



## Notification of New Social Security Schemes 2026

The Ministry of Labour & Employment has, vide Gazette Notifications dated 29 June 2026, issued three new schemes under the Social Security Code, 2020 (Code No. 36 of 2020). These supersede earlier schemes while preserving accrued rights. The following is a consolidated compliance summary:

|                   | Employees' Provident Funds Scheme, 2026         | Employees' Pension Scheme, 2026  | Employees' Deposit-Linked Insurance Scheme, 2026 |
|-------------------|---|--|--|
| Notification      | G.S.R. 525(E)                                   | G.S.R. 527(E)  | G.S.R. 526(E)                                    |
| Gazette No.       | 473, Part II, Section 3(i)                      | 475, Part II, Section 3(i)   | 474, Part II, Section 3(i)                       |
| Ministry file no. | S-35025/04/2026-SS-II                           | S-35025/25/2026-SS-II  | S-35026/06/2026-SS-II                            |
| GO Date           | 29 Jun 2026                                     | 29 Jun 2026  | 29 Jun 2026                                      |
| Effective Date    | 01 Jul 2026                                     | 30 Jun 2026  | 30 Jun 2026                                      |
| Supersedes        | Employees' Provident Funds Scheme, 1952         | Employees' Pension Scheme, 1995 and Employees' Family Pension Scheme, 1971 | Employees' Deposit-Linked Insurance Scheme, 1976 |
| Legal basis       | Section 15(1)(a), Code on Social Security, 2020 | Section 15(1)(b), Code on Social Security, 2020                            | Section 15(1)(c), Code on Social Security, 2020  |

### 1. Executive Summary

- These three notifications are the operative Central Schemes that give working shape to the Code on Social Security's Chapter III (Provident Fund, Pension and Deposit-Linked Insurance) provisions, replacing 74 years of subordinate legislation under the EPF & MP Act, 1952 in one stroke.
- Substantively, the core mechanics — 12% (or 10% for notified classes) matching contribution, 8.33%/1.16% pension split, the ₹15,000 wage ceiling framework, and the pension formula (Pensionable Wage × Pensionable Service ÷ 70) — are carried forward unchanged. This is continuity legislation, not a redesign of benefit structure.
- The material changes are procedural and administrative: mandatory Aadhaar/UAN-linked digital compliance, a sharply reduced and simplified damage's structure, restructured exemption/board-of-trustees governance, and three time-bound transitional relief windows (Enrolment Campaign 2026, VISHWAS 2026, AMNESTY 2026) that create genuine, time-limited opportunities and risks for clients with legacy exposure.
- The Employees' Pension Scheme, 2026 does NOT revise the ₹1,000 minimum monthly pension, the widow/child/orphan pension floors, or the wage slabs in Table III — all of these remain at 1995-vintage figures. Clients should not expect any pension quantum uplift from this notification; the value is entirely procedural/structural.
- The Employees' Deposit-Linked Insurance Scheme, 2026 (G.S.R. 526(E)) is the third plank of this Chapter III recast, covering the death-in-service insurance benefit — it is likewise continuity legislation: the ₹50,000–₹1,00,000 base slab and the ₹2,50,000–₹7,00,000 wage-linked band for the assurance benefit are carried forward unrevised from 1976-vintage figures, and its own contribution rate is left to a separate forthcoming notification rather than fixed in the Scheme text.

### 2. Employees' Provident Funds Scheme, 2026 — Key Provisions

#### 2.1 Applicability and membership

- Applies to every establishment to which Chapter III of the Code applies (para 1(3)), and to specified Government-controlled establishments not already covered by a statutory provident fund/pension arrangement.
- Membership continuity is automatic: every employee who was a member (or required to be a member) of the EPF Scheme, 1952 as on the date of its cessation continues as a member under the new Scheme (para 9(1)). No fresh enrolment is required for existing members.



