



41ST ANNUAL REPORT 1993 - 1994

CENTRAL OFFICE:

EMPLOYEES PROVIDENT FUND ORGANISATION

MAYUR BHAWAN, CONNAUGHT CIRCUS, NEW DELHI - 110001

41ST ANNUAL REPORT 1993 - 1994



CENTRAL OFFICE:

EMPLOYEES PROVIDENT FUND ORGANISATION

MAYUR BHAWAN, CONNAUGHT CIRCUS, NEW DELHI - 110001

EMPLOYEES' PROVIDENT FUND ORGANISATION

ANNUAL REPORT 1993-94

CONTENTS

TOPIC	Page No.
I. STATISTICS AT A GLANCE	1 - 4
II. SALIENT FEATURES AND PERFORMANCE HIGHLIGHTS DURING 1993-94	5 - 9
III. ORGANISATION	10 - 12
1. Introduction	10
2. Central Board of Trustees	10
3. Committees' of the Board	10 - 11
4. Regional Committees	11
5. Sub-Regional Offices	12
6. Inspectorate office & inspections	12
7. Service Centres	12
8. Administrative Inspections	12
IV. WORKING OF EMPLOYEES' PROVIDENT FUND SCHEME, 1952	13 - 38
1. Coverage	13 - 15
2. Concentration of Establishments & Subscribers in Regions	15
3. Voluntary Coverage	15
4. Concentration of Establishments and Subscribers in industry	17
5. Contributions under the Employees' Provident Fund Scheme	18
6. Contribution to national savings	19
7. Investment System	19
8. Pattern of Investments	20
9. Investments made (Un-exempted Sector)	21
10. Investments made (Exempted Sector)	22

TOPIC	Page No.
11. Rate of interest to subscribers	22
12. Provident Fund Arrears	22 - 31
13. Settlement of provident fund claims	30 - 31
14. Transfer of provident fund accounts	32
15. Partial withdrawals	33 - 35
16. Issue of statement of accounts	35
17. Assistance to subscribers for house building	36
18. Amendments to the EPF Scheme, 1952	36
19. Representations under Section 19A of the Act	37
20. Writ petitions against the Organisation	38
V. EXEMPTED ESTABLISHMENTS	39 - 46
1. Provisions of the Act on Exemption	39
2. Coverage	40
3. Concentration of Exempted Establishments	40
4. Contribution	40
5. Role of Exempted Establishments	40
6. Investments	40 - 41
7. Contribution in arrears	41 - 44
8. Penal action taken against defaulters	45
9. Rate of interest	45
10. Advances granted/Partial withdrawals to Subscribers	46
11. Settlement of claims	46
VI. EMPLOYEES' FAMILY PENSION SCHEME, 1971	47 - 50
1. Scheme	47
2. Benefits	47 - 48
3. Performance of the Scheme	48
4. Contributions	48
5. Investment	48 - 49
6. Arrears	49

TOPIC	Page No.
7. Steps taken to liquidate arrears	49
8. Claims settlements	49 - 50
9. Monthly Pension Claims	50
VII. EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976	51 - 53
1. Scheme	51
2. Contribution & admn. charges	51
3. Benefits payable under the scheme	51
4. Contribution received in the Insurance Fund	51 - 52
5. Investments	52
6. Claims settled	52
7. Beneficiaries under the Scheme since inception	52 - 53
8. Arrears	53
9. Steps taken to liquidate arrears	53
10. Exemption from the Scheme	53
VIII. A.E.C.D ACT, 1974	54
IX. ADMINISTRATION OF THE ORGANISATION	55 - 59
1. Man Power	55 - 56
2. Examination	57
3. Vigilance	57
4. Administrative Account	58
5. Productivity Linked Bonus	58
6. Sports	58
7. Welfare	59
X. HUMAN RESOURCE DEVELOPMENT	60 - 62
XI. COMPUTERISATION	63 - 64
XII. CONSTRUCTION	65
XIII. PROGRESSIVE USE OF HINDI	66
XIV. PUBLICITY	67
XV. REDRESSAL OF GRIEVANCES	68
XVI. INDUSTRIAL RELATIONS	69

APPENDICES TO ANNUAL REPORT

[Position as on 31st March, 1994]

	Page No.
APPENDIX-A.1 List of Members - Central Board of Trustees Employees' Provident Fund	73 -75
APPENDIX-A.2 Schedule of Industries/Classes of establishments to which the EPF & MP Act, 1952 applied.	76 -82
APPENDIX-A.3 Unexempted Defaulting Establishments as on 31.3.94 over Rupees ten lakhs including Provident Fund, Family Pension Fund, EDLI, Contribution and Administrative charges and Penal damages	83 -90
APPENDIX-A.4 Exempted defaulting establishments as on 31- 3-94 over Rupees ten lakhs including Provident Fund, Family Fund, EDLI, Contribution and Inspection charges and Penal damages	91 -94

STATISTICAL APPENDICES

APPENDIX-S.1 INVESTMENT PORTFOLIO - (i) & (ii) EPF MAIN ACCOUNT	95 -96
APPENDIX-S.2 CASES OF LEVY OF DAMAGES UNDER ALL THE THREE SCHEMES	97
APPENDIX-S.3 REVENUE RECOVERY CERTIFICATES	98
APPENDIX-S.4 PROSECUTION CASES UNDER SECTION 14(EPF)	99
APPENDIX-S.5 PROSECUTION CASES - UNDER SECTION 406/409 IPC (PART-I)	100
APPENDIX-S.5 PROSECUTION CASES - UNDER SECTION 406/409 IPC (PART.II)	101
APPENDIX-S.6 CLAIMS - PROVIDENT FUND	102
APPENDIX-S.7 CLAIMS - TRANSFER APPLICATIONS	103
APPENDIX-S.8 PARTIAL WITHDRAWALS GRANTED	104
APPENDIX-S.9 ANNUAL STATEMENT OF ACCOUNTS TO SUBSCRIBERS	105
APPENDIX-S.10 ANNUAL STATEMENT OF ACCOUNTS PENDING FOR ISSUE	106
APPENDIX-S.11 FAMILY PENSION CONTRIBUTIONS RECEIVED	107
APPENDIX-S.12 PROSECUTION CASES UNDER SEC.14 OF THE ACT(FPF)	108
APPENDIX-S.13 CLAIMS - FAMILY PENSION FUND ALL BENEFITS	109
APPENDIX-S.14 CLAIMS - MONTHLY FAMILY PENSION	110
APPENDIX-S.15 EDLI - CONTRIBUTIONS & ADMINISTRATION CHARGES RECEIVED	111
APPENDIX-S.16 CLAIMS - EDLI SETTLED	112
APPENDIX-S.17 PROSECUTION CASES AGAINST DEFAULTING EMPLOYERS (EDLI)	113
APPENDIX-S.18 AECD SCHEME -- INCOME AND EXPENDITURE ACCOUNT	114

STATISTICS AT A GLANCE - 1993-94

COVERAGE

- I. No. of Industries/Classes of Establishments to which EPF and MP Act, 1952 applied as on 31.3.1994.

177

	<i>Exempted</i>	<i>Unexempted</i>	<i>Total</i>
II. (a) No. of covered establishments as on 31.3.1994	3109 (3041)	233772 (220549)	236881 (223590)
(b) Increase during the year	68 (85)	13223 (12046)	13291 (12131)

III. NO. OF SUBSCRIBERS (IN LAKHS)

(a) Employees' Provident Fund as on 31.3.1994	45.46 (45.44)	134.44 (127.67)	179.90 (173.11)
(b) Increase during the year	0.02 (0.08)	6.77 (6.88)	6.79 (6.96)
(c) Family Pension Fund as on 31.3.1994	34.71 (32.18)	115.18 (111.31)	149.89 (143.49)

CONTRIBUTIONS RECEIVED (Rs. in crores)

(a) Employees' Provident Fund	<i>Exempted</i>	<i>Unexempted</i>	<i>Total</i>
(i) During the year	2413.75 (2458.13)	2541.10 (2208.29)	4954.85 (4666.42)
(ii) Progressive	22159.16 (19745.41)	17702.24 (15161.14)	39861.40 (34906.55)
(b) Family Pension Fund	<i>Employees & Employer Share</i>	<i>Govt.'s share</i>	<i>Total</i>
(i) During the year	492.18 (446.72)	111.56# (191.39)	603.74 (638.11)
(ii) Progressive	3408.95 (2916.77)	1488.32 (1376.76)	4897.27 (4293.53)

(c) Deposit linked Insurance Fund

	Employers' share	Government Share	Total
(i) During the year	60.97 (55.91)	40.15# (22.66)	101.12 (78.57)
(ii) Progressive	521.01 (460.04)	258.55 (218.40)	779.56 (678.44)

including arrears of Government's share of contribution received upto the year 1992-93.

V. ARREARS (Rs. in crores)

(a) Employees' Provident Fund		
(i) Unexempted establishment under closure, liquidation etc.	90.41	(67.62)
(ii) Other unexempted realisable	74.49	(49.95)
Total arrears	164.90	(117.57)
(iii) Arrears of exempted Establishments	196.09	(139.59)
(b) Employees' Family Pension Fund.	21.32	(15.32)
(c) Employees' Deposit Linked Insurance Fund(from Employers)		
(i) E.D.L.I. contributions	5.62	(4.58)
(ii) Admn. & Inspection charges	0.66	(0.63)
(d) Amount due from the Government on account of;		
(i) Family Pension contributions	217.15 ##	(81.62)
(ii) Administrative charges	14.37 ##	(2.92)
(iii) E.D.L.I. Contributions	0.59	(10.26)
(iv) Administrative charges	--	--
TOTAL : [(d) i to iv]	232.11	(94.80)

: These arrears have since been received in April, 1994 from Government

VI. INVESTMENTS [Rs. in crores]

(a) Employees' Provident Fund:-	Exempted	Unexempted	Total
(i) During the year	2026.07 (1680.26)	2656.71 (2543.32)	4682.78 (4223.58)
(ii) Progressive	20212.65 (18186.58)	20289.37" (17632.70)	40502.02 (35819.28)

" The face value of the investment is Rs.20,273.08 crores as per Balance Sheet.

(b) Employees Family Pension Fund (Rs. in crores)

	Employees' and Employers' share	Govt. share	Interest received on Public Account deposits	Total
(i) During the year	259.87 (281.60)	111.56 (191.39)	535.62 (450.63)	907.05 (923.62)
(ii) Investment in Public account as on 31.3.94				6870.19 (5963.14)

(c) Employees' Deposit Linked Insurance Fund(Rs. in crores)				
	Employers' share	Govt.'s share	Interest earned (on securities & Public A/c).	Total
(i) During the year	38.15	40.15	88.75	167.05
	(37.39)	(22.66)	(76.21)	(136.26)
(ii) Investment in securities and deposit in Public account as on 31.3.1994				1172.07
				(1005.02)

RATE OF INTEREST

- II. Declared for subscribers to
 1993-94 ----- 12% **
 Employees' Provident Fund
 1994-95 ----- 12% **

** on monthly running balance

VII. CLAIMS SETTLED (Un-exempted Establishments)

(a) Settlement of Provident Fund claims	Settled	Amount	Pending
	(No. lakhs)	(Rs. crores)	(No. lakhs)
(i) During the year	9.87	1197.27	0.57
	(9.32)	(954.40)	(0.62)
(ii) Progressive	131.09	7185.04	
(b) Employees' Family Pension Fund claims(all benefits)		(Rs. lakhs)	
(i) During the year	8.82	9473.72	0.62
	(8.52)	(6786.63)	(0.65)
(ii) Progressive	78.09	40923.42	
(c) Monthly Family Pension claims:	Settled		Pending
	(No.)		(No.)
During the year	17655		2533
	(15460)		(2122)
(d) Employees' Deposit Linked Insurance Fund claims		(Rs. lakhs)	
(i) During the year	20613	1831.56	3479
	(19714)	(1650.07)	(3835)
(ii) Progressive	240262	16589.62	

VIII. WITHDRAWALS SANCTIONED AND AMOUNT AUTHORISED FOR PAYMENT TO SUBSCRIBERS (Un-exempted Establishments).

	No. of Advances	Amount involved	Pending
	(No. lakhs)	(Rs. crores)	(No. lakhs)
(i) During the year	4.32	513.70	0.21
	(4.35)	(450.33)	(0.23)
(ii) Progressive	72.93	2717.64	

IX. PENAL ACTION AGAINST DEFAULTING UN-EXEMPTED ESTABLISHMENTS

(a)	Prosecution cases under Section 14 of the Act	Launched	Decided	Pending
(i)	Employees' P.F. Scheme	4334 (4948)	3371 (22376)	42625 (46317)
(ii)	Employees' F.P. Scheme	1400 (3216)	935 (7173)	18022 (20456)
(iii)	Employees' D.L.I. Scheme	1400 (3655)	827 (4480)	18963 (22051)

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

		Issued during the year		Executed		Pending	
		No. of cases	Amount (Rs.lakhs)	No. of cases	Amount (Rs. lakhs)	No. of cases	Amount (Rs.lakhs)
(i)	Employees P.F Scheme.	5253 (4997)	8430.32 (10821.88)	4767 (4335)	3988.89 (3874.30)	19753 (19266)	23478.25 (19203.91)
(ii)	Employees' F.P. Scheme	4352 (4950)	888.74 (556.24)	3131 (3863)	397.55 (222.45)	18306 (17695)	2087.88 (1608.57)
(iii)	Employees' D.L.I. Scheme	4116 (4210)	226.08 (181.13)	3078 (3735)	121.88 (93.21)	14996 (14371)	491.97 (395.70)

(c) FIR/Challans under section 406/409 IPC

	FIR filed before the Police	Challans filed by Police before the Courts
(i)	Filed during the year	269
(ii)	Challans Filed/cases decided	22
	(a) Filed before Courts	94
	(b) Dropped by Police	
(iii)	Cases pending before Police/courts as on 31.3.1994.	6641
		588

X. ANNUAL STATEMENTS OF ACCOUNTS (UN-EXEMPTED ESTABLISHMENTS ONLY)

		(No. in lakhs)
(a)	Issued during the year	168.70 (174.89)
(b)	Pending as on 31.3.1994	
(i)	For want of Returns from Employers'	47.28 (50.68)
(ii)	Others	49.82 (37.08)
	Total pendency:	97.10 (87.76)

XI. GRIEVANCES OF SUBSCRIBERS

	Received during the year + BF	Disposed during the year	Pending at the close
	206887 (47150)	204112 (41642)	2775 (5508)

- (i) Figures in brackets indicate the corresponding position during the year 1992-93.
- (ii) Figures in respect of total contributions to Employees' provident Fund, Family Pension and the Employees' Deposit Linked Insurance Fund are provisional and subject to audit.
- (iii) The data given in the Annual Report are based on the Returns submitted by the Regional Offices.

SALIENT FEATURES AND PERFORMANCE HIGHLIGHTS DURING 1993-94

II.1 The Employees' Provident Fund Organisation came into being following the enactment of the Employees' Provident Funds Act in the year 1952. The object of the original Act in 1952 was the institution of compulsory contribution towards provident funds for employees to which both the employee and the employer would contribute. The Employees' Provident Funds Scheme was accordingly framed and it came into effect from 1.11.1952.

II.2 On a review of the working of the Scheme over the years, it was found that provident fund was undoubtedly an effective old age and survivor-ship benefit but in the event of the premature death of the employee, the accumulations in the Provident Fund were too meagre to render adequate and long term protection to members of his family. This led to amendment of the Act and introduction with effect from 1st March, 1971, of the Family Pension Fund, by diverting a portion of the employees' and employers' contribution from the Provident Fund supplemented by a contribution from the Central Government.

II.3 The Act was further amended in the year 1976 and the amendment, inter-alia, brought about a change in its main title as the Employees' Provident Funds & Miscellaneous Provisions Act. The object of the amendment in the year 1976 was to introduce yet another Social Security Scheme to provide an insurance cover to the

members of the Provident Fund in covered establishments linking the cover to the deposits in the Provident Fund to the credit of the deceased member. No contribution is payable by the employee for this insurance cover. The employers of covered establishments and the Central Government contribute to provide funds for this Scheme. The three Schemes provide a broad nucleus of Social Security system for the workers in covered industrial and other establishments in India employing 20 or more persons. In terms of coverage these Schemes have the largest membership in the world.

III.4 During the year 1993-94, efforts were made to bring about achievements in the working of the three Schemes which are as under;

- (i) The number of new establishments brought within the ambit of the Act increased by 13,447 at the gross level. After reducing the establishments which were either de-covered or excluded from the purview of the Act, the net addition was 13,291. Compared to the previous year, this represents a net increase of 9.56%.
- (ii) 16,79,916 new subscribers were enrolled during the year which is an all time record in the matter of new enrolment. The net addition to subscribers during the year was 6,79,196 after deducting

10,00,720 subscribers who ceased to exist during the year.

- [iii] Contributions collected under the three Schemes was Rs.5659.71 crores as against Rs.5383.10 crores in the previous year thus registering an increase of 5.14 percent over the preceding year. Contributions collected under all the three Schemes since inception amounted to Rs.45,538.23 crores.
- [iv] Investment under all the three Schemes during the year under report was Rs. 5,756.88 crores as against Rs.5,283.46 crores in the previous year. Thus, investment increased by 8.96%. Cumulative investment since inception under all the three Schemes amounted to Rs.48,544.28 crores.
- [v] Provident Fund arrears due from employers of both Un-exempted and Exempted establishments at the end of the year stood at Rs.360.99 crores as against Rs.257.16 crores at the end of 1992-93. As on 31st March, 1994 arrears of Un-exempted sector was Rs.164.90 crores and Exempted sector Rs.196.09 crores. One of the major reasons for increase in arrears in the Un-exempted sector, is final assessment of dues of major as well as chronic defaulters. In so far as the Exempted sector is concerned, in West Bengal Region alone, the arrears have gone up by Rs.46.92 crores. The major cause of increase in arrears in West Bengal Region has been continuous default in Public Sector Undertakings and also in the Jute Industry. Out of a total arrears of Rs.360.99 crores, as stated above, Rs.171.45 crores were due from establishments which were either

closed or under closure or under liquidation or which had become sick under BIFR or in respect of which recovery had been stayed by Courts. For arrears which are otherwise realisable, the Organisation is already seized of the matter and proper augmentation of the recovery machinery in tune with the magnitude of the concentration of arrears is being taken with proper accountability.

- [vi] A sum of Rs.45.09 crores were recovered by execution of recovery certificates during the year 1993-94 as against Rs.41.89 crores during the previous year. 4,334 prosecutions were launched under Section 14 of the Act. Besides, 269 cases were filed before the police authorities against the employers, under Section 406/409 of Indian Penal Code for non-payment of provident fund dues deducted from the wages of the workers.
- [vii] In order to examine the issue of defaults, the Government of India constituted a Sub-Committee of the Parliamentary Consultative Committee attached to the Ministry of Labour under the Chairmanship of shri Gurudas Das Gupta, Member of Parliament. The Sub-Committee held series of meetings with the representatives of the Employers' Associations/ Federations, Central Trade Unions, State Labour Secretaries and Senior Officers of other concerned departments of the State Governments. The Committee analysed and identified the causative factors for increase in arrears. The Committee submitted its report on 14th June, 1994 and have made several

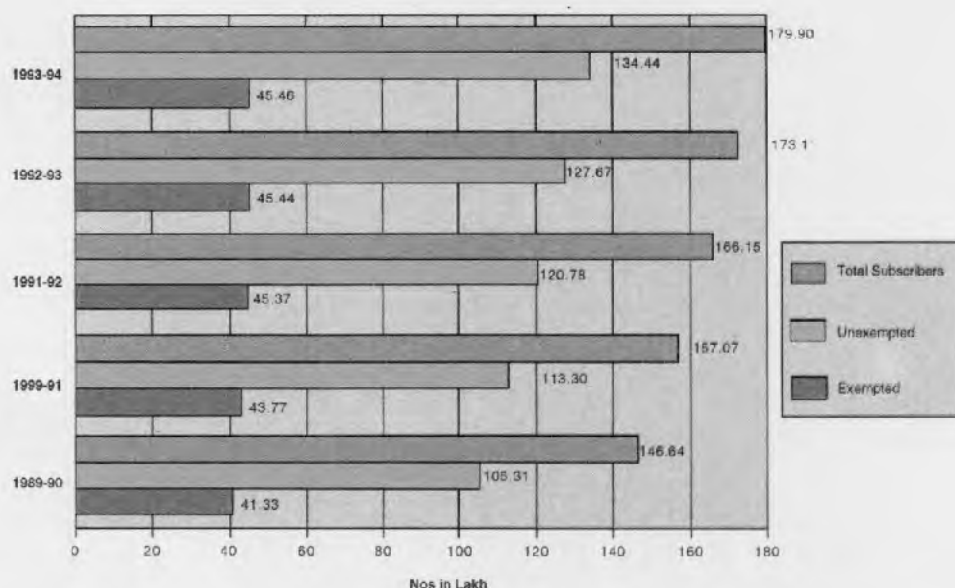


The President, Dr. Shankar Dayal Sharma presenting award for employment of more handicapped staff in Andhra Pradesh Region to C.S. Reddy, Add. Central Provident Fund Commission, South Zone. Shri Sita Ram Keshri Minister for welfare was present on the occasion.



The Prime Minister, Shri P.V. Narasimha Rao and Labour Minister P.A. Sangma at Bhoomi Puja for the foundation stone laying ceremony of Sub-Regional Office, Nizamabad, Andhra Pradesh

SUBSCRIBERS SERVICED EXEMPTED AND UN-EXEMPTED SECTORS



recommendations including certain legislative amendments. The report of the Committee was considered by the Central Board of Trustees, Employees Provident Fund. The report is presently under examination by the Empowered Committee headed by the Secretary to the Government of India in the Ministry of Labour.

- [viii] 1,68,69,977 annual statement of accounts were issued to the members of the Statutory Fund during the year as against 1,74,88,835 statement of accounts during the previous year. Effective from the financial year 1993-94, the amended Employees' Provident Fund Scheme, 1952, provide for crediting of interest to the members' account on monthly running balances. This has increased the operational process many times including procuring of monthly

contribution returns from the employers. It will take some time before the new system is fully stabilised. Hence, in the matter of issue of account slips there may be a temporary phase when there could be accumulation of work in this area. At the end of the year under report 97.10 lakh statement of accounts were pending for issue and of these three regions namely Maharashtra, West Bengal and Tamil Nadu account for a pendency of 57.54 lakh statement of accounts or 59.26% of the pendency. A situational analysis especially of these three regions have been made and a plan of action has already been chalked out. It is expected that the pendency would be brought down to a reasonable level.

- [ix] The service to subscribers sector consists of five areas wherein

disbursements are effected when the claims are received. These are Provident Fund claims, Family Pension claims other than monthly pension, Monthly Pension claims, Partial withdrawals by members and Insurance claims. During 1993-94, out of a work load of 29.50 lakh claims, 4.05 lakh claims were returned for rectification, 0.60 lakh claims were rejected being not eligible and 23.39 lakh claims were settled with disbursements amounting to Rs.1832.98 crores. As against this during the previous year 22.54 lakh claims were settled and Rs.1489.10 crores were disbursed. Thus settlement of claims increased by 3.77% and the amount disbursed went up by 23.09%. At the end of the year, 1.46 lakh claims were pending for disposal which is 4.94% of the total workload. It would thus be seen that, in comparison to the target of 8.33% closing balance fixed under the Central Action Plan the level of pendency has been much lower. Thus, the Organisation have exceeded the target fixed under the Central Action Plan for the year under report in this key result area.

- [x] With an objective to provide an easy financial assistance to the Provident Fund subscribers to meet their needs for housing, the Central Board of Trustees constituted a

Committee in May, 1993 with Central Provident Fund Commissioner as the Chairman, two CBT members each representing the employers and employees for carrying out a feasibility study for forming a housing finance Fund for Provident Fund subscribers. The Committee submitted its report to the Chairman on 19.1.94. Subsequent to this the report was presented and discussed with the Central Trade Union representatives on 31.3.94. The Central Board of Trustees have since accepted the report in its 136th meeting held on 31.3.94. Further action to formulate a Scheme in consultation with the Government is in process.

II.5 To sum up, the performance achieved at the close of the year under report indicates that the Organisation has been able to achieve the target in the service to subscribers area. The Organisation has also been able to extend the Act to a number of new establishments and factories and enrol a large number of members during 1993-94. The increase in arrears is a critical area which the Organisation proposes to address itself.

II.6 To improve its delivery system and to gear up the Organisation to meet the challenges of future, the Central Board of Trustees decided to bring out a Perspective Plan. The Organisation has initiated the preliminary steps in this direction.

ORGANISATION

INTRODUCTION

III.1 The Employees' Provident Fund Organisation is vested with the responsibility of administering the three social security schemes viz. the Employees' Provident Fund, Employees' Family Pension and Employees' Deposit Linked Insurance Schemes framed under the Employees' Provident Funds and Miscellaneous Provisions, Act, 1952. The primary object of these three schemes is to provide social security, inculcate amongst the workers a spirit of savings while they are gainfully employed and to make provision for their benefit after they retire from service and for their family members if they die in harness. The history of the working of the Schemes during the past 41 years has been one of steady advance, each successive year bringing within its fold more and more workers. The three schemes provide three different forms of social protection in which the interest of the Government, employers' and employees' coincide. Over these years the benefits available under the three schemes have substantially been liberalised conferring additional benefits to the workers.

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 officials representing the Central

Government., 15 members representing the State Government., 10 members each representing the employers/employees and the Central Provident Fund Commissioner Ex-officio. The Minister for Labour is the Chairman of the Board. During the year, Hon'ble Minister of State in the Ministry of Labour Shri P.A. Sangma continued to be the Chairman of the Board. The list containing the names and addresses of the members of the Board as on 31.3.1994 is given in Appendix "A".

III.3 During the year under report four meetings of the Board were held to administer the fund vested in it, in the manner as specified in the Schemes.

COMMITTEES' OF THE BOARD

III.4 Executive Committee : This Statutory Committee was reconstituted on 19.2.94. Committee held three meetings during the year under the Chairmanship of Shri S.Gopalan, Secretary to the Government of India, Ministry of Labour. During the year under report three meetings of the Committee were held.

