Finin2min
Labour Publication Series
Labour & Manpower Law Publication Series

Part 1 - EPF membership and contributions

EPF/EPS/EDLI Schemes | Statutory text/source record, practical procedure, controls, remedies and Q&A.

Review date: 2026-07-18Authors: CA Nikhil Gupta & Kajri SinghSource modules: 35
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> EPF/EPS/EDLI Schemes EPF membership and contributions four-step compliance flowchart
> Finin2min decision flow — identify the law, complete the statutory process and preserve evidence.

Source protocol. Retained provision/rule pages and official documents are consolidated below. The signed Gazette and current authority portal prevail over normalised formatting.

Decision flow

Coverage→Statutory trigger→Procedure/form→Evidence→Remedy/appeal

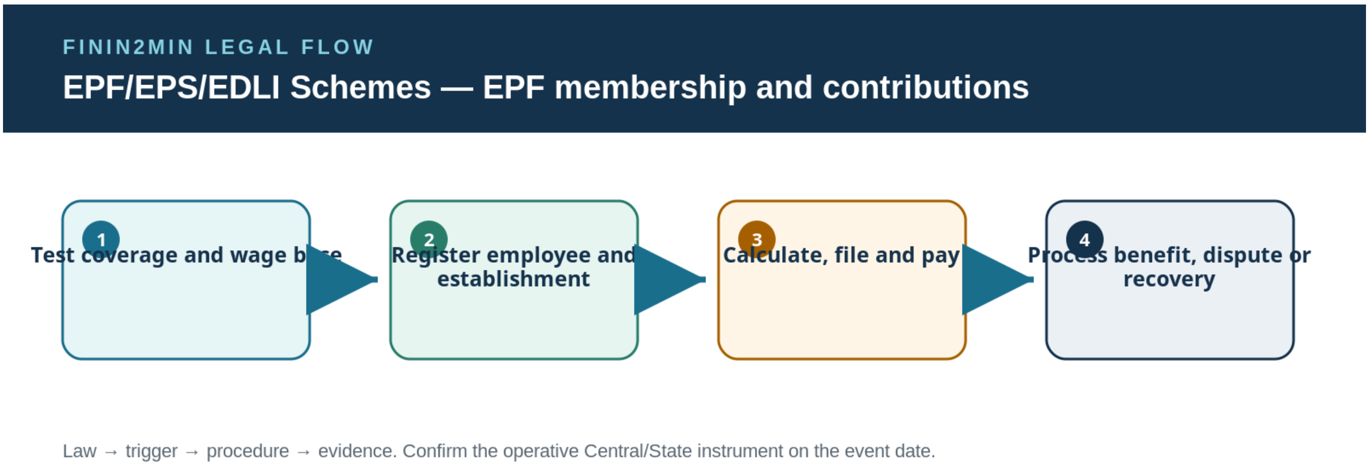
Official source

Open current official source

Finin2min Summary - Chapter in 2 Minutes

This chapter turns epf membership and contributions into an operational control file. It covers Paragraph 01, Paragraph 02, Paragraph 03, Paragraph 04; the practical sequence is to classify coverage and event date, apply the provision and mapped Rule, complete the form/register, calculate the entitlement or exposure, and retain evidence for inspection, claim or appeal.

Part 1 - EPF membership and contributions



Use this flow with the chapter provision map, implementation controls, evidence checklist, limitation/forum review and remedy framework. Confirm the operative Central and State instruments on the event date.

Part 1 - EPF membership and contributions

Finin2min implementation explanation

Maintain a controlled implementation file for Part 1 - EPF membership and contributions: coverage and event date, operative Central/State instrument, responsible owner, approval and authority, form/portal step, due date, calculation basis, supporting evidence, exception, escalation and closure proof. Reconcile payroll, HR, finance, contractor and legal records before sign-off.

Practical example

A payroll employee is marked excluded while prior service and wage records indicate possible membership continuity. Reconstruct the joining history, UAN, eligible wage base and current notified contribution rules before calculating employer and employee amounts.

Calculation / control template

Control calculation: verified population or transaction base × applicable notified rate/amount × eligible period, adjusted for statutory inclusions, exclusions, ceilings, interest, compensation and prior payments. Reperform the calculation from retained source data.

Current-law control: verify the operative Central/State instrument, notification, form, portal and binding judgment on the event date. Numerical amounts in examples are illustrative unless expressly sourced.

Who is covered

Covered establishments, members, excluded employees, employers, nominees and EPFO officers must identify membership, wage, contribution and claim status.

Main obligations and rights

- Paragraph 01
- Paragraph 02
- Paragraph 03
- Paragraph 04
- Paragraph 05
- Paragraph 06

Key thresholds and timelines

- Timing and trigger Within 15 days after the close of each month.
- monthly event reporting within 15 days after month-end.

Forms, registers and evidence

- Register
- Return
- Nomination
- Retain classification, calculation, approval, communication, acknowledgement and payment/filing proof.

Employer risk snapshot

Highest practical risks: wrong membership/wage base, delayed remittance, excluded-employee treatment or incomplete ECR/records.

Employee/worker remedy snapshot

Core protection: membership credit, contribution visibility, transfer/withdrawal and grievance/claim routes. Confirm the authority, limitation and appeal route stated in this chapter.

Old law / transition

Apply the instrument effective on the event date and preserve any accrued right, saved notification, pending proceeding or scheme-specific transition.

Five-point professional checklist

1. Freeze the event date, establishment, location and person/worker classification.
2. Identify the controlling section/paragraph, mapped Rule, notification and appropriate Government.
3. Reperform the calculation or decision test and document every exception or approval.
4. Complete the prescribed form/register/portal step and retain acknowledgement, payment and communication evidence.
5. Record the remedy, forum, limitation, appeal path and State variation before sign-off.

Finin2min takeaway: for epf membership and contributions, the defensible answer is not a policy label - it is the event-date law, the mapped procedure, the calculation and a complete evidence trail.

Download one-page Finin2min cheat sheet

Paragraph 01

Paragraph 1: Short title, commencement and application | Employees' Deposit-Linked Insurance Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Deposit-Linked Insurance Scheme, 2026 › Paragraph 1 Employees' Deposit-Linked Insurance Scheme, 2026 · Paragraph 1 Paragraph 1: Short title, commencement and application Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Deposit-Linked Insurance Scheme, 2026. Preliminary and application G.S.R. 526(E) Scope and commencement Scheme Employees' Deposit-Linked Insurance Scheme, 2026 Location Preliminary and application Notification G.S.R. 526(E) Source review 2026-07-17 What this paragraph regulates Paragraph 1 is the canonical current-scheme provision for Short title, commencement and application . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Deposit-Linked Insurance Scheme, 2026, notified under section 15(1)(c) of the Code on Social Security, 2020. It supersedes Employees' Deposit-Linked Insurance Scheme, 1976, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Confirm the Gazette commencement date and the establishment coverage trigger Confirm the Gazette commencement date and the establishment coverage trigger. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Apply the exclusions, exemption provisions and Code thresholds before calculating liability Apply the exclusions, exemption provisions and Code thresholds before calculating liability. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Retain the source instrument and coverage memorandum in the legal register Retain the source instrument and coverage memorandum in the legal register. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to “Short title, commencement and application”, rather than treating it as a generic EPFO process Apply the control specifically to “Short title, commencement and application”, rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties EPFO / authorised officer Employer or member, according to the transaction Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail coverage memorandum establishment registration employee population and threshold analysis Gazette and commencement record Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Short title, commencement and application . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the

Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 2 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision Paragraph 2 →

Finin2min implementation decode

A multi-location employer prepares a legal classification memo, identifies the appropriate Government, maps the operative provision and Rule, records the decision owner and retains the documents needed to prove compliance during inspection or litigation.

- Identify actor, trigger, threshold and territorial authority.
- Map form, record, portal, fee and due date.
- Separate substantive entitlement from procedure, remedy and penal consequence.
- Retain the official instrument and event-date evidence.

