



**Twenty-fifth
Annual Report
1977-1978
Silver Jubilee Year**

25

**EMPLOYEES' PROVIDENT FUND ORGANISATION
OFFICE OF THE CENTRAL PROVIDENT FUND COMMISSIONER, NEW DELHI**

SILVER JUBILEE YEAR
25th ANNUAL REPORT 1977-78

EMPLOYEES' PROVIDENT FUND ORGANISATION

The Employees' Provident Fund & Miscellaneous Provisions Act, 1952

The Employees' Provident Funds Scheme, 1952

The Employees' Family Pension Scheme, 1971

The Employees, Deposit-Linked Insurance Scheme, 1976

OFFICE OF THE
CENTRAL PROVIDENT FUND COMMISSIONER
NEW DELHI

CONTENTS

<i>Sl. No.</i>	<i>Subject</i>	<i>Page No.</i>
1	Introduction	1
2.	Administrative Set up	1
3.	Important Statistics at a glance	5
4.	Extension	7
5.	Coverage	7
6.	Contributions	10
7.	Investments	11
8.	Interest	13
9.	Measure to Improve Earnings	13
10.	Realisation of Provident Fund Arrears	14
11.	Action against Defaulting Establishments	17
12.	Inspections	19
13.	Compliance by Public Sector Undertakings	19
14.	Exemption	20
15.	Compliance by Exempted Establishments	21
16.	Payments of advances to the members	22
17.	Refunds and claims	23
18.	Reserve and Forfeiture Account	25
19.	Special Reserve Fund	26
20.	Death Relief Fund	26
21.	System of Annual posting of Ledger Cards	27
22.	Annual Statements of Accounts	27
23.	Publicity	29
24.	Meeting of the Board	29
25.	Regional Committees	31

26.	Progress in the use of Hindi	33	
27.	Employees' Family Pension Scheme, 1971	33	
28.	Employees' Deposit-Linked Insurance Scheme, 1976	35	160
29.	Sub-Regional Offices	37	
30.	Audit	38	
31.	Office Buildings & Staff Quarters	39	140
32.	Machine Processing of Accounts	39	
33.	Income & Expenditure	39	
34.	Conclusion	39	120

APPENDICES

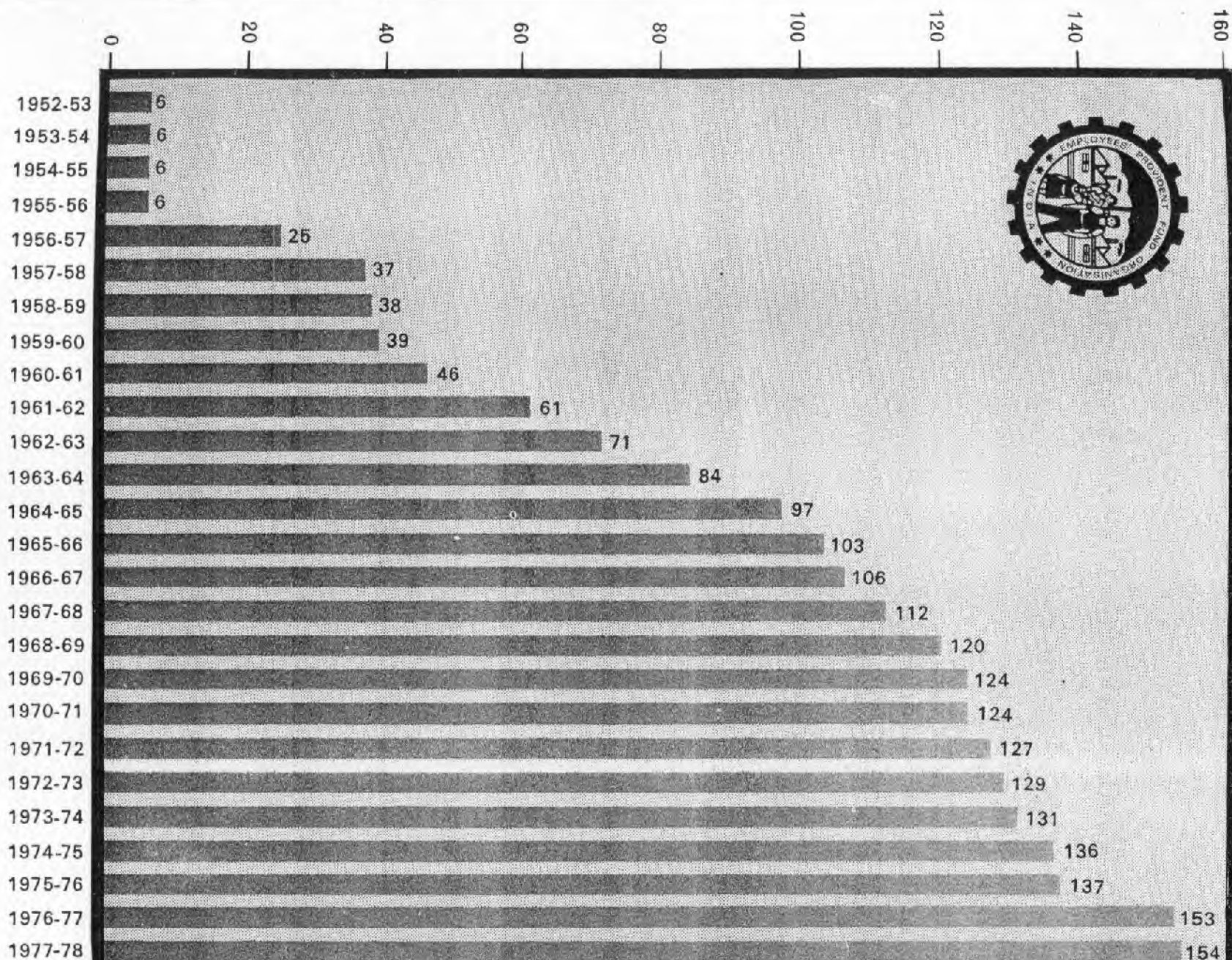
		Page No.	
<i>Appendix-A</i>	List of Members of the Central Board of Trustees, as on the 31st March, 1978	41	80
<i>Appendix-B</i>	Industries/Classes of establishments to which the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 applied on the 31st March, 1978	44	
<i>Appendix-C</i>	Industries/Classes of establishments in respect of which the statutory rate has been enhanced to 8% of pay.	58	60
<i>Appendix-D</i>	Statement showing details of unexempted establishments which were in default of provident fund dues of Rs. one lakh and above (including arrears of Provident Fund contributions, administrative charges and penal damages) as on the 31st March, 1978	64	40
<i>Appendix-E</i>	Statement showing the names of the exempted establishments which were in default of Rs. one lakh or more as on the 31st March, 1978 in transferring the Provident Fund Contributions to their respective Board of Trustees	82	20
<i>Appendix-F</i>	Statement showing the names of the un-exempted establishments in which payment to members was made on ad-hoc on closure, during the year 1977-78	86	

