

Circular No – 050/2026

Date: 13.07.2026

To
All Members of The Association

**OPERATIONAL GUIDELINES FOR AVAILING THE BENEFIT UNDER
VISHWAS, 2026**

1. Further to the Association's Circular No. 048/2026 dated 07.07.2026 regarding VISHWAS, 2026 – A Scheme for Dispute Resolution and Litigation Reduction Mechanism, members are informed that the Employees' Provident Fund Organisation (EPFO) has issued detailed operational guidelines for the implementation of the Scheme, vide its Notification No. Compliance/E-1203096/2025/2823 dated 09.07.2026.
2. The key aspects of the guidelines are summarised below for the information of members:
 - 2.1. **Online Submission:** Applications under VISHWAS, 2026 must be submitted online through the EPFO portal in the prescribed manner.
 - 2.2. **Scope of the Scheme:** The Scheme covers:
 - Cases pending under Section 14B before the Central Government Industrial Tribunal (CGIT), High Courts, or the Supreme Court;
 - Final orders passed under Section 14B where the amount remains unpaid; and

- Pre-adjudication cases where proceedings have been initiated but final orders have not yet been passed.
 - 2.3. **Concessional Rates:** The Scheme provides for the payment of damages at the concessional rates prescribed under the Scheme, subject to the fulfilment of the stipulated conditions.
 - 2.4. **Settlement of Proceedings:** Upon acceptance of the application and compliance with the terms of the Scheme, the eligible proceedings relating to damages will stand settled in accordance with the provisions of the Scheme.
 - 2.5. **Processing Authority:** Designated EPFO authorities have been authorised to process applications and pass appropriate orders in accordance with the operational guidelines issued by the EPFO.
 - 2.6. **Action by Members:** Members intending to avail themselves of the benefits under the Scheme are advised to review their pending cases and submit their applications within the prescribed period, along with the required documents.
3. A copy of Notification No. Compliance/E-1203096/2025/2823 dated 09.07.2026 is enclosed.

For KARNATAKA EMPLOYERS' ASSOCIATION

**Sd/
[B C Prabhakar]
President**





कर्मचारी भविष्य निधि संगठन
Employees Provident Fund Organisation
(श्रम एवं रोजगार मंत्रालय, भारत सरकार)

(Ministry of Labour & Employment, Government of India)

मुख्य कार्यालय / Head Office

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Website: www.epfindia.gov.in, www.epfo.gov.in



No.: Compliance/ E-1203096/ 2025

2823

Date: 09/07/2026

09 JUL 2026

To
All Additional CPFCs (Zones)
RPFCs-I / II / Officers-in-Charge of Regional Offices
RPFC-III/APFC in charge of District Offices

Subject: Launch of "VISHWAS, 2026 for Amicable Settlement of disputes relating to Damages under Section 14B of Employees Provident Funds and Miscellaneous Provisions Act, 1952 and or 128 of the Code of Social Security, 2020.

Madam/Sir,

Vide notification no G.S.R. 525(E) dated 29.06.2026, the Central Government has notified VISHWAS, 2026, as part of the EPF Scheme, 2026, with the aim to facilitate amicable resolution of disputes relating to levy of damages under Section 14B of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 / 128 the Code of Social Security, 2020.

2. **Duration:**

The provisions of VISHWAS, 2026 are effective w.e.f. 29.06.2026 and shall remain in force for a period of six (6) months from the date of its notification.

3. **Applicability:**

VISHWAS, 2026 shall be applicable to following categories of cases under section 14B of the Employees Provident Funds and Miscellaneous Provisions Act, 1952 (hereinafter referred to as 'repealed Act ') read with paragraph 32A of the Employees' Provident Funds Scheme, 1952 and section 128 of the Code read with paragraph 23 of the EPF Scheme, 2026:

S.No	Category	Description
a	Ongoing Litigation Cases	Where order under section 14B of the Repealed Act or under section 128 of the Code, as the case may be, has been issued and is under dispute before any judicial forum by either party to the dispute
b	Finalised 14B Orders including RRC Cases (Unpaid / Partially Paid)	Where any order under section 14B of the Repealed Act or under section 128 of the Code, as the case may be, has been issued and amount to be levied is yet to be recovered;
c	Pre-Adjudication Cases (Notice Issued)	Where notice under section 14B of the Repealed Act or under section 128 of the Code, as the case may be, has been issued and final order is yet to be issued;
d	Pre-Adjudication Cases (Notice Not Yet Issued)	Where notice under section 14B of the Repealed Act or under section 128 of the Code, as the case may be, is yet to be issued.

