EMPLOYEE LIFECYCLE GUIDE — PF & ESIC

From Joining to Settlement

A complete reference for every PF and ESIC process an employee moves through — registration, KYC, nomination, transfers, withdrawals, pension, and ESIC benefit claims — with eligibility and documents for each.

For internal HR reference & employee guidance

OVERVIEW

The Employee Lifecycle at a Glance

PROVIDENT FUND (EPFO)

- Registration & UAN Generation
- UAN Activation & KYC
- Nomination (Form 2)
- Transfer (Form 13)
- Advance (Form 31)
- Final Withdrawal (Form 19)
- Pension (EPS)

ESIC

- Card Generation & Portal Registration
- Sickness Benefit
- Maternity Benefit
- Disablement Benefit
- Dependants' Benefit
- Funeral Expenses

Each stage on the following pages includes the step-by-step process, eligibility criteria, and documents required.

Employee Registration & UAN / IP Generation

PROCESS

1. **Employer registers the establishment**

   Establishment must be registered on the EPFO Unified Portal (mandatory once 20+ employees, or voluntarily earlier).

2. **New employee added via Member Enrolment**

   HR adds employee details (name, DOB, Aadhaar, bank) on the employer portal within the joining month.

3. **UAN generated or linked**

   If the employee has no prior UAN, a new one is generated; if they've worked before, their existing UAN is linked to the new employment.

4. **Employee self-completes UAN via UMANG**

   Since Aug 2025, the employee generates/activates their own UAN through Aadhaar Face Authentication on UMANG — see our dedicated UAN guide.

ELIGIBILITY

- Mandatory for employees earning up to ₹15,000/month (basic + DA)
- Voluntary above ₹15,000, if both employer and employee agree
- Applies to establishments with 20+ employees (or voluntarily covered ones)

DOCUMENTS REQUIRED

- Aadhaar card
- PAN card
- Bank account details (for salary/PF credit)
- Passport-size photograph
- Previous UAN, if already allotted

If the employee already holds a UAN from a previous job, it must be reused — never generate a second UAN for the same person.

UAN Activation & KYC Update

PROCESS

1. **Activate UAN via UMANG**

   Employee completes Aadhaar-based Face Authentication on the UMANG app (see our separate PF Payment Guide for the exact click-by-click flow).

2. **Log in to the Member Portal**

   Once active, log in at the EPFO Member Portal using UAN and password.

3. **Go to Manage → KYC**

   Add or update Aadhaar, PAN, and bank account details.

4. **Employer digitally approves KYC**

   The employer verifies and digitally signs the submitted KYC before it reflects as 'Verified'.

ELIGIBILITY

- Any employee with an allotted UAN
- Aadhaar-linked mobile number required for activation
- Bank account should be in the employee's own name

DOCUMENTS REQUIRED

- Aadhaar card (mandatory)
- PAN card
- Bank passbook / cancelled cheque
- Recent photograph (for Aadhaar-linked KYC where applicable)

Un-verified KYC is one of the most common reasons PF claims get rejected or delayed — verify this before any withdrawal or transfer is filed.

Nomination Process (Form 2 / e-Nomination)

PROCESS

1. **Log in to the Member Portal**

   Use your activated UAN and password.

2. **Go to Manage → E-Nomination**

   Update permanent and current address, then declare whether you have a family.

3. **Add family / nominee details**

   Enter name, Aadhaar, DOB, relationship and (for minors) guardian details for each nominee.

4. **Allocate share % and submit**

   Assign the percentage share per nominee for EPF (and EPS, where applicable), then authenticate with Aadhaar OTP.

ELIGIBILITY

- Available to any EPF member, any time after joining
- If you have a family, you can only nominate family members
- If you have no family, you may nominate anyone — but must file afresh once you do have a family

DOCUMENTS REQUIRED

- No additional documents ordinarily required
- Aadhaar of each nominee (for online e-Nomination)
- Relationship proof recommended (helps avoid disputes later)

Mandatory under the EPF Scheme, 2026. Refile immediately after marriage, divorce, or the birth of a child — an outdated nomination is one of the biggest causes of delayed death-claim settlements.

