

EPFO UPDATE | SEPTEMBER 2026

EPFO Wage Ceiling ₹25,000

17 September 2026 ke sabhi Changes
Point-by-point guide with Examples

Employees | Employers | Payroll & HR Teams

Language: Hindi + English mix

exceldictionarypro

Ebook Edition | Information guide

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Is ebook me kya milega

- Har change ka simple explanation Hindi + English mix me.
- Har chapter me real-life **examples** aur calculations.
- Charts aur diagrams jo numbers ko samajhna aasan banate hain.
- Employers ke liye action checklist, aur last me Disclaimer + Sources.

CHAPTER 01

Sabse bada change: Wage Ceiling ₹25,000

₹25,000 Naya wage ceiling (pehle ₹15,000)	17 Sept Effective date 2026	51 lakh+ Additional employees koi coverage me	15 Oct September contribution ki due date
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- Mandatory EPFO coverage ka monthly wage ceiling **₹15,000 se badhakar ₹25,000** kar diya gaya hai.
- Union Cabinet ne **16 September 2026** ko approve kiya. Ye **17 September 2026** (Vishwakarma Jayanti & Sewa Divas) se effective hai.
- Notification **S.O. 5109(E)** Code on Social Security 2020 ke Section 2(89) ke under aaya. Ye purane S.O. 2702(E) (29 May 2026) ko supersede karta hai.
- Ye ceiling Sept 2014 ke baad, lagbhag 12 saal me pehli baar badhi hai.
- Government ke mutabik **51 lakh se zyada** additional employees mandatory EPF, EPS aur EDLI coverage me aayenge.

EPFO Wage Ceiling (per month)

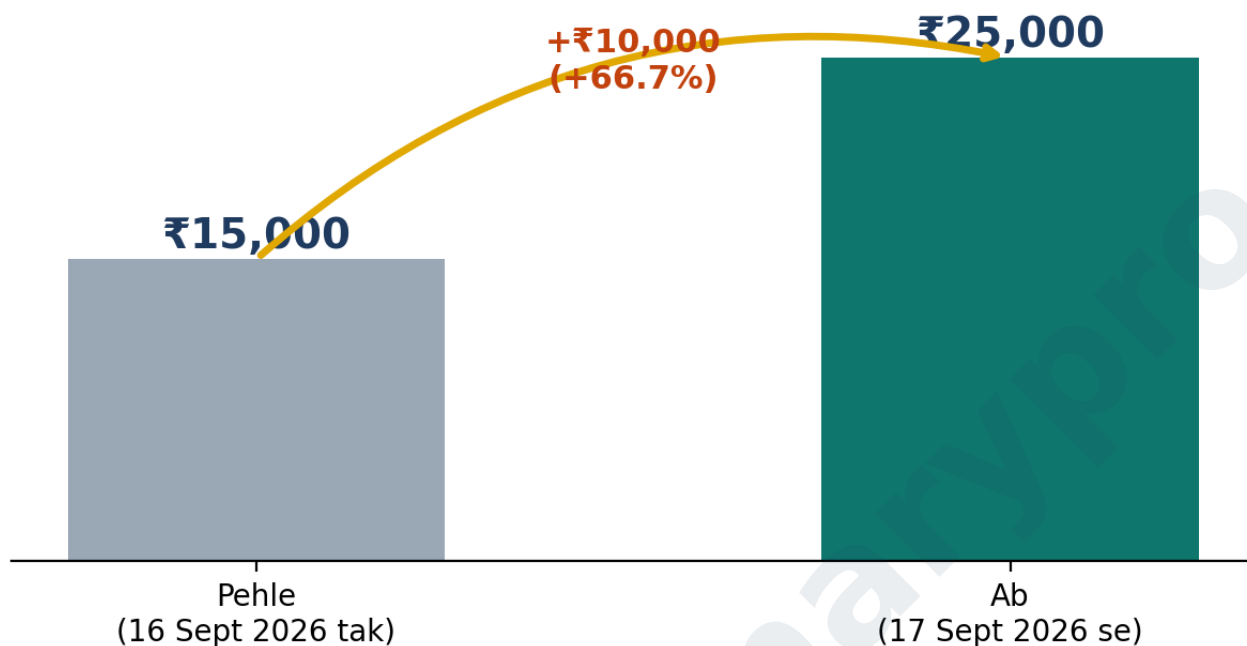


Figure 1: Wage ceiling me ₹10,000 ki badhotri

EXAMPLE | Iska matlab kya hai?

