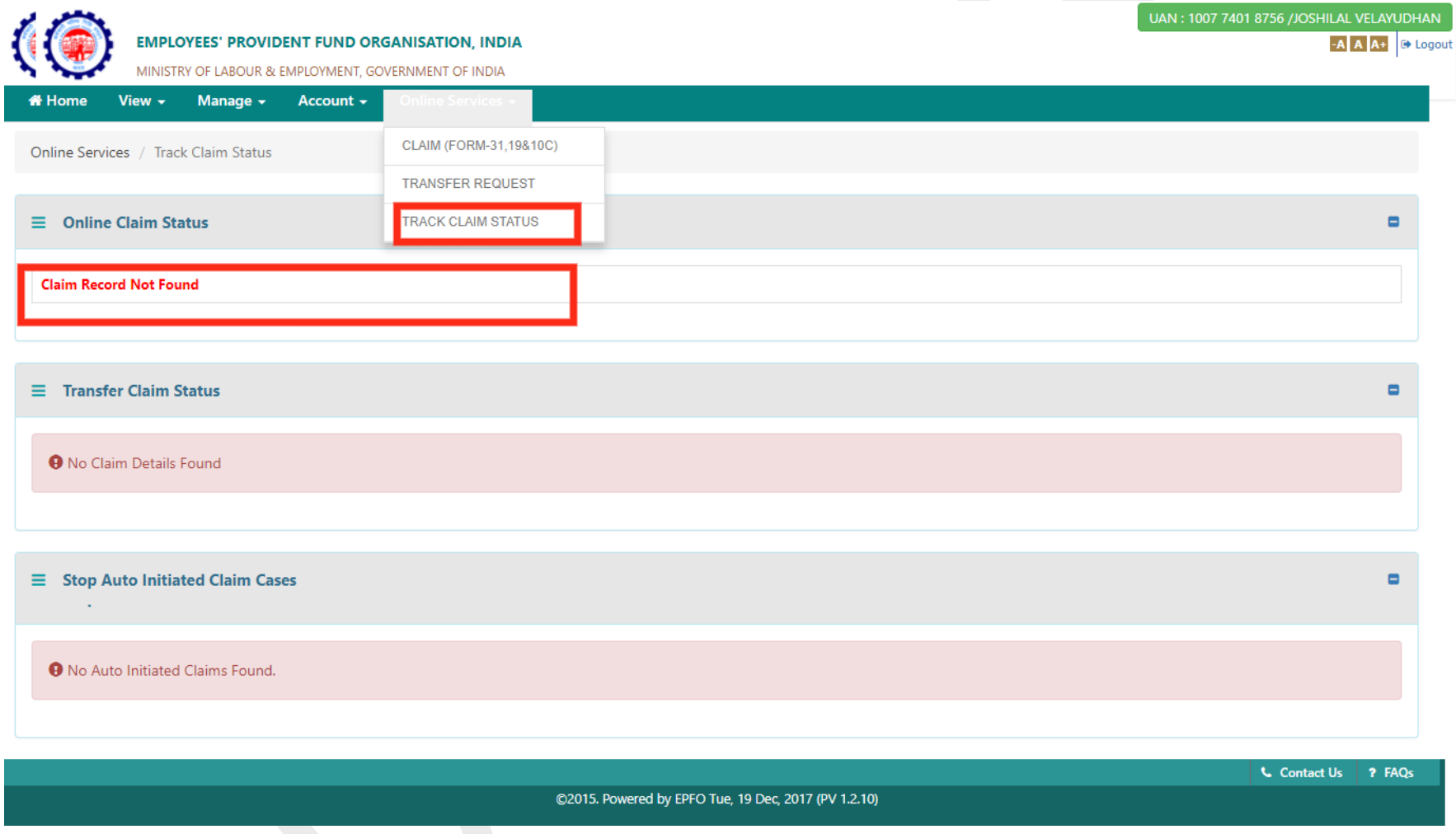
7. Tracking Withdrawal claim status

Finally when the withdrawal claim is submitted online you need to know the status which can be tracked. First the applied claim goes to your employer for approval and once this is approved it goes to PF office. You can track the status here.



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