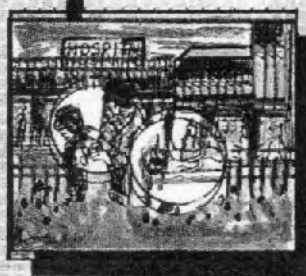
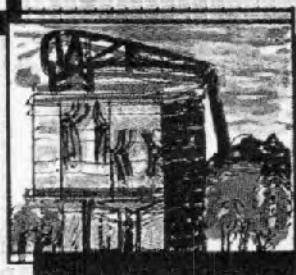
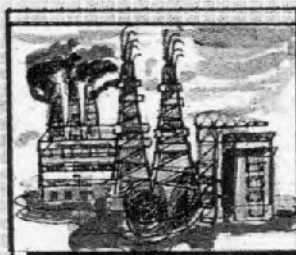


BHAVISHYA Nidhi



33rd ANNUAL REPORT

1985-86



**OFFICE OF THE
CENTRAL PROVIDENT FUND COMMISSIONER
NEW DELHI**

33rd ANNUAL REPORT 1985-86

EMPLOYEES' PROVIDENT FUND ORGANISATION

The Employees' Provident Funds and 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,
9th Floor, Mayur Bhawan, Connaught Circus,
New Delhi-110001.**

Phone : 3312818

Télex : 31-3779

Gram : CENTFUND

CONTENTS

<i>Serial No.</i>	<i>Subject</i>	<i>Page</i>
I	SALIENT FEATURES AND PERFORMANCE HIGHLIGHTS	1
II	IMPORTANT STATISTICS AT A GLANCE	3
III	ORGANISATION	
	1. Introduction	8
	2. Central Board of Trustees	9
	3. Committees of the Board	9
	4. Regional Committees	11
	5. Sub-Regional Offices	11
	6. Inspectorate Offices and Inspections	11
IV	WORKING OF EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952	
	1. Coverage	12
	2. Concentration in 25 major class of industry	13
	3. Contributions	14
	4. Contribution to National Savings	15
	5. Investments	15
	6. Rate of interest	18
	7. Provident Fund arrear's	18
	8. Non-compliance by Public Sector	27
	9. Settlement of Provident Fund claims	29
	10. Transfer of Provident Fund Accounts	31
	11. Partial withdrawals by members	31
	12. Issue of Annual Statements of accounts	33
	13. Housing assistance to subscribers	34
	14. Important amendments to the Act and the Schemes	34
	15. Representations under Section 19—A of the Act	35
	16. Writ Petitions against the Organisation	36
	17. Important Decisions of Supreme Court/High Courts	36
	18. Forfeiture Account	38
	19. Special Reserve Fund	38
	20. Death Relief Fund	39
V	WORKING OF EXEMPTED ESTABLISHMENTS	
	1. Important Provisions of the Act of the Scheme relating to Exemption	40
	2. Performance of the Exempted Establishments	40
	3. Rate of Interest	46
	4. Exempted Month	46
VI	WORKING OF EMPLOYEES' FAMILY PENSION SCHEME, 1971	
	1. Benefits under the Scheme	47
	2. Performance of the Scheme	48

VII	WORKING OF EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976	
	1. Benefits under the Scheme	51
	2. Performance of the Scheme	51
VIII	ADDITIONAL EMOLUMENTS (COMPULSORY DEPOSIT) ACT, 1974	54
IX	ADMINISTRATION OF THE ORGANISATION	
	1. Staff Strength	56
	2. Departmental Examinations	56
	3. Training	57
	4. Progressive usage of Hindi	57
	5. Management Information System (MIS)	58
	6. Computerisation	58
	7. Administrative Inspections	58
	8. Vigilance	59
	9. Administrative Accounts	59
	10. Publicity	60
	11. Opinion Survey for restructuring of the Schemes	60
	12. Redressal of grievances	61
	13. Staff Welfare	61
	14. International Social Security Association	63

APPENDICES

<i>Serial No.</i>	<i>Subject</i>	<i>Page</i>
<i>Appendix-A</i>	List of Members of the Central Board of Trustees, Employees' Provident Funds as on 31st March, 1986.	64
<i>Appendix-B</i>	List of the Chairmen of various Regional Committees, Employees' Provident Funds as on 31.3.1986 and meeting held by these Regional Committees during the year 1985-86.	66
<i>Appendix-C</i>	Statement Showing the Sub-Regional Offices, Districts covered and date of opening, upto 31st March, 1986.	68
<i>Appendix-D</i>	Statement Showing the names of the Provident Fund Inspectorates outside the Headquarters of the Regional Offices as on 31st March, 1986.	74
<i>Appendix-E</i>	Industries/Classes of Establishments to which the Employees' Provident Funds and Misc. Provisions Act, 1952 applied as on 31st March, 1986.	78
<i>Appendix-F</i>	List of Industries/Classes of Establishments in respect of which the Statutory Rate has been enhanced to 8% of Pay.	88
<i>Appendix-G</i>	Statement Showing the details of Unexempted Establishments which were in default of Provident Fund dues of Rupees one lakh and above, as on 31st March, 1986.	93
<i>Appendix-H</i>	Statement Showing the details of the Exempted Establishments which were in default of Rupees one lakh or more as on 31st March, 1986 in transferring the Provident Fund contributions to their respective Board of Trustees.	114
<i>Appendix-I</i>	Percentage-wise Investment, Holdings (at face value) as on 31st March, 1986 Employees' Provident Fund Account.	119

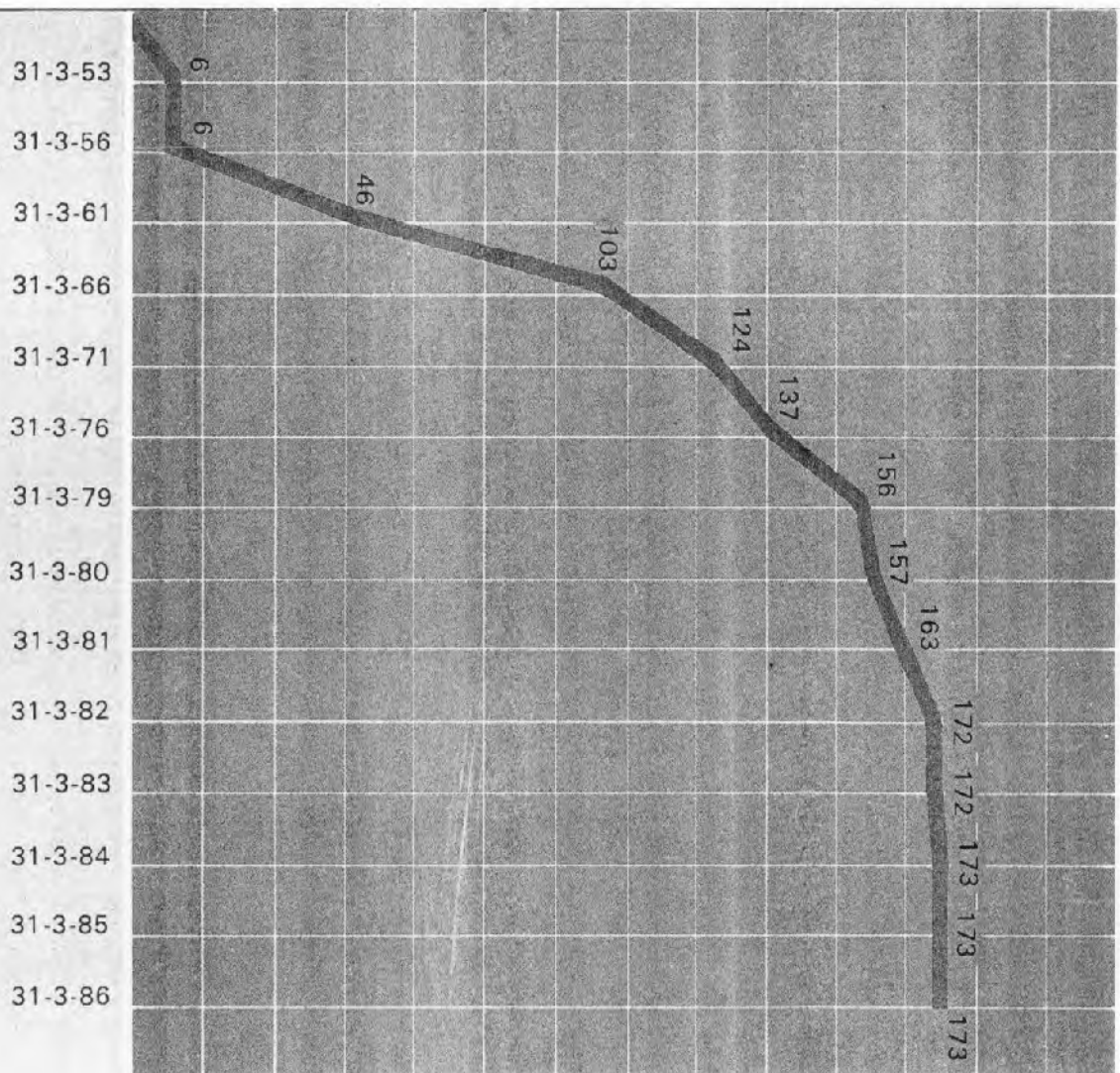
STATISTICAL APPENDICES

<i>Serial No.</i>	<i>Subject</i>	<i>Page</i>
<i>Appendix-S-I</i>	Region-wise distribution of Establishments and Subscribers as on 31st March, 1986.	123
<i>Appendix-S-II</i>	Concentration of covered Establishments in 25 Major Industries/Classes of Establishments as on 31st March, 1986.	124
<i>Appendix-S-III</i>	Region-wise details of Revenue Recovery Certificates Issued, Decided, during the year 1985-86.	125
<i>Appendix-S-IV</i>	Region-wise Analysis of the Pending Revenue Recovery Certificates as on 31st March, 1986.	126
<i>Appendix-S-V</i>	Region-wise Details of Prosecution Cases Launched under Section 14 of the Act during the year 1985-86.	127
<i>Appendix-S-VI</i>	Region-wise Analysis of the Pending Prosecution Cases under Section 14 of the Act as on 31st March, 1986.	128
<i>Appendix-S-VII</i>	Region-wise Details of Prosecution Cases Launched under Section 406/409 I.P.C. during the year 1985-86.	129
<i>Appendix-S-VIII</i>	Statement showing the Region-wise Position of Final Settlement of Provident Fund Claims during the year 1985-86.	130
<i>Appendix-S-IX</i>	Provident Fund Claims Pending according to Time Interval as on 31st March, 1986.	131
<i>Appendix-S-X</i>	Region-wise Details of Transfer Cases Pending as on 31st March, 1986.	132
<i>Appendix-S-XI</i>	Statement Showing the Region-wise Position of Non-refundable Advances Sanctioned during the year 1985-86.	133
<i>Appendix-S-XII</i>	Region-wise Break-up of Pending Applications for Advances as on 31st March, 1986.	134
<i>Appendix-S-XIII</i>	Statement Showing the Region-wise Break-up of Issue of Annual Statements of Accounts during 1985-86.	135
<i>Appendix-S-XIV</i>	Statement Showing the Details of Annual Statements of Accounts Pending for Issue as on 31st March, 1986.	136
<i>Appendix-S-XV</i>	Family Pension Fund Contributions Received (Year-wise).	137
<i>Appendix-S-XVI</i>	Year-wise Distribution of Family Pension Claims settled and Amount Authorised for Payment (All Benefits).	138
<i>Appendix-S-XVII</i>	Region-wise Analysis of the Outstanding Family Pension Claims (All Benefits) as on 31st March, 1986.	139
<i>Appendix-S-XVIII</i>	Statement showing the Region-wise Position of Monthly Family Pension Claims settled during the year 1985-86.	140
<i>Appendix-S-XVIII.1</i>	Monthly Family Pension Claims outstanding according to Time-Interval as on 31st March, 1986.	141
<i>Appendix-S-XIX</i>	Contributions and Administration Charges received under Employees' Deposit Linked Insurance Scheme.	142

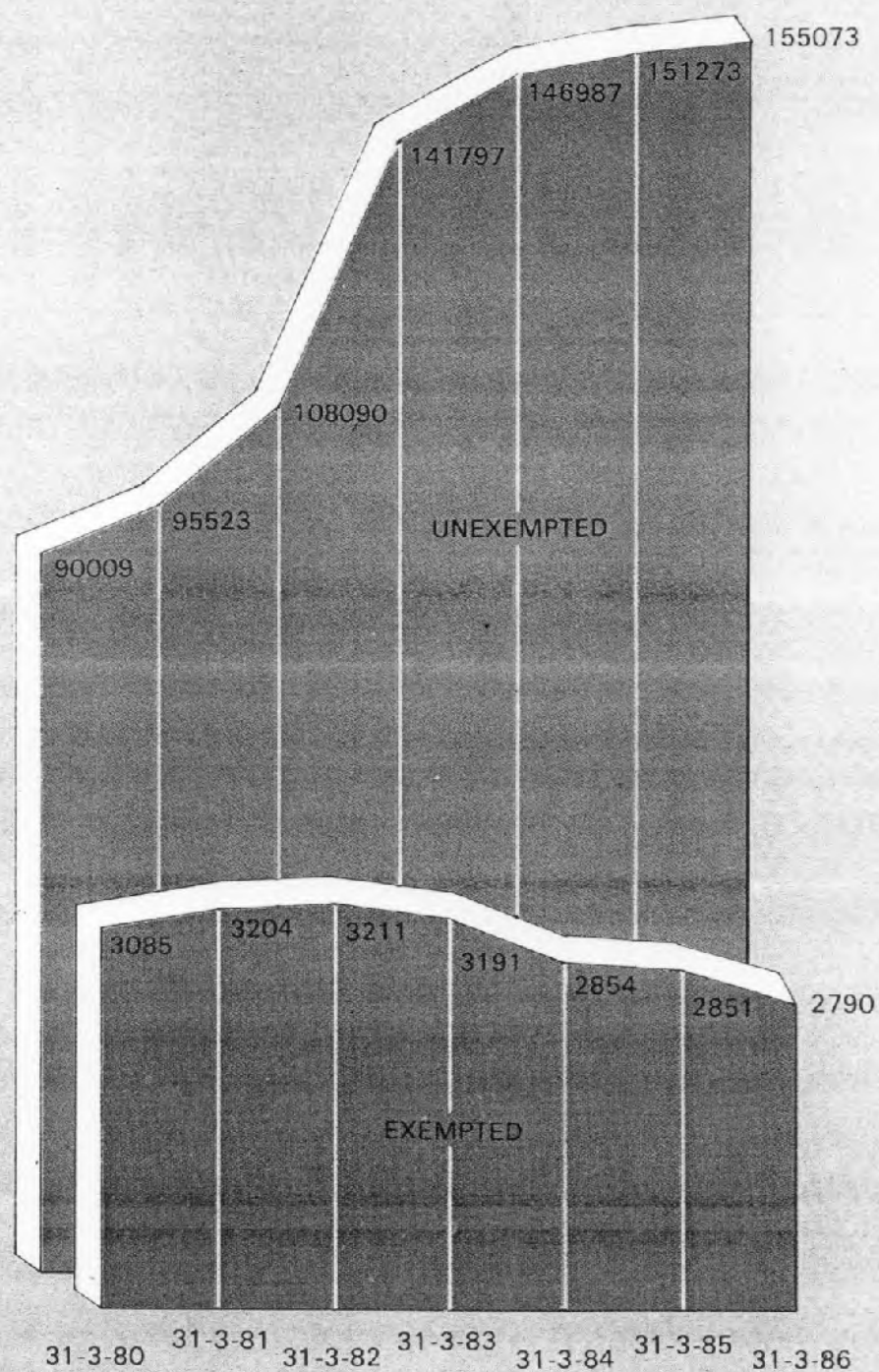
<i>Appendix-S-XX</i>	Region-wise Position of Claims settled under Employees' Deposit Linked Insurance Scheme.	143
<i>Appendix-S-XXI</i>	Region-wise Analysis of Outstanding Employees' Deposit Linked Insurance Claims as on 31st March, 1986.	144
<i>Appendix-S-XXII</i>	Statement Showing the Region-wise Position of Inspections carried out by the PFI's during the year 1985-86.	145
<i>Appendix-S-XXIII</i>	Income and Expenditure incurred on the Administration of Additional Emoluments Compulsory Deposit Scheme.	146
<i>Appendix-S-XXIV</i>	Statement Showing the Position of Claims Settled under E.D.L.I. Scheme for Exempted Establishments during the year 1985-86.	147
<i>Appendix-S-XXV</i>	Region-wise Break-up of Pendency under Section 7A according to Time Interval as on 31st March, 1986.	148
<i>Appendix-S-XXVI</i>	Statement showing the Region-wise Position of Penal Damages against Provident Fund Contributions and Administration and Inspection Charges on belated transfers as on 31st March, 1986.	149

PERFORMANCE OF
THE
ORGANISATION

Number of Industries/Classes of establishments to which E.P.F. & M.P. Act. 1952 applied



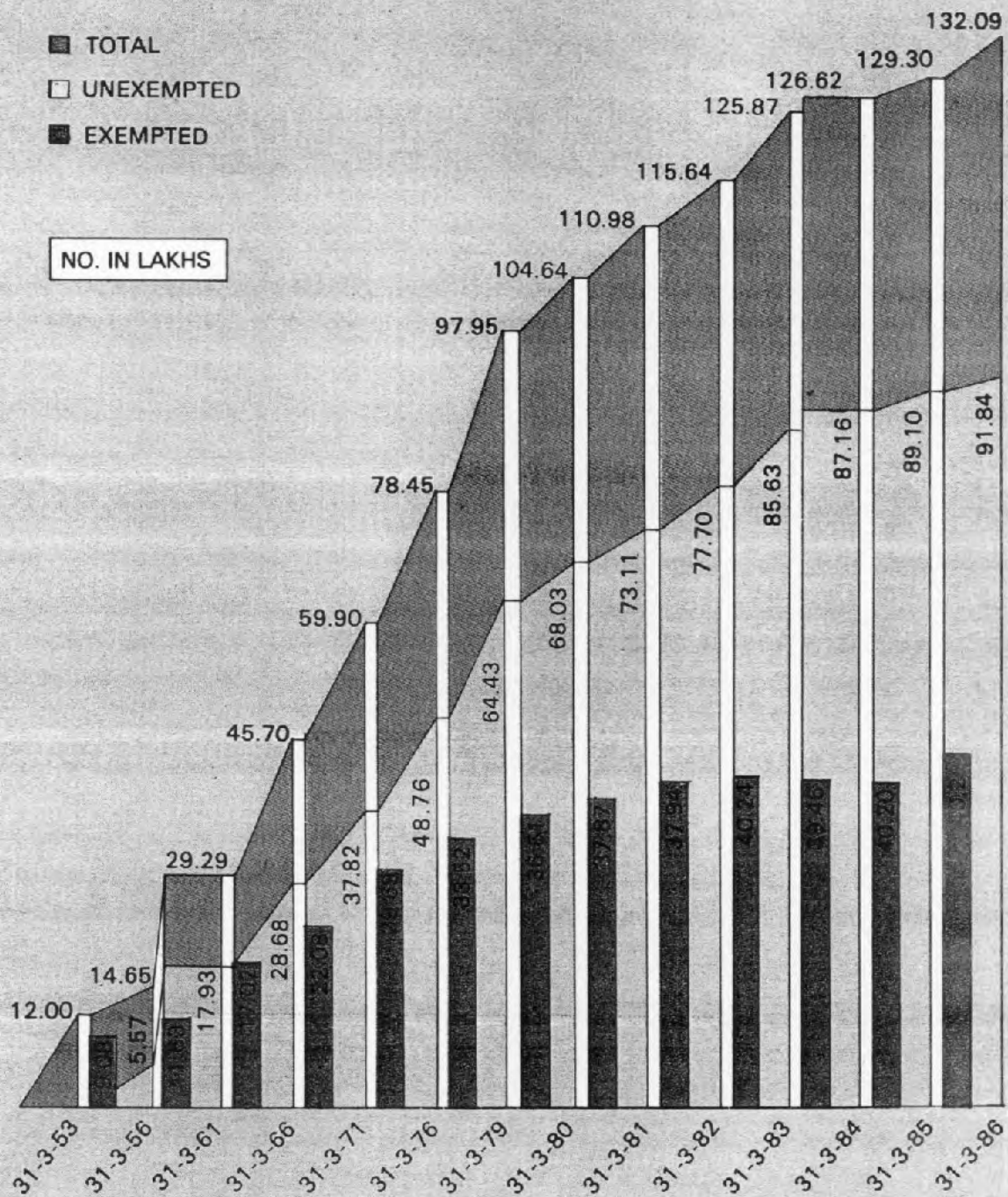
Number of Establishments Covered



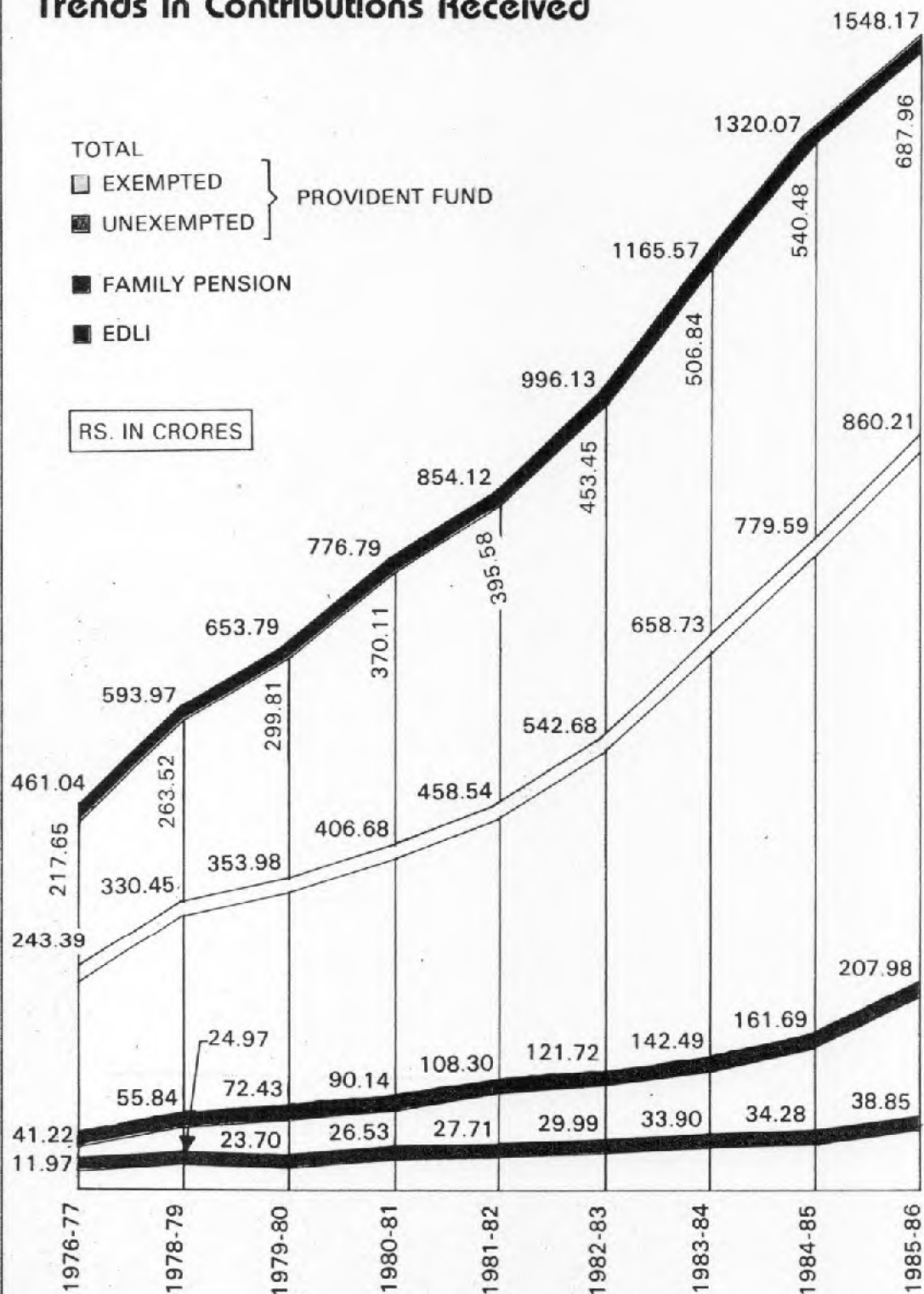
Number of Subscribers Covered

■ TOTAL
 □ UNEXEMPTED
 ■ EXEMPTED

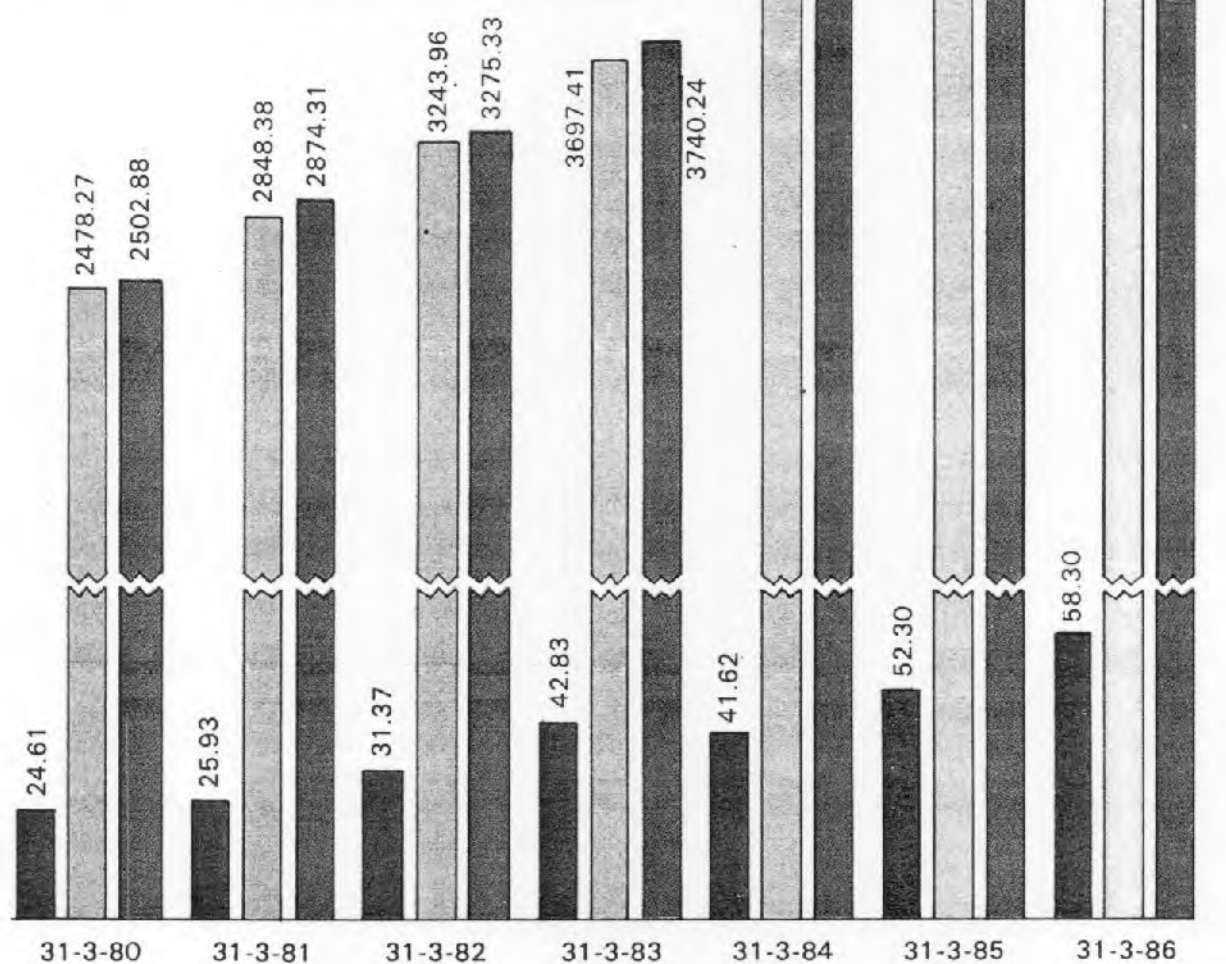
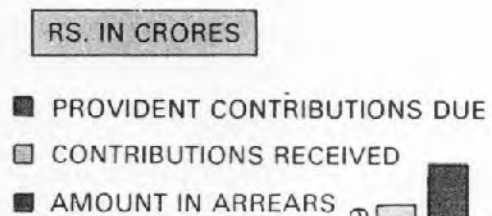
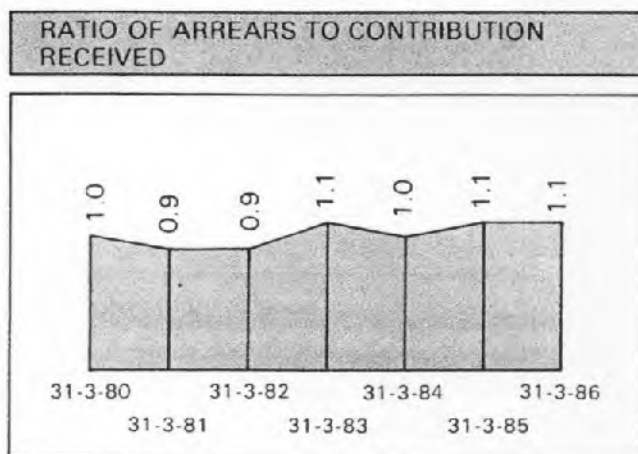
NO. IN LAKHS



Trends in Contributions Received

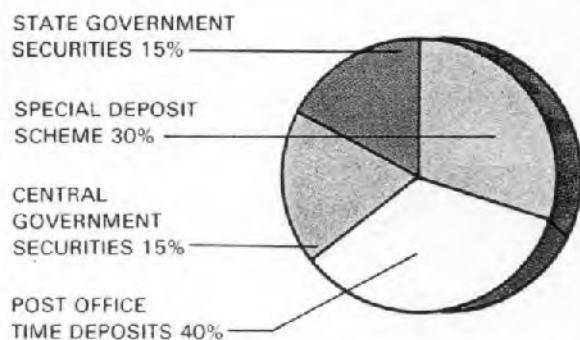


Trends in Provident Fund Contributions and Arrears (Unexempted Establishments)

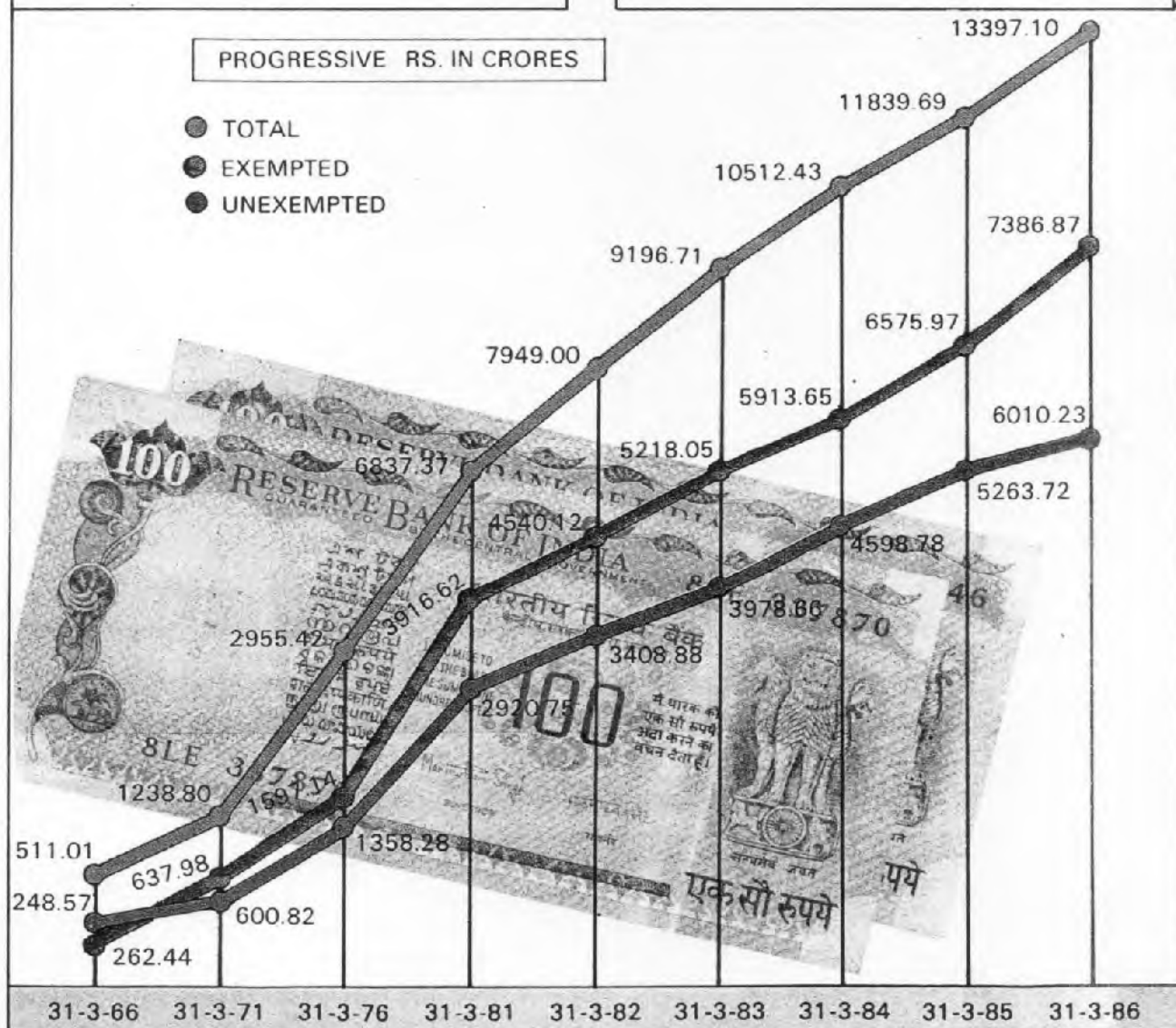
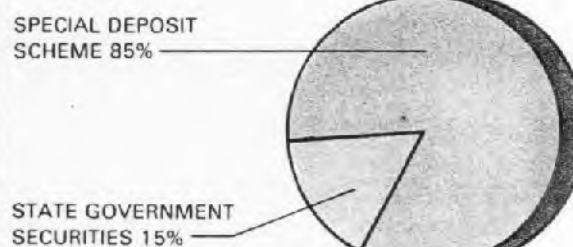


Investment of Provident Fund Contributions

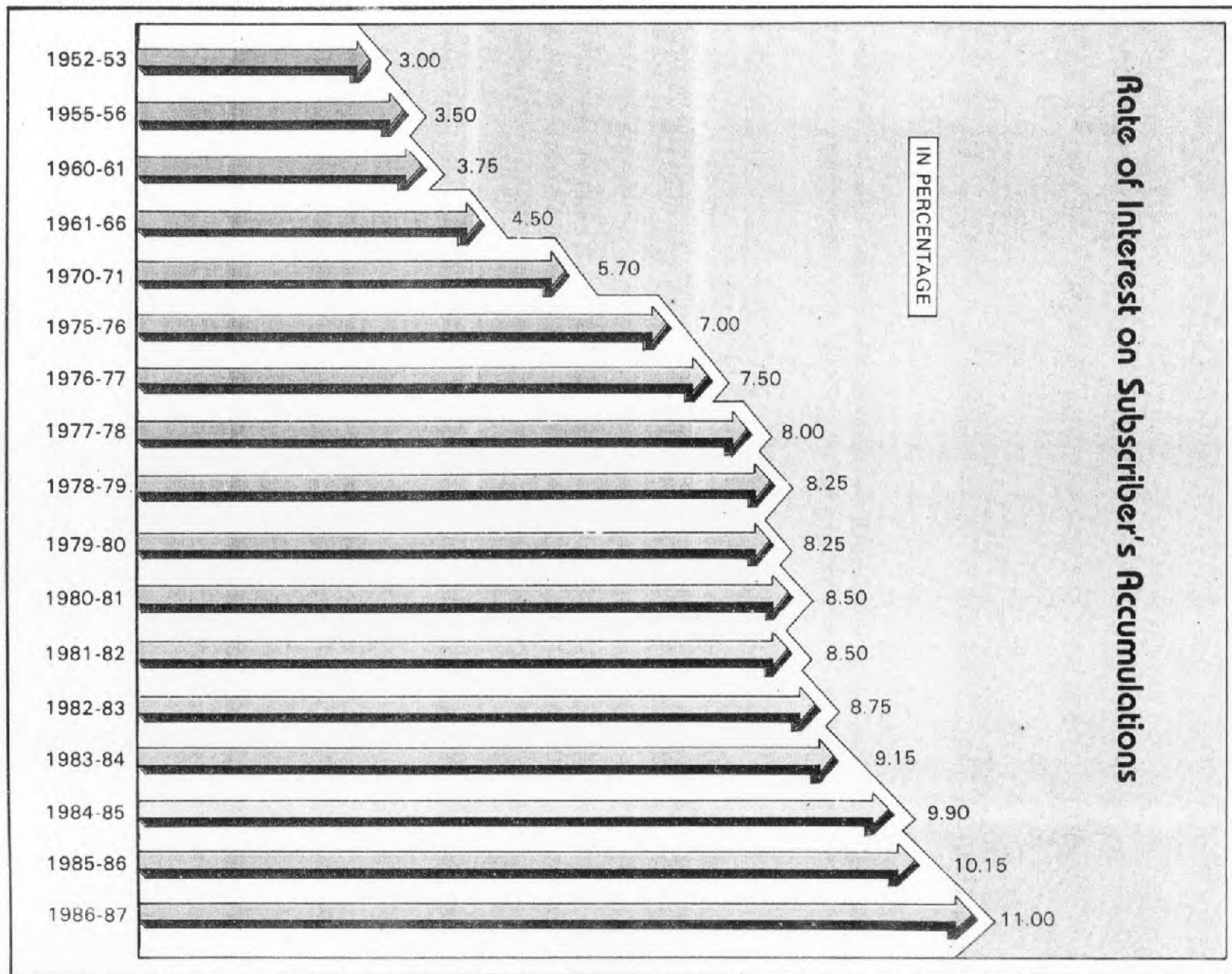
INVESTMENT PATTERN
SINCE 1-1-81 AND UPTO 31-3-86



INVESTMENT PATTERN
FROM 1-4-86



Rate of Interest on Subscriber's Accumulations

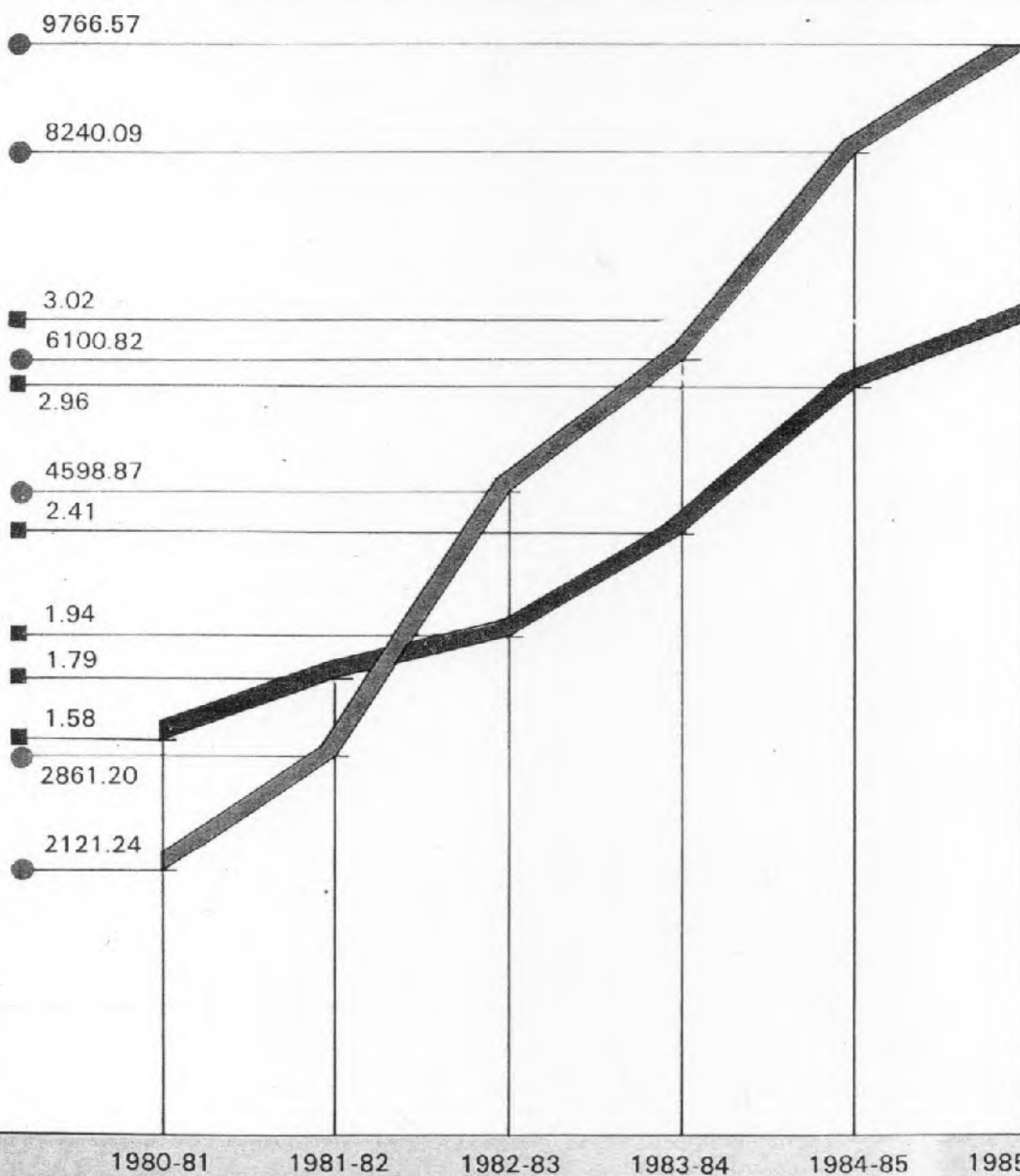


Trends in Withdrawals Sanctioned to Subscribers of Unexempted Establishments.