III.5 Finance & Investment Committee: This Committee functions to oversee the investment done by the Reserve Bank of India; to watch timely investment of trust money with a view to realising the optimum return thereon; to give such directions as may be necessary to the RBI in regard to

investment/reinvestment of redemption proceeds and interest etc., within the broad investment pattern approved by the Central Government from time to time and to consider fixation of rate of interest for the members of the fund. The Committee held four meetings during the year.

III.6 Committee on Exempted Establishments: This Committee was setup to suggest ways and means to improve the working of the exempted funds. The Committee was reconstituted on 29.10.93. The Committee held three meetings during the year.

III.7 Committee of Special Reserve Fund: The Committee was setup by the Board to review the utilisation of balances in the Special Reserve Fund. The Committee had one sitting during the year.

REGIONAL COMMITTEES

III.8 The Regional Committees advise the Central Board on matters connected with the administration of the Scheme in their respective States and on such matters as the Central Board may refer from time to time. There were 18 Regional Committees in various States apart from a Regional Committee for the Union Territory of Delhi. During the year 1993-94 the Regional Committee for the State of West Bengal and Tripura met three times, while the Regional Committees of the States of Andhra Pradesh, Bihar, Gujarat, Haryana, Himachal Pradesh, Karnataka, Madhya Pradesh, Maharashtra, North East, Orissa, Punjab, Rajasthan, Tamil Nadu and Uttar Pradesh met twice. The Regional Committee for the Union Territory of Delhi and for the State of Kerala held one meeting during the year.



Labour Minister Shri P.A. Sangma inaugurated the Sub Regional Office at Mysore.

SUB-REGIONAL OFFICES

III.9 As a measure of de-centralisation and with a view to providing service nearer to the door steps of the subscriber three Sub-regional Offices were opened at Nizamabad in Andhra Pradesh, Tirunelveli in Tamil Nadu and Raipur in Madhya Pradesh during the year under report, thus, bringing the total number of Sub-Regional Offices to fifty at the end of March, 1994.

INSPECTORATE OFFICES AND INSPECTIONS

III.10 Enforcement Officer is an important link between the Employees' Provident Fund Organisation and the employers of the covered establishments. Apart from attending to regular inspection work, he has also to perform an advisory role vis-a-vis the employers and workers in different establishments. The Enforcement Officer has to ensure that all coverable establishments/factories are duly covered under the Act and all employees eligible for membership of the Fund are duly enrolled by conducting inspections/surveys. To facilitate effective inspection of establishments Inspectorates at various places have been opened.

III.11 There were 169 inspectorates functioning all over the country at end of the year. During the year, 2,92,002 inspections were carried out. Of the inspections carried

out 2,68,561 related to Un-exempted establishments, 8,149 related to Exempted establishments and remaining 15,292 surveys to examine the potential for coverage.

SERVICE CENTRES

III.12 To provide education and guidance to subscribers the Employees' Provident Fund Organisation have opened "Service Centres" in locations where there is concentration of subscribers. As on 31.3.94, there are eight Service Centres functioning in different parts of the country.

ADMINISTRATIVE INSPECTIONS

III.13 To assess the effectiveness of the maintenance of basic records and adherence of the procedures prescribed in the Manual by the operational Offices, Administrative Inspections are carried out by the Central Inspection teams of various Regional Offices. Similarly, the inspections of Sub-Regional Offices are carried out by the Regional Commissioner's in-charge of the Regions. During the year under report Central Inspection team carried out inspection of 14 Regional Offices. 23 inspections were carried out by the Regional Commissioner's In-charge of their Sub-regional Offices. The deficiencies observed were brought to the notice of the concerned Regional Commissioner for rectification/improvement.

WORKING OF EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

COVERAGE

IV.1 The Employees' Provident Funds and Miscellaneous Provisions Act, 1952 is applicable to every establishment which is engaged in any one or more of the Industries specified in Schedule I of the Act or any activity Notified by Central Government in the Official Gazette; has completed a period of three years of setup and employing 20 or more persons. The Act does not apply to

co-operative societies employing less than 50 persons and working without the aid of power.

IV.2 At present 177 Industries/Classes of establishments are covered under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 which are listed in Appendix A.2. It would be seen from this list that the important sectors of the economy have been covered under the



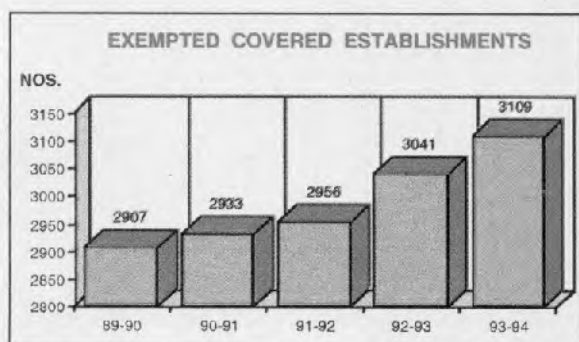
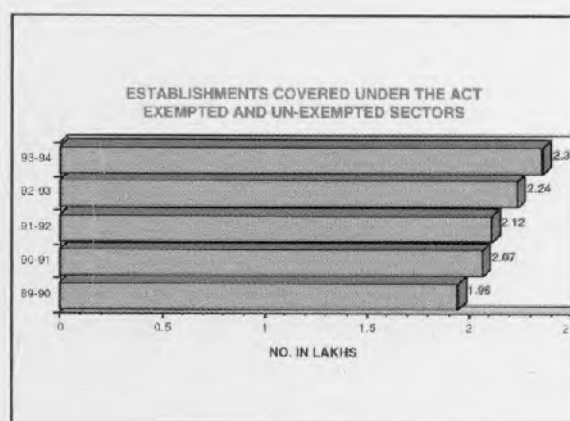
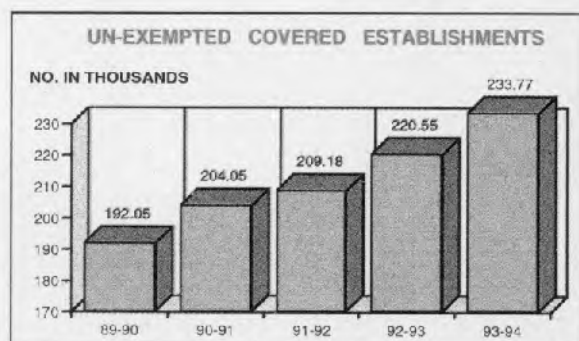
Act. The distribution of Industries/Classes of establishments covered according to National

Industrial Classification (NIC) is given in Table -1.

TABLE 1

COVERAGE OF INDUSTRY/CLASSES OF ESTABLISHMENTS IN TERMS OF NATIONAL INDUSTRIAL CLASSIFICATION

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	5.65
2.	1	Mining and Quarrying	36	20.34
3.	2&3	Manufacturing incl.repairs	91	51.41
4.	4	Electricity, Gas & Water	1	0.57
5.	5	Construction	1	0.57
6.	6	Wholesale & Retail Trade, Restaurants & Hotels	6	3.39
SERVICE SECTOR				
7.	7	Transport, Storage and Communication	7	3.95
8.	8	Financing, Insurance, Real estate and business services	9	5.08
9.	9	Community, Social and Personal services	16	9.04
			177	100.00



IV.3 The performance of the Organisation in enrolling new members under the Employees' Provident Fund scheme and coverage of new establishments under the Act is given in Table-2:

IV.4 The number of new establishments brought within the fold of the Act increased by 13,447 at the gross level. After deducting the

TABLE-2

	UN-EXEMPTED	EXEMPTED	TOTAL
[A] ESTABLISHMENTS			
As on 31.3.93	2,20,549	3,041	2,23,590
Add covered during 1993-94	13,347	100	13,447
Less de-covered	124	32	156
As on 31.3.94	2,33,772	3,109	2,36,881
Net addition over the previous year	13,223	68	13,291
[B] SUBSCRIBERS:			
As on 31.3.93	1,27,66,681	45,44,441	1,73,11,122
Add enrolled during 1993-94	15,43,594	1,36,322	16,79,916
Less ceased during 1993-94	8,66,336	1,34,384	10,00,720
As on 31.3.94	1,34,43,939	45,46,379	1,79,90,318
Net addition over the previous year	6,77,258	1,938	6,79,196

establishments either de-covered or excluded from the Act, the net addition was 13,291 establishments. Compared to the previous year, this represents a net increase of 5.94%.

IV.5 It may be observed that 16,79,916 new subscribers were enrolled during the year which is an all time record in the matter of new enrollment. The net addition of subscribers during the year was 6,79,196 after deducting 10,00,720 subscribers who ceased to exist during the year.

IV.6 The region-wise distribution of establishments and subscribers as on 31.03.94 is given at Table-3.

CONCENTRATION OF ESTABLISHMENTS AND SUBSCRIBERS IN REGIONS

IV.7 Table 4 indicates the largest concentration of establishments and subscribers in seven regions.

VOLUNTARY COVERAGE

IV.8 An establishment which is not compulsorily amenable to the provisions of the Act can be covered voluntarily with the mutual consent of the employer and majority of the employees as per the provision under Section 1(4) of the Act. During the year, 1671 establishments were notified under this Section bringing the total number of voluntarily covered establishments to 15,138.



Shri K.S. Sarma, Central Provident Fund Commissioner presenting to Shri P.A. Sangma Minister for Labour contributions to help victim of Latur earthquake in Maharashtra

TABLE-3**REGION-WISE POSITION OF ESTABLISHMENTS AND SUBSCRIBERS**

Region Name	Exempted Estts.	Un-exempted Estts.	Total Estts.	Subscriber in Exempted Estts.	Subscriber in Un-exempted Estts.	Total Subscribers
Andhra Pradesh	110	21732	21842	282034	1148066	1430100
Bihar	215	7562	7777	387864	350952	738816
Delhi	231	14933	15164	321792	454291	776083
Gujarat	87	23227	23314	228896	746911	975807
Haryana	29	7347	7376	35290	369246	404536
Karnataka	134	16100	16234	268386	1050502	1318888
Kerala	72	8420	8492	46839	774098	820937
Madhya Pradesh	41	8000	8041	230762	581300	812062
Maharashtra	453	31024	31477	810009	2171215	2981224
NE Region	34	2377	2411	55905	143844	199749
Orissa	49	4933	4982	98003	402691	500694
Punjab	32	10928	10960	58704	641217	699921
Rajasthan	40	6378	6418	121256	414320	535576
Tamil Nadu	529	27553	28082	462908	2120892	2583800
Uttar Pradesh	192	18797	18989	236268	944028	1180296
West Bengal	861	24461	25322	901463	1130366	2031829
TOTAL	3109	233772	236881	4546379	13443939	17990318

TABLE - 4

Regions	Establishments covered	Subscribers serviced
Maharashtra, Tamil Nadu, West Bengal, Gujarat, Andhra Pradesh, Uttar Pradesh and Karnataka	1,65,260 (Percentage to total) 69.76%	1,25,01,924 69.49%
Total Coverage	2,36,881	1,79,90,318

CONCENTRATION OF ESTABLISHMENTS AND SUBSCRIBERS IN INDUSTRY

IV.9 The establishments and subscribers falling under 177 scheduled industry/Classes of establishments are concentrated in 25 industries/Classes of

establishments as given in Table-5.

IV.10 It would also be seen from Table-5 that 5 Industries/Classes of establishments namely EM & GE, Textile, Beedi, Trading & Commercial and Road Motor Transport constitute 43.57% of the total number of subscribers.

TABLE - 5

Sr. No.	Name of Scheduled Industry/Class of Establishment	Number of Subscribers within Industry	Percentage of subscribers within Industry.	Number of Establishments within the Industry	Percentage of Estts. within Industry.
1	Electrical, Mechanical or General Engineering	2990877	16.62	39491	16.67
2	Textile	1782641	9.91	12938	5.46
3	Beedi establishments	1299060	7.22	3667	1.55
4	Trading and Commercial	1112177	6.18	23294	9.83
5	Road/Motor Transport	654896	3.64	4037	1.70
6	Heavy and Fine Chemicals	594048	3.30	7265	3.07
7	Iron and Steel	541351	3.01	2283	0.96
8	Electricity incl. generation, transmission & distribution	495964	2.76	1853	0.78
9	Educational Institutions	438052	2.43	21664	9.15
10	Sugar	397692	2.21	2567	1.08
11	Glass	368902	2.05	1911	0.81
12	Tea [Except the state of Assam]	330820	1.84	682	0.29
13	Asbestos Mines including estts. dealing with asbestos as raw-material	260468	1.45	4207	1.78
14	Jute	237978	1.32	115	0.05
15	Hotels and Restaurants	236361	1.31	5800	2.45
16	Paper	211527	1.18	2084	0.88
17	Banks [doing business within the State/UT]	210643	1.17	1319	0.56
18	Tea Plantations other than tea plantation in Assam	200006	1.11	817	0.34
19	Rubber & rubber products	199595	1.11	1936	0.82
20	Automobile repairing and servicing	194980	1.08	1654	0.70
21	Cement	191117	1.06	1075	0.45
22	Cashews	186900	1.04	670	0.28
23	Printing	163270	0.91	3513	1.48
24	Garment making factories	155968	0.87	1542	0.65
25	Edible oil and fats	153938	0.86	2643	1.12
TOTAL OF 25 INDUSTRIES:		13609231	75.64	149027	62.91
TOTAL COVERAGE		17990318	100.00	236881	100.00

CONTRIBUTIONS UNDER THE EMPLOYEES' PROVIDENT FUNDS SCHEME

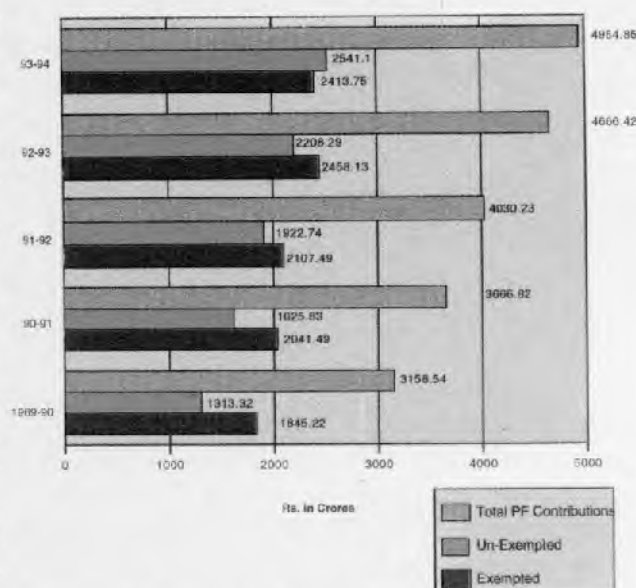
IV.11 The normal rate of contribution to the Provident Fund by the employees and the employers prescribed under the Act is 8. 1/3% of the pay of the employees. The Act, however, empowers the Central Government to enhance, if deemed fit, the Statutory rate of contribution to 10% of pay in respect of any Industry or Class of establishments.

IV.12 The Central Government has enhanced the rate of contribution in respect of 98 Industries/Classes of establishments from 8. 1/3% to 10% of basic wages, dearness allowance [including the cash value of any food concession] and retaining allowance [if any] of the employee who is a subscriber with effect from 1st June, 1989.

IV.13 The total amount of contributions received during 1993-94 was Rs.4,954.85 crores. [Rs.2,413.75 crores in respect of exempted establishments and Rs.2,541.10 crores in respect of un-exempted establishments] The total amount of contributions received since inception of the Scheme upto 31.3.94 was Rs.39,861.40 crores [Rs.22,159.16 crores in respect of exempted establishments and Rs.17,702.24 crores in respect of un-exempted establishments.

IV.14 Table-6 indicates the position of

PROVIDENT FUND CONTRIBUTION RECEIVED



receipt of contributions both from exempted and un-exempted establishments during the last five years.

IV.15 Table-6, indicate that in respect of exempted establishments the contributions received during the year 1993-94 was lower by 1.81% over the previous year. In the case of Un-exempted establishments the contributions increased by 15.07% over the previous year. The decrease in the contribution by Exempted establishment is attributable specifically to West Bengal region wherein the Jute mills have failed to report compliance.

TABLE-6

PROVIDENT FUND CONTRIBUTIONS RECEIVED

Year	Exempted estts.	%age variation.	Un-exempted estts.	%age variation.	Total contribution	%age variation
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
1991-92	2107.49	03.23	1922.74	24.45	4030.23	9.91
1992-93	2458.13	16.63	2208.29	14.85	4666.42	15.78
1993-94	2413.75	(-)1.81	2541.10	15.07	4954.85	6.18

CONTRIBUTION TO NATIONAL SAVINGS

IV.16 As a share in the net domestic savings of the economy, Provident Fund contribution comes to occupy a significant contributory factor to the domestic savings sector. Table-7 indicates the contribution of Provident Fund

savings to the domestic savings generated in the economy;

IV.17 It would be seen from Table-7 that during the year 1991-92 the Provident Fund savings constituted 4.75% in the national domestic savings of the economy.

TABLE-7

PROVIDENT FUND SAVINGS AS PERCENTAGE OF NET DOMESTIC SAVINGS

Year	Net domestic savings [House hold sector] (Rs. in crores)	Total contributions received under the Act (Rs.in crores)	Col. 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	74935 *	3523	4.70
1990-91	85704 *	4155	4.85
1991-92	98506 \$	4678	4.75

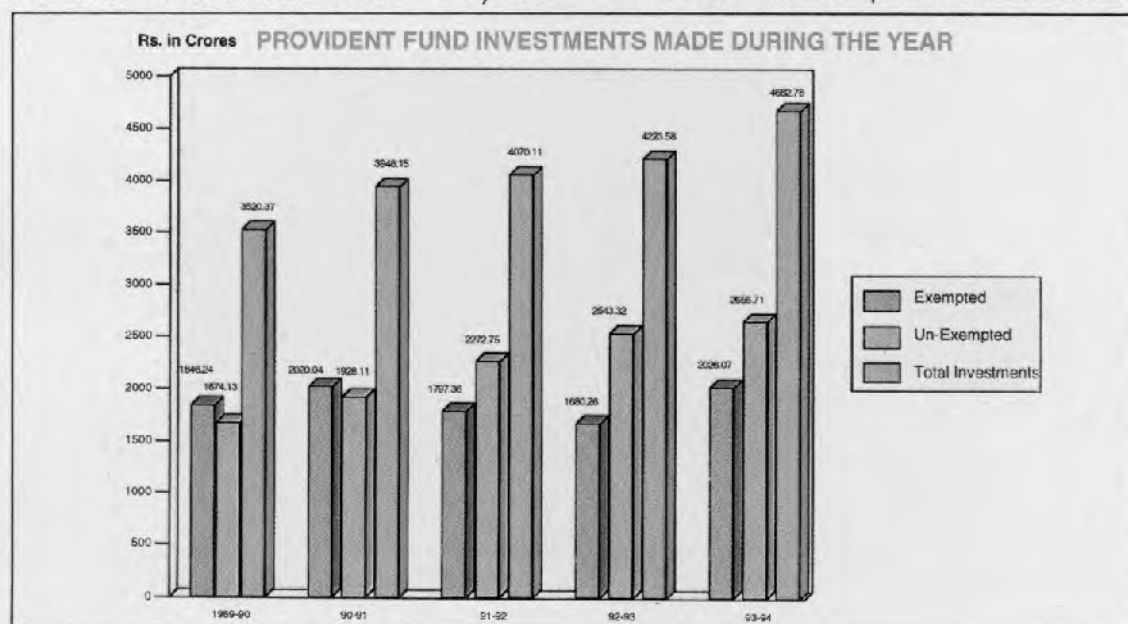
* provisional # Tentative estimate

Source:- Report on Currency and Finance 1990-91 Vol II.[Page.13] Estimates on Net domestic savings Sector-wise.

INVESTMENT SYSTEM

Organisation in respect of Un-exempted establishments as well as by the Board of Trustees of the Exempted establishments are

IV.18 The contributions received by the



required to be invested after making payments on accounts of advances and final withdrawals, according to the pattern of investment laid down by the Government of India from time to time.

PATTERN OF INVESTMENT

IV.19 The pattern of investment prescribed by the Government of India with effect from 1st April, 1993 has been as under;

Pattern of Investment	%age of amount to be invested.
(i) (a) Government Securities as defined in Section 2 of the Public Debt Act, 1944 (18 of 1944) created and issued by any State Government.	Fifteen Percent
(b) Any other negotiable securities the principal whereof and interest whereon is fully and unconditionally guaranteed by the Central Government or any State Government	
(ii) Special Deposit Scheme introduced by the Notification of Government of India in the Ministry of Finance Department of Economic Affairs No.F.16(1)-PD/75 dated the 30th June 1975 as extended by Notification No. F.16(8)-PD/84 dated 12th June, 1985.	Seventy Percent
(iii) Bonds/Securities of public sector financial institutions including banks	Fifteen Percent

IV.20 The pattern of investment was liberalised operative from 1st April, 1994 which is as under;

(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;	Fifteen Percent
(b) Any other negotiable securities the principal whereof and interest whereon is fully and unconditionally guaranteed by the Central Government or any State Government except those covered under (iii) (a) below	
(ii) Special Deposit Scheme introduced by the notification of Govt. of India Ministry of Finance (Deptt. of Economic Affairs) No.F.16(1)PD/75 dated 30.6.1975 as extended by Notification No.F.16(8)PD/85 dated 12.6.1985.	Fiftyfive Percent
(iii) (a) Bonds/Securities of 'Public financial institutions' as specified under Section 4(a) of the Company's Act; "public sector companies" as defined in Section 2(36A) of the Income Tax Act, 1961; and/or	Thirty Percent
(b) Certificates of deposits issued by a public sector bank	

IV.21 Where any moneys are received on the maturity of earlier investment under (i) and (iii) of para 1 above such moneys, reduced by obligatory outgoings, shall be invested in accordance with the new investment pattern prescribed in this Notification.

IV.22 Where moneys are received by way of interest on securities issued by Central Government and interest on Special Deposits, such moneys can be invested under the Special Deposit Scheme. Similarly, interest received under categories (i) and (iii) of para 1 above may be reinvested in the same category.

IV.23 The investment pattern as envisaged in the above paragraphs may be achieved by the end of a financial year and is effective from 1st April, 1994 under Notification No. G-20015/2/93-SS-II dated 19.5.1994 issued by the Ministry of Labour.

INVESTMENTS MADE [UN-EXEMPTED SECTOR]

IV.24 The total investment of Provident Fund accumulations in respect of un-exempted establishments as on 31.3.94 amounted to Rs.20,289.37 crores. The net investment made during the year was higher

TABLE - 8

INVESTMENTS MADE BY UN-EXEMPTED STATUTORY FUND DURING 1993-94 BY TYPE OF SECURITIES AT FACE VALUE (Rs. IN CRORES)

Interest Rate	State Govt. Securities	Government Guaranteed	Public Sector financial Inst.	Special Deposit Scheme
7.50%	6.28	9.95	--	--
8.75%	2.04	3.12	--	--
9.00%	51.84	10.32	--	--
9.75%	42.54	1.12	--	--
11.00%	00.21	1.45	--	--
12.00%	--	--	--	2477.94
13.50%	108.41	49.43	--	--
14.00%	--	--	40.00	--
16.00%	--	--	8.04	--
Total:	211.32	75.39	48.04	2477.94
GRAND TOTAL [211.32+75.39+48.04+2477.94]				2812.69
Add securities accepted towards past accumulation dues				13.89
				2826.58
Less Redemption				(-) 165.61
				2660.97
Less securities withdrawn during the year				(-) 4.26
Net Investment				2656.71

than that of the previous year and it rose from Rs. 2,543.32 crores in 1992-93 to Rs.2,656.71

IV.25 Investment portfolio data of E.P.F. [Main Account] is at Appendix S.1 (i & ii). It would be seen from that out of an holding of Rs. 20,289.37 crores, investment in securities bearing interest ranging from 3% to 6% account for Rs.290.02 crores i.e. 1.43% which can be termed as low yielding securities.

INVESTMENTS MADE [EXEMPTED SECTOR]

IV.26 The exempted establishments are also required to follow the same pattern of investment as is prescribed for the Un-exempted Funds. The total investment of the Provident Fund accumulations in respect of exempted establishments as on 31.3.94 amounted to Rs.20,212.65 crores.

The net investments during the year 1993-94 figured as Rs.2026.07 crores as against Rs.1680.26 crores, during the previous year. Investment made during the year is given in Table-9.

TABLE-9

INVESTMENTS MADE BY THE EXEMPTED ESTABLISHMENTS CATEGORY-WISE DURING THE YEAR 1993-94

S.No.	Category	Amount (Rs. in crores)
1.	State Govt. Securities	267.04
2.	Government Guaranteed Securities	85.53
3.	Special Deposit account	2073.79
4.	Total (Gross)	2426.36
5.	Less Redemption Proceeds	400.29
6.	Total (Net)	2026.07

IV.27 Thus, the total net investment of Provident Fund accumulations in respect of both exempted and un-exempted establishments amounted to Rs.4682.78 crores during 1993-94 as against Rs. 4223.58 crores during the previous year.

RATE OF INTEREST TO SUBSCRIBERS

IV.28 Under Para 60(1) of the Employees' Provident Funds Scheme, 1952 the Central Government on the recommendation of the Central Board of Trustees declares the rate of interest to be credited to the accounts of Provident Fund subscribers annually. Effective from the financial year 1993-94, the amended Scheme provides for crediting of interest to the member's account on monthly running balances. An interest of 12% has been declared for the subscribers of the un-exempted Statutory Fund for the year 1993-94.

PROVIDENT FUND ARREARS

IV.29 Of the 2,33,772 un-exempted establishments covered all over the country, employers of 11,659 establishments were in default in the remittance of Provident Fund contributions to the Fund at the end of March, 1994. Thus, of the total establishments 4.98% were in default. The region-wise arrears position is given at Table-10.