- "Excluded employee" definition (para 2(1)(f)) is retained — wage above the notified ceiling, or International Worker covered under a reciprocal social security agreement / pre-October-2008 bilateral economic agreement with a social security carve-out.
- International Workers: membership rules mirror domestic employees, with a new bilateral detachment mechanism for a notified country list — currently the United Kingdom only (para 9(6), Table). Entire SSA list given below.
- Principal employer definition: Explicitly includes owner/occupier/manager/ultimate controller of establishment.
- Disputes on entitlement/date of membership go to the Regional PF Commissioner (para 11); a hard five-year limitation is introduced for initiating such proceedings, with pending inquiries under the old para 26B (EPF Scheme, 1952) required to conclude within two years of the Code's commencement — i.e. by 21 November 2027.

International Workers Comparison Table

| Aspect                              | Old Regime (EPF Act 1952, EPF Scheme 1952, EPS 1995, EDLI 1976)  | New Regime (EPF Scheme 2026, EPS 2026, EDLI 2026 under SS Code, 2020)  | Key Change   |
|-------------------------------------|--|--|--|
| <b>Definition</b>                   | IW defined under PF Circulars (2008 onwards) – foreign nationals working in India, and Indian employees working abroad under SSA | Explicit statutory definition in EPF 2026 & EPS 2026: any non-Indian passport holder working in India; Indian employees covered under SSA abroad | Codified in law, not just circulars; removes ambiguity       |
| <b>Coverage</b>                     | Applied through EPFO circulars; Gross-HRA method often used for PF wage calculation  | Mandatory coverage under unified "wages" definition (Sec. 2(88) of SS Code) – Basic + DA + Retaining Allowance ≥ 50% TEC                         | Old Gross-HRA basis invalid; unified wage definition applies |
| <b>SSA Treatment</b>                | Detachment benefit allowed under bilateral SSAs (post 2008 circulars)  | Incorporated directly in EPF 2026: IW can avail detachment if SSA provides exemption from host country contributions                             | SSA provisions embedded in scheme text                       |
| <b>Nepal &amp; Bhutan Nationals</b> | Ambiguity earlier; treated as IWs but exempted via circulars   | Explicitly clarified: Nepali & Bhutanese nationals under 1950/2007 treaties deemed Indian workers, not IWs                                       | Treaty exemptions codified                                   |
| <b>Membership Continuity</b>        | IW membership rules scattered; withdrawal linked to exit from India  | EPF 2026 & EPS 2026: IW remains member until PF withdrawal or SSA benefit settlement   | Clear statutory exit conditions                              |
| <b>Dispute Resolution</b>           | EPFO circulars guided disputes   | Regional PF Commissioner empowered under EPF 2026/EPS 2026 to adjudicate IW membership disputes  | Formal adjudication mechanism                                |

International Workers SSA List

| Country             | Agreement Status | Effective From | Short Term Period |
|---------------------|------------------|----------------|-------------------|
| Belgium             | SSA signed       | 01.09.2009     | 60 months         |
| Germany             | SSA signed       | 01.10.2009     | 48 months         |
| Switzerland         | SSA signed       | 29.01.2011     | 72 months         |
| Luxembourg          | SSA signed       | 01.06.2011     | 60 months         |
| France              | SSA signed       | 01.07.2011     | 60 months         |
| Denmark             | SSA signed       | 01.05.2011     | 5 years           |
| Korea (Republic of) | SSA signed       | 01.11.2011     | 60 months         |
| Netherlands         | SSA signed       | 01.12.2011     | 60 months         |



|  |            |            |           |
|--|------------|------------|-----------|
| Hungary  | SSA signed | 01.04.2013 | 5 years   |
| Finland  | SSA signed | 01.08.2014 | 60 months |
| Sweden   | SSA signed | 01.08.2014 | 2 years   |
| Czech Republic   | SSA signed | 01.09.2014 | 5 years   |
| Norway   | SSA signed | 01.01.2015 | 60 months |
| Austria  | SSA signed | 01.07.2015 | 60 months |
| Canada   | SSA signed | 01.08.2015 | 60 months |
| Australia  | SSA signed | 01.01.2016 | 60 months |
| Japan  | SSA signed | 01.10.2016 | 60 months |
| Portugal   | SSA signed | 08.05.2017 | 60 months |
| Brazil   | SSA signed | 01.01.2024 | 60 months |
| The United Kingdom of Great Britain and Northern Ireland | SSA signed | 15.07.2026 | 60 months |