WITHDRAWALS SANCTIONED
(NO. OF CASES) -----■

AMOUNT AUTHORISED
FOR PAYMENT -----●

FIGURES IN LAKHS



Category-wise Withdrawals Sanctioned to Subscribers of Unexempted Establishments

ADVANCES SANCTIONED
BY CATEGORY
(NUMBER)

1984-85

1985-86

AMOUNT AUTHORISED FOR
PAYMENT BY CATEGORY
(RS. IN LAKHS)

MARRIAGE/EDUCATION



124643

119894

3284.28

3765.72

FINANCING LIFE INSURANCE POLICIES



30116

30163

66.71

68.01

TEMPORARY CLOSURE OF ESTABLISHMENTS



48430

22850

814.51

371.49

HOUSE BUILDING WITHDRAWALS



39199

49845

3414.71

4303.09

SICKNESS



22265

19173

505.96

457.46

OTHERS



31787

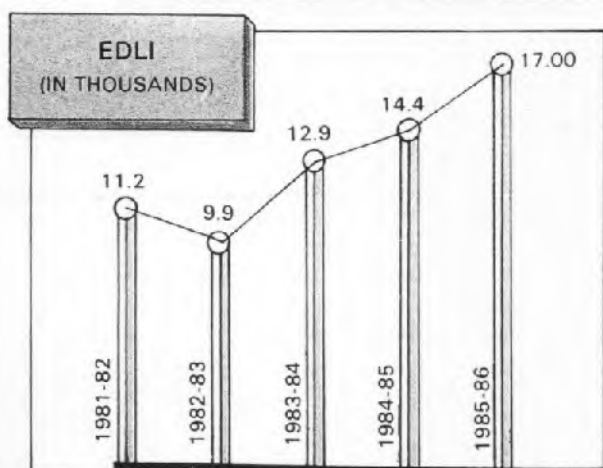
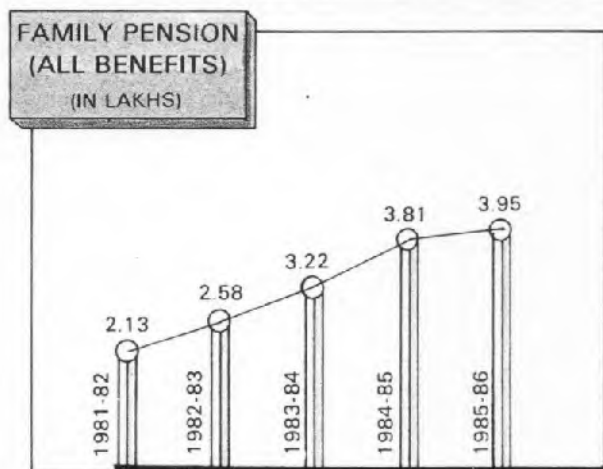
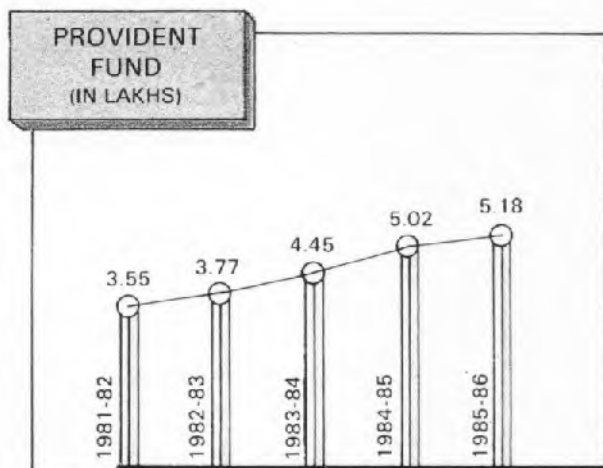
60219

153.92

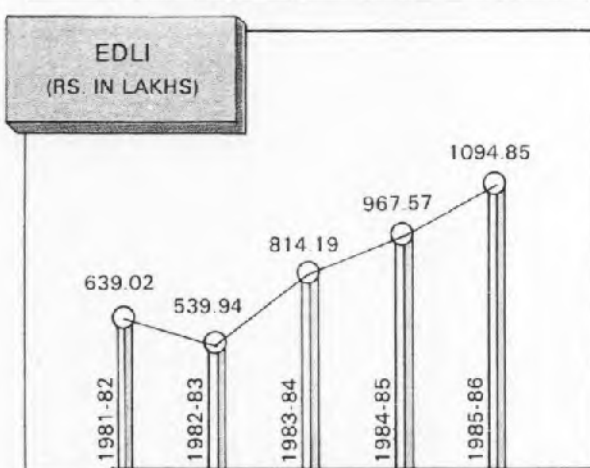
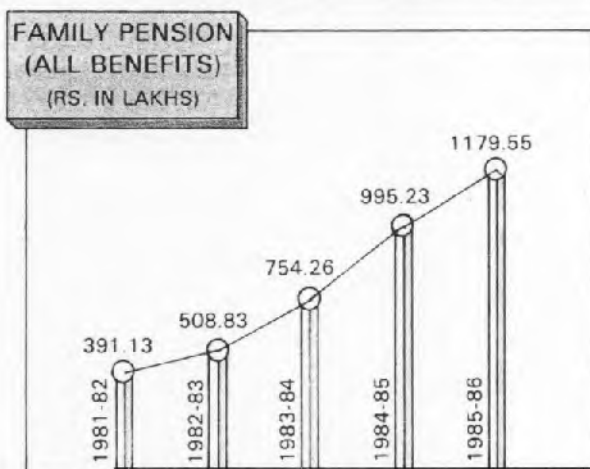
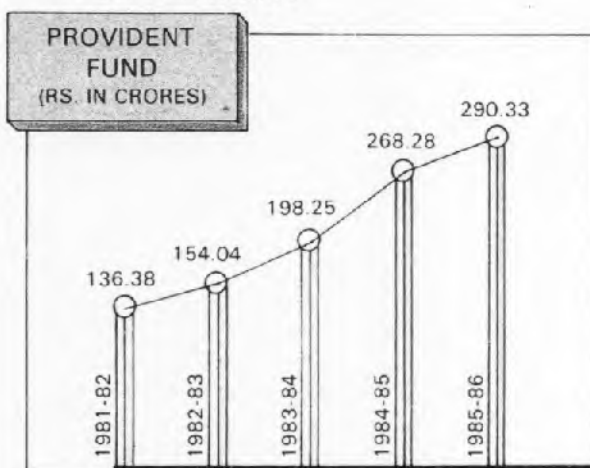
300.80

Trends in Settlement of Claims to Subscribers in Unexempted Establishments

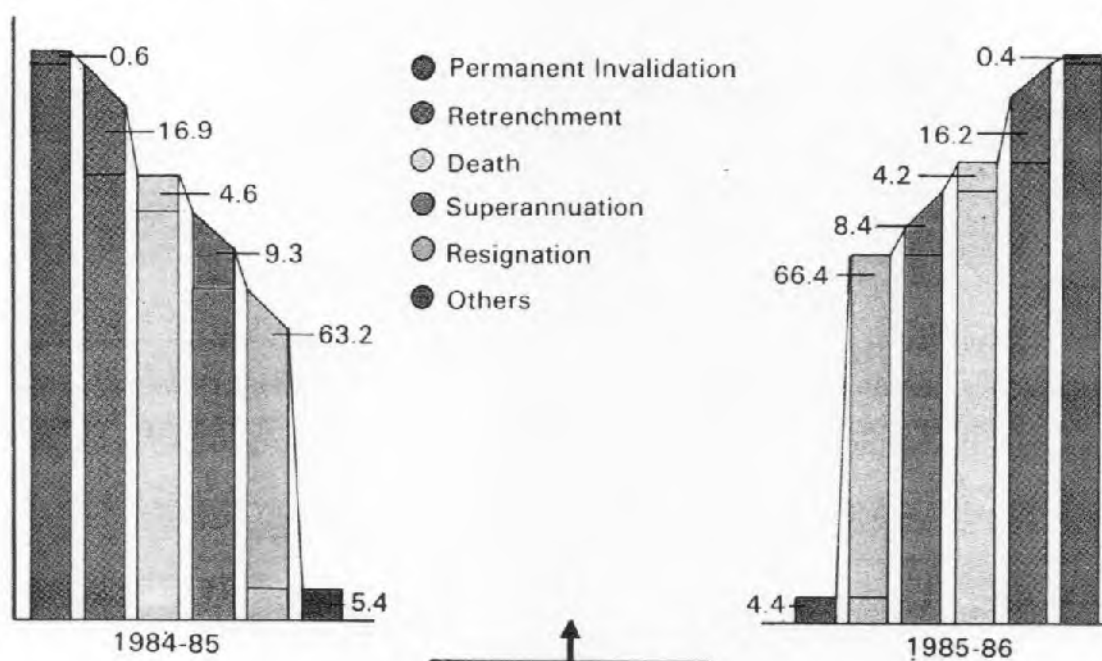
NUMBER OF CLAIMS SETTLED



AMOUNT AUTHORISED FOR PAYMENT

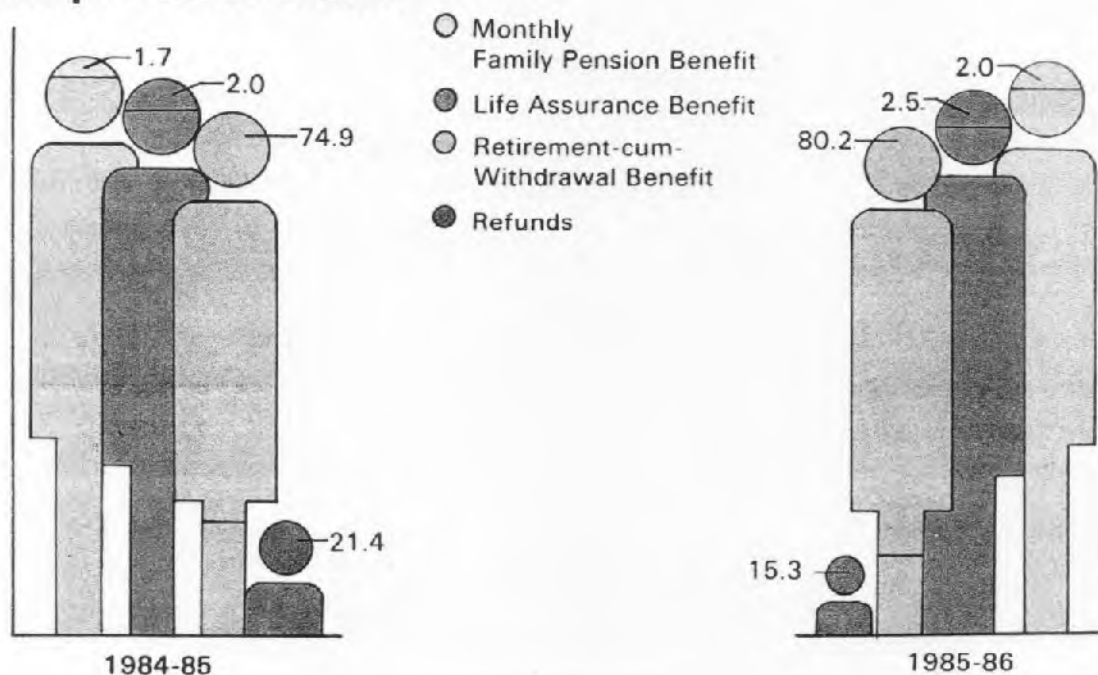


Category-wise Settlement of Provident Fund Claims

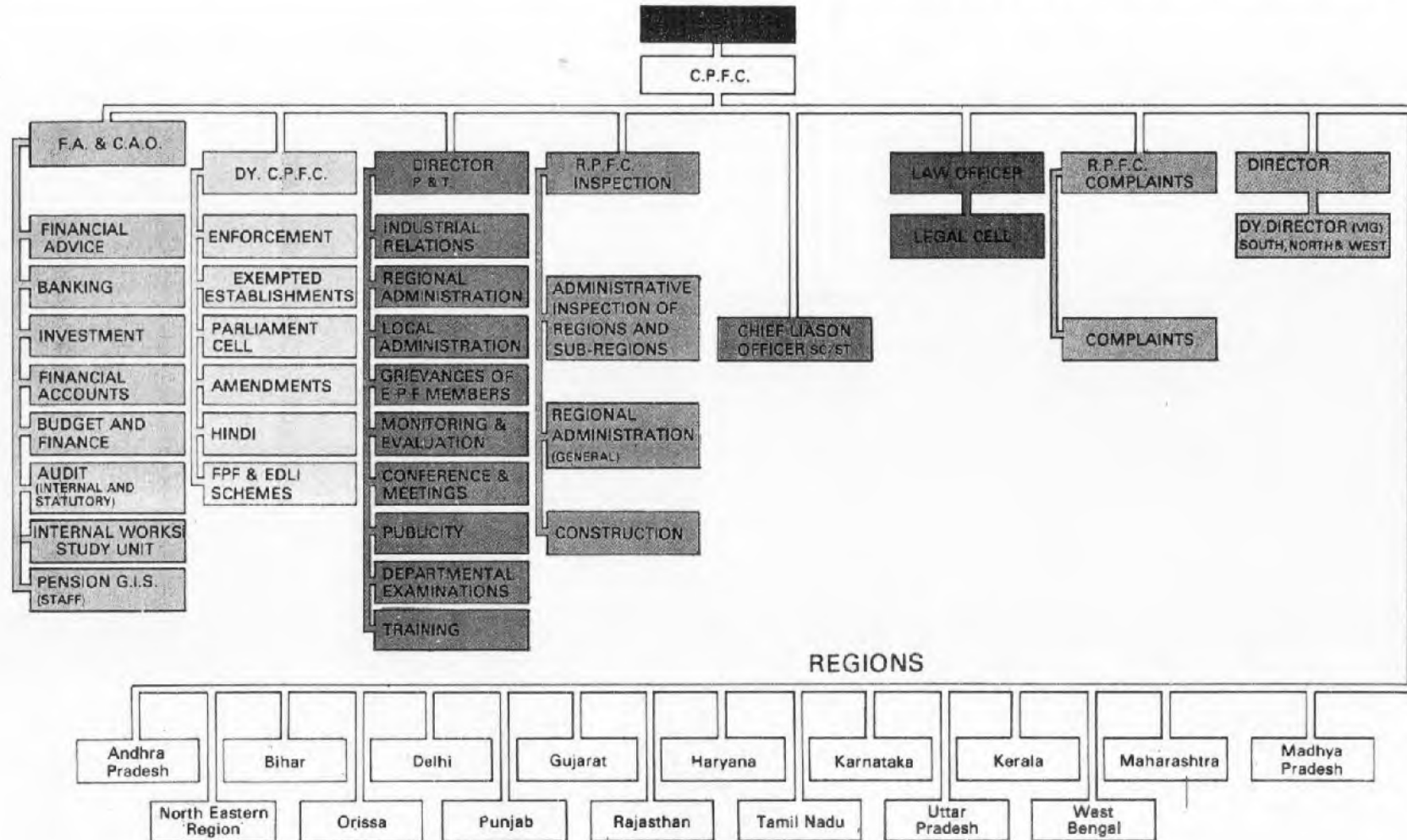
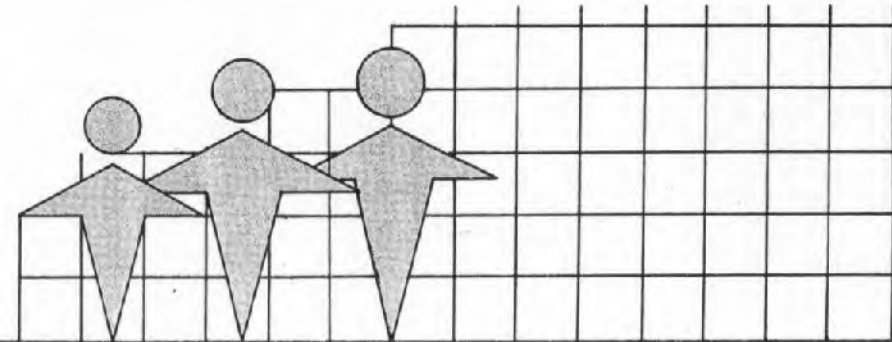


IN PERCENTAGE

Category-wise Settlement of Family Pension Claims



Organisational Chart



I. SALIENT FEATURES AND PERFORMANCE HIGHLIGHTS, 1985-86

I.1 The area of work of the organisation which was originally conceived to implement the provisions of the Employees' Provident Fund Scheme, 1952, grew in scope with the framing and coming into force of the Employees' Family Pension Scheme with effect from 1st March, 1971 and the Employees' Deposit-Linked Insurance Scheme with effect from 1st August, 1976. The three Schemes, taken together now cover a large area of social security system for the workers in covered industrial and other establishments in India employing 20 or more persons.

Since 1952 when the Act covered six major organised industries, the coverage under the Act has registered a steady increase, and the Organisation today has the world's largest Provident Fund subscribership. As on 31.3.86, it had 132.09 lakh subscribers employed in 1,57,863 establishments/factories falling under 173 scheduled Industries/Classes of Establishments.

I.2 The total amount of contributions received during the year 1985-86 under the three Schemes amounted to Rs. 1,795 crores as against Rs. 1,516 crores received during the previous year, registering an increase of 18.40%. The total contributions received under all the three Schemes since inception amounted to Rs. 14,569.40 crores.

I.3 The total net investment of Provident Fund during the year 1985-86 was Rs. 1,557.41 crores as against Rs. 1,327.26 crores during 1984-85. The rate of interest payable to the subscribers on their provident fund accumulations has been progressively increased over the years. The rate of interest declared for the year 1986-87 is 11% as against 10.15% for the year 1985-86.

I.4 With the object of providing efficient service to the subscribers nearer to their place of work, two more Sub-Regional Offices were opened during the year under review, at Aurangabad and Karnal. There were 16 Regional Offices and 37 Sub-Regional Offices functioning in the Organisation as on 31.3.1986.

I.5 During the year 1985-86, 3,739 new establishments were brought under the purview of the Act. The number of subscribers rose by 2.79 lakhs. With a view to examine the applicability of the Act, survey of 19,329 establishments was also undertaken.

I.6 Dues were determined under Section 7A of the Act in 11,158 cases during the year as against 10,191 cases during the preceding year. A sum of Rs. 11.28 crores was realized by executing 4,795 Revenue Recovery Certificates.

I.7 For realisation of dues, 5,155 prosecutions were launched under Section 14 of the Act. Besides, 514 prosecutions were launched under Section 406/409 of the Indian Penal Code. In 6,839 cases, speaking orders under section 14B of the Act were issued by Regional Provident Fund Commissioners levying damages amounting to Rs. 4.26 crores on employers for belated payments of dues.

I.8 Out of 5.85 lakh Provident Fund claims due for settlement, 5.18 lakh claims were settled, authorising payment of an amount of Rs. 290.33 crores. Thus, 89% of the claims due were settled during the year under review. The claims settled and the amount authorised registered an increase of 3.18% and 8.22% respectively over the immediately preceding year.

I.9 Of the total Provident Fund claims due for settlement, the number of claims returned for rectification declined from 15.4% during 1984-85 to 14.75% during 1985-86.

I.10 Withdrawals from Provident Fund were allowed to the subscribers in terms of the provisions of the EPF Scheme to meet their economic and social needs. A sum of Rs. 97.67 crores was withdrawn by 3.02 lakh applicants of unexempted establishments during the year. After the liberalisation of provisions in the Scheme relating to withdrawals for purchase/construction of houses, the number of applications for withdrawals and amount paid on this account increased by 2% and 18.5% respectively over the previous year.

I.11 The output of the Organisation, in the matter of issue of annual statements of accounts to subscribers also improved during the year due to various initiatives taken. A record number of 109.75 lakh accounts slips were issued to the subscribers during the year under report, which is the highest since the inception of the Organisation.

I.12 3.95 lakh Family Pension claims (all benefits) were settled and a sum of Rs. 11.80 crores was paid to the members/beneficiaries. This registered an increase of 3.7% in terms of claims settled and 23.56% in terms of amount authorised over the previous year.

I.13 The Organisation provides Monthly Family Pension to the families of the deceased subscribers under the Employees' Family Pension Scheme. 8,045 families were extended this benefit during the year 1985-86.

I.14 During the year the Organisation provided Insurance benefit as provided under the Employees' Deposit Linked Insurance Scheme to 17,005 legal heirs/widows of deceased subscribers and paid Rs. 10.95 crores. The number of beneficiaries increased by 18.41% over the previous year.

I.15 The Scheme formulated by the Organisation for providing constructed houses to the subscribers out of their accumulated savings in Provident Fund made a modest start during the year under review. The various State level housing boards are being persuaded to earmark a part of the constructed houses for purchase by the Provident Fund subscribers. The Organisation has been successful in securing allocation of flats/houses for subscribers from the Housing Boards of Haryana, Maharashtra and Rajasthan.

I.16 To tone up efficiency in the offices of the Organisation and improve quality of service to the members, the Organisation took a series of measures which included (i) monitoring the performance of the regions in key functional parameters at regular intervals and (ii) monthly evaluation of productivity of Accounts Clerks in Regional and Sub-Regional Offices, in the matter of issue of account slips, settlement of claims, grant of advances etc.

I.17 To tone up the effectiveness of the establishments in the "exempted category" the Organisation observed in the month of May, 1985, an "Exempted establishments month", when all the functional aspects of exempted establishments were inspected and the data received consequent upon these inspections were also analysed for further evaluation and policy formulation for the future.

I.18 During the year 1985-86, the Organisation registered improvement in most of its functional areas and is continuing with its efforts to bring further improvement in its service to the members, to meet the objectives for which the "Employees Provident Funds and Miscellaneous Provisions Act, 1952" was enacted.

II. IMPORTANT STATISTICS AT A GLANCE

COVERAGE

1. No. of Industries/Classes of establishments to which E.P.F. & M.P. Act, 1952 applied as on 31.3.1986.

173

2. (a) No. of covered establishments as on 31.3.86.

Exempted Unexempted Total

2790 155073 157863
(2851) (151273) (154124)

- (b) Covered during the year

(—) 61 3800 3739

3. No. of subscribers (In Lakhs)

- (a) Employees' Provident Fund as on 31.3.86

40.25 91.84 132.09
(40.20) (89.10) (129.30)

- (b) Increase during the year

0.05 2.74 2.79

- (c) Family Pension Fund as on 31.3.86.

25.39 60.79 86.18
(25.28) (58.66) (83.94)

CONTRIBUTIONS

4. Contributions received (Rs. in crores)

- (a) Employees' Provident Fund

- (i) During the year

860.21 687.96 1548.17
(779.59) (540.48) (1320.07)

- (ii) Progressive

7730.78 5432.69 13163.47

- (b) Family Pension Fund

Employees' & Govt. Total
Employers' Share

- (i) During the year

137.76 70.22 207.98
(129.30) (32.39) (161.69)

- (ii) Progressive

839.70 291.68 1131.38

- (c) Employees' Deposit Linked Insurance Fund

Employers' Share.

- (i) During the year

24.98 13.87 38.85
(23.28) (11.00) (34.28)

- (ii) Progressive

188.66 85.89 274.55

ARREARS

5. Contributions in arrears (Rs. crores)

(a) Employees' Provident Fund		
(i) Unexempted establishments under closure, liquidation etc.	18.92	(20.80)
(ii) Other unexempted Estts.	39.38	(31.50)
Total arrears	58.30	(52.30)
(iii) Arrears of exempted estts.	84.24	(63.92)
(b) Employees' Family Pension Fund	4.68	(3.91)
(c) Employees' Deposit Linked Insurance Fund (From Employers)		
(i) E.D.L.I. Contributions	1.64	(2.10)
(ii) Adm. & Inspection charges	0.56	(0.63)
(d) Amount due from the Government on account of :—		(Rs. crores)
(i) Family Pension contributions		73.69
(ii) Administrative charges		0.50
(iii) E.D.L.I. contributions		0.34
(iv) Administrative charges		—
Total.		74.53

INVESTMENTS

6. Net Investment (Rs. crores)

		Exempted	Unexempted	Total		
(a)	Employees' Provident Fund.					
	(i) During the year	810.90~ (662.32)	746.51 (664.94)	1557.41 (1327.26)		
	(ii) Progressive	7386.87~	6010.23*~	13397.10		
(b)	Employees' Family Pension Fund (Rs. crores)					
		Employees' and Employers' share	Govt. share	Interest credited	Arrears realised upto 1983-84 & invested	Total
	(i) During the year	137.76 (129.30)	70.22 (32.39)	105.46 (76.15)	16.44 (46.61)	329.88 (284.45)
	(ii) Progressive	839.70	291.68	—	—	—
	(iii) Investment in Public Account as on 31.3.86					1546.22

*This includes transfer of securities amounting to Rs. 4.98 crores to exempted establishments.

(c) Employees' Deposit Linked Insurance Fund (Rs. crores)

	<i>Employers' share</i>	<i>Govt's share</i>	<i>Interest earned (on securities & Public Account)</i>	<i>Investment of securities redeemed</i>	<i>Arrears realised upto 83-84</i>	<i>Total</i>
(i) During the year	16.80	13.87	27.90	19.75	4.12	82.44
	(16.13)	(11.00)	(16.75)	(17.91)	(6.92)	(68.71)
(ii) Progressive						329.55

RATE OF INTEREST

7. Declared for Subscribers to Employees' Provident Fund.	11.00% for 1986-87
	10.15% for 1985-86

CLAIMS

8. (a) Settlement of Provident Fund claims.	<i>Settled (No. lakhs)</i>		<i>Amount (Rs. Crores)</i>		<i>Pending (No. lakhs)</i>
	<i>Exem.</i>	<i>Unexem.</i>	<i>* Exem.</i>	<i>Unexem.</i>	
(i) During the year	N.A.	5.18	631.78	290.33	
		(5.02)	(511.14)	(268.27)	
(ii) Progressive	N.A.	73.49	4793.17	1931.44	0.66
					(0.60)

*(includes both loans and advances)

(b) Employees' Family Pension Fund Claims (All Benefits)	<i>Settled (No. lakhs.)</i>		<i>Amount (Rs. Lakhs.)</i>		<i>Pending (No. lakhs)</i>
(i) During the year		3.95	1179.55		
		(3.81)	(995.23)		
(ii) Progressive		21.87	4742.18		0.71
					(0.72)
(c) Monthly Family Pension Claims.	<i>Settled (No.)</i>		<i>Amount (Rs. lakhs)</i>		<i>Pending (No.)</i>
(i) During the year		8045	127.22		4144
		(6468)	(57.08)		(4039)
(d) Employees' Deposit Linked Insurance Fund Claims	<i>Settled (No.)</i>		<i>Amount (Rs. lakhs)</i>		<i>Pending (No.)</i>
(i) During the year		17005	1094.85		
		(14361)	(967.57)		
(ii) Progressive		88617	5467.16		6969
					(6926)

WITHDRAWALS

9. Withdrawals sanctioned and amount authorised for payment to subscribers. (Unexempted Establishments)

	<i>No. of Advances (lakhs)</i>	<i>Amount involved (Rs. Crores)</i>	<i>Pending (No. lakhs)</i>
(i) During the year	3.02 (2.96)	97.67 (82.40)	
(ii) Progressive	42.64	464.87	0.25

LEGAL ACTION

10. Prosecution cases under Section 14 of the Act. (Unexempted establishments) Employees' Provident Fund.

	<i>Launched</i>	<i>Decided</i>	<i>Pending</i>
(i) During the year	5155 (5446)	2434 (2682)	
(ii) Progressive	*123375	83385	39990

11. Prosecution cases under Section 406/409 I.P.C. (Unexempted establishments)

	<i>Launched</i>	<i>Decided</i>	<i>Pending</i>
(i) During the year	514 (832)	17 (6)	
(ii) Progressive *Revised	*3348	267	3081

12. Number of Prosecutions resulting in imprisonment

	<i>Launched</i>
(i) During the year	29 (28)
(ii) Progressive	856

13. Revenue Recovery Certificates

	<i>Initiated</i>		<i>Decided</i>	
	<i>No. of cases</i>	<i>Amount involved (Rs. lakhs)</i>	<i>No. of cases</i>	<i>Amount involved (Rs. lakhs)</i>
(a) Employees' Provident Fund.				
(i) During the year	5584 (5148)	2049.44 (2297.17)	4795 (3027)	1127.81 (1246.78)
(ii) Progressive	110277	20428.21	87280	10746.91
(iii) Pending as on 31.3.86	22997	9681.30		

(b) Family Pension Fund			
(i) During the year			61.50 (32.22) 246.33
(ii) Progressive			

(iii) Pending as on 31.3.86	16508	562.15	
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(c) Employees' Deposit Linked Insurance Fund.

	<i>Initiated</i>		<i>Decided</i>
	<i>No. of</i>	<i>- Amount</i>	<i>Amount</i>
	<i>cases</i>	<i>involved</i>	<i>involved</i>
		<i>(Rs. lakhs)</i>	<i>(Rs. Lakhs)</i>
(i) During the year			21.76 (12.19) 91.06
(ii) Progressive			
(iii) Pending as on 31.3.86	13482	N.A.	

14. ANNUAL STATEMENTS OF ACCOUNTS

ISSUED DURING THE YEAR

(Unexempted estts. only)

Pending as on 31.3.1986

- (i) For want of Returns from employers
(ii) Others

(No. lakhs)
109.75
(102.26)
90.92
60.20
30.72

- (i) Figures in bracket indicate the corresponding position during the year 1984-85.
- (ii) Figures in respect of total contributions to Employees' Provident Fund, Family Pension and the Employees' Deposit Linked Insurance Fund are provisional and subject to audit.
- (iii) The amount of contributions in arrear (Employees' Provident Fund) is the assessed arrear under Section 7-A of the Act and does not include arrears of administration charges/damages.
- (iv) The data given in the Annual Report are based on the Returns submitted by the Regional Offices.

III. ORGANISATION

Introduction

III.1 The Constitution of India in Part IV under the Chapter, Directive Principles of State Policy, inter-alia, enjoins upon the State to strive to promote the welfare of the people by securing and protecting as effectively as it may, a social order in which justice, social, economic and political shall inform all the institutions of the national life.

III.2 The Government of India has, through various enactments, endeavoured to give effect to the ideals and objectives enshrined in the Constitution. In the field of social security, the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 and the three Schemes framed under it, namely, the Employees' Provident Funds Scheme, 1952, the Employees' Family Pension Scheme, 1971 and the Employees' Deposit-Linked Insurance Scheme, 1976 are amongst the extensive and major social security programmes for the working class of India.

III.3 The Employees' Provident Funds & Miscellaneous Provisions Act, 1952 was enacted with the main object of "making some provision for the future of the industrial worker after he retires or for his dependents in case of his early death". It was then felt, after considering the possible alternatives, that the most appropriate course for this purpose was the institution of compulsory contributory provident funds to which both the worker and the employer would contribute. It was recognised that such a scheme would have, apart from others, the obvious advantage of cultivation among the workers the spirit of saving something regularly and would also encourage the stabilisation of a steady labour force in industrial centres.

III.4 The Act initially provided for framing of a Scheme to be called the 'Employees' Provident Funds Scheme' for the establishment of provident funds under the Act for specified classes of employees. The Employees' Provident Funds Scheme was accordingly framed and it came into effect from 1.11.1952. On a review of the working of the Scheme over the years, it was found that although Provident Fund was an effective old-age and survivorship benefit, in the event of the premature death of an employee, the accumulations in the Provident Fund might not be sufficient to render adequate and long-term protection to his family. This led to the introduction of the Employees' Family Pension Scheme w.e.f. 1.3.1971 for the employees covered under the Act, and creation of a Family Pension Fund by diverting a portion of the employees' and the employers' contribution from the Provident Fund supplemented by a contribution from the Central Government. In the year 1976, the Act was further amended with a view to introducing yet another Social Security Scheme to provide an insurance cover to the members of the Provident Fund without Payment of any premium by such members. The insurance cover was linked to deposits in the Provident Fund to the credit of the deceased employee. The Employees' Deposit-Linked Insurance Scheme came into effect from 1.8.1976.

III.5 The three Schemes taken together provide to the employees an umbrella for the rainy day in the shape of old age and survivorship benefits, a long-term protection and security to the family of the employee in case of his premature death, and timely advances including advances during sickness and for the purchase/construction of a dwelling house during the period of membership. To the employers, they provide a steady labour force, which is essential for the productivity and prosperity of the establishment. To the Government, they provide funds of considerable magnitude for utilisation on various projects and programmes designed to promote economic and social development of the country and well being of its people.

Administration of the Schemes

CENTRAL BOARD OF TRUSTEES

III.6 The three Schemes are administered by the Central Board of Trustees, a tripartite body consisting of a Chairman, appointed by the Central Government, 5 representatives of the Central Government, 15 representatives of the State Governments, 6 representatives of the Organisations of Employees and 6 representatives of the Organisations of Employers. The Central Board of Trustees, was reconstituted by the Central Government on 18th September, 1985. Shri T. Anjiah, Minister of State in the Ministry of Labour continued to be the Chairman of the Board upto 19.1.1986. Subsequently, Shri P.A. Sangma, Minister of State in the Ministry of Labour took over as the Chairman of the Board on 20.1.1986 and is continuing in that position. A list containing the names and addresses of the members of the Board as on 31.3.1986 is given in Appendix 'A'.

During the course of the year four meetings of the Board were held.

Committees of the Board

III.7 To cope with the increasing volume of work, the Central Board of Trustees had constituted three Committees to assist them in the discharge of their multifarious functions. The Central Government reconstituted the Central Board with effect from 18th September, 1985 and consequently the Committees formed by the earlier Board were also reconstituted. Each of these Committees has a strength of six members, representing the employees, the employers and the Government in equal number.

(i) General Purpose Committee.

III.8 This Committee was set up to consider—

- (a) All matters relating to administration of the Employees' Provident Funds & Miscellaneous Provisions Act and the Schemes, Organisation, buildings and administration of Central, Regional & Sub-Regional Offices;
- (b) Budget proposals, audit reports of the Comptroller and Auditor General, before these are placed before the Board; and
- (c) Such other matters as may be referred to it by the Central Board of Trustees from time to time.

III.9 During the period under report, the Committee had two sittings and made a number recommendations on matters relating to the areas of work assigned to it. The recommendations of the Committee were subsequently placed before the Central Board of trustees. It also examined the cases of various defaulting establishments for grant of instalment facilities and gave suitable directions in those cases.

(ii) Finance and Investment Committee.

III.10 The Committee was set up—

- (a) to oversee the investments done by the Reserve Bank of India;
- (b) to watch timely investment of trust money with a view to realise the optimum return thereon;
- (c) to give such directions as may be necessary to the Reserve Bank of India in regard to investment/reinvestment of redemption proceeds and interest etc., within the broad investment pattern approved by the Central Government from time to time; and
- (d) to consider fixation of rate of interest for the members of the Fund.

The Committee held two meetings during the year under report. Its important recommendations, inter-alia, included determination of the rate of interest for the year 1986-87 and streamlining the investment procedure to minimise delays in investment and amount in the pipeline. Besides, the issue relating to payment of interest by

S.B.I. on delayed transfer of funds to E.P.F. A/c No. 5 maintained by State Bank of India, Bombay, main branch was also finalised.

(iii) Committee on Exempted Establishments.

III.11 The Committee was set up to suggest ways and means to improve the working of the Exempted Funds. The Committee held one meeting on 11th June, 1985 and reviewed the position of defaults, the difficulties pointed out by the Employers' Federation of India in regard to conditions of exemption, reasons for declaration of lower rate of interest by the exempted establishments and also the functioning of Common Provident Funds. The Committee in the said meeting and earlier meetings suggested a number of exercises to be undertaken by the Organisation. The decisions of the Committee and action taken thereon have since been placed before the re-constituted exempted Committee at its first meeting held at Bangalore on 7th August, 1986.

Other Committees

III.12 The Central Board of Trustees, set up a special Committee in August, 1983 comprising of three members of the Board—one representative each of employees and employers with Director General of Employees' State Insurance Corporation as its Chairman—to suggest simplification of procedures and other improvements in the Family Pension Scheme.

The Committee submitted its report in June, 1984. The recommendations of the Committee dealing with procedural aspects were approved by the Central Board of Trustees in their meeting held on 17.7.1985. The implementation of these recommendations is expected to improve the pace of settlement of claims under the Family Pension Scheme. Those recommendations which have financial implications have been included in the terms of reference to the Actuary appointed for valuation of the Family Pension Fund in terms of para 34-D of the Employees' Family Pension Scheme.

The scope of the Committee was enlarged to review the procedures of settlement of claims under the other two schemes namely the Employees' Provident Funds and the Employees' Deposit-Linked Insurance Schemes with Additional Secretary, Ministry of Labour, Government of India as its new Chairman. The Committee submitted its report after a detailed study. In its report the Committee made (i) recommendations which in its view, could be straightaway implemented by the Central Provident Fund Commissioner; and (ii) recommendation which required approval of the Board/amendment of the Employees' Provident Funds and Miscellaneous Provisions Act or the Schemes framed under it. The report of the Committee was considered by the Board in its 108th meeting held on 3.7.1986 and further action is under process.

Committee to Review the Utilisation of Special Reserve Fund.

III.13 During the year one meeting of the Committee was held on 16th July, 1985. The Committee has been reconstituted on 17th January, 1986.

Departmental Committee on Financial Matters.

III.14 On the advice of the Central Board of Trustees, a departmental Committee with Financial Advisor, Ministry of Labour as its Chairman was constituted in January, 1985 to examine the existing financial procedures followed by the Organisation.

The committee's report, inter-alia, included the following recommendations:—

1. The Organisation should prescribe a suitable form of the Bill Register.
2. A suitable proforma for the maintenance of the Budget Control Register should be prescribed and incorporated in the Manual of Accounting Procedure, with the instructions that it should be strictly maintained in that form only by all the Regional Offices. If deemed necessary, separate form for Sub-Regional Offices may also be prescribed.

3. Proper records should be maintained to segregate the expenditure incurred in implementation of each Scheme administered by the Organisation and in all registers and returns it should be clearly indicated as to which item the expenditure pertains.
4. A check list for administrative inspections and internal audit should be devised to ensure that financial rules and regulations are followed properly.

The Committee's report was placed before the Board at its 107th Meeting held on 18.2.1986. The Board agreed with the recommendations of the Committee and desired that suitable steps should be taken to monitor compliance thereof. Further action is under process.

Regional Committees

III.15 The Employees' Provident Funds Scheme provides for the setting up of a Regional Committee for each State until such time a State Board is constituted for each State. These Committees function under the control of Central Board of Trustees.

The Regional Committees advise the Central Board:

- (i) On matters connected with the administration of the Scheme in their respective States; and
- (ii) On such matters as the Central Board may refer from time to time.

The list of the Chairman of the various Regional Committees and the meetings held by these Committees during the year 1985-86 are given in Appendix 'B'.

Sub-Regional Offices

III.16 With a view to provide service nearer to the subscribers and as a measure of decentralisation, two more Sub-Regional Offices were opened at KARNAL and AURANGABAD during the year under report, thus, bringing the total number of Sub-Regional Offices to 37 at the end of March, 1986. The details of the Sub-Regional Offices along with their jurisdiction are given in Appendix 'C'.

Two more Sub-Regional Offices have since been opened at NASIK and DEHRADUN after 31st March, 1986. Thus, 39 Sub-Regional Offices are in operation now.

Inspectorate Offices and Inspections

III.17 A Provident Fund Inspector is an important link between the Employees' Provident Fund Organisation and the employers and employees of the covered establishments. Apart from attending to regular inspection work, he has also to perform an advisory role vis-a-vis the employers and workers in different establishments. The Inspector has to ensure that all coverable establishments/factories are duly covered under the Act and all employees eligible for membership of the Fund are duly enrolled by conducting inspections/surveys. It is also a part of his duty to initiate proceeding in the Courts against defaulting employers and to pursue these cases till their finality.

III.18 To facilitate effective inspection of establishments, Inspectorate offices are functioning at various places. As on 31st March, 1986 there were 152 P.F. Inspectorates functioning all over the country as against 149 Inspectorates as on 31st March, 1985. The three new P.F. Inspectorates opened were at Khammam in Andhra Pradesh, and Karnal & Rohtak in Haryana. A list of Inspectorates is given at Appendix 'D'.

III.19 The details of inspections conducted by P.F. Inspectors during the year 1985-86 are given in Appendix S. XXII. An analysis of the data in Appendix S. XXII indicates that a total of 2,79,533 inspections were conducted during the year as against 2,66,489 inspections during the previous year. Of the total number of 2,79,533 inspections, 10,262 inspections related to exempted establishments, 2,49,942 to unexempted establishments and the remaining 19,329 pertained to inspections of uncovered establishments conducted to examine their coverability.

IV WORKING OF EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

Coverage

IV.1 The Employees' Provident Funds and Miscellaneous Provisions Act, 1952 is applicable to factories and other establishments engaged in specified Industries/Classes of Establishments on completion of three years of their existence, if employing 50 or more persons and 5 years if employing between 20 to 49 persons. The Act does not apply to co-operative societies employing less than 50 persons and working without the aid of power.

IV.2 Presently, 173 Industries/Classes of Estts. are covered under the Employees' Provident Funds and Miscellaneous Provisions Act, which are listed in Appendix 'E'. An analysis of Appendix 'E' would reveal that factories/estts. in major sectors of the economy have been covered under the Act. These include factories/estts. in primary, secondary, trading and commercial and service sectors of the Economy. The distribution of Industries-/Classes of Estts. covered under the Act, falling under various sectors of the economy based on National Industrial classification (NIC) is given in Table I.

TABLE 1 : Coverage of Industries/Classes of Estts. according to the National Industrial Classification

<i>Sl. No.</i>	<i>N.I.C. Division No.</i>	<i>Name of Division</i>	<i>No. of Industries/ Classes of estts.</i>	<i>% to total</i>
Primary Sector				
1.	0	Agriculture, Hunting, Forestry & Fishing	10	5.8
2.	1	Mining and Quarrying	33	19.1
3.	2&3	Manufacturing (including repairs)	90	52.0
4.	4	Electricity, Gas & Water	1	0.6
5.	5	Construction	1	0.6
6.	6	Wholesale & Retail Trade, Restaurants and Hotels	6	3.5
Service Sector				
7.	7	Transport, Storage and Communications	7	4.0
8.	8	Financing, Insurance Real Estate and Business Services	9	5.2
9.	9	Community, Social & Personal Services	16.	9.2
<i>Total</i>			173	100.0

IV.3 Continued efforts were made by the Organisation through the system of intensive inspections to bring within the purview of the Act all coverable estts. and also to ensure that the benefits available under the Act/Schemes are extended to all eligible employees of covered estts. The number of factories/estts. covered under the Act rose from 1,54,124 as on 31st March, 1985 to 1,57,863 at the end of March, 1986. The number of subscribers rose from 1.29 crores to 1.32 crores. During the year under review 3739 new establishments and 2.79 lakh new subscribers were brought under the ambit of the Act registering an increase of 2.42% in terms of establishments and 2.15% in terms of subscribers over the preceding year.

IV.4 Of the total of 1,57,863 covered establishments, 1,55,073 establishments were in the unexempted sector with a subscribership of 91.84 lakhs. The remaining 2790 establishments were in exempted sector, having 40.25 lakhs subscribers as on 31st March, 1986.

Voluntary Coverage

IV.5 An establishment which is not otherwise coverable under the Act can be covered voluntarily with the mutual consent of the employer and the majority of its employees, under Section 1 (4) of the Act. As on 31.3.1986, the number of voluntarily covered estts. was 8,153 comprising of 4,72,711 subscribers. During the year under report 1,148 establishments (comprising of 1,27,121 members) were notified for voluntary coverage under the Act as against 274 estts. with 11,956 subscribers during the year 1984-85.

Finalisation of Provisional Coverages

IV.6 The Organisation took action to finalise the date of coverage in respect of provisionally covered establishments. There was a backlog of 11,185 cases of provisional coverages pending for finalisation as on 30th June, 1984. The Organisation initiated a series of steps to finalise these pending cases by issuing instructions to the respective regional commissioners as a result 4647 cases were finalised and the date of coverage confirmed. As regards the remaining cases the Regional Provident Fund Commissioners have been advised to monitor the old cases personally for their early finalisation.

Region-wise Distribution of Establishments Covered Under the Provident Fund Scheme

IV.7 The region-wise distribution of establishments and subscribers is given in Appendix S-1. This indicates that six regions namely Maharashtra, West Bengal, Tamil Nadu, Gujarat, Andhra Pradesh and Uttar Pradesh account for about 64.7% of the total number of covered establishments. Of the total subscribers, 63.7% are concentrated in Maharashtra, West Bengal, Tamil Nadu, Uttar Pradesh, Karnataka and Gujarat.

Concentration of Coverage in 25 Major Industries/Classes of Estts.

IV.8 Till the end of March, 1986, the Act stood extended to 173 Industries/Classes of establishments. The data relating to establishments and subscribers in these Industries/Classes of Establishments are given in Appendix 'E'. The Appendix 'S-II' gives the data on concentration of coverage in 25 major Industries/Classes of Establishments as on 31st March, 1986. Analysis of the Appendix shows that there is a high degree of concentration of subscribers as well as establishments in "Electrical, Mechanical or General Engineering Products Industry". This one Industry alone has 16.96% of the total covered establishments and 17.32% of the total subscribers. The second major Industry in terms of number of establishments and subscribers is "Textiles" having 6.03% of the total covered establishments and 13.54% of the total Provident Fund subscribers. "Trading and Commercial Sector" comes next with 10.18% of the total covered establishments and 8.63% of the total subscribers. It would thus be seen that factories/establishments covered under E.M. or G.E., Textiles and Trading and Commercial establishments constitute 33.17% of the total covered establishments and 39.49% of the total subscribers. The three industries namely Electricity, Beedi and Road Motor Transport together account for 4.71% of the covered establishments with 14.40% of the total subscribers. It would be seen that 82.80% of the subscribers are concentrated in 25 Industries/Classes of Establishments listed in Appendix S-II. The concentration of covered establishments in these 25 major Industries is of the order of 69.67% of the total covered estts.

Contributions under the Employees' Provident Funds Scheme

IV.9 The normal rate of contributions payable by the employers and the employees under the Act is 6.25% or 6¼% of the pay of the employees. The Act, however, empowers the Central Government to enhance the rate of contribution to 8% of pay with respect to any Industry or Class of Establishment. Upto 31.3. 1986, the Central Government had specified 132 Industries/Classes of establishments in which the statutory rate of Provident Fund contribution in respect of establishments employing 50 or more persons is 8% of the pay.

During the year under review, 18 new Industries/Classes of Establishments were added to the list which were required to contribute at the enhanced rate. A list of these Industries/Classes of Estts. is given in Appendix 'F'. During the year 1985-86, out of 1,57,863 covered establishments, 41,368 or 26.2% of the total establishments contributed at the enhanced rate. In terms of subscribers, these establishments accounted for 92.80 lakh subscribers or 70.25% of the total subscribers of the Fund.

IV. 10 The total amount of contributions received during 1985-86 was Rs. 1548.17 crores (Rs. 860.21 crores in respect of exempted establishments and Rs. 687.96 crores in respect of unexempted estts.) The total amount of contributions received since inception of the Scheme upto 31.3.1986 was Rs. 13,163.47 crores (Rs. 7,730.78 crores in respect of exempted establishments and Rs. 5,432.69 crores in respect of unexempted establishments).

The contributions received during the last five years are as follows:—

TABLE II Provident Fund contributions received

Year	From exempted establishments	% increase over previous year	From unexempted establishments	% increase over previous year	Total (exempted + Un-exempted) contributions	% Increase over previous year
1981-82	548.77	23.6	395.58	6.9	944.35	16.0
1982-83	611.58	11.4	453.45	14.6	1065.03	12.8
1983-84	658.73	7.7	506.84	11.8	1165.57	9.4
1984-85	779.59	18.3	540.48	6.6	1320.07	13.2
1985-86	860.21	10.3	687.96	27.3	1548.17	17.2

The above table shows that the contributions received during the year 1985-86 registered an increase of 10.3% over the previous year in case of exempted establishments and 27.3% in case of unexempted estts.

Contribution to National Savings

TABLE III : Percentage of savings Originating under Employees' Provident Funds and Miscellaneous Provisions Act to net domestic savings in India.