Pehle: Sunita ki salary ₹20,000 thi, jo ₹15,000 se upar thi, isliye employer ke liye PF mandatory nahi tha.

Ab: 17 Sept 2026 se ₹25,000 tak ki wages wale employees mandatory coverage me aate hain, to Sunita ka PF account ab zaroori hai.

CHAPTER 02

Kaun-kaun impact hoga?

Har employee par asar alag hai. Neeche ki table aur chart se apni category pehchaniye.

Employee category	Impact	Action required
Wages ₹15,001-₹25,000, pehle PF member nahi	Newly covered (mandatory)	17.09.2026 se enrol karein, UAN generate/link karein

Employee category	Impact	Action required
Member, wages ₹15,000 se upar, contribution ₹15,000 par capped	Contribution base badhega	PF wage cap ₹25,000 karein (Sept me pro-rata)
Member, contribution actual Basic+DA par (₹25,000 se upar)	Total PF outgo same	Employer share ka split badlega: EPS zyada, EPF kam
Wages ₹25,000 se upar, PF member nahi	Koi change nahi	Excluded employee; voluntary coverage ka option rahega
Member, wages ₹15,000 tak	Koi change nahi	Jaise chal raha hai chalne dein

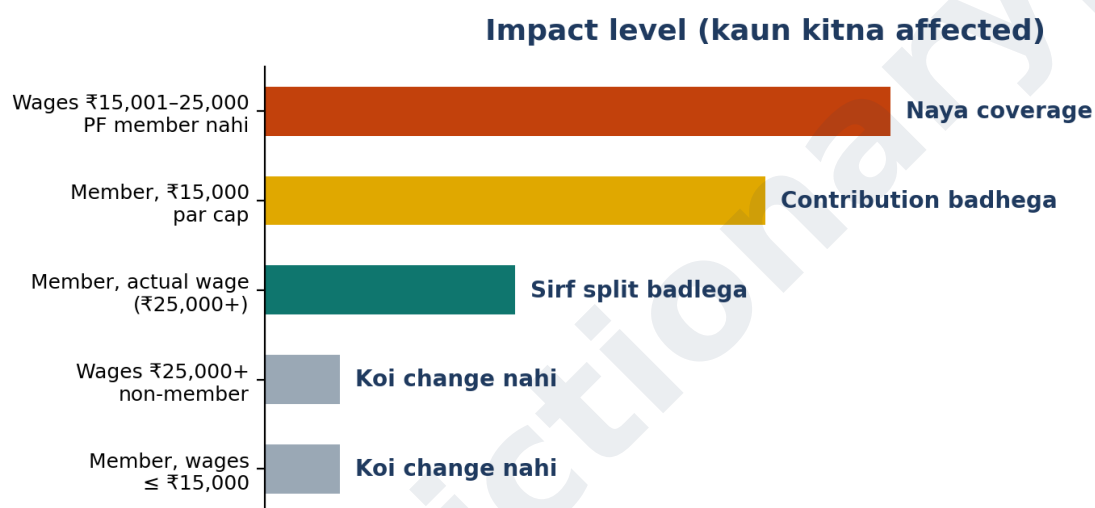


Figure 2: Category-wise impact level

KEY POINT | Ek line me

Jinki salary ₹15,001 se ₹25,000 ke beech hai aur PF me nahi hain, unke liye sabse bada change hai.