PF Transfer on Job Change (Form 13)

PROCESS

1. **Log in to the Member Portal**

   Go to Online Services → One Employee - One EPF Account (Transfer Request).

2. **Select previous employment & get details**

   Choose 'Previous Employer', enter the old Member ID / UAN, and click Get Details.

3. **Verify via OTP and submit**

   An OTP is sent to your registered mobile; enter it to confirm and submit online Form 13.

4. **Employer approval & EPFO processing**

   Print, sign and submit the generated Form 13 to your chosen employer within 10 days; they approve and forward it for EPFO processing.

ELIGIBILITY

- UAN must be active and Aadhaar-linked
- KYC (PAN, Aadhaar, bank account) verified by the employer
- Only one transfer request allowed per Member ID at a time

DOCUMENTS REQUIRED

- UAN and previous employer's Member ID / PF account number
- Aadhaar card, PAN card
- Valid ID proof (Aadhaar / PAN / driving licence) if filing offline

Transferring (rather than withdrawing) preserves continuous service — the key to tax-free withdrawals after 5 years and pension eligibility after 10 years.

PF Advance / Partial Withdrawal (Form 31)

PROCESS

1. Log in to the Member Portal with UAN and password
2. Confirm KYC is verified (Manage → KYC)
3. Go to Online Services → Claim (Form-31, 19, 10C & 10D)
4. Verify bank account (last 4 digits) and accept the Certificate of Undertaking
5. Select 'PF Advance (Form 31)', choose the purpose, enter the amount
6. Authenticate with Aadhaar OTP and submit

The advance is non-refundable and permanently reduces your PF corpus — it's not a loan.

WITHDRAWAL LIMITS BY PURPOSE

Purpose	Min. Service	Limit
Medical treatment	None	6 months' wages or own share
Marriage / Education	7 years	50% of own contribution (3x)
House purchase / construction	5 years	Up to 24–36x monthly wages
Home loan repayment	10 years	Up to 36x monthly wages
Home renovation	5 years	Up to 12x monthly wages
Pre-retirement (age 54+)	—	Up to 90% of corpus

Final PF Withdrawal (Form 19)

PROCESS

1. **Confirm the Date of Exit is updated**

   Your last employer must mark your date of leaving on the EPFO portal.

2. **Log in and check KYC**

   Member Portal → Manage → KYC — Aadhaar, PAN and bank account must show as verified.

3. **Online Services → Claim (Form-31, 19, 10C & 10D)**

   Verify your bank account and accept the declaration.

4. **Select 'Only PF Withdrawal (Form 19)' and submit**

   Authenticate with Aadhaar OTP; funds are typically credited in 15–20 working days.

ELIGIBILITY

- Resigned, retired, or otherwise left employment
- Continuously unemployed for at least 2 months (60 days) from the date of exit
- No pending or under-process transfer claim on the same account

DOCUMENTS REQUIRED

- Aadhaar and PAN linked to UAN
- Verified bank account (own name)
- Form 15G / 15H, where applicable, to avoid TDS deduction

Withdrawal before 5 years of continuous service is taxable; withdrawing instead of transferring on a job change also breaks EPS pension continuity.

Pension — Employees' Pension Scheme (EPS)

PROCESS

1. **Check total EPS service on leaving**

   Log in → Online Services → Claim (Form-31, 19, 10C & 10D); your service record loads automatically.

2. **Under 10 years of service**

   File Form 10C — either take a lump-sum EPS withdrawal, or opt for a Scheme Certificate to preserve service for a future employer.

3. **10 years of service or more**

   Lump-sum withdrawal is not permitted; a Scheme Certificate is issued and pension eligibility is preserved.

4. **At pensionable age (58, or reduced pension from 50)**

   File Form 10D to start the monthly pension, calculated per Table D based on service and pensionable salary.

