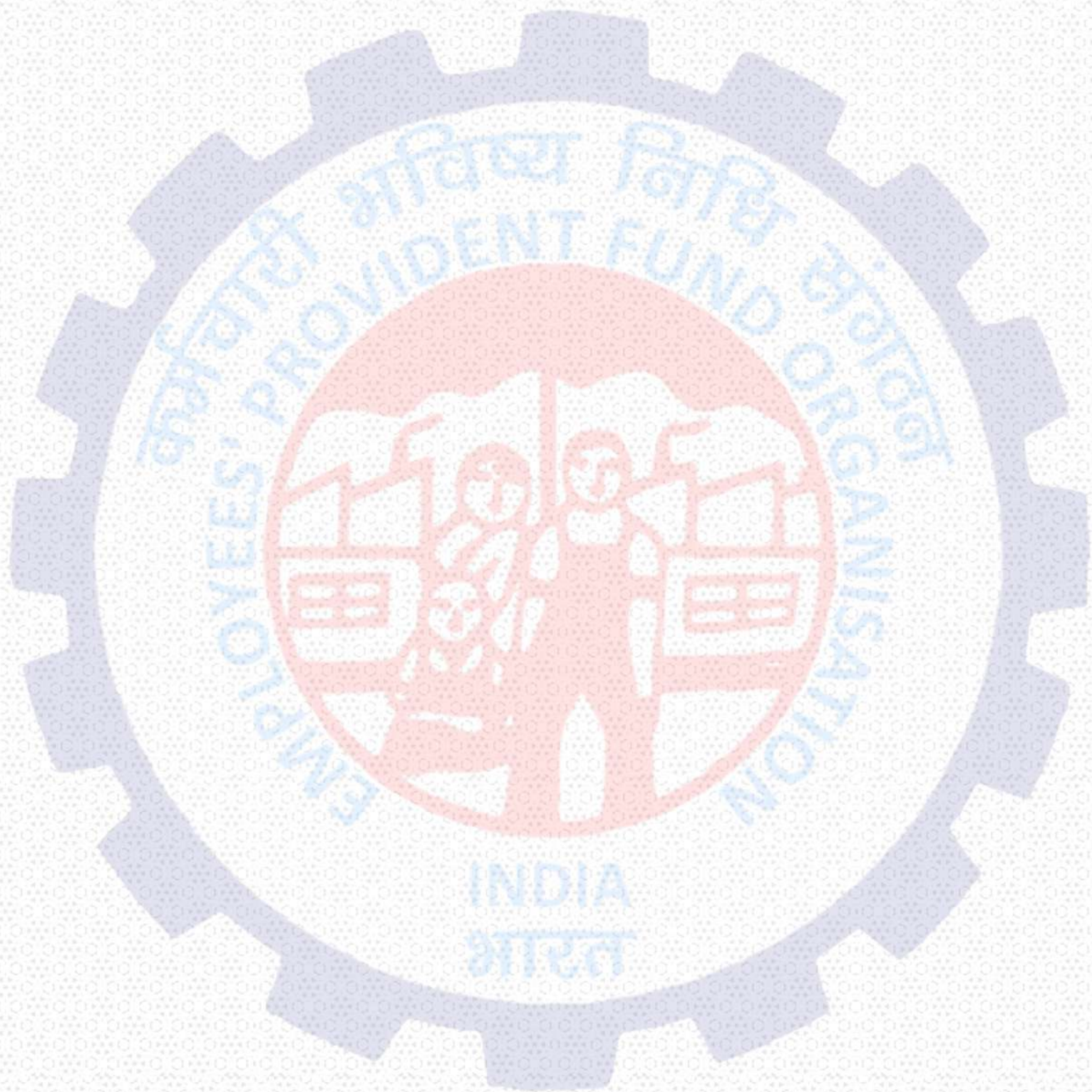




एक टुकड़ा मुस्कान



कर्मचारी भविष्य निधि संगठन
श्रम एवं रोजगार मंत्रालय, भारत सरकार
ईस्ट किडवर्ड नगर दिल्ली 110023



From the Desk of CPFC

The Employees' Provident Fund Organisation (EPFO) has long been a cornerstone of social security in India, committed to empowering the workforce and fostering financial security. This book aims to highlight real-life stories that showcase the profound and transformative impact EPFO has had in the lives of countless Indians.

In an ever-evolving economic landscape, EPFO remains agile, continually adapting its services to meet the diverse needs of its stakeholders. These success stories not only illustrate the effectiveness of EPFO's programs but also highlight the trust and confidence of its beneficiaries. They stand as a testament to the commitment of EPFO's employees and the collaborative efforts of our partners in driving lasting change.

This book serves as a reassurance to our members that the dedicated staff and officers of EPFO are committed to making a positive impact on their lives, bringing smiles to their faces. I sincerely hope that each EPFO official goes the extra mile to be an 'angel' in the lives of our members.