No. of Industries /Classes of Establishments

GRAPH - I

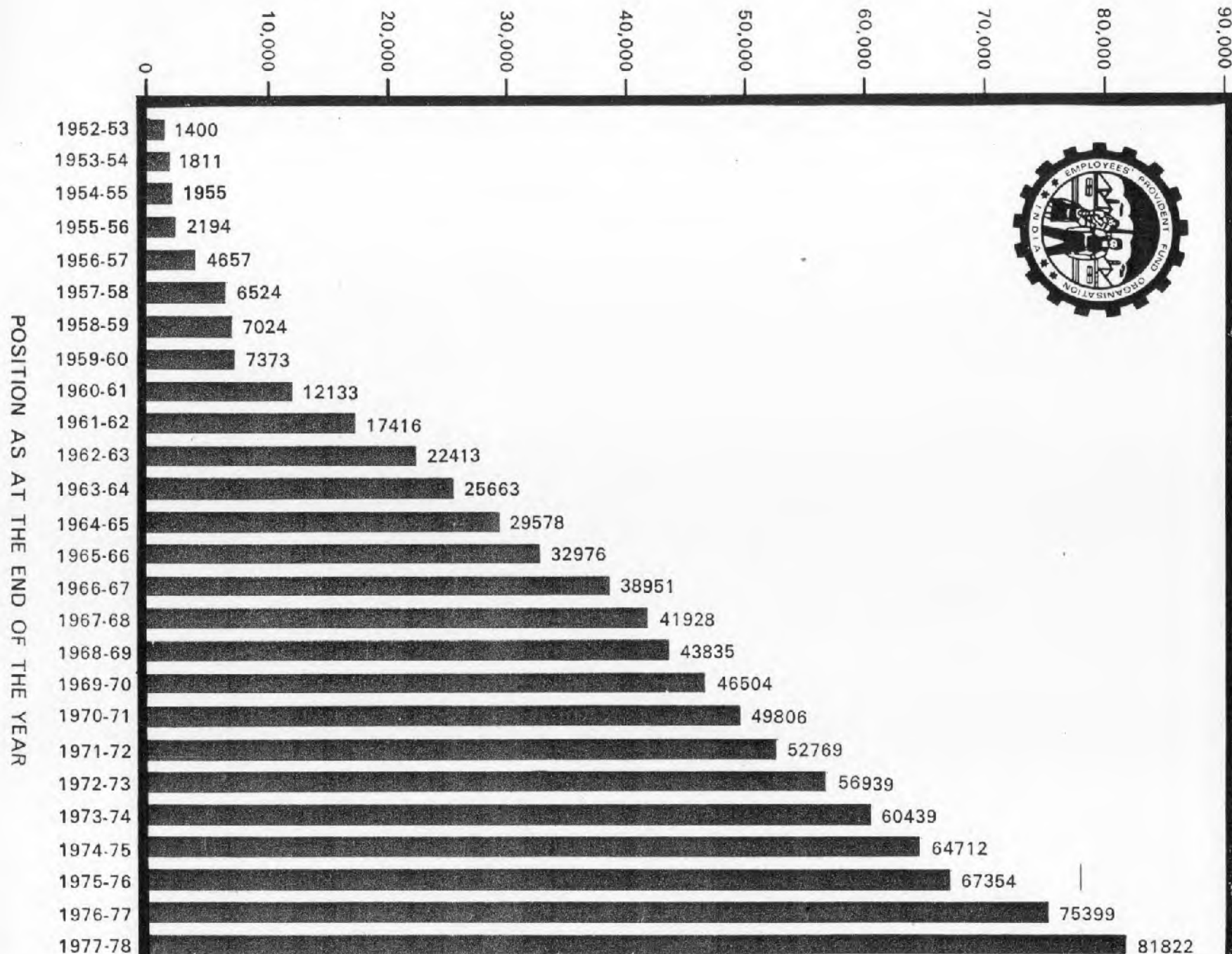


POSITION AS AT THE END OF THE YEAR



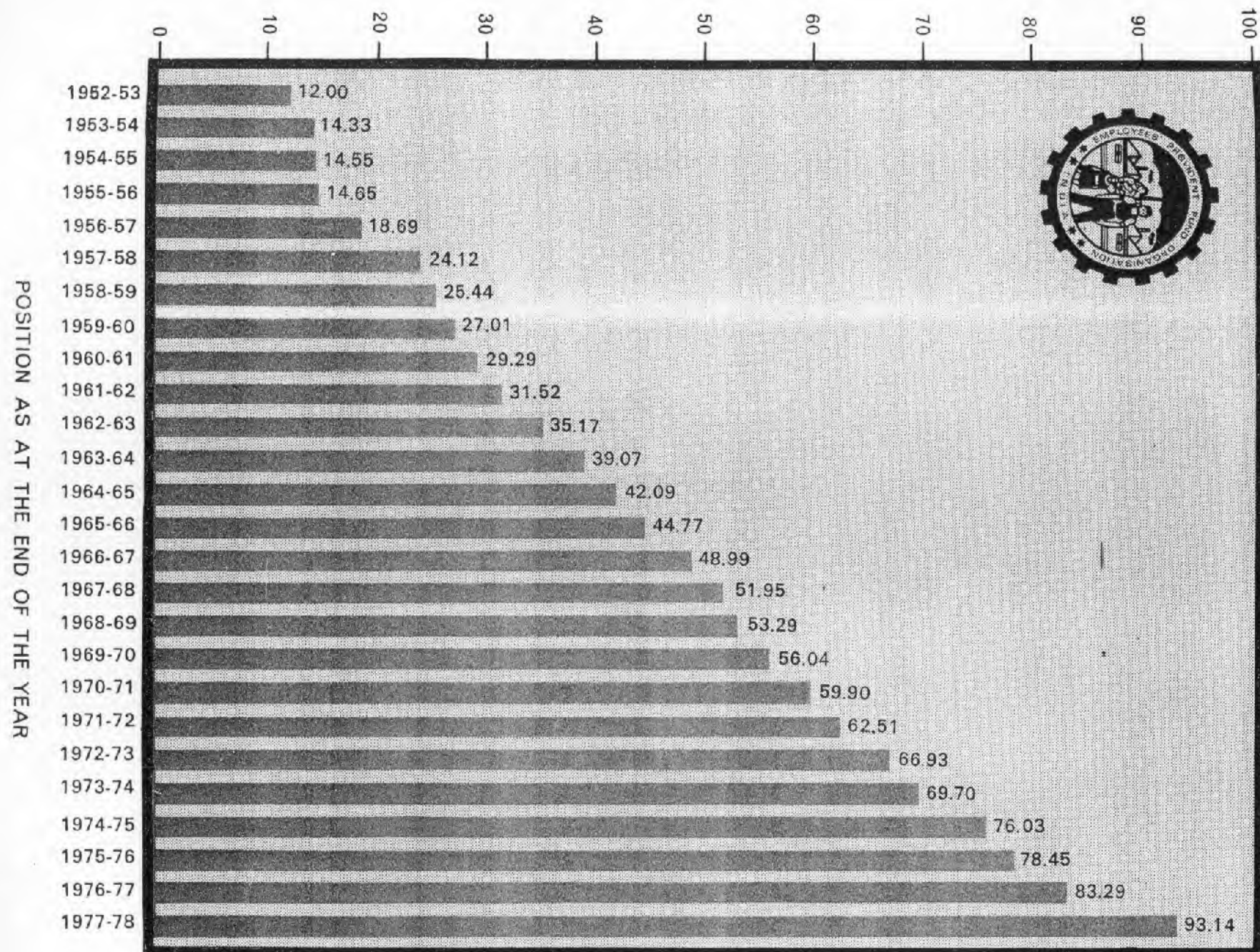
No. of Establishments

GRAPH - II



FIGURES IN LAKHS

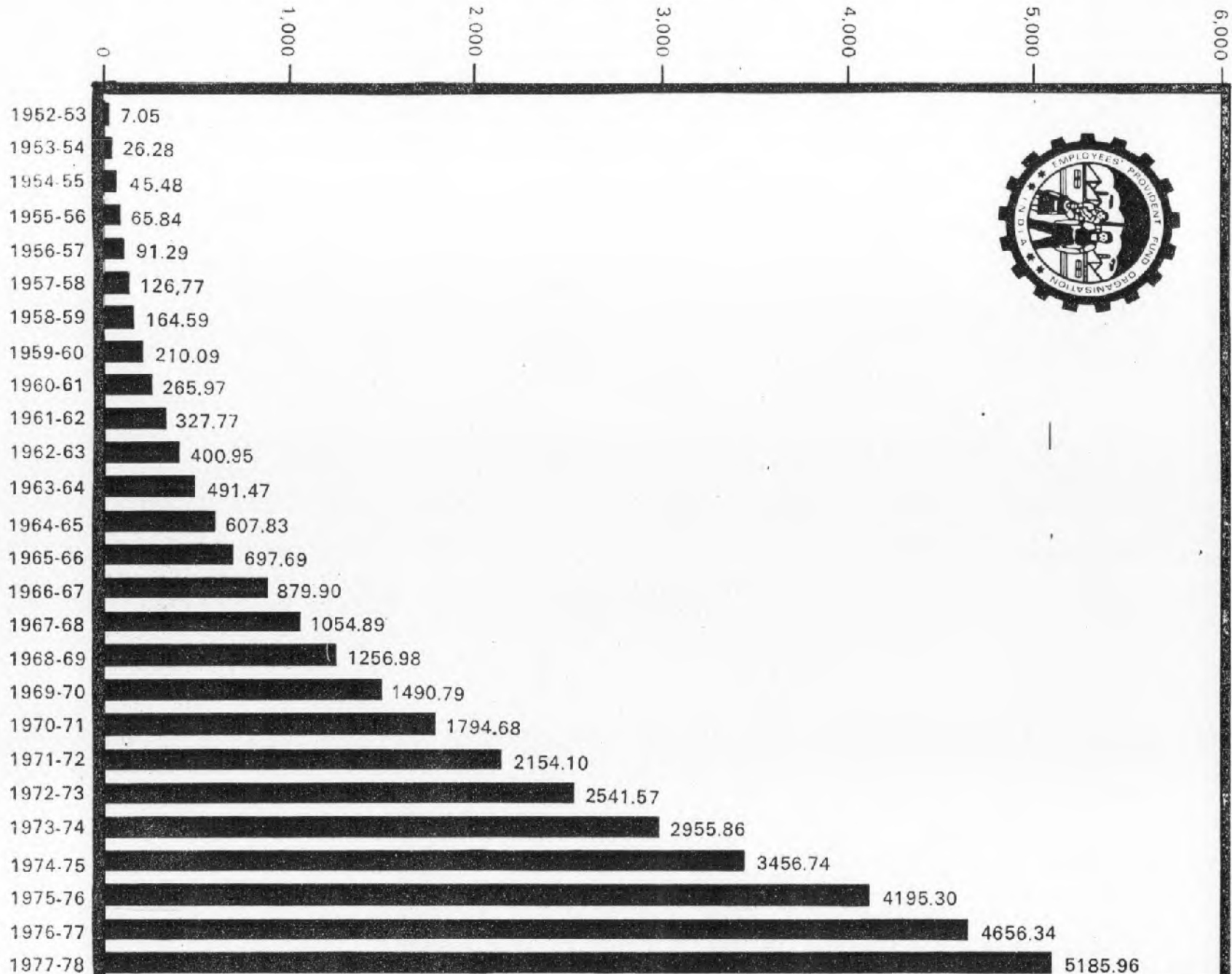
FIGURES IN LAKHS

**No. of Subscribers**

GRAPH - III

RUPEES IN CRORES

POSITION AS AT THE END OF THE YEAR



Contributions Received

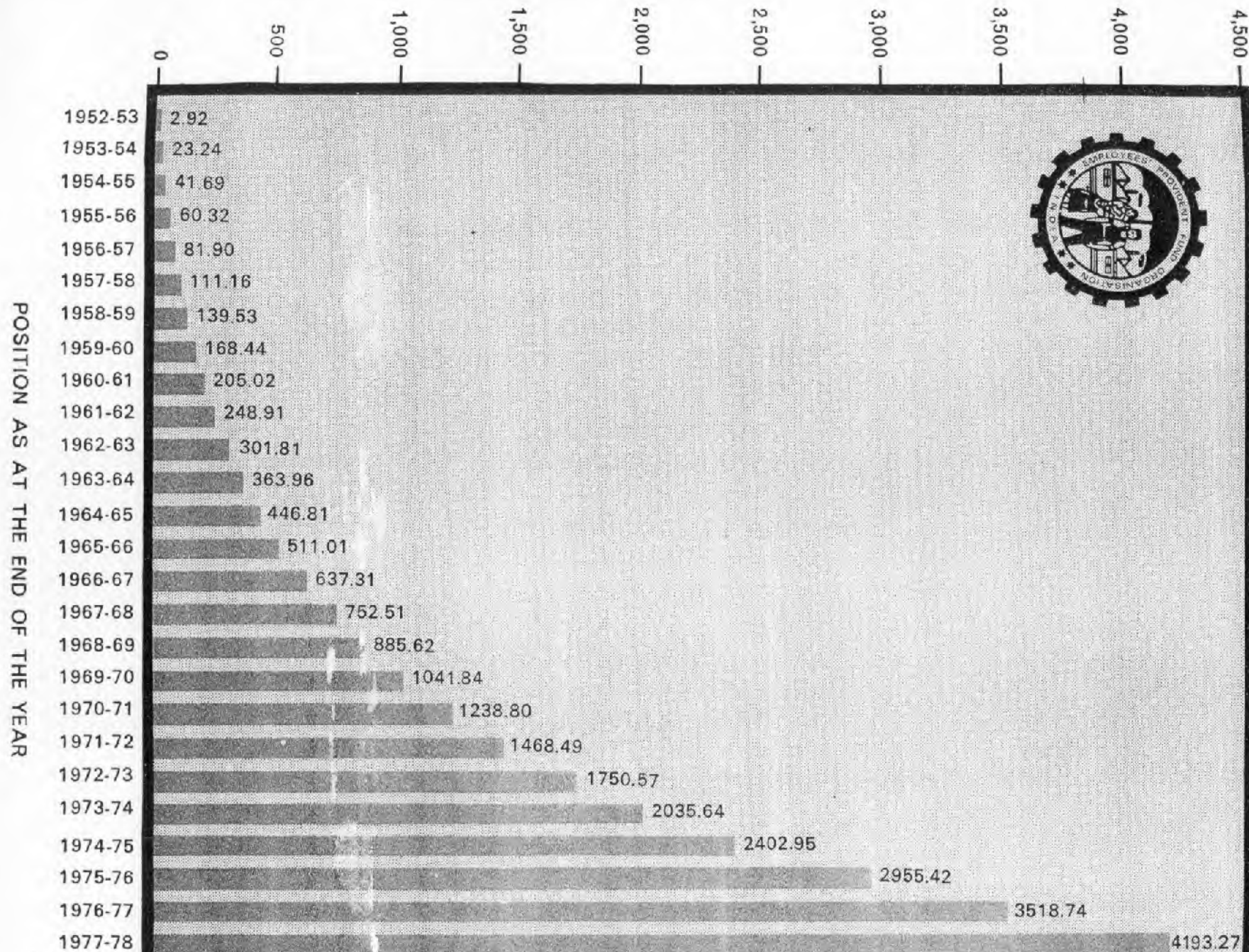
GRAPH - IV

RUPEES IN CRORES

RUPEES IN CRORES

GRAPH - V

Investments Made

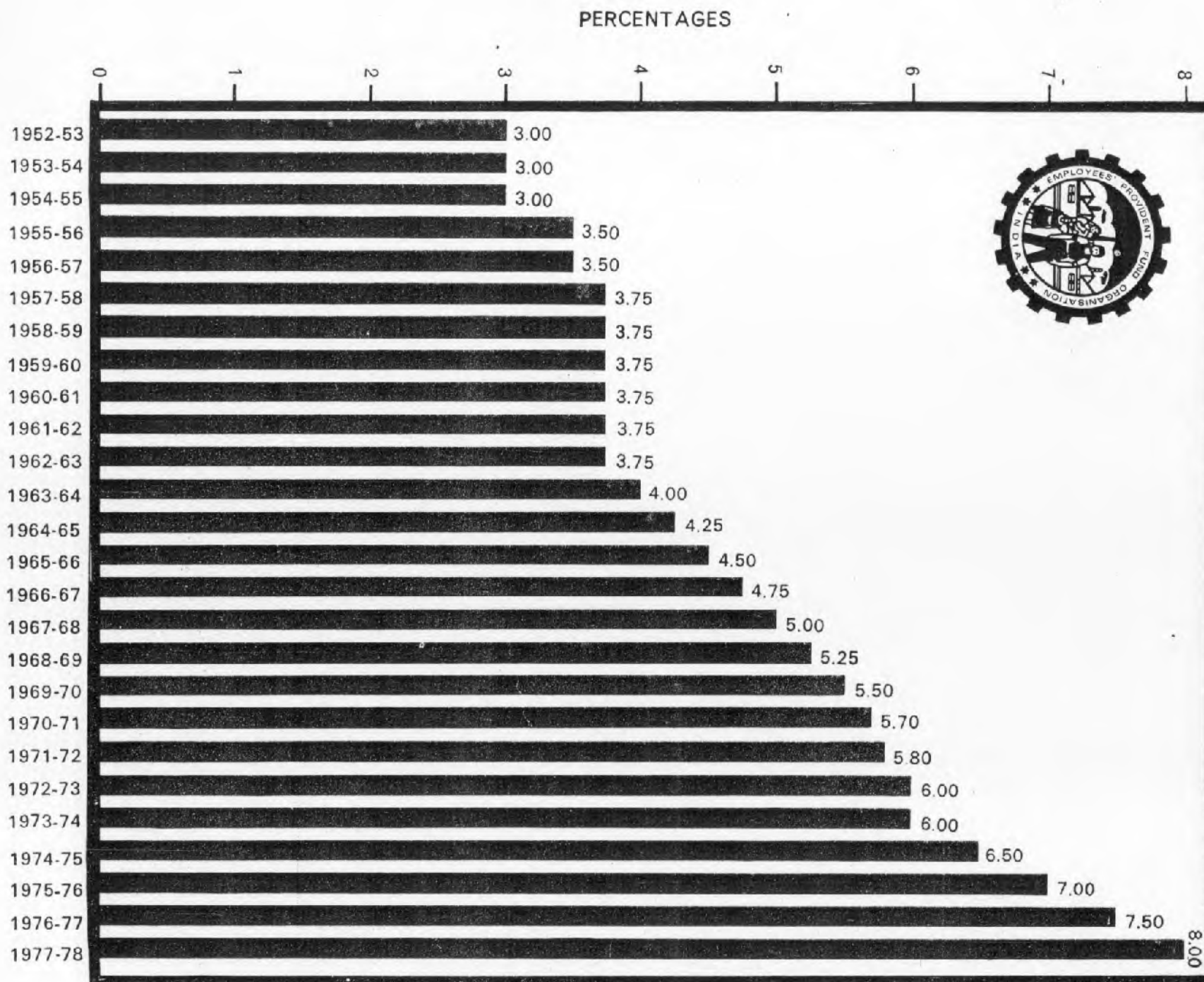


Rate of Interest on Members' Accumulations in Percentages

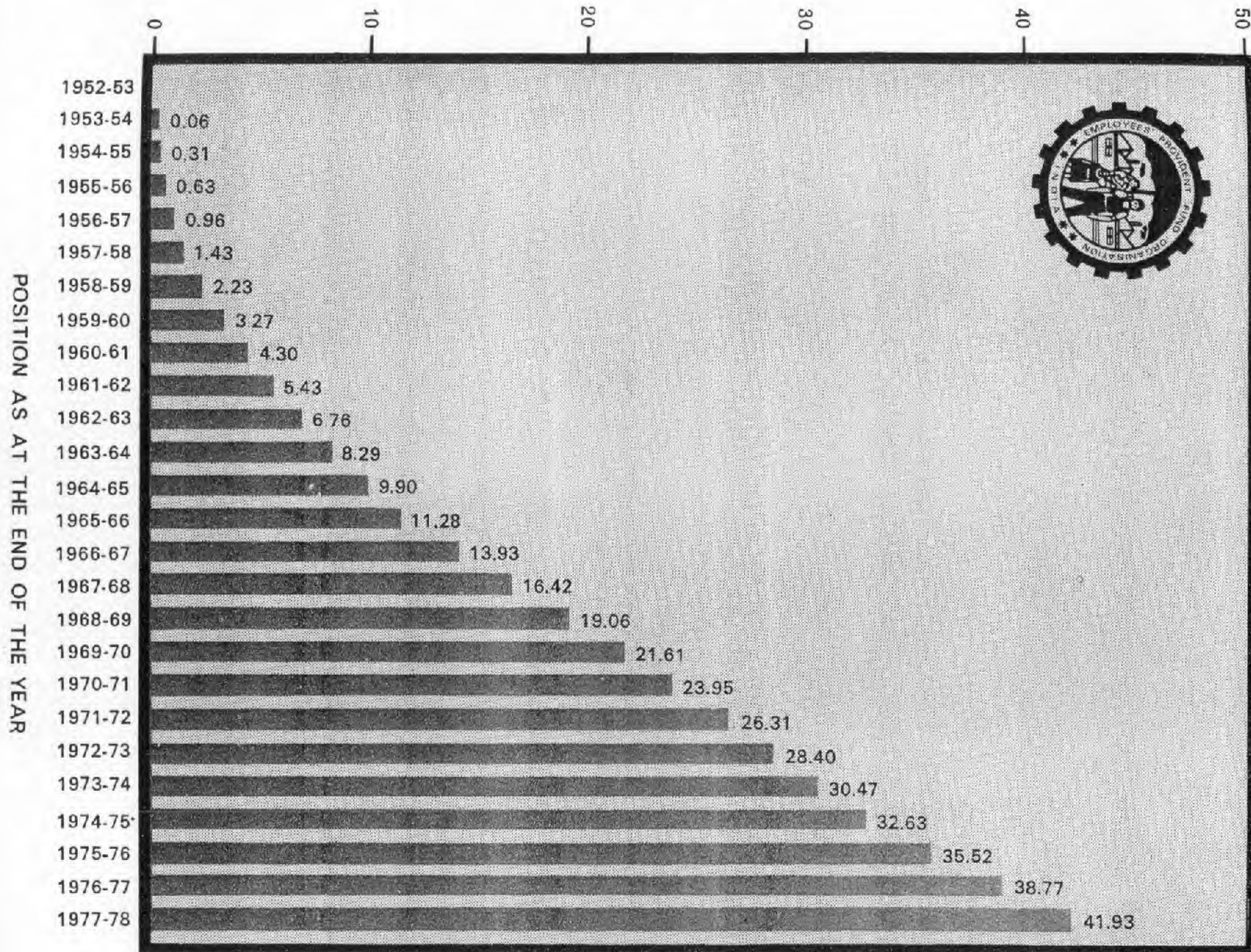
GRAPH - VI



FOR THE FINANCIAL YEAR



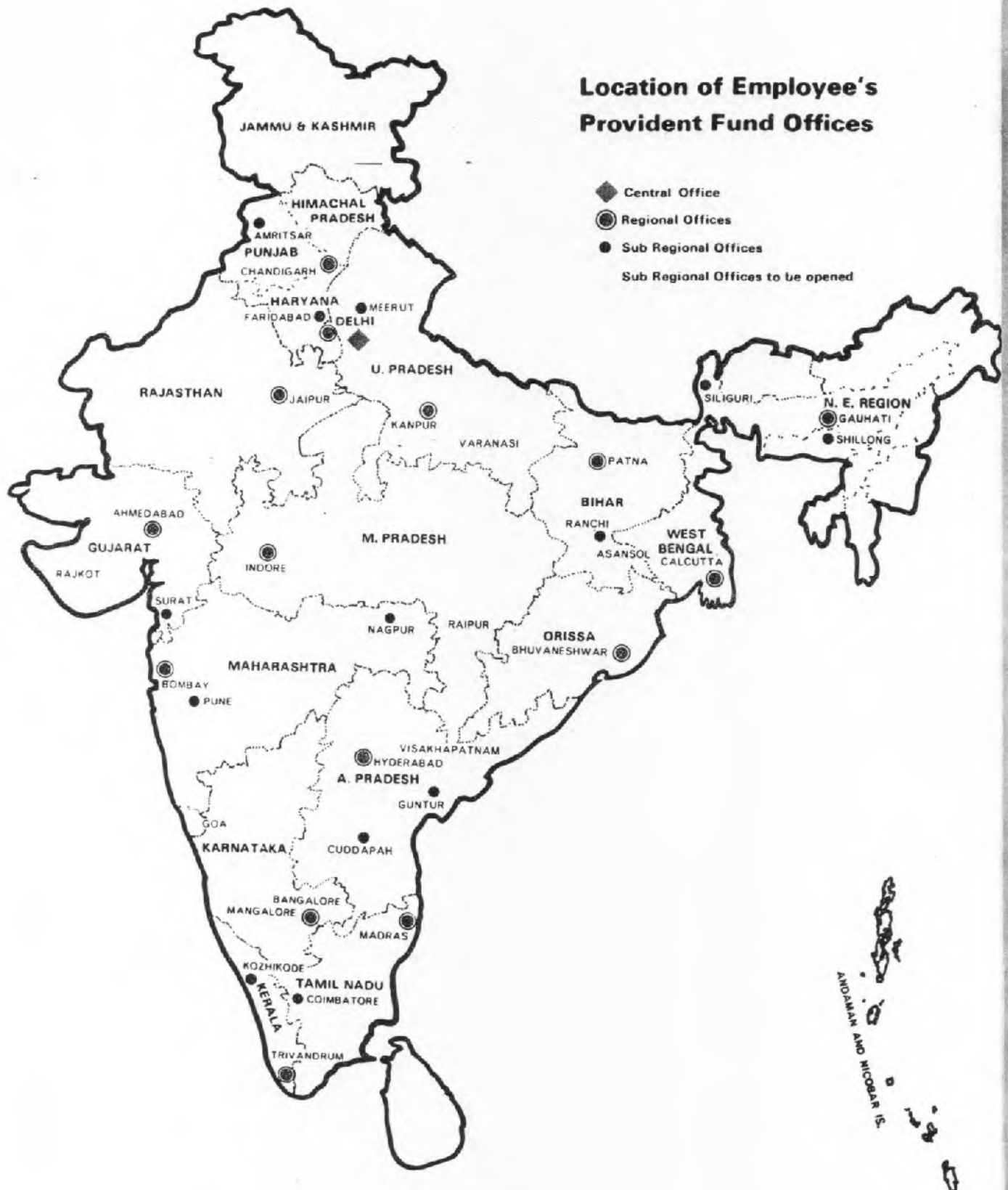
FIGURES IN LAKHS



Number of Claims Settled

GRAPH - VII

Location of Employee's Provident Fund Offices



INTRODUCTION

1. The pattern of Social Security in a country is a product of the complex historical developments and socio-economic structure in the country. The Constitution of India which provides for among other things, effective provision in cases of sickness, old age, etc., has provided the spur for the evolution and development of social security schemes in the country as an effective instrument for alleviating human distress, and the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 was passed on the 4th March, 1952, and the Employees' Provident Funds Scheme, framed under Section 5 of the Act, came into force on the 1st November, 1952.

2. The Employees' Provident Funds Scheme, the interconnected Employees' Family Pension Scheme and the Employees' Deposit-linked Insurance Scheme are extensive and important social security programmes in India—these are important to the workers and their families as also to the stability of our economy. Provident Fund and allied Family Pension and Deposit-linked Insurance benefits have now become an accepted way of life for a large majority of workers in our country largely because of its contributory and earning-related philosophy. This significant aspect of our social security programme—which emphasises the work ethic and individual social responsibility—appeals to the labour and employer groups.

3. The social security Schemes in other countries are generally financed either by the State or by outright contribution by the employers. The distinguishing character of the three Schemes, administered by the Employees' Provident Fund Organisation, is participation by the employees, employers and the Government. To the employees, it provides an umbrella for the rainy day, in the shape of old age and survivor benefits, a long-term protection and security to his family in case of his premature death, sickness benefits, and timely advances including advances for the construction of a dwelling house during the period of membership. To the employers, it provides a steady labour force, which is essential for the productivity and prosperity of the institution. To the Government, it provides funds of considerable magnitude for utilisation on various projects and programmes designed to promote economic and social development of the country.

4. With a modest beginning in 1952, covering only 6 major industries such as Cement, Cigarettes, Electrical, Mechanical and General Engineering, Iron & Steel, Paper & Textiles, with a total coverage of about 12 lakhs subscribers employed in 1400 establishments, the Act now covers

154 industries/classes of establishments engaged in various industrial and non-industrial activities like Textiles, Engineering, Plantations, Trading and Commercial, Farms, Botanical Gardens, 'Bidi' Manufacturing, etc. The number of establishments and subscribers covered under the Act and the Scheme has now increased to 81,822 and about 94 lakhs respectively as on the 31st March, 1978. Encouraged by the success and popularity of the Employees' Provident Funds Scheme and realising further social security needs of the poor lot of the workers, the Employees' Family Pension Scheme and the Employees' Deposit-linked Insurance Scheme were brought into force from 1st March, 1971 and 1st August, 1976 respectively, for providing long-term financial security to the families of members who die while in service.

5. The Provident Fund programme is neither intended to be nor is operated like a Savings Bank. It is a special type of programme which now covers nearly 94 lakhs of employees and which not only gives them old age protection by way of contributory Provident Fund but also extends protection to their family members, in case of premature death, by way of Family Pension and Deposit-linked Insurance at no extra cost to the employees. It is of course possible for a person who invests in bank deposits to obtain more from such investments than from Provident Fund, but this argument over-looks the incidence of premature death, which are now covered under the Employees' Provident Funds and Misc. Provisions Act. Even more, it over-looks the ever-increasing higher rate of interest in an expanding economy, as will be seen from details furnished herein. The rate of interest credited to the Employees' Provident Fund account has risen from 3% in 1953 to 8% during the year under report and efforts are being made to further improve the yield on investments. The Provident Fund accumulations, in addition, help the Nation's economic growth, which in turn helps the Provident Fund beneficiaries in an overall manner.

6. Recognising, however, that the system would need to be improved upon from time to time, the three Schemes have been constantly under review by the Central Board of Trustees and also by the Commissioners and appropriate recommendations have been made to the Government of India for changes in the three Schemes. Details of these proposals have been given on the subsequent pages. Provident Fund is now an acceptable old age income guarantee programme relieving the employees from the anxiety of dependency, encouraging people to save money for retirement and enabling dependants of persons who die a premature death to continue getting the usual necessities of life. The benefit structure of the Family Pension Scheme provides for benefits to the widow after the bread-winner dies, a concept which is a special feature of the Provident Fund Law in India.

7. During the Silver Jubilee year under report, devoted, sincere and special efforts were made to bring about an alround improvement in the functioning and implementation of the three Schemes. As a result of these efforts, the number of establishments covered under the Act increased from 75,399 to 81,822 and the benefits were extended to 9.85 lakhs additional employees during the period under report.

The following Table would indicate the impressive progress made by the Organisation during the last 25 years :—

S. No.	Position as on 31st March of the year (Progressive)	1952-53	1957-58	1962-63	1967-68	1972-73	1977-78
1.	No. of Industries/classes of estts.	6	37	71	112	129	154
2.	No. of establishments	1400	6524	22413	41928	56939	81822
3.	No. of subscribers (in lakhs)	12.00	24.12	35.17	51.95	66.93	93.14
4.	Contributions received (Rs. in crores)	7.05	126.77	400.95	1054.89	2541.57	5185.96
5.	Investments made (Rs. in crores)	2.92	111.16	301.81	752.51	1750.57	4193.27
6.	Rate of interest allowed to members for the year (%)	3.00	3.75	3.75	5	6	8
7.	Refunds (Rs. in crores)	0.47	18.99	120.27	369.55	1027.62	2276.24
8.	Claims paid						
	(a) No. in lakhs	—	1.43	6.76	16.43	28.40	41.93
	(b) Amount (Rs. in crores)	—	3.20	26.46	96.92	251.15	567.47

A substantial sum of Rs. 529.62 crores was collected in the year under report as provident fund contributions. The investment of provident fund to the tune of Rs. 4193.27 crores as on 31.3.78 helped the Government in carrying out its development programmes designed to promote economic and social developments in the country. It has always been the endeavour of the Board to get maximum return out of its investments and it has repeatedly been requesting Govt. for a more liberalised pattern of investment and, a delegation of the Board, headed by the Chairman, presented a Memorandum to the Union Finance Minister on 30.8.1978, for allowing a better yield on investment of provident fund amounts.

8. With a view to further simplifying and streamlining the systems and methods in the Organisation and rendering still better service to the members of the Fund, a conference of Regional Commissioners was held and the following recommendations made by them were approved by the Central Board of Trustees and these are under consideration of the Central Government :

- (i) It has been proposed that section 1(3) of the Act be amended so as to apply the Act to every establishment employing 10 or more persons on any single day, as against the existing provision of 20 or more persons as a regular feature, in order to widen the social security compass.

- (ii) It has been proposed that the infancy period of 5 years and 3 years at present provided under the Act, be done away with altogether, in order to bring the establishments under the fold of the Act from the very date of their set-up.
- (iii) It has been proposed that the qualifying period of service for becoming a member of the Fund, which at present is 6 months' continuous service or 120 working days or on becoming permanent whichever is the earliest, be dispensed with altogether, so that the employees would get the benefits of provident fund immediately on joining the establishment.
- (iv) It has also been proposed to increase the rate of contribution from 6½% to 8% uniformly.
- (v) It has been proposed to liberalise the provisions relating to the forfeiture of employers' contribution and to the utilisation of the Special Reserve Fund.

[Employers' Trustees, however, had their reservations on the recommendation at S. Nos. (i) to (iv) above.]

9. In addition to these proposed amendments to the Act and the Scheme, certain other recommendations have also been made to the Government in order to further strengthen the recovery machinery of the Organisation, it has been proposed to (i) set-up Special Courts for speedy disposal of provident fund cases against defaulting employers; (ii) create legal cells in the Regional Offices as well as in the Central Office of the Organisation to cope up with the increased volume of legal work ; and (iii) amend the Employees' Provident Funds & Miscellaneous Provisions Act, 1952 on the lines of Section 223 etc. of the Income Tax Act, 1961. Instructions have also been issued to all the scheduled banks, through the good offices of the Ministry of Finance and the Reserve Bank of India, to obtain a "No Provident Fund due" certificate, before sanctioning any financial assistance to the defaulting establishments.

10. A vigilance machinery under a Director of Vigilance and an Internal Work Study Unit under a Director of Personnel and Training to manage the Organisation and Methods & Training Wings, are in the process of being set-up.

During the period under report, special attention was devoted to prompt settlement of provident fund claims of the members and as a result of these efforts, as many as 3.16 lakhs claims involving an amount of Rs. 85.06 crores were settled. The percentage of claims settled within 10 days was 58% on an average, and as many as 89% of the claims were settled within a month. A Committee has been set up by the Board to review the existing procedures in respect of settlement of claims under the three Schemes, with a view to simplifying the procedure and also ensuring that the number of claims returned for rectification is minimised.

11. The Organisation also continued to administer the Additional Emoluments (Compulsory Deposit) Scheme—a work specially entrusted to it by the Ministry of Finance.

12. The three Schemes are administered by the Central Board of Trustees, a tripartite body, consisting of the representatives of the Central and State Governments, the Employees' and the Employers' Organisations. During the period under report, the Central Board conducted its business under the Chairmanship of Dr. N. A. Agha, Secretary to the Government of India, Ministry of Labour upto 31.12.77 and thereafter under the Chairmanship of Shri K.S. Raghupathi, Secretary to the Government of India, Ministry of Labour. Shri K. S. Naik, Central Provident Fund Commissioner, continued to function as the Chief Executive Officer and Secretary to the Board. A list of members of the Board, as on 31.3.78 is at *Appendix-A*.

PROGRESS MADE DURING THE YEAR

13. During the period under review the Board strengthened the administrative machinery so as to bring about around improvement in the administration and extension of the multifarious activities under the three Schemes. The results achieved are detailed below :—

IMPORTANT STATISTICS AT A GLANCE

(At the end of the year 1977-78)

A. EMPLOYEES' PROVIDENT FUND

(I) No. of covered industries/classes of establishments	154		
	<i>Exempted</i>	<i>Un-exempted</i>	<i>Total</i>
(II) No. of covered establishments	3.034	78,788	81,822
(III) No. of subscribers (in lakhs)	32.54	60.60	93.14
(IV) Contributions received (Rs. in crores)			
(a) During the year	299.85	229.77	529.62
(b) Progressive	3271.02	1914.94	5185.96
(V) Investments made (Rs. in crores)			
(a) During the year	423.35	251.18	674.53
(b) Progressive	2364.23	1829.04	4193.27

(VI) Amount refunded on account of settlement of claims and advances (Rs. in crores)			
(a) During the year	226.02	101.22	327.24
(b) Progressive	1567.16	708.96	2276.12
	<i>Launched</i>	<i>Decided</i>	
(VII) Prosecution cases			
(a) During the year	3,573	4,010	
(b) Progressive	80,485	57,104	
(VIII) Recovery cases			
(a) During the year	2,769	2,237	
(b) Progressive	81,685	64,137	
(IX) Prosecution cases under Section 406/409 IPC			
(a) During the year	35	14	
(b) Progressive	881	160	
(X) Contributions in arrears (Rs. in crores)	20.30		
(XI) Percentage of arrears to contributions	1.1%		
(XII) Annual Statement of Accounts issued during the year (in lakhs)	55.68		
B. FAMILY PENSION FUND			
(I) No. of members (in lakhs)	42.46		
(II) Family Pension Contributions received (Rs. in crores)			
(a) During the year	32.52		
(b) Progressive	114.13		
	<i>Launched</i>	<i>Decided</i>	
(III) Prosecution cases			
(a) During the year	914	928	
(b) Progressive	6,925	2,642	

(IV) Recovery cases

(a) During the year	1,535	901
(b) Progressive	6,354	3,151

	<i>Number</i>	<i>Amount (Rs. in lakhs)</i>
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(V) Claims settled & amount paid

(a) During the year	91,810	127.21
(b) Progressive	1,94,558	234.32

(VI) Contributions in arrears

(Rs. in crores)	1.06
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C. DEPOSIT LINKED INSURANCE FUND

(From 1.8.1976 to 31.3.1978)

(I) Contributions received (Rs. in crores) : 28.34

(II) Investments made (Rs. in crores) : 27.66

	<i>Number</i>	<i>Amount (Rs. in lakhs)</i>
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(III) Contributions in arrears (Rs. in crores)	1.69
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(IV) Claims settled & amount paid	1,541	102.25
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EXTENSION

14. The Employees' Provident Funds Scheme which had a modest beginning with 6 industries within its compass in 1952 has now become the largest contributory Provident Fund Scheme with 154 industries/classes of establishments with 93.14 lakhs of subscribers. The list of industries/classes of establishments covered under the Employees' Provident Funds and Misc. Provisions Act, 1952 is at Appendix-B. With the ultimate goal of extending contributory Provident Fund benefits to all employees, vigorous efforts were made to bring more and more industries under the purview of the Act and during the year, the Act was made applicable to the establishments engaged in the manufacture of "Bidi"

COVERAGE

15. At present the Act is applicable to factories and other establishments, engaged in specified industries/classes of establishments and which have completed three years of their existence if they employed between 20 and 49 persons. The Act, however, does not apply to Co-operative Societies employing less than 50 persons and working without the aid of power. The Board

recommended that the Act be amended to remove this distinction made in favour of the Co-operatives and the recommendation of the Board has been accepted by the Government in principle. With the object of extending the benefits to the smaller establishments, the Government is considering the Board's recommendations to reduce the existing limit of employment strength for the purpose of coverage from 20 to 10 or more persons on any single day. An establishment which is not normally coverable under the Act, can be covered voluntarily with the mutual consent of the employer and a majority of the employees. As many as 2.11 lakhs employees engaged in 4175 establishments thus get the benefit of provident fund on a voluntary basis.

