OFFICIAL HR COMMUNICATION

Mystery Rooms

A REAL LIFE ESCAPE EXPERIENCE

MYSTERY ROOMS INDIA

Kickass Adventures Pvt. Ltd.

EMPLOYEE GUIDE · PF & ESIC UPDATE

Understanding the New PF Rules

EFFECTIVE FROM
17 Sept 2026

NEW PF CEILING
₹25,000

NEW: ₹7,000 extra in your PF every 6 months · **up to ₹28,000**

ACTION: Create & share your UAN by **6 October 2026**

For all employees · Branches · Corporate Office · Please read and keep for reference

GREAT NEWS FOR OUR TEAM

Congratulations!

Your CTC is increasing

For **all employees already in PF** and those **getting enrolled now**.

Dear Team, we are excited to share an important update on PF & ESIC that brings **added financial security and long-term savings benefits** for our employees. Here is how your CTC changes:

NEWLY ENROLLED IN PF

Earlier CTC

~~₹23,000~~

New CTC

₹25,532

₹23,000 + ₹2,532 company share. In-hand: ₹23,000 - ₹2,532 = ₹20,468

ALREADY IN PF

Earlier CTC

~~₹30,000~~

New CTC

₹30,732

₹28,200 + ₹2,532 company share. In-hand: ₹28,200 - ₹2,532 = ₹25,668

PLUS: NEW PF BENEFIT

₹7,000 extra every 6 months

UP TO

₹28,000

Deadline: 6 October 2026

Create and share your **UAN by 6 October**, or your PF amount will not reach your PF account. See the next page.

Sample salaries shown. Your exact figures will be in your salary slip. Full breakdown in Sections 04 and 05.

ACTION REQUIRED · URGENT

Create your UAN on the UMANG app today

All employees who now come under PF as per the new rules must create their UAN and share it **by 6 October 2026**, before salary is processed.

LAST DATE

6 October 2026

Tuesday

Only a few days left. Don't wait for the last day. Do it today.

Why it matters

Without a UAN, PF is still **cut from your salary and from the company's end**, but it **will not reach your PF account**. That amount goes to the government. **Let's not let this happen.**

UAN shared on time → PF cut from your salary + company's share → **Your PF account** — Your savings are safe

No UAN shared → PF cut from your salary + company's share → **Goes to the government** — You lose this money

3 quick steps

1. Create your UAN on the **UMANG app** (HR will share a step-by-step YouTube video).
2. Share it with your **Branch Manager, POC or Supervisor**.
3. Do it **by 6 October 2026**, before salary is processed.

SECTION 01

Overview of the new PF rules

As per the recent changes in the Government's PF policy, PF coverage has been extended up to a salary of ₹25,000.

EARLIER CEILING	NEW CEILING
₹15,000 →	₹25,000

Effective from 17 September 2026

The new rules at a glance

Salary ₹25,000 or below → PF applies

PF deduction is **mandatory** for eligible employees earning ₹25,000 or below, as per company policy and applicable rules.

Salary below ₹21,000 → PF + ESIC

Employees earning below ₹21,000 come under **both PF and ESIC**, as per applicable statutory rules.

Your PF depends on your Basic Salary

Your PF amount depends on your **Basic Salary and payable/ attendance days**. The exact amount is shown in your salary slip.

New: extra ₹7,000 PF benefit

For eligible employees whose PF starts from 17 September 2026 onwards: ₹7,000 extra for every 6 continuous months, for up to 2 years.

Earning above ₹25,000 and not in PF yet? You have not been left out. The company is **working on something for your benefit too**, and will share details soon.

SECTION 02

Key changes explained

Here is how the new PF structure works for each salary level.