Ramesh Krishnamurthi

Contents

1. रुकी हुई पेंशन हुई बहाल.....	4
2. पेंशनर के आश्रितों को मिला लाभ	5
3. संकट में सहारा: EPFO की मदद.....	6
4. मदद का हाथ: EPFO की पहल	7
5. Turning Challenges into Smiles.....	8
6. Restoring Hope.....	9
7. Long wait ends in Relief.....	10
8. Swift Relief.....	11
9. Bridging Gaps	12
10. Restoring Pensions, Renewing Hope	13
11. Swift Support in Sorrow.....	14
12. Life Certificate, Pension Reinstated.....	15
13. Timely Support for Secure Future	16
14. EPFO's Swift Service at your Doorstep	17
15. Timely Touch of Care.....	18
16. Coordinated Efforts, Timely Relief.....	19
17. Claims Settled, Grief Eased.....	20
18. Support Beyond Claims, Strength Restored	21
19. EPFO Support, Grateful Heart	22
20. Support in Times of Need.....	23
21. Nidhi Aapke Nikat: Timely Relief.....	24
22. Retirement Joy with PRAYAAS Initiative	25
23. Death Claim Settlement: Lt. Anand Bakshi	26

1. रुकी हुई पेंशन हुई बहाल

Regional Office Ludhiana

श्री गज्जन सिंह की पेंशन मई 2017 से डिजिटल जीवन प्रमाण पत्र अपडेट न होने के कारण रोक दी गई थी। गाँव थरीके, न्यू सुंदर नगर, लुधियाना EPF रिकॉर्ड में उनका केवल यही पता था, जिससे पेंशनर का पता लगाना कठिन हो गया। कार्यालय द्वारा गठित विशेष टीम के श्री करुणदीप बंगा ने गूगल मैप और स्थानीय मदद से पेंशनर का पता लगाने का प्रयास किया, लेकिन गज्जन सिंह का नाम नहीं मिल पा रहा था। अंततः, पूर्व सरपंच श्री जगदीश सिंह ने उन्हें पहचान कर फोन पर उनसे संपर्क कराया। श्री गज्जन सिंह से संपर्क कर सभी औपचारिकताएँ पूरी की गईं और मई 2017 से जून 2024 तक की बकाया पेंशन राशि का भुगतान किया गया। साथ ही, मासिक पेंशन भी बहाल कर दी गई। पेंशनर ने इस अभियान की सराहना की और कार्यालय के कर्मचारियों को धन्यवाद दिया।



Regional Office Ludhiana

2. पेंशनर के आश्रितों को मिला लाभ

Regional Office Ludhiana

लुधियाना के प्रभात नगर ढोलेवाल निवासी दिवंगत श्री तेजिंदर सिंह की पत्नी श्रीमती राजदीप कौर और पुत्र तनवीर सिंह काजीवन प्रमाणपत्र न होने के कारण जनवरी 2020 से पेंशन बंद थी। ईपीएफओ की विशेष टीम के सदस्य श्री हर्ष पटवाल ने बारिश और जल भराव की कठिन परिस्थितिमें, स्थानीय लोगों की मदद से पेंशनरके परिवार को ढूँढ निकाला। पेंशनर का परिवार ईपीएफओ की टीम के इस प्रयास से हैरान भी थे और खुश भी। श्रीमती राजदीप कौर को जनवरी 2020 से जून 2024 तक का बकाया और तनवीर सिंह को उनकी पेंशन प्राप्त हुई। मासिक पेंशन भी बहाल कर दी गई। इस पहल ने परिवार की वित्तीय स्थिति सुधारने के साथ उन्हें नई उम्मीद और सुरक्षा प्रदान की। श्रीमती राजदीप कौर ने ईपीएफओ की संवेदनशीलता और समर्पण की सराहना की।



Regional Office Ludhiana

3. संकटमेंसहारा: EPFO कीमदद

Regional Office Jaipur

जीवन की आपाधापी में अपनों को खोने का दुख वही ठीक से समझ सकता है जिसको दिवंगत के शेषदायित्वों की पूर्ति करनी हो। ऐसे विकट समय में, कर्मचारी भविष्य निधि संगठन ने भविष्य निधि, पेंशन और बीमा लाभ के माध्यम से ऐसे संकटग्रस्त परिवारों की मदद का प्रयास किया है। साथ ही, आश्रित माता-पिता पेंशन, विधवा/विधुर पेंशन, बालक पेंशन और अनाथ पेंशन के माध्यम से अपने सदस्यों के परिजनों को उम्र भर जीवनयापन का साधन प्रदान कर बहुत बड़ा सहारा दिया है। सदस्य किशन लाल जाट के मामले में ऐसा ही एक उदाहरण संगठन के अजमेर कार्यालय के प्रकाश में आया। किशन लाल जाट।



Regional Office Jaipur

अपने काम के प्रतिनिष्ठावान किशन लाल जीवनयापन हेतु अजमेर डिस्कॉम में कार्यरत थे उनकी दोनों बेटियाँ अच्छे स्कूल में शिक्षा प्राप्त कर रही थीं। वह अक्सर अपनी पत्नी गीता को कहते थे कि हमारी दोनों बेटियाँ बेहतर शिक्षा प्राप्त करेंगी और अपना भविष्य उज्ज्वल बनाएँगी। जीवन सुखपूर्वक व्यतीत हो रहा था।

मगर नियति को कुछ और ही मंजूर था। कालचक्र ऐसा घूमा की कोई कुछ नहीं कर पाया और एक दिन केकड़ी, राजस्थान में एक साइट पर काम करते हुए बिजली का करंट लगने से किशन लाल की मौके पर ही मौत हो गई और वो चल बसे कंपनी को जहां अपने एक निष्ठावान कर्मचारी को खो देने का गम था वही उनकी पत्नी गीता पर तो जैसे दुखों का पहाड़ ही टूट पड़ा। अकेले परिवार चलाने और बेटियों की देखभाल करने की ना तो उन्हें समझ थी और ना ही साहस। उन्हें लगता था कि अब वह कुछ नहीं कर पाएंगी और कहीं से किसी सहारे की उम्मीद भी नजर नहीं आ रही थी।

