

Annual
Report
1995-96



Employees Provident Fund Organisation



Regional Commissioners conference—Review of Central Action Plan - (R to L) Sh. R.D. Chetival, Director National Academy, Sh. C.S. Reddy Addl. CPFC (South Zone), Sh. S.K. Ray, FA & CAO, **Sh. R.S. Kaushik Dean & CPFC**, Sh. A.N. Roy, Addl. CPFC (Pension), Sh. K.B. Yadav Addl. CPFC (Enforcement) and Sh. A Vishwanathan, Addl. CPFC (P&T) and other Regional Commissioners.

**43RD
ANNUAL REPORT
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EMPLOYEES PROVIDENT FUND ORGANISATION

MINISTRY OF LABOUR, GOVERNMENT OF INDIA

HEAD OFFICE

HUDCO VISHALA, 14 BHIKAIJI CAMA PLACE,

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EMPLOYEES' PROVIDENT FUND ORGANISATION

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A.1. - EMPLOYEES' PROVIDENT FUND ORGANISATION
BASIC DATA

		1993-94	1994-95	1995-96
I.	Establishments covered under the Act.	236,881	251,013	264,848
II.	MEMBERS (Nos. in lakh)	179.90	187.24	193.15
III.	FIELD OFFICES			
	Regional Offices	16	16	16
	Sub-Regional Offices	50	53	55
	Service Centres	8	7	7
	Inspectorate Offices	169	140	141
IV.	MANPOWER POSITION			
	Sanctioned strength	18,758	19,442	19,672
	Staff in position	16,863	17,265	17,483
V.	COMPUTER CENTRES	32	47	55
VI.	INCOME & EXPENDITURE (Rs. lakh)			
	Income	12,072.01	16,972.38	16,790.51
	Expenditure	11,606.30	14,357.49	15,960.83
	Surplus	465.71	2,614.89	829.68
VII.	OFFICE BUILDING/STAFF Quarters [As on 31.03.1996]	Offices	Completed	Under Construction
	Head Office	1	1	-
	Regional Offices	16	14	-
	Sub-regional Offices	53	15	6
	Staff Quarters	17483	1,790	551
	(Staff in position)			
	Expenditure (Rs. lakh)	3,209.57	1,992.71	1,599.16

**A.2. - EMPLOYEES' PROVIDENT FUND ORGANISATION
PERFORMANCE DATA**

	1993-94	1994-95	1995-96
I. New Establishments brought under the Act. (Nos.)			
(i) At the gross level	13,447	14,220	14,742
(ii) At the net level	13,291	14,157	13,835
II. Members enrolled (Nos. in lakh)			
(i) At the gross level	16.80	19.67	18.16
(ii) At the net level	6.79	7.34	5.91
III. CONTRIBUTION COLLECTED (Rs. Crore)			
Provident Fund			
(i) Exempted	2,413.75	2,281.02	2,562.85
(ii) Un-exempted	2,541.10	2,795.87	3,203.02
Total	4,954.85	5,076.89	5,765.87
Family Pension Fund, 1971			
(i) Employees'/Employers Share	492.18	578.37	998.32
(ii) Government's Share	111.56	466.15	274.72
Total	603.74	1044.52	1273.04
Employees' Deposit Linked Insurance			
(i) Employer's Share	60.97	66.45	77.98
(ii) Government's Share	40.15	15.00	42.17
Total	101.12	81.45	120.15
Employees' Pension Scheme, 95			559.04
IV. INVESTMENTS (Rs. Crore)			
Provident Fund			
(i) Exempted	2,026.07	2,132.46	2,518.44
(ii) Un-exempted	2,656.71	3,281.04	3,912.72
Total	4,682.78	5,413.5	6,431.16
Family Pension Fund,	907.05	1,382.27	1,247.81
Employees' Deposit Linked Insurance	167.05	156.5	205.42
Employees' Pension Scheme, 95			342.07

V. PROVIDENT FUND ARREARS						
	1993-94		1994-95		1995-96	
	No. of Establish-ments	Amount in Default (Rs. Crores)	No. of Establish-ments	Amount in Default (Rs. Crores)	No. of Establish-ments	Amount in Default (Rs. Crores)
Exempted Sector	158	195.67	140	155.95	153	182.36
Un-exempted Sector	11,659	161.37	11,836	191.38	11,529	239.04
Total	11,817	357.04	11,976	347.33	11,682	421.4
VI. REVENUE RECOVERY CERTIFICATES : E.P.F. Scheme						
	Issued during the year		Executed		Pending	
Year	No. of Cases	Amount in (Rs. Lakhs)	No. of Cases	Amount in (Rs. Lakhs)	No. of Cases	Amount in (Rs. Lakhs)
1993-94	5,253	8,430.32	4,767	3,988.89	19,763	23,478.25
1994-95	4,111	11,897.48	4,374	6,495.05	19,588	28,916.32
1995-96	3,854	6,665.43	3,145	5,560.05	20,297	30,021.7
VII. SERVICE TO MEMBERS						
(A) Annual Statement of Accounts (Nos. in Lakhs)						
	1993-94		1994-95		1995-96	
(i) Issued	168.70		151.45		213.73	
(ii) Pending	97.10		120.90		107.49	
(B) Claims Settled						
	No. of Claims	Amount Paid (Rs. Lakhs)	No. of Claims	Amount Paid (Rs. Lakhs)	No. of Claims	Amount Paid (Rs. Lakhs)
Provident Fund Claims	986,741	119,727.38	1,001,473	125,641.04	1,046,592	142,622.80
Monthly Pension (FPF-71)	17,655	895.58	28,166	808.26	29,098	1,287.18
FPF-71 (All Benefits)	881,948	9,473.72	1,035,555	14,155.91	1,039,211	16,825.29
Employees' Deposit Linked Insurance Claims	20,613	1,831.56	21,867	2,919.09	22,805	2,233.69
Claims under Employees Pension Scheme, 1995 - from 16.11.95				49.598		

EMPLOYEES' PROVIDENT FUND ORGANISATION BASIC STATISTICS - 1995-96

I. COVERAGE

1.	No. of Industries/ Classes of Establishments to which EPF and MP Act, 1952 applied as on 31.03.1996.		177 (177)	
		Exempted	Un-exempted	Total
2.	(a) No. of covered establishments as on 31.03.96	2934 (3143)	261914 (247870)	264848 (251013)
	(b) Increase during the year	(-) 209 (34)	14044 (14123)	13835 (14157)
3.	No. of subscribers (In lakhs)			
	(a) Employees' Provident Fund as on 31.3.96	45.79 (45.58)	147.36 (141.66)	193.15 (187.24)
	(b) increase during the year	0.21 (0.12)	5.70 (7.22)	5.91 (7.34)
	(c) Family Pension Fund as on 31.3.96	35.56 (35.30)	128.25 (122.59)	163.81 (157.89)

II. CONTRIBUTIONS RECEIVED [Rs. in crores]

1.	(a) Employees' Provident Fund			
	(i) During the year	2562.85 (2281.02)	3203.02 (2795.87)	5765.87 (5076.89)
	(ii) Progressive	27003.03 (24440.18)	23701.13 (20498.11)	50704.16 (44938.29)
	(b) Family Pension Fund			

	Employee's & Employer's Share	Govt.'s Share	Total
(i) During the year	998.32@ (578.37)	274.72 (466.15)	1273.04 (1044.52)
(ii) Progressive	4985.64 (3987.32)	2229.19 (1954.47)	7214.83 (5941.79)
(c) Deposit Linked Insurance Fund			
	Employee's & Share	Govt.'s Share	Total
(i) During the year	77.98 (66.45)	42.17* (15.00)	120.15 (81.45)
(ii) Progressive	665.44 (587.46)	315.72 (273.55)	981.16 (861.01)

III **ARREARS** [Rs. in crores]

(a) Employees' Provident Fund

(i) Unexempted establishment under closure, liquidation etc.	132.40 (104.95)
(ii) Other unexempted realisable	106.64 (86.43)
Total arrears (Unexempted Sector)	239.04 (191.38)
(iii) Arrears of exempted establishments	182.36 (155.95)
TOTAL ARREARS (Unexempted + Exempted)	421.40 (347.33)
(iv) Admn. & Inspection Charges	12.19 (9.62)
(v) Penal Damages	68.84 (61.28)

@ Includes centeralisation under Rersion Scheme 1995.

* Including arrear of Govt. Share of contribution Rs. 18.23 Crores recieved upto the year 1994-95.

(b) Employees' Family Pension Fund	31.80 (26.06)
(c) Employees' Deposit Linked Insurance Fund (from Employers)	
(i) E.D.L.I. contributions	8.24 (6.53)
(ii) Admn. & Inspection charges	0.92 (0.78)
(d) Amount due from the Government on account of:	
(i) Family Pension contributions	62.95 (40.18)
(ii) Administrative charges	15.82 (8.11)
(iii) E.D.L.I. contributions	0.68 (18.82)
(iv) Administrative charges	0.16 (0.41)
TOTAL: [(d) i to iv]	79.61 (67.52)

INVESTMENTS [Rs. in crores]

	Exempted	Unexempted	Total
a Employees' Provident Fund:			
(i) During the year	2518.44* (2132.46)	3912.72 (3281.04)	6431.16 (5413.50)
(ii) Progressive	24863.55 (22345.11)	27483.13 (23570.41)	52346.68 (45915.52)
b (i) Employees' Family Pension Fund [Rs. in crores]			
(i) Investment in Public Account during the year			1247.81 (1382.27)

(Figure given in brackets indicate the corresponding position during the year 1994-95)

(ii) Progressive	9500.27 (8252.46)
b(ii) Employees' Pension Scheme, 1995 [Rs. in crores]	
(i) Central Government. Securities	75.71
(ii) State Government/Government guaranteed Securities	43.38
(iii) Special Deposit Scheme	91.10
(iv) Public Sector Financial Institutions	131.88
TOTAL:	342.07
c Employees' Deposit Linked Insurance Fund [Rs. in crores]	
(i) Investment in Public Account during the year	205.42 (156.50)
(ii) Progressive	1533.73 (1328.57)

RATE OF INTEREST

1 Declared for members to	1995-96 ----- 12% **
Employees' Provident Fund	1996-97 ----- 12% **
	** on monthly running balance

V CLAIMS [Unexempted]

(a) Settlement of Provident Fund Claims

	Settled (No. lakhs)	Amount (Rs. lakhs)	Pending (No. lakhs)
(i) During the year	10.47 (10.01)	142622.80 (125641.04)	0.32 (0.39)
(b) Employees' Family Pension claims (all benefits)			
(i) During the year	10.39 (10.35)	16825.29 (14155.91)	0.38 (0.53)
(c) Monthly Family Pension Claims	Settled (No.)	Pending (No.)	
(i) During the year	29098 (28166)	1423 (2018)	

(d) Employees' Deposit Linked Insurance claims

	Settled (No.)	Rs. Lakhs	Pending (No.)
(i) During the year	22805 (21867)	2233.69 (2819.09)	2295 (2027)

VI. WITHDRAWALS/ ADVANCES [UNEXEMPTED ESTABLISHMENTS]

	Advances sanctioned (No. lakhs)	Amount involved (Rs. lakhs)	Pending (No. lakhs)
(i) During the year	3.64 (4.00)	55335.49 (43876.05)	0.06 (0.16)

VII. PENAL ACTION AGAINST DEFAULTING ESTABLISHMENTS

(a) Prosecution cases under Section 14 of the Act:	Launched	Decided	Pending
(i) Employees' Provident Funds Scheme	2322 (5368)	2183 (3232)	40784 (40645)R
(ii) Employees' Family Pension Scheme	756 (869)	351 (523)	16791 (16386)R
(iii) Employees' Deposit Linked Insurance Scheme	1042 (910)	622 (533)	17664 (17244)R
Total:	4120 (7147)	3156 (4288)	75239 (74275)

(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 PF Scheme	3854 (4111)	6665.43 (11897.48)	3145 (4374)	5560.05 (6495.05)	20297 (19588)	30021.70 (28916.32)
(ii) Employees' F.P. Scheme	3396 (3579)	727.75 (825.11)	2792 (3661)	353.23 (317.39)	18971 (18367)	2935.37 (2560.85)

R = Revised

(iii) Employees' D.L.I. Scheme	3243 (3363)	215.73 (309.52)	2615 (3367)	116.30 (96.04)	15686 (15058)	804.75 (705.32)
Total:	10493 (10933)	7608.91 (13032.11)	8552 (11402)	6029.18 (6908.48)	54954 (53013)	33761.82 (32182.49)

(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	238 (247)	4 (22)
(ii) Challans filed/cases decided	(a)	Filed before 12 Courts (24)
	(b)	Dropped by 19 Police (32)
(iii) Cases pending before Police/Courts as on 31.03.96	Before Police 5680 (5465)	Before Courts 475 (467)

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

	(No. of lakhs)
(a) Issued during the year	213.73 (151.45)
(b) Pending as on 31.03.96	
(i) For want of returns from Employers	57.96 (49.63)
(ii) Others	49.53 (71.27)
Total Pendency:	107.49 (120.90)

Figure in brackets indicates the corresponding position during the year 1994-95.

IX. GRIEVANCE OF SUBSCRIBERS:

	Received during the year + BF	Disposal during the year	Pending as on 31.03.96
	139171 (151210)	138589 (141356)	582 (9874)

X. STAFF STRENGTH AS ON 31.03.96

	Category of Employee	Sanctioned strength	Staff in position
	Group "A"	566	515
	Group "B"	1737	1580
	Group "C"	14937	13160
	Group "D"	2432	2228
	TOTAL:	19672	17483

-
- (i) Figures in brackets indicate the corresponding position during the year 1994-95.
(ii) Data given are based on the returns received from the field offices.
-

OVERVIEW - 95-96

1 INTRODUCTIONS

The Employees' Provident Funds and Miscellaneous Provisions Act, 1952 provides for contributory provident fund, pension and deposit linked insurance schemes. Employees' Provident Fund Scheme, 1952 provides for contributory provident fund; Employees' Pension Scheme, 1995 which, replaced the erstwhile Employees' Family Pension Scheme, 1971 from 16.11.95 provides for monthly pension; and Employees' Deposit Linked Insurance Scheme, 1976 insurance cover to the worker in the unfortunate event of the death of the worker. The primary object of these three schemes is to provide social security and to inculcate amongst the workers a spirit of savings while they are gainfully employed and to make provision for benefit after they retire from service and for their family members after their death. The three schemes, taken together now cover a large area of social security system for the workers in covered industrial and other establishments employing 20 or more workers.

2. The Employees' Provident Fund Organisation has been vested with the responsibility of implementing all these three Schemes. The Organisation functions under the overall superintendence of the Policies framed by the Central Board of Trustees, a tripartite body headed by Union Minister for Labour as Chairman. The Chief Executive Officer of the Organisation is the Central Provident Fund Commissioner, who is also a Member of the Board and its

Secretary. The working of the Organisation in implementing these Schemes during the 44 years has been one of steady progress, each successive year extending the membership of the funds to more and more workers.

3. EMPLOYEES' PENSION SCHEME, 95

The most significant development during 1995-96 has been the introduction of the Employees' Pension Scheme, 1995 to provide for monthly pension to the working class in all contingencies of superannuation, retirement, permanent and total disablement, death etc. to the worker and his family. The scheme was formally launched from 16.11.95 replacing the erstwhile Employees' Family Pension Scheme, 1971.

4. In launching the new pension scheme, the Organisation took all effective steps by gearing-up the entire machinery of the Organisation. Close coordination with Ministry of Labour in terms of framing of the Scheme, explaining the positive aspects of the Scheme and removing doubts at the level of the Consultative Committee of Parliament attached to the Ministry of Labour, Standing Committee of Parliament, Central Board of Trustees (EPF), Central Trade Union Organisations, Employers' Forums etc. were undertaken. To create necessary initial impetus all the field Offices were directed to devote their full attention to the pension work by way of identifying and extending the pensioners benefit. Awareness programmes were undertaken country-wide on a massive scale in terms of publicity through print

media and electronic media. As a result, of these exercises, the Organisation could overcome the misgivings that were being propagated by certain section of the workers' forums and created a positive approach to wider acceptance of the new Scheme. As a result of these actions, a total of 49,598 new monthly pensioners became beneficiaries between the date the new Scheme was launched and at the close of financial year of 1995-96.

COVERAGE & MEMBERSHIP

5. Continued efforts were made through the system of surveys and inspections to bring within the fold of the Act all coverable establishments and enrolment of members. At the gross level 14,742 establishments were brought within the ambit of the Act and 18.16 lakh workers were enrolled to the membership of the Fund. After accounting for the outgoing members the net enrollment was 5.91 lakh workers. The internal studies of the Organisation has revealed that there is further scope to increase the membership by way of additional coverage. Action has accordingly been taken to set-up Information Cell in each of the field offices.

CONTRIBUTION

6. A total of Rs.5,765.87 crores were collected by way of provident fund contributions both from the un-exempted sector and amount transferred by employers of exempted establishments to their respective Board of Trustees during the year. As compared to Rs.5,076.89 crores during the previous year, the current year contributions are 13.57% higher.

ARREARS

7. Provident fund contributions in arrears was Rs. 421.40 crores at the end of the year collectively from un-exempted and exempted

sector employers. As compared to the arrears at the end of previous year, which was Rs.347.33 crores, the increase in arrears during the year has been to the extent of 21.3%. While, there had been a marginal increase in the exempted sector, the unexempted sector arrears have increased steeply. Of the total arrears of Rs. 421.40 crores an amount of Rs.253.08 crores are in the non-realizable category and the action that can be taken on recovery of these arrears are very limited. For the portion of arrears, which is in realizable category, the Organisation is already seized with this issue. As a first step, the vacant posts in Recovery Machinery are being filled up. Administrative decision has also been taken to ensure that the Recovery Officers notified attend to the recovery work only. Action has also been taken to monitor the performance of Recovery Machinery from the Headquarters more intensively.

INVESTMENT

8. The total net investment of Provident Fund during the year was Rs. 6,431.16 crore as compared to Rs.5,413.5 crore during the previous year, an increase of 18.79%. Interest rate to be credited to the members account for the year 1996-97 on monthly running balance was maintained at 12%.

SERVICE TO MEMBERS

9. The basic function of the Organisation is the extension of social security cover to the target population, management of their accounts and rendering the laid down services to the members. In terms of service to the member, the primary output is intimating to him/her the annual statement indicating the balance in the provident fund account. During the year 213.73 lakh annual statement of accounts were issued to members as against 151.45 lakh statements during the previous year. At the end of the

year, 107.49 lakh accounts were pending for issue as against 120.90 lakh at the end of the previous year. Notwithstanding the fact that the Organisation could not purchase and augment computer hard-ware due to the absence of proper procurement policy, action was taken to enlist data entry from outside agencies and weekly monitoring system introduced to clear the backlog. With the Executive Committee of the CBT(EPF) taking a decision to procure computer hard-ware through the National Informatic Centre(NIC), the issues have now been sorted out and it is expected that the left over pendency would be reduced to a greater extent in the immediate future.

CLAIMS

10. The benefits are delivered to the members by way of claims falling in six different categories, namely, (i)Provident Fund; (ii)Advances; (iii)Transfer of Accounts when the member leaves one establishment and joins another within one State,or outside the State; (iv)Monthly pension; (v)Family Pension (other benefits) and (vi)Insurance benefit. In all these six areas, during the year 1995-96, the Organisation has been able to keepup its performance and exceeded the previous year's settlement figures. The Central Action Plan run by the Organisation cover this area of work has laid down maximum level of 8.33% as the closing balance. In all these areas, the Organisation had not only achieved the target but also the pendency level at the end of the year had been much lower than the norm of 8.33%.

PUBLIC GRIEVANCE REDRESSAL

11. Redress of grievances of the members as also the claimants were an area of concern to all. While considering the Annual Report for the year 1994-95, the Board had specifically pointed out that adequate effort need to be put-in by the Organisation in this

area and a mechanism should be built-up to acknowledge and settle the grievances of the members and claimants. In this direction, instructions were issued for strict compliance to all concerned in the Organisation.

COMPUTERISATION

12. The year witnessed further progress in computerisation with computers installed and made operational at 8 new locations. In a total of 55 computer centres are functional at the end of the year. A major policy decision was taken by the Executive Committee of the CBT(EPF) to procure all computer systems through National Informatic Centre(NIC) to enable the Organisation to have a well established channel and to avoid procedural delays. The NIC continued to provide the software design, development and maintenance support to the Organisation. With the advancement in Information Technology area on the one hand and the need for providing on-line information to the task holders on the other, the issues for further restructuring the software in operation and integration have been takenup with NIC. To take advantage of the computer supported communication system the issues covering linking of computer centres in various locations through NIC have been discussed and it is expected that during the year 1996-97 further developments in this cost effective area of communication will take place.

PERFORMANCE SCENARIO

13. The performance during the year 1995-96 has to be viewed in the context of the fact that from November,95 onwards, during the remaining period of the financial year the entire Organisational machinery was focused and deployed for launching the Employees' Pension Scheme. The Central Action Plan has been modified and enlarged to provide for the effective monitoring system.

14. Presently, the area of concern is collection, creation and processing of detailed data on each member of the fund so as to stabilise the future progress aspects of the Employees' Pension Scheme. It is a admitted fact that over these years' the Organisation in a manually run environment had generated huge paper records. Efforts are underway to assimilate and streamline these records.