Topic	Earlier	Now
PF ceiling	₹15,000	**₹25,000** (from 17 Sept 2026)
PF coverage	—	Mandatory for eligible employees with salary ₹25,000 or below
Extra PF benefit	—	₹7,000 per 6 months, up to ₹28,000 (eligible employees only)

What applies to your salary level

CTC below ₹21,000 PF + ESIC

Your PF is **variable**, based on your applicable Basic Salary. **ESIC** is also deducted as per your salary and ESIC rules. The company adds its employer-side PF share.

Salary above ₹21,000 up to ₹25,000 PF

Also applies to existing PF members with salary between ₹25,000 and ₹40,000.

Your **Basic Salary is fixed at ₹21,100**. The rest of your salary is paid as HRA and other allowances.
Your PF: **₹2,532** + Company PF: **₹2,532** = **₹5,064 per month**.

CTC above ₹40,000 PF

Your PF: **₹3,000** + Company PF: **₹3,000** = **₹6,000 per month**.

SECTION 02 · CONTINUED

September 2026: a month in two parts

The new ₹25,000 ceiling became effective in the middle of September, so September PF is calculated in two parts.

1 Sept	**17 Sept**	30 Sept
₹15,000 ceiling	**₹25,000 ceiling**	
1–16 Sept (16 days)	17–30 Sept (14 days)	

- **1 to 16 September:** PF on the old ₹15,000 ceiling.
- **17 to 30 September:** PF on the new ₹25,000 ceiling.
- Both parts are added together and shown as **one PF deduction** on your September salary slip.
- **From October 2026 onwards,** the ₹25,000 ceiling applies for the full month.

Why is Basic Salary fixed at ₹21,100?

To **limit the PF deduction from your salary** while still giving you PF coverage. PF is 12% of Basic, so a lower Basic means a smaller deduction from your pay.

A worked September example (₹2,360) is in Section 04.

SECTION 03

Employee benefits

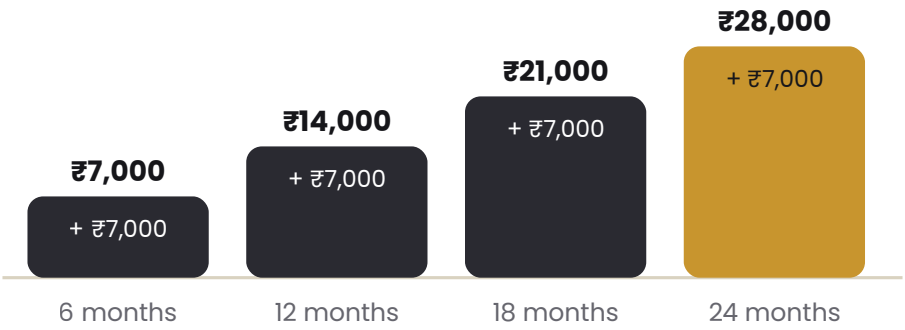
Over and above your regular PF contributions, there is a new PF benefit for eligible employees.

NEW PF BENEFIT

₹7,000 extra in your PF account every 6 months

UP TO **₹28,000** in 2 years

If you complete **6 continuous months** with the company, you receive an additional **₹7,000 in your PF account**. This can continue **every 6 months for up to 2 years**.



Total you can build up over 2 years

Complete 6 months	Complete 1 year	Complete 2 years
₹7,000	**up to ₹14,000**	**up to ₹28,000**

SECTION 03 · CONTINUED

Who gets the ₹7,000 benefit?

You are eligible if

- Your PF **starts from 17 September 2026 onwards**, and
- You are a **first-time employee joining the EPFO system**, and
- You complete each **6-month period continuously** with the company, subject to the applicable company policy, scheme eligibility conditions and statutory requirements.

You are NOT eligible if

- Your PF **started before 17 September 2026**, or
- You are **already an existing PF member**.

Other benefits for you

Company PF contribution

The company provides its own PF contribution separately, into your PF account.

Regular PF savings

The ₹7,000 benefit is **in addition to** your regular monthly PF contributions.

SECTION 04

PF contribution & calculation examples

PF is calculated as 12% of your Basic Salary. Here is how it works in real numbers.