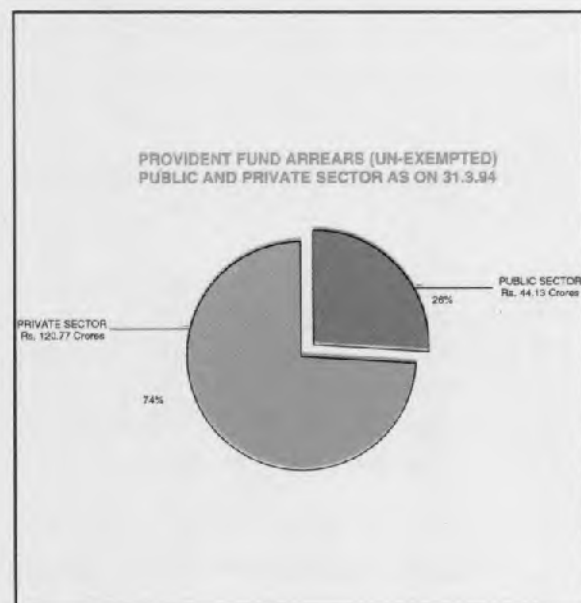
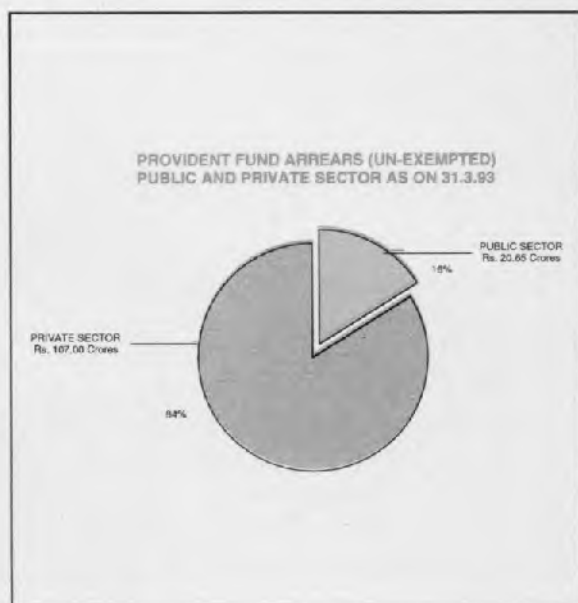
IV.30 Table-10 shows that the total Provident Fund contributions in arrears as on 31st March, 1994 stood at Rs.16,490.20 lakh as against Rs.11,757.33 lakhs. The arrears have increased by Rs.4,732.87 lakhs during the year, an increase of 40.25% over the previous year. Leaving two regions, namely Orissa and Kerala all the remaining 14 regions reported increase in arrears. Five regions namely Uttar

TABLE:10

REGION-WISE PROVIDENT FUND ARREARS AS ON 31st March, 1994

(Rs. in Lakhs)

Name of the Region	Opening Balance as on 01.04.93	Added during 1993-94	Total Arrears [2 + 3]	Amount recovered/ realised during 93-94	Closing Balance as on 31.3.94	Variation of closing balance over the previous year [6-2]
[1]	[2]	[3]	[4]	[5]	[6]	[7]
AP	607.15	591.33	1198.48	493.06	705.42	98.27
BR	533.18	625.32	1158.50	168.22	990.28	457.10
DL	269.53[R]	80.32	349.85	24.88	324.97	55.44
GJ	576.33[R]	361.56	937.89	348.88	589.01	12.68
HR	422.48	308.77	731.25	91.65	639.60	217.12
KN	368.76	290.73	659.49	152.43	507.06	138.30
KR	336.40	399.24	735.64	404.61	331.03	-5.37
MP	1769.14	519.07	2288.21	341.10	1947.11	177.97
MH	1944.95	1114.69	3059.64	570.10	2489.54	544.59
NR	142.35	85.62	227.97	21.21	206.76	64.41
OR	472.56	254.20	726.76	366.04	360.72	-111.84
PN	560.27[R]	1396.81	1957.08	361.54	1595.54	1035.27
RJ	279.13[R]	67.35	346.48	15.26	331.22	52.09
TN	818.73[R]	677.16	1495.89	571.97	923.92	105.19
UP	1760.06	1984.53	3744.59	784.66	2959.93	1199.87
WB	896.31[R]	1245.07	2141.38	553.29	1588.09	691.78
TOTAL :	11757.33	10001.77	21759.10	5268.90	16490.20	4732.87
[R]= Opening Balance revised by Regions in MIS Returns.						



Pradesh, Punjab, West Bengal, Maharashtra and Bihar reported an increase of Rs.3,928.61 lakhs which represent 83% of the increase over the previous year.

IV.31 The Provident Fund arrears analysed as pre-coverage accumulations, accumulation on cancellation of exemption and post coverage accumulations are given in Table-11.

TABLE - 11

[Rs. in lakhs]

Region	Arrears on account of pre-coverage accumulations	Arrears on account of cancellation of exemption	Post coverage accumulations	Total arrears as on 31.3.94	Total arrears as on 31.3.93
AP	0.00	0.00	705.42	705.42	607.15
BR	20.35	37.68	932.25	990.28	533.18
DL	0.00	0.00	324.97	324.97	269.53
GJ	0.00	0.00	589.01	589.01	576.33
HR	0.00	0.00	639.60	639.60	422.48
KN	0.00	42.95	464.11	507.06	368.76
KR	0.00	0.00	331.03	331.03	336.40
MP	0.00	286.17	1660.94	1947.11	1769.14
MH	4.42	42.24	2442.88	2489.54	1944.95
NR	0.00	0.00	206.76	206.76	142.35
OR	0.00	0.00	360.72	360.72	472.56
PB	0.00	32.63	1562.91	1595.54	560.27
RJ	0.00	0.00	331.22	331.22	279.13
TN	0.02	54.27	869.63	923.92	818.73
UP	0.00	423.21	2536.72	2959.93	1760.06
WB	6.00	17.00	1565.09	1588.09	896.31
TOTAL:	30.79	936.15	15523.26	16490.20	11757.33

IV.32 The region-wise arrears between Public and Private sector arrears are given in Table-12. There has been an increase in arrears in respect of Public Sector establishments both in the Central and State spheres especially in Textile and Jute industry.

IV.33 Table-12 indicates that total amount of Provident Fund arrears recoverable from

338 Public Sector Undertakings in un-exempted sector amounted to Rs.4412.97 lakhs which constitutes 26.76% of the total Provident Fund arrears of un-exempted establishments. The Private Sector arrears constitute 11,321 establishments and Rs.12077.23 lakhs. The arrears of Public Sector undertakings have increased from Rs.2065.30 lakhs to Rs.4412.97 lakhs in the year under report.

TABLE - 12

[Rs. in lakhs]

Region	Public Sector		Private Sector		TOTAL Default	
	Estts.	Amount	Estts.	Amount	Estts.	Amount
Andhra Pradesh	11	47.59	952	657.83	963	705.42
Bihar	13	122.67	1111	867.61	1124	990.28
Delhi	39	11.02	416	313.95	455	324.97
Gujarat	7	121.71	272	467.30	279	589.01
Haryana	6	3.00	353	636.60	359	639.60
Karnataka	36	35.29	372	471.77	408	507.06
Kerala	11	49.40	489	281.63	500	331.03
Madhya Pradesh	27	387.32	662	1559.79	689	1947.11
Maharashtra	17	432.55	839	2056.99	856	2489.54
N.E.Region	20	42.48	123	164.28	143	206.76
Orissa	34	41.46	353	319.26	387	360.72
Punjab	9	620.24	1320	975.30	1329	1595.54
Rajasthan	1	0.92	489	330.30	490	331.22
Tamil Nadu	28	56.43	1288	867.49	1316	923.92
Uttar Pradesh	39	1563.23	1186	1396.70	1225	2959.93
West Bengal	40	877.66	1096	710.43	1136	1588.09
TOTAL:	338	4412.97	11321	12077.23	11659	16490.20
PERCENTAGE:		26.76 %		73.24%		

INDUSTRY-WISE ARREARS

IV.34 Table-13 below indicates that out of 177 Industries/Classes of establishments, the

arrears are concentrated in a few Industries. Textile Industry is the major defaulter and it accounts for 34.37% of the total arrears followed by Electrical, Mechanical and

TABLE - 13

INDUSTRY - WISE PROVIDENT FUND ARREARS

S.No.	Type of industry	No. of defaulting estts.	Amount (Rs. in lakhs)	Percentage % Arrears
1.	Textile	625	Rs.5667.83	34.37
2.	Electrical & Mechanical Engg.	1643	Rs.1860.51	11.28
3.	Jute	9	Rs. 438.68	2.66
4.	Trading and commercial	805	Rs. 940.53	5.70
5.	Heavy and fine chemical	309	Rs. 353.85	2.15
6.	Sugar	190	Rs. 660.13	4.00
7.	News papers	70	Rs. 269.58	1.64
8.	Iron and Steel	132	Rs. 276.41	1.68
9.	Road and motor transport	230	Rs. 327.59	1.98
10.	Tea and tea plantation	134	Rs. 186.42	1.13
11.	Other industries not specified above	7512	Rs.5508.67	33.47
TOTAL ARREARS		11659	Rs.16490.20	
A list of Un-exempted establishments which were in default of Provident Fund dues of Rs.10 lakhs and above, as on 31st March,94 is given at Appendix - A 3.				

General Engineering Industry which accounts for 11.28%, Trading & Commercial 5.70% and Sugar 4.00%. These four Industries alone account for the concentration of 55.35% of the total arrears;

IV.35 Status of the defaulting establishments are given at Table-14 below;

IV.36 Table-14 show that arrears of Rs.9,040.85 lakhs were due from the establishments which were either closed or under closure or under liquidation, or which had become sick and under BIFR or had

been taken over by Government or nationalised or in respect of which recovery had been stayed by Courts. In these cases, the course of action available to the Organisation for recovering the dues is limited. Out of the remaining arrears of Rs. 7449.35 lakhs, Rs.348.54 lakhs were covered by instalment schemes. The recovery of instalment are being monitored regularly by the field Offices. The remaining amount of Rs.7,100.81 lakhs is the net effective recoverable arrears which is 43.06% of the total arrears.

TABLE -14

CLASSIFICATION OF ARREARS

Rs. in Lakh

S.No. arrears	Classification of establishments	No. of defaulting establishments	Arrears Amt.
i	Closure of establishments	749	813.37
ii	Establishment under liquidation	303	701.53
iii	Stay by High Court	702	1791.95
iv	Pre-take over - N.T.C.	72	800.32
v	Post take over - N.T.C.	1	1998.27
vi	Pre-take over - I.R.B.I	8	48.00
vii	Current dues - I.R.B.I	16	58.22
viii	Establishments run by receivers custodians	115	351.1
ix	B.I.F.R. Cases	126	2478.08
	Total (i) to (ix)	2092	9040.85
x	Instalment cases	549	348.54
xi	Other than above [on which effective measures can be taken]	9018	7100.81
	TOTAL	11659	16490.20

OTHER ARREARS

IV.37 Apart from the above, an amount of Rs.730.98 Lakh on account of administration and inspection charges and Rs.5,385 lakhs on account of penal damages were in arrears at the end of the year. Region-wise details of penal damages

imposed, collected and in arrears are given in Appendix S-2.

ACTION TAKEN TO RECOVER ARREARS

IV.38 The following measures were taken by the Organisation for recovery of dues in respect of un-exempted establishments:-

- [i] Action under Section 7A of the Employees' Provident Funds & Miscellaneous Provisions Act, 1952.
 - [ii] Recovery action under Section 8B of the Act.
 - [iii] Prosecution cases under Section 14 of the Act.
 - [iv] Prosecution cases under Section 406/409 of the IPC launched with the Police Authorities
 - [v] Action under Section 14B of levy of damages for belated remittances.
- [i] Action under Section 7A of the Employees' Provident Funds & Miscellaneous Provisions Act, 1952.

IV.39 The dues are determined in accordance with the provision of Section 7A of the Act. During the year under report 14,860 cases were initiated. This together with the brought forward cases constituted a workload of 22,741 cases. Out of these 15,133 cases were decided and dues determined. At the end of the year 7,608 cases were pending before the Assessing Officers at various stages of hearing. The pendency of these cases according to time interval is given in Table-15:

IV.40 One of the major causes for increase

in arrears during this year has been due to detection and assessment of defaults by major defaulters. It may be interesting to note that during this year, though the number of assessment cases finalised under Section 7A has come down as compared to previous year, disposal of old 7A cases have been more during this year. This could be seen from the fact that assessment cases beyond three years have come down to 378 from the pendency position of 1358 in the previous year. Invariably, these cases were delayed due to the intervention of Courts and other legal impediments.

- [ii] Action under Section 8B of the Employees' Provident Funds & Miscellaneous Provisions Act, 1952

IV.41 During the year 5,253 revenue recovery certificates were issued covering Rs.84.31 crores of Provident Fund arrears. This added to the brought forward unexecuted recovery certificates constituted a workload of 24,520 cases involving an amount of Rs.274.67 crores. Out of this 4,767 certificates were executed by recovering an amount of Rs.39.89 crores. At the close of the year 19,753 certificates were pending involving an amount of Rs.234.78 crores. The region-wise data of certificates issued, executed and pending at the end of the year is given at Appendix S-3.

TABLE - 15

PENDENCY POSITION OF 7A CASES

(a) Less than six month	4,603	(4115)
(b) between six months to one year	1,678	(1888)
(c) between one to three year	940	(928)
(d) beyond three year	378	(1358)
TOTAL	7,608	(8281)
<i>Note: Figures in brackets indicate position of 1992-93</i>		

[iii] Action under Section 14 of the Employees' Provident Funds & Miscellaneous Provisions Act, 1952

IV.42 To realise the arrears from the defaulting establishments, prosecution cases are filed in the criminal courts under Section 14 of the Act. The action taken in this direction is given in Table - 17.

[iv] Action under Section 406/409 of Indian Penal Code

IV.43 Cases were filed with police authorities under Sections 406/409 of Indian Penal Code against the employers for non-remittance of the Provident Fund contributions. During the course of the year, action taken against the defaulters is given in Table - 18 and 19.

TABLE - 17

PROSECUTION CASES UNDER SECTION 14 OF THE ACT

Opening balance as on 1st April,93	41,662 [R]	
Add fresh cases launched during 93-94	4,334	
Total cases for disposal:	45,996	
Cases decided during the year;		
Convicted	1,036	3,371
Acquitted/Admonished	427	
Withdrawn	339	
Discharged	1,569	
Pending cases as on 31.3.94	42,625	
<i>The region-wise data of prosecution cases launched under Section 14 of the Act is given at Appendix S-4.</i>		

TABLE - 18

**PROSECUTION CASES UNDER SECTION 406/409 IPC.
(CASES FILED WITH POLICE AUTHORITIES)**

FIRs pending with Police on 1-4-93	6,488 [R]
FIRs filed with the Police during 1993-94	269
FIRs dropped by the Police	94
Challans filed by the Police in Courts during the year	22
FIRs Pending with the Police on 31.3.94	6,641

TABLE-19
FIRs UNDER SECTION 406/409 IPC-(FILED IN COURTS)

Prosecution cases Pending before the Courts on 1-4-93	577	(R)	
Challans filed by the Police in Courts during the year	28		
Complaints filed directly in Courts	4		
TOTAL cases for disposal before the Courts			609
CASES DECIDED:			
Convicted	15		
Acquitted	6		21
Discharged	0		
Cases pending as on 31.3.94			588

IV.44 Region-wise data of the cases filed before the Police and other details on disposal and pendency are given at Appendix.S-5(Part I & II).

[v] Action under Section 14B [Levy of Damages]

IV.45 During the year under report 15,472 cases were initiated. This together with brought forward cases constituted a workload of 21,527 cases involving a sum of Rs.6,362.81 lakh. Out of these, 14,126 cases were decided. Rs.977.78 lakh were also recovered. At the end of the year, 7,401 cases were pending for finalisation. A sum of Rs.5,385.03 lakh were outstanding for collection at the end of the year.

JUTE MILL ARREARS - WEST BENGAL REGION

IV.46 The efforts for realisation of Provident Fund dues from defaulting jute mills continued in a sustained manner inspite of the sickness in the industry, with the twin objectives to contain the increase in arrears and recover the arrears of contribution.

IV.47 Table 20 indicates the jute mill arrears as existed at the end of the last five years;

TABLE - 20

Year Ending	Arrears (Rs.in Crore)
31.3.1990	84.64
31.3.1991	82.64
31.3.1992	82.22
31.3.1993	83.98
31.3.1994	92.58

IV.48 At the end of March,1994 the Jute Mill arrears was Rs.92.58 Crore. There had been an increase in arrears in this Industry to the tune of Rs.8.60 crores over the previous year. This was primarily due to the fact that in addition to existing defaulting establishments six more establishments became fresh defaulters in this Industry during the year. The Status of Jute mill arrears are given in Table-21.

TABLE - 21
STATUS OF JUTE MILL ARREARS

Status	No. of Mills	Amt. of arrears on 31.3.94 [Rs. crores]
1. Under Liquidation	1	2.39
2. Under Litigation	9	14.15
3. BIFR Purview		
(a) Closed Mill	2	2.37
(b) Working Mills	21	50.56
4. Covered by instalment Scheme	1	1.36
5. Others	6	21.75
Total	40	92.58

IV.49 The Jute Mills arrears to the tune of Rs.69.47 crores were due from establishments which were either closed or under Liquidation or under Litigation or before the BIFR. In these cases option available to the Organisation is very limited for enforcing recovery. Of the remaining arrears of Rs.23.11 crores a sum of Rs.1.36 crores are covered under instalment Scheme wherein the recovery is monitored regularly.

IV.50 Every effort to secure compliance by the defaulting establishments has been taken. During the year 141 Prosecution cases under Section 14 of EPF & MP Act, 1952 were launched. In respect of establishments which defaulted to pay employees' share of contributions 35 complaints under Section 406/409 were filed. Steps were taken to contest writ petitions and other dilatory litigations pending before the Courts. In 19 cases stay orders were vacated. However, as on 31.3.1994 four Writ Petitions before Supreme Court and 21 Writ Petitions before High Court were still pending. 12 persons were arrested during the year for non-payment of employees' share of contribution deducted from the salary/wages not deposited.

REPORT OF THE SUB-COMMITTEE OF THE CONSULTATIVE COMMITTEE OF PARLIAMENT

IV.51 It may be recalled that the Government of India has constituted a Sub-Committee of the Parliamentary Consultative Committee attached to the Ministry of Labour under the Chairmanship of shri Gurudas Das Gupta, Member of Parliament, to look into the question of increase in arrears. The Sub-Committee had held a series of meetings with the representatives of the Employers' Association/Federation, Central Trade Unions, Senior Officers and the Secretaries of Labour, Finance and other concerned departments of the State Governments besides the Officers of the Employees' Provident Fund Organisation and Employees' State Insurance Corporation. The Committee submitted its report on 14th June, 1994.

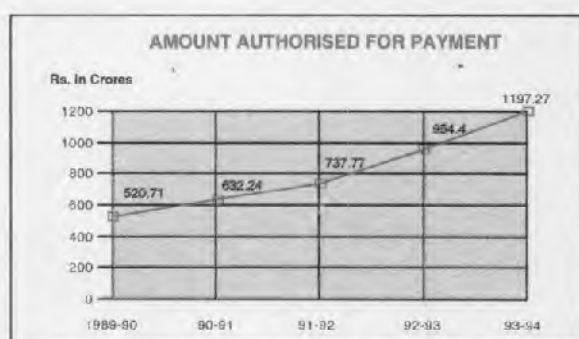
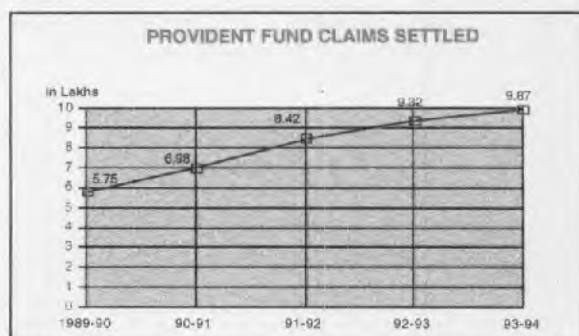
IV.52 The Committee in their report has analysed and identified the following causative factors for increase in arrears;

- (i) Default in Jute and Textile industry form the major part of the arrears. The default in these sectors according to the Committee is often due to the deliberate tendency to misuse the funds.
- (ii) Recovery action by the Organisation is handicapped by the provisions of Sick Industrial Companies (Special Provisions) Act, 1985. Only after rehabilitation scheme is sanctioned by the BIFR, 20% of the dues is paid by the defaulting establishments which is obviously inadequate to clear the arrears substantially.
- (iii) There is a sharp increase in arrears on account of delay in finalisation of rehabilitation proposals by the BIFR in respect of the sick Industries. During 92-93, arrears currently not realisable due to BIFR cases

constituted about 30% of the provident fund arrears.

- [iv] There is a serious problem regarding liquidation of pre-take over liability of nationalised units which is also a contributing to the mounting arrears.
- [v] Arrears are more in the exempted sphere both in the public sector and in the private sector rather than in the un-exempted establishments.

IV.53 The Committee has suggested various remedial measures including amendments to certain legal provision which are now under consideration. The report of the Committee was placed before the Central Board of Trustees in their 137th meeting held on 28th July, 1994. The recommendations are under examination by the Empowered Committee chaired by the Labour Secretary & Vice Chairman of the Board.



SETTLEMENT OF PROVIDENT FUND CLAIMS

IV.54 During the year under report, 9.87 lakh claims were settled and a sum of

Rs.1197.27 crores was authorised for payment as against Rs.954.40 crores in respect of 9.32 lakh claims settled in 1992-93. The claims settled during the year registered an increase of 5.90% over the preceding year and the amount authorised for payment increased by 25.44%. The average amount authorised for payment per claim settled during the year amounted to Rs.12,133 as against Rs.10,239 in 1992-93. Claims settled and amount authorised for payment during the last five years are given in Table - 22.

TABLE - 22

PROVIDENT FUND CLAIMS SETTLED AND AMOUNT AUTHORISED FOR PAYMENT

Year	Claims settled No.(lakhs)	Amount authorised for payment (Rs. crores)
1989-90	5.79	520.71
1990-91	6.98	632.24
1991-92	8.42	737.77
1992-93	9.32	954.40
1993-94	9.87	1197.27

IV.55 Since the inception of the Scheme a sum of Rs.7,185.04 crores have been authorised for payment through settlement of 131.09 lakh claims.

IV.56 The region-wise data on settlement of Provident Fund claims during the year 1993-94 is given in Appendix S-6. An analysis of this Appendix would show that out of a workload of 12,09,971 claims, 10,43,258 claims became due for settlement, (after excluding 1,49,846 returned for rectification and 16,867 claims rejected) 9,86,741 claims were settled.

IV.57 During the year under report 1,49,846 claims were returned for

rectification and 16,867 claims were rejected totaling 1,66,713 claims representing a workload of 13.77%. The claims were returned for rectification due to the following reasons;

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

IV.58 Table-23 indicates the category-wise data on claims settled.

IV.59 At the close of the year 56,517 claims were pending representing 4.67% of workload. Of these, 44,367 claims were pending for a period of less than two months, 12,034 claims were pending for a period between two to six months and 116 claims were pending between six months to one year. These 116 pending claims were pending for want of clarification from the employers/employees.

TABLE - 23

CATEGORY WISE CLAIMS SETTLED & AMOUNT PAID

[Rs. CRORES]

Sl. No.	Category	No. of claims settled	%age of total claims settled	Amount authorised for payment
1.	Death cases	34,177	3.46	66.25
2.	Resignation	8,39,543	85.08	912.63
3.	Retrenchment	41,232	4.18	68.4
4.	Superannuation	50,532	5.12	121.24
5.	Permanent invalidation	2,276	0.23	3.23
6.	Others	18,981	1.93	25.18
TOTAL :		9,86,741	100.00	1197.27

STEPS TAKEN FOR PROMPT SETTLEMENT OF CLAIMS

IV.60 The area of settlement of claims has been identified as a key result area and has been included for regular monitoring under the Central Action Plan, which provides that at no point of time the pendency would be higher than 8.33% of the workload. The pendency in this area at the end of the year was 4.67% and thus it would be seen that the Organisation has been able to achieve its target. During the previous year the closing balance of pendency was 5.41%.

TRANSFER OF PROVIDENT FUND ACCOUNTS

IV.61 When a member leaves service in one establishment and obtains reemployment in another establishment, whether exempted or un-exempted, 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 a prescribed form. The actual transfer of Provident Fund accumulation with interest thereon, takes place in the following cases:

- [i] re-employment in an establishment whether exempted or un-exempted,

- in another region/sub-region;
- [ii] re-employment in an exempted establishment in the same region/sub-region;
- [iii] leaving service in an exempted establishment and re-employment in an un-exempted establishment and vice-versa;

IV.62 During the year, 1993-94, a total number of 1,20,191 accounts relating to Employees' Provident Fund subscribers were transferred. The region-wise data on transfers effected [given in Appendix S -7], shows that 1,31,293 cases were due

for transfer, (after excluding 27,183 returned for rectification and 5,048 claims rejected).

IV.63 Transfer applications pending in the Regional Offices as on 31.3.1994 were 11,102 as against 11,271 applications pending at the end of the previous year. In this area the pendency at the end of the year was 6.78% of the total workload as compared to 6.55% at the end of the previous year. Thus it would be seen that the Organisation has been able to achieve its target. The Provident Fund accounts transferred and pending as on 31st March, 1994 is given in Table-24.

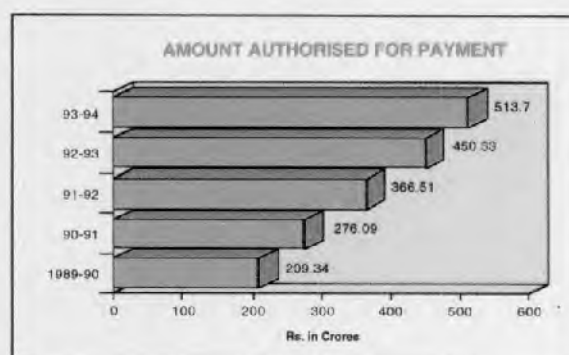
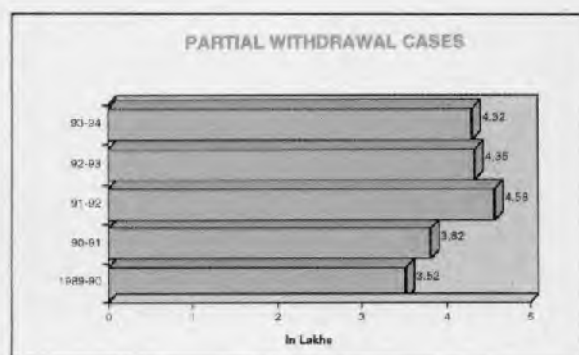
TABLE - 24
PROVIDENT FUND ACCOUNTS TRANSFERRED

Category	A/cs.transferred during		Pendency at the year end	
	1992-93	1993-94	1992-93	1993-94
i) Cases involving actual transfer of provident fund accumulations	50,227	34,843	2,604	4,318
ii) Cases not involving actual transfer of provident fund accumulations	76,133	85,348	8,667	6,784
TOTAL :	1,26,360	1,20,191	11,271	11,102

IV.64 At the end of the year 11,102 applications were pending for disposal. Of these, 8,560 applications are pending for less than two months and 2,343 cases pending between two to six months. 199 claims were pending between six months to one year for want of clarifications from employers/employees.

