

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
RAJYA SABHA
UNSTARRED QUESTION NO. 2347
TO BE ANSWERED ON 20.03.2025**

SETTLEMENT OF CLAIMS BY EPFO

2347. # SHRI DEEPAK PRAKASH:

Will the Minister of Labour and Employment be pleased to state:

- (a) the steps Government is undertaking for simplification of claims settlement process for Employee Provident Fund Organisation (EPFO) members;**
- (b) the steps being taken to ensure that claims are processed in a transparent and error- free manner;**
- (c) whether there are any plans to extend the benefits of EPFO membership to workers engaged in the unorganized sector or gig economy in the near future; and**
- (d) if so, the details thereof?**

ANSWER

**MINISTER OF STATE FOR LABOUR AND EMPLOYMENT
(SUSHRI SHOBHA KARANDLAJE)**

(a) & (b): EPFO has undertaken a number of steps to streamline the process of claim settlement. They are as under:

(i) For Auto mode processing of advance claims, the amount limit has been enhanced to Rupees One lakh. Further, in addition to Illness/hospitalization advances, the advances for housing, education and marriage are also enabled for auto mode processing. Now 60% of advance claims are processed in auto mode.

The auto-mode claims are processed within three days. EPFO achieved a historic high of 2.16 crore auto-claims settlement as on 06.03.2025 during the current financial year, up from 89.52 lakh in FY 2023-24.

(ii) Member details correction process has been simplified, and members having Aadhaar-verified UANs can make corrections in their IDs themselves, without any EPFO interventions. At present, about 96% corrections are being done without any EPF office intervention.

Contd..2/-

(iii) In transfer claim requests, the need for employer's attestation of Aadhaar-verified UANs has been done away with. Now only 10% transfer claims require member and employer's attestation.

(iv) The requirement for submitting a cheque-leaf with the claim form has also been relaxed for KYC-compliant UANs meeting prescribed criteria.

(v) Over 99.31% claims are now received in online mode, without any requirement to visit the field office. In FY 2024-25 as on 06.03.2025, 7.14 Crore claims have been filed in online mode.

(vi) Certain upfront validations have been developed to guide members about eligibility /admissibility of claims so as to ensure that members do not file ineligible claims

(vii) The claim settlement process is being further simplified with Centralization of member databases under CITES 2.01

(viii) As part of EPFO 3.0, stakeholder consultations have been held for transforming EPFO into a future-ready, member-centric, and a technology-driven organization.

(c) & (d): The Central Government has formulated the Code on Social Security, 2020 (SS Code) after amalgamating, simplifying and rationalizing the relevant provisions of the existing nine Central Acts.

The said Code inter alia envisages extension of social security benefits to unorganized workers, gig workers and platform workers and the members of their families.

The Government in its Budget announcement made on 1.2.2025, has proposed to register gig and platform workers on e-Shram portal, arrange for their identity cards and provide health care under Ayushman Bharat- Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY) health scheme.