4. मदद का हाथ: EPFO की पहल

Regional Office Jaipur

ईपीएफओ ऐसे लाखों लोगों के लिए आशा की किरण लेकर आता रहा है। गीता को नहीं पता था कि उसके पति का प्रतिमाह भविष्य निधि अंशदान काटा जाता था और उसे भविष्य निधि कार्यालय में जमा करवाया जाता था। मामले पर तुरंत कार्यवाई करते हुए जिला कार्यालय, अजमेर से नियुक्त नोडल अधिकारी ने किशन लाल के परिजनों से संपर्क किया तथा उनकी पात्रता की जांच करके उन्हें बताया कि वह भविष्य निधि लाभ प्राप्त करने हेतु सक्षम हैं। कार्यालय द्वारा मृतक की पत्नी गीता जाट से पेंशन दावा प्राप्त कर, संस्थान से प्रमाणित करवाकर, दावा प्रपत्र प्राथमिकता के आधार पर पारित किया और विधवा एवं बाल पेंशन जारी की गई। हालांकि नियोक्ता कर्मचारी भविष्य निधि योजना एवं ईडीएलआई योजना से छूट प्राप्त है अतः उन्हें भविष्य निधि एवं बीमा निधि लाभ प्राप्त करने हेतु नियोक्ता से संपर्क करने एवं सभी औपचारिकताएं पूरी करने के संबंध में निर्देशित किया गया। कार्यालय संबंधी औपचारिकताएं पूरी करने में क्षेत्रीय कार्यालय जयपुर की ओर से उन्हें पूर्ण सहयोग मिला।



Regional Office Jaipur

कृतज्ञ परिजनों ने कहा कि भविष्य निधि संगठन ना केवल इन बच्चियों के लिए बल्कि हमारे लिए वरदान साबित हुआ है और अब इनकी परवरिश के लिए उन्हें किसी का मुंह ताकने की आवश्यकता नहीं रहेगी। अब गीता जाट स्वयं को एक सशक्त महिला के रूप में महसूस करने लगी हैं और प्रतिमाह मिलने वाली पेंशन के अनुसार उन्होंने अपनी आर्थिक योजनाएं बनाकर अपनी बेटियों को बेहतर शिक्षा दिलाने तथा अपने पति के अधूरे सपनों को पूरा करने का पक्का इरादा कर लिया है।

5. Turning Challenges into Smiles

Regional Office, Rajamahendravaram

For Mr. Prasad, it was a day of surprises. He was about to set out for the EPF office, facing a challenging situation of parting with his hard-earned money. This story revolves around the efficient settlement of his Provident Fund (PF) claim and the processing of his pension claim, showcasing the dedication of EPFORO, Rajamahendravaram to its stakeholders.

When Mr. KVVSSV Prasad Rao visited the office regarding his EPF and pension, the records were verified, and he was informed that he had only 10 months of service and was not eligible for a pension. Anxiously, he explained that he had previously worked at M/s Sun Pharmaceuticals in Gujarat for nearly 10 years and left the job in 2012, but he did not have the details with him. However, the office assured him that they would assist him, and soon his anxiety turned into a smile.



Regional Office Rajamahendravaram

Recognizing the gravity of the situation, the office immediately took up the matter and discovered that the establishment in question fell under the jurisdiction of RO, Vadodara. The office then pursued the matter with RO, Vadodara and obtained the PF details, confirming Mr. Prasad's EPF number. However, he did not have a UAN since he left service before 2014 (i.e., on 20.04.2012). Upon learning this, the office motivated and assisted Mr. Prasad in requesting UAN generation and transferring his accumulations. They succeeded in transferring his PF accumulations of Rs. 22,07,173/- to his current account. As a result of the proactive measures taken, remarkable results were achieved, and the office was able to settle Mr. Prasad's PF and pension claims in a notably short period. The comprehensive support provided by the organization during this challenging period fostered a sense of trust and loyalty among its stakeholders.

This is not the story of one Mr. Prasad alone. There are many of others who have experienced the same feeling. The success story of EPFO RO, Rajamahendravaram in settling PF claims serves as a beacon of inspiration for others, achieved through a combination of proactive measures and employee-centric initiatives.

6. Restoring Hope

Regional Office, Visakhapatnam

Mr. Mutha Demudu, a pensioner, faced significant challenges in updating his Life Certificate since June 2021 due to health issues. He was anxious about his financial situation as his pension had been stopped because he had forgotten to update his Life Certificate. However, in June 2024, a circular from the head office initiated a special drive to assist pensioners like him in updating their Digital Life Certificates.

The Regional Office in Visakhapatnam embraced this initiative with compassion and empathy, guiding Mr. Demudu step-by-step through the process of submitting his Life Certificate and completing the necessary forms. Thanks to the dedicated support of the staff, he successfully updated his details and resumed receiving his pension.

In July, Mr. Mutha Demudu received a significant payment of ₹37,000, which included arrears. From August onward, he began receiving a regular monthly pension of ₹1,000.

Overwhelmed with gratitude, Mutha visited the office to express his appreciation, shedding tears of joy. The smooth process and timely assistance, marked by genuine compassion and empathy, made a crucial difference in his life, alleviating his financial worries and highlighting the profound impact of proactive public service.