PARTIAL WITHDRAWALS

IV.65 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-25.

IV.66 The year-wise data of advances/partial withdrawals granted to subscribers are given in Table-26.

TABLE - 25

WITHDRAWALS SANCTIONED & AMOUNT DISBURSED

Sl. No.	Purpose	No of cases		Amt. Disbursed (Rs. in lakhs)	
		1992-93	1993-94	1992-93	1993-94
1.	Financing of life insurance Policies	19,855	20,437	158.73 [0.35%]	208.55 (0.41%)
2.	House Building	1,21,027	1,23,535	26873.90 (59.68%)	30461.97 (59.30%)
3.	During temporary closure of establishments	45,349	53,305	3072.89 [6.82%]	4390.74 (8.55%)
4.	Illness of members/ family members	70,164	75,639	3368.58 [7.48%]	4910.16 [9.56%]
5.	Marriage & Education of children	1,59,929	1,51,676	10881.59 [24.16%]	10749.68 [20.92%]
6.	Others	19,113	7,516	677.33 [1.51%]	649.94 [1.26%]
TOTAL:		4,35,437	4,32,108	45033.02	51370.04

TABLE - 26

WITHDRAWALS SANCTIONED & AMOUNT -LAST FIVE YEARS

Year	Advance sanctioned [No. lacs]	%age increase over previous year	Amount involved [Rs. crores]	%age increase over previous year
1989-90	3.52	3.23	209.34	18.13
1990-91	3.82	8.52	276.09	31.88
1991-92	4.58	19.89	366.51	32.75
1992-93	4.35	[-] 5.01	450.33	22.86
1993-94	4.32	[-] 0.69	513.70	14.07
TOTAL : [Since inception]	72.93		2717.64	

IV.67 In this area there was a workload of 5.38 lakh applications. Out of this 4.32 lakh subscribers were allowed partial withdrawal as against 4.35 lakhs during the previous year. An amount of Rs.513.70 crores were disbursed

during the year as against Rs. 450.33 crores in the previous year registering an increase of 14.07%. Data on partial withdrawal cases disposed and amount disbursed region-wise are given at Appendix S - 8.

IV.68 At the end of the year 20,887 advance applications were pending with various regions representing a workload of 3.88%. Thus it would be seen that the Organisation has been able to achieve its target. Out of this pendency 19,384 applications were pending for a period less than two months. Therefore, 1503 applications were pending for periods ranging from two to six months due to non-response in furnishing the wanting documents or information.

ISSUE OF ANNUAL STATEMENTS OF ACCOUNTS

IV.69 During the year under review 1,68,69,977 annual statement of accounts were issued to the members of the Statutory

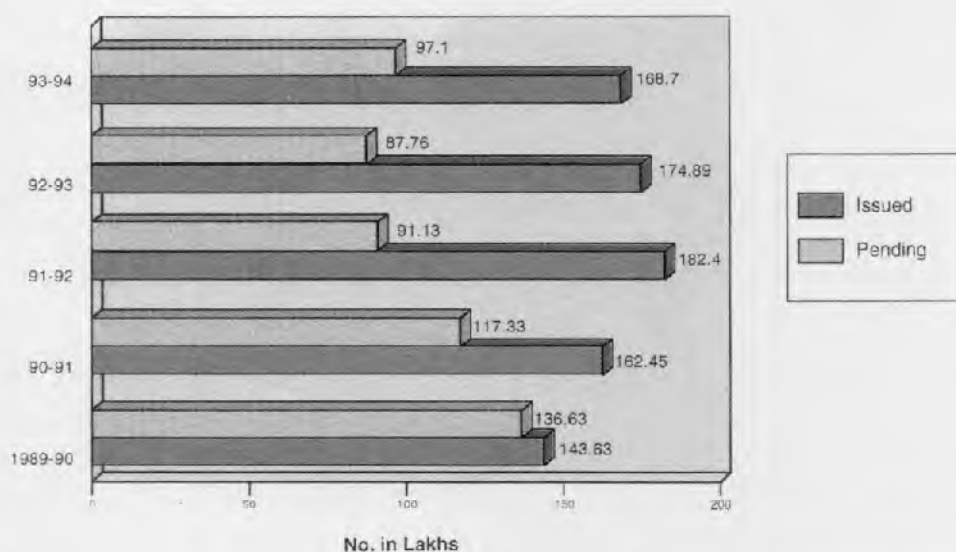
Fund. The progress of achievement during the last five years in the matter of issue of accounts slips to subscribers is given at Table-27.

IV.70 At the end of the year 97.10 lakh statement of accounts were pending for issue as against 87.76 lakh statement of accounts at the end of the previous year. The pendency at the close of the year in this area has gone up by 9.34 lakhs. It may be noted that out of 97.10 lakh statement of accounts pending for issue at the end of the year, 47.28 lakh statement of accounts could not be issued owing to factors beyond the control of the Organisation, as the requisite returns were not submitted by these establishments either due to closure, lockout or stay by the Courts. Thus the effective pendency was 49.82 lakh statement of accounts. Three regions namely Maharashtra, West Bengal and Tamil Nadu account for pendency beyond 15 lakh statement of accounts, constituting of 57.54 lakh statement of accounts or 59.26% pendency. Next three regions namely Uttar Pradesh, Rajasthan and Karnataka have a pendency of 18.76 lakh statement of accounts or 19.32%. Thus these six regions account for a pendency of 76.30 lakh statement of accounts or 78.58% of the total pendency.

TABLE- 27

YEAR	ACCOUNTS SLIPS ISSUED [in lakh Nos]	ACCOUNTS SLIPS PENDING AT THE END OF THE YEAR [in lakh Nos]
1989-90	143.02	136.63
1990-91	162.45	117.33
1991-92	182.40	91.13
1992-93	174.89	87.76
1993-94	168.70	97.10

ANNUAL STATEMENT OF ACCOUNTS TO SUBSCRIBERS



IV.71 The region-wise position of account slips issued is given in Appendix S- 9 and pendency position at Appendix S -10 and Table 28.

TABLE - 28

PENDENCY POSITION OF ACCOUNT SLIPS DUE FOR ISSUE

Period of pendency	Slips due for issue
Less than a year	56,47,621
Between one to two years	20,79,150
Beyond two years	19,83,246
TOTAL	97,10,017

IV.72 The pendency of 97,10,017 statement of accounts do not imply that these many number of subscribers have not received the statement of accounts. While assessing the impact of the above pendency, it has to be noted that in case subscriber's statement of accounts for a particular year has not been prepared & issued, the issue of account slips for subsequent years also is held up as Provident Fund account of a member is a running account.

ASSISTANCE TO SUBSCRIBERS FOR HOUSE BUILDING

IV.73 During the course of the year 1.24 lakh subscribers availed withdrawal for the purpose of house building and received a sum of Rs. 304.62 crores. As compared to this in the previous year 1.21 lakh subscribers availed themselves of Rs.268.74 crores as housing assistance finance from their Provident Fund accounts. This would mean that the amount withdrawn by subscribers went up by 13.35%. Table - 29 indicates the number of subscribers who have availed housing loans during the last five years.

TABLE-29

HOUSE BUILDING ADVANCE GRANTED TO SUBSCRIBERS

YEAR	No. of subscribers granted advance	Amount disbursed (Rs. in crores)
1989-90	71530	112.92
1990-91	90911	155.69
1991-92	97821	204.29
1992-93	121027	268.74
1993-94	123535	304.62

HOUSING FINANCE FUND

IV.74 With the objective to provide an easy finance assistance to the Provident Fund subscribers the Central Board of Trustees constituted a Committee in May,1993 with Central Provident Fund Commissioner as the Chairman, two CBT members each representing the employers and employees for carrying out a feasibility study for forming a housing finance Fund for Provident Fund subscribers. The Committee submitted its report to the Chairman on 19.1.94. Subsequent to this the report was discussed with the Central Trade Union representatives on 31.3.94. The Central Board of Trustees have since accepted the report in its 136th meeting held on 31.3.94. Further action to formulate a Scheme in consultation with the Government is in progress.

AMENDMENT TO THE EMPLOYEES' PROVIDENT FUND SCHEME,1952

IV.75 With effect from 1.4.93 Paragraph 60(2)(a) of the Employees' Provident Fund Scheme,1952 has been amended substituting a new clause therein which lays down that the interest shall be credited to the members account on monthly running balances.

IV.76 With effect from 6.2.1993 paragraph 18(2)(1)(B)(b) has been amended to enable members of the Central Board who are called for attending the meeting of the Board to travel by Air-conditioned class also. It may be recalled that previously this provision contained only second class, AC-II Tier sleeper or First class.

IV.77 Paragraph 68-B(2) has been amended laying down that for the purpose of purchase of site for construction of house thereon, the amount of withdrawal which a member is entitled to shall not exceed his basic wages and dearness allowance for 24 months or the member's own share of contribution with the share of employer with interest thereon or the actual cost of the dwelling site whichever is less.

IV.78 For purchase of house/flat or construction of house or flat, the withdrawal permitted shall not exceed the members' basic wages and dearness allowance for 36 months or members' share of contribution with interest thereon or the total cost of the construction whichever is less.

Consequent to the above amendment sub-clause (c) of Clause (4) of para 68-B has been deleted. Prior to this amendment, the member was entitled to withdraw only



Shri S. Gopalan, Secretary Labour presiding at the Executive Committee meeting of EPFO.



Shri P.A. Sangma, Minister for Labour in discussion with EPFO staff federation.

half of the entitled amount at the time of acquisition of a dwelling site and the remaining at the time of constructing the house. With this amendment the member can now draw 2/3 of the entitled amount at the time of purchase of dwelling house, if he so chooses. This amendment has come into force w.e.f 6.2.93.

IV.79 Paragraph 68-J(4) has been amended with effect from 6.2.93 enabling the member to draw advance from the Fund in case of certain illness, an amount not exceeding the member's basic wages and dearness allowance for six months or his own share of contribution with interest whichever is less. Prior to this amendment this amount was restricted to the member's basic wages and dearness allowance for three months.

REPRESENTATIONS UNDER SECTION 19-A OF THE ACT

IV.80 Section 19-A of Employees' Provident Funds and Miscellaneous Provisions Act 1952 deals with the removal of doubts and difficulties experienced in the administration of the Act and in particular with applicability of the Act. The power to resolve such doubts/difficulties is vested with the competent authority appointed by the Central Government.

IV.81 The disposal of representations under section 19A of the Employees' Provident Funds & Miscellaneous

Provisions Act, 1952 during the year under report is given in Table-30.

TABLE - 30

REPRESENTATIONS UNDER SECTION 19-A OF THE ACT

Cases pending at the beginning of the year	261	(R)
Cases filed during the year 1993-94	107	
Total	368	
CASES DISPOSED DURING THE YEAR		
i) Cases decided in favour of the Orgn.	118	
ii) Against the Organisation	17	
iii) Due to stay	49	
Total	184	
CASES PENDING AT THE END OF THE YEAR		
Cases pending at the end of the year with the competent authority appointed by the Central Government	184	

WRIT PETITIONS AGAINST THE ORGANISATION

IV.82 As on 1st April 1993, there were 3,942 cases pending before various High Courts. During the year under review 603 fresh cases were filed. Thus out of a total of

4,545 cases before various High Courts, 262 cases were decided in favour of the Organisation and 38 cases were decided against the Organisation. 4,245 cases were pending before various High Courts as on 31st March, 1994.

EXEMPTED SECTOR

PROVISIONS OF THE ACT ON EXEMPTION

V.1 On the applicability of the Act to an establishment the provisions of the Employees' Provident Funds Scheme become applicable to it and the employers are required to comply with the Statutory provisions of the Scheme.

V.2 However, such of those establishments which 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 employees 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 E.P.F. Scheme 1952 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 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 administers 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. On 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.

COVERAGE

V.10 The functioning of exempted establishments is the responsibility of the Board of Trustees in each establishment. The Organisation exercises its control over such establishments through regular inspection by its Enforcement Officers, ensuring the compliance of conditions of exemption by such establishments. The Organisation supervises the implementation of 3,109 exempted establishments with a membership of 45.46 lakh workers. The significance of exempted establishments is revealed from the fact that though these establishments account for only 1.31% of total covered establishments but they employ 25.26% of total subscribers which fall under the ambit of the Employees' Provident Fund & Miscellaneous Provisions Act, 1952. This comparison leads to the conclusion that the exempted establishments are bigger in size in terms of employment strength than un-exempted establishments. The average subscriber strength per establishment in exempted establishments works out to 1,462 as against 59 subscribers in an un-exempted establishment.

CONCENTRATION OF EXEMPTED ESTABLISHMENTS

V.11 The coverage of the exempted establishments reveals concentration primarily in three regions namely, West Bengal, Tamil Nadu and Maharashtra which together account for 1843 establishments or 59.28%. In terms of subscribers these three regions constitute 21.74 lakh subscribers or 47.82% of the total exempted membership.

CONTRIBUTION

V.12 The total amount of contributions transferred to the Board of Trustees by various exempted establishments during the year 1993-94 amounted to Rs.2,413.75 crores, as compared to Rs.2,458.13 crores during the previous year. There has been a marginal fall of Rs.44.38 crores of contributions which is mainly attributable to Jute units including Public Sector units and NTC Mills. Contribution received since inception of the scheme amounted to Rs.22,159.16 crores.

ROLE OF EXEMPTED ESTABLISHMENTS

V.13 The exempted sector plays a dominant role in mobilizing savings. Out of total collection of contributions Rs.4,954.85 crores during 1993-94, the share of exempted establishments account for 48.71% or Rs.2,413.75 crores.

INVESTMENTS

V.14 The net investments during the year 1993-94 figured as Rs.2,026.07 crores as against Rs.1,680.26 crores during the previous year. Category-wise details of the investments is given in Table-1:

TABLE-1
INVESTMENTS MADE BY THE
EXEMPTED ESTABLISHMENTS

Sr.No Amount (Rs. in crores)	Category
1. State Govt. Securities	267.04
2. Government Guaranteed securities	85.53
3. Special Deposit account	2073.79
4. Total (Gross)	2426.36
5. Less Redemption Proceeds	400.29
Total (Net)	2026.07

CONTRIBUTIONS IN ARREARS

V.15 The employers of exempted establishments are required to transfer the Provident Fund contributions [employers' and employees' share] to the Board of Trustees by the fifteenth day of the following month. There were 162 exempted establishments which failed to transfer the contributions to the Board of Trustees as on 31.3.94. Table-2 gives the region-wise details of such defaulting establishments;

TABLE-2

NON-TRANSFER OF PROVIDENT FUND CONTRIBUTIONS TO THE BOARDS OF TRUSTEES BY THE EMPLOYERS OF EXEMPTED ESTABLISHMENTS AS ON 31.3.94

Region	Establishments in default as on 31.3.93	Arrears as on 31.3.93	Establishments in default as on 31.3.94	Arrears as on 31.3.94	Variation in arrears over the previous year
Andhra Pradesh	6	381.14	8	912.80	531.66
Bihar	15	214.79	15	125.90	-88.89
Delhi [R]	0	00.00	1	39.33	39.33
Gujarat [R]	2	14.21	3	31.07	16.86
Haryana	1	288.06	1	199.24	-88.82
Karnataka	1	1.74	1	1.74	0.00
Kerala	3	20.43	3	19.32	-1.11
Madhya Pradesh	7	124.18	4	42.45	-81.73
Maharashtra	20	451.68	20	647.87	196.19
North East	3	29.85	2	25.39	-4.46
Orissa	0	0.00	3	64.67	64.67
Punjab	0	0.00	0	0.00	0.00
Rajasthan [R]	0	0.00	0	0.00	0.00
Tamil Nadu	4	15.63	0	0.00	-15.63
Uttar Pradesh	5	160.61	5	551.33	390.72
West Bengal	87	12256.24	96	16948.38	4692.14
TOTAL:	154	13958.56	162	19609.49	5650.93

V.16 It would be noted from Table-2, that the arrears in the exempted establishments have gone up by Rs.56.51 crores over the previous year. It would also be noted that there has been a raise of Rs.46.92 crores in West Bengal Region alone. Thus West Bengal region with an arrears of Rs. 169.48 crore is the highest defaulting region in the country accounting for 86.43% of the total exempted arrears.

V.17 The major cause of increase in arrears in West Bengal Region has been due to default in Public Sector Undertakings both

in Central and State spheres. There has also been an increase in arrears in respect of the Jute Industry in West Bengal.

V.18 The other regions where there is significant increase in arrears in the exempted sector are in Maharashtra, Orissa, Uttar Pradesh and Andhra Pradesh. The major contributory factor for increase in arrears in all the four regions is the increase in default in Public Sector, especially in Textile Industry, except in the case of Andhra Pradesh where the increase has been due to default in Engineering Industry in the Public Sector.

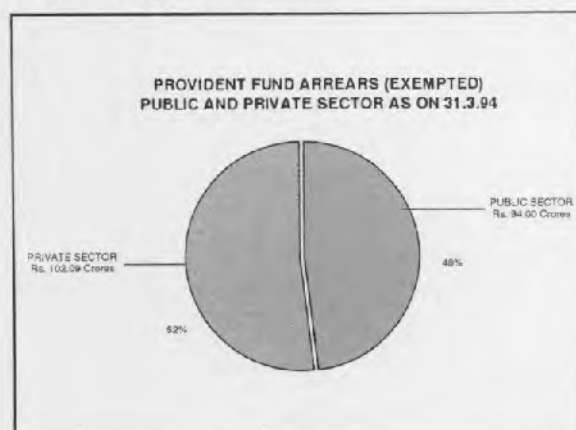
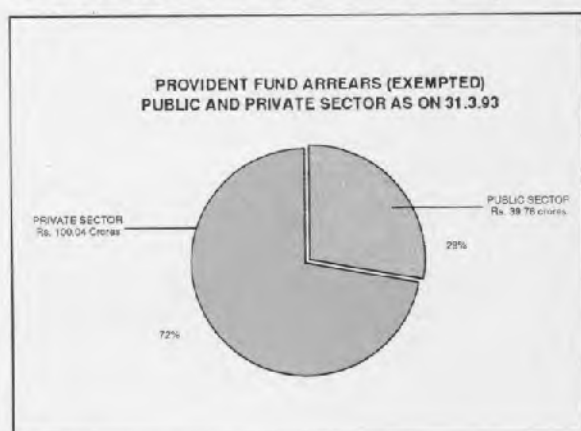


TABLE-3
INDUSTRY WISE CLASSIFICATION OF ARREARS

(Rs. in Lakhs)

S.No.	Industry	No. of Estts.	[Exempted Sector as on 31.03.1994] Amount of arrears	%age arrears
1.	Jute	35	8850.96	45.14
2.	E.M.G.E.	24	5453.55	27.81
3.	Textiles	26	1233.45	6.29
4.	Heavy and Fine Chemicals	10	409.80	2.09
5.	Trading & commercial	22	199.83	1.02
6.	Newspaper	04	159.45	.81
7.	Road and motor transport	07	1616.29	8.24
8.	Sugar	02	67.22	.34
9.	Iron & Steel	03	62.64	.32
10.	Others	29	1556.30	7.94
TOTAL:		162	19609.49	100.00

V.19 Table-3 indicates the arrears pertaining to exempted sector industry-wise.

V.20 It would be noted from Table-3 that four industries namely Jute, EM&GE, Textile and Road Motor Transport constitute a total arrears of Rs.171.54 crore arrears or 87.48% of the total arrears.

V.21 The arrears of the exempted sector are further bifurcated to show the defaults in Public and Private Sector establishments as in Table-4 below:

V.22 It would be seen from Table-4 below that a sum of Rs.94.01 crore were in arrears from Public Sector exempted establishments and Rs.102.09 crores from private sector exempted establishments. Major problems faced by the Organisation in our drive to collect the arrears from defaulting exempted establishments is the provisions of Sick Industrial Companies (Special Provisions) Act, 1985, which comes in the way of recovery provisions under Section 8B of the Employees' Provident Funds

TABLE - 4
SECTORAL ANALYSIS OF ARREARS

[Rs. in lakhs]

Region	[Exempted Sector as on 31.03.1994]					
	Public Sector		Private Sector		Total	
	Estts.	Amount	Estts.	Amount	Estts.	Amount
Andhra Pradesh	1	823.29	7	89.51	8	912.80
Bihar	3	10.79	12	115.11	15	125.90
Delhi	-	--	1	39.33	1	39.33
Gujarat	-	--	3	31.07	3	31.07
Haryana	-	--	1	199.24	1	199.24
Karnataka	-	--	1	1.74	1	1.74
Kerala	3	19.32	-	--	3	19.32
Madhya Pradesh	3	24.88	1	17.57	4	42.45
Maharashtra	7	161.42	13	486.45	20	647.87
NE Region	1	16.05	1	9.34	2	25.39
Orissa	2	63.39	1	1.28	3	64.67
Punjab	-	--	-	--	-	--
Rajasthan	-	--	-	--	-	--
Tamil Nadu	-	--	-	--	-	--
Uttar Pradesh	1	374.26	4	177.07	5	551.33
West Bengal	27	7907.13	69	9041.25	96	16948.38
TOTAL:	48	9400.53	114	10208.96	162	19609.49
Percentage		47.94%		52.06%		100%
PREVIOUS YEAR		[3978.12]		[9980.44]		[13958.56]

& Miscellaneous Provisions Act, 1952. Almost all the public sector undertakings have already approached the BIFR for re-habilitation. Therefore, the scope for taking penal action against defaulting establishments is of a limited nature. However, this problem has been brought to the notice of both the Central and State governments at the highest

level. We have received positive response both from Central and State Governments to do the needful to clear the arrears expeditiously.

V.23 The status of the defaulting exempted establishments is classified and given in Table-5.

TABLE-5
CLASSIFICATION OF DEFAULTING EXEMPTED ESTABLISHMENTS
ACCORDING TO THEIR STATUS OF FUNCTIONING AS ON 31.3.94

(Rs. Lakhs)

Sl. No.	Classification of arrears	No. of defaulting Establishments		Amount in arrears	
i	Closure of Estts.	18	[19]	379.39	[400.35]
ii	Estts. under liquidation	14	[11]	261.20	[376.88]
iii	Stay by High Courts	6	[11]	471.07	[1582.21]
iv	Pre-take over N.T.C.	5	[5]	100.17	[80.29]
v	Post take over N.T.C.	-	-	-	[1.74]
vi	Pre-take over I.R.B.I.	1	[1]	20.73	[20.73]
vii	Current Dues I.R.B.I.	-	[2]	-	[33.39]
viii	Establishments run by receivers/custodians	-	-	-	-
ix	B.I.F.R. Cases	40	[30]	6871.53	[6173.25]
	TOTAL (i) to (ix)	84	[79]	8104.09	[8658.64]
x	Instalment cases	2	[11]	667.10	[2276.04]
xi	Other than above	76	[64]	10838.30	[3023.88]
	TOTAL:	162	[154]	19609.49	[13958.56]

Note: (Figures in brackets indicate the corresponding position during the year 1992-93)

V.24 Table-5 would show that Rs.81.04 crore were due from the establishments which were either closed or under closure or under liquidation, or which had become sick and under BIFR or have been taken over by the Government or nationalised or in respect of which recovery has been stayed by the Courts. In these cases the option available with the Organisation for recovering the dues is very limited. Of the remaining arrears of Rs.115.05 crore which includes Rs.6.67 crore are covered by instalment Scheme. Thus the remaining amount of Rs.108.38 crore are effective recoverable arrears which is 55.27% of the

total arrears. A list of exempted establishments which were in default of Rupees ten lakh and above as on 31.3.94 in the matter of transferring of Provident Fund contributions to their respective Board of Trustees is given at Appendix A-4.

V.25 The Board of Trustees are required to make investment of investible funds within a period of two weeks from the date of receipt of money into the trust account. The region-wise data on the amounts lying with the Boards of exempted establishments uninvested as on 31.3.94 are given in Table-6.

TABLE-6**UN-INVESTED AMOUNT AS ON 31.3.94**
(Rs.in crores)

Region	Amount uninvested with BOT
Andhra Pradesh	4.73
Bihar	6.26
Delhi	25.85
Gujarat	2.49
Haryana	2.64
Karnataka	3.98
Kerala	2.14
Madhya Pradesh	0.87
Maharashtra	15.91
N.E.Region	6.79
Orissa	0.76
Punjab	1.28
Rajasthan	4.51
Tamil Nadu	4.08
Uttar Pradesh	5.84
West Bengal	2.11
TOTAL	90.24

PENAL ACTION TAKEN AGAINST DEFAULTERS

V.26 During the year 1993-94 in order to liquidate arrears 298 prosecutions under Section-14 of the Act were filed and 33 cases were decided. 2,040 cases were pending at the end of the year. Besides this 53 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.

RATE OF INTEREST

V.27 The exempted establishments are required to declare interest to their subscribers which would not be lower than the interest rate declared for the subscribers of the Statutory Fund. Information with reference to 2261 establishments were available out of which 115 Establishments had not declared interest for the year. The broad pattern of the remaining 2,146 establishments which have declared interest are given in Table-7.

TABLE - 7**INTEREST DECLARED BY EXEMPTED ESTABLISHMENTS**

Rate of Interest	Number of Estt.	No. of subscribers involved.
1. Higher than the Statutory rate	138	1,89,732
2. Equal to Statutory rate	1947	30,30,511
3. Less than Statutory rate	61	1,03,165
TOTAL:	2146	33,23,408

V.28 It would be noted from Table-7 that there were 61 exempted establishments which have declared interest to their subscribers lesser than the rate declared for the subscribers of Statutory Fund. This is attributable to sizable holding of low yielding securities by these trusts. However, the exempted Committee to suggest improvement

in the working of the exempted establishments is seized of this issue and action has been taken by issuing suitable instructions to enforcement machinery for proper education of these trusts. With the liberalisation of investment pattern it is expected that the scenario will undergo a positive change in the coming year.