Paragraph 02

Paragraph 2: Definitions | Employees' Deposit-Linked Insurance Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Deposit-Linked Insurance Scheme, 2026 › Paragraph 2 Employees' Deposit-Linked Insurance Scheme, 2026 · Paragraph 2 Paragraph 2: Definitions Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Deposit-Linked Insurance Scheme, 2026. Preliminary and application G.S.R. 526(E) Defined terms Scheme Employees' Deposit-Linked Insurance Scheme, 2026 Location Preliminary and application Notification G.S.R. 526(E) Source review 2026-07-17 What this paragraph regulates Paragraph 2 is the canonical current-scheme provision for Definitions . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees'

Deposit-Linked Insurance Scheme, 2026, notified under section 15(1)(c) of the Code on Social Security, 2020. It supersedes Employees' Deposit-Linked Insurance Scheme, 1976, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Read the defined term together with the Code definition and any cross-referenced Scheme Read the defined term together with the Code definition and any cross-referenced Scheme. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Document classification decisions rather than relying on payroll labels Document classification decisions rather than relying on payroll labels. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Re-test status after changes in nationality, establishment control, family status or exemption Re-test status after changes in nationality, establishment control, family status or exemption. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to "Definitions", rather than treating it as a generic EPFO process Apply the control specifically to "Definitions", rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties EPFO / authorised officer Employer or member, according to the transaction Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail classification memorandum employee master contracts and organisation chart nationality/SSA documents where relevant Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/ benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Definitions . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 1 Related provision Paragraph 3 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 1 Paragraph 3 →

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Paragraph 03

Paragraph 3: Administrative and financial powers of Commissioner | Employees' Deposit-Linked Insurance Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Deposit-Linked Insurance Scheme, 2026 › Paragraph 3 Employees' Deposit-Linked Insurance Scheme, 2026 · Paragraph 3 Paragraph 3:

Administrative and financial powers of Commissioner Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Deposit-Linked Insurance Scheme, 2026. Preliminary and application G.S.R. 526(E) Administration and control Scheme Employees' Deposit-Linked Insurance Scheme, 2026 Location Preliminary and application Notification G.S.R. 526(E) Source review 2026-07-17 What this paragraph regulates Paragraph 3 is the canonical current-scheme provision for Administrative and financial powers of Commissioner . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Deposit-Linked Insurance Scheme, 2026, notified under section 15(1)(c) of the Code on Social Security, 2020. It supersedes Employees' Deposit-Linked Insurance Scheme, 1976, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Identify the statutory actor, decision and approval level Identify the statutory actor, decision and approval level. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Document inputs, evidence, outcome and review trail Document inputs, evidence, outcome and review trail. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Link the control to the Code, Scheme and current EPFO directions Link the control to the Code, Scheme and current EPFO directions. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to "Administrative and financial powers of Commissioner", rather than treating it as a generic EPFO process Apply the control specifically to "Administrative and financial powers of Commissioner", rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Central Board / EPFO Commissioner / authorised officer Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail authority order input record decision note approval audit trail Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Administrative and financial powers of Commissioner . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 2 Related provision Paragraph 4 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 2 Paragraph 4 →

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Paragraph 04

Paragraph 4: Application of provisions of Employees' Provident Funds Scheme, 2026 | Employees' Deposit-Linked Insurance Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Deposit-Linked Insurance Scheme, 2026 › Paragraph 4 Employees' Deposit-Linked Insurance Scheme, 2026 · Paragraph 4 Paragraph 4: Application of provisions of Employees' Provident Funds Scheme, 2026 Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Deposit-Linked Insurance Scheme, 2026. Preliminary and application G.S.R. 526(E) Scope and commencement Scheme Employees' Deposit-Linked Insurance Scheme, 2026 Location Preliminary and application Notification G.S.R. 526(E) Source review 2026-07-17 What this paragraph regulates Paragraph 4 is the canonical current-scheme provision for Application of provisions of Employees' Provident Funds Scheme, 2026 . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Deposit-Linked Insurance Scheme, 2026, notified under section 15(1)(c) of the Code on Social Security, 2020. It supersedes Employees' Deposit-Linked Insurance Scheme, 1976, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Confirm the Gazette commencement date and the establishment coverage trigger Confirm the Gazette commencement date and the establishment coverage trigger. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Apply the exclusions, exemption provisions and Code thresholds before calculating liability Apply the exclusions, exemption provisions and Code thresholds before calculating liability. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Retain the source instrument and coverage memorandum in the legal register Retain the source instrument and coverage memorandum in the legal register. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to "Application of provisions of Employees' Provident Funds Scheme, 2026", rather than treating it as a generic EPFO process Apply the control specifically to "Application of provisions of Employees' Provident Funds Scheme, 2026", rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Member / employee / claimant Central Board / EPFO Commissioner / authorised officer Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail coverage memorandum establishment registration employee population and threshold analysis Gazette and commencement record Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Application of provisions of Employees' Provident Funds Scheme, 2026 . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 3 Related provision Paragraph 5 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 3 Paragraph 5 →

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- Map form, record, portal, fee and due date.
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- Retain the official instrument and event-date evidence.

Paragraph 05

Paragraph 5: Contribution | Employees' Deposit-Linked Insurance Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Deposit-Linked Insurance Scheme, 2026 › Paragraph 5 Employees' Deposit-Linked Insurance Scheme, 2026 · Paragraph 5 Paragraph 5: Contribution Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Deposit-Linked Insurance Scheme, 2026. Contribution and employer compliance G.S.R. 526(E) Contributions and default Scheme Employees' Deposit-Linked Insurance Scheme, 2026 Location Contribution and employer compliance Notification G.S.R. 526(E) Source review 2026-07-17 What this paragraph regulates Paragraph 5 is the canonical current-scheme provision for Contribution . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Deposit-Linked Insurance Scheme, 2026, notified under section 15(1)(c) of the Code on Social Security, 2020. It supersedes Employees' Deposit-Linked Insurance Scheme, 1976, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Creates employer-funded insurance contribution on Code-defined wages subject to the notified ceiling Creates employer-funded insurance contribution on Code-defined wages subject to the notified ceiling. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: The contribution rate is notified by the Central Government after consultation and actuarial review The contribution rate is notified by the Central Government after consultation and actuarial review. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Employees cannot be charged the employer's EDLI contribution Employees cannot be charged the employer's EDLI contribution. Implementation test:

Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Payroll should separate EDLI contribution and administrative charge from EPF/EPS allocations Payroll should separate EDLI contribution and administrative charge from EPF/EPS allocations. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Employer / principal employer Payroll and compliance owner Code linkage Sections 15 and 16. Timing and trigger Monthly, using the current notified rate and ceiling. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail wage register contribution computation electronic return/challan bank proof interest and damages working Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Contribution . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 4 Related provision Paragraph 6 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 4 Paragraph 6 →

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A multi-location employer prepares a legal classification memo, identifies the appropriate Government, maps the operative provision and Rule, records the decision owner and retains the documents needed to prove compliance during inspection or litigation.

- Identify actor, trigger, threshold and territorial authority.
- Map form, record, portal, fee and due date.
- Separate substantive entitlement from procedure, remedy and penal consequence.
- Retain the official instrument and event-date evidence.

Paragraph 06

Paragraph 6: Mode of payment of contribution | Employees' Deposit-Linked Insurance Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Deposit-Linked Insurance Scheme, 2026 › Paragraph 6 Employees' Deposit-Linked Insurance Scheme, 2026 · Paragraph 6 Paragraph 6: Mode of payment of contribution Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Deposit-Linked Insurance Scheme, 2026. Contribution and employer compliance G.S.R. 526(E) Contributions and default Scheme Employees' Deposit-Linked Insurance Scheme, 2026 Location Contribution and employer compliance Notification G.S.R. 526(E) Source review 2026-07-17 What this paragraph regulates Paragraph 6 is the canonical current-scheme provision for Mode of payment of contribution . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Deposit-Linked Insurance Scheme, 2026, notified under section 15(1)(c) of the Code on Social Security, 2020. It supersedes Employees' Deposit-Linked Insurance Scheme, 1976, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Requires electronic payment of EDLI contribution and administrative charges Requires electronic payment of EDLI contribution and administrative charges. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2:

Employer is responsible for direct and contractor employees Employer is responsible for direct and contractor employees. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Payment is due within fifteen days after close of each month Payment is due within fifteen days after close of each month. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Employer / principal employer Payroll and compliance owner Code linkage Sections 16, 17, 127 and 128. Timing and trigger Within 15 days after the close of each month. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail wage register contribution computation electronic return/challan bank proof interest and damages working Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Mode of payment of contribution . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 5 Related provision Paragraph 7 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 5 Paragraph 7 →

Finin2min implementation decode

A multi-location employer prepares a legal classification memo, identifies the appropriate Government, maps the operative provision and Rule, records the decision owner and retains the documents needed to prove compliance during inspection or litigation.

- Identify actor, trigger, threshold and territorial authority.
- Map form, record, portal, fee and due date.
- Separate substantive entitlement from procedure, remedy and penal consequence.
- Retain the official instrument and event-date evidence.

Paragraph 07

Paragraph 7: Recovery of damages for default in payment of contribution | Employees’ Deposit-Linked Insurance Scheme, 2026 | Finin2min Labour EPFO Schemes Employees’ Deposit-Linked Insurance Scheme, 2026 › Paragraph 7 Employees’ Deposit-Linked Insurance Scheme, 2026 · Paragraph 7 Paragraph 7: Recovery of damages for default in payment of contribution Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees’ Deposit-Linked Insurance Scheme, 2026. Contribution and employer compliance G.S.R. 526(E) Contributions and default Scheme Employees’ Deposit-Linked Insurance Scheme, 2026 Location Contribution and employer compliance Notification G.S.R. 526(E) Source review 2026-07-17 What this paragraph regulates Paragraph 7 is the canonical current-scheme provision for Recovery of damages for default in payment of contribution . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees’ Deposit-Linked Insurance Scheme, 2026, notified under section 15(1)(c) of the Code on Social Security, 2020. It supersedes Employees’ Deposit-Linked Insurance Scheme, 1976, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Fix the correct wage base, rate, ceiling and responsible employer Fix the correct wage base, rate, ceiling and responsible employer. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Reconcile payroll, contractor data, return, challan and bank debit Reconcile payroll, contractor data, return, challan and bank debit. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Calculate interest, damages and correction exposure separately Calculate interest, damages and correction exposure separately. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to “Recovery of damages for default in payment of contribution”, rather than treating it as a generic EPFO process Apply the control specifically to “Recovery of damages for default in payment of contribution”, rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Employer / principal employer Payroll and compliance owner Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail wage register contribution computation electronic return/challan bank proof interest and damages working Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Recovery of damages for default in payment of contribution . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant.