<i>Year</i>	<i>Net domestic savings in India (Rs. in crores)</i>	<i>Total contributions received under the Act (Rs. in crores)</i>	<i>Column 3 as percentage of Col.2</i>
(1)	(2)—	(3)	(4)
1978-79	17,972	675	3.8
1979-80	17,447	749	4.3
1980-81	21,166	930	4.4
1981-82	24,395	1,080	4.4
1982-83	26,080	1,217	4.7
1983-84*	29,981(R)	1,342	4.47
1984-85*	33,429	1,516	4.53

R—Revised

Source : Report on Currency and Finance 1984-85, Vol. I
Estimates of Net domestic savings Sector-wise *(Provisional)

An analysis of the above table reveals that out of total net domestic savings of Rs. 33,429 crores in 1984-85 in India, savings amounting to Rs. 1516 crores or 4.5% of the total net domestic savings were generated under all the three Schemes of Employees' Provident Funds and Miscellaneous Provisions Act. In the preceding five years the contributions under the three Schemes towards total net domestic savings in the country rose from 4.3% in 1979-80 to 4.53% in 1984-85.

Investments

IV.11 The contributions received by the Employees' Provident Fund Organisation in respect of unexempted estts., as well as by the Board of Trustees of exempted estts. are to be invested, after making payments on account of advances and final withdrawals, according to the pattern laid down by the Government of India from time to time. The pattern of investment prescribed by the Government of India with effect from 1.1.1981 remained effective for the year 1985-86. The investment pattern is indicated below:—

1. 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 Govt. (except treasury bills) Not less than 15%
2. Govt. securities as defined in Clause (2) of Sec. 2 of the Public Debt Act, 1944 (18 of 1944) created and issued by any State Govt. —do—
3. Any other negotiable securities or bonds the principal whereof and interest whereon is fully and unconditionally guaranteed by the Central Govt. or any State Govt.
4. 7 years National Savings Certificates (Second issue and third issue) or POTD Not exceeding 40%
5. Special Deposit Scheme introduced by the Notification of the Govt. of India in the Ministry of Finance (Deptt. of Economic Affairs) No. F. 16(1)PD/75 dated 30.6.75 Not exceeding 30%

The Post Office Time Deposits maturing during this period were invested in P.O.T.D. and Special Deposits in equal proportion.

The Special Deposit Scheme introduced by the Notification of the Government of India in the Ministry of Finance (Department of Economic Affairs) No. F.16 (1)PD/75 dated 30.6.1975 w.e.f. 1.6.75 for 10 years has been extended for a further period of 10 years i.e. upto 30th June, 1995 vide Govt. Notification No.F-16(1)PD/84 dated 12th June, 1985.

The investment pattern has been revised by the Government of India w.e.f. 1.4.1986. The revised pattern is given below—

- | | |
|---|-------------------|
| i) (a) Govt. Securities as defined in Sec. 2 of the Public Debt. Act. 1944 (18 of 1944) created and issued by and State Govt. | |
| (b) Any other negotiable securities the principal whereof and interest whereon is fully and unconditionally guaranteed by the Central Government or any State Government. | Not less than 15% |
| ii) Special Deposits Scheme introduced by the Notification of Government of India in the Ministry of Finance (Department of Economic Affairs) No. F. 16(1)PD/75 dated 30th June, 1975 as extended by Notification No. F.16(1)PD/84 dated 12th June, 1985. | Not exceeding 85% |

Where any moneys are received on the maturity of earlier investments made under the pattern in force upto 31st March, 1986 such moneys reduced by obligatory outgoings shall be re-invested in accordance with the new pattern of investment prescribed in this notification.

IV.12 The total investment of provident fund accumulations in respect of unexempted establishments as on 31.3.1986 amounted to Rs. 6005.25 crores (face value). Cost price of these securities as reflected in the Balance Sheet is Rs. 5995.85 crores which is subject to Audit. The net investment made in the year 1985-86 was Rs. 746.51 crores as against Rs. 664.94 crores during 1984-85. The details of investment made during the year are given in Table IV.

IV.13 An analysis of Appendix 'I' would indicate that of the total investments in the Central Government Securities, a sum of Rs. 447.90 crores can be considered as low yielding because the rate of interest in respect of these ranges between 3% and 6%.

IV.14 The conversion of low yielding securities into high yielding securities started from December, 1980. Every year there is a conversion to the extent of Rs. 50 crores and securities worth Rs. 300 crores have been converted so far.

TABLE IV : Investment made during 1985-86 by type of securities at face value (Rs. in crore)

Category	11.50%	11.00%	10.80%	10.50%	9.75%	9.25%	9.00%	6.75%	6.50%	6.25%	6.00%	Total	
a) Central Govt. Securities	125.74	—	13.27	18.61	—	23.31	2.12	—	—	—	—	183.05	
b) State Govt. Securities	—	—	—	—	6.75	—	—	—	—	10.70	35.29	52.74	
c) Govt. Guaranteed Securities	—	—	—	—	8.38	—	—	2.47	9.27	46.62	37.04	103.78	
d) P.O.T.D	530.19	—	—	—	—	—	—	—	—	—	—	530.19	
e) Special Deposits Scheme, 1975	—	447.16	—	—	—	—	—	—	—	—	—	447.16	
Total	655.93	447.16	13.27	18.61	15.13	23.31	2.12	2.47	9.27	57.32	72.33	1316.92	
Securities received towards previous accumulations dues (+)												20.72	
												Total (Gross)	1337.64
Less Redemption proceeds (—)												591.13	
												Total (Net)	746.51

IV.15 The exempted establishments are also required to follow the same pattern of investment as is prescribed for the unexempted funds. The total investments of the Provident Fund Accumulations in respect of exempted establishments as on 31.3.1986 amounted to Rs. 7386.87 crores. The net investment during the year 1985-86 figured as Rs. 910.90 crores. Category-wise detail of the investment made by the exempted establishments during the year is given below:—

TABLE V : Investments made by the exempted establishments category-wise during the year 1985-86

<i>Category</i>	<i>Amount (Rs. in crores)</i>
1. Central Govt. Securities	157.95
2. State Government and State or Central Government guaranteed Securities	161.14
3. Post Office Time Deposits and Small Savings	508.14
4. Special Deposits	325.66
5. Total (Gross)	1152.89
6. Less Redemption Proceeds	341.99
7. Total (Net)	810.90

Thus the total net investment of Provident Fund accumulations in respect of both exempted and unexempted estts. amounted to Rs. 13,397.10 crores as on 31.3.1986 as against Rs. 11,839.69 crores as on 31.3.1985.

Rate of Interest

IV.16 Under Para 60(1) of the Employees' Provident Funds Scheme, 1952 the Central Government on the recommendation of the Central Board of Trustees declares the rate of interest to be credited to the accounts of Provident Fund subscribers annually. The rate of interest which was 3% per annum at the initial period in 1952-53 has gradually been raised periodically and is at present 11% per annum for the year 1986-87 as against 10.15% per annum for the year 1985-86.

Provident Fund Arrears

IV.17 Of the 155073 unexempted establishments covered all over the country, employers of 8593 establishments were in default in the remittance of Provident Fund contributions to the Fund at the end of March, 1986. The region-wise arrear position is indicated in the table VI.

TABLE VI : Region-wise details of Provident Fund arrears as on 31st March, 1986**

(Rs. in lakhs)

Region	Pre-coverage accumulations	Accumulations on cancellation of Exemption	Post coverage accumulations	Total arrears as on 31.3.86	Total arrears as on 31.3.85	Increase over previous year (Col. 5-6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	—	—	136.40	136.40	72.12	64.28
N.E. Region*	—	—	57.73	57.73	21.12	36.61
Bihar	—	—	197.45	197.45	215.05	(—) 17.60
Delhi	6.08	—	141.24	147.32	121.74	25.58
Gujarat	—	—	140.97	140.97	101.87	39.10
Haryana	—	—	275.01	275.01	250.25	24.76
Karnataka	—	—	128.61	128.61	93.79	34.82
Kerala	0.16	—	182.20	182.36	157.30	25.06
Madhya Pradesh*	—	367.52	821.73	1189.25	924.63	264.62
Maharashtra	—	33.27	631.77	665.04	627.53	37.51
Orissa	—	—	197.21	197.21	155.35	41.86
Punjab	—	—	68.02	68.02	60.75	7.27
Rajasthan	0.94	—	84.21	85.15	134.84	(—) 49.69
Tamil Nadu	—	60.06	490.72	550.78	433.34	117.44
Uttar Pradesh	—	259.21	702.74	961.95	1009.58	(—) 47.63
West Bengal	5.69	17.46	823.60	846.75	850.57	(—) 3.82
Total	12.87	737.52	5079.61	5830.00	5229.83	600.17

*Provisional

**These are assessed arrears u/s 7A of the Act and do not include administrative charges/damages.

IV.18 Table VI shows that the total P.F. contributions in arrears as on 31st March, 1986 stood at Rs. 58.30 crores as against Rs. 52.30 crores as on 31st March, 1985. During the year 1985-86, the arrears rose by about Rs. 6 crores. There has been a decline in arrears amounting to Rs. 118.74 lakhs in four regions namely Rajasthan, Uttar Pradesh, Bihar and West Bengal. As against this, there has been a steep increase in arrears in two regions namely Madhya Pradesh and Tamil Nadu amounting to Rs. 382.06 lakhs over the previous year. The increase in arrear was primarily due to continuous defaults by textile mills both in private sector and public sector National Textile Corporation situated in Madhya Pradesh, Maharashtra and Gujarat states. In the States, of Haryana and Karnataka the power problem contributed to increase in arrears. In West Bengal the arrears are in Textiles, Engineering and Iron and Steel Industries and tea and tea plantations. In U.P. the arrears were witnessed in Sugar Industry. To sum up, the reasons responsible for increase in the arrears included (a) detection of new defaults because of regular periodic monitoring of arrears; (b) speedy assessment of dues under Sec.7A of the EPF & MP Act, 1952; (c) recession forced by Textile, Jute and Sugar Industrial Estts and (d) energy crisis, particularly in Haryana & Karnataka Regions.

IV.19 A detailed analysis of Table VI would further reveal that out of total arrears of Rs. 58.30 crores, a sum of Rs. 12.87 lakhs is in arrears on account of pre-coverage accumulations and Rs. 737.52 lakhs of arrears had accumulated on account of cancellation of exemption. In case of post coverage accumulations, West Bengal leads the list with Rs. 823.60 lakhs followed by Madhya Pradesh with Rs. 821.73 lakhs, Uttar Pradesh with Rs. 702.74 lakhs and Maharashtra with Rs. 631.77 lakhs and Tamil Nadu with Rs. 490.72 lakhs. It may be noted that 72.28% of the total arrears relate to five Regions namely Madhya Pradesh, U.P., West Bengal, Maharashtra and Tamil Nadu whose arrears amounted to Rs. 42.13 crores. The next eight Regions namely Haryana, Bihar, Karnataka, Kerala, Orissa, Andhra Pradesh, Delhi and Gujarat account for 24.10% of the accumulated arrears amounting to Rs. 14.05 crores. The remaining three Regions namely N.E. region, Punjab and Rajasthan had a default of Rs. 2.11 crores comprising of 3.62% of the arrears.

Dispersal of Arrears (Industry-wise)

IV.20 Table VII indicates that out of 173 Industries/Classes of Establishments, the arrears are concentrated in a few industries only. Textile industry is the major defaulter as it accounts for 42.14% of the total arrears followed by Electrical, Mechanical and General Engineering Industry which accounts for 14.58%, Sugar Industry accounts for 8.81%, Tea and Tea Plantations account for 3.21% and Trading and Commercial Establishments account for 3.65% of the arrears. Thus, the above five Industries account for 72.39% of the total arrears. Besides these, other industries in which default is noticed are Newspaper, Heavy and Fine Chemicals, Iron & Steel, Road Motor Transport and Jute. These five account for 5.16% of the total arrears. Thus, the aforesaid 10 industries account for 78% of the total arrears. Another interesting feature is that concentration ratio decreases sharply after the first three major defaulting industries. A list of establishments which were in default of Provident Fund dues of Rupees one lakh and above is given in Appendix G.

Other Arrears

IV.21 Besides the Provident Fund contributions in arrears to the tune of Rs. 5830.00 lakhs, the arrears of the order of Rs. 178.64 lakhs were outstanding on account of administrative and inspection charges and Rs. 3132.77 lakhs on account of penal damages on Provident Fund contributions and administrative charges as on 31st March, 1986. The region-wise details of penal damages imposed, collected and in arrears are given in Appendix S-XXVI.

TABLE-VII : Dispersal of Provident Fund Arrears—Industry-wise.

(Rs. in crores)

S. No.	Industry	Arrears/ Amount	%age of Total	Cumula- tive %	Major Regions with %age of arrears
1.	Textiles	24.57	42.14	42.14	MP 41.83 MH 18.54 TN 8.35 UP 8.35
2.	Electrical Mechanical & General Engineering	8.50	14.58	56.72	WB 29.72 MH 15.49 UP 14.15
3.	Sugar	5.14	8.81	65.53	UP 88.79 KN 3.11
4.	Tea & Tea Plantations	1.87	3.21	68.74	WB 81.98 KR 12.36
5.	Trading & Commercials	2.13	3.65	72.39	WB 29.28 BR 12.97
6.	Newspapers	0.72	1.23	73.62	DL 46.61 UP 25.27
7.	Heavy & Fine Chemicals	0.63	1.08	74.70	WB 32.25 MH 15.46
8.	Iron & Steel	0.58	0.99	75.69	UP 21.93 WB 38.38
9.	Road Motor Transport	0.53	0.91	76.60	UP 29.79 KR 19.68
10.	Jute	0.81	1.40	78.00	BR 59.43 WB 38.43
11.	Others	12.82	22.00	100.00	TN 13.93 HR 12.34
<i>Total</i>		58.30	100.00		

TABLE VIII : Classification of Provident Fund arrears by type of establishments as on 31.3.1986

<i>S. No.</i>	<i>Classification of Arrears.</i>	<i>No. of defaulting establishments 1985-86</i>		<i>Amount in arrears (Rs. Lakhs)</i>	
i)	Closure of establishments	592	(436)	333.96	(292.48)
ii)	Establishments under liquidation.	159	(203)	367.58	(360.27)
iii)	Arrears in respect of establishments where recovery has been stayed or reconstruction Schemes are pending before the High Court.	218	(176)	170.80	(219.86)
iv)	Pre-take over dues in respect of Units taken over by the National Textile Corporation/ Authorised Controllers where liabilities have been frozen.	64	(81)	533.33	(715.25)
v)	Post-take over and pre-nationalisation dues in respect of units taken over by National Textiles Corporation.	4	(3)	74.07	(78.09)
vi)	Pre-take over dues in respect of units taken over/ assisted by the Industrial Reconstruction Corporation of India.	12	(1)	98.10	(37.22)
vii)	Current dues in respect of units taken over/assisted by the Industrial Reconstruction Corporation of India	5	(12)	65.01	(116.10)
viii)	Establishments run by Receivers/Custodians	15	(20)	249.29	(260.33)
ix)	Total (i) to (viii)	1069	(932)	1892.14	(2079.60)
x)	Arrears in respect of which effective measures can be taken.	7524	(7833)	3937.86	(3150.23)
Grand Total		8593	(8765)	5830.00	(5229.83)

Figures in brackets relate to the years 1984-85.

Classification of Arrears

IV.22 Table VIII shows that arrears amounting to about Rs. 19 crores were due from establishments which had been closed or where under closure, under liquidation or in respect of which recoveries have been stayed by the Courts or which had become sick and thus had been taken over by the Government or nationalised. In these cases, the course of action available to the Organisation for recovering the dues is limited. Therefore, if we separate these arrears amounting to (Rs. 19.00 crores), the remaining arrears amounting to Rs. 39.38 crores work out to 67.5% of the total arrears and 0.72% of the total contributions received till March, 1986.

IV.23 It can be seen from Table VIII that the sick Textile mills taken over by the National Textiles Corporation are the major defaulters in payment of Employee's Provident Fund dues, where the scope for taking effective measures for the recovery of dues is very limited. The total outstanding dues against those mills amount to Rs. 6.07 crores in 1985-86 against Rs. 7.93 crores in 1984-85. This amount does not include administrative charges and damages. These outstanding dues pertain largely to pre-nationalisation period for which the Central Government has held that the National Textile Corporation is not liable under the Sick Textile Undertaking (Nationalisation) Act, 1974 to pay the Provident fund dues for the period prior to nationalisation. Thus, the dues for the pre-take over period, and also for the period during which the management was under the Authorised Controllers have to be recovered out of inadequate compensation amount placed at the disposal of the Commissioners of Payments. The Regional Provident Fund Commissioner have accordingly filed necessary claims with the Commissioners of Payments.

IV.24 The arrears in respect of establishments assisted/taken over by the Industrial Reconstruction Corporation of India, were Rs. 163.11 lakhs at the end of March, 1986 as against Rs. 153.32 lakhs at the close of the preceding year. The difficulty in this case is that the I.R.C.I. has disowned its liability for payment of arrears accumulated during the period prior to the establishments being taken over under its direct management. In respect of units where I.R.C.I. is participating through its nominee Director, the chairman of I.R.C.I. had informed that they had a very limited responsibility for paying arrears.

IV.25 Table IX reveals that the percentage of total arrears to total contributions received remained more or less stable over a period of last five years. The percentage varied from 0.9% to 1.1%. It remained static at 1.1% at the end of the financial year 1985-86.

TABLE IX : Year-wise position of Provident Fund contributions due, received and amount in arrears.

<i>Position as on</i>	<i>Total P.F. contributions due (Rs. crores)</i>	<i>Total P.F. contributions received (Rs. crores)</i>	<i>Contributions in arrears (Rs. crores)</i>	<i>Increase in arrears during current year over previous year (Rs. crores)</i>	<i>Percentage of arrears to contributions received.</i>
31.3.1982	3,275.33	3,243.96	31.37	5.44	0.9
31.3.1983	3,738.57	3,697.41	41.16	9.79	1.1
31.3.1984	4,245.87	4,204.25	41.62	0.46	1.0
31.3.1985	4,797.03	4,744.73	52.30	10.68	1.1
31.3.1986	5490.99	5,432.69	58.30	6.00	1.1

Action taken to recover arrears

IV.26 The following steps were taken by the Organisation for the recovery of dues in respect of unexempted establishments.

(a) Action under Section 7A of the EPF & MP Act, 1952

IV.27 The dues are determined in accordance with the provision of Section 7A of the Act. Thereafter, Revenue Recovery Certificates are issued to the District-Collectors for the recovery of the dues. The amounts due were determined in 11,158 cases during the year 1985-86. Assessment of dues was, however, pending in 5323 cases at the close of the year at various stages with the concerned Regional Provident Fund Commissioners. The region-wise pendency of Sec. 7A cases according to time interval is given in Appendix S-XXV. An analysis of this Appendix reveals that bulk of these cases 61.31% are pending for a period of less than six months. 17.13% pendency pertains to period between 6 months to one year. 11.68% cases are pending for a period ranging between 1 to 2 years, 7.46% for a period of 3 to 5 years and only 2.42% are pending for over 5 years.

(b) Action under Section 8 of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952

IV.28 Revenue Recovery cases were initiated under Section 8 of the Act against defaulting unexempted establishments. Normally one Revenue Recovery Certificate is issued showing the liability of the defaulting employer under all the three Schemes.

IV.29 During the year 5584 revenue recovery Certificates were issued involving a sum of Rs. 20.49 crores. A sum of Rs. 11.28 crores was recovered during the year in respect of 4797 Recovery Cases. The details of the Revenue Recovery Certificates issued, disposed of and pending alongwith their distribution according to period of pendency are given in Appendices S-III and IV.

IV.30 With a view to enforce recovery of the arrears through expeditious execution of the recovery certificates, the Organisation has availed the services of the recovery officials in the following regions on deputation terms. These officials are attending exclusively to the recovery of the E.P.F., F.P.F. and E.D.L.I. dues from defaulting employers.

1. Andhra Pradesh
2. Haryana
3. Kerala
4. Madhya Pradesh
5. Maharashtra
6. Punjab
7. Rajasthan
8. Tamil Nadu
9. West Bengal

IV.31 While the Tahsildars in Andhra Pradesh, Haryana, Kerala Madhya Pradesh, Maharashtra, Punjab & Tamil Nadu have already commenced their work and have recovered the following amounts from defaulting unexempted establishments during the year 1985-86. The Tahsildar at Jaipur (RJ) joined duty on 16.4.86, and the Dy. Collector-Cum-Dy Magistrate in West Bengal who was notified as recovery officer for the State of West Bengal, on 14.5.86, are yet to commence the recovery proceedings.

<i>S. No</i>	<i>Name of the Region</i>	<i>Amount of arrears realised during 1985-86</i>
1.	Andhra Pradesh	Rs. 80.22 lakhs
2.	Haryana	Rs. 220.36 "
3.	Kerala	Rs. 156.04 "
4.	M. Pradesh	Rs. 79.94 "
5.	Maharashtra	Rs. 144.28 "
6.	Punjab	Rs. 27.24 "
7.	Tamil Nadu	Rs. 27.08 "
Total :		Rs. 735.16 "

IV.32 The above amount was realised at an expenditure of Rs. 13,49,574 spent on the salary, allowances, T.A. & D.A of the recovery officials and their supporting staff. The expense ratio vis-a-vis amounts recovered comes to 1.83%.

IV.33 The Regional P.F. Commissioners of Bihar and Uttar Pradesh have been in touch with the concerned State Govts. to get the Tahsildars posted to their respective regions. The performance of this special recovery machinery is being closely monitored to ensure that the same is economical and at the same time useful to the organisation. Similar arrangements are being worked out in other regions where the amount in arrears is of the order of Rs. 1 crore or more.

(c) Action under Section 14 of the Employees' Provident Funds & Miscellaneous Provisions Act, 1952.

IV.34 To realise the arrears from the defaulting establishments, prosecution cases are filed in the criminal courts under Section 14 of the Act. It would be seen from Appendix S-V that 2434 cases were decided during the period under review. Out of these, 1870 cases resulted in conviction, 214 in acquittal and 40 cases were dismissed/discharged. Besides, 310 cases were withdrawn as in 185 cases the dues were paid and the remaining 125 cases were withdrawn on submission of wanting returns, etc.

5155 fresh cases were launched against the defaulting establishments during the year 1985-86. As on 31st March, 1986, 39990 cases were pending in different courts all over India. The region wise analysis of pending cases is given in Appendix S-VI.

In 29 cases, the accused were sentenced to imprisonment. The total number of cases where imprisonment was awarded since 1st November, 1973 to 31st March, 1986 are 856.

(d) Action under Section 406/409 of Indian Penal Code.

IV.35 During the year, 1,104 cases under Section 406/409 of Indian Penal Code were filed with the Police in different regions. The number of cases filed by the police with the courts under the above sections of I.P.C. against the employers of defaulting un-exempted establishments for non-remittance of employees' share of P.F. contributions deducted from their wages was 514. The region-wise details of prosecutions cases launched under Section 406/409 of I.P.C., cases decided during the year and cases pending at the end of the year is given in Appendix S-VII.

IV.36 In Tamil Nadu region the Managing Director of a establishment was arrested by the police on a complaint filed by the R.P.F.C. under Section 406/409 of IPC and remanded to police custody for 15 days. In another case in the same region the police obtained non-bailable warrants for the arrest of the employers of a textile mill for non-payment of employees' share of contributions.

On a complaint filed by the R.P.F.C., Karnataka under the provisions of the Indian Penal Code, the Director of an estt. of Shimoga was arrested by the police and later released on bail.

IV.37 The Judicial (First Class) Magistrate of Berhampur, Orissa, awarded 3 month's rigorous imprisonment to Proprietor of an Estt. in the prosecution cases filed by the Regional Provident Fund Commissioner, Orissa under Section 14 of the Employees' Provident Funds and Misc. Provisions Act, 1952, for non-payment of the Employees' Provident Fund and Family Pension Fund contributions for the months of May, 1982 to July, 1982.

In similar cases the trial court in Calcutta has awarded 3 months jail sentence to the 9 accused with a fine of Rs. 1,000/- per accused in 3 prosecution cases filed against the management of an Estt. and imposed a fine of Rs. 2,000/- per accused per case in 3 other cases. The fine totalled Rs. 54,000/- in the latter case.

(e) Action under Section 14B

IV.38 Damages are levied on belated remittances of Provident Fund contributions and administrative charges. During the year under report, 10582 notices were issued and damages to the extent of Rs. 4.26 crores were imposed by issuing 6,839 speaking orders. The damages levied comprised of Rs. 4.10 crores on belated contributions and Rs. 0.16 crores on belated remittances of administrative and inspection charges. As against this, a sum of Rs. 132.48 lakhs was collected by way of penal damages on belated payment of Provident Fund contributions and Rs. 4.96 lakhs on belated payment of administrative and inspection charges aggregating to Rs. 137.44 lakhs.

IV.39 In genuine and deserving cases the employers are allowed to clear the dues in a phased manner in monthly instalments subject to fulfilment of certain conditions as laid down by the Central Board of Trustees.

IV.40 The measures listed in the above paragraphs have, however, not proved effective in many cases owing to the following reasons, which have resulted in accumulation of arrears.

- i) Stay orders issued by the Courts.
- ii) Pendency of Reconstruction Schemes ordered by High Courts.
- iii) Inadequacy of penalties imposed on the defaulters.

IV.41 To check the mounting arrears in West Bengal region, particularly in Jute Industry, a special Committee was constituted by the Regional Committee of West Bengal under the Chairmanship of Labour Secretary to the Government of West Bengal. The Committee took up the matter with the Jute Mills Association and impressed upon the need for taking necessary steps to liquidate the arrears.

IV.42 Appeals were published in the local newspapers in Haryana, Kerala, Orissa, Karnataka, Uttar Pradesh and West Bengal requesting the employers for timely deposit of contributions and submission of returns. The attention of employers was also drawn towards penal action to which they could be subjected to in case of non-payment/belated payment of dues and non-submission of returns.

IV.43 All the Regional Provident Fund Commissioners have been advised to furnish details of defaulting exempted and unexempted establishments to the respective Commissioners of Income Tax periodically for disallowing the tax relief to the employers on the unremitted Provident Fund dues.

IV.44 Pending setting up of Special Courts for exclusive trial of Employees' Provident Fund cases, the Government of India have been requested to pursue the matter with the respective State Governments for earmarking one or two existing trial courts in important places for exclusive trial of Employees' Provident Fund cases. The prosecution cases are being tried by the special court for Economic Offences in Karnataka and efforts are being made to have similar arrangements in other state where special courts are functioning.

Non-Compliance by Public Sector

IV.45 The region-wise arrears of Public and Private Sector undertakings are indicated in Table X.

TABLE X : Classification of P.F. arrears as on 31.3.86 in Public Sector and Private Sector.

S. No.	Region	Public Sector	Private Sector	Total
1.	Andhra Pradesh	22.53	113.53	136.40
2.	N.E. Region	5.40	52.33	57.73
3.	Bihar	110.16	87.29	197.45
4.	Delhi	1.69	145.63	147.32
5.	Gujarat	10.55	130.42	140.97
6.	Haryana	0.07	274.94	275.01
7.	Karnataka	16.56	112.05	128.61
8.	Kerala	72.32	110.04	182.36
9.	Madhya Pradesh	10.33	1178.92	1189.25
10.	Maharashtra	219.22	445.82	665.04
11.	Orissa	3.34	193.87	197.21
12.	Punjab	8.25	59.77	68.02
13.	Rajasthan	14.75	70.40	85.15
14.	Tamil Nadu	—	550.78	550.78
15.	Uttar Pradesh	468.51	493.44	961.95
16.	West Bengal	58.77	787.98	846.75
	Total	1022.45	4807.55	5830.00

(a) Figures in respect of Orissa and Punjab are provisional.

(b) Public Sector excludes pre-nationalisation dues as the same are included under the Private Sector.

IV.46 Analysis of Table X would indicate that the P.F. arrears recoverable from unexempted Public Sector undertakings are of the order of Rs. 10.22 crores, constituting 16.74% of the total arrears. The Public Sector arrears went up from Rs. 4.83 crores in the last year to Rs. 10.22 crores in the year under review registering an increase of 112%. The major default was noted in Maharashtra (2.19 crores), U.P. (4.68 crores) and Bihar (1.10 crores) which together constitute 78.0% of these arrears.

TABLE XI-A : Non-Compliance by public sector under-takings (Non-departmental undertakings) as on 31st March, 1986

	<i>Covered (No.)</i>			<i>Non-complying (No.)</i>		
	<i>Exempted</i>	<i>Unexempted</i>	<i>Total</i>	<i>Exempted</i>	<i>Unexempted</i>	<i>Total</i>
a) Public Limited Companies/ Corporations under the control of Central Government	264	296	560	10	38	48
b) Public Limited Companies/ Corporations under the control of the State Government	249	1978	2227	37	56	93
c) Local Bodies/Municipalities/ Municipal Corporations	34	113	147	5	36	41
1) Total (a to c)	547	2387	2934	52	130	182
2) Add Departmental Under- takings (Table XI-B)	255	1558	1813	84	239	323
3) Grand Total	802	3945	4747	136	369	505

TABLE XI B : Non-compliance by public sector undertakings (Departmental undertakings)

	<i>Covered (No.)</i>			<i>Non-complying (No.)</i>		
	<i>Exempted</i>	<i>Unexempted</i>	<i>Total</i>	<i>Exempted</i>	<i>Unexempted</i>	<i>Total</i>
1) Central Government Departmentally run establishments*	66	49	115	—	3	3
2) Union Territory establishments	15	58	73	4	29	33
3) State Government Departmentally run establishments	174	1451	1625	80	207	287
Total	255	1558	1813	84	239	323

*The Central Government Departmental Undertakings stand excluded from the purview of the Employees Provident Funds and Misc. Provisions Act with effect from 21-1-1983.

IV.47 The Table XI-A reveals that out of 4747 Public Sector establishments, 505 establishments (10.6%) have not fully or partially complied with the statutory provisions of the Act and the three Schemes framed thereunder. The non-compliance in public sector during the year 1985-86 came down to 10.6% as compared to 12.3% in the preceding year. This was due to penal action initiated under Sections 7-A and 8 of the Employees' Provident Funds and Miscellaneous Provisions Act against defaulting public sector undertakings.

IV.48 The defaults by many of these Public Sector undertakings pertain to non-implementation of the Act for contractor's labour, non-implementation of Family Pension Scheme/Employees' Deposit-Linked Insurance Scheme, non-payment of administration/inspection charges to the Employees' Provident Fund Organisation etc.

IV.49 During the year 1984-85 the following undertakings have been excluded from the purview of the Employees' Providents Funds and Miscellaneous Provisions Act :

- i) All Departmental undertakings under the State Government of Maharashtra, Manipur, Meghalaya, Tripura and Pondicherry whose employees were in receipt of Provident Fund and pensionary benefits admissible under the Government rules. The exemption was granted under Section 16(2) of the Employees' Provident Funds and Miscellaneous Provisions Act, for a period of three years w.e.f. 1.9.1984.
- ii) All establishments (a) set up under the Act of the Parliament or State Legislature (b) educational institutions (c) Societies Registered under Societies Registration Act, provided their employees were in receipt of Contributory Provident Fund, Family Pension and Deposit Linked Insurance or non-contributory Provident Fund and Deposit-Linked Insurance at par with the State/Central Government employees. The exemption was granted under Sec. 16(2) w.e.f. 1.9.1984.

Settlement of Provident Fund claims

IV.50 During the year under report, 5.18 lakh claims were settled and a sum of Rs. 290.33 crores was authorised for payment as against Rs. 268.27 crores in respect of 5.02 lakh claims settled in 1984-85. The claims settled during the year registered an increase of 3.18% over the preceding year and the amount authorised for payment increased by 8.22%. The average amount authorised for payment per claim settled during the year amounted to Rs. 5599.47 as against Rs. 5341/- in 1984-85. Table XII shows the number of claims settled and amount authorised for payment during the last five years.

TABLE XII : Number of Provident Fund claims settled and amount authorised.

<i>Year</i>	<i>Claims settled No. (laks)</i>	<i>Amount authorised for payment (Rs. crores)</i>
1981-82	3.55	136.38
1982-83	3.77	154.04
1983-84	4.45	198.25
1984-85	5.02	268.27
1985-86	5.18	290.33

Since the inception of the Scheme a sum of Rs. 1931.44 crores has been authorised for payment in respect of 73.49 lakh claims settled.

IV.51 The region-wise details regarding the settlement of Provident Fund Claims during the year 1985-86 is given in Appendix S-VIII. An analysis of this Table reveals that 89% of the claims which became due for settlement (after excluding the claims returned for rectification) were settled. Out of this 57% claims, were settled within 20 days.

IV.52 It can also be seen that during the year under report, 1.01 lakh claims were returned to members for rectification which accounted for 14.75% of the claims received during the year and pending claims brought forward from previous year as compared to 15.4% during the previous year. The claims were returned for rectification due to various factors like

- (i) failure to include vital information needed for the settlement of the claims;
- (ii) want of necessary documents and attestation by the appropriate authority and
- (iii) claims submitted by persons not entitled to receive the payment.

IV.53 The category-wise particulars of the claims settled in 1985-86 are given in Table XIII. An analysis of this table shows that 91% claims were settled on account of three factors viz. (i) resignation (ii) retrenchment from service, and (iii) Superannuation. 4.2% claims were settled on account of death 0.39% on account of permanent invalidation and remaining 4.41% due to other reasons.

TABLE XIII : Details of claims settled and amount authorised for payment during 1985-86
(Rs. crores)

<i>Sl. No.</i>	<i>Category</i>	<i>No. of claims settled</i>	<i>%age to total claims settled</i>	<i>Amount authorised for payment (Rs. crores)</i>	<i>Average amount</i>
1.	Death	21,802	4.2	22.79	10453
2.	Resignation	3,44,340	66.4	139.61	4054
3.	Retrenchment	83,737	16.2	49.22	5878
4.	Superannuation	43,661	8.4	63.17	14468
5.	Permanent invalidation	2,037	0.4	1.68	8247
6.	Others	22,920	4.4	13.86	6047
	Total	5,18,497	100.0	290.33	

IV.54 An analysis of Table XIII further reveals that the average amount paid to the subscribers at the time of final settlement of claims varied from category to category. In case of superannuation on an average a sum of Rs. 14468 was paid to the outgoing member. In case of death, it figured as Rs. 10453 and in case of those who become permanently invalid the average amounted to Rs. 8247 per member.

IV.55 The region-wise details of claims pending according to the intervals of pendency are given in Appendix S-IX, which shows 77.2% claims were pending for a period of less than two months 21.9% claims were pending for a period between two to six months and 0.8% claims were pending for 6 months to one year. Only 30 claims were pending for a period of over one year in Kerala, Maharashtra and Uttar Pradesh.

Steps taken for prompt settlement of claims

IV.56 A series of measures have been taken by the Organisation for speedy settlement of claims by streamlining the procedures.

The Regional Provident Fund Commissioners were directed to ensure that the claims are settled within 20 days of the receipt.

The Regional Provident Fund Commissioners were also directed that where payment in full cannot be made within 20 days due to certain missing credits, a partial settlement of account to the extent of amount standing to the credit of the member should be made within a period of 20 days. The payment of the balance amount including missing credits for the earlier period should be made within three months from the date of receipt of the application.

IV.57 To effectively implement the above directions, the Central Provident Fund Commissioner directed the Regional Provident Fund Commissioner to monitor the daily productivity of Account Clerks in their regions/sub-regions. The Regional Commissioners were asked to ascertain the number of officials who could achieve the norm laid down for an Accounts Clerk and those who failed to achieve it. They were further asked to submit the names of employees whose performance was worst to the Central Provident Fund Commissioner and to take necessary action against them. The performance of those officials who are consistently found below the norm level is monitored by the Central Office. Apart from that, periodically drives are undertaken in all Regional and sub-Regional Offices for settlement of old pending cases and the performance in this regard of all the offices is closely monitored by the Central Office.

Transfer of Provident Fund Accounts

IV.58 When a member leaves service in the establishment and obtains re-employment in another establishment, whether exempted or unexempted, in the same region or in another region, he is required to apply for transfer of his Provident Fund account to the Regional Provident Fund Commissioner in the prescribed form. The actual transfer of the Provident Fund accumulations with interest thereon, takes place in the following cases:—

- (i) re-employment in an establishment whether exempted or unexempted, in another region/sub-region
- (ii) re-employment in an exempted establishment in the same region/sub-region
- (iii) Leaving service in an exempted establishment and re-employment in an unexempted establishment.

IV.59 During the year 1985-86 a total number of 132569 accounts relating to Employees' Provident Fund subscribers were transferred which marked an increase of 16.96% over the previous year. 37934 transfer applications were pending in the Regional Offices as on 31.3.1986. The Provident Fund accounts transferred and pending as on 31.3.1986 are given in Table XIV.

TABLE XIV : Number of Provident Fund Accounts transferred

<i>Category</i>	<i>Accounts transferred during</i>		<i>Transfer application pending as on</i>	
	<i>1985-86</i>	<i>1984-85</i>	<i>1985-86</i>	<i>1984-85</i>
(i) Cases involving actual transfer of P.F. accumulations	58335	52743	17797	12370
(ii) Cases not involving actual transfer of P.F. accumulations	74234	60594	20137	17509
Total	132569	113337	37394	29879

IV.60 Of the 37934 applications pending for transfer of Provident Fund accounts/accumulations, 47.2% were pending for a period of less than one month and 37.9% for a period ranging from one month to three months. Thus 85.1% cases were pending for a period of less than three months only, another 6.1% were pending for a period between 3-6 months. Besides 8.8% cases were pending for period between 6-12 months. Seven cases were pending in Kerala for more than 9 months but less than a year. The data giving region-wise details of transfer cases pending as on 31.3.1986 are given in Appendix S-X.

Partial withdrawals by members

IV.61 The E.P.F. Scheme provides for financial assistance to workers in situations like illness, invalidation and provide funds to enable them to discharge their social responsibilities, like marriage of sister/brother, daughter/son or higher education of children or construction of dwelling house etc. The Organisation provides for these eventualities by sanctioning partial withdrawals to subscribers. The withdrawals sanctioned under the Scheme for various purposes are given below in Table XV.

TABLE XV : Number of withdrawals sanctioned and amount involved.

S.No.	PURPOSE	No. of cases		Amount paid (Rs. in lakhs)	
		1985-86	1984-85	1985-86	1984-85
1.	Financing of Life Insurance Policies	30163	30116	68.01	66.71
2.	House Building etc.	49845	39199	4803.09	3414.71
3.	During temporary closure of establishments	22580	48430	371.49	814.51
4.	Illness of members/family members	19173	22265	457.46	505.96
5.	Member's own marriage or for the marriage of his/her sister, brother or daughter/son and post-matriculation education of children	119894	124643	3765.72	3284.28
6.	Others	60219	31787	300.80	153.92
Total		301874	296440	9766.57	8240.09

IV.62 An analysis of the above Table shows that bulk of the withdrawals sanctioned i.e. 39.7% were sanctioned to meet the family obligations i.e. marriage of children/brother/sister or education of children, 7.5% withdrawals were sanctioned to provide timely help to members in case of temporary closure of establishments when they were rendered unemployed and another 6.4% in cases of sickness. Besides 10.00% withdrawals sanctioned were towards financing of Life Insurance Policies and another 16.5% for purchase of house/site for House Building purpose etc. The partial withdrawals of Provident Fund money for other contingencies like natural calamity and energy crisis accounted for 19.9% of total withdrawals sanctioned.

IV.63 The year-wise detail of partial withdrawals granted to subscribers are given in Table XVI.

TABLE XVI : Withdrawals sanctioned and amount paid during the last five years

Year	Advance Sanctioned No. (lakhs)	% increase over previous year	Amount involved (Rs. crores)	% increase over previous year
1980-81	1.58	(—) 8.7	21.21	24.2
1981-82	1.79	13.3	28.61	34.9
1982-83	1.94	8.4	45.99	60.7
1983-84	2.41	24.20	61.01	32.6
1984-85	2.96	22.80	82.40	35.1
1985-86	3.02	2.00	97.67	18.5
Total (since inception)	42.64		464.87	

IV.64 An analysis of Table XVI reveals that 3.02 lakh non-refundable advances were sanctioned during the year 1985-86 registering an increase of 2% over the last year. The amount sanctioned during the year 1985-86 was Rs. 97.67 crores which was the highest since the inception of the scheme and recorded an increase of 18.5% over the immediately preceding year. Since inception of the P.F. Scheme, 42.64 lakh advances involving a sum of Rs. 464.87 crores were sanctioned upto 31st March, 1986.

IV.65 The details of advances sanctioned region-wise are given in Appendix S-XI. An analysis of this Appendix reveals that about 92.37% of the applications which were due for consideration were sanctioned during the year 1985-86.

IV.66 At the close of the year under report 24932 applications for non-refundable advances were pending for sanction as against 19007 at the end of March, 1985. The region-wise details of pendency are given in Appendix S-XII, which would indicate that bulk of applications viz. 94.1% were pending for a period of less than two months and 5.8% were pending for a period ranging between two to six months. Only 0.1% applications were pending for a period between six months to one year.

IV.67 The provision relating to withdrawal for house building has been further liberalised. The non-refundable advance can now be secured for purchase of house/flat in the joint name of the member and the spouse. The quantum of additional advance for alterations, additions or improvements necessary to the dwelling house has been doubled by raising the limit of advance from six month's basic wage and dearness allowance to 12 month's basic wage and dearness allowance.

Issue of Annual Statements of Accounts

IV.68 During the year under review 109.75 lakh account slips were issued, registering an increase of about 7.28% over the year 1984-85. As against 200.67 lakh account slips required to be issued during the year under report, 109.75 lakh slips were issued, leaving a balance of 90.92 lakh account slips. Of these, 60.20 lakh slips or 66.21% could not be issued due to non-submission of returns by the employers.

IV.69 Out of a total pendency of 90.92 lakh account slips to be issued, West Bengal region with a pendency of 36.22 lakhs tops the list with 39.8%. The next five regions namely Tamil Nadu, Maharashtra, Bihar, Karnataka and Uttar Pradesh account for 36% of the pendency. North Eastern Region with 4.47 lakh pending slips and Kerala with 4.12 lakh pending slips account for a combined pendency of 9.4%. It would be seen from the above that eight regions constitute a pendency of 85.2%. The region-wise position of account slips issued is given in Appendix S-XIII. The Appendix S-XIV gives the details of pendency time analysis. It may be seen from Appendix S-XIV that 52.5% pendency is for less than a year, 22.8% between one to two years and 11.2% pendency is for period between 2 to 3 years.

It may, however, be stated that as compared with the position as on 31.3.1982, the pendency of accounts slips in the Regional Offices of Maharashtra and Uttar Pradesh has considerably come down as on 31.3.1986. The comparative position of pendency of accounts slips in these two regions as on 31.3.1982 and 31.3.1986 is given below:

<i>Region</i>	<i>As on 31.3.1982</i>	<i>As on 31.3.1986</i>
Maharashtra	26,30,893	7,15,558
Uttar Pradesh	10,16,937	5,64,105

IV.70 The Arrears of 90.92 lakh slips do not imply that 90.92 lakh subscribers have not received the account slips. While assessing the impact of the above pendency of the number of subscribers it has to be appreciated that if a subscriber's account slip for a particular year is not issued, the issue of account slips in subsequent years also gets held up as Provident Fund account of a member is a running account.

IV.71 The Organisation is continuing its efforts to issue account slips in all cases where necessary returns have been received from the employers. In those cases where the employers remitted the provident fund dues but did not submit the relevant returns, notices were issued in newspapers requesting the employers for submission of returns in form 3A and 6A alongwith the warning that non-submission of returns could lead to penal action. Besides, field officers have also been directed to collect the returns from employers. Necessary instructions have also been given to issue the account slips in cases where returns No. 3A and 6A have not been received by crediting

the interest to the previous balance and debiting withdrawals, if any. The Organisation has also geared up the accounts branches in the Regions and the performance of Accounts Clerks is being closely monitored. The R.P.F. Cs have been asked to take action against Accounts Clerks whose performance is found below 75% of the norm.

Housing Assistance to Subscribers

IV.72 The Employees' Provident Fund Organisation has initiated certain steps to help solve the housing problems of the E.P.F. subscribers. Besides liberalising the existing provisions of the E.P.F. Scheme regarding withdrawals for housing, the Organisation has also taken steps to get allotment of houses/flats from the housing boards/construction agencies etc. in the public sector to the subscribers. The organisation has been successful in securing allocation of flats/houses for subscribers in Regions like Haryana, Maharashtra, Rajasthan from the respective housing boards.

IV.73 In areas where there is worker's concentration, the Organisation is endeavouring to persuade various housing boards development authorities/LIC etc. to provide Housing Finance to needy subscribers. Applications for houses from subscribers having a minimum P.F. balance of about Rs. 15,000/- at their credit were collected by the P.F. authorities and they were forwarded to the concerned Housing Boards/Societies/Organisations. After getting the allotment of houses for the subscribers from the concerned authorities, the P.F. Organisation would be making the initial down payment to the Housing Board after securing necessary applications for P.F. loan as per rules. The balance amount due to the Housing Board would be paid by the subscribers direct in such number of instalments as are worked out by the concerned Board/Society.

IV.74 In Haryana, the State Housing Board has allocated 200 flats to E.P.F. subscribers at Faridabad. The construction of these flats has been completed and possession is likely to be given soon to the subscribers. The Haryana Housing Board has further offered to allot 695 houses at Karnal, Kalka, Punchkulla and 791 houses at Gurgaon, Yamunanagar and Sonapat.

