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# EPFO Launches E-PRAAPTI Portal to Revive 31.83 Lakh Dormant PF Accounts

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CURATED &amp; WRITTEN BY

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# EPFO Launches E-PRAAPTI Portal to Revive 31.83 Lakh Dormant PF Accounts

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## WHY IN NEWS:

The **Employees' Provident Fund Organisation (EPFO)** under the Ministry of Labour & Employment launched the **E-PRAAPTI portal** (EPF Aadhaar-Based Access Portal for Tracking Inoperative Accounts) in **May 2026** to identify, track and reactivate dormant PF accounts that are not linked to a Universal Account Number (UAN). The portal targets approximately **31.83 lakh inoperative accounts**, some of which have been idle for over **20 years**.

## ABOUT E-PRAAPTI

PARAMETER	DETAIL
Full form	EPF Aadhaar- <b>P</b> Based Access Portal for <b>TR</b> Acking inoperative <b>A</b> ccounts (E-PRAAPTI)
Launched	May 2026
Authentication	Aadhaar-based <b>eKYC</b>
Function	Auto-linkage of dormant accounts to existing UAN where available
Scope	Consolidates <b>pre-UAN-era</b> contributions (UAN launched October 2014)
Target	~ <b>31.83 lakh</b> inoperative accounts; some idle >20 years

## How E-PRAAPTI works

- 1 Subscriber or legal heir provides Aadhaar credentials.
- 2 The portal locates dormant PF balances across legacy employer codes.
- 3 Where a UAN exists, the legacy balance is auto-linked.
- 4 Where no UAN exists, a fresh UAN is generated and the consolidated balance is credited.

## ABOUT EPFO

PARAMETER	DETAIL
Full form	Employees' Provident Fund Organisation
Established under	<b>Employees' Provident Funds &amp; Miscellaneous Provisions (EPF &amp; MP) Act, 1952</b>
Parent Ministry	Labour & Employment
Governance	Tripartite <b>Central Board of Trustees (CBT)</b> — chaired by Union Minister of Labour
Active subscribers	~7 <b>crore</b>
Corpus	> ₹25 <b>lakh crore</b>
FY26 EPF interest rate	<b>8.25%</b>

## EPF / UAN ARCHITECTURE

- **UAN (Universal Account Number)** — launched **October 2014**; 12-digit unique number assigned to each EPF subscriber.
- Enables **portability** across employers.
- **Pre-UAN accounts** were identified by employer-establishment codes and were not portable across jobs without manual transfer requests — the root cause of dormancy.

## THE INOPERATIVE-ACCOUNT PROBLEM

INDICATOR	DETAIL
Definition	No contributions for <b>36 months</b> and no withdrawal request
Interest accrual	Inoperative accounts ceased to earn interest till 2016; reform restored accrual
Unclaimed deposits (approx.)	~₹26,000 crore in inoperative accounts

## LINKAGE WITH INDIA STACK

- **JAM Trinity** — Jan Dhan + Aadhaar + Mobile — deployed for retrieval.
- Aadhaar verification + UAN auto-linkage.
- **Direct Benefit Transfer (DBT)** integration.

## EPFO 3.0 REFORMS (ANNOUNCED JUNE 2025)

REFORM	DETAIL
ATM card for PF withdrawals	Pilot launched
Auto-claim settlement	Streamlined for advances
Advance categories	18 categories rationalised

## Recent EPFO Reforms Timeline

YEAR	REFORM
2014	UAN launched
2017	Composite Claim Form (Aadhaar-based)
2020	PF withdrawal allowed for COVID-19 advance
2022	Auto-claim settlement for illness
2024	EPFO ATM card pilot
2025	EPFO 3.0 announced
2026	<b>E-PRAAPTI launched</b>

## LINKAGE WITH RELATED SCHEMES

SCHEME	DETAIL
<b>e-Shram portal</b>	Registered ~ <b>30+ crore</b> unorganised workers
<b>ESIC</b> (Employees' State Insurance Corporation)	Est. <b>1948</b>
<b>PMSYM</b> (Pradhan Mantri Shram Yogi Maan-dhan)	Launched 2019; unorganised-worker pension

## CONCERNS

- Migrant and informal-sector workers remain under-served.
- Multiple-employer churn requires **automatic UAN portability** — still patchy in several sectors.
- **Digital literacy** barriers for older subscribers.

- **Beneficiary tracing** for deceased subscribers' accounts remains weak.

## WAY FORWARD

- 1 Integrate with **e-Shram** database for unorganised-worker coverage.
- 2 Auto-port between **EPFO and ESIC** for inter-scheme worker mobility.
- 3 Make **UAN mandatory at point of recruitment** across all establishments.
- 4 Awareness campaigns in regional languages.
- 5 Strengthen beneficiary-tracing protocols for deceased subscribers.

## UPSC RELEVANCE

- **GS Paper 2** — Governance, welfare schemes for vulnerable sections; transparency in public-service delivery.
- **GS Paper 3** — Economy, financial inclusion, formalisation of the workforce.
- **Essay** — “Plugging the leak: making welfare reach the last worker.”

## FACTS CORNER

E-PRAAPTI — EPF Aadhaar-Based Access Portal for Tracking Inoperative Accounts

Launched: May 2026

Target: ~31.83 lakh inoperative accounts

EPFO established under: EPF & MP Act, 1952

Parent ministry: Labour & Employment

EPFO active subscribers: ~7 crore

EPFO corpus: > ₹25 lakh crore

FY26 EPF interest rate: 8.25%

UAN launched: October 2014; 12-digit

Tripartite Central Board of Trustees (CBT)

e-Shram portal: ~30+ crore unorganised workers

ESIC established: 1948

Sources: [EPFO](#), [PIB](#), [Ministry of Labour](#)

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