



38TH ANNUAL REPORT 1990-91

**CENTRAL OFFICE
EMPLOYEES PROVIDENT FUND ORGANISATION
MAYUR BHAWAN, CONNAUGHT CIRCUS,
NEW DELHI-110001**



17TH ALL INDIA COMMISSIONERS' CONFERENCE



38TH ANNUAL REPORT 1990-91



THE EMPLOYEES' PROVIDENT FUNDS AND MISCELLANEOUS PROVISIONS ACT, 1952

The Employees' Provident Funds Scheme, 1952
The Employees' Family Pensions Scheme, 1971
The Employees' Deposit-Linked Insurance Scheme, 1976

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EMPLOYEES' PROVIDENT FUND ORGANISATION
MAYUR BHAVAN, CONNAUGHT CIRCUS, NEW DELHI-110001

**EMPLOYEES' PROVIDENT FUND ORGANISATION
ANNUAL REPORT 1990-91**

CONTENTS

Chapter	Subjects	Page No.
I.	IMPORTANT STATISTICS AT A GLANCE	.. 1--6
II.	SALIENT FEATURES AND PERFORMANCE HIGHLIGHTS	.. 7-8
III.	ORGANISATION	.. 9--12
	1. Central Board of Trustees	.. 9
	2. Committees of the Board	.. 9
	3. Regional Committees	.. 11
	4. Sub-Regional Offices	.. 11
	5. Inspectorates	.. 11
	6. Service Centres	.. 12
IV.	EMPLOYEES' PROVIDENT FUND SCHEME, 1952	.. 13--40
	1. Coverage	.. 13
	2. Concentration--Establishments & Subscribers in 25 major industries	.. 14
	3. Contributions	.. 16
	4. Contribution to National Savings	.. 16
	5. Investments	.. 17
	6. Rate of Interest to Subscribers	.. 20
	7. Provident Fund arrears	.. 20
	8. Non-compliance by Public Sector	.. 29
	9. Settlement of provident fund claims	.. 31
	10. Transfer of provident fund accounts	.. 33
	11. Partial withdrawals by members	.. 34
	12. Issue of statement of accounts to subscribers	.. 36
	13. Assistance to subscribers in house building activity	.. 37
	14. Amendments to the EPF Act & Scheme, 1952	.. 38
	15. Representations under Section 19A	.. 39
	16. Writ petitions against the Organisation	.. 39
	17. Important judgements concerning the Organisation	.. 39
V.	EXEMPTED ESTABLISHMENTS	.. 41--50
	1. Provisions of the Act on exemptions	.. 41
	2. Contributions transferred to BOTs	.. 42
	3. Investments	.. 42

Chapter	Subjects	Page No.
	4. Contributions in arrears	.. 43
	5. Action taken to liquidate arrears	.. 47
	6. Advances granted to subscribers	.. 48
	7. Settlement of claims	.. 48
	8. Rate of interest	.. 49
	9. Exempted establishments' month	.. 50
VI.	EMPLOYEES' FAMILY PENSION SCHEME, 1971	.. 51--56
	1. Application of the Scheme	.. 51
	2. Financing of the Scheme	.. 51
	3. Benefits under the Scheme	.. 51
	4. Performance of the Scheme	.. 53
VII.	EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976	.. 57--59
	1. Application of the Scheme	.. 57
	2. Contribution	.. 57
	3. Investments	.. 57
	4. Benefits under the Scheme	.. 58
VIII.	Additional Emoluments (C.D. ACT, 1974)	.. 60
IX.	ADMINISTRATION OF THE ORGANISATION	.. 61--65
	1. Man Power	.. 61
	2. Departmental Examinations	.. 62
	3. Administrative Inspections	.. 62
	4. Vigilance	.. 62
	5. Administrative Accounts	.. 63
	6. Office Buildings	.. 64
	7. Productivity Linked Bonus	.. 64
	8. Sports	.. 65
	9. Canteens	.. 65
X.	HUMAN RESOURCE DEVELOPMENT	.. 66-67
	(i) National Institute for Training & Research in Social Security	.. 66
	(ii) Training courses	.. 66
XI.	PROGRESSIVE USE OF HINDI	.. 68-69
XII.	COMPUTERISATION	.. 70-71
XIII.	REDRESSAL OF GRIEVANCES	.. 72
XIV.	PUBLICITY	.. 73

**EMPLOYEES PROVIDENT FUND ORGANISATION
APPENDICES TO ANNUAL REPORT**

(Position as on 31st March, 1991)

	Subject	Page No.
APPENDIX-A.1	List of Members-Central Board of Trustees Employees' Provident Fund	.. 74--78
APPENDIX-A.2	Schedule of Industries/Classes of establishments to which the EPF & MP Act, 1952 applied	.. 79--86
APPENDIX-A.3	List of defaulting Un-exempted establishments with above rupees one lakh default	.. 87--121
APPENDIX-A.4	List of defaulting Exempted establishments with above rupees one lakh default	.. 122--126
STATISTICAL APPENDICES		
APPENDIX-S.1	Establishments and Subscribers	.. 127
APPENDIX-S.2	Concentration of Establishments and Subscribers in 25 Major Industries	.. 128
APPENDIX-S.3	Investment Portfolio-EPF Main Account--(i) & (ii)	.. 129-130
APPENDIX-S.4	Revenue Recovery Certificates	.. 131
APPENDIX-S.5	Prosecutions under section 14 (EPF)	.. 132
APPENDIX-S.6	Prosecutions--Under Section 406/409 IPC (Part-I)	.. 133
APPENDIX-S.6	Prosecutions--Under Section 406/409 IPC (Part-II)	.. 134
APPENDIX-S.7	Penal Damages on Belated Remittences	.. 135
APPENDIX-S.8	Claims--Provident Fund	.. 136
APPENDIX-S.9	Partial Withdrawals Granted	.. 137
APPENDIX-S.10	Annual Statement of Accounts to Subscribers	.. 138
APPENDIX-S.11	Annual Statement of Accounts Pending for Issue	.. 139
APPENDIX-S.12	Prosecutions Under Section 14 of the Act(FPF)	.. 140
APPENDIX-S.13	Claims--Family Pension Fund All Benefits	.. 141
APPENDIX-S.14	Claims--Monthly Family Pension	.. 142
APPENDIX-S.15	Claims--EDLI Settled	.. 143
APPENDIX-S.16	Prosecutions Under Section 14 of the Act (EDLI)	.. 144
APPENDIX-S.17	Family Pension Contributions Received	.. 145
APPENDIX-S.18	EDLI--Contributions and Administration Charges Received	.. 146
APPENDIX-S.19	AECD Scheme--Income and Expenditure Account	.. 147

**I. EMPLOYEES' PROVIDENT FUND ORGANISATION
STATISTICS AT A GLANCE - 1990-91**

COVERAGE

I.	No. of Industries/Classes of Establishments to which EPF and MP Act, 1952 applied as on 31-3-1991.	174		
		Exempted	Unexempted	Total
II.	(a) No. of covered establishments as on 31-3-1991	2933 (2907)	204053 (192054)	206986 (194961)
	(b) Increase during the year	26 (25)	11999 (13293)	12025 (13318)
III.	No. of subscribers (in lakhs)			
	(a) Employees' Provident Fund as on 31-3-1991	43.77 (41.33)	113.30 (105.31)	157.07 (146.64)
	(b) Increase during the year	2.44 (-)0.66)	7.99 (4.32)	10.43 (3.66)
	(c) Family Pension Fund as on 31-3-1991	29.76 (27.43)	92.40 (76.51)	122.16 (103.94)

CONTRIBUTIONS

IV.	Contributions received	(Rs. in crores)		
(a) Employees' Provident Fund				
(i)	During the year	2041.49 (1845.22)	1625.33 (1313.32)	3666.82 (3158.54)
(ii)	Progressive	15179.79	11030.11	26209.90
		Employees & Employer Share	Govt.'s Share	Total
<hr/>				
(b) Family Pension Fund				
(i)	During the year	316.83 (207.81)	111.03 (110.11)	427.86 (317.92)
(ii)	Progressive	1965.89	773.66	2739.55

(c) Employees' Deposit Linked Insurance Fund	Employer's Share	Govt.'s Share	Total
(i) During the year	42.24 (27.05)	18.97 (19.38)	61.21 (46.43)
(ii) Progressive	353.66	173.74	527.40

ARREARS

V. Contribution in arrears (Rs. in crores)

(a) Employees' Provident Fund

(i) Unexempted establishment under closure, liquidation etc.	..	34.63(33.85)
(ii) Other Unexempted establishments	..	61.40(64.93)
Total arrears	..	96.03(98.76)
(iii) Arrears of exempted Establishments	..	131.98(131.75)
(iv) Total arrears as percentage of total contributions received (exempted+unexempted)	..	1.00%(1.05%)

(b) Employees' Family Pension Fund .. 10.88(10.51)

(c) Employees' Deposit Linked Insurance Fund (from Employers)

(i) E.D.L.I. contributions	..	3.50(3.27)
(ii) Admn. & Inspection charges	..	1.31(1.34)

(d) Amount due from the Government on account of-

(i) Family Pension contributions	..	47.38(29.30)
(ii) Administrative charges	..	Nil (10.46)
(iii) E.D.L.I. Contributions	..	1.73 (Nil)
(iv) Administrative charges	..	1.18(2.47)
Total : [(d) i to iv]	..	<u>50.29(42.23)</u>

INVESTMENTS

VI.	Net Investment (Rs. in crores)	Exempted	Unexempted	Total		
(a) Employees' Provident Fund:--						
	(i) During the year	2020.04 (1846.24)	1928.11 (1674.13)	3948.15 (3520.37)		
	(ii) Progressive	14708.96	12816.63	27525.59		
(b) Employees Family Pension Fund		(Rs. in crores)				
	Employees' and Employers' share	Govt. share	Interest credited	Arrears realised upto 89-90 & invested	Total	
(i)	During the year	205.68 (207.81)	111.03 (110.11)	317.74 (262.60)	29.30 (36.52)	663.75 (617.04)
(ii)	Progressive	1854.74	722.16			
(iii)	Investment in Public account as on 31-3-91					4201.42 (3537.67)
(c) Employees' Deposit Linked Insurance Fund		(Rs. in crores)				
	Employees' share	Govt.'s share	Interest earned (on securities & Public A/c)	Arrears realised up to 1989-90 and invested	Total	
(i)	During the year	26.97 (27.05)	18.97 (19.38)	56.97 (48.70)	-- (1.50)	102.91 (96.63)(R)
(ii)	Investment in securities and deposit in Public account as on 31-3-1991					748.65 (645.61)(R)

RATE OF INTEREST

II.	Declared for subscribers to Employees' Provident Fund	1989-90- 1990-91--	12% 12%
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CLAIMS

VIII. (a) Settlement of Provident Fund claims (Unexempted)	Settled (No. lakhs)	Amount (Rs. crores)	Pending (No. lakhs)
(i) During the year	6.98 (5.79)	632.24 (520.71)	0.66 (0.54)
(ii) Progressive	103.48	4295.60	
(b) Employees' Family Pension Fund claims (all benefits)		(Rs. in lakhs)	
(i) During the year (excluding payments on account of monthly family pension)	6.44 (5.32)	4784.62 (2467.96)	0.70 (0.63)
(ii) Progressive	53.13	18258.73	
(c) Monthly Family Pension claims	Settled (No.)	Amount (Rs. lakhs)	Pending (No.)
During the year	17996 (16786)	1096.87 (960.22)	3866 (4244)
(d) Employees' Deposit Linked Insurance Fund claims--			
(i) During the year	17033 (17653)	1161.26 (1082.37)	4003 (5385)
(ii) Progressive	180959	11487.98	

WITHDRAWALS

IX. Withdrawals sanctioned and amount authorised for payment to subscribers (Unexempted establishments)	No. of Advances (No. lakhs)	Amount involved (Rs. crores)	Pending (No. lakhs)
(i) During the year	3.82 (3.52)	276.09 (209.34)	0.22 (0.21)
(ii) Progressive	59.68	1387.10	

Penal action against defaulting establishments--

(a) Prosecution cases under Section 14 of the Act	Launched	Decided	Pending (Progressive)
(i) Employees' P.F. Scheme	6371 (10777)	2804 (2757)	63422 (59855)R
(ii) Employees' F.P. Scheme	2829 (4482)	1165 (1143)	22270 (20606)R
(iii) Employees' D.L.I. Scheme	3353 (4251)	1093 (1023)	20040 (17780)R

(b) Recovery certificates under Section 8 of the E.P.F. & M.P. Act, 1952

	Issued during the year		Decided		Pending (Progressive)	
	No. of cases	Amount (Rs. lakhs)	No. of cases	Amount (Rs. lakhs)	No. of cases	Amount (Rs. lakhs)
(i) Employees P.F. Scheme	5708 (5443)	2816.67 (2640.70)	7232 (3309)	3839.67 (1827.42)	32403 (33927)	11256.65 (12279.65)
(ii) Employees' F.P. Scheme	4216 (3511)	180.88 (201.56)	3884 (1703)	193.55 (76.01)	22466 (22134)	906.05 (783.29)
(iii) Employees' D.L.I. Scheme	4396 (3832)	141.70 (136.33)	3928 (2111)	91.64 (33.56)	17963 (20058)	409.61 (388.32)

(c) Prosecution cases under section 406/409 IPC (Unexempted establishments)--

	Before the Police Authorities	Before the Court
(i) Filed during the year	319	37
(ii) Challans Filed/cases decided	(a) Filed before 56 Courts (b) Dropped 28 by Police	(a) Convicted 6 (b) Acquitted -- (c) Dismissed --
(iii) Cases pending before Police/courts as on 31-3-1991	Before Police ----- 6651	Before Courts ----- 492

ANNUAL STATEMENTS OF ACCOUNTS (UN-EXEMPTED ESTABLISHMENTS ONLY)

	(No. lakhs)
(a) Issued during the year	162.45 (143.02)
(b) Pending as on 31st March, 1991	
(i) For want of Returns from Employers'	77.86 (76.11)
(ii) Others	39.47 (60.42)

GRIEVANCES OF SUBSCRIBERS :

	Received during the year + BF	Disposed during the year	Pending at the close
	80,271 (1,18,744)	77,677 (1,15,304)	2594 (3440)

- (i) Figures in brackets indicate the corresponding position during the year 1989-90.
- (ii) All data given in the report based on the reports/MIS returns received from Regional Offices.
- (iii) The Organisation has taken up a micro-level examination of defaulting establishments. The data on arrears given in the report are, therefore, subject to vary upon completion of this exercise.

II. SALIENT FEATURES AND PERFORMANCE HIGHLIGHTS

(1990-91)

The performance of the Organisation during the year 1990-91 in important functional areas are enumerated below :

Area of activity	Performance 1989-90	Performance 1990-91	Variation (+) (-)	
COVERAGE UNDER THE ACT				
No. of Covered estts. under the Act	194961	206986	(+) 12025	
No. of subscribers serviced	14664548	15707276	(+) 10,42,628	
SERVICE TO SUBSCRIBER				
Claims settled-Provident Fund (Nos in lacs)	5.79	6.98	(+)	1.19
Claims--Family Pension Scheme (All benefits) (Nos in lacs)	5.32	6.44	(+)	1.12
Claims--Monthly Pension (Nos)	16786	17996	(+)	1,210
E.D.L.I. Claims settled (Nos)	17653	17033	(-)	620
Advances subscribers (in lacs)	3.52	3.82	(+)	0.30
Accounts slips issued during year (Nos. in lac)	143.02	162.45	(+)	19.43
CONTRIBUTION & INVESTMENT				
Provident fund contributions received (Rs. Crores) (Exempted + Un-exempted)	3158.54	3666.82	(+)	508.28
Provident Fund Investments (Exempted+Un-exempted) (Rs. Crore)	3520.37	3948.15	(+)	427.78
PROVIDENT FUND ARREARS AT THE END OF THE YEAR				
Provident Fund Arrears (Un-exempted) Rs. Cr.	98.76	96.03	(-)	2.73
Provident Fund arrears (Exempted) Rs. Cr.	131.75	131.98	(+)	0.23
Provident Fund arrears (Un-exempted + Exempted) Rs. Cr.	230.51	228.01	(-)	2.50

Area of activity	Performance	Performance	Variation	
	1989-90	1990-91	(+)	(-)
GRIEVANCES OF SUBSCRIBERS				
Received during the year + BF	1,18,744	80271	(-)	38,473
Grievances redressed	1,15,305	77677	(-)	37,627
Pending at the close of the year	3,440	2594	(-)	846

II.2 It would be noted that the Organisation recorded improvements in majority of its functional areas during 1990-91 as compared to the previous year.

II.3 The aforesaid performance is to be viewed in the context of huge backlog of work the Organisation has been carrying on in its substantive areas of operations. These are services to the subscribers and enforcement/extension of the Act and Schemes to more and more eligible categories of workers. It was found that the total output in the service to subscriber sector was less than the input or receipts. As a result, backlog of work was accumulating year after year. In order to check this trend, a Central Action Plan was devised and the concept of Management by Objectives was adopted. Targets were set in each area of activities which were identified as key result areas in the three broad areas of our operations i.e. (i) service to subscribers, (ii) enforcement of the Act and recovery of arrears and (iii) house keeping functions.

II.4 Under the Action Plan, a modified and improved system of monitoring and evaluation was set up. Performance at the field level across the country was closely monitored and supervised with a view to achieve the organisational goals in all our substantive areas of activity.

II.5 Another important area where a micro-level monitoring has been taken is the defaulting establishments both in the Un-exempted as well as the exempted sector. The Organisation has embarked upon holding practical workshops at the field level, wherein the status of the defaulting establishments are analysed and future course of action decided and follow up action taken.

II.6 The performance achieved at the close of the year under report indicate that the Organisation has been able to effectively check the accumulation of arrears of work in each department and render better service to the subscribers. The Organisation has also been able to extend the Act to a number of new establishments and factories and enroll a large number of members during 1990-91.

III. ORGANISATION

The Employees' Provident Fund Organisation is the largest Provident Fund Institution in the world in terms of the number of subscribers and volume of financial transaction that it has been carrying on. It seeks to ensure sustained financial assistance in the form of withdrawals, family pension to the family members of the subscribers and insurance cover to the dependents of the subscribers.

ADMINISTRATION OF THE SCHEMES :

CENTRAL BOARD OF TRUSTEES

III.2 The three Schemes are administered by the Central Board of Trustees, a tripartite body consisting of a Chairman, a Vice Chairman, 5 representatives of the Central Government, 15 representatives of State Governments, 10 representatives of the Organisations of Employers and 10 representatives of the Organisations of Employees appointed by the Central Government and Central Provident Fund Commissioner as *ex officio* member of the Board. During the year under review four meetings of the Board were held.

The names and addresses of the members of the Board as on 31st March, 1991 is given in Appendix "A.I".

COMMITTEES OF THE BOARD

Executive Committees

III.3 This committee was set up on 1st July, 1990 to consider :--

- (i) Opening of Sub-Regional Offices subject to the guidelines already approved and to evolve fresh guidelines when considered necessary;
- (ii) Approval of estimates for construction of office buildings/ staff quarters.
- (iii) Approval for the purchase of land or site or constructing office building and staff quarters;
- (iv) Creation of Group-A posts;
- (v) Creation of new regions/upgradation of existing regions;
- (vi) Hiring of buildings on monthly rent exceeding rupees fifty thousand;
- (vii) Consideration of the investment policy and making appropriate recommendations to the Board on liberalisation of investment pattern;
- (viii) Specifying work norms for staff and officers of the Organisation;

- (ix) Framing/amending of the rules relating to the method of the recruitment, pay and allowances and other conditions of service of the Officers and staff of the Organisation in line with the order applicable to the corresponding category of Government Servants;
- (x) Such other matters specifically referred to the Executive Committee by the Central Board.

During the period under report the Executive Committee held two meetings.

Finance and Investment Committee :

III.4 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 realising 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 investment pattern approved by the Central Government from time to time; and
- (d) to consider and recommend rate of interest for the members of the Employees' Provident Fund.

III.5 The Committee held four meetings during the year under report. Its important recommendations, *inter-alia*, included determination of the rate of interest for the year 1991-1992. The Committee also recommended for payment of Rs. 20 crores from the surplus administration fund to Housing Urban Development Corporation (HUDCO) as seed capital @ 12% per annum payable half-yearly. Apart from this the Investment Committee also recommended automatic transfer of securities on cancellation of exemption to the CBT(EPF) and desirability of having a deeming provision in the Act/Scheme.

Committee on Exempted Establishments :

III.6 The Committee was set up to suggest ways and means to improve the working of the Exempted Funds. The Committee held two meetings during the year under report and reviewed the position of defaults, reasons for declaration of lower rate of interest by the exempted establishments, the functioning of common provident fund establishments, issuance of annual statement of accounts and position with regard to defalcation of Provident Fund monies by the exempted Funds. The recommendation of the Committee for joint signature of the representatives of the employees and the employers of the Boards of Trustees of the exempted establishments for disbursement of provident fund amount has been accepted by the Government and has since been implemented.

Regional Committees

III.7 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.

III.8 At the end of March, 1991 there were 18 Regional Committees set up under the E.P.F. Scheme, on each for the State of Andhra Pradesh, Assam, Bihar, Gujarat, Haryana, Himachal Pradesh, Kerala, Madhya Pradesh, Maharashtra, Orissa, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal, apart from a Regional Committee for the Union Territory of Delhi. The Regional Committees as provided in para 11 of the E.P.F. Scheme are required to meet at least twice in each financial year.

III.9 During the year 1990-91, the Regional Committee for the State of Maharashtra held three meetings and the Regional Committees of States of Orissa, West Bengal, Andhra Pradesh, Assam, Bihar, Gujarat, Haryana, Himachal Pradesh, Karnataka, Kerala, Madhya Pradesh, Rajasthan, Tamil Nadu and Uttar Pradesh met twice during the year. The Regional Committee of the State of Punjab and Union Territory of Delhi held one meeting during the year. Regional Committee of Tripura did not meet during the year.

COMMITTEE ON SPECIAL RESERVE FUND

III.10 This Committee was set up by the Central Board to review the utilisation of the balances in the Special Reserve Fund. The Committee was reconstituted on 26th March, 1991.

SUB-REGIONAL OFFICES

III.11 In pursuance with the policy of decentralisation and with a view to providing service at the door steps of the subscribers Sub-regional Offices have been opened in each region. As on 31st March, 1991 there were 47 Sub-regional Offices throughout the country. One Sub-regional Office at Raipur, Madhya Pradesh has been approved by the competent authority and will be opened shortly.

INSPECTORATES

III.12 The institution of Enforcement Officer is an important link between the Organisation and the Employers and the Employees of the covered establishments. Apart from attending to the regular inspection work, the Enforcement Officers also perform advisory role vis-a-vis the employers and workers in different establishments. The Enforcement Officer ensures that all coverable establishments/factories are duly covered under the Act as all employees eligible for membership of the Fund are duly enrolled by conducting inspections. It is also a part of his duty, to initiate proceedings in the court against the defaulting employer and pursue these cases till their finality. As on 31st March, 1991 there were 161 Provident Fund Inspectorates functioning all over the country. Opening of five more inspectorates at Nadiad, Mehsana, Himatnagar, Surendranagar, Bharuch in Gujarat Region have been approved.

III.13 Presently, an Enforcement Officer is required to conduct annually, 2 inspections of establishments with less than 100 employees and 4 inspections of establishments with more than 100 employees. During the year under report, 3,25,897 inspections were conducted as against 3,21,595 inspections conducted during the previous year. Of the inspections conducted, 2,96,762 related to un-exempted establishments, 10,011 related to exempted establishments and remaining 19,124 pertained to inspections/survey of uncovered establishments.

SERVICE CENTRES

III.14 With the objective extending maximum assistance and guidance to subscribers service centres have been opened in different regions. The main functions of the service centres are giving information regarding the benefits available to the subscribers under the three schemes, supply of forms for submission of claims/application for advances etc., counseling the members in filling up of the forms, receiving applications and on the spot verification to ensure correctness and completeness of those applications before their transmission to the concerned accounts office, inform the subscribers of the outcome of their claims. There are at present four such service centres situated Salem in Tamil Nadu, Lucknow in Uttar Pradesh, Kathiar in Bihar and Jullunder in Punjab.

IV. WORKING OF EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

COVERAGE

IV.1 At present there are 174 activities which have either been specified in Schedule I of the Act or Notified by the Central Government in the Official Gazette which qualify for coverage. The activities specified in the Schedule or notified in the Gazette encompass almost every Sector of the economy namely Primary, Secondary, Trading and Commercial and Service Sector.

The Sector-wise segregation of activities specified in Schedule I or notified appears at Table-I.

TABLE 1.--Sector-wise segregation of economic activities which qualify for coverage under the Act as on 31st March, 1991.

Sr. No.	N.I.C. Division Number	Name of Division	Number of Industries Class of Estts.	Percentage to Total
Primary Sector				
1.	0	Agriculture, Hunting, Forestry & Fishing	10	5.8
2.	1	Mining and Quarrying	34	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 and Retail Trade, Restaurants and Hotels	6	3.5
Service Sector				
7.	7	Transport, Storage and Communication	7	4.0
8.	8	Financing, Insurance, Real estate and business services	9	5.2
9.	9	Community, Social and Personal services	16	9.2

IV.2 The Organisation continued its efforts by intensifying the enforcement machinery 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 performance of the Organisation during the year is given in Table-2.

TABLE 2.--Position of establishments and subscribers as on 31st March, 1991.

	Un-exempted	Exempted	Total
(A) Establishments :			
As on 31st March, 1990	1,92,054	2,907	1,94,961
Add Covered during 1990-91	12,064	39	12,103
Less decovered	65	13	78
As on 31st March, 1991	2,04,053	2,933	2,06,986
Addition over the previous year	11,999	26	12,025
	Un-exempted	Exempted	Total
(B) Subscribers :			
As on 31st March, 1990	1,05,31,028	41,33,520	1,46,64,548
Add enrolled during 1990-91	13,45,463	3,73,272	17,18,735
Less ceased	5,46,010	1,29,997	6,76,007
As on 31st March, 1991	1,13,30,481	43,76,795	1,57,07,276
Addition over the previous year	7,99,453	2,43,275	10,42,728

IV.3 It would be seen from the Table-2 above that the number of establishments covered went up by 12,025 representing an addition of 6.16% over the last year. 10,42,728 additional subscribers were enrolled during the year under review, after accounting for 6,76,007 subscribers who ceased to be the members of the provident fund. This represents an increase of 7.11% over the previous year.

CONCENTRATION OF ESTABLISHMENTS AND SUBSCRIBERS

IV.4 The region-wise distribution of establishments and subscribers is given in Appendix S-1. It would be seen from Appendix S-I that maximum concentration of establishments and subscribers are in seven regions as indicated below :

Regions	Establishments Covered	Subscribers Serviced
Total Coverage	2,06,986	1,57,07,276
Maharashtra, Tamil Nadu, West Bengal, Uttar Pradesh, Karnataka, Andhra and Gujarat	1,41,587 (Percentage to total) 68.40%	1,06,78,734 67.98%

CONCENTRATION OF ESTABLISHMENTS AND SUBSCRIBERS IN 25 SCHEDULED INDUSTRIES/CLASSES OF ESTABLISHMENTS NOTIFIED

IV.5 As on 31st March, 1991, 174 Industries are either specified in Schedule I of the Act or Notified by the Central Government for coverage under the Act. A list of these 174 Industries/classes of establishments appears at Appendix-A.2.

The Appendix S-2 gives the data on coverage of establishments and subscribers in 25 major industries/Classes of Establishments. Analysis of the Appendix would show the position of concentration of establishments and subscribers in top 5 Industries as given hereunder :

TABLE-3

Industry	Establishment		Subscribers	
	Covered	% to total	Covered	% to total
1. Electrical, Mechanical or General Engg. Products	32,782	15.83%	26,53,768	16.90%
2. Textile	11,591	5.60%	19,85,678	12.64%
3. Beedi	3,381	1.63%	10,86,652	6.92%
4. Trading & Commercial	20,428	9.87%	10,50,317	6.69%
5. Road Motor Transport	3,856	1.86%	6,43,987	4.10%
Total	72,038	35.30%	74,20,402	47.24%
Concentration in 25 major Industries/Class of Estt.	1,33,712	64.56%	1,25,38,787	79.85%

VOLUNTARY COVERAGE

IV.6 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 31st March, 1991 the number of voluntarily covered estts. were 11,174. During the year under report 932 establishments were covered as against 887 establishments during the previous year.

FINALISATION OF PROVISIONAL COVERAGES

IV.7 The Organisation took action to finalise the date of coverage in respect of provisionally covered establishments. There was a backlog of 12,942 cases of provisional coverages pending for finalisation as on 31st March, 1990. Out of this 1061 cases were finalised and the date of coverage confirmed during the year. In regard to the further backlog of cases the in-charges in the field offices advised for speedy disposal of the pending cases and a monitoring system has been developed to watch the progress.

CONTRIBUTIONS UNDER THE EMPLOYEES' PROVIDENT FUNDS SCHEME

IV.8 The normal rate of contributions payable by the employers' and the employees under the Act is "Eight and One third Percent". The Act also empowers the Central Government to enhance the rate of contribution to 10% of pay with reference to any industry or class of establishment. Upto 31st March, 1991, the Central Government have specified 98 industries/Classes of establishments in which the statutory rate of Provident Fund contribution in respect of establishments employing 50 or more persons will be 10% of the pay.

IV.9 During the year under report provident fund contributions amounting to Rs. 3,666.82 Crores were either received by the Organisation from Un-exempted establishments or transferred to the Board of Trustees by the respective exempted establishments.

IV.10 As compared contributions amounting to Rs. 3158.54 Crores received during 1989-90, during 1990-91 the contributions received was Rs. 3,666.82 Crores which represents an increase of Rs. 508.28 Crores or 16.09% over the previous year.

IV.11 Table-4 indicates the position of receipt of contributions both from exempted and un-exempted establishments during the last five years.

TABLE 4.--Provident fund Contributions Received

Year	from exempted Estts.	% increase over previous year	from unexempted Estts.	% increase over previous year	Total (exempted+ Un-exempted) contributions	% Increase over previous year
1986-87	.. 1023.68	19.0	770.83	12.40	1794.51	15.9
1987-88	.. 1151.15	11.07	850.80	10.37	2001.95	11.56
1988-89	.. 1387.47	20.5	1037.14	21.9	2424.61	21.11
1989-90	.. 1845.22	32.99	1313.32	26.63	3158.54	30.27
1990-91	.. 2041.49	10.63	1625.33	23.75	3666.82	16.09

CONTRIBUTION TO NATIONAL SAVINGS

IV.12 With regard to the provident fund contributions as a share in the net domestic savings of the economy, it would be noted that provident fund is an important component in the domestic savings sector. Table-5 below briefly indicate the contribution of provident fund savings in relation to the domestic savings generated in the economy;

It would be seen from Table-5 that during the year 1990-91 the provident fund savings constituted 5.96% in the national domestic savings of the economy.

TABLE 5.--Provident fund savings as percentage of net domestic savings

Year	Net domestic savings in India (Rs. in crores)	Total contributions received under the Act (Rs. in crores)	Column 3 as percentage of Col.2
(1)	(2)	(3)	(4)
1985-86	.. 30442	1815	5.9
1986-87	.. 34148	2098	6.1
1987-88	.. 38169	2360	6.18
1988-89	.. 50837*	2747	5.40
1989-90	.. 59089**	3523	5.96

*Provisional

**Tentative estimate

Source.—Report on Currency and Finance 1989-90 Vol II. (Page 13)
Estimates on Net domestic savings Sector-wise.