16. Sustained efforts were made during the year to bring within the purview of the Act all coverable establishments and thereby to afford the benefits of contributory provident fund etc. to more employees in those establishments. For this purpose, a special squad of Inspectors has been set up in the Central Office, for surprise inspection and for counter-checking the work of the normal field staff.

17. As a result of all these efforts, 6423 more establishments with 9.85 lakhs subscribers were covered under the Act, during the year. As at the end of the year 81,822 establishments having 93.14 lakhs provident fund subscribers remained covered under the Act. The Region-wise coverage position is furnished in the following table.

TABLE
Region-wise Coverage Position as on the 31st March, 1978

S. No.	Region	No. of Factories/Establishments			No. of Subscribers		
		Exempted	Un-exempted	Total	Exempted	Un-exempted	Total
1.	Andhra Pradesh	123	5169	5292	1,41,891	4,92,996	6,34,887
2.	North Eastern	37	783	820	29,541	44,833	74,374
3.	Bihar	176	2718	2894	2,57,732	1,57,772	4,15,504
4.	Delhi	164	3938	4102	1,79,644	1,14,653	2,94,297
5.	Gujarat	139	7550	7689	2,23,039	3,67,404	5,90,443
6.	Karnataka	104	5972	6076	2,20,331	4,07,319	6,27,650
7.	Kerala	76	3930	4006	78,627	4,25,236	5,03,863
8.	Madhya Pradesh	60	2981	3041	2,01,930	3,03,945	5,05,875
9.	Maharashtra	507	14009	14516	6,29,239	10,47,730	16,76,969
10.	Orissa	26	1349	1375	72,595	1,58,236	2,30,831
11.	Punjab	19	3002	3021	29,206	1,79,921	2,09,127
12.	Haryana	34	1499	1533	34,768	1,40,757	1,75,525
13.	Himachal Pradesh	9	223	232	3,433	17,373	20,806
14.	Chandigarh	7	151	158	3,317	14,485	17,802
15.	Rajasthan	122	1838	1960	65,332	1,14,917	1,80,249
16.	Tamil Nadu	406	10267	10673	2,58,231	8,29,804	10,88,035
17.	Uttar Pradesh	195	5462	5657	1,43,974	5,30,560	6,74,534
18.	West Bengal	830	7947	8777	6,81,238	7,12,244	13,93,482
Total:—		3034	78,788	81,822	32,54,068	60,60,185	93,14,253

CONTRIBUTIONS

18. The compulsory savings approach to capital formation has been held by some economists to be the only feasible technique in the developing countries, whereby considerable funds could be collected and the surplus utilized for the various National development programmes. This concept has been found true in India by the institution of the compulsory provident fund Scheme, as huge amounts have been collected on account of provident fund contributions and have been usefully diverted towards National programmes designed to promote economic and social development in the country and at the same time benefitting the subscribers from whom the collections are made. A sum of Rs. 529.62 crores was collected during the year 1977-78 and the total collections made so far amounted to Rs. 5,185.96 crores. Out of these collections as on the 31st March, 1978, a sum of Rs. 4,193.27 crores remained invested in Central/State Government Securities and in small savings, special deposits, etc. The other details of contributions the rate and the investments made etc., are given in the succeeding paragraphs.

RATE OF CONTRIBUTIONS

19. Except in the case of certain specified industries and classes of establishments, the statutory rate of provident fund contributions, both for the employees and the employers is $6\frac{1}{4}\%$ of pay. But a member can also contribute in excess of this rate on a voluntary basis, with the approval of the Regional Commissioners.

ENHANCED RATE OF CONTRIBUTIONS

20. The Central Government have been empowered, after making such enquiry as they deem fit, to enhance the statutory rate of contribution from $6\frac{1}{4}\%$ to 8% of pay for any industry/class of establishment. As on 31.3.78, the enhanced rate of 8 percent was made applicable to the establishments employing 50 or more persons engaged in 89 specified industries/classes of establishments as shown in Appendix 'C'.

21. The National Commission on Labour has suggested that the existing rate of contributions, viz. $6\frac{1}{4}\%$ and 8% be raised to 8% and 10% respectively. The suggestion is under Government's consideration.

QUANTUM OF CONTRIBUTIONS

22. The total amount of contributions received in respect of both the exempted and the un-exempted establishments, during the year 1977-78, was Rs. 529.62 crores (Rs. 299.85 crores in respect of exempted establishments and Rs. 229.77 crores in respect of unexempted establishments). The total amount of contributions in respect of both the exempted and the unexempted establishments since inception, was to the tune of Rs. 5,185.96 crores (Rs. 3,271.02 crores in

respect of exempted establishments and Rs. 1,914.94 crores in respect of unexempted establishments). The amount of contributions received for the last two years is indicated below :—

(Rupees in crores)			
<i>During the year</i>	<i>Exempted</i>	<i>Unexempted</i>	<i>Total</i>
1976-77	243.39	217.65	461.04
1977-78	299.85	229.77	529.62

INVESTMENTS

23. Subscription to the Employees' Provident Fund consisting of the employees and employers' contributions are required to be deposited by the 15th of every month in any of the branches of the State Bank of India by the employers. All such deposits are required to be transferred daily by all such branches to the link branches of the State Bank of India situated at the headquarters of the Regional and Sub-Regional Offices. All these collections are accounted for in Account No. 1 maintained by such link branches. The link branches transfer all such balances from Account No. 1 to State Bank of India, Bombay where they are accounted for in Account No. 5. Payments by way of final settlement and advances are the first charge on the Account No. 5 and Regional Offices draw funds from Account No. 5 for making such payments and they are accounted for Account No. 3. The remaining surplus amount in Account No. 5 is transferred to Reserve Bank of India, Bombay twice a week during the first 15 days of the month and four times a week during the remaining part of the month for investment. The Reserve Bank of India invests on day to day basis subject to the availability of securities such surplus amounts received from Account No. 5, interest earned on earlier investments and redemption proceeds, according to the pattern of investment laid down by the Government of India.

24. The pattern of investment prescribed for the year is indicated hereunder:—

- | | |
|--|---------------------|
| (i) Government securities as defined in Clause (2) of Section 2 of the Public Debt Act, 1944 (18 of 1944) created and issued by the Central Government. | Not less than 25% |
| (ii) Government securities as defined in Clause (2) of Section 2 of the Public Debt Act, 1944 (18 of 1944) created and issued by any State Government. | } Not less than 25% |
| (iii) Any other negotiable Securities or bonds, the principal whereof and interest whereon fully and unconditionally guaranteed by the Central Government or any State Government. | |
| (iv) 7 year National Saving Certificate (Second Issue & Third Issue) of Post Office Time Deposits. | Not exceeding 30% |

- | | |
|--|-------------------|
| (v) Special Deposit Scheme introduced by the notification of the Govt. of India in the Ministry of Finance (Department of Economic Affairs No. F-16(1)/PD/75, dated 30.6.75. | Not exceeding 20% |
|--|-------------------|

Reinvestment of 50% of the Post Office Time Deposits maturing from 1.2.77 onwards shall be made in these deposits and the remaining 50% in Special Deposits and subject to this, reinvestment of all other securities shall continue to be made in accordance with the above pattern.

25. An analysis of the investments made during the year 1977-78 out of the contributions, interest and sundry receipts pertaining to the un-exempted establishments is given below: —

<i>Investment made in</i>	<i>In crores of rupees</i>
(a) Central Government Securities	64.55
(b) State Government and State or Central Government guaranteed Securities	63.96
(c) Post Office Time Deposits and Small Savings	115.55
(d) Special Deposits	138.79
Total	382.85

26. The aggregate investment of the provident fund accumulations in respect of the unexempted establishments as on 31.3.78 amounted to Rs. 1829.04 crores. The investment made during the year 1977-78 was Rs. 382.85 crores (Rs. 251.18 crores plus Rs. 131.67 crores redeemed and invested) as against the investment of Rs. 259.26 crores made during 1976-77. Interest to the extent of Rs. 123.71 crores was realised on investments during 1977-78.

27. The exempted establishments were also required to follow the same pattern of investment as was prescribed for the unexempted establishments during the year 1977-78. An analysis of the contributions, including interest and sundry receipts pertaining to the exempted establishments and of the investments made by them during the year is given below :

	<i>Rs. in crores</i>
(a) Amount of contributions received	299.85
(b) Investments made in	
(i) Central Government Securities	89.46

(ii) State Government and Government Guaranteed Securities	109.88
(iii) Post Office Time Deposits and Small Savings	143.80
(iv) Special Deposits	80.21
	<hr/>
	423.35
	<hr/>
(c) Amount refunded on account of final settlement of claims and grant of advances	226.02

28. The aggregate investment of Provident Fund accumulations by the exempted establishments remained at Rs. 2364.23 crores as on 31.3.1978. With this, the total investment of provident fund accumulations in respect of both the exempted and the unexempted establishments amounted to Rs. 4193.27 crores as on 31.3.1978.

INTEREST

29. As a result of investment of the provident fund contributions in higher yielding securities, it has become possible for the Board to declare interest at 8% per annum for the year under report. The interest @ 8.25% per annum and an additional interest by way of bonus @ 1/2% per annum to subscribers who did not withdraw from their accounts during the previous two years was declared for the year 1978-79.

MEASURE TO IMPROVE EARNINGS

30. During the year under report number of steps were taken by the Organisation to substantially improve its earnings from investments in the years to come :-

- (i) All the Current Accounts of the Organisation have been converted into Savings Accounts with effect from 1.10.77 with the cooperation of the State Bank of India who are the principal bankers of the Organisation. This will enable the Organisation to earn interest where it was earning none for the amount lying with the Bank.
- (ii) Investment to the tune of Rs. 110.9 crores, maturing around the year 2000, has been converted during October, 1977 to February 1978 into securities maturing in 1978-81, with the cooperation of the Reserve Bank of India. This will lead to speedier turnover and will ensure greater income for the Organisation. The current investments are also made in securities maturing shortly for the same reasons.

- (iii) On the investment of administration funds with the Nationalised Banks and the State Bank of India, the Organisation got a return of Rs. 1665/- by investing a sum of Rs. 1,000/- for 61 months as against the return of Rs. 1659/- stipulated by the Indian Banks Association. This increased earning was possible with the cooperation of some of the Nationalised Banks and the State Bank of India. A total investment of Rs. 2456 lakhs has accordingly been made which is expected to bring an additional amount of Rs. 14.70 lakhs to the Organisation.
- (iv) The State Bank of India, our principal Bankers were persuaded to credit the amount in Account No. 3 in the linked Branches attached to the Regional Offices on demand and debit the amount to Account No. 5 maintained at Bombay. Under the earlier practice, the amount was transferred from Account No. 5 maintained at Bombay by crediting it subsequently at the linked branch at the Regional Headquarters level. The new practice adopted since 1.10.1977 with the cooperation of the State Bank of India has resulted in avoidance of earlier debiting and subsequent crediting of the account and thereby to the avoidances of unnecessary blocking of funds.

REALISATION OF PROVIDENT FUND ARREARS

31. The realisation of provident fund contributions from the employers of about 82 lakhs unexempted establishments spread all over the country, remained as usual, a herculian task for the Organisation. However, all-out efforts were made to realise the provident fund contributions to the maximum extent possible. The arrears positions in the regions was as in the following Table:—

TABLE

Region-wise position of arrears of Provident Fund contributions as on
31.3.78 (Rs. in Lakhs.)

S. No. Region	March '75	Arrears as at the end of		March '78.
		March '76	March '77	
1. Andhra Pradesh	56.57	40.47	43.84	46.00
2. Assam	25.03	26.25	26.65	26.52
3. Bihar	76.46	77.74	81.36	91.52
4. Delhi	10.05	8.70	8.33	9.56
5. Gujarat	49.43	45.15	50.98	48.41

6. Karnataka	7.53	12.16	8.57	28.30
7. Kerala	53.38	62.89	60.04	57.81
8. Madhya Pradesh	214.71	201.95	150.99	149.84
9. Maharashtra	535.08	549.48	537.49	663.91
10. Orissa	18.54	13.12	12.50	19.18
11. Punjab	19.02	19.58	18.10	18.10
12. Rajasthan	36.10	32.48	16.79	16.92
13. Tamil Nadu	128.68	113.22	108.56	124.94
14. Uttar Pradesh	181.90	266.50	191.71	228.56
15. West Bengal	521.42	593.85	511.34	500.59
Total:—	1933.90	2063.54	1827.25	2030.16

32. A statement showing the details of unexempted establishments which were in default of provident fund contributions of Rs. 1 lakh and above as on 31.3.1978 is given in Appendix 'D'.

33. Besides the provident fund contributions in arrears amounting to Rs. 2030.16 lakhs, an amount of Rs. 52.25 lakhs was outstanding on account of administrative charges and another amount of Rs. 1240.07 lakhs was outstanding on account of penal damages as on 31st March, 1978.

34. It would be observed from the above Table that there had been a perceptible decrease in arrears in the Assam, Gujarat, Kerala, Madhya Pradesh and West Bengal regions while the arrears position remained steady in the Punjab region, the position in the remaining regions viz., Andhra Pradesh, Bihar, Delhi, Karnataka, Maharashtra, Orissa, Rajasthan, Tamil Nadu & Uttar Pradesh showed an upward trend.

35. Of the total arrears of provident fund contributions of Rs. 20.30 crores the establishments engaged in six industries, viz, Textiles, Electrical, Mechanical and General Engg., Electricity, Tea & Tea Plantations, Newspaper Establishments and Trading & Commercial Establishments alone accounted for Rs. 16.49 crores which worked out to 81 per cent of the total arrears. The Textiles

and Engineering industries together accounted for 74 percent of the total arrears. Several establishments under the textiles industry are either closed, sick or were run by Authorised controllers. The following table will show the arrear position of these two major industries :

TABLE

Arrears in the Textiles and Engineering Industries (Rs. in crores)

<i>Position as on</i>	<i>Total arrears of P.F. contri- butions</i>	<i>Arrears of P.F. contributions in</i>	
		<i>Textiles industry.</i>	<i>Engineering industry</i>
31.3.74	19.06	10.63	2.21
31.3.75	19.34	10.45	3.39
31.3.76	20.64	9.68	3.85
31.3.77	18.27	9.48	3.04
31.3.78	20.30	11.44	3.61

36. The percentage of total arrears with reference to the total contributions received has come down from 1.8% as on 31.3.1974 to 1.1% as on 31.3.1978 as will be seen from the following table:

TABLE

<i>Position as on</i>	<i>Total P.F. Contri- butions received (Rs. in crores)</i>	<i>P.F. Contri- butions in arrears (Rs in lakhs)</i>	<i>Percentage of arrears to contri- bution</i>
31.3.74	1082.54	1905.86	1.8%
31.3.75	1256.43	1933.90	1.5%
31.3.76	1467.52	2063.54	1.4%
31.3.77	1685.17	1827.25	1.1%
31.3.78	1914.94	2030.16	1.1%

37. The problem of liquidating provident fund arrears has always been the main concern of the Organisation and all out efforts have been made to tackle this problem. The stringent provisions relating to penalties for default incorporated in the Act, in 1973 have had a salutary effect. The arrears which rose to Rs. 20.64 crores as on 31.3.1976 (1.4%) came down to Rs. 20.30 crores as on 31.3.1978 (1.1%). With the further tightening up of the enforcement machinery to ensure timely and prompt action against the defaulting establishments and the vigorous drive launched against them, it is expected that the arrears would decline further in the near future.

ACTION AGAINST DEFAULTING ESTABLISHMENTS

38. During the year under review, 2769 recovery cases involving a sum of Rs. 438.60 lakhs were instituted. An amount of Rs. 241.01 lakhs was realised through the recovery process during the year.

39. 3573 prosecution cases were launched against the defaulting employers. Details of the prosecution cases filed and disposed of during 1977-78 are given below:—

TABLE
Prosecution filed and disposed of during 1977-78

<i>Previous cases pending</i>	<i>Filed during the year</i>	<i>Disposed of during the year</i>		<i>Pending in courts as on 31.3.78</i>	<i>Remarks.</i>
23818	3573	A. Convicted	2865	23381	*The main reasons for cases which ended in acquittal were:
		B. Acquitted	*97		
		C. (i) With-drawn consequent on payment of dues etc.	@838		(i) The dues were not paid in time but were deposited subsequently.
		(ii) For other reasons	17		(ii) The accused persons proved that they were not responsible for the offences during the period for which the cases were filed.
		D. Dismissed/ Discharged	193		@ The main reasons for withdrawal were:—
		Total:—	4010		(i) Payment of the dues by the establishments.
					(ii) The whereabouts of Employers were not known.

40. 35 complaints were filed during the year under Section 406/409 of the Indian Penal Code against the employers of defaulting unexempted establishments for failure to remit the employees' share of contributions deducted from their wages. The total number of such complaints filed so far is 881.

41. A sum of Rs. 28.69 lakhs and Rs. 0.90 lakhs were collected as damages on belated payment of provident fund contributions and administrative/inspection charges respectively during the year under review.

42. Further steps taken/proposed to be taken for quicker realisation of the outstanding *Provident Fund amounts*.

- (i) Reserve Bank of India has already accepted the Organisation's proposal for the banks and other financial institutions to insist on a 'No Provident Fund Due' Certificate from the employers, as and when they seek financial assistance, with the primary aim of compelling such employers to clear the provident fund arrears if they desire to get financial assistance from the Banks.
- (ii) Defaults by the employers are brought to the notice of the employees'/their Unions, so that they could pressurise their employers to liquidate the arrears early.
- (iii) In the case of establishments which have gone into liquidation, reconstruction schemes, wherever drawn up by such establishments are examined on merits so that the amounts are realised in a phased manner.
- (iv) Criminal Courts are approached under Section 110 Cr.P.C. for binding persistent defaulting employers for good behaviour, and in cases where lenient punishments not commensurate with the magnitude of the offence are awarded, appeals are filed in the higher Courts for enhanced punishments.
- (v) As at present, there is no provision to recover damages on the belated transfer of provident fund contributions by the employers of exempted establishments to their Board of Trustees. The belated transfer of provident fund amount to the Board of Trustees leads to delay in investment thereof, which, in turn, results in reduced yield on investments and consequent lower rate of interest on the provident fund of the members of the exempted establishments. The absence of provisions for levy and recovery of damages on such belated transfers further leads to discrimination not only between the employers of the exempted and the unexempted establishments but also between defaulting exempted employers and exempted employers who are prompt in the matter of transfer.

With a view to removing this discrimination among the employers of covered establishments and safeguarding the interests of the members of the exempted establishments, a proposal has been made for amending Section 14-B of the Act providing for recovery of damages from employers of exempted establishments for the belated transfers of provident fund contributions to their Board of Trustees.

- (vi) In respect of defaulting establishments under the public sector, the State Governments and the administrative Ministries have been addressed to get the statutory provisions implemented. Many of the public Sector establishments are defaulters only in technical sense, as only the formalities connected with exemption, etc. are to be complied with by them.
- (vii) A proposal has been made for the Organisation to have its own independent recovery machinery, as in the case of the Income Tax Department. At present, the Organisation has to rely on the State Government's revenue machinery, which have to observe their usual formalities for realisation of the Provident Fund dues and in that process the recovery is prolonged.
- (viii) A proposal has been made to set up Special Courts in selected areas with a concentration of defaults to speed up the disposal of the prosecution cases.
- (ix) Amendment to section 8 of the Act, to bring within its ambit the exempted establishments is also under Government's consideration.
- (x) In view of the existing limitation provisions under the Criminal Procedure Code proposal has been made to extend the period of limitation from one year to two years, by suitable amendment, so that prosecution cases under the Act do not get time barred. (Incidentally, it is stated that the delay in filing prosecution complaints by the Employees' Provident Fund authorities is at times unavoidable as the Provident Fund dues payable by the employers are required to be determined under the provisions of the Act before prosecution complaint is filed. Such determination takes considerable time as the employer has to be given reasonable opportunities before such determination is made.

INSPECTIONS

43. 1,67,541 inspections, surveys and investigations were conducted by the Inspectors during the year. The average number of inspections per inspector per month was 48. In addition, the Inspectors attended to the work relating to submission of claim papers and paid special attention to the defaulting establishments and coverage of new establishments. The frequency of inspection of regularly complying establishments was reduced without detriment to the efficiency and quality of inspection.

COMPLIANCE BY PUBLIC SECTOR UNDERTAKINGS

44. As many as 3613 Public Sector Undertakings (905 exempted and 2708 unexempted) stood covered under the Act as on 31.3.1978. Out of these 494 establishments (184 exempted and 310 unexempted) were not fully complying with the provisions of the Employees' Provident Funds Scheme. All out efforts were made to secure compliance from these establishments by taking up

the matter at the highest level. Region wise break-up of the covered and non-complying Public Sector Undertakings is given in the following Table:—

TABLE

Statement showing the Region-wise compliance position of covered establishments in the Public Sector as on 31.3.1978.

