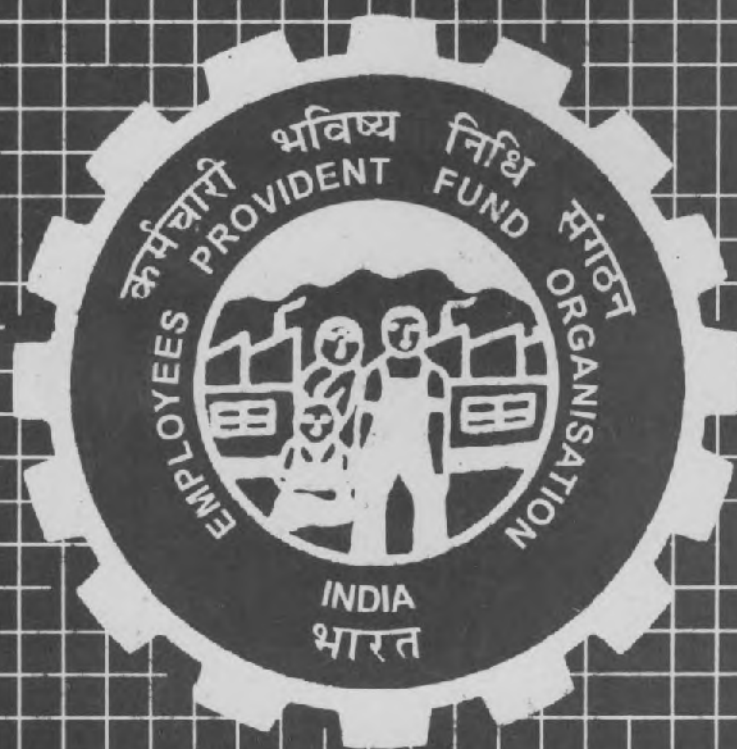


42ND

ANNUAL REPORT

1994-95



EMPLOYEES PROVIDENT FUND ORGANISATION
MINISTRY OF LABOUR, GOVERNMENT OF INDIA
HEAD OFFICE

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HEAD OFFICE

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EMPLOYEES' PROVIDENT FUND ORGANISATION
ANNUAL REPORT 1994-95

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EPFO: STATISTICS AT A GLANCE - 1994-95

I. COVERAGE

1.	No. of Industries/Classes of Establishments to which EPF and MP Act, 1952 applied as on 31.3.1995.			177
		Exempted	Unexempted	Total
2.	(a) No. of covered establishments as on 31.3.95	3143 (3109)	247895 (233772)	251038 (236881)
	(b) Increase during the year	34 (68)	14123 (13223)	14157 (13291)
3.	No. of Subscribers (in lakhs)			
	(a) Employees' Provident Fund as on 31.3.95	45.58 (45.46)	141.66 (134.44)	187.24 (179.90)
	(b) Increase during the year	0.12 (0.02)	7.22 (6.77)	7.34 (6.79)
	(c) Family Pension Fund as on 31.3.95	35.30 (34.71)	122.59 (115.18)	157.89 (149.89)

II. CONTRIBUTIONS RECEIVED (Rs. in crores)

1.	Employees' Provident Fund			
	(i) During the year	2281.02 (2413.75)	2795.87 (2541.10)	5076.89 (4954.85)
	(ii) Progressive	24440.18	20498.11	44938.29
2.	Family Pension Fund	Employees & Employer share	Govt.'s Share	Total
	(i) During the year	578.37 (492.18)	466.15# (111.56)	1044.52 (603.74)
	(ii) Progressive	3987.32	1954.47	5941.79

Including arrears of Government share of contribution Rs. 221.06 received upto the year 1993-94.

3. Insurance Fund	Employers' share	Government share	Total
(i) During the year	66.45 (60.97)	15.00 (40.15)	81.45 (101.12)
(ii) Progressive	587.46	273.55	861.01

III. ARREARS (Rs. in crores)

(a) Employees' Provident Fund		
(i) Unexempted establishment under closure, liquidation etc.	104.95	(90.41)
(ii) Other unexempted realisable	86.43	(70.96)
Total arrears	191.38	*(161.37)
(iii) Arrears of exempted Establishments	155.95	(195.67)
(b) Employees' Family Pension Fund (from employer)	26.06	(21.32)
(c) Employees' Deposit Linked Insurance Fund (from Employers)		
(i) E.D.L.I. contributions	6.53	(5.62)
(ii) Admn. & Inspection charges	0.78	(0.66)
(d) Amount due from the Government on account of:-		
(i) Family Pension contributions	40.18	(217.15)
(ii) Administrative charges	8.11	(14.37)
(iii) E.D.L.I. Contributions	18.82	(0.59)
(iv) Administrative charges	0.41	(-)
TOTAL: [(d) i to iv]	67.52	(232.11)

* Revised

IV. INVESTMENTS [Rs. in crores]

	Exempted	Unexempted	Total
(a) Employees' Provident Fund :			
(i) During the year	2132.46 (2026.07)	3281.04 (2656.71)	5413.50 (4682.78)
(ii) Progressive	22345.11	@23570.41	45915.52

@ The face value of the investment is Rs.23555.08 crores as per Balance Sheet.

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

	Employees' and Employers' share	Govt.'s share	Interest received on Public Account deposits	Total
(i) During the year	288.54 (259.87)	466.15 (111.56)	627.58 (535.62)	1382.27 (907.05)
(ii) Investment in Public account as on 31.3.95				8252.46 (6870.19)

(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	38.95 (38.15)	15.00 (40.15)	102.55 (88.75)	156.50 (167.05)
(ii) Investment in securities and deposit in Public account as on 31.3.1995				1328.57 (1172.07)

RATE OF INTEREST

II.	Declared for subscribers to	1994-95 ———	12%
	Employees' Provident Fund	1995-96 ———	12%

V. CLAIMS (Un-exempted Sector)

	Settled (No. lakhs)	Amount (Rs. crores)	Pending (No. lakhs)
(a) Provident Fund claims			
(i) During the year	10.01 (9.87)	1256.41 (1197.27)	0.39 (0.57)
(ii) Progressive	141.10	8441.45	
(b) Employees' Family Pension Fund claims(all benefits) (Rs. lakhs)			
(i) During the year	10.35 (9.73)	14155.91 (12190.41)	0.53 (0.62)
(ii) Progressive	88.44	55079.33	
(c) Monthly Family Pension claims:	Settled (No.)	Pending (No.)	
(i) During the year	28166 (25555)	2018 (2533)	
(ii) Progressive	190643		
(d) Employees' Deposit Linked Insurance Fund claims			
	Settled (No.)	Amount Rs. lakhs	Pending (No.)
(i) During the year	21867 (20613)	2819.09 (1831.56)	2027 (3479)
(ii) Progressive	262129	19408.71	

VI. WITHDRAWALS/ADVANCES

	No. of Advances (No. lakhs)	Amount involved (Rs. crores)	Pending (No. lakhs)
(i) During the year	4.00 (4.32)	438.76 (513.70)	0.16 (0.21)
(ii) Progressive	76.93	3156.40	

VII. PENAL ACTION AGAINST DEFAULTING ESTABLISHMENTS

	Launched	Decided	Pending
(a) Prosecution under Section 14			
(i) Employees' P.F. Scheme	5368 (4334)	3232 (3371)	43536 (42625)
(ii) Employees' F.P. Scheme	869 (1400)	523 (935)	17501 (18022)
(iii) Employees' D.L.I. Scheme	910 (1400)	533 (827)	18418 (18963)

(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.	4111 (5253)	11897.48 (8430.32)	4374 (4767)	6495.05 (3988.89)	19588 (19753)	28916.32 (23478.25)
(ii) Employees' F.P. Scheme	3579 (4352)	825.11 (888.74)	3661 (3131)	317.39 (397.55)	18367 (18306)	2560.85 (2087.88)
(iii) Employees' DLI Scheme	3363 (4116)	309.52 (226.08)	3367 (3078)	96.04 (121.88)	15058 (14996)	705.32 (491.97)

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

	FIR filed before the Police	Challans filed by Police before the Courts
(i) Filed during the year	247	22
(ii) Challans Filed/cases decided		
(a) Filed before Courts	24	
(b) Dropped by Police	32	
(iii) Cases pending before Police/courts as on 31.3.1995.	Before Police 6832	Before Courts 587

VIII. ANNUAL STATEMENTS OF ACCOUNTS-UN-EXEMPTED SECTOR

		(Nos. in lakhs)
(a) Issued during the year	151.45	(168.70)
(b) Pending as on 31.3.1995		
(i) For want of Returns from Employers'	49.63	(47.28)
(ii) Others	71.27	(49.82)
Total Pendency:	120.90	(97.10)

IX. GRIEVANCES OF SUBSCRIBERS:

	Received during the year + BF	Disposed during the year	Pending as on 31.3.1995
	151230 (206887)	141356 (204112)	9874 (2775)

-
- (i) Figures in brackets indicate the corresponding position during the year 1993-94.
(ii) Data given in the report based on returns received from Regional Offices.

II

OVERVIEW

II.1 INTRODUCTION

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

II.2 COVERAGE

Since 1952 when the Act covered six major organised industry, the coverage under the Act has registered a steady increase and the Organisation today has the world's largest Provident Fund membership. As on 31.3.1995, it had 187.24 lakh subscribers employed 2,51,038 factories and establishments falling in 177 Scheduled Industry or Classes of establishments.

During the year 14,157 establishments were brought within the ambit of the Act as against 13,291 during the previous year. 7.34 lakh new subscribers were enrolled at the net level after accounting for the outgoing subscribers. During the previous year 93-94, the net addition was 6.79 lakh subscribers.

II.3 CONTRIBUTIONS

The total amount of contributions re-

ceived during the year 1994-95 under the three Schemes amounted to Rs.6,202.86 crores as against Rs.5659.71 crores received during the previous year, registering an increase of 9.59%. The total contributions received under all the three Scheme since inception amounted to Rs.51,741.09 crores.

II.4 INVESTMENTS

The total net investment of Provident Fund during the year 1994-95 was Rs.5413.50 crores as against Rs.4,682.78 crores during 1993-94. The rate of interest payable to the subscribers on their provident fund accumulation has been progressively increased over the years and for the year 1994-95, interest @ 12% on monthly running balance was declared.

II.5 ARREARS

As on 31.3.95, the total arrears under all three Schemes due from defaulting employers were Rs.379.92 crores as against Rs. 383.98 crores at the end of the previous year. While the provident fund arrears of Un-exempted establishments rose by Rs. 30.00 crores, the arrears of exempted sector decreased by Rs. 39.72 crorers.

II.6 RECOVERY ACTION

15,143 assessment cases under Section 7A of the Act were finalised. Further, an amount of Rs. 69.08 crores were recovered under Section 8 of the act by executing 11,402 revenue recovery certificates. During the previous year

the amount recovered due to execution of RRCs was Rs. 45.09 crores. At the end of the year 53103 RRCs were pending involving a sum of Rs.321.82 crores under all the three Schemes.

For delayed remittances damages were levied in terms of Section 14B of the Act. 12,670 orders were issued by the Regional Provident Fund Commissioners and Rs. 1376.08 lakhs were levied as damages. 12,958 cases were decided and Rs. 626.46 lakhs were recovered.

II.7 CLAIMS

In the service to subscribers area, all round improvement was made in the matter of settlement of claims during the year. At the end of the pendency level was much below the norm of 8.33% in all the six claim areas.

Out of 10.41 lakh Provident Fund claims due for settlement, 10.01 lakh claims were settled, authorising payment of an amount of Rs. 1256.41 crores. Thus, 96.15% of the claims due were settled during the year under review. The claims settled and the amount authorised registered an increase of 1.40% and 4.94% respectively over the immediate preceding year.

10.35 lakh Family Pension(all benefit) claims were settled and a sum of Rs. 141.56 crores was disbursed to the members/beneficiaries. This registered an increase of 6.37% in terms of claims settled and 16.13% in terms of amount authorised over the previous year.

The Organisation provides Monthly Family pension to the families of the deceased subscribers under the Employees' Family Pension Scheme. 28,166 families were extended this benefit during the year 1994-95.

Insurance benefit was provided under the Employees' Deposit Linked Insurance Scheme to 21,867 legal heirs/widows of deceased subscribers and paid Rs. 28.19 crores. The number of beneficiaries increased by 6.08% over the previous year.

II.8 ANNUAL STATEMENT OF ACCOUNTS

In the matter of issue of annual statement of accounts to subscribers, the Organisation issued 151.45 lakh statements. When compared to the previous year's performance of 168.70 lakh statements, there has been a fall in the output to the extent of 17.25 lakh statements. The main reason for this fall in output and increase in pendency is the changeover to the system of crediting interest on monthly running balances in contrast to interest on annual balances. The Organisation had to take action to redesign the computer software on this change and also the data entry of each month contribution into the computer became necessary. This resulted in increase the workload many times. The stabilisation of computer and the infrastructure also were other impediments. Notwithstanding this situation, Organisation has taken every possible step to augment the computer support and also established monitoring system for smooth flow of records to the computer centre. The Organisation has included the area of "Issue of annual statement of accounts slips" as a component of Central Action Plan. With these steps it is expected that the position should improve during the year 1995-96.

II.9 COMPUTERISATION

The year 1994-95 witnessed rapid progress on computerisation of Regional and sub-Regional Offices of the Organisation. Special drive was undertaken to introduce computers in all the field Offices due to introduction of the procedure of calculating interest on monthly running balances. 15 new EDP centres were setup during the year. At the end of the year 47 EDP centres were operational throughout the country.

II.10 PENSION SCHEME FOR THE EPF SUBSCRIBERS

An Ordinance to amend the Employees' Provident Fund and Miscellaneous Provisions



Smt. Chandra Prabha Urs Chairman, Parliamentary Standing Committee addressing the workshop on Labour & Welfare Affairs conducted at Bombay.

Act, 52 was promulgated on 17th October, 1995 empowering the Central Government to frame a scheme to be called the Employees' Pension Scheme for the purpose of providing for:-

- (i) Superannuation pension, retiring pension or permanent total disablement pension to the employees of any establishment or class of establishments to which the Act applies; and
- (ii) widow or widower's pension, children pension or orphan pension payable to the beneficiaries of such employees.

It is proposed to create a pension fund without any extra contribution from either employers or employees by diverting 8.33% of the contribution from the employers' share of Provident Fund to the Pension Fund. The amount of monthly pension will depend on the pensionable service and pensionable salary of the member.

II.11 PROJECT ON INSTITUTIONAL STRENGTHENING

The Central Board of Trustees looking into the growing responsibilities of the Organisation recommended a comprehensive restructuring of the Organisation after undertaking a system study of existing work patterns to achieve the objective of:-

- (i) Building cost effective capability for absorbing and handling much heavier workload without compromising on quality of service to subscribers;
- (ii) Building the capability of online service to the subscribers in order to eventually achieve across the counter settlement of claims;
- (iii) Effective Human Resource Management and Human Resource Development for manpower planning, effective manpower placement, need based training regime coupled with re-deploy-

ing existing manpower for enhancing productivity.

In line with the CBT directives the Organisation has undertaken a study for streamlining productivity and output as well as quality in line functions. The object is to continuously improve quality in relation to the services rendered by the Organisation. The study covers the following three broad areas:-

- I. Systems study and process re-engineering;
- II. preparation of perspective plan; and
- III. design of a suitable Organisation structure.

For undertaking this study, the Organisation is taking the assistance of Tata Consultancy Services. It is expected that the study would be completed shortly and the Pilot project of the redesigned system would be put into action in one of the field Offices from 1.4.96.

ORGANISATION

INTRODUCTION

III.1 The Employees' Provident Fund Organisation is vested with the responsibility of implementing the three Schemes framed under the Act, namely the Employees' Provident Fund, Employees' Family Pension and Employees' Deposit Linked Insurance Schemes.

ADMINISTRATION OF THE FUND 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. The Central Provident Fund Commissioner is the Ex-officio member of the Board. The Minister for Labour is the Chairman of the Board. During the year, Hon'ble Union Labour Minister Shri P.A. Sangma continued to be the

Chairman of the Board. During the year under report four meetings of the Board were held. List of names and addresses of the members of the Board as on 31.3.1995 is given in Appendix-A.1.

COMMITTEES' OF THE BOARD

III.3 **Executive Committee:** This Statutory Committee was reconstituted on 19.2.94. Committee held four meetings during the year under the Chairmanship of Shri S.Gopalan, Secretary to the Government of India, Ministry of Labour & Vice-Chairman, CBT.

III.4 **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 three meetings during the year.

III.5 **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 two meetings during the year.

III.6 **Committee of Special Reserve Fund:** The Committee setup by the Board to review the utilisation of balances in the Special Reserve Fund.



The meeting of the Central Board of Trustees, Employee Provident Fund in progress

REGIONAL COMMITTEES

III.7 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. During the year 1994-95 the Regional Committee for the state of Delhi met three times, while Regional Committee for the states of Andhra Pradesh, Bihar, Assam, Gujarat, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Punjab, Haryana, Himachal Pradesh, Rajasthan, Tamil Nadu and West Bengal met twice. The Regional Committees for the states of Orissa, Uttar Pradesh and Tripura held one meeting during the year.

SUB-REGIONAL OFFICES

III.8 As a measure of de-centralisation and with a view to providing service nearer to the door steps of the subscriber three new Sub-regional Offices were opened at Tinsukia in North East Region, Salem in Tamil Nadu and Mysore in Karnataka during the year under report, thus, bringing the total number of Sub-Regional Offices to fifty three at the end of March, 1995.

INSPECTORATE OFFICES AND INSPECTIONS

III.9 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/sur-

veys. To facilitate effective inspection of establishments Inspectorates at various places have been opened.

III.10 There were 140 inspectorates functioning all over the country at the end of the year. Earlier 169 inspectorates offices were functioning out of them some of the inspectorate are merged with newly opened Sub-Regional Offices. During the year, 2,40,262 inspections were carried out. Of the inspections carried out 2,13,062 related to Un-exempted establishments, 8,148 related to Exempted establishments and remaining 19,052 surveys to examine the potential for coverage.

SERVICE CENTRES

III.11 To provide education and guidance to subscribers the Organisation have opened "Service Centres" in locations where there is concentration of subscribers. As on 31.3.95, there are seven Service Centres functioning in different parts of the country. After opening of Sub-Regional Offices at Nizamabad, Salem, Tirunelveli, the Service Centres merged with these Sub-Regional Offices.

ADMINISTRATIVE INSPECTIONS

III.12 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 16 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.

IV

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

COVERAGE

IV.1 The EPF Act initially applied to factories/establishments falling within 6 specified industries which had completed 3 years of existence and employed 50 or more workers. Act is now applicable to factories/establishments engaged in 177 industries/classes of establishments employing 20 or more workers on expiry of a period of 3 year from the date of setup. The Act does not apply to co-operative societies employing less than 50

persons and working without the aid of power.

IV.2 177 activities have either been specified in Schedule I of the Act or Notified by the Central Government in the Official Gazette which attract applicability of the Act are listed at Appendix A-2. Important sectors of the economy have been included within the scope of the Act for the purpose of coverage. Table-1 indicates the National Industrial Classification[NIC] of these Industries/Classes of establishments.

TABLE 1: National Industrial Classification[NIC] of Industries/Classes of establishments included within the scope of the Act for the purpose of coverage

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 During the year 14,157 new establishments were brought within the ambit of the Act and 7,33,914 subscribers were enrolled. Compared to the previous year there has been an additional coverage of 866 establishments and 54,718 subscribers during 1994-95

Table-2: Coverage of Establishments and enrolment of Subscribers

	UN-EXEMPTED	EXEMPTED	TOTAL
[A] ESTABLISHMENTS			
As on 31.3.94	2,33,772	3,109	2,36,881
Add covered during 1994-95	14,172	48	14,220
Less decovered	49	14	63
As on 31.3.95	2,47,895	3,143	2,51,038
Net addition over the previous year	14,123	34	14,157
[B] SUBSCRIBERS:			
As on 31.3.94	1,34,43,939	45,46,379	1,79,90,318
Add enrolled during 1994-95	17,66,275	2,00,405	19,66,680
Less ceased during 1994-95	10,43,916	1,88,850	12,32,766
As on 31.3.95	1,41,66,298	45,57,934	1,87,24,232
Net addition over the previous year	7,22,359	11,555	7,33,914

TABLE-3 : REGION - WISE ESTABLISHMENTS & SUBSCRIBERS SERVICED AS ON 31.03.1995

Region Name	Exempted Estts.	Un-exempted Estts.	Total Estts.	Subscriber in Exempted Estts.	Subscriber in Un-exempted Estts.	Total Subscribers
Andhra Pradesh	112	23136	23248	295882	1176052	1471934
Bihar	215	7867	8082	408855	370095	778950
Delhi	234	15957	16191	322664	494414	817078
Gujarat	90	24228	24318	225425	932475	1157900
Haryana	29	7867	7896	38433	378844	417277
Karnataka	139	17229	17368	275197	1144003	1419200
Kerala	74	8898	8972	46186	797767	843953
Madhya Pradesh	40	8396	8436	232219	611725	843944
Maharashtra	457	33780	34237	739816	2277517	3017333
NE Region	34	2507	2541	56460	148425	204885
Orissa	49	5131	5180	96490	413000	509490
Punjab	35	11566	11601	61818	658162	719980
Rajasthan	41	6862	6903	121329	456781	578110
Tamil Nadu	533	29776	30309	492090	2233055	2725145
Uttar Pradesh	192	19417	19609	238122	930499	1168621
West Bengal	869	25278	26147	906948	1143484	2050432
Total	3143	247895	251038	4557934	14166298	18724232

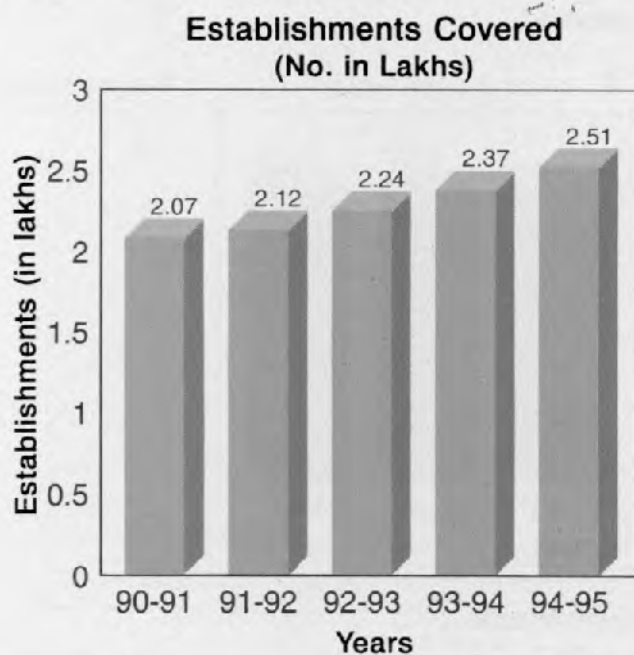
IV.4 Around 70% of the establishments and subscribers are concentrated in just seven regions as would be noted from Table-4:

TABLE:4 CONCENTRATION OF ESTABLISHMENTS AND SUBSCRIBERS

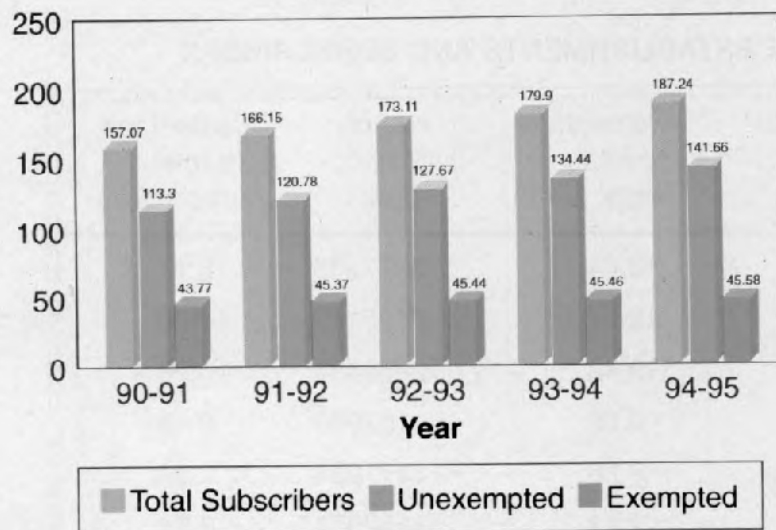
Region	No. of Estts. within the Region	Percentage to total estts.	No. of Subscribers	Percentage to total subscribers
Maharashtra	34237	13.64	3017333	16.11
Tamil Nadu	30309	12.07	2725145	14.56
West Bengal	26147	10.42	2050432	10.95
Gujarat	24318	9.68	1157900	6.18
Andhra Pradesh	23248	9.26	1471934	7.86
Uttar Pradesh	19609	7.81	1168621	6.24
Karnataka	17368	6.92	1419200	7.58
Total of seven regions:	175236	69.80	13010565	69.48
All India:	251038	100.00	18724232	100.00

IV.5 Out of 177 Scheduled Industries/classes of establishments to which the Act is made applicable, more than 75% of the covered establishments and 64% of the subscribers fall within

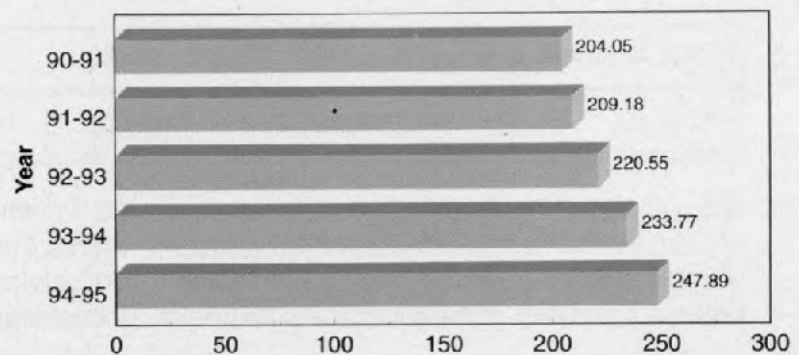
25 Scheduled Industries/Classes of establishments. Forty four percent of the total subscribers serviced are concentrated in 5 Scheduled Industries/classes of establishments.