INVESTMENT PATTERN

IV.13 The contributions received by the Employees' Provident Fund Organisation in respect of unexempted establishments, as well as the Boards of Trustees of exempted establishments are to be invested after making payments on account of advances and final withdrawals in accordance with 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 1st April, 1986 remained effective for the year 1989-90. The investment pattern is indicated below :--

- | | | |
|--|---|--------------------------|
| <p>(i) (a) Government securities as defined in Sec. 2 of the public Debt Act, 1944 (18 of 1944) created and issued by any State Government;</p> <p>(b) Any other negotiable securities the principal whereof and interest whereon is fully and unconditionally guaranteed by the Central Government or any State Government.</p> | } | <p>Not less than 15%</p> |
| <p>(ii) Special Deposit Scheme introduced by the notification of Government of India, Ministry of Finance (Department of Economic Affairs) No. F. 16(1)PD/75, dated 30th June, 1975 as extended by Notification No. F. 16(8)PD/84 dated 12th June, 1985.</p> | } | <p>Not Exceeding 85%</p> |

IV.14 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 outgoing shall be reinvested in accordance with the pattern of investment prescribed above.

IV.15 The Government of India,—*vide* notification No. F.12(1)PD/86, dated 15th February, 1988 clarified that as a matter of simplification there should be no objection to the provident funds etc. investing the proceeds of maturing POTD including interest, interest on securities issued by Central Government and interest on special deposits, in deposits under the SDS and correspondingly investing in securities issued by State Governments or securities guaranteed by Government, the interest realised on such securities. The Government of India, Ministry of Finance,—*vide* Notification No. F-16(19)PD 87, dated 10th March, 1988 has added a note under para 6 of the SDS to the effect that interest for the year 1988 shall be payable on a half yearly basis, that is, on 1st July, 1988 and 1st January, 1989. This facility has been extended by the Ministry of Finance for the year 1989 also. Accordingly interest will be payable on half yearly basis on 1st July, 1989 and 1st January, 1990.

INVESTMENTS MADE (UN EXEMPTED SECTOR)

IV.16 The total investment of provident fund accumulations in respect of unexempted establishments as on 31st March, 1991 amounted to Rs. 12,816.63 crores. The cost price of these securities as reflected in the balance sheet is Rs. 12810.81 crores, which is subject to audit. The net investment made in the year 1990-91 is Rs. 1928.11 crores as against Rs. 1674.13 crores during the year 1989-90. The broad investment made during the year is given in Table-6.

TABLE 6.--Investments made during 1990-91 by type of securities at face value (Rs. in crores)

Interest Rate	State Government Securities	Government Guaranteed	Special Deposit Scheme
6.75%	..	11.92	..
7.00%	..	4.81	..
7.25%	..	5.00	..
8.25%	10.75	..	..
9.00%	3.34	..	..
9.50%	1.00	..	..
9.75%	26.07	..	..
11.50%	12.35	60.98	..
12.00%	..	..	2355.52
Total :	53.51	82.71	2355.52

Grand Total : (53.51 + 82.71 + 2355.52)	..	2491.74
Add securities transferred towards PA dues	..	26.26
Gross Total	..	2518.00
Less redemption	..	587.48
		1930.52
Less Securities withdrawn during the year	..	2.41
Net Investment	..	1928.11

IV.17 The Investment Portfolio data of EPF (Main Account) is given at Appendix S-3. It would be seen from that out of an holding of Rs. 12,816.63 Crores, investment in securities bearing interest ranging from 4.75% to 6% account for Rs. 296.90 crores, which can be considered as low yielding securities. The conversion of low yielding securities into high yielding securities was started from December, 1980. Every year there is a conversion to the extent of Rs. 50 crores and securities worth Rs. 550 crores have been converted so far.

INVESTMENTS MADE (EXEMPTED SECTOR)

IV.18 The exempted establishment 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 31st March, 1991 amounted to Rs. 14708.96 crores. The net investment during the year 1990-91 figured as Rs. 2020.04 crores. Category-wise details of the investments made by the exempted establishments during the year are given below :--

TABLE 7.--Investments made by the exempted establishments category-wise during the year 1990-91

Sr. No.	Category	Amount (Rs. in crores)
1.	Central Govt. Securities	.. 53.40
2.	State Govt. and State or Central Govt. Guaranteed securities	.. 265.15
3.	Special Deposits	.. 2155.49
4.	Total (Gross)	.. 2474.04
5.	Less Redemption Proceeds	.. 454.00
6.	Total (Net)	.. 2020.04

Thus the total net investment of Provident Fund accumulations in respect of both exempted and unexempted establishments amounted to Rs. 3948.15 crores during 1990-91 as against 3520.37 crores during 1989-90.

RATE OF INTEREST TO SUBSCRIBERS

IV.19 Under Paragraph 60(1) of the Employees' Provident Fund Scheme, 52 the Central Government on the recommendation of the Central Board of Trustees (EPF) declares the interest to be credited to the accounts of the subscribers annually. For the year 1990-91 and 1991-92 an interest of 12% was declared for credit to the subscribers account.

PROVIDENT FUND ARREARS

IV.20 Out of the 2,04,053 unexempted establishments covered all over the country employers of 11029 establishments were in default in the remittance of Provident Fund contributions to the Fund at the end of March, 1991. The region-wise arrears position is indicated in table-8 below :~

TABLE 8.--Provident fund contributions in arrears un-exempted establishments as on 31st March, 1991

(Rupees in lakhs)

Region	Arrears on account of pre-coverage accumulations	Arrears on account of cancellation of exemption	Post coverage accumulations	Total arrears as on 31-3-91	Total arrears as on 31-3-90	Increase/Decrease over the previous year (Col. 5-6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh ..	0.00	0.00	545.46	545.46	434.84	110.62
Bihar ..	0.00	37.68	421.26	458.94	529.52	-70.58
Delhi ..	0.00	0.00	246.58	246.58	273.27	-26.69
Gujarat ..	0.00	0.00	383.98	383.98	404.84	-20.86
Haryana ..	0.00	0.00	441.82	441.82	631.95	-190.13
Karnataka ..	0.00	0.50	360.52	361.02	295.47	65.55
Kerala ..	0.00	0.00	334.61	334.61	336.64	-2.03
Madhya Pradesh ..	0.00	323.79	1009.40	1333.19	1421.72	-88.53
Maharashtra ..	4.52	42.24	1403.06	1449.82	1162.18	287.64
N.E. Region ..	0.00	0.00	107.79	107.79	87.72	20.07
Orissa ..	0.00	0.00	382.93	382.93	390.23	-7.30
Punjab ..	0.00	0.00	140.23	140.23	436.67	-296.44
Rajasthan ..	0.00	0.00	227.37	227.37	278.14	-50.77
Tamil Nadu ..	0.00	61.64	975.04	1036.68	900.80	135.88
Uttar Pradesh ..	0.00	259.21	1349.22	1608.43	1646.64	-38.21
West Bengal ..	6.00	17.00	521.00	544.00	645.25	-101.25
Total : ..	10.52	742.06	8850.27	9602.85	9875.88	-273.03

IV.21 Table-8 above would show that the Provident Fund Arrears as on 31st March, 1991 stood at Rs. 96.03 crores as against Rs. 98.76 crores at the end of the previous year. For the first time in the recent years due to efforts made by the Organisation the provident fund arrears of un exempted sector showed as declining trend. It may be noted that the arrears have fallen by 2.73 crores during the course of the year under review.

11 Regions namely Bihar, Delhi, Gujarat, Haryana, Kerala, Madhya Pradesh, Orrissa, Punjab, Rajasthan, Uttar Pradesh and West Bengal have brought down their arrears.

However, the arrears in the following five regions increased during the year :-

Region	Increase over previous year	
	(Rs. in crores)	
1. Maharashtra	..	2.88
2. Tamil Nadu	..	1.36
3. Andhra Pradesh	..	1.11
4. Karnataka	..	0.65
5. North Eastern region	..	0.20

IV.22 The table-8 above would also reveal that out of an arrears of Rs. 96.03 crores, arrears of pre-coverage accumulations accounted for Rs. 0.11 crores and accumulations account of cancellation of exemption accounted for Rs. 7.42 crores. These two heads constitute an arrears of Rs. 7.53 crores or 7.84% of the total arrears. In post coverage arrears amount to Rs. 88.50 crores at the end of March, 1991 as against Rs. 90.91 crores as on 31st March, 1990 registering a decrease of Rs. 2.41 crores.

DISPERSAL OF ARREARS (INDUSTRY WISE)

IV.23 Table-9 given below indicates the industry-wise dispersal of provident fund arrears :

TABLE 9.--Provident Fund arrears in rupees lakhs Industry-wise (Un-exempted sector) as on 31st March, 1991

Region	Textile Indus- try	Sugar Indus- try	Elec. & Mech Engg	Tea & Tea Plant- ation	News Paper	Trading Commer- cial Estt	Iron & Steel Indus- try	Jute Indus- try	Road Motor Trans- port	Heavy & Fine Chemi- cal	Other Indus- tries	Total Arrear (Rs. lacs) 31-3-91	Total Estts. in Arrear	Total Arrear (Rs. lacs) 31-3-90	Variation in arrear (+) (-)
Andhra Pradesh	258.08	0.76	40.66	0.00	6.98	22.66	0.03	0.00	23.92	2.02	190.35	545.46	1412	434.84	110.62
Bihar	33.58	11.40	31.51	0.00	5.38	15.50	0.00	0.00	0.00	0.00	361.57	458.94	1103	529.52	-70.58
Delhi	3.02	0.00	45.85	0.00	39.04	31.15	0.68	0.00	3.39	1.00	122.45	246.58	405	273.27	-26.69
Gujarat	160.82	0.88	55.81	0.00	0.00	6.66	21.16	0.00	0.09	12.22	126.34	383.98	519	404.84	-20.86
Haryana	60.87	0.00	256.14	0.00	0.00	1.16	31.48	0.00	0.21	9.18	82.78	441.82	568	631.95	-190.13
Karnataka	58.92	15.45	147.79	0.00	3.22	14.56	0.00	0.00	0.97	3.79	116.32	361.02	356	295.47	65.55
Kerala	64.43	0.00	8.31	0.00	7.26	60.42	0.01	0.00	8.06	12.14	173.98	334.61	350	336.64	-2.03
Maharashtra	750.50	10.48	352.65	0.00	0.07	56.86	31.84	0.00	1.50	26.38	219.54	1449.82	770	1162.18	287.64
Madhya Pradesh	1093.93	8.40	18.23	0.00	2.08	3.33	5.16	0.00	0.38	8.24	193.44	1333.19	1495	1421.72	-88.53
North Region	12.14	0.39	17.81	18.05	0.13	13.07	0.12	0.00	0.05	0.23	45.80	107.79	210	87.72	20.07
Orissa	18.31	0.04	17.02	0.00	1.90	12.70	5.68	0.00	19.84	4.42	303.02	382.93	0	390.23	-7.30
Punjab	7.72	0.00	11.64	0.46	6.74	5.43	2.43	0.00	2.72	0.26	102.83	140.23	381	436.67	-296.44
Rajasthan	34.89	0.00	14.99	0.00	1.68	6.16	3.27	0.00	9.67	23.92	132.79	227.37	402	278.14	-50.77
Tamil Nadu	274.11	0.00	134.26	25.50	0.00	65.35	0.00	0.00	10.72	13.95	512.79	1036.68	997	900.80	135.88
Uttar Pradesh	432.25	539.39	231.15	0.78	43.86	7.70	66.52	0.30	21.42	2.45	262.61	1608.43	935	1646.64	-38.21
West Bengal	57.00	0.00	71.60	116.00	10.20	28.40	21.00	202.00	3.00	4.00	30.80	544.00	1126	645.25	-101.25
Total :	3320.57	587.19	1455.42	160.79	128.54	351.11	189.38	202.30	105.94	124.20	2977.41	9602.85	11029	9875.88	-273.03

IV.24 Table 9 would indicate that out of 174 industries/Classes of Establishments, the arrears are concentrated in a few industries as indicated below :—

Sr. No.	Name of Industry/Class of Establishments	Amount of arrears (Rs. in lacs)
1.	Textile	3320.57
2.	Electrical & Mechanical Engg.	1455.42
3.	Sugar	587.19
4.	Trading and commercial	351.11
5.	Jute	202.30
6.	Iron and steel	189.38
7.	Tea and tea plantation	160.79
8.	News Paper	128.54
9.	Heavy and fine chemical	124.20
10.	Road motor transport	105.94
	Total :	<u>6625.44</u>
11.	Other industry	<u>2977.41</u>
	Total Arrears :	<u>9602.85</u>

IV.25 List of un-exempted establishments which were in default of Provident Fund dues of Rupees one lakh and above appears at Appendix A.3.

OTHER ARREARS

IV.26 Besides the Provident Fund contributions in arrears to the tune of Rs. 96.03 crores, the arrears of the order of Rs. 3.27 crores were outstanding on account of administrative and inspection charges and Rs. 48.34 crores on account of penal damages on Provident Fund contributions and administrative charges as on 31st March, 1991. The region wise details of penal damages imposed, collected and in arrears are given in Appendix S-7.

TABLE 10.--Classification of Provident Fund arrears by type of establishments as on 31st March, 1991.

Sl. No.	Classification of arrears	No. of defaulting estts.		Amount in arrears (Rs. in lacs)	
(i)	Closure of establishments	..	542 (485)	851.30	(876.16)
(ii)	Establishments under liquidation	..	192 (187)	584.10	(515.82)
(iii)	Arrears in respect of estts. where recovery has been stayed or reconstruction Schemes are pending before the High Courts	..	457 (319)	967.98	(636.33)
(iv)	Pre-take over dues in respect of units taken over by the NTC/ Authorised Controllers where liabilities have been frozen	..	49 (72)	502.69	(608.97)
(v)	Post take over and pre-nationalisation dues in r/o units taken over by NTC	..	14 (10)	106.21	(92.65)
(vi)	Pre-take over dues in respect of units taken over/assisted by the Industrial Reconstruction Corporation of India	..	10 (9)	56.00	(93.22)
(vii)	Current dues in r/o units taken over/assisted by the IRCI.	..	7 (1)	137.34	(301.48)
(viii)	Establishments run by Receivers/ Custodian	..	22 (19)	257.29	(258.16)
(ix)	TOTAL (I) TO (VIII)		1293 (1102)	3462.91	(3382.79)
(x)	Arrears on which effective measures can be taken	..	9736 (11538)	6139.94	(6493.09)
	GRAND TOTAL	..	11029 (12640)	9602.85	(9875.88)

CLASSIFICATION OF ARREARS

IV.27 Table-10 would reveal that arrears amounting to about Rs. 34.63 crores were due from establishments which had been closed or were 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. If arrears amounting to (Rs. 34.63 crores) are separated, the remaining arrears amounting to Rs. 61.40 crores or 63.95% of the total arrears.

IV.28 It would also be seen from Table-10 that the sick Textile mills taken over by the National Textile Corporation are the major defaulters in payment of Employees' Provident Fund dues where the scope for taking effective measures for the recovery of the dues is very limited. The

total outstanding dues against those mills amounting to Rs. 5.03 crores. 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 the compensation amount placed at the disposal of the Commissioner of Payments. The Regional Provident Fund Commissioners have accordingly filed necessary claims with the Commissioners of Payments.

IV.29 The arrears in respect of establishments assisted/taken over by the Industrial Reconstruction Corporation of India, were Rs. 00.56 crores at the end of March, as against Rs. 00.93 crores at the close of the preceding year. The difficulty in effecting recovery in this case is that the I.R.C.I. has disowned their liability for payment of arrears accumulated during the period prior to take over of the establishments under its direct management. In respect of the units where I.R.C.I. is participating through its nominee Director, the Chairman of the I.R.C.I. had stated that they had a very limited responsibility for paying arrears.

IV.30 The year wise position of Provident Fund Contributions due, received, and the amount in arrears is given in Table 11. It may be noted that the percentage of arrears to total contribution received remained more or less at 1% during the last five years.

TABLE 11.--Year wise position of Provident Fund contributions due, received and amount in arrears

Position as on	Total P.F. contributions due (Rs. crores)	Total PF contributions received (Rs. crores)	Contributions in arrears (Rs. crores)	Increase in arrears during current year over previous year (Rs. crores)	Percentage of arrears to contributions received
31-3-87 ..	6275.49	6203.52	71.97	13.67	1.1
31-3-88 ..	7133.06	7054.32	78.74	6.77	1.1
31-3-89 ..	8179.73	8091.46	88.27	9.53	1.1
31-3-90 ..	9503.54	9404.78	98.76	10.49	1.05
31-3-91 ..	11126.14	11030.11	96.03	(-) 2.73	0.87

ACTION AGAINST DEFAULTING ESTABLISHMENTS

IV.31 The Organisation took the following steps for recovery of arrears from defaulting un-exempted establishments.

IV.32 The dues are determined by the Regional Commissioners in exercise of the powers conferred on them under section 7-A of the Employees' Provident Fund and Misc. Provisions Act, 1952. During the course of the year 1990-91 dues were assessed in 18,265 cases as against 17,543 cases during the previous year. Assessment of dues was pending before

the Regional Commissioners in 17,826 cases as on 31st March, 1991 at various stages of hearing. The pendency of these cases according to time interval is given below :

Pendency Position of 7A cases

(a) Less than one month	..	1,346
(b) One to three months	..	5,097
(c) Three to six months	..	5,229
(d) Six months to one year	..	3,576
(e) One to two years	..	1,684
(f) Three to five years	..	561
(g) Over five years	..	333
Total	..	17,826

RECOVERY MACHINERY

IV.33 Once the dues are assessed under section 7-A and speaking orders are issued to the establishments intimating the amount so determined, the employers are required to deposit the assessed dues within a stipulated period. In case where the employers fail to deposit the dues determined, the course open to the Organisation to issue Revenue Recovery Certificates to the Recovery Officers for recovery of dues as provided under section 8 of the Act.

IV.34 Prior to amendment of the Act in the year 1988, the power to recover the arrears vested with the Revenue Recovery Officers of the State Governments. Consequent to the amendment of section 8B to 8G of the Act, the Recovery Machinery of the Organisation came into existence in July, 1990. In order to give proper training to acquire new skills and exposure in the area of Income Tax Act and Rules with regard to recovery of arrears, the Officers identified to man the recovery machinery were trained by the National Academy of Direct Taxes, Nagpur. The Officers so trained were also notified as Recovery Officers.

IV.35 During the course of the year 5,708 Revenue recovery certificates were issued by the Regional Commissioners' involving an amount of Rs. 28.17 crores and 7,232 RRCs were executed and an amount of Rs. 38.40 crores were realised. In this process 127 bank accounts were attached and 5 arrests made apart from attachment of movable/immovable properties of the defaulters. In one Region a transport bus was attached and a receiver was appointed. These steps had the demonstration effect on the defaulters and the impact is gradually filtering down. As on 31st March, 1991, a total of 32,403 RRCs involving an amount of Rs. 112.57 crores are pending for execution. The region-wise data of RRCs issued, executed and pending at the end of the year is given at Appendix-S-4.

ACTION UNDER SECTION 14 OF THE ACT

IV.36 Prosecutions are filed in the Criminal Courts under Section 14 of the Act against the defaulting establishments for realisation of arrears. During the course of the year the organisation took effective measures in this direction. The data in brief about the action taken in this direction is given below :

Opening balance as on 1st April, 1990	..	59,855(R)
Add fresh cases launched during 1990-91	..	6,371
Total cases for disposal	..	66,226

Cases decided during the year :

Convicted	..	2,078	
Acquitted	..	186	
Withdrawn	..	418	
Dismissed/discharged	..	122	2,804

Pending cases as on 31-3-1991 .. 63,422

The region-wise data of prosecution cases launched under section 14 of the Act is given at Annexure S-5.

IV.37 Cases were launched with police authorities in pursuance of sections 406/409 Indian Penal Code against the employers for non-deposit of the Provident Fund Contributions deducted out of the wages of the workers. During the course of the year, actions as given below were taken against the defaulters :

TABLE 12.--Prosecution cases under section 406/409 IPC.

FIRs pending with Police as on 1-4-1990	..	6,416(R)
FIRs filed with the Police during 1990-91	..	319
FIRs dropped by the Police	..	28
Challans filed by the Police in Courts during the year	..	56
FIRs Pending with the Police on 31-3-1991	..	6,651

TABLE 13.--Prosecution cases under section 406/409 IPC

Prosecution cases Pending before the Courts as on 1-4-1990	..	461
Challans filed by the Police in Courts during the year	..	23
Complaints filed directly in Courts	..	14
Total cases for disposal before the Courts	..	498

CASES DECIDED :

61

Convicted	..	06
Acquitted	..	0
Dismissed/Discharged	..	0

Cases pending as on 31-3-1991

492

Region-wise data of the cases filed before the Police and other details on disposal, pendency etc. are given at Appendix S-6 (Part I & II).

IV.38 18,384 notices were issued during the year and damages levied by issuing 15,016 Speaking Orders in terms of Section 14B of the Act. An amount of Rs. 4.56 crores was levied as damages for belated remittances during this period. This amount of levy during the year added to the brought forward damages of Rs. 48.07 crores constitute 52.64 crores due for realisation during the course of the year. Out of this an amount of Rs. 4.29 crores were realised under this head. The Region-wise data indicating the penal damages levied, realised and outstanding as on 31st March, 1991 is given at Appendix S-7.

REALISATION OF PROVIDENT FUND DUES--JUTE MILLS

IV.39 The efforts for realisation of provident fund dues from the defaulting jute mills continued in a sustained manner with the object of not only stop the increase in arrears but also to bring down the arrears in this industry. As a result of the actions initiated there has been a reduction in the arrears during this year. The arrears in respect of 28 exempted establishments and 5 un-exempted establishments, amounted to Rs. 82.39 crores as on 31st March, 1991 as against Rs. 84.64 crores at the end of the previous year. The arrears pertaining to Jute industry in West Bengal can be further classified as under :

Serial No.	Status of Establishment		Number of Mills	Amount in arrears (Rs. in Crore)
1.	Under liquidation—	..	1	2.39
2.	Under litigation—			
	(a) Closed mills	..	3	9.61
	(b) Working mills	..	7	6.41
3.	BIFR purview—			
	(a) Closed mill	..	1	2.07
	(b) Working mills	..	13	48.39
4.	Covered by Instalment Scheme	..	5	2.45
5.	Others	..	3	11.07
	Total	..	33	82.39

IV.40 A Jute Cell which has been formed specially for achieving the objective of coordinating activities of the field machinery and other related agencies is functioning under the supervision of Regional Commissioner, West Bengal and constant monitoring on its functioning is kept by the Central Office. The Jute Cell undertook vigorous action to get the stay orders granted by the High Courts vacated and as a result 24 stay orders or writ petitions in the Calcutta High Courts were got vacated. In one case of appeal against the grant of liberal instalment by Hon' High Court the Division Bench not only allowed the appeal but also awarded the cost.

IV.41 During the year, 43 prosecution cases under Section 14 of the Act and 29 cases under Section 406/409 of IPC were filed against the defaulting jute mills. Several joint raids were conducted by the Organisation and the Enforcement Branch of the West Bengal Office against the defaulting employers. Further 44 recovery certificates were issued under Section 8 of the Act.

IV.42 The major constraint in this area is that quite a number of establishments in this sector come within the purview of BIFR and hence the scope for complete action against these establishments becomes limited for the Organization.

NON-COMPLIANCE BY PUBLIC SECTOR UNDERTAKINGS

IV.43 The region-wise arrears of Public and Private Sector undertakings are indicated in Table-14 below, from which it would be seen that out of the total arrears of Rs. 96.03 crores, the arrear of the Public sector constitute Rs. 24.42 crores (25.43%) and Private sector constitute Rs. 71.61 crores (74.57%).

TABLE 14.--Classification--Provident Fund arrears (Un-exempted)
Sector (Public & Private sector) as on 31st March, 1991.

		(Rs. in lacs)		
Name of the Region		Public Sector	Private Sector	Total
Andhra Pradesh	..	6.17	539.29	545.46
Bihar	..	109.75	349.19	458.94
Delhi	..	11.60	234.98	246.58
Gujarat	..	31.15	352.83	383.98
Haryana	..	2.33	439.49	441.82
Karnataka	..	8.83	352.19	361.02
Kerala	..	109.38	225.23	334.61
Madhya Pradesh	..	791.11	542.08	1333.19
Maharashtra	..	213.48	1236.34	1449.82
N.E. Region	..	31.57	76.22	107.79
Orissa	..	73.76	309.17	382.93
Punjab	..	59.18	81.05	140.23
Rajasthan	..	13.92	213.45	227.37
Tamil Nadu	..	43.70	992.98	1036.68
Uttar Pradesh	..	678.76	929.67	1608.43
West Bengal	..	257.72	286.28	544.00
Total	..	2442.41	7160.44	9602.85

TABLE 15.--Non-Compliance by Public Sector Undertakings as on 31st March, 1991

	Covered (No.)			Non-complying (No.)		
	Exemp- ted	Un- exemp- ted	Total	Exemp- ted	Un- exemp- ted	Total
(a) Public Ltd. Companies/ Corporations under the control of Central Government	302	362	664	19	34	53
(b) Public Ltd. Companies/ Corporations under the control of the State Government	353	2,143	2,496	5	45	50
(c) Local Bodies/Municipal- ties/Municipal Corporations	23	90	113	3	7	10
(1) Total (a to c)	678	2,595	3,273	27	86	113
(2) Add Departmental undertakings	152	2,415	2,567	51	225	276
(3) Grand Total	830	5,010	5,840	78	311	389

IV.44 The Table-15 reveals that out of 5,840 Public Sector establishments, 389 establishments (6.66%) have not either fully or partially complied with the statutory provisions of the Act and the three Schemes framed thereunder. However, it is to be noted that the non-compliance in public sector during the year 90-91 came down to 6.66% as compared to 9% in the preceding year. This was due to penal action initiated under Section 7-A and 8 of the Employees Provident Funds and Miscellaneous Provisions Act against defaulting public sector undertakings.

IV.45 The defaults by many of these Public Sector undertakings pertain to non-implementation of the Act for the 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.

SETTLEMENT OF PROVIDENT FUND CLAIMS

IV.46 During the year under report, 6,98,513 claims were settled and a sum of Rs. 632.24 crores was authorised for payment as against Rs. 520.71 crores in respect of 5,79,616 lakh claims settled in 1989-90. It would be seen that the number of claims settled went up by 1,18,897 and amount authorised for payment increased by Rs. 111.53 crores. Table-16 below indicate the number of claims settled and amount authorised for payment during the last five years. The average amount authorised for payment amounted to Rs. 9,050 per claim as against Rs. 8,982 during the previous year.

TABLE 16.--Provident fund claims settled and amount authorised for payment

Year	Claims settled No. (lakhs)	Amount authorised for payment (Rs. crores)
1986-87	.. 5.49	335.13
1987-88	.. 5.92	404.25
1988-89	.. 5.81	471.83
1989-90	.. 5.79	520.71
1990-91	.. 6.98	632.24

Since the inception of the Scheme a sum of Rs. 4,295.60 crores have been authorised for payment in respect of 103.48 lakh claims settled.

IV.47 The region-wise data on settlement of Provident Fund during the year 1990-91 is given in Appendix S-8, An analysis of this Appendix would show that 7,64,878 claims became due for settlement, (after excluding 99,740 returned for rectification and 13,855 claims rejected) 6,98,513 claims were settled during the course of the year under report.

IV.48 It can also be seen that during the year under report, (99,740 + 13,855) 1,13,595 lakh claims were returned to members for

rectification or rejected which accounted for 12.93% of the claims received during the year. The claims were returned for rectification due to various factors like :

- (i) failure to include vital information 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.49 The category-wise data on claims settled during 1990-91 are given in Table-17. It would be noted from the table that claims were settled on account of three factors viz; (i) resignation (ii) retrenchment from service and (iii) Superannuation. Claims were settled on account of death on account of permanent invalidation and remaining due to other reasons.

TABLE 17.--Data on claims settled and amount authorized for payment category-wise

(Amount in crores)

Sl. No.	Category	No. of claims settled	Percentage to total claims settled	Amount authorised for payment (Rs. crores)
1.	Death cases	.. 28766	4.12	46.84
2.	Resignation	.. 550331	78.78	393.05
3.	Retrenchment	.. 53324	7.63	68.87
4.	Superannuation	.. 41132	5.89	95.69
5.	Permanent invalidation	.. 1933	0.28	2.58
6.	Others	.. 23027	3.30	25.21
Total		.. 698513	100.00	632.24

IV.50 56,171 claims were pending for a period of less than two months, 9,451 claims were pending for a period between two to six months. 685 claims were pending between six months to one year. Out of these 685 pending claims, 21 claims are pending due to Office fault and the remaining 664 are kept pending for want of clarification from the employers'/employees'. 58 claims are pending over one year and out of these 57

claims are kept pendings as no response have been received from the employers/employees for rectifying the shortcomings. These mainly relate to the case wherein the report of the District Authorities regarding surviving family members are awaited. Notwithstanding the above constraints efforts are being made to clear all these pending cases.

STEPS TAKEN FOR PROMPT SETTLEMENT OF CLAIMS

IV.51 A series of measures have been taken by the Organisation for speedy settlement of claims by streamlining the procedures.

IV.52 The Regional Provident Fund Commissioners' were directed to monitor the daily productivity of Account Clerks in their region/sub-regions. The Regional Commissioners were asked to ascertain the number of officials who could achieve the norm laid down for an accounts clerks and those who failed to achieve it. They were further advised to furnish the names of employees whose performance was below the productivity norms laid down by the Central Office and take further action against the non-performers. The performance of those officials who are consistently found below the norm level is monitored by the Central Office. Apart from this, 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.

IV.53 Apart from the aforesaid steps, the work of settlement of claims is included as a work area in the "Central Action Plan" wherein the regions whose pendency level is more than one month's receipt is closely monitored by Central Office and control action to liquidate the pendency is taken on a concurrent basis.

TRANSFER OF PROVIDENT FUND ACCOUNTS

IV.54 When a member leaves service in an establishment and obtains reemployment 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) reemployment in an establishment whether exempted or unexempted, in another region/sub-region;
- (ii) reemployment in an exempted establishment in the same region/sub-region;
- (iii) leaving service in an exempted establishment and reemployment in an unexempted establishment.

IV.55 During the year under report 1,45,299 accounts relating to Employees' Provident Fund subscribers were transferred as against 1,41,307 in the previous year thus showing an increase of 3,992. Transfer applications pending in the Regional Officer as on 31st March, 1991 were 17,549 as against 26,346 applications pending at the end of the previous

year. The Provident Fund accounts transferred and pending as on 31st March, 1991 is given in Table-18.

TABLE 18.--Provident fund accounts transferred

Category	Accounts transferred during		Transfer application pending as on	
	1989-90	1990-91	1989-90	1990-91
(i) Cases involving actual transfer of P.F. accumulations ..	60,439	62,897	9,384	6,681
(ii) Cases not involving actual transfer of P.F. accumulations ..	80,868	82,402	16,962	10,868
Total ..	1,41,307	1,45,299	26,346	17,549

IV.56 At the end of the year 17,549 applications were pending for disposal at the hands of the regional offices. Of these 12,431 applications are pending for less than two months, 4,678 cases pending between two to six months. 388 cases were pending between six months to one year, which constitute 33 cases pending in Office and the remaining 355 cases which have been kept pending because of reference having been made to employers'/employee. 52 cases are pending for over one year due to the applications having been either referred to employers' or employees'.

PARTIAL WITHDRAWALS BY MEMBERS

IV.57 The Employees' Provident Fund Scheme, 1952 provides for financial assistance by allowing partial withdrawals to subscribers in situations like illness, invalidation and to 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 withdrawals sanctioned under the Scheme for various purposes are given in Table-19.

TABLE 19.--Withdrawals sanctioned to subscribers and amount disbursed

Sl. No.	Purpose	No. of cases		Amount disbursed (Rs. in lakhs)	
		1989-90	1990-91	1989-90	1990-91
1.	Financing of Life insurance Policies ..	21,626	20,139	193.41 (0.92%)	129.66 (0.47)
2.	House Building etc. ..	71,530	90,911	11,291.55 (53.87%)	15,564.98 (56.38)
3.	During temporary closure of establishments ..	43,872	46,143	1,265.80 (6.02%)	2,517.90 (9.12)
4.	Illness of members/ family members ..	38,517	48,197	1,322.42 (6.35%)	2,043.92 (7.40)
5.	Member's own marriage or for the marriage of his/her sister, brother or daughter/ son and post-matriculation education of children ..	1,73,548	1,61,817	6,856.51 (32.74%)	7,120.94 (25.79)
6.	Others ..	2,751	14,676	24.15 (00.10)	231.51 (0.84)
Total ..		3,51,844	3,81,883	20,953.84	27,608.91

IV.58 The year-wise data of advances/partial withdrawals granted to subscribers are given in Table-20.