ELIGIBILITY

- EPS applies to members with basic salary up to ₹15,000/month at the time of joining
- Minimum 10 years of EPS service required for a monthly pension
- Below 10 years: eligible for lump-sum withdrawal (Form 10C) instead

DOCUMENTS REQUIRED

- Aadhaar, PAN, bank account details
- Age proof (for pension commencement)
- Scheme Certificate (if previously issued, for a new employer to continue service)

Filing Form 10C when 10+ years' service exists doesn't forfeit your pension — EPFO simply issues a Scheme Certificate to preserve it for later.

ESIC Card Generation & Employee Portal Registration

PROCESS

1. **Employer registers the employee**

   Within 10 days of joining, the employer adds the employee on the ESIC Employer Portal.

2. **IP Number generated**

   ESIC issues a unique 17-digit Insurance Person (IP) Number on successful registration.

3. **e-Pehchan Card downloaded**

   The employer downloads a temporary e-Pehchan Card, usable immediately for benefits (after Aadhaar linking).

4. **Employee registers on the IP Portal**

   First login at esic.in/employeeportal — use Insurance Number + DOB + mobile OTP — to view contributions and download the card directly.

5. **Biometric capture for the permanent card**

   Employee and family visit an ESIC branch for photo and fingerprint capture to receive the permanent Pehchan Card.

ELIGIBILITY

- Establishments with 10+ employees (20 in some states)
- Gross monthly wages up to ₹21,000 (₹25,000 for employees with disabilities)

DOCUMENTS REQUIRED

- Aadhaar card (must be linked before the e-Pehchan Card can be generated)
- Family photograph (for dependents to be added)
- Bank account details

Use the physical Pehchan Card or a downloaded e-Pehchan Card at any ESIC hospital or dispensary; a Temporary Identity Card (TIC) works until the permanent card arrives.

ESIC Cash Benefits at a Glance

Sickness Benefit

70% of wages, up to 91 days/year. Requires 78 days' contribution in the preceding 6-month contribution period.

Maternity Benefit

100% of average daily wages — 26 weeks for childbirth, 12 weeks for adoption/commissioning, 6 weeks for miscarriage.

Disablement Benefit

90% of wages: temporary (during recovery) or a lifelong monthly pension for permanent disability, from day one of employment.

Dependants' Benefit

90% of wages paid monthly to dependants if death occurs due to an employment injury or occupational disease.

Funeral Expenses

₹15,000 lump sum to the family or the person performing last rites, from day one of insurable employment.

Medical Benefit

Free, full medical care for the employee and dependants at ESIC hospitals and dispensaries, from day one.

Sickness Benefit (incl. Extended Sickness Benefit)

PROCESS

1 **Get certified sick leave**

Obtain a medical certificate from an ESIC-empanelled doctor / dispensary.

2 **Submit Form 9**

File Form 9 through the employer or the ESIC branch office, along with the medical certificate.

3 **Employer certifies wage details**

Employer confirms the wage record for the relevant contribution period.

4 **Benefit disbursed**

Cash benefit is credited at 70% of wages for the certified sick period (or 80% under Extended Sickness Benefit).

ELIGIBILITY

- 78 days' contribution required within the relevant 6-month contribution period
- Standard Sickness Benefit: up to 91 days in a year
- Extended Sickness Benefit: up to 2 years, for 34 specified long-term/malignant diseases

DOCUMENTS REQUIRED

- ESIC Pehchan Card
- Medical certificate from an ESIC-empanelled doctor
- Form 9 (Sickness / Temporary Disablement Benefit claim)
- Wage certificate from employer

Maternity Benefit

PROCESS

1. **Notify employer & obtain confirmation**

   Inform the employer and obtain a medical certificate confirming expected date of confinement.

2. **Submit Form 10 (Maternity Benefit claim)**

   File through the employer or directly at the ESIC branch, along with medical proof.

3. **Post-delivery proof submitted**

   Submit the birth certificate / proof of delivery to continue or close the claim.

4. **Benefit disbursed**

   100% of average daily wages is paid for the eligible leave period.