The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 6 Related provision Paragraph 8 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 6 Paragraph 8 →

Finin2min implementation decode

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- Map form, record, portal, fee and due date.
- Separate substantive entitlement from procedure, remedy and penal consequence.
- Retain the official instrument and event-date evidence.

Paragraph 08

Paragraph 8: Employer’s contribution not to be deducted from wages of employee | Employees’ Deposit-Linked Insurance Scheme, 2026 | Finin2min Labour EPFO Schemes Employees’ Deposit-Linked Insurance Scheme, 2026 › Paragraph 8 Employees’ Deposit-Linked Insurance Scheme, 2026 · Paragraph 8 Paragraph 8: Employer’s contribution not to be deducted from wages of employee Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees’ Deposit-Linked Insurance Scheme, 2026. Contribution and employer compliance G.S.R. 526(E) Contributions and default Scheme Employees’ Deposit-Linked Insurance Scheme, 2026 Location Contribution and employer compliance Notification G.S.R. 526(E) Source review 2026-07-17 What this paragraph regulates Paragraph 8 is the canonical current-scheme provision for Employer’s contribution not to be deducted from wages of employee . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees’ Deposit-Linked Insurance Scheme, 2026, notified under section 15(1)(c) of the Code on Social Security, 2020. It supersedes Employees’ Deposit-Linked Insurance Scheme, 1976, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Fix the correct wage base, rate, ceiling and responsible employer Fix the correct wage base, rate, ceiling and responsible employer. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Reconcile payroll, contractor data, return, challan and bank debit Reconcile payroll, contractor data, return, challan and bank debit. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Calculate interest, damages and correction exposure separately Calculate interest, damages and correction exposure separately. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to “Employer’s contribution not to be deducted from wages of employee”, rather than treating it as a generic EPFO process Apply the control specifically to “Employer’s contribution not to be deducted from wages of employee”, rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Employer / principal employer Payroll and compliance owner Member / employee / claimant Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail wage register contribution computation electronic return/challan bank proof interest and damages working Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Employer's contribution not to be deducted from wages of employee . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 7 Related provision Paragraph 9 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 7 Paragraph 9 →

Finin2min implementation decode

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- Identify actor, trigger, threshold and territorial authority.
- Map form, record, portal, fee and due date.
- Separate substantive entitlement from procedure, remedy and penal consequence.
- Retain the official instrument and event-date evidence.

Paragraph 09

Paragraph 9: Duty of employer | Employees' Deposit-Linked Insurance Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Deposit-Linked Insurance Scheme, 2026 › Paragraph 9 Employees' Deposit-Linked Insurance Scheme, 2026 · Paragraph 9 Paragraph 9: Duty of employer Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Deposit-Linked Insurance Scheme, 2026. Contribution and employer compliance G.S.R. 526(E) Administration and control Scheme Employees' Deposit-Linked Insurance Scheme, 2026 Location Contribution and employer compliance Notification G.S.R. 526(E) Source review 2026-07-17 What this paragraph regulates Paragraph 9 is the canonical current-scheme provision for Duty of employer . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Deposit-Linked Insurance Scheme, 2026, notified under section 15(1)(c) of the Code on Social Security, 2020. It supersedes Employees' Deposit-Linked Insurance Scheme, 1976, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Requires initial and monthly employee information and support for insurance claims Requires initial and monthly employee information and support for insurance claims. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Employer must report entrants and exits and comply with Commissioner directions Employer must report entrants and exits and comply with Commissioner directions. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Membership and nomination data should match the EPF Scheme records Membership and nomination data should match the EPF Scheme records. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Employer / principal employer Payroll and compliance owner Code linkage Sections 17 and 123. Timing and trigger Initial return within the specified commencement window; monthly event reporting within 15 days after month-end. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail authority order input record decision note approval audit trail Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Duty of employer . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 8 Related provision Paragraph 10 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 8 Paragraph 10 →

Finin2min implementation decode

A multi-location employer prepares a legal classification memo, identifies the appropriate Government, maps the operative provision and Rule, records the decision owner and retains the documents needed to prove compliance during inspection or litigation.

- Identify actor, trigger, threshold and territorial authority.
- Map form, record, portal, fee and due date.
- Separate substantive entitlement from procedure, remedy and penal consequence.
- Retain the official instrument and event-date evidence.

Paragraph 10

Paragraph 10: Inspection of records and registers | Employees’ Deposit-Linked Insurance Scheme, 2026 | Finin2min Labour EPFO Schemes Employees’ Deposit-Linked Insurance Scheme, 2026 › Paragraph 10 Employees’ Deposit-Linked Insurance Scheme, 2026 · Paragraph 10 Paragraph 10: Inspection of records and registers Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees’ Deposit-Linked Insurance Scheme, 2026. Contribution and employer compliance G.S.R. 526(E) Returns and records Scheme Employees’ Deposit-Linked Insurance Scheme, 2026 Location Contribution and employer compliance Notification G.S.R. 526(E) Source review 2026-07-17 What this paragraph regulates Paragraph 10 is the canonical current-scheme provision for Inspection of records and registers . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees’ Deposit-Linked Insurance Scheme, 2026, notified under section 15(1)(c) of the Code on Social Security, 2020. It supersedes Employees’ Deposit-Linked Insurance Scheme, 1976, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Identify the event, filing owner, data source, form and portal Identify the event, filing owner, data source, form and portal. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Use maker-checker validation and preserve acknowledgement Use maker-checker validation and preserve acknowledgement. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Maintain records in inspection-ready form and retain correction history Maintain records in inspection-ready form and retain correction history. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to “Inspection of records and registers”, rather than treating it as a generic EPFO process Apply the control specifically to “Inspection of records and registers”, rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Employer / principal employer Payroll and compliance owner Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail prescribed form or electronic return maker-checker evidence portal acknowledgement correction log retention register Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Inspection of records and registers . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 9 Related provision Paragraph 11 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 9 Paragraph 11 →

Finin2min implementation decode

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decision owner and retains the documents needed to prove compliance during inspection or litigation.

- Identify actor, trigger, threshold and territorial authority.
- Map form, record, portal, fee and due date.
- Separate substantive entitlement from procedure, remedy and penal consequence.
- Retain the official instrument and event-date evidence.

Paragraph 11

Paragraph 11: Administration Account | Employees' Deposit-Linked Insurance Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Deposit-Linked Insurance Scheme, 2026 › Paragraph 11 Employees' Deposit-Linked Insurance Scheme, 2026 · Paragraph 11 Paragraph 11: Administration Account Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Deposit-Linked Insurance Scheme, 2026. Fund accounts and governance G.S.R. 526(E) Fund and accounting Scheme Employees' Deposit-Linked Insurance Scheme, 2026 Location Fund accounts and governance Notification G.S.R. 526(E) Source review 2026-07-17 What this paragraph regulates Paragraph 11 is the canonical current-scheme provision for Administration Account . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Deposit-Linked Insurance Scheme, 2026, notified under section 15(1)(c) of the Code on Social Security, 2020. It supersedes Employees' Deposit-Linked Insurance Scheme, 1976, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Separate benefit fund, administration account and member ledgers Separate benefit fund, administration account and member ledgers. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Follow approved investment, valuation, audit and reporting controls Follow approved investment, valuation, audit and reporting controls. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Reconcile opening balance, inflows, benefits, expenses, income and closing balance Reconcile opening balance, inflows, benefits, expenses, income and closing balance. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to "Administration Account", rather than treating it as a generic EPFO process Apply the control specifically to "Administration Account", rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Central Board / EPFO Commissioner / authorised officer Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail general ledger member sub-ledger bank and investment reconciliation valuation/audit report board approval Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Administration Account . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 10 Related provision Paragraph 12 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 10 Paragraph 12 →

Finin2min implementation decode

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- Identify actor, trigger, threshold and territorial authority.
- Map form, record, portal, fee and due date.
- Separate substantive entitlement from procedure, remedy and penal consequence.
- Retain the official instrument and event-date evidence.