IV.75 In Maharashtra, CIDCO has already earmarked 934 flats for P.F. subscribers at Talajague, Bombay. These flats are expected to be completed by March, 1987. CIDCO has also intimated that more houses could be allotted at Kalamoli (New Bombay Talooja area) and Kalyan (Thane) in Bombay.

IV.76 The Rajasthan Housing Board has allocated 8 houses at Alwar and they are in the final stage of completion. The Housing Board has expressed its willingness to earmark more houses exclusively for P.F. subscribers, if sufficient finance could be provided to them. This aspect is being examined separately.

In Gujarat region also the response from the Housing Board has been encouraging and they have promised to allot some houses/flats exclusively to E.P.F. Subscribers.

Important Amendments to the EPF & M.P. Act & the three Schemes

IV.77 All the three Schemes viz. Employee's Provident Funds Scheme, 1952, Employees' Family Pension Scheme, 1971, and Employees' Deposit-linked Insurance Scheme, 1976 have been amended to raise the salary limit from Rs. 1600/- to Rs. 2500/- for payment of contributions towards the Fund w.e.f. 1.9.1985.

IV.78 Employees' Provident Funds Scheme, 1952:

- (a) Paragraph 5 has been amended to extend the term of office of the Trustees of the C.B.T. to 5 years and the term of office of the members of the Regional Committees to 3 years. Sub-paragraph 2 A of paragraph 5 has been omitted.
- (b) Paragraph 14A has been amended to delete the time limit of 7 days given in clause (ii) of the proviso for receiving the instrument making appointment of any substitute to attend the meeting of C.B.T. or Regional Committee.
- (c) Paragraph 28 as originally stood did not prescribed any period within which the past accumulations were required to be transferred to the Board of Trustees in the event of coverage of the estts. having P.F.

of its own and also in the event of cancellation of exemption. Similarly no time limit was prescribed for submission of statement of accumulations. Now paragraph 28 has been amended to prescribe the time limit for transfer of past accumulations to the Board of Trustees and also with regard to submission of past accumulations as under:—

- (i) in clause (1) after the words "taken by the subscribers" the words, "within twenty five days of the application of the Scheme, or cancellation of exemption, as the case may be" have been inserted.
- (ii) in clause (II) after the words, "to each factory" the words, "within ten days of the application of the Scheme, or cancellation of exemption, as the case may be, in case of liquid cash in bank and within thirty days in case of securities", have been inserted.

IV.79 Paragraph 68B and 68BB have been amended to enhance the quantum of withdrawal for housing from 24 months basic wages and dearness allowance to 36 months basic wages and dearness allowance of the member.

IV.80 The levy of Estate Duty has ceased to apply in relation to properties passing on death occurring on or after 16th March, 1985, by virtue of Section 5C inserted in the Estate Duty Act, 1953 by the Estate Duty (Amendment) Act, 1985. In view of this the Trustees of Central Provident Fund as well as Trustees of Provident Funds referred to in terms of Section 80-C of the Income Tax Act, 1961 are not accountable persons in terms of Section 53 of the Estate Duty Act in respect of deaths occurring on or after 16th March, 1985.

Representations Under Section 19-A

IV.81 The provisions contained in Section 19-A of the Employees Provident Funds and Miscellaneous Provisions Act empower the Central Government to remove difficulties arising in giving effect to the provisions of the Act and in particular in relation to the following matters:—

- (i) whether an establishment which is a factory, is engaged in any industry specified in Schedule I;
- (ii) whether any particular establishment is an establishment falling within the class of establishments to which this Act applies by virtue of a notification under clause (b) of sub-section (3) of Section 1; or
- (iii) the number of persons employed in an establishment; or
- (iv) the number of years which have elapsed from the date on which an establishment has been set up; or
- (v) whether the total quantum of benefits to which an employee is entitled has been reduced by the employer.

IV.82 The position regarding disposal of representations under Section 19A of the Employees' Provident Funds & Misc. Provisions Act, 1952 is given below:—

Disposal of Representations under Section 19-A.

Cases pending at the beginning of the year	115
Cases filed during the year	71
Total	186
Cases disposed of during the year	31
(i) Cases decided in favour of the Orgn.	31
(ii) Against the Organisation	Nil
(iii) Cases pending at the end of the year	155
(a) Pending as a result of stay granted by various Courts	2
(b) Pending with the competent authority appointed by the Central Government.	153

Writ Petitions against the Organisation

IV.83 The decisions given by the various Commissioners in relation to application of the Act and/or orders made there under were challenged in certain cases by the aggrieved employers before the various High Courts. As on 1st April, 1985 there were 2712 cases pending before various High Courts. During the year 1985-86, 506 fresh cases were filed. Thus out of a total of 3218 cases before various High Courts, 297 cases were decided in favour of the Organisation and 37 cases were decided against the Organisation. 2884 cases were pending before various High Courts as on 31st March, 1986.

Important Supreme Court and High Court Decisions

IV.84 The Honourable Supreme Court while dismissing the Civil Appeal No. 126 of 1973 in the matter of Andhra University Vs. Regional Provident Fund Commissioner and Civil Appeal No. 204 of 1973 in the matter of Osmania University Vs. Regional Provident Fund Commissioner vide its order dated 8th October, 1985 reported in 1985 (4 Supreme Court cases 509) on the question whether the publication and press department of Andhra and Osmania University are factories covered by the Act held that the establishments namely the department of publication and press are factory as defined in Section 2(f) of the Act. The printing of text-books, journal, registers, forms and various items of stationery clearly constitutes 'manufacture' within the meaning of the said expression as defined in Section 2 (i-c). That the Printing is one of the industries specified in Schedule I and that many more than 20 persons were employed in the concerned establishments of the two universities are beyond dispute. Thus all the requirements of Section 1(3) (a) are fully satisfied in these cases. It is further observed that the true test to determine applicability of the E.P.F. Act under Section 1(3) (a) is whether there is an establishment which is a factory engaged in any of the scheduled industries and whether 20 or more persons are employed in the said establishment. If the answer is in the affirmative, the provisions of the Act are clearly attracted and it makes no difference to this legal position that the establishment is run by a larger Organisation which may be carrying on other additional activities falling outside the Act. Section 2A does not provide so. It is, therefore, not possible to accept the contention based on Section 2A that for the purposes of determining the applicability of the Act the entire University must be treated as an establishment and if the University cannot be said to be a factory engaged in any industry, there cannot be any question of coverage under the Act and the Scheme. Section 2A was inserted in the Act merely for the purposes of clarifying the position that the Act applies to composite factories.

IV.85 The Honourable Supreme Court of India dismissing the batch of writ petitions filed by the manufacturers of Beedi vide its order dated 25-9-1985 in the case of P.M. Patel and Company Vs. Union of India held that the home workers who help the manufacturers in the making of beedies are employees within the meaning of Section 2(f) of the E.P.F. & M.P. Act, 1952. The Notification No. 660 dated 17th May, 1977 operative with effect from 31st May, 1977 was upheld.

IV.86 The Honourable Madras High Court in the case of Regional Provident Fund Commissioner Vs. South India Flour Mills Private Limited 1985-1-LL J283 while disposing of a batch of writ appeals challenging the order passed by the Regional Provident Fund Commissioner under Section 14B on under mentioned grounds held:—

(a) Whether non-reference to the proposed quantum of damages violates the Show Cause Notice

The proposed quantum of damages in a show cause notice can never be construed as creating an infirmity in the show cause notice. A reference to the proposed quantum of damages will facilitate the receiver of the notice to meet the case properly. If the proposed damage is negligible a defaulting employer may not think it worthwhile to contest his liability. On the other hand, if the proposed damages are substantial and exemplary in nature, defaulting employer would be put on guard and will place materials to establish that he is not liable to pay damages at all, or that quantum of damages should be reduced. From the mere mentioning of the proposed damages in the show cause notice it cannot be said that the Authority has already made up his mind to levy and recover damages. Non-mentioning of the proposed damages may not create any infirmity in the notice.

(b) Whether discretion to levy damages can be controlled by Administrative directions

The damages to be levied in terms of the percentage of arrears and does not make any distinction between reparation and the penal element. In view of the Supreme Court decision in A.I.R. 1979 SC 1803 and in view of the proviso to S-14B of the Act, it must be held that Provident Fund Commissioner cannot consider himself bound by the Table itself. It does not mean that there cannot be any administrative guidelines for the exercise of discretion. Such guidelines cannot be treated as the only manner in which the discretion has to be exercised and is not conclusive. It is a welcome safeguard against arbitrary exercise of the discretion at the sweet will and the whim of the P.F. Commissioner. Such guidelines have to be prudently applied on the facts and circumstances of the case. The fact that guidelines were issued specifying the quantum of damages with reference to the number of defaults or their duration does not prevent the Provident Fund Commissioner from determining whether damages which are less in quantum than what is prescribed in the schedule, could be levied or not. Guidelines cannot once and for all bind the hands of the Provident Fund Commissioner, and in a given case, it is quite permissible for the Commissioner to come to the conclusion that a case has provided in the schedule. This, of course, is subject to the rider that where he wants to depart from the guidelines he must give valid reasons which may be tested if an occasion arises.

(c) Can the provisions of Section 73 of the Contract Act apply while determining damages under Section 14B of the Act.

Determination of damages under Section 14B of the Employees' Provident Fund Act cannot be done on the principles contained in S. 73 of the Contract Act. The penal element must take in for consideration, the extent of the default and the frequency with which the employer is committing the default. It is also a warning to the employer in general not to commit a breach of the statutory requirements of Section 6. Penal damages will consist of two relevant factors, the duration of the default and the frequency of the defaulter in committing the defaults unexplained. Frequent defaults will indicate that the employer is bent on committing breach of the obligation for which penalty is provided. It would be a good measure if penal damages are to be determined in terms of the percentage of the amount of contribution. Damages must necessarily be related to the quantum of default.

(d) What are the circumstances under which relief from liability to pay damages can be claimed.

It is obligatory on the part of the employer to place before the authority sufficient and reliable materials to establish his inability to send in the contribution payable under the Act. Mere strike or lock-out or power cut etc. would not be sufficient explanation, unless it is also possible for the employer to show that the employees' salaries had not been paid and therefore, deductions were not made or than even that much of funds to be remitted were not available on due dates.

Authority has to consider the relevant factors quasi judicially and has to ascribe reasons for the conclusions arrived at. It is not possible to exhaustively lay down all the grounds on which employer can claim to be relieved of the inability to pay damages. Each case has to be considered on its own merits.

IV.87 Honourable Bombay High Court vide its order dated 8th July, 1985 in Miscellaneous Petition No. 488 of 1968 and other connected matter in the matter of Cem-India Company Limited Vs. Bachu Bai N. Rawal, Regional Provident Fund Commissioner, While dismissing the petition held on the question whether the workshop engaged in repairing and maintenance of machinery and equipment of the Company could be covered under the Employees' Provident Funds and Misc. Provisions Act, 1952 in terms of the Notification No. 1398 dated 17th September, 1964 by which the 1952 Act, was extended to establishments of engineers and engineering contractors not being exclusively engaged in building and construction industries, that the said workshops in establishments themselves constitute and are coverable under the Employees' Provident Fund Act. The Hon'ble High Court further observed that the companies which answers the description of engineers and engineering contractors, who, while engaged in building and construction industry, also engage themselves in running a workshop to maintain and repair their machinery and equipment whereat 20 or more persons are employed are not excluded from the purview of the Notification and the Act would apply.

Forfeiture Account

IV.88 Where the employer's contribution is not payable to the member in full in certain contingencies as per provisions of the Scheme, the unpaid portion together with interest there is credited to the forfeiture Account of the Fund. A sum of Rs. 10.84 crores was forfeited during the year as against Rs. 9.96 crores during the year 1984-85. The total amount received in this account till the end of March, 1986 was Rs. 69.24 crores, the details of which are given in Table XVII.

TABLE XVII : Forfeiture Account

	(Rs. crores)
(i) Amount forfeited upto 31.3.86	69.24
(ii) Less amount utilised:	
(a) On account of money order commission and grant of financial assistance to out-going members where inadequate deposits have been made by the employers prior to the Special Reserve Fund.	0.12
(b) On account of transfer to the Special Reserve Fund.	1.85
(c) On account of transfer to the Death Relief Fund.	1.81
(d) Total (a to c)	3.78
(iii) Net amount available in the Reserve and Forfeiture Account as on 31.3.86	65.46

Special Reserve Fund

IV.89 A Special Reserve Fund was created on 15th September, 1960 for making payments to the outgoing members or their nominees/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 Govt. in 1965, assistance from the Special Reserve Fund is made available only to the extent of the Employees' share of contributions, 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 employer is, however, not paid to the member till the amount is actually recovered from the employer.

TABLE XVIII : Special Reserve Fund Account

	(Rs. lakhs)
Opening Balance as on 1.4.1985	43.58
Add : Amount transferred from Reserve and Forfeiture Account during 1985-86	Nil
Add : Amount recovered from employers during 1985-86	2.42
	46.00
Less : Amount paid during 1985-86	9.88
Balance as on 31.3.86	36.12

An analysis of Table XVIII reveals that at the end of March, 1986 there was a balance of Rs. 36.12 lakhs in the Special Reserve Fund Account. A sum of Rs. 1.85 crores was transferred to Special Reserve Fund Account from Reserve & Forfeiture Account upto 31.3.86 to enable payments of employees' share of contributions in arrears.

Besides, a sum of Rs. 43.00 lakhs has been recovered from employers upto 31.3.1986. Out of this, payments amounting to Rs. 1.92 crores have been made since the inception of this Fund.

Death Relief Fund

IV.90 Financial assistance upto Rs. 1250. is available to the nominees/heirs of deceased members (whose pay did not exceed Rs. 1000 per month at the time of death), and whose balance in the provident fund account is less than Rs. 1250 so as to bring the total to the figure of Rs. 1250.

IV.91 Assistance out of Death Relief Fund would, however, not be available to the nominees/heirs of the deceased members, who after having once received full retirement benefits had secured re-employment in a covered establishment. The Death Relief Fund is fed by periodical transfers of amount from the Reserve and Forfeiture Account. Out of a total sum of Rs. 181.00 lakhs transferred so far to the Death Relief Fund, a sum of Rs. 153.28 lakhs had been paid out of the Fund upto the end of the March, 1986 leaving a balance of Rs. 27.72 lakhs. A sum of Rs. 5.82 lakhs was paid during this year in 926 cases as against Rs. 6.96 lakhs paid in 1260 cases in 1984-85.

V. WORKING OF EXEMPTED ESTABLISHMENTS

Important Provisions of the act on Exemptions

V.1 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 the Scheme. However, such of those establishments as have their own provident fund scheme in vogue conferring benefits to their employees equal to or more than those provided 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 employee or class of employees who contribute to the employer's private provident fund scheme may also seek exemption under para 27 and 27(A) of the statutory scheme to continue to be subscribers under their Provident Fund Scheme. The grant of such exemption is to enable the employees to continue to enjoy the better benefits available to them under the private 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, subject to the terms and conditions under which exemption is granted and subject to such supervision and control as laid down by the Government.

V.2 Exemption is granted to the establishment or the individual employee or class of employees subject to certain conditions namely, proper constitution of Board of Trustees, recognition under the Income Tax Act, 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 which have applied for exemption, the Regional Provident Fund Commissioners can grant relaxation to those 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 private provident fund scheme of the establishments consequent on the enforcement of the provisions of the statutory scheme.

V.3 The Employees' Provident Fund Organisation, while considering an application for exemption takes into consideration mainly the rate of contribution made by the employer and the employees, the eligibility clause, the settlement clause relating to forfeiture of employer's share and interest rate payable to the subscribers on their accumulations.

Performance of the Exempted Establishments

Coverage

V.4 The functioning of exempted establishments is the responsibility of the Board of Trustees in each establishment, but the Employees' Provident Fund Organisation exercises its control over such establishments through regular inspections by its Enforcement Officers ensuring the compliance of the conditions of exemptions by such establishments. The Organisation supervises the implementation of 2790 exempted establishments which employ 40.25 lakh subscribers. The significance of exempted establishments is revealed from the fact that although these establishments account for only 1.76% of the total covered establishments they employ 30.47% of total subscribers which fall under the ambit of Employees' Provident Funds and Miscellaneous Provisions Act, 1952. This comparison leads to the conclusion that the exempted establishments are much bigger in size in terms

of employment strength than unexempted establishments. The average subscriber strength per establishment in case of exempted establishments works out to 1442 as against 59 subscribers in an unexempted establishment.

Concentration of Exempted Establishments

V.5 The Region-wise distribution of exempted establishments is given in Appendix-S.I. An analysis of this appendix reveals that exempted establishments are concentrated primarily in three regions, namely, West Bengal, Maharashtra and Tamil Nadu. 59.80% of total exempted establishments are located in these three regions. Of the remaining regions, six regions, namely Andhra Pradesh, Delhi, Bihar, Uttar Pradesh, Karnataka and Gujarat account for 27.84% of exempted establishments. Thus, the above nine regions account for 87.64% of the total exempted establishments and 85.34% of the total subscribers in exempted sector.

Contributions

V.6 The total amount of contributions transferred to the Board of Trustees by various Exempted Establishments during the year 1985-86 amounted to Rs. 860.21 crores, as compared to Rs. 779.59 crores in the preceding year, thus registering an increase of 10.34% over 1984-85. The contributions received since inception of the Scheme amounted to Rs. 7730.78 crores.

Role of Exempted Establishments

V.7 The exempted sector plays a dominant role in mobilizing savings. Out of total collection of P.F. contributions of Rs. 1548.17 crores during 1985-86, the share of exempted establishments is Rs. 860.21 crores. Thus, exempted establishments which are only 1.76% of total covered establishments account for 55.56% of total Provident Fund contributions collected during the year 1985-86. The importance of exempted sector is further evident from Table I.

TABLE 1 : Number of establishments and subscribers which contributed at the enhanced rate as on 31.3.86

	<i>Exempted</i>	<i>Unexempted</i>	<i>Total</i>
1. No. of Establishments	2601 (2621)	38767 (31281)	41368 (33902)
2. No. of Subscribers (Lakhs)	39.97 (38.96)	52.83 (48.04)	92.80 (87.00)

Figures in bracket relate to previous year.

V.8 Out of 1,57,863 covered establishments both exempted and un-exempted, 41368 (26.2%) establishments contributed at the enhanced rate of 8% as against the statutory rate of 6¼%. The enhanced rate is applicable to the establishments employing 50 or more persons and engaged in 132 specified industries/classes of establishments.

V.9 Table I also shows that out of 41368 establishments contributing at enhanced rate, 2601 establishments belong to the exempted sector which constitute 93.22% of the total exempted establishments covered. As against this, 24.99% of total un-exempted establishments pay contributions at the enhanced rate. It would also be observed that over 99% subscribers of exempted establishments received the benefits of enhanced rate of contributions.

Contributions in Arrears & Investments

V.10 The employers of exempted establishments are required to transfer the provident fund contributions (employers' and Employees' share) to their respective Boards of Trustees by the 15th day of the following month. A grace period of 5 days is also allowed. There were 139 exempted establishments which failed to transfer contributions to the Boards of Trustees as on 31.3.1986. Table II gives the regionwise details of such defaulting

establishments. An analysis of this table would reveal that these 139 exempted establishments were in arrears to the tune of Rs. 84.24 crores as against 137 establishments with a default of Rs. 63.92 crores at the end of March, 1985.

V.11 Thus the arrears of exempted establishments went up by Rs. 20.32 crores during the year 1985-86. There was decline of arrears in seven regions i.e. N.E. Region, Gujarat, Haryana, Kerala, Maharashtra, Rajasthan and Uttar Pradesh. This decline was offset by a steep rise in arrears in West Bengal apart from rise in arrears in Orissa, Bihar M. Pradesh and Tamil Nadu regions. In West Bengal, arrears rose by Rs. 18.70 crores, in Bihar by Rs. 81.94 lakhs, in Madhya Pradesh by Rs. 14.30 lakhs, in Orissa by Rs. 57.06 lakhs and in Tamil Nadu by Rs. 81.15 lakhs.

V.12 A detailed analysis shall reveal that concentration of arrears in top five Regions is 96% as against 69% in un-exempted establishments in five regions. Besides, industry-wise concentration of arrears is also higher in exempted sector. Jute industry alone accounts for over 3/4th of the total arrears of exempted establishments.

TABLE II : The region-wise break-up of non-transfer of Provident Fund Contributions to Boards of Trustees and non-investments of Provident Fund contributions by the Boards of Trustees of the exempted establishments as on 31st March, 1986

Region	P.F. contributions not transferred to the Boards of Trustees.			PF contributions not invested by the Boards of Trustees.	
	No. of Estt.	Amount (Rs. lakhs)	Increase over previous year	No. of Estts.	Amount (Rs. lakhs)
Andhra Pradesh	2	5.77	1.93	65	188.06
N.E. Region	4	3.10	(—) 3.60	12	91.01
Bihar	10	688.46	81.94	5	584.86
Delhi	1	4.27	4.27	—	—
Gujarat	3	37.62	(—) 17.25	59	19.09
Haryana	1	1.31	(—) 3.22	—	—
Karnataka	2	16.85	+ 3.33	—	—
Kerala	5	91.81	(—) 14.36	40	28.27
Madhya Pradesh	4	57.65	14.30	—	—
Maharashtra	12	131.06	(—) 12.40	848	710.83
Orissa	5	57.06	57.06	17	52.91
Punjab	—	—	—	1	8.09
Rajasthan	3	3.41	(—) 0.49	1	7.82
Tamil Nadu	4	81.15	81.15	146	395.31
Uttar Pradesh	5	25.96	(—) 31.95	5	38.03
West Bengal	78	7218.18	1870.58	19	110.00
Total	139	8423.66	2031.29	1218	2234.28

V.13 A list of exempted establishments which were in default of Rs. 1 lakh and above as on 31.3.1986 in transferring the provident fund contributions to their respective Board of Trustees is given in Appendix 'H'.

V.14 As per the Notification of the Government of India dated 15th December, 1980 issued by the Ministry of Labour the employers of the exempted establishments are required to transfer the amount of contributions to their respective Boards of Trustees within 15 days of the close of the month. The Boards are required to invest every month within a period of two weeks the investible funds from the date of receipt of the contributions from the employers. At the end of March, 1986 a total sum of Rs. 22.34 crores remained uninvested with the Boards of Trustees of 1218 exempted establishments.

V.15 The gross investment made during the year 1985-86 was of the order of Rs. 1152.89 crores as against Rs. 932.51 crores in the previous year. The security-wise pattern of investment followed by the Boards of Trustees has been given under Section IV (Table V.) The net investment in exempted establishments after deduction of Rs. 341.99 crores towards redemption proceeds amounted to Rs. 810.90 crores.

V.16 Table III reveals that arrears as percentage of total contributions figured as 1.08% during the year 1985-86 in case of exempted establishments as against 1.1% in case of unexempted establishments. The percentage of arrears which remained more or less stable during the period of three years i.e. 1979-80 to 1981-82, has been increasing for the last four years due to economic crisis in Jute industry and Textile industry. The other main defaulting establishments are in Engineering and Sugar Industry.

TABLE III : Year-wise position of Provident Fund contributions received (Progressive) and amount in arrears.

(Rs. in crores)

<i>Year as on</i>	<i>Total P.F. contributions received</i>	<i>P.F. Contributions in arrears</i>	<i>Percentage increase of arrears during the year over previous year</i>	<i>Arrears as percentage of contributions received</i>
31.3.1980	4022.59	14.28	9.2	0.35
31.3.1981	4486.72	16.92	18.5	0.38
31.3.1982	4930.63	17.91	5.8	0.36
31.3.1983	5479.40	28.72	60.3	0.53
31.3.1984	6090.98	45.75	59.3	0.75
31.3.1985	6870.57	63.92	39.7	0.93
31.3.1986	7730.78	84.24	31.7	1.08

Action taken to liquidate arrears

V.17 During the year 1985-86, to liquidate the arrears, 3044 show cause notices were issued involving a sum of Rs. 84.24 crores. Besides, 168 prosecutions were filed under Section 14(2A) of the E.P.F. & M.P. Act, 1952. 32 complaints were filed for offences punishable under Section 406/409 of I.P.C. against the defaulting employers, who failed to remit the provident fund contributions deducted from the wages of the employees.

Amount involved in litigation

V.18 Two establishments have obtained stay orders from the Courts restraining the Regional Provident Fund Commissioners of Andhra Pradesh & Bihar from taking any action to recover the arrears. In West Bengal Region, 26 employers of exempted establishments who had failed to transfer the Provident Fund contributions to their Boards of Trustees amounting to Rs. 2977.99 lakhs have obtained stay orders from the Court. It would thus be seen that out of an arrear of Rs. 84.24 crores, an amount of Rs. 29.78 crores is covered by stay orders which represents 35.35% of the total arrears.

Advances/withdrawals sanctioned/paid to the subscribers

V.19 A statement showing the advances sanctioned and amount paid with a comparative view for 1984-85 and 1985-86 is given in Table IV.

TABLE IV : Advances Sanctioned and Amount Paid

(Rs. in lakhs)

S. No.	Purpose of advance	— 1984-85**		1985-86*	
		No. of cases	Amount	No. of cases	Amount
1.	Financing of LIC Policy	18525	112.00	4150	57.06
2.	Housing advance	120119	11912.00	71743	9521.30
3.	Due to temporary closure	13390	121.00	14235	222.44
4.	Illness of the member's family	200415	7030.00	67083	1573.09
5.	Member's own marriage or for the marriage of his/her sister/brother/son or daughter and post matriculation education etc.	189360	6851.00	151080	7199.10
6.	Others.	158493	9426.00	65710	2858.38
Total		700302	35452.00	374001	21431.37

(**relate to all regions)

(*relate to ten regions)

Settlement of Claims

V.20 The category-wise settlement of provident fund claims settled by exempted establishments studied, on sampling basis in 10 Regions viz. A. Pradesh, Bihar, Delhi, Gujarat, Haryana, Karnataka, Kerala, M. Pradesh, Orissa and Uttar Pradesh is given in Table V.

TABLE V : Category-wise settlement of Claims by Exempted Establishments during the year 1985-86

(Rs. in lakhs)

S. No.	Category	No. of claims settled	%age to total claims settled	Amount authorised for payment
1.	Death	4923	9.69	1061.60
2.	Superannuation	9530	18.78	3271.47
3.	Permanent invalidation	1267	2.49	212.38
4.	Resignation/termination of service	25452	50.13	2046.24
5.	Retrenchment	3441	6.77	429.59
6.	Dismissal	951	1.87	101.99
7.	Migration	658	1.29	134.70
8.	Others	4561	8.98	638.19
Total		50783	100.00	7896.16

V.21 Out of 17005 claims settled under EDLI Scheme, 6,006 cases pertained to exempted establishments. During the year under report 7126 claims were due for settlement, out of which 6,006 (84.3%) were settled. Of the settled claims, 2767 (46.1%) were settled within a period of 20 days and 3239 (53.9%) were settled within a period of 21 to 30 days. The amount authorised for payment amounted to Rs. 4.7 crores. At the end of the year 1120 claims belonging to exempted establishments were pending.

Forfeiture Account

V. 22 The condition of exemption lays down that if the provident fund rules of the establishments provide for forfeiture of the employers' contributions in cases where an employee ceases to be a member of the fund on the lines of para 69 of the E.P.F. Scheme, 1952, the Board of Trustees shall maintain separate account of the amounts so forfeited and may utilize the same for such purposes as may be determined with prior approval of the C.P.F.C. Instructions have already been issued allowing the exempted funds to utilize the balance standing in their credit of forfeiture account for the following purposes:—

- (i) To maintain a higher rate of interest on the members account at least at par with the rate of interest declared by the Government of India in respect of un-exempted estts.
- (ii) To operate the Death Relief Fund;
- (iii) To make good the capital loss to the Fund on account of purchase/sale/redemption of securities;
- (iv) To meet the money order commission in connection with despatch of provident fund consequent on settlement of claims to the members or their deceased family members.
- (v) Ad hoc payment of Rs. 30/- to the heirs of deceased member as an aid for procuring a succession/guardianship certificate.

The information about utilization of this money during 1985-86 is given below in Table VI.

TABLE VI : Forfeiture Account

<i>Details</i>	<i>Amount (Rs. in lakhs)</i>
a) Total amount lying in the Forfeiture Account of the exempted establishments in respect of 690 estts.	551.73
b) The amount utilised for different purposes out of the Forfeiture Account during the year	34.26
c) Balance in Forfeiture Accounts lying with the Trusts on 31.3.1986	517.47

Cancellation of exemption

V.23 The exemption granted to an establishment can be cancelled on persistent violation of condition which govern such exemption. The E.P.F. & M.P. Act, 1952 provides that the exemption can be withdrawn and cancelled by the authority which granted exemption. During the year 1984-85, a peculiar situation had arisen in Gujarat Region where a number of exempted Textile establishments had closed down. Though under the normal circumstances, the exemption granted to these Textile Mills could not be cancelled but taking into consideration the general interest of the workers, the exemption of 7 closed textile mills was cancelled with the sole purpose of settlement of claims of outgoing employees. During the year 1985, the exemption of one more textile mill viz. M/s. Rama Krishna Mill, Gujarat was cancelled for the same purpose.

Rate of interest

V.24 The details of rate of interest declared by exempted establishments during the year 1985-86 is given in the Table VII.

TABLE VII : Distribution of Exempted Establishments by rate of interest during the year 1985-86.

<i>Rate of interest</i>	<i>No. of Estts.</i>	<i>No. of subscribers.</i>
a) Between 4% to 6%	Nil	Nil
b) More than 6% upto 8.75%	47	2239
c) More than 8.75% but less than 9.15%	64	2724
d) More than 9.15% but less than 9.9%	186	159754
e) At the rate of 9.9%	374	19481
f) At the rate of 9.90% but less than 10.15%	148	153750
g) At the rate of 10.15% (statutory rate)	423	934075
h) Above 10.15%	207	415530
Total	1449	1737553

V.25 Out of 2790 total exempted establishments, a survey was conducted with respect to 1449 establishments to ascertain the rate of interest declared by them. An analysis of Table VII reveals that 43.47% establishments declared either the statutory rate of interest or more than the statutory rate to their subscribers which is 80.55% of the total subscribers in the establishments surveyed.

Observance of exempted month

V.26 The month of May, '86 was observed as exempted establishments month and accordingly the Organisation conducted country wide inspections of exempted estts. In the month of May, 86 concerted efforts were made by the Enforcement Officers to visit the exempted establishments and collect data about the functioning of each establishment in the exempted sector. The data collected is under compilation stage. It is hoped that data generated through this Census will enable the Organisation to understand more precisely the weaknesses and strengths of exempted sector.

V.27 It is hoped that with further strengthening of the inspection and monitoring machinery for Exempted Establishments and more frequent dialogue between the Employees' Provident Fund Organisation and the representatives of exempted establishments the performance of such establishments will show perceptible improvement in the coming years.

VI. WORKING OF EMPLOYEES' FAMILY PENSION SCHEME, 1971

Benefits under the Scheme

VI.1 The Scheme came into force with effect from 1st March, 1971. It is compulsorily applicable to all employees who became subscribers of Provident Fund on or after 1.3.1971. As for members of the Provident Fund prior to this date an option was given either to join the Scheme or opt out.

The Scheme is financed by diverting out of contributions towards the Provident Fund, the employees' share of contributions at the rate of 1.1/6% of their wage with an equal amount of employer's share. The Central Government also contributes at the rate of 1.1/6% of the wages of the subscribers to the Family Pension Fund. The maximum salary limit for F.P.F. contributions has been enhanced from Rs. 1600 to Rs. 2500/- per month w.e.f. 1st Sept., 1985.

VI.2 The benefits available under the Scheme are given below:

(a) Family Pension

If a member of the Family Pension Scheme dies during reckonable service before attaining the age of 60 years, Family Pension will be paid at the rates specified in table given below, provided the member has contributed to the Family Pension Fund for not less than one year. The Pension is now payable from the day immediately following the death of the member. If the member has contributed to Family Pension Fund for a period of not less than 7 years before his death, the beneficiary will get the enhanced pension:

- (a) for a period of seven years from the day immediately following the date of death, or
- (b) till the date on which the member would have reached the age of 60 years, had he remained alive, whichever is earlier.

The enhanced pension will be twice the amount of normal pension, worked out as per Table or 50% of the pay last drawn, as determined for the purpose of working out the normal pension, whichever is less.

Table

<i>Pay of the member per month on which contribution to the Family pension Fund is payable</i>	<i>Monthly rate of Family Pension.</i>
1. Below Rs. 400	30% of pay subject to a minimum of Rs 60 and maximum of Rs. 120
2. Rs. 400 and above	20% of pay subject to a minimum of Rs. 120 and maximum of Rs. 320.

(b) Life Assurance Benefit

Where a member who has contributed to the Family Pension Fund for a period of not less than one year, dies while in reckonable service, a lump sum of Rs. 2,000 will be payable to his/her family as Life Assurance Benefit.

(c) Retirement-cum-Withdrawal Benefit

The retirement-cum-withdrawal benefit becomes payable to the member either on attaining the age of 60

years or on cessation of membership from the Family Pension Fund before attaining the age of 60 years for reasons other than death. This is subject to the condition that the member has contributed to the Family Pension Fund for a period of not less than one year. The rate specified for Retirement-cum-withdrawal benefit varies with number of full years contributions paid subject to a minimum of Rs. 110 (with one year's contribution paid) and a maximum of Rs. 9,000 (with 40 years' contributions paid).

VI.3 The Scheme was amended to liberalise the benefits provided under it with effect from 1st January, 1983. The Scheme has been amended from time to time to liberalize the benefits available under it. One time ad-hoc relief ranging from Rs. 20/- to Rs. 35/- was granted to those who were family pensioners as on 31.3.1982. Besides, an ad-hoc annual increase ranging from Rs. 3/- to Rs. 10/- is also payable to such members. In addition to this ad-hoc relief, supplementary additions have also been granted to all those who were drawing Family Pension as on 31.3.1985. The pensioners who were drawing pension upto Rs. 100/- per month were granted an increase of Rs. 60/- per month. Those who were drawing pension between Rs. 101/- to Rs. 200/- per month became entitled for an increase of Rs. 75/- per month. Those whose Family Pension exceeded Rs. 200/- per month got a supplementary addition of Rs. 90/- per month. Thus, by virtue of these supplementary additions, the minimum and maximum quantum of monthly family pension has been raised to Rs. 120/- from Rs. 60/- and Rs. 410/- from the existing rate of Rs. 320/-.

VI.4 The rate of supplementary pension will be related to the family pension as would be payable in terms of para 28(1) of the Employees' Family Pension Scheme, 1971 subject to the condition that the total amount of pension (including supplementary addition) shall in no case exceed the last pay drawn. As this condition of last pay drawn adversely affects the interests of some pensioners, particularly, those drawing pension between Rs. 60/- to Rs. 120/- per month, Government has been approached to waive off this condition. The Government has since removed the restrictive clause and the benefit granted by way of supplementary addition is now passed onto all the family pensioners.

II. Performance of the Scheme

Coverage

VI.5 There were 86.18 lakh subscribers to the Family Pension Fund as on 31.3.1986 which comprised of 25.39 lakh subscribers in exempted establishments and 60.79 lakh in unexempted establishments. The benefits available under Family Pension Scheme were extended to 2.24 lakh new subscribers during the year 1985-86.

VI.6 A sum of Rs. 207.98 crores was received by way of contributions towards Family Pension Fund during the year 1985-86. The Government's contributions amounted to Rs. 70.22 crores. Employers' and Employees' share of contributions figured as Rs. 137.76 crores. The total contributions received since the inception of the Scheme amounted to Rs. 1131.39 crores which comprised of 291.69 crores of Government's share and 839.70 crores of employers' and employees' share of contributions. The year-wise details of Family Pension contributions received are given in appendix S-XV. The Family Pension Fund contributions received are kept in Public Account after making payments due on account of benefits payable under the Family Pension Scheme. The account is credited with interest at the rate of 7.5% per annum.

VI.7 During the year under report, Employees' Family Pension Fund rose by Rs. 329.88 crores. This addition comprised of Rs. 137.76 crores by way of net share of employees'/employers' contributions, after deducting the amount paid for the benefits given under the Scheme, Rs. 70.22 crores as Government share of contributions and Rs. 105.46 crores by way of interest receipts. Besides, arrear upto the year 1983-84 amounting to Rs. 16.44 crores was realised and invested. The total balance in the Public Account stood at Rs. 1546.22 crores as on 31.3.1986.

Arrears of Family Pension Contributions

VI.8 A sum of Rs. 467.89 lakhs was in arrear towards Family Pension contributions to be recovered from 7279 defaulting employers as on 31.3.1986 as against Rs. 390.58 lakhs at the end of the year 1984-85. The arrears of Family Pension contributions as on 31.3.1986 figured as 0.55% of total contributions received so far by way of

employees' and employers' share. Besides, the amount of contributions due from Government to Family Pension Fund is Rs. 73.69 crores. A sum of Rs. 0.50 crores is also due from the Government by way of re-imbursement of Administrative Charges. The Government have been contributing to the Family Pension Fund on a provisional basis pending the compilation and audit of the accounts.

VI. 9. For the recovery of arrear dues, 2213 fresh prosecution cases were launched under section 14 of the Act. Besides, 804 prosecution cases were decided by the Courts during the year while leaving 13423 cases pending in the various Courts.

VI.10 Action was also taken under Section 8 of the Act by launching 3447 Revenue Recovery cases involving a sum of Rs. 137.09 lakhs, 2032 Revenue Recovery cases were decided resulting in recovery of Rs. 61.50 lakhs during the year. At the end of the year, 16508 Revenue Recovery cases were pending involving a sum of Rs. 562.15 lakhs.

Settlement of Family Pension Claims (All Benefits)

VI.11 An analysis of Appendix S-XVI shows that during the year under Report 3.95 lakh Family Pension Claims were settled involving a sum of Rs. 1179.55 lakhs. The claims settled during the year registered an increase of 3.6% over the previous year. At the end of the year under Report 70834 Family Pension Claims were pending. Region-wise break-up of Family Pension Claims pending as on 31.3.1986 by periodicity of pendency is given in Appendix S-XVII. An analysis of this Appendix shows that bulk of claims i.e. 64.2% were pending for a period of less than two months, 28.6% were pending for period between two to six months and 4.8% claims were pending for a period between six months to twelve months. Only 2.4% claims were pending for a period of over one year.

VI.12 The category-wise break-up of the Family Pension Claims during the year 1985-86 is given in the table below:

Table I: Category-wise Settlement of Family Pension Claims

Sl. No.	Category	No. of Claims settled	%to total
1.	Monthly Family Pension benefit	8045	2.0
2.	Life Assurance benefit	9731	2.5
3.	Retirement Cum Withdrawal benefit	316530	80.2
4.	Refunds	60553	15.3
Total		394859	100

The above table shows that 80.2% claims were settled on account of retirement-cum-withdrawal and 15.3% on account of refunds. The cases relating to monthly Family Pension benefit accounted for 2.0%, Life Assurance benefit 2.5% and retirement 2.6%.

Settlement of Monthly Family Pension cases

VI.13 The benefit provided under the Family Pension Scheme are mostly of the nature of "once for all" except monthly Family Pension which provides long term protection and security to the heirs of the deceased members. The progress with respect to settlement of monthly Family Pension cases was monitored at regular periodic intervals. For expeditious settlement of claims, Officer-in-charge of sub-regional offices have been authorised to issue the pension payment orders. Table II gives the progressive total of monthly family pension claims settled year-wise.

Table II: No. of Monthly Family Pension claims settled

<i>Year</i>	<i>No. of cases settled</i>
(a) From 1973 to 1983	15780
(b) 1983-84	8462
(c) 1984-85	6468
(d) 1985-86	8045
Total — (upto 31.3.86)	38755

In order to update the knowledge and skill of officers dealing with the settlement of claims relating to Family Pension, two workshops for the North Zone and South Zone were held at Jaipur and Hyderabad respectively. Representatives of employer's and employee's also participated in the workshops. Two more workshops for the West and East Zone will be held before the end of the year 1986.

VI.14 An analysis of Appendix S-XVIII reveals that during the year, out of 12,159 Family Pension cases which became due for settlement, 8,045 (66.1%) were settled authorising payment of Rs. 127.22 lakhs. Of the cases settled, 34.9% cases were settled within a period of 20 days and 65.1% after the period of beyond 20 days. At the close of the year 4,114 cases were pending as per Appendix S-XVIII.1. Of these, 41.2% cases were pending for a period of less than 2 months, 40.2% cases were pending for a period of 2 to 6 months, 12.7% for a period of 6 to 12 months. The remaining 5.9% cases were pending for a period of over one year in six regions primarily in Andhra Pradesh, Madhya Pradesh and Uttar Pradesh.

Exemption from the Employees' Family Pension Scheme

VI.15 The Central Government is the appropriate authority to grant exemption to establishments covered under the provisions of the Employees' Provident Funds and Miscellaneous Provisions Act from the Employees Family Pension Scheme. The number of establishments which have so far been granted exemption stood at 35. Of these, 2 exemptions were granted during 1985-86. The Central Government have also granted exemption to all the departmentally run establishments under the control of the Ministry of Railways.

VI.16 According to para 34-D of the Employees' Family Pension Scheme-71, the Central Government is required to have valuation of the Family Pension Fund made by a valuer appointed by it, at an interval of three years. In pursuance of this mandatory requirement, the Central Government have appointed Shri Bhudev Chatterjee, Pension and Provident Fund Manager of the Grindlays Bank, Calcutta, to value Family Pension Fund with particular reference to review the rates of contribution and the quantum of Family Pension and other benefits payable under the Family Pension Scheme, 1971.

For the purpose of the actuarial study extensive data is being collected from the regions which will be processed in computers to call out the information required by the actuary for his study. M/s C.M.C. Limited, a public sector company is entrusted with the work of processing this data.

The main terms of reference to the actuary are:

1. Whether it will be feasible to discontinue the existing retirement cum withdrawal benefit and to run the Family Pension Scheme with the contribution of employer and the Central Government only. Alternatively, redefine the benefits, which will be equitable to different categories of recipients within the framework of other existing benefits, so that the aggregate nature of the Fund could be continued.
2. If the above proposal is not feasible whether it would be possible to consider reduction in the existing rates of contributions to Family Pension Scheme and to suggest procedural changes in determining the eligibility and quantum of various benefits payable under the Scheme.

VII. WORKING OF EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976

VII.1 Employees' Deposit-Linked Insurance Scheme, 1976 framed under the Employees' Provident Fund Act, is applicable to all employees who are members of the Provident Fund, both in the exempted and un-exempted establishments. The Scheme came into force with effect from 1st August, 1976.

Benefits under the Scheme

VII.2 The Scheme provides that on the death of an employee, who is a member of the Provident Fund, his nominee/heir, entitled to receive the provident fund accumulations, shall be paid an additional amount as assurance benefit, equal to the average balance in the provident fund account of the deceased during the preceeding three years but not exceeding Rs. 10,000/- provided, the average balance in the account of the deceased employee is not less than Rs. 1,000/- during the preceding three years or during the period of his membership, whichever is less.

Performance of the Scheme

Contributions and Administrative Charges

VII.3 The employees covered under this Scheme are not required to make any contribution to get this additional benefit. Employers are, however, required to pay contributions to the Insurance Fund at the rate of 0.5% of the pay of employees' who are members of Provident Fund. The Central Government also contributes to the Insurance Fund an amount representing one half of the employers' contribution. Both the employers and the Central Government pay towards Administrative Charges at the rate of 0.1% and 0.05% of the pay of employees. In addition, the employers of exempted establishments pay inspection charges @ 0.02% of the pay of the employees for administering this Scheme.

Administration of the Insurance Fund

VII.4 During the year under report a sum of about Rs. 38.85 crores was received by way of contributions towards the Insurance Fund which comprised of Rs. 24.98 crores as employers' share and Rs. 13.87 crores as Government share. The Administrative and Inspection charges contributed by the employers amounted to Rs. 6.91 crores and the Government contributed Rs. 5.24 crores. The total Employees' Deposit-Linked Insurance Administration Charges thus aggregated to Rs. 12.15 crores. The details of the contributions and administrative charges received year-wise since the inception of the Scheme are given in Appendix S-XIX.

VII.5 From 1st April, 1982, the contributions received by the Organisation in the 'Insurance Fund' are kept in the 'Public Account' after making payments due on account of benefits provided under this Scheme. Prior to April, 1982, the Insurance Fund contributions received by the Provident Fund Organisation were invested according to the pattern laid-down by the Government of India.

The total investment of Insurance Fund is indicated in the Table given below:

Table 1: Investment of Employees' Deposit-Linked Insurance Fund.

<i>Type of Investment</i>	<i>Amount (Rs. in crores)</i>	
1. Investment in securities		
Balance as on 1.4.85	60.73	
Less Redemption during 1985-86	19.75	40.98
2. Deposit in Public Account		205.53
3. Investment during 1985-86		
a) Employers' share of contributions net of payments	16.80	
b) Govt. share of contributions	13.87	
c) Govt. contributions in arrear realized and invested	4.12	
d) Amount in transit	0.59	35.38
4. Interest on Investment on securities		5.31
5. Interest on balance amount kept in Public Account		22.59
6. Re-investment of securities redeemed		19.75
7. Balance as on 31.3.1986		329.54
	Say 329.55	

Settlement of Employees' Deposit-Linked Insurance Claims

VII.6 During the year under report 17,005 claims were settled, authorising payments to the tune of Rs. 10.95 crores. Of the 23,974 claims due for settlement, 17,005 were settled during the year 1985-86 which constituted 70.93% of the claims due for settlement as against 67.5% in the immediately preceeding year. Of the total claims settled, 50.62% were settled within a period of 20 days and 49.38% were settled within a period of 21 to 30 days. The average amount authorised for payment per claim settled during the year figured at Rs. 6.438 as against 6,737 during the previous year. The region-wise position of the claims settled and the amount authorised for payment during the year 1985-86 is given in Appendix-XX.