ADVANCES GRANTED/PARTIAL WITHDRAWALS TO SUBSCRIBERS

in Table-8;

V.29 A statement showing the advances sanctioned and amount paid to the subscribers by the exempted establishments during the year are given

SETTLEMENT OF CLAIMS

V.30 The data on claims settled by the exempted establishments to their subscribers are given below in Table-9.

TABLE - 8

ADVANCES SANCTIONED AND AMOUNT DISBURSED

(Rs. in lakhs)

Category	Cases	Amount
1. Financing L.I.C. Policy	16305	430.84
2. Housing Advance	243413	63275.94
3. During Temporary closure	87611	4056.35
4. Illness of Members/Family Members	199271	10365.86
5. Member's own marriage	35531	24849.38
6. Others	141704	20953.56
TOTAL	723835	123931.93

TABLE - 9

PROVIDENT FUND CLAIMS SETTLED

(Rs. in lakhs)

Category	Cases	Amount
1. Death cases	7733	4366.53
2. Resignation/Termination	88952	25942.59
3. Retrenchment	10012	3310.21
4. Superannuation	35461	39477.34
5. Permanent Invalidation	581	245.18
6. Dismissal	2793	340.43
7. Migration	2015	1037.87
8. Others	24649	16924.32
TOTAL	172196	91644.47

EMPLOYEES' FAMILY PENSION SCHEME, 1971

SCHEME

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

VI.2 The Scheme is financed by diverting out of contributions towards the Provident Fund, the employees' share of contribution at the rate of 1-1/6% of their wages with an equal amount of employer's share. The Central Government also contributes at the rate of 1-1/6% of the wages of the subscribers to the Family Pension Fund.

BENEFITS

VI.3 The quantum of benefit that accrues to a subscriber under this Scheme is given as under:

Family Pension

VI.4 In case a member of the Family Pension Scheme dies during the 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-1 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.

TABLE - 1

<i>Pay of the member per month on which contribution to the Family Pension Fund is payable</i>	<i>Monthly rate of Family Pension [with effect from April 1, 1992]</i>
1. Upto to Rs.300/-	Rs.250/- [Fixed]
2. Exceeding Rs.300/- but not exceeding Rs.700/-	Rs.300/- [Fixed]
3. Exceeding Rs.700/- but not exceeding Rs.1600/-	42.5% of pay subject to a minimum of Rs.300/- and maximum of Rs.600/-
4. Exceeding Rs.1600/- but not exceeding Rs.2500/-	35% of pay subject to a minimum of Rs.600/- and maximum of Rs.850/-
5. Exceeding Rs.2500/-	30% of pay subject to a minimum of Rs.850/- and maximum of Rs.1050/- per month

VI.5 The existing pensioners were granted supplementary additions w.e.f. 1.4.1992 @ 15% or @ 10% depending upon date of death of the member subject to a minimum of Rs. 50/-

VI.6 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 attained the age of 60 years had he remained alive whichever is earlier.

VI.7 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.8 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.9 The retirement-cum-withdrawal benefit becomes payable to the member either on attaining the age of 60 years or on cessation of membership from the Family Pension Fund before attaining the age of 60 years for reasons other than death. This is subject to the condition that the member has contributed to the Family Pension Fund for a period of not less than one year. The rate 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.42280/- linking the same to the pay of the member last drawn and the number of full year's contribution paid or was payable.

PERFORMANCE OF THE SCHEME

VI.10 There were 149.89 lakh subscribers to the Family Pension Fund as on 31.3.94 which comprised of 34.71 lakh subscribers in exempted establishments and 115.18 lakh in un-exempted establishments. The benefits available under Family Pension Scheme were extended to 6.40 lakh new subscribers during the year 1993-94.

CONTRIBUTION

VI.11 A sum of Rs.603.74 crores was received by way of contributions towards Family Pension Fund during the year 1993-94. The Government's contribution amounted Rs.111.56 crores. Employers and Employees' share of contributions figured as Rs.492.18 crores. The total contributions received since the inception of the Scheme amounted to Rs.4897.27 crores which comprised of Rs.1488.32 crores of Government's share and Rs.3408.95 crores of employers' and employees' share of contributions. The year-wise details of Family Pension contributions received are given in Appendix.S-11.

INVESTMENT

VI.12 The Family Pension Fund contributions received are kept in Public Account after making payments due on account of benefits payable under the Family Pension Scheme. The account is credited with interest at the rate of 8.5% per annum. During the year

1993-94, a sum of Rs.907.05 crores were deposited in Public Account of the Central Government as against Rs.923.62 crores during the previous year. The balance in Public Account as on 31.3.94 was Rs.6,870.19 crores.

ARREARS

VI.13 A sum of Rs. 21.32 crores was in arrears towards Family Pension contributions to be recovered from 11,288 defaulting employers as on 31.3.94 as against Rs.15.32 crores at the end of the previous year.

VI.14 Besides the above arrears from the employers', an amount of Rs.217.15 crores as contributions was due from Government to Family Pension Fund as on 31.3.94 as against Rs.81.62 crores at the end of the previous year. A sum of Rs.14.37 crores is also due from the Government by way of reimbursement of Administrative Charges. The Government have been contributing to the Family Pension Fund on provisional basis pending the compilation and audit of the accounts. The above arrears have, however, been received from the Government in April, 1994.

STEPS TAKEN TO LIQUIDATE ARREARS

VI.15 The number of prosecutions filed during the year under report was as given below:-

Opening balance as on 1st April, 93	17,557 (R)
Add fresh cases launched during 93-94	1,400
Total cases for disposal:	18,957
Cases decided during the year;	
Convicted	753
Acquitted/Admonished	32
Withdrawn	136
Discharged	14
Total	935
Cases Pending as on 31.3.94	18,022

The region-wise data of prosecution cases launched under Section 14 of the Act is given at Appendix-S.12.

VI.16 Action was also taken under Section 8 of the Act by issuing 4,352 Revenue Recovery Certificates which involved a sum of Rs.8.89 crores. During the year, 3,131 certificates were executed resulting in recovery of Rs.3.98 crores. At the end of the year 18,306 certificates involving a sum of Rs.20.88 crores were pending.

CLAIM SETTLEMENTS

VI.17 During the year under report 8.82 lakh family pension claims were settled as against 8.52 lakh claims settled during the previous year. This includes 17,655 monthly Pension claims settled during the year. The region-wise position of claims settled is given in Appendix-S.13.

VI.18 The category-wise break up of family pension claims settled during the year 1993-94 is indicated in Table-2 :-

TABLE - 2

CATEGORY-WISE CLAIMS SETTLED

C A T E G O R Y	No. of claims settled
Monthly Family Pension benefit	17,655
Life Assurance benefit	20,809
Retirement-cum-withdrawal benefit	7,74,598
Refunds	68,886
TOTAL	8,81,948

VI.19 The pendency in this area at the end of the year was 5.49% of the workload. In quantitative terms, 62,244 family pension claims were pending at the end of the year under report in various field Offices. Of these pending cases, 46,817 claims were pending for less than 2 months, 12,658 claims were pending for period between 2 and 6 months and 2,769 claims were pending for the period between 6 and 12

months. The reasons 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 enquiring authorities regarding surviving family members.

MONTHLY PENSION CLAIMS

VI.20 The benefits provided under the Family pension Scheme are mostly of the nature of "once for all" except monthly Family Pension which provides long term protection and security to the heirs of the deceased members. During the year under report 17,655 family members of the deceased subscribers were paid monthly pension as against 15,460 during the previous year.

VI.21 At the end of the year 2,533 claims were pending for disposal in the various field offices. Of the pending claims 1,842 claims were pending for less than two months. 634 cases were pending for period ranging between two and six months and 57 cases were pending due to reference having been made to claimants/employers which are beyond 6 months and less than a year.

The region-wise data on settlement of monthly pension cases are given in Appendix-S.14.

VI.22 Monthly family pension cases settled since the inception of the Scheme may be seen in Table-3 below;

TABLE - 3

MONTHLY FAMILY PENSION CLAIMS SETTLED

Year	No. of cases settled
(a) From 1973 to 1986	38,755
(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
(g) 1991-92	18,576
(h) 1992-93	15,460
(i) 1993-94	17,655
TOTAL UPTO 31.3.1994	1,62,477

VI.23 During the year 1993-94, a sum of Rs.93.81 crores was paid to monthly pensioners as against Rs.80.97 crores during the previous year.

EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976

SCHEME

VII.1 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. All the employees who are members of the provident fund are members of this Scheme also.

CONTRIBUTION AND ADMINISTRATIVE CHARGES

VII.2 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 employees.

VII.3 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.2.00 per month.

BENEFITS PAYABLE UNDER THE SCHEME

VII.4 On the death of an employee, while in service, who is a member, the persons entitled to receive the provident fund accumulations will be paid an additional amount equal to the average balance in the provident fund account of the deceased during the preceding 12 months wherever the average provident fund balance is less than Rs. 25,000/-. In cases where average provident fund balance of preceding twelve months exceeds Rs. 25,000/- the amount of Employees' Deposit Linked Insurance Scheme benefit shall be Rs. 25,000/- plus 25% of the amount in excess of Rs. 25,000/- subject to a maximum of Rs. 35,000/-. Previously no benefit was payable if the average balance was below Rs. 500/-. Now this proviso has been deleted. Therefore, even when the average balance falls below Rs. 500/- the benefit under EDLI Scheme is payable as referred to above.

CONTRIBUTIONS RECEIVED IN THE INSURANCE FUND

VII.5 During the year under report a sum of Rs.101.12 crore was received by way of contribution towards the Insurance Fund which comprised Rs.60.97 crore as employers' share and Rs.40.15 crore as

Government share. The contribution and administrative charges received year-wise since inception of the Scheme are at Appendix-S.15.

INVESTMENTS

VII.6 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 accumulations in the Public Account is 8.1/2%.

VII.7 The position of investment of Insurance Fund is given at Table-1.:

TABLE - 1

INVESTMENT OF EMPLOYEES' DEPOSIT LINKED INSURANCE FUND

((Rs. in crores)

Sr. No.	Type of Investment	Amount	
1.	Investment in securities Balance as on 1.4.1993	1.57	1.57
	Less Redemption during [1993-94]	0.00	
2.	Deposit in Public Account		1003.45
3.	Investment during 93-94		
	(a) Employers' share of contribution net of payments		38.15
	(b) Government share of contribution		40.15
4.	Interest on investment in securities & Interest on balance amount kept in Public Accounts		88.75
	Balance as on 31st March 94		1172.07

CLAIMS SETTLED

VII.8 20,613 claims were settled and Rs.18.32 crores were paid during the year under report. As compared to this, during the previous year, the Organisation settled 19,714 claims and disbursed Rs.16.50 crores.

VII.9 39,973 Claims were received for settlement, out of which 13,658 claims were returned for want of complete particulars and 2,223 claims were rejected on the ground of being ineligible. Data on the claims settled and amount disbursed is given at Appendix-S.16.

VII.10 3,479 claims were pending for disposal at the end of the year as against 3,835 claims pending at the end of the previous year. 1,766 claims were pending for less than two months, 1,711 claims were pending between two and six months. Two claims were reported pending for period ranging from six months to one year.

BENEFICIARIES UNDER THE SCHEME SINCE INCEPTION

VII.11 Upto the end of 31st March, 94, the benefit under the Scheme was extended to

2,40,262 widows/widowers or legal heirs of the deceased members of the Scheme.

charges at the end of the year from the establishments.

ARREARS

VII.12 A sum of Rs.5.62 crore was in arrears towards contribution and Rs.0.66 Crores on account of administration and inspection

STEPS TAKEN TO LIQUIDATE ARREARS

VII.13 The number of prosecution cases filed during the year under report is given below:-

Opening balance as on 1st April,93		18,390	(R)
Add fresh cases launched during 93-94		1,400	
Total cases for disposal:		19,790	
Cases decided during the year;			
Convicted	696	827	
Acquitted/			
Admonished	34		
Withdrawn	83		
Discharged	14		
Cases pending as on 31.3.94		18,963	

VII.14 Region-wise prosecution cases launched under Section 14 of the Act is given at Appendix-S.17. Action was also taken under Section 8 of the Act by initiating 18,074 Revenue Recovery Cases involving a sum of Rs.613.85 lakh. An amount of Rs.121.88 lakh was realised through the recovery process executed in 3,078 cases. At the close of the year 14,996 cases were

pending involving a sum of Rs.491.97 lakh.

EXEMPTION FROM THE SCHEME

VII.15 The number of establishments which have been granted exemption from the Scheme upto 31st March,1994 stood at 4,863.

VIII

REPORT ON THE ADDITIONAL EMOLUMENTS (COMPULSORY DEPOSIT) ACT, 1974 FOR THE YEAR 1993-94.

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

Position as on 31.3.94

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 1993-94	
	Amount in crore
Additional Wages Account	52.58
Additional D.A.(Old) Account	502.23
Additional D.A (New) Account	220.52
TOTAL	775.33

VIII.2 An amount of Rs. 10.89 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.

VIII.3 58 Specified Authorities are in default to the tune of Rs. 1.24 crore at the end of the year.

VIII.4 Action to recover the defaulted amount by way of revenue recovery proceeding against 42 Specified Authorities and prosecutions under Additional

Emoluments (Compulsory Deposit) Act, 1974 involving an amount of Rs. 121.54 lakh has been taken on complaints under Section 406/409 of Indian Penal Code have been filed against 24 Specified Authorities.

VIII.5 Out of penal interest on belated remittances levied to the tune of Rs. 321.47 lakh against 10,060 authorities, a sum of Rs. 240.96 lakh has been recovered. Details of the amount received from the Government and the expenditure incurred are given in Appendix. S.18.

ADMINISTRATION OF THE ORGANISATION

1. MANPOWER

IX.1.1 The total sanctioned staff strength of the Employees' Provident fund Organisation including Officers and Staff was 18,758 as on 31.3.1994 as against 16,863 employees who were in position. The group-wise position of sanctioned staff



Shri P.A. Sangma, Minister for Labour inaugurated Sub-Regional office at Mysore

vis-avis staff in position is given in Table-1.

TABLE - 1

STAFF STRENGTH AS ON 31st MARCH, 1994

Category of Employee	Sanctioned strength	In position
Group "A"	410	350
Group "B"	1673	1593
Group "C"	14298	12744
Group "D"	2377	2176
TOTAL	18758	16863

IX.1.2 The position of the sanctioned staff vis-a-vis staff in position during the last five years is given in Table-2.

TABLE - 2

STAFF STRENGTH DURING THE LAST FIVE YEARS

Position as on	Total sanction including Officers [Nos]	Staff in position including Officers [Nos]
31.3.1990	15,618	14,530
31.3.1991	16,528	15,137
31.3.1992	17,720	15,829
31.3.1993	18,174	16,899
31.3.1994	18,758	16,863

IX.1.3 110 vacancies under promotion quota have been filled up after 1.4.94 in the cadre of Group 'A' and 'B' Officers. Recruitment process to fill up the vacancies under the direct recruitment quota is in final stages.

IX.1.4 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, 1994 are given in Table-3;

TABLE-3

CATEGORY	Sanctioned strength	Staff in position	Due as per reservation as % of column 3		In position		Surplus (+) Shortfall(-)		No. of reservation lapse after carrying forward for 3 years
(1)	(2)	(3)	(4)		(5)		(6)		
			SC	ST	SC	ST	SC	ST	
Group 'A'	410	350	42	20	41	20	(-) 1	-	NIL
Group 'B'	1673	1593	269	78	263	73	(-) 6	(-) 5	
Group 'C'	14298	12744	2419	936	2194	774	(-) 225	(-) 162	
Group 'D'	2377	2176	754	227	715	210	(-) 39	(-) 17	

IX.1.5 During the year recruitment rules for the posts of Assistant Provident Fund Commissioner, Senior Analyst, Vigilance Officer, Hindi Officer, Head Clerk, Upper Division Clerk, Enforcement Officers/Assistant Accounts Officers and Superintends were also

finalised. Besides recruitment rules for the post of Deputy Director(Audit) have been framed. E.P.F. Staff (Classification and Appeal) Rules 1971 has been updated. EPF (Staff and Conditions Service) Regulation, 1962 has also been compiled.

Table-4

S.No.	EXAMINATION	Date of Examination
1.	APFC [Prob] Part-II	20-22nd April, 1993
2.	APFC [Prob] Part-II	06-08th July, 1993
3.	EO/AAO & Supdt.	23-27th Sept., 1993
4.	Upper Division Clerk	04-06th October, 1993
5.	APFC [Prob] Part-I	04-07th October, 1993
6.	APFC [Prob] Part-II	04-06th October, 1993
7.	Head Clerk/Assistant	06-08th December, 1993
8.	APFC [Prob] Part-II	13-15th December, 1993
9.	LDC (Matric)	28-29th December, 1993
10.	APFC [Prob] Part-I	13-16th December, 1993
11.	EO/AAO & Superintendent [Prob]	11-14th February, 1994
12.	APFC [Prob] Part-I	10-14th February, 1994
13.	APFC [Prob] Part-II	10-12th February, 1994

2. EXAMINATION

IX.2.1 Continuing the consolidation of the reforms introduced in the past bringing in objectivity, fairness and unquestionable integrity in the system of departmental examinations, the Examination Branch carried on its activities as per pre planned schedule. During this year the first examination under the Enforcement Officer/Assistant Accounts Officer & Superintendent (Probationer) Examination Scheme, 1993 was held and the Lower Division Clerk (Probationer) Examination Scheme, 1993 was notified and became effective from 1st February, 1994.

IX.2.2 The examinations conducted by the Organisation during 1993-94 for various cadres is given in Table-4;

IX.2.3 In all, 2378 candidates from all the Regional Offices/ sub-Regional Offices and Central Office had appeared and 744 candidates came out successful in the Departmental Examinations.

3. VIGILANCE

IX.3.1 During the year under report 35 preventive vigilance inspections were conducted which acted as a deterrent against mal-practices. 100 complaints from vigilance angle were received out of which 95 complaints were taken up for investigation including the brought forward cases. In all, investigations were completed in 46 cases. The Organisation adhered to all laid down procedures and finalised 110 disciplinary cases during the year.

TABLE - 5

**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.	
RECEIPTS	1992-93	1993-94	1992-93	1993-94
a) Adm. & Inspection Charges	9644.07	10757.57	333.65	347.38
b) Interest on investment	1603.35	@311.65	4988.07	@ 5.33
c) Govt. contribution towards administration expenses	1190.00	@@ 595.00	230.00	@@ 169.00
d) Receipts from other accounts	[-] 0.96	165.95	0.77	7.05
e) Misc. receipts	199.42	241.84	----	---
TOTAL RECEIPTS	12635.88	12072.01	5552.49	528.76
PAYMENTS				
A) Revenue expenditure	7562.04	8317.34	91.10	101.05
B) Capital expenditure	500.00	1500.00	2.87	7.76
C) Building maintenance	53.00	69.52	--	--
D) Payments to other A/c.	1550.43	1719.44	1.25	5.10
TOTAL PAYMENTS	9665.47	11606.30	95.22	113.91
Excess receipts/over payments	2970.41	465.71	5457.27	414.85
@@ Rs. 1,301.00 lakhs have been received from the Government in April, 1994				
@ Interest for the year 1993-94 is due from the Government.				

4. ADMINISTRATIVE ACCOUNT

IX.4.1 The receipts and payments of Administration Account for the year 1993-94 relating to the three Schemes framed under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 is in Table-5:

5. PRODUCTIVITY LINKED BONUS

IX.5.1 Bonus declared for the employees of the Organisation under the Productivity Linked Bonus Scheme, for the year 1992-93 is given in Table 6.

The eligibility ceiling for Productivity

TABLE 6

PRODUCTIVITY LINKED BONUS

S.No.	Name of the Region	No. of days
1.	Andhra Pradesh	40
2.	Gujarat	40
3.	Karnataka	40
4.	Kerala	40
5.	Maharashtra	40
6.	North Eastern Region	40
7.	Orissa	40
8.	Punjab	40
9.	Rajasthan	40
10.	Tamil nadu	40
11.	Haryana	39
12.	West Bengal	38
13.	Bihar	38
14.	Delhi	38
15.	Madhya Pradesh	34
16.	Uttar Pradesh	25
17.	Central Office (National Bonus)	40

Linked Bonus has been raised from Rs. 2,500/- to Rs. 3,500/- from the year 92-93.

6. SPORTS

IX.6.1 In 1993-94 the Board held its 12th meeting at Ludhiana on 23rd July, 1993 under the Chairmanship of Central Provident Fund Commissioner who is the President of the Board, to chalk out sports calendar for the year 1993-94. Tournaments were conducted on zonal basis and finals on inter zonal basis. Indoor zonals were conducted at Faridabad, Rourkela, Jaipur and Thiruvananthapuram and Zonal Football at Indore, Kanpur, Guwahati and Bangalore with Indore hosting the finals. In Cricket, Zonal tournaments were held at Chandigarh, Siliguri, Pune and Vishakapatnam with Vishakhapatnam hosting the finals. The All India Athletic meet was conducted at Ahmedabad.

IX.6.2 The details of the winners of various tournaments are as under;

- [i] In Football West Bengal emerged as Champion on better goal average and Madhya Pradesh was the Runners up.
- [ii] In Cricket, Karnataka won the championship for the seventh consecutive year. Central Office remained the runners-up for the third consecutive time.
- [iii] In Indoor games Madhya Pradesh emerged as champion followed by Andhra Pradesh
- [iv] In Athletics, Karnataka won the championship followed by Orissa.

IX.6.3. In our concern for development of physically handicapped employees, special tournaments were held for them. All the tournaments were conducted smoothly, fairly and within the time schedule drawn by the Central Sports Control Board.

STAFF OF THE EMPLOYEES PROVIDENT FUND ORGANISATION PARTICIPATING AT A CULTURE PROGRAMME ORGANISED ON THE EVE OF HINDI WEEK CELEBRATION



7. WELFARE

IX.7.1 Welfare of the Staff has been a concern of the Central Board of Trustees. In 1990, various welfare activities of the staff were amalgamated and a E.P.F.Staff Welfare Fund was constituted by providing more homogeneous package. The benefits under the Welfare Fund are provided to Staff Recreation Club, Scholarship towards subsidy to office Canteen and tiffin Room, Holiday Homes, death relief, assistance in case of prolonged illness, relief to victims of natural calamities, terrorist violence, handicapped persons, creches, support to Cultural meets, Holiday camps, training in first aid, tailoring centre for women organisation and other assistance.

IX.7.2 An amount of Rs. 47,00,000/- had been provided in Central Budget of the Organisation under " Staff Welfare Fund" during the year 1993-94 for various Welfare activities in the E.P.F Organisation.

IX.7.3 The 2nd All India Cultural meet was organised at Ujjain on 4th and 5th February, 1994 which was a complete success.

HUMAN RESOURCE DEVELOPMENT

National Academy for Training and Research in Social Security [NATRSS] was formally inaugurated by Shri V.P. Sawhney, IAS, Secretary to the Government of India, Ministry of Labour on 22.10.1990. Until March, 1992, it was working from Central Office of the Employees' Provident Fund Organisation. Only in April, 1992 it was shifted to the

hired premises and since then it has been functioning as an independent wing of the Employees' Provident Fund Organisation. However, the Academy's own building is under construction in Janak Puri Institutional Area which will be a modern self-contained training institute having infrastructure facilities comparable to the best training institutions in the country.



Shri M.N. Buch Additional Secretary Ministry of Labour, Shri B.N. Som Former CPFC and other faculty members with the trainees (standing) at the Academy

X.2 NATRSS has a two tier structure with the apex institute located in Delhi and catering to the needs of Group 'A' officers as well as carrying out research functions for data support to the Headquarters office. Under the National Academy 3 Zonal Training Institutes have already been set up at Madras, Calcutta and Faridabad. The 4th Zonal Training Institute is proposed to be set up at Ahmedabad. However, as a stop gap arrangement, presently it is working from Regional Office, Bombay. The Zonal Training Institutes cater to the training needs of manpower at the supervisory and operative levels deployed in respective regions. With an organised system of human resource development, the Organisation expects to upgrade the professional skill and motivation of the personnel deployed and in turn equip them adequately for the challenging roles assigned to them. The creation of a research establishment will generate valuable data support and policy options enabling more scientific approach to extension of further benefits to the workers.

X.3 In the initial year of its inception as an independent unit the Academy conducted 10 training courses in various disciplines like:

- (1) Social Security Administration
- (2) Personnel and Financial Management
- (3) Employees' Provident Fund Act & Schemes etc.

It was during the year 1992-93 that

directly recruited Assistant Provident Fund Commissioners were imparted systematic training in different modules for the first time.

X.4 In the year 1993-94 the Academy set up its own EDP Centre so that officers coming for various training courses could be given exposure on the functioning of the computers and they could have effective control over the functioning of EDP Centre in their respective Regional/sub-Regional Offices. During the year the Academy conducted 24 Training courses out of which 3 were exclusively in the area of computers. In some of the training courses, besides officers of the Employees' Provident Fund Organisation, officers from other social security agencies like Employees' State Insurance Corporation, Coal Mines Provident Fund, Seamen's Provident Fund & Jammu and Kashmir Provident Fund also attended the course.

X.5 The courses conducted by the National Academy for Training and Research in Social Security have been well taken by the participants both from within and outside the Organisation.

All the visiting faculties etc. have expressed their appreciation over the setting up of and functioning of the Academy.

X.6 The training programmes conducted during the year 1993-94 involved participation of 1415 officers and members of the staff. The data break up is as follows:-

<i>Name of Programme</i>	<i>No. of programmes conducted</i>	<i>No. of participants</i>
AT NATRSS		
Courses for Assistant Provident Fund Commissioners	2	42
Course on Social Security Administration	3	40
Course on Personnel & Financial Management	3	47
Course on Administrative Vigilance	1	13
Course on EPF Act & Scheme/	6	88
Revenue Recovery Procedure under the Act		
Course on Establishment Rules and procedure	2	22
Course on Purchase of Stores	1	10
Course on computers/EDP	3	64
Course on Reservation in services	3	44
Total	24	370
AT ZONAL TRAINING INSTITUTES		
For Lower Division Clerks	27	713
For Head Clerks/Assistants	12	198
For EO's/AAOs	7	134
Total	46	1,045

X.7 During the year, the Zonal Training Institute, North Zone at Faridabad developed hostel facilities for its trainees.