Paragraph 12

Paragraph 12: Deposit-Linked Insurance Fund Account | Employees' Deposit-Linked Insurance Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Deposit-Linked Insurance Scheme, 2026 › Paragraph 12 Employees' Deposit-Linked Insurance Scheme, 2026 · Paragraph 12 Paragraph 12: Deposit-Linked Insurance Fund Account Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Deposit-Linked Insurance Scheme, 2026. Fund accounts and governance G.S.R. 526(E) Fund and accounting Scheme Employees' Deposit-Linked Insurance Scheme, 2026 Location Fund accounts and governance Notification G.S.R. 526(E) Source review 2026-07-17 What this paragraph regulates Paragraph 12 is the canonical current-scheme provision for Deposit-Linked Insurance Fund Account . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Deposit-Linked Insurance Scheme, 2026, notified under section 15(1)(c) of the Code on Social Security, 2020. It supersedes Employees' Deposit-Linked Insurance Scheme, 1976, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Separate benefit fund, administration account and member ledgers Separate benefit fund, administration account and member ledgers. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Follow approved investment, valuation, audit and reporting controls Follow approved investment, valuation, audit and reporting controls. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Reconcile opening balance, inflows, benefits, expenses, income and closing balance Reconcile opening balance, inflows, benefits, expenses, income and closing balance. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to “Deposit-Linked Insurance Fund Account”, rather than treating it as a generic EPFO process Apply the control specifically to “Deposit-Linked Insurance Fund Account”, rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Central Board / EPFO Commissioner / authorised officer Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail general ledger member sub-ledger bank and investment reconciliation valuation/audit report board approval Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Deposit-Linked Insurance Fund Account . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 11 Related provision Paragraph 13 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 11 Paragraph 13 →

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A multi-location employer prepares a legal classification memo, identifies the appropriate Government, maps the operative provision and Rule, records the decision owner and retains the documents needed to prove compliance during inspection or litigation.

- Identify actor, trigger, threshold and territorial authority.
- Map form, record, portal, fee and due date.
- Separate substantive entitlement from procedure, remedy and penal consequence.
- Retain the official instrument and event-date evidence.

Index

from existing provident fund Paragraph 18 Contributions Paragraph 19 Additional voluntary contributions Paragraph 20 Responsibility for payment of contribution Paragraph 21 Employer's share not to be deducted from members Paragraph 22 Recovery of member's share of contributions Paragraph 23 Levy and recovery of damages for default Paragraph 24 Duties of employers Paragraph 25 Duties of employee Paragraph 26 Employer to furnish particulars of ownership and authorised signatories Paragraph 27 Duties of principal employer and contractor Paragraph 28 Payment of contributions etc. Paragraph 29 Fixation of administrative charges or other fee Paragraph 30 Annual statement of member's account and e-Pass Book Paragraph 31 Current Account Paragraph 32 Administration Account Paragraph 33 Provident Fund Account Paragraph 34 Interest Account Paragraph 35 Investment of moneys belonging to Employees' Provident Fund Paragraph 36 Disposal of the fund Paragraph 37 Expenses of administration Paragraph 38 Form and manner of maintenance of accounts Paragraph 39 Audit Paragraph 40 Budget Paragraph 41 Accounts of members Paragraph 42 Interest Paragraph 43 Transfer of membership Paragraph 44 Nomination Paragraph 45 Financing of existing members' Life Insurance Policy Paragraph 46 Partial withdrawals from Fund Paragraph 47 Computation of period of membership Paragraph 48 Payment of partial withdrawal Paragraph 49 Circumstances in which accumulations in Fund are payable to member Paragraph 50 Accumulations of deceased member to whom payable Paragraph 51 Payment of accumulations of funds of International Workers Paragraph 52 Payment to person charged with offence of murder Paragraph 53 Payment of Provident Fund Paragraph 54 Filing of claims Paragraph 55 Inoperative Account Paragraph 56 Annual report of Board Paragraph 57 Conduct of business of Central Board Paragraph 58 Misuse of benefits Paragraph 59 Writing off losses Paragraph 60 Special provisions

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- Retain the official instrument and event-date evidence.

Paragraph 01

Paragraph 1: Short title, commencement and application | Employees’ Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees’ Provident Funds Scheme, 2026 › Paragraph 1 Employees’ Provident Funds Scheme, 2026 · Paragraph 1 Paragraph 1: Short title, commencement and application Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees’ Provident Funds Scheme, 2026. Chapter I — Preliminary G.S.R. 525(E) Scope and commencement Scheme Employees’ Provident Funds Scheme, 2026 Location Chapter I — Preliminary Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 1 is the canonical current-scheme provision for Short title, commencement and application . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees’ Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees’ Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Names the scheme and anchors commencement to Gazette publication Names the scheme and anchors commencement to Gazette publication. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Applies subject to Code sections 20, 21 and 143 Applies subject to Code sections 20, 21 and 143. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Covers establishments to which Chapter III applies and specified government-controlled establishments whose employees lack equivalent contributory protection Covers establishments to which Chapter III applies and specified government-controlled establishments whose employees lack equivalent contributory protection. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties EPFO / authorised officer Employer or member, according to the transaction Code linkage Sections 15, 20, 21 and 143. Timing and trigger Effective from Gazette publication; coverage testing is event-driven when establishment or employee status changes. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail coverage memorandum establishment registration employee population and threshold analysis Gazette and commencement record Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Short title, commencement and application . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 2 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision Paragraph 2 →

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- Separate substantive entitlement from procedure, remedy and penal consequence.

- Retain the official instrument and event-date evidence.

Paragraph 02

Paragraph 2: Definitions | Employees' Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Provident Funds Scheme, 2026 › Paragraph 2 Employees' Provident Funds Scheme, 2026 · Paragraph 2 Paragraph 2: Definitions Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Provident Funds Scheme, 2026. Chapter I — Preliminary G.S.R. 525(E) Defined terms Scheme Employees' Provident Funds Scheme, 2026 Location Chapter I — Preliminary Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 2 is the canonical current-scheme provision for Definitions . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees' Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Defines authorised signatory, board of trustees, excluded employee, exempted establishment, international worker, member, principal employer, trustee and UAN Defines authorised signatory, board of trustees, excluded employee, exempted establishment, international worker, member, principal employer, trustee and UAN. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Excluded-employee status is tested when the employee would otherwise enter membership; later wage growth does not by itself erase existing membership Excluded-employee status is tested when the employee would otherwise enter membership; later wage growth does not by itself erase existing membership. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: International-worker analysis requires nationality, passport, social-security agreement and detached-worker evidence International-worker analysis requires nationality, passport, social-security agreement and detached-worker evidence. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Principal-employer control extends to contract labour and ultimate-control situations Principal-employer control extends to contract labour and ultimate-control situations. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties EPFO / authorised

officer Employer or member, according to the transaction Code linkage Sections 2, 14, 15, 20, 21 and 143. Timing and trigger Definitions apply throughout; classification should be documented at onboarding and whenever status changes. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail classification memorandum employee master contracts and organisation chart nationality/SSA documents where relevant Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Definitions . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 1 Related provision Paragraph 3 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision
← Paragraph 1 Paragraph 3 →

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Paragraph 03

Paragraph 3: Central Provident Fund Commissioner and Financial Adviser and Chief Accounts Officer | Employees’ Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees’ Provident Funds Scheme, 2026 › Paragraph 3 Employees’ Provident Funds Scheme, 2026 · Paragraph 3 Paragraph 3: Central Provident Fund Commissioner and Financial Adviser and Chief Accounts Officer Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees’ Provident Funds Scheme, 2026. Chapter II — Officers of the Central Board G.S.R. 525(E) Fund and accounting Scheme Employees’ Provident Funds Scheme, 2026 Location Chapter II — Officers of the Central Board Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 3 is the canonical current-scheme provision for Central Provident Fund Commissioner and Financial Adviser and Chief Accounts Officer . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees’ Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees’ Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Separate benefit fund, administration account and member ledgers Separate benefit fund, administration account and member ledgers. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Follow approved investment, valuation, audit and reporting controls Follow approved investment, valuation, audit and reporting controls. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Reconcile opening balance, inflows, benefits, expenses, income and closing balance Reconcile opening balance, inflows, benefits, expenses, income and closing balance. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to “Central Provident Fund Commissioner and Financial Adviser and Chief Accounts Officer”, rather than treating it as a generic EPFO process Apply the control specifically to “Central Provident Fund Commissioner and Financial Adviser and Chief Accounts Officer”, rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Central Board / EPFO Commissioner / authorised officer Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail general ledger member sub-ledger bank and investment reconciliation valuation/audit report board approval Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Central Provident Fund Commissioner and Financial Adviser and Chief Accounts Officer . The compliance owner first fixes the event date and member status, then retrieves wage/service/ nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 2 Related provision Paragraph 4 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 2 Paragraph 4 →

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Paragraph 04

Paragraph 4: Regional and local offices | Employees' Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Provident Funds Scheme, 2026 › Paragraph 4 Employees' Provident Funds Scheme, 2026 · Paragraph 4 Paragraph 4: Regional and local offices Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Provident Funds Scheme, 2026. Chapter II — Officers of the Central Board G.S.R. 525(E) Administration and control Scheme Employees' Provident Funds Scheme, 2026 Location Chapter II — Officers of the Central Board Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 4 is the canonical current-scheme provision for Regional and local offices . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees' Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control

1: Identify the statutory actor, decision and approval level Identify the statutory actor, decision and approval level. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Document inputs, evidence, outcome and review trail Document inputs, evidence, outcome and review trail. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Link the control to the Code, Scheme and current EPFO directions Link the control to the Code, Scheme and current EPFO directions. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to “Regional and local offices”, rather than treating it as a generic EPFO process Apply the control specifically to “Regional and local offices”, rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties EPFO / authorised officer Employer or member, according to the transaction Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail authority order input record decision note approval audit trail Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Regional and local offices . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 3 Related provision Paragraph 5 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 3 Paragraph 5 →

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- Map form, record, portal, fee and due date.
- Separate substantive entitlement from procedure, remedy and penal consequence.
- Retain the official instrument and event-date evidence.