EXAMPLE 1 · SALARY ABOVE ₹21,000 UP TO ₹25,000

Basic Salary fixed at **₹21,100**. Employee PF = ₹21,100 × 12% = **₹2,532**.

You pay	+	Company pays	=	Into your PF
₹2,532		**₹2,532**		**₹5,064**
deducted from salary		added by company		every month

The **same applies to employees who were already in PF earlier** and whose salary is between **₹25,000 and ₹40,000**.

EXAMPLE 2 · SALARY ABOVE ₹40,000

A fixed PF amount applies on both sides.

You pay	+	Company pays	=	Into your PF
₹3,000		**₹3,000**		**₹6,000**
deducted from salary		added by company		every month

EXAMPLE 3 · SALARY BELOW ₹21,000

Your PF is **variable**, according to your applicable Basic Salary and payable/attendance days. **ESIC** is also deducted as per ESIC rules, and the company adds its employer-side PF share. Your salary slip shows the exact amounts.

SECTION 04 · CONTINUED

Example: existing PF employee

EXAMPLE 4 · CURRENT CTC
₹30,000

CURRENT BASIC
₹28,200

How the employee PF is worked out for a **₹30,000 CTC**, step by step:

Step	Employee PF
PF on current Basic ₹28,200 × 12%	₹3,384
Government upper limit on employee PF	₹3,000
Company fixes Basic at ₹21,100 × 12%	**₹2,532**

What this means

PF on ₹28,200 would be ₹3,384, but the government has kept the upper limit at **₹3,000**. The company takes **₹21,100 as your Basic**, so your PF deduction is only **₹2,532**, which is ₹468 less than ₹3,000.

In-hand salary
₹28,200 - ₹2,532
₹25,668

New CTC
₹28,200 + ₹2,532 company share
₹30,732

Your CTC goes up

Earlier CTC: **₹30,000** → New CTC: **₹30,732**, including the company's PF share of ₹2,532.

SECTION 04 · CONTINUED

September 2026 & quick summary

EXAMPLE 5 · SEPTEMBER 2026 PF

For PF wages of **₹25,000 or above**, where PF was earlier restricted to the ₹15,000 ceiling:

Period	Calculation	PF
1–16 Sept	₹1,800 × 16/30	₹960
17–30 Sept	₹3,000 × 14/30	₹1,400
Total September employee PF		**₹2,360**

₹1,800 is 12% of the old ₹15,000 ceiling. ₹3,000 is 12% of the new ₹25,000 ceiling. Each is multiplied by the number of days in that part of the month out of 30.

Quick summary: monthly PF by salary level

Salary level	You	Company
Below ₹21,000 (PF + ESIC)	Variable	Variable
Above ₹21,000 up to ₹25,000	₹2,532	₹2,532
Existing PF members, ₹25,000–₹40,000	₹2,532	₹2,532
Above ₹40,000	₹3,000	₹3,000

SECTION 05

Your CTC & take-home salary

EXAMPLE 6 · NEWLY ENROLLED PF EMPLOYEE

First-time PF member: the **company share is added to CTC**; your **employee share is deducted from your current salary**.

NEW PF MEMBER · CTC CALCULATION

Earlier CTC	₹23,000
+ Company PF share	₹2,532
New CTC	**₹25,532**
In-hand (₹23,000 - ₹2,532 employee share)	₹20,468

EXAMPLE 7 · ALREADY IN PF · CTC ₹30,000

Item	Earlier	New
PF calculated on	₹15,000	₹21,100
Employee PF share	₹1,800	₹2,532
Company PF share	₹1,800	₹2,532
Total into your PF account	₹3,600	**₹5,064**
In-hand (₹28,200 - employee PF)	₹26,400	₹25,668
CTC (₹28,200 + company PF)	**₹30,000**	**₹30,732**

Important

A higher CTC does **not** mean more money in your monthly take-home. The PF amounts are **deposited into your PF account** as your savings.