CHAPTER 03

Contribution limits: Pehle vs Ab

Parameter	16 Sept 2026 tak	17 Sept 2026 se
Statutory wage ceiling	₹15,000	₹25,000
Max employee share (12%)	₹1,800	₹3,000
Max employer share to EPS (8.33%)	₹1,250	₹2,083
Max employer share to EPF (3.67%)	₹550	₹917
EDLI (0.50%)	₹75	₹125
Admin charges (0.50%)	₹75	₹125

Maximum monthly contribution: Pehle vs Ab

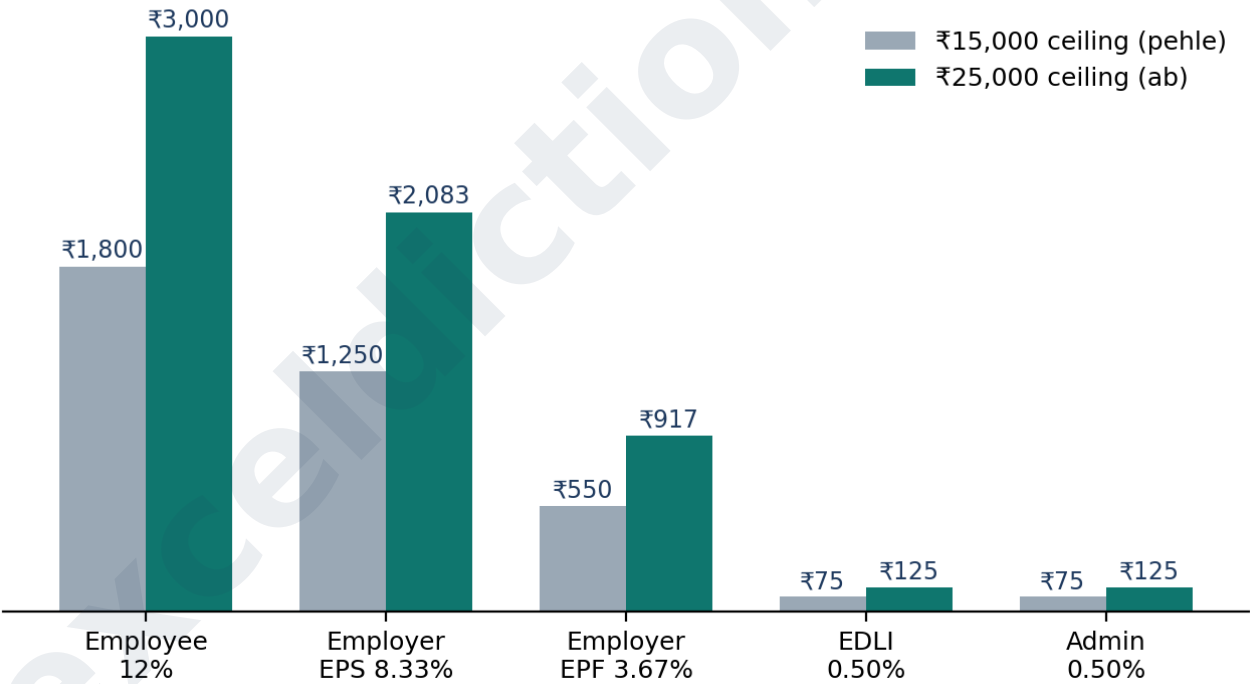


Figure 3: Maximum monthly contribution comparison

Note: Ye figures un cases ke liye hain jahan contribution ceiling par restricted hai. Jo employers pehle se actual (higher) wages par contribute kar rahe hain, wo waise hi karte rahenge.

CHAPTER 04

Newly covered employees ka enrolment

- **Step 1:** Sabhi employees identify karein jinki wages ₹15,001 se ₹25,000 hain aur jo abhi tak EPF member nahi hain.
- **Step 2:** UAN generate karein (UMANG par Face Authentication Technology se). Agar purana UAN hai to **usi ko link** karein, duplicate UAN na banayein.
- **Step 3:** EPF date of joining 17 Sept 2026 rakhein (ya actual joining date, agar uske baad join kiya ho).
- **Step 4:** KYC (Aadhaar, bank, PAN) complete karein aur e-nomination file karwayein.
- **Step 5:** September 2026 ECR me pro-rata wages ke sath include karein.

EXAMPLE | Newly covered employee (full month)

Rahul ki salary ₹20,000 (Basic + DA) hai aur wo pehle PF me nahi tha.