## 2.2 Contribution rates and computation

| Contribution head  | Rate   | Basis                     |
|--|--|---------------------------|
| Employer's contribution  | 12% of wages (10% for notified classes of establishments)  | Para 18(2)                |
| Employee's contribution  | Equal to employer's contribution   | Para 18(2)                |
| Additional voluntary contribution  | <p>Employee may contribute above statutory rate; employer matching is optional, not obligatory.</p> <p>The employer bears additional administrative charges on the wage base on which VPF is paid.</p> <p>Either side can stop/reduce VPF anytime.</p> <p>Voluntary contribution is not capped at a fixed amount, but it must fit within the wages remaining after other statutory deductions — and since Section 18(2) of the Code on Wages, 2019 limits <i>all</i> permitted deductions combined to 50% of wages, VPF plus every other deduction together can never exceed that 50% ceiling.</p> | Para 19                   |
| Wage ceiling   | As notified by Central Government from time to time (₹15,000/month under the existing notification)  | Para 18(3)                |
| Deferral power   | Central Government may defer/reduce contribution for up to 3 months at a time, whole or part of India, only in a pandemic/endemic/national disaster  | Para 18(2), third proviso |
| For new joiners above ₹15,000 wanting full employee + employer remittance on actuals | <p>A joint written opt-in — signed by both employee and employer.</p> <p>Once opted, the employee is "entitled to the benefits and subject to the conditions of the Fund" on that higher wage basis — meaning both shares are computed on actual wages, not the ceiling.</p> <p>The employer bears the administrative charges on the higher wage base, and must comply with all statutory provisions in respect of that employee (i.e., full compliance obligations extend to the higher wage, not just the ceiling-capped portion).</p>   | Para 9(4)                 |



### Contribution Comparison Table

|                       | Old Schemes EPF 1952 / EPS 1995 / EDLI 1976 | New Schemes EPF 2026 / EPS 2026 / EDLI 2026                    |
|-----------------------|---|--|
| <b>Provident Fund</b> |   |  |
| Employer share        | 12% (10% for notified classes)              | 12% (10% for notified classes)                                 |
| Employee share        | 12%   | 12%  |
| Voluntary PF          | Allowed, employer match optional            | Allowed, employer match optional; stoppage/reduction permitted |
| Wage ceiling          | ₹15,000/month                               | ₹15,000/month (opt-in for actuals above ceiling)               |
| <b>EPS Pension</b>    |   |  |
| Employer share        | 8.33% of PF wages                           | 8.33% of PF wages  |
| Govt. share           | 1.16%                                       | 1.16%  |
| Higher-wage option    | Joint option (2014)                         | Retained for opted members only                                |
| <b>EDLI Insurance</b> |   |  |
| Employer share        | Fixed rate notified by Govt.                | Rate to be separately notified                                 |
| Employee share        | Nil   | Nil  |
| Govt. share           | Nil   | Nil  |
| Wage ceiling          | ₹15,000/month                               | ₹15,000/month  |

- Rounding convention unchanged: nearest rupee, 50 paise or more rounds up (para 18(5)).
- Responsibility for both shares' rests on the principal employer in the first instance, including for contract labour, with statutory recovery of the employee's share by deduction only (paras 20–22) — this preserves the existing Section 8/8A EPF Act logic now recast under Code sections.