15. The systems and procedures evolved over these years' also need to be re-looked from

the perspective of our primary stake-holder i.e the MEMBER of the Fund. The benefit delivery mechanisms designed many years ago needs re-designing to provide for on-line information about member status and the resultant empowerment to the decision maker for delivery of prompt service, when needed by the member. The human resource within the Organisation has to be re-oriented to these new challenges. The Organisation has already taken the initial steps in this direction for seeking technical assistance and expertise from International Labour Organisation.

III.

ORGANISATION

INTRODUCTION

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

2. The Act initially provided for framing of a Scheme to be called the 'Employees' Provident Funds Scheme' for the establishment of provident fund under the Act for specified classes of employees. The Employees' Provident Funds Scheme was accordingly framed and it came into effect from 1.11.1952. On a review of the working of the Scheme over the years, it was found that although Provident Fund was an effective old and survivorship benefit, in the event of premature death of an employee, the accumulations to the Provident Fund might not be sufficient to render adequate and long-term protection to his family. This led to the introduction of the Employees' Family Pension Scheme with effect from 1.3.1971 for the employees covered under

the Act and creation of a Family Pension Fund by diverting a portion of the employees' and the employers' contribution from the Provident Fund supplemented by a contribution from the Central Government. In the year 1976, the Act was further amended with a view to introducing yet another Social Security Scheme to provide an insurance cover to the members of the Provident Fund without Payment of any premium by such members. The insurance cover was linked to deposits in the Provident Fund to the credit of the deceased employee. The Employees' Deposit Linked Insurance Scheme came into effect from 1.8.1976. An Ordinance to amend the Act was promulgated on 17th October, 1995 empowering the Central Government to frame a Scheme called the Employees' Pension Scheme, 1995. The Pension Scheme, 1995 replaced the Employees' Family Pension Scheme, 1971. The Employees' Pension Scheme, 1995 has become operational from 16th November, 1995.

3. The three Schemes taken together provide to the employees an umbrella for the rainy day in the shape of old age and survivorship benefits, a long term protection and security to the employee and after his death to his family members, and timely advances including advances during sickness and for the purchase/construction of a dwelling house during the period of membership. To the employers, they provide a steady labour force, which is essential for the productivity and prosperity of the establishment.

4. The Employees' Provident Fund Organisation is vested with the responsibility of implementing the three Schemes framed under the Act, namely the Employees' Provident Funds Scheme 1952, the Employees' Pension Scheme 1995 and the Employees' Deposit Linked Insurance Scheme 1976.

ADMINISTRATION OF THE FUND

Central Board of Trustees

5. According to the provisions contained under Sections 5, 6A and 6C of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 the three Schemes are administered by the Central Board of Trustees, constituted under section 5A of the Act. This tripartite body consists of :

(i) A Chairman;

- (ii) A Vice-Chairman;
- (iii) 5 Representatives of the Central Government;
- (iv) 15 Representatives of the State Governments;
- (v) 10 Representatives from Employees' Organisations; and
- (vi) 10 Representatives from Employers' Organisations.

List of names and addresses of the members of the Board as on 31.3.1996 is given in Appendix-A.1.

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 G. Venkataswamy was the Chairman of the Board. During the year under report, two regular meetings and three special meetings of the Board were held.



Parliamentary standing committee Govt. of India visited Bombay for study on "Labour & Welfare affairs" from 18.7.95 to 22.7.95. Chairperson Smt. Chandraprabha Urs addressing the meeting.

COMMITTEES' OF THE BOARD

6. **Executive Committee :** According to provisions contained under section 5AA of the Act an Executive Committee to assist the Central Board in the performance of its functions has been constituted with effect from 1.8.1988. This Statutory Committee was reconstituted on 19.2.94. Committee held two regular and one special meeting.

In pursuance of the decision of the Central Board of Trustees, at its 86th meeting held on 13th and 14th October, 1980, the following committees of the Board were constituted by the Chairman, Central Board of Trustees in November, 1980.

7. **Finance & Investment Committee :** This Committee functions to oversee the investment done by the State 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 State Bank of India in regard to investment/reinvestment of redemption proceeds and interest etc., within the broad investment pattern approved by the Central Government from time to time and to consider fixation of rate of interest for the members of the fund. The Committee held four meetings during the year.

Committee on Exempted Establishments

8. This Committee was set-up 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.

Committee of Special Reserve Fund :

9. The Committee set-up by the Board to review the utilisation of balances in the Special Reserve Fund.

REGIONAL COMMITTEES

10. According to para 4 of the Employees' Provident Funds Scheme, 1952 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 are 18 Regional Committees in various States. During the year 1995-96 the Regional Committee for the state of Andhra Pradesh, Bihar, Delhi, Gujarat, Karnataka, Madhya Pradesh, Maharashtra, Haryana, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal met twice. The Regional Committee for the states of Assam, Kerala, Orissa, Punjab, Himachal Pradesh, and Tripura held one meeting during the year.

SUB-REGIONAL OFFICES

11. As a measure of de-centralisation and with a view to providing service nearer to the door steps of the members, two new Sub-Regional Offices were sanctioned for Peddapally in Andhra Pradesh Region, Jodhpur in Rajasthan during the year, thus, bringing the total number of Sub-Regional Offices to fifty five at the end of March, 1996.

INSPECTORATE OFFICES AND INSPECTIONS

12. 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-à-vis the employers and workers in different establishments. The Enforcement Officer has to ensure that all coverable establishments/factories are duly covered under the Act and all employees eligible for membership of the

Fund are duly enrolled by conducting inspections/surveys. To facilitate effective inspection of establishments, Inspectorates at various places have been opened.

13. There are 141 Inspectorate level Offices functioning all over the country including one new Inspectorate opened at Sri Ganga Nagar in Rajasthan at the close of the year. During the year, 2,07,032 inspections were carried out. Of the inspections carried out 1,76,360 related to Un-exempted establishments, 8,642 related to Exempted establishments, 22,030 were conducted surveys to examine the potential for coverage.

SERVICE CENTRES

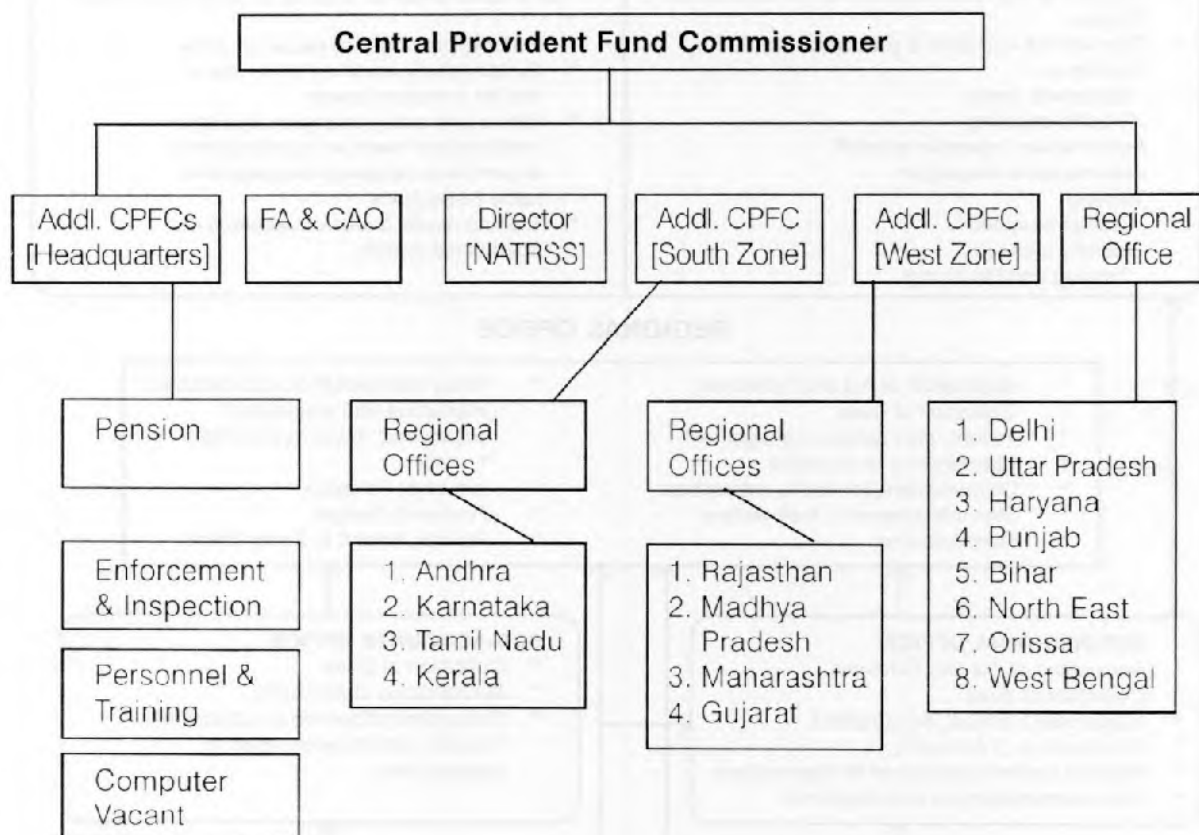
14. To provide education and guidance to subscribers, the Organisation have opened "Service Centres" in locations, where there is concentration of subscribers. As on 31.3.96, there are seven Service Centres functioning in different parts of the country. After opening of

Sub-Regional Offices at Nizamabad, Salem, Tirunelvely, the Service Centres merged with these Sub-Regional Offices.

ADMINISTRATIVE INSPECTIONS

15. 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 inspections of 10 Regional Offices. Inspections were also 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.

Employees' Provident Fund Organisation [Organisation Chart]



E.P.F.O. - ORGANISATIONAL DESIGN

CENTAL OFFICE

* Policy Formulation	* Personnel Administration
* Monitoring the operations of Zones	* Finance & Budget
* Investment	* Training Policy
* HRD Policy	* Management Information (MIS)
* Legal	* Industrial Relations
* Work Study	* Vigilance
* Macro level computerisation/policy	* Publicity

ZONAL UNIT

<ul style="list-style-type: none"> * Monitoring of performance of ROs & subordinate Offices * Oversee the operation & productivity of EDP Centres on; <ul style="list-style-type: none"> - Manpower needs - Trouble shooting * Performance / operational audit. * Administrative Inspection * Training <ul style="list-style-type: none"> - Design modules - Identify trainees - Training and Retraining 	ITEMS REQUIRING REPORTING OF CENTRAL OFFICE <ul style="list-style-type: none"> * Periodic performance report on Zone. * Systems study report on areas identified for computerisation * Macro level policy changes/Legislative modifications needs as a consequence of performance/operational/administrative inspections * Training needs based on research on operational system.
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REGIONAL OFFICE

<ul style="list-style-type: none"> * Application of Act and Schemes. * Collection of dues * Failure rate / arrears management. * Maintenance of Accounts * Disbursement/service to subscribers * Man management / staff welfare * Mechanisation 	<ul style="list-style-type: none"> * Policy Implementation Coordination/ interaction with employers', employees', Trade associations * MIS * Industrial Relations * Finance & Budget * Periodic Report to Zonal Office
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SUB-REGIONAL OFFICE

- * Application of Act and Schemes.
- * Collection of dues
- * Failure rate / arrears management.
- * Maintenance of Accounts
- * Periodic performance report to Region/Zone
- * Disbursement/service to subscribers

SUB-ACCOUNTS OFFICE

- * Collection of Dues
- * Maintenance of Accounts
- * Disbursement/service to subscribers
- * Periodic performance report to Region/Zone

INSPECTORATE OFFICE

- * Survey
- * Inspections for;
 - Coverage
 - Enrolment
 - Default detection
- * Guidance to employers/subscribers
- * Report to RO/SRO

SERVICE CENTRE

- * Assistance to subscribers in settlement of claims
- * Attending to grievance
- * Report to RO/SRO/SAO

IV.

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

COVERAGE

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

2 Presently, 177 Industries/Classes of establishments are covered under the

Employees' Provident Funds and Miscellaneous Provisions Act, which are listed in Appendix-A.2. An analysis of **Appendix-A.2** would reveal that factories/establishments in major sectors of the economy have been covered under the Act. These include factories/establishments in Primary, Secondary, Trading, Commercial and Service Sectors of the Economy. The distribution of Industries/Classes of establishments covered under the Act, falling under various sectors of the economy based on National Industrial Classification (NIC) is given in Table-1.

TABLE:1 SCHEDULE OF INDUSTRIES/CLASSES OF ESTABLISHMENTS ACCORDING TO NATIONAL INDUSTRIAL CLASSIFICATION

Sr. No.	NIC Division Number	Name of the Division	Number of Industries/Classes 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 including repairs	91	51.41
4.	4	Electricity, Gas and Water	1	0.57
5.	5	Construction	1	0.57
6.	6	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

3 Continued efforts were made by the Organisation through the system of intensive inspections to bring within the purview of the Act all coverable establishments and also to ensure that the benefits available under the Act/Schemes are extended to all eligible employees of covered establishments. At the gross level 14,742 establishments were covered during the year as against 14,220 establishments during the previous year. After accounting for 907 establishments which were decovered the net addition to establishments over the previous year was 13,835 establishments during the year. The notable reduction of 232 establishments in the Exempted Sector is attributable to the

reduction of 206 exempted category establishments in Tamil Nadu and West Bengal Region. There had been a reduction of 108 establishments in Tamil Nadu and 98 Establishments in West Bengal Region by way of cancellation of Exemption and withdrawal of relaxation granted to the establishment.

4 During the year 18,15,522 new Members were enrolled at the gross level. After accounting for the ceased Members, the net addition during the year was 5,91,054 Members. The details of the coverage of establishments and enrolment of members is given in Table-2.

TABLE-2: COVERAGE OF ESTABLISHMENTS AND ENROLMENT OF SUBSCRIBERS

	UN-EXEMPTED Sector	EXEMPTED Sector	TOTAL
[A] ESTABLISHMENTS			
As on 31.03.1995	247870	3143	*251013
Add. Covered during year	14719	23	14742
Less decovered	675	232	907
As on 31.03.1996	261914	2934	264848
Net Addition over the previous Year	14044	-(209)	13835
[B] MEMBERS			
As on 31.03.1995	14166298	4557934	18724232
Add. enrolled during the year	1683651	131971	1815522
Less ceased during the year	1113883	110685	1224568
As on 31.03.1996	14736066	4579220	19315286
Net Addition over the previous Year	569768	21286	591054

* Revised

5 The Region-wise position of establishments and members are given in Table-3.

TABLE-3 : REGION-WISE ESTABLISHMENTS AND MEMBERS ON 31.03.96

Sr. No.	Region Name	Establishments				Members			
		Exempted	Unexempted	Total	Percentage to total	Exempted	Unexempted	Total	Percentage to total
1	Andhra Pradesh	111	24623	24734	9.34	296750	1256673	1553423	8.04
2	Bihar	215	8374	8589	3.24	408855	384794	793649	4.11
3	Delhi	236	16791	17027	6.43	322982	505041	828023	4.29
4	Gujarat	94	25352	25446	9.6	232365	953424	1185789	6.14
5	Haryana	29	8466	8495	3.21	38116	425943	464059	2.4
6	Karnataka	118	18148	18266	6.9	279234	1179200	1458434	7.56
7	Kerala	74	9357	9431	3.56	46344	831469	877813	4.54
8	Madhya Pradesh	42	8977	9019	3.4	230270	639532	869802	4.5
9	Maharashtra	461	36352	36813	13.9	734684	2397218	3131902	16.21
10	North East	34	2612	2646	1	56805	150851	207656	1.08
11	Orissa	53	5301	5354	2.02	103922	419031	522953	2.71
12	Punjab	34	12320	12354	4.66	58290	738372	796662	4.12
13	Rajasthan	41	7245	7286	2.75	121993	493305	615298	3.19
14	Tamil Nadu	425	31794	32219	12.16	486072	2241568	2727640	14.12
15	Uttar Pradesh	196	20405	20601	7.78	239748	953902	1193650	6.18
16	West Bengal	771	25797	26568	10.03	922790	1165743	2088533	10.81
Total:		2934	261914	264848	100.00	4579220	14736066	19315286	100.00

6 Table-4 indicates the listing of regions in terms of concentration of subscribers. It would be noted that around 70% of the establishments and members are

concentrated in seven regions namely Maharashtra, Tamil Nadu, West Bengal, Gujarat, Andhra Pradesh, Uttar Pradesh and Karnataka.

TABLE:4 LISTING OF REGIONS IN TERMS OF CONCENTRATION OF MEMBERS

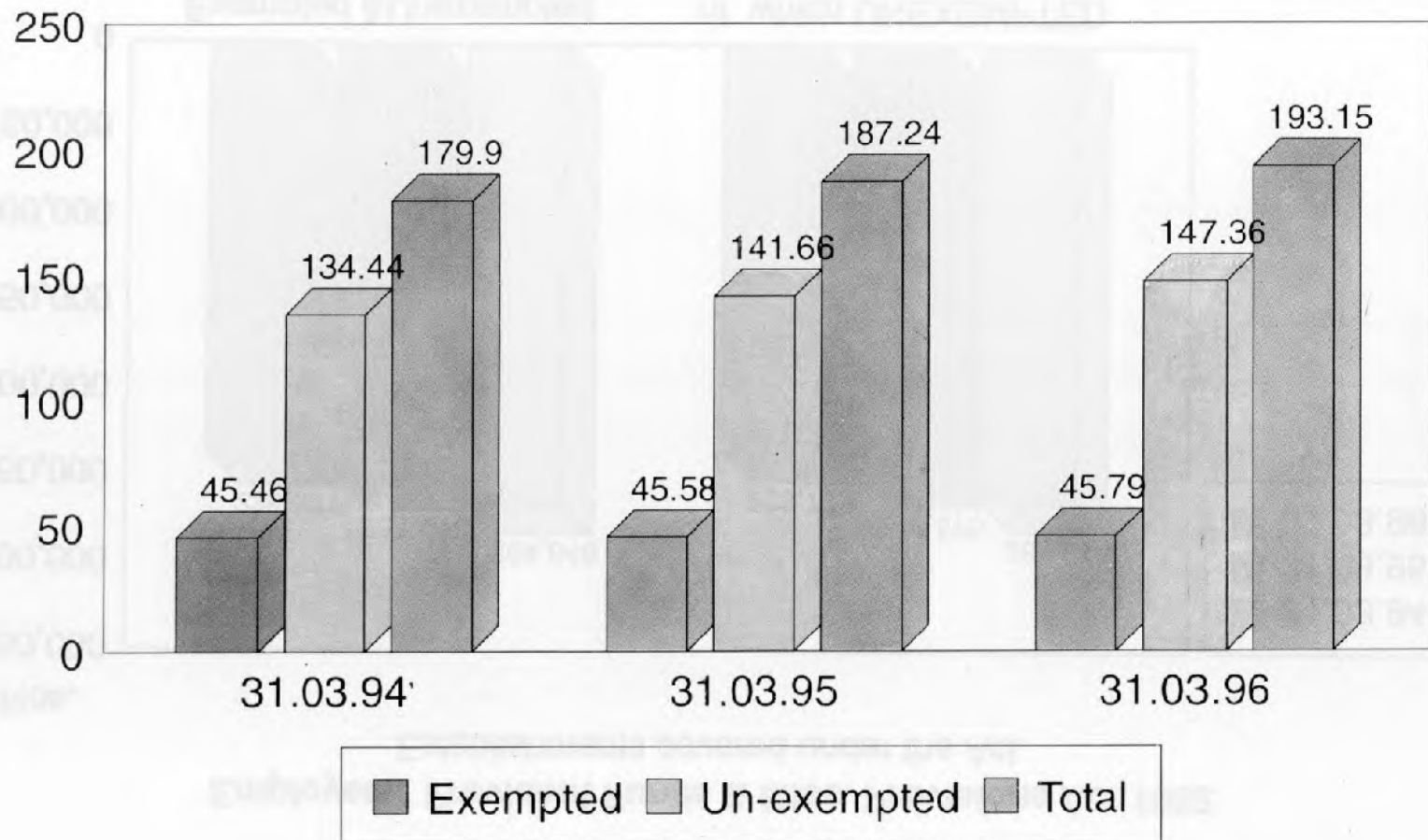
Sr. Region No. Name	Establishments	Percentage of the total	Members	Percentage of the total
1 Maharashtra	36813	13.90	3131902	16.21
2 Tamil Nadu	32219	12.17	2727640	14.12
3 West Bengal	26568	10.03	2088533	10.81
4 Andhra Pradesh	24734	9.34	1553423	8.04
5 Karnataka	18266	6.90	1458434	7.55
6 Uttar Pradesh	20601	7.78	1193650	6.18
7 Gujarat	25446	9.60	1185789	6.14
8 Kerala	9431	3.56	877813	4.54
9 Madhya Pradesh	9019	3.41	869802	4.50
10 Delhi	17027	6.43	828023	4.29
11 Punjab	12354	4.66	796662	4.12
12 Bihar	8589	3.24	793649	4.11
13 Rajasthan	7286	2.75	615298	3.19
14 Orissa	5354	2.02	522953	2.71
15 Haryana	8495	3.21	464059	2.40
16 North East	2646	1.00	207656	1.08
Total	264848	100.00	19315286	100.00



