

NØBIAS

HOW TO WITHDRAW YOUR PF ONLINE?

Step by step from the official UAN Member
e-Sewa portal.



YOU CAN **WITHDRAW** PF ONLINE ONLY IF:

- Your UAN is activated
- Your mobile linked to UAN is active
- Aadhaar, PAN, bank account + IFSC are updated under KYC
- Your Aadhaar is verified on the portal

If KYC is complete, employer approval is NOT required for online claims.
(EPFO rule: Aadhaar-verified UAN → auto-routing to EPFO without employer attestation)

LOG IN TO THE OFFICIAL PORTAL

STEP 1

Visit the UAN Member e-Sewa portal



STEP 2

Enter UAN, password, captcha



STEP 3

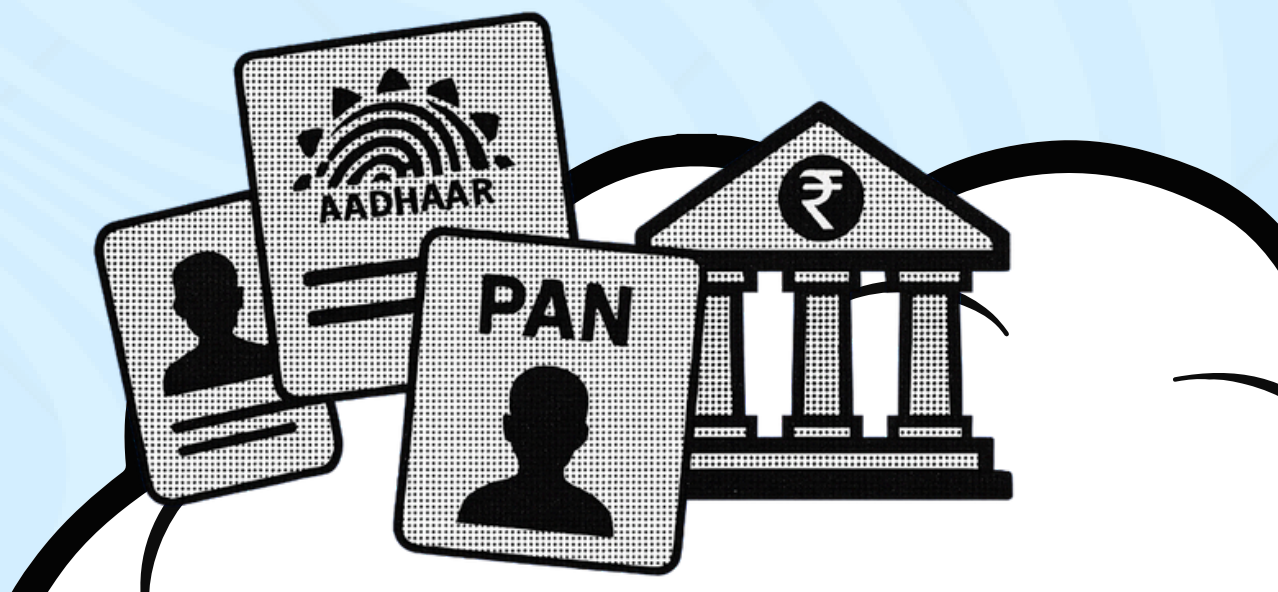
Click Sign In

(Official link: <https://unifiedportal-mem.epfindia.gov.in>)

VERIFY **KYC** (MANDATORY FOR ONLINE WITHDRAWAL)

- Click **Manage**
- Select **KYC**
- Ensure:
 - Aadhaar = Verified
 - PAN = Verified
 - Bank a/c + IFSC = Verified

If any field is pending, the claim will not process online.



OPEN THE **CLAIM** SECTION

- Click **Online Services**
- Select **Claim (Form 31, 19, 10C, 10D)**
- Verify your displayed KYC + service history
- Enter your bank account number and click **Verify**

(The bank account entered must match your KYC bank)

CONFIRM UNDERTAKING

- Click **Yes** to accept the undertaking
- Then click **Proceed** for Online Claim

This routes your claim directly to EPFO.



CHOOSE CLAIM TYPE (100% ACCURATE OPTIONS)

Under I want to apply for: (Available only if you're eligible.)

- Full PF Settlement → Form 19
- PF Advance / Partial Withdrawal → Form 31
- Pension Withdrawal → Form 10C (service < 10 years)
- Pension Claim → Form 10D (monthly pension after eligibility)

If you don't meet service rules, that option will NOT show.
This is an EPFO system rule.

FILL DETAILS **CORRECTLY**

For PF Advance (Form 31)

- Select reason (medical, marriage, education, home, etc.)
- Enter withdrawal amount
- Enter address
- Upload supporting documents only if asked

For most cases, EPFO accepts self-certification (official rule since 20 Feb 2017).

Click Submit → You'll get a claim reference number.

TRACK YOUR PF CLAIM (ACCURATE PROCESS)

- Log in to the UAN portal
- Click Online Services
- Select Track Claim Status
- Enter reference number to see whether your claim is:
 - **Under Process**
 - **Approved**
 - **Rejected**
 - **Settled**

Settlement usually takes 2–10 working days depending on EPFO office load.

YOUR PF IS YOUR LONG TERM MONEY.

Before withdrawing, understand:

- Tax impact
- Impact on retirement
- Whether a loan or partial withdrawal is smarter

DM Nobias to get personalised guidance on your EPF decisions.

[Get Advice](#)