TABLE 20.--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
1986-87	2.98	(-) 1.3	114.34	17.1
1987-88	3.32	11.41	145.27	27.05
1988-89	3.40	2.41	177.19	21.97
1989-90	3.52	3.23	209.34	18.13
1990-91	3.82	8.52	276.09	31.88
Total (Since inception)	59.68		1,387.10	

IV.59 Table-20 above would reveal that 3.82 lakh subscribers availed the facility of partial withdrawal from their respective account during the year under report as against 3.52 lakh subscribers during

the previous year. This represents an increased disposal of 30,000 applications or 8.52% over the previous year. An amount of Rs. 276.09 crores were disbursed on account of partial withdrawal in 1990-91 as against Rs. 209.34 crores during the previous years thus representing a record increase of 31.88% over the previous year. Data on partial withdrawals cases disposed and amount disbursed region-wise are given at Appendix S-9.

IV.60 At the end of the year 21,905 advance applications were pending with various regions. Of these 19,258 and 2,565 applications were pending for period less than two months and two to six months respectively. 80 application have been reported to be pending for more than six months but less than one year due to references having been made to employers'/employees. Two applications have reported to be pending with the Regional Office Maharashtra due to employer/employee fault.

ISSUE OF ANNUAL STATEMENTS OF ACCOUNTS

IV.61 During the year under review 1,62,44,797 account slips were issued, as against 1,43,02,301 account slips issued during the previous year. In this important work area the Organisation showed an improved performance of 19.43% over the previous year. This increased performance of 19.43% is a record in the history of the Organisation. This performance has been made possible due to electronic data processing and printing of annual statements of accounts on computers in many of the regional/sub-regional offices.

IV.62 The application software for processing the annual statements of accounts was developed in Bombay. Training for data operation and data processing including computer operations were given to the staff members by each of the user field offices.

IV.63 Introduction of computers in the Organisation being a new phase the staff members and the Officers had to become familiar with the Electronic Data Processing requirements. To this end adequate care was taken and lecture classes were held in the Regional Office. Detailed instructions in simplified form for easy grasping of the various requirements were also issued to all staff and Officers who are directly involved in the Electronic Data Processing task for issue of annual statements of accounts.

IV.64 As on 31st March, 1991 the accounts slips pending for issue to subscribers stood at 1,17,33,620 accounts slip as against 1,36,53,375 slips at the end of the previous year. 77,86,275 slips are pending due to non-submission of required returns by the employers and the remaining 39,47,345 slips are pending for other reasons. The region-wise position of account slips issued is given in Appendix S-10 and pendency position at Appendix S-11.

TABLE 21.--Pendency position of account slips due for issue

Period of pendency	Slips due for issue
Less than a year	49,30,249
Between one to two years	25,66,682
Between two to three years	23,66,023
Between three to four years	8,22,715
Beyond four years	10,47,951
Total	1,17,33,620

IV.65 The pendency of 1,17,33,620 slips do not imply that these many number of subscribers have not received the account slips. While assessing the impact of the above pendency, it has to be noted that in case subscriber's account slip for a particular year has not been the issue of account slips in subsequent years also is held up as Provident Fund account of a member is a running account.

IV.66 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 have 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.

IV.67 The organisation has included the area of "Issue of annual statement of accounts slips" as a component of Central Action Plan. The target for the year 1991-92 envisages cent percent performance in relation to all issuable accounts. It is hoped that the Organisation should become current in this area by the end of March, 1992.

HOUSE ASSISTANCE TO SUBSCRIBERS

IV.68 In terms of the provisions contained in the Employees' Provident Funds Scheme, 1952, the Organisation has been granting advances to the Provident Fund subscribers for purchase/construction of house etc. Of late the Organisation has assumed the role of a coordinator in getting houses from different housing authorities/organisations allotted to the subscribers on certain criteria. This role has been, by and large welcomed by unions as well as managements. However, distance of the houses flats offered from the place of work has been an inhibiting factor for workers. There were also some bottlenecks as response received from some of the State Governments who are the implementing authorities in respect of housing Schemes was not encouraging. This matter has been followed up and the Government of India has been persuing the matter with the State Governments.

IV.69 The number of partial withdrawals from provident fund by the subscribers for housing went up from 71,530 in 1989-90 to 90,911 in 1990-91. Table-22 indicate the number of subscribers who have availed housing loan and also the amount availed by them during the last five years.

TABLE 22.--House building advance granted to subscribers

Year	No. of subscribers granted advance	Amount disbursed (Rs. in lakhs)
1986-87	48776	5277.93
1987-88	59976	6991.97
1988-89	69533	9107.24
1989-90	71530	11291.55
1990-91	90911	15564.98

AMENDMENTS TO THE EPF & MP ACT, 1952 AND THE SCHEMES FRAMED THEREUNDER

AMENDMENTS TO THE SCHEMES :

IV.70 Para 26 of the Employees' Provident Fund Scheme, 1952 has been amended to do away with eligibility period for membership. Every employee employed in or in connection with the work of the factory or other establishments to which this Scheme applies other than excluded employees shall be entitled and required to become member of the fund from the day paragraph 26 comes into force in such factory or in other establishments with effect from 1st November, 1990.

IV.71 Pay limit for provident fund membership has been raised from Rs. 2500 to Rs. 3500 with effect from 1st November, 1990 (S-35012/7/90-SS. II, dated 19th October, 1990).

IV.72 Pay limit for family pension and EDLI membership has been raised from Rs. 2500 to Rs. 3500 per month with effect from 1st November, 1990 (S-65012/5/90-SS. II, dated 28th December, 1990 and S-65013/2/90-SS. II, dated 28th December, 1990).

IV.73 For the purpose of payment of EDLI benefits under the Employees' Deposit Linked Insurance Scheme, 1976, the average balance is to be calculated for the preceding 12 months as against 36 months and where the average balance exceeds Rs. 15000 the amount payable shall be Rs. 15,000 + 25% of the amount in excess of Rs. 15,000 subject to a ceiling of Rs. 25,000. The average balance in the account of the deceased subscriber should not be below Rs. 500 during the preceding 12 months as against earlier Rs. 1000 during the proceedings 36 months. This amendment is effective from 1st January, 1990. (S-35013/1/90-SS. II, dated 26th May, 1990).

IV.74 Section 8B to 8G of the Act which was amended through the amendment Act (33 of 1988) have been notified and come into force with effect from 1st July, 1990. (S-35013/1/90-SS. II, dated 29th June, 1990).

REPRESENTATIONS UNDER SECTION 19-A OF THE ACT

IV.75 The disposal of representations under section 19A of the Employees' Provident Funds & Miscellaneous Provisions Act, 1952 during the year under report is given Table-23 below :--

TABLE 23.--Disposal of representations under Section 19-A of the act

Cases pending at the beginning of the year	..	347
Cases filed during the year 1990-91	..	47
Total	..	394
Cases disposed during the year--		
(i) Cases decided in favour of the Orgn.	..	83
(ii) Against the Organisation	..	03
Cases pending at the end of the year	..	86
Cases pending at the end of the year--		
(a) Pending as a result of stay granted by various Courts	..	2
(b) Pending with the competent authority appointed by the Central Government	..	306
		308

WRIT PETITIONS AGAINST THE ORGANISATION

IV.76 The decisions given by the various Commissioners in relation to application of the Act and/or orders made thereunder were challenged in certain cases by the aggrieved employers before the various High Courts. As on 1st April, 90 there were 3,396 cases pending before various High Courts. During the year under review 881 fresh cases were filed. Thus out of a total of 4,277 cases before various High Courts, 267 cases were decided in favour of the Organisation and 42 cases were decided against the Organisation. 3,968 cases were pending before various High Courts as on 31st March, 1991.

IMPORTANT JUDGMENTS CONCERNING THE ORGANISATION

IV.77 In the Honourable High Court of Calcutta (Criminal Revision No. 764/1986) between Bhuban Mohan Bose and other Vs the State--Employees' Provident Fund and Miscellaneous Provisions Act, 1952--Section 14A(1)--EPF Scheme 1952--Paragraph 38--Vicarious liability--Directors of company have overall responsibility in conduct of business of company--A Director is not vicariously liable for contravention made by the company unless he is in-charge of the day to day conduct of affairs of the company and in actual control of company's operation.

IV.78 In the Honourable High Court of Patna (C.W.J.C. No. 4089/1989) between M/s. SK Nasiruddin beedi Merchant Private Limited Vs. the Regional Provident Fund Commissioners and another--Employees' Provident Fund and Miscellaneous Provisions Act, 1952--Section 2(f)--Employees' applicability of the Act to workers engaged by contractors who rolled beedi in their own homes--workers employed by contractors of beedi manufacturer are employees of the manufacturer though they receive wages from the contractor--Beedi merchants are liable to make contributions under the Act.

IV.79 In the Honourable High Court of Madras (W.A. Nos. 529-533/1980) between Regional Provident Fund Commissioner Tamil Nadu and Pondicherry Vs. Kamaraj Textiles & others--Employees' Provident Fund and Miscellaneous Provisions Act, 1952--Sections 7A, 19A applicability of the Act pending adjudication before central Government. Liability under Section 7A cannot be enforced and will remain suspended till adjudication is over.

IV.80 In the Honourable High Court of Allahabad (C.M.W.P. No. 18568 of 1987) Shakti Theatre, Bijnore, Petitioner Vs. Union of India and others--Employees' Provident Fund and Miscellaneous Provisions Act, 1952--Notification applying Provident Fund Scheme with retrospective effect to cinema theatre employing more than five employees--legal.

V. EXEMPTED ESTABLISHMENTS

PROVISIONS OF THE ACT ON EXEMPTIONS

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.

V.2 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.

V.3 Likewise individual employee or class of employees who contribute to the employer's private provident fund scheme may also seek exemption under paras 27 and 27-A of the statutory scheme to continue to be subscribers under their provident fund scheme.

V.4 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.

V.5 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 establishments administer the exempted provident fund subject to the terms and conditions under which exemption is granted and subject to the supervision and control by the Employees' Provident Fund Organisation.

V.6 Exemption is continued to be enjoyed by an 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.

V.7 Any such exemption granted to an establishment is liable to be cancelled for contravention of any of the conditions governing exemption. Upon cancellation of exemption the establishment is required to comply with the statutory scheme.

V.8 Once an application seeking exemption is received from an establishment, pending scrutiny of rules and disposal of exemption application, the Regional Provident Fund Commissioners may grant relaxation to those establishments under Paragraph 79 of the Employees' Provident Fund Scheme, 1952 subject to certain conditions so that the employees do not suffer reduction in the benefits available to them under the private provident fund scheme of the establishment consequent on the enforcement of the provisions of the statutory scheme.

V.9 The 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 clauses relating to forfeiture of employer's share and interest rate payable to the subscribers on their accumulation.

ESTABLISHMENTS & SUBSCRIBERS

V.10 There were 2,933 exempted establishments comprising of 43,76,795 subscribers as on 31st March, 1991. Even though in terms of covered establishments the number of exempted establishments constitute only 1.41% in terms of subscribers employed the exempted sector constitute 27.86%. From this, it may be concluded that exempted establishments are much bigger in size in terms of employment strength than unexempted establishments. The average subscribers strength in case of exempted establishments works out to 1492 as against 55 subscribers in an unexempted establishment.

CONTRIBUTIONS TRANSFERRED TO BOARDS OF TRUSTEES

V.11 The employers of exempted establishments are required to transfer the provident fund contributions (employers & employees share) to their respective Boards of Trustees by the 15th day of the following month with a provision of five days grace. During the year under report an amount of Rs. 2,041.49 crores were transferred to the respective Board of Trustees by the exempted establishments as against Rs. 1845.22 crores during the previous years. This represents an increase in contribution by Rs. 196.27 crores or 10.63%.

INVESTMENTS MADE

V.12 The exempted establishment 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 31st March, 1991 amounted to Rs. 14,708.96 crores. The net investment during the year 1990-91 figured as Rs. 2,020.04 crores. Categorywise details of the investments made by the exempted establishments during the year are given below :--

TABLE 1.--Investments made by the exempted establishments category-wise during the year 1990-91

Sr. No.	Category	Amount (Rs. in crores)
1.	Central Govt. Securities	53.40
2.	State Govt. and State or Central Govt. Guaranteed securities	265.15
3.	Special Deposits	2155.49
4.	Total (Gross)	2474.04
5.	Less Redemption Proceeds	454.00
6.	Total (Net)	2020.04

V.13 Thus the total net investment of Provident Fund accumulations in respect of both exempted and unexempted establishments amounted to Rs. 3948.15 crores during 1990-91 as against Rs. 3520.37 crores during 1989-90.

CONTRIBUTIONS IN ARREARS

V.14 There were 150 exempted establishments which failed to transfer the provident fund contributions to their respective Boards of Trustees as on 31st March, 1991.

Table-2 Indicates the position of default region-wise as also the comparative default at the end of the previous year.

TABLE 2.--Exempted establishments in arrears in the matter of amount not transferred to board of trustees as on 31st March, 1991

Region Name	Establishments in default as on 31-3-91	Arrears as on 31-3-91 (Rs. lacs)	Establishments in default as on 31-3-90	Arrears as on 31-3-90	Variation in arrear over previous year	Variation in % terms over previous year
Andhra Pradesh	.. 2	3.82	3	40.43	-36.61	-90.55
Bihar	.. 13	1294.10	14	987.63	306.47	31.03
Delhi	.. 1	20.14	1	2.01	18.13	901.99
Gujarat	.. 7	109.82	9	119.18	-9.36	-7.85
Haryana	.. 1	299.95	1	43.65	256.30	587.17
Karnataka	.. 1	1.74	1	1.74	0.00	0.00
Kerala	.. 7	26.20	5	34.75	-8.55	-24.60
Madhya Pradesh	.. 5	76.42	4	84.75	-8.33	-9.83
Maharashtra	.. 18	252.32	17	178.29	74.03	41.52
North East	.. 1	5.80	1	872.00	-866.20	-99.33
Orissa	.. 4	25.80	1	0.11	25.69	23354.55
Punjab	.. 0	0.00	0	0.00	0.00	--
Rajasthan	.. 7	2.27	5	12.12	-9.85	-81.27
Tamil Nadu	.. 0	0.00	3	15.86	-15.86	-100.00
Uttar Pradesh	.. 4	156.12	2	56.51	99.61	176.27
West Bengal	.. 79	10923.49	81	10726.46	197.03	1.84
Total	.. 150	13197.99	148	13175.49	22.50	0.17

V.15 It would be seen from Table-2 above that the arrears in respect of exempted establishments are mainly concentrated in seven regions namely West Bengal (10,923.49), Bihar (1,294.10), Haryana (299.95), Maharashtra (252.32), Uttar Pradesh (156.12), Gujarat (109.82) and Madhya

Pradesh (76.42). These seven regions account for an arrears of Rs. 13,112.22 lakhs or 99.35%. The highest default would be noted in West Bengal region amounting to Rs. 10,923.48 lakhs or 82.77% of the total arrears.

V.16 The arrears pertaining to exempted sector is further classified industry-wise in Table-3.

TABLE 3.--Industry-wise classification of provident fund arrears as on 31st March, 1991

Sr. No.	Industry	Amount of arrears (Rs. in lacs)	Percentage arrears
1.	Jute	8228.56	62.35
2.	E.M.G.E.	1917.92	14.52
3.	Textiles	708.92	5.37
4.	Road Motor Transport	1318.28	9.98
5.	Sugar	71.73	0.54
6.	Newspaper	166.16	1.25
7.	Heavy & Fine Chemicals	338.12	2.56
8.	Others	448.40	3.43
Total		13197.99	100.00

V.17 It would be noted from Table-3 above that three industries namely Jute (8,228.56), E.M. & G.E. (1,917.92) and Road Motor Transport (1,318.28) constitute a total arrear of Rs. 11,464.76 lakhs arrear or 86.85% of the total arrears.

V.18 The arrears of the exempted sector are further bifurcated to show the defaults in Public and Private sector establishments as in Table-4 below :-

TABLE 4.—Provident Fund arrears (Exempted Sector)—Public and Private Sector as on 31st March, 1991 (Amount Rs. lakhs).

Region	Public Sector	Private Sector	Total
Andhra Pradesh	--	3.82	3.82
N.E. Region	5.80	--	5.80
Bihar	1253.73	40.37	1294.10
Delhi	--	20.14	20.14
Gujarat	49.60	60.22	109.82
Haryana	299.95	--	299.95
Karnataka	--	1.74	1.74
Kerala	16.99	9.21	26.20
Madhya Pradesh	--	76.42	76.42
Maharashtra	80.22	172.10	252.32
Orissa	20.73	5.07	25.80
Punjab	--	--	--
Rajasthan	--	2.27	2.27
Tamil Nadu	--	--	--
Uttar Pradesh	--	156.12	156.12
West Bengal	2227.15	8696.34	10923.49
Total	3954.17	9243.82	13197.99

V.19 It would be noted from Table-3 above that a sum of Rs. 3,954.17 lakhs is in default by public sector exempted establishments and Rs. 9,243.82 lakhs is in private sector establishments.

V.20 The exempted establishments, which were in arrear in the matter of transferring the provident fund contributions to their Boards of Trustees can further be classified according to the status of their

functioning as given in Table-5 below :

TABLE 5.--Classification of defaulting exempted establishments according to their status of functioning as on 31st March, 1991

Serial No.	Classification of arrears	No. of defaulting establishments	Amount in arrears (Rs. in lakh)
(i)	Closure of establishments	.. 18	455.25
(ii)	Establishments under liquidation	.. 13	405.11
(iii)	Arrears in respect of estts. where recovery has been stayed or reconstruction schemes are pending before the High Courts	.. 17	1685.82
(iv)	Pre-take over dues in r/o Units taken over by the National Textiles Corporation/Authorised controllers where liabilities have been frozen	.. 5	64.68
(v)	Pcst take over and pre-nationalisation dues in r/o units taken over by N.T.C.	.. --	--
(vi)	Pre-take over dues in r/o units taken over/assisted by the Industrial Reconstruction Corporation of India	.. 1	20.73
(vii)	Current dues in r/o units taken over/assisted by the I.R.C.I.	.. --	--
(viii)	Establishments run by receivers/custodians	.. --	--
(ix)	Others	.. 96	10566.40
	Total	.. 150	13197.99

V.21 Table-5 would show that an arrear of Rs. 2,631.59 lakhs is due from the establishments which were either closed or under closure or under liquidation, or which have become sick and have been taken over by Government or nationalised or in respect of which recovery has been stayed by Courts. In these cases, the option available with the Organisation for recovering the dues is limited. The remaining arrears on which effective measures can be taken is Rs. 10,566.40 lakhs or 80.07% of the total arrears.

V.22 In pursuance of Notification dated 15th December, 1980 issued by the Ministry of Labour, the employers of the exempted establishments are required to transfer the contribution to their respective boards of trustees within 15 days of the close of the month and make investment of the same, after meeting the obligatory outgoings, within two weeks of the receipt of money. At the end of the March, 1991 an amount of Rs. 4967.15 lacs, remained uninvested with the Boards of Trustees of exempted establishments.

V.23 The region-wise data on the amounts lying with the Boards of exempted establishments uninvested as on 31st March, 1991 is given below in Table-6 :

TABLE 6.--Un-invested amount as on 31st March, 1991 (Rs. in lacs)

Region	Amount Un-invested
Andhra Pradesh	.. 295.71
N.E. Region	.. 287.46
Bihar	.. 831.53
Delhi	.. 338.97
Gujarat	.. 213.56
Haryana	.. 26.52
Karnataka	.. 534.28
Kerala	.. 93.22
Madhya Pradesh	.. 20.09
Maharashtra	.. 1245.11
Orissa	.. 11.22
Punjab	.. 47.40
Rajasthan	.. 350.37
Tamil Nadu	.. 352.07
Uttar Pradesh	.. 34.44
West Bengal	.. 285.20
Total	.. 4967.15

ACTION TAKEN TO LIQUIDATE ARREARS

V.24 During the year 1990-91 in order to liquidate arrears 1,698 show cause notices were issued. Besides 390 prosecutions were filed under Section 14(2A) of the Act. 85 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 their employees.

AMOUNT INVOLVED IN LITIGATION

V.25 17 exempted establishments in Maharashtra and West Bengal have obtained stay orders from the Courts restraining the Regional Provident Fund Commissioners from taking any action to recover the arrears amounting

to Rs. 1,685.82 lacs. In West Bengal Region, 15 exempted establishments who had failed to transfer the provident fund contributions to their Board of Trustees amounting to Rs. 1661.25 lacs. have obtained stay orders from the Court. It would thus be seen that out of arrears of Rs. 10,923.49 lacs in West Bengal region, an amount of Rs. 1661.25 lacs is covered by stay orders. Appropriate strategy has been evolved to obtain early hearing of these cases in the High Court to obtain vacation of stay order.

ADVANCES GRANTED/PARTIAL WITHDRAWALS GRANTED TO SUBSCRIBERS

V.26 A statement showing the advances sanctioned and amount paid to the subscribers by the exempted establishments during the year is given in Table-7.

TABLE 7.--Advances sanctioned and amount paid during the year 1990-91

Category		Cases	Amount (Rs. in lakhs)
1. Financing L.I.C. Policy	..	8479	1075.39
2. Housing Advance	..	177047	32227.36
3. During Temporary closure	..	51461	800.55
4. Illness of Members/Family members	..	139260	11330.41
5. Member's own marriage	..	281134	23846.85
6. Others	..	72384	8952.94
Total	..	729765	78233.50

SETTLEMENT OF CLAIMS

V.27 The data on claims settled by the exempted establishments to their subscribers are given below in Table-8.

TABLE 8.--Provident fund claims settled by exempted establishments

Category		Cases 1990-91	Amount (Rs. in lakhs)
1. Death cases	..	9069	4427.95
2. Resignation/Termination	..	49087	14428.09
3. Retirement/Superannuation	..	38181	24169.30
4. Permanent invalidation	..	1369	473.01

Category	Cases 1990-91	Amount (Rs. in lakhs)
5. Dismissal	.. 2220	336.03
6. Migration	.. 956	500.20
7. Others	.. 8665	4490.21
Total	.. 109547	48824.79

RATE OF INTEREST

V.28 The Organisation for the year 1990-91 declared for the credit to the subscribers of Statutory fund/un-exempted fund an interest of 12%. To ascertain the interest credited to the accounts of the subscribers in exempted funds a survey was undertaken. The survey so conducted covered 2,016 exempted establishments out of a total of 2,933 exempted establishments. The data obtained on the basis of the limited survey is summarised in Table-9 below which indicate the interest credited to the participants of the exempted funds for the year 1990-91 :

TABLE 9.--Distribution of exempted establishments by rate of interest (1990-91)

Rate of Interest	Number of Estt.	No. of subs- cribers involved
1. Less than 10.15%	.. 25	19,432
2. 10.15% and above but less than 11.50%	.. 107	63,643
3. 11.50% and above but less than 11.80%	.. 58	2,13,666
4. 11.80% and above but less than 12%	.. 36	61,337
5. At the rate of 12%	.. 1,622	26,64,682
6. More than 12%	.. 168	2,29,191
Total	.. 2,016	32,51,951

V.29 Table-9 above indicates that out of 2016 establishments for which the information is available, 1790 establishments declared either 12% rate of interest or above benefiting 28,93,873 subscribers. The above data is not strictly comparable with the total exempted establishments numbering 2933 and employing 43,76,795 subscribers. However, out of 2016 establishments, 1790 establishments or 88.79% declared either the Statutory rate declared for the subscribers of Un-exempted funds or more than this. In terms of subscribers benefited it would be 88.99% of the total subscribers surveyed.

EXEMPTED ESTABLISHMENTS' MONTH

V.30 As per the policy of the Organisation, the month of May is observed as "Exempted Establishments" month. During this month as per a preplanned drill inspection of all the 2,933 exempted establishments are taken up when detailed verification of accounts of trusts and data collection takes place to assess the extent of implementation of the provisions in vogue. The data generated out of these inspections are analysed for meaningful policy formulation. The Organisation observed May, 1991 as "Exempted Establishments" month.

EXEMPTIONS GRANTED & CANCELLED

V.31 The Organisation during the year under report recommended for granting exemptions to 50 establishments to the Appropriate Government. In terms of Section 17(1)(4) of the Act, due to the failure of the establishments to comply with the conditions of exemption 19 cases were recommended to the competent authority for cancellation.

VI. EMPLOYEES' FAMILY PENSION SCHEME, 1971

The Schemes provides for family pension and life assurance benefits. This Scheme is compulsorily applicable to all employees who have become members of provident fund on or after March 1, 1971 but is optional to those who had become members of the Provident Fund prior to that day.

VI.2 With effect from April 1, 1988 such employees who had not earlier exercised the option to join the Scheme within the stipulated period have also been given the option to join this Scheme to be exercised at any time during their membership of the Employees' Provident Fund provided that the employee pays the arrears of contribution which would have been diverted from the provident fund to family pension fund for the past period with effect from March 1, 1971 together with interest thereon at the specified rates.

FINANCING OF THE SCHEME

VI.3 The Scheme is financed by diverting 1.1/6% of pay of the employees out of their share of contributions towards provident fund with an equal amount from employer's share of provident fund contributions. The Central Government also contributes to the Family Pension Fund at 1.1/6% of the pay of the members. All the money belonging to Family Pension Fund is kept in deposits in 'Public Account' and interest at the rate of 8.1/2% per annum is allowed thereon with effect from April 1, 1988. Earlier the rate of interest allowed was 7.1/2% with effect from April 1, 1981 and prior to that the rate of interest was 5.1/2%.

BENEFITS UNDER THE SCHEME

VI.4 The Organisation have liberalised the benefits payable under the FPF Scheme with effect from April 1, 1988. The various categories and quantum of benefit that accrue to a subscribers under this Scheme is given as under :

FAMILY PENSION

VI.5 In case a member of the Family Pension Scheme dies during reckonable service before attaining the age of 60 years the Family Pension will be paid to a surviving member of his family at the rates specified in Table given below provided the member has contributed to the Family Pension Fund for a period of not less than three months. The pension

is payable from the day immediately following the death of the member :

Pay of the member per month on which contribution to the Family Pension Fund is payable	Monthly rate of Family Pension (with effect from April 1, 1988)
1. Upto to Rs. 300.00	Rs. 225.00 (Fixed)
2. Exceeding Rs. 300.00 but not exceeding Rs. 650	Rs. 275.00 (Fixed)
3. Exceeding Rs. 650 but not exceeding Rs. 1200	40% of pay subject to a minimum of Rs. 300 and maximum of Rs. 450
4. Exceeding Rs. 1200 but not exceeding Rs. 1600	35% of pay subject to a minimum of Rs. 450 and maximum of Rs. 510
5. Exceeding Rs. 1600	30% of pay subject to a minimum of Rs. 510 and maximum of Rs. 750

If the member had 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 payable will be at the rate specified in the Table above plus 20% of the pay of the member as determined for the purpose of working out the normal pension.

LIFE ASSURANCE BENEFIT

VI.6 Where a member who has contributed to the Family Pension Fund for a period of not less than three months dies while in reckonable service a lump sum amount of Rs. 5,000 is payable to his/her family as Life Assurance Benefit with effect from April 1, 1988. Prior to that date this amount was Rs. 2,000.

RETIREMENT-CUM-WITHDRAWAL BENEFIT

VI.7 The retirement-cum-withdrawal benefit becomes payable to the member either on attaining the age of 60 years on or cessation of membership for 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 of retirement-cum-withdrawal benefit which earlier varied with number of full year's contribution paid or was payable and was subject to a minimum of Rs. 110 (with one year's contribution paid) and a maximum of Rs. 9,000.00 (with 40 years' contributions paid) has been revised and enhanced to a maximum of Rs. 19,825 linking the same to the pay of the member last drawn and the number of full year's contribution paid or was payable. The revised rate of retirement-cum-withdrawal benefit are given in Table below :

REVISED RATES OF RETIREMENT-CUM-WITHDRAWAL BENEFIT

Monthly pay of the member	Amount payable
1. Pay upto Rs. 690	Rs. 110 (for one year's contribution paid) to Rs. 9,000 (for 40 years' contribution paid)
2. Pay from Rs. 691 to Rs. 1,130	Minimum of Rs. 112 to Rs. 181 staggered (for one year's contribution paid) and maximum of Rs. 9,000 (for 40 years' contribution paid)
3. Pay exceeding Rs. 1,130	Minimum of Rs. 182 to Rs. 400 (for one year's contribution paid) and maximum of Rs. 9,040 to Rs. 19,825 staggered (for 40 years' contribution paid)

PERFORMANCE OF THE SCHEME

COVERAGE :

VI.8 There were 122.16 lakhs subscribers to the Family Pension Fund as on 31st March, 1991 which comprised 29.76 lakhs subscribers in exempted establishments and 92.40 lakhs in Unexempted establishments. It may be noted that there has been an increase in the number of family pension fund subscribers by 18.22 lakhs. This increase in membership is due to two reasons. Firstly, fresh enrollment of provident subscribers and secondly, with effect from 1st April, 1988 such employees who had not earlier exercised the option to join the Scheme within the stipulated period have also been given the option to join this Scheme to be exercised at any time during their membership of the Employees' Provident Fund.

VI.9 A sum of Rs. 427.86 crores was received by way of contributions towards family pension fund during 1990-91. The Government contributions amounted to Rs. 111.03 crores. The contributions received since the inception of the Scheme amounted to Rs. 2,739.55 crores which comprised of Rs. 773.66 crores of Government's share and Rs. 1965.89 crores of employers' and employees share of contributions. The yearwise data of Family Pension contributions received are given in Appendix S-17.

VI.10 During the year under report, Rs. 663.75 crores were deposited in public account of the Central Government under the Employees' Family Pension Fund as against Rs. 617.04 crores during the previous year.

The deposits in public account on this head comprised of Rs. 205.68 crores by way of net share of Employees' and Employers' contributions, after deducting the amount paid for the benefits given under the Scheme. Government share of contributions in the deposits constituted Rs. 111.03 crores and Rs. 317.74 crores by way of interest receipts and Rs. 29.30 crores of arrears upto the year 1989-90 realised and invested.

The total balance in the Public Account as on 31st March, 1991 was Rs. 4201.42.

ARREARS OF FAMILY PENSION CONTRIBUTIONS

VI.11 A sum of Rs. 10.88 crores was in arrear towards Family Pension contributions to be recovered from defaulting employer as on 31st March, 1991 as against Rs. 10.51 crores at the end of the previous year. The arrears of Family Pension contributions as on 31st March, 1991 figured as 0.40% of total contributions received so far by way of employees' and employers' share.

STEPS TAKEN TO LIQUIDATE ARREARS

VI.12 Prosecution is filed in the Criminal Courts under section 14 of the Act against the defaulting establishments for realisation of Family Pension arrears. During the course of the year the organisation took effective measures in this direction. The data on action taken in this direction is given below :

Opening balance as on 1st April, 1990	..	20,606(R)
Add fresh cases launched during 1990-91	..	2,829
Total cases for disposal	..	23,435
Cases decided during the year :		
Convicted	..	994
Acquitted	..	27
Withdrawn	..	75
Dismissed/ Discharged	..	69
	..	1,165
Pending cases as on 31st March, 1991	..	22,270

The regionwise data of prosecution cases launched under section 14 of the Act is given at Appendix S-12.

VI.13 Action was also taken under section 8 of the Act by launching 4,216 Revenue Recovery Cases involving a sum of Rs. 18.09 crores. During the year, 3,884 certificates were executed resulting in recovery of Rs. 1.94 crores. At the end of the year 22,466 RRCs involving a sum of Rs. 9.06 crores were pending for execution.

SETTLEMENT OF FAMILY PENSION CLAIMS (ALL BENEFITS)

VI.14 During the year under report 6.44 lakh family pension claims were settled as against 5.32 lakh claims settled during the previous year. This includes 17,996 monthly Family Pension claims settled during the year.