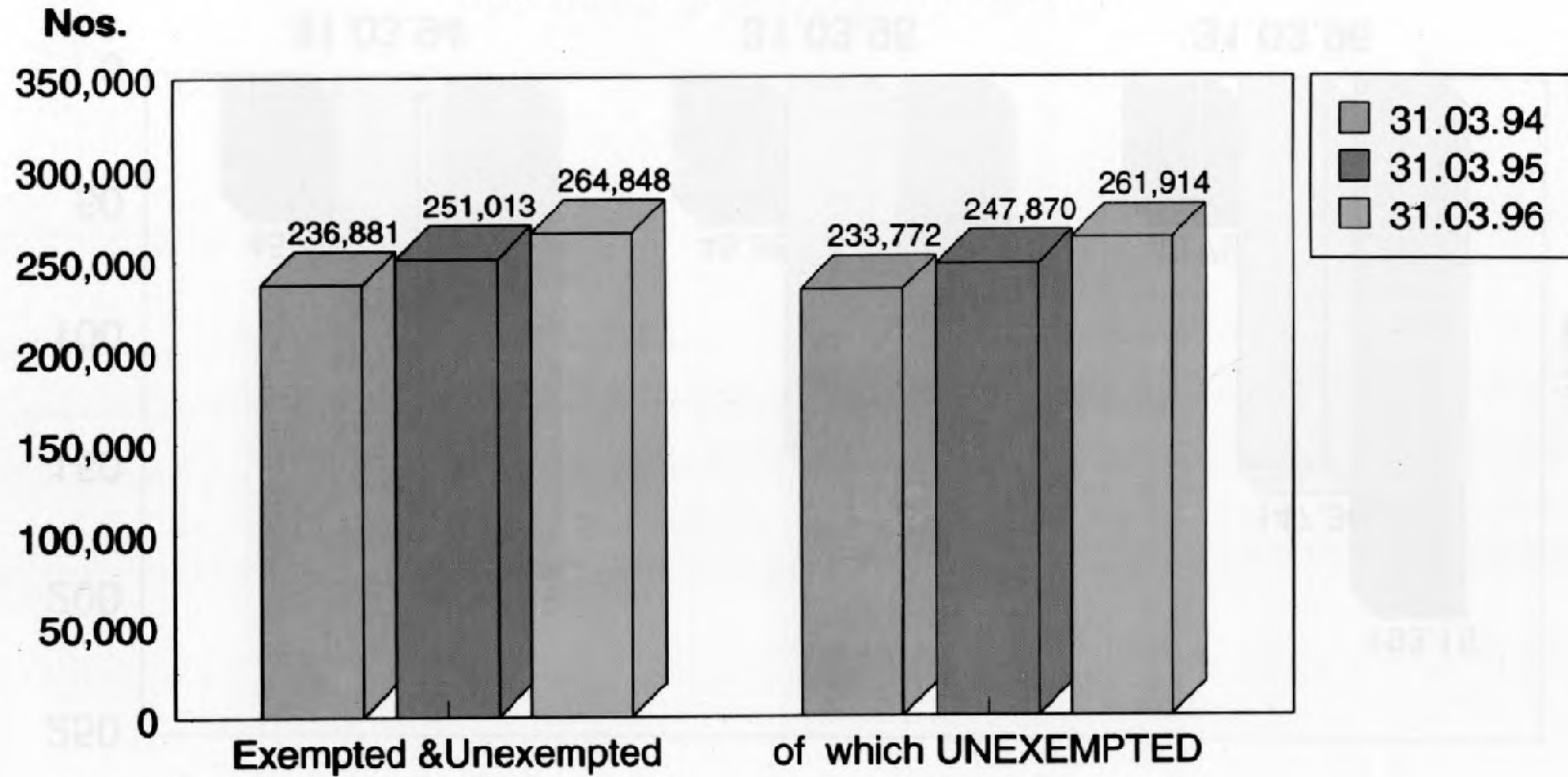
Seminar on EPF & Act & Scheme Calicut, Kerala 1995

Employees' Provident Fund Members

Nos. Lakh



Employees' Provident Funds & Misc. Provisions Act, 1952
Establishments covered under the Act.



7 Out of 177 Scheduled Industries/classes of establishments to which the Act is made applicable, 66% of the covered establishments and 76% of the members fall

within 25 Scheduled Industries/Classes of establishments. 46% of the total members are concentrated in five Scheduled Industries/classes of establishments.

TABLE-5 : CONCENTRATION OF MEMBERS AND ESTABLISHMENTS

Sr. No.	Name of Scheduled Industry/ Class of Establishment	Members		Establishments	
		Numbers	Percentage to total	Number	Percentage to total
1	Electrical Mechanical or General Engineering	3467716	17.95	47299	17.86
2	Textile	1916418	9.92	17434	6.58
3	Beedi Establishment	1416851	7.34	3749	1.42
4	Trading & Commercial	1203370	6.23	24947	9.42 5
5	Heavy & Fine Chemicals	868353	4.50	9445	3.57
6	Electricity including generation transmission and distribution	632728	3.28	2358	0.89
7	Iron & Steel	619592	3.21	3715	1.40
8	Road Motor Transport Estts.	607693	3.15	4522	1.71
9	Educational Institutions	460071	2.38	22747	8.59
10	Sugar	395992	2.05	2693	1.02
11	Tea (except state of Assam)	331605	1.72	892	0.34
12	Hotels	258399	1.34	6726	2.54
13	Paper	224555	1.16	1492	0.56
14	Rubber and Rubber Products	214116	1.11	2477	0.94
15	Jute	211920	1.10	127	0.05
16	Cement	207998	1.08	786	0.30
17	Tea Plantations-other than in Assam	195006	1.01	904	0.34
18	Automobile Repairing & Servicing	194614	1.01	1971	0.74
19	Garment making Factories	190112	0.98	2079	0.78
20	Asbestos Mines including Estts. dealing with Asbestos as raw material	187903	0.97	3858	1.46
21	Glass	179036	0.93	1846	0.70
22	Printing	177194	0.92	4150	1.57
23	Banks (doing business within States/Union Territories)	177150	0.92	1314	0.50
24	Building and Construction	173446	0.90	3649	1.38
25	Edible Oils & Fats	172581	0.89	2854	1.08
TOTAL OF 25 INDUSTRY/CLASSES OF ESTABLISHMENTS		14684419	76.05	174034	65.74
TOTAL COVERAGE		19315286	100.00	264848	100.00

VOLUNTARY COVERAGE

8 An establishment which is not otherwise coverable under the Act can be covered voluntarily with the mutual consent of the employer and the majority of its employees, under Section 1(4) of the Act. As on 31st March, 1996, the number of voluntarily covered establishments were 17,469. During the year 1,263 establishments were notified for voluntary coverage under the Act as against 1068 establishments during the year 1994-95.

RATE OF CONTRIBUTION

9 The normal rate of contribution to the provident fund by the employees and the employers prescribed under the Act is 8.1/3% of the pay of the employees. The rate of

contribution payable both by the workers and employers have been enhanced to 10% with effect from 01.06.1989 in respect of 98 Industries/Classes of establishments which are employing 50 or more employees. The list of Industries/Classes of establishments to which the enhanced rate of contribution applicable is furnished as Appendix -A.3.

CONTRIBUTION RECEIVED

10 During the year Rs.5,765.87 crore were received as provident fund contributions. Out of this Rs.3,203.02 crore were collected from un-exempted establishments by the Organisation and Rs.2,562.85 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.668.98 crore over the previous year.

TABLE-6 : PROVIDENT FUND CONTRIBUTIONS RECEIVED

Rs. Crore						
Year	Exempted Sector	Percentage variation over previous year	Unexempted	Percentage variation over previous year	Total contribution	Percentage variation over the previous year
1991-92	2107.49	3.23	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)	2541.1	15.07	4954.85	6.18
1994-95	2281.02	-(5.49)	2795.87	10.03	5076.89	2.46
1995-96	2562.85	12.35	3203.02	14.56	5765.87	13.57

INVESTMENT

11 The provident fund contributions are invested as per the pattern of investment prescribed by the Central Government from time to time. The pattern of investment has been constantly liberalised by the

Government in favour of avenues with higher yield on the one hand and as per the policy of reducing the Public Debt. The pattern of investment as prescribed by the Government for the year 1995-96 onwards is as under:-

Provident Fund Contributions

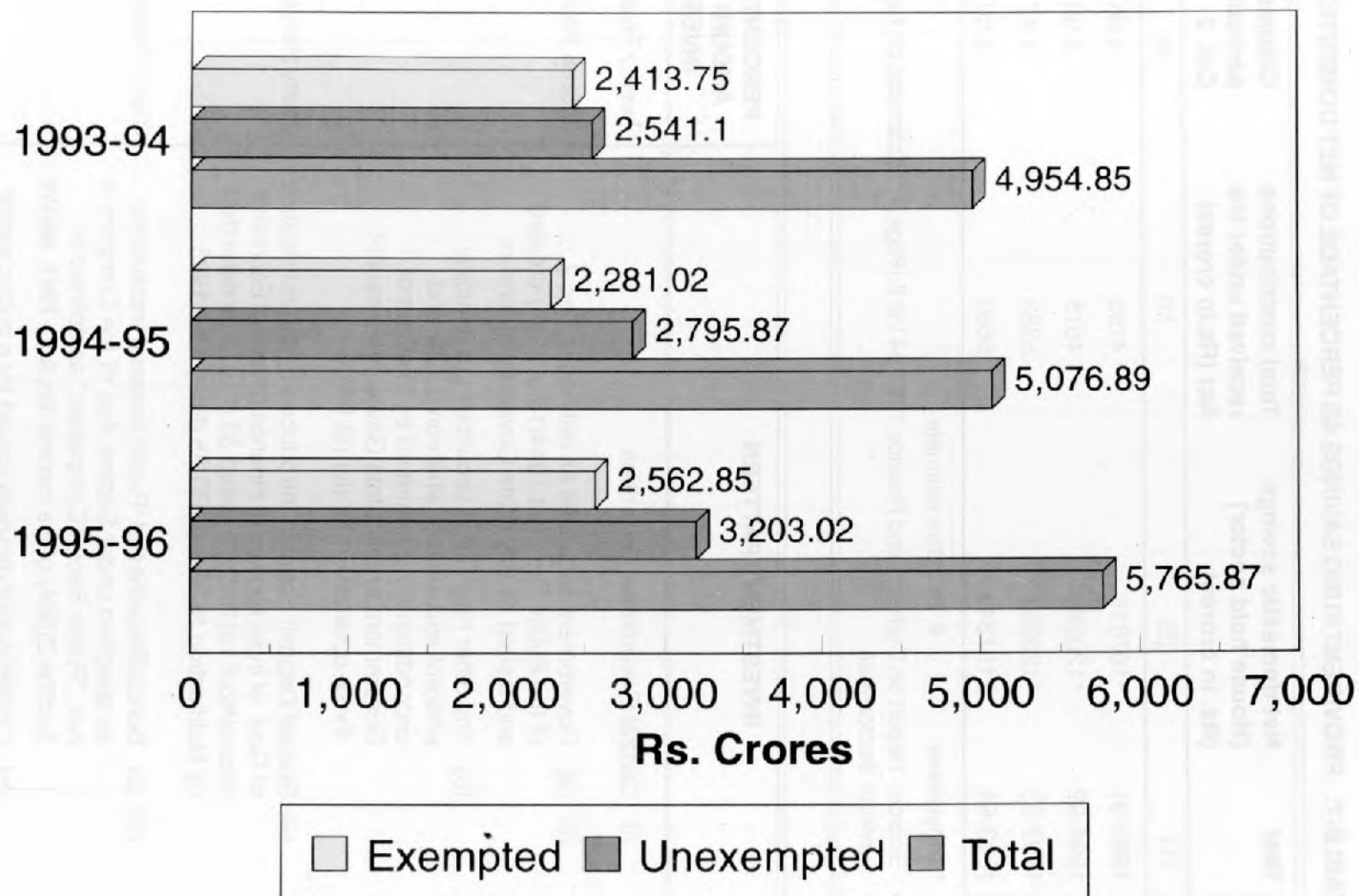


TABLE-7: PROVIDENT FUND SAVINGS AS PERCENTAGE OF NET DOMESTIC SAVINGS

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.			

INVESTMENT PATTERN	PERCENTAGE OF AMOUNT TO BE INVESTED
(i) Central Government Securities	Twenty Five Percent
(ii) (a) Government securities as defined in Sec.2 of the Public Debt Act,1944(18 of 1944) created and issued by any State Government; and/or (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 (iv) (a) below	Fifteen Percent
(iii) Special Deposit Scheme introduced by the notification of Govt. of India,Ministry of Finance (Deptt. of Economic Affairs)No.F.16(1)PD/75 dated 30.6.1975 as extended by Notification No.F.16(8)PD/85 dated 12.6.1985.	Thirty Percent
(iv) (a) Bonds/Securities of 'Public financial institutions' as specified under Section 4(a) of the Company's Act; "Public Sector Companies" as defined in Section 2(36A) of the Income Tax Act, 1961; and/or (b) Certificates of deposits issued by a public sector bank	Thirty Percent

12 Where any money are received on the maturity of earlier investment under category (i),(ii) and (iv) above such moneys, reduced by obligatory outgoing, shall be invested in accordance with the new investment pattern prescribed in this Notification.

13 Where moneys are received on maturity of deposits under the Special Deposit Scheme and interest thereon such moneys can be invested under the Special Deposit Scheme. Similarly, interest received under categories (i) (ii) and (iv) above may be reinvested in the same category. The investment pattern as envisaged in the above paragraphs may be achieved by the end of a financial year and is effective from 1st April, 1995.

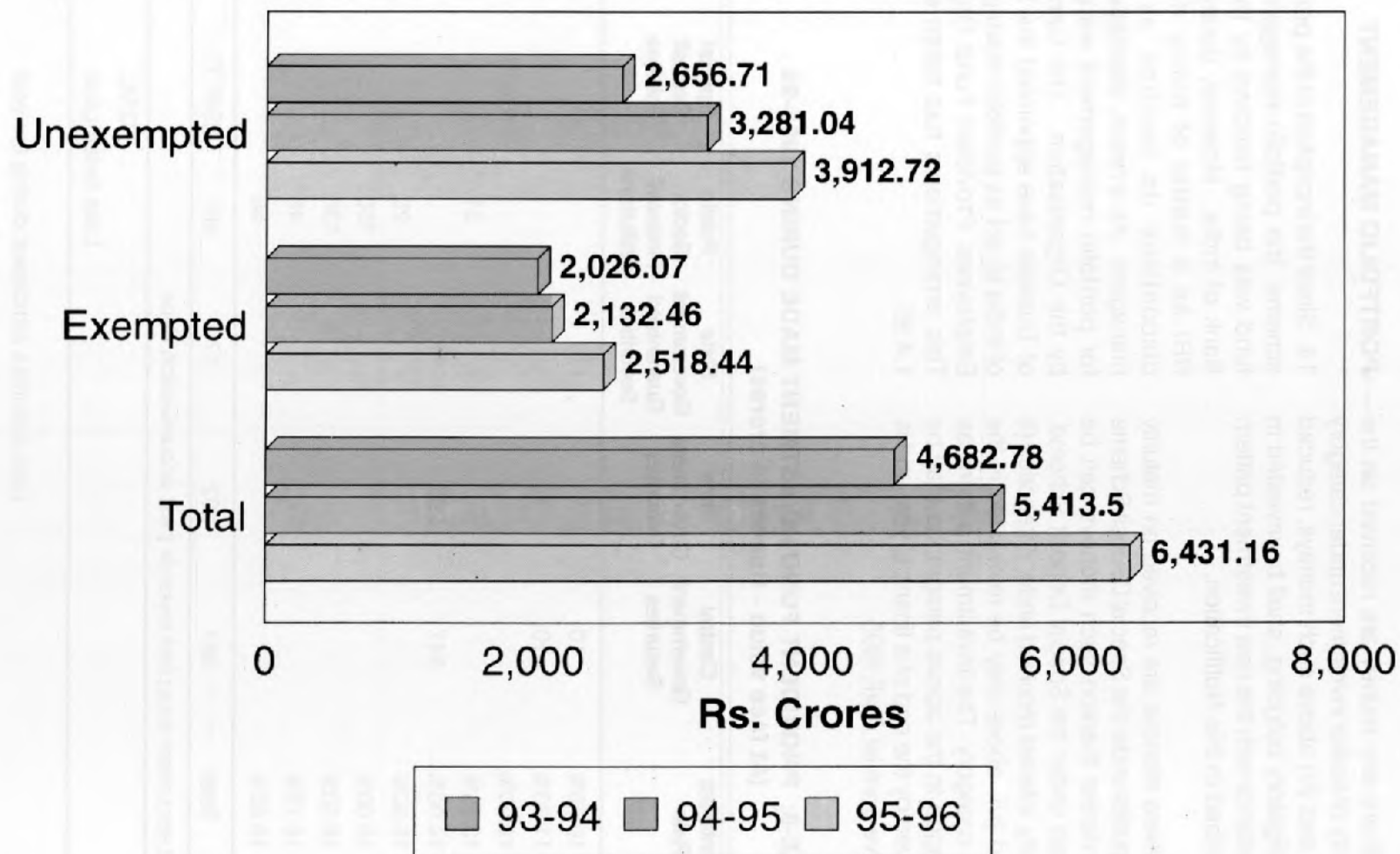
PORTFOLIO MANAGEMENT

14 Since the inception of the provident fund scheme, the portfolio management of 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. 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 Employees' Provident Fund Organisation. This arrangements has taken effect from 1.4.95.

TABLE-8: PROVIDENT FUND INVESTMENT MADE DURING 1995-96
(At face value - Rupees in crores)

Interest Rate	Central Government Securites	State Government Securites	State Government Guaranteed Securities	Public Sector Financial Institutions	Special Deposit Scheme	Total
10.75%	10					10
11.30%	10					10
12.00%					2940.75	2940.75
13.25%				31		31
14.00%	347	292	17			656
15.50%				20		20
16.00%				160		160
16.50%				100		100
16.75%				40		40
16.85%				50		50
Total	367	292	17	401	2940.75	4017.75
Add securities accepted towards past accumulation dues						17.04
TOTAL						4034.79
Less redemption						117.09
						3917.70
Less securites withdrawal during the year						4.98
Net Investment						3912.72

Investment of Provident Fund Money



INVESTMENTS MADE [UN-EXEMPTED SECTOR]

15 The total investment of Provident Fund accumulations in respect of un-exempted establishments as on 31.3.96 amounted to Rs.27,483.13 crore. The net investment made during the year was higher than that of the previous year and it rose from Rs. 3,281.04 crore in 1994-95 to Rs.3,912.72 crore during 1995-96. The cost price of these securities is Rs.27,462.68 crore as reflected in the Balance Sheet of the Organisation. Investment made during the year is given in Table-8.

16 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.27483.13 crore, investments in securities bearing interest ranging between 3% to 6% are only Rs.289.96 cores representing 1.06% of the total holding.

INVESTMENTS MADE [EXEMPTED SECTOR]

17 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 31.3.96 amounted to Rs.24,863.55 crore. The net investments during the year 1995-96 figured as Rs.2518.44 crore as against Rs.2132.46 crore during the previous year. Investment made during the year is given in Table-9.

18 Thus, the total net investment of Provident Fund accumulations in respect of both exempted and un-exempted establishments amount to Rs. 6,431.16 crore during 1995-96 as against Rs. 5,413.50 crore during the previous year.

TABLE-9 : INVESTMENTS MADE BY EXEMPTED ESTABLISHMENT DURING 1995-96

Category of Investment	Amount Invested [Rs. in crores]
Central Government Securities	771.51
Government Securities created and issued by any State Government and guaranteed securities	603.07
Special Deposit Scheme	1589.79
Bonds/Securities of Public Financial Institutions and Certificate of deposits issued by a Public Sector Bank	606.91
Total	3571.28
Less Redemptions	1052.84
Total Net Investment	2518.44

RATE OF INTEREST TO MEMBERS

19 The Central Government on the recommendation of the Central Board of Trustees declares the rate of interest to be credited to the accounts of Provident Fund members annually. Effective from

the financial year 1995-96, 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 members of the un-exempted Statutory Fund for the year 1996-97.

TABLE-10:PROVIDENT FUND ARREARS - UN-EXEMPTED SECTOR - 31.03.96

[Rs. in lakhs]

Region Name	Opening Balance as on 01.04.95	Added during 95-96	TOTAL [2+3]	Amount recovered during 95-96	Balance outstandi ng on 31.03.96	Variation over the previous year [6-2]
1	2	3	4	5	6	7
1 Andhra Pradesh	634.89	692.82	1327.71	607.51	720.20	85.31
2 Bihar	634.73	921.52	1556.25	421.48	1134.77	500.04
3 Delhi	254.55	44.04	298.59	23.72	274.87	20.32
4 Gujarat**	962.72	606.64	1569.36	211.94	1357.42	394.70
5 Haryana	1193.35	706.50	1899.85	134.41	1765.44	572.09
6 Karnataka**	654.66	311.23	965.89	194.69	771.20	116.54
7 Kerala	393.57	555.31	948.88	391.25	557.63	164.06
8 Maharashtra	2542.50	1397.73	3940.23	597.12	3343.11	800.61
9 Madya Pradesh	2361.43	1230.15	3591.58	618.95	2972.63	611.20
10 North East	286.71	141.20	427.91	107.11	320.80	34.09
11 Orissa	580.31	562.86	1143.17	371.70	771.47	191.16
12 Punjab	1909.84	15.66	1925.50	118.17	1807.33	-(102.51)
13 Rajasthan	428.72	121.13	549.85	59.30	490.55	61.83
14 Tamil Nadu	990.64	1513.31	2503.95	1091.76	1412.19	421.55
15 Uttar Pradesh	3267.10	1522.88	4789.98	456.66	4333.32	1066.22
16 West Bengal	2025.26	704.20	2729.46	858.14	1871.32	-(153.94)
TOTAL:	19120.98	11047.18	30168.16	6263.91	23904.25	4783.27
** Opening balance revised by Regions						

ARREARS OF PROVIDENT FUND CONTRIBUTIONS

20 An amount of Rs.23,904.25 lakh was in arrears against 11,529 defaulting employers at the end of the year as against an amount of Rs.19,120.98 lakhs at the end of March,95 shows increase over the previous year to the tune of Rs. 4,783.27 lakhs. The Region-wise position of arrears is given at Table:10.

