BANKING/FINANCE · C4S COURSES

E-PRAAPTI

1 May 2026

Source: Business Standard

Context

Union Minister Mansukh Mandaviya announced the launch of **E-PRAAPTI**, a specialized portal designed to help subscribers trace and reactivate "inoperative" or dormant EPF accounts. This initiative targets the massive surge in unclaimed deposits, which have grown fivefold over the last five years.

What is E-PRAAPTI?

Full Form: EPF Aadhaar-Based Access Portal for Tracking Inoperative Accounts.

- **Primary Target:** Members who had EPF accounts in the "physical mode" (pre-UAN era) or those who have lost track of their old Account Numbers.
- **The Problem:** As of March 2024, there were **2.15 million inoperative accounts** containing **₹8,505 crore**. Many members cannot link these to their current UAN because they lack old documentation.
- **The Solution:** An Aadhaar-authenticated digital bridge that allows users to "discover" their legacy accounts and merge them into their active UAN profile seamlessly.

Phases of Implementation

The EPFO is adopting a "crawl-walk-run" approach to maintain data security:

Phase	Target Users	Mechanism
Initial Phase	Members with a known **Member ID**.	Users enter their old ID; Aadhaar validates identity for instant linking.
Expansion Phase	Members who **cannot recall** their old IDs.	Search based on name, DOB, and Aadhaar-linked history to "suggest" dormant accounts.

Key Concepts: Keyword Q&A

Q: Why do accounts become "Inoperative"?

A: An account is classified as inoperative if no contribution is made for 36 months. While they still earn interest, they are moved to a separate ledger for security and require additional verification for withdrawal.

Q: What is "Auto-Mode" processing?

A: It is a system where the EPFO's software automatically matches a member's claim request against their Aadhaar-verified profile and bank details. If everything matches, the money is dispatched without a physical file being touched by a clerk.

Q: What is the benefit of E-PRAAPTI for the government?

A: It increases transparency and reduces the "Unclaimed Deposits" liability on the EPFO's books, ensuring social security funds reach the intended beneficiaries rather than sitting idle.

Conceptual MCQs

Q1. The E-PRAAPTI portal primarily uses which authentication method to track old EPF accounts?

A) Passport Verification

B) Aadhaar-based Authentication

C) Employer's Physical Signature

D) PAN-only matching

Q2. What was the approximate total amount lying in inoperative EPFO accounts as of March 31, 2024?

A) ₹1,638 Crore

B) ₹2,632 Crore

C) ₹8,505 Crore

D) ₹83.1 Crore

Q3. In FY26, what percentage of EPFO claims were processed in "Auto-Mode"?

A) 50.11%

B) 59.19%

C) 71.11%

D) 98.7%

Answers: Q1: **B** | Q2: **C** | Q3: **C**

Exam Relevance

Exam Focus Area	Relevance Level
EPFO EO/AO/APFC	Functional knowledge of the new portal and FY26 stats
UPSC CSE	GS-2 (E-Governance), GS-3 (Economy: Social Security)
Banking / SSC	General Awareness: Government portals and financial inclusion

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