VII.7 The region-wise analysis of outstanding Employees' Deposit-Linked Insurance Claims as on 31.3.1986 are given in Appendix S-XXI. The analysis of the Appendix would reveal that 6,969 claims were pending as on 31st March, 1986 as against 6,926 at the end of March, 1985. The bulk of the claims i.e. 70.16% were pending for a period of less than 2 months, 26.46% between 2 to 6 months, 3.04% claims were pending for the period ranging from 6 to 12 months and 0.34% claims were outstanding over a period of 12 months.

Number of Beneficiaries under the Scheme

VII.8 Up to end of 31st March, 1986 the benefit under the Scheme was extended to 88,617 widows or legal heirs of the deceased members of the Scheme.

Arrears under the Employees' Deposit-Linked Insurance Scheme

VII.9 A sum of Rs. 1.64 crores* was in arrears towards contributions to the Employees' Deposit-Linked Insurance Fund as on 31.3.1986 from 8,222 defaulting establishments. In addition, Rs. 56.12 lakhs were in arrears on account of administrative charges and inspection charges from establishments. The amount due from the Government by way of contributions upto 31st March, 1986 figured as Rs. 0.34 crores.

Steps taken to Liquidate the Arrears

VII.10 For the recovery of the arrears 2,471 prosecution cases under Section 14 of the Act and 2,807 Revenue

*Provisional for West Bengal.

Recovery Certificates under Section 8 of the Act were launched during the year under report. The amount involved in Revenue Recovery Cases initiated during the year was Rs. 47.94 lakhs. Besides, a sum of Rs. 21.76 lakhs was recovered by deciding 1,715 Revenue Recovery Cases. 765 Prosecution cases were also decided during the year under report.

VII.11 At the end of the year, 8,708 Prosecution cases were pending in different Courts. Besides, 13,482 Revenue Recovery Cases were pending for recovery with the District Collectors. The distribution of pending-cases revealed that 27.3% cases were pending for a period of less than six months, 18.6% for a period between six months to one year and remaining 54.1% for a period of over one year.

Exemption from The Employees' Deposit-Linked Insurance Scheme

VII.12 Central Government is the appropriate authority to grant exemption from the Employees' Deposit-Linked Insurance Scheme. During the period under review, Central Government granted exemption to 256 establishments from the operation of the Employees' Deposit-Linked Insurance Scheme. Thus, the number of establishments which have so far been granted exemption stood at 1,434.

Liberalisation of Employees' Deposit-Linked Insurance Scheme

VII.13 The following recommendations for the liberalisation of the Scheme as suggested by the Central Board of Trustees are under consideration of the Government.

- i) Dispensing with the minimum average balance of Rs. 1,000 for entitlement of assurance benefit;
- ii) When the condition of minimum average balance is dispensed with or relaxed, the minimum amount of Rs. 1,000 be granted as insurance benefit;
- iii) The enhancement of maximum amount of insurance benefit from the present limit of Rs. 10,000 to Rs. 15,000/-.
- iv) Linking of assurance benefit to the last 10 months's average balance in Provident Fund of the deceased member instead of 36 month's average balance.

VIII. ADDITIONAL EMOLUMENTS (COMPULSORY DEPOSIT), 1974

VIII.1 The Employees Provident Fund Organisation is entrusted with the administration of AE (CD) Scheme, 1974 for the employees other than the Employees of Government and Local Authorities. The number of specified authorities (i.e. employers) whose accounts were maintained by the Regional Provident Fund Commissioners of the Organisation is as under:

	<i>No. of Specified authorities</i>
Additional Wages	17,865
Additional DA (Old) Accounts	63,601
Additional DA (New) Accounts	66,570

VIII.2 The Deposits received upto 31st March, 1986 on account of Additional Wages and Additional Dearness Allowance (Old) and (New) accounts are as under:

	<i>(Rs. in crores)</i>
Additional Wages	52.58
Additional DA (Old) Accounts	502.23
Additional DA (New) Accounts	220.52
Total	775.33

VIII.3 Compulsory Deposit Amounts in the three Deposit Accounts repayable in five annual instalments in respect of Additional Wages and Additional D.A. (Old) and by crediting to the Provident Fund Accounts of the Employees of Additon D.A. (New) Accounts.

Details of deposits due for repayment in instalments and the amount repaid towards these instalments upto 31.3.1986 are given below:

	<i>Amount due (Rs. in crores)</i>	<i>Amount repaid (Rs. in crores)</i>
1. Additional Wages	44.17	43.84
2. Additional D.A. (Old)	394.87	393.32
3. Additional D.A. (New)	148.94	133.41

VIII.4 The last instalment fell due for repayment on 6th July, 1983 though the bulk of amount of instalments which fell due upto July, 1983 have been repaid, an amount of Rs. 17.41 crores still remains to be refunded. Despite strenuous efforts made by the Regional Provident Fund Commissioners by even personal contact with the specified authorities and publicity through news papers by the Government, some of the establishments, generally smaller ones have not submitted claims for the over due repayments. As a result, the repayment on account of the instalments could not be fully completed.

VIII.5 58 specified authorities (Employers) failed to deposit an amount of Rs. 123.95 lakhs deducted from the salary of their employees as on 31st March, 1986.

VIII.6 Action to recover the defaulted amount by way of Revenue Recovery proceedings against 47 specified authorities involving an amount of Rs. 123.95 lakhs and prosecutions under A.E. (CD) Act, 1974 against 42 specified authorities involving an amount of Rs. 121.64 lakhs has been taken. Complaints under Section 406/409 of Indian Penal Code have also been filed against 24 specified authorities.

VIII.7 Out of Penal interest on belated remittances levied to the tune of Rs. 321.47 lakhs against 10,060 specified authorities, a sum of Rs. 240.96 lakhs has been recovered.

Expenditure on Additional Emoluments (Compulsory Deposit) Scheme

VIII.8 Expenditure incurred by the Organisation on the implementation of the A.E. (CD) Scheme 1974 is reimbursed by the Government of India. Ministry of Finance. A sum of Rs. 457.11 lakhs has been received from the Government since the inception of the Scheme upto 31st March, 1986. As against this, an expenditure of Rs. 471.25 lakhs has been incurred upto 31st March, 1986. The details of the amount received from the Government and expenditure incurred are given in Appendix S-XXIII.

IX. ADMINISTRATION OF THE ORGANISATION

Staff Strength

IX.1 The total sanctioned strength of the Employees' Provident Fund Organisation including officers and staff was 14,023 as on 31.3.1986 as against this 13,258 employees were in position on 31.3.1986. The group-wise position of sanctioned staff vis-a-vis staff in position is given below:

Table I: Staff Strength as on 31.3.1986

<i>Category of Staff</i>	<i>Sanctioned Strength</i>	<i>In position</i>
Group A	277	247
Group B	1,011	966
Group C	10,990	10,472
Group D	1,745	1,573
Total	14,023	13,258

IX.2 During the year 528 new posts were sanctioned. Out of these 520 were created in the Regional Offices and 8 in the Central Office for effective implementation of the provisions of the Employees' Provident Funds and other allied schemes. Of the total posts created, 7 belonged to Group A category, 32 to Group B category, 410 to Group C and the remaining 79 to Group D category. There is a variation of 156 posts in sanctioned strength between 1984-85 and 1985-86. This is due to non-operation of posts in the cadres of A.P.F.C. (Gr. II), PFI (Gr. I) and A. Os, which have been declared as "dying CADRES" consequent upon the recommendations of Faquir Chand Committee as accepted by the Government.

IX.3 The position of the sanctioned staff vis-a-vis staff in position during the last five years is given below:—

Table II: Staff Strength During the Last Five years

<i>Position as on</i>	<i>Total sanctioned including Officers (No.)</i>	<i>Staff in position including Officers (No.)</i>
31.3.1982	12,112	11,030
31.3.1983	12,829	11,846
31.3.1984	13,118	12,036
31.3.1985	13,651	12,201
31.3.1986	14,023	13,258

Departmental Examinations

IX.4 Departmental Examinations are regularly conducted for filling up various posts falling in the examination quota. During the year 1985-86 departmental examinations for various cadres viz. Lower Division Clerks, Upper Division Clerks, Head Clerks/Assistants & Hindi Translators (Gr. II) involving 2,445 candidates in all belonging to 16 Regional and 37 Sub-Regional Offices were conducted. Out of the 2,445 candidates who appeared, 651 candidates came out successful. The Organisation is also contemplating to hold "Employees' Provident Fund Service Examination" on approval and notification of the recruitment rules for the post of Enforcement Officers/Assistant Accounts Officers/Superintendents.

Training

IX.5 Training is at present imparted to the officers/staff of the Organisation on the following lines:— (a) Induction course for newly recruited L.D. Cs; (b) Refresher Course for Head Clerks; (c) Inservice Training for Field Officers; (d) Tailored course for officers conducted by Management Institutions like Administrative Staff College of India, Hyderabad, Indian Institute of Management Bangalore, Indian Institute of Public Administration, New Delhi, Gandhi Labour Institute, Ahmedabad etc.; (e) Sponsoring officers to specialized courses conducted by Management Institutions.

IX.6 Training programmes were given special impetus during the year. 102 Assistant Provident Fund Commissioners/Accounts Officers underwent Management Development Programmes in Management Institutions. 28 officers were sponsored to attend specialised courses. Significant among the training activity was launching of an intensive 40 day residential training programme at the Indian Institute of Public Administration, New Delhi for a batch of Assistant Provident Fund Commissioners recruited directly through the Union Public Service Commission. A Course on 'Records Management' was conducted at Jaipur for the benefit of 20 supervisory staff. Another batch of 20 Caretakers/Chowkidars underwent a course on 'Fire Fighting' with the faculty support from the Loss Prevention Association of India, New Delhi.

IX.7 The Zonal Training Officers in the four Zones continued to impart training to the newly recruited Clerks. About 1588 Lower Division Clerks/Upper Division Clerks were trained. "Refresher Courses for Head Clerks" have been started in the South Zone from January, 1986 onwards and about 80 Head Clerks from Kerala, Karnataka, Tamil Nadu and Andhra Pradesh have been trained in four batches.

IX.8 Keeping in mind the importance of training in the organisation, it is proposed to establish a Central Training Institute at Faridabad. A sum of Rs. one lakh advance has been paid for purchase of the land.

IX.9 Proposals are under way to further strengthen the training wing by seeking additional posts of A.P.F.Cs (Training) exclusively for major regions like Bombay, Calcutta, Madras and Uttar Pradesh.

Progressive use of Hindi

IX.10 It is a matter of great honour and achievement for the Organisation, when Shri T. ANJIAH, the then Honourable Minister of State for Labour presented the "Rajbhasha Shield" for the commendable progress achieved in use of Hindi by the Central Office of the Organisation. The shield was received by Shri B.K. Bhattacharya, C.P.F.C. on 18th December, 1985 at a solemn function from the Honourable Minister.

IX.11 To monitor the progress of use of Hindi and to implement the instructions issued from Government of India from time to time 48 Official Language Implementation Committees have been constituted in the Central, Regional and Sub-Regional Offices of the Organisation. they are meeting regularly and during the year 116 Official Language Implementation Committees meetings were held.

130 quarterly progress reports were received and reviewed by Central Office.

The Parliamentary Committee on Official Language visited Bangalore and Bombay Offices on 11.7.1985 and 9.10.1985 respectively.

IX.12 Hindi week has been celebrated from 14th to 20th September, 1985 by all the offices of the Organisation. During the week in addition to other programmes "Hindi Noting & Drafting Competition" and "Hindi Essay Competition" for Officers and Staff of Hindi-speaking and non-Hindi speaking were held separately. The winners were awarded cash prize of Rs. 150/-, Rs. 100/- and Rs. 75/- alongwith certificates. The local members of Hindi Salahkar Samiti of Ministry of Labour were invited in the programmes and closing ceremonies by Regional Offices and Sub-Regional Officers. In Central Office, Shri H.M.S. Bhatnagar, Secretary, Ministry of Labour was the Chief Guest and Miss Meera Seth, Additional Secretary, Ministry of Labour also attended the ceremony along with other dignitaries. A variety programme was performed by staff members, which was very much applauded.

IX.13 During the year 5 posts of Hindi Officers, 10 posts of Hindi Translator (Grade. I), 17 posts of Hindi Translator (Grade. II) and 4 posts of Hindi Typists were created for different offices of the Organisation.

Management Information System (MIS)

IX.14 The Employees' Provident Fund Organisation introduced a Management Information System (MIS), designed by Administrative Staff College of India, Hyderabad. The objective of the system designed was to improve the Organisational effectiveness at the Central, Regional and Sub-Regional levels. The Administrative Staff College of India, Hyderabad recommended a 'System' for the Central and Regional Office in order to have a proper and timely flow of information from the establishment level to the Central Office of the Organisation, which would enable the management, to undertake a periodic and timely evaluation of the performance of the Organisation and in the process enable itself to take corrective steps for achieving fuller objects of the system. After detailed deliberations on the reports submitted by the consultants i.e. Administrative Staff College of India, the E.P.F. Organisation decided to switch over to the new system of collection of data in the formats covering the various functional parameters. With effect from 1st April, 1985 the new system was introduced in the Organisation. In order to educate the Field Officers who were entrusted with the responsibility of furnishing data in newly designed formats MIS workshops were held at New Delhi, Bangalore, Madras and Bombay. The collection of information in the formats designed under the system has since been put into operation and the data are at present received in the Central Office on these new formats. Once the system is stabilised the Organisation would endeavour to processing the information on computers.

1985-86

Computerisation

IX.15 With the phenomenal growth of the Organisation and its multifarious activities, the volume of transactions carried out by the Organisation has tremendously increased and thus it has been found that in spite of streamlining the systems and procedures, the volume of work particularly on the accounts side is so heavy that it is difficult to satisfactorily cope with it manually. An agreement was entered into with M/s Computer Maintenance Corporation of India Ltd. for preparation of a feasibility study and development of a computer based accounting system for the Employees' Provident Fund Organisation. The Computer Maintenance Corporation of India Ltd. have completed the systems specification, programme specification and programming. The system developed by the CMC has been test run for 100 establishments in the Regional Office, Delhi and found satisfactory. It has been decided by the Central Board of Trustees, Employees' Provident Fund to introduce the computer based accounting system in the Regional Office, Delhi on an experimental basis. The stability of the system would be determined by comparing and tallying the accounts for the years 1985-86 and 1986-87, prepared on computer based system and manual system. To start with, the data entry work would be done in the Regional Office, and processing will be done by the CMC through their computers. With the approval of the Central Board of Trustees further action to introduce the computer based accounting system in a phased manner in other Regional Offices will be taken up after its successful implementation in Delhi Regional Office.

IX.16 The Organisation is also considering usage of mini computers in certain functional areas in Central Office for concurrent evaluation, management information system data processing, monitoring of investment and Banking operation etc.

Administration Inspections

IX.17 Central Inspection Teams led by the CPFC/Dy.CPFC and RPFC (Inspection) conducted administrative inspection of Regional and Sub-Regional offices periodically to ascertain whether the basic records are maintained and the work is done according to the procedure laid down in the Accounting Manual and other instructions issued from time to time.

During the year under report, 13 Regional and 6 Sub-Regional Offices were inspected. The deficiencies observed were brought to the notice of concerned officers for rectification.

Vigilance

IX.18 During the year under report, Vigilance Cell continued its efforts to reduce the chances of corruption in the Organisation. To achieve this objective additional possible points in this behalf pertaining to the handling of various claims etc. by the employees of the Organisation were located and remedial steps initiated. Regular and surprise visits from vigilance angle to various Regional and Sub-Regional Offices were continued. Based on findings during the course of investigation in several cases improvements in the existing working arrangements were also taken up.

IX.19 During the year under report 106 complaints requiring investigations were received. Investigations were completed in 72 cases. Disciplinary proceedings were initiated in 68 cases and punitive action completed in 75 cases. Progress of disciplinary cases was regularly watched by obtaining monthly returns from all disciplinary authorities located in the Regional and Sub-Regional Offices throughout the country.

Details of the officers dealing with anti-corruption measures in the Organisation was given wide publicity to encourage the affected members of the public to approach the concerned officers in case of such contingencies. Investigations in several cases pending with the local police were finalised through personal contacts with the concerned officers.

Administrative Accounts

IX.20 The receipts and payment of administration account for the year 1985-86 relating to three Scheme framed under the EPF & MP Act, 1952 is in table III below

Table III : Receipts and Payments of Administration Account under EPF & FPF Schemes & under EDLI Schemes

	E.P.F. & F.P.F.		E.D.L.I.	
	1984-85	1985-86	1984-85	1985-86
	(In lakhs)			
1. Receipts				
(a) Administrative charges Inspection charges and Penal Damages.	2068.29	2300.56	592.88	694.39
(b) Interest on Investment.	410.06	468.89	611.43	776.93
(c) Contribution by the Govt. towards Administrative expenses on FPF & EDLI Schemes	141.90	701.00	292.00	524.00
(d) Miscellaneous	67.63	91.10	—	—
TOTAL	2686.88	3561.55	1496.31	1995.32
2. Payments:—				
(a) Revenue Expenditure	2531.96	2823.93	67.41	80.51
Capital Expenditure	100.00	100.00	3.46	1.28
Advances Repayable	88.03	140.31	0.14	0.45
TOTAL	2719.99	3064.24	71.01	82.24
Excess of Receipts over Payments.	(—) 32.11	497.31	1425.30	1913.08

* The figures for 1985-86 are provisional and subject to Audit. The figures for 1984-85 are actuals.

IX.21 An analysis of Table III relating to receipts and payments of Administration Account reveals that there was a surplus of Rs. 19.13 crores under the Employees' Deposit Linked Insurance Schemes Administration Account during the year 1985-86 and Rs. 4.97 crores under E.P.F. & F.P. Schemes.

In case of Provident Fund and Family Pension Schemes, the revenue receipts in the form of administration, inspection charges and penal damages increased by 10.08% as against revenue payments (including repairs and maintenance of office buildings and staff quarters) by 11.7% over the preceding year.

Publicity Measures

IX.22 To create awareness among the workers about the social security benefits provided to them under the Employees Provident Funds & Miscellaneous Provisions Act, 1952 and the Schemes framed thereunder and to apprise employers about their obligations under the Act and the Schemes, a publicity campaign was carried out through the D.A.V.P., New Delhi through various media like Television, Radio, Newspapers and Cinema slides.

IX.23 A 20-second Video Spot conveying the message about the benefits available to the employees covered under the E.P.F., the F.P.F. and the E.D.L.I. Schemes was telecast 10 times from seven T.V.Stations viz. Delhi, Bombay, Calcutta, Madras, Jalandhar, Lucknow and Hyderabad, in Hindi/regional languages of the States concerned. Another 20-second video spot in English conveying message for the employers was telecast 8 times in the National Net Work immediately before the popular serial 'Nukkar'.

IX.24 A 30-second messages about the benefits available to the employees covered under the E.P.F. & M.P. Act and the Schemes framed thereunder was broadcast over all the 29 channels of Akashvani (Except J&K) in Hindi and regional languages of the States concerned for 46 days continuously from 16th November, 85 to 31st December, 1985.

IX.25 Insertions were given in 87 newspapers in the months of January and February, 1986 throughout the country, for the guidance of the employers and the employees. The insertions for employers were in English language and the insertions for employees were in Hindi/regional languages.

Cinema Slides were also screened for the guidance of the employers in the cinema houses in some parts of the country.

IX.26 A U-matic film in colour of 20 minutes' duration under the caption 'Bhavishyanidhi' was also produced with a view to educate the workers about the social security benefits provided under the E.P.F. & M.P. Act and the three Schemes framed thereunder. The film was screened in the National Net Work programme on 20.6.86 from 10.55 p.m. to 11.15 p.m. Cassettes of the film have been sent to Regional Provident Fund Commissioners, Maharashtra, Uttar Pradesh, Haryana, Orissa, Gujarat, Punjab, Bihar, Madhya Pradesh, Delhi and West Bengal to arrange screening of the film through V.C.Rs at big Mills & Factories with the co-operation of Employers' Associations, Workers' Unions, State Publicity Departments, Workers' Educational Centres and individual employers.

Opinion Survey for Restructuring Existing Schemes

IX.27 There is a demand from some quarters for introduction of a Retirement Pension Scheme in lieu of or in addition to the Provident Fund Scheme, so that the object of providing old age and Survivors Pension as has been done in many industrially advanced countries could be considered.

With this end in view, the National Institute of Public Finance and Policy, New Delhi, has been entrusted to conduct an opinion survey amongst a cross section of the working class and to submit their finding so as to formulate proposals for restructuring the existing three Schemes.

Their survey work has been completed by the Institute and their report has since been received. The report is proposed to be placed before the Central Board of Trustees for policy formulation.

Redressal of Grievances of Subscribers

IX.28 The Employees' Provident Fund Organisation is conscious of its responsibility towards large number of subscribers, who are not fully equipped to understand the various benefits available to them under the three Schemes. The image of the Organisation depends on the service it provides to the subscribers.

The system of hearing the grievances of the aggrieved subscribers, continued at the Central and the Regional Offices of the Organisation. Public Relation Officers have been posted at the headquarters of all the regional offices to assist the aggrieved subscribers in getting their grievances removed. The figures of grievances received and disposed of in various offices of the Organisation including Central Office during the year 1985-86 are as under:—

No. of grievances pending as on 31.3.85	4297
Grievances received during 1985-86	55701
	Total 59998
Grievances disposed of during 1985-86	54268
Balance pending	5730

To redress the grievances/complaints of the subscribers a Complaints Wing consisting of 3 Sections has been set-up in the Central Office, particularly to help the subscribers, who cannot approach the authorities in person. This Wing received 5,570 complaints during the year 1985-86 pertaining to delay in final settlements of claims, sanction of advances, transfer of accounts and issue of annual statement of accounts. Of these, 3,365 (60.42%) complaints were redressed. The complaints received in the Complaints Wing of the Central Office about delay in final settlement of claims, Provident fund transfer cases, grant of advances from Provident Fund and issue of annual accounts slips to members of the fund, numbered 14,322 in the 1983-84. The number of complaints declined considerably in the years 1984-85 and 1985-86. Of the total complaints received in the Complaints Wing of the Central Office complaints about delay in final settlement of claims only were 7818 in 1983-84. Complaints of this nature received during 1985-86 were 2794. The steep fall in the number of complaints received in the Central Office from the members of the fund is an indicator of improved service to the members of the fund.

Welfare Measures for the Staff

IX.29 Employees' Provident Fund Organisation is a service oriented Organisation. In the process of serving the social security needs of millions of workers, the Organisation was conscious to provide optimum possible welfare to the staff members. It has always been the endeavour of the Organisation to provide congenial working atmosphere to its employees, to equip them with modern equipments, to provide facility of suitable residential accommodation, canteens, recreation clubs, sports etc. Some of the welfare measures taken by the Organisation in this direction are listed below:—

Office Buildings

IX.30 Provisions of congenial work environment through construction of office buildings with reasonable floor space for proper upkeep of records is one of the basic requirements in any service set up. The Employees' Provident Fund Organisation being a service institution has, therefore, attached considerable importance to construction of office buildings for its Regional and Sub-Regional Offices at different places. During the last 20 years, it has undertaken programmes for construction of office buildings for the Regional and Sub-Regional Offices as also staff quarters for its employees in a phased manner. As on date office buildings have been constructed in Bombay, Hyderabad, Bangalore, Trivandrum, Bhubaneswar, Chandigarh, Jaipur, Kanpur and Madras for the Regional Offices and for Sub-Regional Office at Amritsar. The ready—built office accommodation for Sub-Regional Offices at Simla & Indore have since been finalised. Besides, construction of office buildings at Ahmedabad for regional Office and for Sub-Regional Offices at Coimbatore and Madurai are nearing completion. The construction work of office buildings at Patna, Cochin, Vishakhapatnam and Cuddapah is in progress. Land for construction of office

buildings has also been purchased at Varanasi, Mangalore, Hubli, Ludhiana, Guwahati and Delhi (Central & Regional Office), Kota.

Housing Accommodation

IX.31 In pursuit of its objective to provide staff quarters to its employees, the Organisation had constructed a total number of 1081 staff quarters in Hyderabad, Delhi, Trivandrum, Bombay, Bhubaneswar, Chandigarh, Madras, Jaipur, Kanpur and Madurai. The construction work of the remaining quarters at Madurai as well as additional quarters at Bhubaneswar is nearing completion. In addition to this, the construction work is in progress at Calcutta and Faridabad. Land has also been purchased for staff quarters at Cochin, Calicut, Hubli, Ludhiana, Amritsar, Varanasi, Mangalore and Guwahati. In case of Bombay and Madras land has also been purchased for construction of additional staff quarters.

Productivity Linked Bonus

IX.32 The Employees of the Organisation are entitled to Bonus under the Productivity Linked Bonus Scheme formulated by the National Productivity Council and approved by the Government. The Scheme came into effect from the year 1980-81. Ex-gratia payment to the extent of 15 days, wages was also paid for the year 1979-80. Under the Productivity-Linked Bonus Scheme, the staff members were paid 26 days, wages for the year 1985-86 as against 25 days for the 1984-85. The quantum of bonus paid since 79-80 is given below:—

<u>Year</u>	<u>Quantum of Bonus</u>
1979-80	15 days
1980-81	18 days
1981-82	21 days
1982-83	22 days
1983-84	24 days
1984-85	25 days
1985-86	26 days

As would be seen from the above, there has been a steady increase in the level of productivity in the Organisation.

The provisions of the Productivity Scheme provide for review of its impact after every three years. The Scheme has been reviewed by National Productivity Council, New Delhi and they have submitted a revised draft Scheme which is being scrutinised and will be finalised shortly.

Canteens

IX.33 The departmental canteens on subsidised basis have been set up in the Regional Offices in Andhra Pradesh, Gujarat, Karnataka, Kerala, Maharashtra, Orissa, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal. A grant to the extent of Rs. 6.44 lakhs was authorised during the year under report in the shape of subsidy as standard minimum provision of departmental assistance to canteens, interest free loan upto Rs. 5000 per canteen and grant of uniform and repair of equipment.

Sports

IX.34 The Central Board of Trustees in its 100th meeting held on 28.7.84 approved the formation of a Central Sports Control Board at the Headquarters Office and Regional Sports Control Boards in the Regional Office of the Organisation.

Towards the end of 1985, Cricket matches were organised in the Organisation on zonal basis, the semi-finals and final of which were held at Bangalore from 16th to 19th December, 1985. The team representing Maharashtra region beat the team from Haryana region in the final and emerged the champion.

The 3rd All Sports and Athletics Meet of the Organisation was held at Rajarathinam Stadium, Madras from 10th to 12th February, 1986. The Meet was opened by Shri K.A. Krishnaswamy, Minister for Labour and Dairy Development, Government of Tamil Nadu.

During the Meet, the spectators witnessed keen competition between the participants from different offices of the Organisation. Tamil Nadu region won the team championship. Shri B.K. Bhattacharya, Central Provident Fund Commissioner was the chief guest at the closing ceremony held on the evening of 12th February, 1986.

Holiday Home

IX.35 Employees' Provident Fund Organisation have opened a 'Holiday Home' at Shimla for use by the officials of the Organisation. This Holiday Home has proved to be a peaceful and enjoyable resort for the employees during their Holidays. The Organisation is also endeavouring to open similar holiday Homes at Puri in Orissa, Darjeeling in West Bengal, Ottacomand in Tamil Nadu and Goa. The proposals are under examination in consultation with the concerned Regional Provident Fund Commissioners.

Other Welfare Measures

IX.36 Conveyance Allowance to the blind and orthopaedically handicapped employees at 10% of their basic pay subject to a maximum of Rs. 75 per month in each case had been sanctioned. During the year under report the allowance was given to 150 handicapped employees.

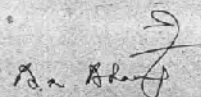
IX.37 As a measure of rehabilitating physically handicapped persons, the Organisation has taken into employment 213 handicapped persons.

IX.38 A grant of Rs. 0.69 lakhs on matching basis was given to the Staff Recreation Clubs at Central Office and Regional Offices during the year for purchase of books, magazines and other equipments to promote the interest in sports and other cultural activities.

Participation in International Social Security Organisation

IX.39 International Social Security Association was founded in 1927 to protect, promote and develop the social security throughout the world. At present it has 321 members (257 affiliate members in 117 countries and 64 associated members in 29 countries). The affiliate members are Government Departments, Central Institutions or National Federations of institutions, which administer social security or one of its branches. The National Institutions engaged in the development of social security but which have no administrative responsibility are eligible for associate membership. The Employees' Provident Fund Organisation is an associate member and Employees' State Insurance Corporation and Ministry of Labour, Government of India are the affiliate members of ISSA.

1. Shri B.K. Bhattacharya, Central Provident Fund Commissioner attended (i) the Eighth Meeting of ISSA Committee on P.F. held in Swaziland from 23rd July to 25th July, 1985 and (ii) the meeting of four permanent Committees of ISSA held in Brussels (Belgium) from 3rd to 6th September, 1985.
2. Smt. Usha Sahajpal, Financial Adviser & Chief Accounts Officer of this Organisation participated in the 4th International Conference of ISSA on Data Processing in the field of Social Security held in Madrid (Spain) from 1st October to 4th October, 1985.
3. Shri S.P. Mehrotra, Dy. Central Provident Fund Commissioner attended the 7th ISSA Regional Conference for Asia & Oceania held at Kuala Lumpur (Malaysia) from 4th to 8th November, 1985.
4. Shri C.S. Reddy, Regional Provident Fund Commissioner, Karnataka participated in the Asian Regional Training Seminar of ISSA held at Fiji from 12th to 22nd November, 1985.



(B.K. BHATTACHARYA)
Secretary, Central Board of Trustees
and
Central Provident Fund Commissioner.

APPENDIX A

List of the Members of the Central Board of Trustees, Employees' Provident Fund as on 31-3-1986

Chairman

1. Shri P.A. Sangma,
Minister of State in the
Ministry of Labour,
Government of India,
New Delhi.

Members

2. Shri H.M.S. Bhatnagar,
Secretary,
Ministry of Labour,
Government of India,
New Delhi.
3. Miss M. Seth,
Additional Secretary,
Ministry of Labour,
Government of India,
New Delhi.
4. Shri M.L. Majumdar,
Financial Adviser,
Ministry of Labour,
Government of India,
New Delhi.
5. Shri V. Balasubramanian,
Director (Budget),
Ministry of Finance,
Department of Economic Affairs,
New Delhi.
6. Shri B.S. Ramaswamy,
Director General,
Employees' State Insurance Corporation,
New Delhi.
7. Shri K.M. Ansari,
Secretary to the Government of Andhra Pradesh,
Labour Department,
Hyderabad.
8. Shri M.P. Bezbaruah,
Secretary to the Government of Assam,
Labour department,
Dispur (Guwahati).
9. Shri R.U. Singh,
The Secretary to the Government of Bihar,
Department of Labour & Employment,
Patna.
10. Shri Shambhu Dayal,
Secretary to the Government of Gujarat,
Labour Department,
Sachivalaya,
Gandhi Nagar,
Ahmedabad.
11. Shri Kulwant Singh,
Commissioner & Secretary to the Govt. of Haryana,
Labour & Employment Department,
Chandigarh.
12. Shri P.S.S. Thomas,
Secretary to the Govt. of Karnataka,
Social Welfare & Labour Department,
Bangalore.
13. Shri U. Mahabala Rao,
Commissioner & Secretary to the Govt. of Kerala,
Labour Department,
Trivandrum.
14. Shri S. C. Gupta,
Secretary to the Govt. of Madhya Pradesh,
Labour Department,
Bhopal.
15. Shri Jagdish Joshi,
Secretary to the Govt. of Maharashtra,
Industries, Labour & Energy Department,
Bombay.
16. Shri Madan Mohan Mohanty,
Secretary to the Govt. of Orissa,
Labour Department,
Bhubaneshwar.
17. Shri Hari Ram,
Secretary to the Govt. of Punjab,
Labour & Employment Department,
Chandigarh.

18. Shri R. Sontake,
Commissioner & Secretary to the Govt. of
Rajasthan,
Labour Department, Jaipur.
19. Shri A. Balraj,
Secretary to the Govt. of Tamil Nadu,
Labour & Employment Department,
Madras.
20. Shri P.M.L. Srivastava,
Commissioner & Secretary to the Government
of Uttar Pradesh,
Labour Department,
Lucknow.
21. Shri H. Ghosh,
Secretary to the Govt. of West Bengal,
Labour Department,
Calcutta.
22. Shri Waris R. Kidwai,
Secretary General, SCOPE,
A/81, Himalaya House,
Kasturba Gandhi Marg,
New Delhi-1.
23. Shri D.P. Chakravarti,
Shri Annapurna Cotton Mills & Industries Ltd.,
P-10, New Howrah Bridge Approach Road,
Calcutta-700001.
24. Mr. Pratap Bhogilal,
Chairman, Batliboi & Company Ltd.
Apeejay House, Dr. V.B. Gandhi Marg,
Bombay-400023.
25. Shri B.M. Sethi,
Secretary,
All India Organisation of Employers,
Federation House, Tansen Marg,
New Delhi-110001.
26. Shri Babubhai Rathi,
Rathi farm, B. Road, Industrial Estate,
Satpur,
Nasik-422007.
27. Dr. I.P. Poddar,
Managing Director, Calcutta Silk Mfg. Co. Ltd.,
"Commercial House", 135-A,
Biplabi Rashbehari Basu Road,
Calcutta-700001.
28. Shri Parduman Singh,
Secretary, Punjab State Committee of AITUC,
Ekta Bhawan, Putlighar, Amritsar.
29. Shri B.N. Sathaye,
Organising Secretary,
Bharatia Mazdoor Sangh, Samadhan,
Ram Nagar,
Bombivāli East-421201, Thane District
(Maharashtra)
30. Shri Kisan Tulpule,
President, Mill Mazdoor Sabha,
Shramasadhana,
Hindu Colony 1st Lane, D.V. Pradhan Road,
Dadar,
Bombay-400014.
31. Shri D. Venkatesh,
General Secretary, INTUC, Karnataka Branch,
26/1, 2nd Main Road, 11th Cross, Vyalikhaval,
Malleswaram,
Bangalore-560003.
32. Shri Lal Bahadur Singh,
Joint General Secretary, INTUC, Bengal Branch,
177/B, Acharya Jagdish Bose Road,
Calcutta-700014.
33. Shri Balwantrai Kapoor,
President, INTUC, Punjab Branch,
852/9, Gate Khazana,
Amritsar.

APPENDIX B

**Chairmen of various Regional Committees, Employees' Provident Fund as on 31st March, 1986
and meetings held by these Regional Committees during the year 1985-86.**

<i>S. No.</i>	<i>Region</i>	<i>Name of the Chairman</i>	<i>No. of meetings held</i>	<i>Date of meetings</i>
(1)	(2)	(3)	(4)	(5)
1.	Andhra Pradesh	Shri Khalid M. Ansari, Secretary to the Govt. of Andhra Pradesh, Labour Department, Hyderabad.	29th 30th	14.11.85 25.3.86
2.	Assam	Shri M.P. Bezbaruah, Commissioner and Special Secretary, Labour & Employment Department, Govt. of Assam, Dispur.	22nd 23rd	24.11.85 27.2.86
3.	Bihar	Shri R.U. Singh, Secretary to the Govt. of Bihar, Department of Labour & Employment, Patna.	46th 47th	22.8.85 29.11.85
4.	Delhi	Shri D.C. Sankhla, Labour Secretary, Delhi Administration, Delhi.	31st 32nd	27.6.85 7.1.86
5.	Gujarat	Shri S. Dayal, Secretary to the Govt. of Gujarat, Labour Deptt., Sachivalaya, Gandhi Nagar.	38th 39th	14.8.85 11.3.86
6.	Haryana	Shri Kulwant Singh, Financial Commissioner & Secretary to the Govt. of Haryana, Labour and Employment Deptt., Chandigarh.	35th 36th	17.8.85 12.2.86
7.	Himachal Pradesh	Shri Om Yadav, Secretary to the Govt. of Himachal Pradesh, Labour & Employment Deptt., Shimla.	16th 17th	17.9.85 25.2.86
8.	Karnataka	Shri D. Manjunath, Hon'ble Labour Minister, Govt. of Karnataka, Bangalore.	31st 32nd	28.10.85 25.3.86
9.	Kerala	Shri U. Mahabala Rao, Secretary to the Govt. of Kerala, Labour Department, Trivandrum.	40th 41st	7.6.85 4.12.85
10.	Madhya Pradesh	Shri S.C. Gupta, Labour Secretary, Govt. of Madhya Pradesh, Labour Department, Bhopal.	43rd 44th	26.8.85 20.12.85

11. Maharashtra	Shri Jagdish Joshi, Secretary to the Govt. of Maharashtra, Industries, Labour & Energy Department, Bombay.	55th	25.10.85
		56th	10.3.86
12. Orissa	Shri M.M. Mohanty, Commissioner-cum-Secretary to the Govt. of Orissa, Labour & Employment Department, Bhubaneswar.	28th	16.10.85
		29th	19.3.86
13. Punjab	Shri Hari Ram, Secretary to Govt. of Punjab, Labour & Employment Deptt., Chandigarh.	35th	12.8.85
		36th	31.3.86
14. Rajasthan	Shri R. Sontake, Labour Secretary, Govt. of Rajasthan, Jaipur.	34th	7.8.85
		35th	17.3.86
15. Tamil Nadu	Shri A. Balraj, Commissioner & Secretary to the Govt. of Tamil Nadu, Department of Labour, Madras-600009.	68th	25.5.85
		69th	5.7.85
		70th	25.1.86
16. Uttar Pradesh	Shri P.M.L. Srivastava, Special Secretary to the Govt. of Uttar Pradesh, Vidhan Bhawan, Lucknow.	53rd	10.6.85
		54th	11.3.86
17. West Bengal	Shri H. Ghosh, Secretary to the Govt. of West Bengal, Labour Department, Calcutta.	60th	5.5.85
		61st	11.10.85
		62nd	29.1.86

APPENDIX C

Statement showing the Sub-Regional Offices, Districts covered and date of opening, upto
31st March, 1986

<i>S. No.</i>	<i>Region</i>	<i>Sub-Regional Offices & District covered</i>	<i>Date of opening of S.R.Os.</i>
(1)	(2)	(3)	(4)
1.	Andhra Pradesh	(1) Guntur Guntur Krishna Prakasam	1.6.1978
		(2) Cuddapah Kurnool Anantapur Cuddapah Chittoor Nellore	7.9.1978
		(3) Visakhapatnam Visakhapatnam Srikakulam East Godavari West Godavari	1.6.1979
2.	North Eastern Region	(1) Shillong Meghalaya Nagaland Manipur Arunachal Pradesh Mizoram	10.7.1978
		(2) Agartala Tripura East Tripura West Tripura North Tripura South	24.5.1982
3.	Bihar	(1) Ranchi Ranchi Singhbhum Dhanbad Hazaribagh Palamau Giridih	1.9.1978
		(2) Muzaffarpur Saran Samastipur Beghusarai Madhubani	1.3.1982

	East & West Champaran	
	Mussaffarpur	
	Sitamarhi	
	Purnea	
	Saharsa	
	Katihar	
	Vaishali	
	Gopalganj	
	Siwan	
	Dharbhanga	
	(3) Jamshedpur	9.7.1984
	Jamshedpur	
	Singhbhum	
4. Gujarat	(1) Surat	1.4.1976
	Surat Broach	
	Valsad	
	Dang	
	(2) Rajkot	12.5.1980
	Rajkot	
	Jamnagar	
	Junagarh	
	Amreli	
	Bhavnagar	
	Surendranagar	
	Kutch-Bhuj	
	(3) Baroda	15.6.1981
	Vadodara	
	Panchamahar	
5. Haryana	(1) Karnal	1.5.1985
	Karnal	
	Kurukshetra	
	Sonepat	
	Jind	
	Ambala	
	Sirsa	
	Hissar	
6. Karnataka	(1) Mangalore	31.3.1979
	Coorg	
	South Kanara	
	Hassan	
	(2) Hubli	4.4.1983
	Dharwar	
	Gulbarga	

	Bidar	
	Bijapur	
	Raichur	
	North Canara	
	Belgaum	
	Bellary	
	Chitrandurga	
	Shimonga	
7. Kerala	(1) Kozhikode	20.12.1977
	Cannanore	
	Palghat	
	Mallapuram	
	Kozhikode	
	(2) Cochin (Ernakulam)	15.7.1981
	Trichur	
	Ernakulam	
	Alleppey	
	Kottayam	
	Idduki	
8. Maharashtra	(1) Nagpur	19.10.1975
	Nagpur	
	Buldana	
	Akola	
	Amaravati	
	Yeotmal	
	Wardha	
	Bhandara	
	Chandrapur	
	(2) Pune	14.3.1977
	Poona	
	Ahmednagar	
	Aurangabad	
	Nasik	
	(3) Goa	16.6.1982
	Goa	
	Daman	
	Diu	
	(4) Kolhapur	19.9.1983
	Kolhapur	
	Sangli	
	Satara	
	Ratnagiri	
	Sholapur	

	(5) Aurangabad	15.4.1985
	Aurangabad	
	Latur	
	Nanded	
	Parbhani	
	Jalna	
	Osmanabad	
	Bisar	
9. Orissa	(1) Rourkela	1.6.1984
	Sambalpur	
	Sunder Garh	
	Keonjhar	
	Rourkela	
10. Punjab, Himachal Pradesh & Union Territory of Chandigarh	(1) Amritsar	16.10.1978
	Amritsar	
	Kapoorthala	
	Gurdaspur	
	Firozpur	
	Jalandhar	
	(2) Ludhiana	14.8.1981
	Ludhiana	
	Faridkot	
	(3) Shimla	16.4.1984
	Shimla	
	Solan	
	Sirmaur	
	Kinnaur	
	Bilaspur	
	Una	
	Hamirpur	
	Mandi	
	Kulu	
	Lahaul & Spiti	
	Kangra	
	Chamba	
11. Rajasthan	(1) Kota	1.12.1982
	Kota	
	Bundi	
	Jhalwar	
	Sawai Madhopur	

12. Tamil Nadu

- | | | |
|-----|---|------------|
| (1) | Coimbatore
Coimbatore
Salem
Dharmapuri
Nilgiris | 15.11.1978 |
| (2) | Madurai
Madurai
Ramnad
Tirunelveli
Kanya Kumari | 1.4.1980 |
| (3) | Trichy
Trichy
Tanjore
South Arcot
Pudukotai | |

13. Uttar Pradesh

- | | | |
|-----|---|------------|
| (1) | Meerut
Meerut
Bulandshahar
Muzaffar Nagar
Dehradun
Uttarkashi
Saharanpur
Moradabad
Bijanore
Rampur | 8.3.1977 |
| (2) | Varanasi
Faizabad
Varanasi
Gazipur
Jaunpur
Azamgarh
Mirzapur
Allahabad
Partapgarh
Sultanpur | 12.3.1980 |
| (3) | Haldwani
Almora
Nainital
Pithoragarh | 21.12.1981 |
| (4) | Bareilly
Bareilly
Shahjahanpur
Moradabad
Pilibhit
Rampur
Badaun | 21.12.1982 |

14. West Bengal

- | | | |
|-----|-------------------|-----------|
| (5) | Gorakhpur | 7.5.1983 |
| | Gorakhpur | |
| | Deoria | |
| | Basti | |
| | Gonda | |
| | Bahraich | |
| | Ballia | |
| (6) | Agra | 2.9.1983 |
| | Agra | |
| | Mathura | |
| | Etah | |
| | Mainpuri | |
| | Aligarh | |
| (1) | Siliguri | 4.2.1977 |
| | Darjeeling | |
| | Jalpaiguri | |
| | West Dinajpur | |
| | Cooch-Behar | |
| | Malda | |
| (2) | Port Blair | 25.5.1984 |

APPENDIX D

Statement showing the Names of the Provident Fund Inspectorates outside the Headquarters of the Regional offices as on 31st March, 1986.