21 From Table-10, it would be seen that the arrears have increased by Rs.4,783.27

lakh during the year. Leaving two regions, namely Punjab and West Bengal in all other Regions the arrears have registered an increase. Six Regions namely Uttar Pradesh, Madhya Pradesh, Maharashtra, Haryana, Bihar and Gujarat collectively reported increase in arrears to the tune of Rs. 3,944.86 lakh.

22 The arrears of provident fund contributions have further been bifurcated in to pre-coverage and post coverage arrears in Table-11.

TABLE-11:PRE-COVERAGE AND POST COVERAGE ARREARS - UN-EXEMPTED SECTOR

[RUPEES IN LAKHS]

Region Name	Pre-coverage accumulations	Cancellation of Exemption	Post coverage accumulations	Total [2+3+4]
1	2	3	4	5
1 Andhra Pradesh	0	0	720.20	720.20
2 Bihar	20.35	37.68	1076.74	1134.77
3 Delhi	0	—	274.87	274.87
4 Gujarat	0	0	1357.42	1357.42
5 Haryana	0	0	1765.44	1765.44
6 Karnataka	0	0	771.20	771.20
7 Kerala	0	0	557.63	557.63
8 Maharashtra	4.42	42.24	3296.45	3343.11
9 Madhya Pradesh	0	286.17	2686.46	2972.63
10 North East	0	0	320.80	320.80
11 Orissa	0	0	771.47	771.47
12 Punjab	0	32.63	1774.7	1807.33
13 Rajasthan	0	0	490.55	490.55
14 Tamil Nadu	49.78	54.27	1308.14	1412.19
15 Uttar Pradesh	0	423.21	3910.11	4333.32
16 West Bengal	6	17	1848.32	1871.32
TOTAL:	80.55	893.20	22930.50	23904.25

PUBLIC & PRIVATE SECTOR SHARE IN ARREARS

23 Bifurcation of arrears belonging to Public and Private Sector are given in Table-12.

24 Table-12 would indicate that total amount of Provident Fund arrears recoverable from 426 Public Sector

Undertakings amounted to Rs.5813.54 lakh which constitutes 24.32% of the total Provident Fund arrears of un-exempted establishments. The Private Sector arrears constitute 11,103 establishments and Rs.18090.71 lakh. The arrears of Public Sector undertakings have increased from Rs.4948.01 lakh to Rs.5813.54 lakh in the year under report.

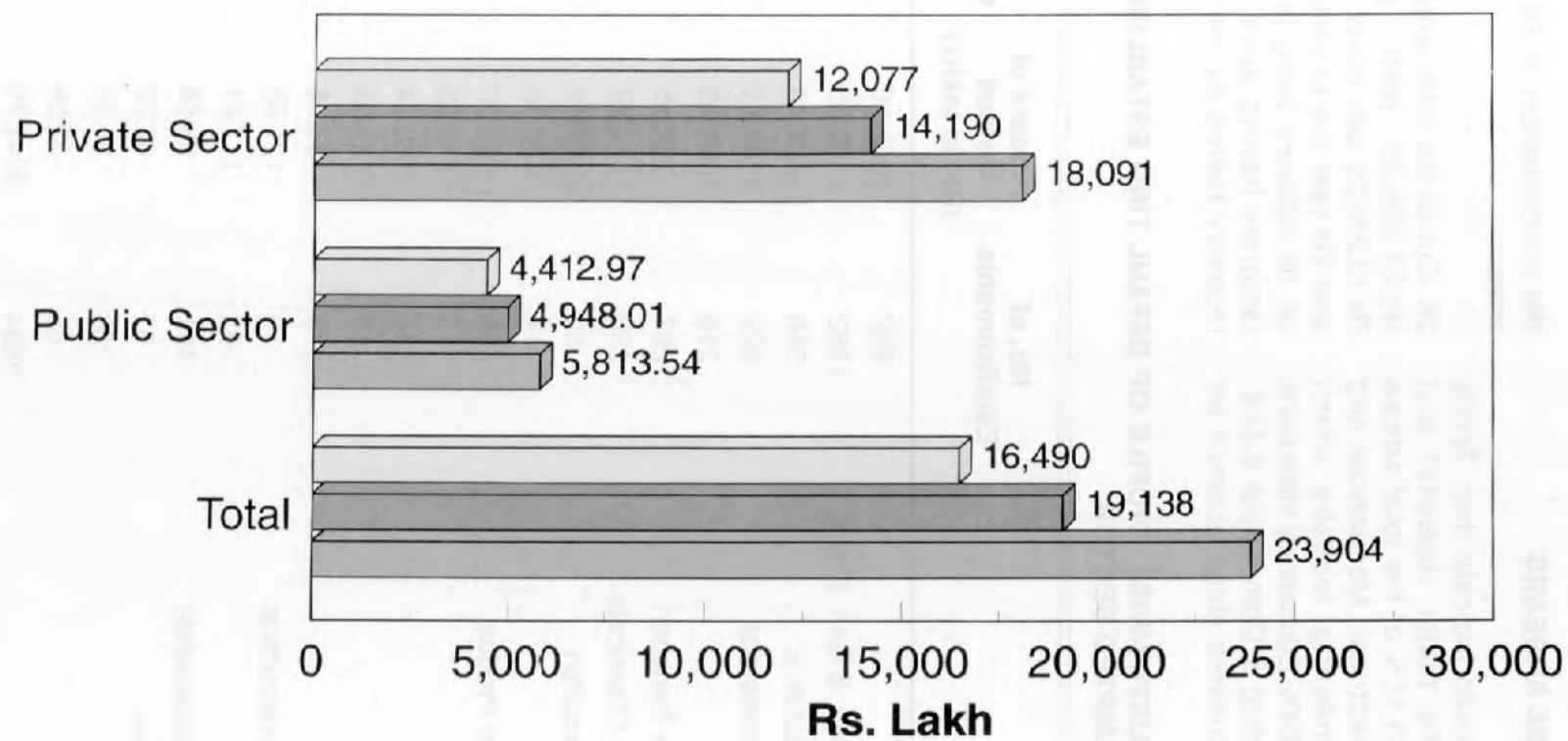
TABLE:12:PROVIDENT FUND ARREARS - UNEXEMPTED SECTOR PUBLIC & PRIVATE SECTOR

[As on 31.03.96]

Region Name	Public Sector		Private Sector		Total Amount
	Establish-ments.	Amount Rs. lakhs	Establish-ments	Amount Rs. lakhs	
Andhra Pradesh	17	46.25	715	673.95	720.20
Bihar	16	245.05	1327	889.72	1134.77
Delhi	39	11.02	459	263.85	274.87
Gujarat	36	469.62	171	887.80	1357.42
Haryana	5	2.10	519	1763.34	1765.40
Karnataka	33	33.68	390	737.52	771.20
Kerala	12	59.84	450	497.79	557.63
Madhya Pradesh	22	1039.86	478	1932.77	2972.63
Maharashtra	24	986.98	853	2356.13	3343.11
North East	15	54.49	108	266.31	320.80
Orissa	76	403.70	197	367.77	771.47
Punjab	9	620.24	1130	1187.09	1807.33
Rajasthan	1	0.92	572	489.63	490.55
Tamil Nadu	50	90.97	1228	1321.22	1412.19
Uttar Pradesh	39	527.31	1405	3806.01	4333.32
West Bengal	32	1221.51	1101	649.81	1871.32
TOTAL:	426	5813.54	11103	18090.71	23904.25

Provident Fund Arrears

[Un-exempted Sector]



31.30.94 31.03.95 31.03.96

INDUSTRY-WISE ARREARS

25 Table-13 would indicate that, Textile Industry is the major defaulter and accounts for 33.15% of the total arrears followed by Electrical, Mechanical and General Engineering Industry which accounts for 11.04%, Educational Institutions 6.81% and Trading & Commercial 5.03%. These four Industries alone account for

the concentration of 56.03% of the total arrears;

26 Out of the total arrears amounting to Rs.23,904.25 lakh, an amount of Rs.13,240.25 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/

TABLE:13:INDUSTRY-WISE PROFILE OF DEFAULTING ESTABLISHMENTS IN UN-EXEMPTED SECTOR

Industry	No. of Estalishments	Amount of default (Rs. in lakhs)	Percentage to total default
Textile	602	7925.10	33.15
Electrical, Mech. & Gen. Engg.	1762	2638.36	11.04
Education Institution	536	1627.46	6.81
Trading & Commercial	922	1202.51	5.03
Sugar	216	1009.73	4.23
Road & Motor Transport	267	732.85	3.06
Heavy & Fine Chemicals	256	574.26	2.40
Tea & Tea Plantation	52	327.52	1.37
Jute Industry	14	322.36	1.35
Paper & Paper Product	64	322.30	1.35
Iron & Steel	173	276.23	1.16
Cement	46	158.54	0.66
Banks	19	154.03	0.65
Cinema	473	130.96	0.55
Building & Construction	56	121.85	0.51
Newspapers	63	117.21	0.49
Hotels and Restaurants	151	88.86	0.37
Printing & Press	62	69.62	0.29
Edible Oil	36	34.13	0.14
Hospitals	65	22.58	0.09
Others	5694	6047.79	25.30
TOTAL	11529	23904.25	100

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.

27 This amount of Rs.13,240.25 lakh accounts for 55.39% of the total arrears.

Further, Rs.547.93 lakh were covered by instalment schemes. The recovery of instalment are being monitored regularly by the field Offices. The remaining amount of Rs.10,116.07 lakh is the net effective recoverable arrears which is 42.32% of the total arrears. The provident fund arrears as on 31st March,1996 are classified according to the status of functioning is given in Table:14.

TABLE:14:STATUS OF DEFAULT IN UN-EXEMPTED SECTOR

Classification of default	Establishments		Default Amount [Rs. in lakh] 31.03.96	Percent- age of total 31.03.96	Default Amount [Rs. in lakh] 31.03.95	Percent- age of total 31.03.95
	31.03.96	31.05.95				
1. Closure of establishments	874	785	1516.47	6.34	1438.32	7.52
2. Establishments under Liquidation	319	313	805.90	3.37	698.98	3.66
3. Stay by High Courts	784	753	2864.12	11.98	2106.78	11.02
4. Pre-take over NTC Mills	79	81	2441.35	10.21	981.73	5.13
5. Post take over NTC Mills	16	14	1846.01	7.72	2430.97	12.71
6. Pre-take over I.R.B.I.	8	8	48.00	0.2	48.00	0.25
7. Current Dues I.R.B.I.	77	44	118.20	0.5	112.84	0.59
8. Establishments run by receivers/custodians	164	154	369.16	1.54	372.00	1.95
9. B.I.F.R. Cases	257	180	3231.04	13.52	2305.24	12.06
TOTAL [1 to 9]	2578	2332	13240.25	55.38	10494.86	54.89
10. Instalment Cases	401	471	547.93	2.29	239.79	1.25
11. Other than above	8550	9033	10116.07	42.33	**8386.33	43.86
TOTAL [1 to 11]	11529	11836	23904.25	100.00	19120.98	100.00

**** Revised**

28 List of Un-exempted establishments which were in default of Provident Fund dues of Rs.10 lakh and above, as on 31st March,96 is given at Appendix - A-4.

OTHER ARREARS

29 Apart from the above, an amount of Rs.1218.73 Lakh on account of administration and inspection charges and Rs.6,883.69 lakh on account of penal damages were in arrears at the end of the year.

ACTION TAKEN TO RECOVER ARREARS AGAINST UN-EXEMPTED ESTABLISHMENTS :

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

31 The dues were determined in terms of provisions contained in Section 7A of the Act by the Assessing Officers. The status of initiation and disposal of assessment cases is given in Table:15.

TABLE:15: STATUS OF DISPOSAL OF ASSESSMENT CASES UNDER SECTION 7A OF THE ACT

	1995-96	1994-95
Opening Balance	6108 (R)	7402
Add - Cases initiated during the year	12534	13839
Total Workload	18642	21241
Less - Cases disposed during the year	12050	15143
Closing balances at the end of the year	6592	6098
PREIODICITY OF PENDING CASES		
Less than six month	3214	3589
Six months to one year	1968	1324
One to three years	975	788
Beyond three years	435	397

(R)-Revised

[II] ACTION UNDER SECTION 8 OF THEACT

32 During the year 3,854 revenue recovery certificates were issued covering Rs.66.65 crore of Provident Fund arrears. This added to the brought forward unexecuted recovery certificates constituted a workload of 23,442 cases involving an amount of Rs.355.82 crore. Out of this 3,145 certificates were executed by recovering an amount of Rs.55.60 crore. At the close of the year 20,297 certificates were pending involving an amount of Rs.300.22 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

33 Prosecution cases were filed in the Criminal Courts in terms of the provisions contained in Section 14 of the Act against defaulting establishments and employers. Status position of these cases are given in **Table:17** and the Region-wise position appears at Appendix-S.4.

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

34 Cases were filed with police authorities under Sections 406/409 of Indian Penal Code against the employers for non-remittance of the Provident Fund contributions. The details of FIRs filed before the Police authorities by the Organisation, Challans filed by the Police in Courts and Complaints directly filed in Courts is given in **Tables:18 & 19 respectively.**

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]

35 Damages were levied on belated remittances of contributions. During the year under report 11,354 cases were initiated. This, together with brought forward cases, constituted a workload of 16,207 cases involving a sum of Rs.7,722.74 lakh. Out of these, 11,661 cases were decided.

TABLE:17 PROSECUTION CASES UNDER SECTION 14 OF THE ACT

Opening balance as on 1st April,95	40645
Add- cases launched in 95-96	2322
TOTAL CASES FOR DISPOSAL	42967
CASES DECIDED DURING 95-96	
Convicted	1387
Acquitted/Admonished	358
Withdrawn	208
Discharged	230
	2183
Pending for disposal on 31.3.95	40784

TABLE:18: PROSECUTION CASES UNDER SECTION 406/409 OF IPC
[Cases filed with Police Authorities]

FIRs pending with Police on 1.4.95	***5465
FIRs filed with the police during 1995-96	238
FIRs dropped by the Police	19
Challans filed by the Police in Courts	4
FIRs pending with the Police on 31.3.96	5680
*** Revised	

TABLE:19: FIRs UNDER SECTION 406/409 IPC-[FILED IN COURTS]

Prosecution cases pending before the Courts as on 1.4.94	467
Challans filed by the Police in Courts during the year	12
Complaints filed directly in Courts	10
Total cases for disposal before Courts	489
CASES DECIDED DURING 1995-96	
Convicted	0
Acquitted/Admonished	7
Discharged	7 14
Cases Pending for disposal on 31.3.96	475

Rs.839.06 lakh were recovered. At the end of the year, 4,546 cases were pending for finalisation. A sum of Rs.6,883.68 lakh were outstanding for collection 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**.

JUTE MILL ARREARS - WEST BENGAL REGION

36 The arrears of Jute Mills at the end of the last five years are given in Table:20. It would be noted that at the end of March,96

TABLE-20:JUTE MILL ARREARS

[Rs. in lakhs]

31.03.92	82.22
31.03.93	83.98
31.03.94	92.58
31.03.95	79.97
31.03.96	93.78

the arrears of Jute Mills amounted to Rs.93.78 lakhs.

37 At the end of March, 1996 the Jute Mill arrears was Rs.93.78 Crores. During the year 1995-96 Rs. 13.81 crore has been increased over the previous year. This was primarily due to the fact that in addition to the existing defaulting establishments one more establishment became fresh defaulter in this industry during the year. To liquidate the arrears, the Organisation have initiated various action 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 (moveable, immoveable) of the defaulting establishment.
 - (b) Arrest of the Employers and detention.

38 The Jute Mills arrears to the tune of Rs 70.32 crore was due from establishments which were either closed or under Liquidation or under Litigation or before the BIFR Scheme. In these cases, option available to the Organisation was very limited for enforcing recovery. Of the remaining arrears of Rs. 23.46 crores, a sum of Rs. 0.67 crores are covered under instalment scheme. The details of 34 defaulting jute mills in West Bengal region are given below

SETTLEMENT OF PROVIDENT FUND CLAIMS

IV.39 During the year under report 10.47 lakh claims were settled and a sum of Rs.1426.23 crore was authorised for payment as against Rs.1256.41 crore in respect of 10.01 lakh claims settled during the previous year. The average payment per claim amounted to Rs.13,622. It would be seen that the number of claims settled went up by 0.46 lakh and amount authorised for payment increased by Rs.169.82 crore has been shown in Table 22.

TABLE-21:STATUS OF JUTE MILL ARREARS

	No. of Mills	Amount (Rs. lakhs)
1. Under Liquidation	2	2.62
2. Under Litigation	4	9.00
3. BIFR Purview		
(a) Closed Mill	3	6.31
(b) Working Mills	20	52.39
4. Covered by instalment Scheme	2	0.67
5. Others	3	22.79
Total	34	93.78

Sl.	Name of the Defaulting Jute Mill	Default 31.3.96 (Rs. lakhs)
1.	Ambica Jute Mills Limited	238.52
2.	Megna Jute Mills Limited	558.65
3.	Anjus Company Limited	787.11
4.	Victoria Jute Mills	723.78
5.	Nuddea Mills	196.31
6.	Kankanarh Company Limited	477.69
7.	Eastern Manufacturing Company Limited	589.92
8.	Shree Gourishanker Jute	90.67
9.	Howrah Mills	102.12
10.	Baranagore Mills	575.92
11.	Delta Jute Company Limited	14.40
12.	Naohati Jute Mills Limited	26.00
13.	Agarpara Company	245.74
14.	Samnaggur Jute	805.26
15.	Gouripore Jute Company Limited	116.12
16.	Kelvin Jute	525.47
17.	Titaghur Jute Company Limited	750.57
18.	New Central Jute Mills	872.52
19.	North Brook Jute Mills	58.33
20.	Budge Budge Jute	206.99
21.	Kamarhatty Jute Mills	8.11
22.	Anglo India Jute Mills	104.55
23.	Calcutta Jute	18.74
24.	Bharat Jute	8.42
25.	Empire Jute	211.66
26.	Prem Chand Jute Mills	53.88
27.	Naskarpara Jute	23.85
28.	Kanoria Jute	96.70
29.	N.J.M.C. Unit - National	857.61
30.	N.J.M.C. Unit - Union	87.01
31.	N.J.M.C. Unit - Kinnision	182.13
32.	N.J.M.C. Unit - Alenandra	104.92
33.	N.J.M.C. Unit - Khardah	186.82
34.	Bird Jute	2.47
Total		9377.88

TABLE-22:PROVIDENT FUND CLAIMS

		1993-94	1994-95	1995-96
1	Brought forward pendency at the begining of the year	62114	57311*	39808
2	Claims received during the year	1147857	1166341	1218654
3	Total Workload[1+2]	1209971	1223652	1257962
4	Claims returned for rectification of defects and re-submission	149846	166233	163431
5	Claims rejected being ineligible	16867	16638	16006
6	Claims settled	986741	1001473	1046592
7	Percentage of Claims settled to workload	81.55	81.84	83.20
8	Amount authorised for payment [Rs. in lakhs]	119727.38	125641.04	142622.80
9	Claims pending at the close of the year	56517	39308	31933
10	Percentage of closing balance to workload	4.67	3.21	2.54

* Revised

40 During the year under report 1.63 lakh claims were returned for rectification and 0.16 lakh claims were rejected totalling 1.79 lakh claims representing an workload of 14%. 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

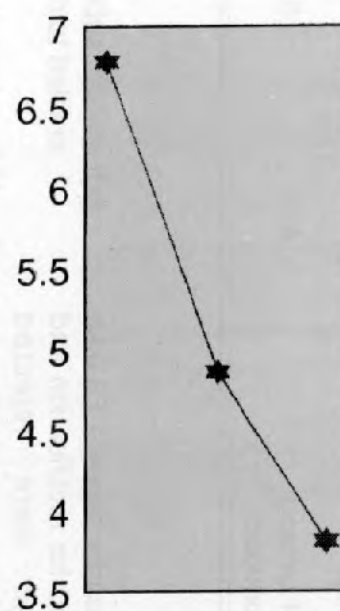
- (iii) claims submitted by persons not entitled to receive payment.

41 At the close of the year 31,933 claims were pending representing 2.54% of workload. Of these 27,628 claims were pending for a period of less than two months, 4,229 claims were pending for a period between two to six months, 76 claims were pending between six months to one year for want of clarification from the employers'/ employees'. The Region-wise breakup of disposal of workload in the area of provident fund claims is given in Appendix-S.6.