Region	Covered Public Sector Undertaking			Non complying Public Sector Undertaking		
	Exempted	Un-exempted	Total	Exempted	Un-exempted	Total
1	2	3	4	5	6	7
A. Pradesh	56	312	368	—	30	30
N.E. Region	22	100	122	15	48	63
Bihar	47	104	151	4	28	32
Delhi	60	39	99	—	13	13
Gujarat	60	57	117	5	7	12
Karnataka	45	97	142	1	42	43
Kerala	32	181	213	1	—	1
Madhya Pradesh	41	453	494	11	11	22
Maharashtra	90	82	172	7	18	25
Orissa	6	216	222	—	26	26
Punjab	42	350	392	3	17	20
Rajasthan	59	43	102	—	12	12
Tamil Nadu	176	333	509	41	48	89
Uttar Pradesh	77	321	398	30	9	39
West Bengal	92	20	112	66	1	67
Total	905	2,708	3,613	184	310	494

EXEMPTION

45. On the applicability of the Act to an establishment, the provisions of the Employees' Provident Funds Scheme become applicable to it and the employers are required to comply with the statutory provisions of this Scheme.

However, such of these establishments that have their own Provident Fund Scheme in vogue for the benefit of their employees, conferring benefits equal to or more than those under the statutory Scheme, may seek exemption under Section 17 of the Act from the provisions of the statutory Scheme, if their employees are in favour of such exemption. Likewise, individual employees

or class of employees, who contribute to the employer's exempted Provident Fund Scheme may also seek exemption from the provisions of the statutory Scheme to continue to be subscribers under their exempted Scheme.

The intention of such exemption is to enable the employees to continue to enjoy the better benefits available to them under the exempted Provident Fund Scheme. Such exemption does not amount to total exclusion from the provisions of the Act and the exempted establishments continue to be covered under the Act, the only distinction being that a Board of Trustees properly constituted according to rules in the exempted establishment administers the exempted provident fund, but under the overall control of the Regional Provident Fund Commissioners.

Exemption is granted to the establishments or the individual employee or class of employees subject to certain conditions, viz., proper constitution of Board of Trustees, recognition under the Income Tax Act (if not already recognised), maintenance of proper accounts, submission of prescribed returns, investment of Provident Fund accumulations in the manner prescribed by the Central Government from time to time, payment of the specified inspection charges, etc.

Any such exemption granted to an establishment is liable to be cancelled for contravention of any of the conditions governing exemption and on such cancellation, the establishment will be required to comply with the statutory Scheme.

Pending scrutiny of rules and grant of exemption to the establishments that have applied for exemption, the Regional Provident Fund Commissioners can grant relaxation to these establishments, under paragraph 79 of the Employees' Provident Funds Scheme, subject to certain conditions, so that the employees do not suffer a reduction in the benefits available to them under the exempted Provident Fund Scheme consequent on the enforcement of the provisions of the statutory Scheme.

While all such exempted establishments should have their private Provident Fund Rules recognised under the Income Tax Act, not all the establishments that have their own provident fund rules recognised by the Income Tax Act, are covered under the Act, as the applicability of the Employees' Provident Funds and Miscellaneous Provisions Act is dependent on the industry in which the establishment is engaged, its employment strength, etc. and such establishments do not come under the jurisdiction of the Employees' Provident Fund Organisation.

COMPLIANCE BY EXEMPTED ESTABLISHMENTS

46. The working of the exempted establishments was kept under constant vigilance during the year by regular periodical inspections and scrutiny of returns to ensure that the establishments had complied with the conditions of exemptions. In appropriate cases cancellation of exemption was recommended. Several exempted establishments were found to have defaulted in payment of contribution to the Board of Trustees besides delaying investment, payment of inspection charges

and submission of returns. As at the end of March, 1978 the employers of exempted establishments failed to transfer an amount of about Rs. 1072 lakhs representing both employers' share and Employees' share of contributions to the Board of Trustees. A list of exempted establishment which were in default of Rs. 1 lakhs or more as on the 31st March, 1978 in transferring the provident fund contributions to their respective Boards of Trustees is given in Appendix 'E'.

PAYMENTS OF ADVANCES TO THE MEMBERS

47. One of the task of any Social Security system is to guarantee protection to workers in situations when they are unable to work because of illness, accident, invalidity, old age or to provide funds to enable them to meet their family responsibilities like marriage of daughter, or higher education of children or construction of dwelling house, etc. The Organisation has been able to come to the rescue of the workers in the eventualities referred to above by granting non-refundable advances to the member to meet their needs and obligations. A statement indicating the number of cases in which the advances were sanctioned during the year, purpose of the advance and amount sanctioned is given below:

TABLE

Comparative statement of non-refundable advances paid during 1976-77 & 1977-78

S. No.	Purpose of advance	No. of cases		Amount paid (Rs. in lakhs)	
		1976-77	1977-78	1976-77	1977-78
1.	Financing of Life Insurance Policies	50,439	50,220	82.56	84.78
2.	House Building etc.	12,868	17,732	311.96	459.44
3.	During temporary closure of estls.	30,053	42,190	125.39	197.04
4.	Illness of members/ family members	7,135	7,410	60.77	69.94
5.	Daughter's marriage and post-matriculation education of children	48,140	49,031	618.96	668.92

6.	Damages to movable and immovable property of a member due to calamity of exceptional nature	59,765	56,537	126.15	135.79
7.	Cut in the supply of electricity to the factory/establishments	96	—	0.26	—
		2,08,496	2,23,120	1326.05	1615.91

Advances sanctioned and Amount involved for the last five years are also given in the table below:--

TABLE

Year	Advances sanctioned (No. in lakhs)	Amount involved (Rs. in crores)
1973-74	1.85	7.09
1974-75	1.67	6.39
1975-76	1.75	11.71
1976-77	2.09	13.27
1977-78	2.23	16.16
Progressive upto 31.3.78	25.46	93.40

48. A list of the establishments whose employees were granted advances on account of temporary closure is given in the appendix 'F'.

REFUNDS AND CLAIMS

49. During 1977-78 a sum of Rs. 85.06 crores in respect of 3.16 lakhs claims was paid as against Rs. 80.53 crores in respect of 3.25 lakhs claims paid during 1976-77. The average amount

paid per claim settled during the year amounted to Rs. 2692 in 1977-78. The following Table shows the number of claims settled and the amount paid in the proceeding five years:—

Year	No. of claims paid (Figures in lakhs)	Amount paid (Rupees in crores)
1973-74	2.08	38.05
1974-75	2.16	45.68
1975-76	2.89	67.10
1976-77	3.25	80.53
1977-78	3.16	85.06

50. The percentage of the claims paid within 10 days during 1974-75 was 40% and this has gone upto 58% in 1977-78. Since inception of the Scheme and upto the end of March, 1978 a total sum of Rs. 567.47 crores has been paid in respect of 41.93 lakhs claims.

51. The category wise particulars of the claims paid in 1977-78 are given in the Table below. The figures in the brackets indicate the comparative position for 1976-77. These, however, do not include the cases of accounts transferred from one Region to another or from the Fund to the exempted establishments :—

Details of claims settled and amount paid during 1977-78
(Rupees in lakhs)

Category	No. of claims paid		Amount paid	
i) Death	17,591	(18,774)	701.13	(598.68)
ii) Superannuation	28,167	(33,382)	1696.53	(1773.07)
iii) Permanent invalidation	4,777	(6,307)	224.91	(281.42)
iv) Resignation/ termination of services	190,807	(186,652)	4080.11	(3840.96)
v) Retrenchment	65,595	(71,855)	1585.58	(1342.79)
vi) Dismissal	2,512	(2,996)	59.02	(70.31)
vii) Migration	1,955	(1,756)	67.52	(51.12)
viii) Other	4,504	(2,884)	91.17	(95.12)
Total:—	3,15,908	(3,24,606)	8505.97	(8053.47)

52. It is the endeavour of the Organisation to settle the claims promptly and thus to provide timely relief to the members or their families/heirs. In order to expedite the settlement of claims, various steps have been taken and the procedure has been streamlined. As per the earlier procedure only one copy of the nomination form was required to be filled up by the members. If this form was misplaced or lost the provident fund claim in respect of a deceased member was held up for want of this vital document. In order to solve this problem it was decided to get the nomination form filled in by the members in duplicate. One copy of the accepted nomination form would be retained by the Regional Commissioners and the other accepted copy will be returned to the members, through their employers, for their record which could be relied upon in the event of loss of the original form. Further, the details of the nominee/nominees would also be entered in the ledger cards. This method would expedite settlement of claims in death cases and also avoid hardship to the dependants. In addition, the limit of exemption from the production of Estate Duty Clearance Certificate by the legal heirs of the deceased members has been increased from Rs. 10,000/- to Rs. 25,000/- by issue of suitable directions from the Central Board of Direct Taxes. Earlier to this enhancement in the exemption limit, the nominees/Legal heirs of the deceased members whose total accumulations exceeded Rs. 10,000/- were required to produce Estate Duty Clearance Certificate from the competent authorities before settling their claims. This relaxation would eliminate the difficulties of the nominees/heirs of the deceased members in getting their claims promptly settled as they would not be required to submit Estate Duty Clearance Certificate if the total amount does not exceed Rs. 25,000/-.

RESERVE AND FORFEITURE ACCOUNT

53. Where the employer's contribution is not payable to the member in full, the unpaid portion together with interest thereon is credited to the Reserve and Forfeiture Account of the Fund. A sum of Rs. 323.21 lakhs was forfeited during the year as against Rs. 264.36 lakhs forfeited during 1976-77. The total amount received in this Account till the end of March 78 was Rs.2052.62 lakhs, and the details of this Account are as follows :

	<i>Rupees in lakhs</i>
(i) Amount forfeited upto 31.3.78	2052.62
(ii) Amount utilised	
(a) On account of Money Order Commission and grant of financial assistance to outgoing members where inadequate deposits had been made by employers prior to the Special Reserve Fund	16.19
(b) On account of transfer to the Special Reserve Fund	85.00
(c) On account of transfer to the Death Relief Fund	107.00
	<hr/> 208.19 <hr/>
(iii) Net amount available in the Reserve & Forfeiture account as on 31.3.1978	1844.43

SPECIAL RESERVE FUND

54. A Special Reserve Fund was created on the 15th September, 1960 for making payments to the outgoing members or their nominee/heirs in cases where the employers of unexempted establishments failed to remit to the Employees' Provident Fund the whole or part of the provident fund contributions. Following a decision by Government in 1965, assistance from the Special Reserve Fund is made available only to the extent of the employees' share of contribution recovered from the wages by the employer but not remitted to the Employees' Provident Fund together with interest thereon. The employer's share of contribution not remitted by the employers is, however, not paid to the members till the amount is actually recovered from the employers.

55. As on 31.3.1978 Rs. 85 lakhs were transferred to the Special Reserve Fund from the Reserve and Forfeiture Account to enable payment of employees' share of contributions in arrears. During the year, a sum of Rs. 4.87 lakhs was paid out of Special Reserve Fund bringing the total amount paid, since its institution, to Rs. 125.83 lakhs. The amount recovered from the employers against these payments was Rs. 40.21 lakhs as on 31.3.78 of which an amount of Rs. 0.16 lakhs was recovered during the year 1977-78. At the end of the year under report there was a deficit balance of Rs. 0.62 lakhs.

DEATH RELIEF FUND

56. The Death Relief Fund was set up in January, 1964 in order to afford financial assistance to the nominees/heirs of the deceased members of unexempted establishments whose monthly pay did not exceed Rs. 500/- at the time of their death so that a minimum lump sum of Rs. 500/- was assured to the nominees/heirs. This minimum assistance was subsequently raised to Rs. 750/- with effect from 1st August, 1969 and Rs. 1,000/- with effect from 5th January, 1978.

Assistance from out of the Death Relief Fund would, however, not be available to the nominees/heirs of the deceased members, who after having once received full retirement benefits, secured re-employment in a covered establishment. The Death Relief Fund is also fed by periodical transfer of amounts from the Reserve and Forfeiture Account. Out of a total sum of Rs. 107 lakhs transferred so far to the Death Relief Fund, a sum of Rs. 97.96 lakhs had been paid out up to the end of March, 1978 leaving a balance of Rs. 9.04 lakhs. A sum of Rs. 5.93 lakhs was paid out during this year in 1,445 cases as against Rs. 6.19 lakhs paid in 1842 cases in 1976-77.

57. As recurring Family Pension and lump sum Life Assurance benefit became payable under the Employees' Family Pension Scheme with effect from 1.3.1973, a doubt was raised whether continuance of relief from the Death Relief Fund was justified and if so, whether the quantum of relief should be determined after taking into consideration the portion of the provident fund contribution diverted to the Family Pension Fund. The Board, however, decided that, as the two benefits were distinct, they should continue. Simultaneously, the Board recommended that the quantum of relief from the Death Relief Fund may be worked out with reference to contribution to the Employees' Provident Fund only and without taking the Family Pension contribution into

consideration. These recommendations of the Board have been accepted by the Government. Consequently the nominees/heirs of the members of the Family Pension Fund would get benefit from Death Relief Fund at higher rate when compared to the members of the Employees' Provident Fund only, as in the case of former, the provident fund accumulation of the members would be comparatively less.

SYSTEM OF ANNUAL POSTING OF LEDGER CARDS

58. A system of annual posting of contributions in the members' ledger cards, instead of the monthly System was introduced in respect of the unexempted establishments from 1.10.1968, with the object of simplifying the accounting procedure to some extent, and at the same time, economising the administrative cost on maintenance of members' accounts. The system, which was initially tried in respect of certain regular establishments, was extended to others which were not habitual defaulters. At the end of the year under report about 47 lakhs of accounts (out of the total of about 61 lakhs of accounts were maintained on this system in all the Regional Offices. The Regional Commissioners have since been advised to switch over to the Annual system of posting in respect of all establishments without exception.

ANNUAL STATEMENTS OF ACCOUNTS

59. During the year, 55.68 lakhs annual statements of accounts were issued, leaving a balance of 25.39 lakhs statements to be issued at the end of the year. The region wise details may be seen in the following Table:—

**STATEMENT SHOWING THE POSITION OF ISSUE OF ANNUAL
STATEMENT OF ACCOUNTS DURING THE YEAR 1977-78**

Region	Total no. of accounts for issue as on 1.4.1977			Total no. of accounts issued during 1977-78			Total No. of accounts pending as on 31.3.1978		
	Total no. of a/cs upto & for 1975-76	No. of a/cs for 1976-77	Total	No. of a/cs upto & for 1975-76	No. of a/cs for 1976-77	Total	No. of a/cs upto & for 1975-76	No. of a/cs for 1976-77	Total
Andhra Pradesh	—	4,13,056	4,13,056	—	4,13,056	4,13,056	—	—	—
Assam	39,878	43,557	83,435	21,257	20,226	41,483	18,621	23,331	41,952
Bihar	63,801	1,39,969	2,03,770	62,576	93,877	1,56,453	1,225	46,092	47,317
Delhi	—	1,63,595	1,63,595	—	1,63,595	1,63,595	—	—	—
Gujarat	57,243*	3,52,593	4,09,836	39,983	3,42,840	3,82,823	17,260	9,753	27,013
Karnataka	—	2,80,182	2,80,182	—	2,56,326	2,56,326	—	23,856	23,856
Kerala	6,982	3,65,000	3,71,982	6,982	2,70,661	2,77,643	—	94,339	94,339
Madhya Pradesh	—	2,21,000	2,21,000	—	2,21,000	2,21,000	—	—	—
Maharashtra	13,632	12,00,000	12,13,632	13,632	10,60,648	10,74,280	—	1,39,352	1,39,352
Orissa	—	1,41,812	1,41,812	—	1,25,067	1,25,067	—	16,745	16,745
Punjab	21,412	2,14,783	2,36,185	16,933	1,73,828	1,90,761	4,479	40,955	45,434
Haryana	29,480	1,77,283	2,06,763	23,604	1,61,783	1,85,387	5,876	15,500	21,376
Himachal Pradesh	5,007	21,758	26,765	4,073	20,739	24,812	934	1,019	1,953
Chandigarh	1,835	18,999	20,834	1,004	16,479	17,483	831	2,520	3,351
Rajasthan	—	1,18,550	1,18,550	—	1,18,550	1,18,550	—	—	—
Tamil Nadu	8,775	7,25,486	7,34,261	8,775	6,42,104	6,50,879	—	83,382	83,382
Uttar Pradesh	4,17,698*	3,50,703	12,68,404	1,45,589	4,20,440	5,66,029	2,72,109	4,30,266	7,02,375
W. Bengal	11,92,316	8,00,000	19,92,316	5,18,866	1,83,337	7,02,203	6,73,450	6,16,663	12,90,113
TOTAL	18,58,059	62,48,329	81,06,388	8,63,274	47,04,556	55,67,830	9,94,785	15,43,773	25,38,558

PUBLICITY

60. With a view to further educating the members regarding the salient features of the Schemes and the procedure for submission of claims etc., a documentary film entitled "Suraksha Ka Nam Bhavishya Nidhi" was completed in 1975 and continued to be exhibited in various Cinema houses of the country. Such publicity enabled the members to know the details of the various Schemes and also helped them to get back their provident fund and Family Pension amounts expeditiously. A brochure explaining the salient features of the Employees' Deposit-Linked Insurance Scheme was also prepared during the year, for circulation. Further action is being taken to publicize the salient features of the various Schemes for the benefit and guidance of the Subscribers.

MEETING OF THE BOARD

61. Important decisions taken and recommendations made by the Board during the year are given below:—

I. AMENDMENTS TO THE ACT/SCHEME

- (i) Amendment of Section 1(3) of the Act for extension to establishments employing less than 20 persons.
- (ii) Payment of contribution - both share - at the rate of 8% uniformly.
- (iii) Amendment of Section 8 of the Act whereby the Regional Provident Fund Commissioners be empowered to recover the provident fund arrears as arrears of land revenue, and providing for an independent recovery machinery under their control, for this purpose.
- (iv) Deletion of Section 16(1)(b) of the Act, for doing away with the provision of infancy period of 5 years and 3 years to establishments, employing between 20 and 49 and establishments, employing 50 or more persons, respectively.
- (v) Amendment to Section 17 of the Act, whereby the Central Government/Central Provident Fund Commissioner may be empowered to grant or cancel the exemption.
- (vi) Deletion of the provision prescribing a qualifying period of service for becoming a member of the Fund, which is at present six months' continuous service or 120 working days, in a period of six months or less, or on being declared permanent, whichever is the earliest.
- (vii) Simplification of the procedure for drawal of advances, whereby the existing provision regarding grant of advance for financing life insurance policy would continue, but the remaining provisions relating to the various types of advances would be replaced by an omnibus provisions regarding grant of advances, after 5,10,15 years of membership, on receipt of a simple application from the member.

- (viii) Amendment of paragraph 68-L of the Employees' Provident Funds Scheme for increasing the quantum of advance from Rs. 300/- to Rs. 500/-. (The amendment has been made, effective from 25.4.1978).
- (ix) Amendment of paragraph 68-K of the Employees' Provident Funds Scheme so as to permit advances being granted in the case of marriage of the member/his dependent sister/brother.
- (x) Amendment of paragraphs 68-H of the Employees' Provident Funds Scheme, so as to permit non-recoverable advances being granted to the members, who could not be paid salaries by the employer for two months.

II. ENFORCEMENT

- (xi) Amendment to the Employees' Provident Funds Scheme to make it obligatory for the employers to obtain and submit the claim forms of the members, when they leave their service, if they so desire, to eliminate difficulties in the identification/attestation, at a later date.
- (xii) Creation of a panel of lawyers and of legal cells, for speedy and more effective disposal of cases.
- (xiii) Inclusion of the Act in the Schedule to the Economic Offences (In-applicability of Limitation) Act, 1974, for effective disposal of prosecution cases against defaulting employers.
- (xiv) Setting up of special courts, particularly in areas, where the volume of prosecution cases is very large.

III. ACCOUNTS

- (xv) Constituting a delegation headed by the Chairman, Central Board of Trustees, to wait upon the Union Finance Minister to urge further liberalisation of the pattern of investment to secure higher yield.
- (xvi) Payment of Money Order Commission from the Forfeiture Account in those cases where the total amount payable to outgoing member or his/her nominee/heir is less than Rs. 2,000/-.
- (xvii) Enhancement of the financial assistance limit, under the Death Relief Fund, from Rs.750/- to Rs. 1,000/-. (This decision has been implemented and necessary instructions have been issued to all the Regional Provident Fund Commissioners.)
- (xviii) Issue of pass book folders to the subscribers instead of the existing long statements of accounts, to serve as permanent record for them.

IV. ADMINISTRATION

- (xix) Declaration of the rate of interest to the Subscribers @ 8.5% per annum and @ 8% per annum on contributions upto Rs. 25,000/- and 7½% per annum thereafter in respect of the employees of the Organisation.
- (xx) Introduction of (i) an Incentive Scheme to encourage the good workers of the Organisation, (ii) a shield for being awarded to the Region, which is adjudged to be the best with regard to quantity and quality of work during the year and (iii) a system of grant of advance increment to the employees of the Organisation having outstanding performance, with regard to efficiency and standard of work.
- (xxi) Revision of yardstick for the various posts, as the existing yardsticks were fixed as early as in 1965.
- (xxii) Opening of a sub-Regional Office at Kozhikode in Kerala. The sub-Regional Office has started functioning at Kozhikode with effect from 20.12.77.
- (xxiii) Opening of a sub-Regional Office at Amritsar in the Punjab.
- (xxiv) Opening of a sub-Regional Office at Varanasi, instead of at Gorakhpur, in Uttar Pradesh.
- (xxv) Opening of a sub-Regional Office at Ranchi in Bihar.

[Employers' Trustees, however, had their reservations on Item Nos. (i), (ii) & (vi).]