<i>S. No.</i>	<i>Region</i>	<i>No. of P.F. Inspectorates</i>	<i>Name of the Cities where P.F. Inspectorates have been Opened.</i>
(1)	(2)	(3)	(4)
1.	Andhra Pradesh	17	1) Vijayawada 2) Nellore 3) Eluru 4) Tirupathi 5) Kakinada 6) Warangal 7) Kurnool 8) Ananthapur 9) Nizamabad 10) Karim Nagar 11) Rajahmundry 12) Srikakulam 13) Ongole 14) Guntur 15) Cuddapah 16) Visakhapatnam 17) Khammam
2.	North Eastern Region	4	1) Tinsukia 2) Agartala 3) Gauhati 4) Shillong
3.	Bihar	16	1) Deoghar 2) Dhanbad 3) Muzaffarpur 4) Kodarma 5) Katihar 6) Jamshedpur 7) Gaya 8) Giridih 9) Bhagalpur 10) Rohtas 11) Monghyr 12) Ranchi 13) Jasidih 14) Sahebganj 15) Bokaro

4. Delhi	—	16) Chaibasa	—
5. Gujarat	4	1) Baroda	
		2) Bhavnagar	
		3) Rajkot	
		4) Surat	
6. Haryana	5	1) Ambala	
		2) Panipat	
		3) Yamunanagar	
		4) Karnal	
		5) Rohtak	
7. Karnataka	13	1) Dharwar	
		2) Mercara	
		3) Shimoga	
		4) Belgaum	
		5) Raichur	
		6) Chickmagalur	
		7) Mysore	
		8) Gulbarga	
		9) Bellary	
		10) Hassan	
		11) Mangalore	
		12) Coorg	
		13) Hubli	
8. Kerala	6	1) Quilon	
		2) Kottayam	
		3) Trichur	
		4) Ernakulam	
		5) Cannanore	
		6) Kozhikode	
9. Madhya Pradesh	9	1) Raipur	
		2) Jabalpur	
		3) Gwalior	
		4) Bhopal	
		5) Ratlam	
		6) Khandwa	
		7) Satna	
		8) Sagar	
		9) Bilaspur	
10. Maharashtra	11	1) Akola	
		2) Amravati	
		3) Aurangabad	
		4) Goa	

11. Orissa

7

12. Punjab

9

13. Rajasthan

6

14. Tamil Nadu

21

- 5) Jalgaon
- 6) Kolhapur
- 7) Nasik
- 8) Sholapur
- 9) Thane
- 10) Nagpur
- 11) Pune
- 1) Sambalpur
- 2) Berhampur
- 3) Barbil
- 4) Rourkela
- 5) Cuttack
- 6) Rayagad
- 7) Balasore
- 1) Jalandhar
- 2) Batala
- 3) Patiala
- 4) Shimla
- 5) Ludhiana
- 6) Amritsar
- 7) Moga
- 8) Khanna
- 9) Phagwara
- 1) Kota
- 2) Jodhpur
- 3) Ajmer
- 4) Udaipur
- 5) Bikaner
- 6) Alwar
- 1) Vellore
- 2) Pondicherry
- 3) Kumbakonam
- 4) Trichy
- 5) Sivakasi
- 6) Tirunelveli
- 7) Nagarcoil
- 8) Coonoor
- 9) Ooty
- 10) Tiruppur
- 11) Salem
- 12) Pollachi
- 13) Chengalpattu
- 14) Erode
- 15) Ramned

15. Uttar Pradesh

14

16. West Bengal

10

Total

152

- 16) Coimbatore
- 17) Madurai
- 18) Tanjore Kumbakonam
- 19) Krishnagiri
- 20) Dindigul
- 21) Cuddalore
- 1) Lucknow
- 2) Bareilly
- 3) Agra
- 4) Dehradun
- 5) Gorakhpur
- 6) Varanasi
- 7) Allahabad
- 8) Meerut
- 9) Aligarh
- 10) Ghaziabad
- 11) Moradabad
- 12) Muzzaffarnagar
- 13) Saharanpur
- 14) Haldwani
- 1) Darjeeling
- 2) Jalpaiguri
- 3) Malda
- 4) Alipurduar
- 5) Midnapur
- 6) Serampore
- 7) Burdwan
- 8) Birbhum
- 9) Howrah
- 10) Siliguri

APPENDIX E

Industries/Classes of Establishments to which the Employees' Provident Fund and Miscellaneous Provisions Act, 1952 applied as on 31st March, 1986.

<i>Date of Extension</i>	<i>Industries/Class of Establishments</i>	<i>No. of Establishments</i>	<i>No. of Subscribers</i>
(1)	(2)	(3)	(4)
1st Nov. 1952 (1 to 6 A)	1. Cement	164	116222
	2. Cigarettes	33	26709
	3. Electrical, Mechanical or General Engineering Products	26782	2288546
	4. Iron and Steel	1420	442961
	5. Paper	844	143924
	6. Textiles (made wholly or in part of cotton or wool or jute or silk whether natural or artificial)	9526	1788865
31st July, 1956 (7 to 19)	6A. Jute	95	305117
	7. Edible oils and facts	2358	105123
	8. Sugar	2103	345886
	9. Rubber and rubber products	1326	140540
	10. Electricity including generation, transmission and distribution thereof	1879	695444
	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)	553	291433
	12. Printing (other than printing industry relating to newspaper establishments as defined in the Working Journalists (Conditions of Service and Misc. Provisions Act, 1955) including the process of composing types of printing, printing by letter press, lithography, photogravure or similar process or book binding)	2800	129415
	13. Stone-ware pipes	101	7445
	14. Sanitary Wares	51	9459
	15. Electrical porcelain insulators of high and low tension	92	10819
	16. Refractories	340	50190
	17. Tiles	946	45660
	18. Matches	685	45039
	19. Glass	561	66419

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 shell factories
as have an installed capacity
of 600 tonnes per month or less.

30th Sept. 1956
(20 to 23)

20. Heavy and fine chemicals including :—	4548	456214
(i) Fertilizers		
(ii) Turpentine		
(iii) Resin		
(iv) Medical and pharmaceutical preparations		
(v) Toilet preparations		
(vi) Soaps		
(vii) Inks		
(viii) Intermediates, dyes colour lacs and toners		
(ix) Fatty acid and oxygen acetylene and carbondioxide gases:— (That Act was actually enforced in this industry with effect from the 31st July, 1957)		
21. Indigo	9	820
22. Lac including shellac	42	1207
23. Non-edible vegetable and animal oils and fats	206	9926
24. Newspaper establishments	370	53041
25. Mineral Oil	27	4964
26. Tea plantations (Other than the tea plantations in the State of Assam).	625	179536
27. Coffee plantations	2799	48721
28. Rubber plantations	400	28196
29. Cardamom plantations	266	5436
30. Pepper plantations	—	—
30A. Mixed plantations	176	11291

31st Dec., 1956
31st Jan., 1957
30th April, 1957
(26 to 30A)

30th Nov, 1957 (31 to 37)	31. Iron Ore Mines	320	22159
	32. Manganese Mines	315	61394
	33. Limestone Mines	295	70329
	34. Gold Mines	2	19223
	35. Industrial and Power Alcohol	32	9644
	36. Asbestos Cement Sheets	30	13718
	37. Coffee curing establishments	37	6420
30th April, 1958	38. Biscuit making industry (including composite units making Biscuits, such as bread confectionry and milk and milk powder	319	21510
30th April, 1959	39. Road Motor Transport establishments	3143	569760
31st May, 1960 (40 & 41)	40. Mica Industry	303	8220
	41. Mica Mines	386	12771
30th June., 1960 (42 & 43)	42. Plywood	202	25164
	43. Automobile repairing and servicing	1125	142587
31st Dec., 1960 (44 to 46)	44. Rice Milling	3517	50958
	45. Dal Milling	490	14764
	46. Flour Milling	358	15147
	47. Starch	71	4420
31st May, 1961	48. Hotels	3990	133965
30th June, 1961 (48 to 52)	49. Restaurants	1099	26375
	50. Establishments engaged in the storage or transport or distribution of petroleum or Natural gas or products of either petroleum or natural gas	200	26442
31st July, 1961 (53 to 57)	51. Petroleum or Natural gas Exploration, prospecting drilling or production	19	10460
	52. Petroleum or natural gas refining	25	38490
	53. Cinemas (including Preview theatres)	2381	64227
	54. Film production	44	1142
	55. Film studies	<u>114</u>	<u>5136</u>
31st Aug., 1961	56. Distribution concerns dealing with exposed films	102	2031
	57. Film processing Laboratories	26	1217
	58. Leather and leather products	1200	72346

30th Nov., 1961 (59 & 60)	59. Stone-ware jars	20	1355
31st Dec., 1961	60. Crockery	201	13112
	61. 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	16	2163
30th April, 1962	62. Every trading and commercial establishments engaged in the purchase, sale or storage of any goods including establishment of exporter, importer, advertiser, commission agents and brokers and commodity and stock exchanges but not including Banks or warehouses established under any Central or State Act.	16067	1139324
30th June, 1962	63. Fruit and vegetable preservation	254	13385
30th Sept., 1962	64. Cashewnuts	600	170661
31st Oct., 1962 (65 to 69)	65. Establishments engaged in the processing or treatment or wood including manufacture of hardboard or chipboard, jute or textile wooden accessories, cork products, wooden sports goods, cane or bamboo products wooden battery separators.	486	10333
	66. Saw mills	944	23037
	67. Wood seasoning kilns	27	923
	68. Wood preservation plants	49	2398
	69. Wood Workshops	632	19870
31st Dec., 1962	70. Bauxite Mines	36	8193
31st March, 1963 (71 to 76)	71. Confectionery	180	6505
	72. Laundry and laundry services	295	8247
	73. Buttons	44	1743
	74. Brushes	30	1516
	75. Plastic and plastic products	1700	74166
	76. Stationery products	283	9285
31st May., 1963 (77 to 79)	77. Theatre where dramatic performance or other forms of entertainments are held and where payment is required	70	1613

	to be made for admission as audience or spectators.		
	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.	339	18272
	79. Companies, societies associations, clubs or troupes which give any exhibition or acrobatic or other performance or both in any arena circular or other-wise or perform or permit any other form of entertainment in any place, other than a theatre, and require payments for admission into such exhibition or entertainment as spectators.	143	6459
31st Aug., 1963 (80 & 81)	80. Canteens	610	16496
	81. Aerated water, soft drinks or carbonated water.	152	9049
31st Oct., 1963	82. Distilling and rectifying of spirits (not falling under industrial and power alcohol) and blending of spirits.	89	4627
31st Jan., 1964 (83 to 84)	83. Paint and Varnish	187	16298
	84. Bone crushing	83	2598
30th June, 1964 (85 to 86)	85. Pickles	22	790
	86. China Clay Mines	90	5196
31st Oct., 1964 (87 to 92)	87. Attorneys as defined in the Advocates Act, 1961 (25 of 1961)	54	1981
	88. Chartered or registered Accountants as defined in the Chartered Accountants Act, 1949 (38 of 1949)	99	3629

	89. Cost and Works Accountants within the meaning of the Cost and Works Accountants Act, 1959 (23 to 1959)	2	18
	90. Engineers and Engineering Contractors not being exclusively engaged in building and construction industry.	1052	36365
	91. Architects	93	2383
	92. Medical Practitioners and Medical Specialists.	270	9408
31st Dec., 1964	93. Milk and milk products	452	68193
31st Jan., 1965	94. Travel agencies engaged in:—	186	5940
(94 to 96)	(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 cleaning of cargo from and to overseas and within India.		
	95. Forwarding agencies engaged in the collecting, packing, forwarding or delivery of any goods including cargo loading breakbulk service and foreign freight service.	307	9995
	96. Non-ferrous metals and alloys in the form of ingots	73	7480
31st March, 1965	97. Bread	145	8184
30th June, 1965	98. Stemming, redrying, handling, sorting, grading or packing of tobacco leaf.	563	62208
31st July, 1965	99. Agarbatte (including dhoop and dhoopbattee)	250	5706
31st Aug., 1965	100. Magnesite Mines	7	1222

(1)	(2)	(3)	(4)
30th Sep., 1965	101. Coir (excluding the spinning sector)	108	3515
31st Dec., 1965	102. Stone quarries producing roof and floor, slabs, dimension stones, monumental stones and mosaic chips.	548	16160
31st Jan., 1966	103. Bank doing business in one State or Union Territory and having no departments or branches outside that State or Union Territory.	1104	166155
31st June, 1966	104. Tobacco Industry that is to say any industry engaged in the manufacture of Cigars, Zarda, Snuff, Quivam and Guraku from Toacco.	656	29802
31st July, 1966	105. Paper Products	495	27928
30th Sept., 1966	106. Licenced salt	324	15563
30th April, 1966	107. Linoleum	2	1548
(107 to 108)	108. Indoleum	—	—
31st July, 1967	109. Explosives	28	5105
31st Aug., 1967	110. Jute baling or pressing	63	4651
31st Oct., 1967	111. Fireworks and percussion capwprk.	131	4341
30th Nov., 1967	112. Tent making	31	820
31st Aug. 1968	113. Barytes Mines	25	1150
(113 to 119)	114. Dolomite Mines	41	3570
	115. Fireclay Mines	48	2966
	116. Gypsum Mines	7	297
	117. Kyanite Mines	4	763
	118. Siliminite Mines	—	—
	119. Steatite Mines	32	2735
31st Dec., 1968	120. Chinchona Plantations	15	4819
30th June., 1969	121. Ferro Manganese	9	3291
30th June, 1969	122. Ice or ice-cream	212	9446
(122 to 123)	123. Diamond Mines	1	756
31st Jan., 1970	124. General insurance business	162	38929
31st May., 1971	125. Establishments rendering export service such as supplying of personnel, advice on domestic or departmental enquiries, special service in rectifying pilferage, thefts and pay roll irregularities	598	27254

to factories and establishments
on certain terms and
conditions as may be agreed
upon between the establishments
and establishments rendering
export services

30th Nov., 1971	126. Factories engaged in winding of thread and yarn reeling.	59	3574
31st March, 1972	127. Railway Booking Agencies run by contractors or other private establishments on commission basis.	7	247
30th Sep., 1972	128. Cotton ginning, baling and pressing	1946	48312
31st March, 1973	129. Every mess, not being a military mess.	280	10802
31st May, 1973	130. Katha-making	25	4736
31st Aug. 1973	131. Establishments known as hospitals run by any individual association or institution.	1020	59967
30th April, 1974	132. Beer manufacturing	32	2683
30th Sept. 1974	133. Sorting, cleaning & teasing of cotton waste.	25	598
30th Nov. 1974 (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.	247	8969
31st Dec., 1974	135. Garments making factories.	800	43517
	136. Agricultural farms, fruit orchards, botanical garden and zoological gardens.	831	43572
30th June, 1975	137. Soap-stone mines and establishments engaged in the grinding of soap-stone.	193	3441
31st July, 1976 (138 to 150)	138. Apatite Mines	3	75
	139. Asbestos Mines	6	2494
	140. Calcite Mines	2	3
	141. Ball-clay Mines	147	6170
	142. Corundum Mines	—	—

	143. Emerald Mines	—	—
	144. Feldspar Mines	—	—
	145. Silica (sand) Mines	37	640
	146. Quartz Mines	21	585
	147. Ochre Mines	11	190
	148. Chromite Mines	19	1453
	149. Graphite Mines	22	538
	150. Fluorite Mines	—	—
28th Feb., 1977 (151 to 153)	151. Establishments which are factories engaged in the manufacture of glue and gelatine	19	831
	152. Stone quarries producing stone chips, stone sets, stone boulders and ballasts	170	7560
	153. Establishments engaged in fish processing and non vegetable food preservation industry including bacon factories and pork processing plants.	96	2847
31st May, 1977	154. Establishments engaged in manufacture of beedi.	2411	633813
31st Dec. 1978	155. Financing establishments (other than Banks) engaged in the activities of borrowing, lending, advancing of Monetary Transactions with a view to earn interest.	150	8332
31st Jan., 1979	156. Lignite Mines	7	3235
31st July, 1979	157. Ferro Chrome	2	922
31st May 1980 (158 to 160)	158. Diamond cutting	210	1097
	159. Quarsite Mines	2	69
	160. Inland water transport establishments.	50	2126
31st Oct., 1980 (161 to 162)	161. Building and construction	1989	89605
	162. Manufacture of Myrobalan Extract Powder, Myrobalan extract solid and vegetable tanning blended extract	1	14
30th Nov., 1980	163. Brick	4437	35158
23rd Nov., 1981	164. Establishments engaged in stevedoring loading and unloading of ships.	12	2356

7th Dec., 1981
(165 to 166)

165. Establishments engaged
in poultry farming

47 1804

166. Establishments engaged
in cattle feed industry.

13 398

6th March, 1982
(167 to 172)

167. Any University

168. Any College, whether or not
affiliated to a University.

169. Any school, whether or
not recognised or aided
by the Central or
a State Govt.

20239 217583

170. Any scientific institution

171. Any Institution in
which research in respect
of any matter is carried on

172. Any other Institution in
which the activity of
imparting knowledge or
training is systematically
carried on.

1st Jan., 1984

173. All establishments dealing
with asbestos as
principal raw material.
On voluntary basis

4 119

8153 472711

157863 13209623

TOTAL:

APPENDIX—F

List of Industries/Classes of Establishments in respect of which the Statutory Rate has been Enhanced to 8% of Pay Applicable to Establishments Employing Fifty 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) Stonewares; (15) Sanitarywares; (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) Resin; (c) Medical and Pharmaceutical preparations; (d) Toilet preparations; (e) Soaps; (f) Inks; (g) Intermediates, dyes, colour lacs 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;
1st Dec, 1963	*(24) Textiles (Made wholly or in part of cotton);
1st Feb, 1965 (25 to 31)	(25) Tea plantations (other than the tea plantations in Assam); (26) Rubber plantations; (27) Cardamom plantations; (28) Pepper plantations;

1st June, 1965

1st Sep, 1965

1st April, 1966

1st June, 1966
(35 to 41)

1st August, 1966

1st Jan, 1967

(43 to 56)

1st July, 1967
(57 to 73)

- (29) Limestone mines;
- (30) Industrial and power alcohol;
- (31) Asbestos Cement sheets;
- (32) Coffee plantations;
- (33) Coffee curing establishment;
- *(34) Textiles made wholly or in part of 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 milling;
- (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 products 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 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;
- (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 chipboard, 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 preservation plants;
- (62) Wood workshops;
- (63) Bauxite mines;

1st Jan, 1969
(74 to 83)

- (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 in 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 sausages;
 - (vi) Squashes, crushes, cordials and ready to serve beverages or any other beverages containing fruit juice or fruit pulp;
 - (vii) Preserved, candied and crystased fruits and peals;
 - (viii) Chutneys;
 - (ix) Any other unspecified item relating to the preservation or canning of fruits and vegetable;
- (69) Confectionery;
- (70) Buttons;
- (71) Brushes;
- (72) Plastic and plastic products;
- (73) Stationery products;
- (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) Engineering 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) Pickles;
- (83) Milk and milk products;

1st Feb, 1970
(84 to 85)
1st March, 1970
1st May, 1970
(87 to 92)

28th Feb, 1973
(93 to 95)

1st Sept. 1983
(96 to 108)
(96 to 108)

1st July, 1984
(109 to 114)

1st May, 1985)
(115 to 132)

- @(84) Paper (handmade paper);
- £(85) Edible oils and fats (vanaspati);
- *(86) Textile made wholly or in part of Jute;
- (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 engaged in the collection packing; forwarding or delivery of any goods including carloading, break-bulk service and foreign freight service;
- (89) Magnesite mine;
- (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 dhobatti);
- (93) Mica factories;
- (94) Mica mines;
- (95) Stemming, redrying, handling, sorting, grading or packing of tobacco leaf;
- (96) Banks doing business in one State or Union Territory and having no **branches or departments outside the State or Union Territory**;
- (97) Tobacco Industries that is any industry engaged in the manufacture of cigars, zarda, snuff, quivam and guraku from Tobacco;
- (98) Paper products;
- (99) Licensed salt;
- (100) Explosives;
- (101) Jute Baling or pressing;
- (102) Fire works and percussion capworks;
- (103) Tent making industry;
- (104) Bone crushing industry;
- (105) China clay mines;
- (106) Medical practitioners and medical specialists;
- (107) Canteens;
- (108) Fertilizers;
- (109) Iron Ore Mines;
- (110) Manganese Mines;
- (111) Dolomite Mines;
- (112) Diamond Mines;
- (113) Chromite Mines;
- (114) Graphite Mines;
- (115) Lac including shellac;
- (116) Petroleum or natural gas refining;
- (117) Linoleum industry;
- (118) Indoleum industry;
- (119) Ferro Manganese Industry;

- (120) Ice and Ice Cream Industry;
- (121) Factories engaged in winding of thread and yarn reeling industry;
- (122) Cotton ginning, baling and pressing industry;
- (123) Beer manufacturing industry;
- (124) Establishments engaged in sorting, clearing and testing of cotton waste industry;
- (125) Garments making factories;
- (126) Establishments which are factories engaged in the manufacture of glue and gelatin;
- (127) Establishment engaged in fish processing and non-vegetable food preservation industry including bacon factories and pork processing plants;
- (128) Financing establishments (other than banks) engaged in the activities of borrowing, lending, advancing of money dealing with other monetary transactions with a view to earn interest;
- (129) Lignite mines;
- (130) Ferro Chrome industry;
- (131) Diamond Cutting industry;
- (132) * Manufacture of Myrobalam extract power, Myrobalam extract solid and vegetable Tannin blended extract.

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- * - 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).

APPENDIX—G

Statement Showing the Details of Unexempted Establishments which were in Default of Provident Fund dues of Rupees One Lakh and above including Arrears of Provident Fund Contributions, Administrative Charges, Penal Damages, etc. as on the 31st March, 1986.

<i>S. No.</i>	<i>Name of the Establishments</i>	<i>Provident Fund in arrears (Rupees Lakhs)</i>
(1)	(2)	(3)
ANDHRA PRADESH		
1.	M/s. Shalimar Biscuit Company, Hyderabad.	2.97
2.	M/s. Cuddapah Co-op Sugars, Cuddapah.	5.24
3.	M/s. Anthargaon Textiles, Co-op. Production and Sales Society Ltd., Karimnagar.	4.33
4.	M/s. The Nellore Co-op. Spinning Mills, Nellore.	4.31
5.	M/s. The Karimnagar Co-op. Spinning Mills, Karimnagar.	9.92
6.	M/s. Andhra Cotton Mills Ltd., Cuddapah.	9.38
7.	M/s. East Coast Commercial Co. Ltd., Vizianagaram.	4.46
8.	M/s. Andhra Co-op. Spinning Mills Ltd., Ananthapur.	15.30
9.	M/s. D.B. R. Mills Ltd., Secunderabad.	4.05
10.	M/s. Venkata Chalapathi Mills, Chittoor.	2.28
11.	M/s. Tirupathi Cotton Mills, Chittoor.	5.37
12.	M/s. Azamzahi Mills Ltd. Warangal.	27.76
13.	M/s. Sree Rama Sugar Seetanagar Srikakulam.	2.39
14.	M/s. Sri Ram Sugars Bobbili Srikakulam.	1.04
15.	M/s. A.P. Carbide, Kurnool.	2.15
TOTAL		101.40

NORTH EASTERN REGION

'NIL'

BIHAR

1.	M/s. National Jute Mfg. Corporation Ltd.	74.54
2.	M/s. Katihar Jute Mills.	50.02
3.	M/s. Gaya Textiles	3.18
4.	M/s. Bihar Cotton Mills Ltd.	6.67
5.	M/s. Domchanch Mica Factory	9.58
6.	M/s. Eastern Manganese & Minerals Ltd.	3.01

7.	M/s. Tisri Mica Factory	2.89
8.	M/s. Bihar Sugar Works	11.40
9.	M/s. Reliance Firebricks and Pottery Co. Ltd., Dhanbad.	27.70
10.	M/s. Katras Ceramics and Refactory (P) Ltd.	5.80
11.	M/s. Nagrath Firebricks (P) Ltd.	1.59
12.	M/s. Zenith Ceramics Co. (P) Ltd.	1.93
13.	M/s. Khandewal Glass Works, Dhanbad.	1.36
14.	M/s. Tatanagar Foundry Co.	1.97
15.	M/s. Arthur Butler Co.	1.78
16.	M/s. Pradeep Lamp Works.	7.46
17.	M/s. Jaishree Udyog.	1.96
18.	M/s. Kumardhubi Engg. Works.	28.87
19.	M/s. Chhabirani Industial Enterprises (P) Ltd.	1.10
20.	M/s. Dhanbad Central Co. op. Bank	1.92
21.	M/s. Gopalganj Central Co. op. Bank.	2.01
22.	M/s. Bihar State Co. op. Bank Ltd.	50.10
23.	M/s. Sagauli Sugar Works.	1.94
24.	M/s. Harry Refractory and Ceramic Works (P) Ltd.	4.74
25.	M/s. G.S. Refractory.	1.02
TOTAL		304.54

DELHI

1.	M/s. Hindustan Samachar Co-op. Society Ltd.	15.35
2.	M/s. Metal Forgings (P) Ltd.	4.46
3.	M/s. National Herald.	11.41
4.	M/s. Samachar Bharti.	9.41
5.	M/s. Bharat Overseas	1.38
6.	M/s. Singh Export Corporation	1.76
7.	M/s. Srinivas Malliah Society	2.95
8.	M/s. Nav Nirman Co-op. Society Ltd.	2.25
9.	M/s. Bharat Sewak Samaj Society	1.46
10.	M/s. Trobica	1.19
11.	M/s. Sports Goods Export.	4.26
12.	M/s. Salwan Furnishing Co.	1.25
13.	M/s. Shyam Garments.	1.36
14.	M/s. P.R. Industries.	1.53
15.	M/s. Amarpali Structures.	2.24

16.	M/s. Aesthetic Exports.	1.89
17.	M/s. Genon Dunkerley & Co. Ltd.,	6.59
18.	M/s. Sahara Deposit & Investment (P) Ltd.	9.54
19.	M/s. Bharat Builders.	2.23
20.	M/s. Maktaba Jamia.	3.40
21.	M/s. U.K. Paints.	1.21
TOTAL		87.12

GUJARAT

1.	M/s. Keshariya Investment Ltd., Baroda.	7.65
2.	M/s. Manekchowk & Ahmedabad Mfg. Co. Ltd.	8.28
3.	M/s. Bhalakia Ltd., Kankaria Mehmedabad, Ahmedabad.	6.07
4.	M/s. Rajprakash Spg. Mills, Combay.	15.61
5.	M/s. Aryoday Spg. Co., Ahmedabad.	16.51
6.	M/s. Shri Yamuna Mills Ltd., Baroda	1.62
7.	M/s. Star of Gujarat Textiles Mills Ltd., Ahmedabad.	3.15
8.	M/s. The General Mechanical Workshop Karamsad.	1.41
9.	M/s. K.s. Deesels Engg. Ltd., Rajkot.	5.12
10.	M/s. Indequip Engg. Ltd., Ahmedabad.	17.99
11.	M/s. Union Bearing Mfg. Co., Porbandar.	3.29
12.	M/s. Navjivan Mills Ltd., Kalol	5.89
13.	M/s. Universal Dyestuff Ind. Ltd., Baroda.	2.17
14.	M/s. Bhagwati Foundries Ltd., Ahmedabad.	1.27
15.	M/s. New Gujarat Synthetics Ltd., No. I, Ahmedabad.	2.80
16.	M/s. New Gujarat Synthetics Ltd., No. II, Ahmedabad.	1.94
17.	M/s. Tensile Steel Ltd., Baroda.	8.91
TOTAL		109.68

HARYANA

1.	M/s. Gedore Tools (I) (P) Ltd., Sonapat.	7.12
2.	M/s. PEEH Forging Faridabad.	2.95
3.	M/s. Pelco Electronics & Engg., Faridabad.	2.26
4.	M/s. Pearl Cycle Industries.	1.71
5.	M/s. Prestolite of India Ltd.	8.79
6.	M/s. Ameeteep Machine Tools (P) Ltd., Faridabad.	1.70

7.	M/s. S.J. Knitting and Finishing, Faridabad.	2.13
8.	M/s. Cable Works Pvt. Ltd., Faridabad.	2.20
9.	M/s. Break Lining Ltd., Faridabad.	2.46
10.	M/s. Bengal National Textile Mills Ltd., Faridabad.	2.76
11.	M/s. Anand Synthetics, Faridabad.	8.11
12.	M/s. Chemical Vessels, Faridabad.	1.56
13.	M/s. Bharat Carpets Ltd., Faridabad.	18.23
14.	M/s. Sehgal Puri, Faridabad.	2.29
15.	M/s. Gedore Tools India Limited, Faridabad.	126.74
16.	M/s. Usha Spinning & Wvg. Mills, Faridabad.	21.64
17.	M/s. Northern India Iron & Steel Ltd., Faridabad.	2.38
18.	M/s. Venus Paper Mills, Faridabad.	2.05
19.	M/s. Sirocco Auto Pvt. Limited, Faridabad.	6.75
20.	M/s. Electrochem (P) Limited, Sonapat.	1.29
21.	M/s. Globe Steels	1.59
22.	M/s. Auto Pine Inds. Pvt. Ltd.	7.27
23.	M/s. Hada Steel Products.	1.17
24.	M/s. Haryana Ispat Pvt. Ltd.	1.53
25.	M/s. Kappor Rubber, Sonapat.	1.42
26.	M/s. Elson Cotton Mills.	1.97
TOTAL		238.48

KARNATAKA

1.	M/s. Nandi Hasbi Textiles, Dharwar.	3.84
2.	M/s. Metro Malleable Mfg., Bangalore.	5.57
3.	M/s. Mysore Machinery, Bangalore.	3.70
4.	M/s. Mysore Tools, Bangalore.	2.61
5.	M/s. Nippon Electronics, Bangalore.	3.13
6.	M/s. VISI, Bhadravatti	2.66
7.	M/s. Manton's Pvt. Ltd., Bangalore.	1.26
8.	M/s. T.R. Mills, Bangalore.	1.85
9.	M/s. Shankar Textile Mills, Davanagere.	24.68
10.	M/s. Ganeshware Textiles Mills, Davanagere.	14.14
11.	M/s. Albuquerque & Son's Mangalore.	1.09
12.	M/s. Bellary Elech. Spinning & Weaving Mills, Bellary.	10.14
13.	M/s. Anjaneya Cotton Mills, Davanagere.	1.82
14.	M/s. Chigateri Mills, Davanagere.	5.43
15.	M/s. Bangalore Dress Mfg. Co., Bangalore.	1.25

16.	M/s. Ellen Thoburn Cown Memorial Hospital, Kolar.	2.07
17.	M/s. Samyukta Karnataka, Bangalore.	2.46
18.	M/s. Munirabad Chemical Co., Munirabad.	1.29
19.	M/s. Siddesware Textile Mills, Davenagere.	14.38
20.	M/s. Wadi Stones Mfg. Co. Pvt. Ltd., Wadi.	5.46
21.	M/s. Kampli Sugar Factory, Kampli.	1.29
22.	M/s. KIMCO Co. Ltd., Hassan.	5.19
23.	M/s. Samyukta Karnataka, Hubli.	1.02
24.	M/s. Stump Schule & Somappa Ltd., Bangalore.	1.21
25.	M/s. Thungabhadra Sugar Works Pvt. Ltd.	11.63
26.	M/s. KIMCO LTD., Bangalore.	2.19
27.	M/s. Falcan Tyrees, Mysore.	5.59
28.	M/s. Mysore Crystal Glass Industries, Bangalore.	1.84
29.	M/s. Wadi Stones, Mfg. Co. Wadi, Gulbarga.	1.10
30.	M/s. Magnesium Products (P) Ltd., Bangalore.	1.61
31.	M/s. Gowribiddnur SAHAKARA Sakkeru, Karkhane Ltd. Gowribiddnur, Kolar Distt.	4.07
32.	M/s. Madras Sappers Ex. Service Men's Rehabilitation Asso., Bangalore.	2.12
33.	M/s. Sree Rama Sakkeru Karkhane Chunchune Tatte, Mysore.	1.85
TOTAL		136.80

KERALA

1.	M/s. Ranimudi Estate, Peermade.	1.67
2.	M/s. Ponmudi Tea Estate.	8.10
3.	M/s. Foam Mattings India Ltd.	2.23
4.	M/s. Arthala Tea Estate, Manjeri.	4.24
5.	M/s. K.J. Plantations Nelliampathy.	1.10
6.	M/s. Vanchinad Leathers Ltd., Kuttipuram.	1.16
7.	M/s. Alagappa Textiles, Alagappanagar, Trichur.	5.14
8.	M/s. Vinayaka Weavers Industrial Co.-op. Society Ltd., Chathanoor.	12.16
9.	M/s. Thiruvapathy Mills (P) Ltd., Cannanore.	3.09
10.	M/s. Malabar Spinning & Weaving Co. Ltd., Calicut.	4.88
11.	M/s. Sitaram Textiles Mills. Trichur.	34.96
12.	M/s. Kerala Ceramics & Tiles, Feroke, Calicut.	2.46
13.	M/s. Kerala Ceramics, Feroke, Calicut.	6.47
14.	M/s. Kerala Ceramics Insulators, Feroke, Calicut.	1.41
15.	M/s. Metropolitan Engg. Company.	6.74
16.	M/s. Trivandrum Rubber Works.	3.04

(1)	(2)	(3)
17.	M/s. Malabar Co-op. Society for Ex-Servicemen, Calicut.	8.18
18.	M/s. Janayugam Publications, Quilon.	2.64
19.	M/s. MEECOS Ltd., Pattom, Trivandrum.	1.37
20.	M/s. T.K. Chemicals, Kochuveli.	4.32
21.	M/s. Govt. Dry Stock Farm, Punalur. —	5.00
22.	M/s. Travancore Plywood Industries.	4.58
23.	M/s. Trivandrum Rubber Works.	14.94
24.	M/s. Punalur Paper Mills, Quilon.	12.14
25.	M/s. Parthas Textiles.	2.84
26.	M/s. Andrews Hospitals, Chenganoor.	1.99
	TOTAL	154.86

MADHYA PRADESH

1.	M/s. D.M. Woollen Mills, Indore.	1.37
2.	M/s. Indore Malwa United Mills, Indore.	99.17
3.	M/s. Kalyanmal Mills, Indore.	33.80
4.	M/s. Swadeshi Cotton & Flour Mills, Indore.	94.90
5.	M/s. Hira Mills, Ujjain.	31.86
6.	M/s. Bengal Nagpur Cotton Mills, Rajnandgaon.	17.14
7.	M/s. New Bhopal Textiles Mills, Bhopal.	28.64
8.	M/s. Hukam Chand Mills Ltd. Indore.	94.25
9.	M/s. The Rajkumar Mills, Ltd. Indore.	66.82
10.	M/s. Hope Textiles Ltd., Indore.	139.05
11.	M/s. Binod Mills Co. Ltd., Ujjain.	353.43
12.	M/s. Bimal Mills Co. Ltd., Ujjain.	68.64
13.	M/s. Indore Textiles Ltd., Ujjain.	47.44
14.	M/s. Shree Sajjan Mills, Ltd, Ratlam.	55.41
15.	M/s. Nimar Textiles Ltd., Khandwa.	4.30
16.	M/s. Bilaspur Spg. Mills & Industries, Bilaspur.	20.10
17.	M/s. Mahadeo Bunkar Sahakari Samiti Maryadit Sangh, Raipur.	3.58
18.	M/s. Bhopal Printers & Publisher Co-op. Press, Bhopal.	1.30
19.	M/s. Gajra Gears (P) Ltd., Dewas.	22.78
20.	M/s. Sound Zweired Union Pvt. Ltd., Gwalior.	5.38
21.	M/s. Chhota Nagpur Forest Syndicate Ltd., Bilaspur.	2.94
22.	M/s. Food Corp. of India, Raipur.	2.54
23.	M/s. Jaora Sugar Mills Ltd., Jaora.	4.56
24.	M/s. J.B. Mangharam & Co. (P) Ltd., Gwalior.	7.83

25.	M/s. Orient Plywood and Veneering (P) Ltd., Raipur.	1.68
26.	M/s. E&M Workshop Reclamation Sub-Div., Satna.	2.40
27.	M/s. Hitavada, Bhopal.	2.72
28.	M/s. Agriculture Farms, Raipur.	1.34
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TOTAL		1215.37

MAHARASHTRA

1.	M/s. Janata Works Ltd., Bombay.	3.13
2.	M/s. Devidayal Tubes Ltd., Bombay.	2.35
3.	M/s. Structural Engg. Works, Bombay.	2.82
4.	M/s. Samsher Sterling, Bombay.	2.86
5.	M/s. Stretchlon (P) Ltd., Bombay.	2.63
6.	M/s. Seth Textiles, Thane.	2.30
7.	M/s. Enralled Woollen Mills, Thane.	1.42
8.	M/s. General Pigmet Chemicals, Bombay.	2.66
9.	M/s. Ganesh Ferrocasting, Nasik.	2.28
10.	M/s. Malik Meters Pvt. Ltd., Bombay.	4.05
11.	M/s. Desmet (India) Pvt. Ltd., Bombay.	1.84
12.	M/s. Hindustan Wire Netting Co., Thane.	4.13
13.	M/s. Desmet (India), Bombay.	5.36
14.	M/s. Pittie Tractors Private Ltd., Poona.	9.80
15.	M/s. Universal Mechanical Works, Bombay.	3.95
16.	M/s. Malik Electricals Pvt. Ltd., Bombay.	4.27
17.	M/s. Globe Auto Electrical Ltd., Bombay.	9.66
18.	M/s. Avee Iron & Steel Works Pvt. Ltd., Bombay.	1.48
19.	M/s. Fuel Injection Ltd., Thane.	10.12
20.	M/s. Kulkarni Foundaries, Poona.	1.05
21.	M/s. B.G. Sapre & Co., Poona.	3.34
22.	M/s. Kanoria Haycock Sanderson Ltd., Nagpur.	1.40
23.	M/s. Hind Cycle Ltd., Bombay.	104.93
24.	M/s. Casablancas Gaman Engg. Ltd., Bombay.	1.61
25.	M/s. Amber Bearing Mfg. Co. Pvt., Raigad.	1.29
26.	M/s. Shah Malleable, Thane.	7.46
27.	M/s. Bombay Malleable Iron Casting, Bombay.	2.79
28.	M/s. Candy Filter (I) Ltd., Bombay.	2.88
29.	M/s. Dynacraft Machine Co. Ltd., Bombay.	8.80
30.	M/s. Salvi Super Structure, Bombay.	1.28
31.	M/s. Central Iron Works, Kolhapur.	2.08

32.	M/s. Bhandari Porwal Engg. Co., Satara.	30.89
33.	M/s. Anikhila Industries, Poona.	1.34
34.	M/s. Jaifabs Textiles Mills, Bombay.	10.15
35.	M/s. National Cotton Mills, Bombay.	2.35
36.	M/s. Bradbury Mills Ltd., Bombay. —	242.12
37.	M/s. Solapur Spg. & Wvg. Mills.	40.16
38.	M/s. Shri Shakti Mills, Bombay.	4.92
39.	M/s. Eskay Dyg. Ptg. Mills.	3.64
40.	M/s. Ahmed Woollen Mills.	1.66
41.	M/s. Armilon Dyeing Pvt. Ltd., Thane.	3.20
42.	M/s. Saksaria Cotton Mills, Bombay.	18.12
43.	M/s. New Kaiser-I-Hind, Bombay.	20.63
44.	M/s. Digvijay Textile Mills, Bombay.	13.55
45.	M/s. India United Mills, Bombay.	219.13
46.	M/s. Kanti Engg. Works, Bombay.	1.56
47.	M/s. Laxmi Ratan Engg. Works, Bombay.	1.13
48.	M/s. Gadore Tools (I) Ltd., Jalua.	2.81
49.	M/s. Kisheo Mills (P) Ltd., Bombay.	2.43
50.	M/s. Sadhna Textiles Mills, Ltd., Bombay.	3.14
51.	M/s. Central Insecticides, Bombay.	1.37
52.	M/s. New India Rayon Mills Ltd.	34.46
53.	M/s. Bharat Textile Mills, Bombay.	19.65
54.	M/s. Savatram Ramprasad Mills, Akola.	1.52
55.	M/s. R.B. Bansilal Abhirschand Spg. & Wvg. Mills, Nagpur.	2.62
56.	M/s. Vidharbha Mills Berar, Nagpur.	2.57
57.	M/s. Narsingh Girji Mills, Solapur.	1.90
58.	M/s. Dhule Textile Mills, Dhule.	7.80
59.	m/s. Nanded Textile Mills, Nanded.	8.43
60.	M/s. Shree Sitaram Mills, Bombay.	114.16
61.	M/s. Jam Mfg. Co. Ltd.	21.66
62.	M/s. Phoenix Mills Bombay.	28.10
63.	M/s. Woollen & Textiles Pvt. Ltd., Bombay.	5.02
64.	M/s. Stretch Fibres (I) Ltd.,	2.63
65.	M/s. Esskay Dyg. & Printing Works, Thane.	9.97
66.	M/s. Simplex Woolen Mills, Thane.	12.27
67.	M/s. Stretch Fibers (I) Ltd., Nagpur.	4.69
68.	M/s. Amravati Growers Co-op. Spg. Mills, Amravati.	7.75
69.	M/s. Dani Wooltex Corporation, Bombay.	2.87
70.	M/s. Shree Krishna Woollen Mills, Bombay.	6.13
71.	M/s. R.K. Synthetics, Bombay.	1.73

72.	M/s. Sayaji Mills Ltd., Bombay.	1.90
73.	M/s. Ellora Silk Mills, Thane.	12.11
74.	M/s. Madhavnagar Cotton Mills, Madhavnagar.	3.62
75.	M/s. Pioneer Rubber Mills Pvt. Ltd., Bombay.	3.60
76.	M/s. Bacon Pharmaceuticals, Bombay.	1.39
77.	M/s. Gaurav Chemicals Pvt. Ltd., Thane.	1.24
78.	M/s. B. Choudhary & Co., Bombay.	1.13
79.	M/s. Capco Pvt. Ltd., Bombay.	2.33
80.	M/s. National Pharmaceuticals, Bombay.	1.44
81.	M/s. Lalwani Brothers, Bombay.	1.68
82.	M/s. Timblo Pvt. Ltd., Goa.	2.40
83.	M/s. Profite Ganges & Tools (I) Pvt. Ltd., Bombay.	1.26
84.	M/s. Menon & Menon (P) Ltd., Kolhapur.	3.14
85.	M/s. G.G.T. Kay Cee (P) Ltd., Aurangabad.	2.57
86.	M/s. Jalgoan Cotton Growers Co-op Spg. Mills.	4.13
87.	M/s. Faney Corpn. Ltd. Bombay.	1.49
88.	M/s. Ludhiana Woollen, Bombay.	4.55
89.	M/s. Crystal Glass Works, Thane.	1.18
90.	M/s. Vidharva Organic Chemicals, Nagpur.	1.20
91.	M/s. Gosalia Shipping Pvt. Ltd., Goa.	2.10
92.	M/s. Agencia Commercial Marilime, Goa.	3.21
93.	M/s. Shree Ambika Glass Works Ltd., Thane.	2.93
94.	M/s. Shivraj Fine Arts Litho Works, Nagpur.	9.70
95.	M/s. Shyam International, Bombay.	1.36
96.	M/s. Timblo Pvt. Ltd., Margo Goa.	2.58
97.	M/s. Timblo Pvt. Ltd., Goa.	4.62
98.	M/s. Acme Plastic Ind., Bombay.	2.04
99.	M/s. Kandivali Metal Works, Bombay.	1.11
100.	M/s. Palghar Rolling Mills, Pvt. Ltd., Thane.	14.02
101.	M/s. Unimpex Pvt. Ltd., Bombay.	2.68
102.	M/s. Garment Cleaning Works, Bombay.	2.54
103.	M/s. Co-operative Oil Industry, Latur.	2.20
104.	M/s. Tatanagar Transport Corpn., Bombay.	4.56
105.	M/s. Sindh Kheel Raja Tel. Sgh.Khareeli Vikri Sangh.	1.31
106.	M/s. Miraj Glass (P) Ltd., Kolhapur.	1.37
TOTAL		1246.98

ORISSA

1.	M/s. Orissa Mineral Development Corpn. Ltd., Keonjhar.	1.48
2.	M/s. Orissa Aluminium Products (P) Ltd., Cuttack.	3.12
3.	M/s. Kedar Mull & Sons, Rourkela.	1.73
4.	M/s. B. Patnaik Mines Ltd., Keonjhar.	2.11
5.	M/s. Shree Durga Glass (P) Ltd., Cuttack.	5.40
6.	M/s. Orissa Textiles Mills Ltd., Cuttack.	1.82
7.	M/s. Orissa Industries Ltd., Cuttack.	8.86
8.	M/s. Orissa Fisheries Development Corpn. Ltd., Cuttack.	1.44
9.	M/s. Orissa Fertilizer & Chemical Ltd., Rourkela.	3.03
10.	M/s. Electrical Stores Division, Cuttack.	5.62
11.	M/s. Orissa Road Transport Corpn. Ltd., Berhampur.	7.80
12.	M/s. Bisra Stone Lime Co. Ltd., Sundargarh.	19.00
13.	M/s. Rourkela Construction, Rourkela.	1.13
14.	M/s. Pressels (P) Ltd., Cuttack.	1.69
15.	M/s. Hirakud Industrial Works Ltd., Hirakud.	1.05
16.	M/s. Indian Refractory Works, Rourkela.	1.52
17.	M/s. Balimela Generation Division, Balimela.	1.09
18.	M/s. Balasore Electrical Division, Balasore.	3.06
19.	M/s. Ex. Engg. E.H.T. (M) Division, Rourkela.	1.95
20.	M/s. Ex. Engg. E.H.T. (C) Division, Koraput.	2.06
21.	M/s. Ex. Engg. Rengali Left Rehab. Division.	1.02
22.	M/s. Sermada Bhadrassahi Manganese Mines, Keonjhar.	1.13
23.	M/s. Khurda Electrical Division, Khurda.	2.71
24.	M/s. Ex. Engg. Bhenkunal P.H.T., Bhenkunal.	1.99
25.	M/s. Ex. Engg. Dhankunal Minor Irrigation Division.	3.84
26.	M/s. Ex. Engg. E.H.T. (M) Division, Koraput.	1.08
27.	M/s. Ganjam South Elect. Division, Ganjam.	2.34
28.	M/s. Ganjam North Elect. Division, Ganjam.	2.31
29.	M/s. Ex. Engg., Jaipur Road Elect. Division, Cuttack.	4.67
30.	M/s. Tribal Development Co-op. Corpn. Koraput.	3.43
31.	M/s. Tata Nagar Transport Corpn. Bhubaneswar.	2.42
32.	M/s. Ex. Engg. Camp & Building, Rengali Irrigation Project, Dhenukanal.	3.53
33.	M/s. Ex. Engg. Mech. P.H. Division No. II Sambalpur.	2.28
34.	M/s. Ex. Engg. Electrical Construction Division, Koraput.	3.09
35.	M/s. Cuttack United Central Co-op. Bank Ltd.	8.24
36.	M/s. Ex. Engg. Bhanja Nagar Elec. Division, Ganjam.	2.96
37.	M/s. Ex. Engg. Kalo Irrigation Division, Mayur Bhanj.	1.45