#### 2.3 Damages for default — materially reduced and simplified

| Period of default              | Rate of damages (% of arrears per month) |
|--------------------------------|--|
| Less than 2 months             | 0.25%                                    |
| 2 months to less than 4 months | 0.50%                                    |
| 4 months or more               | 1.00%                                    |

#### 2.4 Exemption and board-of-trustees governance (Chapter IV)

- Individual employee exemption (para 12) is via Form-I application to the appropriate Government, distinct from establishment-level exemption under Section 143 of the Code — the two exemption tracks are not the same and should not be conflated in client advisories.
- Detailed, codified governance obligations for exempted-establishment boards of trustees (para 13, sub-paras 1–40) — mandatory demat holding of securities, quarterly board meetings, electronic annual statements within 2 months of year-close, chartered accountant rotation (not more than 2 consecutive years, capped at 2 years in a 6-year block), and a graduated fee for delayed returns (₹200/day, escalating to ₹500/day, capped at the month's inspection charges).
- Board of trustees composition: 2–6 representatives each of employer and employees (para 14); employee representatives nominated by the recognised/largest union subject to a 15% minimum membership threshold where no single union is recognised.
- Exemption is granted initially for 3 years, with an application for renewal to be filed at least 6 months before expiry; renewal is near-automatic if conditions continue to be met and net worth has not been negative for 3 or more consecutive years (para 15).
- Establishments holding exemption under the repealed 1952 Act must apply for continuation within two years of the Social Security (Central) Rules, 2026 notification date — this is a hard deadline clients with existing exempted PF trusts must calendar now.



## 2.5 Duties, forms and digital compliance (Chapter VI)

| Form         | Purpose   | Timeline / Due Date   | Submission Mode                          | Frequency  |
|--------------|---|---|--|--|
| Form V       | Consolidated return on Scheme's application                       | Within 15 days of applicability   | Online portal; Nil return mandatory      | One-time (at scheme application)<br>It remains unclear whether such filing is required by existing covered establishments.           |
| DOL Upload   | Date of Leaving upload  | By 15th of following month  | Online portal                            | Regular monthly  |
| Form VI      | Ownership return (occupiers, directors, partners, managers)       | Within 15 days of applicability   | Online portal + physical/digital display | One-time (update on change)  |
| Form VII     | ECR – monthly contribution details                                | By 15th of following month  | Online portal                            | Regular monthly  |
| Form VIII    | Branch/department details + controlling-person proof              | Within 30 days of applicability   | Online portal                            | One-time (update on change)  |
| Form IX      | Authorisation of up to 5 signatories                              | Initial filing → within 30 days of applicability.<br>Subsequent filing → within 30 days of any change, or annually at the start of each financial year. | Online portal                            | One-time (update on change)  |
| Form X       | Principal employer's declaration of contractors                   | Within 10 days of following month   | Online portal                            | Regular monthly  |
| Form XI      | Contractor's monthly intimation (name, UAN, wages, contributions) | Within 10 days of following month   | Online portal                            | Regular monthly  |
| Form XII     | Principal employer's monthly abstract of contractor recoveries    | Within 20 days of following month   | Online portal                            | Regular monthly  |
| E-Nomination | Employee nomination – filed exclusively through portal            | At joining; refreshed on marriage/family acquisition  | Online portal                            | Applicable basis (at joining/change in family status)  |
| Form 11      | Declaration   | At joining  | Physical/inhouse                         | Earlier: Para 34 of EPF Scheme, 1952 & Para 24 of EPS, 1995.<br>Now: Incorporated under EPF Scheme, 2026 with continuity provisions. |

- Aadhaar, Aadhaar-seeded bank account, PAN (under the Income Tax Act, 2025) and UAN are now express statutory furnishing obligations on the employee (para 25) — this elevates what was largely an administrative/portal practice into a scheme-level duty.



- Ownership return extract must be displayed both at the establishment's entrance and on its website (para 24(2)(viii)) — a new, easily-missed physical/digital display obligation.
- Late fee for any return: ₹500/day, capped at the month's administrative charges (para 29(2)).