VI.15 The category wise break up of family pension claims settled during the year 1990-91 is indicated in Table 1 :--

TABLE 1.-- Categorywise Family Pension Claims

Category	No. of claims settled
Monthly Family Pension benefit	.. 17,996
Life Assurance benefit	.. 18,226
Retirement-cum-withdrawal benefit	.. 5,40,837
Refunds	.. 67,014
Total	.. 6,44,076

The region wise position of claims settled is given in Appendix S-14.

VI.16 69,977 family pension claims were pending at the end of the year under report in various Regional Offices. Of these pending cases, 55,835 claims were pending for less than 2 months, 12,489 claims were pending for period between 2 to 6 months. 1,623 claims were pending for the period between 6 to 12 months. Of these 1,162 claims were pending with regional Office. Of these Andhra Pradesh region reported 1,114 claims pending in their Office for final disposal, 461 claims have been referred to the employers/claimants for rectification or documents have been called for from the claimants.

Thirty claims were pending for disposal beyond one year. Out of which 27 claims are pending with the employers/claimants. The reasons for pendency as reported by the regions include non-receipt of remittance or returns from establishments due to closure or non-functioning of the establishments, non-receipt of the report from the District Authorities regarding surviving family members.

SETTLEMENT OF MONTHLY FAMILY PENSION CASES

VI.17 During the year under report 17,996 monthly pension claims were settled as against 16,786 claims during the previous year. At the end of the year 3,866 claims were pending for disposal before the various regional offices. Of the pending claims 2,468 claims were reported to be pending for less than two months. 1,305 cases were pending for period ranging between two to six months. 65 cases were reported pending due to reference having been made to claimants/employers which are beyond 6 months and less than a year. Further 28 cases were also reported pending beyond one year due to same reason. The region wise data on settlement of monthly pension cases are given in Appendix S. 14.

VI.18 Monthly family pension cases settled since the inception of the Scheme appears at Table 2:

TABLE 2.--Monthly Family Pension Claims Settled

Year	No. of cases settled	
(a) From 1973 to 1986	..	38,715
(b) 1986-87	..	9,206
(c) 1987-88	..	13,109
(d) 1988-89	..	14,934
(e) 1989-90	..	16,786
(f) 1990-91	..	17,996
Total upto 31-3-1991	..	1,10,786

VII. EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976

The Employees' Deposit Linked Insurance Scheme, 1976 is applicable to all factories/establishments to which the Act applies. This Scheme came into force with effect from August 1, 1976.

COVERAGE UNDER THE SCHEME

VII.2 All the employees who are members of the provident fund both in the exempted and the unexempted establishments are covered under this Scheme.

CONTRIBUTION AND ADMINISTRATIVE CHARGES

VII.3 While the employee-members are not required to contribute to the insurance fund the employers are required to pay contributions to the insurance fund at the rate of 0.5 per cent of pay i.e. basic wages, dearness allowance including cash value of food concession and retaining allowance, if any. The Central Government also contributes to the insurance fund at the rate of 0.25 per cent of the pay in respect of the covered employee.

VII.4 The employers of all covered establishments are required to pay administrative charges to the insurance fund for meeting the expenses. The rate of administrative charges is 0.01 per cent of the pay with effect from October 1, 1987 subject to a minimum of Rs. 2 per month.

ADMINISTRATION OF THE INSURANCE FUND

VII.5 During the year under report a sum of Rs. 61.21 crores was received by way of contributions toward the Insurance Fund which comprised of Rs. 42.24 crores as employers' share and Rs. 18.97 crores as Government share. The contribution and Administrative charges received yearwise since inception of the Scheme are at Appendix S-18.

INVESTMENTS

VII.6 With effect from 1st April, 1982 the contributions received in the "Insurance Fund" are kept in the Public Account after making payments, due on account of benefits provided under this Scheme. The rate of interest on such accumulation in the Public Account is $8\frac{1}{2}\%$.

VII.7 The position of investment of Insurance Fund is indicated

in the Table given below :

TABLE 1.--Investment Employees' Deposit Linked Insurance Fund

S. No.	Type of Investment	Amount (Rs. crores)
1.	Investment in securities Balance as on 1st April, 1990 ..	3.12
	Less Redemption during (1990-91) ..	1.27 1.85
2.	Deposit in Public Account ..	643.89
3.	Investment during 1990-91	
	(a) Employers' share of contribution net of payments ..	26.97
	(b) Government share of contribution ..	18.97
4.	Interest on investment in securities & Interest on balance amount kept in Public accounts ..	56.97
	Balance as on 31st March, 1991 ..	743.65

BENEFITS UNDER THE SCHEME IMPROVED

VII.8 On death of an employee while in service and who is a member of the Statutory/unexempted fund or Exempted fund, is entitled to receive an additional amount equal to the average balance in the provident fund account of the deceased during the preceding twelve months. The benefit amount payable shall be Rs. 15,000 plus 25% of the amount in excess of Rs. 15,000 subject to a ceiling of Rs. 25,000.

VII.9 The average balance in the account of the deceased subscriber for eligibility has also been reduced from Rs. 1,000 during the preceding three years to Rs. 500 during the preceding 12 months or during the period of his membership, whichever is less.

CLAIMS SETTLED

VII.10 During the year under report 36,044 claims became due for settlement. Out of these 17,033 claims were settled and an amount of Rs. 1,161.26 lakhs were disbursed. As compared to this, during the previous year the organisation settled 17,653 claims authorising a payment of Rs. 1,082.37 lakhs. Out of the total claims of 17,033 claims, 9,043 claims were settled within a period of 20 days of the receipt of applications. The data on the claims settled and amount disbursed is given at Appendix S-15..

VII.11 4,003 claims were pending for disposal at the end of the year as against 5,383 claims pending at the end of the previous year. 3,248 claims were pending for less than two months, 627 claims were pending between two to six months. 101 claims were reported pending for period ranging from six months to one year comprising of 92 claims having been referred to the claimants/employers calling for the wanting details and 9 claims were pending due to Office fault. Further 27 cases have been reported pending beyond one year comprising of 18 cases in West Bengal region, 6 cases in Madhya Pradesh, 2 cases in Maharashtra and one case in Punjab which are under reference to the claimants/employers

BENEFICIARIES UNDER THE SCHEME SINCE INCEPTION

VII.12 Upto the end of 31st March, 1991 the benefit under the Scheme was extended to 1,80,959 widows or legal heirs of the deceased members of the Scheme.

ARREARS

VII.13 A sum of Rs. 3.50 crores was in arrears towards contributions and Rs. 1.31 crore on account of administration and Inspection charges at the end of the year from the establishments.

STEPS TAKEN TO LIQUIDATE ARREARS

VII.14 Prosecution is filed in the Criminal Courts under section 14 of the Act against the defaulting establishments for realisation of EDLI arrears. During the course of the year the organisation took effective measures in this direction. The data on the action taken in this regard is given below :

Opening balance as on 1st April, 1990	..	17,780(R)
Add fresh cases launched during 1990-91	..	3,353
		<hr/>
Total cases for disposal	..	21,133
		<hr/>
Cases decided during the year		
Convicted	1093	
Acquitted	0	
Withdrawn	0	
Dismissed/discharged	0	1,093
Pending cases as on 31st March, 1991	..	20,040

The regionwise data of prosecution cases launched under section 14 of the Act is given at Appendix S-16.

VII.15 Action was also taken under section 8 of the Act by initiating 4,396 Revenue Recovery Cases involving a sum of Rs. 141.70 lakhs. An amount of Rs. 91.64 lakhs were realised through the recovery process executed in 3,928 cases. At the close of the year 17,963 cases were pending involving a sum of Rs. 409.61 lakhs.

EXEMPTION FROM THE SCHEME

VII.16 The number of establishments which have been granted exemption from the Scheme upto 31st March, 1991 stood at 3,175 establishments.

VIII. ANNUAL REPORT ON THE ADDITIONAL EMOLUMENTS (COMPULSORY DEPOSIT) ACT, 1974 FOR THE YEAR 1990-91

The Employees Provident Fund Organisation was entrusted with the administration of Additional Emoluments (Compulsory Deposit) Scheme, 1974 for the employees other than the employees of Government and Local Authorities.

POSITION AS ON 31ST MARCH, 1991

(1) Specified Authority-wise accounts maintained

Additional Wages A/c	..	17865
Additional D.A. (Old) A/c	..	63601
Additional D.A. (New) A/c	..	66570

(2) Amount of deposits received in different A/cs upto the end of the year :

		(Amount in Crores)
Additional Wages Account	..	52.58
Additional D.A. (Old) Account	..	502.23
Additional D.A. (New) Account	..	220.52
Total	..	<u>775.33</u>

An amount of Rs. 11.57 crores still remains to be refunded, due to non receipt of claims from the Specified Authorities even after issue of Notices and Circulars to the parties concerned.

58 Specified Authorities are in default to the tune of Rs. 1.24 crores at the end of the year.

Revenue Recovery Proceedings against 42 specified Authorities and Prosecutions under AECD Act, 1974 against 42 Specified Authorities involving an amount of Rs. 121.64 lacs has been taken. Complaints under Section 406/409 of Indian Penal Code have also been filed against 24 Specified Authorities.

Out of penal interest levied on 10,060 authorities amounting to Rs. 3.21 crores, a sum of Rs. 2.41 crores has been recovered.

The details of the amount received from the Government and the expenditure incurred are given in Appendix-S-19.

IX. ADMINISTRATION OF THE ORGANISATION

1. MANPOWER

Over the last two years, the Organisation has accorded a high priority to human resource management in order to rationalise the personnel policy and optimise the level of service to the subscribers. Through such practice, the Organisation has been able to off set the handicap resulting from a chronic shortage of manpower at various levels.

IX.2 As part of the policy thrust under the human resource management, the age old problems in the Organisation like *ad hoc* appointments, non-framing of policy and recruitment rules impediments have been countered effectively. All vacancies at the operative level i.e. the Group "C" and "D" cadres which constitute the main bulk of manpower, have been filled up. Seniority list in the different Group "C" cadres have been drawn up and notified. Departmental examination system has been streamlined and examinations are being held regularly. Sustained efforts were made through close monitoring at the field as well as at headquarter level to wipe out backlog of vacancies identified to be filled up by SC/ST candidates.

IX.3 The Organisation's manpower in position as on 31st March, 1991 stood at 15137. The employees in position vis-a-vis the sanctioned strength at the end of the year appears below:-

MAN POWER POSITION ON 31ST MARCH, 1991

Category of Employee		Sanctioned strength	In position
Group "A"	..	378	303
Group "B"	..	1565	1386
Group "C"	..	12257	11438
Group "D"	..	2328	2010
Total	..	16528	15137

IX.4 Of the total number of Officers and staff in position, the number of Officers and staff belonging to Scheduled Castes and Scheduled Tribes as on 31st March, 1991 is as under :--

Category	Staff and Officers in position	Belonging	
		SC	ST
Group "A"	.. 303	34	15
Group "B"	.. 1386	189	55
Group "C"	.. 11438	1850	650
Group "D"	.. 2010	702	207
Total	.. 15137	2775	927

2. DEPARTMENTAL EXAMINATIONS

IX.5 Departmental examinations were conducted regularly for filling up of various posts falling in the examination quota. During the year 1990-91, the following examinations were held :--

- | | |
|------------------------------|------------------------------|
| 1. L.D.C. | .. 3rd and 4th May, 1990 |
| 2. U.D.C. | .. 26th-28th June, 1990 |
| 3. Hindi Translator (Gr. II) | .. 26th-27th December, 1990 |
| 4. Head Clerks/Assistant | .. 26th--28th December, 1990 |
| 5. EPF Service Part-1 | .. 2nd to 4th December, 1990 |

IX.6 A total number of 1,610 candidates from all the Regional and Sub-Regional Offices had appeared and 244 candidates came out successful.

3. ADMINISTRATIVE INSPECTION

IX.7 The administrative inspection of the field offices was made one of the priority areas so that the functioning of these offices could be toned up. During the course of the year under report all the 16 Regional Provident Fund Commissioners' Offices were inspected by the Central Inspection team. The achievements as well as the deficiencies observed during such inspections were brought to the notice of the concerned regional commissioners for necessary action. The inspection wing in the Central Office also monitored the compliance of the regions on the observations of the central inspection team.

4. VIGILANCE

IX.8 During the year 1990-91, the Vigilance Section continued its efforts to identify areas prone to corruption in the Organisation. To achieve this objective, possible points in this behalf were located and remedial steps taken keeping in view observations of studies conducted in the past on delay in processing various types of claims. Regular surprise visits to various Regional and Sub-Regional Offices from preventive vigilance angle were made at different levels. Further, various disciplinary actions as well as punitive measures were taken as a deterrent against involvement in corrupt practices and to minimise misdemeanor.

IX.9 117 complaints from vigilance angle were received in vigilance unit set up in Headquarters Office, of which 39 complaints were taken up for investigation. In 57 cases the investigations were completed. Further during the course of the year 51 disciplinary proceedings were finalised in as many as 46 cases with the imposition of major/minor penalties.

IX.10 In the direction of proper data management it has been decided to maintain and monitor vigilance data through computer which would enable the Organisation to dispose of the cases in an expeditious manner. In order to pay more attention to preventive Vigilance side, a decision has been taken to entrust the task to the officers conducting administrative/audit inspection in various offices of this Organisation. For this purpose, a *pro forma* has been devised for regular vigilance inspection during the course of administrative/audit inspection.

5. ADMINISTRATIVE ACCOUNTS

IX.11 The receipts and payments of Administration Account for the year 1989-90 relating to three Schemes framed under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 is in Table III below :--

TABLE III.--Receipts and Payments of Administration Account under Employees' Provident Fund, Family Pension Fund and Employees' Deposit Linked Insurance Schemes

(Figures in lakhs of Rupees)

	E.P.F. and F.P.F.		E.D.L.I.	
	1989-90	1990-91	1989-90	1990-91
Receipts				
(a) Admn. & Inspection Charges ..	6098.03	7179.79	356.92	313.61
(b) Interest on investment ..	279.50	210.26	2384.80	971.47
(c) Govt. contribution towards administration expenses ..	420.00	2137.54	215.00	250.00
(d) Receipts from other accounts ..	(-)99.19	73.32	8.19	3.60
(e) Misc. receipts ..	144.18	86.74	--	--
Total Receipts ..	6842.52	9687.65	2964.91	1538.68
Payments				
(A) Revenue expenditure ..	4241.58	5092.42	12.07	61.35
(B) Capital expenditure ..	500.00	500.00	0.72	4.88
(C) Building maintenance ..	12.01	7.43	--	--
(D) Payments to other A/c ..	1252.73	1044.61	52.99	6.07
Total Payments ..	6006.32	6644.46	65.78	72.30
Excess receipts/over payments ..	836.20	3043.19	2899.13	1466.38

6. OFFICE BUILDING

IX.12 The welfare of the staff being one of the essentiality for efficient functioning of the Organisation. The Organisation has been constantly making efforts to provide better amenities and better working atmosphere to the staff. During the year, sanction for construction of office building was issued for Regional Office Shimla, Sub-regional Office Siliguri, Jalpaiguri, Faridabad. Approval for purchase of land for office building have been accorded for sub-regional Office Rourkela, Agartala, Goa, Hubli, Varanasi and Karnal. Office building for Regional office Indore was taken possession during the year.

IX.13 In addition to above the Organisation have also taken up the task of constructing two training Institutes at Madras and Faridabad where land is available. The readybuilt flats have been purchased for Bangalore Office and Sub-Regional Office, Shimla on instalment basis.

7. PRODUCTIVITY LINKED BONUS

IX.14 The bonus declared for the employees of the Organisation under the revised Productivity Linked Bonus Scheme, for the year 1989-90 is given below :

Serial No.	Name of the Region	Bonus declared
1.	Bihar	.. 40
2.	Gujarat	.. 40
3.	Tamil Nadu	.. 40
4.	Karnataka	.. 40
5.	Kerala	.. 40
6.	North Eastern Region	.. 40
7.	Haryana	.. 36
8.	Andhra Pradesh	.. 40
9.	Orissa	.. 40
10.	Punjab	.. 40
11.	Delhi	.. 27
12.	Madhya Pradesh	.. 34
13.	Maharashtra	.. 40
14.	West Bengal	.. 36
15.	Rajasthan	.. 39
16.	Uttar Pradesh	.. 24
17.	National Bonus (Headquarters Office)	.. 40

The existing formula for calculating the average per day basis was modified from 31 days in a month to 365 days in a year.

8. SPORTS

IX.15 Under the aegis of the Central Sports Control Board of the Organisation, the All India Table Tennis and Badminton meet were held at Bangalore on the 4th and 5th January, 1991.

9. CANTEEN

IX.16 The departmental canteen on subsidised basis have been set up in the Regional Offices of Andhra Pradesh, Gujarat, Karnataka, Kerala, Maharashtra, Orissa, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal. The usual subsidy in the wages of the canteen employees were authorised during the year as standard minimum provision of the departmental assistance to canteen, interest free loan up to Rs. 5,000 per canteen and grant of uniform and equipments.

X. HUMAN RESOURCE DEVELOPMENT

The personnel in the Organisation has close interaction with public who are members of the fund as well as with the employers who have statutory duties to perform under the Act. The main interface in this operation is at the level of Group "B" & "C" staff members.

X.2 As a part of the integrated approach to the management of the social security systems under the Act, motivation and professional skill in the manpower were identified as key inputs for overall performance. In order to make the Organisation's personnel sensitive to the needs and aspirations of our members who are from the weaker sections of the society as well as competent to implement the Act, training and research were identified as important ingredients in overall strategy.

NATIONAL INSTITUTE FOR TRAINING & RESEARCH IN SOCIAL SECURITY

X.3 It was found that there were no established arrangements for training of large manpower and even fresh recruits were being deployed directly on the job. An indepth status study of the existing training arrangements was conducted. Identification of need for training at different levels were made resulting in a proposal to set up a national level institute for training & research. The National Institute for Training & Research a Social Security (NITRSS) was formally inaugurated by the Union Labour Secretary on 22nd October, 1990.

X.4 NITRSS has a two tier structure with the apex institute located in Delhi catering to the training needs of Group "A" Officers as well as carrying out research functions for data support to the headquarter office. Under the national level institute, four zonal level institutes have been set up in **Bombay, Madras, Calcutta and Faridabad** to cater to the training needs of manpower at the supervisory and operative level deployed in respective regions.

X.5 Training courses under the aegis of NITRSS have already been mounted in hired facilities as the buildings and infrastructure for the national as well as zonal institutes is in the process of erection.

X.6 It is hoped that with an organised system of human resource development, the Organisation would be able to upgrade the professional skill and motivation of the personnel deployed and in turn equip them adequately for the challenging role assigned. The creation of a research establishment will generate valuable data support and policy options enabling a more scientific approach to (i) management of social security monies, and (ii) extension of further benefits to the workers. The training programmes encompass;

- (a) Induction course for newly recruited LDCs.
- (b) Refresher course for UDCs and Head Clerks.
- (c) Professional courses on Discipline & Vigilance.

- (d) In service training for field officers.
- (e) Specialised courses in specific functional areas or operations.
- (f) Tailored courses for officers conducted by Management Institutions like National Productivity Council, Institutes of Secretariat Training and Management, New Delhi and International Social Security Association etc.
- (g) Sponsoring officers and staff to specialised courses conducted by the Management Institutions.

X.7 Training programme conducted during the year involved participation of 513 officers and members of the staff. The data breakup is given below :--

Programme Name	No. of programme conducted	No. of participants
Programme conducted for LDCs	.. 07	146
Programme conducted for UDCs	.. 01	12
Programme conducted for Head Clerks	.. 6	117
Programme conducted for EO/AAOs	.. 5	085
Programmes conducted by Training Division of the Central Office on :--		
Tailored Training programme for Discipline & Vigilance	.. 1	20
Training on Revenue Recovery Machinery	.. 3	70
Induction course for probationary Asstt. PF Commissioners ¹	.. 2	45
Subject based courses conducted conducted by various Institutions :		
1. Basic course on management (ISTM)	.. 1	02
2. Administrative leadership (ISTM)	.. 1	02
3. Management Information System (ISTM)	.. 1	01
4. Reservation in Service for SC/ST	.. 1	02
5. Record Management	.. 1	01
6. Portfolio Management, (RBI)	.. 1	01
7. Computer awareness programme (NPC)	.. 1	01
8. Productivity Orientation (NPC)	.. 1	01
9. Office automation (NIC)	.. 1	04
10. Computer appreciation (ASCI)	.. 1	01
11. Computer appreciation (CMC)	.. 1	01
12. ISSA International conference on application of Methods of quantitative analysis to social security at Bristol	.. 1	01
Total	.. 37	513

XI. PROGRESSIVE USE OF HINDI

All round progress in implementation was achieved under the Official Languages Act. Rules and instructions received from Government of India from time to time in the Organisation were adhered and followed. The major achievements in this area during the year under report are as under :

- (i) 2,64,814 cheques were issued from the office of the 'A' Region out of which 2,22,499 cheques were issued in Hindi. Similarly out of 2,88,039 cheques issued from the offices of 'B' Region during the year, 2,01,781 cheques were issued in Hindi. In addition 27 cheques from the Goa (only forwarding letters in Hindi), 165 cheques from Bhubanueshwar, 529 cheques from Vishakhapatnam and 8,756 cheques (only Signature) from the Warrangal were issued from office situated in 'C' Region.
- (ii) 51 staff members were awarded cash awards under annual noting and drafting competition. The figures has gone up in 1990-91 and 85 employees have been awarded cash awards during the year 1990-91.
- (iii) The Quarterly Progressive Reports regarding progressive use of Hindi received from Sub-Regional Office and Regional Office are scrutinised and during the year under Report 156 such reports have been reviewed. The shortcomings were brought to the notice of concerned officer-in-charge and suggestions were also given to rectify the shortcomings.
- (iv) As per the instructions of the Department of Official Language, Ministry of Home Affairs, It is compulsory for each office to hold quarterly meeting of Official Language Implementation Committee. During the year under report 183 meetings of Official Language Implementation Committee were conducted by Regional Office and Sub-Regional Offices of the Organisation including Central Office.
- (v) The Hindi magazines are being published by different offices of the Organisation. The Organisation has its own scheme to award the best magazines from the Region 'A', 'B' and 'C' separately. This year in Region 'A' Regional Office, Delhi, in Region 'B' Regional Office, Chandigarh and to "C" region, Regional Office, West Bengal were awarded shields. The shields were received by the Regional Commissioners' namely S/Shri K.C. Jain, S.M.H. Jaisi and A.K. Mukhopadyay on behalf of above mentioned regions.
- (vi) 2 (two) Sub-Regional Offices were notified under Rules 10(4) of Official language Rules, 1976. The total number of Regional Offices and sub-Regional Offices notified so far has gone upto 40.
- (vii) As per the instructions of Department of Official Language, Ministry of Home Affairs, Hindi Week is celebrated from 14th to

20th September, in every office of the Organisation. During the week "Noting and Drafting competition" and "Hindi Essay Competition" were conducted for officers and the staff of Hindi speaking or non-Hindi speaking areas separately and 362 successful candidates were awarded cash prizes and certificates.

- (viii) Another Scheme Employees' Provident Fund Organisation (Incentive for the use of Hindi) Scheme in the Organisations has been started. Cash award of Rs. 100 under this scheme are provided to officers and employees who do the cent-percent of work in Hindi in Region 'A' or more work in Hindi in Region 'B' and 50% or more work in Hindi in Region 'C'

XI.2 During the year under report 593 employees from various Offices of the Organisation were nominated for training under Probodh, Praveen and Pragya Schemes. Similarly, 186 LDCs and 24 stenographers were nominated for Hindi typing and stenography respectively, with a view to improve the proficiency of the staff members. Apart from this 293 employees participated in the Hindi workshops organised in the matter of noting, drafting etc.

XII. COMPUTERISATION

The growth of the Organisation over the years coupled with its multifarious activities and large volume of transactions were being carried out manually by the field offices. In spite of streamlining of the procedures, the volume of work particularly on accounts side in the area of service to the subscribers was so much that it became increasingly difficult to cope up with the volume.

XII.2 In order to liquidate the pendency in issue of accounts slips computerisation was thought as the solution to the problem. Accordingly in the year 1983, Computer Maintenance Corporation was engaged as consultants for this job. But it took long six years to install an in-house computer. After great deal of negotiations, EPF Staff Federation agreed to the computerisation in the Organisation.

XII.3 During 1989-90, computer system consisting of 2 Super PC/AT-386 with 8 terminals each was installed in Regional Office in Bombay. The first priority area for the Organisation was to liquidate the huge pendency of accounts slips in Maharashtra Region. The application software was designed by Regional Provident Fund Commissioner, Maharashtra. During the year 1990-91 Maharashtra region issued 47,62,439 accounts slips with the help of computer.

XII.4 After successful operations in Maharashtra region, the software was replicated in other centers for preparation of annual statement of accounts and during 1990-91 five more EDP Centres were setup including one at the Central Office. In addition action was initiated for the preparation of site for the installation of computer in the Regional Office at Bhubneshwar, Indore, Jaipur, Bangalore, Madras and Central Office (Sri Ram Centre).

EDP MANPOWER DEVELOPMENT

XII.5 The success of the computerised system of working will depend upon the pace at which the Organisation is able to train its manpower. In this direction a three tier training programme has been developed.

XII.6 Firstly the data entry operators and the computer operators are being exposed to hands on training in the local NIC office. Thereafter, as soon as the hardware is installed in our offices, two of our in-house trainers impart one week on-the-job training to the E.D.P. staff including EDP Managers. For day-to-day support in managing the hardware problems NIC assistance is taken. Central Office monitors the functioning of various EDP Centers on a regular basis.

XII.7 Secondly, a structured training programme to enhance the skill and knowledge base of EDP manpower has been developed consisting of two modules, one for the E.D.P. Managers including Regional Provident Fund Commissioners and other one for the E.D.P. Supervisors.

XII.8 In order to create a total awareness about the new work-procedure under computerised system, the Organisation have brought out a publication, called "USERS GUIDE" on Electronic Data processing Computerised Accounts Preparing System.

XII.9 Training and development of manpower is a continuous process and infusing a new-culture is a time consuming process. This would call for intensive care and monitoring. The Organisation has accordingly divided the 16 regions into four zones and has identified four Officers to oversee the work and development of each EDP Centre as peripatetic trainers. With these efforts the Organisation hopes to intensify dissemination of knowledge, create awareness about new work procedure as well as development of the vast Organisational manpower within a minimum span of time.

XIII. REDRESSAL OF GRIEVANCE OF SUBSCRIBERS

The Organisation is conscious of its responsibility towards subscribers to ensure prompt attention to their grievances. The system of hearing the grievances of the aggrieved subscribers continued at the Central and 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 grievance received and disposed of in various offices of the Organisation including Central Office during the last three years are as under :--

	Year 1988-89	Year 1989-90	Year 1990-91
No. of grievances pending at the beginning of the year	.. 6966	4352	3440
Grievances received during the year	.. 159530	114392	76831
Total	.. 166496	118744	80271
Grievances disposed of during the year	.. 162144	115304	77677
Balance at the end of the year	.. 4352	3440	2594

XIII.2 Grievances are also heard in person in the Central Office on every Friday, 1,851 cases were attended to during 1990-91 for immediate redressal. The complaints from the subscribers/claimants mainly related to delay in final settlements of claims, sanction of advances, transfer of accounts and issue of annual statement of accounts.

XIII.3 It would be seen from the data given above that there has been a fall in the number of grievances received by the Organisation, which is an index to the level of subscriber satisfaction.

XIV. PUBLICITY

For creating awareness amongst the subscribers about the social security benefits provided to the subscribers and their dependents/families under the Employees' Provident Fund, Employees' Family Pension and Employees Deposit linked Insurance Scheme, wide publicity through the media of newspapers, radio and television and pictorial hoarding was carried out through Directorate of Advertising and visual Publicity during the year 1990-91.

PUBLICITY THROUGH NEWSPAPERS

During the year 40 advertisements were published in Hindi, English and regional languages in May, 1990 for the purpose of educating the subscribers for filling up the Provident Fund, Family Pension and Deposit Linked Insurance claim forms so that the unnecessary delays could be avoided in processing the cases expeditiously. 52 displays on Employees' Deposit Linked Insurance Scheme were released in Hindi, English and regional languages newspapers throughout the country in October, 1990.

Each Friday of the week in all the Regional and sub-Regional Offices of the Organisation had been fixed for hearing public grievances and wide publicity of this arrangement was given in Hindi, English and Regional language Newspapers published from Delhi in March, 1991 so that the public could avail the benefits of the system. The Regional Provident Fund Commissioner also gave similar publicity in the Newspapers published from their respective regions in March, 1991.

PUBLICITY THROUGH AKASHWANI

With a view to educate the workers 30 seconds radio spot about the benefits available to the dependents of the subscribers was relayed in Hindi and Regional languages over all the channels of Akashwani (except Jammu and Kashmir) from 14th February, 1991 to 28th February, 1991 continuously for 15 days.

PUBLICITY THROUGH HOARDINGS

Hoardings in pictorial form containing message on Employees Provident Fund as old age assistance and Employees' Family pension for dependents were displayed at 13 vital and strategic places for the purposes of wide publicity.



(B.N. SOM)

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

LIST OF THE MEMBERS

**Central Board of Trustees, Employees' Provident Fund
(As on 31st March, 1991)**

Chairman

1. Shri Ramji Lal Suman,
Minister of State for Labour,
Government of India,
New Delhi-110001.

Vice-Chairman

- 1.A Shri V.P. Sawhney, Secretary,
Ministry of labour,
Government of India,
New-Delhi-1.

Members

2. Shri P.C. Hota,
Additional Secretary,
Ministry of Labour,
Government of India,
New Delhi-1.
3. Shri P.G. Lele,
Financial Adviser,
Ministry of Labour,
Government of India,
Room No. 161, North Block,
New Delhi-1.
4. Shri V. Balasubramanian,
Director (Budget),
Ministry of Finance,
Department of Economic Affairs,
New Delhi-1.
5. Shri L.V. Saptharishi,
Joint Secretary,
Ministry of Textile,
Government of India,
New Delhi.
6. Smt. Kusum Prasad,
Director General, Employees'
State Insurance Corporation,
New Delhi.

7. Shri S.K. Arora, I.A.S.,
Secretary to the Government of
Andhra Pradesh,
Labour Department,
Hyderabad-500004.
8. Shri S.K. Purkaystha,
Commissioner & Secretary to the
Government of Assam,
Labour Department,
Dispur (Gauhati).
9. Shri D.P. Maheshwari,
Secretary to the Government of
Bihar, Department of Labour and
Employment, Patna.
10. Shri Vijay Ranchan,
Secretary to the Government of
Gujarat, Labour Department,
Sachivalaya, Gandhi Nagar,
Ahmedabad.
11. Shri Virendra Nath,
Commissioner and Secretary to the
Government of Haryana,
Labour and Employment
Department, Chandigarh.
12. Shri K.P. Singh,
Secretary to the Government of
Karnataka, Social Welfare and
Labour Department,
M.S. Building, III stage,
2nd floor, Dr. B.R. Ambedkar,
Veedhi, Bangalore-560001.
13. Shri C.P. Nair,
Secretary to the Government of
Kerala, Labour Department,
Trivandrum.
14. Shri S.N. Rao,
Secretary to the Government of
Madhya Pradesh,
Labour Department, Bhopal.
15. Shri K.S. Baroi,
Secretary to the Government of
Maharashtra, Industries,
Labour and Energy Department,
Bombay-400032.