ELIGIBILITY

- Woman employee covered under ESIC with the requisite contribution record
- 26 weeks for childbirth (up to 2 surviving children); 12 weeks for adoption/commissioning of a child under 3 months
- 6 weeks in case of miscarriage or medical termination of pregnancy

DOCUMENTS REQUIRED

- ESIC Pehchan Card
- Form 10 (Maternity Benefit claim)
- Medical certificate (Form 21 / Form 23 as applicable)
- Birth certificate (post-delivery)

A cash benefit of ₹5,000 (Confinement Expenses) is also payable if delivery occurs at a facility without ESIC-approved medical care.

Disablement Benefit — Temporary & Permanent

PROCESS

1. **Report the employment injury**

   Employee or employer reports the injury/accident to the ESIC branch immediately.

2. **Medical examination & certification**

   An ESIC-empanelled doctor certifies the injury and, if needed, refers the case to a Medical Board.

3. **Submit Form 9 (temporary) or Form 16 (permanent)**

   Temporary disablement uses Form 9; permanent disablement requires Medical Board assessment and Form 16.

4. **Benefit disbursed**

   Temporary: paid during recovery. Permanent: monthly pension for life, based on the certified loss of earning capacity.

ELIGIBILITY

- Applies from day one of insurable employment — no minimum contribution period for an employment injury
- Temporary disablement: benefit paid at 90% of wages while unfit for work
- Permanent disablement: monthly pension at 90% of wages, proportional to certified loss of earning capacity

DOCUMENTS REQUIRED

- ESIC Pehchan Card
- Accident report / employer's injury report
- Medical certificate / Medical Board assessment
- Form 9 or Form 16 as applicable

Dependants' Benefit & Funeral Expenses

PROCESS

1. **Report the death to the ESIC branch**

   Employer or family notifies the local ESIC branch of the death due to employment injury.

2. **Submit Form 22 (Dependants' Benefit)**

   Filed by eligible dependants, along with the death certificate and proof of relationship.

3. **Submit Form 20 (Funeral Expenses)**

   Filed by the dependant or the person who performed the last rites.

4. **Benefits disbursed**

   Funeral expenses are typically settled within 2–3 days; dependants' pension begins as a recurring monthly payment.

ELIGIBILITY

- Dependants' Benefit: payable only if death occurs due to an employment injury or occupational disease
- Widow: for life or until remarriage; children: until age 25
- Funeral Expenses: payable from day one of insurable employment, regardless of cause of death

DOCUMENTS REQUIRED

- ESIC Pehchan Card of the deceased
- Death certificate
- Proof of relationship to the deceased
- Form 22 and/or Form 20 as applicable
- Bank account of the claimant

Funeral Expenses (₹15,000) is available even for non-employment-injury deaths — don't assume it only applies to workplace accidents.

QUICK REFERENCE

Documents Checklist — Across All Processes

Identity & KYC

- ✓ Aadhaar card
- ✓ PAN card
- ✓ Bank passbook / cancelled cheque
- ✓ Passport-size photograph

PF-Specific

- ✓ UAN / previous Member ID
- ✓ Form 2 (Nomination)
- ✓ Form 13 (Transfer)
- ✓ Form 31 / 19 / 10C / 10D (Claims)

ESIC-Specific

- ✓ ESIC Pehchan Card / IP Number
- ✓ Medical certificate (empanelled doctor)
- ✓ Wage certificate from employer
- ✓ Form 9 / 10 / 16 / 20 / 22 as applicable

Event-Based

- ✓ Marriage / birth / death certificate
- ✓ Property documents (housing advance)
- ✓ Admission / fee receipts (education)
- ✓ Form 15G / 15H (to avoid TDS)

Guiding Every Employee, Every Stage

Shree Wealth Consultancy supports HR teams end-to-end — from onboarding and UAN generation to withdrawal, pension, and ESIC benefit claims.

Employee onboarding support

UAN/IP generation, KYC, and nomination handled correctly from day one.

Claims & withdrawals

Guided filing for PF advances, final settlement, pension, and ESIC benefit claims.

Ongoing compliance

Monthly PF/ESIC filings, audits, and record-keeping, fully managed.