38.	M/s. Bhubaneswar Distribution Division, Bhubaneswar	2.12
39.	M/s. Executive Engineer, Khurd.	2.70
40.	M/s. Jayashree Chemicals (P) Ltd., Ganjam.	3.24
41.	M/s. Executive Engineer, Irrigative Division Angul.	2.64
42.	M/s. Executive Engineer, Public Health-Division, Balasore.	4.32
43.	M/s. Executive Engineer, Burla.	1.18
44.	M/s. Cuttack Electrical Division, Cuttack.	12.81
45.	M/s. Govt. Cement Pipe Factory, Cuttack.	1.27
46.	M/s. Orissa Agro Industries Corpn.	2.63
47.	M/s. Orissa State Electricity Board, Bhubaneswar.	2.57
48.	M/s. Executive Engineer, Udala.	1.45
49.	M/s. Executive Engineer, Kadakai Irrigation Division, Rairangpur.	1.78
50.	M/s. Executive Engineer, Balasore.	1.39
51.	M/s. Executive Engineer, Koraput.	2.28
52.	M/s. Executive Engineer, Public Health Division.	1.74
53.	M/s. Executive Engineer, Cuttack.	3.72
54.	M/s. Executive Engineer, Sambalpur.	5.89
55.	M/s. Tribal Development Co-op. Corporation, Sundergarh.	1.07
56.	M/s. Executive Engineer, Irrigation, Berhampur.	1.16
57.	M/s. Executive Engineer, Public Health Division, Berhampur.	1.64
58.	M/s. Executive Engineer, Ganjam.	2.63
59.	M/s. Executive Engineer, National Highway Division Sambalpur.	2.05
60.	M/s. Cuttack United Central Co-op. Bank Ltd. Cuttack.	1.05
61.	M/s. Bargarh Co-op. Sugar Mills, Ltd., Sambalpur.	1.66
62.	M/s. Executive Engineer, E.H.T. Construction Division, Ganjam.	1.34
63.	M/s. Executive Engineer, Public Health Division, Baripada.	2.59
64.	M/s. Executive Engineer, Minor Irrigation Division, Bolangir.	1.70
65.	M/s. Executive Engineer, Prachi Division, Puri.	1.27
66.	M/s. Executive Engineer, Gopalpur Port Project Division, Ganjam.	1.49
67.	M/s. Balasore Distt. Central Co-op. Bank, Balasore.	1.22
68.	M/s. Electrical Constructions, Cuttack.	2.07
69.	M/s. E.H.T. Construction Division, Baripada.	2.36
70.	M/s. Industrial Inform. Structure Development Corporation, Bhubaneswar.	2.64
71.	M/s. Wild life Conservation Division, Bhubaneswar.	2.85
72.	Angul Electrical Division, Dhenkanal.	4.04
73.	M/s. Orisa State Handloom Development Corporation, Bhubaneswar.	1.87
74.	M/s. Engg. Udala Surai Dam Division, Udala.	1.49
75.	M/s. Matrubhumi, Cuttack.	1.07
76.	M/s. Ex. Engg. Puri P.H. Division, Puri.	1.37
77.	M/s. Angul Central Co-op. Bank Ltd., Angul.	7.31

(1)	(2)	(3)
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78.	M/s. Electrical Stores Division, Burla.	1.40
	TOTAL	240.02

PUNJAB

1.	M/s. Himachal Shoddy Textile Mill, Paonta Sahib.	1.19
2.	M/s. Jagatjit Fastners, Kapurthala.	1.46
3.	M/s. Bee Gee Corpn. Patiala.	1.74
4.	M/s. Hans Raj Mahajan & Sons (P) Ltd., Jalandhar.	1.32
5.	M/s. New India Embroidery Mills Ltd., Chheharta.	1.29
6.	M/s. United Motor Body Builders, Indl. Co-op. Society, Kangra.	1.23
7.	M/s. New Model Industries (P) Ltd., Jalandhar.	1.33
8.	M/s. Daulat Industrial Corpn. Ltd., Ludhiana.	2.55
9.	M/s. Ambala Bus Syndicate (P) Ltd., Ropar.	4.57
10.	M/s. Bhutti Weavers Co-op. Society Ltd., Kulu.	1.35
	TOTAL	18.03

RAJASTHAN

1.	Rajasthan Tourism Development Corpn., Jaipur.	1.15
2.	M/s. Dholpur Glass Works.	1.48
3.	M/s. Kamala Asbestos Cement Industries.	1.23
4.	M/s. Indoflex Pvt. Ltd.	4.21
5.	M/s. Man Industrial Corporation, Jaipur.	8.00
6.	M/s. Jaipur Spg. Textiles & Wvg. Mills, Ltd.	23.18
7.	M/s. Mewar Textiles Mills Ltd.	23.67
8.	M/s. S. Zorester & Company, Jaipur.	1.98
9.	M/s. Krishna Mills Ltd., Beawar.	3.50
10.	M/s. Ess Dem Carpets, Jaipur.	1.53
11.	M/s. K.K. Cement Works, Beawar.	1.22
12.	M/s. West Suket Co-op. Society, Kota.	6.72
13.	M/s. United Fetts & Carpets, Jaipur.	1.04
14.	M/s. Adam Pharmaceuticals, Jaipur.	1.09
15.	M/s. East Suket Labour Contractor Society Ltd.	43.71
	TOTAL	77.87

TAMIL NADU

1.	M/s. Krishan Menon Tex, Madurai.	1.50
2.	M/s. Kaleeswarer Mills Ltd., Coimbatore.	13.36
3.	M/s. Somasundaram Mills (P) Ltd., Coimbatore.	26.60
4.	M/s. Coimbatore Spinning & Weaving Co. Ltd., Coimbatore	8.95
5.	M/s. Coimbatore Murugan Mills Ltd., Coimbatore.	2.01
6.	M/s. Pankaja Mills Ltd., Coimbatore.	7.51
7.	M/s. Sri Sarada Mills Ltd., Coimbatore.	2.35
8.	M/s. The Bharathy Mills Ltd., Pondicherry.	18.36
9.	M/s. Ramakrishna Mills (P) Ltd., Coimbatore.	16.23
10.	M/s. Couvery Spg. Wvg. Mills.	3.78
11.	M/s. Sundram Spg. Mills, Komarapalayam.	2.99
12.	M/s. New City Engg. Works, Coimbatore.	1.55
13.	M/s. Modern Mechine Tools Ltd., Coimbatore.	7.76
14.	M/s. Southern Conducts, Madras.	1.32
15.	M/s. Liddellsdale Estate, Nilgiris	1.08
16.	M/s. Gangappa Paper Mills Ltd. Paurutti S.A. Distt.	5.31
17.	M/s. Seafarth Dn. Nilgiris.	1.13
18.	M/s. Binny Ltd. Madras-1	1.10
19.	M/s. Thiru Magal Textiles Ltd.	1.49
20.	M/s. Gnanambigal Mills Ltd. Coimbatore.	2.71
21.	M/s. The Vasantha Mills, Ltd., Coimbatore.	31.84
22.	M/s. Sri Mahalakshmi Textiles, Madurai.	72.34
23.	M/s. Angappa Spinning and Weaving Mills, Madurai.	1.20
24.	M/s. United Bleachers, Coimbatore.	3.37
25.	M/s. Rajarathana Mills, Ltd., Madurai.	1.65
26.	M/s. Narasinha Mills Ltd., Coimbatore.	2.68
27.	M/s. Prakash Mills (P) Ltd., Coimbatore.	5.25
28.	M/s. Chennimalai Weavers' Co-operative Production Society Ltd.	1.63
29.	M/s. Marimuthu Handloom Weaving Factory, Kanyakumari District.	1.38
30.	M/s. Velusamy Textiles Madurai.	4.14
31.	M/s. Kasthuri Mills, Ltd., Coimbatore.	8.47
32.	M/s. Vijayalakshmi Mills Ltd., Coimbatore.	2.26
33.	M/s. Kadri Mills Ltd., Coimbatore.	8.90
34.	M/s. V.R. Textiles (P) Ltd., Coimbatore.	1.06
35.	M/s. Bhavani Mills, Ltd., Coimbatore.	9.71
36.	M/s. Southern Textiles Ltd., Coimbatore.	4.18
37.	M/s. Jayalaskhmi Mills Co. Ltd., Coimbatore.	1.11
38.	M/s. Janardhana Textile Mills (P) Ltd.	2.91

39.	M/s. Somasundaram Super Spinning Mills Ltd.	3.58
40.	M/s. Sri Padma Mills Coimbatore.	2.39
41.	M/s. Anglo French Textiles Ltd., Pondy.	28.57
42.	M/s. Swadeshi Cotton Mills (P) Ltd.	3.54
43.	M/s. Sri Ramlok & Co. Madras-17	1.22
44.	M/s. Kangayam Chowdambigai Weavers' Co-operative Production & Sale Society Ltd.	2.15
45.	South Arcot District Co-operative Spinning Mills, South Arcot District.	1.72
46.	M/s. Sri Jothi Mills Ltd., Coimbatore.	2.69
47.	M/s. Adhilakshmi Mills, Madurai.	2.45
48.	M/s. Tirupur Cotton Spinning & Weaving Mills Ltd., Tirupur.	5.50
49.	M/s. Sri Ramalinga Choodambigai Mills Ltd., Tirupur.	12.75
50.	M/s. C.S.I. Hospital.	4.23
51.	M/s. Sudarshan Chits (I) Ltd., Madras.	84.30
52.	M/s. Algappa Cotton Mills, Ramnad.	1.75
53.	M/s. Sri Hari Mills (P) Ltd., Tripur.	14.22
54.	M/s. Sarguna Textiles Ltd., Coimbatore.	2.90
55.	M/s. Lakshmi Shanmuga Spinning Mills.	4.70
56.	M/s. Madhu Spinning Mills Ltd., Coimbatore.	4.21
57.	M/s. Karur Mills Ltd., Trichy.	6.34
58.	M/s. Pilot Pen Co. (India) Ltd.	11.93
59.	M/s. Micro Tools Ltd.	2.15
60.	M/s. Precision Engg. Industries, Madras.	1.61
61.	M/s. Taxtool & Co., Coimbatore.	11.36
62.	M/s. Enfield India Ltd.	10.44
63.	M/s. The Excel Industries.	1.00
64.	M/s. Coromandal Steels Ltd.	1.04
65.	M/s. Chemech Engineers (P) Ltd., Madras.	4.88
66.	M/s. Metal Cast Services, Madras.	1.16
67.	M/s. The Guindy Machine Tools (P) Ltd., Madras.	1.84
68.	M/s. Annamalai University Engineering Department Workshop.	3.90
69.	M/s. Measureal Engineering Co., Coimbatore.	3.28
70.	M/s. Iris Engineering Works.	2.39
71.	M/s. The Standard Machine Tools (P) Ltd., Madras.	1.27
72.	M/s. Eastern Ore Corporation.	1.21
73.	M/s. Chitram & Co. Madras.	8.10
74.	M/s. Swami Motor Transport, Tanjore.	1.83
75.	M/s. Corporation of Madras.	1.01
76.	M/s. The Presidency Kid Leather (P) Ltd.	3.27
77.	M/s. Ganges Printing Ink Factory, Madras.	2.03

78.	M/s. M.L.J. Press, (P) Ltd., Madras.	2.79
79.	M/s. Navasakthi Press, Madras.	1.30
80.	M/s. Venus Moulders, Madras.	2.30
81.	M/s. Light Leather (P) Ltd., Madras.	1.06
82.	M/s. Tamil Nadu Magnesite Ltd., Salem-7.	16.45
83.	M/s. Tamil Nadu Magnesite Products Ltd., Salem-7.	2.28
84.	M/s. Garuda Chits & Trading Co., Madras.	3.21
85.	M/s. Sudarsan Finance Corporation.	14.85
86.	M/s. Bhagavathy Vilas Cigar Factory, Dindigul.	2.53
87.	M/s. Tamil Nadu Housing Board. Wood Working Unit-Madrss.	1.77
88.	M/s. Tamil Nadu Slum Clearance Board, Madras.	1.53
89.	M/s. Krishna Mines Tirunelveli.	5.78
90.	M/s. Kodanad Tea Estate.	2.18
91.	M/s. Glenburn Estate.	1.20
92.	M/s. Sacred Heart Estate.	1.38
93.	M/s. E.E. Kumeravel Beedi Factory, Mukkudal.	1.00
TOTAL		618.96

UTTAR PRADESH

1.	M/s. Naini Glass Works, Allahabad.	1.13
2.	M/s. Allahabad Glass Works, Naini, Allahabad.	1.42
3.	M/s. Metal Goods Mfg. Co. (P) Ltd., Varanasi.	2.72
4.	M/s. U.P. State Sugar Corpn. Beharaich.	19.35
5.	M/s. Newabganj Sugar Mills Co. Ltd., Gonda.	77.24
6.	M/s. Seksaria Sugar Mills, Gonda.	16.65
7.	M/s. U.P. State Sugar Corpn. Deoria.	8.32
8.	M/s. U.P. State Sugar Corpn. Deoria.	16.89
9.	M/s. Drumes Pharmaceuticals (P) Ltd., Varanasi.	1.05
10.	M/s. U.P. State Sugar Corpn. Burhwal, Barabanki.	14.32
11.	M/s. Laxmi Sugar & Gen. Mills, Hardoi.	101.16
12.	M/s. U.P. State Sugar Corpn., Barabanki.	17.37
13.	M/s. Ratana Sugar Mills (P) Ltd., Jaunpur.	11.29
14.	M/s. U.P. State Sugar Corpn. Ltd., Basti.	6.41
15.	M/s. U.P. State Sugar Corpn. Ltd., Gorakhpur.	30.75
16.	M/s. Guru Nanak Diesel Engg. Ghaziabad.	1.29
17.	M/s. Mohan Export & Import Co. (P) Ltd., Ghaziabad.	1.49
18.	M/s. Samson Fountains (P) Ltd., Ghaziabad.	1.04
19.	M/s. U.P. State Sugar Corpn., Bullandsahar.	37.61

20.	M/s. U.P. State Sugar Corpn., Muzaffarnagar.	4.14
21.	M/s. U.P. State Sugar Corpn., Gorakhpur.	32.88
22.	M/s. Eye Hospital, Bahraich.	1.03
23.	M/s. R.K. Mills (P) Ltd., Mirzapur.	1.19
24.	M/s. E. Seffon & Co. (P) Ltd., Mirzapur.	2.08
25.	M/s. Laxmi Kattha Factory, Bijnore.	2.25
26.	M/s. Durga Enterprises, Ghaziabad.	1.62
27.	M/s. Zenith Electricals, Ghaziabad.	3.24
28.	M/s. Sri Guru Nanak Engg. Co. No. 1, Ghaziabad.	2.44
29.	M/s. National Steel & Genl. Mills (P) Ltd., Gahaziabad.	2.89
30.	M/s. Lord Krishna Textile Mills, Saharanpur.	5.82
31.	M/s. Mahalaxmi Sugar Mills (P) Ltd., Saharanpur.	5.05
32.	M/s. Meerut Straw Board Mills Meerut.	7.93
33.	M/s. U.P. State Sugar Corp. Mohinuddinpur, Meerut.	12.69
34.	M/s. Allodial Chemical Mfg. Company, Meerut.	1.23
35.	M/s. Sir Shadilal Sugar & Genl. Mills, Muzaffarnagar.	6.55
36.	M/s. Swadeshi Cotton Mills, Kanpur.	18.39
37.	M/s. Muir Mills, Kanpur.	1.39
38.	M/s. New Vootoria Mills, Kanpur.	45.21
39.	M/s. Laxmi Rattan Mills, Kanpur.	22.98
40.	M/s. Elgin Mills No. 1, Kanpur.	51.72
41.	M/s. Elgin Mills No. 2, Kanpur.	32.01
42.	M/s. Atherton Mills, Kanpur.	33.50
43.	M/s. Grosos Pharma, Lucknow.	2.01
44.	M/s. L.R. Engg. Works, Kanpur.	3.46
45.	M/s. Ruby Industries, Kanpur.	2.02
46.	M/s. Gopinath Chhangamal, Kanpur.	1.42
47.	M/s. Associated, Journals, Lucknow.	20.10
48.	M/s. U.P. Instruments, Lucknow.	76.25
49.	M/s. Bijli Cotton Mills, Hathras.	4.43
50.	M/s. H.R. Sugar Mills, Bareilly.	40.41
51.	M/s. Postal Seal Corp. Society, Aligarh.	3.93
52.	M/s. R.R. Steels Alloys Ltd., Bareilly.	1.11
53.	M/s. Cownpore Textile Ltd., Kanpur.	23.76
54.	M/s. Cownpore Chemicals, Kanpur.	4.88
55.	M/s. Kajco Industries, Agra.	1.01
56.	M/s. Jajco Industries No. II Agra.	1.56
57.	M/s. R.R. Engg. Co. Bareilly.	1.42
58.	M/s. Bhadohi Woollen Mills, Varanasi.	6.29
59.	M/s. Tiger Hardware and Tools Ltd., Aligarh.	15.55

(1)	(2)	(3)
60.	M/s. Tiger Locks Ltd., Aligarh.	4.93
61.	M/s. Tiger Products (P) Ltd., Aligarh.	2.34
62.	M/s. University Press, G.B. Pant University Press, Nainital.	3.43
63.	M/s. Christian Hospital, Etah.	1.50
64.	M/s. U.P.S.R.T.C., Kathgodam, Nainital.	4.67
65.	M/s. U.P.S.R.T.C., Nainital. (UP/858).	4.47
66.	M/s. U.P.S.R.T.C., Nainital.	1.00
67.	M/s. U.P.S.R.T.C., Nainital. (UP/934).	1.19
68.	M/s. U.P.S.R.T.C., Nainital. (UP/935).	1.35
69.	M/s. U.P.S.R.T.C., Nainital. (UP/860).	1.68
70.	M/s. Allied International Products, Nazibabad.	1.50
71.	M/s. U.P. Refractories (P) Ltd., Varanasi.	1.02
TOTAL		908.92

WEST BENGAL

1.	M/s. Associated Assby Industries.	10.31
2.	M/s. Agrind Fabrication.	3.15
3.	M/s. Arati Cotton Mills.	6.00
4.	M/s. Ambari Tea Estate.	9.07
5.	M/s. Allied Resin & Chemicals.	9.85
6.	M/s. Bertrams Scott.	19.18
7.	M/s. B.S. Engg. Corpn.	3.63
8.	M/s. Britannia Building & Iron Co.	1.78
9.	M/s. Bird & Co.	8.20
10.	M/s. Bright Wires (P) Ltd.	3.22
11.	M/s. Bengal Fine Spg. & Wvg. Mills (No. 1)	15.36
12.	M/s. Bangeswari Cotton Mills.	1.87
13.	M/s. Bengal Textile Mills.	8.00
14.	M/s. Bengal Laxmi Cotton Mills.	51.93
15.	M/s. Bangasree Cotton Mills.	9.27
16.	M/s. Bangadays Cotton Mills.	35.08
17.	M/s. Bengal Belting Works Ltd.	3.37
18.	M/s. Beach Tea Estate.	2.31
19.	M/s. Corporation Engg. (I) Ltd., Calcutta.	1.05
20.	M/s. Bhatpara Tea Estate.	3.50
21.	M/s. Bharat Jute Mills.	95.94
22.	M/s. Belur Class Works.	2.66
23.	M/s. Brahmachari Research Inst. (P) Ltd.,	3.60

24.	M/s. Bharat Chemicals (K.M. Chemicals).	2.48
25.	M/s. Basumati Corporation.	6.17
26.	M/s. Bharat Overseas (P) Ltd.,	7.40
27.	M/s. Calcutta Electric Lamps.	2.05
28.	M/s. Canton Carpentry Works.	17.82
29.	M/s. Coal Field Engg.	1.13
30.	M/s. Cieco (I) Ltd.,	4.90
31.	M/s. Cheins India (P) Ltd.	5.08
32.	M/s. Carter Pollar & Co.	12.72
33.	M/s. Central Cotton Mills.	29.46
34.	M/s. Chandmani T.E.	4.35
35.	M/s. Cedar T.E. Darjeeling.	4.02
36.	M/s. Calcutta Glass & Silicate.	3.45
37.	M/s. Carew & Co.	1.55
38.	M/s. Durgapur Fty. & Engg.	1.50
39.	M/s. Dhakeswari Cotton Mills.	8.98
40.	M/s. Dem Dima Tea Estate.	26.00
41.	M/s. Dominion Rubber Works.	3.48
42.	M/s. Dr. Paul Lehman (I) Ltd.	1.26
43.	M/s. Electrical Industries Corpn.	5.83
44.	M/s. Eastern Type & Foundry.	2.60
45.	M/s. East India Industries.	8.56
46.	M/s. Calcutta Jute Mfg. Co.	18.59
47.	M/s. Ganges Printing Ink. Fy.	2.96
48.	M/s. Gluconate Ltd.	1.17
49.	M/s. Howrah Steel & Wire Products.	1.23
50.	M/s. Howrah Engg. Concern.	6.13
51.	M/s. Howrah Iron & Steel Works (P) Ltd;	6.71
52.	M/s. India Rubber Goods Mfg. Ltd.	2.43
53.	M/s. India & Rubber Mfg. Ltd;	4.45
54.	M/s. India Malleable Castings.	4.98
55.	M/s. India Cycle Mfg. Co. Ltd;	3.38
56.	M/s. Industrial Equipments (P) Ltd;	2.24
57.	M/s. India Mechanisation & Allied Products.	2.75
58.	M/s. International Rubber.	4.21
59.	M/s. Indian Eyelet Industries.	2.21
60.	M/s. India Capacitor.	7.09
61.	M/s. Hilla Tea Estate	6.45
62.	M/s. Jyoti Weaving Factory	6.31
63.	M/s. Kalpana Engg; (P) Ltd.	2.96

64.	M/s. Kaymor Bagohove Mfg. Co. (P) Ltd.	13.42
65.	M/s. Kumai Tea Estate.	2.45
66.	M/s. Karala Valley Tea Estate.	7.00
67.	M/s. Kedar Rubber Ltd.	3.06
68.	M/s. Krishna Silicate, Works.	13.49
69.	M/s. Kolay Biscuit Co.	4.04
70.	M/s. Laxmi Narayan Cotton Mills.	13.30
71.	M/s. Looksan Tea Estate.	7.44
72.	M/s. Lilly Biscuit Co.	4.11
73.	M/s. Manindra Mills Ltd.	6.07
74.	M/s. Majerdabari Tea Estate.	8.52
75.	M/s. Meechara Tea Estate.	3.15
76.	M/s. Mendako Tea Estate.	4.42
77.	M/s. Metro Glass Works.	2.05
78.	M/s. Madhoprasad Mahabir Prasad Supplies (P) Ltd.	2.11
79.	M/s. National Screw & Wire Products.	4.24
80.	M/s. Nurbong Tea Estate.	1.71
81.	M/s. National Iron & Steel Ltd.	38.41
82.	M/s. New India Glass Works.	1.80
83.	M/s. Okaity Tea Estate.	2.33
84.	M/s. Oriental Research Chemical.	2.35
85.	M/s. People & Motor Engg.	2.23
86.	M/s. People & Motor Engg. Factory No. 2	4.22
87.	M/s. Poddar Sanitary Works.	8.05
88.	M/s. Paharimata Iron Works (P) Ltd.	3.03
89.	M/s. Port Engg. Works.	11.50
90.	M/s. Precision Industries (P) Ltd.	5.74
91.	M/s. Pashok Tea Estate.	8.18
92.	M/s. Pandoom Tea Estate.	2.63
93.	M/s. Potong Tea Estate.	5.74
94.	M/s. P. Sell & Co. Calcutta.	1.80
95.	M/s. Poobong Tea Estate.	1.50
96.	M/s. Pritipaper & Board Paper Mills.	4.47
97.	M/s. Raymon Engg. Works.	3.75
98.	M/s. Rampooria Cotton Mills.	39.88
99.	M/s. Rangmock Tea Estate.	4.04
100.	M/s. R.B.S. Rubber.	1.24
101.	M/s. Shalimar Works.	8.42
102.	M/s. Sur & Co.	5.11
103.	M/s. Show & Co.	1.53

104.	M/s. Spring Sales.	4.40
105.	M/s. Sodepur Cotton Mills.	10.15
106.	M/s. Sree Mahalaxmi Cotton Mills.	26.76
107.	M/s. Shalimar Rope Works.	10.32
108.	M/s. Satali Tea Estate.	1.53
109.	M/s. Single Tea Estate.	3.63
110.	M/s. Sarugaon Tea Estate.	10.50
111.	M/s. Sonali Tea Estate.	2.12
112.	M/s. Swastik Board & Paper Mills.	1.42
113.	M/s. Sodepur Pottery.	4.37
114.	M/s. Sulekha Works.	1.10
115.	M/s. Satya Jug Publication (P). Ltd.	5.33
116.	M/s. Spencer Aerated Water.	2.72
117.	M/s. Thakurdas Sureka Iron Factory.	4.48
118.	M/s. Thakurdas Sureka Iron Factory (Fy No. 2)	1.29
119.	M/s. Taps & Dies Ltd.	3.93
120.	M/s. Taxwell (P) Ltd.	1.91
121.	M/s. Troopical Rubber.	1.31
122.	M/s. Universal Lamp Works.	2.41
123.	M/s. Union Engg. Works.	1.37
124.	M/s. Wire Machinery Mfg. Co.	5.40
125.	M/s. United Provinces Commercial Corpn.	1.98
126.	M/s. Vah-Tukya Tea Estate.	3.12
127.	M/s. Geyaganga Tea Estate.	3.66
128.	M/s. Hindock Engg. Co.	4.16
129.	M/s. Eastern Paper Mills.	26.73
130.	M/s. Surendra Engg. Works.	1.74
131.	M/s. Motor & Machinery Mfg.	5.76
132.	M/s. National Razors Balades.	2.15
133.	M/s. Albraco Metal Works.	2.20
134.	M/s. National Pipes & Tubes.	4.00
135.	M/s. Shalimar Groups Pvt. Ltd.	3.09
136.	M/s. Mayurakshi Cotton Mills Ltd.	4.52
137.	M/s. The S.G.R. Industries (P) Ltd.	9.83
138.	M/s. The Calcutta Silk Mfg.	1.22
139.	M/s. Chemical Fabricators (P) Ltd.	2.00
140.	M/s. Kissul Power Engg. (P) Ltd.	2.36
141.	M/s. Eastend Paper Ind. Ltd.	9.81
142.	M/s. The Indian Machinery Co. Ltd.	20.20
143.	M/s. The Small Tools Mfg. Co. of India Ltd.	17.60

144.	M/s. Selim Hill T.E.	2.01
145.	M/s. Teesta Valley T.E.	7.71
146.	M/s. North Tukvor T.E.	2.27
147.	M/s. Tunsang T.E.	3.05
148.	M/s. Chogtong T.E.	11.50
149.	M/s. Rahimpore T.E.	2.99
150.	M/s. Jaybirpara T.E.	5.32
151.	M/s. Makrapara T.E.	6.04
152.	M/s. Gopalpur T.E.	5.47
153.	M/s. Atal T.E.	2.32
154.	M/s. Manjha T.E.	3.73
155.	M/s. Naxalbari T.E.	5.89
156.	M/s. Sachindra Chandra T.E.	5.59
157.	M/s. Matigara T.E.	3.16
158.	M/s. Toonbarie T.E.	4.90
159.	M/s. Kadanbini T.E.	2.01
160.	M/s. Ambotia T.E.	9.70
161.	M/s. Ajkal Publication (P) Ltd.	5.02
162.	M/s. Corpn. Composing Printing (C) Ltd.	2.17
163.	M/s. Scientific Indian Glass Co. Ltd.	13.02
164.	M/s. Hijli Co-op. Society Ltd.	4.13
165.	M/s. A. Stock & Co.	1.76
166.	M/s. East Asia Skin Corpn.	5.11
167.	M/s. Ramshai T.E.	2.32
168.	M/s. Rajabhat T.E.	3.31
TOTAL		<u>1177.94</u>

APPENDIX—H

Statement showing the Details of the Exempted Establishments which were in Default of Rs. One lakh or more as on the 31st March, 1986 in transferring the Provident Fund Contributions to their respective Board of Trustees.

S.No.	Names of the Establishment	Amount not transferred (Rs. in lakhs)
-------	----------------------------	--

(1)	(2)	(3)
-----	-----	-----

ANDHRA PRADESH

1.	M/s. Aluminium Industries Limited.	1.09
2.	M/s. H.M.T. Ltd.	4.68
	TOTAL	5.77

BIHAR

1.	M/s. Rohtas Industries Limited	70.00
2.	M/s. Ashoka Cement Co. Ltd.	6.03
3.	M/s. Bihar Firebricks and Potteries Ltd.	37.65
4.	M/s. Sone Valley Portland Cement Co., Japla	44.00
5.	M/s. Bihar State Sugar Corp. Lohat	8.90
6.	M/s. Parshwa Properties & Mining Co. Ltd.	12.82
7.	M/s. Motipur Sugar Factory & Cane Farm	15.90
8.	M/s. Bihar State Road Transport Corp. Patna.	500.00
9.	M/s. S.K.G. Sugar Ltd., Patna.	12.83
	TOTAL	713.90

GUJARAT

1.	M/s. Shubhaxmi Mills Ltd.	2.94
2.	M/s. Vania Silk Mills.	3.58
3.	M/s. Gaekwad Mills Ltd.	31.62
	TOTAL	38.14

HARYANA

1. M/s. Bharat Steel Tubes Ltd.	5.20
	<u>5.20</u>

KARNATAKA

1. M/s. Salar Jung Sugar Mills.	15.36
2. M/s. Shri K.R. Mills Ltd.	1.49
	<u>1.49</u>
TOTAL	16.85

KERALA

1. M/s. Aluminium Industries Ltd. Mannur.	7.44
2. M/s. Travancore Rayons Ltd.	49.85
3. M/s. Aluminium Industries Ltd.	12.64
4. M/s. Transformers & Electricals, Kerala.	21.08
5. M/s. Kondothy P.C.C. Society Ltd.	1.83
	<u>1.83</u>
TOTAL	92.84

MADHYA PRADESH

1. M/s. Burhanpur Tapti Mills	5.19
2. M/s. Rajkumar Mills Ltd.	8.16
3. M/s. Hukumchand Mills Ltd.	32.40
4. M/s. Sajjan Mills Ltd.	12.15
	<u>12.15</u>
TOTAL	57.90

MAHARASHTRA

1. M/s. The Khandesh Spg. Wvg. Mills Ltd., Station Road, Jalgaon.	16.09
2. M/s. Jasmine Mills Ltd. Dharavi Road, Matunga.	5.40
3. M/s. Shreeniwas Cotton Mills Ltd., Bombay.	16.10
4. M/s. Alook Ashdown & Co. Ltd. Mazgoan, Bombay.	4.37
5. M/s. Model Mills., Umrer Road, Nagpur.	10.47
6. M/s. Western India Spg. & Wvg. Co. Ltd., Kalachowki.	20.73

(1)	(2)	(3)
7.	M/s. Finlay Mills Ltd., Bombay.	24.58
8.	M/s. Gold Mohur Mills Ltd., Bombay.	21.99
9.	M/s. Elphinstone Spg. Wvg. Mills. Co. Ltd.	2.45
10.	M/s. The Oriental Metal Processing Work Pvt. Ltd.	2.22
11.	M/s. Changdeo Sugar Mills Ltd.	6.59
	TOTAL	130.99

RAJASTHAN

1.	M/s. Rajasthan State Mineral Devn.	2.65
	TOTAL	2.65

UTTAR PRADESH

1.	M/s. Modi Industries, Modi Nager.	9.53
2.	M/s. Almora Magnesite Ltd., Almora.	3.59
3.	M/s. The Scientific Instrument Co. Ltd., Allahabad.	1.14
4.	M/s. Beshi Sugar Mills Co. Basti.	10.91
	TOTAL	25.17

WEST BENGAL

1.	M/s. Agarwal Hardware.	2.41
2.	M/s. Kelvin Jute Co. Ltd.	319.32
3.	M/s. Magna Mills Ltd.	230.23
4.	M/s. Dalhousie Jute Co. Ltd.	137.00
5.	M/s. Eastern Mfg. Co. Ltd.	107.45
6.	M/s. North Brook Jute Mills Ltd.	115.02
7.	M/s. Shree Gouri Shankar Jute Mills Ltd.	76.00
8.	M/s. Bird Jute & Exports Ltd.	16.51
9.	M/s. Fort William Co.	67.46
10.	M/s. Ambica Jute	211.63
11.	M/s. East Bengal Engg. Co. Ltd.	2.25
12.	M/s. Burn & Co. Ltd.	75.00
13.	M/s. Indian Standard Wagon Ltd.	30.60
14.	M/s. Bengal Potteries Ltd.	60.00
15.	M/s. Oriental Metal Industries Ltd.	7.23

16.	M/s. Mohini Mills Ltd.	114.35
17.	M/s. India Paper Pulp Co. Ltd.	77.34
18.	M/s. Heilgers Ltd.	1.70
19.	M/s. Amrita Bazar Patrika Ltd.	30.53
20.	M/s. Jugantar Ltd.	10.09
21.	M/s. Roherts Hubson Indian Ltd.	1.76
22.	M/s. Indian Health Institute & Lab. Ltd.	3.00
23.	M/s. Shree Hanuman Jute Mills Ltd.	46.50
24.	M/s. Steel & Allied Pvt. Ltd.	2.25
25.	M/s. Beni Ltd.	19.82
26.	M/s. Hooghly Docking Engg. Co. Ltd.	53.93
27.	M/s. W.S. Crosswell	3.96
28.	M/s. Ramnagar Cane & Sugar Co. Ltd.	66.40
29.	M/s. Aluminum Mfg. Co. Ltd.	19.15
30.	M/s. B.B.J. Construction Co. Ltd.	11.48
31.	M/s. Gouripore Co. Ltd.	300.00
32.	M/s. Budge Budge Jute Co. Ltd.	121.15
33.	M/s. Baranagar Jute Mills Ltd.	256.60
34.	M/s. Howrah Mills Ltd.	272.38
35.	M/s. Kalyani Spinning Mills Ltd.	170.50
36.	M/s. Naffar Chandra Jute Mills.	21.49
37.	M/s. Kankinarah Jute	168.95
38.	M/s. Naihati Jute Co. Ltd.	103.25
39.	M/s. Himalaya Shipping Co. Ltd.	1.47
40.	M/s. New Central Jute Mills.	572.72
41.	M/s. Agarpura Co.	69.90
42.	M/s. Titagarh Jute Mills Ltd.	413.92
43.	M/s. Ganges Rope Co. Ltd.	2.94
44.	M/s. Victoria Jute Col. Ltd.	122.12
45.	M/s. The Angus Co. Ltd.	309.38
46.	M/s. Shyamnagar Jute Pty Co. Ltd.	368.11
47.	M/s. Nuddea Mills Ltd.	340.00
48.	M/s. West Bengal Mineral Development	1.17
49.	M/s. R.C.T.C.	18.25
50.	M/s. West Bengal State Electricity Board	718.00
51.	M/s. Thomas Drugs	1.00
52.	M/s. Westing House	55.63
53.	M/s. Ganges Mfg. Ltd.	22.00
54.	M/s. American Refrigerator Ltd.	2.19
55.	M/s. Mining & Allied Machinery Corpn. Ltd.	293.24

56.	M/s. Martin Burn & Co. Ltd.	4.51
57.	M/s. Delta Jute & Industries Ltd.	180.10
58.	M/s. India Capacitors.	5.10
59.	M/s. Bengal Chemicals and Pharmaceuticals.	44.94
60.	M/s. Ambotia Tea Estate Ltd.	5.04
61.	M/s. Coledonian Jute Mills Ltd.	28.59
62.	M/s. Wellington Jute Mills Ltd.	91.38
63.	M/s. Scott & Sexby Ltd.	15.60
64.	M/s. National Pipes & Tubes.	1.20
65.	M/s. India Jute Co. Ltd.	94.03
66.	M/s. Dunbar Mills Ltd.	58.45
67.	M/s. Bharat Brakes & Valves.	17.75
68.	M/s. The Shalimar Rope Works Ltd.	2.21
69.	M/s. Calcutta Chemicals Ltd.	7.31
70.	M/s. National Rubber.	12.64
		<hr/>
TOTAL		7214.86
		<hr/>
GRAND TOTAL		8304.27
		<hr/>

APPENDIX I (Contd.)

Percentage-Wise Investment Holding As on 31.3.1986, Employees Provident Fund (Main Account) (Face Value)

(Rs. in lakhs)

Category	11.5%	11%	10.8%	10½%	10¼%	10%	9¾%	9½%	9¼%	9%	8½%	8¼%	8%
Central Loan State													
Govt. Securities	12574.22	—	1327.36	8038.63	1959.86	9770.28	—	920.19	2331.25	215.43	276.67	—	45.2
Andhra Pradesh	—	—	—	—	—	—	200.00	—	—	450.00	—	22.08	—
Assam	—	—	—	—	—	—	—	—	—	—	—	—	—
Bihar	—	—	—	—	—	—	—	—	—	100.00	—	—	—
Gujarat	—	—	—	—	—	—	—	—	—	—	—	—	—
Haryana	—	—	—	—	—	—	—	—	—	50.00	—	—	—
Kerala	—	—	—	—	—	—	200.00	—	—	100.00	—	—	—
Madhya Pradesh	—	—	—	—	—	—	—	—	—	100.00	—	—	—
Himachal Pradesh	—	—	—	—	—	—	—	—	—	—	—	—	—
Maharashtra	—	—	—	—	—	—	—	—	—	—	—	—	—
Karnataka	—	—	—	—	—	—	—	—	—	100.00	—	—	—
Meghalaya	—	—	—	—	—	—	—	—	—	—	—	—	—
Orissa	—	—	—	—	—	—	—	—	—	400.00	—	22.08	—
Nagaland	—	—	—	—	—	—	—	—	—	150.00	—	—	—
Punjab	—	—	—	—	—	—	—	—	—	—	—	—	—
Rajasthan	—	—	—	—	—	—	275.43	—	—	100.00	—	—	—
Tamil Nadu	—	—	—	—	—	—	—	—	—	50.00	—	—	—
Tripura	—	—	—	—	—	—	—	—	—	—	—	—	—
Uttar Pradesh	—	—	—	—	—	—	—	—	—	200.00	—	22.08	—
West Bengal	—	—	—	—	—	—	—	—	—	100.00	—	—	—
Jammu & Kashmir	—	—	—	—	—	—	—	—	—	—	—	—	—
Manipur	—	—	—	—	—	—	—	—	—	—	—	—	—
P.O.T.D.	1,90,327.33	—	—	—	—	—	—	—	—	—	—	—	—
Special Deposit	—	250426.39	—	—	—	—	—	—	—	—	—	—	—
Central/State Govt. Guaranteed Securities	—	—	—	—	—	—	—	—	—	—	—	—	—
Total	2,02,901.55	250426.39	1327.36	8038.63	1959.86	9770.28	675.43	920.19	2331.25	2115.43	276.67	66.24	45.2

APPENDIX I (Contd.)

(Rs. in lakhs)

Category	7¼%	7½%	7¾%	7%	6¾%	6½%	6¼%	6%	5¾%
Central Loan State									
Govt. Securities	65.03	2861.29	0.94	97.24	59.63	4080.00	561.86	2154.41	25677.34
Andhra Pradesh	—	—	—	0.60	0.02	50.55	197.11	1000.60	—
Assam	—	—	—	—	—	82.00	25.00	279.97	—
Bihar	—	—	—	—	0.06	87.86	43.64	459.06	—
Gujarat	—	4.02	—	2.77	18.24	61.10	34.87	557.92	—
Haryana	—	—	—	—	—	45.00	—	389.51	—
Kerala	—	—	—	—	—	50.00	224.00	547.01	—
Madhya Pradesh	—	—	—	—	—	28.43	147.21	281.23	—
Himachal Pradesh	—	—	—	—	—	7.38	30.50	38.00	—
Maharashtra	—	—	—	7.13	2.01	99.71	65.02	298.01	—
Karnataka	—	—	—	—	—	—	93.50	574.06	—
Meghalaya	—	—	—	—	—	5.00	—	6.40	—
Orissa	—	—	—	—	—	65.00	—	740.90	—
Nagaland	—	—	—	—	—	4.50	10.50	167.34	—
Punjab	—	—	—	—	—	0.25	0.59	216.71	—
Rajasthan	—	—	—	—	—	65.55	164.53	793.51	—
Tamil Nadu	—	0.22	—	1.00	0.55	1.15	71.73	699.94	—
Tripura	—	—	—	—	—	—	42.07	110.18	—
Uttar Pradesh	—	—	—	—	0.21	207.34	540.04	791.38	2.54
West Bengal	—	—	—	—	0.18	0.26	37.47	234.44	—
Jammu & Kashmir	—	—	—	—	—	—	36.00	77.00	—
Manipur	—	—	—	—	—	2.50	2.50	34.50	—
P.O.T.D.	—	—	—	—	—	—	—	—	—
Special Deposit	—	—	—	—	—	—	—	—	—
Central/State Govt.	—	—	—	—	—	—	—	—	—
Guaranteed Securities	—	—	—	—	—	—	—	—	—
Total	65.03	2865.53	0.94	108.74	80.90	4943.58	2328.14	10452.08	25679.88

APPENDIX—I (Contd.)

(Rs in lakhs)

Category	5½%	5¼%	4¾%	4½%	3%	Total	Grand Total
Central Loan State							
Govt. Securities	16263.93	30.16	6.78	3.57	653.69	89975.00	89975.00
Andhra Pradesh	—	—	—	—	—	1920.96	—
Assam	—	—	—	—	—	386.97	—
Bihar	—	—	—	—	—	690.62	—
Gujarat	—	—	—	—	—	678.92	—
Haryana	—	—	—	—	—	484.51	—
Kerala	—	—	—	—	—	1121.01	—
Madhya Pradesh	—	—	—	—	—	556.87	—
Himachal Pradesh	—	—	—	—	—	75.88	—
Maharashtra	—	—	—	—	—	471.88	—
Karnataka	—	—	—	—	—	767.56	—
Meghalaya	—	—	—	—	—	11.40	—
Orissa	—	—	—	—	—	1227.98	—
Nagaland	—	—	—	—	—	332.34	—
Punjab	—	—	—	—	—	217.55	—
Rajasthan	—	—	—	—	—	1399.02	—
Tamil Nadu	—	—	—	—	—	824.59	—
Tripura	—	—	—	—	—	152.25	—
Uttar Pradesh	—	—	—	—	—	1763.59	—
West Bengal	—	—	—	—	—	372.35	—
Jammu & Kashmir	—	—	—	—	—	113.00	—
Manipur	—	—	—	—	—	39.50	13608.75
P.O.T.D.	—	—	—	—	—	—	190327.33
Special Deposit	—	—	—	—	—	—	250426.39
Central/State Govt.							
Guaranteed Securities	—	—	—	—	—	—	56433.98
Total	16263.93	30.16	6.78	3.57	653.69		600771.45

Note : As per Office record total holding comes to Rs. 6,005.25 crores difference of Rs. 2.46 crores (6,007.71—6,005.25) is under re-conciliation.