Regional Office Visakhapatnam

7. Long wait ends in Relief

Regional Office, Peenya

Shri B.S. Prabhakar, who was employed at M/s. Pioneer Overseas Corporation India Seeds Pvt. Ltd., Bangalore, tragically passed away in 1997 following an accident. The tragic news left his family in shock, and they were unaware of the pension benefits available to them. Later, Smt. Suguna, the wife of the deceased member, learned about the PF benefits and made some inquiries, but she did not receive proper responses. Years passed, and the family almost forgot about the pension benefits.

In September 2024, our Enforcement Officer visited an establishment where Smt. Suguna's daughter-in-law, Smt. Veda, was employed. Upon seeing the Enforcement Officer, Smt. Veda was reminded of what her mother-in-law had mentioned about not receiving her late husband's pension. Smt. Veda approached the Enforcement Officer and shared the entire story behind her mother-in-law's pension case. Following this, RO Peenya called Smt. Suguna, her son Shri Bharath P, and Smt. Veda to the office, where the Pension section provided thorough guidance on the pension case. They were advised on the necessary claim forms to submit, and the supporting documents required. The claim forms were submitted in October 2024.

After receiving the claim forms and supporting documents, the Pension staff at RO Peenya, under the guidance of their officers, worked diligently to process the claim immediately and released the pension arrears from 1997 to the present. The total pension arrears amounted to ₹525,615 for the widow and ₹65,607 for the son.



Regional Office Peenya

Smt. Suguna was informed of the pension arrear amount over the phone. She was overjoyed and overwhelmed, expressing her sincere gratitude for the efforts made by the officers and staff at RO Peenya. She noted that it was the greatest gift she could have ever received, as she finally obtained her pensionary benefits nearly 25 years after her husband's passing. There are many similar cases where the Regional Office, Peenya, takes the initiative to assist those in need as a matter of duty.

8. Swift Relief

Regional Office, Peenya

RO, Peenya received communication from the Head Office stating that a news article had been published about a contract employee, Sh. Goutham Kumar, who had died after being crushed by a tractor at HAL.

In response, RO, Peenya took immediate action. The Area Enforcement Officer (EO) was deputed to investigate the matter and submit a comprehensive report. The EO quickly reported that the establishment, M/s. SSE Manpower Consultancy Ltd, fell under the jurisdiction of RO, Peenya. The EO contacted the deceased employee's family, who were natives of Assam and not residing in Bengaluru at the time. The benefits available under EPFO were explained to the family over the phone. During a subsequent visit to Bengaluru, the beneficiary submitted the claim forms on 07.10.2024.



Nidhi Aapke Nikat Camps at Bengaluru

RO, Peenya prioritized the case and settled the PF amount of ₹32,268 and the assured insurance amount of ₹4,57,735 to the spouse of the deceased member on 09.10.2024, just two days after receiving the claims. RO, Peenya demonstrated true dedication by extending these benefits swiftly to the family of the deceased member.

9. Bridging Gaps

Regional Office, Dehradun

Name correction has long been a significant challenge in EPFO service delivery. While digitization has streamlined many processes, incorrect details often hinder access to online services. This issue arises due to both clerical errors by employers and misunderstandings by employees, highlighting the need for greater awareness.

Although receiving grievances related to name corrections is routine, some cases are particularly serious. One such case was encountered during the Nidhi Aapke Nikat 2.0 camp conducted by this office in Kotdwar, a small town situated in the foothills of the Pauri Garhwal district. Although accessible by road, this area is quite remote. An employee named Sh. Monu met the District Nodal Officer(DNO) at the camp and shared his poor financial condition. After the death of his father, the entire family burden fell on his young shoulders. He worked as a *Safai Karamchari* (sanitation worker) at the *NagarNigam*.

In these difficult financial circumstances, Sh. Monu found hope in the DNO. He explained that he wanted to withdraw his PF amount but was unable to do so due to a pending name correction. Although he had previously applied for the name correction, the DNO contacted the office and discovered that the request had been rejected due to missing documents. The DNO promptly collected the necessary documents, including a duly signed and attested joint declaration form. The correction request was processed the following day, and the update was communicated to Sh. Monu. He was surprised by the quick resolution and expressed his gratitude to the camp official. This instance turned out to be an "image correction" for the department as much as it was a name correction.

There are several similar cases where the Regional Office, Dehradun, takes up matters *suo motu* and steps forward to assist those in need as a matter of duty. The challenges posed by difficult geographical terrain do not deter the spirit of public service upheld by this esteemed office. This image correction for the department is essential, and it brings immense satisfaction that, as an organization, we are progressing in that direction day by day at a rapid pace.



Addressing Grievance in Nidhi Aapke Nikat camp Dehradun

10. Restoring Pensions, Renewing Hope

Regional Office, Shimla

During the Sampark Initiative, one of our pensioners, Smt. Hem Lata, was contacted by phone for the updating of her Digital Life Certificate (DLC). During the conversation, it came to light that she had been receiving a dependent parent pension following the death of her son, Sh. Raman Kumar, which had stopped due to the non-updation of her Life Certificate since 2017. Smt. Hem Lata mentioned that she was unaware of the requirement to update her Life Certificate annually, leading to the suspension of her pension.

Our dedicated team promptly guided Smt. Hem Lata on the Life Certificate update process. As a result, the Regional Office in Shimla resumed her pension from 2017 onwards, and she received pension arrears for the period from April 2017 to June 2024, amounting to ₹120,486.

Additionally, it came to the office's attention that her other son had also passed away, and she was entitled to another EPS pension, which had also been suspended since 2014 due to the non-updation of her DLC. After updating her DLC, the Regional Office in Shimla resumed this pension as well, and she was paid arrears for the period from January 2014 to June 2024, amounting to ₹194,166.