- Employee share 12% = **₹2,400**
- Employer EPS 8.33% = **₹1,666**; Employer EPF 3.67% = **₹734** (dono milakar ₹2,400)
- EDLI 0.50% = ₹100; Admin 0.50% = ₹100

Yaani Rahul ke account me har mahine ₹4,800 (employee + employer) jayega, aur pension bhi build hoga.

CHAPTER 05

Existing members: Contribution base badha

- Jin members ki wages ₹15,000 se upar hain aur contribution ₹15,000 par capped thi, unki contribution ab **₹25,000** (ya actual wages agar kam ho) par jayegi.
- Employee share max **₹1,200 per month** tak badh sakta hai, isliye take-home salary kam hogi.

- Employees ko pehle se batana achha rehta hai, taaki surprise na ho.

EXAMPLE | Full month (October onwards) impact

Amit ki Basic + DA ₹30,000 hai, contribution ₹15,000 par capped thi.

- Pehle employee share: $12\% \times 15,000 = ₹1,800$
- Ab employee share: $12\% \times 25,000 = ₹3,000$
- Farak: **₹1,200 per month** zyada PF katega, take-home utna kam; lekin retirement savings aur pension utna zyada.

CHAPTER 06

September 2026: Split-month calculation

Ceiling mahine ke beech (17 Sept) me badli, isliye September ki contribution do hisso me nikali ja sakti hai: **1-16 Sept ₹15,000 ceiling par** aur **17-30 Sept ₹25,000 ceiling par**.

September 2026: Split-month calculation

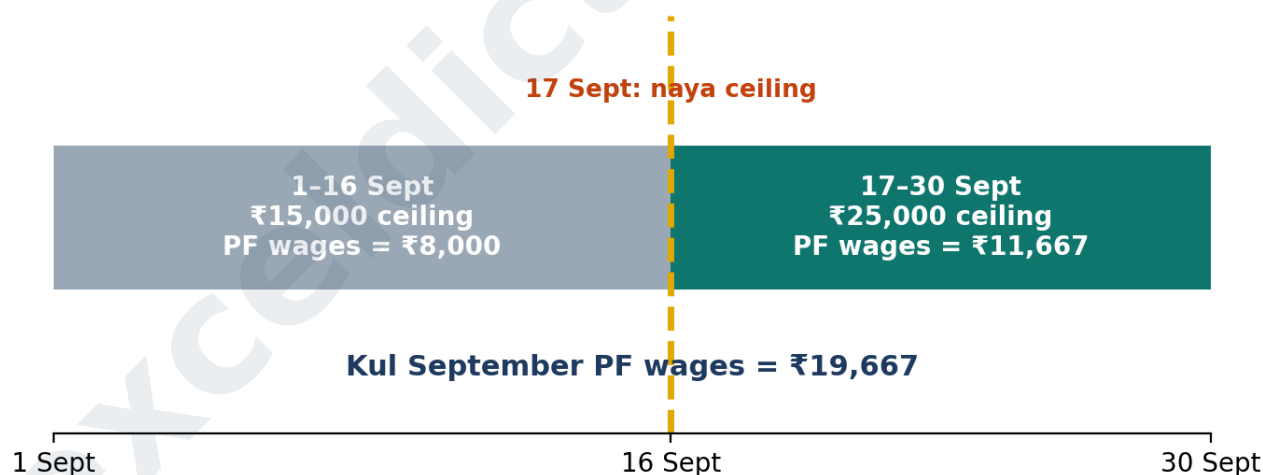


Figure 4: September ka split-month PF wage calculation

EXAMPLE | Amit (Basic + DA ₹30,000), September 2026 (30 din)

- 1-16 Sept: $16/30 \times ₹15,000 = ₹8,000$
- 17-30 Sept: $14/30 \times ₹25,000 = ₹11,667$
- September PF wages = **₹19,667**
- Employee 12% = ₹2,360 | Employer EPS 8.33% = ₹1,638 | Employer EPF 3.67% = ₹722
- EDLI 0.50% = ₹98 | Admin 0.50% = ₹98
- October se: PF wages ₹25,000, employee share ₹3,000.

