



***IndusInd Bank***

**Employees' Provident Fund  
Organisation**

**FAQ**

## **FAQ on EPF Payment**

### **1. What is EPFO and what are EPF payments?**

The Employees' Provident Fund Organisation (EPFO) manages provident fund, pension, and insurance schemes for employees in India. EPF payments are monthly contributions that employers deposit for their employees as mandated under the EPF & MP Act, 1952.

### **2. Can I make payments through my IndusInd Bank account on the EPFO portal?**

Yes. Employer/Establishment can directly select IndusInd Bank under the Net Banking dropdown menu as the payment option on the EPFO portal.

### **3. Who can make EPF payments through IndusInd Bank?**

Any EPFO-registered employer (establishment) that has an active IndusInd Bank account.

### **4. How do I make EPF payments using IndusInd Bank?**

The process is completely online:

1. Visit the EPFO Portal - <https://unifiedportal-emp.epfindia.gov.in/epfo/> and login with their user credentials
2. Post login, the payer navigates to "Payments" section
3. Under the Payments section, payer selects "ECR/RETURN FILING"
4. Post that payer will select "Challan Entry" option from the available links
5. The payer enters Month and Year under "For Wage Month" section and selects the type of Challan under "Select Challan Type" section
6. The payer enters the respective amounts under the accounts (A/C No 1, A/C No 2, A/C No 10, A/C No 21, A/C No 22) and clicks Next
7. Payer gets a pop-up message to proceed with the Final amount; payer clicks on OK to proceed
8. The "Draft Challan List" is displayed along with the challan details, and the payer clicks the "Finalise" button
9. Payer gets a pop-up message to confirm the challan finalization along with the TRRN, payer clicks on "OK" to proceed

10. A pop-up message appears to confirm the challan finalization along with the TRRN; the payer clicks OK to continue
11. Payer is redirected to the payment page where they select "IndusInd Bank" from the dropdown menu and clicks "Continue"
12. A pop-up message appears to confirm the online payment through IndusInd Bank; payer clicks "OK" to proceed
13. Payer will be redirected to IndusInd Bank landing page and selects among "Indie for Business" or "Corporate Banking" and logs in to the Net Banking page to complete the payment.

**5. Do I need to register separately with IndusInd Bank for EPF payments?**

No, separate registration is not required. You must be:

- Registered on the EPFO portal, and
- Enabled for IndusInd NetBanking.

**6. Is the payment process available 24x7?**

Yes. EPF payments can be made anytime, including holidays, as the process is online and immediate.

**7. What payment modes of IndusInd NetBanking can be used?**

You can use:

- Indie for Business
- Corporate banking

Both support EPF e-Payments.

**8. Will I get a payment receipt?**

Yes. After a successful transaction:

- EPFO automatically generates the TRRN receipt.
- Receipts can be downloaded instantly.

**9. Are there any charges for making EPF payments through IndusInd Bank?**

No. IndusInd Bank does not levy any charges for EPF e-payments through NetBanking.

**10. What happens if my amount is deducted but status not updated on the EPFO portal?**

- If the amount is debited but status is not updated, you can enquire the status by clicking on the status enquiry option.
- You can contact your Relationship Manager or the bank's service desk for any assistance.

**11. Can EPF challans be paid using NEFT/RTGS/UPI?**

No. EPFO accepts contributions only through the integrated Netbanking payment mode. UPI, NEFT, RTGS or manual branch payments are not permitted.

**12. Is a Maker-Checker flow supported for corporates?**

Yes. Corporate Netbanking users can use multi-level authorization (maker-checker) depending on their account setup.

**13. Whom do I contact in case of payment issues?**

You may contact:

- Your IndusInd Relationship Manager
- The IndusInd NetBanking support team
- Or raise a ticket through the EPFO grievance portal for challan-related issues

**14. Does IndusInd Bank assist with EPFO onboarding or UAN generation?**

No. All employee and employer registration activities (UAN, PAN, DSC registration, ECR filing) are handled directly on the EPFO Unified Portal.

**15. Are EPF payments refundable?**

EPFO does not allow refunds or reversals of paid challans. If a challan was created incorrectly, employers must coordinate directly with EPFO.

**16. Can I track EPF payments made from my bank account?**

Yes. All EPF payments appear in your bank statement and NetBanking transaction history. EPFO also provides a TRRN-based status check on its portal.

**17. How can I track my challan history?**

- Registered users: Log in with your credentials and go to My Challan to see the history
- Unregistered users: Use Challan Search Report with CIN/CRN/URN

**18. I forgot my User ID or Password. What should I do?**

Use the Forgot User ID/Password options on the login page. You'll receive an OTP on your registered mobile number.