TRANSFER OF ACCOUNT OF PROVIDENT FUND

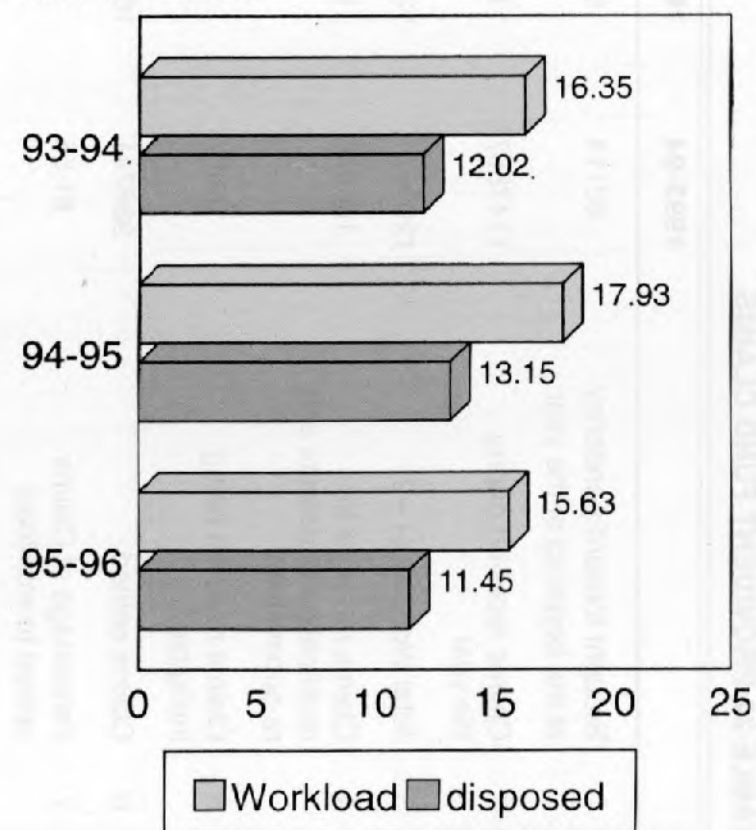
%age of Applications pending to workload

Work Load & Applications disposed



	93-94	94-95	95-96
Pendency Ratio ★	6.78	4.86	3.81

Nos. in lakhs



IV.42 The category-wise provident fund claims settled and the amount paid is given in Table:23.

STEPS TAKEN FOR PROMPT SETTLEMENT OF CLAIMS

IV.43 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 2.54% and thus it would be seen that the Organisation has been able to achieve its target.

TABLE 23: PROVIDENT FUND CLAIMS - CATEGORY-WISE SETTLEMENTS

Category	Claims settled (Nos)	Percentage to total claims settled	Amount paid (Rs. Crores)
1. Death cases	33163	3.17	83.60
2. Resignation	924735	88.36	1127.97
3. Retrenchment	36324	3.47	60.58
4. Superannuation	40434	3.86	131.48
5. Permanent invalidation	3082	0.29	3.61
6. Others	8854	0.85	18.99
Total	1046592	100.00	1426.23

TRANSFER OF PROVIDENT FUND ACCOUNTS

44 During the year under report transfers were effected in respect of 1,14,530 members as against 1,31,533 members during the previous year.

TABLE-24: TRANSFER ACCOUNTS OF PROVIDENT FUND

Category	Transfe of accounts effected		Applications Pending	
	1994-95	1995-96	1994-95	1995-96
Cases involving actual transfer of provident fund accumulations	56067	32561	3195	2251
Cases not involving actual transfer of provident fund accumulations	75466	81969	5519	3711
Total:	131533	114530	8714	5962

45 5,962 Transfer applications pending in the Regional Offices as on 31.3.1996 as against 8,714 applications pending at the end of the previous year.

46 At the end of the year 5,962 applications were pending for disposal. Of these, 4,766

applications are pending for less than two months, 1,195 cases pending between two to six months and only 1 case pending between six months to one year for want of clarification from the employer/employee. Region-wise position is given at Appendix - S.7.

TABLE-25: DISPOSAL OF TRANSFER OF ACCOUNTS OF PROVIDENT FUND

		1993-94	1994-95	1995-96
1	Brought forward pendency at the beginning of the year	11271	11468*	8714
2	Claims received during the year	15253	167859	147597
3	Total Workload[1+2]	163524	179327	156311
4	Claims returned for rectification of defects and re-submission	27183	34506	31508
5	Claims rejected being ineligible	5048	4574	4311
6	Claims settled	120191	131533	114530
7	Percentage of Claims settled to workload	73.5	73.35	73.27
8	Claims pending at the close of the year	11102	8714	5962
9	Percentage of closing balance to workload	6.78	4.86	3.81

* Revised

PARTIAL WITHDRAWALS BY MEMBERS

47 The Employees' provident Fund Scheme, 1952 provides for financial assistance by allowing partial withdrawals to members 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. has been shown in Table 26.

48 In this area there has been a fall in the receipt of claims resulting in decrease in workload from 5.08 lakh in 1994-95 to 4.25 lakh applications during the year 1995-96. During the year 3.64 lakh applicants were

allowed partial withdrawal as against 4.00 lakh members during the previous year. An amount of Rs.553.35 crore were disbursed during the year as against Rs. 438.76 crore in the previous year. Data on partial withdrawal cases disposed and amount disbursed region-wise are given at Appendix S-8.

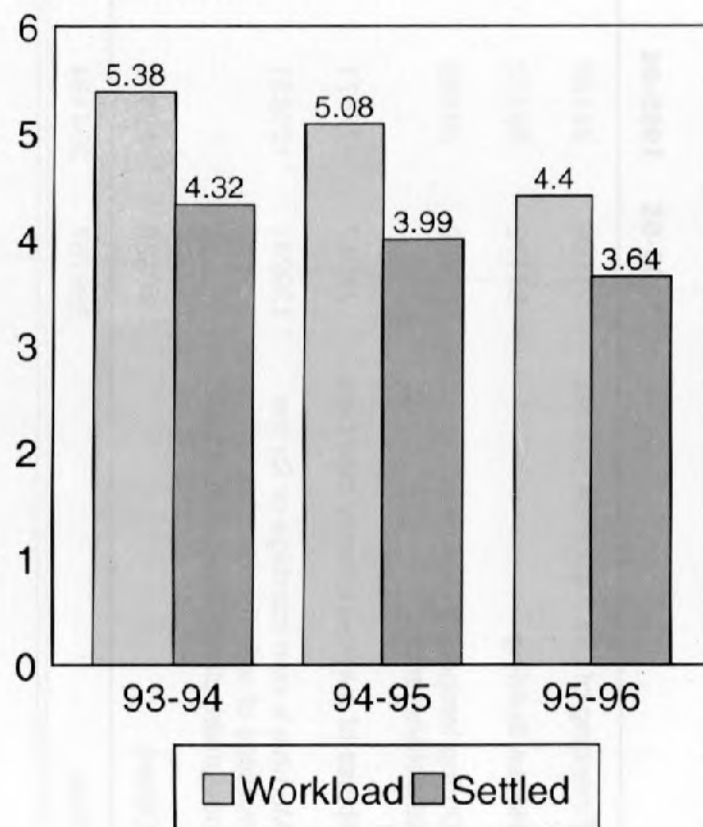
49 At the end of the year 6,189 advance applications were pending with various regions representing a workload of 1.41%. Out of this pendency 5,274 applications were pending for period less than two months. 915 applications were pending for periods ranging from two to six months primarily due to non-response in furnishing the wanting documents or information.

TABLE:26:PARTIAL WITHDRAWALS CASES - CATEGORY-WISE CASES

Category	Cases		Amount Disbursed [Rs. in lakhs]	
	1994-95	1995-96	1994-95	1995-96
Financing of Life Insurance policies	21169	24129	196.27	301.24
House Building	87172	89112	22500.81	33147.35
During temporary closure of establishments	37629	39103	2921.96	4404.69
Illness of members/family members	74217	77671	5674.31	6567.34
Member's own marriage or for the marriage of authorised family members or post matriculation education of Children	139241	120831	10928.7	10221.05
Others	40339	13348	1654.00	693.82
Total	399767	364194	43876.05	55335.49

PARTIAL WITHDRAWAL BY MEMBERS

Nos. in lakhs



(Rs. in Crores)

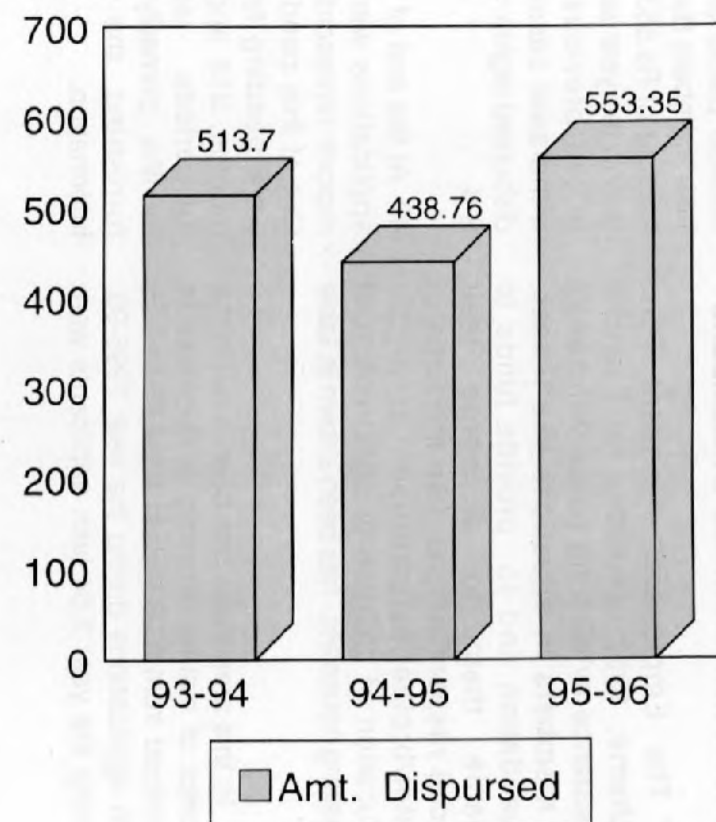


TABLE-27: PARTIAL WITHDRAWALCASES AND AMOUNT DISBURSED TO MEMBERS

		1993-94	1994-95	1995-96
1	Brought forward pendency at the begining of the year	23115	20902*	15781
2	Claims received during the year	514456	486877	424641
3	Total Workload[1+2]	537571	507779	440422
4	Claims returned for rectification of defects and re-submission	69550	71413	60334
5	Claims rejected being ineligible	15026	20818	9705
6	Claims settled	432108	399767	364194
7	Percentage of Claims settled to workload	80.38	78.73	82.69
8	Amount authorised for payment [Rs. in lakhs]	51370.04	43876.05	55335.49
9	Claims pending at the close of the year	20887	15781	6189
10	Percentage of closing balance to workload	3.88	3.11	1.41

* Revised

ASSISTANCE TO MEMBERS FOR HOUSE BUILDING

50 During the course of the year 89,112 members availed withdrawal for the purpose of house building and were paid a sum of Rs.331.47 crores. As compared to this in the previous year 87,172 members availed themselves of Rs.225.01 crores as housing assistance finance from the provident fund account. **Table -28** indicates the number of members who have availed housing loans during the last 5 years.

HOUSING FINANCE FUND

IV.51 With the objective to provide an

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



Interaction with employers & Union Representatives in a Seminar on EPF & M.P. Act & Scheme, Calicut

TABLE-28:HOUSE BUILDING ADVANCE GRANTED TO MEMBERS

Year	No. of members granted advance	Amount disbursed (Rs. in crores)
1991-92	97821	204.29
1992-93	121027	268.74
1993-94	123535	304.62
1994-95	87172	225.01
1995-96	89112	331.47

ISSUE OF ANNUAL STATEMENTS OF ACCOUNTS

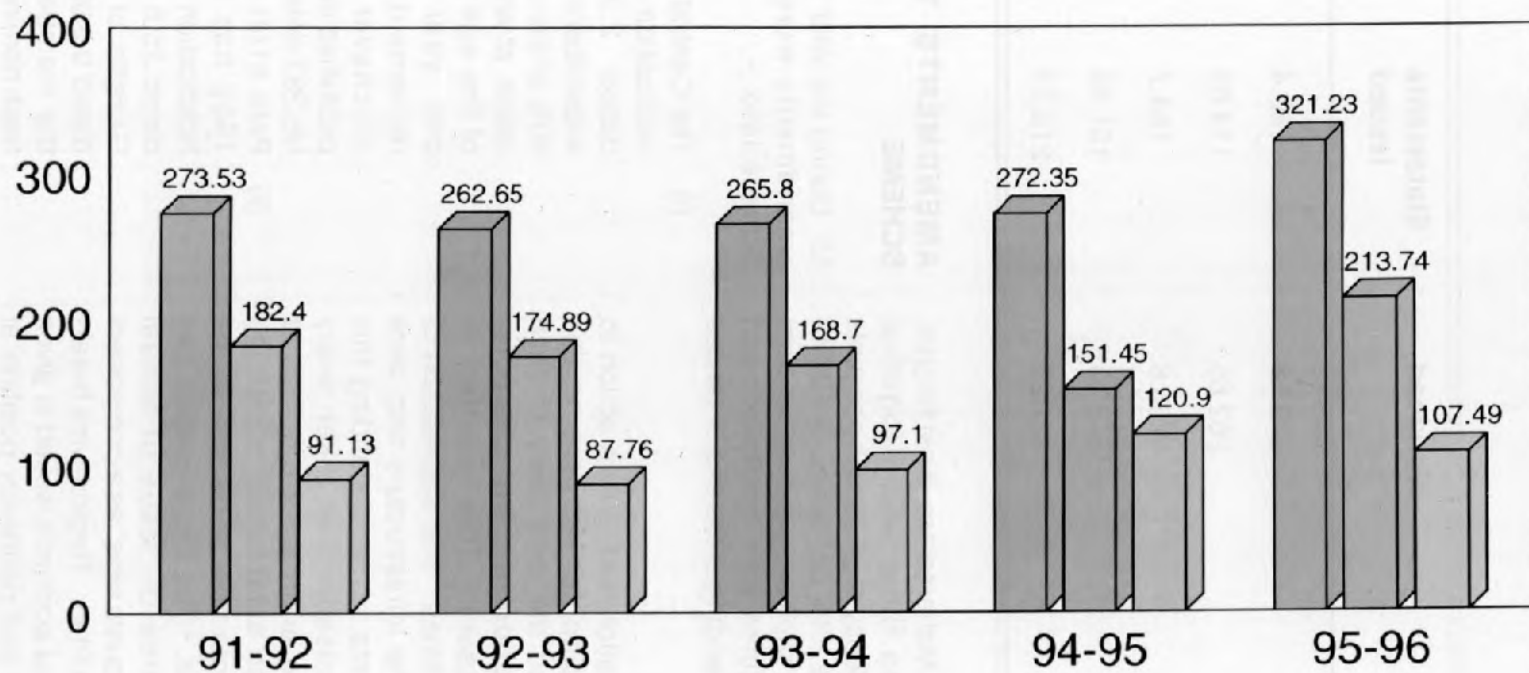
52 During the year under review, 213.74 lakh annual statement of accounts were issued as against 151.45 lakh statement during the previous year.

53 At the end of the year 107.49 lakh annual

statement of accounts were pending for issued as against 120.90 lakh statements at the end of the previous year. It would be noted from **Table:29** that, while on the one hand there had been an increase in the statement of accounts issued on the other hand the pendency level has decreased. There are four Regions which have pendency over ten lakh statement of accounts. These

ANNUAL STATEMENT OF ACCOUNTS TO MEMBERS

Nos.



Workload Issued Pending

TABLE-29 : ANNUAL STATEMENT OF ACCOUNTS TO MEMBERS

[in Lakh]

Year	Workload	Statements Issued	Statements Pending
1991-92	273.53	182.4	91.13
1992-93	262.65	174.89	87.76
1993-94	265.8	168.7	97.1
1994-95	272.35	151.45	120.9
1995-96	321.23	213.74	107.49

four Regions are Maharashtra, West Bengal, Tamil Nadu and Bihar which together constitute a pendency of 56.65 lakh accounts slips. Out of the total pendency of 107.49 lakh, 57.95 lakh slips are pending for want of upto date returns from employers and 49.54 lakhs are pending at the end of various field Offices.

54 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. Region-wise break-up of statement-of accounts issued is given in Appendix-S.9 and pendency position at Appendix-S.10

AMENDMENTS TO THE ACT AND SCHEME

55 During the year 1995-96, the following amendments were made on the E.P.F. Scheme, 1952 :-

- (i) The Central Government vide their notification No.S-35012/5/95-SS.II dated 2.2.96 permitted the subscribers for withdrawal of upto 90% of the amount standing at the credit, at any time after attainment of the age of 54 years or within one year before his actual retirement on superannuation whichever is later. This was published in Gazette of India G.S.R. No.283 dated 6.7.96.
- (ii) Para 61(4) of the E.P.F. Scheme, 1952 has been amended vide Notification No.S-35012/1/94-SS.II dated 25.8.1995 published in the Gazette of India, S.O. No.2438, dated 9.9.95. By this amendment the member is required to make fresh nomination after his marriage. Nominations made earlier to such

marriage shall be deemed as invalid.

56 The Central Government also issued Notification under Section 6(2) of the E.P.F. & M.P. Act, 1952 extending the exemption granted to grant-in-aid establishments registered under Societies and Registration Act, 1860 which are being run mainly on grants-in-aid received from Central Government or the State Government from the operation of the Act for a further period of two years with effect from 22.9.95 vide notification No.S-3501 I/4/94-SS.II.

57 Based on the suggestions made by members of the Central Board of Trustees (EPF) Government has effected further amendment to the Employees' Pension Scheme, 1995 which are as under:-

- (i) The discrimination in the entitlement of pension between the widow and widower has been removed. Widower also has now been put on par with the widow, dis-entitling pension on remarriage.
- (ii) Likewise the disparity between male and female child towards entitlement of pension has been removed. The girl child has been put on par with male child in the matter of pension entitlement upto 25 years of age irrespective of whether married or not.
- (iii) Provisions for commutation of pension have been provided. Commutation pension upto 1/3rd will be permissible. However, considering the fund constraints the commutation facility will be made available on completion of initial 3 years from the date of commencement of the Scheme.
- (iv) The wage ceiling of Rs.5,000/- for pension entitlement has been

removed. In the case of members contributing to Pension Fund on salary higher than Rs.5,000/- the pension entitlement has been made permissible on that higher salary.

- (v) Reduction factor for short service pension has been abolished and the reduction factor for early drawl of pension between 50 and 58 years of age has been reduced from 6% to 3% per year.
- (vi) Statutory annual evaluation of the fund has been provided for in place of one in 3 years to allow increase in pensionary benefit on year to year basis.
- (vii) Guaranteed pensionary benefit payment has been provided for, delinking default, if any, committed by the employer.

REPRESENTATIONS UNDER SECTION 19-A

58 The provisions contained in Section 19-A of the Employees' Provident Fund and Miscellaneous Provisions Act empower the Central Government to remove difficulties arising in giving effect to the provisions of the Act and in particular in relation to the following matters:-

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

TABLE:30 DISPOSAL OF REPRESENTATIONS UNDER SECTION 19 OF THE ACT

Opening balance as on 01.04.95	226	
Add - cases launched during 95-96	62	
TOTAL CASES FOR DISPOSAL		288
CASES DECIDED DURING 95-96		
In favour of the Organisation	26	
Against the Organisation	9	
Cases Stayed by the authority	64	99
Cases pending at the close of the year before the competent authority appointed by the Central Government		189

- (v) whether the total quantum of benefits to which an employee is entitled has been reduced by the employer.

59 The position regarding disposal of representations under Section 19A of the Employees' Provident Funds & Miscellaneous Provisions Act, 1952 is given below :-

WRIT PETITIONS AGAINST THE ORGANISATION

60 As on 1.4.95, there were 4667 cases pending before various High Courts. During the year under review, 611 fresh cases were filed. Thus out of a total of 5278 cases before various High Courts, 394 cases were decided in favour of the Organisation and 36 cases were decided against the Organisation. 4848 cases were pending before various High Courts as on 31st March, 1996.

IMPORTANT SUPREME COURT AND HIGH COURT DECISIONS

61 During the year under report Applicability of E.P.F. & M.P. Act, 1952 to Autonomous Districts of Khasi Hills C.A. No.3740/80 in the matter of R.P.F.C., N.E.R. Vs. Shillong City Bus Syndicate was decided by the Hon'ble Supreme Court of India. Shillong City Bus Syndicate questioned the Memo issued by the Regional Provident Fund Commissioner claiming that the Act was not applicable to the autonomous Districts of Khasi Hills in the Hon'ble High Court of Gauhati. The High Court allowed the petition of the establishment. The E.P.F. Organisation filed an S.L.P. in the Hon'ble Supreme Court of India against the judgement of Gauhati High Court. The matter was considered by Hon'ble Supreme Court, whereby it was held that the Act is applicable to the area of Khasi Hills & Autonomous District.

V.

WORKING OF EXEMPTED ESTABLISHMENTS

PROVISIONS OF THE ACT ON EXEMPTION

1 On the applicability of the Act to an establishment, the provisions of the Employees' Provident Funds Scheme become applicable to it and the employers are required to comply with the statutory provisions of the Scheme. However, such of these establishments, which have their own Provident Fund Scheme in vogue conferring benefits to their employees equal to or more than those provided under the statutory Scheme may seek exemption under Section 17 of the Act from the provisions of the statutory scheme, if their employees are in favour of such exemption. Likewise individual employee or class of employees who contribute to the employer's private Provident Fund Scheme may also seek exemption under Paragraph 27 and 27A of the statutory scheme to continue to be members under their Provident Fund Scheme.

2 The grant of such exemption is to enable the employees to continue to enjoy the better benefits available to them under the private Provident Fund Scheme. Such exemptions does not amount to the total exclusion from the provisions of the Act and the exempted establishments continue to be covered under the Act, the only distinction being that a Board of Trustees properly constituted according to rules in the Exempted establishment administer the exempted Provident Fund subject to the terms and conditions under which exemption is granted and subject to such supervision

and control as laid down by the Government.