16. Shri P.K. Dey,
Secretary to the Government of
Orissa, Labour Department,
Bhubaneswar 604511.
17. Shri Swarn Singh Boparai,
Secretary to the Government of
Punjab, labour and Employment
Department, Chandigarh.
18. Shri Govindji Mishra,
Commissioner & Secretary to the
Government of Rajasthan,
Labour Department, Jaipur.
19. Shri M. Venkatachalam,
Secretary to the
Government of Tamil Nadu,
Labour & Employment Department,
Madras 600009.
20. Shri Mohinder Singh,
Commissioner & Secretary to the
Government of Uttar Pradesh,
Labour Department, Lucknow.
21. Shri A.K. Mazumdar,
Secretary to the
Government of West Bengal,
Labour Department, Calcutta.
22. Shri A.K. Kasliwal,
M/s S. Kumar Enterprises
(Synfabs) Private Limited,
Niranjan Building, 99,
Marine Drive, Bombay-400002.
23. Shri Waris R. Kidwai,
Secretary General, SCOPE, 7,
"SCOPE COMPLEX", Opp.
Pragati Vihar, Lodi Road,
New Delhi 110003.
24. Shri J.P. Chowdhary,
M/s. Titagarh Steel Limited,
113, Part Street, Calcutta-700016.
25. Shri S.K. Nanda,
Secretary General,
Employers Federation of India,
Army & Navy Building,
148, Mahatma Gandhi Road,
Bombay 400023.

26. Shri P.B. Duggal, President,
Federation of Association of
Small Industries of India,
Laghoodyog Kutee, 23-B/2,
Guru Govind Singh Marg,
New Delhi 110005.
27. Shri N. Kannan, Secretary,
Employers' Federation of
Southern India Karumuttu Centre,
498, Anna Salai,
Madras-600035.
28. Shri C.K. Hazari,
D-910, New Friends Colony,
New Delhi-110065.
29. Shri Susanta Sengupta,
General Manager (Technical),
Standing Conference of
Public Enterprises,
SCOPE COMPLEX 7, Lodhi Place,
New Delhi 110003.
30. Shri B.P. Pant,
Senior Assistant Secretary,
All India Organisation of
Employers, Federation House,
Tansen Marg, New Delhi 110001.
31. Shri Vijay G. Kalantri,
M/s. Abro Industries,
73, Bombay Samachar Marg,
Bombay 400023.
32. Shri Parduman Singh, Secretary,
Punjab State Committee,
All India Trade Union Congress,
Ekta Bhavan, Putlighar,
Amritsar.
33. Shri A. Venkataram,
Bharatiya Mazdoor Sangh,
Karnataka State,
Subedar Chetram Road,
Bangalore-560009.
34. Shri Kisan Tulpule, President,
Mill Mazdoor Sabha, Shram Sadhan,
57-D.V. Pradhan Road,
Hindu Colony, Dadar,
Bombay-400014.

35. Shri Samar Chakraborty,
Vice-President, INTUC
Bengal Branch, 177/B,
Acharya Jagdish Bose Road,
Calcutta-14
36. Shri Haribhau Naik, Secretary,
I.N.T.U.C., C/o Rashtriya
Mill Mazdoor Sangh,
G.D. Ambedkar Marg, Parel,
Bombay-400012.
37. Shri Lakshmi Prasad Singh,
INTUC 19, Lajpat Rai Marg,
Lucknow.
38. Shri V.P. Marakkar,
President, INTUC, Kerala Branch,
Edappally, Cochin-24.
39. Shri Hasmukh Bhai Dave,
Advocate, Gayatri, Rajput Para
(B.M.S.), Main Road,
Rajkot-360001.
40. Shri E. Balanandan,
Centre of Indian Trade Unions,
6, Talkatora Road, New Delhi.
41. Shri Fatick Ghosh, Secretary,
All India Committee, U.T.U.C.
(Lenin Sarani), 77/2/1,
Lenin Sarani (1st Floor),
Calcutta-700013.
42. Central Provident Fund
Commissioner, Ex-Officio
Member of the Board.

**Industries/Classes of Establishments to which the Employees' Provident
Funds and Miscellaneous Provisions Act, 1952 Applied
as on 31st March, 1991**

Date of Extension	Industries/Classes of Establishments
1st November, 1952	<ol style="list-style-type: none"> 1. Cement 2. Cigarettes 3. Electrical, Mechanical or General Engineering products 4. Iron and Steel 5. Paper 6. Textiles (made wholly or in Part of Cotton or wool or jute or silk whether natural or artificial) 6A. Jute
31st July, 1956 (7 to 19)	<ol style="list-style-type: none"> 7. Edible Oils and Fats 8. Sugar 9. Rubber and rubber products 10. Electricity including generation, transmission and distribution thereof. 11. Tea (except in the state of Assam where the Government of Assam have instituted a Separate Provident Fund Scheme for the industry including plantations. 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 or printing, printing by letter press, lithography, photogravure or similar Process of book binding 13. Stone-ware pipes 14. Sanitary Wares 15. Electrical Porcelain Insulators of high and low tension 16. Refractories 17. Tiles 18. Matches 19. Glass

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 September, 1956
(20--23)

20. Heavy and Fine chemicals including :--
 - (i) Fertilizer
 - (ii) Turpentine
 - (iii) Resin
 - (iv) Medical and pharmaceuticals preparations
 - (v) Toilet preparations
 - (vi) Soaps
 - (vii) Inks
 - (viii) Intermediates dyes, colour, lacs and toners
 - (ix) Fatty acid and oxygen acetylene and carbon-dioxide gases.

(The Act was actually enforced in the industry with effect from 31st July, 1957)

31st December, 1956

21. Indigo
22. Lac including shellac
23. Non-edible vegetables and animal oils and fats.
24. Newspaper establishments

31st January, 1957

25. Mineral Oil

30th April, 1957
(26 to 30A)

26. Tea plantations (other than the tea plantations in the State of Assam)
27. Coffee plantations
28. Rubber plantations
29. Cardamom plantations
30. Pepper plantations
- 30A. Mixed plantations

30th November, 1957
(31 to 37)

31. Iron Ore Mines
32. Manganese Mines
33. Limestone Mines
34. Gold Mines
35. Industrial and Power Alcohol
36. Asbestos Cement Sheets
37. Coffee curing establishments

30th April, 1958

38. Biscuit making industry (including composite units making biscuit, such as bread, confectionery and milk)

30th April, 1959

39. Road Motor Transport establishments

31st May, 1960
(40 & 41)

40. Mica Industry
41. Mica Mines

30th June, 1960
(42 and 43)

42. Plywood
43. Automobile repairing and servicing

31st December, 1960
(44 to 46)

44. Rice Milling
45. Dal Milling
46. Flour Milling

31st May, 1961	47. Starch
30th June, 1961 (48 to 52)	48. Hotels
	49. Restaurants
	50. Establishments engaged in the Storage or transport or distribution of petroleum or Natural gas or products of either petroleum or natural gas
	51. Petroleum or natural gas Explorations, prospecting drilling or production
	52. Petroleum or natural gas refining
31st July, 1961 (53 to 57)	53. Cinemas (including Preview theatres)
	54. Film production
	55. Film studios
	56. Distribution concerns dealing with exposed films
	57. Film processing Laboratories
31st August, 1961	58. Leather and Leather products
30th November, 1961 (59 and 60)	59. Stone-ware Jars
	60. Crockery
31st December, 1961	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.
30th April, 1962	62. Trading and commercial establishments engaged in the purchase, sale or storage of any good 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.
30th June, 1962	63. Fruit and vegetable preservation
30th September, 1962	64. Cashewnuts
31st October, 1962 (65 to 69)	65. Establishments engaged in the processing or treatment of wood including manufacture of hardboard, chipboard, jute or textile wooden accessories, cork products, wooden sports goods, cane or bamboo products, batten separators.
	66. Saw mills
	67. Wood seasoning kilns
	68. Wood preservation plants
	69. Wood workshop
31st December, 1962	70. Bauxite Mines

31st March, 1963
(71 to 76)

- 71. Confectionery
- 72. Laundry and Laundry services
- 73. Buttons
- 74. Brushes
- 75. Plastic and plastic products
- 76. Stationery products

31st May, 1963

- 77. Theatres where dramatic performance or other forms of entertainments are held and where payment is required to be made for admission as audience or spectators.
- 78. Societies, clubs or associations which provide board or lodging or both facility for amusement or any other service to any of their member or to any of their guest on payments.
- 79. Companies, societies, associations, clubs or troupes which give any exhibition or 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 payments for admission into such exhibition or entertainment as spectators or audience.

31st August, 1963
(80 and 81)

- 80. Canteens
- 81. Aerated water, soft drinks or carbonated water

31st October, 1963

- 82. Distilling and rectifying of spirits (not falling under industrial and power alcohol) and blending of spirits.

31st January, 1964
(83 and 84)

- 83. Paint and Varnish
- 84. Bone crushing

30th June, 1964
(85 and 86)

- 85. Pickles
- 86. China Clay Mines

31st October, 1964
(87 to 92)

- 87. Attorneys as defined in the Advocates Act, 1965 (25 of 1961)
- 88. Chartered or registered Accountants as defined in the Chartered Accountants Act, 1949 (38 of 1949)
- 89. Cost and Works Accountants within the meaning of the cost and Works Accountants Act, 1959 (23 of 1959)
- 90. Engineers and Engineering Contractors not being exclusively engaged in building and construction industry.
- 91. Architects
- 92. Medical Specialists

31st December, 1964	93. Milk and milk products
31st January, 1965	94. Travel agencies engaged in :-- (i) booking of international air and sea passages and other travel arrangements; and (ii) booking of internal air and mail passages and other travel (iii) forwarding and clearing of cargo from and to overseas and within India.
	95. Forwarding agencies engaged in the collecting, packing, forwarding or delivery of any goods including cargo; loading breakbulk service and foreign freight service.
	96. Non-ferrous metals and alloys in the form of ingots
31st March, 1965	97. Bread
30th June, 1965	98. Steaming, redrying, handling, sorting, grading or packing of tobacco leaf.
31st July, 1965	99. Agarbatte (including dhoop and dhoopbatte)
30th September, 1965	100. Magnesite Mines
30th September, 1965	101. Coir (excluding the spinning sector)
31st December, 1965	102. Stone quarries producing roof and floor slabs, dimension stones, monumental stones and mosaic chips stones and mosaic chips.
31st January, 1966	103. Bank doing business in one State or Union Territory and having no departments or branches outside that State or Union Territory.
30th June, 1966	104. Tobacco industry that is to say any industry engaged in the manufacture of Cigars, Zarda, Snuff, Quivam and Guraku from Tacco.
31st July, 1966	105. Paper Products
30th September, 1966	106. Licensed salt
30th April, 1967 (107 & 108)	107. Linoleum 108. Indoleum
31st July, 1967	109. Explosives
31st August, 1967	110. Jute bailing or pressing
31st October, 1967	111. Fireworks and percussion capwork
30th November, 1967	112. Tent making

31st August, 1968 (113 to 119)	113. Barytes Mines 114. Dolomite Mines 115. Fireclay Mines 116. Gypsum Mines 117. Kyanite Mines 118. Siliminite Mines 119. Steatite Mines
31st December, 1968	120. Chinchona Plantations
30th June, 1969	121. Ferro Manganese
30th June, 1969 (122 and 123)	122. Ice or ice-cream 123. Diamond Mines
31st January, 1970	124. General insurance business
31st May, 1971	125. Establishments rendering expert service such as supplying of personnel, advice on domestic or departmental enquiries, special service in rectifying pilferage, thefts and pay roll irregularities to factories and establishments on certain terms and conditions as may be agreed upon between the establishments and establishments rendering expert service.
30th November, 1971	126. Factories engaged in winding of thread and yard reeling
31st March, 1972	127. Railway Booking Agencies run by Contractors or other private establishments on commission basis.
30th September, 1972	128. Cotton ginning, bailing and pressing
31st March, 1973	129. Every mess, not being a military mess.
31st May, 1974	130. Katha making
31st August, 1974	131. Establishments known as hospitals run by any individual association or institution.
30th April, 1973	132. Beer manufacturing
30th September, 1974	133. Sorting, cleaning and testing of cotton waste.
30th November, 1974	134. Societies, Clubs and associations which render service to their members, without charging any fees over and above the subscription fee or membership fee. 135. Garments making factories

31st December, 1974	136. Agricultural farms, fruit orchards, botanical garden and zoological gardens.
30th June, 1975	137. Soap-stone mines and establishments engaged in the grinding of soap-stone.
31st July, 1976 (138 to 150)	138. Apatite Mines 139. Asbestos Mines 140. Calcite Mines 141. Ball-clay Mines 142. Corundum Mines 143. Emerald Mines 144. Feldspar Mines 145. Silica (sand mines) 146. Quartz Mines 147. Ochre Mines 148. Chromite Mines 149. Graphite Mines 150. Fluorite Mines
28th February, 1977 (151 to 153)	151. Establishments which are factories engaged in the manufacture of glue and gelatine. 152. Stone quarries producing stone chips, stone sets, stone boulders and ballasts. 153. Establishments engaged in Fish processing and non-vegetable food preservation industry including bacom factories and pork processing plants.
31st May, 1977	154. Establishments engaged in manufacture of beedi.
31st December, 1979	155. Financing establishments (other than banks) not being the Unit Trust of India, the Agriculture Refinance Corporation, Industrial Development Bank of India, the Industrial Finance Corporation of India, the State Finance Corporation.
31st January, 1979	156. Lignite Mines
31st July, 1979	157. Ferro Chrome
31st May, 1980 (158 to 160)	158. Diamond cutting 159. Quarsite Mines 160. Inland water transport establishments
31st October, 1980 (161 and 162)	161. Building and construction 162. Manufacture of Myrobalan extract Powder, Myrobalan extract solid and vegetable tanning blended extract
30th November, 1980	163. Brick

23rd November, 1981	164. Establishments engaged in Stevedoring loading and unloading of ships.
7th December, 1981 (165 and 166)	165. Establishments engaged in poultry farming 166. Establishments engaged in cattle feed industry.
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 Government. 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 January, 1984	173. Industries based on asbestos as principal raw material on voluntary basis.
1st September, 1989	174. Industries manufacturing Iron ore pellets.

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APPENDIX A-3

Statement showing the details of un-exempted establishments which were in default of Provident Fund dues of Rupees one Lakh and above including arrears of Provident Fund Contributions, Administrative Charges and Penal Damages as on 31st March, 1991

Name of the Un-exempted Establishmet	Default Amount in Rs. lacs
1	2
ANDHRA PRADESH	
Nellimarla Jute Mills Co. Ltd.	.. 204.52
APS. Housing Corporation, Hyderabad	.. 50.00
Andhra Co-op. Spinning Mills, Anantapur	.. 35.67
Sri Bajarang Jute Mill SA Ltd. Guntur	.. 25.24
Andhra Cotton Mills, Cuddapah	.. 19.24
Azamjahr Mills, Hyderabad	.. 17.48
The Chirala Co-op. Spinning Mill	.. 16.87
Rahalseema Paper Mills, Kurnool	.. 14.77
M.G. Brothers Lorry Service, Kurnool	.. 13.30
Federal Sports, Hyderabad	.. 10.10
Andhra Patrika, Vijayawada	.. 8.92
Karimnagar Co-op. Spinning Mills	.. 8.11
GVR & MCR Jr. College	.. 7.56
G.V.R. & M.C.R. Jr. College	.. 7.56
APS Housing Corporation, R.R. Dist.	.. 7.47
Taraka Prabhu Publishers (P) Ltd.	.. 7.07
A.B.M. Degree College, Ongole	.. 6.12
Godavary Plywood (P) Ltd.	.. 5.94
Smbtav & SN Degree College	.. 5.86
APSECC Ltd.	.. 5.61
Tirupathi Cotton Mills, Chittoor	.. 5.38
Stallion Tyres, Nacharam	.. 4.99
SVKP Polytechnic & I.T.T. Guntur	.. 4.45
Telenews (P) Limited	.. 4.32
Anthergon Tex. Co-op. Society	.. 4.31
Col. D.S. Raju Polytechnic, Pordruru	.. 4.11
Col. D.S. Raju Polytechnic, Poduru	.. 4.11
Comprehensive Rural Co-op. Society	.. 3.93

28

1	2
Inter Food (P) Limited	.. 3.70
Dr. Ambadkar Jr. College, Tenali	.. 3.47
MRK Polytechnic, Veeravasaram	.. 3.27
Sarada Mandir High School	.. 3.00
Guardia Paper Mills, Bommaluru	.. 2.95
Krishi Engineerings (P) Ltd.	.. 2.94
A.P. State Housing Corporation	.. 2.80
V.C.M. Polytechnic, Badvel, Cuddapah	.. 2.73
St. John's Higher Secondary School	.. 2.68
Nannally Vyanasale High School	.. 2.62
Bhanu Constructions (P) Ltd.	.. 2.39
Raghavendra Agency, Guntur	.. 2.35
D.B.R. Mills, Hyderabad	.. 2.22
Liberty Industries Limited	.. 2.16
Kennady High School, Vijayawada	.. 2.04
Kanaka Durga Edu. Society, Vijayawada	.. 1.97
State Board Tech. Edu. & Trg. Hyderabad	.. 1.95
Krishna Dt. Co-op. Mark. Society	.. 1.93
Venkatachalapathi Mills	.. 1.84
Sarada College, Vijayawada, Krishna	.. 1.78
Nazrath School, Hyderabad	.. 1.71
Nirmala High School	.. 1.70
Shalimar Biscuits, Uppal, Hyderabad	.. 1.66
Taraka Prabhu Publishers, Vijayawada	.. 1.64
A.P. Fibers Ltd.	.. 1.59
Montessori Telugu Medium	.. 1.57
Bsvkr Memorial Jr. College	.. 1.57
Montessory English Medium	.. 1.50
Telangana Paper Mills Ltd.	.. 1.43
Baichem Industries	.. 1.40
Vignam Vihar E.M. School, Vijayawada	.. 1.36
R.G. Khandasary Sugar Mills	.. 1.32
S.V. Cements, Kurnool	.. 1.32

1	2
Satya Steel Strips (P) Ltd.	.. 1.32
Ellenco, Vijayawada	.. 1.31
Vidyut Steels Ltd. Patancheruvu	.. 1.22
Mayura Plywood (P) Ltd. Hyderabad	.. 1.20
Elmot Engineering Limited	.. 1.15
Bharateeya Vidya Bhawan, Bheemavaram	.. 1.12
N.B.T. College, N.R. Pet	.. 1.12
Gram Swaraja Sangam, Ongole	.. 1.09
V.T.J.M. College	.. 1.06
Vizag Port Edn. Society, Vizag	.. 1.00
Orwell School, Vizag	.. 1.00
Total	.. 596.16

BIHAR

Nathmal Jute Manufacturing Copn.	.. 74.54
Shyam Beedi Works (P)- Ltd., Pakur	.. 73.98
Katihar Jute Mills, Katihar	.. 67.99
Firozuddin Biri Merchant Biharsharif	.. 39.59
Kumardhubi Engg. Works, Dhanbad	.. 27.92
Longia Biri Co. Biharsharif	.. 27.07
Reliance Firebricks & Potteries Comp.	.. 23.81
Rasik Lal Patel, Sahebganj	.. 13.00
G.C. Saha, Chakradharpur Singhbhum	.. 12.64
Bihar Sugar Works, Panchrukhi	.. 11.40
Domachach Mica Factory	.. 9.34
Kutchwar Lime Stones Mines	.. 6.00
Sitamarchi Central Cooperative Bank	.. 5.98
Manchester Enterprises, Jamshedpur	.. 5.89
Banakhap Mica Mining Co.	.. 5.78
Katras Ceramic and Ref. (P) Ltd. Dhanbad	.. 5.76
Santhal Pargana Seva Mandal, Pakur	.. 5.41
Pradeep Lamp Works, Patna	.. 4.90
Zenith Ceremic Co. Ltd.	.. 3.60

1		2
Gaya Textile, Gaya	..	3.18
Eastern Magnise & Mineral Ltd.	..	3.01
Hindi Tools & Dies (P) Ltd. Jamshedpur	..	2.94
Tisri Mica Factory	..	2.89
Modern Construction Co. Sahebganj	..	2.82
Singhbhum Agro Chemical Industries	..	2.48
Ravi Steel Ways, Ranchi	..	2.36
Jaishree Udyog, Patna	..	2.31
Tatanagar Foundary Co. Jamshedpur	..	1.97
Dhanbad Central Co-operative Bank	..	1.92
Nagrath Firebricks (P) Ltd. Dhanbad	..	1.92
Devi Dayal High School Pirmohani, Patna	..	1.82
Arthar Butlar Co. Muzaffarpur	..	1.78
Deepak Biri Works, Pakur, Sahebganj	..	1.71
Colite Chemical (P) Ltd. Dhanbad	..	1.60
B.S. Electronic Develop. Corpn. Patna	..	1.57
Prakash Ply Wood, Arraria, Purnea	..	1.44
Associated Jouranalist, Patna	..	1.39
Khandanwal Glass Works	..	1.36
Jain Transport, Bhagalpur	..	1.34
Karnapura Development Corpn. Hazaribagh	..	1.32
Krishna Picture, Bhojpur	..	1.26
G.S. Refractories, Dhanbad	..	1.21
M.R. and Co., Ranchi	..	1.19
Bhagalpur Ganga Ferry, Bhagalpur	..	1.05
Total	..	570.25

DELHI

Hans Raj Model School	..	39.33
Hindustan Samachar Co-op. Society Ltd.	..	28.80
Samachar Bharti	..	12.02
Sharma Deposit & Investment (P) Ltd.	..	11.89
Logic System (P) Ltd.	..	7.07

1		2
Uttam Singh Duggal	..	6.70
Grandlay Electrical	..	6.18
CW & PC Deptt. Canteen	..	6.17
Asthetic Export (P) Ltd.	..	4.72
Amar-Pali Structure (P) Ltd.	..	3.60
Guru Nanak Public School	..	2.76
Capital Co-op. Ind. Society	..	2.63
Bhartiya Vidyalaya	..	2.59
Garnish Traders (P) Ltd.	..	2.39
A.V. Engg. India	..	2.07
Modern School	..	1.93
But Bro Engg. & General Motors	..	1.89
Ramput Engg. Co.	..	1.80
Guardwell Security Service	..	1.76
AIR Headquarter Deptt. Canteen	..	1.71
CW & PC Deptt. Canteen	..	1.62
Vishwa Vijay P. Ltd.	..	1.62
Sanjay Bal Vidhyalaya	..	1.54
Talini Smaj Markezy	..	1.53
Deptt. Canteen	..	1.20
Punjab National Bank Canteen	..	1.12
D.H.B. Deptt. Canteen	..	1.11
P & T Deptt. Canteen	..	1.07
Jai Hind Investment	..	1.05
S.D. Arusdic	..	1.03
Total	..	160.90

GUJARAT

Central Pulp Mills	..	41.10
Aryoday Spg. Mill, Ahmedabad	..	33.00
Rajprakash Spg. Mills	..	23.63
Indequip Engg. Ltd.	..	17.82
Tensile Steel Ltd.	..	16.55

1	2
Navjivan Mills, Kalol	.. 14.33
Kankaria Paper Mills	.. 12.80
New Jahangir Vakil Mills, Bhavnagar	.. 11.24
Manekchowk Mills	.. 9.08
Priyalaxmi Mills, Baroda	.. 7.61
Swalia Cement Works	.. 6.55
Bhalakia Mills, Ahmedabad	.. 5.52
Union Bearing Mfg. Co., Rajkot	.. 5.10
Laxmichand Bhagaji, Surat	.. 5.06
Bharat Suryodaya Mills, Ahmedabad	.. 4.86
Atul Rubber, Surat	.. 4.32
Universal Dyestuff Industries	.. 4.30
Jagdish Textile, Surat	.. 3.90
Gujarat Rubber, Baroda	.. 3.78
Aryodaya Ginning Mills	.. 3.63
Baroda High School	.. 2.84
Jagdish Processors, Surat	.. 2.41
Kermani Food Pvt. Ltd., Veraval	.. 2.12
New Gujarat Synthetics Ltd.	.. 2.05
Sardar Sahkari Paper Mill, Surat	.. 1.93
Kankaria Chemical, Kalol	.. 1.89
S.R. Diary	.. 1.60
Gajanan Engg. & Moulding Works	.. 1.41
Shri Shakti Textile, Ahmedabad	.. 1.40
General Machanical Workshop	.. 1.37
Vishwavidhayalaya, Ahmedabad	.. 1.32
Advance Art Silk Mills	.. 1.20
Nirav Textile Pvt. Ltd., Vapi	.. 1.10
Amar Auto Parts	.. 1.05
Jagdish Oxport Industries	.. 1.03
Mitsuba Chemical, Vapi	.. 1.00
S.M. Upadhya Adarsh Vidyalaya, Mehsana	.. 1.00
Total	.. 260.90

HARYANA

Jhalani Tools(I) (P) Ltd., Fbd.	..	137.51
Jhalani Tools (I) Pvt. Ltd., N.I.T.	..	28.42
Jhalanai Tools Ltd., Sonapat	..	28.07
Auto Pins (P) Ltd., Fbd.	..	20.45
Bharat Carpets, Fbd.	..	18.56
Maharana Partap College for Women, Sirsa	..	14.99
Sirraco Pressing (P) Ltd., Fbd.	..	12.28
Usha Spinning & Weaving Mills, Fbd.	..	11.71
Sirocco Auto (P) Ltd., Faridabad	..	11.17
Senior Accounts officer, O & M HSEB	..	11.12
Adarsh Mahilla Mahavidyalaya, Bhiwani	..	8.90
Prestolie Tools (I) Pvt., Fbd.	..	8.52
Anand Synthetics, Fbd.	..	8.40
Vaish Hr. Sec. School, Bhiwani	..	8.34
Sirroco Auto, Fbd.	..	7.29
B.D. Sr. Sec. School, Ambala	..	6.52
Shree Saraswati Spg. Mills, Bhiwani	..	6.18
Jhalani Tools (I) Pvt. Ltd., Kundli	..	5.62
Niky Tasha India Pvt. Ltd., Sec. 6, Fbd.	..	5.59
Tractor Tirfor India Pvt. Ltd., Fbd.	..	5.55
Anand Synthetics (P) Ltd., Faridabad	..	5.15
Kanishka Tyres, Sonapat	..	5.11
K.M. College of Education, Bhiwani	..	4.36
Triputi Woollen Mills, Sonapat	..	4.33
Rexor India Ltd., Sector-24, Faridabad	..	4.17
Bhatia Public School, Ambala Cantt	..	4.12
Aggarwal High School, Ballabgarh	..	4.06
Bengal National Textile, Faridabad	..	3.97
Sewa Samiti Girls High School, Ambala	..	3.97
Hindu Girls Hr. Sec. School, Kalka	..	3.89
Apee Jay Saraswati College, Bhiwani	..	3.79
S.D. Jagdish High School, Bhiwani	..	3.51

1	2
Soverin Knit Works, Faridabad	.. 3.48
Arya Vidya Mandir, Sirsa	.. 3.46
S.D. Kanya Mahavidyalaya, Ambala	.. 3.43
A.S. High School, Ambala	.. 3.20
Brake Lining, Faridabad	.. 3.18
P.K.R. Jain Girls High School, Ambala	.. 3.08
Pe-Eh Forgings, Faridabad	.. 2.98
Ceremics Service Ltd., B. Garh	.. 2.94
Stainco Enterprises, Mathura Road, Faridabad	.. 2.88
S.J. Knitting & Finishing Works, Faridabad	.. 2.84
Mahavir Jain Girls High School, Jind	.. 2.81
Sirroco Pressing P. Ltd.	.. 2.81
S.D. High School, Ambala	.. 2.79
Shri Santam Dharam High School, Bhiwani	.. 2.76
Shri Jainendra Gurukul High School	.. 2.70
Jain Girls Sr. Sec. School, Ambala	.. 2.63
Kapoor Rubber Industries, Sonapat	.. 2.58
Smt. Utmi Bai Arya Girls High School	.. 2.58
Hargolal Girls High School, Ambala	.. 2.57
Venus Paper Mills, Faridabad	.. 2.53
Indo Graphic Art Machinery Co. (P) Ltd.	.. 2.51
K.P.A.K. Mahavidyalaya, Ambala	.. 2.42
Arya Girls High School, Rohtak	.. 2.34
Sehgalpuri Pvt. Ltd., Faridabad	.. 2.33
Shree Ganesh Synthetics, Faridabad	.. 2.33
Vaish High School, Charkhi Dadri	.. 2.33
Northern India Iron & Steel Company	.. 2.27
J.B. Paper Mill, Dharuhera	.. 2.14
Pearl Cycle Ltd.	.. 2.03
Eleson Cotton Mills, Ballabgarh	.. 1.97
Fritz & Singh, Faridabad	.. 1.92
Hada Steel Products, Faridabad	.. 1.86
Organo Rubber (P) Ltd., Sonapat	.. 1.84
B.N.T. Mills, Faridabad	.. 1.79

1		2
GTM Synthetics Ltd., Hissar Road, Sirsa	..	1.68
V.P.L. Electronic, Faridabad	..	1.64
Public School, Bal Bhawan, Bhiwani	..	1.61
S.D. Adarsh Jain Kanya Mahavidyalaya	..	1.59
Om Weaving Factory	..	1.57
Cable Works, Faridabad	..	1.53
Nanak Dairy Plant	..	1.52
Perfect Pac Ltd., Faridabad	..	1.51
Bareja Engg. Industry, Gurgaon	..	1.45
Chemical Vessels, Faridabad	..	1.41
Gopal Vidya Mandir, Jind	..	1.37
Poly Fab Industries, Faridabad	..	1.32
Vaish Model School, Bhiwani	..	1.31
Electro Chem. Pvt. Ltd., Sonapat	..	1.25
Indo Swiss Time, Gurgaon	..	1.25
The Avon Scale Company, Sonapat	..	1.19
Sidhartha Paper Mills Ltd., Bharuhera	..	1.17
Hada Steel Products, Sector 15-A, Faridabad	..	1.17
Globe Steels (P) Ltd., Faridabad	..	1.15
Paras Electronics (P) Ltd., Faridabad	..	1.15
Dhanda Engg. Pvt. Ltd., Plant-II, Faridabad	..	1.12
Bermaco Fabrication, Faridabad	..	1.10
Thermosteel Enterprises, Faridabad	..	1.08
Sirrco Auto Pressing (P) Ltd., Faridabad	..	1.04
	Total	536.11

KARNATAKA

Ideal Jawa Limited	..	75.71
Siddeshwara Textiles	..	20.44
Islamaiah Institute of Technology	..	19.62
Ace Babcock Limited, Shahabad	..	17.44
Sree Gansa Textiles, Davanagere	..	15.85
Haji Rasulbhai Janglkr. Sgkr. Beedi F.	..	9.34

1		2
P.V.S. Beedies, Mangalore	..	8.99
Chitageri Mills, Davanagere	..	7.21
Malbar Krishna Beedies	..	7.10
Deepak Insulated Cables, Bangalore	..	6.54
NMPT Listed Workers	..	5.83
Damodar Hoime Industries	..	5.80
Sadhoo Beedies	..	5.51
Panchanjanaya Vidyapeeta Welfare Trust	..	5.31
Wadi Stone-Marketing Co., Gulbarga	..	4.70
Vicon Limited	..	4.68
Madras Sappers Ex-Servicemen Rah. Asscn	..	4.35
G.S. Raju Beedies, Gubbi	..	3.97
KFDC	..	3.96
Shankar Textile Mills, Davanagere	..	3.85
Kimco Limited	..	3.69
Ambedkar Medical College, Bangalore	..	3.49
Aravinda Paramala Works, Mysore	..	3.38
Samyuktha Karnataka	..	3.22
Pistoal Beedi Works, Bellary	..	2.92
Coorg Orange Growers Co. Op. Society, Ltd.	..	2.78
Metro Malleables Mfg., Bangalore	..	2.72
G.S. Raju Beedies	..	2.50
Chamundi Mopeds, Tumkur	..	2.31
Munirabad Chemicals, Raichur	..	2.26
Valliappa Textiles, Bangalore	..	2.22
Narasingasa Habib Beedi	..	2.04
Elmeca Works	..	2.03
Co. Op. Spinning Mills, Raichur	..	2.03
Campco Puttur	..	2.01
Vani Education Centre	..	1.82
Gokuldas Shirts, Bangalore	..	1.80
Movers Limited	..	1.78
Kimco Hassan	..	1.74
Feb Metal Works, Bangalore	..	1.72