**Subscribers serviced
(No. in lakhs)**



**Un-Exempted Covered
Establishments
(Nos. in Thousands)**



**Exempted Covered
Establishments
(Nos)**

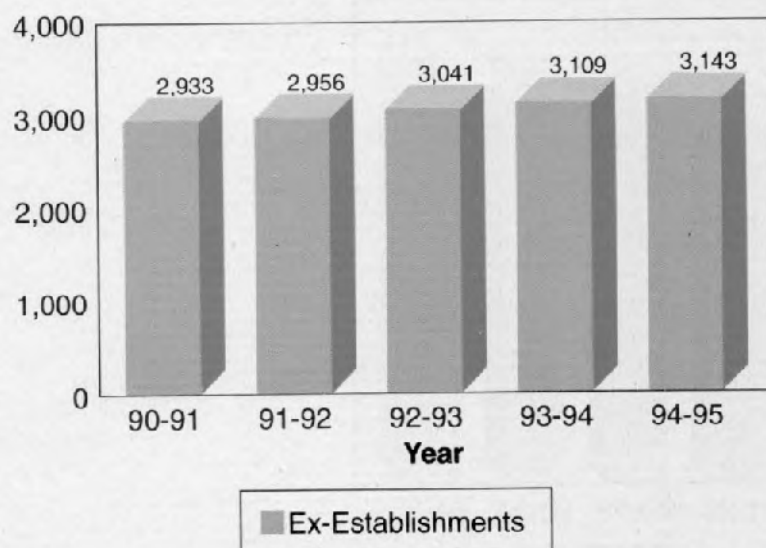


TABLE-5 : CONCENTRATION OF ESTABLISHMENTS AND SUBSCRIBERS IN INDUSTRY

Sr. No.	Name of Scheduled Industry/ Class of Establishment	Number of Subscribers within Industry	Percentage of subscribers within Industry.	Number of Estts. within Industry	Percentage of Estts. within Industry.
1	Electrical Mechanical or General Engineering	3148769	16.82	42148	16.79
2	Textile	1810870	9.67	16013	6.38
3	Beedi Establishments	1305422	6.97	3761	1.50
4	Trading & Commercial	1116131	5.96	24789	9.87
5	Heavy & Fine chemicals	857462	4.58	8786	3.50
6	Iron & Steel	597911	3.19	3269	1.30
7	Road Motor Transport Estts.	591165	3.16	4047	1.61
8	Electricity including generation transmission & distribution	542459	2.90	2182	0.87
9	Educational Institutions	479619	2.56	20967	8.35
10	Sugar	414950	2.22	2478	0.99
11	Tea (except the State of Assam)	342279	1.83	712	0.28
12	Hotels	271174	1.45	6283	2.50
13	Asbestos Mines including Estts. dealing with Asbestos as raw material	262974	1.40	3865	1.54
14	Paper	249206	1.33	1469	0.59
15	Jute	238001	1.27	115	0.05
16	Edible Oils & Fats	217404	1.16	2724	1.09
17	Banks (doing business within States/Union Territory)	205916	1.10	1370	0.55
18	Tea Plantations (other than tea plantation in Assam)	203509	1.09	891	0.35
19	Automobile repairing & Servicing	203274	1.09	1816	0.72
20	Cement	203259	1.09	1067	0.43
21	Rubber & Rubber Products	200057	1.07	2123	0.85
22	Cashew nuts	190019	1.01	1050	0.42
23	Glass	181213	0.97	1893	0.75
24	Printing	178981	0.96	3882	1.55
25	Garment making factories	169891	0.91	2425	0.97
TOTAL OF 25 INDUSTRIES:		14181915	75.74	160125	63.79
TOTAL COVERAGE		18724232	100.00	251038	100.00

VOLUNTARY COVERAGE

IV.6 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, 1068 establishments were

notified under this Section bringing the total number of voluntarily covered establishments to 16,206.

CONTRIBUTION COLLECTED

IV.7 The normal rate of contribution to the provident fund by the employees and the em-

employers prescribed under the Act is 8.1/3% of the pay of the employees. The Act also empowers the Central Government to enhance, if deemed fit, the rate of contribution to 10% of pay in respect of any Industry or Class of establishments. The Central Government has so far enhanced

un-exempted establishments by the Organisation and Rs.2,281.02 crore were transferred to respective Board of Trustees by the exempted provident funds. There had been an increase in the receipt of contribution to the extent of Rs.122.04 crore over the previous year.

TABLE-6 : PROVIDENT FUND CONTRIBUTIONS RECEIVED OVER THE PAST FIVE YEARS

[Amount Rupees in crore]

Year	Exempted estts.	% age variation.	Un-exempted estts.	% age variation.	Total contribution	% age variation.
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
1994-95	2281.02	(-) 5.49	2795.87	10.03	5076.89	2.46

the rate of contribution to 10% in respect of 99 Industries/Classes of establishments. During the year 10% contribution was made applicable to textiles wholly or partly made of cotton, wool and silk (whether natural or artificial). The enhancement is effective from 31.8.94 in the case of cotton textiles and 1.3.95 in respect of wollen and silk textiles.

IV.8 During the year Rs.5,076.89 crore were received as provident fund contributions. Out of this Rs.2,795.87 crore were collected from

CONTRIBUTION TO NATIONAL SAVINGS

IV.9 With regard to provident fund contributions as a share in the net domestic savings of the economy, it may be noted that provident fund is an important component in the domestic savings sector. Table-7 below briefly indicates the contribution of provident fund savings in relation to the domestic savings generated in the economy. It would be seen that during 1993-94 the provident fund savings constituted 3.60% 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)	Column 3 as percentage of Col. 2
(1)	(2)	(3)	(4)
1990-91	*107815	4155	3.85
1991-92	*120062	4678	3.90
1992-93	*120552	5383	4.47
1993-94	#157349	5660	3.60
* provisional # Tentative estimate			
Source:- Report on Currency and Finance 1993-94 Vol II.[Page.13] Estimates on Net domestic savings Sector-wise.			

INVESTMENTS

IV.10 The provident fund contributions are invested as per the pattern of investment prescribed by the Central Government from time

accordance with the new investment pattern prescribed in this Notification.

IV.12 Where moneys are received by way of interest on securities issued by Central Gov-

PATTERN OF INVESTMENT PRESCRIBED BY THE GOVERNMENT OF INDIA WITH EFFECT FROM 1.4.1994

Investment Pattern	Percentage to be invested
(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/84 dated 12.6.1985.	Fifty five percent
(iii) (a) Bonds/Securities of 'Public financial institutions' as specified under Section 4(a) of the Company's Act including "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	

to time. The pattern of investment prescribed by the Government of India with effect from 1.4.1994 remained effective for the year 1994-95.

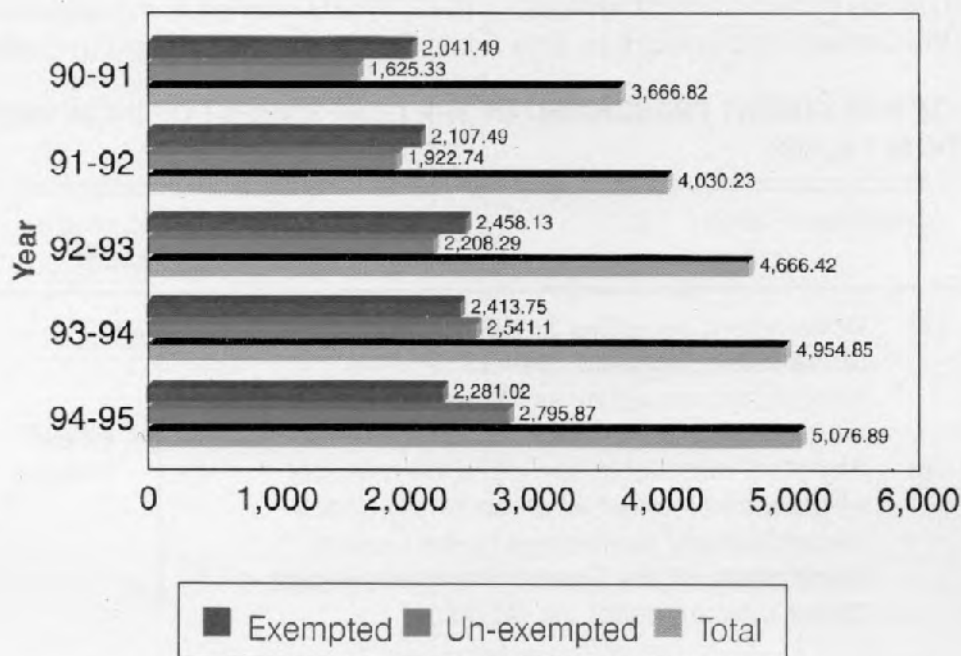
IV.11 Where any moneys are received on the maturity of earlier investment under (i) & (iii) of para 1 above such moneys, reduced by obligatory outgoing, shall be invested in

ernment 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.

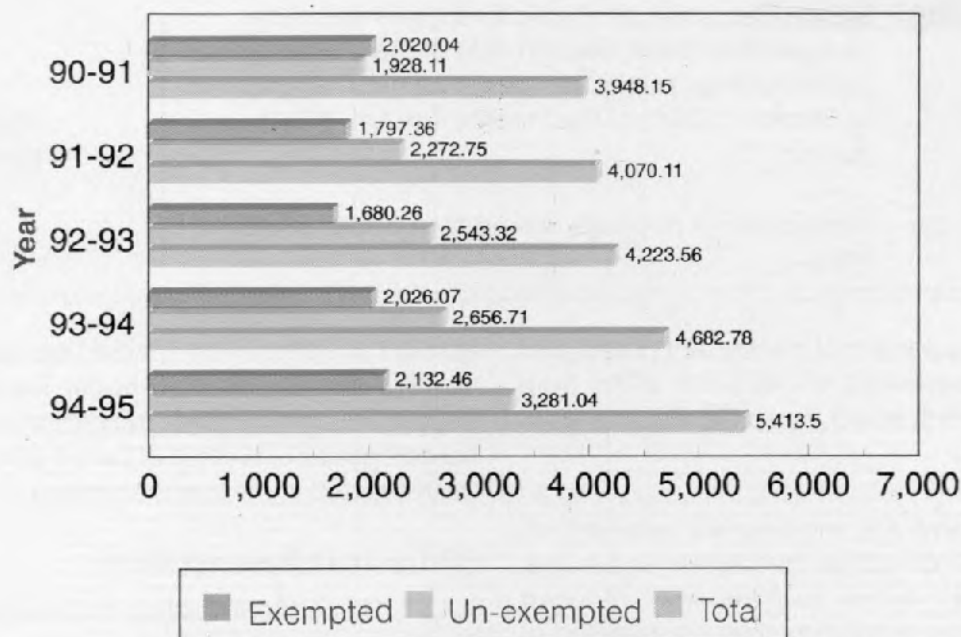
PORTFOLIO MANAGEMENT

IV.13 Since the inception of the provident fund scheme, the portfolio management of

Provident Fund contributions Received (Rs. in crores)



Provident Fund Investments (Rs. in crores)



the fund was being handled by the Reserve Bank of India. However, during 1994-95, RBI as a matter of policy decided to discontinue its function as portfolio managers for other funds. As a result alternative avenues for portfolio management were explored by the Organisation. The Central Board of Trustees have appointed the State Bank of India to act as portfolio managers for the provident fund organisation. This arrangements takes effect from 1.4.95.

INVESTMENTS MADE [UN-EXEMPTED SECTOR]

IV.14 The total investment of Provident Fund accumulations in respect of un-exempted establishments as on 31.3.95 amounted to Rs.23,570.41 crore. The net investment made during the year was higher than that of the previous year and it rose from Rs. 2,656.71 crore in 1993-94 to Rs.3,281.04 crore during 1994-95. The cost price of these securities is Rs. 23,555.08 crore as reflected in the Balance Sheet of the Organisation. Investment made during the year is given in Table-8.

TABLE-8: INVESTMENT DURING 1994-95 BY TYPE OF SECURITIES AT FACE VALUE

(Rs. in crore)

Interest Rate	State Govt. Securities	Government Guaranteed	Public Sector financial Inst.	Special Deposit Scheme
7.25%	—	20.94	—	—
7.50%	0.22	20.84	—	—
8.25%	—	1.50	—	—
8.75%	4.08	3.82	—	—
9.00%	0.21	18.87	—	—
9.75%	27.59	30.28	—	—
11.00%	28.52	9.71	—	—
12.00%	—	—	—	2824.21
12.50%	21.64	16.44	—	—
13.25%	—	—	75.00	—
13.50%	—	—	67.00	—
14.00%	—	—	50.00	—
14.50%	—	—	25.00	—
16.00%	—	—	25.00	—
Total:	82.26	122.40	242.00	2824.21
GRAND TOTAL [82.26+122.40+242.00+2824.21]				3270.87
Add securities accepted towards PA dues				15.21
TOTAL:				3286.08
Less Redemption			(-)	0.22
Less securities withdrawn during the year			(-)	4.82
Net Investment				3281.04

IV.15 Investment portfolio data of E.P.F. [Main Account] is at Appendix S.1 (i & ii). It would be seen from Appendix S.1 that out of a holding of Rs.23,570.41 crore investments in securities bearing interest ranging between 3% to 6% are only Rs.289.94 cores representing 1.23% of the total holding.

INVESTMENTS MADE [EXEMPTED SECTOR]

IV.16 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 31.3.95 amounted to Rs.22,345.11 crore. The net investments during the year 1994-95 figured as Rs.2,132.46 crore as against Rs .2,026.07 crore during the previous year. Investment made during the year is given in Table-9.

TABLE-9: INVESTMENTS MADE BY THE EXEMPTED PF TRUSTS

S.No.	Category	Amount (Rs. in crores)
1.	State Government Securities	279.10
2.	Government Guaranteed Securities	160.58
3.	Special Deposit Account	2063.24
4.	Total (Gross)	2502.92
5.	Less Redemption Proceeds	370.46
TOTAL (Net)		2132.46

IV.17 Thus, the total net investment of Provident Fund accumulations in respect of both exempted and un-exempted establishments amounted to Rs.5 ,413.50 crore during 1994-95 as against Rs. 4,682.78 crore during the previous year.

RATE OF INTEREST TO SUBSCRIBERS

IV.18 The Central Government on the recommendation of the Central Board of Trus-

tees declares the rate of interest to be credited to the accounts of Provident Fund subscribers annually. Effective from the financial year 1994-95, the amended Scheme provide 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 1995-96.

ARREARS OF PROVIDENT FUND CONTRIBUTIONS

IV.19 An amount of Rs.19,137.67 lakh was in arrears against 11,836 defaulting employ-

ers upto 31.3.95 as against an amount of Rs.16,137.39 lakh upto 31.3.94. Thus, there has been an increase of Rs.3,000.27 lakh. The region-wise break-up of arrears of contributions as on 31.3.95 is given at Table-10.

TABLE-10: REGION-WISE BREAKUP OF PROVIDENT FUND ARREARS[UN-EXEMPTED SECTOR]

(Rs. in lakh)

Name of the Region	Opening Balance as on 01.04.94	Added during 1994-95	Total Arrears [2+3]	Amount recovered/ realised during 94-95	Closing Balance as on 31.3.95	Variation of closing balance over the previous year [6-2]
AP	705.42	538.52	1243.94	609.05	634.89	-70.53
BR	*606.45	477.56	1084.01	449.28	634.73	28.28
DL	324.97	139.23	464.20	209.65	254.55	-70.42
GJ	589.01	696.44	1285.45	306.75	978.70	389.69
HR	*706.89	678.35	1385.24	191.89	1193.35	486.46
KN	507.06	1006.78	1513.84	858.48	655.36	148.30
KR	*326.74	493.99	820.73	427.16	393.57	66.83
MP	1947.11	778.32	2725.43	364.00	2361.43	414.32
MH	2489.54	1322.80	3812.34	1269.84	2542.50	52.96
NR	206.76	143.93	350.69	63.98	286.71	79.95
OR	360.72	559.58	920.30	339.99	580.31	219.59
PN	1595.54	429.40	2024.94	115.10	1909.84	314.30
RJ	*299.24	168.58	467.82	39.10	428.72	129.48
TN	923.92	855.95	1779.87	789.23	990.64	66.72
UP	2959.93	1360.51	4320.44	1053.34	3267.10	307.17
WB	1588.09	1261.68	2849.77	824.51	2025.26	437.17
TOTAL:	16137.39	10911.62	27049.01	7911.35	19137.66	3000.27
* Opening Balance revised by Regions in MIS Returns.						

IV.20 From Table-10 it would be seen that the arrears have increased by Rs. 3,000.27 lakh during the year, an increase of 16.05% over the previous year. Leaving two regions namely Andhra Pradesh and Delhi all the remaining 14 regions reported increase in arrears. Six regions namely Haryana, West Bengal, Madhya Pradesh, Gujarat, Punjab

and Uttar Pradesh reported an increase of Rs.2,349.11 lakh which represent 78.29% of the increase over the previous year.

IV.21 The arrears of provident fund contributions have been bifurcated into pre-coverage and post coverage arrears in Table-11.

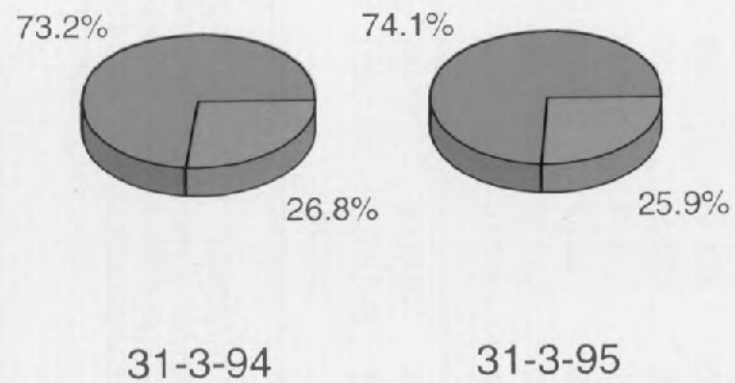
TABLE-11: REGION-WISE BREAKUP-PRE-COVERAGE & POST COVERAGE ARREARS

[Rs. in lakh]

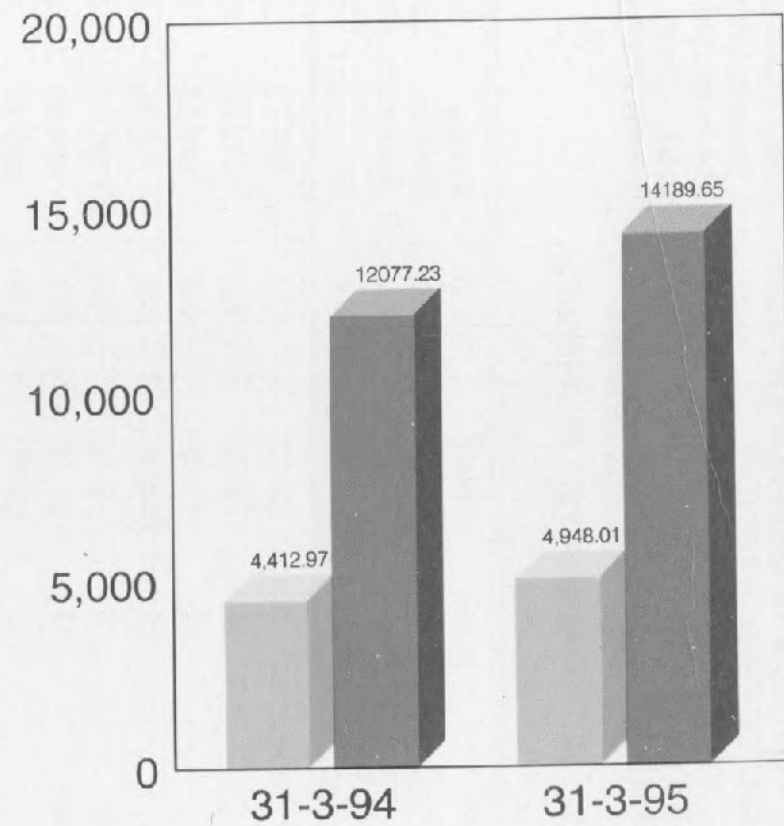
Region	Arrears on account of pre-coverage accumulations	Arrears on account of cancellation of exemption	Post Coverage accumulations	Total arrears as on 31.3.95	Total arrears as on 31.3.94
AP	0.00	0.00	634.89	634.89	705.42
BR	20.35	37.68	576.70	634.73	*606.45
DL	0.00	0.00	254.55	254.55	324.97
GJ	0.00	0.00	978.70	978.70	589.01
HR	0.00	0.00	1193.35	1193.35	*706.89
KN	0.00	15.36	640.00	655.36	507.06
KR	0.00	0.00	393.57	393.57	*326.74
MP	0.00	286.17	2075.26	2361.43	1947.11
MH	4.42	42.24	2495.84	2542.50	2489.54
NR	0.00	0.00	286.71	286.71	206.76
OR	0.00	0.00	580.31	580.31	360.72
PN	0.00	32.63	1877.21	1909.84	1595.54
RJ	0.00	0.00	428.72	428.72	*299.24
TN	0.00	54.27	936.37	990.64	923.92
UP	0.00	423.21	2843.89	3267.10	2959.93
WB	6.00	17.00	2002.26	2025.26	1588.09
TOTAL:	30.77 [30.79]	908.56 [936.15]	18198.33 [15523.26]	19137.66 [16137.39]	*16137.39 [11757.33]
* [Revised] Figure in bracket relates to previous year.					

**Public & Private Sector
PF Arrears Un-exempted Sector
(Rs. Lakhs)**

25



Public Sector Private Sector



Private Sector Public Sector

ARREAR POSITION IN RESPECT OF PUBLIC SECTOR/PRIVATE SECTOR

IV.22 The region-wise breakup of arrears in respect of Public Sector and Private Sec-

IV.23 Table-12 would indicate that total amount of Provident Fund arrears recoverable from 404 Public Sector Undertakings in un-exempted sector amounted to Rs.4948.01 lakh which constitutes 25.85%

TABLE:12: SECTORAL ANALYSIS OF ARREARS

(Rs. in Lakh)

Region	Public Sector Estts	Public Sector Amount	Private Sector Estts.	Private Sector Amount	Total Estts [Public+ Private]	Total Amount [Public+ Private]
Andhra Pradesh	9	35.17	631	599.72	640	634.89
Bihar	13	122.67	1276	512.06	1289	634.73
Delhi	39	11.02	496	243.53	535	254.55
Gujarat	23	244.91	248	733.79	271	978.70
Haryana	5	2.14	458	1191.21	463	1193.35
Karnataka	34	33.70	377	621.66	411	655.36
Kerala	12	62.81	375	330.76	387	393.57
Madhya Pradesh	26	852.31	641	1509.12	667	2361.43
Maharashtra	20	597.99	731	1944.51	751	2542.50
NE Region	26	135.06	116	151.65	142	286.71
Orissa	86	324.18	254	256.13	340	580.31
Punjab	9	620.24	1380	1289.60	1389	1909.84
Rajasthan	1	0.92	543	427.80	544	428.72
Tamil Nadu	28	56.43	1496	934.21	1524	990.64
Uttar Pradesh	39	527.31	1309	2739.79	1348	3267.10
West Bengal	34	1321.15	1101	704.11	1135	2025.26
TOTAL:	404	4948.01	11432	14189.65	11836	19137.66
	[338]	[4412.97]	[11321]	[12077.23]	[11659]	[16137.39]
		25.85%		74.15%		

tor Undertakings is 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.

of the total Provident Fund arrears of un-exempted establishments. The Private Sector arrears constitute 11,432 establishments and Rs.14189.65 lakh. The arrears of Public Sector undertakings have increased from

Rs.4412.97 lakh to Rs. 4948.01 lakh in the year under report.

INDUSTRY-WISE ARREARS

IV.24 Table-13 below indicates that out of 177 Industries/Classes of establishments, the arrears are concentrated in few Industries.

Textile Industry is the major defaulter and it accounts for 32.53% of the total arrears followed by Electrical, Mechanical and General Engineering Industry which accounts for 10.71%, Trading & Commercial 6.10% and Sugar 4.23%. These four Industries alone account for the concentration of 53.57% of the total arrears;

TABLE:13: INDUSTRY-WISE PROVIDENT FUND ARREARS

Industry	No. of Estts.	Amount of arrears	% age of arrears to total arrears
Textile	593	6225.16	32.53
E.M.G.E.	1754	2050.46	10.71
Sugar	186	809.56	4.23
Tea & Tea Plantation	68	289.51	1.52
Trading & Commercial	958	1167.79	6.10
Jute	8	299.00	1.56
Road & Motor Transport	236	422.17	2.21
Iron & Steel	152	269.49	1.41
Heavy & Fine Chemicals	257	281.68	1.47
Newspapers	62	111.20	0.58
Others	7562	7211.64	37.68
TOTAL:	11836	19137.66	100.00

CLASSIFICATION OF ARREARS

IV.25 The provident fund arrears as on 31st March, 1995 are classified according to the status of functioning.