SECTION 06

PF withdrawal & leaving the company

What happens to your PF and the ₹7,000 benefit if you leave.

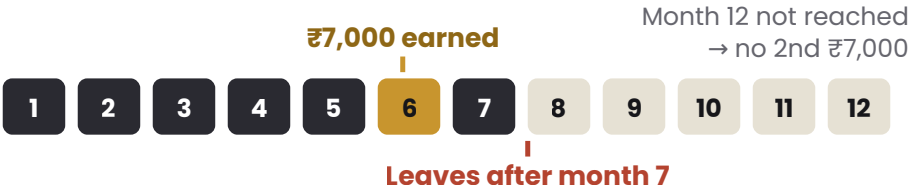
Leave before completing 6 months

You will **not** receive the ₹7,000 benefit. However, your **regular PF for the months you worked stays in your PF account**, subject to applicable PF rules.

Leave after completing 6 months

You receive ₹7,000 for **each completed 6-month period**, subject to the scheme's eligibility conditions.

EXAMPLE 7 · LEAVING AFTER 7 MONTHS



You receive **₹7,000** for the completed first 6 months. You do not receive another ₹7,000 because the next 6-month period was not completed.

About withdrawing money from your PF account

This update does not change the rules for withdrawing your PF. Withdrawals are governed by EPFO rules. For help, please speak to the **HR Team**. Keep your UAN safe: it stays with you when you change jobs.

SECTION 07

UAN: creating & sharing your PF number

Deadline: 6 October 2026. Without a UAN, your PF will not reach your PF account. See page 3.

1

Create your UAN on the UMANG app

You can create your UAN/PF account through the **UMANG app**.

2

Watch the HR video

HR will share a **YouTube video** that explains the complete process step by step.

3

Share your UAN

Share your UAN with your **Branch Manager, POC or Supervisor**.

4

Submitted to HR via Zimyo

Your Branch Manager/POC/Supervisor prepares a list and shares the UAN details with the **HR Team through Zimyo**.

Already have a UAN from a previous company?

Do not create a new UAN. Share your existing UAN with your Branch Manager/POC/Supervisor.

SECTION 08

Important points to remember

- **Create your UAN on UMANG and share it by 6 October 2026.** Without a UAN, the PF amount cut will not reach your PF account.
- **CTC increases** for all employees already in PF and those being enrolled now.
- New PF ceiling of **₹25,000** applies from **17 September 2026**.
- PF is **mandatory** for eligible employees earning **₹25,000 or below**.
- Salary **below ₹21,000**: both **PF and ESIC** apply.
- Salary **above ₹21,000 up to ₹25,000** (and existing PF members at ₹25,000–₹40,000): Basic fixed at ₹21,100, your PF is **₹2,532**.
- Salary **above ₹40,000**: your PF is **₹3,000**, company adds ₹3,000.
- PF shares are part of your **CTC** and go into your PF account, not your take-home.
- Extra **₹7,000** per completed 6 months (up to **₹28,000** in 2 years), only for eligible employees whose PF starts from 17 Sept 2026 onwards.
- Existing PF members and those whose PF started before 17 Sept 2026 are **not** covered by the ₹7,000 benefit.
- Leave before 6 months: no ₹7,000, but your regular PF stays in your account.
- September 2026 PF is calculated in **two parts** and shown as one deduction.
- Already have a UAN? Share your **existing UAN**. Never create a second one.
- Salary above ₹25,000 and not in PF earlier? **The company is working on something for your benefit too.**
- Always check your **salary slip** for your exact PF and ESIC amounts.

SECTION 09

Frequently Asked Questions

Every question from the official PF & ESIC FAQ, answered simply.

A · WHO COMES UNDER PF

Q1 Who will come under PF?

Employees with a salary of **₹25,000 or below** will come under PF, as per company policy and applicable rules.

Q2 Is PF mandatory for employees with a salary of ₹25,000 or below?