Paragraph 05

Paragraph 5: Appointment of officers and employees of Central Board | Employees' Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Provident Funds Scheme, 2026 › Paragraph 5 Employees' Provident Funds Scheme, 2026 · Paragraph 5 Paragraph 5: Appointment of officers and employees of Central Board Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Provident Funds Scheme, 2026. Chapter II — Officers of the Central Board G.S.R. 525(E) Administration and control Scheme Employees' Provident Funds Scheme, 2026 Location Chapter II — Officers of the Central Board Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 5 is the canonical current-scheme provision for Appointment of officers and employees of Central Board . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees' Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Identify the statutory actor, decision and approval level Identify the statutory actor, decision and approval level. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Document inputs, evidence, outcome and review trail Document inputs, evidence, outcome and review trail. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Link the control to the Code, Scheme and current EPFO directions Link the control to the Code, Scheme and current EPFO directions. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to "Appointment of officers and employees of Central Board", rather than treating it as a generic EPFO process Apply the control specifically to "Appointment of officers and employees of Central Board", rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Member / employee / claimant Central Board / EPFO Commissioner / authorised officer Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail authority order input record decision note approval audit trail Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Appointment of officers and employees of Central Board . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 4 Related provision Paragraph 6 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 4 Paragraph 6 →

Finin2min implementation decode

A multi-location employer prepares a legal classification memo, identifies the appropriate Government, maps the operative provision and Rule, records the decision owner and retains the documents needed to prove compliance during inspection or litigation.

- Identify actor, trigger, threshold and territorial authority.
- Map form, record, portal, fee and due date.
- Separate substantive entitlement from procedure, remedy and penal consequence.
- Retain the official instrument and event-date evidence.

Paragraph 06

Paragraph 6: Information to Central Board regarding appointments | Employees' Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Provident Funds Scheme, 2026 › Paragraph 6 Employees' Provident Funds Scheme, 2026 · Paragraph 6 Paragraph 6: Information to Central Board regarding appointments Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Provident Funds Scheme, 2026. Chapter II — Officers of the Central Board G.S.R. 525(E) Administration and control Scheme Employees' Provident Funds Scheme, 2026 Location Chapter II — Officers of the Central Board Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 6 is the canonical current-scheme provision for Information to Central Board regarding appointments . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees' Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Identify the statutory actor, decision and approval level Identify the statutory actor, decision and approval level. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Document inputs, evidence, outcome and review trail Document inputs, evidence, outcome and review trail. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Link the control to the Code, Scheme and current EPFO directions Link the control to the Code, Scheme and current EPFO directions. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to "Information to Central Board regarding appointments", rather than treating it as a generic EPFO process Apply the control specifically to "Information to Central Board regarding appointments", rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Central Board / EPFO Commissioner / authorised officer Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail authority order input record decision note approval audit trail Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Information to Central Board regarding appointments . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 5 Related provision Paragraph 7 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 5 Paragraph 7 →

Finin2min implementation decode

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decision owner and retains the documents needed to prove compliance during inspection or litigation.

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- Map form, record, portal, fee and due date.
- Separate substantive entitlement from procedure, remedy and penal consequence.
- Retain the official instrument and event-date evidence.

Paragraph 07

Paragraph 7: Administrative and financial powers of Commissioner | Employees' Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Provident Funds Scheme, 2026 › Paragraph 7 Employees' Provident Funds Scheme, 2026 · Paragraph 7 Paragraph 7: Administrative and financial powers of Commissioner Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Provident Funds Scheme, 2026. Chapter II — Officers of the Central Board G.S.R. 525(E) Administration and control Scheme Employees' Provident Funds Scheme, 2026 Location Chapter II — Officers of the Central Board Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 7 is the canonical current-scheme provision for Administrative and financial powers of Commissioner . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees' Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Identify the statutory actor, decision and approval level Identify the statutory actor, decision and approval level. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Document inputs, evidence, outcome and review trail Document inputs, evidence, outcome and review trail. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Link the control to the Code, Scheme and current EPFO directions Link the control to the Code, Scheme and current EPFO directions. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to “Administrative and financial powers of Commissioner”, rather than treating it as a generic EPFO process Apply the control specifically to “Administrative and financial powers of

Commissioner”, rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Central Board / EPFO Commissioner / authorised officer Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail authority order input record decision note approval audit trail Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Administrative and financial powers of Commissioner . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 6 Related provision Paragraph 8 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 6 Paragraph 8 →

Finin2min implementation decode

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- Map form, record, portal, fee and due date.
- Separate substantive entitlement from procedure, remedy and penal consequence.
- Retain the official instrument and event-date evidence.

Paragraph 08

Paragraph 8: Staff Provident Fund and other benefits | Employees' Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Provident Funds Scheme, 2026 › Paragraph 8 Employees' Provident Funds Scheme, 2026 · Paragraph 8 Paragraph 8: Staff Provident Fund and other benefits Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Provident Funds Scheme, 2026. Chapter II — Officers of the Central Board G.S.R. 525(E) Fund and accounting Scheme Employees' Provident Funds Scheme, 2026 Location Chapter II — Officers of the Central Board Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 8 is the canonical current-scheme provision for Staff Provident Fund and other benefits . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees' Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Separate benefit fund, administration account and member ledgers Separate benefit fund, administration account and member ledgers. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Follow approved investment, valuation, audit and reporting controls Follow approved investment, valuation, audit and reporting controls. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Reconcile opening balance, inflows, benefits, expenses, income and closing balance Reconcile opening balance, inflows, benefits, expenses, income and closing balance. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to “Staff Provident Fund and other benefits”, rather than treating it as a generic EPFO process Apply the control specifically to “Staff Provident Fund and other benefits”, rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Member / employee / claimant Central Board / EPFO Commissioner / authorised officer Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail general ledger member sub-ledger bank and investment reconciliation valuation/audit report board approval Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Staff Provident Fund and other benefits . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 7 Related provision Paragraph 9 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 7 Paragraph 9 →

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- Separate substantive entitlement from procedure, remedy and penal consequence.
- Retain the official instrument and event-date evidence.

Paragraph 09

Paragraph 9: Membership of the fund | Employees' Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Provident Funds Scheme, 2026 › Paragraph 9 Employees' Provident Funds Scheme, 2026 · Paragraph 9 Paragraph 9: Membership of the fund Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Provident Funds Scheme, 2026. Chapter III — Membership G.S.R. 525(E) Membership and service Scheme Employees' Provident Funds Scheme, 2026 Location Chapter III — Membership Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 9 is the canonical current-scheme provision for Membership of the fund . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees' Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Carries forward persons who were members or required to be members under the superseded scheme Carries forward persons who were members or required to be members under the superseded scheme. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Requires eligible employees to join from the later of scheme application or employment Requires eligible employees to join from the later of scheme application or employment. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Permits joint employer-employee request for membership or contribution above the statutory wage ceiling, subject to administrative charges and full compliance Permits joint employer-employee request for membership or contribution above the statutory wage ceiling, subject to administrative charges and full compliance. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Contains special rules for international workers and social-security-agreement cases Contains special rules for international workers and social-security-agreement cases. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Member / employee / claimant Central Board / EPFO Commissioner / authorised officer Code linkage Sections 15, 17, 20 and 21. Timing and trigger Membership attaches from the statutory trigger; delayed enrolment does not postpone contribution liability. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail UAN/member ID date of joining and exit monthly contribution ledger transfer and service history Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Membership of the fund . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 8 Related provision Paragraph 10 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 8 Paragraph 10 →

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- Map form, record, portal, fee and due date.
- Separate substantive entitlement from procedure, remedy and penal consequence.
- Retain the official instrument and event-date evidence.

Paragraph 10

Paragraph 10: Retention of membership | Employees’ Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees’ Provident Funds Scheme, 2026 › Paragraph 10 Employees’ Provident Funds Scheme, 2026 · Paragraph 10 Paragraph 10: Retention of membership Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees’ Provident Funds Scheme, 2026. Chapter III — Membership G.S.R. 525(E) Membership and service Scheme Employees’ Provident Funds Scheme, 2026

Location Chapter III — Membership Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 10 is the canonical current-scheme provision for Retention of membership . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees' Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Identify entry date, carried-forward membership and excluded status Identify entry date, carried-forward membership and excluded status. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Reconcile service with monthly contribution history and transfer records Reconcile service with monthly contribution history and transfer records. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Resolve gaps before benefit or withdrawal processing Resolve gaps before benefit or withdrawal processing. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to "Retention of membership", rather than treating it as a generic EPFO process Apply the control specifically to "Retention of membership", rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Member / employee / claimant Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail UAN/member ID date of joining and exit monthly contribution ledger transfer and service history Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/ benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Retention of membership . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 9 Related provision Paragraph 11 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 9 Paragraph 11 →

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- Identify actor, trigger, threshold and territorial authority.
- Map form, record, portal, fee and due date.
- Separate substantive entitlement from procedure, remedy and penal consequence.
- Retain the official instrument and event-date evidence.