TABLE:14: CLASSIFICATION OF DEFAULTING UNEXEMPTED ESTABLISHMENTS ACCORDING TO THEIR STATUS OF FUNCTIONING AS ON 31.3.95

Sl. No.	Classification of arrears	No. of defaulting Establishments		Amount in arrears [Rs. in lakh]	
(i)	Closure of Estts.	785	[749]	1438.32	[813.37]
(ii)	Estts. under liquidation	313	303	698.98	[701.53]
(iii)	Stay by High Courts	753	[702]	2106.78	[1791.95]
(iv)	Pre-take over N.T.C.	81	[72]	981.73	[800.32]
(v)	Post take over N.T.C.	14	[1]	2430.97	[1998.27]
(vi)	Pre-take over I.R.B.I.	8	[8]	48.00	[48.00]
(vii)	Current dues I.R.B.I.	44	[16]	112.84	[58.22]
(viii)	Estts. run by receivers/custodians	154	[115]	372.00	[351.11]
(ix)	B.I.F.R. cases	180	[126]	2305.24	[2478.08]
TOTAL (i) to (ix)		2332	[2092]	10494.86	[9040.85]
(x)	Instalment cases	471	[549]	239.79	[348.54]
(xi)	Other than above	9033	[9018]	8403.01	[6748.00]
TOTAL		11836	[11659]	19137.66	[16137.39]
Note: (Figures in brackets indicate the corresponding position during the year 1993-94)					

IV.26 Out of the total arrears amounting to Rs.19,137.66 lakh, an amount of Rs.10,494.86 lakh could not be recovered over the year due to various reasons, such as, its recovery being disputed in courts, factories having gone into liquidation, recovery barred by the Acts of Central /State Governments, closure of factories and whereabouts of the employers not known, factories declared sick by the Board of Industrial & Financial Reconstruction or factories in respect of which Rehabilitation Scheme had been sanctioned by the BIFR.

IV.27 This amount of Rs.10,494.86 lakh accounts for 54.84% of the total arrears. Fur-

ther, Rs. 239.79 lakh were covered by instalment schemes. The recovery of instalment are being monitored regularly by the field Offices. The remaining amount of Rs.8,403.01 lakh is the net effective recoverable arrears which is 43.90% of the total arrears.

IV.28 List of Un-exempted establishments which were in default of Provident Fund dues of Rs.10 lakh and above, as on 31st March, 95 is given at Appendix - A-3.

OTHER ARREARS

IV.29 Apart from the above, an amount of Rs.962.35 Lakh on account of administration

and inspection charges and Rs.6,127.76 lakh on account of penal damages were in arrears at the end of the year. Region-wise details of penal damages imposed, collected and outstanding at the end of the year are given in Appendix S-2.

ACTION TAKEN TO RECOVER ARREARS

IV.30 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 Act.
- [ii] Recovery action under Section 8 of the Act.
- [iii] Prosecution cases under Section 406/409 of the IPC launched with the Police Authorities

[iv] Prosecution cases under Section 14 of the Act.

[v] Action under Section 14B of levy of damages for belated remittances.

[I] ACTION UNDER SECTION 7A OF THE ACT

IV.31 The dues are determined in accordance with the provision of Section 7A of the Act. During the year under report 13,839 new cases were initiated. This together with the brought forward pendency of 7,402 cases constituted a total workload of 21,241 cases. 15,143 cases were decided during the year and dues assessed. 6,098 cases were pending at the end of the year.

TABLE- 15: PENDENCY POSITION OF 7A CASES

(a)	Less than six month	3589	[4603]
(b)	between six months to one year	1324	[1678]
(c)	between one to three year	788	[940]
(d)	beyond three year	397	[378]
TOTAL		6098	[7608]
Note: Figures in brackets indicate position of 1993-94			

IV.32 It would be noted from Table-15 that there has been a reduction in the pendency especially of cases upto three years. In this bracket more number of cases have been disposed during the year. This assessment is one of the major reasons for increase in arrears.

[II] ACTION UNDER SECTION 8 OF THE ACT

IV.33 During the year 4,111 revenue recovery certificates were issued covering Rs.118.97 crore of Provident Fund arrears. This added to the brought forward unexecuted recovery certificates constituted a workload of 23,962 cases involving an

amount of Rs. 354.11 crore. Out of this 4,374 certificates were executed by recovering an amount of Rs.64.95 crore. At the close of the year 19,588 certificates were pending involving an amount of Rs.289.16 crore. The region-wise data of certificates issued, executed and pending at the end of the year is given at Appendix S-3.

[III] ACTION UNDER SECTION 14 OF THE ACT.

IV.34 Prosecution cases are filed in the criminal courts under Section 14 of the Act to realise the arrears from the defaulting establishments. (Table-16).

TABLE:16 PROSECUTION CASES UNDER SECTION 14 OF THE ACT

Opening balance as on 1st April,94	*41400		
Add fresh cases launched during 94-95	5368		
Total cases for disposal	46,768		
CASES DECIDED DURING THE YEAR			
Convicted	1367	}	3232
Acquitted/Admonished	162		
Withdrawn	1629		
Discharged	74		
Pending cases as on 31.3.95	43,536		
* [Revised]			
The region-wise data of prosecution cases launched under Section 14 of the Act is given at Appendix S-4.			

[IV] ACTION UNDER SECTION 406/409 OF INDIAN PENAL CODE

thorities under Sections 406/409 of Indian Penal Code against the employers for non-remittance of the Provident Fund contributions.

IV.35 Cases were filed with police au-

TABLE: 17 PROSECUTION CASES UNDER SECTION 406/409 IPC

(Cases filed with Police Authorities)

FIRs ending with Police on 1.4.94	* 6,639
FIRs filed with the Police during 1994-95	247
FIRs dropped by the Police	32
Challans filed by the Police in Courts	22
FIRs pending with the Police on 31.3.95	6,832
* Revised	

TABLE:18: FIRs UNDER SECTION 406/409 IPC-[FILED IN COURTS]

Prosecution cases pending before the Courts as on 1.4.94	588	
Challans filed by the Police in Courts during the year	24	
Complaints filed directly in Courts	4	
Total cases for disposal before Courts		616
CASES DECIDED		
Convicted	09	}
Acquitted	09	
Discharged	11	
Cases pending as on 31.3.95		587

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

[V] ACTION UNDER SECTION 14B [LEVY OF DAMAGES]

IV.36 Damages were levied on belated remittances of contributions. During the year under report 12,670 cases were initiated. This together with brought forward cases constituted a workload of 18,255 cases involving a sum of Rs.6,724.22 lakh. Out of these, 12,958 cases were decided. Rs.626.46 lakh were also recovered. At the end of the year, 5,297 cases were pending for finalisation. A sum of Rs. 6,127.76 lakh were out-

standing for collection at the end of the year.

JUTE MILL ARREARS - WEST BENGAL REGION

IV.37 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. (Table.19).

TABLE:19: JUTE MILL ARREARS

Year Ending	Arrears (Rs. in Crores)
31.3.1991	82.39
31.3.1992	82.22
31.3.1993	83.98
31.3.1994	92.58
31.3.1995	79.97

IV.38 At the end of March,1994 the Jute Mill arrears was Rs.92.58 Crores. During the year 1994-95 Rs. 23.09 crore including current demand was recovered from the defaulting establishments. The arrear from the Jute Mills came down to Rs. 79.97 crore as on 31.3.1995 as against Rs.92.58 crore as on 31.3.1994 due to various action initiated by the Organisation such as :

i) Filing of prosecution complaints under Section 14 of the Act;

ii) Filing of F.I.Rs under Section 406/409 IPC with the police authorities and recovery through the departmental Recovery Machinery by resorting to :

- a) Attachment of sale of properties (movable, immovable) of the defaulting establishment.
- b) Arrest of the Employers and detention.

TABLE-20: STATUS OF JUTE MILL ARREARS

Status	No. of Mills	Amt. of arrears (Rs. in crore)
1. Under Liquidation	1	2.38
2. Under Litigation	5	9.50
3. BIFR Purview		
a) Closed Mill	-	-
b) Working Mills	22	46.12
4. Covered by instalment Scheme	2	1.02
5. Others	3	20.95
Total	33	79.97

IV.39 The Jute Mills arrears to the tune of Rs 58.00 crore was due from establishments which were either closed or under Liquidation or under Litigation or before the BIFR. During the year 1994-95 attachment of movable/immovable properties under Section 8B was made in 61 cases of 17 establishments, 92 prosecution cases under Section 14 were filed in the Courts, 13 F.I.Rs under Section 406/409 IPC were filed with Police Authorities against 12 establishments towards non-payment of employees contributions after deducting from the Salaries/wages of the employees and 8 persons were arrested.

IV.40 In order to thwart the action of the employer on legal front, writ petition and other litigations pending before the various courts were contested by the Organisation. In 20 cases in respect of 17 establishments stay

orders were vacated. On 31.3.1995, 4 writ petitions of 3 establishments before the Supreme Court and 36 court petitions were pending before the High Courts.

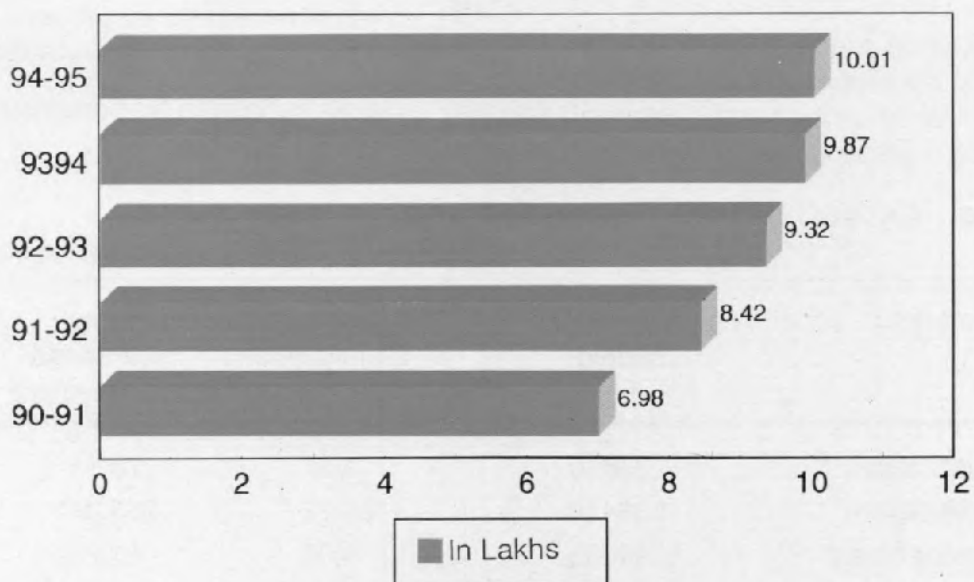
SETTLEMENT OF PROVIDENT FUND CLAIMS

IV.41 During the year under report 10.01 lakh claims were settled and a sum of Rs.1256.41 crore was authorised for payment as against Rs.1197.27 crore in respect of 9.87 lakh claims settled during the previous year. The average payment per claim amounted to Rs.12,551. It would be seen that the number of claims settled went up by 0.14 lakh and amount authorised for payment increased by Rs.59.14 crore. Claims settled and amount authorised for payment during the last five years are given in Table 21.

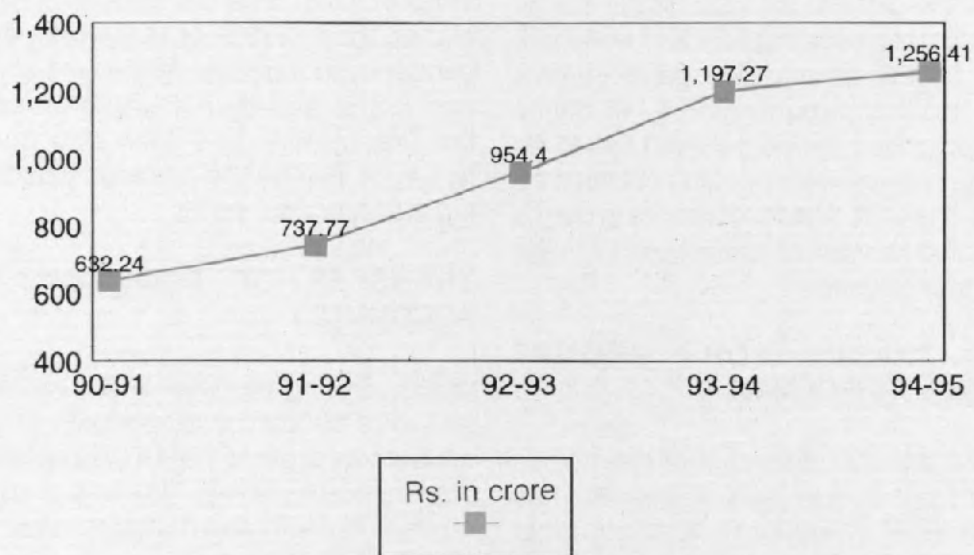
TABLE-21: PROVIDENT FUND CLAIMS SETTLED AND AMOUNT AUTHO RISED FOR PAYMENT

Year	Claims settled No.(lakh)	Amount authorised for payment (Rs. crore)
1990-91	6.98	632.24
1991-92	8.42	737.77
1992-93	9.32	954.40
1993-94	9.87	1197.27
1994-95	10.01	1256.41

Provident Fund Claims Settled



P.F. Amount Disbursed



IV.42 Since the inception of the Scheme a sum of Rs.8,441.45 crore have been authorised for payment by settlement of 141.10 lakh claims. Region-wise break-up of claims settled is given in Appendix S.6.

IV.43 During the year under report 1.66 lakh claims were returned for rectification and 0.17 lakh claims were rejected totaling 1.83 lakh claims representing an workload of 15%.

The claims were returned for rectification due to the following reasons;

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

TABLE-22: CATEGORY-WISE CLAIMS SETTLED

(Rs. in crore)

Sl. No.	Category	No. of claims settled	% age to total Claims settled	Amount authorised for payment
1.	Death cases	35810	3.57	78.94
2.	Resignation	853414	85.22	953.81
3.	Retrenchment	40635	4.06	61.28
4.	Superannuation	46754	4.67	120.85
5.	Permanent invalidation	3498	0.35	3.63
6.	Others	21362	2.13	37.90
Total		1001473	100.00	1256.41

IV.44 At the close of the year, 39308 claims were pending representing 3.21% of workload. Of these, 34728 claims were pending for a period of less than two months, 4,143 claims were pending for a period between two to six months, 437 claims were pending between six months to one year. These 422 pending claims were pending for want of clarification from the employers/ employees.

STEPS TAKEN FOR PROMPT SETTLEMENT OF CLAIMS

IV.45 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 provide 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 3.21% and thus it would be seen that the Organisation has been able to achieve its target. During the previous year the closing balance was 4.67%.

TRANSFER OF PROVIDENT FUND ACCOUNTS

IV.46 During the year under report transfers were effected in respect of 131533 subscribers as against 120191 subscribers during the previous year. The region-wise data on transfers effected during the year is given at Appendix-S.7.

IV.47 8,714 Transfer applications pending in the Regional Offices as on 31.3.1995 as against 11,102 applications pending at the end of the previous year (Table: 23).

TABLE 23: PROVIDENT FUND ACCOUNTS TRANSFERRED

Category	Accounts transferred during		Transfer applications pending as on	
	1993-94	1994-95	1993-94	1994-95
(i) Cases involving actual transfer of P.F. accumulations	34843	56067	4318	3195
(ii) Cases not involving actual transfer of P.F. accumulations	85348	75466	6784	5519
Total:	120191	131533	11102	8714

IV.48 At the end of the year 8714 applications were pending for disposal. Of these, 6284 applications are pending for less than two months and 2430 cases pending between two to six months.

PARTIAL WITHDRAWALS BY MEMBERS

IV.49 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 24 on next page.

IV.50 The year-wise data of advances/partial withdrawals granted to subscribers are given in Table-25 on next page.

IV.51 In this area there has been a fall in the receipt of claims resulting in decrease in workload from 5.38 lakh in 1993-94 to 5.08 lakh applications during the year 1994-95. During the year 4.00 lakh applicants were allowed partial withdrawal as against 4.32 lakh subscribers during the previous year. An amount of Rs.438.76 crore were disbursed during the year as against Rs. 513.70 crore in the previous year. Data on partial withdrawal cases disposed and amount disbursed region-wise are given at Appendix S-8.

TABLE-24: WITHDRAWALS SANCTIONED & AMOUNT DISBURSED

(Rs. in lakhs)

Sl. No.	PURPOSE	No of cases		Amt. Disbursed	
		1993-94	1994-95	1993-94	1994-95
1.	Financing of Life insurance Policies	20437	21169	208.55 [0.41%]	196.27 0.45%]
2.	House Building etc.	123535	87172	30461.97 [59.30%]	22500.81 51.28%]
3.	During temporary closure of establishments	53305	37629	4390.74 [8.55%]	2921.96 [6.66%]
4.	Illness of members/ family members	75639	74217	4910.16 [9.56%]	5674.31 [12.93%]
5.	Member's own marriage or for the marriage of his/her sister, brother or daughter/ son and post-matriculation education of children.	151676	139241	10749.68 [20.92%]	10928.70 [24.91%]
6.	Others	7516	40339	648.94 [1.26%]	1654.00 [3.77%]
Total		432108	399767	51370.04	43876.05

TABLE-25: WITHDRAWALS SANCTIONED & AMOUNT- LAST FIVE YEARS

Year	Advance sanctioned (No. (lakh)	% increase over previous year	Amount involved (Rs. crores)	% 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
1994-95	4.00	(-) 1.08	438.76	(-)14.58
Total	76.93		3156.40	
(Since inception)				

IV.52 At the end of the year 15,781 advance applications were pending with various regions representing a workload of 3.11%. Out of this pendency 15,007 applications were pending for period less than two months. 774 applications were pending for periods ranging from two to six months primarily due to non-response in furnishing the wanting documents or information.

ISSUE OF ANNUAL STATEMENTS OF ACCOUNTS

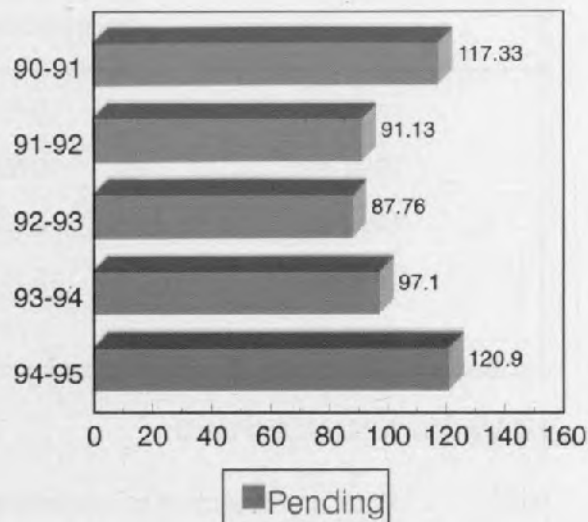
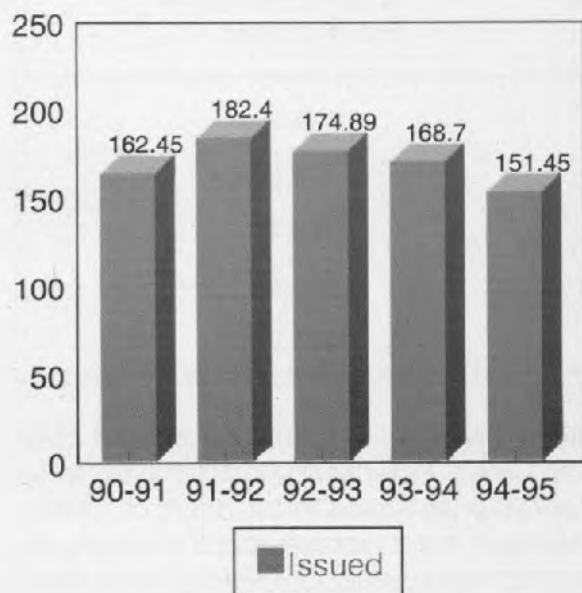
IV.53 During the year under review 151.45 lakh annual statement of accounts were issued as against 168.70 lakh statement during the previous year.

TABLE- 26: ANNUAL STATEMENT OF ACCOUNTS ISSUED & PENDING

[in Lakh]

Year	Accounts slips issued	Accounts slips pending as on 31.03.95
1990-91	162.45	117.33
1991-92	182.40	91.13
1992-93	174.89	87.76
1993-94	168.70	97.10
1994-95	151.45	120.90

**Annual Statement of Accounts
(No. in Lakhs)**



IV.54 At the end of the year 120.90 lakh statement of accounts were pending for issue as against 97.10 lakh statement at the end of the previous year. It would be noted that on the one hand the number of statement issued during the year has decreased and on the other pendency level has also increased. The main reason for this fall in output and increase in pendency is the changeover to the system of crediting interest on monthly running balances in contrast to interest on annual balances. However, out of the total pendency of 120.90 lakh statements, 49.63 lakh statements are pending for want of requisite returns from the employers.

IV.55 The Organisation had to take action to redesign the computer software on this change and also the data entry of each month contribution into the computer became necessary. This resulted in workload many times. The stabilisation of computer and the infrastructure also were other impediments. Notwithstanding this situation, Organisation has taken every possible step to augment the

computer support and also established monitoring system for smooth flow of records to the computer centre. The Organisation has included the area of "Issue of annual statement of accounts slips" as a component of Central Action Plan. With these steps it is expected that the position should improve during the financial year 1995-96. Region-wise breakup of statement of accounts issued is given in Appendix-S.9 and pendency position at Appendix-S.10.

ASISTANCE TO SUBSCRIBERS FOR HOUSE BUILDING

V.56 During the course of the year 0.87 lakh subscribes availed withdrawal for the purpose of house building and received a sum of Rs. 255.01 crores. As compared to this in the previous year 1.24 lakh subscribers availed themselves of Rs. 304.62 crores as housing assistance finance from their Provident Fund accounts. Table-27 indicates the number of subscribers who have availed housing loans during the last five years

TABLE-27: HOUSE BUILDING ADVANCE GRANTED TO SUBSCRIBERS

Year	No. of Subscribers granted advance	Amount disbursed (Rs. in crores)
1990-91	90911	155.69
1991-92	97821	204.29
1992-93	121027	268.74
1993-94	123535	304.62
1994-95	87172	255.01

HOUSING FINANCE FUND

IV.57 With the objective to provide an easy financial assistance to the Provident Fund subscribers, the Central Board of Trus-

tees constituted a committee in May, 1993 with Central Provident Fund commissioner as the Chairman & two Central Board of Trustees members each representing the employers and the employees, for carrying out a feasi-

bility study for forming of housing finance Fund for Provident Fund subscribers. The Committee submitted its report to the Chairman, Central Board of Trustees, Employees' Provident Fund on 19.01.1994. The report was discussed with the Central Trade Union representatives on 31.03.1994.

IV.58 The report of the housing committee was placed before the Central Board of Trustees in its 136th meeting held on 31.3.1994. the Board accepted the report and desired that a housing scheme be prepared. The report of the committee was forwarded to the Government of India, Ministry of Labour, New Delhi on 1.7.1994. The Ministry of Labour, Government of India had certain doubts to be clarified before according approval.

IV.59. The matter was meanwhile examined and it was felt that the return on investment as envisaged in the report, i.e. 16% per annum will be difficult to be achieved in the changed economic scenario. Accordingly, other alternative arrangements are also being explored.

AMENDMENT MADE IN THE ACT AND SCHEME

IV.60 The following amendments were made in the Act and the EPF Scheme during the year:-

[i] The Central Government issued notification under Section 16(2) of the Act ex-

empting certain establishments which are employing only ex-service men and who are in receipt of pension benefits as admissible under the Government rules from the operation of the Act for a period of five years with effect from 8.2.95.

[ii] Paragraph 2(f)(ii) of the Employees' Provident Fund Scheme, 1952 has been amended vide Notification dated 23.09.94 to enhance the ceiling on wages to Rs.5000/- for employees to become members of the Fund. Consequential amendments were also made in the Family Pension Scheme, 1971 and Employees' Deposit Linked Insurance Scheme, 1976. These amendments were effective from 01.10.1994.

[iii] The Central Government vide its Notification dated 31.08.94 enhanced the rate of contribution applicable to Textiles (made wholly or in part of cotton) to 10% with effect from 31.08.94. The Notification was further modified and made applicable to Textiles (made wholly or part of wool or Silk whether natural or artificial) with effect from 01.03.1995.

REPRESENTATIONS UNDER SECTION 19-A OF THE ACT

IV.61 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 28.

TABLE-28: REPRESENTATIONS UNDER SECTION 19-A OF THE ACT

Cases pending at the beginning of the year		*260
Cases filed during the year 1994-95		49
TOTAL		309
CASES DISPOSED DURING THE YEAR		
i) Cases decided in favour of the Orgn.	51] 101
ii) Against the Organisation	19	
iii) Due to stay	31	
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		208
* Revised		

WRIT PETITIONS AGAINST THE ORGANISATION

IV.62 As on 1.4.94 there were 4,237 cases pending before various High Courts. During the year under review 671 fresh cases were filed. Thus out of a total of 4908 cases before various High Courts, 372 cases were decided in favour of the Organisation and 30 cases were decided against the Organisation. 4,506 cases were pending before various High Courts as on 31st March, 1995.

IMPORTANT SUPREME COURT AND HIGH COURT DECISIONS

IV.63 During the year under report following important cases were decided by the Hon'ble Supreme Court of India:

- (i) C.A. No. 1639 of 1994 - Regional Provident Fund Commissioner Vs. M/s. K.T. Rolling Mills Pvt. Ltd.