4. Rate of Damages under the Vishwas, 2026

Notwithstanding the rate of damages otherwise applicable at the relevant point of time, the rate of damages under the VISHWAS, 2026 for the period prior to 14.06.2024 shall be as follows:

Period of Default	Rate per Month
Default up to 2 months	0.25% per month
Default from 2 to less than 4 months	0.50% per month
Default beyond 4 months	1.00% per month

5. The VISHWAS, 2026 shall be applicable subject to the following further conditions:

- (a) The entire interest payable under Section 7Q of the repealed Act or Section 127 of Code on Social Security, 2020, as the case may be for the period of default corresponding to Section 14B / 128 proceedings must be fully remitted before the submission of an application under Vishwas, 2026.



- (b) The employer shall submit a formal undertaking that no further appeal before any judicial or quasi-judicial forum shall be filed consequent upon settlement and abatement of the dispute under VISHWAS, 2026.

6. Regulation of dues, paid in part: -

Any unpaid amount under section 14B of the Repealed Act shall be regulated as under:-

- a) Where the amount already remitted in part exceeds the revised damages computed under the VISHWAS, 2026, no refund shall be admissible to the establishment, nor shall such excess be adjusted against any other order or notice issued under Section 14B / 128 for the same period of delay in remittance.
- b) Where the amount already remitted in part is less than the revised damages computed under the VISHWAS, 2026, the establishment shall be liable to remit the differential amount.

7. Regulation of Pre-deposit under Section 7O of the Employees Provident Funds and Miscellaneous Provisions Act, 1952 or Section 23 of the Code:

Any amount deposited under section 7-O of the Repealed Act or under sub-section (3) of section 23 of the Code for preferring an appeal under section 7-I of the Repealed Act or section 23 of the Code, as the case may be, and deposited with the Employees' Provident Fund Organisation shall be considered as valid deposit by the establishment under the Repealed Act and shall be regulated as under:

- a) Where the amount calculated as damages payable under VISHWAS, 2026 exceeds the amount deposited amount under section 7-O of the Repealed Act or under sub-section (3) of section 23 of the Code, such amount shall be paid by the establishment;
- b) Where the differential amount deposited under section 7-O of the Repealed Act or under sub-section (3) of section 23 of the Code exceeds the amount calculated as damages payable under VISHWAS, 2026 is more, the differential excess of amount shall be adjusted first against any other order issued under section 14B of the Repealed Act or any notice to be issued under section 128 of the Code for any subsequent period of delay in remittances towards the contributions payable by the establishment.

8. The following categories of cases are specifically excluded from the Vishwas, 2026:

- (a) Establishments where damages have been fully recovered.
- (b) Cases involving fraud, misappropriation, or deliberate falsification of records.
- (c) Cases where interest under dispute has not been fully remitted.



PART-B
OPERATIONAL GUIDELINES

1. The following operational guidelines are being issued under Para 11 of VISHWAS, 2026

- (a) The employer shall file an application through online mode on the employer portal.
- (b) The application shall be authenticated through Digital Signature or e-sign of the authorised signatory.
- (c) In case the PAN, email ID, or mobile Number of the employer is not uploaded so far by the employer, the same is required to be updated.
- (d) The employer is required to make appropriate entry in the online application and /or upload records relating to the following:
 - i) Period of Default
 - ii) Reference Order Number
 - iii) Reference Order Date
 - iv) The amount of damage levied.
 - v) The amount of damage paid.
 - vi) Proof in support of deposit of interest/damages is required to be uploaded.
 - vii) Declaration that the interest for the period under consideration has been deposited.
- (e) The employer is required to select the applicable case category. Based on the selected category, additional relevant details are required to be entered as per the defined specifications.
- (f) Upon successful completion and submission of the application, the system generates the Vishwas Application PDF.
- (g) The employer shall provide the following two consents:
 - i. For "Payment under VISHWAS, 2026", confirmation that the payment shall be made within 15 days from the date of approval of the competent authority.
 - ii. The employer shall provide a mandatory declaration stating: "The applicant hereby undertakes that, consequent upon the abatement of the dispute under the VISHWAS, 2026, no further appeal or proceeding shall be filed before any court, tribunal, or other forum in respect of the said dues."



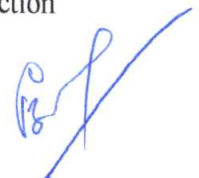
- (h) The employer shall review and sign the application digitally, using eSign or DSC.
- (i) Upon successful digital signing, the application is transmitted to the Field Office for further processing and approval.