STATISTICAL APPENDICES

(S—I to S-XXVI)

Region-wise Distribution of Establishments and Subscribers as on 31st March, 1986

Region	No. of Factories/Establishments			No. of Subscribers		
	Exempted	Unexempted	Total	Exempted	Unexempted	Total
Andhra Pradesh	95	13,455	13,550	1,87,888	6,47,730	8,35,618
N.E. Region	57	1,514	1,571	35,461	1,05,822	1,41,283
Bihar	171	4,921	5,092	3,29,650	2,20,541	5,50,191
Delhi	179	7,496	7,675	2,78,418	3,45,631	6,24,049
Gujarat	82	14,427	14,509	2,53,466	5,84,957	8,38,423
Haryana	21	3,452	3,473	37,322	2,86,682	3,24,004
Karnataka	113	10,059	10,172	2,46,886	6,51,550	8,98,436
Kerala	69	10,165	10,234	88,254	5,74,764	6,63,018
Madhya Pradesh	37	5,161	5,198	1,72,631	4,50,237	6,22,868
Maharashtra	436	22,248	22,684	7,13,846	14,58,947	21,72,793
Orissa	34	3,078	3,112	81,628	3,06,149	3,87,777
Punjab	30	7,759	7,789	40,559	4,16,448	4,57,007
Rajasthan	43	3,712	3,755	1,33,230	2,28,720	3,61,950
Tamil Nadu	414	16,407	16,821	3,51,266	12,41,688	15,92,954
Uttar Pradesh	154	11,235	11,389	1,98,518	7,28,136	9,26,654
West Bengal	855	19,984	20,839	8,76,341	9,36,257	18,12,598
Total	2,790	1,55,073	1,57,863	40,25,364	91,84,259	1,32,09,623*
	(2,851)	(1,51,273)	(1,54,124)	(40,20,064)	(99,10,140)	(1,29,30,204)

(Figures in brackets indicate the corresponding position as on 31st March, 1985)

*Includes 2,17,583 subscribers in educational institutions, the Notifications covering these establishments under EPF & MP Act has been stayed by the Supreme Court. The matter is pending adjudication before the Court.

APPENDIX S—II

**Concentration of Subscribers/Establishments in 25 Major Industries/Classes of Establishments Covered
under the Act as on 31.3.1986**

<i>S. No.</i>	<i>Industry/Class of Establishments</i>	<i>No. of Sub- scribers in the industry</i>	<i>% age to total Sub- scribers employed in the industry</i>	<i>Cummula- tive % age</i>	<i>No. of Estts. in the industry</i>	<i>% age to total covered estts. in the industry</i>
1.	Electrical, Mechanical or General Engineering Products	2288546	17.32	17.32	26782	16.96
2.	Textiles	1788865	13.54	30.86	9526	6.03
3.	Trading & Commercial	1139324	8.63	39.49	160677	10.18
4.	Electricity	695444	5.27	44.76	1879	1.19
5.	Beedi	633813	4.81	49.57	2411	1.53
6.	Road Motor Transport	569760	4.32	53.89	3143	1.99
7.	Tea & Tea Plantations	470969	3.56	57.45	1178	0.75
8.	Heavy and Fine Chemicals	456214	3.45	60.90	4548	2.88
9.	Iron & Steel	442961	3.35	64.25	1420	0.90
10.	Sugar	345886	2.62	66.87	2103	1.33
11.	Jute	305117	2.31	69.18	95	0.06
12.	Educational Institutions	217583	1.65	70.83	20239	12.82
13.	Cashewnuts	170661	1.29	72.12	600	0.38
14.	Banks (doing business in one State and Union Territory)	166155	1.26	73.38	1104	0.72
15.	Hotels & Restaurants	160340	1.21	74.59	5089	3.22
16.	Paper	143924	1.09	75.68	844	0.53
17.	Automobile Repairing and Servicing	142587	1.08	76.76	1125	0.71
18.	Rubber and Rubber Products	140540	1.06	77.82	1326	0.84
19.	Printing	129415	0.98	78.80	2800	1.77
20.	Cement	116222	0.88	79.68	164	0.10
21.	Edible Oils and Fats	105123	0.80	80.48	2358	1.49
22.	Building and Construction	89605	0.68	81.16	1989	1.26
23.	Plastic and Plastic Products	74166	0.56	81.72	1700	1.07
24.	Leather and Leather Products	72346	0.55	82.27	1200	0.76
25.	Lime Stone Mines	70329	0.53	82.80	295	0.19
TOTAL		10937895	82.80		109985	69.67

APPENDIX—S—III

**Region-wise Details of Revenue Recovery Certificates Issued, Decided,
During the Year 1985-86.**

<i>Region</i>	<i>Cases pending as on 31.3.85</i>	<i>Cases issued during the year</i>	<i>Total (Cols. 2 + 3)</i>	<i>Cases decide during the year</i>	<i>Amount involved (Rs. in lakhs)</i>	<i>Cases pending as on 31.3.86</i>	<i>Amount involved including Admn. char- ges & penal Damages of pending cases (Rs. in lakhs)</i>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	929	137	1066	97	35.51	969	149.75
N. E. Region	409	5	414	15	1.22	399	44.50
Bihar	641	51	692	144	11.65	548	366.82
Delhi	707	562	1269	599	83.74	670	144.16
Gujarat	399	189	588	63	2.44	525	155.93
Haryana	1008	449	1457	321	36.43	1136	335.93
Karnataka	266	145	411	59	33.18	352	163.66
Kerala	1369	172	1541	1174	49.18	367	245.85
Madhya Pradesh	3341	275	3616	402	84.70	3214	1855.83
Maharashtra	2400	1128	352	871	176.53	2657	1110.60
Orissa	624	187	811	28	32.67	783	309.24
Punjab	1068	354	1422	279	14.83	1143	315.07
Rajasthan	757	54	811	10	38.75	801	192.45
Tamil Nadu	356	777	1133	326	32.65	807	213.17
Uttar Pradesh	2002	349	2351	109	221.67	2242	1369.15
West Bengal	5934	750	6684	300	272.66	6384	2709.19
Total	22210	5584	27794	4797	1127.81	22997	9681.30

APPENDIX—S—IV

Region-wise Analysis of the Pending Revenue Recovery Certificates as on 31st March, 1986.

<i>Region Periodicity</i>	<i>For less than six months</i>	<i>For more than six month but less than one year</i>	<i>For over one year</i>	<i>Total</i>
(1)	(2)	(3)	(4)	(5)
Andhra Pradesh	155	144	670	969
N. E. Region	22	38	339	399
Bihar	22	29	497	548
Delhi	238	211	221	670
Gujarat	107	58	360	525
Haryana	193	256	687	1136
Karnataka	102	59	191	352
Kerala	103	92	172	367
Madhya Pradesh	241	234	2739	3214
Maharashtra	723	483	1451	2657
Orissa	171	384	228	783
Punjab	112	242	789	1143
Rajasthan	54	312	435	801
Tamil Nadu	466	109	232	807
Uttar Pradesh	198	211	1833	2242
West Bengal	2151	480	3753	6384
Total	5058	3342	14597	22997
% to Total	22.0	14.5	63.5	100.0

APPENDIX—S—V

Region-wise Details of Prosecution Cases Launched and Decided U/S 14 (P.F.) of the Act During the Year 1985-86

Region/ Periodicity	Pending as on 31.3.85	Launched during the year	Total	Decided during the year 1985-86				Total	Pending as on 31.3.86
				Convicted	Acquitted/ Admonished	Withdrawn	Dismissed/ Discharged		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Andhra Pradesh	314	122	436	81	24	7	—	112	324
N. E. Region	308	11	319	—	—	73	—	73	246
Bihar*	5436	162	5598	95	—	56	—	151	5447
Delhi	570	135	705	161	1	11	—	173	532
Gujarat	302	83	385	13	—	—	—	13	372
Haryana*	1026	307	1333	96	—	—	39	135	1198
Karnataka*	1121	335	1456	180	84	4	—	268	1188
Kerala*	354	148	502	78	—	8	—	86	416
Madhya Pradesh	888	95	983	21	28	—	—	49	934
Maharashtra	4826	766	5592	412	—	21	—	433	5159
Orissa	811	109	920	12	1	—	—	13	907
Punjab	853	176	1029	41	4	6	—	51	978
Rajasthan	223	42	265	19	24	—	1	44	221
Tamil Nadu*	1254	148	1402	104	35	124	—	263	1139
Uttar Pradesh	978	137	1115	99	—	—	—	99	1016
West Bengal	18005	2379	20384	458	13	—	—	471	19913
Total	37269	5155	42424	1870	214	310	40	2434	39990

*Revised

APPENDIX—S—VI

Region-wise Analysis of the Pending Prosecution Cases U/S 14 of the Act as on 31st March, 1986

<i>Region/Periodicity</i>	<i>Less than 6 months</i>	<i>6 months to one year</i>	<i>From 1-2 year</i>	<i>From 2-3 years</i>	<i>More than 3 years</i>	<i>Total</i>
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. Andhra Pradesh	52	70	32	30	140	324
2. N. E. Region	36	119	91	—	—	246
3. Bihar	35	127	85	120	5080	5447
4. Delhi	169	89	81	67	126	532
5. Gujarat	52	24	296	—	—	372
6. Haryana	354	223	357	93	171	1198
7. Karnataka	158	156	874	—	—	1188
8. Kerala	132	131	100	30	23	416
9. Madhya Pradesh	15	80	150	20	669	934
10. Maharashtra	308	454	747	1392	2258	5159
11. Orissa	12	97	136	451	211	907
12. Punjab	67	92	148	222	449	978
13. Rajasthan	40	20	24	22	115	221
14. Tamil Nadu	52	38	117	114	818	1139
15. Uttar Pradesh	37	100	369	327	183	1016
16. West Bengal	6847	2386	5030	2070	3580	19913
Total	8366	4206	8637	4958	13823	39990

APPENDIX—S—VII

Region-wise details of Prosecution Cases Launched U/S 406/409 IPC During the year 1985-86.

Region/	No. of cases pending as on 31.3.85	No. of cases launched during the year	Total Col. (1 + 2)	No. of cases disposed during the year 1985-86					No. of cases pending (in courts) as on 31.3.86 (3-8)
				Convicted	Acquittals	Dropped/ Discha- rged by Police/ Court	Dropped by State Govt.	Total Col. 4 to 7	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1. Andhra Pradesh	26	37	63	—	—	—	2	2	61
2. N. E. Region	18	4	22	—	—	9	—	9	13
3. Bihar	63	24	87	—	—	—	—	—	87
4. Delhi	51	7	58	—	—	—	—	—	58
5. Gujarat	13	18	31	—	—	—	—	—	31
6. Haryana	71	37	108	—	—	1	—	1	107
7. Karnataka	14	68	82	—	—	1	—	1	81
8. Kerala	14	5	19	—	—	—	—	—	19
9. Madhya Pradesh	67	8	75	—	—	—	—	—	75
10. Maharashtra	64	29	93	—	—	1	—	1	92
11. Orissa	4	—	4	—	—	—	—	—	4
12. Punjab	8	5	13	—	—	—	—	—	13
13. Rajasthan	2	—	2	—	—	—	—	—	2
14. Tamil Nadu	13	8	21	—	—	—	—	—	21
15. Uttar Pradesh	30	43	73	—	—	3	—	3	70
16. West Bengal	2126	221	2347	—	—	—	—	—	2347
Total	2584	514	3098	—	—	15	2	17	3081

APPENDIX—S-VIII

Statement showing the Region-wise position of Final Settlement of Provident Fund Claims during the year 1985-86.

Region	Claims pending as on 31.3.85	Claims received during the year	Total	Claims returned/ rejected during the year	Claims due for settle- ment during the year	Claims settled during the year	% of col. 7 to col. 6	Claims settled within 20 days	% of col. 9 to col. 7	Claims settled beyond 20 days	% of col. 11 to col. 7	Pending as on 31.3.86	Amount authorised for payment during the year (Rs. in lakhs)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Andhra Pradesh	2849	33301	36150	3932	32218	27287	85	16530	61	10757	39	4931	1071.66
N. E. Region*	1103	1962	3065	223	2842	1545	54	477	31	1068	69	1297	94.57
Bihar	2130	8449	10579	1803	8776	6901	79	328	5	6573	95	1875	470.51
Delhi	1027	29944	30971	1524	29447	28878	98	17391	60	11487	40	569	1003.00
Gujarat	5310	58814	64124	12385	51739	48031	93	26294	55	21737	45	3708	2298.89
Haryana	1262	20777	22039	1516	20523	19569	95	11966	61	7603	39	954	738.89
Karnataka	8128	85917	94045	13829	80216	68846	86	38915	57	29931	43	11370	1400.13
Kerala	2604	34035	36639	5109	31530	27653	88	14820	54	12833	46	3877	1267.73
Madhya Pradesh	1408	16248	17656	2282	15374	13818	90	10747	78	3071	22	1556	841.38
Maharashtra	10023	127895	137918	20593	117325	105837	90	64721	61	41116	39	11488	9875.01
Orissa	1434	8659	10093	598	9495	8225	87	4192	51	4033	49	1270	448.23
Punjab	5895	42393	48288	6900	41388	37653	91	16590	44	21063	56	3735	1304.66
Rajasthan	1080	14896	15976	2080	13896	12454	90	2671	21	9783	79	1442	590.32
Tamil Nadu	4889	74428	79317	14502	64815	58494	90	31508	54	26986	46	6321	3345.91
Uttar Pradesh	4008	28869	32877	5208	27669	23193	84	15549	67	7644	33	4476	1845.50
West Bengal	6702	39664	46366	8749	37617	30113	80	22870	76	7243	24	7504	2436.90
Total	59852	626251	686103	101233	584870	518497	89	295569	57	222928	43	66373	29033.29

* Provisional.

APPENDIX—S-IX

P. F. Claims Pending According to Time-Interval as on 31.3.86

<i>Region</i>	<i>Between 0-2 months</i>	<i>Between 2-6 months</i>	<i>Between six months to one year</i>	<i>More than one year</i>	<i>Total</i>
1. Andhra Pradesh	3734	1185	12	—	4931
2. N. E. Region	1297	—	—	—	1297
3. Bihar	1068	688	119	—	1875
4. Delhi	501	68	—	—	569
5. Gujarat	3266	442	—	—	3708
6. Haryana	809	145	—	—	954
7. Karnataka	7918	3446	6	—	11370
8. Kerala	2997	781	94	5	3877
9. Madhya Pradesh	1432	124	—	—	1556
10. Maharashtra	10077	1308	93	10	11488
11. Orissa	433	837	—	—	1270
12. Punjab	2914	821	—	—	3735
13. Rajasthan	995	382	65	—	1442
14. Tamil Nadu	6161	160	—	—	6321
15. Uttar Pradesh	2647	1702	112	15	4476
16. West Bengal	5030	2474	—	—	7504
Total :	51279	14563	501	30	66373
Percentage to total	77.2	21.9	0.8	0.1	100

APPENDIX—S-X

Region-wise Details of Transfer Cases pending as on 31.3.86

<i>Region/ Periodicity</i>	<i>Less than one month</i>	<i>1-3 months</i>	<i>3-6 months</i>	<i>6-9 months</i>	<i>9-12 months</i>	<i>Over one year</i>	<i>Total</i>
1. Andhra Pradesh	1796	3075	6	—	—	—	4877
2. N. E. Region	52	82	57	—	—	—	191
3. Bihar	48	196	88	3118	—	—	3450
4. Delhi	238	14	—	—	—	—	252
5. Gujarat	635	888	209	35	—	—	1767
6. Haryana	431	252	—	—	—	—	683
7. Karnataka	512	468	6	—	—	—	986
8. Kerala	313	524	209	64	7	—	1117
9. Madhya Pradesh	479	204	—	—	—	—	683
10. Maharashtra	2421	452	12	—	—	—	2885
11. Orissa	421	—	—	—	—	—	421
12. Punjab	314	345	103	—	—	—	762
13. Rajasthan	245	463	87	—	—	—	795
14. Tamil Nadu	5363	711	29	—	—	—	6103
15. Uttar Pradesh	3486	6265	1301	127	—	6	11185
16. West Bengal	1130	447	200	—	—	—	1777
Total :	17884	14386	2307	3344	7	6	37934
Percentage to total	47.2	37.9	6.1	8.8	—	—	100

APPENDIX—S-XI

Statement Showing the Region-wise Position of Non-refundable Advances Sanctioned during the year 1985-86.

<i>Region</i>	<i>Opening balance</i>	<i>Appli- cations received during the year (No.)</i>	<i>Total (No.)</i>	<i>Appli- cations returned for recti- fication during year</i>	<i>Appli- cations due for sanction during the year</i>	<i>No. of Appli- cations sanc- tioned during the year</i>	<i>Appli- cations sanc- tioned within 20 days during the year</i>	<i>Appli- cations sanc- tioned more than 20 days during the year</i>	<i>Appli- cations pending at the end of the year</i>	<i>Amount authorised for pay- ment Rs. in lakhs)</i>
Andhra Pradesh	1161	36981	38142	4013	34129	32760	7383	25377	1369	721.77
N. E. Region	64	1000	1064	37	1027	579	476	103	448	19.46
Bihar	652	4297	4949	673	4276	4062	3821	241	214	134.09
Delhi	156	3517	3673	432	3241	3200	734	2466	41	179.25
Gujarat	849	15409	16258	3492	12766	11768	6091	5677	998	590.23
Haryana	324	7773	8097	1145	6952	6618	1720	4898	334	469.88
Karnataka	1004	25905	26909	5002	21907	20980	5113	15867	927	1026.99
Kerala	1324	22374	23698	3294	20404	18526	6890	11636	1878	760.89
Madhya Pradesh	2357	12630	14987	1598	13389	12493	1523	10970	896	323.98
Maharashtra	1531	32691	34222	6959	27263	25203	4644	20559	2060	1681.66
Orissa	267	10436	10703	965	9738	8855	3437	5418	883	230.13
Punjab	230	7008	7238	1686	5552	5166	1959	3207	386	206.69
Rajasthan	280	7329	7609	544	7065	6638	3108	3530	427	193.58
Tamil Nadu	5770	128218	133988	15990	117998	106725	47906	58819	11273	1781.23
Uttar Pradesh	1173	22897	24070	2913	21157	20249	17849	2400	908	497.12
West Bengal	1865	22838	24703	4761	19942	18052	2757	15295	1890	949.62
Total	19007	361303	380310	53504	326806	301874	115411	186463	24932	9766.57

APPENDIX—S-XII

Region-wise Break Up of Pending Applications for Sanction of Advances as on 31.3.86

<i>Region</i>	<i>For less than two months</i>	<i>Between 2-6 months</i>	<i>Between six months to one year</i>	<i>More than one year</i>	<i>Total</i>
1. Andhra Pradesh	1245	124	—	—	1369
2. N. E. Region	289	159	—	—	448
3. Bihar	204	10	—	—	214
4. Delhi	41	—	—	—	41
5. Gujarat	828	170	—	—	998
6. Haryana	318	16	—	—	334
7. Karnataka	916	11	—	—	927
8. Kerala	1703	166	9	—	1878
9. Madhya Pradesh	683	213	—	—	896
10. Maharashtra	1963	92	5	—	2060
11. Orissa	857	26	—	—	883
12. Punjab	386	—	—	—	386
13. Rajasthan	400	27	—	—	427
14. Tamil Nadu	11128	145	—	—	11273
15. Uttar Pradesh	901	7	—	—	908
16. West Bengal	1612	278	—	—	1890
Total :	23474	1444	14	—	24932
Percentage to total	94.1	5.8	0.1	—	100

Statement showing the Region-wise break up of issue of Annual Statement of Accounts

Region	Accounts issued during the year 1985-86			Annual Statement of A/cs pending at the end of the year 1985-86		
	Accounts issued up to 1983-84	Accounts issued for 1984-85	Total	Due to Employer's fault	Others	Total
Andhra Pradesh	6,763	6,16,809	6,23,572	1,48,355	11,340	1,59,695
N. E. Region	85,037	—	85,037	2,78,509	1,67,994	4,46,503
Bihar	1,38,761	43,413	1,82,174	3,44,410	3,19,602	6,64,012
Delhi	16,428	2,45,969	2,62,397	93,932	—	93,932
Gujarat	29,133	6,09,687	6,38,820	13,409	56,643	70,052
Haryana	87,856	2,68,478	3,56,334	63,468	38,596	1,02,064
Karnataka	4,11,565	5,23,277	9,34,842	5,21,292	61,029	5,82,321
Kerala	3,53,230	3,56,029	7,09,259	2,05,730	2,06,509	4,12,229
Madhya Pradesh	27,438	4,03,116	4,30,554	—	56,859	56,859
Maharashtra	9,57,197	11,64,742	21,21,939	3,81,454	3,34,104	7,15,558
Orissa	36,757	1,69,853	2,06,610	2,25,288	18,533	2,43,821
Punjab	95,205	3,99,162	4,94,367	1,96,266	55,644	2,51,910
Rajasthan	1,80,081	1,54,903	3,34,984	2,28,804	1,33,365	3,62,169
Tamil Nadu	3,99,503	8,97,245	12,96,748	4,70,917	2,74,026	7,44,943
Uttar Pradesh	6,92,658	4,79,101	11,71,759	2,47,920	3,16,185	5,64,105
West Bengal	11,21,834	3,659	11,25,493	26,00,000	10,21,887	36,21,887
Total :	46,39,446	63,35,443	109,74,889	60,19,754	30,72,316	90,92,070

APPENDIX—S-XIV

Statement showing the details of Annual Statement of Accounts pending for issue as on 31.3.86

<i>Region</i>	<i>Less than one year</i>	<i>1—2 years</i>	<i>2—3 years</i>	<i>3—4 years</i>	<i>More than four years</i>	<i>Total</i>
1. Andhra Pradesh	1,59,695	—	—	—	—	1,59,695
2. N. E. Region	1,62,949	98,287	68,267	58,881	58,119	4,46,503
3. Bihar	1,80,754	1,37,391	1,49,276	82,433	1,14,158	6,64,012
4. Delhi	84,276	9,656	—	—	—	93,932
5. Gujarat	70,052	—	—	—	—	70,052
6. Haryana	70,529	20,216	4,852	4,130	2,337	1,02,064
7. Karnataka	3,28,283	1,49,585	5,108	38,556	60,789	5,82,321
8. Kerala	2,68,443	77,012	32,797	20,402	13,585	4,12,239
9. Madhya Pradesh	56,859	—	—	—	—	56,859
10. Maharashtra	6,43,187	57,528	10,904	1,973	1,966	7,15,558
11. Orissa	1,42,136	37,990	25,743	14,383	23,569	2,43,821
12. Punjab	1,81,442	45,331	25,065	72	—	2,51,910
13. Rajasthan	1,94,662	74,878	34,789	12,583	45,257	3,62,169
14. Tamil Nadu	4,52,791	1,69,577	88,453	34,122	—	7,44,943
15. Uttar Pradesh	4,85,255	42,134	35,007	1,709	—	5,64,105
16. West Bengal	12,96,341	11,50,272	5,42,399	3,27,958	3,04,917	36,21,887
Total :	47,77,654	20,69,857	10,22,660	5,97,202	6,24,697	90,92,070
% to total	52.5%	22.8%	11.2%	6.6%	6.9%	100.0%

Family Pension Fund Contributions Received Year-wise.

(Rs. crores)

<i>Year</i>	<i>Employees' & Employers' Contribution</i>	<i>Government's Contribution</i>	<i>Total</i>
1971-72	1.64	2.30	3.94
1972-73	6.40	3.00	9.40
1973-74	10.29	4.60	14.89
1974-75	16.54	5.01	21.55
1975-76	24.14	9.34	33.48
1976-77	28.85	12.37	41.22
1977-78	35.51	10.80	46.31
1978-79	43.04	12.80	55.84
1979-80	52.33	20.10	72.43
1980-81	66.14	24.00	90.14
1981-82	80.30	28.00	108.30
1982-83	93.72	28.00	121.72
1983-84	113.74	28.75	142.49
1984-85	129.30	32.39	161.69
1985-86	137.76	70.22	207.98
Total :	839.70	291.68	1131.38

(1) Figures upto 1984-85 are as per audited accounts, and

(2) Figures for 1985-86 are provisional and subject to audit.

APPENDIX—S-XVI

**Year-wise Distribution of Family Pension Claims (All Benefits) Settled and
Amount Authorised for Payment.**

<i>Year</i>	<i>No. of claims settled</i>	<i>Amount authorised for payment (Rs. in Lakhs)</i>
1971-72	112	0.01
1972-73	2494	0.51
1973-74	10669	2.14
1974-75	13488	7.08
1975-76	15382	20.29
1976-77	60603	77.10
1977-78	91810	127.19
1978-79	113164	167.79
1979-80	136614	209.84
1980-81	174046	301.18
1981-82	212675	391.13
1982-83	257689	508.88
1983-84	322263	754.26
1984-85	381007	995.23
1985-86	394859	1179.55
Total :	2186875	4742.18

**Region-wise Analysis of the Outstanding Family Pension Claims (All Benefits)
as on 31st March, 1986**

<i>Region</i>	<i>Less than 2 months</i>	<i>Between 2 to .6 months</i>	<i>Between 6 to 12 months</i>	<i>More than one year</i>	<i>Total</i>
Andhra Pradesh	4669	2048	608	70	7395
N.E. Region	—	422	254	—	676
Bihar	483	720	462	907	2572
Delhi	953	218	166	12	1349
Gujarat	5285	878	—	—	6163
Haryana	1177	1105	—	—	2282
Karnataka	6635	2438	—	—	9073
Kerala	3173	2592	207	237	6209
Madhya Pradesh	802	970	188	138	2098
Maharashtra	7985	1358	74	—	9417
Orissa	573	743	13	—	1329
Punjab	3656	991	1	—	4648
Rajasthan	1022	639	56	4	1721
Tamil Nadu	5784	866	27	—	6677
Uttar Pradesh	2447	3781	1370	336	7934
West Bengal	815	476	—	—	1291
Total :	45459	20245	3426	1704	70834
% of Total	64.2	28.6	4.8	2.4	100

APPENDIX—S-XVIII

Statement showing the Region-wise position of Monthly F.P. Claims Settled during the year 1985-86.

Region	Opening balance	Claims received during the year	Total	Claims returned/rejected during the year	Claims due for settlement	Claims settled during the year			Amount authorised for payment (in lakhs)
						up to 20 days	Beyond 20 days	Total	
Andhra Pradesh	622	1421	2043	475	1568	125	611	736	1.42
N.E. Region	35	19	54	15	39	3	26	29	0.07
Bihar	57	207	264	126	138	—	59	59	0.12
Delhi	134	741	875	251	624	30	342	372	1.10
Gujarat	55	788	843	198	645	98	383	481	1.05
Haryana	42	199	241	51	190	43	95	138	27.37
Karnataka	192	1044	1236	596	640	197	275	472	16.65
Kerala	200	612	812	261	551	101	246	347	3.34
Madhya Pradesh	391	816	1207	263	944	60	477	537	—
Maharashtra	501	2925	3426	1476	1950	979	631	1610	3.66
Orissa	140	316	456	82	374	104	204	308	—
Punjab	140	360	500	176	324	108	135	243	3.40
Rajasthan	194	552	746	246	500	61	286	347	2.97
Tamil Nadu	361	2863	3224	1288	1936	591	719	1310	61.08
Uttar Pradesh	517	1203	1720	675	1045	180	307	487	4.42
West Bengal	372	973	1345	654	691	129	440	569	0.57
* Total :	3953	15039	18992	6833	12159	2809	5236	8045	127.22

* Revised

**Region-wise Analysis of the Outstanding Monthly Family Pension Claims
as on 31st March, 1986**

<i>Region</i>	<i>Less than 2 months</i>	<i>Between 2 to 6 months</i>	<i>Between 6 to 12 months</i>	<i>More than one year</i>	<i>Total</i>
Andhra Pradesh	282	292	188	70	832
N. E. Region	—	7	3	—	10
Bihar	67	12	—	—	79
Delhi	81	82	83	6	252
Gujarat	128	36	—	—	164
Haryana	37	15	—	—	52
Karnataka	77	91	—	—	168
Kerala	133	69	1	1	204
Madhya Pradesh	128	116	94	69	407
Maharashtra	166	165	9	—	340
Orissa	22	38	6	—	66
Punjab	59	21	1	—	81
Rajasthan	68	67	14	4	153
Tamil Nadu	266	341	19	—	626
Uttar Pradesh	93	268	105	92	558
West Bengal	88	34	—	—	122
Total :	1695	1654	523	242	4114
% of Total	41.2	40.2	12.7	5.9	100

APPENDIX—S-XIX

Contributions and Administrative Charges Received for Employees' Deposit
Linked Insurance Scheme.

(Rs. in crores)

Year	Contribution received			Administrative Charges received		
	Employers' Share	Govt's Share	Total	Employers Share	Govt's Share	Total
1976-77	7.22	4.75	11.97	1.48	0.95	2.43
1977-78	15.69	6.96	22.65	3.40	1.50	4.90
1978-79	17.66	7.31	24.97	3.45	1.55	5.00
1979-80	16.20	7.50	23.70	3.77	1.55	5.32
1980-81	18.53	8.00	26.53	4.26	1.95	6.21
1981-82	19.71	8.00	27.71	4.75	1.95	6.70
1982-83	21.49	8.50	29.99	4.77	2.00	6.77
1983-84	23.90	10.00	33.90	5.60	2.70	8.30
*1984-85	23.28	11.00	34.28	5.33	2.72	8.05
*1985-86	24.98	13.87	38.85	6.91	5.24	12.15
Total :	188.66	85.89	274.55	43.72	22.11	65.83

*Figures are provisional and subject to audit.

APPENDIX—S-XX

Statement Showing the Position of total Claims Settled under EDLI Scheme for the Year 1985-86.

<i>Region</i>	<i>Opening balance</i>	<i>Received during the year</i>	<i>Total (2+3)</i>	<i>Claims returned during the year</i>	<i>Due for settle- ment (4—5)</i>	<i>Claims settled during the year</i>	<i>Claims settled within 20 days</i>	<i>Claims settled within 21-30 days</i>	<i>Amount autho- rised for payment (Rs. lakhs)</i>	<i>Claims pending as on 31-3-86</i>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
A. Pradesh	377	1707	2084	810	1274	769	331	433	41.43	505
N. E. Region	10	45	55	4	51	18	—	18	1.37	33
Bihar	112	865	977	448	529	387	189	198	30.07	142
Delhi	125	386	511	118	393	324	89	235	18.50	69
Gujarat	472	2767	3239	1475	1764	1291	639	652	87.86	473
Haryana	81	338	419	116	303	204	70	134	12.85	99
Karnataka	394	1426	1820	1151	669	536	344	192	29.23	133
Kerala	339	1620	1959	907	1052	663	425	238	32.54	389
M. Pradesh	224	997	1221	327	894	732	407	325	46.32	162
Maharashtra	1658	5920	7578	2979	4599	3738	2178	1560	281.10	861
Orissa	135	440	575	153	422	233	118	115	10.81	189
Punjab	134	602	736	342	394	223	102	121	12.23	171
Rajasthan	102	446	548	196	352	220	33	187	13.94	132
T. Nadu	625	4208	4833	2119	2714	1963	944	1019	111.78	751
U. Pradesh	1127	2814	3941	1145	2796	1740	642	1098	97.29	1056
W. Bengal	1011	6484	7495	1727	5768	3964	2099	1865	267.53	1804
Total	6926	31065	37991	14017	23974	17005	8610	8395	1094.85	6969

Region-wise Analysis of Outstanding E.D.L.I. Claims as on 31-3-1986

<i>Region</i>	<i>0-2 months</i>	<i>2-6 months</i>	<i>6-12 months</i>	<i>over 12 months</i>	<i>Total</i>
(1)	(2)	(3)	(4)	(5)	(6)
Andhra Pradesh	376	124	5	—	505
N. E. Region	—	17	16	—	33
Bihar	59	63	20	—	142
Delhi	29	40	—	—	69
Gujarat	382	91	—	—	473
Haryana	45	54	—	—	99
Karnataka	117	16	—	—	133
Kerala	234	140	12	3	389
Madhya Pradesh	4	158	—	—	162
Maharashtra	634	224	1	2	861
Orissa	65	117	1	6	189
Punjab	91	59	21	—	171
Rajasthan	63	61	8	—	132
Tamil Nadu	622	129	—	—	751
Uttar Pradesh	576	340	128	12	1056
West Bengal	1593	211	—	—	1804
Total :	4890	1844	212	23	6969
% of total	70.16%	26.46%	3.04%	0.34%	100%

**Statement Showing the Region-wise Position of Inspections Carried Out by the P.F.Is
During the year 1985-86.**

<i>Region</i>	<i>Establishment Inspected</i>			<i>Total</i>	<i>Average number of Inspections carried out per month</i>	<i>Average number of Inspectors in position</i>
	<i>Exempted</i>	<i>Unexempted</i>	<i>Uncovered</i>			
Andhra Pradesh	200	22,856	1,476	24,532	43	47
N.E. Region	163	1,102	164	1,429	15	8
Bihar	210	5,332	276	5,818	19	25
Delhi	267	9,088	278	9,633	24	34
Gujarat	175	19,049	3,282	22,506	49	38
Haryana	19	6,009	546	6,574	39	14
Karnataka	135	18,763	500	19,398	39	41
Kerala	371	13,544	266	14,181	44	27
Madhya Pradesh	230	6,502	94	6,826	22	26
Maharashtra	1,842	40,929	7,974	50,745	53	80
Orissa	38	4,858	89	4,985	24	17
Punjab	31	10,961	477	11,469	30	32
Rajasthan	96	5,827	572	6,495	32	17
Tamil Nadu	2,076	34,319	1,628	38,023	43	74
Uttar Pradesh	461	31,660	266	32,387	42	64
West Bengal	3,948	19,143	1,441	24,532	22	91
Total :	10,262	2,49,942	19,329	2,79,533	36	40

APPENDIX—S-XXIII

**Income and Expenditure Incurred on the Administration of Additional Emoluments
(Compulsory Deposit) Scheme.**

(Rupees in Lakhs)

<i>Year</i>	<i>Amount received from the Govt.</i>	<i>Expenditure incurred</i>
1974-75	12.00	8.56
1975-76	37.00	36.68
1976-77	66.00	64.85
1977-78	77.32	70.38
1978-79	55.00	61.05
1979-80	60.00	57.82
1980-81	54.00	55.94
1981-82	35.00	41.83
1982-83	29.00	33.99
1983-84	26.79	21.82
1984-85	NIL	13.26
1985-86	5.00	*5.07
	457.11	471.25

*This figure is provisional.

APPENDIX—S-XXIV

Statement Showing the Position of Claims Settled Under EDLI Scheme for Exempted Establishment During the Year 1985-86.

<i>Region</i>	<i>Opening balance</i>	<i>Received during the year</i>	<i>Total (2+3)</i>	<i>Returned during the year</i>	<i>Due for settle- ment (4—5)</i>	<i>Settled during the year</i>	<i>Within 20 days</i>	<i>Beyond 20 days</i>	<i>Amount authori- sed for payment (Rs. in lakhs)</i>	<i>Claims pending as on 31-3-86</i>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	46	165	211	54	157	112	43	69	7.84	45
N. E. Region	10	8	18	5	13	7	6	1	0.62	6
Bihar	19	244	263	153	110	90	—	90	6.46	20
Delhi	4	196	200	63	137	120	51	69	8.73	17
Gujarat	103	535	638	317	321	254	118	136	18.46	67
Haryana	20	60	80	8	72	57	12	45	4.75	15
Karnataka	101	840	941	478	463	387	273	114	40.37	76
Kerala	26	121	147	28	119	62	42	20	4.54	57
Madhya Pradesh	30	42	72	—	72	48	26	22	3.59	24
Maharashtra	368	1096	1464	264	1200	1112	379	733	93.52	88
Orissa	18	7	25	—	25	22	5	17	1.08	3
Punjab	37	32	69	34	35	13	9	4	0.90	22
Rajasthan	7	43	50	2	48	29	2	27	2.77	19
Tamil Nadu	88	566	654	302	352	224	30	194	17.47	128
Uttar Pradesh	22	300	322	165	157	64	34	30	4.31	93
West Bengal	629	3240	3869	24	3845	3405	1737	1668	256.74	440
Total	1528	7495	9023	1897	7126	6006	2767	3239	472.15	1120

Regiona-wise Break-up of Pendency u/s 7 A as on 31-3-86 According to Time Interval

Region	Less than one month	Between 1-3 months	Between 3-6 months	Between 6 months to one year	Between 1-2 years	Between 3-5 years	Over 5 years	Total (col. 2 to 8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Andhra Pradesh	61	3	1	1	1	—	—	67
N. E. Region	9	5	4	—	—	—	—	18
Bihar	36	64	181	78	63	34	—	456
Delhi	145	25	63	48	—	—	—	281
Gujarat	256	168	119	76	47	60	15	741
Haryana	96	140	98	43	2	—	—	379
Karnataka	17	24	12	24	24	8	1	110
Kerala	11	4	7	8	—	—	—	30
Madhya Pradesh	30	207	23	40	73	15	—	388
Maharashtra	45	176	114	169	228	132	46	910
Orissa	35	116	129	91	35	19	—	425
Punjab	42	28	22	16	6	4	1	119
Rajasthan	17	21	19	75	100	125	66	423
Tamil Nadu	90	46	6	8	1	—	—	151
Uttar Pradesh	—	86	283	215	27	—	—	611
West Bengal	—	134	45	20	15	—	—	214
Total :	890	1247	1126	912	622	397	129	5323
% to Total	16.73	23.43	21.15	17.13	11.68	7.46	2.42	100

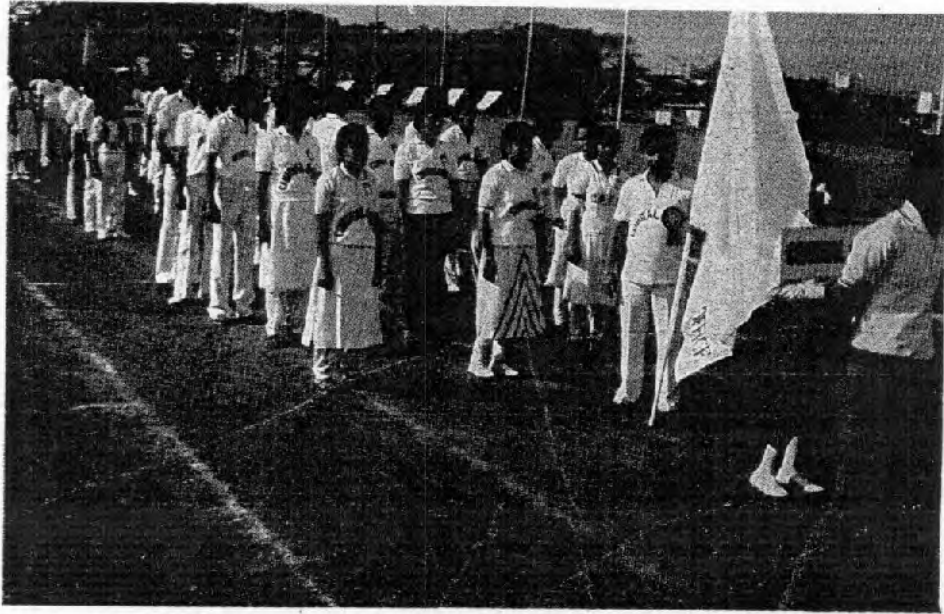
APPENDIX—S-XXVI

Penal Damages Against P.F. Contributions and Adm. and Inspection Charges

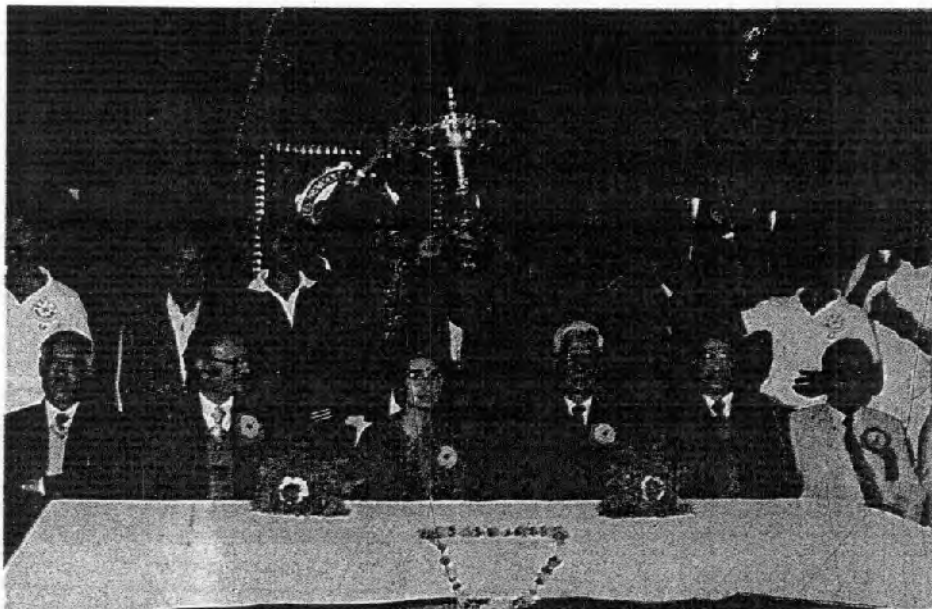
(Rs. in Lakhs)

<i>Region</i>	<i>Amount Pending as on 31.3.1985</i>	<i>Levied during the year</i>	<i>Realized during the year 1985-86</i>	<i>Balance as on 31.3.1986</i>
Andhra Pradesh	59.28	1.62	2.17	58.73
N. E. Region	24.19	—	—	24.19
Bihar	59.11	0.97	0.20	59.88
Delhi	78.27	27.11	40.77	64.61
Gujarat	104.28	4.62	7.30	101.60
Haryana	55.32	38.34	15.91	77.75
Karnataka	29.08	13.59	4.70	37.97
Kerala	31.10	11.57	3.59	39.08
Madhya Pradesh	344.54	9.03	1.67	351.90
Maharashtra	669.25	126.32	23.89	771.68
Orissa	204.41	25.82	4.34	225.89
Punjab	16.46	9.21	3.75	21.92
Rajasthan	145.44	14.55	4.92	155.07
Tamil Nadu	293.66	41.98	11.66	323.98
Uttar Pradesh	166.23	8.48	6.81	167.90
West Bengal	563.16	93.22	5.76	650.62
Total :	*2843.78	426.43	137.44	3132.77

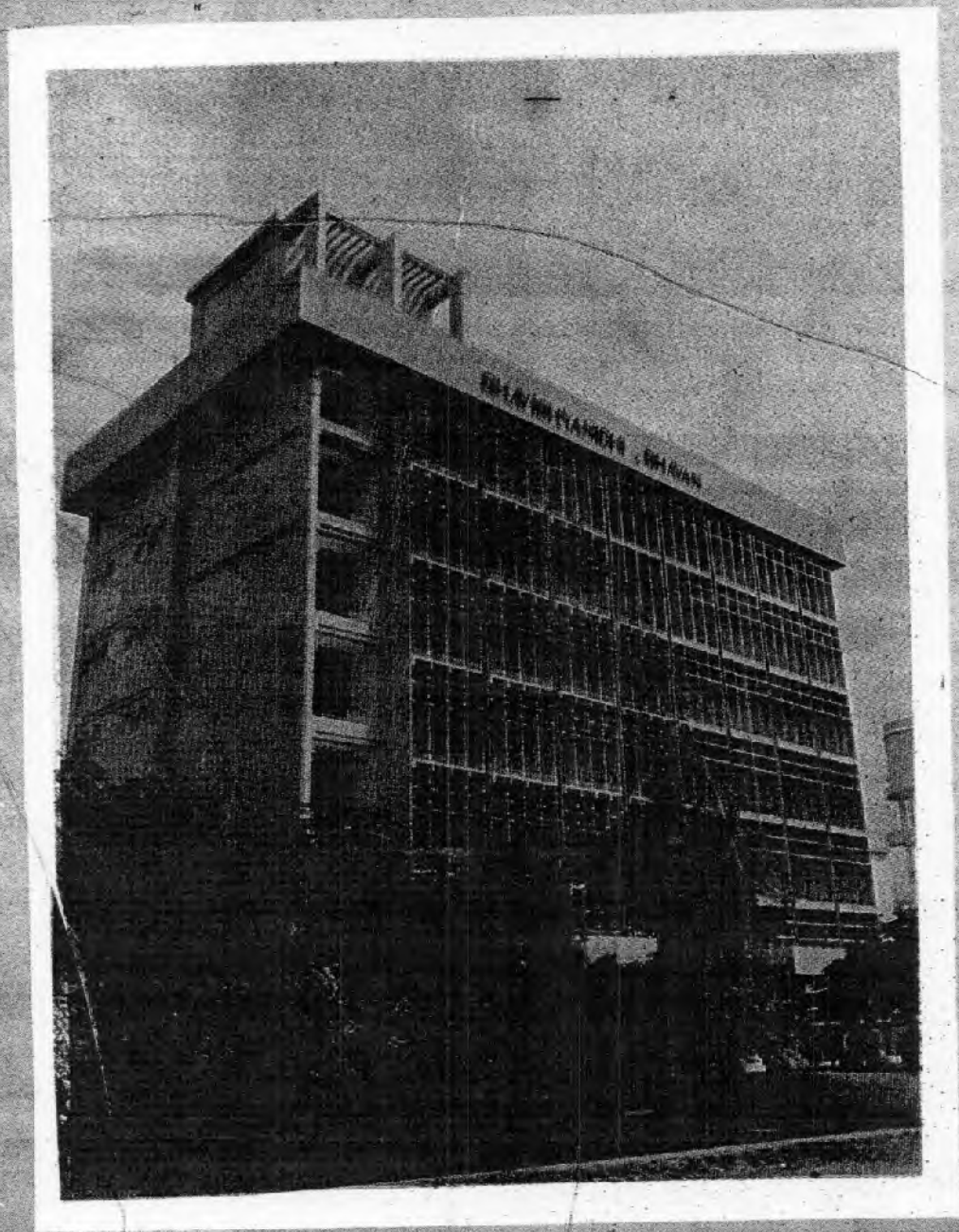
* Revised



Central Office contingent at All India Sports and Athletics Meet



Presentation Ceremony-All India Sports Athletic Meet



Sub Regional Office Provident Fund, Madurai