



कर्मचारी भविष्य निधि संगठन
EMPLOYEES' PROVIDENT FUND ORGANISATION
भूमि एवं रोजगार मंत्रालय, भारत सरकार
MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA
मुख्य कार्यालय/Head Office
भविष्य निधि भवन, 14, भीकैजी कामा प्लेस, नई दिल्ली-110066
Bhavishya Nidhi Bhawan, 14, Bhikaiji Cama Place, New Delhi-110066
Website: www.epfindia.gov.in, www.epfindia.nic.in

No. e-597452/५५०६

Date: 29.01.2024

To,

All ACC (HQ)/ACC, Zonal Offices,
All RPFC-I/RPFC-II/APFC, In-charge of Field Offices

Subject: Regulating EPS entitlement of members having Multiple Account Numbers – reg.

Ma'am/Sir,

This is to reiterate the guidelines issued vide circular no. Pension/8/MP/Clarification/96 dated 30.11.1998 (copy attached for ready reference).

2. Accordingly, whenever an EPS member possesses multiple account numbers for concurrent employment, simultaneously in two or more establishments, the following shall be followed:

- Pension from each establishment has to be worked out at the date of exit on actual basis.
- Pension payable from all establishments shall be aggregated provided that aggregate of pensionable salaries at any point of time shall not exceed wage ceiling and as & when it exceeds wage ceiling the contribution received on such excess salary shall be diverted to the PF account.
- The minimum pension criteria will be applied to aggregated pension i.e., only on the total pension amount.

3. When a member becomes member of EPS on account of his wages on the date of joining being not more than the wage ceiling of Rs.15,000/-, upon his joining another establishment without exiting from the first establishment at a later date, the RO where the other establishment is covered shall be responsible to ensure that total contribution into EPS shall not exceed contribution payable on wage ceiling of Rs.15,000/-.

4. Further, it shall be ensured that w.e.f. 01.09.2014, if the wages in a single establishment exceeds Rs.15,000/- or aggregate of wages at the time of joining exceeds Rs. 15,000/- in multiple establishments (concurrently & simultaneously), the full 24% PF contribution shall be retained in Provident Fund account only, as in such cases, the member shall not be eligible for membership of EPS, 1995.

5. The above instructions shall be brought to the notice of all such establishments where such incidence of multiple memberships is more by the concerned ROs so that in the first instance itself the employers submit correct ECRs.

6. As in other cases, the pension shall be calculated and PPO shall be issued by the RO from where the member finally exits EPS, 1995. Similarly, if there are two overlapping memberships, the RO where member has joined subsequently shall be responsible to comply with instructions as at Para 3.

[This issues with the approval of competent authority]

Yours faithfully,


(Aprajita Jaggi)

Regional PF Commissioner – I

Copy to:

1. All CBT members for kind information please.
2. PS to CPFC.
3. FA & CAO, CVO, Director, PDNASS and all ZTIs.
4. All ACC (HQ)s and all ACCs in HO.
5. RPFC-I (IS) for uploading on website.
6. Rajbhasha section for providing version in Hindi.