CAUTION

Kuch advisors ke mutabik September ka pro-rata method EPFO ke operational instructions se confirm karna chahiye. Apne payroll ya CA se verify zaroor karein.

CHAPTER 07**EPS (Pension) me change**

- EPS contribution ab **₹25,000 tak ki wages** par calculate hogi (8.33% = max ₹2,083 per month, pehle ₹1,250).
- Naye entrants ko EPS membership tab milegi jab joining ke time wages (Basic + DA) ₹25,000 tak ho.
- Jo members 58 saal ya usse upar hain, unke liye EPS contribution nahi hoti; pura employer share EPF me jata hai (no change).

Employer 12% share (Basic ₹40,000): EPF se EPS me shift

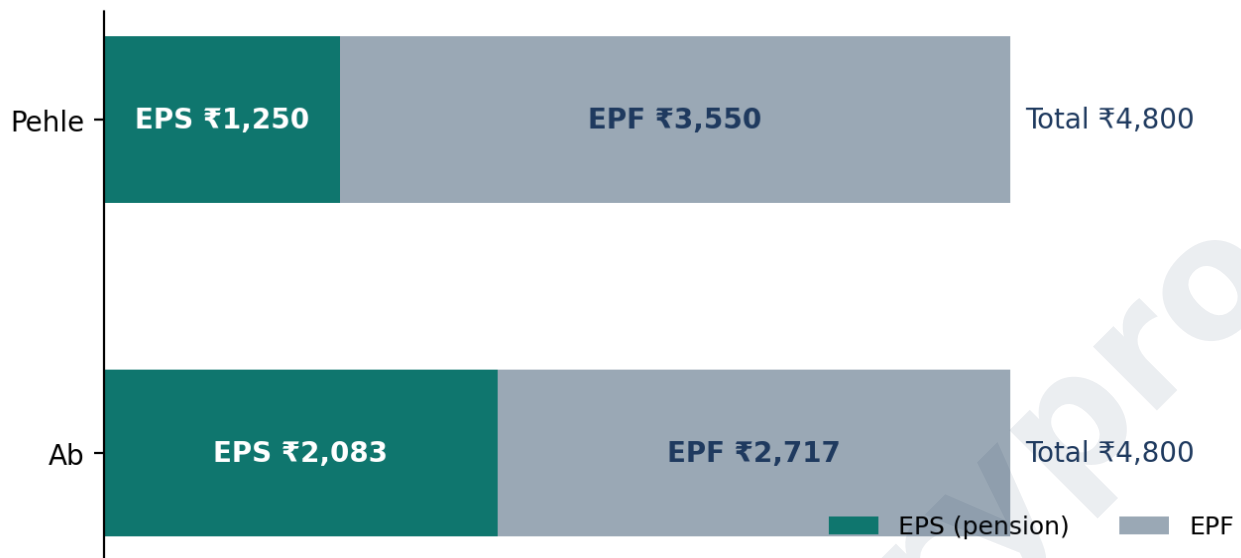


Figure 5: Employer ke 12% share ka EPF se EPS me shift

EXAMPLE | Employer share ka shift (wages ₹25,000 se upar)

Priya ki Basic ₹40,000 hai aur employer 12% actual basic par deta hai = ₹4,800.

- Pehle: EPS ₹1,250 + EPF ₹3,550 = ₹4,800
- Ab: EPS ₹2,083 + EPF ₹2,717 = ₹4,800
- Total PF outgo same, lekin **₹833** EPF se EPS me shift hua. EDLI ₹75 se ₹125 (₹50 zyada).

CHAPTER 08

Employer ke liye cost impact

Employer profile	EPF outgo	EPS (pension) outgo
Actual Basic (₹25,000 se upar) par EPF de rahe hain	Koi impact nahi (total 12% same)	EPS ₹25,000 par; ₹833 EPF se EPS me; EDLI +₹50
EPF ko ₹15,000 ceiling tak restrict kar rahe the	Increase: up to ₹1,200 p.m. + ₹100 EDLI/admin	EPS up to ₹2,083 (pehle ₹1,250)
Newly covered (₹15,001-₹25,000)	New cost: 12% + 1% EDLI/admin	New cost: 8.33% of wages EPS me

EXAMPLE | Restricted employer ka extra cost

Company ne Neha (Basic ₹30,000) ka PF ₹15,000 par restrict kiya hua tha.

