



कर्मचारी भविष्य निधि संगठन
EMPLOYEES PROVIDENT FUND ORGANISATION
(श्रम एवं रोजगार मंत्रालय, भारत सरकार)
MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA
मुख्य कार्यालय/Head Office



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To

All ACC (HQ)/ACCs, Zonal Offices
All RPFCs/APFCs/OICs, Regional Offices

Subject: - High rejection of Pension on Higher Wages applications – reg.

Madam/Sir,

On reviewing the performance of various offices in the area of processing of joint option applications for pension on higher wages it is observed that the proportion of rejection of application vis-à-vis issuing of demand letters in some offices are exceptionally high. Head Office has received numerous grievances from stakeholders regarding the rejection of applications due to minor deficiencies. These issues could have been rectified by employers if they had been provided with adequate guidance and opportunity to address them.

2. Instances have also come to the notice where cases have been rejected or returned in spite of the fact that the exempted PF Trust Rules did not contain any explicit bar in contribution to EPS 95 beyond wage ceiling. In other cases, interpretation of the term "Wages" have been interpreted incorrectly by expanding its scope beyond the definition provided under the Scheme. There are even references where the process of verification has been converted into a probing exercise to look out for justification for rejection of applications.

3. The purpose of scrutiny of application should be to make sure that the figures based on which the demand letters are issued are arithmetically correct and corresponds to the wages on which PF Contribution (or Pension Contribution) was remitted. The verification of such application should aim at ensuring that the wages components on which contribution is remitted remain consistent and are reflective of the prevalent salary structure of the establishment. In case any exception is found the matter should be brought to the notice of the employer or the employer's representative and clarifications need to be obtained and examined instead of outright rejecting the cases.

4. Arbitrary rejections at various offices have resulted in a number of complaints and have made it difficult for the Head Office to respond effectively. Officers are advised to ensure that applications are processed strictly adhering to the guidelines and instructions provided by the Head Office. Rejections should be based on substantial and justifiable reasons, and applicants must be given adequate opportunity to rectify minor deficiencies in their submissions. Employers and employees should be adequately facilitated to complying with the requirements, thereby ensuring fair and efficient processing of applications.

5. A communication has been received from the MoLE to the effect that all cases of rejection need to be audited by a specialized team of Chartered Accountants empanelled under CAG. EPFO might also deploy its own audit teams to examine cases of rejection, especially which are under litigation. Therefore officers are requested to review the cases mentioned above and taken necessary action.

Yours faithfully,



(Chandramauli Chakraborty)

Addl Central PF Commissioner – HQ (Pension)

Copy To:-

- i. PS to CPFC
- ii. ACC-HQ (Audit)