

Frequently Asked Questions

1. Need for change in PF compliance from Trust to EPFO.

a) Why are we migrating to EPFO/ RPFC?

Background: Adobe Systems India Pvt. Ltd. is migrating to EPFO/ RPFC in line with the provisions under the Employees' Provident Funds & Miscellaneous Provisions Act, 1952.

Employees' Provident Fund runs under the regulatory framework of the Employees' Provident Funds & Miscellaneous Provisions Act, 1952 and the Employees' Provident Fund Organization (EPFO) is a statutory body of India's Government under the Ministry of Labour and Employment. The EPFO functions through its regional offices (Regional Provident Fund Commissioners (RPFCs)), which are in charge of administering the Employees Provident Fund Scheme (EPF), Employees Pension Scheme (EPS), and Employees Deposit Linked Insurance Scheme (EDLI).

In recent times, EPFO had enhanced its service levels by computerization and automation of its processes. Employees covered under the EPFO are provided with access to their portal to view their balances online, apply for withdrawals, data corrections, transfers, etc. To leverage on the enhanced services provided by the EPFO, the Management has decided to wind up the Provident Fund Trust and comply with the EPFO.

b) What changes will happen to my PF account?

Post-migration, PF Office, RPFC Noida will administer the PF benefits. Change in the administration of PF benefits is given as below:

S.No.	Attribute	Existing (Trust)	New (PF Office)
1	Benefit Administration	Trust / Trustees	RPFC Noida
2	Contribution remitted to	Trust/Trustees	RPFC Noida
3	Maintaining PF balance	Trust/Trustees	RPFC Noida
4	Processing of applications (Withdrawals/ Loans / Transfers)	Trustees through the PF administrator, i.e., DKM Online Private Limited	RPFC Noida Employees have the option to apply online for withdrawals and transfers through EPFO's Member portal.
5	PF passbook/statement	Trustees through the PF administrator, i.e., DKM Online Private Limited	This will be available online. Members can download their PF passbook after activating Universal Account Number (UAN) provided by Adobe.
6	Grievance redressal mechanism	Trustees through the PF administrator i.e. DKM Online Private Limited	Through EPFO portal, grievance can be raised. URL : https://epfigms.gov.in/ . Member should have an active UAN to register a grievance. Member has an

			option to view the status and send reminders. Any claim status can also be used by submitting the UAN details.
7	PF account number	Employee Number	EPS number, which is currently used for remitting pension contributions, will become your PF number. Both PF and EPS contributions are remitted to the same account number maintained at RPFC Noida

2. How will I be impacted by this transition? Will there be any change in the PF contributions?

The table below will clearly help you understand the contribution structures with the Trust and EPFO. There will be no change or impact on the contribution % or the interest rates during the transition process (it is aligned to that of the EPFO)

		With PF trust	With EPFO
Provident Fund	Employer Contribution	12% of the basic salary minus contribution to EPS of 08.33%	12% of the basic salary minus contribution to EPS of 08.33%
	Employee Contribution	12% of the Basic salary	12% of the Basic salary
	Where is the contribution remitted?	Adobe PF Trust	PF Office, RPFC Noida
Employee Pension Scheme (EPS)	Employer Contribution	8.33% of basic salary capped at Rs. 1,250/- per month	8.33% of basic salary capped at Rs.1,250/- per month
	Where is the contribution remitted?	PF office in RPFC Noida	PF office in RPFC Noida
Interest on Provident Fund	Interest rate credited to my PF balance.	Not less than the rate declared by the PF office.	As declared by the PF office.

3. What happens to my current PF balance with the Adobe PF Trust? What happens to the interest earned on my PF for the current financial year till migration?

The current PF balance with the trust i.e. your contributions and accrued interest till the month of transfer - June 2021 will be transferred to the PF office, RPFC Noida. These transfers will be made to your account which will be maintained further by the PF office in RPFC Noida. Thereafter, the interest on transfer amount (from Adobe PF Trust) will be credited by RPFC Noida office as declared and announced as statutory rate of interest from Ministry of Labor time to time.

The interest accrued on PF till the month of transfer - June 2021 will be as per the interest rate declared by the Trustees (not less than the rate declared by the PF office).

4. What about interest on PF from date of transition - July 01,2021 till the completion of data migration process?

Interest during this period will be credited to your account as usual by RPFC in accordance with interest rate declared by EPFO and there would be no financial loss to you.

5. How does the migration period affect my PF account?

The migration will commence on **July 01, 2021** and is expected to take around 24 months subject to regulatory approvals and to complete the procedures at the Trust and PF Office. **During the migration period, no requests for withdrawals/ settlements/ transfers in/ transfers out will be accepted.**

Please note that only those applications received prior to June 15, 2021 will be processed.

Post June 15, 2021 , employees/ ex-employees who wish to obtain settlements, transfer-in their PF from previous employers/ effect transfer out/ withdrawals can apply for the same with the PF office in RPFC Noida only after the migration completes. This temporary stoppage would be around 24 months and will be on account of the processes that need to be followed and completed by our Trust and the PF office, RPFC Noida to update your PF account.