REGIONAL COMMITTEES

62. The Regional Committees advise the Central Board on all matters connected with the administration of the Schemes and particularly in the enforcement thereof in their respective States. During the year the Regional Committee held several meetings, the details of which are given below:—

<i>Region</i>	<i>No. of Meeting</i>	<i>Date of Meeting</i>
Andhra Pradesh	14th meeting	17.6.77
	15th meeting	29.11.77
North Eastern Region	10th meeting	28.12.77
Bihar	28th meeting	6.6.77
	29th meeting	2.12.77
Delhi	12th meeting	22.7.77
	13th meeting	23.2.78
Gujarat	22nd meeting	21.1.78
	23rd meeting	18.3.78

Karnataka	15th meeting	30.8.77
	16th meeting	18.3.78
Kerala	21st meeting	16/17.7.77
	22nd meeting	11.11.77
Madhya Pradesh	27th meeting	— 12.12.77
	28th meeting	30.3.78
Maharashtra	41st meeting	14.4.77
	42nd meeting	10.2.78
Orissa	13th meeting	10.10.77
	14th meeting	23.3.78
Punjab	19th meeting	14.10.77
	20th meeting	10.3.78
Harayana	20th meeting	29.3.78
Himachal Pradesh	1st meeting	5.11.77
	2nd meeting	30.3.78
Rajasthan	18th meeting	12.9.77
	19th meeting	6.2.78
Tamil Nadu	44th meeting	8.7.77
	45th meeting	18.10.77
	46th meeting	6.2.78
Uttar Pradesh	32nd meeting	23.7.77
	33rd meeting	24.9.77
	34th meeting	10.3.78
West Bengal	44th meeting	20.12.77
	45th meeting	28.3.78

PROGRESS IN THE USE OF HINDI

63. For the purpose of implementing the orders issued by the Govt. of India for the progressive use of Hindi, Official Language Implementation Committees have been constituted in a number of Regional Offices and they have started functioning. Such Committee shall also be constituted in remaining Regional Offices in due course.

Orders for issuing all documents under section 3(3)(III) of the Official Language Act, 1973 and for having correspondence in Hindi in the Hindi speaking areas have already been issued to all the offices of this Organisation. Posts of Hindi Translators and Typists have also been sanctioned for the Regional Offices in the Hindi speaking areas.

The facilities of granting advance increment and other benefits on passing the Hindi Typewriting test and other Hindi Examination were made available to the Officers and staff of this Organisation and the proposal to start a Cash Award Scheme for noting and drafting in Hindi is under consideration.

A Hindi cell under an Assistant Provident Fund Commissioner (part time) has been set up in Central Office to watch and ensure the implementation of the orders issued by the Department of Official Language, Ministry of Home Affairs, from time to time about the progressive use of Hindi in the Organisation.

A team under the charge of a Regional Commissioner (Headquarters) alongwith the Officers of the Department of Official Language carried out inspections during the year for ascertaining the progress achieved in the use of Hindi and the shortcoming/deficiencies noticed were pointed out to the concerned officers for rectification.

All scheme forms are made available besides Hindi, in other Official Regional Languages of the Regions.

EMPLOYEES' FAMILY PENSION SCHEME 1971

64. The Employees' Family Pension Scheme came into force with effect from 1st March 1971 and has completed seven years of working. This Scheme applies to the employees of all factories and other establishments to which the Act applies.

There were 42.46 lakhs members in the Family Pension Fund as on 31.3.1978.

65. During the year under report a sum of Rs. 32.52 crores was collected by way of Family Pension Fund contributions, bringing the total amount of Family Pension Fund contributions received upto 31.3.1978 to Rs. 114.13 crores.

66. As on 31.3.1978 a sum of Rs. 106.33 lakhs was in arrears towards Family Pension Fund contributions from the defaulting establishments. Appropriate action was taken for recovery of these arrears and as many as 914 prosecution cases under section 14 of the Act and 1535 recovery cases under section 8 of the Act were filed during the year under report. The amounts involved in the prosecution and recovery cases filed during the year were Rs. 6.04 lakhs and Rs. 22.04 lakhs respectively. As a result of these effective steps, an amount of Rs. 3.36 lakhs in respect of 928 prosecutions cases and another amount of Rs. 8.54 lakhs in respect of 901 recovery cases were recovered during the year.

67. During the year under report, as many as 91,810 Family Pension Fund claims were settled involving a sum of Rs. 127.21 lakhs. The total amount paid upto 31.3.78 under this Scheme was Rs. 234.32 lakhs in respect of 1,94,558 claims.

PROPOSALS FOR FURTHER LIBERALISATION OF THE BENEFITS UNDER THIS SCHEME.

68. The existing terminal benefits available under the Employees' Family Pension Scheme 1971 were found quite inadequate and the procedure for claiming those benefits was very cumbersome. Accordingly, proposals were made by the Board for the simplification of the procedure for calculation of the various benefits and also for their liberalisation/enhancement. These proposals which are under Government's consideration are briefly as under:—

- (a) Provision for family pension benefits in the event of the death of the member during the period of his membership (instead of during the period of reckonable service, as at present).
- (b) Enhancement of the minimum and the maximum amount of monthly family pension in all the pay ranges.
- (c) Enhancement of the Life Assurance benefits from Rs. 1000/- to Rs. 2000/-, without applying any factor depending on the member's age.
- (d) Reduction of the retirement age from 60 to 55 or 58 and enhancement of the amount of retirement benefit from Rs. 4000/- to Rs. 8000/-.
- (e) Amount of withdrawal benefit should not in any event be less than both the shares of Family Pension Fund contributions with interest thereon.
- (f) Dispensing with the stipulation of 2 years' membership and contribution for purposes of Family Pension benefits in the case of death.
- (g) Including dependent parents as family members in the case of bachelor-members.
- (h) Recasting of the factors in the Tables, relating to age at cessation and at entry.

EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976

69. The Employees' Deposit-linked Insurance Scheme is applicable to all factories/establishments to which the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 applies. This Scheme came into force with effect from 1.8.1976.

70. All the employees who are members of the Provident Fund both the exempted and the un-exempted establishments are covered under this Scheme.

71. While the employees are not required to contribute to the Insurance Fund, the employers are required to pay contributions to the Insurance Fund at the rate of 0.5% of the pay of the employees who are Provident Fund subscribers.

The Central Government also contributes to the Insurance Fund an amount representing one-half of the amount of employer's contribution.

72. The employers are required to pay administrative charges to the Insurance Fund at the rate of 0.1% of pay drawn by the employee, who are Provident Fund subscribers, for meeting the administrative expenses.

The Central Government also meets partly the expenses in connection with the administration of the Insurance Scheme by paying into the Insurance Fund, an amount representing one-half of the amount of employers share of administrative expenses.

73. On the death, while in service, of an employee who was a member of the Employees Provident Fund or of any exempted Provident Fund, the person/s entitled to receive the provident fund accumulations will be paid an additional amount, equal to the average balance in the provident fund account of the deceased during the preceding three years, if such average balance was not below Rs. 1,000/- at any time during the said period.

The maximum amount of benefit payable under this Scheme is, however, Rs. 10,000/-.

74. Factories/establishments, which have an Insurance Scheme conferring more benefits than those provided under this statutory Scheme, may be granted exemption, subject to certain conditions if a majority of the employees are in favour of such exemption. Individual employees or class of employees may also be granted exemption, subject to certain conditions.

75. The Insurance Fund contributions are invested as per the pattern of investment prescribed by the Central Government, from time to time through the Reserve Bank of India, Bombay, which holds the securities in safe custody. Other Banking arrangements have been assigned to the State Bank of India.

The pattern of investment in force from 1.8.76 is the same as in respect of provident fund contributions.

76. An amount of Rs. 102.25 lakhs was paid out of the Insurance Fund in respect of 1541 claims. The region-wise break-up claims paid as on 31.3.1978 is given below:—

<i>S. No.</i>	<i>Region</i>	<i>No. of claims received</i>	<i>Claims paid</i>	<i>Claims returned</i>	<i>Balance</i>
1.	Andhra Pradesh	135	24	68	43
2.	North Eastern Region	20	4	3	13
3.	Bihar	15	—	12	3
4.	Delhi	201	41	115	45
5.	Gujarat	1510	224	1094	192
6.	Karnataka	606	296	282	28
7.	Kerala	349	119	150	80
8.	Madhya Pradesh	301	18	165	118
9.	Maharashtra	1726	551	520	655
10.	Orissa	68	—	53	15
11.	Punjab	134	28	84	22
12.	Rajasthan	31	7	16	8
13.	Tamil Nadu	1155	202	721	232
14.	Uttar Pradesh	123	10	44	69
15.	West Bengal	450	17	388	45
Total:—		6824	1541	3715	1568

Quite a good number of claims had to be returned in the initial stage for want of complete information. With a view to educating the employers and employees in the matter of implementation of the new Scheme, instructions have been issued to all the Regional Commissioners to intimate guidelines to the establishments in the matter of filling up the claim forms. Instructions have also been issued to the Regional Commissioners to ensure that, as far as possible, the claims are settled within ten days of their receipt and that they are not returned for trivial reasons. In order to educate the workers a pamphlet on the Employees' Deposit-linked Insurance Scheme has been printed for distribution.

77. Contributions and administrative charges amounting to Rs. 28.34 crores and Rs. 5.85 crores respectively have been received in the Insurance Fund upto 31.3.1978, including Government share of contributions and administrative charges to the tune of Rs. 4.75 crores and Rs. 0.95 crores respectively for 1976-77.

PROPOSALS FOR THE ENHANCEMENT OF THE BENEFITS AVAILABLE UNDER THIS SCHEME

78. The working of this Scheme was reviewed and the following proposals are under Government's consideration:—

- (a) The condition of a minimum average balance of Rs. 1000/- for entitlement of the Assurance benefit be dispensed with.
- (b) A minimum amount of Rs. 1000/- be granted as the Assurance Benefit.
- (c) The existing maximum amount of Assurance Benefit be enhanced from Rs. 10,000/- to Rs. 15,000/-.

SUB-REGIONAL OFFICES

79. With a view to rendering prompt and efficient service to the members, eleven sub-Regional Offices have been opened in various Regions at the following places:—

Sl. No.	Name of the Region	Place at which the sub-Regional Office opened
1.	Andhra Pradesh	Guntur and Cuddapah
2.	Bihar	Ranchi
3.	Gujarat	Surat
4.	Kerala	Kozhikode
5.	Maharashtra	Nagpur & Pune
6.	Punjab	Faridabad
7.	Uttar Pradesh	Meerut
8.	West Bengal	Siliguri
9.	North Eastern Region	Shillong

It is proposed to open eight more sub-Regional Offices at the following places:—

1.	Andhra Pradesh	Visakhapatnam
2.	Gujarat	Rajkot
3.	Karnataka	Mangalore
4.	Madhya Pradesh	Raipur
5.	Tamil Nadu	Coimbatore
6.	Punjab	Amritsar
7.	Uttar Pradesh	Varanasi
8.	West Bengal	Asansol

Experience of the working of the sub-Regional Offices has shown that the objective has by and large been achieved.

80. The actuals of Income and Expenditure are given below:—

	1976-77	1977-78
	(Rs. in lakhs)	
(i) Income		
(a) Administrative and Inspection charges under the Employees' Provident Funds & Employees' Deposit-linker Insurance Schemes.	780.53	829.04
(b) Interest on investment	67.63	62.19
(c) Damages	1.40	1.07
(d) Reimbursement towards Family Pension Scheme, Administrative Expenses by the Government	49.49	70.00
	<hr/> 899.05	<hr/> 962.30
(ii) Expenditure		
(a) Revenue	538.06	596.30
(b) Capital, Land and Buildings	106.47	39.84
(c) Advances Repayable	42.05	55.47
	<hr/> 686.58	<hr/> 691.61

AUDIT

81. The statutory audit of the Fund was, as usual, conducted by the Comptroller and Auditor-General of India through the various Accountants-General. The certified accounts for the year 1973-74 have been sent to the Govt. The audit of consolidated accounts for the year 1974-75 and 1975-76 has since been completed by the Accounts General Central Revenues, New Delhi.

82. Since its introduction in August, 1966 the Internal Audit Scheme has so far completed eleven cycles of audit in the Regional Offices; and the twelfth cycle is in progress. The Internal Audit has been able to locate the defects in the Regions and suggest ways and means to avoid recurrence of these defects in order to bring about some tangible improvement in the maintenance of accounts.

83. The Employees' Provident Fund Accounts Service Examination Scheme and Staff Service Regulations provide for appointment of departmental candidates to the posts of Accounts Officers on their passing both Parts I and II of the Examination, provided they satisfy the requirement of the prescribed minimum period of supervisory service. 49 departmental candidates have accordingly been posted as Accounts Officers, out of whom 6 have been promoted to the post of Assistant Provident Fund Commissioner (Gr. I).

OFFICE BUILDINGS AND STAFF QUARTERS

84. The over-all plan for the construction of office buildings and staff quarters for the Employees' Provident Fund Organisation has been estimated to cost about Rs. 10 crores. An expenditure of about Rs. 607 lakhs had been incurred upto the end of 1977-78 on the acquisition of land and construction of buildings in the different Regions and the Headquarters at New Delhi. Average outlay on building work has been of the order of about Rs. 75 to 100 lakhs per year, but the expenditure on the construction has been less as the purchase of land could not be finalised.

Office buildings were completed and occupied at Kanpur, Madras, Bangalore, Bombay, Chandigarh, Bhubaneswar, Trivandrum and Hyderabad, and staff quarters were completed at Kanpur, Madras, Chandigarh, Hyderabad, Bhubaneswar, Delhi, Bombay and Trivandrum, upto the end of the year under report.

MACHINE PROCESSING OF ACCOUNTS

85. In pursuance of the decision of the Central Board of Trustees, at their 45th meeting held on the 29th Jan., 1970, the machine system of accounting adopted in the Maharashtra Region was continued during the year under report. This system contributed substantially towards the efficient compilation and issue of annual statement of accounts to the members.

INCOME AND EXPENDITURE

86. The administrative and allied expenditure is mainly met from special levies viz. administrative and inspection charges, collected from the employers of unexempted and exempted establishments at the rates of 0.37% and 0.09% respectively of 'pay' of the members.

87. The year witnessed an increase of Rs. 63.25 lakhs in income and of Rs. 5.03 in the revenue expenditure over the previous year. While the increase in income was attributable to the progressive increase in coverage of new establishments and enrolment of additional members, the increase in expenditure was on account of increase in revenue expenditure mainly due to grant of allowances at higher rate and employment of additional staff.

CONCLUSION.

88. The year under report has been yet another year of significant progress. The benefits under the Act were extended to about 10 lakhs additional employees. In spite of the diverse challenges and ever increasing problems faced by the Organisation, it maintained a fairly high standard of efficiency in rendering better service to the members of the Fund. All-out efforts were made to enforce the statutory provisions effectively. Various measures, as reported in the preceding paragraphs were adopted in order to build up a sound system of administration, to enable the Organisation to shoulder still higher responsibilities in the coming years. The Organisation has

the satisfaction of having contributed positively and significantly to the well-being of a substantial section of the labour force in the country as well as its economy by its performance.

89. The Board places on record its high appreciation of the functioning of the Organisation despite the additional responsibilities entrusted to it. The Board also acknowledges the co-operation which it received from the Central and State Governments, the Employees' and Employers' Organisations and from the staff and officers of the Employees' Provident Fund Organisation in the enforcement and administration of the statutory provisions of the Employees' Provident Funds and Miscellaneous Provisions Act and the Schemes framed thereunder.



(K. S. Naik)

Central Provident Fund Commissioner &
Secretary, Central Board of Trustees.



BHAVISHYANIDHI BHAVAN, ORISSA

List of Members of the Central Board of Trustees, as on 31.3.1978

CHAIRMAN

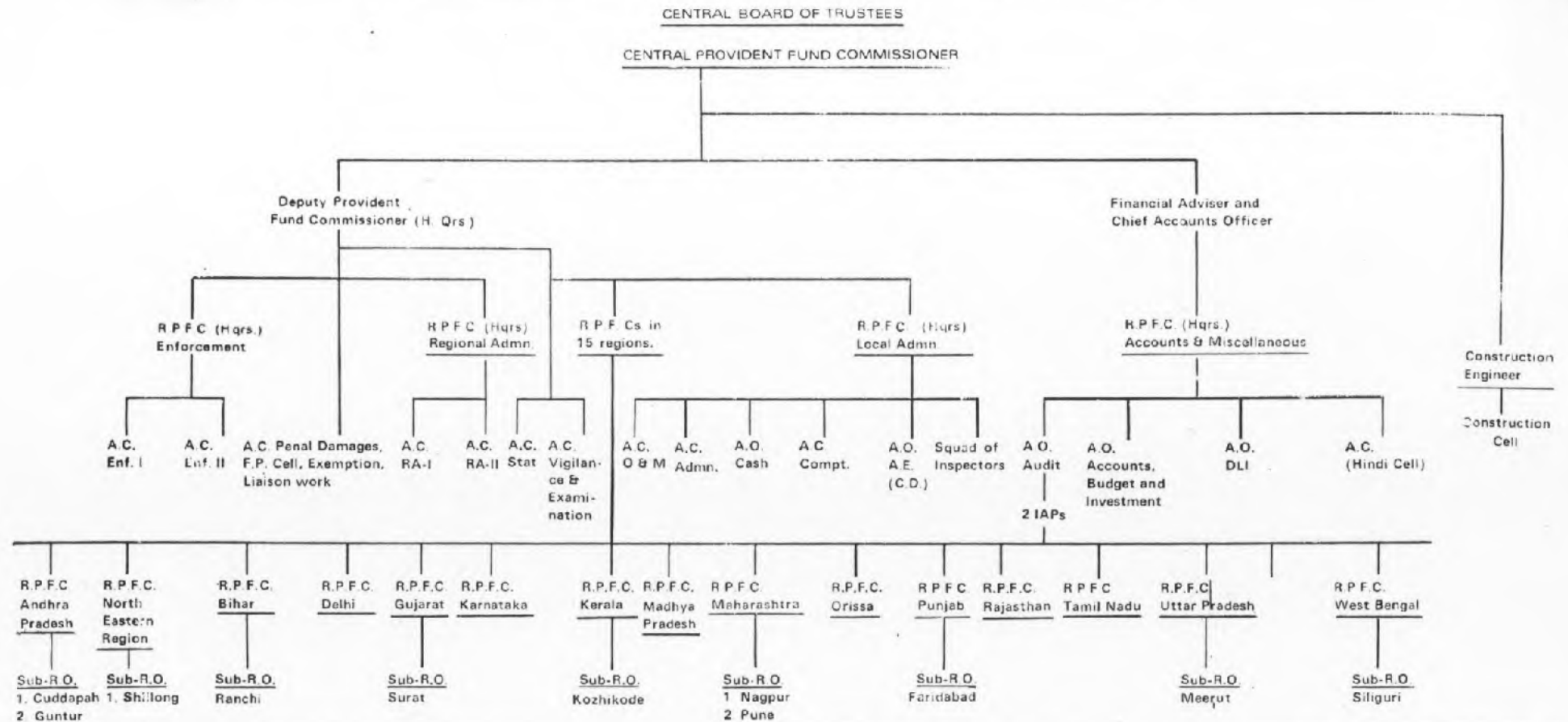
1. Shri K. S. Raghupathi,
Secretary to the Govt. of India,
Ministry of Labour,
New Delhi.

MEMBERS

2. Shri Diwakar,
President,
Madhya Pradesh Trade
Union Congress,
29-B, Rajindra Nagar,
Indore (M.P.)
3. Shri Parduman Singh,
Textile Mazdoor Ekta Union,
Putlighar,
Amritsar (Punjab)
4. Shri Vimal Mehrotra,
Vice President,
Hind Mazdoor Sabha,
25-B, Sarvodaya Nagar,
Kanpur (U.P.)
5. Shri G. Sanjeeva Reddy,
President,
Indian National Trade Union Congress,
Andhra Pradesh, 6/B, L.I.G.H.
Barkatpura, Hyderabad (A.P.)
6. Shri Sisir Kumar Ganguly,
General Secretary,
Indian National Trade Union Congress,
3, Goswami Para, Bally,
Howrah
7. Shri V.R. Hoshing, M.L.A.,
General Secretary,
Rashtriya Mill Mazdoor Sangh,
Mazdoor Manzil,
G.D. Ambedkar Marg, Parel,
Bombay-12.
8. Shri K.V. Shrinivasan,
Hydraulics (P) Ltd.,
29, Mount Road,
Madras (Tamil Nadu)
9. Shri I.P. Poddar,
Calcutta Silk Mfg. Co. Ltd.
Commercial House,
135-A, Biplobi Rashbehari Basu Road,
Calcutta-1 (West Bengal)
10. Shri M. Ghose,
Secretary, Bengal Chamber of Commerce
and Industry, Royal Exchange,
6, Netaji Subhash Road,
Calcutta-1 (West Bengal)
11. Dr. Mohan Lal Piramal,
Piramal Spg. & Wvg. Mills,
Planet Mill Lane,
off-Fergusson Road,
Bombay-13 (Maharashtra)
12. Shri P. Chentsal Rao,
Secretary General,
All India Organisation of Employers,
Federation House,
New Delhi.
13. Shri A.P. Gupta
Nirmal Kunj,
15/260-A, Civil Lines,
Kanpur-208001 (Uttar Pradesh)
14. Shri J.C. Almeida,
Secretary,
Industries & Labour Department,
Govt. of Goa, Daman & Diu, Panaji.
15. Shri B. Pratap Reddy,
Secretary to the Govt. of Andhra Pradesh,
Labour, Employment and Technical Educa-
tion Department,
Hyderabad.
16. Shri J.C. Pant,
Commissioner & Secretary to the Govt. of
Uttar Pradesh,
Labour Department,
Lucknow.
17. Shri P.D. Kasbekar,
Secretary to the Govt. of Maharashtra,
Industries, Labour & Energy Department,
Bombay.

18. Shri Brijendra Singh,
Labour Commissioner,
Govt. of Rajasthan,
Jaipur.
19. Shri Tejendra Khanna,
Secretary to the Govt. of Punjab,
Labour & Employment Department,
Chandigarh.
20. Shri G.V. Gupta,
Commissioner & Secretary to the
Government of Haryana,
Labour & Employment Department,
Chandigarh.
21. Shri Ishwar Chander Kumar,
Secretary to the Govt. of Bihar,
Department of Labour & Employment,
Sachivalaya, Patna 15.
22. Shri P.V. Bhatt,
Secretary to the Govt. of Gujarat,
Labour, Social Welfare & Tribal
Development Department,
Sachivalya, Gandhi Nagar,
Ahmedabad,
23. Shri C. Ramachandran,
Secretary to the Govt. of Tamil Nadu,
Labour & Employment Department,
Madras.
24. Shri R.N. Sen Gupta,
Secretary to the Govt. of West Bengal,
Labour Department, Calcutta.
25. Shri S.K. Begchi,
Secretary to the Govt. of Madhya Pradesh,
Labour Department, Bhopal.
26. Shri K.R. Ramachandran,
Secretary to the Govt. of Karnataka,
Social Welfare and Labour Department,
Bangalore.
27. Shri S. Goswami,
Secretary to the Govt. of Assam,
Labour Department,
Dispur (Assam).
28. Shri J.S. Badhan,
Secretary to the Govt. of Kerala,
Labour Department, Trivandrum.
29. Shri S. Vasudevan,
Additional Secretary, Ministry of Finance,
(Department of Expenditure)
New Delhi.
30. Shri B.S. Bhatnagar,
Deputy Secretary to the Govt. of India,
Ministry of Steel and Mines,
(Department of Steel)
Udyog Bhavan,
New Delhi.
31. Shri D.S. Nim,
Joint Secretary to the Govt. of India,
Ministry of Labour,
New Delhi.
32. Shri S.M. Patankar,
Adviser (Finance) Govt. of India,
Bureau of Public Enterprises,
New Delhi.
33. Shri U.S. Acharya,
Director,
Government of India.
Department of Industrial Development,
Udyog Bhavan,
New Delhi.