## 2.6 Withdrawals, transfers, nominations (Chapter VIII)

- Partial ("advance") withdrawal is restructured around a single defined concept — the "Minimum Balance" (25% of aggregate contributions plus interest, which must remain after withdrawal) and "Eligible Member Balance" (the withdrawable balance net of the Minimum Balance) — replacing the multiple narrow-purpose paragraphs of the 1952 Scheme (paras 68B–68N) with four consolidated purpose-heads:
  - Illness of self/family — up to 100% of Eligible Member Balance, after 12 months' membership, no stated frequency cap.
  - Education of self/family — up to 100% of Eligible Member Balance, after 12 months' membership, capped at 10 times over the membership.
  - Marriage of self/family — up to 100% of Eligible Member Balance, after 12 months' membership, capped at 5 times over the membership.
  - Housing (purchase/construction/site/home-loan repayment/renovation) — up to 100% of Eligible Member Balance, after 12 months' membership, capped at 5 times over the membership.
  - Special circumstances (residual, unspecified head) — up to 100% of Eligible Member Balance, after 12 months' membership, capped at 2 times per financial year.
- Minimum withdrawal amount is ₹1,000 (para 46(1)).
- Full withdrawal continues on retirement after 55, permanent total incapacity, emigration, retrenchment, and post-2-months-unemployment cases; a 12-month unemployment gap is required for the residual "any other cessation" withdrawal route (para 49), with the marriage-resignation exception for women retained verbatim from the 1952 Scheme.
- Nomination (para 44) is now filed exclusively through the e-nomination portal, with mandatory refresh on marriage and automatic invalidation of a prior nomination outside the family once a family is acquired — consistent with settled EPF nomination law, now made portal-native.
- Claim settlement timeline: 20 days from receipt, with 12% per annum penal interest chargeable against the Commissioner personally for unexplained delay (para 54(7)–(9)) — identical to the timeline and penal rate under EPS 2026.

## 3. Employees' Pension Scheme, 2026 — Key Provisions

This Scheme was reviewed in the companion notification (G.S.R. 527(E)). Key points, cross-referenced against the Provident Fund Scheme above:

| Element                              | Position under EPS 2026   |
|--------------------------------------|---|
| Pension Fund contribution            | 8.33% of employer's PF contribution (statutory ceiling wage) + 1.16% Central Government contribution (para 4)   |
| Higher-wage joint option             | 9.49% employer contribution retained for members who exercised the 1 September 2014 joint-option under the erstwhile EPS 1995 para 11 and were found eligible — no new joint-option window is opened by this Scheme |
| Pension formula                      | Pensionable Wage × Pensionable Service ÷ 70, unchanged (para 12(2))   |
| Minimum eligible service for pension | 10 years (para 12(1))   |
| Minimum monthly pension              | ₹1,000 — unrevised since 1 September 2014 (para 12(8))  |
| Weightage for long service           | 2 years added to pensionable service on superannuation with ≥20 years' pensionable service (para 10(2)), unchanged  |
| Widow/child/orphan pension floors    | ₹450 / ₹250 (child) / ₹750 (orphan), subject to Table-III slabs — all figures carried forward unrevised from the 1995 Scheme  |
| Claim settlement                     | 20 days; 12% per annum penal interest on delay, chargeable to the Commissioner (para 17)  |



#### 4. Employees' Deposit-Linked Insurance Scheme, 2026 — Key Provisions

Notified separately as G.S.R. 526(E), Gazette No. 474, Part II—Section 3(i), file no. S-35026/06/2026-SS-II, dated 29 June 2026. Its e-Gazette identifier (CG-DL-E-30062026-273942) places the upload on 30 June 2026 — the same day as the Pension Scheme, and distinct from the Provident Funds Scheme's 1 July 2026 upload. It supersedes the Employees' Deposit-Linked Insurance Scheme, 1976, and applies to employees of every establishment to which Chapter III of the Code applies (para 1(3)) — the same applicability base as the Provident Funds Scheme.

##### 4.1 Applicability, membership and residual applicability

- "Member" means a member of the Employees' Provident Funds Scheme, 2026, or of a Provident Fund exempted under Section 143 of the Code (para 2(1)(e)); "nominee" means a person nominated under the EPF Scheme, 2026, para 46 (para 2(1)(f)) — nomination is not filed separately for this Scheme.
- Residual applicability clause: for matters with no provision, or inadequate provision, in this Scheme, the provisions of the Employees' Provident Funds Scheme, 2026 apply (para 4) — the same cross-referencing technique used for exemption governance at section 2.4 above. Do not read this Scheme in isolation from the PF Scheme.

