

EPFOSHEME

YOUR PERSONAL EPFO GUIDE



Month	Employer Contribution (3.67%)	Employee Contribution (12%)	Monthly balance (end of month)	Applicable Interest
Jun - 16	₹734	₹2400	3134	Nil. Just Joined.
Jul - 16	₹734	₹2400	(₹3134 + ₹3134) = ₹6268	(₹13134*8.75% / 12) = ₹22
Aug - 16	₹734	₹2400	(₹6268 + ₹3134) = ₹9402	(₹16268*8.75% / 12) = ₹44
Sep - 16	₹734	₹2400	(₹9402 + ₹3134) = ₹12536	(₹19402*8.75% / 12) = ₹68.55
Oct - 16	₹734	₹2400	(₹12536 + ₹3134) = ₹15670	(₹112536*8.75% / 12) = ₹91.40
Nov - 16	₹734	₹2400	(₹15670 + ₹3134) = ₹18804	(₹115670*8.75% / 12) = ₹114.26
Dec - 16	₹734	₹2400	(₹18804 + ₹3134) = ₹21938	(₹118804*8.75% / 12) = ₹137.11
Jan - 16	₹734	₹2400	(₹21938 + ₹3134) = ₹25072	(₹121938*8.75% / 12) = ₹159.96
Feb - 16	₹734	₹2400	(₹25072 + ₹3134) = ₹28206	(₹125072*8.75% / 12) = ₹182.81
Total EPF Balance at the end of the year 2016-17	₹6606	₹21,600	(₹28206 + ₹3134) = ₹31340	820.03