ORGANISATIONAL CHART OF THE EMPLOYEES' PROVIDENT FUND ORGANISATION



LEGEND

R.P.F.C.-----Regional Provident Fund Commissioners in the Regional Office
 A.C.-----Assistant Commissioner
 Sub-R.O.-----Sub-Regional Office.
 Admn.-----Administration
 Enf.-----Enforcement
 F.P.-----Family Pension

LEGEND

R.A.-----Regional Administration
 Stat.-----Statistics
 C&M-----Organisation & Methods.
 Compt.-----Complaints.
 D.L.I.-----Deposit Linked Insurance
 A.O.-----Accounts Officer
 IAPs.-----Internal Audit Parties

APPENDIX-B

Industries/Classes of establishments to which the Employees' Provident Funds and Misc. Provisions Act, 1952 applied on 31st March, 1978.

(Exempted and Unexempted Establishments)

<i>Date of Extension</i>	<i>Industry/Class of establishments</i>	<i>No. of establishments</i>	<i>No. of Subscribers</i>
1	2	3	4
<u>1st November, 1952</u>	1. Cement	105	77,980
(1 to 6A)	2. Cigarettes	25	20,044
	3. Electrical, Mechanical or general engineering products	16,283	17,59,935
	4. Iron and Steel	608	3,28,828
	5. Paper	400	92,392
	6. Textiles (Made wholly or in part of cotton or wool or jute or silk whether nature or artificial)	6,125	14,96,374
	6A. Jute	89	2,58,052
<u>31st July, 1956</u>	7. Edible oils and fats	1,894	69,348
(7 to 19)	8. Sugar	1,202	2,79,443
	9. Rubber and rubber products	765	90,753
	10. Electricity including generation, transmission and distribution thereof.	1,216	4,94,034
	11. Tea (except in the State of Assam where the Govt. of Assam have instituted a separate Provident Fund Scheme for the Industry including plantations).	558	2,79,913

12. Printing (other than printing industry relating to newspaper establishments as defined in the Working Journalists (Conditions of Service) and Miscellaneous Provisions Act, 1955) including the process of composing types for printing, printing by letter press, lithography, photogravure or other similar process or book binding.	2026	1,13,956
13. Stone-ware pipes	44	4,018
14. Sanitary-wares	24	3,533
15. Electrical porcelain insulators of high and low tension.	40	6,230
16. Refractories	144	43,682
17. Tiles	707	33,973
18. Matches	413	31,457
19. Glass	386	51,266

Note : Till the 31st March, 1962
the Scheme was not
applicable to the following :

- i. Match factories having annual production of five lakhs gross boxes of matches or less.
- ii. Such glass factories other than sheet glass and glass shell factories as have an installed capacity of 600 tons per month or less

1	2	3	4
<u>30th September, 1956</u> (20 to 23)	20. Heavy and fine chemicals including : i. Fertilizers ii. Turpentine iii. Rosin iv. Medical and pharmaceutical preparations. v. Toilet preparations vi. Soaps vii. Inks viii. intermediates, dyes, colour lacs and toners ix. Fatty acids; and Oxygen, acetylene and carbon-dioxide gases. (The Act was actually enforced in this Industry with effect from the 31st July, 1957).	2600	3,16,574
	21. Indigo	3	244
	22. Lac including shellac	65	840
	23. Non-edible vegetable and animal oils and fats.	79	4,393
<u>31st December, 1956</u>	24. Newspaper establishments	300	42,388
<u>31st January, 1957</u>	25. Mineral oil refining	12	6,724
<u>30th April, 1957</u> (26 to 30A)	26. Tea plantations (other than the tea plantations in the State of Assam.)	426	1,32,403

1	2	3	4
	27. Coffee plantations	2090	55,231
	28. Rubber plantations	312	27,847
	29. Cardamom plantations	234	3,493
	30. Pepper plantations	—	—
	30A. Mixed plantations	153	22,654
<u>30th November, 1957</u>	31. Iron Ore Mines	247	37,852
(31 to 37)	32. Manganese Mines	287	46,213
	33. Limestone Mines	200	44,496
	34. Gold Mines	2	15,686
	35. Industrial and power alcohol	31	6,869
	36. Asbestos cement sheets	16	8,669
	37. Coffee curing establishments	39	8,741
<u>30th April, 1958</u>	38. Biscuit making industry including composite units making biscuits, such as bread, confectionery and milk and milk powder.	238	13,290
<u>30th April, 1959</u>	39. Road motor transport establishments.	2303	3,72,716
<u>31st May, 1957</u>	40. Mica industry	166	8,253
(40 to 41)	41. Mica Mines	364	17,190
<u>30th June, 1960</u>	42. Plywood	141	19,303
(42 to 43)	43. Automobile repairing and servicing	967	1,08,251
<u>31st December, 1960</u>	44. Rice Milling	2555	36,562
(44 to 46)	45. Dal Milling	426	7,504
	46. Flour milling	186	9,822

1	2	3	4
<u>31st May, 1961</u>	47. Starch	38	2,976
<u>30th June, 1961</u> (48 to 52)	48. Hotels	2804	84,171
	49. Restaurants	767	19,404
	50. Establishments engaged in the storage or transport or distribution of petroleum or natural gas or products of either petroleum or natural gas.	170	24,896
	51. Petroleum or natural gas exploration, prospecting drilling or production.	6	23,565
	52. Petroleum or natural gas refining.	29	23,620
<u>31st July, 1961</u> (53 to 57)	53. Cinemas including Preview theatres.	1517	35,449
	54. Film production	26	1,412
	55. Film studios	36	1,717
	56. Distribution concerns dealing with exposed films	179	5,129
	57. Film processing laboratories.	19	1,050
<u>31st August, 1961</u>	58. Leather and Leather products	728	37,653
<u>30th November, 1961</u> (59 to 60)	59. Stone ware jars	41	765
	60. Crockery	91	4,978
<u>31st December, 1961</u>	61. Every cane farm owned by the owner or occupier of a sugar factory or cultiva- ted by such owner or occupier or any person on his behalf.	30	3,078

1	2	3	4
<u>30th April, 1962</u>	62. Every trading and commercial establishments engaged in the purchase, sale or storage of any goods including establishment of exporters, importers, advertisers, commission agents and brokers and commodity and stock exchanges, but not including Banks or warehouses established under any central or state act.	10,029	6,35,924
<u>30th June, 1962</u>	63. Fruit and vegetable preservation.	132	9,484
<u>30th September, 1962</u>	64. Cashewnuts	428	1,53,900
<u>31st October, 1962</u> (65 to 69)	65. Establishments engaged in the processing or treatment of wood including manufacture of hardboard or chipboard, jute or textile wooden accessories, cork products, wooden furniture, wooden sports goods, cane or bamboo products, wooden battery separators.	399	10,693
	66. Saw Mills	736	15,679
	67. Wood Seasoning Kilns	6	826
	68. Wood preservation plants	52	1,603
	69. Wood Workshops	375	13,569
<u>31st December, 1962</u>	70. Bauxite Mines	29	5,763

1	2	3	4
31st March, 1963			
(71 to 76)			
	71. Confectionery	104	3,325
	72. Laundry and Laundry Services	206	6,786
	73. Buttons	24	775
	74. Brushes	31	1,670
	75. Plastic and Plastic products	854	47,405
	76. Stationery products	123	6,160
31st May, 1963			
(77 to 79)			
	77. Theatre where dramatic performances or other forms of entertainments are held and where payment is required to be made for admission as audience or spectators.	28	465
	78. Societies, clubs or associations which provide board or lodging or both or facility for amusement or any other service to any of their members or to any of their guest on payments.	227	9,668
	79. Companies, societies, associations clubs or troupes which give any exhibition or acrobatic or other performances or both, in any arena circular or otherwise or perform or permit any other form of entertainment in any place other than a theatre, and		

1	2	3	4
	require payment for admission into such exhibition or enter- tainment as spectators or audience.	90	5,095
<u>31st August, 1963</u> (80 to 81)	80. Canteens	368	10,813
	81. Aerated water, soft drinks or carbonated water.	101	5,424
<u>31st October, 1963</u>	82. Distilling and rectifying of spirits (not falling under industrial and power alcohol) and blending of spirits.	34	7,850
<u>31st January, 1964</u> (83 to 84)	83. Paint and varnish	103	10,718
	84. Bone crushing	68	3,357
<u>30th June, 1964</u> (85 to 86)	85. Pickers	11	295
	86. China clay mines	60	4,439
<u>31st October, 1964</u> (87 to 92)	87. Attorneys, as defined in the Advocates Act, 1961 (25 of 1961)	50	1,858
	88. Chartered or registered Accountants, as defined in the Chartered Account- ants Act, 1949 (38 of 1949)	70	2,723
	89. Cost and Works Accountants within the meaning of the Cost and Works Accountants Act, 1959 (23 of 1959)	—	—
	90. Engineers and Engineering contractors not being		

1	2	3	4
	exclusively engaged in building and construction industry.	301	14,636
	91. Architects	57	1,664
	92. Medical Practitioners and Medical Specialists	187	6,231
<u>31st December, 1964</u>	93. Milk & Milk products	260	34,035
<u>31st January, 1965</u> (94 to 96)	94. Travel agencies engaged in.	1 13	4,424
	i) booking of international air and sea passages and other travel arrangements and		
	ii) booking of internal air and mail passages and other travel arrangements and		
	iii) forwarding and clearing of cargo from and to overseas and within India.		
	95. Forwarding agencies, engaged in the collecting packing, forwarding or delivery of any goods including car-loading, break bulk service and foreign freight service.	140	5,975
	96. Non-ferrous metals and alloys in the form of ingots.	46	23,900
<u>31st March, 1965</u>	97. Bread	85	11,221

1	2	3	4
<u>30th June, 1965</u>	98. Stemming, redrying, handling, sorting, grading or packing of tobacco leaf	445	67,237
<u>31st July, 1965</u>	99. Agarbattee (including dhop and dhoopbattee)	159	5,279
<u>31st August, 1965</u>	100. Magnesite mines	8	480
<u>30th Sept., 1965</u>	101. Coir (excluding the spinning sector).	83	4,748
<u>31st December, 1965</u>	102. Stone quarries producing roof and floor slabs, dimension stones, monumental stones, and mosaic chips.	261	7,116
<u>31 January, 1966</u>	103. Bank doing business in one State or Union Territory and having no departments or branches outside that State or Union Territory.	621	98,076
<u>30th June, 1966</u>	104. Tobacco Industry that is to say any industry engaged in the manufacture of Cigars, Zarda, Snuff, Quivam and Guraku from Tobacco.	543	28,998
<u>31st. July, 1966</u>	105. Paper products	251	13,062
<u>30th Sept., 1966</u>	106. Licenced salt	252	9,872
<u>30th April, 1967</u> (107 to 108)	107. Linoleum	2	1,492
	108. Indoleum	—	—
<u>31st July, 1967</u>	109 Explosives	65	17,115

1	2	3	4
<u>31st August, 1967</u>	110. Jute baling or Pressing	29	1,299
<u>31st October, 1967</u>	111. Fireworks and Percussion cap works	59	2,232
<u>30th Nov., 1967</u>	112. Tent making industry	21	308
<u>31st, August, 1968</u> (113 to 119)	113. Barytes mines	17	810
	114. Dolomite mines	20	905
	115. Fireclay mines	18	1,073
	116. Gypsum mines	8	263
	117. Kyanite mines	4	703
	118. Silliminite mines	1	13
	119. Steatite mines	37	1,486
<u>31st December, 1968</u>	120. Cinchona Plantation	19	6,856
<u>30th April, 1969</u>	121. Ferro-Manganese	9	3,067
<u>30th June, 1969</u> (122 to 123)	122. Ice or Ice Cream	76	2,291
	123. Diamond mines	1	709
<u>31st January, 1970</u>	124. General Insurance Business	121	32,811
<u>31st May, 1971</u>	125. Establishments rendering expert service such as sup- plying of personnel, advice on domestic or departmental enquiries, special services in rectifying pilferage, thefts and pay roll irregularities to factories and establishments on certain terms and condi- tions as may be agreed upon between the establish-		

1	2	3	4
	ments and rendering expert services.	150	9,093
<u>30th November, 1971</u>	126. Factories engaged in winding of thread and yarn reeling.	17	476
<u>31st March, 1972</u>	127. Railway Booking Agencies run by contractors or other private establishments on commission basis.	88	12,036
<u>30th September, 1972</u>	128. Cotton ginning, baling and pressing	1499	34,334
<u>31st March, 1973</u>	129. Every mess, not being a military mess.	180	6,389
<u>31st May, 1973</u>	130. Katha making industry	9	787
<u>31st August, 1973</u>	131. Establishments known as hospitals run by any individual association or institution.	586	31,097
<u>30th April, 1974</u>	132. Beer manufacturing industry.	14	1,399
<u>30th Sept., 1974</u>	133. Sorting, cleaning & teasing of cotton waste	13	295
<u>30th November, 1974</u> (134 to 135)	134. Societies, clubs, and associations, which render service to their members, without charging any fees over and above the subscription fee or membership fee.	48	1,203
	135. Garments making factories	210	16,504

1	2	3	4
<u>31st December, 1974</u>	136. Agricultural farm, Fruit Orchards, Botanical Gardens and Zoological gardens	615	28,514
<u>30th June, 1975</u>	137. Soap Stone mines and establishments engaged in the grinding of soapstone.	5	982
<u>31st July, 1976</u> <u>(138 to 150)</u>	138. Apatite mines	1	105
	139. Asbestos mines	3	1,279
	140. Calcite mines	3	7
	141. Ball clay mines	36	150
	142. Corundum mines	—	—
	143. Emerald mines	—	—
	144. Feldspar mines	—	—
	145. Silica (Sand) mines	18	77
	146. Quartz mines	9	372
	147. Ochre mines	2	107
	148. Chromite mines	11	3,096
	149. Graphite mines	10	704
<u>28th February, 1977</u> <u>(151 to 153)</u>	150. Flourite mines	—	—
	151. Establishments which are factories engaged in the manufacture of glue and gelatine.	5	413

1	2	3	4
	152. Stone quarries producing stone chips, stone sets, stone boulders and ballasts.	159	— .619
	153. Establishments engaged in fish processing and non-vegetable food preservation industry including bacon factories and pork processing plants.	9	292
<u>31st May 1977</u>	154. Engaged in the manufacture of Beedi Industry	923	3,99,513
	155. On voluntary basis	4,175	2,11,477
	TOTAL	81,822	93,14,253

APPENDIX 'C'

List of industries/classes of establishments in respect of which the statutory rate has been enhanced to 8% of pay.

Note :—This enhanced rate is applicable to factories/establishments employing 50 or more persons, — -

1st January, 1963:

(1 to 4)

- [1] Cigarettes,
- [2] Electrical, mechanical or general engineering products;
- [3] Iron and Steel;
- [4] Paper other than handmade paper;

1st April, 1963:

- [5] Cement;

1st Nov., 1963:

(6 to 23)

- [6] Textiles (made wholly or in part of artificial silk and wool);
- [7] Matches;
- [8] Edible oils and fats, other than Vanaspati;
- [9] Rubber and rubber products;
- [10] Electricity including the generation, transmission and distribution thereof;
- [11] Tea;
- [12] Printing other than printing Industry relating to newspaper establishments and defined in the Working Journalists (Conditions of Service) and Miscellaneous Provisions Act, 1955) including the process of composing types for printing by letterpress, Lithography, photogravure or other similar process or book-binding;
- [13] Glass;
- [14] Stone-ware pipes;
- [15] Sanitary wares;

- [16] Electrical porcelain insulators of high and low tension;
- [17] Refractories;
- [18] Tiles;
- [19] Heavy and fine chemicals excluding fertilizers but including the following:
 - (a) Turpentine;
 - (b) Rosin;
 - (c) Medical and pharmaceutical preparations;
 - (d) Toilet preparations;
 - (e) Soaps;
 - (f) Inks;
 - (g) Intermediates, dyes, colour lakes and toners;
 - (h) Fatty acids and oxygen, acetylene and carbondioxide; gases;
- [20] Indigo;
- [21] Non-edible vegetable and animal oils and fats;
- [22] Mineral oils refining;
- [23] Newspaper establishments;
- *[24] Textiles (made wholly or in part of cotton);
- [25] Tea plantations (other than the tea plantations in the State of Assam);
- [26] Rubber plantations;
- [27] Cardamom Plantations;
- [28] Pepper Plantations;
- [29] Limestone mines;
- [30] Industrial and power alcohol;
- [31] Asbestos cement sheets;
- [32] Coffee plantations;

1st December, 1963:

1st February, 1965:
(25 to 31)

1st June, 1965:

1st September, 1165:

1st April, 1966:

1st June, 1966:
(35 to 41)

1st August, 1966:

1st January, 1967:
(43 to 56)

[33] Coffee curing establishments;

*[34] Textiles made wholly or in part or natural silk;

[35] Biscuit making industry, including composite units making biscuits and products, such as bread confectionery and milk and milk powder;

[36] Plywood;

[37] Automobile repairing and servicing;

[38] Rice milling;

[39] Dal making;

[40] Flour milling;

[41] Road motor transport establishments;

[42] Sugar;

[43] Hotels;

[44] Restaurants;

[45] Establishments engaged in the storage or transportation or distribution of petroleum or natural gas or product or either petroleum or natural gas;

[46] Cinemas including preview theatres;

[47] Film Studios;

[48] Film production concerns;

[49] Distribution concern dealing with exposed films;

[50] Film processing laboratories;

[51] Every cane farm owned by the owner or occupier of a sugar factory or cultivated by such owner or occupier or any person on his behalf;

[52] Starch;

[53] Petroleum or natural gas exploration prospecting drilling production;

[54] Leather and leather products;

1st July, 1967:

(57 to 73)

- [55] Stoneware;
- [56] Crockery;
- [57] Trading and Commercial establishments engaged in the purchase, sale or storage of any goods, including establishment of exporters, importers, advertisers, commission agents and exchanges, but not including banks or warehouses established under any Central or State Act.
- [58] Establishments engaged in the processing or treatment of wood including manufacture of hardboard or chip-board, jute or textile wooden accessories, cork products, wooden sports goods, cane or bamboo products, wooden battery separators;
- [59] Saw mills;
- [60] Wood seasoning kilns;
- [61] Wood preservations plants;
- [62] Wood workshops;
- [63] Bauxite mines;
- [64] Laundry and laundry services;
- [65] Theatres where dramatic performances or other forms of entertainments are held and where payment is required to be made for admission as audience or spectators;
- [66] Societies, clubs or associations which provide boarding or lodging or both or facility for amusement or any other service to any of their members or to any of their guests on payment;
- [67] Companies, societies, associations, Clubs or troupes which give any exhibition of acrobatic or other performance or both, in any arena circular or otherwise or perform or permit any other form of entertainment in any place, other than a theatre, and require payment for admission into such exhibition or entertainment as spectators or audience;

[68] Fruit and vegetable preservation industry that is to say, any industry which is engaged in the preparation or production of any of the following articles, namely—

- (i) Canned and bottled fruit Juices and pulps;
- (ii) Canned and bottled vegetables;
- (iii) Frozen fruits and vegetables;
- (iv) Jams, jellies and marmalades;
- (v) Tomato products, ketchups and sauces;

[vi] squashes, crushes, cordials and ready to serve beverages or any other beverages containing fruit juice or fruit pulp

[vii] preserved, candied and crystallised fruits and peals,

[viii] chutneys;

[ix] any other unspecified item relating to the preservation or canning of fruits and vegetables;

[69] Confectionery;

[70] Buttons;

[71] Brushes;

[72] Plastic and plastic products;

[73] Stationery products;

1st January, 1969

[74 to 83]

[74] Attorneys, as defined in the Advocates Act, 1961 (25 of 1961)

[75] Chartered or registered Accountants as defined in Chartered Accountants Act, 1949; (38 of 1949);

[76] Cost and Works Accountants within the meaning of the Cost and Works Accountants Act, 1959 (23 of 1959);

- [77] Engineers and engineering contractors not being exclusively engaged in building and construction industry;
- [78] Architects;
- [79] Aerated Water, Soft drinks or Carbonated Water;
- [80] Distilling and rectifying of spirits (not falling under industrial and power alcohol) and blending of spirits;
- [81] Paint and varnish;
- [82] Pickers;
- [83] Milk and milk products;

1st February, 1970

@[84] Paper (handmade paper);

£[85] Edible oils and fats (vanaspati);

1st March, 1970

*[86] Jute industry;

1st May, 1970

(87 to 99)

[87] Travel agencies engaged in (i) booking of international air and sea passages and other travel arrangements; (ii) booking of internal air and mail passages and other travel arrangements and (iii) forwarding and clearing of Cargo from and to overseas and within India;

[88] Forwarding agencies and engaged in the collection, packing, forwarding or delivery of any goods including Car-loading break-bulk service and foreign freight service;

[89] Magnesite mines;

[90] Stone quarries producing roof and Floor slabs, dimension stones, monumental stones and mosaic Chips;

[91] Non-ferrous metals and alloys in the form of ingots;

[92] Agarbattee (including dhoop and dhoopbattee);

28th February, 1973

(93 to 94)

[93] Mica factories; and

[94] Mica mines;

Note: *These are parts of the industry mentioned at item (6)

@This is part of the industry mentioned at item (4)

£This is part of the industry mentioned at item (8)

Accordingly the enhanced rate has been applied to 89 industries/classes of establishments covered under the Act.

APPENDIX 'D'

Statement showing details of unexempted establishments which were in default of Provident Fund dues of Rs. one lakh and above (including arrears of Provident Fund contributions, administrative charges and penal damages) as on the 31st March 1978.