The pensioner expressed her gratitude and appreciated the efforts of the EPFO officials for their assistance.



DLC Submission through Face Authentication Technology

11. Swift Support in Sorrow

Regional Office, Shimla

A news report about an industrial accident was published in the daily newspaper *Amar Ujala* on 18/01/2024. The report stated that an accident had occurred on the Reckong Peo-Karchham link road, resulting in the loss of five lives when their vehicle plunged into a gorge. The five deceased individuals were employees of Mahindra Automobile Pvt. Ltd. Immediate action was taken following the news, and the case was promptly forwarded to the District Nodal Officer (DNO) of the district where the incident occurred. The DNO contacted Mr. Jagjeet Negi, the manager of Mahindra Automobile, and Ms. Shreya, the HR representative of M/s Snow View Automobile Pvt. Ltd., instructing them to submit the death claims along with the necessary documents to the office. One of the deceased was Lt. Arun Singh. The DNO contacted his wife, Mrs. Taakshi, to inform her about the required process for submitting the death claim and provided details about the necessary documents.



Nidhi Aapke Nikat camp at Shimla

Simultaneously, the DNO coordinated with the establishment and compiled a report regarding the deceased member and his beneficiary to facilitate the provision of death benefits. The DNO visited the accident site, verified the establishment's records, and obtained a copy of the FIR and other relevant documents from the police station. This included attendance registers, enrolment registers, copies of Aadhaar, ECR, and payment challans for further processing.

The DNO provided all the necessary documents to the office on 17/05/2024, and the death claims (Form 20, Form 10 D, and Form 5 IF were settled by 21/05/2024. Additionally, a Pension Payment Order (PPO) was issued in May 2024, and the pension with arrears was disbursed to the beneficiaries of the deceased. The beneficiaries expressed deep appreciation for the efforts made by the Regional Office in Shimla for handling and settling the claims promptly and efficiently.

Hearing from the family members of the deceased employee, it was evident that the Regional Office, Shimla, provided vital financial assistance during their most difficult period. The beneficiaries stated that this support made a significant difference, especially given the lack of other financial resources. This timely assistance eased the family's financial burden and allowed them to navigate through a challenging time with greater stability and support.

12. Life Certificate, Pension Reinstated

Regional Office, Shimla

The Regional Office in Shimla organized a Nidhi Aapke Nikat 2.0 program at M/s SR Mahajan Educational Trust in Nerchowk, Mandi, Himachal Pradesh, on May 27, 2024. During the event, Sh. Inder Singh, a pensioner, sought guidance regarding his stopped pension. Through the Nidhi Aapke Nikat grievance helpdesk, it was discovered that his pension had been stopped because his Life Certificate had not been updated since March 2023. Sh. Inder Singh explained that he was unaware of the requirement to update his Life Certificate annually, which led to the suspension of his pension.



PPO Distribution in Regional Office Shimla

Our dedicated team promptly informed Sh. Inder Singh about the Digital Life Certificate process at the Pension Helpdesk during the Nidhi Aapke Nikat program and updated his Digital Life Certificate on the spot. As a result, the Regional Office in Shimla resumed his pension from May 2024, and he received pension arrears for the period from March 2023 to May 2024, amounting to ₹32,865. The pensioner expressed his gratitude and appreciated the efforts of the EPFO officials for their assistance.

13. Timely Support for Secure Future

Regional Office, Ludhiana

The EPFO Regional Office in Ludhiana organized a seminar, "Nidhi Aapke Nikat 2.0," at M/s Tech Auto Pvt. Limited, Phase-II, Focal Point, Ludhiana, on 27.02.2024. During the seminar, PF member Smt. Kuldeep Kaur, who recently joined the establishment after the sudden death of her husband, Sh. Kabal Singh.

Her husband had been employed at M/s Tech Auto Pvt. Limited. He tragically passed away on 30.11.2023. At the time of his death, he was an on-roll employee. The employer assisted the family in completing all the necessary documentation and submitted Form 20 (Death Claim), Form 5IF (EDLI Claim), and Form 10-D (Pension Claim) on 15.02.2024. The EPFO Regional Office, Ludhiana, approved these claims the very next day, on 16.02.2024. The approved claims included Form 20 (Death Claim) for ₹15,319, Form 5IF (EDLI Claim) for ₹250,000, and Form 10-D, which provided a monthly widow pension of ₹2,351 and a monthly children's pension of ₹588 each for two children.

Smt. Kuldeep Kaur expressed her gratitude for the efficient and timely settlement of her Provident Fund claim by the EPF Department. She mentioned that this prompt resolution has greatly supported her family's financial planning and provided peace of mind.



Nidhi Aapke Nikat camp at Punjab

14. EPFO's Swift Service at your Doorstep

Regional Office, Patancheru

The Regional Office, Patancheru, under the Telangana Zone, has consistently been striving to make the lives of pensioners easier by reaching out through all possible means. One such effort was undertaken during the Nidhi Aapke Nikat 2.0 program held on 27.02.2024 for Sangareddy District.

It came to the notice of the office that Sri G. Ramesham was suffering from locomotor issues, which prevented him from completing the Jeevan Pramaan/submitting a Digital Life Certificate (DLC) for 14 months, resulting in the suspension of his pension. Upon receiving this information, the Regional Office, Patancheru, promptly deputed Sri Mansoor Basha, Senior Social Security Assistant, and Sri K. Murali Mohan, DEO, to visit his residence on the same day to facilitate the submission of his DLC. They visited the residence as directed and completed the entire process in under two minutes. In addition to submitting the DLC, they explained the complete process of Digital Life Certificate submission using Face Authentication Technology (FAT) to the available family members, ensuring that Sri G. Ramesham would not have to wait for future submissions.

