

GRC BULLETIN

APRIL - 2025, VOLUME: li

EPFO

EPFO Circular: Removal of Document Upload &
Employer Approval for Bank Account Seeding
with UAN

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LABOUR LAWS

Authority

Employees' Provident Fund Organisation (EPFO)

Circular Date

Apr 03, 2025

Circular Number

WSU/IssueOfBKG/E-49885/2024-25/16

Effective Date

Apr 03, 2025

EPFO CIRCULAR: REMOVAL OF DOCUMENT UPLOAD & EMPLOYER APPROVAL FOR BANK ACCOUNT SEEDING WITH UAN

Applicability:

- *All EPF Members: Individuals holding a Universal Account Number (UAN).*
- *All Employers: Organizations registered under the EPFO*

The **Employees' Provident Fund Organisation (EPFO)** has introduced key changes to simplify and expedite the process of updating bank account details linked with the **Universal Account Number (UAN)**. These reforms are applicable to all EPF members and registered employers and are aimed at improving service efficiency, reducing dependency on documentation, and enhancing digital convenience.

Key Highlights of the Circular:

- **No Document Upload Required:**
 - Members are no longer required to upload attested copies of bank passbooks or cancelled cheque images while updating bank account information.
- **Employer Approval Removed:**
 - Employer consent is no longer necessary for seeding or updating bank account information with the UAN.
- **Automatic Approval of Pending Requests:**
 - Any existing or pending bank KYC requests at the employer level will be automatically approved once verified by the concerned bank or the **National Payments Corporation of India (NPCI)**.
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Implications of the Changes:

- **Faster KYC Processing:**

- Reduction in manual intervention and elimination of documentation will speed up the process of updating bank details.

- **Enhanced Accessibility:**

- Members can now update their bank information independently via the EPFO portal, without routing the request through their employer.

- **Reduced Administrative Delays:**

- With employer verification removed, members are less likely to face delays in KYC updates due to procedural bottlenecks.

- **Improved User Experience:**

- These changes reflect EPFO's larger objective of digitization and member-centric service delivery.

SOURCE: [Click Here for more details](#)

Head Quarters:

Vasudha, 2nd Floor, No. 2, 38th Main Rd,
Rose Garden, JP Nagar Phase 6, J. P. Nagar,
Bengaluru, Karnataka 560078

Ph: 080 41673023

Email: info@ricago.com

Website: www.ricago.com

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