2. Processing and Verification – Role of the Dealing Assistant (DA) Regional Office/District office:

- a. The DA (Compliance Role) logs into the system and selects the “Vishwas, 2026” option from the Vishwas, 2026 menu.

The system displays:

- i. A list of applications pending for approval (submitted by Employer or sent back by Employer/SS/APFC for reconsideration).
 - ii. A separate list of applications that are in process or already processed.
- b. The DA clicks on the “View Details” button corresponding to the application requiring action. The Application Details Page is opened, which displays:
 - i. Establishment Details
 - ii. Application Details
 - iii. System-calculated benefit under VISHWAS, 2026
 - c. The DA must select ‘Declaration’ in respect of payment of interest before proceeding with the submission. The DA thereafter shall verify and confirm the payment of interest as necessary precondition for availing benefit.
 - d. The DA can also download the system-generated damage calculation sheet based on which benefits have been computed.
 - e. In case, the DA agrees with the system-calculated benefits and confirms that interest for the default period has been paid by the employer:
 - i. The DA enters remarks.
 - ii. Clicks on “Agree and Approve System Calculations” and the application is submitted to SS for approval.
 - f. In case, the DA disagrees with the system calculations:
 - i. The DA clicks on “Disagree with System Calculations”.
 - ii. A new page opens with an option to upload a manual calculation file.
 - iii. The file approval process shall follow the procedure defined in the next section



- g. After the updated file is uploaded and approved:
 - i. The system recalculates Vishwas Benefits based on the revised data.
 - ii. The DA enters remarks and submits the application to SS for further processing.
- h. VISHWAS, 2026 application manual calculation file upload by the DA

If the DA disagrees with the system calculations and clicks on “Disagree with System Calculations”, the system redirects the user to the Manual File Upload Page. On this page, the DA is provided with an option to upload a manually prepared text file containing calculation details for the establishment. A help file specifying the required file format is made available for download to assist the user.

3. VISHWAS, 2026 application processing by the Section Supervisor (SS):

The SS (Compliance Role) logs into the system, accesses the Vishwas, 2026 menu, and views applications submitted by the DA, categorised as pending or processed.

By selecting “View Details,” the SS can review establishment details, application details, and calculated or updated benefits. The SS can, then, recommend the application for approval or rejection to the APFC, or send it back to the DA for rechecking, as they do not have authority for final rejection.

All uploaded files are available for review by the SS. The system-generated notes highlight cases requiring special attention of the SS, such as manual calculation uploads or a “No” selection for the interest declaration.

4. VISHWAS, 2026 application processing by APFC:

The APFC logs into the system, accesses the Vishwas, 2026, menu, and reviews applications categorised as pending or processed.

By selecting “View Details,” the APFC can examine establishment details, application details, and calculated or updated benefits. The APFC is the final authority to approve, reject, or send the application back to the DA for rechecking. If approved, the application is forwarded to the employer for final approval; if rejected, the process ends.

All uploaded files are available for review, and system-generated notes highlight cases such as manual calculation uploads or a “No” selection for the interest declaration. Additionally, email and SMS notifications are sent to the employer upon approval or rejection.

5. VISHWAS, 2026 application for payment process by the employer:

The Employer logs into the portal, accesses Vishwas, 2026 and views applications approved by the Field Office under “Approved by RO.”



By selecting “Approve/Reject,” the Employer can review Vishwas calculations, benefits, and any uploaded statement file. The Employer can either agree (proceeding to challan generation and payment), disagree (rejecting the application with no further action), or send it back to the DA for re-evaluation.

Once the challan is generated, it cannot be cancelled; upon successful payment, the application is sent to the APFC for certificate generation and e-signing, after which the signed certificate is made available for download in the Employer’s login.

6. VISHWAS, 2026 certificate signing by APFC/RPFC-II:

The APFC/RPFC-II logs into the system, accesses the Vishwas, 2026 dashboard, and views applications categorised as pending for approval, or pending for eSign/ DSC. The APFC selects the relevant application, reviews the certificate PDF, and proceeds to digitally sign it. The duly signed certificate is made available on the Employer’s portal for download.

PART-C

PREPARATORY ACTIVITIES FOR ZONAL/REGIONAL/DISTRICT OFFICES

Each Zonal/Regional/District Office shall complete the following preparatory activities within the timelines specified, prior to and during the commencement of the Vishwas, 2026:

S.No.	Preparatory Action	Responsibility	Timeline
1	Identification of possible beneficiary establishments under VISHWAS, 2026 relating to the four specified categories.	RPFC-II / APFC (PD Cell of RO/DO / Legal Cell)	Within 7 days of issuance of the circular.
2	Designate a Nodal Officer (not below the rank of APFC) as the 'Vishwas, 2026 Coordinator' at the Regional Office. Communicate details of the coordinator to Zonal Office.	RPFC-I / OIC	Within 7 days of issuance of the circular.