Paragraph 11

Paragraph 11: Resolution of questions about membership | Employees' Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Provident Funds Scheme, 2026 › Paragraph 11 Employees' Provident Funds Scheme, 2026 · Paragraph 11 Paragraph 11: Resolution of questions about membership Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Provident Funds Scheme, 2026. Chapter III — Membership G.S.R. 525(E) Membership and service Scheme Employees' Provident Funds Scheme, 2026 Location Chapter III — Membership Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 11 is the canonical current-scheme provision for Resolution of questions about membership . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees' Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Identify entry date, carried-forward membership and excluded status Identify entry date, carried-forward membership and excluded status. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Reconcile service with monthly contribution history and transfer records Reconcile service with monthly contribution history and transfer records. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Resolve gaps before benefit or withdrawal processing Resolve gaps before benefit or withdrawal processing. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to "Resolution of questions about membership", rather than treating it as a generic EPFO process Apply the control specifically to "Resolution of questions about membership", rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Member / employee / claimant Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail UAN/member ID date of joining and exit monthly contribution ledger transfer and service history Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/ benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Resolution of questions about membership . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/ rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 10 Related provision Paragraph 12 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 10 Paragraph 12 →

Finin2min implementation decode

A multi-location employer prepares a legal classification memo, identifies the appropriate Government, maps the operative provision and Rule, records the

decision owner and retains the documents needed to prove compliance during inspection or litigation.

- Identify actor, trigger, threshold and territorial authority.
- Map form, record, portal, fee and due date.
- Separate substantive entitlement from procedure, remedy and penal consequence.
- Retain the official instrument and event-date evidence.

Paragraph 12

Paragraph 12: Exemption of employee or class of employees | Employees' Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Provident Funds Scheme, 2026 › Paragraph 12 Employees' Provident Funds Scheme, 2026 · Paragraph 12 Paragraph 12: Exemption of employee or class of employees Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Provident Funds Scheme, 2026. Chapter IV — Exemption and transition G.S.R. 525(E) Exemption and trust governance Scheme Employees' Provident Funds Scheme, 2026 Location Chapter IV — Exemption and transition Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 12 is the canonical current-scheme provision for Exemption of employee or class of employees . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees' Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Confirm statutory power and whether benefits are at least as favourable Confirm statutory power and whether benefits are at least as favourable. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Maintain approval, trust deed/policy, investment, returns and inspection records Maintain approval, trust deed/policy, investment, returns and inspection records. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Track conditions, renewal and cancellation risk Track conditions, renewal and cancellation risk. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to "Exemption of employee or class of employees", rather than treating it as a generic EPFO process Apply the control specifically to "Exemption of employee or class of employees”, rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Member / employee / claimant Appropriate Government Board of trustees / exempted establishment Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail exemption order trust deed/policy board minutes investment and return records inspection reports Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Exemption of employee or class of employees . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 11 Related provision Paragraph 13 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 11 Paragraph 13 →

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- Map form, record, portal, fee and due date.
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- Retain the official instrument and event-date evidence.

Paragraph 13

Paragraph 13: Terms and conditions after exemption | Employees' Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Provident Funds Scheme, 2026 › Paragraph 13 Employees' Provident Funds Scheme, 2026 · Paragraph 13 Paragraph 13: Terms and conditions after exemption Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Provident Funds Scheme, 2026. Chapter IV — Exemption and transition G.S.R. 525(E) Exemption and trust governance Scheme Employees' Provident Funds Scheme, 2026 Location Chapter IV — Exemption and transition Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 13 is the canonical current-scheme provision for Terms and conditions after exemption . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees' Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Confirm statutory power and whether benefits are at least as favourable Confirm statutory power and whether benefits are at least as favourable. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Maintain approval, trust deed/policy, investment, returns and inspection records Maintain approval, trust deed/policy, investment, returns and inspection records.

Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Track conditions, renewal and cancellation risk Track conditions, renewal and cancellation risk. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to "Terms and conditions after exemption", rather than treating it as a generic EPFO process Apply the control specifically to "Terms and conditions after exemption", rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Appropriate Government Board of trustees / exempted establishment Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail exemption order trust deed/ policy board minutes investment and return records inspection reports Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Terms and conditions after exemption . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/ rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 12 Related provision Paragraph 14 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 12 Paragraph 14 →

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- Map form, record, portal, fee and due date.
- Separate substantive entitlement from procedure, remedy and penal consequence.
- Retain the official instrument and event-date evidence.

Paragraph 14

Paragraph 14: Composition of board of trustees | Employees’ Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees’ Provident Funds Scheme, 2026 › Paragraph 14 Employees’ Provident Funds Scheme, 2026 · Paragraph 14 Paragraph 14: Composition of board of trustees Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees’ Provident Funds Scheme, 2026. Chapter IV — Exemption and transition G.S.R. 525(E) Exemption and trust governance Scheme Employees’ Provident Funds Scheme, 2026 Location Chapter IV — Exemption and transition Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 14 is the canonical current-scheme provision for Composition of board of trustees . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees’ Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees’ Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Confirm statutory power and whether benefits are at least as favourable Confirm statutory power and whether benefits are at least as favourable. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Maintain approval, trust deed/policy, investment, returns and inspection records Maintain approval, trust deed/policy, investment, returns and inspection records. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Track conditions, renewal and cancellation risk Track conditions, renewal and cancellation risk. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to “Composition of board of trustees”, rather than treating it as a generic EPFO process Apply the control specifically to “Composition of board of trustees”, rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Central Board / EPFO Commissioner / authorised officer Appropriate Government Board of trustees / exempted establishment Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail exemption order trust deed/policy board minutes investment and return records inspection reports Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Composition of board of trustees . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 13 Related provision Paragraph 15 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 13 Paragraph 15 →

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- Map form, record, portal, fee and due date.
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- Retain the official instrument and event-date evidence.

Paragraph 15

Paragraph 15: Extension of exemption | Employees’ Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees’ Provident Funds Scheme, 2026 › Paragraph 15 Employees’ Provident Funds Scheme, 2026 · Paragraph 15 Paragraph 15: Extension of exemption Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees’ Provident Funds Scheme, 2026. Chapter IV — Exemption and transition G.S.R.

525(E) Exemption and trust governance Scheme Employees' Provident Funds Scheme, 2026 Location Chapter IV — Exemption and transition Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 15 is the canonical current-scheme provision for Extension of exemption . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees' Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Confirm statutory power and whether benefits are at least as favourable Confirm statutory power and whether benefits are at least as favourable. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Maintain approval, trust deed/policy, investment, returns and inspection records Maintain approval, trust deed/policy, investment, returns and inspection records. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Track conditions, renewal and cancellation risk Track conditions, renewal and cancellation risk. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to "Extension of exemption", rather than treating it as a generic EPFO process Apply the control specifically to "Extension of exemption", rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Appropriate Government Board of trustees / exempted establishment Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail exemption order trust deed/policy board minutes investment and return records inspection reports Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/ benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Extension of exemption . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 14 Related provision Paragraph 16 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 14 Paragraph 16 →

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- Retain the official instrument and event-date evidence.

Paragraph 16

Paragraph 16: Cessation and surrender of exemption | Employees' Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Provident Funds Scheme, 2026 › Paragraph 16 Employees' Provident Funds Scheme, 2026 · Paragraph 16 Paragraph 16: Cessation and surrender of exemption Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Provident Funds Scheme, 2026. Chapter IV — Exemption and transition G.S.R. 525(E) Exemption and trust governance Scheme Employees' Provident Funds Scheme, 2026 Location Chapter IV — Exemption and transition Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 16 is the canonical current-scheme provision for Cessation and surrender of exemption . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees' Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Confirm statutory power and whether benefits are at least as favourable Confirm statutory power and whether benefits are at least as favourable. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Maintain approval, trust deed/policy, investment, returns and inspection records Maintain approval, trust deed/policy, investment, returns and inspection records. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Track conditions, renewal and cancellation risk Track conditions, renewal and cancellation risk. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to "Cessation and surrender of exemption", rather than treating it as a generic EPFO process Apply the control specifically to "Cessation and surrender of exemption", rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Appropriate Government Board of trustees / exempted establishment Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail exemption order trust deed/policy board minutes investment and return records inspection reports Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Cessation and surrender of exemption . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 15 Related provision Paragraph 17 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 15 Paragraph 17 →

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- Separate substantive entitlement from procedure, remedy and penal consequence.
- Retain the official instrument and event-date evidence.