##### 4.2 Contribution, damages and rounding — aligned with the PF Scheme

| Element                 | Position under EDLI 2026   | Reference     |
|-------------------------|--|---------------|
| Employer's contribution | Employer-funded only — rate to be notified separately by the Central Government in consultation with the Central Board based on actuarial valuation of the Insurance Fund; not fixed in this Scheme's text.            | Para 5(1)–(2) |
| Employee's contribution | Nil. The employer's contribution may not be deducted from wages or recovered from employees in any other manner.   | Para 8        |
| Wage basis / ceiling    | Same wage definition (Section 2(88)) and same wage ceiling (Section 2(89), currently ₹15,000/month) as the PF and Pension Scheme contribution base.  | Para 5(1)     |
| Rounding                | Nearest rupee; 50 paise or more rounds up.   | Para 5(3)     |
| Payment timeline        | Within 15 days of month-close, electronic mode; remittance cost borne by employer — identical to the PF Scheme timeline (section 2.2 above).   | Para 6(1)     |
| Damages for default     | Recovered at the rate specified in the Employees' Provident Funds Scheme, 2026 — i.e., the reduced 0.25%/0.5%/1% tiered structure at section 2.3 above. This Scheme does not prescribe its own separate damages scale. | Para 7(1)     |

##### 4.3 Duties, accounts and investment — administrative continuity

- Employer duties mirror the PF Scheme: a 15-day consolidated return of eligible/nominated employees from the Scheme's commencement (para 9(1)); a monthly upload, within 15 days of month-close, of new joiners and exits (para 9(2)); and records/registers open to inspection (para 10) — the same cadence as the existing EPF Form V / monthly ECR tracking, requiring no separate compliance calendar entry.
- A two-account structure — the Insurance Fund Central Administration Account (funds administration expenses) and the Deposit-Linked Insurance Fund Account (funds benefit payouts) (paras 11–12) — with net assets of the corresponding 1976-Scheme accounts vesting and transferring automatically on notification; no client-side action is required for this migration.
- Investment: monies held in the Public Account continue to earn interest from the Central Government at not less than 8.5% per annum (para 13(1)), and are otherwise invested per the EPF Scheme, 2026 investment pattern (para 13(2)).

##### 4.4 Assurance benefit on death — quantum unchanged from the 1976 Scheme



| Component   | Formula  | Floor / ceiling                    |
|---|--|------------------------------------|
| Base benefit (para 21(1)–(2))   | Average PF account balance over the preceding 12 months (or membership period, if shorter). If avg. balance ≤ ₹50,000: flat ₹50,000. If > ₹50,000: ₹50,000 + 40% of the excess.  | Ceiling ₹1,00,000                  |
| Enhanced benefit — 12 months' continuous employment before death (para 21(4)) | (Average monthly wages, capped at the wage ceiling × 35) + 50% of average PF balance over preceding 12 months (capped at ₹1,75,000). Higher of this or the base benefit applies. | Floor ₹2,50,000; ceiling ₹7,00,000 |
| Uniform enhancement (para 21(5))  | 20% added on top of the benefit admissible under sub-para (1) or (3).  | --                                 |
| Post-contribution grace cover (para 21(6))                                    | Death within 6 months of the last contribution, while still on the employer's rolls, remains covered.  | —                                  |

- Nomination follows the EPF Scheme, 2026 nomination (para 22(1)); absent a valid nomination, the amount devolves equally among family members, or failing that, to the person legally entitled (para 22(2)–(3)).
- Forfeiture-on-conviction: a beneficiary charged with the member's murder or abetment of murder has their claim suspended pending conclusion of the criminal proceedings; forfeiture follows conviction, restoration follows acquittal (para 22(4)–(5)) — mirrors settled EPF/EPS nomination-forfeiture law.
- Claim settlement: 20 days from receipt, with 12% per annum penal interest chargeable to the Commissioner personally for unexplained delay (para 23) — identical to the service standard under the PF and Pension Schemes (sections 2.6 and 3 above); a single unified 20-day/12% benchmark now runs across all three Schemes.
- Savings clause for pending 1976-Scheme claims: where a member died before this Scheme's commencement but the claim is received afterwards, entitlement is computed under the Scheme applicable on the date of death/eligibility, not under the 2026 scale (para 26) — process legacy-period claims accordingly; do not apply 2026 figures retroactively.