- Pehle employer share: $12\% \times 15,000 = ₹1,800$
- Ab employer share: $12\% \times 25,000 = ₹3,000$, yaani **₹1,200 extra** per month
- Upar se EDLI + Admin (1% of extra ₹10,000) = ₹100 extra.
- Total lagbhag **₹1,300 extra per month per employee.**

EXAMPLE | CTC structure

Agar appointment letter me 'Employer PF CTC ke andar hai', to employer ka extra PF employee ke in-hand se kat sakta hai. Agar 'CTC ke upar hai', to company ka cost badhega. Apna appointment letter check karein.

CHAPTER 09

PMVBRY: Extra cost recover karne ka option

- EPFO ne indicate kiya hai ki additional burden **Pradhan Mantri Viksit Bharat Rozgar Yojana (PMVBRY)** se recoup ho sakta hai.
- Employer incentive **up to ₹3,000 per employee per month** (eligible additional employees ke liye).
- Duration: non-manufacturing me **2 saal**, manufacturing me **4 saal**. Employee enrolment **31 July 2027** tak valid.
- Pre-requisites: Aadhaar-seeded UAN, complete KYC aur timely ECR filing. Minimum additional hires jaisi conditions establishment-wise check karein.

KEY POINT | Yaad rakhein

Incentive automatic nahi milta. Eligibility conditions पूरी karne par hi claim kar sakte hain.

CHAPTER 10

Other important compliance points

- **Due date:** September 2026 ki contribution (pro-rata ke sath) **15 October 2026** tak deni hai; late par interest/damages lagte hain.
- **ESIC:** ESIC ka wage ceiling **₹21,000** hi rahega, isme koi change nahi hua.
- **Once a member, always a member:** Ab enrol hue employee ki wages baad me ₹25,000 se upar chali jaye tab bhi wo member rahega.
- **HR documents:** Offer letter, CTC structure, payroll master aur PF policy update karein.
- **Generic declaration se bypass nahi:** Coverage se bachne ke liye generic declarations EPFO me valid nahi maane jate.

CHAPTER 11

Action checklist aur timeline

Important dates ek nazar me



Figure 6: Important dates timeline

Kab	Kya karna hai	Kaun
Turant	₹15,001-₹25,000 wale non-members aur ₹15,000 par restricted members ki list banayein	HR / Payroll

Kab	Kya karna hai	Kaun
30 Sept 2026 tak	UAN generate/link, KYC, e-nomination; payroll me PF cap ₹25,000 (17.09.2026 se)	HR / Payroll
30 Sept 2026 tak	Affected employees ko communication; contractor compliance confirm	HR / Admin
September payroll	Split-month calculation (1-16 par ₹15,000, 17-30 par ₹25,000)	Payroll
15 Oct 2026 tak	Sept 2026 ECR file karein aur contribution remit karein	Finance / Payroll
Ongoing	PMVBRY eligibility check; EPFO circulars aur FAQs track karein	HR

Disclaimer

Ye ebook sirf general information ke liye hai. Ye legal, tax, financial ya professional advice nahi hai. Examples me diye gaye naam aur salary figures illustrative hain; calculations rounding ki wajah se actual payroll figures se thode alag ho sakte hain.

EPFO ke rules, circulars aur portal instructions badalte rehte hain. Koi bhi decision lene se pehle EPFO ke official notifications, circulars aur FAQs check karein, ya apne CA / labour law consultant se confirm karein. Author aur publisher is document ke use se hone wale kisi bhi nuksan ke liye zimmedar nahi hain.

Information September 2026 tak ki public reports aur official announcements par based hai.

Sources

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Cabinet approval aur wage ceiling announcement

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2. Notification S.O. 5109(E), 17 Sept 2026

Official Gazette notification (Code on Social Security 2020)

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