Yes. PF is **mandatory** for eligible employees with a salary of ₹25,000 or below.

Q3 Who will come under both PF and ESIC?

Employees with a salary **below ₹21,000** will come under both PF and ESIC, subject to applicable eligibility rules.

Q4 My salary is above ₹25,000 and I was not part of PF earlier. What about me?

Please don't worry, **you have not been left out**. We value every member of our team, and the company is **working on something for your benefit as well**. We will share the details with you as soon as it is ready.

B · SALARY STRUCTURE & CONTRIBUTIONS

Q5 What happens if my salary is above ₹21,000 up to ₹25,000?

Your **Basic Salary will be fixed at ₹21,100**. The rest of your salary is paid as HRA and other allowances. The **same applies to existing PF members** whose salary is between ₹25,000 and ₹40,000.

Q6 Why is my Basic Salary being fixed at ₹21,100?

To **limit the employee-side PF deduction** while providing PF coverage.

Employee PF: ₹21,100 × 12%	₹2,532
Company PF	₹2,532
Total PF every month	**₹5,064**

₹2,532 is deducted from your salary, and the company contributes another ₹2,532 to your PF account.

Q7 What happens if my salary is below ₹21,000?

Your PF is **variable**, according to your applicable Basic Salary. **ESIC** is also deducted as per your salary and ESIC rules. The company also contributes its employer-side PF share.

Q8 What happens if my salary is above ₹40,000?

₹3,000 is deducted from your side and **₹3,000** is contributed by the company: a total of **₹6,000 per month**.

Q9 Will the company also contribute towards my PF?

Yes. The company provides its applicable **company-side PF contribution** separately.

C · UAN & PF ACCOUNT

Q10 How do I open/create my PF account?

Create your UAN/PF account **now** through the **UMANG app**. HR will share a **YouTube video** explaining the process step by step.

Q11 What is the last date to create and share my UAN?

6 October 2026. Please do not wait for the last day. Create your UAN on the UMANG app today and share it with your Branch Manager, POC or Supervisor.

Q12 After creating my UAN, where should I share it?

Share it with your **Branch Manager, POC or Supervisor**.

Q13 Where will my UAN details be submitted?

Your Branch Manager/POC/Supervisor will prepare a list and share the UAN details with the **HR Team through Zimyo**.

Q14 What happens if I do not share my UAN before my salary is processed?

You will lose that PF money. The PF amount will still be cut from your salary and contributed from the company's end, but it **will not reach your PF account** because there is no UAN. The amount will go to the government.

Please create your UAN on the **UMANG app** and share it before salary processing, so this does not happen.

Q15 What if I already have a UAN?

Share your **existing UAN** from your previous company with your Branch Manager/POC/Supervisor. **Do not create a new UAN.**

D · NEW ₹7,000 PF BENEFIT

Q16 Is there any additional benefit for new PF employees?

Yes. If you **complete 6 continuous months** with the company, you receive an additional **₹7,000** credited to your PF account, subject to the scheme's eligibility conditions.

Q17 How much additional benefit can I receive?

₹7,000 after every completed 6-month period, for up to 2 years: at **6, 12, 18 and 24 months** = a total of **₹28,000**. This is **in addition to** your regular PF contribution.

Q18 What happens if I leave the company before completing 6 months?

You will **not** receive the ₹7,000 benefit. Your regular PF for the months you worked will remain in your PF account, subject to applicable PF rules.

Q19 What happens if I leave after completing 6 months?

You receive the ₹7,000 benefit for that completed 6-month period, subject to eligibility conditions.

Example: If you leave after 7 months, you receive ₹7,000 for the completed 6 months. You do not receive another ₹7,000 because the next 6-month period was not completed.

Q20 What happens if I complete 2 years?

If you complete all four 6-month periods and remain eligible, you can receive a total of **₹28,000** in your PF account, in addition to your regular PF contributions.