During the migration period if any transfer-in amounts are received by the trust same will be deposited with PF office, RPFC Noida with a request to credit the same to the respective member account. Employees will be intimated on the receipt of the transfer in amount.

6. During migration, where will my contributions be remitted?

During the migration period, starting from the month of commencement- **July 01, 2021** to contribution payable in August 2021 for your PF contribution will be made to PF office, RPFC Noida.

7. I want to obtain a loan/ premature withdrawal on my PF.

If you wish to obtain a loan on your PF from the trust, please submit the application for the same with relevant documents latest by June 15, 2021. If the application is complete and supporting documents are adequate, the request will be processed by the trust and payments will be made to you. After June 15, 2021, there will be a temporary stoppage of accepting such applications. The PF office in RPFC Noida will accept and process such applications once the migration of balances is completed and same will be intimated to you in due course of time.

8. How will employees who resign from Adobe during the migration be affected?

Employees, who resign from the services of Adobe and want to obtain settlement of PF balances or transfer out their balances to the next employer's PF account from the trust, will have to apply on or before June 15, 2021. After this date, only upon completion of migration, applications will be accepted for processing. These claims will be processed by the PF Office, RPFC Noida.

9. I have already filed for a transfer in? How will that be handled?

Transfer-ins will be processed for forms received on or before June 15, 2021. Those received after June 15, 2021 will not be accepted and employees would have to apply online on EPFO after the migration process is completed. The PF amount credited for transfer-ins cases processed will then be transferred to the PF office, RPF Noida if received during the interim period and same will be intimated to the employees.

10. How can I view my PF and EPS balance maintained with PF Office, RPF Noida?

You must activate UAN in EPFO online portal. On activation of UAN you can either view the statement online or download the statement from EPFO website for your consumption. The statement includes both PF and EPS balances shown together in separate columns. UAN can be found on your salary slip.

The statement includes personal details such as Name, Father's/Husband's name, Date of Birth, Date of Joining and Date of Leaving, if applicable.

11. What is UAN and advantages of activating UAN?

The UAN will act as an umbrella for the multiple Member Ids (PF Numbers) allotted to an individual by different establishments. This is to link multiple Member Identification Numbers (Member Id/ PF Numbers) allotted to a single member under single Universal Account Number.

Members can view the PF balances till the last contribution remittance through UAN portal after activating the same in EPFO portal.

Members will receive a SMS from EPFO immediately after credit of the monthly PF contribution to member's account.

Members can view their balances till the last contribution made by the Company including any transfer-ins received and accounted by the RPF in the PF account.

12. What happens if I do not have an UAN?

In the absence of UAN, EPFO will not be settling your PF balances when you apply for withdrawal after transfer of your balances to the EPFO. You need to necessarily provide your KYC details to create UAN to get the PF amount settled by the EPFO.

13. What is the process of activating UAN on EPFO portal?

Please refer to the attachment pdf – 'UAN activation & KYC updation process' to understand the steps to be followed.

14. Whom should I reach out to for UAN query (activation/merging etc.)?

You can raise a query on the DKM Portal – Online Query Management system and the team will be happy to assist you further.

15. How can I check my PF & Pension balance during the transition period?

You can check your PF balance on DKM Portal for contributions made to Adobe Trust and post migration to RPFC – you can view as well as download their PF statement under EPFO Unified portal.

16. Whom should I reach out to for any loan/ transfer/ withdrawal request during the transition phase?

Once the Trust is surrendered and a cancellation request is approved by RPFC, Adobe PF Trustees will not be able to sanction any loan/transfer/withdrawal request raised by members. This process is expected to take 14 months and there would be a temporary stoppage in processing the above requests.

17. What are contact points for handling PF grievances?

For any queries, active employees can raise a query on DKM Portal – Online Query Management system. Ex-employees can drop an email to adobeopf@dkmonline.com.

18. I contribute to Voluntary PF (VPF)? Is there any impact on it as well?

The VPF contribution is remitted to the EPFO and is not under the purview of or managed by Adobe Trust. Hence there would be no impact to the VPF contributions or process by the migration.

19. How will the migration impact me as I have joined before the migration eg. in the month of May? What is the advice for me?

If you have joined prior to the start of migration process, you can either transfer in the PF from previous employer to the Adobe Trust (and it will thereon follow the process of migration as for other employees). We need the transfer to be made by June 15, 2021. You could also choose to keep your PF with the previous employer for the period of migration (expected to take about 24 months) and then move to EPFO post migration. You can continue to access your PF funds (with the previous employer) as per standard process.

Your Adobe PF contributions will continue as-is and be remitted to the Adobe Trust until migration is completed.

20. I have joined Adobe and the migration process has started. How is my PF going to be impacted?

If you have joined Adobe once the migration process has started, you will not be able to transfer in your PF from the previous employer for the period of migration (expected to take 24 months). It would have to remain with the previous employer, and you can move to EPFO post migration. You can continue to access your PF funds (with the previous employer) as per standard process.

Your Adobe PF contributions will be remitted to the EPFO directly. You will continue to receive interest on your previous PF balance.