Paragraph 17

Paragraph 17: Transfer of accumulation from existing provident fund | Employees' Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Provident Funds Scheme, 2026 › Paragraph 17 Employees' Provident Funds Scheme, 2026 · Paragraph 17 Paragraph 17: Transfer of accumulation from existing provident fund Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Provident Funds Scheme, 2026. Chapter IV — Exemption and transition G.S.R. 525(E) Fund and accounting Scheme Employees' Provident Funds Scheme, 2026 Location Chapter IV — Exemption and transition Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 17 is the canonical current-scheme provision for Transfer of accumulation from existing provident fund . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees' Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Separate benefit fund, administration account and member ledgers Separate benefit fund, administration account and member ledgers. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Follow approved investment, valuation, audit and reporting controls Follow approved investment, valuation, audit and reporting controls. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Reconcile opening balance, inflows, benefits, expenses, income and closing balance Reconcile opening balance, inflows, benefits, expenses, income and closing balance. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to "Transfer of accumulation from existing provident fund", rather than treating it as a generic EPFO process Apply the control specifically to “Transfer of accumulation from existing provident fund”, rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Central Board / EPFO Commissioner / authorised officer Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail general ledger member sub-ledger bank and investment reconciliation valuation/audit report board approval Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Transfer of accumulation from existing provident fund . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 16 Related provision Paragraph 18 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 16 Paragraph 18 →

Finin2min implementation decode

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- Identify actor, trigger, threshold and territorial authority.
- Map form, record, portal, fee and due date.
- Separate substantive entitlement from procedure, remedy and penal consequence.
- Retain the official instrument and event-date evidence.

Paragraph 18

Paragraph 18: Contributions | Employees’ Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees’ Provident Funds Scheme, 2026 › Paragraph 18 Employees’ Provident Funds Scheme, 2026 · Paragraph 18 Paragraph 18: Contributions Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees’ Provident Funds Scheme, 2026. Chapter V — Contributions and charges G.S.R. 525(E) Contributions and default Scheme Employees’ Provident Funds Scheme, 2026 Location Chapter V — Contributions and charges Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 18 is the canonical current-scheme provision for Contributions . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees’ Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees’ Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Separates employee and employer statutory contributions and requires calculation on Code-defined wages subject to the notified ceiling Separates employee and employer statutory contributions and requires calculation on Code-defined wages subject to the notified ceiling. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Preserves the general 12% contribution architecture, with 10% only for classes notified by the Central Government Preserves the general 12% contribution architecture, with 10% only for classes notified by the Central Government. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Requires payroll to distinguish statutory contribution, voluntary contribution and pension diversion Requires payroll to distinguish statutory contribution, voluntary contribution and pension diversion. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Rounding and wage-component treatment must follow the Scheme and Code definition of wages Rounding and wage-component treatment must follow the Scheme and Code definition of wages. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Employer / principal employer Payroll and compliance owner Code linkage Sections 16 and 17. Timing and trigger Calculate for each wage month and reconcile with the monthly electronic return. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail wage register contribution computation electronic return/challan bank proof interest and damages working Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Contributions . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 17 Related provision Paragraph 19 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 17 Paragraph 19 →

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Paragraph 19

Paragraph 19: Additional voluntary contributions | Employees' Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Provident Funds Scheme, 2026 › Paragraph 19 Employees' Provident Funds Scheme, 2026 · Paragraph 19 Paragraph 19: Additional voluntary contributions Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Provident Funds Scheme, 2026. Chapter V — Contributions and charges G.S.R. 525(E) Contributions and default Scheme Employees' Provident Funds Scheme, 2026 Location Chapter V — Contributions and charges Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 19 is the canonical current-scheme provision for Additional voluntary contributions . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on

Social Security, 2020. It supersedes Employees' Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Allows a member to contribute beyond the compulsory share by written or electronic election Allows a member to contribute beyond the compulsory share by written or electronic election. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: The employer is not automatically required to match the member's additional voluntary amount The employer is not automatically required to match the member's additional voluntary amount. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Payroll must retain election, effective month, change or withdrawal instruction and contribution reconciliation Payroll must retain election, effective month, change or withdrawal instruction and contribution reconciliation. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Employer / principal employer Payroll and compliance owner Code linkage Sections 16 and 17. Timing and trigger Apply from the accepted election period; do not backdate without a legally supported correction. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail wage register contribution computation electronic return/challan bank proof interest and damages working Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Additional voluntary contributions . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/ rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 18 Related provision Paragraph 20 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 18 Paragraph 20 →

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- Retain the official instrument and event-date evidence.

Paragraph 20

Paragraph 20: Responsibility for payment of contribution | Employees’ Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees’ Provident Funds Scheme, 2026 › Paragraph 20 Employees’ Provident Funds Scheme, 2026 · Paragraph 20 Paragraph 20: Responsibility for payment of contribution Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees’ Provident Funds Scheme, 2026. Chapter V — Contributions and charges G.S.R. 525(E) Contributions and default Scheme Employees’ Provident Funds Scheme, 2026 Location Chapter V — Contributions and charges Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 20 is the canonical current-scheme provision for

Responsibility for payment of contribution . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees' Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Places primary responsibility on the employer for direct employees and employees engaged through contractors Places primary responsibility on the employer for direct employees and employees engaged through contractors. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Requires principal-employer control over contractor wage and contribution data Requires principal-employer control over contractor wage and contribution data. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Contribution liability is not displaced by a commercial indemnity in the service contract Contribution liability is not displaced by a commercial indemnity in the service contract. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Monthly reconciliation should match employee master, wage register, contractor bill and electronic return Monthly reconciliation should match employee master, wage register, contractor bill and electronic return. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Employer / principal employer Payroll and compliance owner Code linkage Sections 17, 123, 125 and 129. Timing and trigger Monthly, before statutory remittance and contractor-payment release. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail wage register contribution computation electronic return/challan bank proof interest and damages working Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Responsibility for payment of contribution . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 19 Related provision Paragraph 21 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 19 Paragraph 21 →

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Paragraph 21

Paragraph 21: Employer’s share not to be deducted from members | Employees’ Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees’ Provident Funds Scheme, 2026 › Paragraph 21 Employees’ Provident Funds Scheme, 2026 · Paragraph 21 Paragraph 21: Employer’s share not to be deducted from members Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees’ Provident Funds Scheme, 2026. Chapter V — Contributions and charges G.S.R. 525(E) Administration and control Scheme Employees’ Provident Funds Scheme, 2026 Location Chapter V — Contributions and charges Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 21 is the canonical current-scheme provision for Employer’s share not to be deducted from members . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees’ Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees’ Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Identify the statutory actor, decision and approval level Identify the statutory actor, decision and approval level. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Document inputs, evidence, outcome and review trail Document inputs, evidence, outcome and review trail. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Link the control to the Code, Scheme and current EPFO directions Link the control to the Code, Scheme and current EPFO directions. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to “Employer’s share not to be deducted from members”, rather than treating it as a generic EPFO process Apply the control specifically to “Employer’s share not to be deducted from members”, rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Employer / principal employer Payroll and compliance owner Member / employee / claimant Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail authority order input record decision note approval audit trail Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Employer's share not to be deducted from members . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? No. A contract may allocate operational responsibility but cannot reduce statutory liability or member entitlement. Can an old-scheme paragraph still matter? Yes, for things done, omitted, accrued or pending before supersession. Document the event date and savings basis; do not mix historic and current rules. Is the Gazette page alone enough for live compliance? No. Check later notifications, EPFO circulars, portal specifications, court orders and establishment-specific exemption orders. Related provisions Paragraph 20 Related provision Paragraph 22 Related provision Code section 15 — Schemes Related provision Code section 16 — Funds Related provision ← Paragraph 20 Paragraph 22 →