It would in consonance with the object sought to be achieved by the Act if delay in invoking the power (U/s. 14-B in this case) is allowed to stand in the way. It was observed

that if such an order merits to be struck down on the ground of delay, its consequences should also be kept in mind i.e. if delay in default relate to contribution of employees, which money the employer may have used for its own purpose and that too without paying any interest, at the cost of those whose benefit the Provident Fund Scheme was meant, dismissal of R.C's order on ground of delay would encourage the employers to thwart the object of the Act. Thus, the judgement of the High Court striking down the order of RPFC U/s. 14-B on ground of delay was set aside by the Hon'ble Supreme Court.

- (ii) SPL (C) Nos. 21149/94- J.P. Tobacco Products etc. Vs. U.O.I. & Anr:

This SLP raised an important question whether the amended paragraph 26(2) of the EPF Scheme, 1952 removing period for qualifying service for becoming member of the Fund was invalid and unconstitutional. The Hon'ble Supreme Court while accepting the detailed and well reasoned judgement of the M.P. High Court, rejected all contentions of the petitioners and dismissed the SLP.

V

EXEMPTED SECTOR

PROVISIONS OF THE ACT ON EXEMPTION

V.1 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 Employees' Provident Fund Scheme, 1952 could be granted exemption from the Statutory Scheme at the time the Act becomes applicable to it. Similarly, individual employee or class of employees who contribute to their employers private Provident Fund scheme may also be granted exemption under paras 27 and 27-A of the E.P.F. scheme 1952.

V.2 These exempted establishments, however, continue to be covered under the Act, with the only distinction being that a Board of Trustees of such establishments administer their Provident Fund subject to the terms and conditions governing grant of such exemption and function under the supervision of the Employees' Provident Fund Organisation.

V.3 Exemption is continued to be enjoyed subject to 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 from time to time, payment of the specified inspection charges etc. Exemption is liable to be cancelled for contravention of any of the conditions governing exemption.

SUPERVISION & CONTROL

V.4 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 for ensuring proper compliance of conditions of exemption by such establishments.

COVERAGE

V.5 There were 3,143 exempted establishments with a subscriber strength of 45.58 lakh workers as on 31.3.95. The comparative size and strength of exempted sector in the total coverage reveal that these constitute only 1.25% of establishments with 24.34% of the total subscribers. The average size of an exempted establishment is 1450 whereas an un-exempted establishment had only 57 subscribers.

CONCENTRATION OF EXEMPTED ESTABLISHMENTS

V.6 Exempted establishments are mainly concentrated in three regions namely West Bengal, Tamil Nadu and Maharashtra which together account for 59% of the establishments and 47% of the subscribers.

CONTRIBUTION

V.7 An amount of Rs. 2,281.02 were transferred to their respective Boards of Trustees by the employers as contributions during the year under report. The share of exempted establishments were around 45% of the total contributions both from un-exempted and exempted sectors put together.

INVESTMENTS

V.8 The exempted establishments are re-

quired to follow the same pattern or investment as is prescribed for the un-exempted funds. An investment of Rs.2,132.46 crore were made during the year as against Rs.2,026.07 crores

during the previous year. Investments made by exempted sector during the year given in Table-1:

TABLE-1: INVESTMENTS MADE BY THE EXEMPTED ESTABLISHMENTS

Sr.No	Category	Amount (Rs. in crores)
1.	State Govt. Securities	279.10
2.	Government Guaranteed securities	160.58
3.	Special Deposit account	2063.24
4.	Total (Gross)	2502.92
5.	Less Redemption Proceeds	370.46
6.	Total (Net)	2132.46

CONTRIBUTIONS IN ARREARS

V.9 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 140 exempted establishments which failed to transfer the contributions to the Board of Trustees as on 31.3.95.

TABLE-2: REGION-WISE BREAKUP OF NON-TRANSFER OF PROVIDENT FUND CONTRIBUTIONS TO THE BOARD OF TRUSTEES BY THE EMPLOYERS OF EXEMPTED ESTABLISHMENTS

Region	Establishments in default as on 31.3.94	Arrear as on 31.3.1994	Establishments in default as on 31.3.95	Arrear as on 31.3.1995	Variation in arrears over the previous year
Andhra Pradesh	8	912.80	7	497.33	-415.47
Bihar	15	125.90	15	209.23	83.33
Delhi	1	39.33	1	0.10	-39.23
Gujarat	3	31.07	3	57.42	26.35
Haryana	1	199.24	1	195.72	-3.52
Karnataka	1	1.74	2	33.63	31.89
Kerala	3	19.32	1	17.71	-1.61
Madhya Pradesh*	0	—	0	0.00	—
Maharashtra	20	647.87	17	546.61	-101.26
NE Region	2	25.39	2	7.42	-17.97
Orissa	3	64.67	3	21.49	-43.18
Punjab	0	0.00	0	0.00	0.00
Rajasthan	0	0.00	2	0.35	0.35
Tamil Nadu	0	0.00	1	8.67	8.67
Uttar Pradesh	5	551.33	4	569.47	18.14
West Bengal	96	16948.38	81	13429.50	-3518.88
Total	158	19567.04	140	15594.65	-3972.39
[*] Revised					

V.10 The arrears of exempted establishments have come down by Rs.39.72 crores over the previous year. West Bengal region alone have reported a decline in arrears of Rs.35.19 crores. Notwithstanding this decline, the arrears of West Bengal Region alone constitute 86% of the total arrears of exempted sector. A major chunk of arrears in West Bengal region are in Public Sector Undertakings and Jute Sector units.

V.11 The other regions where there is significant increase in arrears in the exempted sector are in Maharashtra, Uttar Pradesh and Andhra Pradesh. The major contributory factor for in-

crease in arrears in all the three 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.

INDUSTRY WISE-ARREARS

V.12 Four industries namely Jute, Electrical Mechanical and General Engineering, Textile and Road Motor Transport constitute alone constitute Rs.141.09 crore of arrears which is 90.47% of the total arrears.

TABLE-3: INDUSTRY WISE CLASSIFICATION OF ARREARS (Rs.in lakh)

Industry	No. of Estts.	Amount of arrears	%age of arrears to total arrears
Textile	20	1193.68	7.65
E.M.&G.E.	28	4211.43	27.00
Sugar	3	67.95	0.44
Tea & Tea Plantation	0	0.00	0.00
Trading & Commercial	13	99.50	0.64
Jute	28	7655.10	49.09
Road & Motor Transport	6	1048.66	6.72
Iron & Steel	1	1.34	0.01
Heavy & Fine Chemicals	8	291.25	1.87
Newspapers	5	485.99	3.12
Others	28	539.75	3.46
Total:	140	15594.65	100.00

PUBLIC & PRIVATE SECTOR

V.13 The arrears are further analysed into those pertaining to Public Sector Undertakings and Private Sector Units and shown in Table-4. It would be noted that a sum of Rs.62.32 crores were in arrears from Public Sector establish-

ments and Rs. 93.63 crores from private sector establishments.

CLASSIFICATION OF ARREARS

V.14 The arrears of exempted establishments are classified according to the status of arrears.

TABLE:4 : SECTORAL ANALYSIS OF ARREARS - PUBLIC SECTOR UNDERTAKINGS & PRIVATE SECTOR UNITS EXEMPTED SECTOR AS ON 31.3.1995

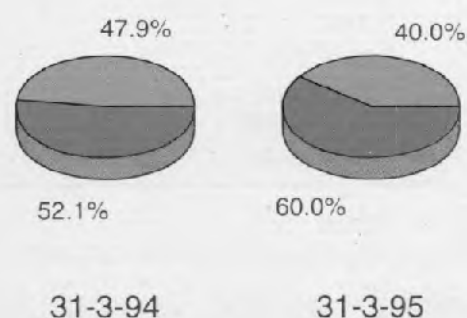
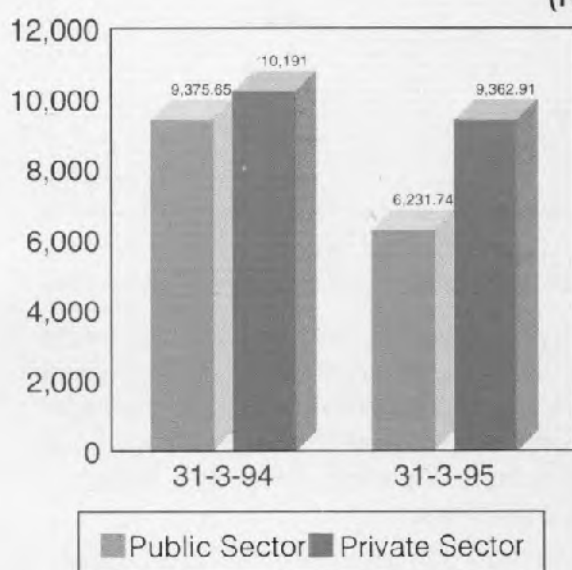
[Rs. in Lakhs]

Region	Public Sector		Private Sector		Total	
	Estts	Amount	Estts.	Amount	Estts.	Amount
Andhra Pradesh	3	451.48	4	45.85	7	497.33
Bihar	1	3.32	14	205.91	15	209.23
Delhi	0	0.00	1	0.10	1	0.10
Gujarat	0	0.00	3	57.42	3	57.42
Haryana	0	0.00	1	195.72	1	195.72
Karnataka	1	31.89	1	1.74	2	33.63
Kerala	1	17.71	0	0.00	1	17.71
Madhya Pradesh*	1	0.00	0	0.00	0	0.00
Maharashtra	4	147.36	13	399.25	17	546.61
NE Region	1	0.07	1	7.35	2	7.42
Orissa	1	19.24	2	2.25	3	21.49
Punjab	0	0.00	0	0.00	0	0.00
Rajasthan	0	0.00	2	0.35	2	0.35
Tamil Nadu	0	0.00	1	8.67	1	8.67
Uttar Pradesh	2	422.11	2	147.36	4	569.47
West Bengal	23	5138.56	58	8290.94	81	13429.50
TOTAL:	37	6231.74	103	9362.91	140	15594.65
Percentage		39.97%		60.03%		100.00%
Previous Year		9375.65		10191.39		*19567.04
Percentage		47.92%		52.08%		100.00%
[*] = Revised						

TABLE-5: CLASSIFICATION OF DEFAULTING EXEMPTED ESTABLISHMENTS ACCORDING TO THEIR STATUS OF FUNCTIONING AS ON 31.3.95

Sl. No.	Classification of arrears	No. of defaulting Establishments		Amount in arrears [Rs. in lakhs]	
(i)	Closure of Estts.	20	[18]	569.77	[379.39]
(ii)	Estts. under liquidation	15	[14]	203.53	[261.20]
(iii)	Stay by High Courts	4	[6]	549.11	[471.07]
(iv)	Pre-take over N.T.C.	3	[5]	139.95	[100.17]
(v)	Post take over N.T.C.	0	-	-	[-]
(vi)	Pre-take over I.R.B.I.	1	[1]	20.73	[20.73]
(vii)	Current Dues I.R.B.I.	-	-	-	-
(viii)	Establishments run by receivers/ custodians	-	-	-	-
(ix)	B.I.F.R. Cases	37	[40]	6553.07	[6871.53]
TOTAL (i) to (ix)		80	[84]	8036.16	[8104.09]
(x)	Instalment cases	9	[2]	2153.09	[667.10]
(xi)	Other than above	51	[72]	5405.40	[10795.85]
TOTAL:		140	[158]	15594.65	[19567.04]
Note: (Figures in brackets indicate the corresponding position during the year 1993-94)					

**Exempted Sector
Public & Private Sector Arrears
(Rs. in Lakhs)**



V.15 It would be noted from Table-5 that Rs.80.36 crores 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.75.58 crores which includes Rs. 21.53 crores are covered by instalment Scheme. Thus the remaining amount of Rs.54.05 crore are effective recoverable arrears which is 34.66% of the total arrears. A list of exempted establishments

which were in default of Rupees ten lakh and above as on 31.3.95 in the matter of transferring of provident fund contributions to their respective Board of Trustees is given at Appendix A-4.

UN-INVESTED FUNDS

V.16 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 31.3.1995 are given in Table-6.

TABLE-6: UNINVESTED AMOUNT AS ON 31.3.1995 (RS. IN CRORES)

Region	Establishment	Amount uninvested with BOT
Andhra Pradesh	91	5.52
Bihar	62	7.23
Delhi	181	37.92
Gujarat	78	10.01
Haryana	8	8.47
Karnataka	57	24.34
Kerala	59	2.52
Madhya Pradesh	20	0.92
Maharashtra	457	24.77
NE Region	7	4.93
Orissa	24	1.56
Punjab	-	-
Rajasthan	32	3.68
Tamil Nadu	107	17.13
Uttar Pradesh	70	8.27
West Bengal	26	2.16
TOTAL	1279	159.43

PENAL ACTION TAKEN AGAINST DEFAULTERS

V.17 During the year 1994-95 in order to liquidate arrears 97 prosecutions under Section-14 of the Act were filed and 8 cases were decided. 2029 cases were pending at the end

of the year. Besides this 18 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.18 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 3137 establishments were available out of which 533 had not declared interest for the year. The broad pattern of the remaining 2604 establishments which have declared interest are given in Table-7.

ing 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.

TABLE-7: INTEREST DECLARED BY EXEMPTED ESTABLISHMENTS

Rate of Interest	Number of Estt.	No. of subscribers involved.
1. Higher than the Statutory rate	138	214244
2. Equal to statutory rate	2205	3484407
3. Less than statutory rate	261	475118
TOTAL:	2604	4173769

V.19 It would be noted from Table-7 that there were 261 exempted establishments which have declared interest to their subscribers lesser than the rate declared for the subscribers of Statutory Fund. This attributable to sizable holding of low yield-

ADVANCES GRANTED/PARTIAL WITHDRAWALS TO SUBSCRIBERS

V.20 Advances sanctioned and amount paid to the subscribers by the exempted establishments during the year are given in Table-8.

TABLE-8: ADVANCES SANCTIONED AND AMOUNT DISBURSED

Category	Cases	Amount (Rs. in lakhs)
1. Financing L.I.C. Policy	23411	1610.16
2. Housing Advance	135651	35682.30
3. During Temporary Closure	19623	1587.38
4. Illness of Members/Family Member	106457	6884.21
5. Member's own marriage	222149	20253.18
6. Others	122070	14925.65
TOTAL:	629361	*80942.88

SETTLEMENT OF CLAIMS

V.21 Claims settled by the exempted establishments to their subscribers are given below in Table-9.

TABLE-9: PROVIDENT FUND CLAIMS SETTLED BY EXEMPTED ESTABLISHMENTS

Category	Cases	Amount (Rs. in lakhs)
1. Death cases	7667	5474.78
2. Resignation/Termination	72023	21419.43
3. Retrenchment	10142	4393.86
4. Superannuation	35044	38485.39
5. Permanent Invalidation	1770	370.60
6. Dismissal	3486	575.16
7. Migration	1771	807.70
8. Others	14519	11619.76
TOTAL:	146422	*83146.68
* The above information pertains to 11 Regions except Bihar, Delhi, Haryana, Karnataka and Madhya Pradesh.		

VI

EMPLOYEES' FAMILY PENSION SCHEME, 1971

SCHEME

VI.1 There were 157.89 lakh subscribers to the Family Pension Fund as on 31.3.95 which comprised of 35.30 lakh subscribers in exempted establishments and 122.59 lakh in un-exempted establishments. The Scheme is compulsory for all employees who have become members of the EPF Scheme on or after 1.3.1971. However by an amendment in the Family Pension Scheme in June, 1988 provident fund members are allowed to join the Family Pension Scheme at any time after paying the pension contribution from 1.3.1971 onwards.

BENEFITS

VI.2 The quantum of benefit that accrues to a subscriber under this Scheme is given as under:

(i) FAMILY PENSION

In case of the death of a member of the Family Pension Scheme 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 RATE OF MONTHLY FAMILY PENSION

Pay of the member per month on which contribution to the Family Pension Fund is payable	Monthly rate of Family Pension [with effect from April 1, 1992]
1. Upto to Rs.300.00	Rs.250.00 [Fixed]
2. Exceeding Rs.300.00 but not exceeding Rs.700/-	Rs.300.00 [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

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/-. 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.

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.

(ii) LIFE ASSURANCE BENEFIT

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/-.

(iii) RETIREMENT - CUM WITHDRAWAL BENEFIT

The retirement-cum-withdrawal benefit becomes payable to the member either on attaining the age of 60 years or on cessation of membership for the Family Pension Fund before attaining the age of 60 years for reasons other than death. This is subject to the condition that the member has contributed to the Family Pension Fund for a period of not less than one year. The rate of retirement-cum-withdrawal benefit which

earlier varied with number of full year's contribution paid or was payable and was subject to a minimum of Rs.110/- [with one year's contribution paid] and a maximum of Rs.9,000.00 [with 40 years' contributions paid] has been revised and enhanced to a maximum of Rs.42280/- linking the same to the pay of the member last drawn and the number of full year's contribution paid or was payable.

FUNDING OF THE SCHEME

VI.3 The Scheme is funded 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.

CONTRIBUTION RECEIVED

VI.4 During the year Rs.1044.52 crore were as contributions comprising of Rs.578.37 crore as employees' and employers' share and Government's share of Rs.466.15 crore. The Government share of contributions also included Rs.221.06 crore of past arrears upto 1993-94. The year-wise details of Family Pension contributions received are given in Appendix-S.11.

INVESTMENT

VI.5 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 1994-95, a sum of Rs.1382.27 crore were deposited in Public Account of the Central Government as against Rs.907.05 crore during the previous

year. The balance in Public Account as on 31.3.95 was Rs. 8,252.46 crore.

ARREARS

VI.6 As on 31.3.95, sum of Rs. 26.06 crore were in arrears from 11,707 defaulting employers. Further, Rs. 40.18 crore were in arrears from the Government under the contribution head and Rs. 8.11 crore on account of Administrative charges.

STEPS TAKEN TO LIQUIDATE ARREARS

VI.7 Prosecution cases are filed in the criminal courts under Section 14 of the Act to realise the arrears from the defaulting establishments. The region-wise data of prosecution cases launched under Section 14 of the Act is given at Appendix S-12.

PROSECUTION CASES UNDER SECTION 14 OF THE ACT

Opening balance as on 1st April,94	17,155 *
Add fresh cases launched during 94-95	869
Total cases for disposal	18,024
CASES DECIDED DURING THE YEAR	
Convicted	104
Acquitted/Admonished	65
Withdrawn	344
Discharged	10
	523
Pending cases as on 31.3.95	17,501
* = Revised	

VI.8 Action was also taken under Section 8 of the Act by issuing 3,579 Revenue Recovery Certificates which involved a sum of Rs. 8.25 crore. During the year, 3,661 certificates were executed resulting in recovery of Rs. 3.17 crore. At the end of the year 18,367 certificates involving a sum of Rs. 25.61 crore were pending.

FAMILY PENSION CLAIMS (ALL BENEFITS)

VI.9 During the year under report 10.35 lakh family pension claims were settled as against 9.73 lakh claims settled during the previous year. This includes 28,166 monthly Pension claims settled during the year. The region-wise position of claims settled is given in Appendix-S.13.

VI.10 The category-wise break up of family pension claims settled during the year 1994-95 is indicated in Table-2.

TABLE:2- CATEGORY-WISE CLAIMS SETTLED

CATEGORY	No. of claims settled
Monthly Family Pension benefit	28,166
Life Assurance benefit	31,456
Retirement-cum-withdrawal benefit	9,04,605
Refunds	71,328
TOTAL	10,35,555

VI.11 The pendency in this area at the end of the year was 3.99% of the workload. In quantitative terms, 52,830 family pension claims were pending at the end of the year under report in various field Offices. Of these pending cases, 46,119 claims were pending for less than 2 months, 6,671 claims were pending for period between 2 and 6 months and 40 claims were pending for the period between 6 and 12 months with the employers/claimants. 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 FAMILY PENSION CASES

VI.12 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 28,166 nominees were paid monthly pension. During the year a sum of Rs.124.34 crore were paid to the monthly pensioners as against Rs. 93.81 crore during the previous year. The region-wise data on settlement of monthly pension cases are given in Appendix-S.14.

VI.13 As on 31.3.95, 2018 claims were pending for disposal. Of the pending claims 1,701 claims were reported to be pending for less than two months. 312 cases were pending for period ranging between two and six months and 5 claims were pending beyond six months.

VII

EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976

SCHEME

VII.1 The E.D.L.I Scheme is applicable to all members who are covered under the E.P.F. Scheme. While the employee members are not required to contribute to the Insurance Fund, the employers are required to pay contributions @ 0.5% of the wages. The Government also contribute to this fund @ 0.25% of the wages of the covered employees.

CONTRIBUTIONS

VII.2 During the year a sum of Rs. 81.45 crore was received by way of contributions

towards the Insurance Fund which comprised Rs. 66.45 crore from employers and Rs. 15.00 crore from the Government Share. The contribution and administrative charges received year-wise since inception of the Scheme are at Appendix-S.15.

INVESTMENT

VII.3 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%.

TABLE 1: INVESTMENT EMPLOYEES' DEPOSIT LINKED INSURANCE FUND

S.No.	Type of Investment	Amount (Rs.crore)	
1.	Investment in securities Balance as on 1.4.1994	1.57	
	Less Redemption during [1994-95]	0.00	1.57
2.	Deposit in Public Account		1170.50
3.	Investment during 94-95		
	(a) Employers' share of contribution net of payments		38.95
	(b) Government share of contribution		15.00
4.	Interest on investment in securities & Interest on balance amount kept in Public Accounts		102.55
	Balance as on 31st March 95		1328.57

BENEFITS

VII.4 On death of a member (while in service) the person entitled to receive the provident fund accumulations will be paid an additional amount equal to the average balance in provident fund account of the deceased during the preceding 12 months with a maximum Rs.35,000 w.e.f. 1.4.93.

CLAIMS SETTLED

VII.5 During the year 21,867 claims were settled and Rs.28.19 crore were paid as against 20,613 claims and disbursed Rs.18.32 crore during previous year. Out of a workload of 41,803 Claims, 15,034 claims were returned for want of complete particulars and 2,875 claims were rejected on the ground of being ineligible. 2,027 claims were pending for disposal at the end of the year as against 3,479 claims pending at the end of the previous year. 1,356 claims were pending for less than two months, 699 claims were pending between two and six months. 2 claims were reported pending for period ranging from six months to one year. Number of claims settled region-wise and amount disbursed is given at Appendix-S.16.

ARREARS

VII.6 At end of the year Rs.6.53 crore towards contribution and Rs.0.78 Crore towards administration charges were in arrears from the em-

ployers. Apart from this Rs.18.82 crore were in arrears from the Government as contributions and Rs.0.41 crore on account of administration charges.

STEPS TAKEN TO LIQUIDATE ARREARS

VII.7 Prosecution cases under Section 14 of the Act were filed against the employer who failed to deposit the contributions. As against a workload of 18,951 cases for disposal 533 cases were decided during the year. Of the cases decided in 65 cases conviction were ordered, 55 cases were either acquitted or admonished, 412 cases were withdrawn and one case was discharged. The region-wise data of prosecution cases launched under the Act is given at Appendix S-17.

Action was also taken under Section 8 of the Act by initiating 3363 Revenue Recovery Cases involving a sum of Rs.309.52 lakh. An amount of Rs. 96.04 lakh were realised through the recovery process executed in 3,367 cases. At the close of the year 15,058 cases were pending involving a sum of Rs.705.32 lakh.

EXEMPTION FROM THE SCHEME

VII.8 The number of establishments which have been granted exemption from the Scheme up to 31st March,1995 stood at 5,502 establishments.

VIII

ADDITIONAL EMOLUMENTS (COMPULSORY DEPOSIT) ACT, 1974

VIII.1 The Employees' Provident Fund Organisation was entrusted with the administration of Additional Emoluments (Compulsory Deposit) Scheme, 1974 for the employees other than the employees of Government and Local Authorities.

Position as on 31.3.95

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: 1994-95	
Name of Account	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. 10.88 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.

IX

ADMINISTRATION OF THE ORGANISATION

MANPOWER

IX.1 The total sanctioned staff strength of the Employees' Provident fund Organisation

including Officers and Staff was 19,442 as on 31.3.95 as against 18,758 as on 31.3.94. The group-wise position of sanctioned staff vis-a-vis staff in position is given in Table-1.

TABLE 1: STAFF STRENGTH AS ON 31st MARCH, 1995

Category of Employee	Sanctioned strength	In position
Group "A"	566	394
Group "B"	1756	1583
Group "C"	14733	13045
Group "D"	2387	2243
TOTAL:	19442	17265

IX.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]
31.3.1991	16528	15137
31.3.1992	17720	15829
31.3.1993	18174	16899
31.3.1994	18758	16863
31.3.1995	19442	17265

IX.3 344 vacancies under promotion quota have been filled up after 1.4.95 in the cadre of Group 'A' and 'B' Officers. Recruitment process to fill up the vacancies under the direct recruitment quota are in final stages.

IX.4 Of the total number of Officers and staff in position, the number of Officers and staff belonging to Scheduled Castes and Scheduled Tribes as on 31st March, 1995 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'	566	394	53	25	49	21	(-)4	(-)4
Group 'B'	1756	1583	239	119	266	80	(+)27	(-)39
Group 'C'	14733	13045	2080	954	2271	705	(+)191	(-)249
Group 'D'	2387	2243	470	183	816	222	(+)346	(+)39
NIL								
** Region-wise figures are given in Appendix S19-21.								

