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EMPLOYEES' PROVIDENT FUND ORGANISATION
MINISTRY OF LABOUR AND EMPLOYMENT, GOVT. OF INDIA
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Regional PF Commissioner-II

August 3rd, 2026

To,

Hon'ble Chairman, CBT, EPF /
Hon'ble Minister for Labour & Employment,
Government of India,
New Delhi 110001

Subject: Strengthening EPFO's Public Image – Need for Timely Policy-Level Intervention.

Respected Sir,

The Employees' Provident Fund Organisation (EPFO) is a front line, public facing organisation of the Central Government. If we consider EPFO subscribers, pensioners, and their immediate family members, EPFO directly touches the lives of about 25 to 35 Crore Indians, i.e. about one-fifth of the population of our country. Therefore, how EPFO functions & delivers its services is of national importance.

2. Although EPFO has previously faced criticism for delays and functional challenges, the growing expectations of our members today present an opportunity for transformation. Subscribers now look to EPFO for world-class services, immediate claim settlement, priority grievance redressal, and shorter turnaround times, in line with standards set by other service delivery organisations. Meeting these expectations requires addressing deep-rooted organisational issues through timely policy-level intervention. The following submissions are therefore placed for kind consideration at appropriate levels.

3. First of our policy level failure has been that we are trying to run a modern, technology-driven organisation with insufficient internal IT infrastructure. There has been no recruitment in the critical Information Services Division (ISD) of EPFO for past several years. **The last direct recruitment to ISD was done in the year 2004, i.e. 22 years ago.** Many of the Joint Directors & Deputy Directors in ISD have either retired or resigned and there has been no replacement. We have been unable to even recruit a full-time CTO for EPFO since past 3 years. ISD is today functioning with minimal resources, and almost all of its development functions have been outsourced to CDAC. An external agency for software development is welcome, however, if there are insufficient internal technical experts to guide, assist & assess, the quality of output cannot be ensured. CITES project was given to CDAC in January 2023, with a 10-months timeline. The project has been inordinately delayed in development stage and even now it has been implemented in July 2026 in a piece meal manner. The current flawed functioning of the project need no comments. As the appointment of officers in EPFO is the responsibility of Chairman, CBT, therefore, this failure to plug the widening gap of technical officers in EPFO needs immediate response at the highest level to redress this acute gap.

4. Secondly, the last organisational-level assessment of workload was done by EPFO in 2016-17, and our field offices & in-position manpower are still continuing on basis of that assessment. EPFO has grown by leaps & bounds over the past decade. **In fact, the current manpower sanctions are equal to the sanctioned posts as on March 2008.** Metro offices such as Mumbai, Delhi, Bengaluru, and Gurugram are under severe strain, handling technology-savvy subscribers with outdated staffing norms. This mismatch has led to rising grievances and operational stress.

5. The Parliament in its wisdom empowered **the Central Board** EPF through the EPF & MP Act 1952 and the Code on Social Security **2020 to appoint as many officers and staff as are required for efficient administration of Schemes or any other responsibility assigned to it**. For some reasons not clear to us, over the years, the Board has been very hesitant to exercise this statutory authority available to it. EPF Officers' Association has been repeatedly requesting to specify norms and continuously upgrade technology to handle the increasing workload. Sanctions are not forthcoming and technology remains at a very rudimentary level requiring manual certification of various processes. This defeats the very purpose of technology augmentation and automation support if almost every transaction requires manual oversight.

6. Since the year 2022, several committees have been formed to study & submit report for organisational & cadre restructuring, but to no avail. Lakhs were spent in engaging IIT Delhi to study EPFO structure & recommend improvements, but nobody knows what happened to its report. An internal committee was constituted for same purpose, but today we are not even aware if that committee gave any findings or not. Latest development has been an external committee of retired DoPT experts. However, as far as anyone is aware that report is also marred by dissent note by the sole EPFO officer who was associated with it. If the only voice of EPFO in this external committee has been drowned out by these external members, and the report has not yet been revealed despite a month having gone by since its submission, it only goes on to show how disappointing & damaging to morale this report must be that the management is continuing to hide it from those whom it purportedly benefits.