COMPUTERISATION

XI.1 The year 1993-94 witnessed rapid progress in the field of Computerisation of Regional and sub-Regional Offices. A thrust was given to strengthen the existing computer system installed in the Regional Offices by enlarging their capacity and scope and shifting the smaller systems to sub-Regional Offices.

XI.2 The computer systems at Chandigarh, Faridabad, Jaipur, Ahmedabad, Bombay, Bangalore, Trivandrum, Bhubaneswar, Patna, Kanpur were originally of PC/AT/386 version with either 300 MB or 760 MB hard disk capacity and they were found totally inadequate to cater to the growing work loads of Regional Offices and further their speed was very slow. Hence all these stations are now supplied during 1993-94 with EISA 486 systems with 1.2 GB hard disk capacity and 50 MHZ speed and with this modernisation the Regional Offices will be comfortably placed to handle their increasing workload. The existing smaller machines at all the Regional Offices are now shifted to neighboring SROs for introduction of computer aided operation in these stations.

XI.3 During the year 1993-94, new EDP Centres started functioning at Meerut, Jabalpur, Coimbatore and Madurai. The EDP Centres at Amritsar, Ludhiana, Varanasi, Udaipur, Karnal, Siliguri, Ranchi, Rourkela, Aurangabad, Trichy and Cochin are either fully prepared or nearing completion awaiting transfer of machines from Regional Offices.



Off the desk information about subscribers' accounts at regional office Bangalore

The capacity at Bombay Centre has tremendously increased with the installation of two more EISA 486 systems. Altogether a total number of twelve EISA 486 systems, four ISA 486 systems and two numbers of 386 DX system were procured during the year 1993-94 for either upgradation of the existing systems or for opening new EDP Centres.

XI.4 The year 1993-94 was a remarkable year in the sphere of introduction of various software packages. The new software Computerised Payment Accounting System (CPAS) was introduced uniformly in all the EDP Centres for preparing the Cash Books on the payment side and also for monitoring the disposal of claims received in the offices. The new software Computerised Accounts Monthly Preparing System (CAMPS) was introduced in all the centres for preparing

the annual accounts with the interest calculated on monthly running balances. Besides the problems faced in the implementation of the existing software CAPS and CRAS were analysed thoroughly and revised versions of the software were prepared and sent to all the Centres for uniform implementation.

XI.5 A special drive was launched to train all the E.D.P. Supervisors for updating their knowledge on the software/hardware which are in use in Regional Offices. All the E.D.P Supervisors were trained under the expert guidance of NIC officers at the training-cum-workshop courses held during June, 1993,

August, 1993 and February, 1994. Besides two training courses were organised exclusively for the purpose of developing the skills of APFCs/RPFCs in order to enable them to function as effective EDP Managers. These courses were organised in association with M/s Kale Consultancy, Bombay, an expert agency in the field of software preparation and training techniques. In addition to these, hands on session on computers were made compulsory in all the training programmes held at NATRSS during 1993-94 and this resulted in creating computer awareness among most of the officers of the Organisation.

CONSTRUCTION



Shri P.A. Sangma Minister for Labour unveiling the foundation stone of a housing complex for employees at Coimbatore.

OFFICE BUILDING

The Organisation has a number of offices spread all over the country. Out of this, 12 Regional Offices and 12 Sub-Regional Offices are housed in own buildings. Eleven office buildings and training institutes are under construction. These are Kota, Shimla, Calcutta, Agartala, Calicut, Jabalpur, Aurangabad, Nasik, Delhi and Madras. During the year land has been purchased for construction of office building at Nizamabad, Surat, Agra and Udaipur. Planning is in hand for the construction of office building at Goa, Meerut, Rajkot, Warrangal, Nizamabad, Baroda, Surat, Mangalore, Gulbarga, Udaipur and Agra where land is available.

HOUSING ACCOMMODATION

XII.2 At present staff quarters have been constructed at 20 locations. Two more housing complexes are nearing completion, one at Calicut and the other at Agartala. Additional staff quarters are under construction at Cuddapah, Vishakhapatnam, Bombay, Bhubneshwar and Madras. Work is in progress for staff quarters at Rourkela, Jabalpur and Nasik. Planning is being done for the construction of staff quarters at Mangalore, Meerut, Nizamabad, Ahmedabad, Rajkot, Gulbarga, Cochin, Goa, Nagpur, Gauhati, Ludhiana, Udaipur and Jalpaiguri where land is available. During the year staff quarters for Sub-Regional Offices, Dehradun were purchased on out right basis

PROGRESSIVE USE OF HINDI

All round progress in implementation of official language policy was achieved under the Official Languages Act.

XIII.2 During the year, under the Hindi Teaching Scheme i.e. Prabodh, Praveen and Pragya, 336 Officers/staff were trained during the year. Apart from this 5859 officers/staff were trained in this area.

XIII.3 With a view to improve the proficiency of staff members, 117 Lower Division Clerks and 27 Stenographers were imparted training in Typing and Stenography respectively, during the year under report. As on 31.3.1994, 868 Lower Division Clerks and 61 Stenographers, in total have been trained so far in this training programme.

XIII.4 174 staff members were trained in various field Offices by organising 29 Hindi workshops to enable them to get full familiarisation in the usage of Hindi.

XIII.5 At the Central Office level, 3 Hindi Workshops were conducted and 25 staff members were trained towards increased and improved usage of Hindi in their day-to-day working.

XIII.6 With a view to implement Hindi in the area of issue of cheques, following target have been achieved in offices under region A and B:-

Region 'A'	Region 'B'
99%	75%

Apart from this, "C" regions i.e. SRO, Goa, Mangalore and Vishakapatnam and Regional Office, Bhubneshwar have also issued cheques in Hindi.

XIII.7 To encourage the staff members, the Organisation introduced a Scheme of cash prizes and certificates to the staff members for doing work 100%, 75% and above, and 50% and above in Hindi exclusively.

XIII.8 During the year under report, 181 quarterly meetings were held.

XIII.9 45 offices of the Organisation where 80% and above staff and officers have acquired working knowledge of Hindi have since been notified under rule 10(4) of Official Language Rule, 1976 in the Official Gazette of India.

XIII.10 Hindi week was celebrated from 14th to 20th September in all the offices of the Organisation by holding Seminars, Cultural programmes, on the spot competition etc. and 365 cash award/certificates were awarded to the participants.

PUBLICITY

During the year, the Organisation continued to keep pace with the bold measures initiated in all spheres giving wide publicity to various activities and programmes. High profile multimedia publicity was organised and positive results achieved in various fields. In order to make the policies more clear to the general public and beneficiaries, interviews with the Chairman, Vice-chairman and senior Executives with media was organised

XIV.2 The stress had been more on advertisement through Department of Advertising and Visual Publicity [DAVP] which is a multi-media central agency to assist organisation for providing cost effective advertisements. Advertisements were released to INTUC for publication in "Indian

Worker" and "FASII Bulletin" of the Federation of Small Industries of India. The production of a film entitled "Asha Ki Kiran" was entrusted to DAVP.

XIV.3 Doordarshan and Radio rendered positive support to highlight our achievements and provided opportunities to explain our view points on issues involved. Top functionaries were invited to participate in panel discussions and programmes for workers.

XIV.4 The publicity and image building will be the thrust area and network for this is being developed. Linkages with all Regional Offices will be established through new schemes of communication to reach the target area with accuracy and speed.

REDRESSAL OF GRIEVANCE OF SUBSCRIBERS

The Organisation in tune with its objective of service to subscribers extended utmost importance to the redressal of grievances of subscribers. The Organisation also runs 10 Service Centres throughout the country for extending guidance to the subscribers. Even though it is noticed that the number of grievances received have increased during the year it is heartening to

note that the redressal of the same was taken up vigorously as seen from the number of pending cases as on 31.3.1994 being 2775 only when compared to the corresponding figure as on 31.3.1993 being 5508.

XV.2 The data of grievances received and redressed during the last four years upto 1993-94 are as under :

	Year 1990-91	Year 1991-92	Year 1992-93	Year 1993-94
No. of grievances pending at the beginning of the year	3440	2594	5780	5508
Grievances received during the year	76831	39296	41370	201379
Total	80271	41890	47150	206887
Grievances disposed of during the year	77677	36110	41642	204112
Balance at the end of the year	2594	5780	5508	2775

XV.3 The above comparative figures highlights the favourable position and record of grievances. To dispose of the grievances during the year, grievances were heard in person in the Central Office/Regional Offices/Sub-Regional Offices on every Friday. In Central

Office 4,366 grievances were heard as against 2,083 grievances during the previous year. The grievances generally relate to non-settlement of provident fund/Family Pension Fund/ Non transfer of Provident fund and non-issue of annual statement of accounts.

INDUSTRIAL RELATIONS

Industrial relations remained by and large cordial and normal during the year. All India Employees' Provident Fund Staff Federation had submitted a charter of demand listing various issues. Same were discussed in detail with the representatives of the Staff Federation (Recognised) on 3rd May, 1993 at Calcutta on 14th and 15th February, 1994 at New Delhi and 5th March, 1994 at Bangalore. Besides, a meeting was also taken by the Hon'ble Chairman on 21.09.1993 at Shram Shakti Bhawan, New Delhi. One day token strike was observed on the call of All India E.P.F.Staff Federation on 24.3.1994 to press their demands which resulted in mixed response. Out of total 68 offices, as many as 12 offices including the Central Office did not respond to the agitational programme at all, while in another 17 offices there had been partial response.

XVI.2 During the year three Industrial Disputes were raised by E.P.F.Staff Union, Sub-Regional Office, Rourkela,

E.P.F.Employees' Union, Kochi and All India E.P.F.Staff Federation before A.L.C. (Central), Rourkela, A.L.C.(Central), Ernakulam and R.L.C.(Central), Bangalore respectively mostly on local issues and computerisation. The proceedings in respect of Sub-Regional Office Rourkella and Sub-Regional Office, Kochi ended in failure. The other industrial dispute raised by All India E.P.F. Staff Federation before R.L.C(C)

Bangalore has since been transferred to C.L.C (C) and the same is pending.

XVI.3 There are 42 registered unions at the Regional and Sub-Regional Office level, out of which Unions at regional level have been recognised by the management. There is a proposal for extending recognition to Unions functioning in Sub-Regional Office

level for dealing with their local problems. Same will be possible to be finalised upon conducting fresh verification of membership of the Unions through the Chief Labour Commissioner (Central). C.L.C. has already been approached for undertaking the work through Ministry of Labour. Their response is awaited.



Shri K.S. Sarma Central Provident Fund Commissioner at a meeting with Staff Federation of EPFO.

APPENDIX

CENTRAL BOARD OF TRUSTEES



Shri P.A. Sangma
Union Minister for Labour &
Chairman
Central Board of Trustees



Shri S. Gopalan
Secretary Labour &
Vice Chairman
Central Board of Trustees

EMPLOYEES' REPRESENTATIVES



Sh. Parduman Singh



Sh. A. Venkataram



Sh. Hasmukh Bhai Dave



Shri Kisan Tulpule



Shri Haribhau Naik



Sh. Samar Chakraborty



Sh. Laxmi Prasad Singh,



Sh. V.P. Marakkar President,



Shri V.B. Cherian



Shri Tapas Dutta

EMPLOYERS' REPRESENTATIVES



Shri A.K. Kasliwal



Shri M.A. Hakeem



Shri S.K. Nanda



Shri N.Kannan



Shri C.K. Hazari



Sh. Susanta Sengupta



Shri B.P. Pant



Dr. I.P. Poddar



Shri P.B. Duggal

MEMBERS

CENTRAL BOARD OF TRUSTEES, EMPLOYEES' PROVIDENT FUND

[AS ON 31ST MARCH, 1994]

CHAIRMAN

1. Shri P.A.Sangma,
Minister of State for Labour
Government of India,
New Delhi-110 001

VICE-CHAIRMAN

2. Shri S.Gopalan ,
Secretary to Government of India
Ministry of Labour
Government of India,
New Delhi-110 001

MEMBERS

3. Shri M.N.Buch,
Additional Secretary to Government of India
Ministry of Labour,
New Delhi -110 001
4. Sh. L.B.Pariyar,
Director General,
Employees' State Insurance Corporation,
New Delhi -110 002
5. Shri Kosal Ram ,
Financial Adviser,
Ministry of Labour,
Government of India,
Shastri Bhawan,
New Delhi-110 001
6. Joint Secretary
Ministry of Textile,
Udyog Bhawan,
New Delhi - 110011
7. Shri S.Ambi
Director,
Ministry of Finance,
Department of Economic Affairs,
New Delhi
8. Shri K.Swaminathan,
Secretary to the Government of
Andhra Pradesh
Labour Department, Hyderabad
9. Shri J.K.Bagchi,
Secretary to the Government of Assam,
Labour Department,
Dispur (Gauhati)
10. Shri Mohinder Singh,
Secretary to the Government of Bihar,
Department of Labour and Employment,
Patna
11. Shri A.K.Chakravorty,
Secretary to the Government of Gujarat
Labour Department,
Gandhinagar,
Ahmedabad
12. Shrimati Kiran Aggarwal, IAS
Commissioner and Secretary to the
Government of Haryana
Labour and Employment Department,
Chandigarh
13. Shri C.K.Neelkantaraj, IAS
Secretary to the Govt. of Karnataka,
Social Welfare and Labour Department,
Bangalore 560001

14. Shri V.Krishnamurthy,
Secretary to the Govt. of Kerala,
Labour Department,
Trivandrum
15. Shri J.S. Bose,
Secretary to the Govt. of Madhya Pradesh,
Labour Department,
Bhopal
16. Shri Man Mohan Singh,
Secretary to the Govt. of Maharashtra,
Industry, Labour and Energy Department,
Bombay- 400032
17. Shri Jitendra Nath Poddar,
Secretary to the Govt. of Orissa,
Labour Department,
Bhubaneswar-604511
18. Shri Barjinder Singh,
Secretary to the Govt. of Punjab,
Labour and Employment Department
Chandigarh
19. Shri Gurudev Singh,
Commissioner and Secretary to
the Govt. of Rajasthan,
Labour Department, Jaipur
Rajasthan.
20. Shrimati Lakshmi Pranesh ,
Secretary to the Govt. of Tamil Nadu,
Labour and Employment Department,
Madras-600009
21. Shri R.N.Bhatia,
Commissioner and Secretary to the
Govt. of Uttar Pradesh,
Labour Department,
Lucknow
22. Shri Parthasarathy Chaudhuri
Secretary to the Govt. of West Bengal,
Writers Building, Labour Department,
Calcutta

EMPLOYERS' REPRESENTATIVES

23. Shri A.K.Kasliwal,
M/s. S.Kumar Enterprises (Synfabs)
Private Limited.,
Niranjan Building,
99, Marine Drive,
Bombay-400 002
24. Shri M.A.Hakeem,
Secretary General SCOPE,
SCOPE COMPLEX, 7, Lodhi Place,
New Delhi-110 003
25. Shri J.P.Chowdhary,
M/s. Titagarh Steel Limited
113, Park Street,
Calcutta-700 016
26. Shri S.K.Nanda,
Secretary General,
Employers Federation of India
Army and Navy Building,
148, Mahatma Gandhi Road,
Bombay-400 023
27. Shri N.Kannan,
Secretary,
Employers' Federation of Southern India,
Karumuttu Centre,
498, Anna Salai,
Madras- 600 035
28. Shri C.K.Hazari,
D-910, New Friends Colony, New Delhi-110 065
29. Shri Susanta Sengupta,
General Manager (Technical),
Standing Conference of Public Enterprises,
SCOPE COMPLEX, 7, Lodhi Place,
NEW DELHI- 110 003
30. Shri Sushant Nath,
Deputy Secretary,
All India Organisation of Employers,
Federation House, Tansen Marg,
New Delhi- 110 001

31. Dr. I.P.Poddar,
Commercial House,
135-A, Biplabi Rash Behari Basu Road,
Calcutta-1

32. Shri P.B.Duggal,
E-222, New Rajinder Nagar,
New Delhi

EMPLOYEES' REPRESENTATIVES

33. Shri Parduman Singh,
Secretary,
Punjab State Committee,
All India Trade Union Congress,
Ekta Bhawan, Putlighar,
AMRITSAR

34. Shri A.Venkataram,
Bhartiya Mazdoor Sangh,
Karnataka State,
Subedar Chetram Road,
Bangalore -560 009

35. Shri Hasmukh Bhai Dave,
Advocate,
Gayatri,Rajput Para,
(B.M.S.)Main Road,
Rajkot -360 001

36. Shri Kisan Tulpule,
General Secretary,
Textile Workers Federation of India (HMS),
'Shram Sadhana' 57-D.V.Pradhan Road,
Dadar, Bombay-400 014

37. Shri Haribhau Naik
General Secretary, I.N.T.U.C.,
C/o Rashtriya Mill Mazdoor Sangh,
Maharashtra Branch, 27-B,
Bharucha Marg, Fort,
Bombay-400 023.

38. Shri Samar Chakraborty,
Vice President,INTUC,Bengal Branch,
177/B- Acharya Jagdish Bose Road,
Calcutta-14

39. Shri Laxmi Prasad Singh,
(INTUC), 19, Lajpatrai Marg,
Lucknow

40. Shri V.P.Marakkar
President,
INTUC,
Kerala Branch,
Edappally,
COCHIN-24

41. Shri V.B.Churian,
Secretary,
Centre of Indian Trade Unions,
Valanparambil,
Near Thaikkavu Jn.
Vennala P.O.
Kochi-25

42. Shri Fatick Ghosh
Secretary, All India Committee,
U.T.U.C. (Lenin Sarani),
77/2/1, Lenin Sarani (1st floor),
Calcutta-700 013

43. 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, 1994.**

Date of Extension	Industries/Classes of Establishments
1st Nov, 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 Govt. 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

Date of Extension	Industries/Classes of Establishments
<p>Note: Till the 31st March, 1962 the Scheme was not applicable to the following :</p>	
	<ul style="list-style-type: none"> (i) Match factories having annual production of five lakhs/gross boxes of matches or less. (ii) Such glass factories other than sheet glass shell factories as have an installed capacity of 600 tonnes per month or less.
30th Sept., 1956	<ul style="list-style-type: none"> 20. Heavy and Fine chemicals including:- <ul style="list-style-type: none"> (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 31.7.1957) 21. Indigo 22. Lac including shellac 23. Non-edible vegetables and animal oils and fats.
31st Dec., 1956	24. Newspaper establishments.
31st Jan., 1957	25. Mineral Oil
30th April, 1957 (26 to 30A)	<ul style="list-style-type: none"> 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 Nov., 1957 (31 to 37)	<ul style="list-style-type: none"> 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. Mica Industry

Date of Extension	Industries/Classes of Establishments
(40 & 41) 30th June, 1960 (42 and 43) 31st Dec. 1960 (44 to 46)	41. Mica Mines 42. Plywood 43. Automobile repairing and servicing 44. Rice Milling 45. Dal Milling 46. Flour Milling
31st May, 1961 30th June, 1961 (48 to 52)	47. Starch 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 53. Cinemas (including Preview theaters) 54. Film production 55. Film studios 56. Distribution concerns dealing with exposed films
31st July, 1961 (53 to 57)	57. Film processing Laboratories 58. Leather and Leather products 59. Stone-ware Jars 60. Crockery 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.
31st August, 1961 30th Nov., 1961 (59 and 60) 31st Dec., 1961	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 April, 1962	
30th June, 1962 30th Sept., 1962 31st Oct., 1962 (65 to 69)	63. Fruit and vegetable preservation 64. Cashewnuts 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

Date of Extension	Industries/Classes of Establishments
31st Dec.,1962 31st March,1963 (71 to 76)	70. Bauxite Mines 71. Confectionery 72. Laundry and Laundry services 73. Buttons 74. Brushes 75. Plastic and plastic products 76. Stationery products
31st May,1963	77. Theaters where dramatic performance or other forms of entertainments are held and where payment is required to be made for admission as audience or spectators.
31st May,1963	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 theater, 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 Oct.,1963	82. Distilling and rectifying of spirits (not falling under industrial and power alcohol) and blending of spirits.
31st Jan.,1964 (83 and 84) 30th June,1964 (85 and 86) 31st Oct.,1964 (87 to 92)	83. Paint and Varnish 84. Bone crushing 85. Pickles 86. China Clay Mines 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.

Date of Extension	Industries/Classes of Establishments
	91. Architects
	92. Medical Specialists
31st Dec.,1964	93. Milk and milk products
31st Jan.,1965 (94 to 96)	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
31st Jan.,1965	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 Sept.,1965	100. Magnesite Mines
30th Sept.,1965	101. Coir (excluding the spinning sector)
31st Dec.,1965	102. Stone quarries producing roof and floor slabs,dimension stones, monumental stones and mosaic chips stones and mosaic chips.
31st Jan.,1966	103. Bank doing business in one State or Union Territory and having no departments or branches outside that State or Union Territory.
30th June,1966	104. Tobacco industry that is to say any industry engaged in the manufacture of Cigars,Zarda,Snuff, Quivem and Guraku from Tobacco.
31st July,1966	105. Paper Products
30th Sept.,1966	106. Licensed salt
30th April,1967 (107 & 108)	107. Linoleum
31st July,1967	108. Indoleum
31st August,1967	109. Explosives
31st October,1967	110. Jute bailing or pressing
30th Nov.,1967	111. Fireworks and percussion cap work
31st August,1968 (113 to 119)	112. Tent making
	113. Barytes Mines
	114. Dolomite Mines
	115. Fireclay Mines
	116. Gypsum Mines

Date of Extension	Industries/Classes of Establishments
31st Dec.,1968	117. Kyanite Mines
30th June,1969	118. Silmanite Mines
(122 and 123)	119. Steatite Mines
31st Jan.,1970	120. Chinchona Plantations
31st May,1971	121. Ferro Manganese
	123. Diamond Mines
	124. General insurance business
	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 Nov.,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 Sept.,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 Sept.,1974	133. Sorting, cleaning and testing of cotton waste.
30th Nov.,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.
31st Dec.,1974	135. Garments making factories
	136. Agricultural farms, fruit orchards, botanical garden and zoological gardens.
30th June,1975	137. Soap-stone mines and establishments engaged in the grinding of soapstone
31st July,1976	138. Apatite Mines
(138 to 150)	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

Date of Extension	Industries/Classes of Establishments
28th Feb.,1977	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 Dec.,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 Jan.,1979	156. Lignite Mines
31st July,1979	157. Ferro Chrome
31st May,1980	158. Diamond cutting
(158 to 160)	159. Quarsite Mines
	160. Inland water transport establishments
31st Oct.,9 1980	161. Building and construction
(161 and 162)	162. Manufacture of Myrobalan extract Powder, Myrobalan extract solid and vegetable tanning blended extract
30th Nov.,1980	163. Brick
23rd Nov.,1981	164. Establishments engaged in Stevedoring loading and unloading of ships.
7th Dec.,1981	165. Establishments engaged in poultry framing
(165 and 166)	166. Establishments engaged in cattlefeed industry.
6th March,1982	167. Any University
(167 to 172)	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 Jan.,1984	173. Industries based on asbestos as principal raw material. On voluntary basis.
16th Sept,1989	174. Industries manufacturing Iron ore pellets
25th Mar.,1992	175. Guar Gum factories
175 to 177	176. Marble mines
	177. Diamond saw mills

**UN-EXEMPTED DEFAULTING ESTABLISHMENTS AS ON 31.3.94
OVER RUPEES TEN LAKH INCLUDING PROVIDENT FUND,
F.P.F, E.D.L.I CONTRIBUTIONS
& ADMINISTRATION CHARGES AND PENAL DAMAGES**

[Rs in Lakhs]

Name of the Establishment	Amount in Default
ANDHRA PRADESH	
1 Nellimarla Jute Mills,NML	244.78
2 Andhra Coop.Spiinning mill	44.78
3 S.B.J.Mills	32.33
4 Andhra Cotton	23.25
5 Azamjahi mills	19.43
6 Thungabhadra Industry	18.52
7 Rayalaseema Paper mill	17.72
8 M.G.Brothers	15.31
9 Water Development	15.22
10 A.P.Steels Ltd	12.94
11 Republic Forge	11.38
12 Federal sports	11.29
13 Anthergan Coop.	10.62
14 AP Scooters	10.46
15 Andhra Patrika	10.34
SUB-TOTAL	498.37
BIHAR	
16 Bagaha Chimi Mill	48.69
17 SKE Works	27.91
18 Reliance Firebricks	23.97
19 High Tension Installation Factory	19.78
20 Domchand	18.54
21 Electic Equipment Factory	13.63
SUB-TOTAL	152.52
DELHI	
22 Sahara deposit & Investment	11.89
SUB-TOTAL	11.89

[Rs in Lakhs]

Name of the Establishment	Amount in Default
GUJARAT	
23 Viramgam Textile Mills	19.79
SUB-TOTAL	19.79
HARYANA	
24 Krishan Lal Public School	35.51
25 Jhalani Tools	34.04
26 Vaish Technical Institute	27.64
27 Jhalani Tools	27.50
28 All India Jat Heroes	26.58
29 S.M. Hindu School	25.48
30 Vaish College	23.36
31 Usha Spg. & Wvg. Mills	21.99
32 Chhotu Ram Girls High School	20.57
33 Bharat carpets	18.23
34 Chootu Ram Polytechnic	18.03
35 Auto Pins India P Ltd.	16.33
36 S.A. Jain Sr. Sec.	15.65
37 Electronics Ltd, Faridabad	14.93
38 Sat Jinda Kalywa College	14.71
39 Vaish High School	12.01
40 Sirocco Pressing P Ltd.	11.81
41 Guru Nanak Khalsa College	11.26
42 Sirocco Auto P Ltd.	11.17
43 Vidya Nikitan High School	10.96
44 Tripati Woollen Mills	10.80
SUB-TOTAL	408.56
KARNATAKA	
45 Ideal Jawa, Mysore	90.31
46 Thungabhadra sugar wr. shimoga	19.65
47 Islamiya Institute of Technology	19.59
48 Siddheswara Textiles	18.88
49 Sirvgopp sugars Ltd.	17.02
50 Karnataka Ball Bearing coop. Mysore	15.86
51 Salarjing sugar mills munirabad	15.37
52 National Products	14.50
53 A.C.C. Babcock Ltd. Shahabad	13.86
54 Kambali co.op society factory Bellary	13.69
55 Sree Ganesha Textiles Mills.	11.04
56 Siruguppa sugars Ltd. sirgoppa Bellary	10.65
57 Bellary spg. & mfg mills Ltd. Bellary	10.54
58 Deepak Industrial Cables	10.41
SUB-TOTAL	281.37

