

EPFO 3.0: New website, AI translation, issue resolution at all centres in EPFO's plans for reforms

EPFO 3.0 Explained: In its new phase of reforms, the EPFO is bringing in a centralised system of operations for its core banking solution that will help members access their account at any regional office in the country.

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EPFO 3.0 Explained: The next phase of reforms will also help address the EPFO's expansion in scale.

EPFO 3.0 Explained: A new portal, new software at the backend, AI-backed translation tools and a core banking solution that will enable access at any centre across the country. These are some of the user-friendly features that the Employees' Provident Fund Organisation (EPFO) is looking to incorporate in its next phase of reforms.

The retirement fund body has already carried out changes to ease withdrawal norms and the claims settlement process as part of its earlier phase of reforms (called EPFO 2.0). It streamlined withdrawal categories from 13 to three, announced a UPI-linked withdrawal facility (likely to be rolled-out by April) and enabled self-correction of details.

The Indian Express looks at how all these changes could help people navigate the daunting EPFO system more easily.

EPFO 3.0: The key reforms being introduced

In this new phase of reforms, termed EPFO 3.0, the retirement fund body is bringing in a centralised system of operations for its core banking solution, just like banks.

This will help members access their account and resolve issues at any regional office in the country. This is an important move that will especially help EPFO members who move around cities for work.

The website, meanwhile, is expected to be more user-friendly and have language translation tools backed by Bhashini, an AI-powered language translation platform developed by the Ministry of Electronics and Information Technology. "We will use more tools like Bhashini to give information in the vernacular medium," an official told *The Indian Express*.

The next phase of reforms will also help address the EPFO's expansion in scale as it will cover both unorganised and organised sector workers after the implementation of the Labour Codes. It is learnt that the EPFO is likely to be given the responsibility of administering the fund for unorganised workers. This would be separate from the social security fund for gig and platform workers.

The retirement fund body currently has nearly eight crore active members and maintains a corpus of around Rs 28 lakh crore. EPFO coverage is mandatory for establishments with 20 or

more employees, with coverage now extending to all establishments having 20 or more employees, regardless of the industry, under the new Social Security Code.

Also Read | EPF withdrawals via UPI by April; likely initial cap at Rs 25,000 per transaction

When are the EPFO reforms coming?

The EPFO is now in the final stages of finalising the tender for the selection of an agency to implement, operate, and maintain an IT platform for management of the social security schemes it administers. “The tender is broadly prepared, the financial vetting is underway. It will be floated soon,” the official said.

In June last year, the EPFO had floated an Expression of Interest (EoI) for the selection of an agency for the tech platform. It shortlisted three companies: Wipro, [Infosys](#) and [TCS](#).

The ongoing second phase of the reforms, EPFO 2.0, is in its final stages. The UPI-linked facility is expected to be introduced by April and only three modules — pension, claim and overall annual accounts — remain to be rolled out.

Other measures

Under the UPI facility, members can withdraw funds using the BHIM app. They will also be able to separately view their available balance, the balance eligible for withdrawal and the minimum 25% balance. The withdrawal amount could be initially capped at Rs 25,000 per transaction, according to internal discussions.

The EPFO will also bring into effect the October announcement of liberalising its withdrawal norms that will streamline the withdrawal categories from 13 to three – essential needs (illness, education, marriage); housing needs; and special circumstances.

The EPFO has introduced two other significant changes regarding 25% minimum balance and premature final settlement in cases such as withdrawal at the time of unemployment, for which the minimum period for availing premature final settlement during unemployment was extended from the existing two months to 12 months.

Also Read | EPFO allow members to withdraw up to 100% of ‘eligible balance’ in PF account: Here’s how to withdraw it online

In January 2025, the EPFO had also allowed members to self-correct common errors in personal details such as name, date of birth, gender, nationality, father/mother's name, marital status, spouse name, date of joining and date of leaving, without any verification by employer or approval by the EPFO.

If the UAN was issued prior to October 1, 2017, the employer can correct details of the employee without the EPFO's approval. Requirement of supporting documents was also simplified for such cases.

Following this, around 32.23 lakh profile corrections were carried out, as per official data till December 2025.



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