

EPFO User guide

for
Retail Banking

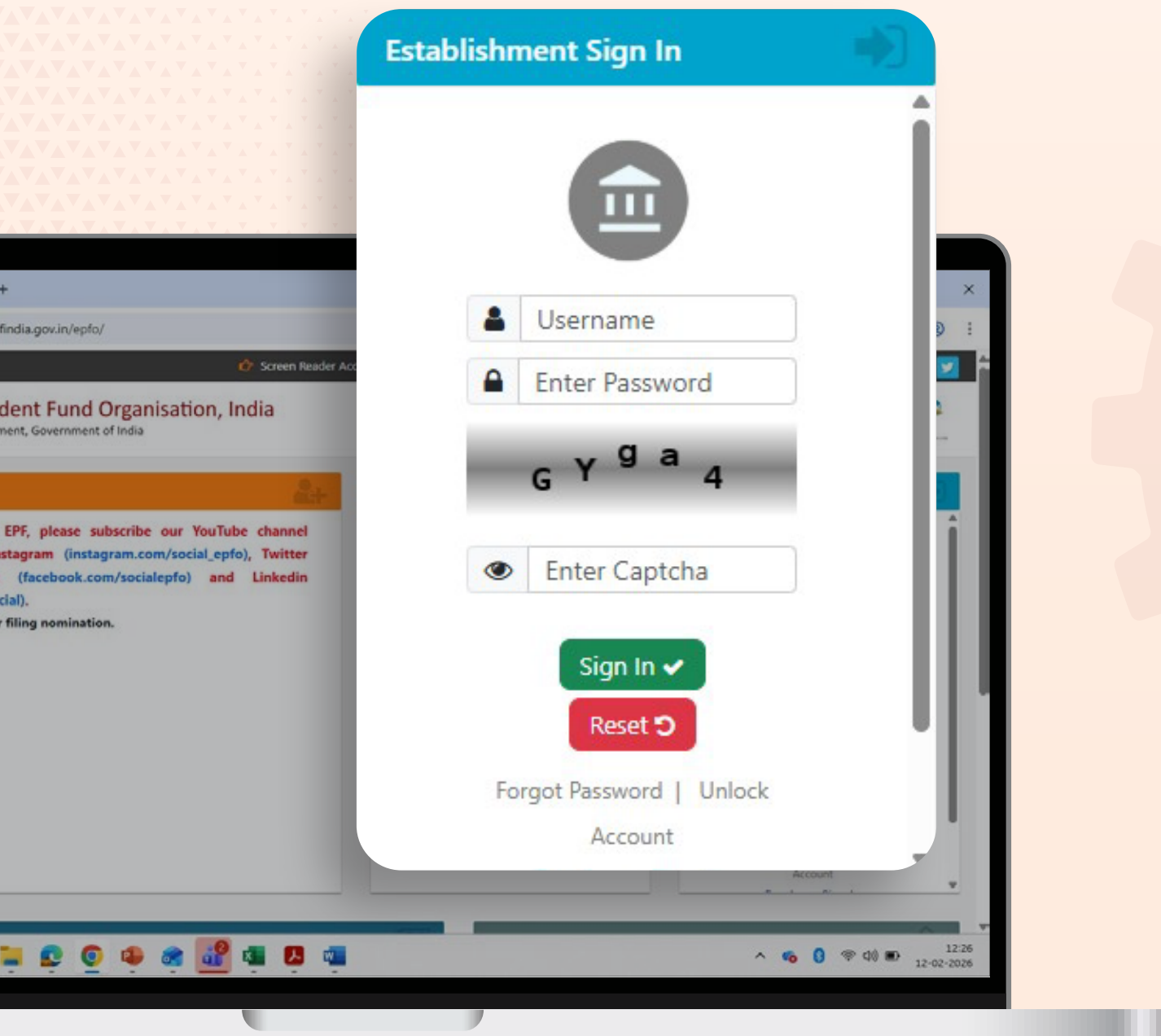


To make Payment via IDFC FIRST Bank,
follow the below steps:

STEP 01

Login to EPFO portal:

<https://unifiedportal-emp.epfindia.gov.in/epfo/>



STEP 02

Post login, click on
“Payments” tab > “Returns Challans”

Payments ▾

RETURN FILING

RETURN FILING (QUICK LINKS)

RETURN CHALLANS

VIEW OLD ECR/CHALLANS

Dear Employer, You are liable to pay interest(7Q) on belated remittance of contribution, Click [here](#) to pay.