The pensioner was very pleased and delighted by the completion of the process at his residence. Furthermore, his family members expressed their gratitude and appreciation for the efforts taken by the Regional Office, Patancheru.



Regional Office, Patancheru

15. Timely Touch of Care

Regional Office Agra

- Incident District: Muzaffarpur (under RO Muzaffarpur)
- Resident District: Muzaffarpur (under RO Muzaffarpur)
- Coverage District: Agra (under RO Agra)

This case was reported to RO Agra by RO Muzaffarpur regarding an industrial accident that took place on 22.06.2022 at Mahatma Gandhi Setu in Hazipur (Bihar), resulting in the death of an EPFO member, Late Ajit Kumar Ram. RO Agra proactively took up the matter with RO Muzaffarpur. Although RO Muzaffarpur was unable to provide concrete details, RO Agra successfully contacted the principal employer under whom the deceased was enrolled. The office diligently followed up with the principal employer and the family members of the deceased to ensure the timely submission of all necessary documents for the claim settlement.

Additionally, the office managed to get another PF account of the deceased, which was under RO Bandra, transferred into his current PF account for a comprehensive and positive settlement. Ultimately, the claim was settled, and the family received their due benefits without any hassles. The family was provided with a total of ₹8,292 for PF benefits and ₹5,600 for EDLI benefits. Furthermore, the pension case was transferred to RO Muzaffarpur, the family's resident district, for the commencement of pension.



Regional Office Agra

16. Coordinated Efforts, Timely Relief

Regional Office Agra

- Incident District: Noida (under RO Noida)
- Resident District: Firozabad (under RO Agra)
- Coverage District: Thane (under RO Thane)

This case was reported to RO Agra by RO Noida regarding an industrial accident that occurred on 09.01.2023 at Ace Parkway Society in Noida, resulting in the death of an EPFO member, Late Hritik Rathore. Further inquiry revealed that the deceased member had been enrolled with both RO Chandigarh and RO Gurugram. RO Agra proactively coordinated with the concerned ROs (Chandigarh and Gurugram) to have the related PF accounts transferred to the Coverage District RO, i.e., RO Thane.

The office gathered all necessary documents and rigorously followed up with the Coverage District Office to expedite the settlement process as a priority. As a result, the family received ₹90,852 for PF benefits and ₹3,46,327 for EDLI benefits. Additionally, PPOs were issued to the rightful beneficiaries as soon as the transfer case was processed and received from RO Thane, facilitated by regular follow-ups.

In this manner, RO Agra efficiently performed its duty, providing relief and rightful benefits to another family in distress.



PPO Distributions by Regional Office Agra

17. Claims Settled, Grief Eased

Regional Office Agra

- Incident District: Agra
- Resident : Agra
- Coverage : Agra

This case involved an industrial accident that occurred on 06.07.2022 at Hits Shoe Export Factory in Agra, resulting in the death of an EPFO member, Late Amar Singh. Upon further inquiry, the office found that the member had been enrolled with RO Agra.

The office successfully contacted the employer and the family of the deceased member to ensure the timely submission of all the documents required for the claim settlement. The family received ₹48,860 (Form 20), ₹4,10,272 (Form 5IF), ₹2,536 as a monthly widow pension, and ₹634 as a monthly children's pension.



Regional Office Agra

In this way, the office efficiently performed its duty, providing relief and rightful benefits to another family in distress.

18. Support Beyond Claims, Strength Restored

Regional Office Salem

Shri Thiru Kumaran was employed at Smart Constructions from 01/04/2017 to 08/01/2021 and passed away while in service. His wife, Smt. D. Saranya, submitted a death claim (composite claim) to this office. Upon scrutiny, it was observed that the claim form was missing requisite documents. The claimant was contacted and advised to properly resubmit the claim form along with the required documents. Additionally, it was found that Form 9 particulars for the member were not available in the office records, and the digital signature of the authorized signatory had not been updated by the employer.

To address this, the office contacted the employer and advised them to submit the revised Form 9 and update the digital signature of the authorized signatory. Following the office's guidance, the claimant resubmitted the claim with all necessary enclosures. The claim form and its enclosures were promptly verified at the front office and logged into the system. The claim was processed as soon as it was reflected in the system.

The claimant expressed her appreciation for the assistance provided in properly submitting the claim and for the efforts made by the office for the immediate settlement. She conveyed her gratitude for the support provided, which gave her the strength to navigate through her difficult time.



Regional Office Salem

19. EPFO Support, Grateful Heart

Regional Office Salem

Smt. R. Deepa visited the office, and upon inquiry, it was learned that her husband, Shri V.K. Kalaiselvan, who had worked at M/s. Sri Vidya Mandir College of Education since May 2019, had passed away on 28.05.2021. She wanted to claim the death benefits from EPFO but was unaware of the process.

The office provided her with guidance on how to fill out and submit the claim applications along with required documents. Further, she was informed about other eligible benefits and advised to submit the relevant documents for them as well. Once the claim and required documents were received, they were immediately verified and recorded. The claim was processed as soon as it appeared in the system. The EPF, EDLI, and pension claims were processed, and a Pension Payment Order (PPO) was issued under as a priority.