IX.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 Superintendants were also finalised. Besides recruitment rules for the post of Deputy Director(Audit) have been framed. E.P.F. Staff classification and appeal rule 1971 has been updated. The Staff and Conditions Service regulation, 1961 has also been compiled.

forms 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. As required by Para 9 of the L.D.C. (Probs.) Examination, 1994, the guide lines for the conduct of the Examination by NATRSS was issued. The details of Departmental Examination conducted by the Organisation during the year 1994-95 for various cadres is given in the table below:-

EXAMINATION:

IX.6 Continuing the consolidation of the re-

IX.7 The examinations conducted by the Organisation during 1994-95 for various cadres is given in Table-4;

TABLE - 4:

Sl. No.	EXAMINATION	Date of Examination
1.	APFC [Prob] Part-I	26-29th April, 1994
2.	APFC [Prob] Part-II	26-28th April, 1994
3.	EO/AAO & Supdt.(Prob) (2nd chance)	26-29th April, 1994
4.	APFC [Prob] Part-I	25-28th June, 1994
5.	APFC [Prob] Part-II	25-27th June, 1994
6.	EO/AAO & Supdt.(Prob) (3rd chance)	24-28th June, 1994
7.	EO/AAO & Supdt.(Prob) (4th chance)	09-12th August, 1994
8.	APFC [Prob] Part-II	09-11th August, 1994
9.	EO/AAO & Supdt.	22-26th Sept., 1994
10.	Upper Division Clerk	25-27th October, 1994
11.	Head Clerk/Assistant	27-29th December, 1994
12.	LDC (Matric)	27-28th December, 1994

IX.8 The total number of 1391 candidates from all the Regional/Sub Regional Offices and Central Office had appeared and 236 candidates come out successful in the Departmental Examinations. Systematic conduct of regular Departmental Examination have enabled our various Regional/Sub Regional/Central Office to fill up examination quota vacancies in time, to the extent possible.

VIGILANCE

IX.9 During the year under report the work relating to Vigilance matters in EPFO was geared up by special efforts and the expected results were achieved. During the year 1599 complaints were received. Out of which action on 978 complaints was taken immediately.

IX.10 In order to review the entire pendency as well as to gear up the Vigilance Machinery,

a two days' conference of Zonal Dy. Directors(Vig.) for the first time in the history of EPFO was held on 28.6.94 and 29.6.94 respectively. During the Conference stress was laid on the need for speedy disposal of complaints and disciplinary pending cases. As a result of which all the old cases have been reviewed and action taken wherever necessary.

IX.11 Priority has been given to preventive matters during the year under report. 33 Preventive Vigilance Inspections were conducted especially in the area of Accounts and Enforcement which acted as a deterrent against mal-practices and where the short-coming were found out, the Regional Commissioners were advised to rectify them.

IX.12 The targets achieved during the period under report by the Vigilance Wing in the EPF Organisation are given below:-

1.	No. of complaints received (1-4-94 to 31-3-95)	1599
2.	No. of complaints on which action taken (1-4-94 to 31-3-95)	978
3.	No. of complaints pending	621
4.	No. of Disciplinary cases disposed :-	
	Major - 64	
	Minor - 31	95
5.	No. of Disciplinary cases disposed :-	
	Major - 163	
	Minor - 60	223
<u>Preventive Vigilance :-</u>		
6.	No. of Inspections carried out (1-4-94 to 31-3-95)	33
7.	No. of Suspension cases disposed/revoked (1-4-94 to 31-3-95)	17
8.	No. of Suspension cases pending	85
9.	No. of Appeal cases decided	11

ADMINISTRATIVE ACCOUNT

IX.13 The receipts and payments of Administration Account for the year 1994-95 relating

to the three Schemes framed under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 is in Table-5:

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)

Receipts	E.P.F. AND F.P.F.		E.D.L.I.	
	1993-94	1994-95	1993-94	1994-95
a) Adm. & Inspection Charges	10757.57	12321.66	347.38	369.96
b) Interest on investment	@ 311.65	1905.79	@ 5.33	6531.15
c) Govt. contribution towards administration expenses	@@ 595.00	2766.20	169.00	85.00
d) Receipts from other accounts	165.95	[-]304.41	7.05	31.86
e) Misc. receipts	241.84	283.10	—	—
TOTAL RECEIPTS:	12072.01	16972.38	528.76	7017.97
Payments				
A) Revenue expenditure	8317.34	9734.39	101.05	117.28
B) Capital expenditure	1500.00	2500.00	7.76	15.17
C) Building maintenance	69.52	106.16	—	1.28
D) Payments to other A/c.	1719.44	2016.94	5.10	20.83
TOTAL PAYMENTS:	11606.30	14357.49	113.91	154.56
Excess receipts/ over payments	465.71	2614.89	414.85	6863.41
@@ 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.				

PRODUCTIVITY LINKED BONUS:

IX.14 Bonus declared for the employees of the

Organisation under the Productivity Linked Bonus Scheme for the year 1993-94 is given below:

Sl. No.	Name of the Region	No. of days bonus declared	Sl. No.	Name of the Region	No. of days bonus declared
1.	Andhra Pradesh	40	2.	Bihar	24
3.	Delhi	37	4.	Gujarat	40
5.	Haryana	40	6.	Karnataka	34
7.	Kerala	40	8.	Madhya Pradesh	34
9.	Maharashtra	40	10.	NE Region	40
11.	Orissa	40	12.	Punjab	39
13.	Rajasthan	40	14.	Tamil Nadu	40
15.	Uttar Pradesh	40	16.	West Bengal	35
17.	Central Office (National Bonus)	40			

The eligibility ceiling for Productivity Linked Bonus has been raised from Rs.2,500/- to Rs. 3,500/- from the year 92-93.

SPORTS

IX.15 In 1994-95 the Central Sports Control Board held its 13th meeting at New Delhi on 24th October, 1994 under the Chairmanship of Central Provident Fund Commissioner who is the President of the Board, to chalk out sports calendar for the year 1994-95. Accordingly various sports activities were scheduled to be conducted during the period November, 1994 to February, 1995. A suggestion to conduct a competition in 'Yoga and Physical Exercises' was approved by the C.S.C.B., as such games attract more officials and can be arranged with less cost. The C.S.C.B. has enhanced the rate of D.A. from Rs.40/- to Rs.50/- and incidental charges from Rs.15/- to Rs.25/- payable to the players.

IX.16 As per approved 'Sports Calendar' Zonal Indoor Tournaments of East & West Zone were held at Patna & Bangalore on 28th to 29th November & 8th to 9th December, 1994 respectively. The remaining tournaments were postponed by the President, C.S.C.B. keeping in view of the requests received from various corners and administrative exigencies.

WELFARE

IX.17 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 and Book Award for the children of the employees of E.P.F. Organisation, 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.18 An amount of Rs. 50,00,000/- had been provided in Central Budget of the Organisation under "Staff Welfare Fund" during the year 1994-95 for various Welfare activities in the E.P.F. Organisation.

IX.19 The Central Staff Welfare Committee has approved the proposal in the 5th meeting of the Committee held on 22nd November, 1994 regarding setting-up of the 'Women Cell' in the Regional Offices to look into the grievances of 'Women employees of the Regional/Sub-Regional Offices and a Women Officer should be nominated as Officer-in-Charge of the 'Women Cell'. Due to administrative exigencies 3rd All India Cultural Meet could not be organised.

X

HUMAN RESOURCE DEVELOPMENT

X.1 National Academy for Training and Research in Social Security [NATRSS] came into being in October, 1990 with the inauguration by Shri V.P.Sawhney, IAS, Secretary to the Government of India, Ministry of Labour on 22.10.90 with a view to develop human resources in the organisation. Till March, 1992 it was operating from Central Office of the Employees' Provident Fund Organisation. The Academy was, however, shifted to hired premises in April, 1992 and since then it is 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, New Delhi at a cost of Rs.6.24 Crores which will be a modern self-contained training institute having infrastructure facilities comparable to the best training institutions in the country. 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. Under the National Academy 3 Zonal Training Institutes have already been set up at Madras, Calcutta and Faridabad. While the 4th Zonal Training Institute (ZTI) at Ahmedabad is functioning from Regional Office for the time being. The Zonal

Training Institutes cater to the training needs of manpower at the supervisory and operative levels.

X.2 The Organisation through its apex Academy at New Delhi and 4 ZTIs continued its efforts for Human Resource Development in order to equip its personnel adequately to cope with the ever expanding role and functions and meeting the challenges ahead. The year 1994-95 witnessed strengthening of the set-up of the Academy at zonal levels with elevation of the level of officers heading the ZTIs to that of the level of R.P.F.C. (Gr.I) and creation of one additional post of APFC in each ZTI in a bid to provide in-house faculties for imparting training to officials at the grass-root and supervisory levels.

X.3 The NATRSS since its modest beginning as an independent unit in the year 1992 has taken strides by mounting as many as 18 training courses against 10 training courses undertaken in the first year of its operation. The courses mounted by NATRSS at New Delhi for Group 'A' officers fall broadly under the following categories:-

(i)	Foundational Programmes:	For APFCs
(ii)	Refresher In-service Programmes:	For APFCs, RPFCs(Gr.I&II)
(iii)	Specialised Programmes :	On Social Security Administration, General Administration, Financial Administration & Computer

The courses being conducted at the ZTIs broadly fall under the following categories:-

(i)	Induction Courses	For newly appointed LDCs.
(ii)	Orientation/Refresher Courses	For UDCs/HCs/EOs.

X.4 Apart from this NATRSS had the privilege of organising a training programme on 'Social Security Administration' for the officers of Karamchari Sanchay Kosh, Nepal which was highly appreciated by the participants. The officers of the Employees' State Insurance Corporation, New Delhi, Coal Mines Provident Fund, Dhanbad & Assam Tea Plantation Provident Fund, Guwahati had also participated in different programmes conducted by the Academy. The training programmes conducted

during the year 1994-95 involved participation of 1496 officers and members of staff. The EDP Center of the Academy provided training facilities for providing specialised training to 40 EDP Managers in collaboration with RPFC (Computer) and NIC. Apart from it officers attending various training courses are also given exposure on the functioning of computers.

X.5 The break-up of participation, course-wise is indicated below:-

Name of the Training Course	No. of programmes conducted	No. of participants
AT NATRSS		
1. Course for EDP Managers	2	40
2. Course on Reservation in Services	2	25
3. Course on Social Security Administration (Middle/Senior Management Level Officers)	2	31
4. Course on Revenue Recovery Procedure under the Act.	3	42
5. Course on Record Management	1	10
6. Course on Personnel Management	1	19
7. Course on Financial Management	2	28
8. Course on Crisis Management	1	15
9. Course for Audit Officers	1	18
10. Course on E.P.F. Act & Scheme/Establishment Rules & Procedure.	2	27
11. Induction training course for APFC (Probationers).	1	24
TOTAL:	18	279
AT ZONAL TRAINING INSTITUTES		
1. Courses for LDCs/UDCs	33	833
2. Courses for Head Clerks	12	204
3. Courses for EO/AAOs	11	180
TOTAL:	56	1217

X.6 Besides the training activities, the NATRSS was deeply involved into the holding of Probationary Examination under the LDC (Probationers) Examination Scheme, 1993. Further at apex level, the Academy ventured to undertake studies in regard to certain specific areas like exercise of quasi judicial functions, launching of prosecutions etc. The emerging trends and the procedural aspects requiring pointed attention were circulated to field functionaries for guidance. In addition to this, in a bid to help our field functionaries in proper implementation of the provisions of the Act and Schemes framed thereunder, NATRSS undertook a half-yearly study into various judgments by the Hon'ble Su-

preme Court/High Courts bringing into sharp focus the points at issue and the gist of judgments thereon and circulating the same to the field functionaries for guidance. Two such issues were brought out during the year 1994-95. Likewise, a publication on 'Exercise of Quasi Judicial Functions' was brought out and circulated by NATRSS.

X.7 The work of construction of the NATRSS building at Janak Puri, New Delhi was gearing up and the same is expected to be completed by 1996. Similarly, the work of construction of ZTI, South Zone at Madras was also in advance stage of completion.

XI

COMPUTERISATION

XI.1 During the year 1994-95, a special drive was undertaken to introduce computers in all the SROs/SAls. It has become essential for us to install computers in all the offices due to the sudden introduction of the procedure of calculating interest on monthly running balances.

XI.2 Due to concerted efforts we were able to install computers in 15 more offices

located at Amritsar, Varanasi, Udaipur, Karnal, Siliguri, Rourkela, Aurangabad, Trichy, Kochin, Kozhikode, Hubli, Baroda, Inderlok, Janakpuri and Laxmi Nagar. All these centers have become fully functional and they are able to process annual accounts through computers. The No. of EDP centres grew to 47 by the year. The growth witnessed in setting up new EDP centres in Regional/Sub-Regional Offices is indicated in the table-1.

Table-1

Sl. No.	Year	Total NO. of EDP Centre Functional at the end of the year
1.	1991-92	20
2.	1992-93	28
3.	1993-94	32
4.	1994-95	47

XI.3 The introduction of interest on monthly balances has increased the data entry job manifold as the contributions of all the subscribers for 12 months are to be entered as against the total of the contributions entered in the previous years. The operational difficulties posed by this change has been successfully tackled by adopting incentive scheme to the staff members operators, introducing shifts, hiring out jobs, providing incentive to the staff members for undertaking additional work beyond office hours etc. With these exercises it was possible for the Organisation to issue annual accounts to substantial number of subscribers. Due to the introduction of the procedure of crediting

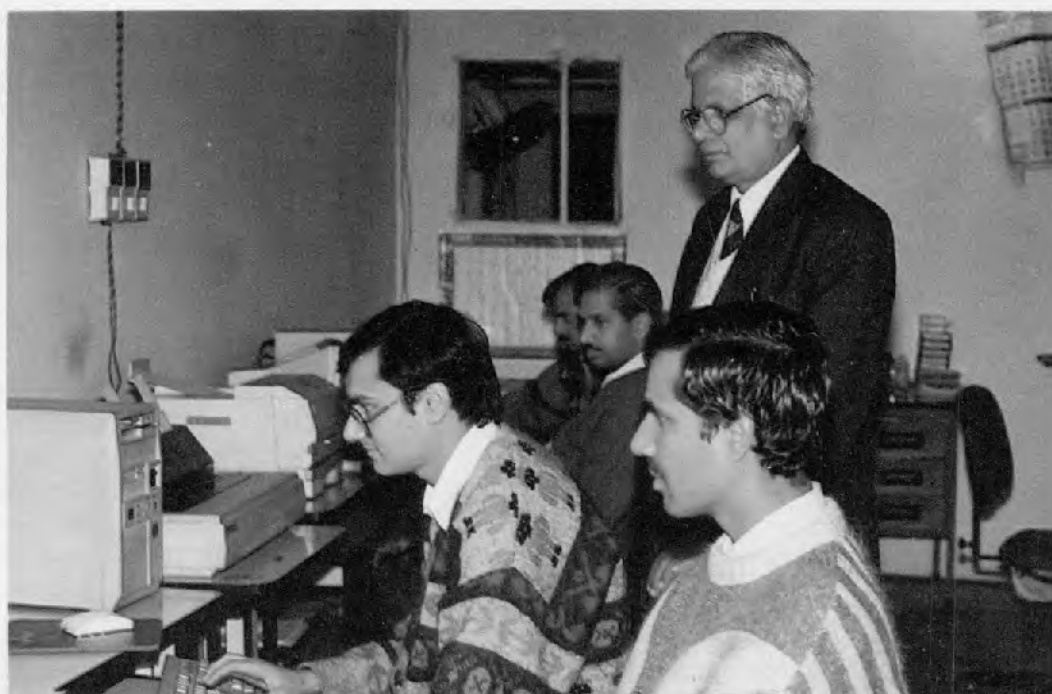
interest on monthly balances, printing requirements of the EDP Centers have increased tremendously and hence fast heavy duty line matrix printers that are capable of printing at the speed of 800 lines per minute were supplied to the offices located at Chandigarh, Jaipur, Bhubaneswar, Vizag, Calcutta, Jalpaiguri, Coimbatore, Madurai, Jabalpur, Nagpur, Nasik, Amritsar, Ludhiana, Trichy, Cochin, Mangalore, Aurangabad, Karnal, Pune, Nizamabad, Baroda, Madurai and Meerut.

XI.4 The new software Computerised Accounts Monthly Preparing System (CAMPS) introduced for compiling annual

accounts on monthly running balances has stabilised and the various data entry modules have been suitably tuned to increase data entry speeds and the processing time. We have also initiated action for introduction of new software in the field of Personal Information System and the 40 point roster maintained for SC/ST staff. In the field of training, a training course was conducted for the EDP Managers for upgrading the skills of ACs/RCs; besides a workshop was also conducted for the computer supervisors. The expert guidance of National Informatics Center was utilised for organising training programmes. Further to create awareness among all the officers and staff members, lectures and hands on session programmes

on computers were made compulsory in almost all training programmes conducted under the auspices of NATRSS.

XI. 5 In order to meet the increased workload in the area of data entry jobs and related fields, sanction of additional data entry operators and supervisors have been given to the regions. EDP Centers having more than 1 Lakh accounts are given additional supervisors for running shifts and also to effectively manage the centers. Besides in order to create effective liaison, the posts of EDP Managers in the nine big regions of the organisation have been upgraded to the level of Regional Provident Fund Commissioners.



EDP Centre at Head Office, New Delhi

XII

CONSTRUCTION

OFFICE BUILDING

XII.1 The welfare of the staff being one of the essentialities for efficient functioning of the Organisation, we have been constantly making efforts to provide better amenities

and improve the working atmosphere to the staff members. The E.P.F. Organisation being a service institute has, therefore, attached considerable importance to the construction of the office buildings for the its Regional and Sub-Regional Offices at different places.

Regional Offices housed in own building	Sub-Regional Offices housed in own building	Offices where construction work is in progress
Ahmedabad Bangalore Bhubaneshwar Bombay Chandigarh Faridabad Hyderabad Indore Jaipur Kanpur Madras Patna Trivandrum	Agartala Amritsar Aurangabad Cochin Coimbatore Cuddapah Jalpaiguri Kota Madurai Nagpur Siligru Trichy Varanasi Vishakhapatnam	Bhubaneshwar (Expansion) Calcutta Calicut Jabalpur Nasik Rourkela (yet to commence) Shimla

XII.2 Further, during the year, land has been purchased for the constuction of office building at Delhi, Guwahati, Karnal and Ludhiana. Planning is in hand for the construction of office buildings at these four places as well as at Nizamabad, Surat, Agra, Udaipur, Goa, Meerut, Rajkot, Warrangal, Baroda, Mangalore and Gulbarga. Planning work is also in hand for the extension to the office building at Bombay.

HOUSING ACCOMMODATION

XII.3 In pursuit of its objective to provide staff quarters to its employees, the Organisation has already constructed staff quarters at Hyderabad, Delhi, Bangalore, Trivandrum, Indore, Bombay, Bhubaneshwar, Chandigarh, Faridabad, Jaipur, Madras, Kanpur, Calcutta, Vishakhapatnam, Amritsar, Madurai, Varanasi, Agartala, Dehradun and

Bareilly. The housing complex at Calicut and additional quarters at Madras are nearing completion. Work is in progress for staff quarters at Cuddapah, Rourkela, Jabalpur, Nasik, Hubli and Coimbatore. Work is to start shortly at Karnal where sanction of the Executive Committee has already been given. Planning work is being done for the construction of staff quarters at Mangalore. Meerut, Nizamabad, Ahmedabad, Rajkot, Gulbarga, Cochin, Goa, Nagpur, Ludhiana, Udaipur and

Jalpaiguri where land is available.

TRAINING INSTITUTES

XII.4 Construction of the office building for the National Academy for Training & Research in Social Security at Delhi is in progress. The Zonal Training Institute building at Madras is nearing completion and work at the Calcutta, ZTI is in progress.



Foundation Stone Laying Ceremony for the Staff Quarters at SRO, Kochi



XIII

PROGRESSIVE USE OF HINDI

XIII.1 All round progress in implementation of official language policy was achieved under the Official Languages Act, 1963.

XIII.2 Under the Hindi Teaching Scheme i.e. Prabodh, Praveen and Pragya, 799 Officers/staff were trained during the year. Apart from this 6195 officers/staff were trained in this area.

XII.3 With a view to improve the proficiency of staff members, 373 Lower Division Clerks and 29 Stenographers were given training in Typing and Stenography respectively, during the year under report. As on 31.3.1995, 1241 Lower Division Clerks and 90 Stenographers, have been trained.

XII.4 201 staff members were trained in various field Offices by organising 19 Hindi workshops to enable them to get full familiarisation in the usage of Hindi.

XII.5 With a view to implement Hindi in the area of issue of cheques, following targets 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.

XII.6 To encourage the staff members, the Organisation introduced a Scheme of cash prizes and certificates for doing work 100%, 75% and above, and 50% and above in Hindi exclusively.

XII.7 During the year under report, 210 quarterly meetings were held.

XII.8 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.

XII.9 Hindi Fortnight was celebrated from 14th to 28th September in all the offices of the Organisation by holding Seminars, Cultural programmes, on the spot competition etc. and 377 cash award/certificates were awarded to the participants.

XII.10 354 Employees of Regional/Sub Regional Offices including Headquarter were awarded Rs.100/- each in cash alongwith Certificate under Cash Incentive Award (Departmental) Scheme, which was started w.e.f. 1.1.1990.



Shri K.S. Sarma, CPFC addressing a gathering on the occasion of celebration of Hindi Fortnight in the Head Office, New Delhi.

XIV

PUBLICITY

XIV.1 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 For creating awareness amongst the workers and their dependents about the social security benefits provided to them and their dependents under the Employees' Provident Fund/Employees' Family Pension & Employees' Deposit Linked Insurance Schemes, the following publicity programme was carried out during the year 1994-95.

XIV.3 Publicity through Press :

Advertisements on EPF/EFP & EDLI

Schemes were published in I.N.T.U.C. magazine, The Indian Workers, A.I.T.U.C, Souvenir, F.A.S.I.I., Bulletin & Social Security Association of India newsletter.

Advertisement on E.D.L.I. Scheme regarding enhancement of EDLI benefits was published in 86 Newspapers Hindi/English & Regional languages throughout the country through DAVP.

5000 Calender on EPF were got printed & advertised amongst Regional Offices and Sub-Regional Offices.

20,000 copies of EPF Newsletter were released in March, 95 for the first time in the history of the Organisation.

XIV.4 Publicity through Doordarshan:

A panel discussion on EPF was telecast by 'ZEE T.V.' in "HELP LINE" on 15.3.1995, 18.3.95, 22.3.95 and 29.3.95.

XV

REDRESSAL OF GRIEVANCE OF SUBSCRIBERS

XV.1 The Organisation in tune with its objective of service to subscribers lays great importance on redressal of grievances of subscribers. The Organisation also runs 7 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.

XV.2 The data of grievances received and redressed during the last four years upto 1994-95 are as under :

	Year 1991-92	Year 1992-93	Year 1993-94	Year 1994-95
No. of grievances pending at the beginning of the year	2594	5780	5508	2775
Grievances received during the year	39296	41370	201379	148455
TOTAL:	41890	47150	206887	151230
Grievances disposed of during the year	36110	41642	204112	141356
Balance at the end of the year	5780	5508	2775	9874

XVI.3 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 3,538 grievances were heard as against 4,366 griev-

ances 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.

XVI

INDUSTRIAL RELATIONS

XVI.1 Industrial relations remained by and large cordial and normal during the year. Three meetings were taken by the Central Provident Fund Commissioner with the representatives of All India Employees' Provident Fund Staff Federation on 10.6.94 at New Delhi, 21.9.94 at New Delhi and 15.11.94 at Bangalore. Various items of demands and other issues put forth and pursued by the staff side were discussed in a cordial atmosphere.

XVI.2 During the year an Industrial Dispute was raised by E.P.F.Staff Union, Karnataka before Regional Labour Commissioner (Central), Bangalore over reduction of number of days of bonus under productivity linked bonus scheme on which R.L.C. (Central) Bangalore vide his letter dated 23.3.95 called written comments. The other Industrial Dispute raised earlier by All India E.P.F.Staff Federation before R.L.C (Central), Bangalore regarding change in certain service conditions etc. was on the suggestion of

conciliation proceedings taken to CBT, EPF for consideration in its 140th meeting held on 3.2.95 where Secretary General of the Federation was also present as a special invitee. The Board directed that the matter be resolved with the help of Central Provident Fund Commissioner. Steps are being taken to resolve the issues amicably.

XVI.3 There are 42 registered Unions at the Regional and Sub-Regional Office level, out of which 14 Unions at regional level have been recognised by the management. There is proposal for extending recognition to Unions functioning in Sub-Regional Office level for dealing with their local problems. This be finalised upon conducting fresh verification of membership of the Unions through the Chief Labour Commissioner (Central). CLC (Central) has already been approached through Ministry of Labour for undertaking the work.

DECLARATION

I, the undersigned, do hereby declare that the foregoing is a true and correct copy of the original as the same appears in the records of the Court of the County of _____ State of _____.

Witness my hand and seal this _____ day of _____ 19____.