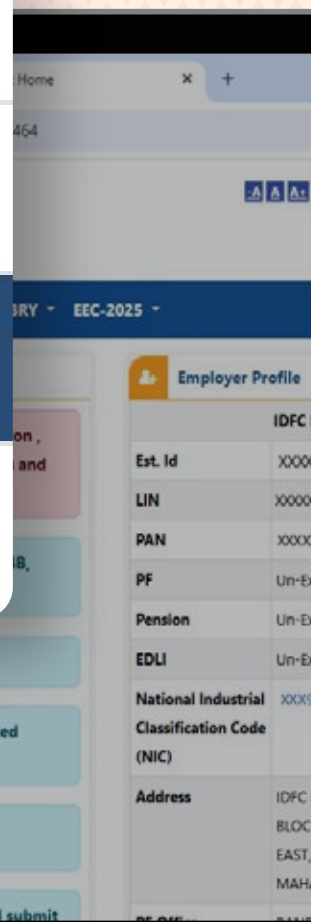
Dear Employer, Kindly note, the existing digital signature process has been changed. Click [here](#) to know the detailed process.

Do you wish to register at National Career Service (NCS) Portal ? YES

Register

https://unifiedportal-emp.epfindia.gov.in/epfo/returnFiling/loadChallanDetails?_HDIV_STATE_=15-41-55A2375529D3AEE9A8C5F8E9C0ACC03C

th and submit

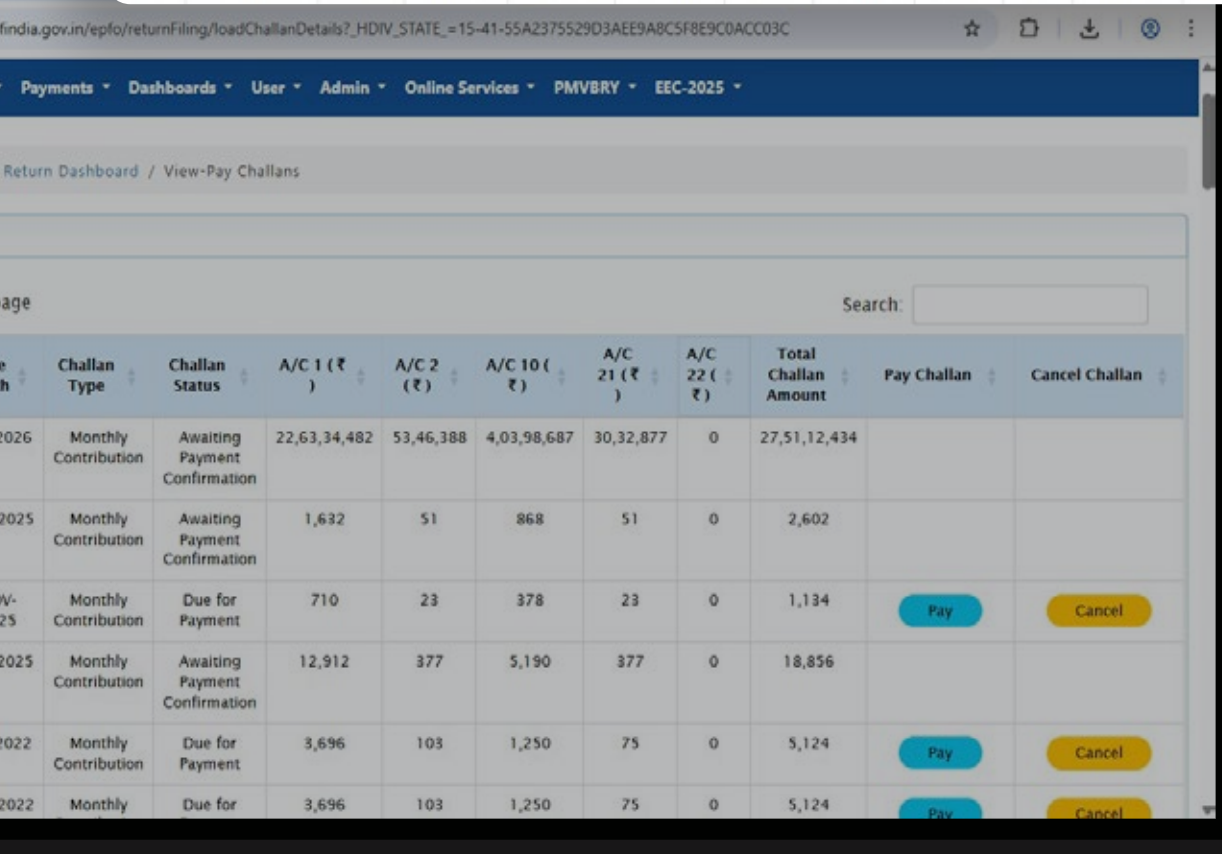


Employer Profile	
Est. Id	XXXX
LIN	XXXX
PAN	XXXX
PF	Un-E
Pension	Un-E
EDLI	Un-E
National Industrial Classification Code (NIC)	XXXX
Address	IDFC BLOC EAST MAH