Regional Office Salem

Additionally, Smt. R. Deepa requested verification of her own PF account, in which she had worked at M/s SRV Excel Matric Higher Secondary School for the period from 01/07/2009 to 31/05/2019. The office verified her account and advised her to claim the final PF settlement and to apply for pension benefits after turning 58 years old, as her service period exceeded 9 years and 6 months. Her PF claim was settled promptly upon receipt.

Smt. R. Deepa expressed her heartfelt gratitude for the kind and prompt response of the officials, appreciating the time, attention, and guidance provided by the office.

20. Support in Times of Need

Regional Office Salem

Death case of the member late. Mohan

Shri Mohan, who worked at M/s. Swarnambigai Motor from 06.06.2014, passed away while in service on 26.06.2021. His wife, Smt. Lakshmi M, approached this office and mentioned that the employer had not provided any support to the family in understanding or clarifying the death benefits from Social Security and the procedures for claiming them.

She was consoled, and the office verified the member's records, discovering that the Reason for Exit had been incorrectly recorded as "Cessation" instead of "Death while in Service." After thorough scrutiny, the office explained the steps involved in applying for the death claim. The office also contacted the employer, urging them to support the family by submitting the application with proper documentation as a priority.



Regional Office Salem

Following the office's advice, the employer forwarded the application with the necessary documents, which were promptly scrutinized and recorded. The employer also submitted attendance and salary records, along with a joint declaration form to correct the Reason for Exit to "Death While in Service." The claim was processed on priority, and the claimant received the EPF and EDLI benefits on 14.08.2024.

After receiving the benefits, the claimant and her family members visited the office to express their gratitude for the efforts taken to settle the claim and the support provided by the office.

21. Nidhi Aapke Nikat: Timely Relief

Regional Office Trichy

Kallakurichi is largely made up of agrarian-based industries, and commuting to a PF office can impact the livelihood of members and pensioners, many of whom rely on daily wages. Each Nidhi Aapke Nikat (NAN) event is widely publicized through local newspapers, FM channels, and emails sent to employers.

The initiative of NAN has been warmly embraced by employers, members, and pensioners in Kallakurichi District, who are in eager anticipation for 27th of every month. This is primarily because the nearest PF offices—DO Cuddalore and RO Trichy—are located far away, making it difficult for individuals to commute and resolve their grievances. NAN serves as a focal point for disseminating knowledge on new initiatives by EPFO, such as Online Joint Declarations and E-nominations.

A member named Sanjeevi was unable to access his PF benefits due to erroneous service data uploaded by his employers. Despite visiting these employers for resolution, he did not receive any assistance. After attending the NAN camp, his grievance was communicated to each employer, and the necessary steps to address the issue were explained. As a result, he received both his Provident Fund and pensionary benefits at the subsequent NAN camp. When Sanjeevi was handed his PPO papers, he became emotional, applauded the initiative, and expressed his gratitude to the entire team.



Regional Office Trichy

22. Retirement Joy with PRAYAAS Initiative

District Office: Thanjavur

In District Office Thanjavur, there was a heartwarming moment during a Nidhi Aapke Nikat event, thanks to the PRAYAAS initiative, which ensures that retirees receive their pension orders in the same month they complete their service. This special moment involved Shri S. Kumar, a recent retiree, about this benefit, he was initially in disbelief.



District Office Thanjavur

To share this good news, the office reached out to the retiree by phone. When contacted, the details of the PRAYAAS scheme were explained, and Shri S. Kumar was delighted to learn that he would receive his pension order within the same month of his retirement.

Initially, he was in disbelief, as such prompt service was unheard of. However, when the processed papers and pension order were hand-delivered to him, he could hardly believe his eyes. The joy on his face and the tremble in his hands were evident, reflecting his deep gratitude for the PRAYAAS scheme, which offers hope and reassurance to pensioners benefitting from EPFO. This moment felt like the fulfilment of Babasaheb's vision for what EPFO should be in the eyes of its pensioners.

23. Death Claim Settlement: Lt. Anand Bakshi

Regional Office: Yelahanka

This case pertains to the death claim settlement of Lt. Anand Bakshi, whose member ID is covered under the Regional Office (RO) Yelahanka of the Employees' Provident Fund Organization. The claimant, Smt. Munnum Pramanik, wife of the deceased, had made multiple requests and visited the Regional Office Noida for the settlement of death claim.

Due to the claimant's residence in the Noida region, Smt. Munnum Pramanik faced challenges in visiting RO Yelahanka to submit the required documents. During her visit to RO Noida, she requested the Officer-in-Charge (OIC), Sh. Suyash Pandey (RPF-C-1), to consider accepting the submission of documents at the Noida office and to include the deceased member's previous service and funds before settling the death claim.

Recognizing the claimant's difficulties, a collaborative approach was adopted between RO Noida and RO Yelahanka, with the OICs of both offices taking personal interest in the case.



Regional Office Yelahanka

The claimant, Smt. Munmum Pramanik, initially submitted all the necessary documents at the RO Noida office. The staff at RO Noida took immediate action to ensure the documents were in proper order. RO Noida team meticulously reviewed all the submitted documents to verify their completeness and accuracy. Recognizing the need for attestation by the concerned establishment, they swiftly coordinated with the relevant authorities to obtain the necessary attestations.

Post attestation, RO Noida office took every possible measure to expedite the process of claim submission to RO Yelahanka. Seamless communication was maintained between claimant and the establishment, promptly addressing any discrepancies or additional requirements.

