

**FAQs on filling of Joint Option Form for higher EPS-95 Pension on Actual Salary****1. What is Joint Option Form for higher EPS-95 Pension on Actual Salary?**

It is the form by which a desirous employee can opt for higher pension on actual salary. It has to be exercised by the employee on EPFO Unified Portal (<https://unifiedportal-mem.epfindia.gov.in/memberInterfacePohw/>) and verified/approved by the employer.

**2. Who are eligible to fill this form?**

Regular/Retired/Separated employees who wish to get higher pension from EPFO are eligible to fill this form.

'Regular employee' means employee who is member of EPS-95 scheme and is on rolls of the Corporation.

'Retired/Separated employee' means employee who have attained 58 years of age and exited the EPS-95 scheme on or after 01.09.2014.

**3. Where to get the member ID?**

It is available on ESS Portal "My Equation PF" or you may also refer to your pay slip

**4. What is EPS Account Number?**

Since Nayara has its own exempted provident Fund Trust, EPS Account Number will be same as your Provident Fund Number. It has to be prefixed with the establishment code which is MH/41109/xxxxx. This number is available on ESS Portal "My Equation PF" or you may also refer to your pay slip

**5. What is PPO number?**

PPO number is 'Pension Payment Order' number applicable to the EPS-95 Pensioners only. It is issued by the EPFO office which is disbursing the pension. Application for Joint option is UAN based and not PPO based.

**6. What is the formula for higher pension?**

The formula and methodology for higher pension will be known only after issuance of guidelines by EPFO.

**7. What is the pension which the spouse/children are eligible to receive?**

When the employee dies after superannuating under the EPS-95 Scheme, Spouse will receive 50% of the member's monthly pension and maximum 2 children up to the age of attaining 25 years will receive 25% of the member's monthly pension.

When the employee dies while in service before superannuation under the EPS-95 Scheme, Spouse will receive 100% of member's monthly pension and maximum 2 children up to the age of attaining 25 years will receive 25% of the member's monthly pension.

**8. Whether the employee's corpus payable to the EPFO for opting higher option is refundable to the pensioner/nominees?**

There is no ROC (Return of Corpus) option under EPS-95 Scheme.

**9. Whether there is any provision for loan from Employer, i.e., Nayara in case employees/ex-employees suffer from financial crisis?**

No.

Employees have to pay the required amount as advised by EPFO from their PF balance. In case of shortfall, they have to pay the amount on their own to the PF Trust for making the payment to EPFO. Ex-employees, whose PF settlement has been done, have to arrange the funds on their own.

**10. Whether 1.16% along with interest is payable?**

Amount to be payable by the employees who have opted for higher pension will be advised by EPFO and their decision in this regard will be final.

**11. Which documents to be kept ready for exercising Joint Option Form for higher pension?**

Following details should be kept ready-

- UAN
- Date of Birth
- Aadhaar No.
- Aadhaar linked mobile no.
- Personal email ID
- Aadhaar linked Bank account number and Bank IFSC code
- PF balance and PF Passbook (Applicable for active employees only)
- Certificate under Para 26(6)
- Affidavit cum Undertaking.

PF balance and PF passbook are only applicable for active employees.

- In case UAN is not generated for any employee (who have exited the scheme before 01.10.2014), please e-mail copy of self-attested **latest** Aadhaar and PAN Card to [EPS95@nayaraenergy.com](mailto:EPS95@nayaraenergy.com)
- In case UAN is generated but not linked with Aadhaar, please submit hard copy of **Joint Declaration Form** along with copy of self-attested **latest** Aadhaar and PAN Card to HR.
- Latest Aadhaar Card means where full Date of Birth is mentioned.

## 12. Which fields have mandated checks as per EPFO records?

UAN of the Employee, Employee Aadhaar Number, Employee Name and Date of Birth should be as available in EPFO records.

Further, Employee should have a valid Aadhaar linked mobile number, which is as per UIDAI records, for validating the application thru Aadhaar based OTP.

## 13. What is DOJ FPS, DOJ EPS, DOE FPS and DOE EPS as required while filing form for higher pension?

DOJ FPS	Any member who has joined the Organization before 16/11/1995 is member of FPS. His date of joining the Organization is DOJ FPS. It is an auto-populated field; however if asked, write the Date of joining the Organization. In case an employee has joined from previous organization, then he/she has to write the date of joining the previous organization provided he/she was member of the EPFO scheme.
DOE FPS	If he /she is a member under FPS then exit date is 15/11/1995.
DOJ EPS	Date of joining or 16/11/1995 whichever is later. It is an auto-populated field. In case an employee has joined from previous organization, then he/she has to write the date of joining the previous organization provided he /she was member of the EPFO scheme.
DOE EPS	If the employee has not completed 58 years of age, then leave it <b>blank</b> . Else, please enter the date on which the employee has completed 58 years of age. This is displayed in Row No. 6 of the Table "Draft Workings on EPS-95 Contribution on Actual Salary" on the top left-hand side as "Date of EPS Pension".

## 14. Where will the employee get the certificate under para 26(6) for contribution on actual wages under point 1 & 2 of the attachments?

Employees opting for EPS-95 scheme can request for 26(6) certificate by sending an email to [EPS95@nayaraenergy.com](mailto:EPS95@nayaraenergy.com).

## 15. Whether the PDF file in respect of first two points is the same?

Yes, employee has to upload the same certificate under para 26(6) for Point Nos. 1 & 2.

## 16. While filling form for higher pension, under the head "Joint Option & Contribution Details", in respect of the third point, which amount to be furnished as PF balance?

- Regular employees - Please enter the **total PF balance** (including employer's and employee's contribution) from my equation PF Portal
- Retired Employees - Click 'No' in reply to the above question and upload the settlement voucher provided at the time of PF settlement.

**17. Is notarizing of Certificate under Para 26(6) and Affidavit cum Undertaking mandatory?**

In case notarization is not possible, then these documents can be submitted without notarizing.

**18. In case of regular employees, whether PF balance will be kept on hold at the time of final settlement for the purpose of transfer to EPFO. If so, whether interest will be paid?**

No. PF balance will not be kept on hold. Any shortfall will be paid by the employee.

**19. Can an employee / ex-employee withdraw the Joint Option Form after applying for higher pension with EPFO?**

Once the Joint Option Form is accepted by EPFO, then its withdrawal decision rests with EPFO only.

In case further clarifications/information are received from EPFO, the same will be communicated

For any further queries, please email your queries to [EPS95@nayaraenergy.com](mailto:EPS95@nayaraenergy.com)