STEP 03

Click on **“Pay”**

Sr.No. ↑	TRRN ↓	Wage Month ↓	Challan Type ↓	Challan Status ↓	A/C 1 (₹) ↓	A/C 2 (₹) ↓	A/C 10 (₹) ↓	A/C 21 (₹) ↓	A/C 22 (₹) ↓	Total Challan Amount ↓	Pay Challan ↓	Cancel Challan ↓
1	XXXXXXXX2879	JAN-2026	Monthly Contribution	Awaiting Payment Confirmation	22,63,34,482	53,46,388	4,03,98,687	30,32,877	0	27,51,12,434		
2	XXXXXXXX2152	OCT-2025	Monthly Contribution	Awaiting Payment Confirmation	1,632	51	868	51	0	2,602		
3	XXXXXXXX2241	NOV-2025	Monthly Contribution	Due for Payment	710	23	378	23	0	1,134	Pay	Cancel



STEP 04

Select **“Bank”** from drop-down list

Challan Payment:

TRRN : XXXXXXXXX2241 Wage Month : NOV 2025

Return Amount 1,134 ⓘ

You are liable to pay Damages (14B) and Interest (7Q)

Interest (7Q) *	21
<input checked="" type="checkbox"/> Damages (14B)	22
Grand Total	1,177

Select your payment bank and click on "Make Payment" button, below to initiate payment

Select Bank : -- Select Bank -- ▾

Make Payment of ₹ 1,177

ID|

Online Payment

IDFC FIRST Bank

-- Select **IDFC FIRST Bank** ▾

Make Payment of ₹ 1,177 **Back**

Note to Employer: if the payment has been successfully made and the

STEP 05

Verify the details and Click on “Ok”

unifiedportal-emp.epfindia.gov.in says

TRRN :XXXXXXXXX2241

Payment Amount : 1,134

Interest Amount (7Q): 21

Damages Amount (14B): 22

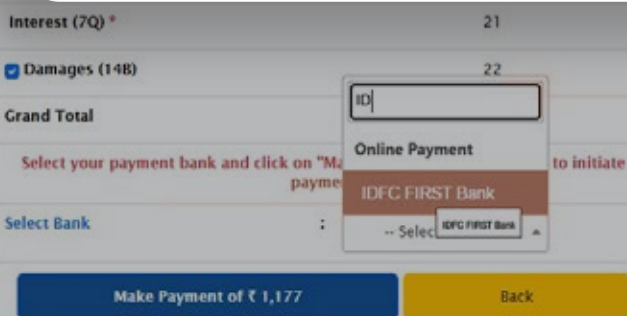
Total Amount : 1,177

You have opted to pay both 7Q/14B along with the return amount.

You have chosen to make an online payment with the IDFC FIRST Bank
Are you sure to proceed?

OK

Cancel



Interest (7Q) * 21

Damages (14B) 22

Grand Total

Select your payment bank and click on "Make Payment" to initiate

Select Bank :

Make Payment of ₹ 1,177 Back

Note to Employer: If the payment has been successfully made and the

STEP 06

Pay with “Retail Net Banking”

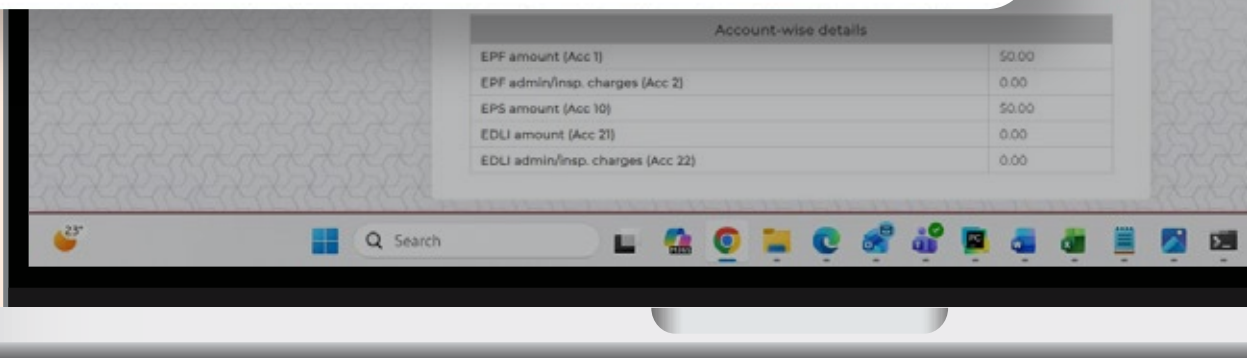
Thank you for choosing IDFC FIRST Bank for your Payment.