Sh. Subrata Bhaumik, RPFC-II/OIC of RO Yelahanka, took necessary action by contacting the Yelahanka branch of the establishment to collect the death claim along with supporting documents. He ensured that the claim was settled on a priority basis, thereby extending PF benefits to the claimant of the deceased in a proactive manner and in accordance with the sensitivity of the matter.

Thanks to the collaborative efforts of RO Noida and RO Yelahanka, and the personal involvement of the concerned OICs, the death claim of Lt. Anand Bakshi was successfully settled. The claimant, Smt. Munmum Pramanik, has now received the Provident Fund benefits due to her late husband, Lt. Anand Bakshi.

This case highlights the importance of inter-office cooperation within the EPFO to overcome geographical constraints and deliver timely benefits to claimants. The prompt and coordinated response not only provided financial security to Smt. Munmum Pramanik but also set a positive precedent for handling similar cases in the future. The successful resolution of this claim underscores the EPFO's commitment to serving its members and their families with efficiency and compassion.



ईपीएफओ
EPFO



सत्यमेव जयते



For Authentic Information
on Services of **EPFO**



 **Subscribe**
our **Youtube** channel

Scan me



For informative videos on schemes, benefits
and engaging live sessions.



epfindia.gov.in



[@socialepfo](https://www.youtube.com/@socialepfo)



[@social_epfo](https://www.instagram.com/social_epfo)



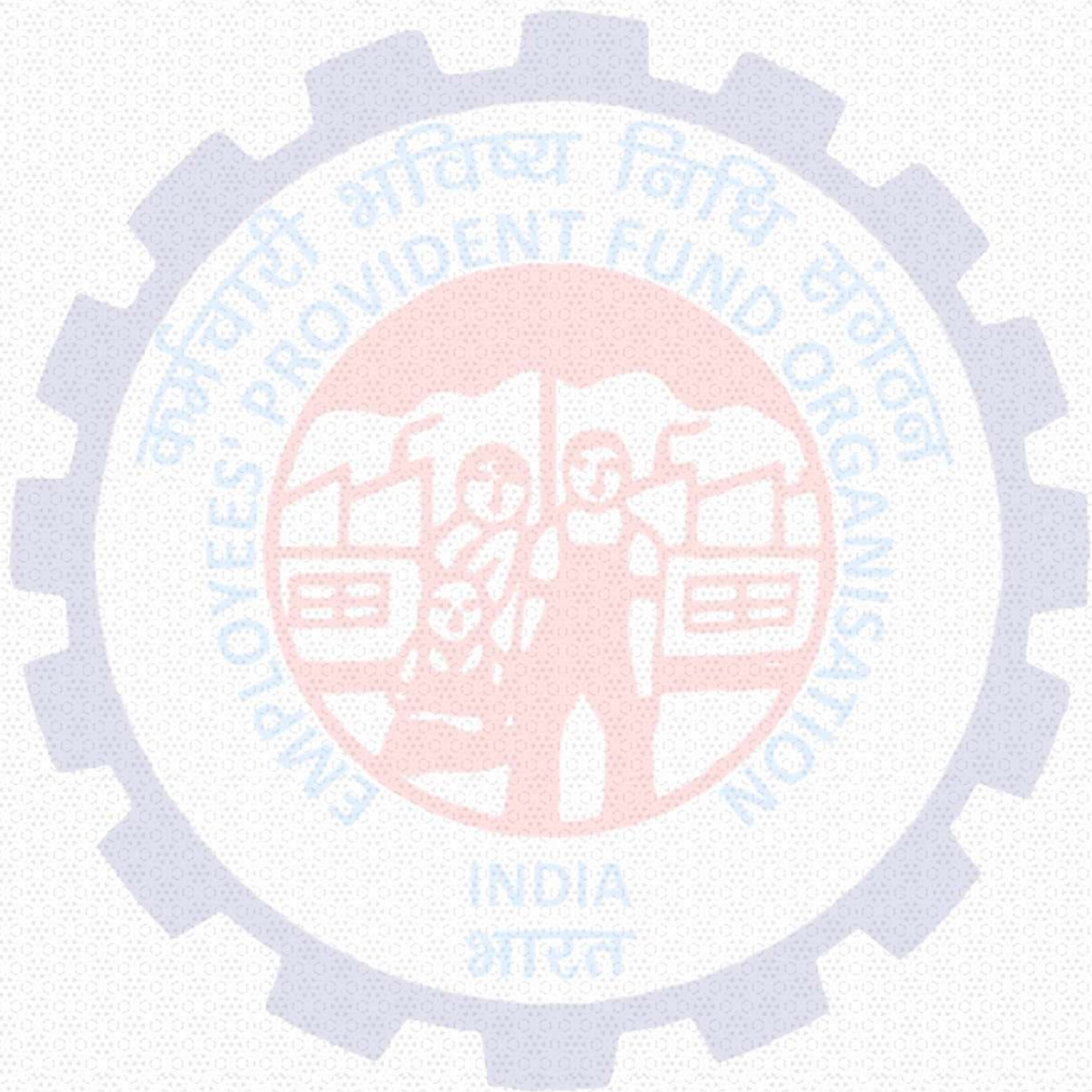
ईपीएफओ
EPFO

Stay Updated on PF, Pension & EDLI !

 Website
www.epfindia.gov.in

 Like
 Share
 Subscribe







कर्मचारी भविष्य निधि संगठन

श्रम एवं रोजगार मंत्रालय, भारत सरकार

ईस्ट किदवई नगर दिल्ली 110023



epfindia.gov.in



@socialepfo



@social_epfo