3 Any such exemption granted to an establishment is liable to be cancelled for contravention of any of the conditions governing exemption and on such cancellation, the establishment will be required to comply with the statutory scheme. Pending scrutiny of rules and grant of exemption to the establishments, which have applied for exemption, the Regional Provident Fund Commissioners can grant relaxation to those establishments under paragraph 79 of the Employees' Provident Fund Scheme, subject to certain conditions so that the employees do not suffer reduction in the benefits available to them under the private Provident Fund Scheme of the establishment consequent on the Enforcement of the provisions of the statutory scheme. The Organisation, while considering an application for exemption takes into consideration mainly the rate of contributions made by the employer and the employees the eligibility clause and interest rate payable to the members on their accumulation. Though 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 periodic inspections for ensuring proper compliance of conditions of exemption.

EXEMPTIONS

4 There were 2,934 establishments which were in the exempted category at the end of the year as against 3,143 establishments in

this category at the end of the previous year. This decrease is due to cancellation of exemptions to as many as 83 establishments in the West Bengal Region and 98 establishments in Tamil Nadu. Notwithstanding the decrease in the number of establishments the number of members in the exempted category registered an increase over the previous year. There were 45.79 lakh members as at the end of March, 96 as against 45.58 lakh members at the end of the previous year.

5 The members' strength in the exempted category constitute 23.70% of the total members under the Act. In relation to total establishments covered, the exempted establishments account for only 1.11% of the establishments.

CONCENTRATION OF EXEMPTED ESTABLISHMENTS

6 Exempted establishments are mainly concentrated in three regions namely West

Bengal, Tamil Nadu and Maharashtra which together account for 56% of the establishments and 47% of the members.

CONTRIBUTION TRANSFERRED TO BOARD OF TRUSTEES

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

8 The exempted establishments are required to follow the same pattern of investment as is prescribed for the un-exempted funds. A gross investment of Rs.3,571.28 crore were made by the exempted funds during 95-96 as against Rs.2,502.92 crore during the previous year. Out of a total investment of Rs.3,571.28



His excellency Mr. Li Boyang Hon'ble Minister for Labour Peoples Republic of China posing for a group photograph with officers and staff.

TABLE-1: INVESTMENTS MADE BY EXEMPTED ESTABLISHMENT DURING 1995-96

Category of Investment	Amount Invested [Rs. Crores]
Central Government Securitites	771.51
Government Securities created and issued by any State Government and guaranteed securities	603.07
Special Deposit Scheme	1,589.79
Bonds/Securities of Public Financial Institutions and Certificate of deposits issued by a Public Sector Bank	606.91
Total	3,571.28
Less Redemptions	1,052.84
Total Net Investment	2,518.44

crores, an amount of Rs.1,052.84 crores related to investment out of the securities and other category of investment redeemed during the year. Thus the net investment during 95-96 were Rs.2,518.44 crore. The break-up of investment in various categories made by exempted provident fund during 95-96 are given in Table:1.

CONTRIBUTIONS IN ARREARS

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 153 exempted establishments, which failed to transfer the contributions to the Board of Trustees as on 31.3.96.

10 During the year, the default by the exempted establishments in the matter of

transfer of provident fund to their respective Board of Trustees increased by Rs.2640.96 lakhs. In Delhi the increase in default has been around Rs. 2000 lakhs and in two Regions namely Andhra Pradesh and Haryana the increase had been to the tune of over Rs.200 lakhs. Major portion of the default was in the West Bengal and Delhi Regions constituting 84.04% of the total arrears.

INDUSTRY-WISE ARREARS

11 The largest amount of default was in the establishments in the Jute Industry amounting to Rs.9,144.21 lakhs which is 50.15% of the total default. The second largest default was in Electrical, Mechanical and General Engineering Industry with a default of Rs.4,127.64 lakhs followed by Road & Motor Transport Industry with a default of Rs.2,513.07 lakhs. These three

TABLE-2: NON-TRANSFER OF PROVIDENT FUND COTRIBUTIONS TO THE BOARD OF TRUSTEES BY THE EMPLOYERS OF EXEMPTED ESTABLISHMENTS [AS ON 31.03.1996]

Region Name	Default as on 31.03.95		Default as on 31.03.96		Variation in over pervious year Amount Rs. lakh
	Establish ments.	Amount. Rs. lakh	Establish ments	Amount Rs. lakh	
Andhra Pradesh	7	497.33	11	700.66	203.33
Bihar	15	209.23	6	50.85	-158.38
Delhi	1	0.1	2	2,002.24	2,002.14
Gujarat	3	57.42	2	55.26	-2.16
Haryana	1	195.72	1	409.9	214.18
Karnataka	2	33.63	1	1.74	-31.89
Kerala	1	17.71	2	32.36	14.65
Madhya Pradesh	0	0	5	74.27	74.27
Maharashtra	17	546.61	16	546.57	-0.04
North East	2	7.42	1	3.69	-3.73
Orissa	3	21.49	2	32.7	11.21
Punjab	-	-	-	-	-
Rajasthan	2	0.35	4	136.09	135.74
Tamil Nadu	1	8.67	3	144.91	136.24
Uttar Pradesh	4	569.47	14	720.06	150.59
West Bengal	81	13,429.5	83	13,324.31	-105.19
Total	140	15,594.65	153	18,235.61	2,640.96

Industries alone constitute an arrears of 86.57% of the total default. Industry wise arrears are given in Table:3.

PUBLIC & PRIVATE SECTOR

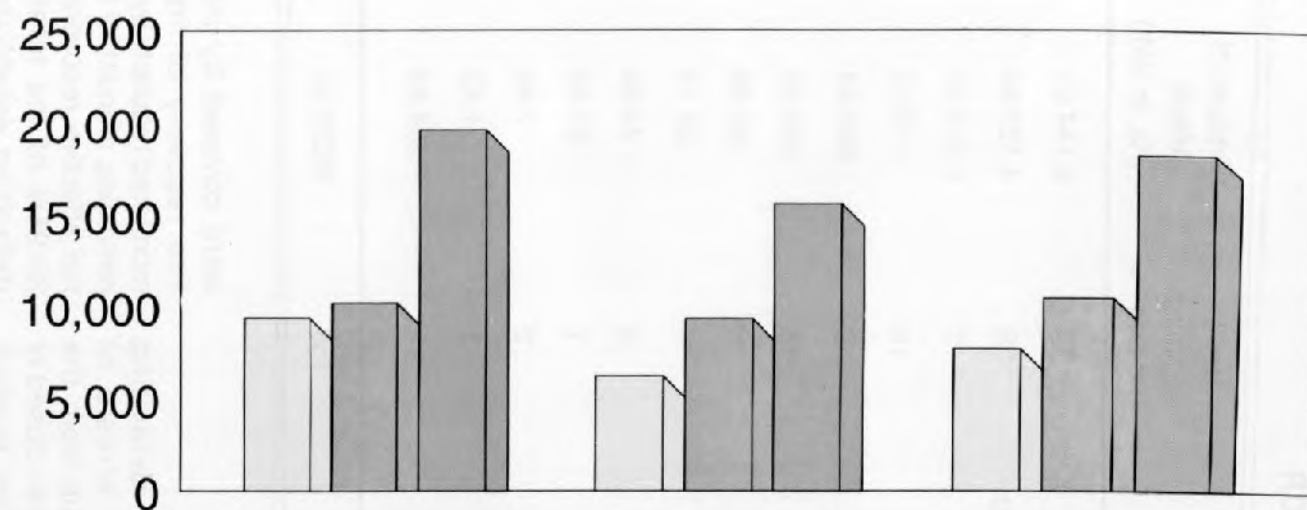
12 Out of the total default of Rs.18,235.61 lakhs, the default in the Public Sector undertakings and Private Sector enterprises constitute Rs.7,736.69 lakhs and 10,498.92 lakhs respectively. In terms of percentage 42.43% relate to Public

Sector and the remaining 57.57% to Private Sector enterprises. Compared to the previous year, the default in the Public Sector undertakings has increased from Rs.6231.74 lakhs to Rs.7,736.69 lakhs. In the Private Sector the default has increased from Rs.9,362.91 lakhs to Rs.10,498.92 lakhs. The Region-wise default position of exempted establishments in default between Public Sector and Private Sector exempted establishments are given in Table-4.

Provident Fund Arrears

[Exempted Sector]

Rs. in Lakhs



	1993-94	1994-95	1995-96
Public Sector	9,400.53	6,231.74	7,736.69
Private Sector	10,208.96	9,362.91	10,498.92
Total	19,609.49	15,594.65	18,235.61

TABLE-3: INDUSTRY-WISE PROFILE OF DEFAULTING ESTABLISHMENTS IN EXEMPTED SECTOR

Industry	No. of Establishments	Amount of default (Rs. in lakh)	Percentage to total default
Jute Industry	32	9,144.21	50.15
Elec., Mech. & Genral Engg.	38	4,127.64	22.64
Road & Motor Transport	7	2,513.07	13.78
Textile	19	1,153.2	6.32
Heavy & Fine Chemicals	9	542.94	2.98
Trading & Commercial	18	228.33	1.25
Sugar	6	162.89	0.89
Building & Construction	1	24.12	0.13
Newspaper	4	24.05	0.13
Edible Oil	1	21.43	0.12
Cement	2	7.46	0.04
Hospitals	1	1.43	0.01
Others	15	284.84	1.56
Total:	153	18235.61	100.00

STATUS OF ARRERS

V.13 The status of the defaulting establishments show that arrears of Rs.12,068.22 lakhs were due from the establishments which were either closed or under closure or under liquidation, or which had become sick and under BIFR or had been taken over by Government or nationalised or in respect of which recovery had been stayed by Courts. In these cases, the course of action available to the Organisation for recovering the dues is limited. Out of the remaining arrears of Rs.6167.39 lakhs, 523.31 lakhs

were covered by instalment schemes. The recovery of instalment are being monitored regularly by the field Offices. The remaining amount of Rs.5,644 lakhs is the net effective recoverable arrears which is 30.95% of the total arrears. Status of defaulting establishments are given in Table:5.

14 A list of exempted establishments which were in default of Rupees ten lakh and above as on 31.3.96 in the matter of transferring of provident fund contributions to their respective Board of Trustees is given at Appendix A-5.

TABLE:4 : PUBLIC & PRIVATE SECTOR EXEMPTED ESTABLISHMENTS NON-TRANSFER OF CONTRIBUTIONS TO BOT [AS ON 31.03.96]

Region Name	Public Sector		Private Sector		Total Amount
	Establishments.	Amount. Rs. lakh	Establishments	Amount Rs. lakh	
Andhra Pradesh	1	366.14	10	334.52	700.66
Bihar	5	47.82	1	3.03	50.85
Delhi	1	2,002.14	1	0.1	2,002.24
Gujarat	-	0	2	55.26	55.26
Haryana	-	0	1	409.9	409.9
Karnataka	1	1.74	0	0	1.74
Kerala	1	17.71	1	14.65	32.36
Madhya Pradesh	2	48.00	3	26.27	74.27
Maharashtra	5	193.96	11	352.61	546.57
North East	-	0	1	3.69	3.69
Orissa	2	32.70	0	0	32.70
Punjab	-	0	0	0	0
Rajasthan	-	0	4	136.09	136.09
Tamil Nadu	-	0	3	144.91	144.91
Uttar Pradesh	3	499.48	11	220.58	720.06
West Bengal	23	4527.00	60	8,797.31	13,324.31
TOTAL	44	7,736.69	109	10,498.92	18,235.61

UN-INVESTED FUNDS

15 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. At the end of the year there were 1,188 exempted trusts which had an amount of Rs.13,154 lakhs with them as remaining un-invested. The region-wise data on the amounts lying with the Boards of exempted establishments uninvested as on 31.3.1996 are given in

Table-6.

PENAL ACTION TAKEN AGAINST DEFAULTERS

16 During the year 1995-96 in order to liquidate arrears 31 prosecutions under Section-14 of the Act were filed and 33 cases were decided. 2027 cases were pending at the end of the year. Besides this 24 complaints were filed for offences punishable under Section 406/409 of I.P.C. against the

TABLE-5: STATUS OF DEFAULT IN EXEMPTED SECTOR

Classification of default	Establishments		Default Amount [Rs. Lakh]	
	31.03.96	31.03.95	31.03.96	31.03.95
1. Closure of establishments	13	20	168.54	569.77
2. Establishments under Liquidation	16	15	446.21	203.53
3. Stay by High Courts	7	4	655.70	549.11
4. Pre-take over dues NTC Mills	3	3	145.31	139.95
5. Post-take over dues - NTC Mills	0	0	0	0
6. Pre-take over I.R.B.I.	1	1	20.73	20.73
7. BIFR Cases	61	37	10646.38	6,553.07
Total [1 to 7]	101	80	12,082.87	8,036.16
8. Instalment Cases	6	9	523.31	2,153.09
9. Other than above	46	51	5,629.43	5,405.40
TOTAL [1 to 9]	153	140	18,235.61	15,594.65

TABLE-6: AMOUNT LYING UN-INVESTED BEFORE THE BOARD OF TRUSTEES OF EX EMPTED ESTABLISHMENTS ON 31.03.96

Region Name	Establishments	Un-invested Amount [Rs. in lakh]
Andhra Pradesh	79	1,207
Bihar	63	1,156
Delhi	182	3,050
Gujarat	10	47
Haryana	8	345
Karnataka	102	2,330
Kerala	56	88
Madhya Pradesh	24	260
Maharashtra	461	1,616
North East	11	713
Orissa	17	67
Punjab	0	0
Rajasthan	8	641
Tamil Nadu	90	663
Uttar Pradesh	58	782
West Bengal	19	189
TOTAL	1,188	13,154

defaulting employers who failed to remit the Provident Fund contributions deducted from the wages of their employees.

RATE OF INTEREST

17 The exempted establishments are required to declare interest to their members which would not be lower than the interest rate declared for the members of the Statutory Fund. Information with reference to 2934 establishments were available, out of which 565 had not declared interest for the year. The broad pattern of the remaining 2369 establishments which have declared interest are given in Table-7.

18 It would be noted from Table-7 that there

Were 113 exempted establishments which have declared interest to their members lesser than the rate declared for the members of Statutory Fund. This is attributed to sizeable holding of low yielding securities by these trusts. With the liberalisation of investment pattern, it is expected that the scenario will undergo a positive change in the coming year.

ADVANCES GRANTED/PARTIAL WITHDRAWALS

19 Advances sanctioned and amount paid to the members by the exempted establishments during the year are given in Table-8.

TABLE-7: RATE OF INTEREST ALLOWED TO MEMBERS - EXEMEMPTED ESTABLISHMENTS

Higher than the Statutory rate	142
Equal to Statutory rate of 12%	2,114
Less than Statutory rate	113
TOTAL	2,369

TABLE-8: ADVANCES SANCTIONED & AMOUNT DISBURSED

Category	Cases	Amount (Rs. in lakhs)
Financing L.I.C. Policy	17,155	1,083.32
Housing Advance	174,301	53,084.93
During Temporary Closure	7,535	716.91
Illness of Members/Family Member	174,588	16,621.17
Member's own marriage	225,530	28,047.25
Others	137,150	19,341.06
TOTAL	736,259	118,894.64

SETTLEMENT OF CLAIMS

20 Claims settled by the exempted establishments to their members are given below in Table-9.

TABLE-9: PROVIDENT FUND CLAIMS SETTLED - EXEMPTED ESTABLISHMENTS

Category	Cases	Amount (Rs. lakhs)
Death cases	9,782	7,632.32
Resignation/Termination	90,968	43,049.64
Retrenchment	13,167	4,638.86
Superannuation	44,628	46,621.62
Permanent Invalidation	1,801	326.97
Dismissal	3,068	1,324.1
Migration	2,631	1,545.12
Others	18,969	9,490.45
TOTAL	185,014	114,629.08

VI.

EMPLOYEES' FAMILY PENSION SCHEME, 1971

SCHEME

1 The Employees' Family Pension Scheme, 1971 came into force with effect from 1st March, 1971. It was compulsorily applicable to all employees who became members of Employees' Provident Fund Scheme, 1952 from 01.03.1971 and to those who were member of the Provident Fund prior to this date, an option was given to join the scheme.

2 The Scheme provided for the following benefits:-

- (a) **Family Pension:** Family Pension at the prescribed rates is payable if the member dies while in reckonable service before attaining the age of 60 years and he/she has contributed to the Family Pension

Fund for not less than three months. The monthly pension is determined in relation to the monthly pay of the member on which contribution to the Family Pension Fund is payable. Effective from 1st April, 92 the following were the scales of monthly pension:-

If the member had contributed to Family Pension Fund for a period of not less than seven years before his death, the beneficiary will be entitled to get an 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

Pay of the member per month on which contribution to the Family Pension Payable	Monthly rate of Family Pension
Upto to Rs.300/-	Rs.250/- [Fixed]
Over Rs.300/- but not exceeding Rs.700/-	Rs.300/- [Fixed]
Over Rs.700/- but not exceeding Rs.1600/-	42.5% of the pay subject to a minimum of Rs.300/- and Maximum of Rs.600/-
Over Rs.1600/- but not exceeding Rs.2500/-	35% of pay subject to a minimum of Rs.600/- and maximum of Rs.850/-
Over Rs.2500/-	30% of pay subject to a minimum of Rs.850/- and maximum of Rs.1050/-

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.

- (b) **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/-.
- (c) **Retirement-cum-withdrawal benefit:** It 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

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 members to the Family Pension Fund.

MEMBERS

4 There were 157.89 lakh members to the Family Pension Fund as on 31.3.95 which comprised of 35.30 lakh members 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.

CONTRIBUTION RECEIVED

5 During the year, Rs.1,273.04 crore were received as contributions comprising of Rs.998.32 crore as employees' and employers' share and Government share of Rs.274.72 crore. The Government's share of contribution also included Rs.38.41 crore as past arrears upto 1994-95. The year-wise details of Family Pension contributions received are given in Appendix-S.11.

INVESTMENT

6 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 1995-96, a sum of Rs. 1,247.81 crore were deposited in Public Account of the Central Government as against Rs.1382.27 crore during the previous year. The balance in Public Account as on 31.3.96 was Rs.9,500.27 crore.

ARREARS

7 As on 31.3.96, a sum of Rs. 31.80 crore were in arrears from 11,619 defaulting employers. Further, Rs.62.95 crore were in arrears from the Government under the contribution head and Rs.15.82 crore on account of administrative charges.

STEPS TAKEN TO LIQUIDATE ARREARS

8 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.

9 Action was also taken under Section

8 of the Act by issuing 3396 Revenue Recovery Certificates which involved a sum of Rs.7.28 crore. During the year, 2792 certificates were executed resulting in recovery of Rs.3.53 crore. At the end of the year 18971 certificates involving a sum of Rs.29.35 crore were pending.

