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EBOOK

PF Withdrawal Guide: EPF Claims, Rules and Common Rejections

How much PF you can withdraw and when, how to file the claim online, transfer PF on a job change, and fix the errors that get claims rejected.

MADE FOR

Salaried employees, people between jobs and HR teams helping staff with EPF claims.

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How to use this ebook

Your EPF account holds your contribution, your employer's contribution and interest. You can use part of it before retirement, take it out after leaving a job, or move it to a new employer. Most claim problems come from details that do not match. This guide explains the rules in plain words and the steps on the EPFO member portal.

How to use this guide

- Read *Rules in brief* first, then the chapter for your situation.
- Use *PF_Claim_Checklist.xlsx* to check your KYC and track each claim.

RULES AS OF NOVEMBER 2026

EPFO simplified partial withdrawals in October 2025 and keeps updating its systems. Before you apply, check the latest rules on epfindia.gov.in and the Unified Member Portal.

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You have read the free preview of PF Withdrawal Guide

A plain guide to your EPF: how much you can withdraw and when under the new rules, how to file the claim online, transfer PF on a job change, tax on withdrawal and fixes for common rejections.

- Ebook: 4 modules, PDF
- KYC checklist: 11 points to check before filing
- Claim tracker: Dates, amounts, days taken
- Rejection table: Reasons and fixes

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