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Paragraph 22

Paragraph 22: Recovery of member's share of contributions | Employees' Provident Funds Scheme, 2026 | Finin2min Labour EPFO Schemes Employees' Provident Funds Scheme, 2026 › Paragraph 22 Employees' Provident Funds Scheme, 2026 · Paragraph 22 Paragraph 22: Recovery of member's share of contributions Paragraph-wise legal explanation, implementation control, evidence, remedy and transition mapping for Employees' Provident Funds Scheme, 2026. Chapter V — Contributions and charges G.S.R. 525(E) Contributions and default Scheme Employees' Provident Funds Scheme, 2026 Location Chapter V — Contributions and charges Notification G.S.R. 525(E) Source review 2026-07-17 What this paragraph regulates Paragraph 22 is the canonical current-scheme provision for Recovery of member's share of contributions . It must be read with the Code on Social Security, 2020, the defined terms, current Central Government notifications, EPFO implementation directions and saved legacy rights. Legal source: Employees' Provident Funds Scheme, 2026, notified under section 15(1)(a) of the Code on Social Security, 2020. It supersedes Employees' Provident Funds Scheme, 1952, except for things already done or omitted before supersession. Open Gazette copy Paragraph-specific legal and control map Control 1: Fix the correct wage base, rate, ceiling and responsible employer Fix the correct wage base, rate, ceiling and responsible employer. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 2: Reconcile payroll, contractor data, return, challan and bank debit Reconcile payroll, contractor data, return, challan and bank debit. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 3: Calculate interest, damages and correction exposure separately Calculate interest, damages and correction exposure separately. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Control 4: Apply the control specifically to "Recovery of member's share of contributions", rather than treating it as a generic EPFO process Apply the control specifically to "Recovery of member's share of contributions”, rather than treating it as a generic EPFO process. Implementation test: Identify the responsible person, source data, statutory event, approval and retained evidence for this control. A payroll label or portal status alone is not conclusive where underlying facts differ. Responsible parties Employer / principal employer Payroll and compliance owner Member / employee / claimant Code linkage Sections 15, 16, 17, 20, 21, 22, 123, 125–129, 143, 151, 153 and 164, as context requires. Timing and trigger Event-driven or periodic according to the paragraph; confirm the current EPFO portal and implementation direction before action. Decision questions Is the establishment and person covered on the event date? Is this a current-scheme event, a saved legacy event or a correction? Which wage, service, balance, family or fund data is legally relevant? Which form, portal, authority and evidence are required? Evidence and audit trail wage register contribution computation electronic return/challan bank proof interest and damages working Minimum review controls Maker-checker sign-off tied to employee/member ID. Reconciliation to payroll, contractor, fund and bank records where relevant. Current rate, ceiling, circular and portal version check. Exception log and legal basis for overrides or delayed correction. Retention of acknowledgement, order and proof of payment/benefit. Non-compliance, remedy and escalation Possible consequences include contribution assessment, interest, damages, recovery, penalty, benefit correction, delayed-claim interest, cancellation of exemption or litigation. The exact pathway depends on whether the issue concerns coverage, contribution, a Fund decision, a member benefit or an exempted establishment. Employer correction Correct master data, return and remittance with a preserved audit trail; do not overwrite the original default. Member/claimant remedy Use the prescribed claim, grievance, review or appeal route with complete supporting evidence. Authority action Assessment, interest, damages and recovery should be separately quantified and linked to the applicable Code order. Worked control scenario An establishment receives a transaction or employee event that falls within Recovery of member’s share of contributions . The compliance owner first fixes the event date and member status, then retrieves wage/service/nomination or fund data as relevant. The maker prepares the statutory computation or claim; an independent reviewer checks the Code link, paragraph conditions, current ceiling/rate and prior transactions. Only after reconciliation is the portal filing or payment completed. The acknowledgement, calculation and supporting records are retained together. Failure pattern: treating an EPFO portal acceptance as proof that the underlying legal classification, wage base or claimant entitlement is correct. Portal processing does not eliminate assessment, recovery, damages, benefit-revision or competing-claim risk. Practical Q&A Can a contract or payroll policy override this paragraph? 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Forms, records, portal and due-date control

Control	Evidence
Coverage and registration	Entity, location, headcount/category, registration number and portal acknowledgement.
Recurring compliance	Attendance/service, wage/benefit calculation, return/register, payment and employee communication.
Event compliance	Complaint, injury, termination, nomination, claim, inspection or dispute file with limitation diary.

Employer, employee and professional checklists

Employer

- Assign responsible officer and backup.
- Configure HRIS/payroll/portal controls.
- Complete statutory communication and retain proof.

Employee/worker

- Retain contract, identity, attendance, payment and correspondence.
- Use the prescribed complaint/claim route within limitation.

Professional

- Confirm current text, Rules, notification and State variation.
- Reconcile calculation, form, authority, remedy and evidence.

Penalties, remedies, appeals and limitation

Create a remedy matrix rather than one combined conclusion: entitlement or arrears; interest/damages; administrative order; civil penalty; prosecution; compounding; company/officer liability; claim forum; appeal; writ/judicial review; and event-date limitation.

Case-law principles

Decision	Current-use principle
RPFC v. Hooghly Mills	Coverage and dues adjudication require evidence-based statutory determination.
Bridge and Roof Co. v. Union of India	Basic-wage exclusions cannot be used mechanically; universality and ordinary-payment tests remain relevant subject to the 2026 Scheme and Code.
Organo Chemical Industries v. Union of India	Interest, damages and penal consequences perform different functions and should be separately recorded.

State variation alert

Verify the appropriate Government and final State instrument. State forms, authorities, fees, rates and portal routes must be maintained in the location compliance register.

Finin2min Q&A

Which law and version should be applied?

Use the current text of EPF/EPS/EDLI Schemes, the commencement notification, the applicable Central or State Rules and any later instrument effective on the event date.

How is the appropriate Government identified?

Classify ownership/control, sector, establishment and contractor relationship before selecting the Central or State authority.

Can a company policy override the statutory protection?

No. A policy may improve a benefit or control, but it cannot contract out of a mandatory statutory floor.

What evidence should be retained?

Retain the classification memo, source instrument, form/portal record, calculation, approval, employee communication, acknowledgement and payment or authority proof.

Do the Central Rules apply to every establishment?

No. They govern the Central sphere. State Rules and State notifications must be checked where the State is the appropriate Government.

How should a historical event be tested?

Apply the law and subordinate instrument effective on the event date, then use the repeal-and-savings provision for pending rights and proceedings.

What happens when portal practice conflicts with the statute?

Record the conflict, follow the higher legal instrument, seek authority clarification where necessary and preserve screenshots and correspondence.

Can criminal and monetary consequences arise together?

They may. Separate wages/benefits, interest, damages, civil penalty, prosecution, compounding and director/officer liability.

Is a contractor arrangement enough to shift liability?

No. Principal-employer and contractor liabilities depend on the specific provision and facts; the contract should allocate evidence and recovery without diluting worker rights.

What is the first professional review step?

Freeze the event date and facts, identify the applicable provision, then map Rules, forms, notification status, authority, limitation and evidence.

What is the operational focus of section 1 - paragraph-01?

The section must be decomposed into actor, trigger, threshold, procedure, exception, consequence and evidence. Read the full official text and the mapped Rules before applying the Finin2min control summary.

What is the operational focus of section 2 - paragraph-02?

The section must be decomposed into actor, trigger, threshold, procedure, exception, consequence and evidence. Read the full official text and the mapped Rules before applying the Finin2min control summary.

What is the operational focus of section 3 - paragraph-03?

The section must be decomposed into actor, trigger, threshold, procedure, exception, consequence and evidence. Read the full official text and the mapped Rules before applying the Finin2min control summary.

What is the operational focus of section 4 - paragraph-04?

The section must be decomposed into actor, trigger, threshold, procedure, exception, consequence and evidence. Read the full official text and the mapped Rules before applying the Finin2min control summary.

What is the operational focus of section 5 - paragraph-05?

The section must be decomposed into actor, trigger, threshold, procedure, exception, consequence and evidence. Read the full official text and the mapped Rules before applying the Finin2min control summary.

What is the operational focus of section 6 - paragraph-06?

The section must be decomposed into actor, trigger, threshold, procedure, exception, consequence and evidence. Read the full official text and the mapped Rules before applying the Finin2min control summary.

What is the operational focus of section 7 - paragraph-07?

The section must be decomposed into actor, trigger, threshold, procedure, exception, consequence and evidence. Read the full official text and the mapped Rules before applying the Finin2min control summary.

What is the operational focus of section 8 - paragraph-08?

The section must be decomposed into actor, trigger, threshold, procedure, exception, consequence and evidence. Read the full official text and the mapped Rules before applying the Finin2min control summary.

← Previous: NAPS/NATS and current scheme overlayNext: EPF administration, records and claims →

Practical transaction application

Apply the chapter to establishment coverage, employee onboarding, excluded-employee analysis, contribution computation, contractor compliance, transfer, nomination, withdrawal, pension and EDLI claims, inspections and M&A diligence.

Authority, consent and execution controls

Document employer/authorised-signatory responsibility, digital-signature access, payroll ownership and contractor escalation. Employee declarations or private contracts cannot waive statutory membership or contribution where coverage applies.

Stamp duty and registration alerts

EPF returns and challans do not ordinarily require registration. Settlement, trust, security, assignment or business-transfer instruments may have separate stamp and registration consequences and should be reviewed independently.

Evidence and document-retention checklist

Retain the operative law/rule version, classification note, approvals, signed instruments, statutory forms, portal acknowledgements, registers, calculations, bank proof, correspondence, inspection records, service proof, decision and appeal file. Apply the longer of the statutory retention rule, litigation hold, tax/audit need and contractual requirement; restrict access to personal and sensitive data.

Performance, delivery and payment controls

Reconcile UAN/member master, wage base, ECR, challan, bank debit, contractor proof and ledger every month. Maintain exception reports for excluded employees, international workers, damages/interest and rejected claims.

Breach, loss, mitigation and remedy framework

On detecting a breach, stop continuing exposure, preserve evidence, quantify employee and government dues, identify affected persons, make lawful corrective payment/filing, notify the authorised decision-maker, assess self-disclosure or compounding where available, and reserve contractual recovery against responsible vendors without delaying statutory remediation.

Limitation and forum controls

Use the statutory determination, review, appeal and recovery channels. Preserve coverage and assessment dates, service of orders and pre-deposit analysis; contractual dispute clauses do not override EPF authorities.

Arbitration and mediation interface

Mediation may resolve records or contractor indemnity disputes but cannot compromise statutory contribution, interest, damages or member benefits without lawful authority.

Company, partnership, GST and tax overlays

For a company, align board/delegation and officer-in-default controls; for an LLP or partnership, identify the designated partner/partner and authorised employer representative. Labour dues can affect transaction price, indemnities, director/partner exposure and insolvency claims. Salary/TDS, perquisite, contractor TDS, GST on outsourced services and accounting provisions must be reconciled without treating tax treatment as proof of labour-law classification.