FAMILY PENSION CLAIMS (ALL BENEFITS)

10 During the year, under report 10.39 lakh family pension claims were settled as against 10.35 lakh claims settled during the previous year. This includes 29098 monthly Pension claims settled during the year. The region-wise position of claims settled is given in **Appendix-S.13.**

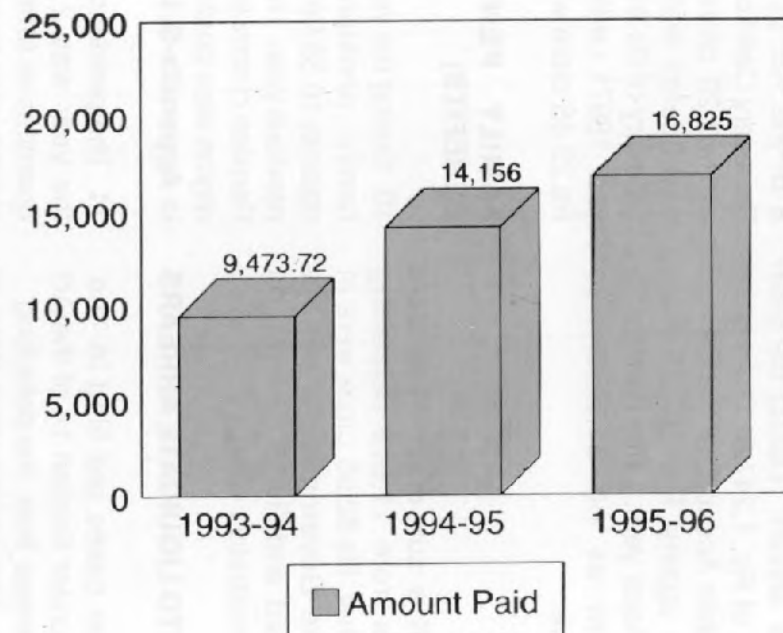
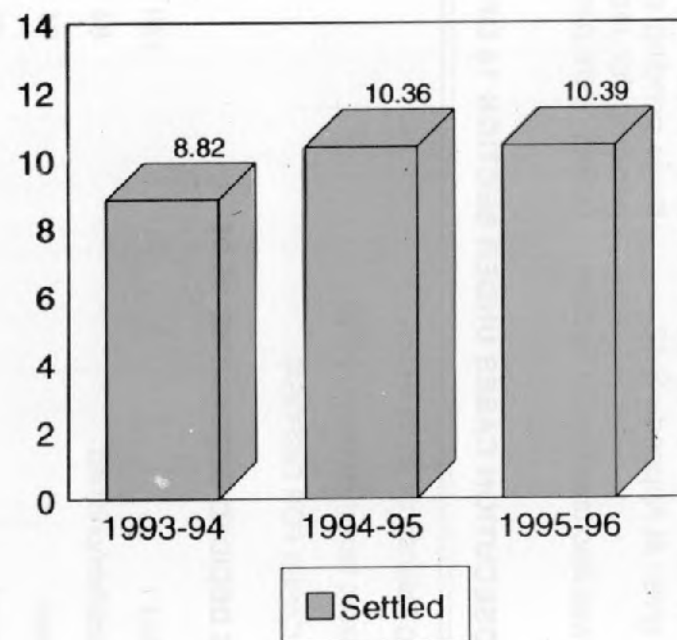
11 The pendency in this area at the end of the year was 2.86% of the workload. In quantitative terms, 37565 family pension claims were pending at the end of the year under report in various field Offices. Of these pending cases, 29851 claims were pending for less than 2 months, 7671 claims were pending for period between 2

TABLE-1 : PROSECUTION CASES UNDER SECTION 14 OF THE ACT

Opening balance as on 01.04.95		16,386
Add - cases launched during 95-96		756
TOTAL CASES FOR DISPOSAL		17,142
CASES DECIDED DURING THE 95-96		
Convicted	130	
Acquitted/Admonished	84	
Withdrawn	91	
Discharged	46	351
Pending cases as on 31.3.96		16,791

Family Pension Claims [All benefits]

[Figure in lakhs]



Monthly Family Pension Claims

71

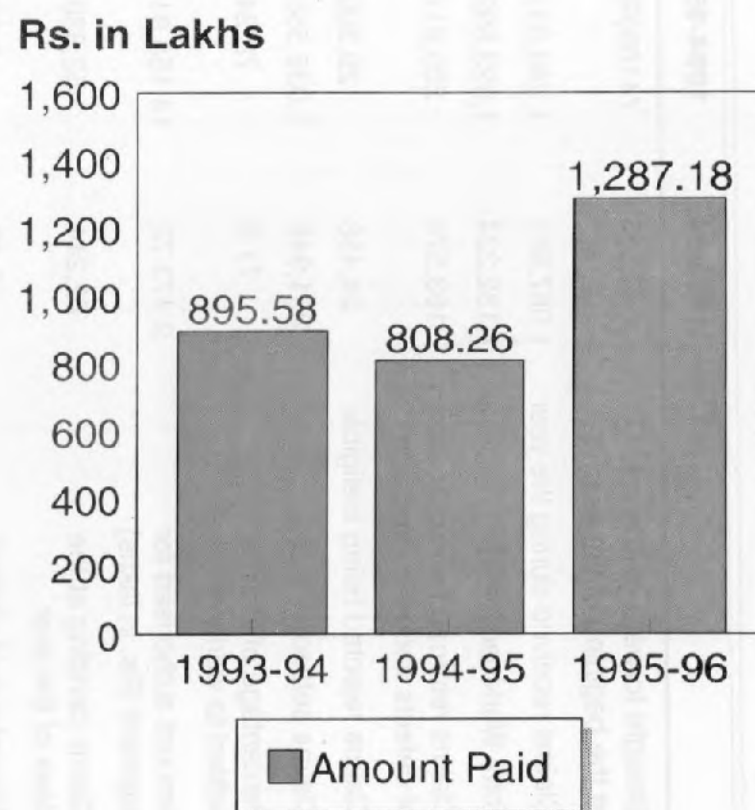
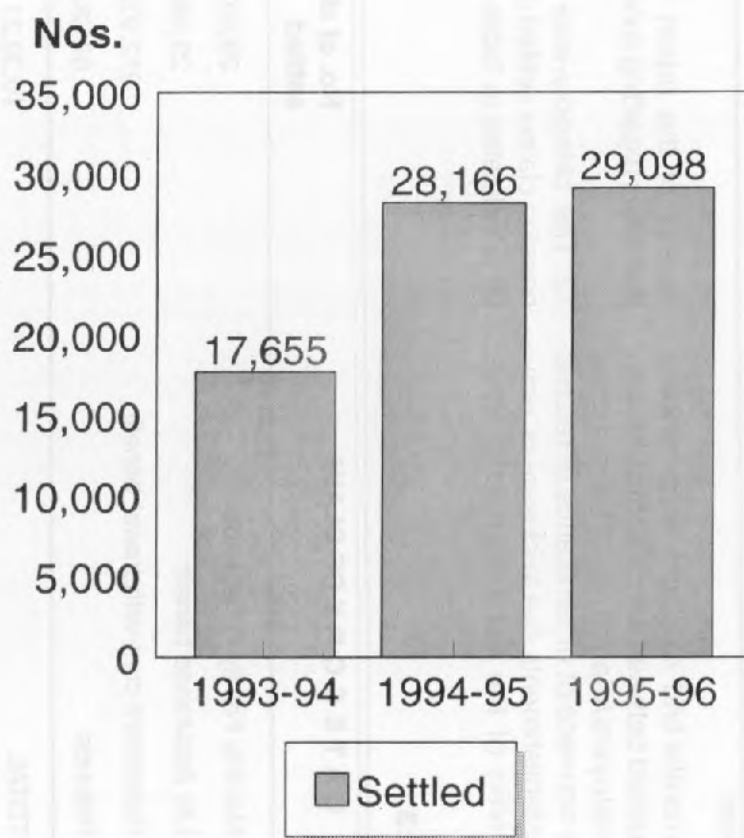


TABLE-2: FAMILY PENSION ALL BENEFIT CLAIMS

		1993-94	1994-95	1995-96
1	Brought forward pendency at the beginning of the year	64,563	74165(R)	52,830
2	Claims received during the year	1,067,661	1,249,337	1,260,853
3	Total Workload[1+2]	1,132,224	1,323,592	1,313,683
4	Claims returned for rectification of defects and re-submission	163,574	205,817	212,729
5	Claims rejected being ineligible	24,458	29,300	24,178
6	Claims settled	881,948	1,035,555	1,039,211
7	Percentage of Claims settled to workload	77.9	78.24	79.11
8	Amount authorised for payment [Rs. in lakhs]	9,473.72	14,155.91	16,825.29
9	Claims pending at the close of the year	62,244	52,830	37,565
10	Percentage of closing balance to workload	5.49	3.99	2.86

(R) - Revised

and 6 months and 43 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.

12 The category-wise break up of family pension claims settled during the year 1995-96 is indicated in Table-3.

TABLE:3

C A T E G O R Y O F C L A I M	No. of claims settled
Monthly Family Pension benefit	29,098
Life Assurance benefit	29,496
Retirement-cum-withdrawal benefit	912,933
Refunds	67,684
TOTAL	10,39,211

MONTHLY FAMILY PENSION CASES

13 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 29098 nominees were paid monthly pension. During the year, a sum of Rs. 150.14 crore were paid to the monthly pensioners as against Rs. 124.34 crore during the previous year. The region-wise data on settlement of monthly pension cases are given in Appendix-S.14.

14 As on 31.3.96, 1423 claims were pending for disposal. Of the pending claims 1210 claims were reported to be pending for less than two months. 213 cases were pending for period ranging between two and six months and 20 claims were pending beyond six months.

15 With the launching of the Employees' Pension Scheme, 1995 with effect from 16th November, 1995 all the assets and liabilities of the Employees' Family Pension Scheme, 1971 were taken over by the new Scheme.

TABLE-4: MONTHLY PENSION CLAIMS

		1993-94	1994-95	1995-96
1	Brought forward pendency at the beginning of the year	2,105	3131(R)	2,018
2	Claims received during the year	27,775	41,288	44,218
3	Total Workload[1+2]	29,880	44,419	46,236
4	Claims returned for rectification of defects and re-submission	8,377	12,409	13,742
5	Claims rejected being ineligible	1,315	1,826	1,973
6	Claims settled	17,655	28,166	29,098
7	Percentage of Claims settled to workload	59.09	63.41	62.93
8	Amount authorised for payment [Rs. in lakhs]	895.58	808.26	1,287.18
9	Claims pending at the close of the year	2,533	2,018	1,423
10	Percentage of closing balance to workload	8.47	4.54	3.08

(R) - Revised

VII.

EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976

SCHEME

1 The E.D.L.I Scheme, 1976 is applicable to all members who are covered under the E.P.F. Scheme.⁵² 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

2 During the year a sum of Rs.120.15 crore

comprising of Rs.77.98 crore from employers and Rs.42.17 crore from the Government including Rs.18.23 crore as past arrears upto 1994-95.. The contribution and administrative charges received year-wise since inception of the Scheme are at Appendix-S.15.

INVESTMENT

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 E.D.L.I. INVESTMENT

S.No.	Type of Investment	Amount (Rs.crore)
1.	Investment in securities Balance as on 1.4.1995	1.57
	Less Redemption during [1995-96]	0.26
	Balance	1.31
2.	Deposit in Public Account	1327.—
3.	Investment during 95-96	
	(a) Employers' share of contribution net of payments	46.52
	(b) Government share of contribution	42.17
4.	Interest on investment in securities & Interest on balance amount kept in Public Accounts	116.73
	Balance as on 31st March 96	1,533.73

BENEFITS

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 with effect from 1.4.93.

5 2295 claims were pending for disposal at the end of the year as against 2027 claims pending at the end of the previous year. 1171 claims were pending for less than two months, 1077 claims were pending between two and six months. 47 claims were reported pending for period ranging from six months to one year due to employer fault. Number of claims settled region-wise and amount disbursed is given

TABLE-2: E.D.L.I. CLAIMS

	1993-94	1994-95	1995-96
1 Brought forward pendency at the beginning of the year	3,835	3528(R)	2,027
2 Claims received during the year	36,138	38,275	37,199
3 Total Workload[1+2]	39,973	41,803	39,226
4 Claims returned for rectification of defects and re-submission	13,658	15,034	12,259
5 Claims rejected being ineligible	2,223	2,875	1,867
6 Claims settled	20,613	21,867	22,805
7 Percentage of Claims settled to workload	51.57	52.31	58.14
8 Amount authorised for payment [Rs. in lakhs]	1,831.56	2,819.09	2,233.69
9 Claims pending at the close of the year	3,479	2,027	2,295
10 Percentage of closing balance to workload	8.7	4.85	5.85

(R) - Revised

at Appendix-S.16.

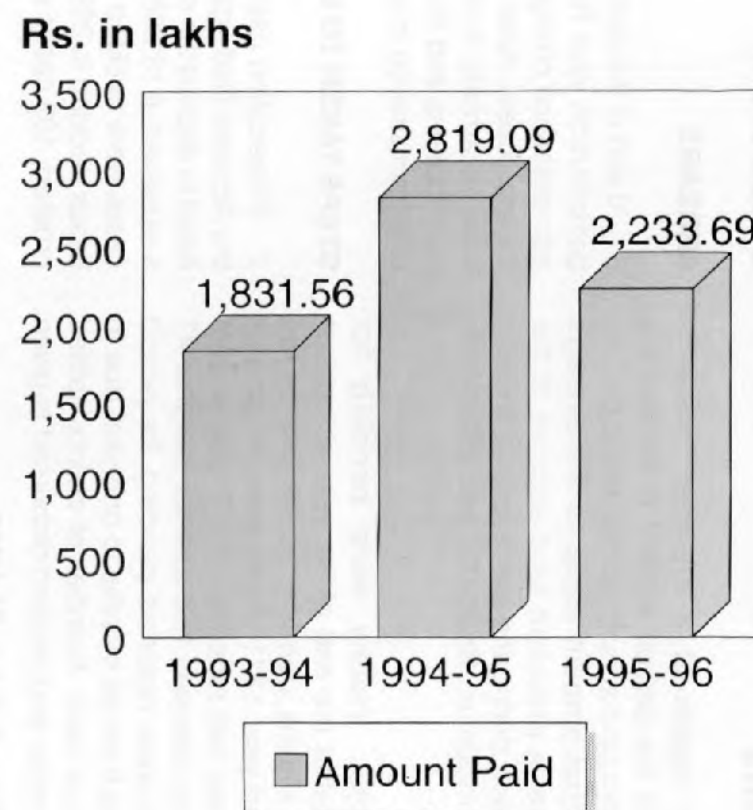
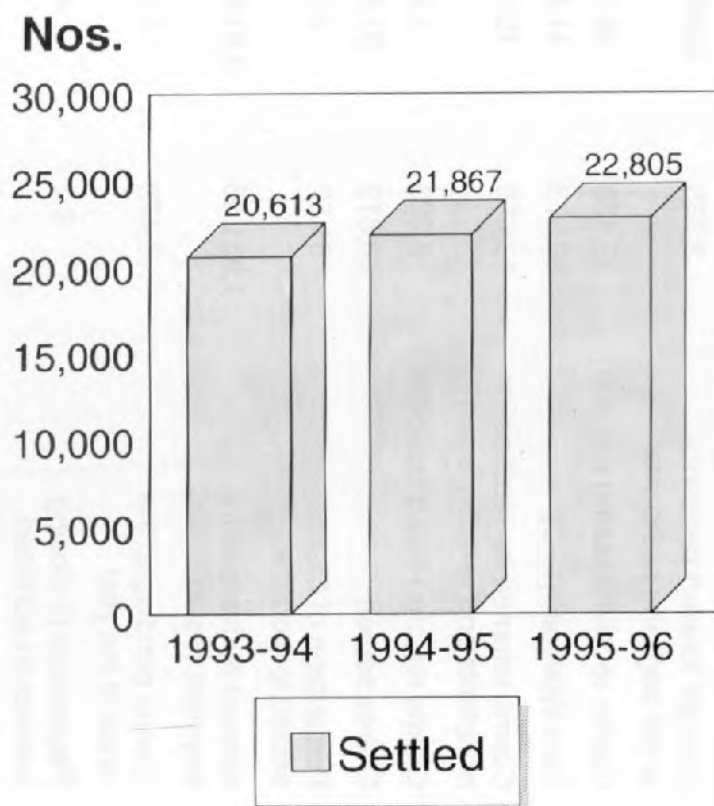
ARREARS

6 At end of the year, Rs.8.24 crore towards contribution and Rs.0.92 Crore towards administration charges were in arrears from the employers. Apart from this Rs.0.68 crore were in arrears from the Government as contributions and Rs.0.16 crore on account of administration charges.

STEPS TAKEN TO LIQUIDATE ARREARS

7 Prosecution cases under Section 14 of the Act were filed against the employers who failed to deposit the contributions. As against a workload of 18,286 cases for disposal 622 cases were decided during the year. Of the cases decided in 269 cases conviction were ordered, 109 cases were either acquitted or

E.D.L.I. Claims



admonished, 191 cases were withdrawn and 53 cases were discharged. The region-wise data of prosecution cases launched under the Act is given at Appendix S-17.

8 Action was also taken under Section 8 of the Act by initiating 3243 Revenue Recovery Cases involving a sum of Rs.215.73 lakh. An amount of Rs.116.30 lakh were realised through the recovery process

executed in 2615 cases. At the close of the year 15686 cases were pending involving a sum of Rs.804.75 lakh.

EXEMPTION FROM THE SCHEME

9 The number of establishments which have been granted exemption from the Scheme up to 31st March,1996 stood at 6,271 establishments.



VIII.

EMPLOYEES' PENSION SCHEME - 1995

COVERAGE

1 Employees' Pension Scheme, 1995 has been introduced w.e.f. 16.11.1995. With the introduction of the Pension Scheme, the erstwhile Family Pension Scheme, 1971 has ceased to operate. However, the pensioners who were drawing benefits under the erstwhile Family Pension Scheme, 1971 will continue to draw Pension under the Employees' Pension Scheme, 1995.

2 All P.F. subscribers including those employed in exempted establishments contributing to the Family Pension Scheme, 1971 and new entrants to Employees'

Provident Fund Scheme, 1952 shall compulsorily become members of the Employees' Pension Scheme, 1995. E.P.F. members who were not members of Family Pension Scheme, 1971 and such of the Family Pension Fund members who had left employment between 1.4.93 to 15.11.95 has the option to join the New Pension Scheme, 1995.

ELIGIBILITY

3 Minimum 10 years pensionable service including past service under the ceased Family Pension Scheme, 1971 is required for entitlement to the pension. Normal superannuation Pension is payable on



*Launching of Employees' Pension Scheme, 1995
Hon'ble Labour Minister, Shri G. Venkataswamy presenting a pension to a subscriber*

attaining the age of 58 years. Early Pension is also admissible on optional basis on attaining the age of 50 years and out of employment, but the amount of pension in such cases will be discounted by 3% for each year by which the age falls short of 58 years. Where pensionable service is less than 10 years, the member has an option to remain covered by obtaining scheme certificate for pensionary benefits till 58 years of age or obtain the withdrawal benefits as prescribed.

BENEFITS

4 Employees' Pension Scheme, 1995 provides for comprehensive Pension package to the member and his family in the following contingencies:

- (a) Monthly Pension to member
 - (i) On superannuation/retirement; and
 - (ii) On permanent/total disablement
- (b) Family Pension to the spouse alongwith two children (below 25 years age) at a time upon;
 - (i) Death of the member in service or away from employment,
 - (ii) Death of the member as a pensioner after superannuation or retirement or permanent/total disablement.
- (c) Facility also exists for payment of pension to nominee for unmarried members and those having no family.

5 The amount of monthly pension will vary from member to member depending upon his pensionable salary and pensionable service. The formula for

calculation of monthly member's pension is as under:-

Member's Pension =

$$\frac{* \text{ Pensionable Salary} \times \text{ Pensionable Service}}{70}$$

To illustrate, if the qualifying service is 33 years and pensionable salary is Rs. 5,000/- per month, the above formula operates as given below:-

Member's Pension

$$= \frac{\text{Rs. } 5000 \times (33+2)}{70}$$

$$= \text{Rs. } 2,500/- \text{ p.m.}$$

* Pensionable salary is worked out on the basis of average of last 12 month's pay.

6 A separate formula for pension has been prescribed for the members of the ceased Family Pension Scheme, 1971 in respect of their membership period under the said Scheme. In the case of members who have contributed to the Family Pension Scheme for 24 years, the minimum amount of pension will be Rs. 500/- per month. For lower period of membership than 24 years, the pension payable shall be proportionately less but not less than Rs. 265/- per month. Depending upon the retirement date the amount of minimum pension for such members may go even beyond Rs. 800/- p.m. The Family Pension members retiring with membership of only 10 years will also be eligible for a minimum pension of Rs. 265/- p.m. In addition such Family Pension members will get back their full provident fund including the employer's share along with interest accumulated in their account upto 15.11.95. The members with less than 10 years membership retiring immediately will get their accumulations refunded as withdrawal benefit.

DISABLEMENT PENSION

7 If the member is permanently and totally disabled after having contributed to the pension fund atleast for one month, he will be entitled to pension as per the formula prescribed in Scheme subject to a minimum of Rs. 250/- per month.

FAMILY PENSION

8 (a) In the event of death of the member, while in service or away from employment before attaining the age of 58 years, the widow pension shall be payable as under:

- (i) Member's pension as would have been payable had he retired on the date of death; or
- (ii) Widow pension payable as per Table 'C' appended to the Scheme whichever is higher, subject to a minimum of Rs. 450/- in case of death in service

and Rs. 250/- in case of death away from employment.

(b) In addition to the widow pension family is also entitled to children pension. The rate of children pension is 25% of the widow pension for each child subject to a minimum of Rs. 115/- p.m. per child payable upto two children at a time upto the age of 25 years.

(c) In the event of death of the widow/ widower or ceasing their pension payment as a result of remarriage, the scheme provides for payment of orphan pension at a higher rate of 75% of the widow pension payable to two orphans subject to the minimum of Rs. 170/- p.m. per orphan.

COMMUTATION OF PENSION

9 A provision has been made permitting commutation of pension upto 1/3rd of its



A pension distribution function of Haryana Regional Office.

quantum effective from 15.11.1998. This will enable the pensioners to receive in lump sum 100 times of the amount of pension so commuted.

OPTION FOR RETURN OF CAPITAL

10 The Scheme has provision for return of capital on optional basis upon death of the member and ceasing payment of member's pension or after a fixed period of 20 years. In such a case the member has to accept reduced pension per month by 10% or 12 1/2% respectively. The quantum of capital return shall be 100 times of the monthly pension payable. For example, if the monthly pension is Rs. 2,000/- p.m. and the employee opts for reduced pension he/family will have refund of the capital amounting to Rs. 2,00,000/- at the end of the guaranteed period or on death. In addition the widow and the two children will continue to get 50% of the member's pension for life or upto the age of 25 as the case may be. In the case of the employee who opts for commutation the balance monthly pension payable after commutation shall be deemed as original monthly pension for the purpose of return of capital.

PENSION FUND

11 No additional contribution is payable either by the employer or the employee for the Pension Fund. The Scheme is to be financed by diversion of 8.33% of the P.F. contribution from employers' share of contribution and the Central Govt. will contribute @ 1 1/6% as Govt. contribution. From 16.11.1995, the employers' share of PF contribution representing 8.33% of the wage is being diverted to the Pension Fund. All accumulations in the ceased Family Pension Fund constitute the corpus of the Pension Fund. The corpus as on 16.11.1995 was over

Rs. 8,252/- crores. The Central Government is also contributing to the Pension Fund at the rate of 1.16% of the wage.

INVESTMENT OF THE PENSION FUND

12 The Scheme provides for investment of the pension fund as per the pattern indicated below :

- (i) Family Pension corpus as on 15.11.1995 and the Central Government's contribution from 16.11.1995 onward shall be invested in the public account of the Government of India.
- (ii) Other accretions to the Pension Fund shall be invested as per the pattern prescribed for the Employees' Provident Funds Scheme, 1952.