Notary Public for the State of _____

MEMBERS

CENTRAL BOARD OF TRUSTEES, EMPLOYEES' PROVIDENT FUND [AS ON 31ST MARCH, 1995]

CHAIRMAN

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

VICE-CHAIRMAN

2. Shri S.Gopalan ,
Secretary ,
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, Kotla Road
New Delhi -110 002
5. Shri M. Shankar,
Financial Adviser,
Ministry of Labour,
Government of India,
Shastri Bhawan,
New Delhi-110 001

6. Shri B.L.Sharma,
Joint Secretary
Ministry of Textile,
Udyog Bhawan,
New Delhi
7. Shri A.Bhattacharya,
Director,
Ministry of Finance,
Department of Economic Affairs,
New Delhi
8. Shri S. Prasada Rao,
Secretary to the Govt.
of Andhra Pradesh
Labour Department,
Hyderabad.
9. Shri C.P. Misra,
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 B.K. Das,
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 R.P. Bagai,
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 S.N. Mishra,
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,
Rajasthan.
20. Shri P. Shankar,
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 Parthasarathi Chaudhari,
Secretary to the Govt. of West Bengal,
Writers Building, Labour Department,
Calcutta

EMPLOYERS' REPRESENTATIVE

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

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' REPRESENTATIVE

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 Hasmmukh 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.Chcrian,
Secretary,
Centre of Indian Trade Unions,
Valanparambil,
Near Thakkavu Jn., Vennala P.O.
Kochi-25

42. Shri Tapas Dutta
Genl. Secy. 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, 1955, DATE OF EXTENSION
INDUSTRIES/CLASSES OF ESTABLISHMENT**

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	<ol style="list-style-type: none"> 7. Edible Oils and Fats
(7 to 19)	<ol style="list-style-type: none"> 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

Date of Extension	Industries/Classes of Establishments
	17. Tiles
	18. Matches
	19. Glass
Note: Till the 31st March, 1962 the Scheme was not applicable to the following:	
	(i) Match factories having annual Production of five lakhs/gross boxes of matches or less.
	(ii) Such glass factories other than sheet glass shell factories as have an installed capacity of 600 tonnes per month or less.
30th Sept. 1956	20. Heavy and Fine chemicals including:
(20-23)	(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.
	<i>(The Act was actually enforced in the industry with effect from 31.7.57)</i>
	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. Tea Plantations
(26 to 30A)	(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

Date of Extension	Industries/Classes of Establishments
30th Nov., 1957	31. Iron Ore Mines
*31 to 37)	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
(40 & 41)	41. Mica Mines
30th June, 1960	42. Plywood
(42 and 43)	43. Automobile repairing and servicing
31st Dec. 1960	44. Rice Milling
(44 to 46)	45. Dal Milling
	46. Flour Milling
31st May, 1961	47. Starch
30th June, 1961	48. Hotels
(48 to 52)	49. Restaurants
	50. Establishments engaged in the Storage or Transport or distribution of petroleum Natural gas or products or either petroleum or Natural gas.
	51. Petroleum or natural gas Explorations, prospecting drilling or production.
	52. Petroleum or Natural gas refining
31st July, 1961	53. Cinemas (including Preview theaters)
(53 to 57)	54. Film production
	55. Film studios
	56. Distribution concerns dealing with exposed films
31st August, 1961	57. Films processing Laboratories
	58. Leather & leather products.
31st August, 1961	59. Stone-ware Jars

Date of Extension	Industries/Classes of Establishments	
(59 and 60)	60.	Crockery
31st Dec., 1961	61.	Every cane farm owned by the owner or occupier of a sugar factory or cultivated by such owner or occupier or any person on his behalf.
30th April, 1962	62.	Trading and commercial establishments engaged in the Purchase, Sale or storage of any good including establishment of exporter, importer advertiser, commission agents and brokers and commodity and stock exchanges, but not including banks or warehouses established under any Central or State Act.
30th June, 1962	63.	Fruit and vegetable preservation
30th Sept. 1962	64.	Cashewnuts
31st Oct., 1962	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, battery separators.
	66.	Saw mills
	67.	Wood seasoning kilns
	68.	Wood preservation plants
	69.	Wood Workshop
31st Dec., 1962	70.	Bauxite Mines
31st March, 1963	71.	Confectionery
(71st 76)	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

Date of Extension	Industries/Classes of Establishments	
31st August, 1963	80.	Canteens
(80 and 81)	81.	Aerated water, soft drinks or carbonated water 31st Oct., 1963
31st Oct., 1963	82.	Distilling and rectifying of spirits (not falling under industrial and power alcohol) and blending of spirits.
31st Jan., 1964	83.	Paint and Varnish
(83 and 84)	84.	Bone crushing
30th June, 1964	85.	Pickles
31st Oct., 1969	86.	Chinaclay Mines
(89 to 92)	87.	Attorneys as defined in the Advocates Act 1965 (25 of 1961)
	88.	Chartered or registered Accountants as defined in the Chartered Accountants Act, 1949. (38 of 1949)
	89.	Cost and Works Accountants within the meaning of the cost and Works Accountants Act, 1959 (23 of 1959)
	90.	Engineers and Engineering Contractors not being exclusively engaged in building and construction industry.
	91.	Architects
	92.	Medical Specialists
31st Dec., 1964	93.	Milk and milk products
31st Jan., 1965	94.	Travel agencies engaged in
(94 to 96)	(i)	booking of international air and sea passages and other travel arrangements and
	(ii)	booking of internal air and mail passages and other travel
	(iii)	forwarding and clearing of cargo from and to overseas and within India
	(95)	forwarding agencies engaged in the collecting, packing, forwarding or delivery of any goods including cargo; loading breakbulk service and foreign freight service.
	(96)	Non-ferrous metals and alloys in the form of ingots
31st March, 1965	(97)	Bread
30th June, 1965	(98)	Steaming, redrying, handing, sorting, grading or packing of Tobacco leaf.
31st July, 1965	(99)	Agarbattee (including dhoop and dhoopbatte)
30st Sept., 1965	(100)	Magnesite Mines
30th Sept. 1965	(101)	Coir (excluding the spinning sector)

Date of Extension	Industries/Classes of Establishments	
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, Quivam and Guraku from Tobacco.
31st July, 1966	(105)	Paper Products
30th Sept., 1966	(106)	Licensed salt
30th April, 1967	(107)	Linoleum
(107 & 108)	(108)	Indoleum
31st July, 1967	(109)	Explosives
31st August, 1967	(110)	Jute bailing or pressing
31st October, 1967	(111)	Fireworks and percussion cap work
30th Nov., 1967	(112)	Tent making
31st August, 1968	(113)	Barytes Mines
(113 to 119)	(114)	Dolomite Mines
	(115)	Fireclay Mines
	(116)	Gypsum Mines
	(117)	Kyanite Mines
	(118)	Siliminite Mines
	(119)	Steatite Mines
31st Dec., 1968	(120)	Chinchona Plantations
30th June, 1969	(121)	Ferro Manganese
30th June, 1969	(122)	Ice or ice-cream
(122 and 123)	(123)	Diamond Mines
31s Jan., 1970	(124)	General Insurance business
31st May, 1971	(125)	Establishments rendering expert service such as supplying of personnel, advice on domestic or departmental enquiries, special service in rectifying pilferage thefts and pay roll irregularities to factories and establishments on certain terms and conditions as may be agreed upon between the establishments and establishments rendering expert service.
30th Nov., 1971	(126)	Factories engaged in winding of thread and yarn reeling
31st March, 1972	(127)	Railway booking Agencies run by contractors or other private establishments on commission basis.

Date of Extension	Industries/Classes of Establishments	
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
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.
	(135)	Garments making factories
31st Dec., 1974	(136)	Agricultural farms, fruit orchards, botanical garden and Zoological gardens.
30th June, 1975	(137)	Soap-stone mines and establishments engaged in the grinding of soap-stone
31st July, 1976	(138)	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)	Flourite Mines
28th Feb., 1977	(151)	Establishments which are factories (151 to 153) 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.

Date of Extension	Industries/Classes of Establishments	
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., 1980	(161)	Building and construction
(161 to 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 farming
(165 and 166)	(166)	Establishments engaged in cattle feed 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

**UNEXEMPTED DEFAULTING ESTABLISHMENTS AS ON 31.3.1995 OVER
RS. TEN LAKH INCLUDING PF CONTRIBUTIONS, FPF, EDLI, ADMINIS-
TRATIVE CHARGES & PENAL DAMAGES**

SL. NO.	NAME OF THE UN-EXEMPTED ESTABLISHMENT	AMOUNT IN DEFAULT (RS. IN LAKHS)
ANDHRA PRADESH		
1.	NELLIMERLA JUTE MILLS CO. LTD., NML.	261.36
2.	REPUBLIC FORGE CO.	45.93
3.	BHAJRANG GUNTUR	25.69
4.	DURGA CEMENT WORKS, DACHEPALLI	21.02
5.	CHIRALA COOP. SPINNING MILLS LTD., CHIRALA	17.31
6.	TUNGABHADRA INDUSTRIES	14.53
7.	BAKRAM BEEDI	13.95
8.	WATER DEVEL. SOCIETY.	12.71
9.	HYD. LAMPS	12.21
10.	A.P. SCOOTERS	11.10
	SUB-TOTAL	435.81
BIHAR		
11.	GAYA COTTON & JUTE MILLS, GAYA	59.72
12.	BIHAR STATE WVG. & SPG. MILLS	43.84
13.	BAGGA SUGAR MILLS	42.25
14.	BHUDANMAL NATH NAGAR, BHAGALPUR	34.84
15.	BHAGALPUR CENTRAL CO.OP MILLS	31.74
16.	RELIANCE FIRE BRICKS & POTTERY WORKS	23.97
17.	BALIKA VIDYALAYA, LAKHI SARAY	18.02
18.	KACHHUAR LIME STONE	12.84
	SUB TOTAL	267.22
DELHI		
19.	R.C. SHARMA & CO.	17.96
20.	VIDHYA BHAWAN SR. SEC. SCHOOL	15.41
21.	SAHARA DEPOSIT & INVESTMENT	11.89
	SUB-TOTAL	45.26

SL. NO.	NAME OF THE UN-EXEMPTED ESTABLISHMENT	AMOUNT IN DEFAULT (RS. IN LAKHS)
GUJARAT		
22.	AHMEDABAD NEW TEXTILE MILLS	79.66
23.	AHMEDABAD JUPITER TEXTILE MILL	77.38
24.	JAHANGIR TEXTILE	60.62
25.	RAJKOT TEXTILE MILL	15.42
26.	MAHALAXMI TEXTILE MILLS	13.35
27.	HIMADRI TEXTILE MILLS	12.42
28.	NEW SWADESI MILL	11.67
29.	THE GUJARAT INSTITUTE OF AREA PLG. GOTA	10.48
30.	MAHALAXMI TEXTILE	10.47
	SUB-TOTAL	291.47
HARYANA		
31.	S.D. COLLEGE (LAHORE) A/CANTT	68.95
32.	G.M.N. COLLEGE, A/CANTT	44.37
33.	KRISHAN LAL P. SCHOL, REWARI	35.51
34.	ELECTRONICS	33.14
35.	M.L.N. COLLEGE, YNR	33.14
36.	JHALANI TOOLS (I) LTD., SONEPAT	28.42
37.	VAISH TECH. INS. RTK.	27.64
38.	S.D. SR. SEC. SCHOOL, KARNAL	26.95
39.	M.L.N. SR. SEC. SCHOOL, YAMUNA NAGAR	26.74
40.	ALL INDIA JAT HEROES COLLEGE, ROHTAK	26.58
41.	GURU NANAK GIRLS COLLEGE, YNR	25.69
42.	SNH HIGH SCHOOL, SONEPAT	25.48
43.	VAISH COLLEGE, RTK	23.36
44.	USHA SPINNING & WEAVING MILLS LTD, FBD	21.99
45.	CHOTU RAM G.H. SCHOOL, SONEPAT	20.57
46.	ARYA GIRLS COLLEGE, A/CANTT	19.10
47.	BHARAT CARPET	18.23
48.	CHHOTU RAQM POL., RTK	18.03
49.	MARKANDA NATIONAL COLLEGE, SHAHBAD	16.86
50.	S.A. JAIN S.S. SCHOOL, A/CITY	16.65
51.	AUTO PINS (I) PVT. LTD., FBD	16.33
52.	S.A. JAIN SR. MODEL. SCHOOL, A.CITY	16.30
53.	HIGH GIRLS COLLEGE, JGD	15.35
54.	SAT JINDA KALYANA COLLEGE, RTK	14.71
55.	AUREX PLASTICS, FBD	14.44
56.	LALIT FABRICS, FBD	13.12
57.	INDIRA GANDHI NATIONAL COLLEGE, LADWA	12.74
58.	HINDU KANYA MAHAVIDAYA, JIND	12.24
59.	VAISH HIGH SCHOOL,, BHIWANI	12.01
60.	MAHARAJA AGGARSAIN MAHAVIDYALAYA, JGD.	11.94
61.	D.A.V. HIGH SCHOOL, A/CANTT	11.93

SL. NO.	NAME OF THE UN-EXEMPTED ESTABLISHMENT	AMOUNT IN DEFAULT (RS. IN LAKHS)
62.	SIROCCO PRESSINGS (P) LTD. FBD	11.81
63.	GURU NANAK KHALSA COLLEGE, KARNAL	11.26
64.	SIROCCO AUTO (P) LTD., FBD.	11.17
65.	SARASWATI VIDYA MANDIR, JAGADHRI	10.99
66.	VIDYA NIKETAN	10.96
67.	TRIPATI WOOLEN MILLS, SONEPAT	10.80
68.	JAIN GIRLS HIGH SCHOOL, KARNAL	10.56
SUB-TOTAL		786.06
KARNATAKA		
69.	IDEAL JAWA, MYSORE	180.68
70.	INDIAN PLYWOOD FACTORY, DANDELI	26.00
71.	SPUN MILK, B'LORE	25.96
72.	SAMAGARA GRAMA SEVA SAMITHI, BIJAPUR	22.78
73.	KAMPLI COOP. SUGAR FACTORY BELLARY	19.21
74.	SIDDESWARA TEXTILES DAVANGERE	17.58
75.	KARNATAKA BALL BEARINGS COORPN. MYSORE	15.86
76.	SALAR JUNG SUGAR MILL, MUNI-RABODA	15.37
77.	LOKAPUR CEMENT BIJAPUR	14.19
78.	GANESH TEXTILE MILLS HUBLI	10.01
SUB-TOTAL		370.87
KERALA		
79.	KELTRON POWER DEVICES	23.24
80.	MANJULA ESTATE	22.53
81.	THIRURAPATTHY MILLS	2.13
82.	THUNGAMALE ESTATE	17.59
83.	APPLE PHOTO BEEDI	16.64
84.	PAMBANAR ESTATE	14.11
85.	KOLIKANAM ESTATE	13.62
86.	THENGAKKAL ESTATE	12.92
87.	GRANBY ESTATE	12.21
88.	PASUMALLAY ESTATE	11.99
89.	TRAVANCORE PLYWOODS LTD.	11.92
90.	GREAT MALABAR BEEDI	11.55
91.	EXPRESS MALAYALAM (P)LTD.,	11.12
92.	SAHITYA PRAVARTHAKA COOP. CON. STORES	11.09
93.	MOUNT ESTATE	10.74
94.	SANSAR CASHEWS	10.20
95.	NELLIKKAI ESTATE	10.00
SUB-TOTAL		243.60

SL. NO.	NAME OF THE UN-EXEMPTED ESTABLISHMENT	AMOUNT IN DEFAULT (RS. IN LAKHS)
MAHARASHTRA		
96.	MARATHAWADA AGRICULTURAL UNIVERSITY	417.12
97.	BRADBURY MILLS LTD., BOMBAY	260.59
98.	SHREE SITARAM MILLS, BOMBAY	129.95
99.	NATIONAL CYCLE CORPN. LTD., BOMBAY	84.71
100.	NEW KAISER-I-HIND TEXTILE MILLS	74.35
101.	JAM MFG. CO.	69.36
102.	INDUSTRIAL & AGRICULTURAL ENG. CO(I) LTD.	59.29
103.	DIGVIJAY SPG. & WVG. CO. LTD.,	57.63
104.	KOHINOR MILLS LTD.	56.65
105.	SAKSARIA COTTON MILLS LTD.	54.92
106.	INDIA UNITED MILLS	53.00
107.	ESTRELA BATTERIES LTD., BOMBAY	52.33
108.	JUPITER TEXTILE MILLS, BOMBAY	51.84
109.	BHARAT TEXTILE MILLS, BOMBAY	50.93
110.	INDIA UNITED MILLS LTD., CHINCHPAKLI	49.27
111.	INDIA UNITED MILLS	41.88
112.	SOLAPUR SPG. & WVG. MILLS	40.16
113.	INDIAN UNITED MILLS	40.12
114.	NEW INDIA ROYON MILLS CO. LTD., BOMBAY	39.01
115.	G.G.T. KAYPEE PVT. LTD. AURANGABAD	36.66
116.	INDIA UNITED MILLS	36.14
117.	PANZARAKHAN SAH. LTD.	34.29
118.	OGALE GLASS WORK	34.13
119.	DHULIA TEXTILE MILLS	29.79
120.	VISHWABHARTI SPG. & WVG. CO-OP. SOC LTD	29.36
121.	KEMING TOOLS CO. P. LTD., THANE	29.15
122.	GODAVARI GARMENTS LTD.	27.19
123.	D.R. STEEL IND. PVT. LTD.	26.49
124.	GLOBE AUTO ELEC. LTD.	26.39
125.	THE MADHAVNAGAR COTTON MILLS	25.09
126.	KRISHNA STEEL	24.83
127.	CLEA ADVERTISING	22.52
128.	PALGHAR ROLLING PVT. LTD.	22.25
129.	XLO MACHINE TOOLS LTD.	20.97
130.	ATLANTIC SPG. WVG. MILLS LTD.	20.75
131.	GADORE TOOLS (I) PVT. LTD.	20.53
132.	GOVT. MILK SCHEME	19.65
133.	GIRNAR SAH SAKHAR KARKHANA LTD.	18.96
134.	PODAR PROCESSORS	18.47
135.	APOLO MILLS	17.86
134.	HINDUSTAN EQUIPMENT SUPPLIERS, BOMBAY	17.81
137.	INDUSTRIAL RESEARCH INSTITUTE PVT. LTD.	16.94
138.	INDIA UNITED MILLS	16.52
139.	POWDER METAL & ALLOYS PVT. LTD., THANE	16.52
140.	PORWAL PULP & PAPER MILLS	16.22

SL. NO.	NAME OF THE UN-EXEMPTED ESTABLISHMENT	AMOUNT IN DEFAULT (RS. IN LAKHS)
141.	SION GARAGE PVT. LTD., THANE	15.67
142.	PHEONIX MILLS LTD., BOMBAY	14.71
143.	SETH WOOLENS	14.58
144.	KISHCO MILLS PVT.LTD., BOMBAY	14.38
145.	MH/30650	13.84
146.	SHETKARI SAH. S.K. LTD.	13.77
147.	ARMILON DYEING PVT LTD; THANE	13.32
148.	BUSH INDIA LTD., THANE.	13.28
149.	BOMBAY MALLEABLE IRON CASTING & ALD. IND.	13.27
150.	INO FRENCH TIMES LTD.	13.12
151.	BEED ZILLA SAH. DOODH SANGH	13.08
152.	DYNA CRAFT MACHINE CO. LTD., BOMBAY	12.84
153.	SIMPLEX WOLLEN MILLS	12.79
154.	ORION ENGG. WORKS LTD. BOMBAY	12.62
155.	AUTOMOBILE PRODUCTS OF INDIA	12.36
156.	ELLORA SILK MILLS PVT. LTD., THANE	12.11
157.	NANDED TEXTILE MILLS	12.04
158.	MORARANGAO HANDLING AGENT ASSOCIATION	11.72
159.	ORSON ELEC. IND. P. LTD., BOMBAY	11.44
160.	J.B. METAL IND.	11.35
161.	PYARCHAND KESRIMAL PORWAL	11.17
162.	NEW CITY OF BOMBAY MFG. CO. LTD, BOMBAY	10.60
163.	FUEL INJECTIONS LTD.	10.60
164.	JAIFABS TEXTILE	10.36
165.	PITTIE TRACTOR PVT. LTD.	10.32
166.	SANJAY SAH SAKHAR KARKHANA LTD.	10.25

SUB-TOTAL

2634.15

MADHYA PRADESH

167.	BINOD MILLS, UJJAIN	455.95
168.	INDORE MALWA MILLS, INDORE	191.93
169.	KALYANMAL MILLS, INDORE	156.28
170.	BIMAL MILLS, UJJAIN	131.59
171.	HIRA MILLS, UJJAIN	106.03
172.	HUKUMCHAND MILLS, INDORE	99.59
173.	SHREE SAJJAN MILLS,	93.22
174.	RAJKUMAR MILLS,	83.26
175.	SWADESHI COTTON MILLS	77.92
176.	NEW BHOPAL TEXTILES	72.49
177.	M.P.S.R.T.C., GWALIOR	64.69
178.	BENGAL NAGPUR COTTON MILLS, RAJNANDGAON	60.98
179.	M.P.S.R.T.C., RAIPUR	60.23
180.	M.P.S.R.T.C., BILASPUR	57.38
181.	INDORE TEXTILES, UJJAIN	53.84
182.	M.P.S.R.T.C., UJJAIN	40.36

SL. NO.	NAME OF THE UN-EXEMPTED ESTABLISHMENT	AMOUNT IN DEFAULT (RS. IN LAKHS)
183.	BILASPUR SPINNING	38.26
184.	M.P.S.R.T.C., RAIPUR	33.67
185.	M.P.S.R.T.C., BHOPAL	28.92
186.	MISSHILL H.S. SCHOOL	26.85
187.	HIMMAT STEEL, DURG	21.53
188.	JAORA SUGAR MILLS, JAORA	13.83
189.	MISSION SCHOOL, BILASPUR	12.43
190.	NUTAN H.S. SCHOOL	11.80
191.	MISSION H.S. SCHOOL	10.78
192.	MINONITE H.S. SCHOOL	10.55
193.	CHINTAMAN RAO H.S.	10.00
SUB-TOTAL		2024.36
NORTH EASTERN REGION		
194.	TRIPURA JUTE MILLS	154.10
195.	ASSAM SPINNING SILK MILLS LTD.	39.77
196.	NAGALAND LIME MILLS, DISPUR	21.53
197.	ASSOCIATED INDUSTRY	18.14
199.	NAGALAND HANDLOOM & HANDICRAFT DEV. CORPN.	11.75
SUB-TOTAL		261.88
ORISSA		
200.	BDA, BHUBANESWAR	16.20
201.	INDORSON CONST. (P). LTD., BBSR	12.49
SUB-TOTAL		28.69
PUNJAB		
202.	CHIEF ENGINEERS, CHANDIGARH	503.25
203.	CHIEF ENGINEERS, CHD.	161.84
204.	FCI, RAJPURA	123.30
205.	FCI, JAGRAON	80.32
206.	SHAH NAHAR HEAD WORKS, TALWARA	67.53
207.	FCI, MULANPUR	49.93
208.	FCI, DORAHA	37.08
209.	FOOD STORAGE DEPOT.,	32.62
210.	LYALPUR KHALSA COLLEGE, JALANDHAR	27.60
211.	AUTO PISTON, AMRITSAR	21.57
212.	FCL, SIRHIND	17.53
213.	FCI, SILE GOBINDGARH	13.53
214.	GURU NANAK GIRLS COLLEGE, LUDHIANA	13.38

SL. NO.	NAME OF THE UN-EXEMPTED ESTABLISHMENT	AMOUNT IN DEFAULT (RS. IN LAKHS)
215.	FCI, KHANNA	12.26
216.	ESPL, MOHALI	11.67
217.	SIKH NEWSPAPER LTD., JALANDHAR	10.78
218.	FCI, LUDHIANA	10.01
SUB-TOTAL		1194.20
RAJASTHAN		
219.	PERFECT THREAD MILLS, UDAIPUR	36.04
220.	SHRI RAM FERTILISERS & CHEMICALS, KOTA	20.92
221.	SRI GANGA NAGAR COOP. BANK,	18.98
222.	JAIPUR SPG. & WEAVING MILLS	17.24
223.	MANGALAM CEMENT, KOTA	16.64
224.	UDAIPUR CEMENT, UDAIPUR	13.74
225.	EAST SUKET LABOUR CONTRACTOR SOC LTD. KOTA	12.53
226.	JAIPUR UDYOG LTD., SAWAIMADHOPUR	11.43
SUB-TOTAL		147.52
TAMIL NADU		
227.	METTUR TEXTILES	54.28
228.	MAHALAKSHMI TEXTILES MILLS LTD, MADURAI	40.98
229.	MADHU SPG. & WEAVING MILLS	37.14
230.	RICHARDSON & CRUDASS LTD., MADRAS	32.32
231.	ARK KUTHUS	31.83
232.	SOMASUNDARAM MILLS LTD., COIMBATORE	27.76
233.	RADHAKRISHNA MILLS LTD., COIMBATORE	27.30
234.	M.S. SUNDARAVADICEL MUDALIAR & SONS JADI BEEDI, TCY	26.07
235.	SUNDARAM SPINNING MILLS	26.05
236.	AZHAGAPPA SPG. MILLS RAJA PAYALAM.	24.67
237.	DHANALAKSHMI MILLS LTD.,	23.02
238.	NORTH ARCOT DISTRICT COOP. SPG. MILLS	21.76
239.	VASANTHA MILLS LTD. (CLOSED), COIMBATORE	19.38
240.	HAUTIN SAIT BEEDI, TRICHY	18.24
241.	SESHASAYEE INDUSTRIES VADALUR	17.71
242.	SUDARSAN CHITS, MADRAS	16.43
243.	TAMIL NADU MAGNASITES	16.43
244.	SIVANANDHA MILLS LTD., COIMBATORE	15.98
245.	PULLICAR MILLS LTD.	15.86
246.	SUDARSAN FINANCE CORPN.	15.65
247.	SOMASUNDRA SUPER SPINNING MILLS	15.18
248.	M. SM. SUNDRAM PILLAI, 222 BEEDI, TRICHY	15.02
249.	S.N.S. ABDUL GAFOOR, 903 STEEM BEEDI,	14.48
250.	T.S. SWAMY & CO. TRICHY	13.58