Please complete the payment before 11:45 PM. Any payment received after 11:45 PM will need to be collected as a refund from EPFO.

TRRN	XXXXXXXXXX0154	<div style="background-color: #800000; color: white; padding: 10px; border-radius: 10px;"> <p>You have to pay</p> <h2 style="margin: 0;">₹ 100.00</h2> <p>TRRN: XXXXXXXXXXXX0154</p> </div> <div style="background-color: #800000; color: white; padding: 5px; margin: 5px 0; text-align: center;">Pay with Corporate Net Banking</div> <div style="background-color: #800000; color: white; padding: 5px; margin: 5px 0; text-align: center;">Pay with Retail Net Banking</div> <div style="background-color: #800000; color: white; padding: 5px; margin: 5px 0; text-align: center;">Cancel Payment</div>
Wage Month	February, 2026	
Establishment Code	XXXXXXXXXX0000	
Total Amount	100.00	
Challan Type	CONT	
Transaction Date	16-02-2026 11:01:54	

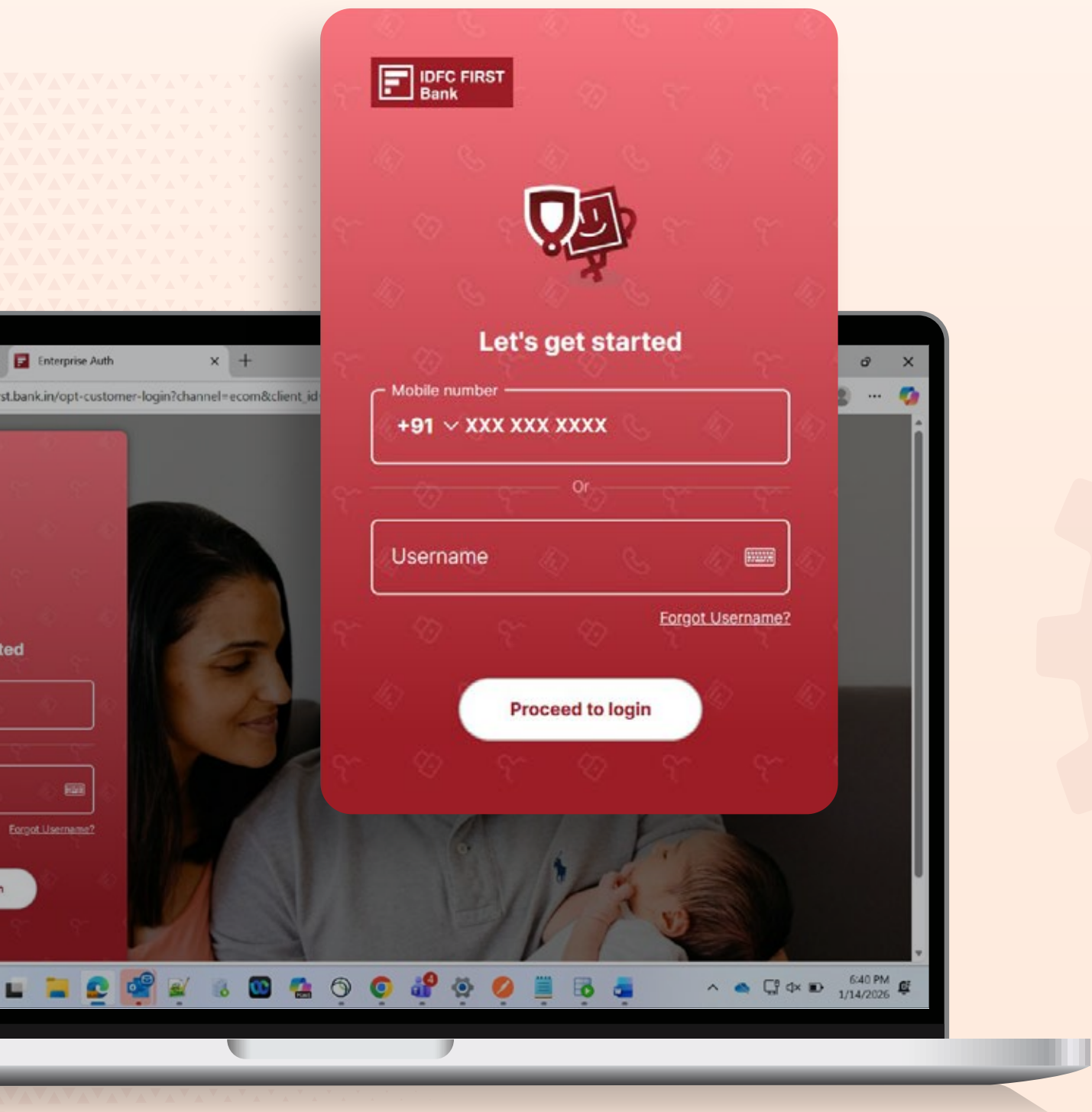
Account-wise details

EPF amount (Acc 1)	50.00
EPF admin/insp. charges (Acc 2)	0.00
EPS amount (Acc 10)	50.00
EDLI amount (Acc 21)	0.00
EDLI admin/insp. charges (Acc 22)	0.00



STEP 07

“Login” with credentials



STEP 08

Verify details and click on **“Pay”**

Debit Account Details

Akash
Individual
Select Profile

Mr. Akash **8354**
Available balance: ₹49,68,285.92
Select Bank Account

Remarks

Cancel

Pay ₹100.00

Payment Details

TRRN XXXXXXXXXX0154	ESTABLISHMENT CODE XXXXXXXXXXXX0000	CHALLAN TYPE 751
WAGE MONTH FEB2026	BRN 50335690	CRN XXXXXXXXXXXX0001
TRANSACTION DATE AND TIME 16/02/2026 11:01:54		
CHALLAN EXPIRY DATE 16/02/2026		

Account-wise Details

EPF AMOUNT (ACC 1)	₹50.00
EPF ADMIN/IN SP. CHARGES (ACC 2)	₹0.00
EPS AMOUNT (ACC 10)	₹50.00
EDLI AMOUNT (ACC 21)	₹0.00
EDLI ADMIN/IN SP. CHARGES (ACC 22)	₹0.00
