



Tax alert: Simplification of death claims

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The Employees' Provident Fund Organisation (EPFO) recently issued a circular to simplify the process of settlement of claim of a deceased member by relaxing the requirement to furnish a Guardianship Certificate, subject to conditions.

In a nutshell



- As a practice, for settling the claims of deceased member in favour of minor children, field officers had been requesting for a Guardianship certificate to be submitted.



- To simplify the process and ensure speedy settlement for the minor children, the requirement of Guardianship certificate has been done away with, provided the settlement of claim is being made to the bank accounts of the minor children.



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Background and applicability:

- Circular no. WSU/ Death claims /E-1115891 /2025-26/25 was recently issued by the EPFO to further simplify death claims.
- As per current practice, in case where the member is deceased and the claims is settled / paid to minor children, a Guardianship Certificate is sought for processing the claims.
- To simplify and quicken the process, via the said circular, EPFO has directed that in cases where settlements are being credited to bank account of minor children, no separate Guardianship Certificate be insisted.
- Further, guidance should also be provided to the claimant to open bank accounts in the name of the minor children so that PF authorities can credit the settlement proceeds and pension due in such account.

Deloitte comments:

The direction under this circular demonstrates the EPFO's commitment to simplify, ease and fasten the process of settlement of death claims thus reducing their burden and helping them in their difficult times. This is another welcome measure from EPFO towards simplifying their processes and making these member friendly.

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