1		2
Bharath Beedies	..	1.64
Azad Industries, Mangalore	..	1.60
Canara High School	..	1.58
Oriental Tile Works	..	1.50
Mulberry Grafting Centre	..	1.48
Horticultural Farm	..	1.45
B.D.T. College of Engg., Raichur	..	1.38
Bright Bottles, Bangalore	..	1.35
Common Wealth Tile Factory	..	1.29
Narasingasa Habib Beedi	..	1.25
Mysore Pharmaceuticals Ltd.	..	1.21
Hercules Foot Wear (P) Ltd.	..	1.16
Premier Tile Works	..	1.15
Venkatesh Beedies, Tumkur	..	1.14
Nitte Education Trust	..	1.11
Sericulture Farm	..	1.08
Mysore Chip Board	..	1.08
Vishnu Textiles, Mysore	..	1.03
Darbar Beedi Factory	..	1.03
Combined Industries, Mysore	..	1.02
Anthony's Nursery & Primary School	..	1.00
Rayai Brothers	..	1.00
	Total	312.19

KERALA

Sitaram Textiles, Trichur	..	43.75
Travancore Plywood Industries, Ponalur	..	26.28
Lord Krishna Bank Ltd., Trichur	..	20.22
Punalur Paper Mills, Punalur	..	13.92
Chambra Estate, Meppadi	..	10.45
Thiruppathi Mills Ltd., Kannur	..	9.77
T.C.D.W.S. Ltd., Trivandrum	..	8.45
Ponmudi Estate Ponmudi	..	8.11
Cheruvannoor Ceraffics Ltd.	..	8.07

1	2
M.S.M.S.S. Bro	.. 7.60
A. Mohammed Kutty and Sons	.. 7.42
Kerala Soaps and Oils, Calicut	.. 5.86
Sidhoo Beedi Depot, Cannanore	.. 5.69
The Express Malayalam Daily, Trichur	.. 5.43
Malabar Motor Transport Co-op. Ltd.	.. 5.19
Alagappa Textiles Trichur	.. 5.14
Govt. Dry Stock Farm, Punalur	.. 5.00
Govt. Dry Stock Farm, Punular	.. 5.00
A. Mohammed Cutty and Sons (4)	.. 4.85
Kerala State Detergents and Chemicals	.. 4.60
Sahithya Parvarthaka Co-op. Stores	.. 4.46
T.K. Chemicals Trivandrum	.. 4.32
Arthala Tea Estate, Manjeri	.. 4.24
Central Pictures, Kottayam	.. 3.81
A. Mohammed Kutty and Sons (2)	.. 3.78
K.J. Plantations	.. 3.60
Trivandrum Rubber Works, Trivandrum	.. 3.41
Standard Pottaries, Alwaye	.. 3.38
Bharath Plywood and Timber Products	.. 3.16
Elstone Estate, Meppadi	.. 3.08
Malappuram Co-op. Spinning Mills	.. 3.04
Janayugam Publishing Co. Kollam	.. 2.92
Parthas, Kottayam	.. 2.85
Malabar Hotel, Willington Island, Kochi	.. 2.80
Kerala Contruction Components, Alleppey	.. 2.72
Chathanoor New Handloom Weavers Co.	.. 2.70
Sivagiri Sree Narayanan Medical M. Hspl.	.. 2.65
S.K. Company, Parasala, Trivandrum	.. 2.51
Vagamon Tea Estate	.. 2.31
Janso Soft Drinks Ltd. Arour	.. 2.20
Alappat Industries, Trichur	.. 2.12
Meecos, Trivandrum	.. 2.00

1	2
Bagavig Vyttils, Ernakulam	.. 1.99
St. Andrews Hospital, Chenganoor	.. 1.99
Premier Morarji Chemicals Ltd.	.. 1.93
Standard Furniture Co. Kozhikode	.. 1.91
S.N. Tiles Works, Lollam	.. 1.84
Cochin Mallables, Trichur	.. 1.82
The National Circus	.. 1.82
Trencos Ltd. Kollam	.. 1.78
Ranimudi Estate, Peermade	.. 1.71
K.K. Thomas & Co., Akbari Contractor	.. 1.67
Kerala Ceramics and Tiles, Peroke	.. 1.64
Codackal Tile Factory	.. 1.54
Kandath Motor Service, Palghat	.. 1.51
A.S. Mohammed Kutty and Co., Palghat	.. 1.50
Rajakkad Estate, Idikki	.. 1.47
Achencoil Estate Kalthuruthy	.. 1.39
A. Mohammed Kutty and Sons (3)	.. 1.34
Travancore Ogale Glass Manufacture Co.	.. 1.32
Bharat Tile Works	.. 1.27
Kottamala Tea Garden	.. 1.27
Bharath Tile Works	.. 1.27
Invercaud Estate	.. 1.26
Hindustan Tiles Calicut	.. 1.25
Sathurangappara Estate	.. 1.22
Kathyee Cotton Mills, Alwaye	.. 1.21
Fine Apple Photo Beedi Co., Alathur	.. 1.21
Marikar Engineering Co. Mahe	.. 1.20
Phosperous and Chemicals, Alleppey	.. 1.13
South Indian Saw Mills, Kallai	.. 1.13
Malabar Spinning and Weaving Mills	.. 1.12
Arrack Shop (Gr. No. 1) Amaravila	.. 1.08
U.K. Sankunny Saw Mills, Kallai	.. 1.08
Sree Kamalakshmi Agency Feroke	.. 1.06

1		2
Mundakapadam Mandiram Hospital	..	1.04
Ivans Food Corpn. Super Traders	..	1.01
	Total	328.84

MAHARASHTRA

Shriram Mills	..	210.82
Bradbury Mills Ltd.	..	136.70
India United Mills	..	70.77
Shri Sitaram Mills Ltd.	..	39.34
Sadhana Textiles	..	35.80
Solapur Spg. & Wvg. Mills	..	30.83
Bhandari & Porwal Engg.	..	30.21
GGT Kaypee Pvt. Ltd.	..	25.76
DRM Steel India	..	20.91
Rajaram Bhandekar Mines	..	20.63
New Kaiser I Hind Mills	..	16.15
Jam Manufacturing Co.	..	15.73
Raghuvanshi Mills	..	15.36
Bharat Textile Mills	..	14.95
SB Tiwari Solapur Bidi	..	14.68
Haji Latif Gani Kacchi	..	14.47
Amravati Growers Coop. Spg. Mills	..	14.00
New India Rayon Mills	..	13.84
Hind Cycle Ltd.	..	13.78
Nahdavnagar Cotton Mills	..	13.30
Shree Ganesh SSK Ltd.	..	12.96
Saksaria Cotton Mills	..	12.29
Sion Garage Ltd.	..	12.23
Chougule & Co. Pvt. Ltd.	..	12.06
Digvijay Textile Mills	..	10.82
Powder Metal & Alloys Pvt. Ltd.	..	10.58
Globe Auto Electricals	..	10.19
Jijamata SSK Ltd.	..	9.85

1		2
Mathadi Kamgar Mazdoor Sah. Society	..	9.77
HES Limited	..	9.63
Shivraj Fine Arts	..	9.44
Lokmanya Research	..	8.78
Dynacraft Machines Limited	..	8.63
Haji Latif Gani Kacchi	..	7.96
Dani Wooltex Corpn.	..	7.85
STD Drums & Barrels	..	7.76
Fuel Injections Ltd.	..	7.75
Stretch Fibres	..	7.71
Shah Malleables	..	7.50
Ludhiana Woollen Mills	..	7.19
VSR Circuit	..	6.82
Kishco Mills Pvt. Ltd.	..	6.77
Palghar Rolling Mills	..	6.58
Armilon Dyeing & Prtg. Works	..	6.56
Nanded Textile Mills	..	6.50
Vijay Tank & Vessels	..	6.42
Khalil Ahmed Brothers	..	6.40
FDCM Limited	..	5.98
Emerald Woollen	..	5.33
Orion Engg. (I) Ltd.	..	5.13
Simplex Woollen Mills	..	4.73
Sion Garage Ltd.	..	4.70
Jaifabs Textiles	..	4.57
Kemmings Tools	..	4.48
Karmatali Mardanali	..	4.46
CA Patel Tobacco P. Ltd.	..	3.97
Ceiling & Com.	..	3.97
Pittie Tractors Ltd.	..	3.92
Kamptee Beedi Utpadak	..	3.81
Gedore Tools	..	3.71
Trimurthi Malleable	..	3.69

1	2
Hotel Bombay Inter	.. 3.66
Desmet (I) Pvt. Ltd.	.. 3.62
Synthik Formulations Pvt. Ltd.	.. 3.61
Fancy Corporation	.. 3.59
Wakson Pharmaceuticals	.. 3.58
Seth Textiles	.. 3.47
Bombay Vishnu Bidi	.. 3.34
Vashi Taluka Sah. Shet.	.. 3.32
Kanti Engg. Works	.. 3.30
Stretchlon Pvt. Ltd.	.. 3.25
Anant V. Sarmalkar	.. 3.21
Khare & Tarbunde Engrs.	.. 3.20
Sahyadri Automotive	.. 3.17
Tulsibhai Govardhanbhai Patel & Co.	.. 3.17
Ganesh Ferro Casting	.. 3.15
Shree Shakti Mills Ltd.	.. 3.11
Malegaon/Tal Kharedi Vikri Prakriya	.. 3.00
Cock Brand Sinner Bidi	.. 2.97
Petrtochem Steel Fabrics	.. 2.96
Bombay Malleable Castings & Allied Ind.	.. 2.89
Salvar Paints	.. 2.88
Nashik Dist. Coop. Spg. Mill	.. 2.82
Structural Engg. Works	.. 2.80
Capco Pvt. Ltd.	.. 2.72
Prakalp Pvt. Ltd.	.. 2.72
Ajeet Glass Pvt. Ltd.	.. 2.70
Samsher Sterling Corpn.	.. 2.63
Rohini Engg. Works Pvt. Ltd.	.. 2.63
Unimpex Pvt. Ltd.	.. 2.62
General Pigment Chem.	.. 2.59
Stretch Fibres	.. 2.57
Teknik Plant Machine Co.	.. 2.57
Maharashtra Coop. Engg.	.. 2.43

1	2
Kulkarni Foundaries	.. 2.37
Tigromia Metal & Steel Industries	.. 2.36
Merchant & Co.	.. 2.33
Automobiles Owner	.. 2.28
RB Bansilal Abhirschand Spg. Wvg. Mills	.. 2.23
Akola Dist. Milk Production Coop. Bank	.. 2.22
Khanna Rayon Inds.	.. 2.10
Hoist-O-Mech. Ltd.	.. 2.07
Trans India Pvt. Ltd.	.. 2.07
Gosalia Shipping	.. 2.05
Polyester Electronics	.. 2.03
Kelga Irrigation Con.	.. 2.00
PH Jadhav & Co.	.. 1.92
Narsing Girji Mills	.. 1.90
Sayaji Mills Ltd.	.. 1.85
Bharati Engg. Co.	.. 1.82
Fashion Printing Ltd.	.. 1.81
Noor Hospital Trust	.. 1.80
Desmet (I) Pvt. Ltd.	.. 1.79
Paper Mills	.. 1.79
Indiames	.. 1.78
GMH Ali Mohd.	.. 1.77
Central Iron Works	.. 1.77
Deccan Paper Mills	.. 1.76
New Palghat Inds.	.. 1.76
Manoharbhai Ambalal	.. 1.73
Vanaz Engg. Limited	.. 1.71
Timblo Pvt. Ltd.	.. 1.67
Timblo Private Limited	.. 1.67
Cock Brand Sinner Bidi	.. 1.66
Swastik Detective Agency Nagpur	.. 1.65
Vinay Cotton	.. 1.64
Lok Manya Mills	.. 1.59
Shuzguwa Ind. Pvt. Ltd.	.. 1.58

1		2
Slv Chemo Corrous P. Ltd.	..	1.57
Casablanca Gamon Engg. L.	..	1.57
Candy Engineering	..	1.56
Azad Tin	..	1.56
Patel Brothers	..	1.55
Maharashtra Fisheries Dev. Corp.	..	1.55
Kalamb Vikas Kharedi Sah	..	1.53
Ismail Bapati Bidi	..	1.48
Aryan Motors	..	1.44
Pioneer Rubber Mills Pvt. Ltd.	..	1.44
Sangam Electric & Mech.	..	1.40
Jhalani Tools (I) Pvt. Ltd.	..	1.39
Super Text. Engg.	..	1.37
Vidyut Cable	..	1.35
Avee Iron & Steel Works	..	1.34
Central Insecticides	..	1.33
Pyarchand Kesarimal Porwal Pvt. Ltd.	..	1.33
Shyam International	..	1.32
Patel Tobacco Bidi Works	..	1.29
Delmot Engg. Pvt. Ltd.	..	1.27
Anikhila Industries	..	1.27
Innova Engg. Pvt. Ltd.	..	1.25
Poona Udyog	..	1.25
Lal-Roe Measuring Tools	..	1.24
Nav Samaj Limited	..	1.24
Sindh Khed Sab, Vikri	..	1.23
Star Pharma Ltd.	..	1.22
Paremons Fumans Works	..	1.21
Salvi Super Structure	..	1.21
Devidayal Tubes Ltd.	..	1.21
Popular Builders	..	1.19
Miraj Class P. Ltd.	..	1.18
Becon Pharmaceuticals	..	1.17
Vijay Foundries	..	1.17

1		2
Shree Ambika Glass Works	..	1.16
JM Textile Pvt. Ltd.	..	1.14
Nagar Elec. P. Ltd.	..	1.13
Nagar Electrical P. Ltd., Nashik	..	1.12
Khamgaon Central Coop Consumer Stores	..	1.08
Jovial Corporation	..	1.01
Emulsol Ind. Product	..	1.01
Acme Plastic Inds.	..	1.00
Kayandi Engg. P. Ltd.	..	1.00
	Total	1315.52

MADHYA PRADESH

Binood Mills, Ujjani	..	429.86
Bimal Mills, Ujjani	..	122.73
Hukamchand Mills Ltd., Indore	..	122.65
Sajjan Mills, Ratlam	..	93.22
Rajkumar Mills, Indore	..	83.26
Indore Malwa United Mills, Indore	..	71.02
Indore Textiles, Ujjain	..	62.08
Bilaspur Spinning Mills, Bilaspur	..	32.89
Kalyanmal Mills, Indore	..	17.93
R.S. Belasingh H.S. School, Jabalpur	..	16.73
Hira Mills, Ujjain	..	16.15
Jaora Sugar Mills, Jaora	..	13.83
New Bhopal Textile Mills, Bhopal	..	13.83
Swadeshi Cotton & Flour Mills, Indore	..	10.51
Orient Plywood, Raipur	..	10.04
Himmat Steels, Taipur	..	9.94
Oswal Protiens	..	6.48
Sound Zevired Union Ltd. Gwalior	..	6.37
St. Elyasis College, Jabalpur	..	6.04
Olia Bidi, Burhanpur	..	5.89
Janta Higher Secondary School	..	5.47

1	2
Calcutta Bidi Co. Damoh	5.20
Keshavdas Chunnilal	5.15
St. Joseph Convent H.S. School, Jablpur	5.06
Hotel Candela, Khajurao-Chhatarpur	4.74
Chhotta Nagpur Forest-Syndicate	4.59
Jain Multi Purpose H.S. School, Sagar	4.00
St. Paul Higher Secondary School, Raipur	3.98
Sweedish Uchhatar Madhyamik Vidhyalaya	3.83
Chhatisgarh Bunker Sahkari Samiti	3.69
Johnson Royal H.S. School, Jabalpur	3.68
M.P. Jain Gurukul H.S. School, Sagar	3.52
Navin Vidhya Bhawan, Jabalpur	3.40
Janta H.S. School, Satna	3.32
Mahila Vidhalaya, Sagar	3.29
Bhatkhande Sangeet Mahavidhyalya	3.11
Bengal Nagpur Cotton Mills	3.08
Gunwantraai Hari Vallabh Bidi	3.03
Kymore Uchhatar Madhyamik Vidhyalaya	2.94
Momin Bunker, Raipur	2.84
Shri Ram H.S. School, Rampayali	2.81
F.C.I. Raipur	2.72
J. Gellattin Products	2.55
Ramesh Hanshanand, Indore	2.54
Pracharya Immunal H.S. School, Sagar	2.51
Dwarak Prasad Higher Secondary School	2.48
Kanhan School, Chhindwara	2.40
Birla Uchhatar Madhyamik Vidhyalaya	2.31
Saraswati Shishu Mandir, Balghat	2.08
Ajad H.S. School, Sagar	2.05
K.R. Ashok Kumar, Indore	1.78
Danielson English School, Chhindwara	1.74
Kumayu Bidi	1.70

1	2
Premier Brass & Metal Works, Bhopal	.. 1.67
Shyamcharan Gopicharan, Raipur	.. 1.67
Tikaram Chudaman Bidi, Raisen	.. 1.65
D.P. Mishra Uchhatar Madhyamik	.. 1.53
Smyth Purva Madhyamik Shala, Jabalpur	.. 1.38
Rewa Prakashan, Indore	.. 1.29
Ramchandra Badriprasad, Katni	.. 1.26
Bhagwandas Mohanlal	.. 1.18
Saraswati Shishu Mandir, Sagar	.. 1.17
Mission Primary School, Sadar Bazar	.. 1.12
Principal Shishu Mandir, Damoh	.. 1.06
Basand Bidi Factory, Burhanpur	.. 1.05
Naresh Kumar Churaman Bidi, Indore	.. 1.05
Dwarak Prasad H.S. School, Kapurdha	.. 1.04
Total	.. <u>1277.16</u>
NORTH EAST REGION	
Rashtrabhasha Prachar Samiti	.. 13.93
P.N.D. Mechanical Work Shop	.. 7.23
Sibson Cont. and Company	.. 6.90
Brahmputra Jute Mfg. Ltd.	.. 6.83
Associated Industry (N.T.C.)	.. 6.56
Patikchenre T.E. Tripura	.. 6.30
Assam Spun Sim Mill	.. 5.72
Manipur State Cop. Consumer Federation	.. 5.33
Halicherra T.E. Tripura	.. 3.29
Assam Silimanite Workshop	.. 2.70
P.W.D. Mechanical Work Shop	.. 2.69
Ply-Board India, Makur	.. 2.68
Manipur Handloom & Handicoop, Makum	.. 2.06
Mohan Pur T.E. Tripura	.. 1.79
Manipur Khadi Levilla Indistry	.. 1.49
Sarla T.E. Tripura	.. 1.13
Assam Govt. Marketing Corporation	.. 1.06
Total	.. <u>77.69</u>

1	2
Calcutta Bidi Co. Damoh	.. 5.20
Keshavdas Chunnilal	.. 5.15
St. Joseph Convent H.S. School, Jablpur	.. 5.06
Hotel Candela, Khajurao-Chhatarpur	.. 4.74
Chhotta Nagpur Forest-Syndicate	.. 4.59
Jain Multi Purpose H.S. School, Sagar	.. 4.00
St. Paul Higher Secondary School, Raipur	.. 3.98
Sweedish Uchhatar Madhyamik Vidhyalaya	.. 3.83
Chhatisgarh Bunker Sahkari Samiti	.. 3.69
Johnson Royal H.S. School, Jabalpur	.. 3.68
M.P. Jain Gurukul H.S. School, Sagar	.. 3.52
Navin Vidhya Bhawan, Jabalpur	.. 3.40
Janta H.S. School, Satna	.. 3.32
Mahila Vidhalaya, Sagar	.. 3.29
Bhatkhande Sangeet Mahavidhyalya	.. 3.11
Bengal Nagpur Cotton Mills	.. 3.08
Gunwantraai Hari Vallabh Bidi	.. 3.03
Kymore Uchhatar Madhyamik Vidhyalaya	.. 2.94
Momin Bunker, Raipur	.. 2.84
Shri Ram H.S. School, Rampayali	.. 2.81
F.C.I. Raipur	.. 2.72
J. Gellattin Products	.. 2.55
Ramesh Hanshanand, Indore	.. 2.54
Pracharya Immunal H.S. School, Sagar	.. 2.51
Dwarak Prasad Higher Secondary School	.. 2.48
Kanhan School, Chhindwara	.. 2.40
Birla Uchhatar Madhyamik Vidhyalaya	.. 2.31
Saraswati Shishu Mandir, Balghat	.. 2.08
Ajad H.S. School, Sagar	.. 2.05
K.R. Ashok Kumar, Indore	.. 1.78
Danielson English School, Chhindwara	.. 1.74
Kumayu Bidi	.. 1.70

1		2
Premier Brass & Metal Works, Bhopal	..	1.67
Shyamcharan Gopicharan, Raipur	..	1.67
Tikaram Chudaman Bidi, Raisen	..	1.65
D.P. Mishra Uchhatar Madhyamik	..	1.53
Smyth Purva Madhyamik Shala, Jabalpur	..	1.38
Rewa Prakashan, Indore	..	1.29
Ramchandra Badriprasad, Katni	..	1.26
Bhagwandas Mohanlal	..	1.18
Saraswati Shishu Mandir, Sagar	..	1.17
Mission Primary School, Sadar Bazar	..	1.12
Principal Shishu Mandir, Damoh	..	1.06
Basand Bidi Factory, Burhanpur	..	1.05
Naresh Kumar Churaman Bidi, Indore	..	1.05
Dwarak Prasad H.S. School, Kapurdha	..	1.04
	Total	1277.16
NORTH EAST REGION		
Rashtrabhasha Prachar Samiti	..	13.93
P.N.D. Mechanical Work Shop	..	7.23
Sibson Cont. and Company	..	6.90
Brahmputra Jute Mfg. Ltd.	..	6.83
Associated Industry (N.T.C.)	..	6.56
Patikchenre T.E. Tripura	..	6.30
Assam Spun Sim Mill	..	5.72
Manipur State Cop. Consumer Federation	..	5.33
Halicherra T.E. Tripura	..	3.29
Assam Silimanite Workshop	..	2.70
P.W.D. Mechanical Work Shop	..	2.69
Ply-Board India, Makur	..	2.68
Manipur Handloom & Handicoop, Makum	..	2.06
Mohan Pur T.E. Tripura	..	1.79
Manipur Khadi Levilla Indistry	..	1.49
Sarla T.E. Tripura	..	1.13
Assam Govt. Marketing Corporation	..	1.06
	Total	77.69

ORISSA

Paradeep Port Clearing, Forwarding	..	29.13
Shree Durga Glass (P) Ltd. Cuttack	..	18.26
Cadre Committee, Angul Central Coop. Bk	..	10.51
Utkal Weavers' Co-op. Spinning Mills Ltd.	..	7.40
Orissa Industries Ltd., Cuttack	..	7.26
Orissa Eng. & Erectors, Tomando, Puri	..	6.88
Tatanagar Transport Corpn. Bhubaneswar	..	6.50
Harihar Coop. Labour Contract Society Ltd.	..	5.38
Orissa Agro Industries Corpn.	..	4.73
Aluminium Products, Industrial Estate	..	4.53
Executive Eng., Camp & Building Rengali	..	4.52
Orient Paper Mill's Girls High School	..	4.22
Tribal Development Coop. Corporation Sunabda	..	4.16
Jayshree Chemicals (P) Ltd., Ganjam	..	3.91
Orient Paper Mill's School	..	3.80
Executive Eng., Stores & Mechanical Division	..	3.61
Wild Life Conservation Division	..	3.55
Orissa Fertilizer & Chemicals Ltd.	..	3.05
Orissa State Housing Board, Bhubaneswar	..	3.04
Executive Engineer, Koraput P.H. Division	..	2.91
E.H.T. Construction Division, Baripada	..	2.85
Executive Engineer, Prachi Division	..	2.81
Orissa Mineral Development Company Ltd.	..	2.80
Industrial Infrastructure Development	..	2.80
Executive Eng. Dhenkanal P.H. Division	..	2.55
Rourkela Construction, Industrial Estate	..	2.51
The Matrubhumi, Darghabazar, Cuttack	..	2.38
Orissa State Handloom Development Corporation	..	2.26
Government Cement Pipe Factory	..	2.15
Executive Engineer, Berhampur P.H. Division	..	2.11
B. Pattnaik Mines Orissa	..	2.11
Berhampur Powerloom Weavers Coop. Society	..	2.02

1		2
Gandhi Mahavidyalaya, Rourkela 4	..	1.99
Executive Eng. E.H.T. Division, Rourkela	..	1.95
Orissa Mineral Development Company Division	..	1.93
Executive Engineer, Gopalpur Port	..	1.91
Executive Engineer, Kalo Irrigation Division	..	1.85
Pressels (P) Ltd., Madhupatna, Cuttack	..	1.82
Executive Engineer, Balasore (R&B) Division	..	1.78
Kedarmull and Sons, Rourkela	..	1.73
Rice Godown of Barjamda, OMD Company Ltd.	..	1.71
Bhanjanagar Regional Co-op. Mill Society Ltd.	..	1.63
Orissa Manganese & Minerals (P) Ltd.	..	1.58
Indian Refractory Works, Rourkela	..	1.52
Executive Eng., Indravati Dam Division	..	1.52
Executive Engineer, Berhampur Irrigation	..	1.49
Executive Eng. No. I, Orissa State H. Brd.	..	1.44
Orissa Tourism Development Corporation Bhubaneswar	..	1.39
Regional Coconut Research Station	..	1.33
Executive Eng. Rengali Left Rhb. Division	..	1.31
Tribal Development Coop. Corporation	..	1.30
Kalinga Weavers' Coop. Spng. Mills Ltd.	..	1.25
Tribal Development Co-operative Corporation	..	1.18
Executive Eng. No. II, Orissa State Housing Board	..	1.14
Sermeda Bhadrasahi Manganese Mines	..	1.13
Inter Exports, Narasinghpur House Puri	..	1.13
Project Constn. Organ. Bhubaneswar	..	1.09
Hirakud Industrial Works	..	1.05
Phulbani Minor Irrigation Division	..	1.02
Tribal Development Coop. Corporation, Lahuni	..	1.00
	Total	207.87

PUNJAB

PB	Layallpur Khalsa College, Jalandhar	..	27.60
PB	Ramgarhia College, Phagwara	..	16.99
PB	Sikh Newspaper Ltd., Jalandhar	..	7.84
PB	Sutlej Construction Pvt. Ltd. Chandigarh	..	3.26
PB	Ramgarhia Girls College, Ludhiana	..	3.23
PB	Ramgarhia Girls High School, Ludhiana	..	2.69
PB	Partap Paper Mills, Batala	..	2.57
PB	Shehzada Nand College, Amritsar	..	2.45
PB	Ramgarhia High School, Ludhiana	..	2.38
PB	Saint Francis School, Tarn Taran	..	2.31
PB	Panipat Woollen Mills, Kharar	..	2.20
PB	Ajanta Co. Education, Amritsar	..	2.17
PB	Kharar Textile Mills, Kharar	..	2.14
PB	Hansraj Mahajan & Sons Pvt. Ltd., Jalandhar	..	1.78
PB	Public Roadways, Hosiarpur	..	1.58
PB	Harkishan Public School, Patti, Amritsar	..	1.58
PB	S.S.N. College for Women, Amritsar	..	1.54
PB	New Model Industries Pvt. Ltd., Jalandhar	..	1.46
PB	Jagatjit Fastners, Kapurthala	..	1.43
PB	M. & I. Watches, Parwanoo (HP)	..	1.30
PB	K.K. Anand Poanta Sahib (HP)	..	1.25
PB	New India Embroidary Mills, Chheharta	..	1.17
PB	Viken Electricals Works, Jalandhar	..	1.03
Total		..	91.95

RAJASTHAN

Jaipur Udyog Ltd., Swaimodhopur	..	24.05
Shri Ram Fertilizers & Chemicals, Kota	..	20.42
Perfect Thread Mills, Udaipur	..	19.92
Jaipur Spg. & Wvg. Mills, Jaipur	..	17.24
Manglam Cement, Kota	..	15.64
Udaipur Cement Works, Udaipur	..	14.04
Man Industrial Corporation, Jaipur	..	13.39
Jaipur Udyog Ltd. Swaimadhopur	..	11.41
West Saket Co-op. Lab. Contractor Scty.	..	8.86
Jaipur Glass & Potteries Works Ltd.	..	6.25
Saraf Paper Mills, Alwar	..	4.44
Krishna Mills, Beaver	..	4.40
Sidhha Syntex Ltd. Udaipur	..	4.31
Pannalal Premraj	..	3.83
Pratap Rajasthan Copper Foils & Lemtr.	..	3.41
Advance Paper Mills, Udaipur	..	3.23
Goyal Brothers, Bharatpur	..	2.85
Ganesh Int. Udyog, Jaipur	..	2.71
East Suket Lab. Contractor Society Ltd.	..	2.28
Kaljipuri Soad Stone Mines, Jaipur	..	2.22
United Motors, Jaipur	..	2.19
Bhanwar Lal Mfg. Bundi	..	1.70
Satsuban Paper Mills, Alwar	..	1.57
Ess Dec Carpets, Jaipur	..	1.53
Vinod Processing Works, Bikaner	..	1.52
Ishwar Industry, Alwar	..	1.41
Babubhai Rashid Bhai, Karauli	..	1.41
Vivekanand Vidya Niketan, Jaipur	..	1.39
Bhagwati Prasad Sekhsaria, Sriganganagr	..	1.30
Gokul Narain Aditya Narain, Jaipur	..	1.25
Kamla Asbestos Cement Industries, Beaver	..	1.23

1		2
R.T.D.C., Jaipur	..	1.15
Hanuman Prasad Singhanian, Bikaner	..	1.13
Bal Ghar Deepak Marg Adarsh Nagar	..	1.11
Peacock Travels (P) Ltd., Jaipur	..	1.08
Adamn Pharmaceutical Jaipur	..	1.08
Krishna Kapoor Carpet Factory, Jaipur	..	1.08
Surface Finishing Equipment Co. Jodhpur	..	1.08
Venketshwar Synthetics Jaipur	..	1.07
Dholpur Glass Work, Dholpur	..	1.06
Habibur Rehman Beedi Works, Tonk	..	1.06
Power Equipment Co. Jaipur	..	1.06
Raj. Machinery Mart (P) Ltd., Udaipur	..	1.06
Yadav Freight Carriers, Ajmer	..	1.05
Fancy Stone India, Ltd. Udaipur	..	1.02
Total	..	216.49

TAMIL NADU

Industrial Chemicals & Monomars Ltd.	..	112.18
Raja & Company	..	92.34
The Mahalakshmi Textiles Mills Ltd.	..	91.56
Mettur Textiles Industries Ltd.	..	59.98
T.P. Sokkalal Ramsait Factory, Ltd.	..	57.23
Standard Motor Products of India Ltd.	..	45.31
A.R.K. Kuthus, Chippi Beedi Co., Trichy	..	31.83
Madhu Spinning and Weaving Mills P. Ltd.	..	29.14
Radhakrishna Mills Ltd., Coimbatore	..	27.38
B.S. Sundaravadival Mudaliar & Sons	..	26.06
Soma Sundaram Mills Ltd., Coimbatore	..	25.76
Sayadu Beedi & Company, Sindhupondurai	..	21.00
Vasantha Mills Ltd. (Closed)	..	19.38
Hautin Beedi Co., Trichy	..	18.23
Sudarsan Chits, Madras-14	..	16.77

1	2
The Bhavani Mills Ltd., Coimbatore	.. 16.70
Sudarsan Finance Corporation, Madras	.. 15.66
Tirupur Cotton Spng. and Wvg. Mills Ltd.	.. 15.59
M.S.N. Sundaram Pillai 222 Beedi Company	.. 15.02
No. 8 Abdul Gafoor, 903 Steam Beedi	.. 14.48
T.S. Samy & Company, Trichy	.. 13.57
Kaleeswarar Mills Ltd., Coimbatore	.. 13.30
Devandra Trading Company	.. 11.80
Mettur Textiles Industries Ltd.	.. 10.50
Bharathi Mills, Pondicherry	.. 10.06
V.K. Kaliappa Gounder & Sons, Jolarpet	.. 9.36
C.S.W. Mills Ltd., Coimbatore	.. 8.95
Royal Corporation, Madras-32	.. 8.02
Pankaja Mills Ltd., Coimbatore	.. 7.51
Aleem & Co.	.. 7.37
5 No. Beedi Company, Melapalayam	.. 7.20
Krishna Rao Body Works, Ambathur	.. 6.74
Anglo French Textiles, Pondicherry	.. 6.26
C.S.I. Ewart Matric. High. Sec. School	.. 6.02
Dalmia Cement (Bharat Ltd.) Dalmiapuram	.. 6.00
Jayalakshmi Mills Ltd., Coimbatore	.. 5.77
Measureall Engg. Company Pvt. Ltd.	.. 5.69
Seventh Day Advst. Matric. High. Sec. School	.. 5.56
Pilot Pen Co. Ltd., Pugal	.. 5.43
Lakshmi Shanmuga Spinning Mills, Ltd.	.. 5.40
Adhilakshmi Mills, Madurai	.. 5.37
New City Engineering Works (Closed)	.. 5.22
Guru Nanak Matric. Hr. Sec. School	.. 5.03
Tanjam, Ariyalur	.. 5.00
Velusamy Textiles, Madurai	.. 4.88
Chettinadu Cement Corporation, Puliur	.. 4.87
Mettur Textiles Industries Limited	.. 4.84
Thanjavur West Sarvodaya Sangh	.. 4.82