SL. NO.	NAME OF THE UN-EXEMPTED ESTABLISHMENT	AMOUNT IN DEFAULT (RS. IN LAKHS)
251.	KALEESWARA MILLS LTD., COIMBATORE	13.37
252.	TEJ CHROME LEATHERS CO., MADRAS	13.12
253.	KALAIVANAR SILK H.L. WRS. COOP. PROD & SALES SCTY.	12.07
254.	THIRUBUVANAM CHILAN SILK HDLM. WRS. COOP SCTY. LTD.,	12.07
255.	BHARATHI MILLS	10.28
SUB-TOTAL		628.03
UTTAR PRADESH		
256.	BETWA RIVER BOARD	265.78
257.	SWADESHI COTTON MILLS	260.86
258.	LAXMI RATAN COTTON MILLS	241.47
259.	B.I.C. CAWNPORE WOOLEN	240.46
260.	NEW VICTORIA MILLS, KNP	238.66
261.	MUIR MILLS CO. LTD.	209.24
262.	UPSSC. HARDOI	186.82
263.	TEFECO	135.85
264.	ALHERTON MILLS	134.56
265.	SAHARA INDIA LTD.,	110.34
266.	ASSOCIATED JOURNALS	85.75
267.	UPSSC, GONDA	77.77
268.	SITAPUR PLYWOOD	57.76
269.	RATAN SUGAR MILLS SHAHGANJ, JAUNPUR	51.24
270.	AJUDHYA SUGAR MILLS, MBD	48.25
271.	U.P. CARBIDE & CHEMICALS	45.42
272.	TIGER HARDWARE, ALIGARH	43.36
273.	DEOKI NANDAN SARASWATI SHISHU MBD	39.63
274.	ELGIN MILLS CO. I	37.32
275.	VIKRAM COTTON LKO.	39.20
276.	UPSSC, BARABANKI	32.19
277.	BIJALI COTTON MILLS	29.81
278.	UPSSC, BRLY	26.42
279.	MORADABAD SYNTEX, MORADABAD	24.69
280.	UPSSC, GKP	24.60
281.	ELGIN MILLS CO. UNIT II	23.24
282.	BHAGWAN DASS SOBHATAL	21.28
283.	UPSSC, GKP	17.28
284.	NEELANCHAL INVEST WORK ALLD.	15.12
285.	UPSSC, DEONA	12.73
286.	UPSSC, BARABANKI	11.72
287.	DIL PASAND BEEDI CO.	10.89
288.	HIMALAYAN MAGNESITE LTD., PITHORAGARH	10.50
SUB-TOTAL		2856.16

SL. NO.	NAME OF THE UN-EXEMPTED ESTABLISHMENT	AMOUNT IN DEFAULT (RS. IN LAKHS)
WEST BENGAL		
289	FAVOURITE SMALL INVESTMENT LTD.	262.06
290	EMPIRE JUTE	236.16
291	CENTRAL COTTON MILLS	166.84
292.	THE SMALL TOOLS MFG.	158.02
293	INDO-JAPAN STEEL LTD.	155.59
294	RAMPURIA COTTON MILLS	133.00
295	MAHALAXMI COTTON MILLS	111.24
296.	S.C.I.L.	111.15
297.	EASTERN PAPER MILLS	108.42
298.	WOOL COOMBERS OF INDIA	103.44
299.	BENGAL FINE MILLS(I) & KANORIA INDSTS.	97.77
300	BANGAL LAXMI COTTON MILLS	90.38
301	LAXMI NARAYAN COTTON MILLS.	88.16
302	BANGASRI COTTON MILLS	74.38
303	BENGAL TEXTILE AND MANINDRA MILLS	69.47
304	ARATI COTTAN MILLS	60.10
305	PREMEHAND JUTE	54.11
306	THE STATE FISHERIES DEV. CORPN.	51.70
307.	JYOTI WEAVING FACTORY MILLS	43.26
308	SODEPUR COTTON MILLS	40.52
309.	BENGAL FINE SPNG. MILLS, MILL NO. II	40.47
310	SRI ENGG. PRODUCTS	39.92
311	BASUMATI CORPORATION	37.32
312	BRITANNIA ENGG. PRODUCTS	36.81
313.	CALCUTTA JUTE	36.74
314	NASKARPARA JUTE	36.27
315	NATIONAL INSTRUMENTS	34.48
316.	USHA ATLAS HYDRAULIC	33.62
317	KEYMER BAGSHOWE MFG.	28.94
318	JANAPRIYA FINANCE INDUSTRIAL INVT. P. LTD.	23.00
319	BHARAT PROCESS & MECHANICAL ENGG.	22.79
320	ASSOCIATED ASSBY	22.54
321.	INDIA PAPER PULP	22.06
322.	FORT, WILLIAM CO. LTD.	21.74
323	HOLMAN CLIMAX MFG.	21.64
324	UNIVERSAL HEAVY M/C LIFTING ENTERPRISE	20.81
325	BHARAT JUTE	20.72
326	CALCUTTA FAN WORKS LTD.	19.75
327	ASSOCIATED PROCELAIN (P) LTD.	18.25
328	GRAND AZAD HIND TRANSPORT CO.	17.88
329	INDO. JAPANESE INDUSTRY LTD.	17.58
330	SULEKHA WORKS LTD.	17.16
331	SACHINDRA CH. TEA ESTATE	17.12
332	NEW TABOCCO CO. LTD.	16.88

SL. NO.	NAME OF THE UN-EXEMPTED ESTABLISHMENT	AMOUNT IN DEFAULT (RS. IN LAKHS)
333.	DEMDIMA TEA ESTATE	16.67
334	INDIA CAPACITORS	16.66
335	HIMALAYAN RUBBER	16.34
336.	CARTER POOLER ENGG. WORKS	14.27
337.	ITYADI PRAKASHANI	13.78
338.	CALCUTTA STEEL CO. LTD.	12.78
339	S.G.R. INDUSTRIES	12.40
340	HAPPY VALLEY TEA ESTATE	12.39
341	NATIONAL IRON & STEEL	12.35
342	ALUMINIUM CABLES & CONDUCTORS (ER) LTD.	12.07
345	MANJHA TEA ESTATE	11.77
344	EAST END PAPER INDUSTRIES	11.30
345.	SRI BAJRANG ELECTRIC STEEL CO.	11.30
SUB-TOTAL		3014.34
GRAND TOTAL		15229.62

**EXEMPTED DEFAULTING ESTABLISHMENTS AS ON 31.3.95 OVER RUPEES
TEN LAKH INCLUDING PROVIDENT FUND., F.P.F., E.D.L.I. CONTRIBUTIONS
AND INSPECTION CHARGES AND PENAL DAMAGES**

Sl. No.	Name of the Establishment	Amount in Default (Rs. in lakhs)
ANDHRA PRADESH		
1.	HYD. ALLWYN LTD., SANATHNAGAR, HYD	366.14
2.	A.P. HEAVY MACHINERY AND ENGG. LTD	85.22
3.	TUNGABHADRA INDUSTRIES LTD., KURNOOL	35.93
	SUB-TOTAL	487.29
BIHAR		
4.	HIGH TENSION INSULATOR FACTORY	89.62
5.	ENCAVE INDIA CABLE	30.30
6.	ELECTRIC EQUIPMENT	13.63
	SUB-TOTAL	133.55
GUJARAT		
7.	GAEKWAR MILLS LTD., BILIMORA	51.63
	SUB-TOTAL	51.63
HARYANA		
8.	IDPL GURGAON	195.72
	SUB-TOTAL	195.72
KARNATAKA		
9.	MYSORE ELECTRIC INDUSTRY LTD.	31.89
	SUB-TOTAL	31.89
KERALA		
10.	HEAVY & FINE CHEMICALS	17.71
	SUB-TOTAL	17.71

Sl. No.	Exempted Establishment	Amount in Default (Rs. in lakhs)
MAHARASHTRA		
11.	LAXMI VISHNU TEXTILE	289.96
12.	MODAL MILLS LTD.	77.97
13.	FINLEY MILLS	40.15
14.	MAHARASHTRA STATE COOP. MKTG. FED. LTD.	27.92
15.	GOLD MOHAR MILLS	24.84
16.	WESTERN INDIA SPG. & WVG. MILLS	21.23
17.	KHANDESH SPG. & WVG. MILLS, JALGAON	17.59
18.	ASHOK OIL IND.	14.83
SUB-TOTAL		514.49
ORISSA		
19.	ORISSA CONSTRUCTION CORPORATION	19.24
SUB-TOTAL		19.24
UTTAR PRADESH		
20.	T.S.L. Allahabad	362.89
21.	J.K. JUTE MILLS, KNP	86.26
22.	NEOLI SUGAR FCTY. ETAH	72.05
23.	N.I.P. Allahabad	58.69
24.	MODI THREADS LTD., MODINAGAR	32.70
SUB-TOTAL		612.59
WEST BENGAL		
25.	WEST BENGAL STATE ELECTRICITY BOARD	1343.44
26.	JESSOP CO. LTD.	1321.20
27.	ANGUS CO. LTD.	775.41
28.	TITAGARH JUTE	750.57
29.	VICTORIA JUTE MILL	711.31
30.	NORTH BENGAL STATE TRANSPORT CORPN.	657.28
31.	SHYAMNAGAR JUTE	633.76
32.	BARANAGAR JUTE	577.59
33.	KANKNARRAH CO. LTD.	537.69
34.	CENTRAL JUTE	530.37
35.	MEGNA MILL	530.25
36.	KELVIN JUTE	493.89
37.	MINING & ALLIED MACHINERY CORPN.	485.53
38.	BOWREAH COTTON MILLS LTD.	387.84
39.	AGARPARA CO. LTD.	306.84
40.	NJMC UNIT, NATIONAL	246.89

Sl. No.	Exempted Establishment	Amount in Default (Rs. in lakhs)
WEST BENGAL		
41.	SRI AMBICA JUTE MILL	238.52
42.	BUDGE BUDGE JUTE	206.99
43.	NUDDEA MILL	197.41
44.	HOWRAH MILL	192.62
45.	BRAITHAWAIT & CO. LTD.	191.32
46.	CENTRAL INLAND WATER TRANSPORT CORPN LTD	161.78
47.	WESTING HOUSE SAXBY FARMER LTD.	161.30
48.	CALCUTTA STATE TRANSPORT CORPN.	153.02
49.	GOURIPORE CO. LTD.	151.64
50.	BURN STANDARD & CO. LTD.	125.25
51.	GOURISANKAR JUTE MILL	112.39
52.	AMRITA BAZAR PATRIKA	103.70
53.	NORTH BROOK JUTE	89.58
54.	DELTA JUTE	89.40
55.	MOHINI MILLS LTD.	85.75
56.	INDIAN PAPER PULP	77.34
57.	SOUTH BENGAL STATE TRANSPORT CORPN.	74.22
58.	EASTERN MFG. CO. LTD.	72.92
59.	DUNBER MILLS LTD.	67.14
60.	KANORIA JUTE	51.60
61.	TYRE CORPORATION OF INDIA LTD.	47.05
62.	NAIHATI JUTE MILL	44.00
63.	SMITH STAINSTREET PHARMACEUTICALS LTD.	34.01
64.	ANGLO INDIA JUTE	27.29
65.	NJMC UNIT, KHARDAH	23.57
66.	TYRE CORPN. OF INDIA LTD.	22.39
67.	BENI LTD.	22.27
68.	CONTAINERS & CAPS LTD.	21.69
69.	MACHINERY MFG. CORPN. LTD.	21.58
70.	NJMC UNIT, UNION	20.57
71.	ALMUNIU MFG. CO.	19.15
72.	SREE DURGA COTTON MILLS	18.63
73.	NJMC UNIT, KINISON	17.28
74.	ANGLLO BROTHERS	15.89
75.	INDIA STANDARD WAGON	15.58
76.	BENGAL SALT & CO. LTD.	15.04
77.	NJMC UNIT, ALEXANDER	13.91
78.	BENGAL CHEMICALS & PHARMACEUTICALS LTD.	13.39
79.	AMERICAN RE-FRIGERATOR LTD.	12.35
80.	THE JUGANTAR LTD.	11.06
81.	SUR ENAMEL & STAMPING	10.56
82.	KAMARHATI JUTE	10.44
SUB-TOTAL		13351.45
GRAND TOTAL		15415.56

**INVESTMENT PORTFOLIO, E.P.F. [MAIN ACCOUNT] HOLDING
AS ON 31ST MARCH, 1995 (FACE VALUE)**

[Rs. IN LAKHS]

R A T E O F I N T E R E S T																	
Category of Invest.	3%	5.50%	5.75%	6%	6.25%	6.50%	6.75%	7%	7.25%	7.50%	8%	8.25%	8.75%	9%	9.50%	9.75%	10%
Central Loan		3605.42	25133.02	255.11	44.63	350.76	234.60	215.44	0.75	2818.28	127.43	1.23	8.98	82.94	770.05		9483.02
STATE GOVERNMENT SECURITIES																	
Andhra Pradesh										3.33		2345.23		906.31		1008.01	
Assam														45.00			
Bihar														137.64		1838.07	
Gujarat										16.04			23.55	964.02		237.27	
Haryana													0.10	299.00			
Himachal Pradesh												94.50		148.25			
Jammu & Kashmir												142.71		95.30		4.00	
Karnataka										0.19		509.00		100.20		1702.48	
Kerala										0.50				544.52		972.04	
Madhya Pradesh										99.71			209.08	11000		15041	
Manipur										90.74				45.80			
Maharashtra										16.10			188.22	890.72		1591	
Mizoram																	
Meghalaya												40.00		1000			
Nagaland										118.31			204.65	160.00		467.50	
Orissa												1822.37		697.76		564.52	
Punjab														70.94			
Rajasthan										2.30			9.01	403.38		375.56	
Sikkim																	
Tamil Nadu										13.68			6.43	52.49		998.12	
Tripura										142.74				1000		501.00	
Uttar Pradesh										177.74		2940.18		2889.28		3678.69	
West Bengal										2.81			2.92	116.58		1689.54	
Govt. Guarant. Secur.0.25						193.85		2078.84	2767.75	3734.60		1655.00	1628.15	3189.78	613.88	12445.50	
Public Sector Financial Institution																	
Post Office Time Deposit																	
Special Deposit Scheme																	
TOTAL :	00.25	3605.42	25133.02	255.11	44.63	544.61	234.60	2294.28	2768.50	7237.07	127.43	9550.22	2281.09	11969.91	1383.93	26649.62	9483.02

INVESTMENT PORTFOLIO, E.P.F. [MAIN ACCOUNT] HOLDING AS ON 31ST MARCH, 1995 (FACE VALUE)

[Rs. IN LAKHS]

Category of Investment	R A T E O F I N T E R E S T														Total within the category	Grant total
	10.25%	10.50%	10.80%	11%	11.30%	11.50%	12%	12.50%	13%	13.25%	13.50%	14%	14.50%	16%		
Central Loan	1782.93	7481.42	0.20	0.91	0.15	9804.33									62201.60	62201.60
<u>STATE GOVERNMENT SECURITIES</u>																
Andhra Pradesh				286.92		95.15	25.00		474.79							5144.74
Assam				61.00				946.87	327.53		873.60					2254.00
Biher				200.00		1235.15		1217.96	863.52		7509.45					13001.79
Gujarat				222.86		10.38			0.00							1474.12
Haryana				6.45					369.92							675.47
Himachal Pradesh				17.50					0.00							260.25
Jammu & Kashmir									29.15		101.00					372.16
Karnataka				1209.75					396.19							3917.81
Kerala				805.34		1.15			0.00							2323.55
Madhya Pradesh				20.00		3.15			155.40							747.75
Manipur				20.10					0.00		489.00					645.64
Maharashtra				12.54		0.06			722.78							1846.33
Mizoram											150.00					150.00
Meghalaya																50.00
Nagaland				10.00					0.00		625.00					1585.46
Orissa				225.05			239.47		808.81		100.00					4457.98
Punjab				216.40		7.50			0.00							296.84
Rajasthan				1.75					1043.60							1835.60
Sikkim									0.00		57.00					57.00
Tamil Nadu				115.31		5.81	3.69		1047.99							2243.52
Tripura				153.16					0.00		684.00					1490.90
Uttar Pradesh				699.18		0.40			1504.37		2026.02					13915.86
West Bengal				528.51					630.18							2970.54
State Govt. Guaranteed Securities		30.00		14188.83		7913.96	5.00	1642.16	0.02		3736.08			5.00	55829.65	55829.65
Public Sector Financial Institution									2500.00	7500.00	4200.00	6500.00	5000.00	3304.20	29004.20	29004.20
Post Office Time Deposit						57.77									57.77	57.77
Special Deposit Scheme							2148230.74							3309.20	2148230.74	2148230.74
TOTAL :	1782.93	7511.42	0.20	19003.56	0.15	19134.81	2148503.90	3806.99	10874.25	7500.00	20551.15	6500.00	5000.00	2357041.27	2356809.42	2357041.27

**CASES OF LEVY OF DAMAGES UNDER ALL THREE SCHEMES
DURING THE YEAR 1994-95**

(Rs. in Lakhs)

Region Name	Damages Amt. pending for realisation on 01.04.94	Damages levied during the year	Amount realised during the year	Amount pending for realisation on 31.3.95
Andhra Pradesh	148.11	59.08	53.51	153.68
Bihar	131.93	39.25	15.91	155.27
Delhi	162.37	22.29	12.30	172.36
Gujarat	111.46	176.60	78.22	209.84
Haryana	253.13	29.13	40.77	241.49
Karnataka	160.98	159.53	137.44	183.07
Kerala *	71.82	87.70	33.19	126.33
Madhya Pradesh	249.88	122.05	9.75	362.18
Maharashtra	1537.53	55.01	48.45	1544.09
NE Region	48.62	4.24	1.05	51.81
Orissa	34.00	90.91	29.03	95.88
Punjab	46.47	59.78	16.27	89.98
Rajasthan *	295.32	20.03	21.93	293.42
Tamil Nadu	248.70	94.79	62.36	281.13
Uttar Pradesh	464.18	140.17	26.90	577.45
West Bengal	1413.64	215.52	39.38	1589.78
TOTAL:	5378.14	1376.08	626.46	6127.76
[*] = Revised				

EMPLOYEES' PROVIDENT FUND SCHEME, 1952
[Revenue Recovery Certificates]
DURING THE YEAR 1994-95

Region Name	Opening Balance as on 01.04.94	Amount involved Opening Balance	Certificate issued [1994-95]	Amt. Covered in certificates issued during [1994-95]	Total RRCs for disposal	Total amount involved [Rs. lakhs]	RRCs executed [Cases]	RRCs executed amount [Rs. lakhs]	RRCs pending as on 31.3.95	Amount involved in pending cases
Andhra Pradesh	1977	780.91	591	121.12	2568	902.03	950	447.19	1618	454.84
Bihar	320	418.01	40	135.94	360	553.95	69	123.65	291	430.30
Delhi	572	315.32	138	71.14	710	386.46	361	192.24	349	194.22
Gujarat	182	325.71	163	298.39	345	624.10	232	193.53	113	430.57
Haryana	759	502.09	288	528.33	1047	1030.42	242	108.55	805	921.87
Karnataka	326	349.16	178	128.78	504	477.94	185	128.09	319	349.85
Kerala *	777	328.00	215	113.31	992	441.31	493	148.89	499	292.42
Madhya Pradesh	1760	1711.56	262	247.06	2022	1958.62	217	138.24	1805	1820.38
Maharashtra	5538	2408.40	345	470.72	5883	2879.12	402	250.98	5481	2628.14
NE Region	146	174.06	5	13.84	151	187.90	22	23.34	129	164.56
Orissa	307	292.97	216	245.79	523	538.76	211	157.05	312	381.71
Punjab	977	554.95	279	807.53	1256	1362.48	123	115.10	1133	1247.38
Rajasthan*	859	221.84	139	148.55	998	370.39	82	32.69	916	337.70
Tamil Nadu	920	757.84	534	235.41	1454	993.25	484	140.65	970	852.60
Uttar Pradesh	2432	2112.97	245	513.80	2677	2626.77	36	63.31	2641	2563.46
West Bengal	1999	12260.10	473	7817.77	2472	20077.87	265	4231.55	2207	15846.32
TOTAL:	19851	23513.89	4111	11897.48	23962	35411.37	4374	6495.05	19588	28916.32

[*] = Revised

**PROSECUTION CASES UNDER SECTION 14 OF THE EPF & MP ACT, 1952
FOR NON-PAYMENT OF PROVIDENT FUND CONTRIBUTIONS
1994-95**

Region Name	Opening Balance as on 01.04.94	Cases lunched during [94-95]	Total cases for disposal	Cases resulted in conviction	Cases Acquitted admon-ished	Cases with-drawn	Cases dis-charged	Total cases decided	Cases pending as on 31.3.95	Cases pending less than 6 months	Cases pending [6 months to one Yr.]	Cases pending [one to three Yrs.]	Cases pending [more than three Yrs.]
Andhra Pradesh	5339	413	5752	178	17	1489	0	1684	4068	511	784	2079	694
Bihar	7810	20	7830	0	0	0	0	0	7830	0	0	2279	5551
Delhi	587	1	588	0	36	0	0	36	552	1	0	172	379
Gujarat *	1214	212	1426	26	1	0	0	27	1399	262	219	184	734
Haryana *	1115	24	1139	0	0	0	0	0	1139	599	307	233	0
Karnataka	1724	141	1865	53	23	27	12	115	1750	119	331	501	799
Kerala	267	12	279	0	4	0	4	8	271	4	23	132	112
Madhya Pradesh	2525	195	2720	23	0	0	9	32	2688	147	258	1359	924
Maharashtra	5907	167	6074	0	0	110	4	114	5960	437	1625	1856	2042
NE Region	643	45	688	76	0	0	0	76	612	45	0	127	440
Orissa	375	1	376	2	4	0	0	6	370	0	0	0	370
Punjab *	419	35	454	36	70	0	45	151	303	6	9	102	186
Rajasthan *	187	93	280	6	0	0	0	6	274	89	19	0	166
Tamil Nadu	781	127	908	0	1	0	0	1	907	158	58	151	540
Uttar Pradesh	1623	77	1700	18	0	0	0	18	1682	450	228	489	515
West Bengal	10884	3805	14689	949	6	3	0	958	13731	832	3142	2789	6968
TOTAL:	41400	5368	46768	1367	162	1629	74	3232	43536	3660	7003	12453	20420

[*] = Revised

APPENDIX-S.5
[PART - I]

PROSECUTION CASES - SECTION 406/409 INDIAN PENAL CODE
BEFORE THE POLICE AUTHORITIES DURING 1994-95

Region Name	FIR's Pending with the Police 01.04.94	FIR's filed with the Police [1994-95]	Cases dropped by Police	Challans filed by Police in Court	FIR's Pending with Police on [31.03.1995]	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	49	24	8	1	64	17	16	31
Bihar	30	3	0	0	33	3	1	29
Delhi	144	10	2	0	152	16	35	101
Gujarat	199	10	3	3	203	7	24	172
Haryana*	216	13	2	0	227	2	27	198
Karnataka	52	9	0	4	57	2	11	44
Kerala	68	7	6	11	58	1	21	36
Madhya Pradesh	143	35	0	0	178	33	9	136
Maharashtra	1838	15	1	0	1852	36	81	1735
NE Region	0	2	0	0	2	2	0	0
Orissa	65	1	0	0	66	0	1	65
Punjab	16	7	6	0	17	6	2	9
Rajasthan	117	13	0	3	127	5	18	104
Tamil Nadu	76	29	2	0	103	30	9	64
Uttar Pradesh	362	37	2	0	397	14	40	343
West Bengal	3264	32	0	0	3296	26	34	3236
TOTAL:	6639	247	32	22	6832	200	329	6303

[*] = Revised

APPENDIX - S.5
[PART - II]

PROSECUTION CASES UNDER SECTION 406/409 OF INDIAN PENAL CODE
[BEFORE VARIOUS COURTS DURING 1994-95]

Region Name	Pending before the Court [01.04.94]	Challans filed by Police in Court	Challans filed direct in Courts	Total cases for disposal	Convicted	Acquitted	Discharged	Total cases decided	Cases pending in Courts [31.03.95]	Cases pending for 6 months	Cases pending for 6 months to 1 year	Cases pending over-1 year
Andhra Pradesh	15	1	0	16	2	0	2	4	12	0	0	12
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	90	3	0	93	0	0	0	0	93	3	0	90
Haryana	0	0	0	0	0	0	0	0	0	0	0	0
Karnataka	42	4	0	46	0	0	0	0	46	0	2	44
Kerala	9	11	0	20	0	0	7	7	13	0	12	1
Madhya Pradesh	11	0	0	11	0	0	0	0	11	0	0	11
Maharashtra	226	0	4	230	1	0	0	1	229	16	18	195
NE Region	21	0	0	21	0	0	0	0	21	0	0	21
Orissa	58	0	0	58	0	9	0	9	49	0	0	49
Punjab	8	2	0	10	0	0	2	2	8	2	0	6
Rajasthan	13	3	0	16	6	0	0	6	10	0	0	10
Tamil Nadu	21	0	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 :	588	24	4	616	9	9	11	29	587	21	32	534