<i>S. No.</i>	<i>Name of the establishment</i>	<i>Provident Fund in Arrears (Rs. in lakhs)</i>
1	2	3
(1) <u>ANDHRA PRADESH</u>		
1.	M/s. The Andhra Scientific Co. Ltd., Machilipatnam, Krishna Distt.	8.45
2.	M/s. The Azamjahi Mills Ltd., Warangal.	17.48
3.	M/s. Tirupathi Cotton Mills Ltd., Renigunta, Chittoor Distt.	4.44
4.	M/s. Shalimar Biscuits (P) Ltd., Hyderabad.	2.25
5.	M/s. The Karimnagar Co-op. Spg. Mills Ltd., Anthergaon, Karimnagar Distt.	2.59
6.	M/s. The Anthergaon Co-op. Production & Sales Society Ltd., Anthergaon, Karimnagar Distt.	2.68
7.	M/s. Andhra Cotton Mills Ltd., Proddatur, Cuddapah Distt.	1.23
TOTAL		39.12
(2) <u>NORTH EASTERN REGION</u>		
8.	M/s. Associated Industries (P) Ltd., Chemical Unit, P.O. Chandrapur, Gauhati.	1.97

1	2	3
9.	M/s. P.W.D. Mechanical Workshop, Jorhat, Distt. Sibsagar.	2.82
10.	M/s. P.W.D. Mechanical Division, Gauhati, Distt. Kamrup	7.22
11.	M/s. Assam Siliminite Ltd., Gauhati & Sonapahar, Distt. Kamrup (2 Units).	3.11
TOTAL		15.12

(3) BIHAR

12.	M/s. R.B. Hurdutroy Motilal Jute Mills (P) Ltd., Katihar, Purnea.	32.57
13.	M/s. Nagrath Firebricks & Pottery Works, Dhanbad.	1.37
14.	M/s. Reliance Firebricks & Pottery Works, Dhanbad.	16.65
15.	M/s. Khandelwal Glass Works, P.O. Ambona, Dhanbad.	1.36
16.	M/s. Eastern Manganese & Minerals of C.M.I. Ltd, Hazaribagh.	1.86
17.	M/s. Domchanch Mica Factory of C.M.I. Ltd., Hazaribagh.	10.84
18.	M/s. Bihar Sugar Works, Pachrukhi, Siwan.	13.24
19.	M/s. Sitalpur Sugar Works Ltd., Vanishali, Goraul.	1.02
20.	M/s. Katihar Jute Mills, Katihar.	12.12
21.	M/s. Gaya Textiles (P) Ltd., Gaya.	3.13
22.	M/s. Saphi Mica Mines of Bihar Mica Syndicate, Hazaribagh.	2.82

1	2	3
23.	M/s. Tisri Mica Factory of C.M.I. Ltd., Domchanch, Giridih.	2.89
24.	M/s. South Bihar Sugar Mills Ltd., Bihta, Patna	3.97
25.	M/s. Tatanagar Foundry Co. Ltd., Tatanagar.	1.97
26.	M/s. Arthur Butler & Co., Muzaffarpur.	1.17
TOTAL		106.98

(4) DELHI

27.	M/s. Bharat Overseas (P) Ltd , Delhi.	1.25
TOTAL		1.25

(5) GUJARAT

28.	M/s. The Ahmedabad Jupiter Spg. Wvg. & Mfg. Co. Ltd., Ahmedabad. (Now Ahmedabad Jupiter Textiles under National Textile Corporation).	3.73
29.	M/s. Jehangir Vakil Mills Co. Ltd., Ahmedabad (Now Jehangir Textile Mills under N.T.C.).	17.34
30.	M/s. Ahmedabad New Textile Mills Co. Ltd., Ahmedabad. (Now Ahmedabad New Textile Mills under National Textile Corporation).	6.06
31.	M/s. New Maneck-Chowk Spg. and Wvg. Co. Ltd., Ahmedabad. (Now Maneck-chock Textile Mills under N.T.C.).	5.50

1	2	3
32.	M/s. Mahalaxmi Mills Ltd., Bhavnagar, (Now Mahalaxmi Textile Mills under N.T.C.).	6.33
33.	M/s. Petlad Textile Mills Co. Ltd., Petlad. (under N.T.C.), (Old M/s. Keshav Mills Co. Ltd., Petlad)	3.55
34.	M/s. Rajnagar Spg. Wvg. & Mfg. Co. Ltd., (Mills No. 1), Ahmedabad (Now Rajnagar Textile Mills (No. 1 under N.T.C.))	1.74
35.	M/s. Rajnagar Spg., Wvg. & Mfg. Co. Ltd., (Mills No. 2), Ahmedabad (Now Rajnagar Textile Mills (No. 2 under N.T.C.))	2.50
36.	M/s. Shree Keshariya Investment Ltd., Baroda	22.14
37.	M/s. The Maneckchowk & Ahmedabad Mfg. Co. Ltd., Ahmedabad	18.95
38.	M/s. Indequip Engineering Ltd., Ahmedabad	1.88
39.	M/s. Shree Vrajesh Textile Mills (P) Ltd., Petlad	2.34
40.	M/s. Ahmedabad Laxmi Cotton Mills Co. Ltd., Ahmedabad	3.18
TOTAL		95.24

(6) KARNATAKA

41.	M/s. Bellary Spg. & Wvg. Co. Ltd., Vinayak Nagar, Bellary	7.01
42.	M/s. Shri Shankara Textile Mills Ltd., Davangere	2.28

1	2	3
43.	M/s. Metro Malleable Manufacturers (P) Ltd., Bangalore	2.96
44.	M/s. Sri Anjaneya Cotton Mills (P) Ltd., Thola Hunase, Davangere Taluk	4.84
45.	M/s. Mahadev Textile Mills, Jayachamaraj Nagar, Hubli	5.63
46.	M/s. Sri Siddeshear Textile Mills Ltd., Davangere	2.24
TOTAL		24.96

(7) KERALA

47.	M/s. Parvathy Mills Ltd., Quilon	4.14
48.	M/s. Alagappa Textiles (Cochin) Ltd., Alagappa Nagar, Trichur	9.17
49.	M/s. Cannanore Spg. & Wvg. Mills Ltd., Mahe	5.51
50.	M/s. Malabar Spg. & Wvg. Mills Ltd., Kozhikode.	2.86
51.	M/s. Kottayam Textiles Ltd., Kottayam	1.96
52.	M/s. Cochin Malleable (P) Ltd., Trichur	2.41
53.	M/s. S.R.V. Press & Publications (P) Ltd., Quilon	1.08
54.	M/s. Malabar Motor Transport Co-op. Society Ltd., for Ex-Servicemen, Kozhikode	4.55
55.	M/s. Ranimudy Tea Estate, Division No. IV, Peermade	3.19
56.	M/s. Arthala Tea Estate, Manjeri	2.09
57.	M/s. Modern Tile & Clay Works Feroke, Kozhikode	1.32

1	2	3
58.	M/s. Standard Tile & Clay Works, Kozhikode	5.65
59.	M/s. Kerala Ceramics, Feroke, Kozhikode	2.42
60.	M/s. Star Tile Works, Kallai, Kozhikode	— 1.96
61.	M/s. Kerala Ceramics & Tiles, Kozhikode	1.66
62.	M/s. Modern Wood Crafts, Tallicherry	1.11
63.	M/s. Janayugam Publications Ltd., Quilon	1.41
64.	M/s. Toshiba Anand Lamps Ltd., Athana P.O. Alwaye	1.53
65.	M/s. Cannanore Spg. & Wvg. Mills, Cannanore	2.03
66.	M/s. Kerala Goods Transport Co-op. Ltd., Trivandrum	1.50
TOTAL		57.55

(8) MADHYA PRADESH

67.	M/s. Indore Malwa United Mills, Indore	98.13
68.	M/s. Kalyanmal Mills, Indore	30.17
69.	M/s. Swadeshi Cotton & Flour Mills, Indore	29.00
70.	M/s. Hira Mills, Ujjain	35.28
71.	M/s. Bengal Nagpur Cotton Mills, Rajnandgaon	15.14
72.	M/s. New Bhopal Textile Mills, Bhopal	24.35
73.	M/s. Indore Textiles Ltd., Ujjain	2.32
74.	M/s. Bhandari Iron & Steel Co. (P) Ltd., Indore	1.52
75.	M/s. J.B. Mangharam & Co. (P) Ltd., Gwalior	3.26
76.	M/s. Sound Zweirad Union (India) (P) Ltd., Jhansi	3.42
TOTAL		242.59

1	2	3
(9) MAHARASHTRA		
77.	M/s. Acme Plastic Industries, Bombay	1.79
78.	M/s. Ahmedabad Jupiter Spg. & Wvg. and Mfg. Co. Ltd., Bombay	6.88
79.	M/s. Amravati Growers Co-operative Spg. Mills, Amravati	5.69
80.	The Apollo Mills, Bombay	32.61
81.	M/s. Bengal Surgical Co., Bombay	1.11
82.	M/s. Bradbury Mills Ltd., Bombay	49.27
83.	M/s. Bombay Fine Arts Offset & Litho Works, Bombay	1.40
84.	M/s. Brimco Plastic Mfg. (P) Ltd., Kamdivli (W) Bombay	1.36
85.	M/s. Burlington's Exports, Thana	1.57
86.	M/s. Capco (P) Ltd., Bombay	2.74
87.	M/s. Digvijay Spg. & Wvg. Co. Ltd., Bombay	13.06
88.	M/s. Dhanraj Mills (P) Ltd., Bombay	1.08
89.	M/s. Devidayal Tube Industries Ltd., Bombay	2.34
90.	M/s. Bharat Textile Mills, Bombay	14.96
91.	M/s. Eastern Machinery & Trading Co., Fort, Bombay	1.03
92.	M/s. Hindusthan Wire Netting Co. (P) Ltd., Thana	9.27
93.	M/s. Hindustan Fasteners (P) Ltd., Nasik	1.17
94.	M/s. India United Group of Mills, Bombay	187.12
95.	M/s. Jam Manufacturing Co. Ltd., Bombay	33.87

1	2	3
96.	M/s. Jaya Shankar Mills (Barsi) Ltd., Sholapur	13.02
97.	M/s. Jaifabs Textile Mills (P) Ltd., Bombay	4.68
98.	M/s. Nagpur Vinkar Sahakari Sut Girni Maryadit, Nagpur	6.02
99.	M/s. New India Rayon Mills Co. Ltd., Bombay	6.75
100.	M/s. New Partap Spg. & Wvg. Mills Co., Dhulia (Dhulia Textile Mills)	13.37
101.	M/s. Narsing Girji Mills, Sholapur	3.80
102.	M/s. New Kaiser-I-Hind Spg. & Wvg. Mill, Co., (P) Ltd., Bombay	16.41
103.	M/s. Ogale Glass Works Ltd., Ogalewadi, Distt. Satara	15.82
104.	M/s. Osmansahi Mills Ltd., Nanded (Nanded Textile Mills)	26.27
105.	M/s. Ammunition Factory Canteen, Kirkee, Poona	1.70
106.	M/s. Ogale Glass Works, Poona	1.63
107.	M/s. Anikhila Industries, Poona	1.13
108.	M/s. Shivaji Text. Co-op. Spg. & Wvg. Mills, Bhar, Poona	1.06
109.	M/s. Pioneer Rubber Mills (Bombay) (P) Ltd., Bombay	1.15
110.	M/s. R.S.R.G. Mohatta Spg. & Wvg. Mills Ltd., Akola	5.57
111.	M/s. K.B. Bansilal Abirchand Spg. & Wvg. Mills, Hinganghat, Wardha	4.29
112.	M/s. Sayaji Mills Limited, Bombay	1.89
113.	M/s. Sholapur Spg. & Wvg. Mills, Sholapur	31.63

1	2	3
114.	M/s. Savatram Ram Prasad Spg. & Wvg. Mills, Akola	4.28
115.	M/s. Shivraj Fine Arts Litho Works, Nagpur	7.69
116.	M/s. Laxmi Ratan Engg. Works Ltd., Fort, Bombay	1.11
117.	M/s. Ellora Silk Mills (P) Ltd., Kashmira Village, Distt. Thana	2.77
118.	M/s. National Cotton Pro. (P) Ltd., Worli, Bombay	1.91
119.	M/s. Premier Rubber & Cable Industries, Thana	1.08
120.	M/s. Vidarbha Mills Berar Ltd., Achalpur	2.56
121.	M/s. Shree Sitaram Mills Ltd., Bombay	59.18
122.	M/s. Shree Shakti Silk Mills Ltd., Mahalaxmi, Bombay	2.60
123.	M/s. Phoenix Mills Ltd., Lower Parel, Bombay	13.14
124.	M/s. Ganges Printing Ink Factory (Bombay) Ltd., Vikroli, Bombay	1.80
125.	M/s. Shamsheer Sterling Cable Corpn. Ltd., Bombay	4.42
126.	M/s. Structural Engg. Works Ltd., Mulund, Bombay	6.85
127.	M/s. Sakeria Cotton Mills Ltd., Bombay	20.18
128.	M/s. Universal Mechanical Works (P) Ltd., Worli, Bombay	1.34
129.	M/s. The Champion Engg. Works (P) Ltd., Goregaon, Bombay	1.25
130.	M/s. Hind Cycles Limited, Prabhadevi, Bombay	3.21
131.	M/s. Mukesh Textile Mills, Bombay	1.17
132.	M/s. W.G. Forge & Allied Industries Ltd., Thana	27.90
133.	M/s. Southern Machine Industries, Pune	1.05
TOTAL		690.00

1	2	3
(10) ORISSA		
134.	M/s. Prajatantra Prachar Samity, Cuttack	4.86
135.	M/s. Kalinga Industries Ltd., -Cuttack	1.64
136.	M/s. Orissa Textile Mills Ltd., Choudwar, Cuttack	21 75
TOTAL		28 25
(11) PUNJAB		
137.	M/s. Kharar Textile Mills, Kharar (Ropar)	2.14
138.	M/s. Panipat Woollen Mills, Kharar (Ropar)	2.02
139.	M/s. Beegee Corporation (P) Ltd., Patiala	1.92
140.	M/s. Daulat Industrial Corporation (P) Ltd. Ludhiana	1.58
141.	M/s. Pearl Cycle Industries, Ballabgarh	2.04
142.	M/s. Globe Steels, Ballabgarh	2.51
143.	M/s. Ego Metal Works, Gurgaon	1.52
144.	M/s. Lakshmirattan Engg. Works Ltd., Faridabad	4.27
145.	M/s. G. Williams (Fabrication) (P) Ltd., Faridabad	1.23
TOTAL		19.23
(12) RAJASTHAN		
146.	M/s. Edward Mills Ltd., Beawar	1.03
147.	M/s. Bijai Cotton Mills, Bijai Nagar	3.43

1	2	3
148.	M/s. Mahalaxmi Mills Co. Ltd., Beawar	10.57
149.	M/s. Dholpur Glass Works, Dholpur (in liquidation)	1.49
150.	M/s. Man Industrial Corporation, Jaipur	8.59
151.	M/s. Man Structural Ltd., Jaipur	1.79
152.	M/s. Jaipur Spg. & Wvg. Mills Ltd., Jaipur	5.01
153.	M/s. Jaipur Metals & Electricals Ltd., Jaipur	10.68
TOTAL		42.59

(13) TAMIL NADU

154.	M/s. Shri Bharti Mills Ltd., Pondicherry	20.76
155.	M/s. Kaleeswarar Mills Ltd., Coimbatore	13.37
156.	M/s. Somasundaram Mills (P) Ltd., Coimbatore	26.60
157.	M/s. Coimbatore Spg. & Wvg. Mills Ltd., Coimbatore	8.95
158.	M/s. Sri Rangavilas Eng. Spg. & Wvg. Mills, Coimbatore	2.24
159.	M/s. Cambodia Mills Ltd., Coimbatore	1.97
160.	M/s. The Pankaja Mills Ltd., Coimbatore	7.50
161.	M/s. Sri Sarada Mills Ltd., Coimbatore	7.33
162.	M/s. Marudamalai Sri Murugan Textiles (formerly known as Sri Palamalai Ranganathar Mills) Coimbatore	1.85
163.	M/s. Janardana Mills Ltd., Coimbatore	1.89
164.	M/s. The Prakash Mills (P) Ltd., Coimbatore	1.59
165.	M/s. The Mahalakshmi Textile Mills Ltd., Madurai	5.13
166.	M/s. Measurall Engg. Co. Ltd., Coimbatore	1.04

1	2	3
167.	M/s. Jothi Mills Ltd., Coimbatore	1.39
168.	M/s. Indian Refrigeration Industries (P) Ltd., Coimbatore	1.21
169.	M/s. Guindy Machine Tools (P) Ltd., Madras	1.19
170.	M/s. Chitram & Co. (P) Ltd., Madras	1.54
171.	M/s. Enfield India Ltd., Madras	1.97
172.	M/s. Coromandel Steels Ltd., Madras	1.18
173.	M/s. Pilot Pen Co. (India) (P) Ltd., Madras	12.91
174.	M/s. Swamy Motors Transports (P) Ltd., Tanjore	1.21
175.	M/s. Sathivilas Bus Service, Porayar, Tanjore	3.49
176.	M/s. Sri Balaramavarma Textiles, Shencottah, Tirunelveli	3.04
177.	M/s. Somasundram Super Spg. Mills, Ramnad Distt.	5.23
178.	M/s. Chennimalai Weavers Co-op. Production & Wholesale Society Ltd., Chennimalai	1.63
179.	M/s. Kaleeswarar Mills 'B' Unit, Ramnad Distt.	2.33
TOTAL		138.54

(14) UTTAR PRADESH

180.	M/s. Laxmiji Sugar Mills (P) Ltd., Maholi, Sifapur	7.59
181.	M/s. Burhwal Sugar Mills Co. Ltd., Burhwal, Barabanki	5.17
182.	M/s. U.P. State Sugar Corporation, Barabanki	3.76
183.	M/s. Sir Shadilal Sugar Mills, Mansurpur, Muzaffarnagar	1.12
184.	M/s. Rainbow Steels Ltd., Muzaffarnagar	1.89
185.	M/s. Amritsar Sugar Mills, Rohana Kalan, Muzaffarnagar	2.33
186.	M/s. U.P. Steels Ltd., Nara, Muzaffarnagar	2.00

1	2	3
187.	M/s. Amitabh Textile Mills, Prem Nagar, Dehradun	1 58
188.	M/s. Lord Krishna Textile Mills Ltd., Saharanpur	7.60
189.	M/s. Sakseria Sugar Mills Ltd., Babhnan, Gonda	3.24
190.	M/s. R.K. Mills, Narghat, Mirzapur	1.11
191.	M/s. Metal Goods Mfg. Co. (P) Ltd., Varanasi	2.06
192.	M/s. Maheshwari Khetan Sugar Mills, Ramkola, Deoria	1.60
193.	M/s. Mahavir Sugar Mills Ltd., Gorakhpur	3.94
194.	M/s. Laxmi Devi Sugar Mills, Chhitauni, Deoria	5.32
195.	M/s. R.B. Laxman Das Sugar & Gen. Mills (P) Ltd., Bahraich	15.55
196.	M/s. Muir Mills, Kanpur	5.05
197.	M/s. New Victoria Mills, Kanpur	51.47
198.	M/s. Bijli Cotton Mills, Hathras	15.81
199.	M/s. Swadeshi Cotton Mills, Juhi, Kanpur	53.00
200.	M/s. Laxmi Ratan Cotton Mills, Kanpur	31.43
201.	M/s. Atherton West & Co., Kanpur	43.51
202.	M/s. Laxmi Rattan Engg. Works, Kanpur	3.59
203.	M/s. E.M.C. Works Ltd., Kanpur	1.41
204.	M/s. Moradabad Spg. & Wvg. Mills, Moradabad	2.88
205.	M/s. Ajudhya Sugar Mills, Raja-ka-Sahaspur, Moradabad	5.02
206.	M/s. H.R. Sugar Factory, Nekpur, Bareilly	15.23
207.	M/s. Tiger Lock, Aligarh	1.15
208.	M/s. Tiger Locks, Aligarh	1.15
209.	M/s. Indian Trading Corporation, Aligarh	1.11
210.	M/s. Postal Seals Industrial Corpn. Aligarh	1.53

1	2	3
211.	M/s. Durga Enterprises (P) Ltd., Ghaziabad	2.13
212.	M/s. Diamond Sugar Mills, Gorakhpur	2.68
213.	M/s. Meerut Straw Board, Meerut	2.49
214.	M/s. Jaswant Sugar Mills, Meerut	7.81
215.	M/s. Ankey Cloth & Genl. Mills, Hatras	1.25
216.	M/s. Ram Laxman Sugar Mills, Mohiuddinpur	2.20
217.	M/s. Ram Chandra & Sons, Barabanki	5.26
TOTAL		326.02

(15) WEST BENGAL

218.	M/s. A. Stock & Co., Calcutta	1.26
219.	M/s. Arati Cotton Mills, Das Nagar, Howrah	3.05
220.	M/s. All India General Transport, Calcutta	1.76
221.	M/s. Annapurna Metal Works, P.O. Tiljala, Calcutta	6.89
222.	M/s. Atlas Works Pvt. Ltd. Calcutta	4.15
223.	M/s. Associated Rubber & Plastic, Calcutta	2.58
224.	M/s. Associated Aesby Industry, Calcutta	7.68
225.	M/s. Albion Plywood, Calcutta	1.29
226.	M/s. Apollo Zipper, Tangra, Calcutta	4.55
227.	M/s. Agrind Fabrication. P.O. Tangra, Calcutta	3.02
228.	M/s. Bangeswari Cotton Mills, Rishra, Shreerampur, Hooghly	8.08
229.	M/s. Bengal Fine Spinning & Weaving Mills, Khonnagar, Hooghly.	7.63
230.	M/s. Bengal Fine Spinning & Weaving Mills, (Fy. II), Katajunge, Dt-Nadia.	1.58
231.	M/s. Bengal Textile Mills, Cossimbazar, Murshidabad	3.72