Q21 Will existing/old PF employees get this benefit?

No. This benefit is for eligible **first-time employees joining the EPFO system** under the government scheme. Existing PF members will not receive it. Employees whose PF started before 17 September 2026 are also not covered.

E · CTC & TAKE-HOME SALARY

Q22 If I am a new PF employee and did not have PF earlier, will my CTC change?

Yes, it increases. For first-time PF members, the **company's PF share is added** to your CTC. Your employee PF share is **deducted from your current salary**.

Earlier CTC	₹23,000
+ Company PF share	₹2,532
New CTC	**₹25,532**
In-hand: ₹23,000 - ₹2,532 employee share	₹20,468

The PF amounts go into your PF account; they are **not** extra money in your monthly take-home.

Q23 Will my CTC increase because of the company's PF contribution?

Yes. CTC increases for **all employees already in PF and those being enrolled now**. The exact increase depends on your salary structure, Basic Salary and PF contribution.

Q24 Will the increased CTC mean I receive more money in my monthly salary?

No. The PF shares in your CTC are deposited into your PF account as your savings. They are not added to your take-home. Your salary slip shows the employee PF deduction and company PF contribution separately.

Q25 What will happen to the PF deduction for existing employees?

It will be revised as per the new PF structure. **Example:** CTC ₹30,000, existing Basic ₹28,200.

PF on ₹28,200 × 12%	₹3,384
Government upper limit	₹3,000
PF on fixed Basic ₹21,100 × 12%	**₹2,532**

The company takes ₹21,100 as Basic, so your PF is ₹2,532. The rest of your salary is paid as HRA and other allowances.

In-hand: ₹28,200 - ₹2,532	₹25,668
New CTC: ₹28,200 + ₹2,532 company share	**₹30,732**

Earlier CTC ₹30,000 → now **₹30,732**.

Q26 Will my CTC change because of the new PF structure?

Yes. PF contributions are included in CTC, calculated on the revised salary structure. For example, ₹30,000 becomes ₹30,732 for an existing PF member, and ₹23,000 becomes ₹25,532 for a newly enrolled employee.

Q27 Will my take-home salary be affected?

Fixing Basic at ₹21,100 is meant to **reduce the PF deduction** compared with calculating PF on a higher Basic. Your final take-home depends on your complete revised structure: Basic, HRA, other components and deductions.

F · NEW ₹25,000 CEILING & SEPTEMBER 2026

Q28 From when will the new ₹25,000 ceiling apply?

From **17 September 2026**.

Q29 Will the new PF ceiling apply for the full month of September?

No. September 2026 PF is calculated in two parts: **1–16 September** on the ₹15,000 ceiling and **17–30 September** on the ₹25,000 ceiling. From **October 2026**, the ₹25,000 ceiling applies for the full month.

Q30 How will my September PF deduction be calculated?

Both periods are calculated separately and then combined into **one PF deduction** on your salary slip.

Q31 Can you give an example of the September PF calculation?

If your PF wages are ₹25,000 or above and your PF was earlier restricted to the ₹15,000 ceiling:

Period	Calculation	PF
1–16 Sept	₹1,800 × 16/30	₹960
17–30 Sept	₹3,000 × 14/30	₹1,400
Total September PF		**₹2,360**

Your September employee PF deduction will be **₹2,360**.

Mystery Rooms

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Your future matters to us.

We want every member of our team, at every branch and at the corporate office, to understand their PF rights and benefits. Saving for tomorrow is one of the best things you can do for yourself and your family, and we are glad to be part of that journey with you.

HAVE A QUESTION?

Contact the **HR Team** or our **HR Head, Mrs. Radhika Panjwani**.

Contact Number: 7701962526

No question is too small.

This guide is for employee awareness. PF, ESIC and benefit amounts are subject to applicable company policy, scheme eligibility conditions and statutory rules. Your salary slip shows your exact amounts.

Kickass Adventures Pvt. Ltd. · HR Department