SETTLEMENT OF PROVIDENT FUND CLAIMS DURING 1994-95

Region Name	Opening Balance as on 01.04.94	Claims received during [1994-95]	Total workload during the year	Claims returned during the year	Claims rejected during the year	Total claims for disposal	Claims settled Rs. in lakhs	Amount authorised for payment	Claims settled within 1 month	Claims settled beyond 1 month	Claims pending on 31.03.95	Closing balance ratio
Andhra Pradesh	35	96401	96436	7755	1625	87056	87046	6023.88	72255	14791	10	0.01
Bihar	1326	16060	17386	1673	126	15587	14141	1625.87	12089	2052	1446	8.32
Delhi *	2373	71696	74069	9088	66	64915	64762	5836.78	52009	12753	153	0.21
Gujarat	976	98992	99968	13365	1018	85585	84319	12600.42	70171	14148	1266	1.27
Haryana	0	32253	32253	4631	208	27414	27414	2697.30	25289	2125	0	0.00
Karnataka	6222	118393	124615	18499	722	105394	102795	7814.68	81683	21112	2599	2.09
Kerala	587	39771	40358	5376	364	34618	34376	4895.90	27759	6617	242	0.60
Madhya Pradesh	2482	39213	41695	7466	767	33462	32804	5322.77	26300	6504	658	1.58
Maharashtra	7825	225912	233737	35385	797	197555	186707	36857.15	148178	38529	10848	4.64
NE Region	569	5989	6558	1767	2	4789	4334	601.59	1807	2527	455	6.94
Orissa	1405	17364	18769	3173	997	14599	13846	2230.12	9567	4279	753	4.01
Punjab	1390	62174	63564	6313	253	56998	56073	6165.35	42586	13487	925	1.46
Rajasthan	4634	34672	39306	5109	872	33325	31442	3845.19	24404	7038	1883	4.79
Tamil Nadu	17822	185852	203674	25175	8669	169830	154482	15591.71	125370	29112	15348	7.54
Uttar Pradesh	3138	52127	55265	11885	152	43228	42286	4921.44	27713	14573	942	1.70
West Bengal	6527	69472	75999	9573	0	66426	64646	8610.89	52930	11716	1780	2.34
TOTAL :	57311	1166341	1223652	166233	16638	1040781	1001473	125641.04	800110	201363	39308	3.21

[*] Revised

APPLICATIONS TRANSFERRED DURING THE YEAR 1994-95

Region Name	Opening Balance as on 01.04.94	Applications received during [1994-95]	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 1 month	Appl. pending at the end of year	Closing balance ratio
Andhra Pradesh	16	7408	7424	941	631	5852	5852	4401	1451	0	0.00
Bihar	183	1399	1582	417	25	1140	850	582	268	290	18.33
Delhi *	862	8514	9376	2179	36	7161	7026	5568	1458	135	1.44
Gujarat	179	7824	8003	1656	97	6250	6124	4983	1141	126	1.57
Haryana	0	4567	4567	1058	84	3425	3425	3112	313	0	0.00
Karnataka	1244	32863	34107	2151	58	31898	31494	29815	1679	404	1.18
Kerala	190	4289	4479	1034	81	3364	3328	2783	545	36	0.80
Madhya Pradesh	1196	10190	11386	5411	385	5590	5287	4272	1015	303	2.66
Maharashtra	1138	24734	25872	4918	158	20796	18320	13722	4598	2476	9.57
NE Region	120	1370	1490	1179	27	284	155	70	85	129	8.66
Orissa	1244	9555	10799	2087	767	7945	7548	5472	2076	397	3.68
Punjab	228	5667	5895	377	25	5493	5285	3792	1493	208	3.53
Rajasthan	1190	4879	6069	1085	568	4416	3846	2447	1399	570	9.39
Tamil Nadu	1769	23896	25665	5271	1360	19034	16417	14008	2409	2617	10.20
Uttar Pradesh	726	15118	15844	3678	245	11921	11631	7868	3763	290	1.83
West Bengal	1183	5586	6769	1064	27	5678	4945	2929	2016	733	10.83
TOTAL :	11468	167859	179327	34506	4574	140247	131533	105824	25709	8714	4.86

[*] Revised

PARTIAL WITHDRAWAL GRANTED DURING 1994-95

Region Name	Opening balance as on 01.04.94	Applications received [1994-95]	Total workload	Applications returned	Applications rejected	Applications due for sanction	Applications granted advance	Amount disbursed [Rs. lakhs]	Advances granted within 1 month	Advances granted beyond 1 month	Applications pending at the end of the year	Closing balance ratio
Andhra Pradesh	11	46634	46645	4082	2958	39605	39605	3334.62	34465	5140	0	0.00
Bihar	430	12141	12571	1259	103	11209	10612	810.09	8867	1745	597	4.75
Delhi *	88	5094	5182	1005	13	4164	4145	399.65	4145	0	19	0.37
Gujarat	268	25685	25953	3982	404	21567	21282	3845.43	18553	2729	285	1.10
Haryana	0	7927	7927	1082	159	6686	6686	629.92	5671	1015	0	0.00
Karnataka	1413	39895	41308	6186	338	34784	34125	4763.70	26738	7387	659	1.60
Kerala	415	56292	56707	9208	934	46565	46346	3995.61	38815	7531	219	0.39
Madhya Pradesh	632	21709	22341	3861	380	18100	17862	1758.95	15846	2016	238	1.07
Maharashtra	721	57133	57854	13270	873	43711	42321	9427.03	35926	6395	1390	2.40
NE Region	508	6373	6881	1270	99	5512	5170	545.77	2418	2752	342	4.97
Orissa	1380	25694	27074	4595	1823	20656	20447	1543.37	15346	5101	209	0.77
Punjab	240	14326	14566	1705	182	12679	12464	1469.14	10270	2194	215	1.48
Rajasthan	970	7460	8430	1129	381	6920	6642	905.14	5256	1386	278	3.30
Tamil Nadu	10906	103468	114374	13967	11520	88887	78593	6102.36	76597	1996	10294	9.00
Uttar Pradesh	742	27600	28342	2819	605	24918	24700	1920.31	19993	4707	218	0.77
West Bengal	2178	29446	31624	1993	46	29585	28767	2424.96	17774	10993	818	2.59
TOTAL:	20902	486877	507779	71413	20818	415548	399767	43876.05	336680	63087	15781	3.11

[*] Revised

**ISSUE OF ANNUAL STATEMENT OF ACCOUNTS TO SUBSCRIBERS
DURING 1994-95**

Region Name	Account slips pending as on 01.04.1994	A/c slips issued upto 1992-93	A/c slips issued for 1993-94	Total A/c slips issued during the year 1994-95 (3+4)	A/c slips pending due to employer's fault	A/c slips pending due to other reason	A/c slips pending as on 31.03.95 [6+7]
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	1545591	63177	1417332	1480509	15307	49775	65082
Bihar	905166	228899	52575	281474	244523	379169	623692
Delhi	1141940	300640	626916	927556	84518	129866	214384
Gujarat	1178351	10717	689411	700128	169984	308239	478223
Haryana	436702	28488	377786	406274	29257	1171	30428
Karnataka	1738348	367228	543927	911155	340510	486683	827193
Kerala	951385	66004	365093	431097	119148	401140	520288
Madhya Pradesh	1258499	190089	409964	600053	394893	263553	658446
Maharashtra	6352284	1706904	1562392	3269296	1399832	1683156	3082988
NE Region	561596	141583	30111	171694	218824	171078	389902
Orissa	490031	109388	278132	387520	78005	24506	102511
Punjab	1251001	384661	421461	806122	80033	364846	444879
Rajasthan	1189670	416546	249164	665710	260004	263956	523960
Tamil Nadu	3944939	998329	921245	1919574	359106	1666259	2025365
Uttar Pradesh	1372940	604171	350459	954630	266881	151429	418310
West Bengal	2917660	1089114	143525	1232639	902275	782746	1685021
TOTAL :	27236103	6705938	8439493	15145431	4963100	7127572	12090672

ANNUAL STATEMENT OF ACCOUNTS TO SUBSCRIBERS
[PENDING AS ON 31ST MARCH, 1995 PERIOD WISE ANALYSIS]

Region Name	Pending less than one year	Pending between one to two year	Pending beyond two years	Total slips pending as on 31.03.95
Andhra Pradesh	57772	7310	0	65082
Bihar	325455	149287	148950	623692
Delhi	62173	70746	81465	214384
Gujarat	417318	22649	38256	478223
Haryana	25130	3756	1542	30428
Karnataka	674089	101488	51616	827193
Kerala	0	518109	2179	520288
Madhya Pradesh	388794	269652	0	658446
Maharashtra	2175222	384279	523487	3082988
NE Region	119360	73843	196699	389902
Orissa	87124	15387	0	102511
Punjab	361648	83231	0	444879
Rajasthan	299418	92549	131993	523960
Tamil Nadu	0	1458558	566807	2025365
Uttar Pradesh	272541	125132	20637	418310
West Bengal	1058300	425239	201482	1685021
TOTAL :	6324344	3801215	1965113	12090672

FAMILY PENSION SCHEME, 1971 CONTRIBUTION RECEIVED

(Rs. in Crores)

Year	Employees' and Employers' contribution	Government contribution	Total contribution received
1971-72	1.64	2.30	3.94
1972-73	6.40	3.00	9.40
1973-74	10.29	4.60	14.89
1974-75	16.54	5.01	21.55
1975-76	24.14	9.34	33.48
1976-77	28.85	12.37	41.22
1977-78	35.51	10.80	46.31
1978-79	43.04	12.80	55.84
1979-80	52.33	20.10	72.43
1980-81	66.14	24.00	90.14
1981-82	80.30	28.00	108.30
1982-83	93.72	28.00	121.72
1983-84	113.74	28.75	142.49
1984-85	130.32	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
1994-95	578.37	446.15	1044.52
Total :	3987.32	1954.47	5941.79

PROSECUTION CASES - SECTION 14 OF EPF & MP ACT, 1952
NON PAYMENT OF FAMILY PENSION CONTRIBUTION
1994-95

Region Name	Opening Balance [01.04.94]	Cases launched during 1994-95	Total cases for disposal	Cases resulted in conviction	Cases Acquitted/Admonished	Cases Withdrawn	Cases discharged	Total cases decided	Cases pending as on 31.03.95	pending for less than 6 months	Pending for 6 months to 1 year	Pending for 1 to 3 years	Pending for more than 3 years
Andhra Pradesh	882	127	1009	19	13	236	0	268	741	107	74	401	159
Bihar	1038	20	1058	0	0	0	0	0	1058	0	20	499	539
Delhi	141	1	142	0	7	0	0	7	135	1	0	31	103
Gujarat *	574	114	688	18	0	0	0	18	670	194	135	105	236
Haryana *	603	18	621	0	0	0	0	0	621	361	32	228	0
Karnataka	408	63	471	4	2	8	0	14	457	24	35	161	237
Kerala	23	2	25	0	0	0	0	0	25	2	23	0	0
Madhya Pradesh	1137	87	1224	19	0	0	9	28	1196	45	211	647	293
Maharashtra	3123	112	3235	0	0	100	0	100	3135	149	272	760	1954
NE Region	199	15	214	38	0	0	0	38	176	15	0	23	138
Orissa	85	0	85	1	0	0	0	1	84	0	0	0	84
Punjab *	195	121	316	0	42	0	1	43	273	6	11	79	177
Rajasthan *	47	16	63	5	0	0	0	5	58	12	11	0	35
Tamil Nadu	469	84	553	0	1	0	0	1	552	115	34	94	309
Uttar Pradesh	443	73	516	0	0	0	0	0	516	177	67	177	95
West Bengal	7788	16	7804	0	0	0	0	0	7804	0	16	2866	4922
TOTAL:	17155	869	18024	104	65	344	10	523	17501	1208	941	6071	9281

[*] = Revised

EMPLOYEES' FAMILY PENSION CLAIMS SETTLED DURING 1994-95
[ALL BENEFITS]

Region Name	Opening Balance as on 01.04.94	Claims received during [1994-95]	Total workload	Claims returned for rectification	Claims rejected during [1994-95]	Claims due for settlement	Claims settled	Amount authorised for payment [Rs. in lakhs]	Claims pending as on 31.03.95	Closing balance ratio
Andhra Pradesh	74	104307	104381	10550	3587	90244	90231	906.18	13	0.01
Bihar	2038	19486	21524	2044	222	19258	17204	333.28	2054	9.54
Delhi	2505	86672	89177	10523	483	78171	77960	1306.88	211	0.24
Gujarat	1669	109007	110676	15172	1028	94476	92276	1138.60	2200	1.99
Haryana	0	34381	34381	4970	249	29162	29162	307.80	0	0.00
Karnataka	7342	126937	134279	21848	1161	111270	107771	1480.55	3499	2.61
Kerala	763	36988	37751	6933	307	30511	30219	402.36	292	0.77
Madhya Pradesh	2167	40078	42245	8320	684	33241	32655	504.71	586	1.39
Maharashtra	6393	248072	254465	45537	1097	207831	189888	3200.23	17943	7.05
NE Region	1268	6461	7729	2319	28	5382	4416	90.94	966	12.50
Orissa	1485	17640	19125	4169	640	14316	13628	222.16	688	3.60
Punjab	1995	63288	65283	7243	417	57623	56237	817.85	1386	2.12
Rajasthan	5015	37554	42569	6293	995	35281	33289	437.32	1992	4.68
Tamil Nadu	26772	209609	236381	33670	15851	186860	168696	2033.08	18164	7.68
Uttar Pradesh	2900	54446	57346	13898	380	43068	42049	400.46	1019	1.78
West Bengal	11779	54411	66190	12328	2171	51691	49874	573.51	1817	2.75
TOTAL:	74165	1249337	1323502	205817	29300	1088385	1035555	14155.91	52830	3.99

FAMILY PENSION SCHEME, 1971
MONTHLY PENSION CLAIMS DURING THE YEAR 1994-95

Region Name	Opening Balance as on [01.04.94]	Claims received during [1994-95]	Total workload for disposal	Claims returned for rectification	Claims Rejected	Claims due for settlement	Claims settled during [1994-95]	Amount authorised for payment [Rs. in lakhs]	Claims pending on 31.03.95	Closing Balance ratio
Andhra Pradesh	24	3401	3425	720	80	2625	2620	111.62	5	0.15
Bihar	141	1732	1873	180	14	1679	1486	0.00	193	10.30
Delhi	236	2336	2572	574	146	1852	1801	51.06	51	1.98
Gujarat	189	2449	2638	1016	54	1568	1433	18.41	135	5.12
Haryana	0	762	762	146	8	608	608	0.60	0	0.00
Karnataka	273	3137	3410	1206	128	2076	1868	160.20	208	6.10
Kerala	18	1607	1625	608	23	994	975	0.78	19	1.17
Madhya Pradesh	168	2160	2328	752	83	1493	1474	0.00	19	0.82
Maharashtra	233	5752	5985	2358	55	3572	3291	17.73	281	4.70
NE Region	151	368	519	202	24	293	184	1.06	109	21.00
Orissa	93	1052	1145	234	14	897	795	0.00	102	8.91
Punjab	65	1351	1416	298	29	1089	1019	15.44	70	4.94
Rajasthan	172	1167	1339	389	73	877	788	4.88	89	6.65
Tamil Nadu	1091	5646	6737	1589	973	4175	3580	253.52	595	8.83
Uttar Pradesh	73	5634	5707	1525	17	4165	4113	160.81	52	0.91
West Bengal	204	2734	2938	612	105	2221	2131	12.15	90	3.06
TOTAL:	3131	41288	44419	12409	1826	30184	28166	808.26	2018	4.54

**EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976
CONTRIBUTION & ADMINISTRATIVE CHARGES RECEIVED
(1994-95)**

(Rs. in Crores)

Year	Employers' share contribution received	Govt share contribution received	Total contribution received	Admn. charges from Employers'	Admn. charges Govt.	Total Admn. 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
1994-95	66.45	15.00	81.45	3.67	0.85	4.52
TOTAL:	587.46	273.55	861.01	82.42	37.45	119.87

**EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976
CLAIMS SETTLED DURING 1994-95**

Region Name	Brought forward pendency [01.04.94]	Claims received during [1994-95]	Total Cases	Claims returned	Claims rejected	Claims due for disposal	Claims settled	Amount authorised for payment [Rs. lakhs]	Claims settled within 1 month	Claims settled beyond 1 month	Closing balance as on 31.03.95	Closing balance ratio
Andhra Pradesh	18	2543	2561	789	234	1538	1532	142.33	1218	314	6	0.23
Bihar	102	713	815	201	11	603	434	54.41	261	173	169	20.74
Delhi *	179	1348	1527	476	58	993	930	120.07	637	293	63	4.13
Gujarat	47	2033	2080	932	100	1048	978	144.14	820	158	70	3.37
Haryana	0	386	386	184	3	199	199	28.73	190	9	0	0.00
Karnataka	290	2821	3111	1245	79	1787	1630	136.79	1243	387	157	5.05
Kerala	30	2541	2571	976	45	1550	1529	127.91	1207	322	21	0.82
Madhya Pradesh	90	1238	1328	566	57	705	687	215.00	559	128	18	1.36
Maharashtra	289	6192	6481	2349	147	3985	3673	604.93	2775	898	312	4.81
N.E. Region	92	363	455	157	1	297	190	13.90	77	113	107	23.52
Orissa	153	1147	1300	415	158	727	632	51.21	466	166	95	7.31
Punjab	76	831	907	373	52	482	411	41.06	286	125	71	7.83
Rajasthan	104	393	497	182	44	271	231	23.24	168	63	40	8.05
Tamil Nadu	446	6096	6542	2120	1294	3128	2659	206.99	2007	652	469	7.17
Uttar Pradesh	109	3063	3172	1436	39	1697	1663	576.12	1294	369	34	1.07
West Bengal	1503	6567	8070	2633	553	4884	4489	332.26	3282	1207	395	4.89
TOTAL:	3528	38275	41803	15034	2875	23894	21867	2819.09	16490	5377	2027	4.85

[*] = Revised

**EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976
PROSECUTION CASES AGAINST DEFAULTING EMPLOYERS'
AS ON 31ST MARCH, 1995**

Region Name	Brought forward cases [1.4.94]	Cases launched [1993-94]	Total Cases	Cases convicted	Cases Acquitted/ Admonished	Cases with- drawn	Cases dismissed/ discharged	Cases decided during [1994-95]	Cases pending as on 31.3.95	Pending for less than 6 months	Pending between 6 months to 1 year	Pending between one to 3 years	Pending for more than 3 years
Andhra Pradesh	1117	99	1216	20	0	320	0	340	876	80	103	547	146
Bihar	1322	18	1340	0	0	0	0	0	1340	0	18	774	548
Delhi	180	1	181	0	9	0	0	9	172	1	0	75	96
Gujarat *	543	136	679	15	0	0	0	15	664	199	86	201	178
Haryana *	789	18	807	0	0	0	0	0	807	472	33	302	0
Karnataka	664	100	764	4	2	10	0	16	748	87	125	224	312
Kerala	118	0	118	0	0	0	0	0	118	6	0	0	112
Madhya Pradesh	1452	139	1591	7	0	0	0	7	1584	95	952	530	7
Maharashtra	2964	155	3119	0	0	82	0	82	3037	189	230	1494	1124
NE Region	519	26	545	19	0	0	0	19	526	26	0	66	434
Orissa	77	0	77	0	1	0	0	1	76	0	0	0	76
Punjab *	289	43	332	0	42	0	1	43	289	6	9	97	177
Rajasthan *	66	20	86	0	0	0	0	0	86	20	6	0	60
Tamil Nadu	454	91	545	0	1	0	0	1	544	112	30	90	312
Uttar Pradesh	886	64	950	0	0	0	0	0	950	218	107	251	374
West Bengal	6601	0	6601	0	0	0	0	0	6601	0	0	2668	3933
TOTAL :	18041	910	18951	65	55	412	1	533	18418	1511	1699	7319	7889

[*] = 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	1.59
1993-94	0.00	1.66
1994-95	0.00	1.46
TOTAL:	457.11	470.19

ESTABLISHMENT RETURN AS ON 31.3.1995

GROUP 'A'

Sanctioned Strength	staff in position	Due as per reservation		in position		Excess/Short (+) (-)	
(1)	(2)	(3)		(4)		(5)	
		SC	ST	SC	ST	SC	ST
566	394	53	25	49	21	(-)4	(-)4

ESTABLISHMENT RETURN AS ON 31.3.1995

GROUP 'B'

Region	sanctioned strength	staff in position	due as per reservation		in position		excess/short (=) (-)	
(1)	(2)	(3)	(4)		(5)		(6)	
			SC	ST	SC	ST	SC	ST
Andhra Pradesh	114	105	15	8	19	4	(+)4	(-)4
Bihar*	68	59	9	5	6	5	(-)3	---
Delhi	82	79	13	6	10	5	(-)3	(-)1
Gujarat	125	116	17	9	27	5	---	---
Haryana	42	4		3	7	2	(+)1	(-)1
Karnataka	108	92	12	7	17	2	(+)5	(-)3
Kerala	78	65	10	5	10	4	---	(-)1
Madhya Pradesh	57	54	9	4	8	4	(-)1	---
Maharashtra	256	234	34	17	38	12	(-)1	---
N.E. Region	26	13	4	2	1	---	(-)3	(-)2
Orissa*	44	41	6	3	5	2	(-)3	(-)2
Punjab	91	75	12	6	17	4	(+)5	(-)2
Rajasthan	44	44	7	3	12	4	(+)5	(+)1
Tamil Nadu	192	182	27	14	26	5	(-)1	(-)9
Uttar Pradesh	134	121	19	10	24	---	(+)5	(-)10
West Bengal	215	188	28	12	39	15	(+)11	(+)3
Central Office	80	74	11	5	10	1	(-)1	(-)4
Total	1756	1583	239	119	266	80	(+)27	(-)39

*provisional

ESTABLISHMENT RETURN AS ON 31.3.1995

GROUP 'C'

Region	Sanctioned strength	staff in position	Due as per reservation		In position		Excess/Short (+) (-)	
(1)	(2)	(3)	(4)		(5)		(6)	
			SC	ST	SC	ST	SC	ST
Andhra Pradesh	1128	1054	164	74	150	37	(-) 14	(-) 37
Bihar*	485	386	57	37	49	32	(-) 8	(+) 5
Delhi	635	559	89	39	118	27	(+) 29	(-) 12
Gujarat	854	744	151	84	147	66	(-) 4	(-) 18
Haryana	360	330	49	23	67	11	(+) 18	(-) 12
Karnataka	1189	1032	158	68	123	44	(-) 35	(-) 24
Kerala	777	736	109	50	103	40	(-) 6	(-) 10
Madhya Pradesh	644	559	79	58	102	122	(+) 23	(+) 64
Maharashtra	2221	1899	246	148	177	100	(-) 69	(-) 48
N.E. Region	200	158	24	18	14	23	(-) 10	(+) 5
Orissa*	422	367	55	27	55	58	----	(+) 31
Punjab	713	650	188	21	191	18	(+) 3	(-) 3
Rajasthan	466	361	54	27	62	40	(+) 8	(+) 13
Tamil Nadu	1877	1658	258	96	384	40	(+) 126	(-) 56
Uttar Pradesh	967	905	151	70	181	8	(+) 30	(-) 62
West Bengal	1488	1354	205	103	282	25	(+) 77	(-) 79
Central Office	307	288	43	21	66	14	(+) 191	(-) 249
Total	14733	13045	2080	954	2271	705	(+) 191	(-) 249

* Provisional

ESTABLISHMENT RETURN AS ON 31.3.1995

GROUP 'D'

Region	Sanctioned strength	staff in position	Due as per reservation		In position		Excess/Short (+) (-)	
(1)	(2)	(3)	(4)		(5)		(6)	
			SC	ST	SC	ST	SC	ST
Andhra Pradesh	173	165	30	14	56	7	(+)26	(-)7
Bihar*	84	71	12	6	21	9	(+)9	(+)3
Delhi	92	84	20	6	35	6	(+)15	---
Gujarat	141	130	37	16	66	22	(+)29	(+)6
Haryana	71	66	19	2	35	2	(+)16	---
Karnataka	161	158	45	17	10	15	(-)5	(-)2
Kerala	128	125	19	10	48	8	(+)29	(-)2
Madhya Pradesh	111	107	14	22	39	26	(+)25	(+)4
Maharashtra	273	270	28	21	54	20	(+)26	(-)1
N.E. Region	43	41	3	4	5	14	(+)2	(+)10
Orissa*	75	72	12	6	18	22	(+)6	(+)16
Punjab	125	109	56	4	64	2	(+)8	(-)2
Rajasthan	78	78	12	6	25	20	(+)13	(+)14
Tamil Nadu	262	250	50	11	141	20	(+)91	(+)9
Uttar Pradesh	214	181	50	15	48	---	(-)2	(-)15
West Bengal	259	255	51	17	81	17	(+)30	---
Central Office	97	81	12	6	40	12	(+)28	(+)6
Total	2387	2243	470	183	816	222	(+)346	(+) 39

* Provisional

ESTABLISHMENT RETURN AS ON 31.3.1995

GROUP 'D'

Region	Sanctioned strength	staff in position	Due as per reservation		In position		Excess/Short (+) (-)	
(1)	(2)	(3)	(4)		(5)		(6)	
			SC	ST	SC	ST	SC	ST
Andhra Pradesh	173	165	30	14	56	7	(+)26	(-)7
Bihar*	84	71	12	6	21	9	(+)9	(+)3
Delhi	92	84	20	6	35	6	(+)15	---
Gujarat	141	130	37	16	66	22	(+)29	(+)6
Haryana	71	66	19	2	35	2	(+)16	---
Karnataka	161	158	45	17	10	15	(-)5	(-)2
Kerala	128	125	19	10	48	8	(+)29	(-)2
Madhya Pradesh	111	107	14	22	39	26	(+)25	(+)4
Maharashtra	273	270	28	21	54	20	(+)26	(-)1
N.E. Region	43	41	3	4	5	14	(+)2	(+)10
Orissa*	75	72	12	6	18	22	(+)6	(+)16
Punjab	125	109	56	4	64	2	(+)8	(-)2
Rajasthan	78	78	12	6	25	20	(+)13	(+)14
Tamil Nadu	262	250	50	11	141	20	(+)91	(+)9
Uttar Pradesh	214	181	50	15	48	---	(-)2	(-)15
West Bengal	259	255	51	17	81	17	(+)30	---
Central Office	97	81	12	6	40	12	(+)28	(+)6
Total	2387	2243	470	183	816	222	(+)346	(+) 39

* Provisional