1	2
Sultan Pillai & Sons, Thirunelveli	.. 4.66
Sri Ramalinga Choodambigai Mills Ltd.	.. 4.50
Iris Engg. Industries Pvt. Ltd.	.. 4.41
Engine Beedi Co., Trichy	.. 4.27
Seshasayee Industries, Vadalur	.. 3.94
E.D.P. Higher Sec. School, Thanjavur	.. 3.82
CMS Matric. Higher Sec. School	.. 3.64
Pullicar Mills Ltd., Tiruchengodu	.. 3.49
Garuda Chits & Company, Madras-14	.. 3.47
Kareen & Co.	.. 3.39
Radio Beedi Company, Trichy	.. 3.35
Krishnan & Sons, Melapalayam	.. 3.22
Somasundram Super Spinning Mills	.. 3.13
Everest Engineering Works, Coimbatore	.. 3.00
Arignar Anna Sugar Mills, Thanjavur	.. 2.99
A.K. Beedi & Co., Trichy	.. 2.93
Samy Co., Sun Brand Beedi Firm, Trichy	.. 2.90
Sri Sarada Mills Ltd., Coimbatore	.. 2.88
South India Tobacoo Company, Mukkudal	.. 2.86
Dg. Velusamy, Ambasamudram	.. 2.86
Chemech Laboratories Ltd.	.. 2.80
King Beedi & Company, Melapalayam	.. 2.75
Armcess Engg. (P) Ltd., Madras-32	.. 2.63
Deccan Sugars, Pgr. Arignar Anna Sugar	.. 2.57
Sundaram Spinning Mills (P) Ltd.	.. 2.54
Begavathi Vilas Cigar Factory	.. 2.53
Ganges Printing Ink Factory	.. 2.47
Kothari Sugars & Chemicals, Lalgudi	.. 2.47
Kandasamy Spinning Mills, Bhavani	.. 2.40
S.D.A. Eng. School, Thanjavur	.. 2.25
Seventh Day Advntst. Eng. School	.. 2.22
Chakravarthy International Matric	.. 2.19
New Great Shoe Co., Chrompet, Madras	.. 2.18
Vijayakumar Mills Ltd.	.. 2.15

1	2
Jayalakshmi Mills Ltd., Coimbatore	.. 2.12
Modern Cafe, Madras	.. 2.06
Alagappa Spinning Mills, Madurai	.. 2.04
Chinezer Matric. School, Madras	.. 1.92
Food Craft Institute, Thuvakudi	.. 1.91
CBE Mugugan Mills Ltd., Coimbatore	.. 1.84
Venus Moulders, Virugambakkam Madras	.. 1.83
Krishnamenon Textiles, Madurai	.. 1.77
M.I.E.T. Polytechnic, Trichy 20	.. 1.75
Blaze & Central, Madras-2	.. 1.74
Benil Leathers Corpn. Chrompet, Madras	.. 1.71
Hindustan Security & Detective Service	.. 1.48
Ramakrishna Industries P. Ltd.	.. 1.47
Peranur Powerloom Weavers'	.. 1.46
Seventh Day Adventist Matric. School	.. 1.45
Tiruvalluvar Co-Op. Press, Madras-2	.. 1.41
Co-operative Sales Society Ltd.	.. 1.38
Madras Munium Beedi Company, Kukkudal	.. 1.38
The Kumari Industrial Weaver Co-Operative Society	.. 1.35
Muslim Art College, Thiruvithan Code.	.. 1.34
The Aruna Paper Caps Industries	.. 1.32
Morning Star Polytechnic, Chunkankadai	.. 1.31
Dharapuram Powerloom Complex	.. 1.28
Malabar Beedi Factory, Hosur	.. 1.27
Techno Rubber and Allied Products CBE	.. 1.25
Seventh Day Advntst. Matric. School	.. 1.25
Southern Bottlers (P) Ltd., Guindy	.. 1.22
Krishna Rao Body Work (P) Ltd., Hosur	.. 1.21
Kani Textiles, Madurai	.. 1.16
Pitchairra Textiles, Madurai	.. 1.14
Micro Tools Ltd., Madras	.. 1.12
Kumaravel Beedi Factory, Mukkudal	.. 1.12
Bagyalakshmi Trading Company	.. 1.10

1		2
Tamil Nadu Newsprint Ltd., Pugalur	..	1.09
B.S. Mootha Girls Senior Secondary School	..	1.05
Peranur Powerloom Weavers'	..	1.05
Industrial Feeders, Ambathur, Madras	..	1.01
J.P. Tobacco Products, Tenkasi	..	1.00
	Total	1110.36

UTTAR PRADESH

U.P. Industrial Limited, Lucknow	..	117.25
Swadeshi Cotton Mills, Kanpur	..	105.88
Nawabganj Sugar Mills, Hardoi	..	77.77
U.P. Chalchitra Nigam Ltd., Lucknow	..	52.55
U.P. Chalchitra Nigam Limited, Lucknow	..	52.55
New Victoria Mills, Kanpur	..	45.27
Sahara India, Lucknow	..	42.43
H.R. Sugar Factory	..	38.65
Atherton Mills, Kanpur	..	34.70
Laxmi Rattan Cotton Mills, Kanpur	..	34.43
U.P.S.S.C. Ltd., Gorakhpur	..	31.68
Tiger Hardware & Tools, Aligarh	..	30.17
U.P.S.S.C. Ltd., Buland Shahr	..	30.10
U.P.S.S.C. Ltd., Siswa Bazar, Gorakhpur	..	27.75
Ratna Sugar Mills	..	25.08
Laxmi Sugar & Oil Mills, Hardoi	..	22.30
U.P.S.S.C. Ltd., Behraich	..	18.71
U.P.S.S.C. Ltd., Barabanki	..	18.45
U.P.S.S.C. Ltd., Siswa Bazar, Meerut	..	13.99
Meerut Straw Board Mills, Meerut	..	13.81
U.P.S.S.C. Ltd., Chhitauni	..	12.73
U.P.S.S.C. Ltd., Barabanki	..	12.70
Himalaya Magnesite Mines, Pithoragarh	..	12.56
Bijli Cotton Mills, Hathras	..	11.44
Postal Seal Corporation, Aligarh	..	10.18

1		2
Tiger Locks Limited, Aligarh	..	8.45
E. Shefton & Co., Mirzapur	..	7.53
U.P.S.S.C. Ltd., Basti	..	6.99
Lord Krishna Textile Mills, Saharanpur	..	5.76
Cawnpore Chemicals, Kanpur	..	5.62
Madan Industries, Meerut	..	4.68
Laxmi Kattha Industries, Bijnore	..	4.42
Kanpur Jute Udyog, Kanpur	..	4.32
U.P. Refractories	..	3.83
Indo Chem	..	3.70
National Steel & General Mills, Gbd.	..	3.55
Lr. Engineering, Kanpur	..	3.52
University Press, Nainital	..	3.52
Indian Rolling Mills, Kanpur	..	3.24
Zenith Electricals, Ghaziabad	..	3.23
Ruby Industries, Kanpur	..	2.88
Guru Nanak Engineering	..	2.80
Bramees Suri (Pvt.) Ltd.	..	2.77
K. Ray & Co., Varanasi	..	2.72
Allied International Products	..	2.48
Tiger Products Limited, Aligarh	..	2.48
Kajco Industries, Agra	..	2.46
Spring India Ltd., Ghaziabad	..	2.42
Guru Nanak Diesel Engineering	..	2.29
Majestic Appeals	..	2.02
P.V.K. Distillery, Ghazipur	..	2.00
Christian Hospital, Etah.	..	1.92
Metal Products Mft. Co., Varanasi	..	1.88
Co-Operative Drugs & Paints	..	1.84
Sodhi Transport Co., Agra	..	1.68
Eye Hospital, Behraich	..	1.62
Wig & Sons, Kanpur	..	1.57
Northern Plastic	..	1.57
Muir Mills, Kanpur	..	1.56

1		2
Sansar Fountains, Ghaziabad	..	1.56
Magnesite Mines, Pithoragarh	..	1.54
Allahabad Glass Works, Allahabad	..	1.49
R.R. Engineering Company, Bareilly	..	1.48
U.P.S.R.T.C., Nainital	..	1.47
Agricultural Industries	..	1.43
Balbhadra Prasad and Sons, Azamgarh	..	1.38
P.W.D. Workshop, Allahabad	..	1.32
R.K. Textiles	..	1.23
Agency Sufla Pharmacy, Etawah	..	1.15
R.P. Steel & Alloys, Bareilly	..	1.12
Allodial Chemical Manufacturing Co.	..	1.11
Ashoka Woollen Mills, Allahabad	..	1.10
Ashoka Wollen Mills, Allahabad	..	1.10
System Control & Transport, Meerut	..	1.10
Drumes Pharmaceuticals, Varanasi	..	1.09
Hind Cycles, Ghaziabad	..	1.03
Oswal Enterprises	..	1.02
J.E.C. Combacts, Ghaziabad	..	1.02
Kajco Industries, No. II, Agra	..	1.01
	Total	1031.20

WEST BENGAL

Empire Jute Mill Co. Ltd., 24 Pargans	..	208.00
Cycle Corporation of India (Asansol Fty)	..	109.00
Indo Japan Steel Ltd., Calcutta	..	56.56
Bengal Laxmi Cotton Mills, Hooghly	..	52.32
Calcutta Jute Mfg. Co., Calcutta	..	38.66
Central Cotton Mills, Howrah	..	33.94
Naskarapara Jute Mills, Howrah	..	32.00
Basumati Corporation, Calcutta	..	30.95
Canton Carpentry Works, Calcutta	..	24.11
Rampooria Cotton Mills, Hooghly	..	19.75

1	2
Neo Pipes and Tubes	.. 19.67
Associated Ass by Inds., Calcutta	.. 19.50
Dem Dim Tea Estate, Jalpaiguri	.. 18.75
Eastened Paper Industries Ltd.	.. 18.73
Moondakote Tea Estate, Darjeeling	.. 17.92
National Iron and Steel Ltd., Howrah	.. 17.19
Shri Mahalaxmi Cotton Mills, 24 Pargana	.. 17.03
The Small Tools Mfg. Co. India Ltd., Calcutta	.. 16.05
Weigh Bird (India) Ltd., 24 Pargana	.. 15.87
Sulekha Works, Calcutta	.. 15.76
Anadapur T.E.	.. 15.20
Cycle Corporation of India Ltd., Unit 1, Nadia	.. 15.04
National Pipes and Tubes	.. 13.70
Arati Cotton Mills, Calcutta	.. 13.44
Scientific Indian Glass Co. Ltd., Calcutta	.. 13.02
The Sgr. Industries Ltd., Calcutta	.. 12.49
R.K. Industries, Howrah	.. 11.46
Das Consultants, Calcutta	.. 11.08
Albraco Metal Works, Calcutta	.. 11.00
Hind Galvanizing and Engg. Ltd., Howrah	.. 10.96
Cycle Corporation of India Ltd., Nadia	.. 10.51
Bengal Fine. & Spg. & Wvg. Mill No. 1	.. 10.21
Shri Bajrang Elec Steel Co., Howrah	.. 10.05
Manjha Tea Estate	.. 9.37
Keymor Begshawe Mfg. Co. (P) Ltd., Calcutta	.. 8.77
Carter Pooar and Co., Calcutta	.. 8.64
Reynell Burn Ltd., Howrah	.. 8.48
Matigara Tea Estate	.. 8.27
Pandom Tea Estate, Darjeeling	.. 8.06
Poddar Sanitary Works, Calcutta	.. 8.05
B.S. Engg. Corporation, Dum Dum	.. 7.98
Looksan Tea Estate Corporation, Jalpaiguri	.. 7.94
Appolo Zipper Co. Pvt. Ltd.	.. 7.92

1	2
Gielle Tea Estate, Jalpaiguri	.. 7.41
Bharat Overseas (P) Ltd.	.. 7.40
Mayurakshi Cotton Mills Ltd., Birbhum	.. 7.11
Sachindra Chandra Tea Estate	.. 6.91
Indian Red Cross Society	.. 6.74
Ganges Printing and Ink Fty., Calcutta	.. 6.69
Hindustan Steel and Co.	.. 6.18
Naxalbari Tea Estate	.. 5.98
Associated Porcelain (P) Ltd., 24 Pargana	.. 5.89
Hindock Engg. Co., Howrah	.. 5.73
East India Industries, 24-PGS	.. 5.68
Hindustan Steel and Wire Production, Howrah	.. 5.65
Rangmock Tea Estate, Darjeeling	.. 5.40
Red Bank Tea Estate, Jalpaiguri	.. 5.34
Pashok Tea Estate, Darjeeling	.. 5.11
Ceico (I) Ltd., 24 Parganas	.. 5.00
Precision India (P) Ltd.	.. 4.65
Shikarpur Tea Estate, Jalpaiguri	.. 4.50
Salim Hill Tea Estate, Darjeeling	.. 4.46
People's Motor Engg. Fty., Howrah	.. 4.22
International Rubber, Calcutta	.. 4.21
Raja Tea Estate	.. 4.20
Aajkal Publication (P) Ltd.	.. 3.84
Ambiok Tea Estate, Darjeeling	.. 3.67
Cedar Tea Estate, Darjeeling	.. 3.62
Spring Sales, 24-Parganas	.. 3.54
East Coast & Paper Production (P) Ltd.	.. 3.23
Bright Wires (P) Ltd.	.. 3.22
State Fisheries Development Corporation, Calcutta	.. 3.12
Chuniajhora Tea Estate, Jalpaiguri	.. 3.12
Vah Tukovar Tea Estate, Darjeeling	.. 3.11
D.N. Dey Homoeopathic Med. Col. & Hospital	.. 3.06
D.N. Metal, Howrah	.. 2.91
Sodepur Cotton Mills, 24-Parganas	.. 2.87

1		2
P. Sett. and Com., Calcutta	..	2.85
National Rubber Works	..	2.63
Jyoti Wealing Fty., Calcutta	..	2.63
Bagri Steel Inds. Ltd.	..	2.49
Poobang Tea Estate, Darjeeling	..	2.48
Universal Lamp Works, Calcutta	..	2.41
Union Engg. Works, Howrah	..	2.30
Dharanipur Tea Estate, Jalpaiguri	..	2.28
People s Motor Engg. Fty. 1, Howrah	..	2.23
North Tukvar Tea Estate	..	2.10
Lumbani Park Mental Hospital, Calcutta	..	2.10
Hindustan Casting and Engg., Howrah	..	2.10
S.I. Engg. Co. Ltd., Howrah	..	2.02
Chemical Fabrication (P) Ltd.	..	2.00
Ityadi Prakashani, Calcutta	..	1.95
Manindra Mills Ltd., Murshidabad	..	1.92
M.M. Prosad (P) Ltd., Calcutta	..	1.92
Majerdabari Tea Estate, Jalpaiguri	..	1.90
Bangashree Cotton Mills, 24-Parganas	..	1.87
Kerala Valley Tea Estate, Jalpaiguri	..	1.80
Bengal Textile Mills, Murshidabad	..	1.75
Chamong Tea Estate, Darjeeling	..	1.67
Gayaganga Tea Estate, Darjeeling	..	1.56
Carew and Co., Burdwan	..	1.55
Durgapur Factory and Engg., Burdwan	..	1.50
Hijli Co-operative Society Ltd., Midnapore	..	1.43
Bhandarpur Tea Estate, Jalpaiguri	..	1.41
Shalimar Group (P) Ltd.	..	1.35
Rungmeet Tea Estate, Darjeeling	..	1.30
Bhernobari Tea Estate, Jalpaiguri	..	1.26
Howrah Engg. Concern, Howrah	..	1.23
East Asia Skin Copn., Calcutta	..	1.22
Rangaroon Tea Estate, Darjeeling	..	1.20
Bhagatpur Tea Estate, Jalpaiguri	..	1.00
	Total ..	1250.58
	Grand Total ..	9,344.17

APPENDIX A.4

**Statement of Exempted Establishments which are in default of Provident
Fund dues of Rupees one lakh and above to their Board of Trustees
as on 31st March, 1991**

Name of the Establishment	Amount (Rs. in lakhs)	Total
1	2	3
ANDHRA PRADESH		
Uniloids Ltd. Hyderabad ..	3.16	3.16
BIHAR		
Bihar State Road Transport Corpn. ..	1188.56	
Bihar State Sugar Corpn. Unit, Motipur ..	20.44	
High Tension Insulator Factory, Ranchi ..	19.67	
Mica Trading Corpn. Patna ..	15.12	
Bihar State Co-op. Marketing Division ..	11.33	
Electrical Equipment Factory, Ranchi ..	10.51	
India Firebricks Insulator Co. Ltd. ..	9.67	
Bihar State Co-operative Bank, Patna ..	4.25	
Bihar State Super-Phosphate Factory ..	3.81	
Bihar State Sugar Corpn. Unit, Lohat ..	3.32	
Ashoka Cement Ltd., Dalmianagar ..	3.03	
United Distilary (P) Ltd., Nirganj Baran ..	2.44	
Kumardhubi Fire Clay & Silica Works ..	1.95	
		1294.10
DELHI		
United India Periodicals (P) Ltd. ..	20.14	20.14
GUJARAT		
Gujarat State Road Transport Corpn. ..	49.60	
The Gaekwar Mills Ltd. Bilimora ..	48.56	
The Vijaya Mills Co. Ltd., Ahmedabad ..	5.14	
The Vania Silk Mills Ltd., Bilimora ..	3.58	
Shree Shubhalaxmi Mills Company ..	2.94	
		109.82

1	2	3
HARYANA		
I.D.P.L., Gurgaon	.. 299.95	299.95
KARNATAKA		
K.R. Mills, Mysore	.. 1.74	1.74
KERALA		
Fact, Udyogomandal	.. 15.64	
Gravancore Rayons Ltd.	.. 5.34	
Kondotty PCC Society Ltd.	.. 1.83	
Alind Kundara	.. 1.54	
Most Products of India Ltd.	.. 1.30	25.65
MAHARASHTRA		
Laxmi Vishnu Mfrg. Co. Ltd.	.. 96.83	
Finlay Mills Limited	.. 24.58	
Gold Mohur Mills Ltd.	.. 21.99	
Western India Spg. & Wvg. Mills Ltd.	.. 20.73	
Khandesh Spg. & Wvg. Mills	.. 17.59	
Swan Mills Ltd.	.. 16.61	
Sriniwas Cotton Mills	.. 16.10	
Model Mills Limited	.. 10.47	
Swan Mills Ltd.	.. 7.96	
Jasmine Mills Ltd.	.. 5.40	
Raman & Demn Ltd.	.. 4.82	
Alcock Ashdown & Co. Ltd.	.. 4.37	
Elphinstone Spg. & Wvg. Mills Ltd.	.. 2.45	
Kirloskar Ghatge Patil Auto Ltd.	.. 1.26	251.16
MADHYA PRADESH		
Hukum Chand Mills Ltd. Indore	.. 49.56	
Shri Sajjan Mills Ltd. Ratlam	.. 12.14	

1		2	3
Rajkumar Kumar Mills Ltd., Indore	..	8.15	
Burhanpur Tapti Mills Ltd., Burhanpur	..	5.19	
Hindustan Motors Ltd., Pitampur (MP)	..	1.38	
			76.42
NORTH EASTERN REGION			
Assam State Transport Corporation	..	5.80	
			5.80
ORISSA			
Orissa State Electricity Board	..	17.49	
Orissa Mining Corporation	..	3.24	
			20.73
PUNJAB			
Nil	..	0.00	
			0.00
RAJASTHAN			
Nil	..	0.00	
			0.00
TAMIL NADU			
Nil	..	0.00	
			0.00
UTTAR PRADESH			
Triveni Structurals Alld.abad	..	126.96	
Alld. Patrika, Allahabad	..	16.85	
Neoli Sugar Factory, Etah	..	11.99	
			155.80
WEST BENGAL			
Mining & Allied Machinery Corpn. Ltd.	..	858.22	
New Central Jute Mills Ltd.	..	697.00	
Angus Co. Limited	..	607.43	
Delta Jute Industry Limited	..	564.70	
Titagarh Jute Co. Ltd.	..	546.50	

1	2	3
Megna Mills Limited	..	524.00
Kankinarrah Co. Ltd.	..	513.25
Victoria Jute Mills Co. Ltd.	..	509.00
Shamnagar Jute Mills Ltd.	..	480.25
Baranagar Jute Mills Ltd.	..	418.00
Howrah Mills Limited	..	395.70
Jessop & Co. Ltd.	..	395.00
Nuddea Mills Ltd.	..	369.50
Kelvin Jute Co. Ltd.	..	360.00
Gouripore Co. Ltd.	..	334.14
Braithwaits & Co. Ltd.	..	325.00
Agarpara Co. Ltd.	..	274.00
Westinghouse Saxby Farmar	..	246.16
Shree Ambica Jute Mills Ltd.	..	238.52
Budge Budge Jute Co.	..	206.99
Bowriah Cotton Mills Ltd.	..	205.52
Eastern Mfg. Co. Ltd.	..	173.02
Naihati Jute Mills Ltd.	..	170.00
Rehabilitation Industries Corpn. Ltd.	..	148.26
Amrita Bazar Patrika Ltd.	..	129.17
Shree Gouri Sankar Jute Mills Ltd.	..	123.29
North Broke Jute Mills Ltd.	..	113.00
Mohini Mills Ltd.	..	85.73
India Paper Pulp Co. Ltd.	..	77.34
Dalhousie Jute Mills	..	76.50
South Bengal State Transport Corpn. Ltd.	..	73.45
Dubber Mills, Ltd.	..	60.25
Ramnagar Cane & Sugar Co. Ltd.	..	59.74
Jugantar Ltd.	..	56.08
Burn & Co. Ltd.	..	50.68
Kamaarhati Jute Mills	..	30.28
Prabartak Jute Mills Co.	..	29.00
Waverly Jute	..	25.00
Bharat Brakes & Valves Ltd.	..	24.14

1	2	3
Beni Ltd.	..	22.78
Bengal Chemicals & Pharmaceuticals Ltd.	..	21.86
Containers & Closures Ltd.	..	21.69
Anglo Bros.	..	19.80
Fort William Co. Ltd.	..	19.30
Aluminium Mg. Co. Ltd.	..	19.15
Shree Durga Cotton Mills Ltd.	..	18.62
Wellington Jute Mills	..	17.36
Scott & Saxby Ltd.	..	16.00
Indian Standard Ltd. & Wagon Ltd.	..	15.60
Unit National Rubber Ltd.	..	15.05
Bharat Process & Mechanical Engineers	..	14.58
Standard Pharmaceuticals Ltd.	..	13.15
Ganges Manufacturing Co. Ltd.	..	13.00
Bangal Salt & Co. Ltd.	..	10.75
Sen & Pandit Pvt. Ltd.	..	10.00
Tyre Corpn. of India Unit-Inchek Tyre Ltd.	..	9.91
American Refrigerator	..	9.32
Simon Curves (I) Ltd.	..	8.35
Oriental Metal Industries Ltd.	..	7.23
Indian Health Institute & Laboratory	..	5.06
Shalimar Rope Works Ltd.	..	5.03
Sur Enamel & Stamping Ltd.	..	4.83
Basanti Cotton Mills Ltd.	..	4.32
W.S. Cresswell Co. Pvt. Ltd.	..	3.96
Bharat Ophthalmic Glass Ltd.	..	3.30
B.B.J. Construction Co. Ltd.	..	3.09
Esst. Bengal Engg. Works	..	2.25
Steel & Allied Products Ltd.	..	2.25
Robert Hudson India Ltd.	..	1.76
National Pipes Tubes Ltd.	..	1.70
Himalaya Shipping Co. Ltd.	..	1.47
Bird Jute and Export Ltd.	..	1.06
Shalimar Groups	..	1.02
		10918.41
Grand Total	..	13182.88

EMPLOYEES' PROVIDENT FUND ORGANISATION
Region-wise distribution of establishments and subscribers
as on 31st March, 1991

Name of the Region		Exempted Estts.	Un-exempted establish- ments	Total Estts.	Subscribers Exempted Estts.	Subscribers Un-exempted Estts.	Total Subscribers
Andhra Pradesh	..	110	18161	18271	260814	797595	1058409
Bihar	..	212	6402	6614	339592	297550	637142
Delhi	..	200	12244	12444	313553	374089	687642
Gujarat	..	83	20351	20434	234180	682410	916590
Haryana	..	22	5932	5954	32405	330068	362473
Karnataka		132	13182	13314	262392	802013	1064405
Kerala	..	77	12088	12165	55147	725244	780391
Madhya Pradesh	..	38	6846	6884	266084	533442	799526
Maharashtra	..	435	27816	28251	737343	1783910	2521253
NE Region	..	35	2062	2097	50989	153363	204352
Orissa	..	41	4343	4384	97019	355424	452443
Punjab	..	32	9151	9183	53225	584483	637708
Rajasthan	..	47	5627	5674	135595	331270	466865
Tamil Nadu	..	453	22287	22740	423749	1619759	2043508
Uttar Pradesh	..	169	14970	15139	222857	866362	1089219
West Bengal	..	847	22591	23438	891851	1093499	1985350
Total	..	2933	204053	206986	4376795	11330481	15707276
Previous Year	..	(2907)	(192054)	(194961)	(4133520)	(10531028)	(14664548)
Increase over previous year	..	26	11999	12025	243275	799453	1042728

**Concentration of Subscribers & Establishments in Twenty Five
Industries/Major Class of Establishments**

Sr. No.	Name of Scheduled Industry/ Class of Establishments Notified by the Central Government	Number of Subscribers within the Industry	Percentage of Subscri- bers within Industry	Cumulative Percentage of Subscri- bers	Number of Establish- ments within the Industry	Percentage of Estts. within the Industry
1.	Electrical, Mechanical or General Engineering Products	2653768	16.90	16.90	32782	15.84
2.	Textiles	1985678	12.64	29.54	11591	5.60
3.	Beedi	1086652	6.92	36.46	3381	1.63
4.	Trading and Commercial	1050317	6.69	43.15	20428	9.87
5.	Road Motor Transport	643987	4.10	47.25	3856	1.86
6.	Electricity including generation transmission and distribution	592142	3.77	51.02	2078	1.00
7.	Heavy & Fine Chemicals	528924	3.37	54.29	5912	2.86
8.	Iron and Steel	512596	3.26	57.65	2483	1.20
9.	Sugar	447483	2.85	60.50	2508	1.21
10.	Educational Institutions	376902	2.40	62.90	23542	11.37
11.	Tea (except in the State of Assam)	316033	2.01	64.91	1388	0.67
12.	Jute	239717	1.53	66.44	116	0.05
13.	Paper	204287	1.30	67.74	1137	0.55
14.	Hotels & Restaurants	196220	1.25	68.99	5900	2.85
15.	Tea Plantation (Other than tea plantation in the State of Assam)	194464	1.24	70.23	643	0.31
16.	Cashewnuts	185060	1.18	71.41	710	0.34
17.	Electrical porcelain insulator of high and low tension	181040	1.15	72.56	283	0.14
18.	Rubber & Rubber Products	171611	1.09	73.65	2651	1.28
19.	Banks (doing Business in one State or Union Territory)	171586	1.09	74.74	1106	0.53
20.	Automobile Repairing & Servicing	169407	1.08	75.82	1397	0.67
21.	Cement	152294	1.00	76.82	441	0.21
22.	Printing	127701	0.81	77.63	2861	1.38
23.	Glass	126388	0.80	78.43	1210	0.58
24.	Edible oils and Fats	115418	0.73	79.16	2448	1.18
25.	Building and construction	109112	0.69	79.85	2860	1.38
	Total	12538787	79.85		133712	64.56

EMPLOYEES' PROVIDENT FUND ORGANISATION
Investment Portfolio (EPF-Main Account)
as on 31st March, 1991 (Face Value)

(Rupees in lakhs)

Category of investment	Rate of interest												
	4.75%	5.25%	5.50%	5.75%	6%	6.25%	6.50%	6.75%	7%	7.25%	7.50%	7.75%	8%
Central Loan	..	0.38	..	3712.82	25731.36	207.57	24.19	139.99	126.80	102.34	1.54	2735.83	1.20 75.50
State Government Securities													
Andhra Pradesh	..							466.70	2191.16		0.23		
Assam	..							227.53	378.00				
Bihar	..							274.21	951.73				
Gujarat	..							788.18	1621.98		4.32		
Haryana	..							368.92	750.00				
Himachal Pradesh	..							22.40	16.75				
Jammu and Kashmir	..							29.15	160.84				
Karnataka	..							396.20	975.10		0.20		
Kerala	..							435.00	1403.61				
Madhya Pradesh	..							155.40	375.25				
Maharashtra	..							698.47	715.31		6.32		
Manipur	..							80.00	10.00				
Meghalaya	..							6.00	..				
Nagaland	..							150.00	140.00				
Orissa	..							308.73	959.80				
Punjab	..							47.34	600.00				
Rajasthan	..							1043.60	1861.83		2.30		
Tamil Nadu	..							1041.43	512.43		0.49		
Tripura	..							76.90	200.00				
Uttar Pradesh	..							1504.37	1889.19		0.96		
West Bengal	..					629.52			374.30		1.56		
P.O.T.D.	..												
Special Deposit Scheme	..												
Govt. Guaranteed Security	..												
Total	..	0.38		3712.82	25731.36	207.57	653.71	139.99	8247.33	16189.62	1.54	2752.21	1.20 75.50

EMPLOYEES' PROVIDENT FUND ORGANISATION
Investment Portfolio, EPF(Main Account) holdings
as on 31st March, 1991 (Face Value)

(Rupees in lakhs)

Category of Investment	Rate of Interest													Total	Grand Total
	8.25%	8.50%	8.75%	9%	9.25%	9.50%	9.75%	10%	10.25%	10.50%	11%	11.30%	11.50%		
Central Loan ..	0.92	0.83		40.44		815.18		9782.46	1963.69	7554.80		0.15	10458.05	63476.07	63476.07
State Govt. Securities															
Andhra Pradesh	2340.28			450.03	800.00						250.95			6499.35	
Assam														605.53	
Bihar				100.00							200.00	1235.15		2761.09	
Gujarat				0.27							0.85			2415.60	
Haryana				50.00										1168.92	
Himachal Pradesh	92.00													131.15	
Jammu and Kashmir	142.61													332.60	
Karnataka	509.00			100.20							200.00			2180.70	
Kerala				100.00			600.00				150.25			2688.86	
Madhya Pradesh				100.00			100.00							730.65	
Maharashtra			8.99	16.34			1.13				0.98			1447.54	
Manipur														90.00	
Meghalaya	40.00													46.00	
Nagaland				150.00										440.00	
Orissa	1563.08			400.00			200.00				50.00			3481.61	
Punjab														647.34	
Rajasthan				100.00			275.43				0.25			3283.41	
Tamil Nadu			3.95	50.37			300.50				50.00			1959.17	
Tripura											150.00			426.90	
Uttar Pradesh	2940.18			200.42			1007.30				342.20			7884.62	
West Bengal			2.02	102.60			0.55				51.05			1161.60	40382.64
P.O.T.D.															1937.63
Special Deposit Scheme															1151949.68
Govt. Guaranteed Security															23940.99
Total :	7628.07	0.83	14.96	1960.67	800.00	815.18	2484.91	9782.46	1963.69	7554.80	1446.53	0.15	11693.20	103858.71	1281687.01
														Advices due but not received (-)	24.00
														Investment holding as per E.P.F.O. 1281663.01	