[Rs in Lakhs]

Name of the Establishment	Amount in Default
KERALA	
59 Thiruvepathy mills	23.85
60 K.S.D.C.Kuttiapuram	16.42
61 Malayalam.(p)ltd. Trichur	14.62
62 Keltron Power Devices.	14.16
SUB-TOTAL	69.05
MAHARASHTRA	
63 Shri Ram Mills	447.17
64 Bradbury Mills Ltd.	260.59
65 India United Mills Ltd.	166.11
66 Shree Sitaram Mills	120.22
67 Vijai Tanks and Vessels P Ltd.	96.53
68 National Cycle Corpn.Ltd.	84.71
69 Jam Mfg. Co.	71.55
70 New Kaiser-I Hind Textile Mills	58.39
71 Estrella Batteries Ltd.	52.33
72 Solapur Spg. & Wvg. Mills	40.16
73 New India Rayon Mills Co. Ltd.	39.01
74 G.G.T.Kaypee P Ltd.	38.10
75 CLEA Advertising	36.58
76 Ogale Glass Works	34.13
77 Bharat Textile Mills	33.28
78 Industrial & Agricultural Engg. Co.(I) Ltd.	30.76
79 Vishwabharti Spg. & Wvg. Co-op. Soc. Ltd.	29.37
80 Keming Tools Co. P Ltd.	29.15
81 Godavari Garments Ltd.	27.19
82 Kohinoor Mills Ltd.	27.15
83 D.R.Steel Industries P Ltd.	26.94
84 Globe Auto Elec. Ltd.	26.36
85 Krishna Steel Industries	26.05
86 Munsher Five Controls P Ltd.	22.97
87 Jupiter Textile Mills	22.29
88 Palghar Rolling P Ltd.	22.25
89 XLO Machine Tools Ltd.	20.97
90 Atlantic Spg. Wvg. Mills Ltd.	20.75
91 Gadore Tools I Ltd.	20.53
92 Dhulia Textile Mills	20.08
93 Govt. Milk Scheme	19.65
94 Hindustan Equipment Suppliers	17.81
95 Balaji Sah. S.K.	17.79
96 Kada Sah. Sakhar Karkhana	16.97
97 Industrial Research Institute P Ltd.	16.94
98 Godrej Delivery	16.55
99 Powder Metal & Alloy P Ltd.	16.52
100 Porwal Pulp & Paper Mills	16.21

[Rs in Lakhs]

Name of the Establishment	Amount in Default
101 Sion Garage P Ltd.	15.67
102 Beed Zilla Sah. Doodh Sangh	15.20
103 Kishco Mills P Ltd.	14.38
104 Sadhna Textiles Mills	14.06
105 Saksaria Cotton Mills Ltd.	14.05
106 Digvijay Spg. Wvg.Co. Ltd.	13.55
107 Simplex Woollen Mills	13.43
108 Armilon Dyeing P Ltd.	13.32
109 Bush India Ltd.	13.27
110 Dynacraft Machine Co. Ltd.	12.84
111 Automobile Products of India	12.36
112 Marathwada Ceramic Complex	12.18
113 Ellora Silk Mills P Ltd.	12.11
114 Orion Engg. Works Ltd.	11.92
115 Orson Elec.Industries P Ltd.	11.44
116 Pyarchand Kesrimal Porwal	11.17
117 The Madhavanagar Cotton Mills	11.11
118 Bombay Wire Ropes	11.00
119 Phonix Mills Ltd.	10.96
120 Jai Hind Oil Mills	10.63
121 Fuel Injections Ltd.	10.60
122 Jaifabs Textile	10.36
123 Pittie Tractor P Ltd.	10.32
124 Raghuvanshi Mills Ltd.	10.20
125 Shreeram Sah. Sakhar Karkhana Ltd.	10.19
126 Petrochem Steel Fabricators P Ltd.	10.04
SUB-TOTAL	2,406.47

MADHYA PRADESH

127 Binod Mills, Ujjain	455.95
128 Indore Malwa Mills, Indore	148.57
129 Bimal Mills, Ujjain	131.79
130 Hukumchand Mills Ltd. Indore	99.59
131 Shri Sajjan Mills Ratlam	93.22
132 Kalyanmal Mills Indore	90.21
133 Mission School Bilaspur	84.43
134 Rajkumar Mills Ltd. Indore	83.26
135 Hira Mills, Ujjain	74.83
136 Swadeshi Cotton & Flour Mills, Indore	54.07
137 Indore Textiles, Ujjain	53.84
138 Bilaspur Spinning Mills, Bilaspur	38.26
139 M.P.S.R.T.C., Ujjain	34.07
140 Misshill H.S.S. Gwalior	26.85
141 New Bhopal Textiles Bhopal	22.62
142 Himmat Steel, Durg	17.05
143 Jaora Sugar Mills, Jaora	13.83

		[Rs in Lakhs]
Name of the Establishment		Amount in Default
144	Islamiya Karimiya H.S.School, Indore	12.32
145	Mission H.S.School, Seoni	10.78
146	Chintaman Rao H.S.School, Sagar	10.00
SUB-TOTAL		1555.54

NORTH EASTERN REGION

147	Tripura Jute Mills	99.81
148	Associated Industries	18.14
149	Assam Rashtra Bhasha Prasara Samiti	16.59
SUB-TOTAL		134.54

ORISSA

150	B.S.L.Co.	55.90
151	Executive Engr. Construction Divn.	47.93
152	O.S.R.T.C., Berhampur	46.44
153	Bhaskar Textile Mills	25.36
154	Orissa Engg. P Ltd.	15.74
155	Aska Spinning Mills	13.43
156	Executive Engr. Electrical Construction Div.	13.38
157	Orissa State Electricity Board	13.09
158	Shree Durga Glass P Ltd.	12.41
159	SK DAV Rourkela	11.10
160	Ispat College	10.46
161	Hirakud Utilisation Divn. No.II	10.36
SUB-TOTAL		275.60

PUNJAB

162	Chief Engineer Chandigarh	503.25
163	Chief Engineer Chandigarh	161.84
164	FCI Rajpura	123.30
165	FCI Banur	90.40
166	FCI, Jagraon	80.33
167	FCI, Doraha	80.32
168	Shah Nahar Head Works Talwara	67.53
169	FCI Mulanpur	49.93
170	FCI Doraha	37.08
171	Guru Nanak Girls College	34.23
172	Food Storage Depot	32.62
173	Lyalpur Khalsa College	27.60
174	Auto Piston	21.57
175	FCI Sirhind	17.53
176	FCI Chawapail	14.58
177	F.C.I. Silo Gobindgarh	13.53
178	ESPL Mohali	11.67

		[Rs in Lakhs]
Name of the Establishment		Amount in Default
179	Sikh Newspaper Ltd.	10.78
180	FCI Ludhiana	10.01
SUB- TOTAL		1388.10

RAJASTHAN

181	Perfect Thread Mills	36.04
182	Shri Ram Fertilisers and Chemicals	20.42
183	Mangalam Cement	15.64
184	Udaipur Cement	13.74
185	Jiapur Udyog Ltd.	11.43
186	West Suket Co-op & Lab. Contractor Society	10.15
SUB-TOTAL		107.42

TAMIL NADU

187	Mettur Textiles Industries Ltd.	54.28
188	The Mahalakshmi Textile Mills Ltd.	48.70
189	ARK Kuthus	31.83
190	Standard Motor Products I Ltd.	31.43
191	Madhu Spg. & Wvg. Mills P Ltd.	29.14
192	Radhakrishna Mills Ltd.	27.38
193	MS Sundaravadivel Mudaliar & Sons Jodi Beedi	26.07
194	Somasundaram Mills Ltd.	25.76
195	Vasanth Mills Ltd.	19.38
196	Hautin Sait Beedi	18.24
197	Dhanalakshmi Mills Ltd.	18.11
198	Seshsayee Industries	17.71
199	Sudarshan Chits	16.47
200	Tirupur Cotton Spinning Wvg. Mills	15.75
201	Sudarshan Financa Corpn.	15.64
202	Sundaram Spg. Mills	15.36
203	MSM Sundaram Pillai 222 Beedi	15.02
204	SNS Abdul Ghafoor 903 Steem Beedi	14.48
205	Sivananda Mills Ltd	13.83
206	T.S. Swamy & Co.	13.58
207	Kaleeswara Mills Ltd.	13.30
208	Thirubuvanam Cholan Silk H.L.Wrs. Co-op	12.07
209	Prod. Soc. Kalaiwanar Silk H.L.Wrs. Co-op Prod. & Sales Soc.	12.07
210	The Bhavani Mills Ltd.	10.96
SUB-TOTAL		516.56

UTTAR PRADESH

211	UP State Sugar Corporation [UPSSC] (7 Units)	345.99
212	Betwa River Board Rajghat Dam Project	274.46
213	Swadeshi Cotton Mills	260.80
214	Laxmi Ratan Cotton Mills	213.78

[Rs in Lakhs]

Name of the Establishment	Amount in Default
215 New Victoria Mills	193.58
216 Muir Mills Co. Ltd.	189.82
217 B.I.C. Cawnpore Woolen Mills	144.21
218 Alherton Mills	134.56
219 Eye Hospital, Gonda	110.34
220 Tannery & Footwear Corpn.	86.46
221 Vikram Cotton Mills	54.10
222 Associated Journal	50.71
223 RF Nippo, Noida.	48.39
224 Sitapur Plywood	47.99
225 U.P. Carbide & Chemicals	45.42
226 Tiger Hardware Aligarh	43.36
227 Ajudhiya Sugar Mills	29.86
228 Stallion Shoe Ltd.	29.26
229 Bijali Cotton Mills	27.59
230 Belwal Spg. Mills	26.83
231 H.R. Sugar Factory	26.42
232 Sahara India Ltd.	24.60
233 Mordabad Spintex	21.50
234 Bhagwan Das Sobhatal	21.28
235 Velwal Spg. Mills	19.12
236 Nandganj Sihari Sugar Co.	17.80
237 Neelanchal Investment	15.12
238 Upper Doab Sugar Mill	13.80
239 UPC Lalchowara Mfg Ltd.	12.73
240 Dil Prasad Bin Co.	10.89
241 Himalayan Magnesite Dilbagh	10.50
SUB-TOTAL	2551.27

WEST BENGAL

242 Favourite Small Investment Ltd.	277.27
243 Empire Jute	241.62
244 The Small Tools Mfg.	129.22
245 Eastern Paper Mills	108.42
246 SCIL	107.00
247 Sri Engg. Products	89.54
248 Central Cotton Mills	80.31
249 Premchand Jute	64.67
250 Rampuria Cotton Mills	60.40
251 Bangasari Cotton Mills	59.13
252 Mahalaxmi Cotton Mills	55.54
253 Bengal Fine Mills-II & Kanoria Industries	50.60
254 Basumati Corpn.	49.35
255 Himalayan Milk Producers	48.89
256 Bengal Laxmi Cotton Mills	47.42
257 Laxmi Narain Cotton Mills	47.02
258 Calcutta Jute	46.99
259 Wool Coombers of India	45.44

		[Rs in Lakhs]
Name of the Establishment		Amount in Default
260	The State Fisheries Development Corporation	40.51
261	Bengal Textile & Mahindra Mills	38.80
262	Jyoti Weaving Factory Mills,	34.08
263	Usha Atlas Hydraulic Equipment Ltd.	32.92
264	Carter Pooler Engg. Works	30.99
265	Naskarpara Jute	29.24
266	Arati Cotton Mills	29.00
267	Associated Assby	23.60
268	Holman Climax Mfg.	23.29
269	Bengal Fine Spinning Mills No. II	23.06
270	Calcutta Fan Works Ltd.	22.16
271	The Shalimar Works	21.76
272	Universal Heavy Mech. Lifting Enterprises	20.89
273	Krishna Silicate	20.68
274	India Paper Pulp	19.92
275	Sodepur Cotton Mills	19.92
276	Jessop & Co	19.82
277	Sulekha Works Ltd.	18.94
278	Himalayan Rubber	18.80
279	New Tobacco Co. Ltd.	16.68
280	Demdima Tea Estate	15.61
281	Associated Parcelain (P) Ltd.	15.13
282	Ityadi Prakashani	13.78
283	Das Reprographics Ltd.,	12.95
284	Calcutta Steel Co. Ltd.	12.78
285	Bharat Jute	12.76
286	S.G.R. Industries	12.40
287	S.G.R. Industries	12.40
288	National Iron & Steel	12.35
289	Grand Azad Hind Transport Co.	11.72
290	Hindustan Iron & Steel	11.01
291	Alumunium Cables & Conductors Ltd.	10.62
292	Ringtong Tea Estate	10.28
293	Bharat Process & Mach. Engg.	10.12
SUB-TOTAL		2,287.80
GRAND TOTAL		12,664.85

**EXEMPTED DEFAULTING ESTABLISHMENTS AS ON 31.3.94 OVER RUPEES TEN LAKH
INCLUDING PROVIDENT FUND, F.P.F, E.D.L.I CONTRIBUTIONS
& INSPECTION CHARGES AND PENAL DAMAGES**

		[Rs in Lakhs]
Name of the Establishment		Amount in Default
ANDHRA PRADESH		
1 Hyderabad Allwyn Ltd.		1166.75
2 A.P. Heavy Machinery Engg. Ltd.		39.84
3 Tungabhadra Industries Ltd.		29.70
4 Andhra Cement Co. Ltd.		11.04
SUB-TOTAL		1247.33
BIHAR		
5 High Tension Insulator Factory		89.62
6 Bagaha Chini Mills Co, Champaran		36.73
7 Rohtas Industries		33.23
8 Mablable Cast Iron Factory		15.89
9 Electric Equipment Factory		13.63
SUB-TOTAL		189.10
DELHI		
10 United India Periodicals Ltd		39.33
SUB-TOTAL		39.33
GUJARAT		
11 The Gaekwar Mills Ltd, Billimora		19.09
SUB-TOTAL		19.09
HARYANA		
12 Indian Drugs and Pharmaceuticals		199.24
SUB-TOTAL		199.24
KERALA		
13 Fertilizers and Chemicals of Travancore		17.71
SUB-TOTAL		17.71

[Rs in Lakhs]

Name of the Establishment	Amount in Default
MAHARASHTRA	
14 Laxmi Vishnu Mills	342.86
15 Hindustan Antibiotics Ltd.	109.51
16 Model Mills	57.04
17 Finlay Mills	40.15
18 Maharashtra State Cooperative Marketing Federation	27.92
19 Gold Mohour Mills Co. Ltd	24.77
20 Western India Spg. & Wvg Mills	21.23
21 Khandesh Spinning & Weaving Mills Ltd.	17.59
22 Swan Mills Ltd.	10.79
SUB-TOTAL	651.86
MADHYA PRADESH	
23 Hukamchand Textile Mills, Indore	60.58
24 Sajjan Textile Mills, Ratlam	12.14
25 Burhanpur Tapti Mills, Burhanpur	11.41
SUB-TOTAL	84.13
NORTH EASTERN REGION	
26 Hindustan Fertilizer Corporation	16.05
SUB-TOTAL	16.05
ORISSA	
27 Orissa Mining Corporation	60.31
SUB-TOTAL	60.31
UTTAR PRADESH	
28 TSL Allahabad	362.89
29 Neoli Sugar Factory	72.05
30 NIP, Allahabad	58.69
31 JK Jute Mills, Kanpur	26.01
32 Modi Spg & Wvg. Mill, Modi Nagar	10.38
SUB-TOTAL	530.02
WEST BENGAL	
33 West Bengal State Electricity Board	2354.24
34 Jessop & Co. Ltd	1163.74
35 Mining & Allied Machinery Corporation Ltd.	1041.75
36 North Bengal State Transport Corporation	837.70
37 Angus Co. Ltd.	775.40
38 Titaghur Jute	734.40
39 Victoria Jute Mill	704.15

		[Rs in Lakhs]
Name of the Establishment		Amount in Default
40	Shamnagore Jute	620.28
41	N.J.M.C. Unit, National	598.76
42	Baranagore Jute	564.97
43	Megna Jute Mill	553.23
44	Kanknarrah Co Ltd.	550.25
45	Culcutta State Transport Corporation	531.00
46	Kelvin Jute	478.66
47	New Central Jute	433.06
48	Delta Jute	351.90
49	Agarpara Co. Ltd.	336.70
50	Nuddea Mill	319.23
51	Bowreah Cotton Mill Co. Ltd.	316.79
52	Gouripore Co. Ltd.	280.25
53	Burn Standard Co Ltd.	256.00
54	Shri Ambica Jute Mill	238.52
55	Howrah Mills	235.12
56	Braith White & Co. Ltd	215.27
57	Budge Budge Jute	206.99
58	Westing House Saxby Farmers Ltd.	182.42
59	Central Inland Water Transport Corp. Ltd.	171.97
60	North Brook Jute	136.41
61	Shri Gourishankar Jute	127.20
62	Kanoria Jute	90.00
63	Eastern Mfg Co. Ltd.	87.40
64	Indian Standard Wagon Co Ltd.	87.04
65	Mohani Mills Ltd.	85.78
66	Indian paper pulp Co Ltd.	77.34
67	South Bengal State Transport Corporation	74.23
68	The Amrita Bazar Patrika	72.26
69	Dunber Mills Ltd.	67.14
70	N.J.M.C. Unit, Kinnison	61.98
71	Naihati Jute Mill	61.50
72	Tyre Corporation of India [Trust-1]	54.30
73	Gandalpara Jute Mill	52.19
74	Rehabilitation Industries Corporation Ltd.	49.57
75	Kamarhati Jute	48.61
76	Tyre Corporation of India [Trust-2]	47.05
77	Hooghly Mills	47.03
78	Hindustan Cables Ltd.	46.71
79	The Jugantar Ltd.	38.52
80	N.J.M.C. Unit, Union	33.58
81	Anglo India Jute	30.00
82	Bengal Chemicals & Pharmaceuticals Ltd.	26.43
83	Fort William	25.22
84	Beni Ltd.	22.78
85	Container and closure Ltd.	21.69
86	Angelo Brothers	21.56
87	Machinery Manufacturing Co Ltd.	21.51
88	Aluminium Manufacturing Co Ltd.	19.15

		[Rs in Lakhs]
Name of the Establishment		Amount in Default
89	Sri Durga Cotton Mills	18.63
90	Waverly Jute	16.93
91	Scott and Saxby Ltd.	16.00
92	Smith Stanistreet Pharmaceuticals Ltd.	15.81
93	Bengal Salt & Co. Ltd.	15.25
94	Tapcon(Hanuman)	14.02
95	N.J.M.C. Unit, Khardah	12.88
96	Krebs & Cie Ltd.	12.33
97	N.J.M.C. Unit, Alexandra	11.33
98	Indian Cables & Co. Ltd.	11.20
99	Sur Enamel & Stamping	10.57
100	Sen & Pandit (P) Ltd. [Steel]	10.12
SUB-TOTAL		16852.01
GRAND TOTAL		19906.18

=====

**INVESTMENT PORTFOLIO, E.P.F. [MAIN ACCOUNT] HOLDING
AS ON 31ST MARCH, 1994 (FACE VALUE)**

APPENDIX - S.1(i)

[RS. IN LAKHS]

RATE OF INTEREST

Category of Investment	3%	5.50%	5.75%	6%	6.25%	6.50%	6.75%	7%	7.25%	7.50%	8%	8.25%	8.50%	8.75%	9%	9.50%	9.75%
Central Loan		3534.54	25212.79	255.03	37.14	277.12	189.41	173.79	0.34	2788.56	106.58	0.92	2.24	8.56	67.04	767.72	
STATE GOVERNMENT SECURITIES																	
Andhra Pradesh										0.43	2340.33				898.36		995.81
Assam															45.00		
Bihar															137.64		1339.73
Gujarat										6.02					963.03		205.97
Haryana														0.10	299.00		
Himachal Pradesh											94.50				148.26		
Jammu & Kashmir											142.71				95.30		4.00
Karnataka									0.19		509.00				100.20		1701.10
Kerala									0.50						544.52		971.44
Madhya Pradesh									99.71					209.08	110.00		136.10
Manipur									90.75						45.80		
Maharashtra									14.25					15.15	872.20		12.81
Mizoram																	
Meghalaya											40.00				10.00		
Nagaland										118.31					160.00		20.00
Orissa											1822.38				697.76		564.52
Punjab															70.94		
Rajasthan										2.30				0.15	403.37		373.43
Sikkim																	
Tamil Nadu										1.11				6.15	51.19		976.34
Tripura										142.74					10.00		357.00
Uttar Pradesh										177.49	2940.18				2881.22		2068.31
West Bengal										2.66				2.80	114.40		1687.59
Govt. Guaranteed Secur.	0.25					193.85		2064.04	662.79	1649.76	1505.00			1245.47	2337.69		8990.59
Public Sector Financial Institution																	
Post Office Time Deposit																	
Special Deposit Scheme																	
TOTAL	0.25	3534.54	25212.79	255.03	37.14	470.97	189.41	2237.83	663.13	5094.78	106.58	9395.02	2.24	1487.46	11062.92	767.72	20404.74

APPENDIX - S.1 (II)

INVESTMENT PORTFOLIO, E.P.F. [MAIN ACCOUNT] HOLDING
AS ON 31ST MARCH, 1994 (FACE VALUE)

[RS. IN LAKHS]

RATE OF INTEREST

Category of Investment	10%	10.25%	10.50%	10.80%	11%	11.30%	11.50%	12%	13%	13.50%	14%	14.50%	16%	TOTAL WITHIN THE CATEGORY	GRAND TOTAL
Central Loan	9479.50	1774.81	7581.12	0.20		0.15	9892.61							62150.17	62150.17
<u>STATE GOVERNMENT SECURITIES</u>															
Andhra Pradesh					251.79		60.40	25.00	466.69					5038.81	
Assam					1.00				327.53	873.60				1247.13	
Bihar					200.00		1235.15		863.53	7509.45				11285.50	
Gujarat					2.99									1178.01	
Haryana									369.92					669.02	
Himachal Pradesh														242.76	
Jammu & Kashmir									29.15	101.00				372.16	
Karnataka					204.32				396.19					2911.00	
Kerala					150.25		1.15		435.09					2102.95	
Madhya Pradesh							3.15		155.40					713.44	
Manipur					7.35					489.00				632.90	
Maharashtra					10.05		0.06		701.28					1625.80	
Mizoram										150.00				150.00	
Meghalaya														50.00	
Nagaland										625.00				923.31	
Orissa					54.05			239.47	808.81	100.00				4286.99	
Punjab							7.50							78.44	
Rajasthan					1.75				1043.60					1824.60	
Sikkim										57.00				57.00	
Tamil Nadu					52.74		1.63		1045.84					2135.00	
Tripura					153.16					684.00				1346.90	
Uttar Pradesh					342.50		0.40		1504.38	2026.02				11940.50	
West Bengal					51.40				630.18					2489.03	53301.25
Govt. Guaranteed Securities			30.00		13903.98		7144.66		0.02	3736.08					43464.18
Public Sector Financial Institution											1500.00	2500.00	804.20		4804.20
Post Office Time Deposit							57.77								57.77
Special Deposit Scheme							1865160.13								1865160.13
TOTAL	9479.50	1774.81	7611.12	0.20	15387.33	0.15	18404.48	1865424.60	8777.61	16351.15	1500.00	2500.00	804.20	115451.42	2028937.70

CASES OF LEVY OF DAMAGES UNDER ALL THREE SCHEMES
DURING THE YEAR 1993-94

(Rs in Lakhs)

Region Name	Damages Amt. pending for realisation on 1.4.93	Damages levied during the year	Amount realised during the year	Amount pending for realisation on 31.3.94
Andhra Pradesh	139.30	70.00	61.19	148.11
Bihar	116.41	19.87	4.35	131.93
Delhi	146.88	33.03	17.54	162.37
Gujarat	137.53	93.94	120.01	111.46
Haryana	224.90	78.50	50.27	253.13
Karnataka	158.11	10.82	7.95	160.98
Kerala	40.16	66.20	33.95	72.41
Madhya Pradesh	446.40	9.95	206.47	249.88
Maharashtra	1472.68	298.86	234.01	1537.53
NE Region	48.26	1.52	1.16	48.62
Orissa	9.61	43.28	18.89	34.00
Punjab	14.93	44.41	12.87	46.47
Rajasthan	283.30	26.99	8.67	301.62
Tamil Nadu	307.32	19.35	39.27	248.70
Uttar Pradesh	403.00	72.59	11.41	464.18
West Bengal	1334.45	228.96	149.77	1413.64
TOTAL	5283.24	1079.57	977.78	5385.03

EMPLOYEES' PROVIDENT FUND SCHEME, 1952
[Revenue Recovery Certificates]
 DURING THE YEAR 1993-94

Region Name	Opening Balance as on 01.04.93	Amount involved Opening Balance	Certificates issued [1993-94]	Amt. covered in certificates issued during [1993-94]	Total RRCs for disposal	Total amount involved [Rs. lakhs]	RRCs executed [Cases]	RRCs executed Amount [Rs. lakhs]	RRCs pending as on 31.03.94	Amount involved in pending cases
Andhra Pradesh	2044	700.51	530	254.32	2574	954.83	597	173.71	1977	781.12
Bihar	303	196.10	265	351.84	568	547.94	248	129.87	320	418.07
Delhi	813	213.97	130	150.97	943	364.94	371	64.86	572	300.08
Gujarat	766	335.82	272	424.90	1038	760.72	856	435.01	182	325.71
Haryana [R]	795	409.50	244	164.62	1039	574.12	280	72.03	759	502.09
Karnataka	310	234.36	114	173.07	424	407.43	98	58.27	326	349.16
Kerala	593	336.40	441	244.63	1034	581.03	399	303.30	635	277.73
Madhya Pradesh	1660	1413.62	343	521.35	2003	1934.97	243	223.41	1760	1711.56
Maharashtra	5397	1873.27	509	901.70	5906	2774.97	368	366.57	5538	2408.40
NE Region	308	121.58	12	73.70	320	195.28	174	21.22	146	174.06
Orissa	294	107.67	221	325.48	515	433.15	208	140.18	307	292.97
Punjab [R]	1076	560.27	77	37.08	1153	597.35	176	42.40	977	554.95
Rajasthan [R]	799	177.74	136	86.14	935	263.88	32	12.44	903	251.44
Tamil Nadu	902	629.78	386	182.65	1288	812.43	368	54.59	920	757.84
Uttar Pradesh	2130	1020.44	346	1173.53	2476	2193.97	44	81.00	2432	2112.97
West Bengal	1077	10705.59	1227	3364.54	2304	14070.13	305	1810.03	1999	12260.10
TOTAL	19267	19036.62	5253	8430.52	24520	27467.14	4767	3988.89	19753	23478.25