1	2	3
232.	M/s. Bengal Luxmi Cotton Mills, Rishra, Hooghly.	29.43
233.	M/s. Banerjee Chakraborty & Co., Howrah.	2.88
234.	M/s. Belur Glass Works, Bally, Hooghly.	2.64
235.	M/s. Bengal Mills Agency, Calcutta	1.47
236.	M/s. Basumati Corporation Ltd., Calcutta	1.42
237.	M/s. Bharat Jute Mills, Dasnagar, Howrah	7.94
238.	M/s. Bertrams Scoti, Titagore, 24- Parganas	6.54
239.	M/s. Britannia Buildings & Iron Co., Calcutta	1.78
240.	M/s. Bharat Overseas (P) Ltd., Calcutta	7.23
241.	M/s. Bird & Co., Dakshindari, Calcutta	13.10
242.	M/s. B.S. Engg. Co., Calcutta	1.62
243.	M/s. Bharat Chemicals, Calcutta	1.98
244.	M/s. Black Diamond Beverages Ltd., Calcutta	1.02
245.	M/s. Calcutta Glass & Silicate Works, Calcutta	3.45
246.	M/s. Corporated Engineers (I) Ltd., Calcutta	1.05
247.	M/s. Canton Carpentry Works, Calcutta	10.98
248.	M/s. Coal Field Engg., Asansol, Dt-Burdwan	1.13
249.	M/s. Cicco (P) Ltd., Calcutta	2.35
250.	M/s. Casting Corpn. (I) (P) Ltd., Howrah	2.90
251.	M/s. Central Cotton Mills, Belumath, Hawrah	10.36
252.	M/s. Dhakeswari Cotton Mills, Suryanagar, Asansol, Burdwan	8.98
253.	M/s. Dominion Rubber Works, Liluah, Howrah	2.85
254.	M/s. Durgapur Foundry, Engg. Durgapur, Burdwan	1.54

1	2	3
255.	M/s. Glasgow Pring (P) Ltd , Howrah	1.67
256.	M/s. Hilla Tea Estate, Nagrakata, Jalpaiguri	3.45
257.	M/s. Howrah Engg. Concern, Howrah	1.97
258.	M/s. India Cycle Mfg. Co. Ltd., Calcutta	3.38
259.	M/s Indian Malleable Castings, Calcutta	4.86
260.	M/s. International Rubber, Calcutta	4.21
261.	M/s. Industrial Equipment Pvt. Ltd., Calcutta	2.20
262.	M/s. India Machinery Co. Ltd., Dasnagar, Howrah	8.85
263.	M/s. India Rubber Goods Mfg., Calcutta	3.79
264.	M/s. India Rubber Mfg. Ltd., Liluah, Howrah	8.66
265.	M/s. Jyoti Weaving Factory, Calcutta	2.29
266.	M/s. Krishna Silicate & Glass Works, Calcutta	6.42
267.	M/s. Kumai Tea Estate, Matalli, Jalpaiguri	2.33
268.	M/s. Kanoria Industries, Kannagori, Hooghly	1.49
269.	M/s. Kusum Engg. Ltd., Kharadah, 24-Parganas	5.29
270.	M/s. Lily Biscuit Co., Calcutta	5.52
271.	M/s. Luxmi Narayan Cotton Mills, Rishra, Dt-Hooghly	13.84
272.	M/s. Luxmi Narayan Cotton Mills, (H.O.), Calcutta	1.21
273.	M/s. Looksham Tea Estate, Carron, Jalpaiguri P.O., Carron, Dist. Jalpaiguri	8.18
274.	M/s. Majerdabri Tea Estate, Alipurduar, Jalpaiguri	9.10
275.	M/s. Metro Glass Works, Calcutta	2.05
276.	M/s. Montiviot Tea Estate, Kurseong, Darjeeling	1.50
277.	M/s. Motor & Machinery Mfg. Co., Calcutta	8.69
278.	M/s. Manindra Mills Ltd., Cossimbazar, Murshidabad	3.34

1	2	3
279.	M/s. Marshall & Sons, Calcutta	18.85
280.	M/s. New India Glass Works, Dum Dum, Calcutta	2.11
281.	M/s. National Iron & Steel Ltd., Belurmath, Howrah	29.76
282.	M/s. National Screw & Wire Products, Belur, Howrah	2.79
283.	M/s. Nurbong Tea Estate, Tindharia Darjeeling	1.13
284.	M/s. Oriental Research & Chemical Ltd., Howrah.	1.52
285.	M/s. Okaity Tea Estate, Kicik, Darjeeling	2.43
286.	M/s. Pashok Tea Estate, Pashok, Darjeeling	7.62
287.	M/s. Pandom Tea Estate, Darjeeling	2.67
288.	M/s. Peoples Engg. & Motor Works Salkia, Howrah	1.73
289.	M/s. Peoples Engg. & Motor Works (Fy. II) Ghosury, Howrah	2.01
290.	M/s. Panday Industries Pvt. Ltd., Calcutta	1.67
291.	M/s. Poddar Sanitary Works, Calcutta	2.22
292.	M/s. Potong Tea Estate, Balgachia, Darjeeling	1.44
293.	M/s. Paharimata Iron Works (P) Ltd, Howrah	2.05
294.	M/s. Rampuria Cotton Mills. Serampore, Hooghly	25.61
295.	M/s. Raymong Engg. Works Santragachi, Jagacha, Howrah	3.75
296.	M/s. Rupali Tea Estate, Jalpaiguri	2.04
297.	M/s. R.B.S. Rubber, Jawala Proaad Park, Liluah, Howrah	1.22
298.	M/s. Rungneet Tea Estate, Lebong, Darjeeling	1.69
299.	M/s. Soddepur Cotton Mills, Sodepur, 24-Paraganas	3.14
300.	M/s. Sri Mahalaxmi Cotton Mills, Palta, 24-Paraganas	16.65
301.	M/s. Shalimar Tar Products, Calcutta	2.27
302.	M/s. Singell Tea Estate, Kurseong, Darjeeling	1.03
303.	M/s. Shalimar Iron Works, Howrah	9.44

1	2	3
304.	M/s. Spencer Aerated Water, Calcutta	1.22
305.	M/s. Salugaon Tea Estate, Dirpara, Jalpaiguri	9.31
306.	M/s. Surendra Engg. Works, Badu, 24-Parganas	1.83
307.	M/s. Sodepur Pottery, Sodepur, 24-Parganas	4.27
308.	M/s. Sonali Tea Estate, Rishra, Jalpaiguri	2.34
309.	M/s. Sree Engg. Products, Rishra, Hooghly	1.55
310.	M/s. Sur & Co., Belur, Howrah	5.06
311.	M/s. Swastick Board & Paper Mills, Belur, Howrah	1.44
312.	M/s. Saw & Co., Howrah	1.62
313.	M/s. Shree Laxmi Iron & Steel Works, Liluah, Howrah	1.54
314.	M/s. Thakurdas Sureka Iron Foundry, Ghusury, Howrah	2.50
315.	M/s. Thakurdas Sureka Iron Foundry (Fy-II) Liluah, Howrah	1.07
316.	M/s. United Provinces Commercial Corporation, Calcutta	1.55
317.	M/s. Tropical Rubber, Calcutta	1.25
318.	M/s. Vah-Tukvar Tea Estate, Darjeeling	3.56
319.	M/s. Wire Machinery Mfg. Co. Ltd., Panihati, 24-Parganas	5.29
TOTAL		488.36

APPENDIX E

Statement showing the names of the exempted establishments which were in default of Rs. one lakh or more as on the 31st March, 1978 in transferring the Provident Fund Contributions to their respective Boards of Trustees.

<i>S. No.</i>	<i>Name of the Establishment</i>	<i>Amount not transferred to the Board of Trustees (Rs. in lakhs)</i>
1	2	3
<u>BIHAR</u>		
1.	M/s. Darbhanga Sugar Co. Ltd.	2.98
2.	M/s. Motipur Sugar Factory	5.11
		8.09
<u>GUJARAT</u>		
3.	M/s. Shri Shubhalakshmi Mills, Cambay	2.94
		2.94
<u>KARNATAKA</u>		
4.	M/s. Jaya Karnataka News Printers (P) Ltd., Bangalore-25	1.83
		1.83
<u>KERALA</u>		
5.	M/s. Kerala State Road Transport Corporation	6.87
		6.87

1	2	3
<u>MADHYA PRADESH</u>		
6. M/s Nandlal Bhandari Mills Ltd. (now known as Hope Textiles, Indore).		40.61
7. M/s Burhanpur Tapti Mills, Burhanpur		5.19
		45.80
<u>MAHARASHTRA</u>		
8. M/s Elphinston Mills Ltd., Bombay		4.95
9. M/s Shree Ram Mills Ltd., Bombay		21.75
10. M/s Western India Spg. & Mfg. Co. Ltd., Bombay		20.73
11. M/s Alcock Asdown & Co. Ltd., Bombay		4.37
12. M/s Model Mills Ltd., Nagpur		13.89
13. M/s Pulgaon Cotton Mills Ltd., Pulgaon		32.18
		97.87
<u>RAJASTHAN</u>		
14. M/s Jaipur Metals & Electricals Ltd., Jaipur		3.94
		3.94
<u>TAMIL NADU</u>		
15. M/s Thiakesar Alia, Manapparai		4.07
16. M/s Sri Meenakshi Mills Ltd., Madurai		4.22
17. M/s Sri Meenakshi Mills Ltd., Paravai		4.85
		13.14

1	2	3
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UTTAR PRADESH

18.	M/s Punjab Sugar Mills, Gorakhpur	2.15
19.	M/s Narang Industries, Nawabganj, Gonda	2.00
20.	M/s Nawabganj Sugar Mills Co. Ltd., Nawabganj, Gonda	1.19
21.	M/s Raza Buland Sugar Factory, Rampur	4.10
		9.44

WEST BENGAL

22.	M/s Alexandra Jute Co. Ltd.	24.06
23.	M/s Britannia Engg. Co. Ltd.	21.46
24.	M/s Bengal Immunity Co. Ltd.	7.69
25.	M/s East Bengal Engg. Co. Ltd.	6.25
26.	M/s Kelvin Jute Mills Ltd.	81.25
27.	M/s Kinnison Jute Co. Ltd.	96.09
28.	M/s Khardah Co. Ltd.	25.79
29.	M/s Megna Mills Ltd.	26.42
30.	M/s National Co. Ltd.	90.17
31.	M/s Premchand Jute Co. Ltd.	41.28
32.	M/s Rehabilitation Inds. Corpn.	1.70
33.	M/s Shree Ambica Jute Co. Ltd.	33.57
34.	M/s Union Jute Co. Ltd.	11.48
35.	M/s Burn & Co. Ltd.	47.34
36.	M/s Indian Standard Wagon Co. Ltd.	26.08
37.	M/s Kalyani Spg. Mills Ltd.	9.50
38.	M/s Hooghly Docking & Engg. Co. Ltd.	2.20

1	2	3
39.	M/s Aluminium Mfg. Co. Ltd.	19.79
40.	M/s North Brook Jute Mills Ltd.	27.36
41.	M/s National Rubber Mfg. Ltd.	28.67
42.	M/s Alliance Mills (Lesses) P. Ltd.	16.35
43.	M/s. Naskarpara Jute Co. Ltd.	7.63
44.	M/s Empire Jute Co. Ltd.	23.95
45.	M/s Delta Jute Co. Ltd.	22.34
46.	M/s Bengal Potteries Ltd.	41.64
47.	M/s Oriental Metal Inds. Ltd.	5.19
48.	M/s Sree Durga Cotton & Spg. & Wvg. Mills Ltd.	14.30
49.	M/s Mohini Mills Ltd.	33.84
50.	M/s Westinghouse Saxby Farmer Ltd.	20.00
51.	M/s India Hard Metal Ltd.	1.97
52.	M/s Kankinarrah Co. Ltd.	9.31
53.	M/s Dalhousie Jute Co. Ltd.	11.50
54.	M/s Baranagar Jute Co. Ltd.	3.16
55.	M/s Edward Keventer Pvt. Ltd.	1.29
56.	M/s Naihati Jute Mill Ltd.	5.35
57.	M/s Eastern Mfg. Co. Ltd.	17.11
58.	M/s Indian Paper Pulp Co. Ltd.	3.11
59.	M/s Central Inland Water Transport Corporation	4.00
60.	M/s Containers & Closures Ltd.	3.39
61.	M/s Hailgers Ltd.	3.14
62.	M/s Ganges Mfg. Co. Ltd.	6.35
63.	M/s Amrita Bazar Patrika Ltd.	2.41
		<hr/> 865.88 <hr/>

APPENDIX F

Statement showing names of the un-exempted establishments in which payment to members was made on ad-hoc on closure, during the year 1977-78.

<i>S. No.</i>	<i>Names of the closed Establishments</i>	<i>No. of members who were given a non-refundable advance</i>	<i>Number of times advance was given</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
ANDHRA PRADESH			
1.	M/s. Federal Sports, Sanath Nagar, Hyderabad	65	Once
2.	M/s. Kirlampudi Sugar Ltd. Srikakulam	123	Once
3.	M/s. Andhra Cotton Mills Co. Proddatur, Cuddapah	14	Once
4.	M/s. Hyderabad Asbestos, Hyderabad	1365	Once
5.	M/s. Hyderabad Asbestos, Hyderabad	1457	Twice
BIHAR			
6.	M/s. Bihar Sugar Works, Panchrukhi	390	Once
7.	M/s. R.H.H.M. Jute Mills, Katihar	959	Twice
GUJARAT			
8.	M/s. Shri Laxmi Cotton Mills, Gujarat	1359	Once
		1224	Twice
		796	Thrice
KARNATAKA			
9.	M/s. Shankara Textiles, Davangere	464	Once
		311	Twice

1	2	3	4
10.	M/s. Shankara Textile Mills Employees Co-operative Society, Davangere	1	Once
11.	M/s. Anjaneya Cotton Mills Ltd., Davangere	149	Once
		185	Twice
12.	M/s. Mysore Tools Ltd., Bangalore	55	Once
		9	Twice
13.	M/s. Mysore Wire & Metal Industries, Bangalore	10	Once
		6	Twice
		2	Thrice
<u>KERALA</u>			
14.	M/s. Trivandrum Spinning Mills	431	Thrice
15.	M/s. The Thaninram Daily, Trivandrum	2	Once
16.	M/s. Giovanola Binny Ltd., Cochin	357	Once
17.	M/s. Metropolitan Engineering Ltd., Thampanoor Trivandrum	122	Twice
18.	M/s. Mittal Re-rolling & Allied Industries Ltd., Wadakkanchery, Trichur	151	Thrice
19.	M/s. Malabar Rice and Oil Mills	20	Once
20.	M/s. Malabar Spinning & Weaving Co., Calicut	453	Once
		243	Twice
		17	Thrice
		2	Four times
21.	M/s. Kerala Rubber & Reclame Ltd.	4	Once
22.	M/s. Premier Cables	300	Twice
23.	M/s. Chackola Spinning Mills	861	Twice

1	2	3	4
<u>MADHYA PRADESH</u>			
24.	M/s. Indore Textiles Ltd., Ujjain	2507	Once
		2281	Twice
<u>MAHARASHTRA</u>			
25.	M/s. Hindustan Transmission Pro. Ltd.	132	Once
26.	M/s. Kanti Engineering Works	47	Once
27.	M/s. Kanti Engineering Works	17	Once
28.	M/s. Powder Cables P. Ltd.	185	Once
29.	M/s. Acme Mfg. Co.	27	Once
		57	Twice
		63	Thrice
30.	M/s. Premier Rubber & Cable Ind.	30	Once
31.	M/s. Star Textiles	210	Once
32.	M/s. Simplex Woolen Mills	115	Once
33.	M/s. Tata Merlin & Gerin Ltd.	158	Once
34.	M/s. Eldee Wine Ropes Ltd.	120	Once
35.	M/s. Industrial Air Control	8	Once
36.	M/s. J.B. Metal Ind. (P) Ltd.	29	Once
37.	M/s. Medicem Laboratories	4	Once
38.	M/s. Nestler Boilers (P) Ltd.	1	Once
39.	M/s. Bradbury Mills	1960	Once
40.	M/s. Phoenix Mills Ltd.	3411	Once
41.	M/s. Calcutta Confectionary Works	10	Once
42.	M/s. Maharashtra Papers (P) Ltd.	35	Once

1	2	3	4
43.	M/s. Spunpipe & Construction Co. of (I) Ltd.	43	Once
		16	Twice
44.	M/s. Rajen Textile Mills, Barsi	144	Once
		155	Twice

TAMIL NADU

45.	M/s. India Meters Limited, Madras	69	Once
46.	M/s. Ganges Printing Ink Factory, Porur Unit	40	Once
47.	M/s. Ganges Printing Unit Factory, Adyar Unit	48	Twice
48.	M/s. Swadesa Mitran Limited, 41, Whites Road, Madras-14	55	Twice
49.	M/s. Navamani Madras	1	Once
50.	M/s. Prakash Mills (P) Ltd, Coimbatore	186	Twice
51.	M/s. Prakash Mills Private Ltd. Coimbatore	205	Once
52.	M/s. Virudunagar Steel Rolling Mills, Virudunagar.	27	Once
53.	M/s. The Measureall Engineering Company (P) Limited, Singanallur, Coimbatore-5.	33	Once
54.	M/s. Sakthi Pipes Limited, Elavur, Chingleput District	349	Once
55.	M/s. Iris Engineering Industries (P) Limited, Singanallur, Coimbatore-5	45 35	Twice Once
56.	M/s. Orient Tools & Ganges Ltd., 65, Nelson Manicka Mudaliar Road, Madras-29.	50	Once
57.	M/s. Micro Tools Limited, Thiruninravur, Chinglepur District	162	Once

1	3	4
58. M/s. Sakthi Textiles Limited. P.B. No. 36 Pollachi, Coimbatore District.	325	Once
59. M/s. Ambis Cafe	65	Twice
60. M/s. M.M.A.S.K. Industries	7	Once
61. M/s. Premier Fabricators (P) Ltd., Red Hills, Madras-52.	9	Once
62. M/s. Metal Firms Private Ltd., Red Hills, Madras-52.	14	Once
63. M/s. Iron and Brass Industries, Royapettah, Madras-14.	3	Once
64. M/s. Chrome Leather Co., (P) Ltd., Chrompet, Madras-44.	338	Twice
65. M/s. Light Leather Co., (P) Ltd., Chrompet, Madras-44.	49	Once
66. M/s. Baladhandayuthapani & Co.	24	Thrice
67. M/s. Devarajooloo Naidu & Sons, 24, North Beach Road, Madras.	119	Seven times
68. M/s. The South India Glass & Enamel Works Limited, Salem	2,616	Six times
69. M/s. Magammal Mills Limited, Nagercoil	333	Once
70. M/s. Sakthi Industrials, Thriuvverriyur Madras-19.	22	Once
71. M/s. Enfield India Limited, Tiruvottiyur, Madras.	2,728	Twice
72. M/s. India Forge & Drop Stampings, Ambattur	3	Thrice
73. M/s. Coimbatore Premier Corporation (P) Ltd., Coimbatore	180	Twice
74. M/s. The Foundry & Engineering Services, Madras	184	Once

1	2	3	4
75.	M/s. The Coromandel Steels Ltd., Madras	147	Once
76.	M/s. The General Machinery & Spares Corporation, Madras	14	Once
77.	M/s. Cauvery Spinning & Weaving Mills Ltd., Cauvery Nagar	960	Thrice
78.	M/s. Vir Glass Works (P) Ltd., 182-E, Madhavaram High Road, Madras-60.	10	Once
79.	M/s. Lotus Mills Ltd., Coimbatore	493	Once
80.	M/s. Hindustan Equipment Manufacturers, Coimbatore	48	Once
<u>UTTAR PRADESH</u>			
81.	M/s. Swadeshi Cotton Mills Co. Ltd., Kanpur.	3257	Once
<u>WEST BENGAL</u>			
82.	M/s. National Sheet Metal Works	28	Twice
83.	M/s. Khanna Cinema	1	Once
84.	M/s. Bangsri Ice Cold Storage	64	Four times
85.	M/s. East India Electricals	435	Thrice
86.	M/s. Amar Bharat	4	Once
87.	M/s. Tista Valley Co-opt.	1	Once
88.	M/s. B.S. Engineering Corp. Ltd.	34	Once
89.	M/s. Bharat Belting & Co,	33	Once
90.	M/s. Lyna Machinery Ltd.	35	Once
91.	M/s. West Bengal Rubber	7	Once
92.	M/s. K.P. Mondal	13	Once

1	2	3	4
93.	M/s. Small Tools Mfg. Co.	61	Once
94.	M/s. Elvoc Pvt. Ltd.	935	Five times
95.	M/s. Alliance Trading	6	Once
96.	M/s. Aluminium Cable Conductors (U.P.) Ltd.	91	Once
97.	M/s. Oriental Electric & Engg. Co.	2	Once
98.	M/s. Sulekha Works Ltd.	33	Once
99.	M/s. Indian Malleable Casting Ltd.	8	Once
100.	M/s. General Industries Corporation	90	Five times
101.	M/s. Hopes Metal Industries (I) Ltd.	20	Once
102.	M/s. Koley Iron and Steel Co.	768	Twice
103.	M/s. K.M. and S.C. Sadhukhan	4	Twice
104.	M/s. Sree Durga Cinema	5	Once
105.	M/s. Dr. Paul Lohman	4	Four times
106.	M/s. Associated Rubber Works	14	Once
107.	M/s. Producery Forum	12	Thrice
108.	M/s. Met Industries	31	Once
109.	M/s. Veegal Engin & Engg. Ltd.	177	Once
110.	M/s. B.S. Engg. Ltd.	71	Once
111.	M/s. Ceico Pvt. Ltd.	64	Once
112.	M/s. Commercial Bureau	35	Once
113.	M/s. Dhar Sin Factory	64	Once
114.	M/s. Techno Plant Pvt. Ltd.	27	Once
115.	M/s. Banerjee Chakraborty & Co. (P) Ltd.	140	Once
116.	M/s. Shree Laxmi Iron and Steel Works (P) Ltd.	6	Once

1	2	3	4
117.	M/s. Bharat Jute Mills	1286	Thrice
118.	M/s. Casting Corporation	130	Twice
119.	M/s. Industrial Engg.	37	Once
120.	M/s. R.B.S. Rubber Mills	3	Once
121.	M/s. Belur Iron Foundry & Engg.	3	Once
122.	M/s. Mayurakokim Cotton Mills Ltd.	3	Once
123.	M/s. Abdul Wahid & Sons.	18	Twice
124.	M/s. New Cinema 'Talkies'	45	Thrice
125.	M/s. Chandicharan Nayak	1	Once
126.	M/s. Road Transport Corporation	132	Once
		4	Twice
		5	Thrice
		2	Four times
		1	Five times
127.	M/s. Art Presses of India (P) Ltd.	13	Once
128.	M/s. Ruby Press	9	Once
129.	M/s. Albion Plywood (P) Ltd.	2	Once
130.	M/s. Middleton Engg. Co.	17	Once
131.	M/s. Everest Appliances	22	Once
132.	M/s. Indian Eyelets Industries	106	Once
133.	M/s. Enson Pharmaceuticals	103	Once