7. Thirdly, we have been repeatedly raising the issue that EPFO is a core outcome-oriented public service organisation requiring expert leadership. However, unlike any other similarly placed financial sector organisation or bank, generalist officers from outside who know nothing about EPFO functioning, continue to occupy prime position in the organisational hierarchy. Our counterpart, the PFRDA has experts helming it, while our top officers are appointed by the ACC under the Central Staffing Scheme (CSS). If EPFO continues to be treated like a generalist organisation where anyone, with no prior experience, can one day come to occupy a top policy-making position, then how can we be expected to compete with other expert financial sector organisations? At least in their case, the PSEB/FSIB assesses a candidate, interviews him, judges his suitability for the position, while in our case it is a game of lottery. Quite unlike any other similarly placed cadre/service, 20% of senior most cadre posts in EPFO are earmarked for deputation. The DoP&T has been apparently wrongly briefed that these deputation posts are a part of the Central Staffing Scheme. We request you to kindly review, in your capacity as the Chairman, Central Board (EPF), these and like issues afflicting the HR management in EPFO.

8. Fourthly, coming to the failure of technology to come to our rescue, lets discuss CITES & the mismanagement of handling its launch issues. It was claimed that with implementation of CITES, majority of the claims would be processed in auto mode, within 2-3 days. Unfortunately, the experience till now has been quite the opposite. Lakhs of auto claims were kept pending in the system for more than 20 days, with no explanation to either the field offices or to the members. Field functionaries were left to their own devices for answering multitude of grievances on official grievance channels, social media & in person. This is clearly evident from significant increase in grievances on the social media handle of Hon'ble Chairman, CBT. The problem has been

further aggravated because instead of coming out with realistic timelines & keeping the public informed, consistent messaging has been that nothing is wrong and EPFO shall be settling all claims in two days' time. In todays' day & age where all such false declaration can be easily fact checked online; this creates a perception of misinformation & hiding. Appropriate policy-level analysis & discussion is required for realistic perception management related to CITES.

9. Fifthly, an important opportunity was missed by not incorporating policy-level changes in EPFO's social security schemes at the time of notifying new schemes under the Code on Social Security (CoSS). The organised social security framework in India is largely covered by EPFO and PFRDA, yet their policies remain divergent. While PFRDA permits only three withdrawals during the entire service span of an individual, EPFO allows multiple withdrawals. Although EPF withdrawals are appropriately designed to align with life-cycle needs in a country with India's demographic profile and help improve public perception, they dilute the fundamental purpose of social security. If the Provident Fund is treated merely as a bank account, retirement savings will be inadequate. The concern is compounded by the fact that new EPF members are excluded from the Employees' Pension Scheme (EPS), resulting in the absence of secured savings for the future.

10. A sixth policy-level reform that was required concerns the cost and benefit structure of the Employees' Pension Scheme (EPS). The Government has been unable to enhance pension benefits under EPS, as actuarial evaluations have consistently reported a significant deficit. A key reason lies in the fact that when EPS was introduced in 1995, prevailing interest rates were in the range of 12–13%, which have since declined substantially. Consequently, earnings have not kept pace with obligations. While designing EPS 2026, the Government had an opportunity to restructure the scheme to ensure financial viability while retaining inclusivity for new members. Regrettably, this opportunity was missed, as no changes were made to the scheme's input and output mechanisms.

11. Sir, the foregoing submissions highlight critical policy-level interventions that merit your personal attention, and we respectfully seek an appointment at your earliest convenience to present them in detail. These proposals are intended to bring definitional and operational clarity to EPFO's functioning, minimize adjudicatory disputes, reduce litigation, and establish a regime that is both worker-friendly and employer-friendly. They further aim to harmonize and calibrate the labour and social security legislative framework, in alignment with the objectives of the four labour codes.

12. In the national and societal context of EPFO’s importance, its public image must be strengthened, as it directly supports the financial security of our country. India’s vast working population is a boon for national productivity at the moment. However, in the context of stabilising & eventually falling fertility rates, it is also a time-bomb for the future Governments, if required social security arrangements are not made in the present. When today’s working population ages and needs EPFO savings, let us not fail them.

Thanking you.

Yours sincerely,

[Saurabh Swami]
Secretary-General

Copy to:

1. Hon’ble Vice-Chairperson, CBT, EPF / Hon’ble Minister of State for Labour & Employment
2. Hon’ble Co-Vice-Chairperson, CBT, EPF / Secretary, Labour & Employment
3. Central Provident Fund Commissioner
4. Hon’ble Members, CBT, EPF.