TOTAL AMOUNT	₹100.00



STEP 09

Input OTP and click **“Verify”**

OTP Confirmation

OTP has been sent to your number ending with *0187. OTP will expire in 5 mins.

| - - - - - 

OTP

Resend OTP on SMS 0:21 Sec

Verify



IDFC FIRST
Bank

ALWAYS YOU FIRST

The **successful challan** will be available on EPFO portal.

STEP 10

Payment is **successfully done**.



Payment successful

Payment of ₹100.00 has been successfully completed. Your transaction ID is XXXX5591.

[Redirect to EPFO website](#)

You will be redirected to EPFO website in next 9 sec


completed. Your transaction ID is
XXXX5591

[Redirect to EPFO website](#)

You will be redirected to EPFO website in next 9 sec

STEP 11

The **successful challan** is available on EPFO portal.

 कर्मचारी भविष्य निधि संगठन Employees' Provident Fund Organization भविष्य निधि भवन, एच, भीकजी कामा प्लेस, नई दिल्ली - ११००६६ Bhavishya Nidhi Bhawan, 14, Bhikaji Cama Place, New Delhi - 110066	
TRRN Details	
TRRN No :	XXXXXXXXXX
Challan Status :	Payment Confirmed
Challan Generated On :	11-FEB-2017 13:53:45
Establishment ID :	XXXXXXXXXX
Establishment Name :	XXXXXXXXXX
Challan Type :	Monthly Contribution Challan
Total Members :	10
Wage Month :	JAN-17
Total Amount (Rs) :	11,857
Account-1 Amount (Rs) :	7,134
Account-2 Amount (Rs) :	500
Account-10 Amount (Rs) :	3,794
Account-21 Amount (Rs) :	229
Account-22 Amount (Rs) :	200
Payment Confirmation Bank :	IDFC FIRST Bank
CRN :	XXXXXXXXXX
Payment Confirmed On :	16-FEB-2017 22:35:24

completed. Your transaction ID is
XXXX5591

Redirect to EPFO website

You will be redirected to EPFO website in next 9 sec



**IDFC FIRST
Bank**

ALWAYS YOU FIRST

Speak to the **IDFC FIRST Bank Representative** to know more



1800 10 888

IDFC FIRST Bank