[R] Revised

PROSECUTION CASES UNDER SECTION 14 OF THE EPF & MP ACT, 1952
FOR NON-PAYMENT OF PROVIDENT FUND CONTRIBUTIONS
DURING 1993-94

Region Name	Opening Balance as on 01.04.93	Cases lunched during [93-94]	Total cases for disposal	Cases resulted in conviction	Cases Acquitted Admon-ished	Cases with-drawn	Cases discharged	Total cases decided	Cases Pending as on 31.3.94	Cases pending less than six months	Cases pending [6 months to one yr.]	Cases pending [one to three Yrs.]	Cases pending [more than three Yrs.]
Andhra Pradesh [R]	4283	1874	6157	388	184	246	0	818	5339	1799	1245	1256	1039
Bihar	7810	0	7810	0	0	0	0	0	7810	0	0	2270	5540
Delhi	602	0	602	11	3	0	1	15	587	0	0	262	325
Gujarat	1721	142	186	30	105	0	6	111	1752	105	174	764	709
Haryana [R]	1694	143	1837	26	20	11	0	57	1780	191	657	411	521
Karnataka	1966	132	2098	317	43	13	1	374	1724	98	445	522	659
Kerala	112	155	267	0	0	0	0	0	267	23	106	112	26
Madhya Pradesh	2540	239	2779	138	0	0	116	254	2525	191	19	1354	961
Maharashtra	5477	497	5974	23	0	44	0	67	5907	421	1490	1994	2002
NE Region	676	56	732	89	0	0	0	89	643	26	0	114	503
Orissa [R]	375	0	375	0	0	0	0	0	375	0	0	0	375
Punjab	413	27	440	0	4	0	0	4	436	0	366	65	5
Rajasthan	192	0	192	0	0	0	0	0	192	0	0	0	192
Tamil Nadu [R]	687	156	843	12	0	25	25	62	781	92	74	243	372
Uttar Pradesh	1257	399	1656	32	1	0	0	33	1623	439	201	522	461
West Bengal	11857	514	1237	10	67	0	1420	1487	10884	409	218	5742	4515
TOTAL	41662	4334	45996	1036	427	339	1569	3371	42625	33794	4995	15631	18205

PROSECUTION CASES - SECTION 406/409 INDIAN PENAL CODE
BEFORE THE POLICE AUTHORITIES DURING 1993-94

Region Name	FIR's Pending with the Police 1.4.1993	FIR's filed with the Police [1993-94]	Cases dropped by Police	Challans filed by Police in Court	FIR's Pending with Police on [31.3.1994]	FIR's pending with Police for last six months	FIR's pending for six months to one year	FIR's pending For more than one year
Andhra Pradesh	63	0	14	0	49	6	3	40
Bihar	27	3	0	0	30	1	0	29
Delhi	137	13	6	0	144	8	35	101
Gujarat [R]	188	11	0	0	199	0	36	163
Haryana [R]	196	31	9	0	218	18	16	184
Karnataka	37	15	0	0	52	12	6	34
Kerala	66	22	20	0	68	8	28	32
Madhya Pradesh	143	0	0	0	143	0	7	136
Maharashtra	1808	52	0	22	1838	21	86	1731
NE Region	0	0	0	0	0	0	0	0
Orissa	56	9	0	0	65	0	0	65
Punjab	19	2	5	0	16	0	1	15
Rajasthan	97	20	0	0	117	10	23	84
Tamil Nadu	113	3	40	0	76	3	6	67
Uttar Pradesh	305	57	0	0	362	0	56	306
West Bengal	3233	31	0	0	3264	23	321	2920
TOTAL:	6488	269	94	22	6641	110	624	5907

[R] Revised

APPENDIX - S.5
[PART-II]

PROSECUTION CASES UNDER SECTION 406/409 OF INDIAN PENAL CODE
[BEFORE VARIOUS COURTS DURING 1993-94]

Region Name	Pending before the Court [1.4.93]	Challans filed by Police in Courts	Challans filed direct in Courts	Total cases for disposal	Convicted	Acquitted	Discharged	Total cases decided	Cases pending in Courts [31.3.94]	Cases pending for 6 months to one year	Cases pending for 6 months over 1 year	
Andhra Pradesh	15	0	0	15	0	0	0	0	15	0	0	15
Bihar	37	0	0	37	0	0	0	0	37	0	0	37
Delhi	0	0	0	0	0	0	0	0	0	0	0	0
Gujarat	89	1	0	90	0	0	0	0	90	1	0	89
Haryana	0	0	0	0	0	0	0	0	0	0	0	0
Karnataka	43	1	0	44	2	0	0	2	42	1	0	41
Kerala	10	0	0	10	0	1	0	1	9	2	0	7
Madhya Pradesh	11	0	0	11	0	0	0	0	11	0	0	11
Maharashtra	208	22	4	234	3	5	0	8	226	13	18	195
NE Region	28	0	0	28	7	0	0	7	21	0	0	21
Orissa [R]	58	0	0	58	0	0	0	0	58	0	0	58
Punjab	10	0	0	10	2	0	0	2	8	0	4	4
Rajasthan	14	0	0	14	1	0	0	1	13	0	0	13
Tamil Nadu	17	4	0	21	0	0	0	0	21	0	0	21
Uttar Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
West Bengal	37	0	0	37	0	0	0	0	37	0	0	37
TOTAL	577	28	4	609	15	6	0	21	588	17	22	549

[R] Revised

SETTLEMENT OF PROVIDENT FUND CLAIMS DURING 1993-94

Region Name	Opening Balance as on 01.04.93	Claims received during [1993-94]	Total workload during the year	Claims returned during the year	Claims rejected during the year	Total claims for disposal	Claims settled	Amount authorised for payment	Claims settled with in one month	Claims settled beyond one month	Claims pending on 31.3.94	Closing balance ratio
Andhra Pradesh	213	101646	101859	11444	1779	88636	88601	5339.28	71543	17058	35	0.03
Bihar	1014	15341	16355	1438	100	14817	13491	1003.92	10936	2555	1326	8.11
Delhi	750	72967	73717	9365	199	64153	62574	5481.53	42905	19669	1579	2.14
Gujarat	3630	108551	112181	12639	850	98692	97716	12480.77	79978	17738	976	0.87
Haryana	41	30762	30803	207	160	30436	30436	2973.54	29036	1400	0	0.00
Karnataka	4009	110264	114273	15027	467	98779	92557	6067.04	74755	17802	6222	5.44
Kerala	572	38862	39434	3944	235	35255	34668	3891.95	26131	8537	587	1.49
Madhya Pradesh	2183	47144	49327	7519	631	41177	38695	4296.95	27286	11409	2482	5.03
Maharashtra	13906	225799	239705	36076	597	203032	195207	37142.35	136000	59207	7825	3.26
NE Region	1126	5134	6260	1277	34	4949	4380	468.94	1337	3043	569	9.09
Orissa	1007	16439	17446	2003	207	15236	13831	2451.34	9024	4807	1405	8.05
Punjab	1634	62254	63888	7254	1101	55533	54143	3775.72	39693	14450	1390	2.18
Rajasthan	1241	33006	34247	2819	301	31127	26493	2405.96	19090	7403	4634	13.53
Tamil Nadu	16704	160140	176844	18278	9320	149246	131424	14350.03	101791	29633	17822	10.08
Uttar Pradesh	2099	58116	60215	10797	629	48789	45651	9328.52	28589	17062	3138	5.21
West Bengal	11985	61432	73417	9759	257	63401	56874	8269.54	47372	9502	6527	8.89
TOTAL	62114	1147857	1209971	149846	16867	1043258	986741	119727.38	745466	241275	56517	4.67

APPLICATIONS TRANSFERRED DURING THE YEAR 1993-94

Region Name	Opening Balance as on 01.04.93	Applications received during [1993-94]	Total workload	Appl. returned during the year	Appl. rejected during the year	Total appl. for disposal	Appl. settled	Appl. settled within one month	Appl. settled beyond one month	Appl. pending at the end of year	Closing balance ratio
Andhra Pradesh	13	12809	12822	1370	265	11187	11171	6272	4899	16	0.12
Bihar	222	2109	2331	233	5	2093	1910	1276	634	183	7.85
Delhi	471	9890	10361	1590	179	8592	8096	5827	2269	496	4.79
Gujarat	223	9182	9405	1350	108	7947	7768	6981	787	179	1.90
Haryana	0	5750	5750	72	36	5642	5642	4923	719	0	0.00
Karnataka	653	6924	7577	1402	7	6168	4924	3426	1498	1244	16.42
Kerala	278	4501	4779	762	60	3957	3767	2938	829	190	3.98
Madhya Pradesh	965	9609	10574	3758	483	6333	5137	3556	1581	1196	11.31
Maharashtra	2729	30009	32738	5814	284	26640	25502	16985	8517	1138	3.48
NE Region	129	1085	1214	906	3	305	185	63	122	120	9.88
Orissa	421	7066	7487	881	201	6405	5161	3553	1608	1244	16.62
Punjab	237	6660	6897	787	6	6104	5876	4192	1684	228	3.31
Rajasthan	299	4203	4502	558	31	3913	2723	1873	850	1190	26.43
Tamil Nadu	3037	18942	21979	3237	2845	15897	14128	11456	2672	1769	8.05
Uttar Pradesh	897	16369	17266	3943	395	12928	12202	7946	4256	726	4.20
West Bengal	697	7145	7842	520	140	7182	5999	3618	2381	1183	15.09
TOTAL	11271	152253	163524	27183	5048	131293	120191	84885	35306	11102	6.78

EMPLOYEES' PROVIDENT FUND SCHEME, 1952
PARTIAL WITHDRAWAL GRANTED DURING 1993-94

Region Name	Opening balance as on 1.4.93	Applica- tions received [1993-94]	Total Work load	Applica- tions returned	Applica- tions rejected	Applica- tions due for sanction	Applicants granted advance	Amount disbursed [Rs. lakh]	Advances granted within one month	Advances granted beyond one month	Applications pending at the end of the year	Closing balance ratio
Andhra Pradesh	0	53174	53174	5140	3314	44720	44709	3033.90	40205	4504	11	0.02
Bihar	418	12324	12742	975	43	11724	11294	682.10	9201	2093	430	3.37
Delhi	29	5573	5602	1048	63	4491	4418	505.35	3359	1059	73	1.30
Gujarat	439	31191	31630	3516	1108	27006	26738	4510.21	23097	3641	268	0.85
Haryana	0	7818	7818	141	88	7589	7589	647.92	6897	692	0	0.00
Karnataka	3653	47079	50732	8038	1189	41505	40092	7559.24	30103	9989	1413	2.79
Kerala	477	67072	67549	6901	731	59917	59502	4775.35	47111	12391	415	0.61
Madhya Pradesh	869	20519	21388	2626	598	18164	17532	1808.50	14901	2631	632	2.95
Maharashtra	5850	65771	71621	16073	514	55034	54313	12487.15	43051	11262	721	1.01
NE Region	379	6686	7065	1056	0	6009	5501	311.60	1573	3928	508	7.19
Orissa	1144	26464	27608	3610	505	23493	22113	1450.73	17213	4900	1380	5.00
Punjab	292	15827	16119	1362	451	14306	14066	675.72	9364	4702	240	1.49
Rajasthan	414	8810	9224	854	194	8176	7206	823.19	5478	1728	970	10.52
Tamil Nadu	6493	87814	94307	12498	5631	76178	65272	8516.02	60125	5147	10906	11.56
Uttar Pradesh	766	27655	28421	3493	268	24660	23918	1498.74	19800	4118	742	2.61
West Bengal	1892	30679	32571	2219	329	30023	27845	2084.32	18439	9406	2178	6.69
TOTAL	23115	514456	537571	69550	15026	452995	432108	51370.04	349917	82191	20887	3.88

ISSUE OF ANNUAL STATEMENT OF ACCOUNTS TO SUBSCRIBERS
DURING 1993-94

Region Name	Account slips pending as on 01.04.1993	A/c slips issued upto 1991-92	A/c slips issued for 1992-93	Total A/c slips issued during the year 1993-94	A/c slips pending due to employers fault	A/c slips pending due to other reason	A/c slips pending as on 31.03.94
Andhra Pradesh	1650377	205124	1374766	1579890	16822	53665	70487
Bihar	595233	127355	119216	246571	139517	209145	348662
Delhi	950693	5253	595672	600925	201746	148022	349768
Gujarat	1272760	23412	1177726	1201138	67141	4481	71622
Haryana	454676	18421	357668	376089	68090	10497	78587
Karnataka	1346153	81804	744017	825821	292441	227891	520332
Kerala	1000551	117083	815285	932368	45351	22832	68183
Madhya Pradesh	815189	119247	523055	642302	32686	140201	172887
Maharashtra	6612828	1906839	2232823	4139662	1157671	1315495	2473166
NE Region	621586	166034	43427	209461	189513	222612	412125
Orissa	510303	119276	275613	394889	92697	22717	115414
Punjab	1026331	101943	532704	634647	255688	135996	391684
Rajasthan	1106321	239030	259267	498297	486419	121605	608024
Tamil Nadu	3235905	619098	1051671	1670769	207442	1357694	1565136
Uttar Pradesh	1909088	666925	494223	1161148	444385	303555	747940
West Bengal	3472000	1602000	154000	1756000	1030000	686000	1716000
TOTAL	26579994	6118844	10751133	16869977	4727609	4982408	9710017

ANNUAL STATEMENT OF ACCOUNTS TO SUBSCRIBERS
[PENDING AS ON 31ST MARCH, 1994 PERIOD WISE ANALYSIS]

Region Name	Pending for less than one year	Pending between one to two year	Pending beyond two years	Total slips pending as on 31.03.1994
Andhra Pradesh	65487	5000	0	70487
Bihar	180541	0	168121	348662
Delhi	92795	118271	138702	349768
Gujarat	27952	26189	17481	71622
Haryana	62548	8288	7751	78587
Karnataka	388437	94948	36947	520332
Kerala	0	52645	15538	68183
Madhya Pradesh	159073	13814	0	172887
Maharashtra	1124593	377030	971543	2473166
NE Region	114904	45912	251309	412125
Orissa	96486	0	18928	115414
Punjab	330748	60936	0	391684
Rajasthan	366084	131917	110023	608024
Tamil Nadu	1220144	306500	38492	1565136
Uttar Pradesh	371829	221700	154411	747940
West Bengal	1046000	616000	54000	1716000
TOTAL	5647621	2079150	1983246	9710017

FAMILY PENSION SCHEME, 1971 CONTRIBUTION RECEIVED

[Rs. in Crores]

Year	Employees' & Employers' contribution	Government contribution received	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	79.00	209.32
1985-86	153.88	86.66	240.54
1986-87	183.21	146.33	329.54
1987-88	205.10	70.50	275.60
1988-89	244.41	136.70	381.11
1989-90	278.81	146.63	425.44
1990-91	316.83	140.33	457.16
1991-92	384.85	190.15	575.00
1992-93	446.72	191.39	638.11
1993-94	492.18	111.56	603.74
TOTAL	3408.95	1488.32	4897.27

PROSECUTION CASES - SECTION 14 OF EPF & MP ACT, 1952
NON PAYMENT OF FAMILY PENSION CONTRIBUTION
DURING 1993-94

Region Name	Opening balance [1.4.93]	Cases launched during [93-94]	Total cases for disposal	Cases resulted in conviction	Cases Acquitted/ Admonished	Cases Withdrawn	Cases discharged	Total cases decided	Cases pending as on 31.3.94	Pending for less than six months	Pending for six months to one year	Pending for one to three years	Pending for more than 3 years
Andhra Pradesh [R]	1024	394	1418	460	8	68	0	536	882	268	244	195	175
Bihar	1038	0	1038	0	0	0	0	0	1038	0	0	499	539
Delhi	160	0	160	9	2	8	0	19	141	0	0	43	98
Gujarat	667	55	722	0	0	0	0	0	722	27	319	346	30
Haryana	1309	48	1357	16	5	10	0	31	1326	189	441	439	257
Karnataka	490	11	501	77	13	2	1	93	408	65	73	80	190
Kerala	0	23	23	0	0	0	0	0	23	23	0	0	0
Madhya Pradesh	1031	225	1256	119	0	0	0	119	1137	41	128	647	321
Maharashtra	2843	326	3169	10	0	36	0	46	3123	43	174	910	1996
NE Region	231	20	251	52	0	0	0	52	199	10	0	17	172
Orissa [R]	85	0	85	0	0	0	0	0	85	0	0	0	85
Punjab [R]	205	11	216	0	4	0	0	4	212	0	159	48	5
Rajasthan	26	0	26	0	0	0	0	0	26	0	0	0	26
Tamil Nadu	389	115	504	10	0	12	13	35	469	61	73	142	193
Uttar Pradesh	271	172	443	0	0	0	0	0	443	120	106	122	95
West Bengal	7788	0	7788	0	0	0	0	0	7788	0	0	2987	4801
TOTAL	17557	1400	18957	753	32	136	14	935	18022	847	1717	6475	8983

[R] Revised

EMPLOYEES' FAMILY PENSION CLAIMS SETTLED DURING 1993-94

[ALL BENEFITS]

Region Name	Opening Balance as on 01.04.93	Claims received during [1993-94]	Total Work Load	Claims returned for rectification	Claims rejected during [1993-94]	Claims due for settlement	Claims settled	Amount authorised for payment [Rs. in lakhs]	Claims pending as on 31.03.94	Closing balance ratio
Andhra Pradesh	44	98760	98804	12903	4299	81602	81532	533.17	70	0.07
Bihar	1350	13589	14939	1315	195	13429	11798	86.80	1631	10.92
Delhi	1428	71207	72635	8588	938	63109	61926	771.69	1183	1.63
Gujarat	3337	101827	105164	12502	855	91807	90764	881.80	1043	0.99
Haryana	46	29900	29946	205	189	29552	29552	416.43	0	0.00
Karnataka	4574	109199	113773	16064	1119	96590	89876	837.19	6714	5.90
Kerala	694	34185	34879	5291	407	29181	28467	321.86	714	2.05
Madhya Pradesh	2521	35819	38340	5560	612	32168	30210	445.46	1958	5.11
Maharashtra	14995	205564	220559	44506	1101	174952	170349	2407.19	4603	2.09
NE Region	904	5653	6557	1276	81	5200	4083	54.76	1117	17.04
Orissa	1101	14555	15656	2243	443	12970	11547	154.90	1423	9.09
Punjab	2659	60566	63225	8304	1415	53506	51539	349.67	1967	3.11
Rajasthan	1245	32112	33357	3225	398	29734	25061	198.61	4673	14.01
Tamil Nadu	17196	158980	176176	21630	11759	142787	117626	1334.87	25161	14.28
Uttar Pradesh	1868	49361	51229	11297	647	39285	36525	302.41	2760	5.39
West Bengal	10601	46384	56985	8665	0	48320	41093	376.91	7227	12.68
TOTAL	64563	1067661	1132224	163574	24458	944192	881948	9473.72	62244	5.49

FAMILY PENSION SCHEME, 1971
MONTHLY PENSION CLAIMS DURING THE YEAR 1993-94

Region Name	Opening Balance as on 01.04.93	Claims received during [1993-94]	Total workload for disposal	Claims returned for rectification	Claims Rejected	Claims due for settlement	Claims settled during [1993-94]	Amount authorised for payment [Rs. in lakhs]	Claims pending on 31.03.94	Closing Balance ratio
Andhra Pradesh	6	2462	2468	816	133	1519	1497	0.00	22	0.89
Bihar	54	605	659	73	6	580	556	0.82	24	3.64
Delhi	69	1181	1250	202	19	1029	805	69.05	224	17.92
Gujarat	101	1127	1228	310	44	874	733	5.62	141	11.48
Haryana	0	625	625	10	2	613	613	70.37	0	0.00
Karnataka	162	2044	2206	640	156	1410	1245	163.38	165	7.48
Kerala	32	1398	1430	476	39	915	899	1.15	16	1.12
Madhya Pradesh	171	1324	1495	489	77	929	796	0.00	133	8.90
Maharashtra	503	4092	4595	1896	64	2635	2453	44.92	182	3.96
NE Region	116	322	438	119	46	273	125	0.61	148	33.79
Orissa	64	711	775	75	5	695	620	0.00	75	9.68
Punjab [R]	92	1085	1177	256	92	829	776	11.90	53	4.50
Rajasthan	59	550	609	85	23	501	371	1.83	130	21.35
Tamil Nadu	583	4133	4716	1275	545	2896	1877	458.07	1019	21.61
Uttar Pradesh	57	2952	3009	1179	64	1766	1695	52.34	71	2.36
West Bengal	36	3164	3200	476	0	2724	2594	15.52	130	4.06
TOTAL	2105	27775	29880	8377	1315	20188	17655	895.58	2533	8.47

[R] Revised

EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976
CONTRIBUTION & ADMINISTRATIVE CHARGES RECEIVED
[1993-94]

[Rs in Crores]

YEAR	Employers' share contribution received	Govts' share contribution received	Total Contribution received	Admin. Charges from Employers	Admin. Charges received from Government	Total Admin. 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
1991-92	50.47	22.00	72.47	3.88	2.30	6.18
1992-93	55.91	22.66	78.57	4.32	2.30	6.62
1993-94	60.97	40.15	101.12	3.45	1.69	5.14
TOTAL	521.01	258.55	779.56	78.75	36.60	115.35

EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976

CLAIMS SETTLED DURING 1993-94

Region	Brought forward pendency (1.4.93)	Claims received during (1993-94)	Total Cases	Claims returned	Claims Rejected	Claims due for disposal	Claims Settled	Amount authorised for payment (Rs. lakhs)	Claims settled within one month	Claims settled beyond one month	Closing Balance as on 31.3.94	Closing Balance ratio
Andhra Pradesh	6	2516	2522	820	297	1405	1387	98.59	1151	236	18	0.71
Bihar	58	776	834	191	28	615	513	45.70	333	180	102	12.23
Delhi	90	1114	1204	331	42	831	701	62.82	525	176	130	10.80
Gujarat	66	2354	2420	1028	141	1251	1204	134.59	1052	152	47	1.94
Haryana	0	327	327	56	10	261	261	18.52	231	30	0	0.00
Karnataka	229	2529	2758	1047	106	1605	1315	109.26	1006	309	290	10.51
Kerala	51	2302	2353	812	63	1478	1448	104.07	1034	414	30	1.27
Madhya Pradesh	64	952	1016	359	61	596	506	47.74	389	117	90	8.86
Maharashtra	677	6731	7408	2797	118	4493	4204	525.42	2508	1696	289	3.90
N.E. Region	150	328	478	223	0	255	163	20.11	88	75	92	19.25
Orissa	110	870	980	203	53	724	571	37.34	359	212	153	15.61
Punjab	101	1008	1109	422	109	578	502	41.25	338	164	76	6.85
Rajasthan	38	425	463	90	57	316	212	17.81	153	59	104	22.46
Tamil Nadu	589	4870	5459	1980	1012	2467	2021	169.14	1676	345	446	8.17
Uttar Pradesh	133	3373	3506	1446	126	1934	1825	134.60	1307	518	109	3.11
West Bengal	1473	5663	7136	1853	0	5283	3780	264.60	3077	703	1503	21.06
TOTAL	3835	36138	39973	13658	2223	24092	20613	1831.56	15227	5386	3479	8.70

EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976
PROSECUTION CASES AGAINST DEFAULTING EMPLOYERS'
AS ON 31ST MARCH, 1994

Region Name	Brought forward cases [1.4.93]	Cases launched [1993-94]	Total Cases	Cases convicted	Cases Acquitted/ Admonished	Cases with-drawn	Cases dismissed/ discharged	Cases decided during [1993-94]	Cases pending as on 31.3.94	Pending for less than 6 months	Pending between 6 months to 1 year	Pending between one to 2 years	Pending for more than 3 years
Andhra Pradesh [R]	1214	348	1562	414	8	23	0	445	1117	305	251	339	222
Bihar	1322	0	1322	0	0	0	0	0	1322	0	0	774	548
Delhi	190	0	190	3	7	0	0	10	180	0	0	99	81
Gujarat	788	34	822	0	0	0	0	0	822	24	279	497	22
Haryana	1388	48	1436	16	5	10	0	31	1405	129	496	534	246
Karnataka	814	10	824	148	9	2	1	160	664	26	146	209	283
Kerala	46	72	118	0	0	0	0	0	118	6	66	4	42
Madhya Pradesh	1240	240	1480	28	0	0	0	28	1452	240	1188	10	14
Maharashtra	2634	378	3012	12	0	36	0	48	2964	62	236	1353	1313
NE Region	516	37	553	34	0	0	0	34	519	0	0	75	444
Orissa [R]	77	0	77	0	0	0	0	0	77	0	0	0	77
Punjab	299	11	310	0	4	0	0	4	306	0	236	65	5
Rajasthan	76	0	76	0	0	0	0	0	76	0	0	0	76
Tamil Nadu	385	103	488	9	0	12	13	34	454	62	66	149	177
Uttar Pradesh	800	119	919	32	1	0	0	33	886	117	167	312	290
West Bengal	6601	0	6601	0	0	0	0	0	6601	0	0	2766	3835
TOTAL	18390	1400	19790	696	34	83	14	827	18963	971	3131	7186	7675

[R] Revised

EMPLOYEES' PROVIDENT FUND ORGANISATION

**ADDITIONAL EMOLUMENTS (COMPULSORY DEPOSIT) SCHEME
INCOME EARNED & EXPENDITURE INCURRED ON ADMINISTRATION**

(Rs 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
1991-92	0.00	1.35
1992-93	0.00	1.58
1993-94	0.00	1.66
TOTAL	457.11	468.73