3	Constitute a 'Vishwas Cell' with sufficient no of officers/officials to handle applications, calculations, and certificate issuance.	RPFC-I / OIC	Within 7 days of issuance of the circular.
4	Establish a dedicated Vishwas Helpdesk at the Regional Office (with a dedicated phone number and email ID) for employer queries. Publish details of the Scheme on the RO notice board.	Nodal Officer	Within 7 days of issuance of the circular.
5	Undertake outreach and publicity: send individual communications (letters/emails/SMS) to all Vishwas-eligible establishments informing them of the VISHWAs, 2026, their tentative benefit, and the application process. Coordinate with industry associations, trade bodies, and Employer Facilitation Centres etc. for wider publicity.	Nodal Officer / Compliance Wing	Within 7 days of issuance of the circular and shall continue throughout the VISHWAs, 2026 period
6	Coordinate with EPFO's panel advocates to identify all pending 14B cases before CGIT/HC/SC in the RO's jurisdiction and create a court-case wise database.	Legal Wing / Vishwas Cell	Within 7 days of issuance of the circular.
7	Issue instructions to panel advocates regarding filing of IAs/MAs in court, where the employer has availed benefit under the Vishwas, 2026. Ensure panel advocates are aware of the procedural requirements.	RPFC-I / Legal Wing	Within 7 days of issuance of the circular.
8	Designate a Nodal Officer as the 'Vishwas, 2026 Coordinator' at the Zonal Office. Communicate details of such nodal officers relating to ZO and RO/DO to Head Office	Zonal Office	Within 7 days of issuance of the circular.



REVIEW MECHANISM AND MONITORING

1. Regular Review by Zonal Offices

In view of the six-month window and the time-sensitivity of the Vishwas, 2026, Zonal Offices shall institute a structured, mandatory review mechanism as under:

A. Weekly Review (First Three Months)

During the first three months from the commencement of Vishwas, 2026, Zonal Offices shall conduct weekly reviews of all Regional Offices under their jurisdiction. The review shall cover:

- a) Number of applications received during the week, by category.
- b) Number of applications processed, Vishwas' amount communicated, and applications accepted by employers.
- c) Number of certificates issued during the week.
- d) Amount recovered/deposited during the week.
- e) Pendency of applications beyond 15 days at the Vishwas Cell stage (with reasons).
- f) Number of applications rejected (with reasons) and number of 'Failed' cases.
- g) Outreach and publicity activities undertaken during the week.
- h) Queries/grievances received and resolved at the Helpdesk.

B. Fortnightly Review (Months 4 to 6)

During the last three months, Zonal Offices shall conduct fortnightly reviews, focusing on:

- a) Cumulative progress vs. the target establishment database.
- b) Follow-up with establishments that have not yet applied, particularly those with high pending amounts.
- c) Special attention to litigation cases where Court/CGIT disposal is pending even after certificate issuance -- follow-up with panel advocates for expeditious filing of IAs/MAs.
- d) Identification of systemic bottlenecks and reporting to Head Office for resolution.



C. Performance Ranking based on Key Performance Indicators (KPIs)

The following KPIs shall be tracked and reported by Regional Offices at every review:

KPI No.	Key Performance Indicator	Weightage
KPI-1	% of eligible establishments contacted / outreach done	20%
KPI-2	% of applications processed by the DA within 10 working days of receipt	20%
KPI-3	% of applications where Vishwas' amount was communicated within 20 days of receipt of the application.	25%
KPI-4	% of certificates issued within 3 working days of payment verification	10%
KPI-6	% of litigation cases where application for withdrawal of the case has been filed before Court/CGIT under VISHWAS, 2026.	25%

All Zonal Offices and Regional Offices are directed to ensure strict compliance with these guidelines. Any ambiguity or situation not covered by these guidelines shall be referred to the Compliance Division, Head Office, for clarification. This circular supersedes any previous communication on this subject.

(This issues with the approval of the Central Provident Fund Commissioner.)

[P. B. VERMA]

Additional Central Provident Fund Commissioner (Compliance)

Copy to:

1. PS to CPFC
2. FA & CAO/CVO
3. All ACC HQ (Divisions at Head Office)/Director PDUNASS
4. All ZTIs
5. Web-admin – for upload on website