#### 4.5 Exemption route

##### EDLI Exemption & Renewal

| Scenario  | Action Point                                | Timeline  | Compliance Note   |
|---|---|---|---|
| NEW Group insurance richer than EDLI (e.g., Group Term Life or Group Personal Accident policy with benefit > ₹7 lakh) | File Section 143 EDLI exemption application | 6 months' advance notice before intended exemption date | avoids duplicate EDLI contributions while retaining richer private coverage. Ensure policy terms meet/exceed statutory EDLI band.                   |
| Existing EDLI exemption under 1976 Scheme   | Confirm renewal calendared                  | 6 months before expiry of exemption approval            | EDLI Scheme, 2026 does not impose a separate two-year hard deadline (unlike PF exemptions). Renewal follows the general exemption governance cycle. |
| No group insurance, statutory EDLI only   | Continue statutory EDLI coverage            | Ongoing   | Ensure contributions are remitted monthly; no exemption filing required.  |
| Expired EDLI exemption not renewed  | Immediate compliance with statutory EDLI    | Effective from expiry                                   | Risk of retrospective liability; employers must regularize contributions until exemption is re-approved.  |

#### 5. Transitional Relief Schemes



| Scheme                              | Window   | Who it helps  | Core relief   |
|-------------------------------------|--|---|---|
| Employees' Enrolment Campaign, 2026 | Publication date to 31 October 2026 (fixed terminal date)    | Employers with workers who joined between 1 Apr 2009 and 31 Mar 2026 and were never enrolled  | Employee's share of contribution is waived if not already deducted; employer pays only its own share plus interest under Section 127; flat damages of ₹100 (not the tiered para 23 rate); covers periods even where inquiries are pending, but NOT where assessment is already concluded                        |
| VISHWAS, 2026                       | 6 months from notification, extendable by a further 6 months | Employers with live or unresolved Section 14B (old Act) / Section 128 (Code) damages disputes for defaults before 14 June 2024  | Damages recomputed at the new reduced para 23 rates (0.25%/0.5%/1%); pending appeals abate on payment; full interest under Section 127/7Q must still be paid — this is damages relief, not interest relief  |
| AMNESTY, 2026                       | 6 months from notification, extendable by a further 6 months | Establishments running a Provident Fund Trust recognised under the Income Tax Act, 1961 but never formally notified as "exempted" under the EPF Act/Code (a very common informal-exemption gap in older IT/ITES groups) | Retrospective exemption/recognition from inception to a cut-off date; 3-year and minimum-corporus conditions for exemption waived; no default proceedings merely for lack of formal notification, provided contribution/interest rates were at par or better than statutory — subject to audit and KYC clean-up |

#### Relief Schemes Action Checklist

- For every Establishment with a pending or contemplated Section 14B/128 damages matter for defaults before 14 June 2024: recompute exposure under the new para 23 rates and evaluate VISHWAS, 2026 before the window closes.
- For every establishment with any historical worker who may have been missed from PF coverage between April 2009 and March 2026 (relevant given the Section 2(y) wage-structuring and worker/employee classification work already in progress for several clients): assess eligibility for the Employees' Enrolment Campaign, 2026 before 31 October 2026.
- Update onboarding documentation to capture Aadhaar, Aadhaar-seeded bank account, PAN (Income Tax Act, 2025) and UAN as a Scheme-level furnishing obligation, not merely a portal convenience.
- Ensure the ownership return extract is displayed both physically at the establishment and on the corporate website — a new express requirement, not previously codified in this form.