EMPLOYEES' PROVIDENT FUND SCHEME, 1952
(Revenue Recovery Certificates)

(Rs. in lakhs)

Region		Opening balance as on 1-4-90	Amount involved Opening Balance	Certifi- cates issued (1990-91)	Amt. covered in certi- ficate issued during (1990-91)	Total RRCs for disposal	Total Amount involved (Rs. lacs)	RRCs Executed (cases)	RRCs Executed Amount (in lacs)	RRCs Pending on 31-03-91	Amount involved in pending cases
Andhra Pradesh	..	1479	497.73	1243	565.87	2722	1063.60	495	135.97	2227	927.63
Bihar	..	663	267.06	16	65.88	679	332.94	101	80.90	578	252.04
Delhi	..	744	260.64	511	65.35	1255	325.99	244	144.95	1011	181.04
Gujarat	..	1282	464.85	218	90.43	1500	555.28	177	59.87	1323	495.41
Haryana	..	1169	415.54	292	173.13	1461	588.67	188	46.66	1273	542.01
Karnataka	..	568	253.61	269	225.52	837	479.13	152	64.51	685	414.62
Kerala	..	695	366.50	601	200.62	1296	567.12	341	117.19	955	449.93
Madhya Pradesh	..	3687	2383.44	368	166.29	4055	2549.73	2451	1745.95	1604	803.78
Maharashtra	..	5825	1912.77	312	203.92	6137	2116.69	628	112.49	5509	2004.20
N.E. Region	..	493	91.64	33	41.33	526	132.97	32	20.70	494	112.27
Orissa	..	1064	462.38	200	61.11	1264	523.49	200	315.09	1064	208.40
Punjab	..	1671	589.86	445	131.45	2116	721.31	1521	542.07	595	179.24
Rajasthan	..	830	243.47	45	21.07	875	264.54	113	81.95	762	182.59
Tamil Nadu	..	1077	455.01	503	279.71	1580	734.72	490	145.52	1090	589.20
Uttar Pradesh	..	3079	1902.93	71	57.42	3150	1960.35	68	148.52	3082	1811.83
West Bengal	..	9601	1712.22	581	467.57	10182	2179.79	31	77.33	10151	2102.46
Total	..	33927	12279.65	5708	2816.67	39635	15096.32	7232	3839.67	32403	11256.65

PROSECUTION CASES UNDER SECTION 14 OF EPF & MP ACT, 1952
FOR NON-PAYMENT OF PROVIDENT FUND CONTRIBUTIONS

Region		Opening Cases Bala- nce as on 01-04-90	Laun- ched during the year	Total 1+2	Cases resul- ted in Con- viction	Cases Acquit- ted/ Admo- nished	Cases With- drawn	Cases dismis- sed/ dis- charged	Cases deci- ded (Total)	Cases pend- ing to be decided	Cases pend- ing for less than 6 months	Pend- ing for 6 months to 1 year	Pend- ing for one to two years	Pend- ing for two to three years	Pending for more than 3 years
Andhra Pradesh	..	3960	1687	5647	287	26	106	0	419	5228	1783	2573	473	225	174
Bihar	..	7128	552	7680	0	0	0	45	45	7635	1140	1003	1027	1652	2813
Delhi	..	646	119	765	12	3	13	0	28	737	340	26	112	104	155
Gujarat	..	1106	57	1163	9	0	3	0	12	1151	30	92	554	382	93
Haryana	..	1431	55	1486	6	0	0	12	18	1468	193	168	263	382	462
Karnataka	..	1497	627	2124	90	47	13	41	191	1933	692	387	280	182	392
Kerala	..	331	30	361	53	81	0	0	134	227	5	25	10	80	107
Madhya Pradesh	..	1286	119	1405	0	0	0	0	0	1405	119	90	32	551	613
Maharashtra	..	6946	333	7279	1049	15	13	24	1101	6178	114	219	389	1035	4421
North Eastern	..	832	66	898	0	0	0	0	0	898	214	139	427	4	114
Orissa	..	1279	39	1318	0	0	6	0	6	1312	97	125	267	347	476
Punjab	..	945	43	988	2	0	0	0	2	986	41	64	79	164	638
Rajasthan	..	263	0	263	42	2	0	0	44	219	0	0	0	128	91
Tamil Nadu	..	1500	33	1533	3	0	0	0	3	1530	11	399	104	203	813
Uttar Pradesh	..	2129	21	2150	0	0	0	0	0	2150	31	28	243	725	1123
West Bengal	..	28576	2590	31166	525	12	264	0	801	30365	10199	5275	6385	4237	4269
Total	..	59855	6371	66226	2078	186	418	122	2804	63422	15009	10613	10645	10401	16754

PROSECUTION CASES--SECTION 406/409 INDIAN PENAL CODE BEFORE THE POLICE AUTHORITIES DURING 1990-91

Region		FIR's Pending with the Police 1-4-90	FIR's filed with the Police (1990-91)	Cases dropped by Police	Challans filed by Police in Court	FIR's pending with Police on (31-3-91)	FIR's pending with Police for the last six months	FIR's pending for six months to one year	FIR's pending for more than a year
Andhra Pradesh	..	209	65	1	29	244	142	72	30
Bihar	..	97	6	8	0	95	5	10	80
Delhi	..	118	7	0	0	125	37	17	71
Gujarat	..	57	6	0	15	48	8	3	37
Haryana	..	263	17	1	0	279	61	84	134
Karnataka	..	57	5	9	12	41	2	6	33
Kerala	..	117	16	9	0	124	6	1	117
Madhya Pradesh	..	132	0	0	0	132	0	0	132
Maharashtra	..	1678	75	0	0	1753	203	64	1486
N.E.Region	..	0	0	0	0	0	0	0	0
Orissa	..	59	0	0	0	59	0	21	38
Punjab	..	25	7	0	0	32	3	6	23
Rajasthan	..	57	3	0	0	60	2	7	51
Tamil Nadu	..	317	0	0	0	317	0	0	317
Uttar Pradesh	..	157	0	0	0	157	0	0	157
West Bengal	..	3073	112	0	0	3185	672	619	1894
Total	..	6416	319	28	56	6651	1141	910	4600

PROSECUTION CASES--SECTION 406/409 INDIAN PENAL CODE BEFORE THE POLICE AUTHORITIES DURING 1990-91

Region		FIR's Pending with the Police 1-4-90	FIR's filed with the Police (1990-91)	Cases dropped by Police	Challans filed by Police in Court	FIR's pending with Police on (31-3-91)	FIR's pending with Police for the last six months	FIR's pending for six months to one year	FIR's pending for more than a year
Andhra Pradesh	..	209	65	1	29	244	142	72	30
Bihar	..	97	6	8	0	95	5	10	80
Delhi	..	118	7	0	0	125	37	17	71
Gujarat	..	57	6	0	15	48	8	3	37
Haryana	..	263	17	1	0	279	61	84	134
Karnataka	..	57	5	9	12	41	2	6	33
Kerala	..	117	16	9	0	124	6	1	117
Madhya Pradesh	..	132	0	0	0	132	0	0	132
Maharashtra	..	1678	75	0	0	1753	203	64	1486
N.E.Region	..	0	0	0	0	0	0	0	0
Orissa	..	59	0	0	0	59	0	21	38
Punjab	..	25	7	0	0	32	3	6	23
Rajasthan	..	57	3	0	0	60	2	7	51
Tamil Nadu	..	317	0	0	0	317	0	0	317
Uttar Pradesh	..	157	0	0	0	157	0	0	157
West Bengal	..	3073	112	0	0	3185	672	619	1894
Total	..	6416	319	28	56	6651	1141	910	4600

CASES OF LEVY OF DAMAGES UNDER ALL THREE SCHEMES DURING 1990-91

(Amount in Lakhs)

Name of the Region		Brought forward balance on 1-4-1990	Amount of damages levied (1990-91)	Damages realised 1990-91	Damages pending for realisation on 31-3-1991
Andhra Pradesh	..	113.53	48.07	28.32	133.28
Bihar	..	90.92	5.56	2.92	93.56
Delhi	..	94.13	9.36	9.18	94.31
Gujarat	..	181.54	24.15	13.46	192.23
Haryana	..	113.40	60.02	11.80	161.62
Karnataka	..	136.01	2.18	1.90	136.29
Kerala	..	131.12	41.52	50.26	122.38
Madhya Pradesh	..	370.98	24.43	17.05	378.36
Maharashtra	..	1361.29	51.25	34.24	1378.30
N.E. Region	..	25.88	2.57	3.52	24.93
Orissa	..	287.27	22.47	161.94	147.80
Punjab	..	47.50	4.96	48.42	4.04
Rajasthan	..	177.32	43.92	11.60	209.64
Tamil Nadu	..	368.09	30.10	20.77	377.42
Uttar Pradesh	..	279.49	66.94	7.35	339.08
West Bengal	..	1028.73	18.87	6.58	1041.02
Total	..	4807.20	456.37	429.31	4834.26

SETTLEMENT OF PROVIDENT FUND CLAIMS DURING 1990-91

Region		Opening Balance as on 1-4-90	Claims received during 1990-91	Total Workload	Claims returned	Claims Rejected	Total claims for Disposal	Claims settled	Claims settled within 20 days	Claims settled beyond 20 days	Claims pending at the close on 31-3-91	Amount authorised for payment (Rupees in lakhs)
Andhra Pradesh	..	1550	72325	73875	6022	867	66986	58700	40878	17822	8286	2601.07
Bihar	..	910	11839	12749	1757	9	10983	9751	4405	5346	1232	1044.79
Delhi	..	348	47024	47372	1437	578	45357	44794	31570	13224	563	116.12
Gujarat	..	5248	75700	80948	13344	20	67584	67273	40230	27043	311	6494.89
Haryana	..	1064	22661	23725	1021	2318	20386	19601	13888	6213	785	1493.34
Karnataka	..	1671	91297	92968	6177	220	86571	84064	70863	13201	2507	3530.26
Kerala	..	2620	35717	38337	5130	44	33163	30116	16368	13748	3047	2695.20
Madhya Pradesh	..	2560	26284	28844	2856	50	25938	22076	18920	3156	3862	1872.97
Maharashtra	..	11787	145862	157649	24193	689	132767	119495	54824	64671	13272	18891.83
N.E. Region	..	344	4820	5164	822	0	4342	3380	2005	1375	962	256.50
Orissa	..	2573	9895	12468	1011	89	11368	9736	2608	7128	1632	766.65
Punjab	..	2349	45214	47563	2768	2844	41951	39326	20239	19087	2625	2125.68
Rajasthan	..	501	20331	20832	1669	926	18237	16797	8326	8471	1440	1245.29
Tamil Nadu	..	9535	129425	138960	20066	5201	113693	98794	65856	32938	14899	7510.11
Uttar Pradesh	..	3576	33521	37097	4857	0	32240	28453	25740	2713	3787	2658.02
West Bengal	..	7319	52603	59922	6610	0	53312	46157	38096	8061	7155	6921.40
Total	..	53955	824518	878473	99740	13855	764878	698513	454316	244197	66365	63224.12

PARTIAL WITHDRAWAL GRANTED UNDER EMPLOYEES' PROVIDENT FUND SCHEME DURING 1990-91

Region	Opening Balance as on 1-4-90	Applica- tions received (1990-91)	Total Work load	Applica- tions returned/ rejected	Applica- tions due for sanction	Appli- cants granted advance	Advances granted within 20 days	Advances sanctioned beyond 20 days	Applica- tions pending at the end of the year	Amount disbursed (Rs. lacs)
Andhra Pradesh	.. 1548	61027	62575	8562	54013	53332	44039	9293	681	2205.56
Bihar	.. 272	9149	9421	1320	8101	7642	3181	4461	459	440.26
Delhi	.. 37	4621	4658	205	4453	4431	3053	1378	22	434.64
Gujarat	.. 2089	32802	34891	6241	28650	28508	16094	12414	142	2893.59
Haryana	.. 349	10490	10839	1553	9286	8982	6500	2482	304	432.20
Karnataka	.. 1092	42719	43811	5942	37869	36453	26622	9831	1416	4469.05
Kerala	.. 2401	53623	56024	7127	48897	45939	28887	17052	2958	2464.02
Madhya Pradesh	.. 663	16577	17240	2259	14981	13870	13008	862	1111	814.59
Maharashtra	.. 2908	47599	50507	10462	40045	35026	18378	16648	5019	5323.69
N.E. Region	.. 817	3452	4269	471	3798	3018	1875	1143	780	129.59
Orissa	.. 2050	20715	22765	3181	19584	18241	8619	9622	1343	687.20
Punjab	.. 316	9075	9391	1818	7573	7336	4470	2866	237	471.49
Rajasthan	.. 128	9678	9806	911	8895	8546	5146	3400	349	504.35
Tamil Nadu	.. 3425	72825	76250	13717	62533	59167	46592	12575	3366	3653.70
Uttar Pradesh	.. 1562	24198	25760	1752	24008	23250	14935	8315	758	1747.47
West Bengal	.. 1224	33259	34483	3381	31102	28142	15826	12316	2960	937.51
Total	.. 20881	451809	472690	68902	403788	381883	257225	124658	21905	27608.91

EMPLOYEES' PROVIDENT FUND ORGANISATION
Issue of Annual Statement of Accounts to subscribers during 1990-91

Name of the Region	Accounts slips pending as on 1-4-90	A/cs. slips issued upto 1988-89	A/cs. slips issued for 1989-90	Total A/cs. slips issued during the year 1990-91	A/cs. slips pending due to employer	A/cs. slips pending due to other reason	A/cs. slips pending as on 31-03-91
Andhra Pradesh	.. 2196896	178304	616083	794387	1386728	15781	1402509
Bihar	.. 682667	276000	125000	401000	156535	125132	281667
Delhi	.. 688878	143482	147368	290850	126077	271951	398028
Gujarat	.. 943277	76389	862909	939298	3979	0	3979
Haryana	.. 435544	34303	300868	335171	43428	56945	100373
Karnataka	.. 1519884	359711	861836	1221547	254894	43443	298337
Kerala	.. 868490	33341	697333	730674	75321	62495	137816
Madhya Pradesh	.. 816386	93975	436760	530735	124594	161057	285651
Maharashtra	.. 8043282	3400851	1361588	4762439	1954726	1326117	3280843
N.E. Region	.. 647200	146755	32899	179654	283727	183819	467546
Orissa	.. 753967	183689	199696	383385	288954	81628	370582
Punjab	.. 1074604	279524	554063	833587	164924	76093	241017
Rajasthan	.. 705628	118894	262827	381721	243725	80182	323907
Tamil Nadu	.. 2070631	185117	1583136	1768253	187376	115002	302378
Uttar Pradesh	.. 1880745	527428	543272	1070700	675345	134700	810045
West Bengal	.. 4650338	1424304	197092	1621396	1815942	1213000	3028942
Total	.. 27978417	7462067	8782730	16244797	7786275	3947345	11733620
Previous Year	..			(14302301)			(13653375)

ANNUAL STATEMENT OF ACCOUNTS TO SUBSCRIBERS (PENDING AS ON 31ST MARCH, 1991 PERIOD WISE ANALYSIS)

Name of the Region		Pending for less than one year	Pending bet- ween one to two year	Pending bet- ween two to 3 years	Pending bet- ween 3 to 4 years	Pending beyond four years	Total slips pending on 31-03-1991
Andhra Pradesh	..	323458	258848	820203	0	0	1402509
Bihar	..	116008	50505	31842	20673	62639	281667
Delhi	..	369364	15849	6473	3227	3115	398028
Gujarat	..	3066	913	0	0	0	3979
Haryana	..	83504	8196	7496	834	343	100373
Karnataka	..	113904	61697	41908	20027	60801	298337
Kerala	..	105258	15958	6307	3863	6430	137816
Madhya Pradesh	..	0	208386	55989	21276	0	285651
Maharashtra	..	1333451	710150	507376	295585	434281	3280843
N.E. Region	..	112545	71635	37480	37379	208507	467546
Orissa	..	153019	70828	46046	30822	69867	370582
Punjab	..	177737	33096	15105	10616	4463	241017
Rajasthan	..	145413	50176	31905	23252	73161	323907
Tamil Nadu	..	229000	52376	21002	0	0	302378
Uttar Pradesh	..	489179	125250	155357	40259	0	310045
West Bengal	..	1175343	832819	581534	314902	124344	3028942
Total	..	4930249	2566682	2366023	822715	1047951	11733620

PROSECUTION CASES-SECTION 14 OF EPF & MP ACT, 52--NON-PAYMENT OF FAMILY PENSION CONTRIBUTION DURING THE YEAR 1990-91

Region Name	Opening Balance (1-4-90) (1)	Cases launched (90-91) (2)	Total Cases for dis- posals (3)	Convic- ted (4)	Acqui- ted/ Admo- nished (5)	Cases dis- missed/ dis- charged (6)	Cases with- drawn (7)	Total Cases deci- ded (4-7)	Cases pend- ing on 31-3-91	Pend- ing for less than six months	Pend- ing for six months to 1 year	Pend- ing for 1 to 2 years	Pend- ing for 2 to 3 years	Pending for more than 3 years
Andhra Pradesh	.. 974	714	1688	84	9	0	57	150	1538	392	856	145	99	46
Bihar	.. 775	300	1075	0	0	45	0	45	1030	241	137	118	164	370
Delhi	.. 135	45	180	0	0	0	2	2	178	99	8	0	0	71
Gujarat	.. 338	30	368	2	0	0	0	2	366	14	16	270	34	32
Haryana	.. 1405	39	1444	6	0	12	0	18	1426	128	163	267	389	479
Karnataka	.. 335	181	516	44	3	0	0	47	469	95	122	93	48	111
Kerala	.. 214	0	214	30	0	0	0	30	184	0	0	7	28	149
Madhya Pradesh	.. 108	74	182	0	0	0	0	0	182	74	64	11	10	23
Maharashtra	.. 3560	203	3763	574	15	12	10	611	3152	78	125	239	608	2102
N.E. Region	.. 304	0	304	0	0	0	0	0	304	0	110	81	52	61
Orissa	.. 316	33	349	0	0	0	6	6	343	90	43	41	72	97
Punjab	.. 341	43	384	0	0	0	0	0	384	46	124	100	71	43
Rajasthan	.. 35	0	35	9	0	0	0	9	26	0	0	0	24	2
Tamil Nadu	.. 616	14	630	3	0	0	0	3	627	11	279	88	43	206
Uttar Pradesh	.. 0	0	0	0	0	0	0	0	0	0	0	0	0	0
West Bengal	.. 11150	1153	12303	242	0	0	0	242	12061	2740	2568	2105	2480	2168
Total	.. 20606	2829	23435	994	27	69	75	1165	22270	4008	4615	3565	4122	5960

**EMPLOYEES' FAMILY PENSION CLAIMS SETTLED DURING 1990-91
(ALL BENEFITS)**

Region		Opening Balance (1-4-90)	Claims received (1990-91)	Total claims for disposal	Claims Returned for recti- fication	Claims Rejected	Claims due for settlement	Claims Settled	Amount authorised for payment (Rs. lacs)	Claims pending as on 31-3-91
Andhra Pradesh	..	3312	77575	80887	8289	2138	70460	59212	311.83	11248
Bihar	..	1621	10297	11918	2450	19	9449	8348	84.48	1101
Delhi	..	1925	51674	53599	2791	809	49999	49410	510.41	589
Gujarat	..	7433	77532	84965	16990	128	67847	67464	407.63	383
Haryana	..	1483	22877	24360	3467	980	19913	18681	223.89	1232
Karnataka	..	2656	86390	89046	8593	326	80127	76492	457.36	3635
Kerala	..	3293	30389	33682	6971	286	26425	23560	160.19	2865
Madhya Pradesh	..	2903	26829	29732	3457	444	25831	21932	149.38	3899
Maharashtra	..	14687	141059	155746	28810	1507	125429	108987	936.17	16442
N.E. Region	..	648	4748	5396	957	22	4417	3489	31.40	928
Orissa	..	2887	10168	13055	1229	251	11575	9645	46.38	1930
Punjab	..	3714	45227	48941	3478	4137	41326	37973	218.90	3353
Rajasthan	..	662	20612	21274	2524	994	17756	16117	90.65	1639
Tamil Nadu	..	9503	130317	139820	25106	8047	106667	91284	915.70	15383
Uttar Pradesh	..	4886	23184	28070	5283	246	22541	19781	97.77	2760
West Bengal	..	2362	36882	39244	4956	0	34288	31698	142.48	2590
Total	..	63975	795760	859735	125351	20334	714050	644073	4784.62	69977

FAMILY PENSION SCHEME, 1971--MONTHLY PENSION CLAIMS DURING THE YEAR 1990-91

Region		Opening Balance on (1-4-90)	Claims Received (1990-91)	Total claims for disposal	Claims returned for recti- fication	Claims rejected	Claims due for settle- ment	Claims settled (1990-91)	Amount authorised for payment (Rs. lacs)	Claims pending on 31-3-91
Andhra Pradesh	..	309	2911	3220	700	73	2447	2304	114.92	143
Bihar	..	236	762	998	212	9	777	669	1.98	108
Delhi	..	71	1100	1171	317	39	815	787	51.50	28
Gujarat	..	176	1650	1826	478	1	1347	1341	8.34	6
Haryana	..	112	533	645	167	16	462	431	36.45	31
Karnataka	..	307	2291	2598	915	13	1670	1419	45.85	251
Kerala	..	253	963	1216	489	18	709	602	3.83	107
Madhya Pradesh	..	486	1018	1504	426	136	942	607	22.24	335
Maharashtra	..	259	4604	4863	1842	71	2950	2343	63.75	607
N.E. Region	..	155	262	417	141	12	264	132	0.49	132
Orissa	..	81	496	577	115	0	462	349	276.39	113
Punjab	..	381	689	1070	87	96	887	691	48.75	196
Rajasthan	..	79	812	891	298	24	569	502	2.61	67
Tamil Nadu	..	229	4248	4477	881	863	2733	2213	399.94	520
Uttar Pradesh	..	514	2249	2763	492	7	2264	1687	12.51	577
West Bengal	..	596	2157	2753	179	10	2564	1919	7.32	645
Total	..	4244	26745	30989	7739	1388	21862	17996	1096.87	3866

EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME--CLAIMS SETTLED DURING 1990-91

Region Name	Brought forward pendency (1-4-90)	Claims received during (1990-91)	Claims due for disposal (1990-91)	Claims returned	Claims rejected	Claims settled	Amount authorised for payment (Rs. lakhs)	Claims settled within 20 days	Claims settled beyond 20 days	Claims pending for disposal on 31-03-91
Andhra Pradesh	.. 115	1849	1964	801	84	1019	65.25	697	322	60
Bihar	.. 101	704	805	285	22	415	34.51	68	347	83
Delhi	.. 59	637	696	169	25	400	29.17	274	126	102
Gujarat	.. 291	2617	2908	1594	51	1244	114.64	752	492	19
Haryana	.. 70	537	607	166	0	386	17.24	159	227	55
Karnataka	.. 249	2100	2349	1101	43	942	57.85	766	176	263
Kerala	.. 294	2195	2489	1194	20	1031	63.95	317	714	244
Madhya Pradesh	.. 98	542	640	213	9	304	25.20	171	133	114
Maharashtra	.. 346	5412	5758	2281	0	2753	267.91	1082	1671	724
N.E. Region	.. 108	244	352	81	0	144	10.01	75	69	127
Orissa	.. 176	534	710	116	86	386	14.70	83	303	122
Punjab	.. 160	922	1082	201	258	494	32.85	174	320	129
Rajasthan	.. 35	388	423	208	0	166	9.40	46	120	49
Tamil Nadu	.. 236	4607	4843	2161	756	1537	90.60	749	788	389
Uttar Pradesh	.. 1167	2529	3696	1164	40	1711	183.33	1198	513	781
West Bengal	.. 1878	4844	6722	1879	0	4101	144.65	2432	1669	742
Total	.. 5383	30661	36044	13614	1394	17033	1161.26	9043	7990	4003

EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME PROSECUTION CASES AGAINST DEFAULTING EMPLOYERS' AS ON 31st March, 1991

Region		Brought forward cases (1-4-90)	Cases launched (1990-91)	Total cases	Convicted	Acquitted/Admonished	Cases withdrawn	Cases Dismissed/Discharged	Decided cases during 1990-91	Pending disposal as on 31-3-91	Pending for less than 6 Months	Pending between 6 Months to 1 Year	Pending one to two Years	Pending 2 to 3 Years	Pending for more than three Years
Andhra Pradesh	..	1055	1055	2110	114	0	0	0	114	1996	1333	380	140	98	45
Bihar	..	881	411	1292	29	0	0	0	29	1263	479	237	172	124	251
Delhi	..	148	82	230	18	0	0	0	18	212	181	31	0	0	0
Gujarat	..	514	43	557	0	0	0	0	0	557	30	16	299	188	24
Haryana	..	731	84	815	29	0	0	0	29	786	67	116	254	156	193
Karnataka	..	551	202	753	50	0	0	0	50	703	171	196	115	48	173
Kerala	..	203	4	207	76	0	0	0	76	131	2	2	4	27	96
Madhya Pradesh	..	157	25	182	0	0	0	0	0	182	25	105	10	0	42
Maharashtra	..	3264	215	3479	553	0	0	0	553	2926	81	134	141	537	2033
N.E. Region	..	577	0	577	0	0	0	0	0	577	0	166	217	174	20
Orissa	..	386	34	420	6	0	0	0	6	414	91	32	37	96	158
Punjab	..	206	85	291	0	0	0	0	0	291	48	62	35	64	82
Rajasthan	..	94	0	94	13	0	0	0	13	81	0	0	0	59	22
Tamil Nadu	..	486	0	486	3	0	0	0	3	483	0	0	35	334	114
Uttar Pradesh	..	1095	31	1126	0	0	0	0	0	1126	0	109	115	130	772
West Bengal	..	7432	1082	8514	202	0	0	0	202	8312	2697	2119	1692	1070	734
Total	..	17780	3353	21133	1093				1093	20040	5205	3705	3266	3105	4759

FAMILY PENSION CONTRIBUTION RECEIVED (AMOUNT IN RUPEES CRORES)

Year		Employees' & Employers' Contribution	Government's Contribution	Total Contribution Received
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	..	130.32	32.39	162.71
1985-86	..	153.88	70.22	224.10
1986-87	..	183.21	72.64	255.85
1987-88	..	205.10	102.52	307.62
1988-89	..	196.10	85.68	281.78
1989-90	..	207.81	110.11	317.92
1990-91	..	316.83	111.03	427.86
Total	..	1965.89	773.66	2739.55

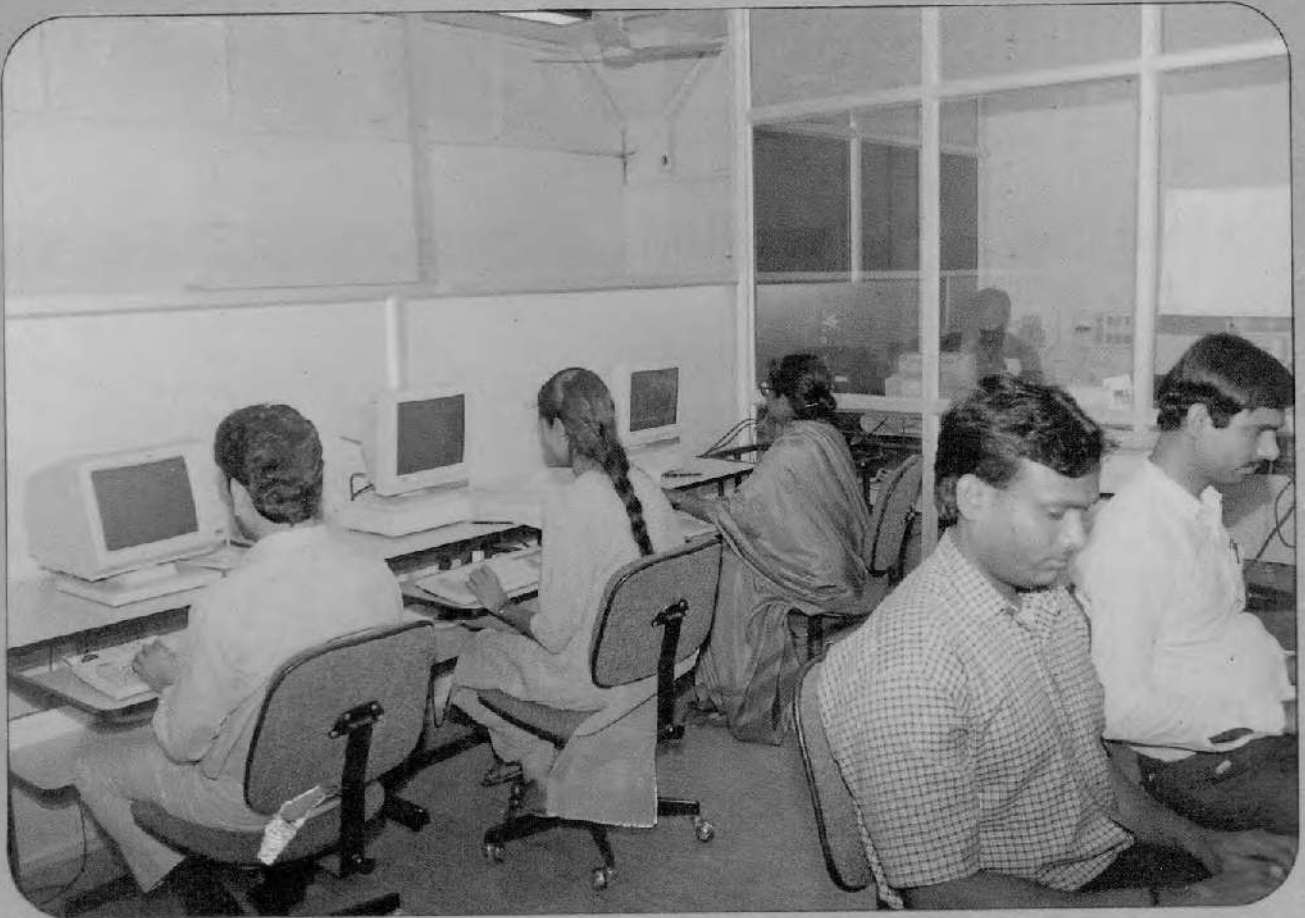
**EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976 CONTRIBUTION & ADMINISTRATIVE
CHARGES RECEIVED (1990-91) (RUPEES IN CRORES)**

Year	Employers' share contribution received	Government's share contribution received	Total contribution received	Administrative charges from employers'	Administrative charges from Government	Total Administrative charges collected
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	.. 25.58	11.00	36.58	5.41	2.72	8.13
1985-86	.. 28.60	13.87	42.47	6.27	5.24	11.51
1986-87	.. 32.03	16.00	48.03	7.09	3.70	10.79
1987-88	.. 33.83	16.91	50.74	7.24	2.00	9.24
1988-89	.. 23.93	16.59	40.52	3.57	1.71	5.28
1989-90	.. 27.05	19.38	46.43	2.81	0.76	3.57
1990-91	.. 42.24	18.97	61.21	3.23	0.03	3.26
Total	.. 353.66	173.74	527.40	67.10	30.31	97.41

EMPLOYEES' PROVIDENT FUND ORGANISATION
 ADDITIONAL EMOLUMENTS (COMPULSORY DEPOSIT) SCHEME
 INCOME EARNED & EXPENDITURE INCURRED ON ADMINISTRATION
 (RUPEES IN LAKHS)

Year		Amount received from Government	Expenditure Incurred
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	8.24
1984-85	..	0.00	6.66
1985-86	..	5.00	4.10
1986-87	..	0.00	3.07
1987-88	..	0.00	4.05
1988-89	..	0.00	3.03
1989-90	..	0.00	2.31
1990-91	..	0.00	1.58
Total		457.11	464.14

OUR STEPS TOWARDS MODERNISATION



E.D.P. Center at work, Central Office