PROVISIONS FOR EXISTING FAMILY PENSION BENEFICIARIES

13 The beneficiaries of the existing Family Pension Scheme shall continue to get the benefits under the new Pension Scheme.

VALUATION OF THE PENSION FUND

14 The Pension Fund will be evaluated on annual basis and pensionary benefits will be reviewed accordingly.

EXEMPTION

15 An appropriate Government may grant exemption to any establishment or class of establishments from the operation of the Employees' Pension Scheme, 1995 if the employees of the establishment are in receipt of pensionary benefits under the establishments scheme either at par or more favourable than the benefits available in the statutory scheme.

ADMINISTRATION

VIII.16 Responsibility for administration of the Scheme vests in the Central Board of Trustees, Employees' Provident Fund. Not more than 16% of the administrative cost of the Scheme will be met from the pension fund. The cost of remittance of pension will also be charged on the Pension Fund. The remaining administrative charges will be met from the Administration Account of the EPF Scheme.

AMENDMENT MADE IN THE SCHEME

VIII.17 Based on the suggestions emerged from the deliberations on the Scheme provisions, certain amendments have been carried out and notified by the Govt. on 28.2.1996, the important changes effected are hereunder:-

- (i) There will be no discrimination between the married sons and married daughters; even married daughters are now eligible for pension upto the age of 25.
- (ii) There will be no discrimination between remarrying widow and remarrying widower.
- (iii) Discounting of pension in the case of early pension has been reduced from 6% per annum to 3% per annum.
- (iv) Discounting of short service pension has been deleted.
- (v) A provision for commutation of 1/3rd of the pension so as to enable the pensioner to receive 100 times the amount of monthly pension so commuted as the commuted value of pension has been introduced.
- (vi) Employees who are drawing wages beyond Rs. 5,000/- per month can

also make contribution on such wages on optional basis and pensionable salary in such cases would be determined on the basis of the actual wages and not restricted to Rs. 5,000/-.

- (vii) Withdrawal benefit admissible to members of ceased Family Pension Scheme will be refunded so as to enable the establishments to establish a pension scheme which is comparable or superior to the statutory scheme.
- (viii) It has been specifically provided that employees will get their pensionary benefits even if there is default by the employer in payment of contribution.
- (ix) Paragraph 39 of the Scheme relating to grant of exemption has been amended to provide that during the period in which the competent authority is in the position to take a decision on the exemption application, recovery will not be insisted upon.
- (x) Valuation of the pension fund and review of pensionary benefits every year instead of every three years.

VIII.18 As on 31.3.1996, 49,598 beneficiaries have been sanctioned pension under the New Pension Scheme. Category-wise details of pension sanctioned is furnished as under :

Members Pension	26,183
Widow Pension	12,725
Children pension	10,639
Orphan Pension	51
Total	<u>49,598</u>

IX.

ADDITIONAL EMOLUMENTS (COMPULSORY DEPOSIT) ACT, 1974

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

the salary of their employees at the end of March, 1996.

4 Action to recover the defaulted amount by way of revenue recovery proceedings under AE(CD) Act, 1974 against 42 Specified

POSITION AS ON 31.3.95

Category	No. of specified authority	Amount of deposits received upto 1995-96 (Rs. Crore)
1 Additional wages account	17,865	52.58
2. Additional DA (Old) account	63,601	502.23
3. Additional DA (New) account	66,570	220.52
TOTAL		775.33

2 The deposits in Additional wages account and Additional dearness allowances (Old) account are repayable in five annual instalments and Additional dearness allowance (New) account by transfer to the Provident Fund accounts of the employees. The last instalment fell due for repayment on 6th July, 93. Though bulk of the deposits received have been repaid, an amount of Rs. 10.35 crore still remains to be paid by the Regional Provident Fund Offices due to non-receipt of claims from the Specified Authorities even after issue of notices and circulars to the parties concerned.

3 58 Specified Authorities failed to deposit an amount of Rs. 123.95 lakh deducted from

Authorities involving an amount of Rs. 121.54 lakh have been taken. Complaints under Section 406/409 of the Indian Penal Code have also been filed against 24 Specified Authorities.

5 Out of the penal interest on belated remittances levied to the tune of Rs. 321.47 lakh against 10,060 Specified authorities, a sum of Rs. 240.96 lakh have been recovered.

6 The expenditure incurred by the Organisation on the implementation of the Scheme is reimbursed by the Government. A sum of Rs. 450.11 lakh have been received from the Government since inception of the Scheme upto 31.03.96. Against this receipt,

an amount of Rs.478.18 lakh have been incurred as expenditure upto 31.03.96. Region-wise details in the AECD account is given below.

7. Details of the amount received from the Government and expenditure incurred on the administration of the Scheme are given in Appendix-S.18

BALANCE IN VARIOUS A.E.C.D. ACCOUNTS AS ON 31.03.96 (AMT. IN LAKH)

Sr. No.	Name of Region	AE (CD) Wages A/c.	AE (CD)DA Old A/c.	AE(CD)DA New A/c.	Total
1	Andhra Pradesh	2.20	14.72	37.30	54.22
2	NER (Assam)	0	0	0	0
3	Bihar	1.21	13.16	33.68	48.05
4	Delhi	2.62	13.52	63.69	79.83
5	Gujarat	4.47	12.88	25.79	43.14
6	Karnataka	1.96	10.25	11.72	23.92
7	Kerala	6.44	6.09	22.99	35.52
8	Madya Pradesh	3.76	9.12	27.8	40.68
9	Maharashtra	5.23	76.44	249.63	331.3
10	Orissa	0.43	6.56	16.59	23.58
11	Punjab	0.30	0.18	3.28	3.76
12	Rajasthan	0.33	5.38	21.57	27.28
13	Tamil Nadu	0.12	15.79	114.19	130.11
14	Uttar Pradesh	5.24	12.42	99.05	116.70
15	West Bengal	3.23	29.49	45.06	77.78
TOTAL:		37.54	226.00	771.34	1,035.88

X.

MANPOWER

- 1 The total sanctioned staff strength of the Employees' Provident Fund Organisation including Officers and Staff was 19672 as on 31.3.96 as against 19442 as on 31.3.95. The group-wise position of sanctioned staff vis-à-vis staff in position is given in Table-1.

TABLE 1: STAFF STRENGTH AS ON 31.03.96

Category of Employee	Sanctioned strength	Staff in position
Group "A"	566	515
Group "B"	1,737	1,580
Group "C"	14,937	13,160
Group "D"	2,432	2,228
TOTAL:	19,672	17,483

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

TABLE-2: STAFF STRENGTH AS OVER LAST FIVE YEARS

Position as on	Sanctioned Strength [Nos]	In position [Nos]
31.3.1992	17,720	15,829
31.3.1993	18,174	16,899
31.3.1994	18,758	16,863
31.3.1995	19,442	17,265
31.3.1996	19,672	17,483

3 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, 1996 are given in Table-3.

TABLE-3 : STAFF POSITION IN TERMS OF RESERVATION AS ON 31.03.96

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	515	80	39	78	31	(-)2	(-)8
Group 'B'	1,737	1,580	298	109	289	89	(-)9	(-)20
Group 'C'	14,937	13,160	2,375	993	2,436	759	(+)61	(-)234
Group 'D'	2,432	2,228	627	212	836	217	(+)209	(-)5

Region wise position is given at Appendix S19 to S.21.

XI.

VIGILANCE

1 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, 881 complaints were received and were taken up for investigation immediately. As a result of which 583 complaints have been disposed off and priority is being given to clear the remaining complaints.

2 Special attention has also been given for speedy disposal of disciplinary cases pending with the respective Disciplinary Authorities of the Regional Offices and they have been impressed upon to review the matter and to take immediate action wherever is necessary. Extra efforts were

taken to clear the old cases pending with the Regional/Sub Regional Offices.

3 Further, priority has been given to preventive matters during the year under report. 48 Preventive Vigilance Inspections were conducted especially in the area of Accounts and Enforcement which acted as a deterrent against malpractices and where the short-comings were found. The Regional Commissioners were advised to rectify them and compliance thereof was obtained.

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

1.	No. of complaints received	881
2.	No. of complaints on which action taken	583
3.	No. of complaints pending	298
4.	No. of Disciplinary cases disposed	74
5.	No. of Disciplinary cases pending	245
6.	No. of preventive Inspections carried out	48
7.	No. of Suspension cases disposed/revoked	25
8.	No. of Suspension cases pending	66
9.	Vigilance Clearances issued	856

XII.

EXAMINATION

1 2251 candidates appeared in various departmental examinations. Details of examinations conducted during the year are given in Table:1.

2 Continuing the consolidation of the reforms introduced in the past bringing in objectivity, fairness and unquestionable integrity in the system of departmental examinations, the Examination Branch has been able to carry on its activities as per

planned schedule. During this year, E.P.F.O. Lower Division Clerk Examination Scheme, 1995 was introduced and first examination for making recruitment of LDCs under DR Quota in the HQrs/Regions was conducted under the centralised examination system. Out of 9536 candidates sponsored by the Employment Exchange, 5553 candidates appeared in this Examination. Direct recruitment examination of Hindi Translator (Gr-II) was also conducted during the year.

TABLE-1: EXAMINATIONS CONDUCTED - 1995-96

Sl. No.	Name of the EXAMINATIONS	Date of Examination
1.	APFC [Prob] Part-II [3rd Chance]	4-6th April, 1995
2.	H.T.[Gr.-II] [DP Quota]	6-7th April, 1995
3.	E.O./A.A.O./Supdt [Probs] [Spl. Exam]	25-28th July,1995
4.	APFC [Prob] Part-II [4th Chance]	25-27th July,1995
5.	H.T.[Gr.-II] [DP Quota]	24-26th August,1995
6.	U.D.C.	24-26th August,1995
7.	E.O./A.A.O./Supdt.	26-31st October,1995
8.	APFC [Prob] Part-I [1st Chance]	25-28th September,1995
9.	Head Clerk/Assistant	20-22nd December, 1995
10.	L.D.C. [35% Quota]	20-21st December,1995
11.	APFC [Prob] Part-I [2nd Chance]	26-29th February,1996
12.	APFC [Prob] Part-II [1st Chance]	26-28th February,1996
13.	L.D.C. [D.R. Quota]	31st March,1996

XIII.

ADMINISTRATIVE ACCOUNTS

1 The receipts and payment of Administration Account for the year 1995-96 relating to three Schemes framed under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952.

RECEIPTS AND PAYMENTS OF ADMINISTRATION ACCOUNT OF THREE SCHEMES

[Rs. in lakhs]

	E.P.F. & F.P.F.		E.D.L.I.	
	1994-95	1995-96**	1994-95	1995-96**
Receipts				
(a) Adm. & Inspection Charges	12,321.66	14,409.73	369.96	429.58
(b) Interest on investment	1,905.79	1,164.63	6,531.15	3,874.80
(c) Govt. contribution towards administration expenses	2,766.20	750.00	85.00	126.25
(d) Receipts from other accounts	-304.41	233.1	31.86	3.71
(e) Miscellaneous receipts	283.14	233.05	0	0
TOTAL RECEIPTS:	16,972.38	16,790.51	7,017.97	4,434.34
Payments				
(A) Revenue expenditure	9,734.39	11,465.74	117.28	138.14
(B) Capital expenditure	2500.00	2000.00	15.17	12.46
(C) Building maintenance	106.16	120.18	1.28	1.45
(D) Payments to other A/c	2,016.94	2,374.91	20.83	0.71
TOTAL PAYMENTS:	14,357.49	15,960.83	154.56	152.76
Excess receipts over payments	2,614.89	829.68	6,863.41	4,281.58
Rs. 750.00 lakhs have been received from the Government in April, 1996				
** Figures for 1995-96 are provisional and subject to Audit.				

XIV.

PRODUCTIVITY LINKED BONUS

1 Bonus declared for the employees of the Organisation under the Productivity Linked Bonus Scheme for the year 1994-95 is given below:-

PRODUCTIVITY LINKED BONUS TO STAFF

Name of the Region Region	No. of days	Name of the Region	No. of days
Andhra Pradesh	40	Bihar	28
Delhi	40	Gujarat	40
Haryana	40	Karnataka	38
Kerala	29	Madhya Pradesh	34
Maharashtra	40	North East	36
Orissa	38	Punjab	40
Rajasthan	40	Tamil Nadu	40
Uttar Pradesh	36	West Bengal	27
Central Office	40		
Eligibility ceiling for PLB has been raised from Rs. 2,500/- to Rs. 3,500/- from 92-93			

XV.

SPORTS

1 On the approval of the Central Board of Trustees in its 100th meeting held on 28.7.84, a E.P.F. Central Sports Control Board was set up with the objective to encourage the sports and cultural activities of the Organisation. The C.B.T. also approved the setting up of a Regional Sports Control Board in each region of the Organisation under the control of Sport Control Board. The Central Board constitutes with the following composition:

(i) President	- One
(ii) Vice President	- One
(iii) Secretary	- One
(iv) Assistant Secretary	- One
(v) Treasurer	- One
(vi) Members	- Four

The following sports activities were taken place during the year 1995-96 :

- (a) Zonal Football Tournament was held at Faridabad, Rourkela, Madras and Raipur. West Bengal emerged as winner of the All India Football Tournament held at Shillong and Tamil Nadu was the runner-up.
- (b) Zonal Cricket Tournament was held at Kanpur, Cuttack, Baroda and Ernakulam. Central Office Team won the Championship in the fina held at cutack and Karnataka was runner-up.
- (c) Zonal Indoor Tournament was held at Chandigarh, Indore, Shillong and Hyderabad. Finals were held along with All India Athletics Meet at Chandigarh.

2 For the year 1995-96, Rs.20 Lakhs have been provided in the budget estimate for the sports activities. Out of which Rs.18.05 Lakhs have been distributed to the Regional Offices to conduct the various sports activities.

XVI.

WELFARE

1 With the approval of the Central Board of Trustees in its 121st Meeting held on 29.12.89, a E.P.F. Staff Welfare Fund was set up with the objective to provide Security-cum-Welfare cover to all the staff members of the E.P.F.O. Financial assistance in the case Prolonged illness, Natural Calamities, Death, due to Handicap and Scholarship and Award to the wards of the employees and Grant in Aid to Recreation Club and Subsidy to Staff Canteens are being met from this fund. Regional Welfare Committees have also been constituted under the control of Central Welfare Committee. Central Welfare Committee constitutes following composition:

- (i) President - One
- (ii) Secretary - One
- (iii) Assistant Secretary - One

- (iv) Treasurer - One
- (v) Members - Seven

2 An amount of Rs. 60,00,000/- had been provided in Central Budget of the Organisation under " Staff Welfare Fund" during the year 1995-96 for various Welfare activities in the E.P.F. Organisation. Out of this a sum of Rs.50.30 Lakhs have been allotted as indicated below :

(i) Staff Recreation Club	- Rs. 2,71,900/-
(ii) Scholarship Scheme	- Rs.1,13,300/-
(iii) Holiday Home	- Rs.6,33,200/-
(iv) Other Activities	- Rs.2,19,700/-
TOTAL	- Rs.50,30,100/-

XVII.

SC/ST CELL

In order to protect the interest and welfare of the employees belonging to SC/ST, a Centralised Cell in the Head Office as well as in each Regional Office has been functioning. A Chief Liaison Officer in the rank of Regional Provident Fund Commissioner (Gr.I) has been nominated to monitor the various grievances received from individual employees/SC/ST Association on

reservation/promotion, maintenance of Roster and other matters concerning SC/ST employees. During the year 1995-96, the Chief Liaison Officer has inspected five Regional Offices viz. Gujarat, West Bengal, Punjab, Tamil Nadu and Madhya Pradesh. The deficiencies were rectified in these regions.

XVIII.

HUMAN RESOURCE DEVELOPMENT

1 With the ever expanding role and functions of the E.P.F. Organisation both in relation to existing membership as well as in relationship the new area of activities, the organisation accorded priority to Human Resource Development in order to equip its personnel adequately to be able to cope-up with the process of changing environment. Accordingly, the National Academy for Training & Research in Social Security (NATRSS) was set-up in October, 1990. Presently, the Academy is functioning in a rented building at New Delhi with adequate hostel facility nearby. The Academy though started on a modest level has developed

infrastructural facility for smooth running of training courses. The Academy has developed its Computer Training Centre with a view to exposing the trainees to the Computer. The Academy's own building is in advanced stage of construction at an estimated cost of Rs.6.24 Crores. The building when completed, will be self-contained and having infrastructure facilities comparable to the best Training Institutes in the country.

2 NATRSS has a two tier structure with the apex institute located at New Delhi which caters to the training needs of the Group 'A'



A training programme of Regional PF Commissioners in National Academy for Training & research in social Security at Delhi. Central PF Commissioner Shri HWT Syiem IAS., Director, Shri Kalyanaraman and Deputy Directors Shri AM Raju & Shri NN Sharma

officers. Training to members of staff at operative and supervisory levels is imparted by 4 Zonal Training Institutes (ZTI) located at Madras, Calcutta, Faridabad and Ahmedabad. The ZTI(SZ) is functioning from its own building at Madras, while the work of construction of own building in respect of ZTIs East & North are in initial stages. ZTI at Ahmedabad is functioning from Regional Office for the time being.

3 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 up with the ever expanding role and meeting the challenges ahead. The courses designed by NATRSS at New Delhi for Group 'A' Officers cover broad spectrum of areas and fall under the following categories.

appreciated by one and all. The Academy also took initiative in developing Training Modules on the newly introduced "Employees' Pension Scheme 1995" on Video Cassettes for creating awareness and imparting basic knowledge about the salient features and work procedures of the Scheme. The efforts of the Academy were appreciated by the Pension Implementation Committee constituted under the 'Chairmanship of Secretary, Govt. of India, Ministry of Labour. The feed back being received from the field as to the effectiveness of this mode of awareness programme has been very encouraging.

5 Besides the training activities, the Academy kept up its resolve of bringing out compilation of important judgements of various High Courts and Supreme Court of

[i] Foundation Programmes	For APFCs
[ii] Refresher In-service programmes	For APFCs, For 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
[ii] Orientation/Refresher Courses	For UDCs/HCs/EOs

4 During the year 1995-96, the Academy along with its Zonal Training Institutes conducted 80 courses in which 1,673 officers and members of staff participated. A new Training Programme on "Management of Industrial Relations" was introduced during the year 1995-96 which was well taken and

India relating to provident fund matters for guidance of the field functionaries. Two such issues were brought out during the year 1995-96 and circulated to all RPFCs in the field. Apart from it, a study was conducted into the evolution of the E.P.F. & M.P. Act, 1952 and a publication highlighting the

TRAINING PROGRAMMES ORGANISED BY NATRESS &* ZTIs

AT NATRSS	Courses	Participants
1. Course for EDP Managers	1	20
2. Course on Industrial Relation Management	1	13
3. Course on Social Security Administration	1	20
4. Course on Recovery Procedure under the Act.	3	55
5. Course on Record Management	1	19
6. Course on Personnel Management	1	15
7. Course on Financial Management	1	23
8. Course on Administrative Vigilance	3	44
9. Course on E.P.F. Act & Scheme	1	24
10. Establishment Rules & Procedure.	1	17
11. Induction training course for APFC (Probationers/Promotees)	4	79
12. Quasi-judicial Proceedings	1	19
TOTAL:	19	348
AT ZONAL TRAINING INSTITUTES		
1. Courses for LDCs/UDCs	34	731
2. Courses for Head Clerks	16	417
3. Courses for EOs/AAOs	10	156
4. Courses for Stenographers	1	21
TOTAL:	61	1,325

"Historical Evolution of E.P.F. & M.P. Act, 1952" was brought out in a tabular form and

circulated for information of field functionaries.

XIX.

COMPUTERISATION

1 The year 1995-96 witnessed further growth in the field of Computerisation. The number of EDP centres increased from 47 to 55 this year with the installation of new EDP Centres at SRO/SAO, Titagarh, Nizamabad, Cuddapah, Surat, Gulbarga, Raipur, Ranchi and Salem. The number of EDP Centres functioning in various Offices of the Organisation is indicated below.

2 During the year an ambitious plan was undertaken to install computer in all the field offices. A comprehensive proposal was drawn for installing computers in all the field offices where presently computers are not installed. The procurement action for 18 Pentium based systems, 7 heavy duty Line Matrix Printers and 58 additional terminals for strengthening the existing infrastructure reached advanced stage during the year.

3 Efforts were made during the year to make the existing operational software of the Organisation more versatile by incorporating additional features for their optimum utilisation. The facility for importing the Wages and Contribution details in respect of EPF subscribers directly from floppies

supplied by the employers was provided in the software concerned. This has resulted into substantial improvement in the issuance of Accounts Slips to the subscribers. Launching of Employees' Pension Scheme 1995 from 16th November 95 warranted modification in the existing operational software. Action was also initiated for carrying out the necessary modifications. In order to improve the subscriber grievance redressal machinery, provision was made in the existing operational software for providing on-line information regarding the status of various pending claims. The Organisation, in consultation with National Informatic Centre, initiated a time bound action plan for development of a comprehensive software for implementation of the Employees' Pension Scheme, 1995.

4 During the year special thrust was given to the monitoring of the performances of various EDP Centres located in field offices. A new monthly return (EDP-1) was operationalised for collecting information on various aspects of the functioning of EDP Centres in the field offices. The information collected through these returns are compiled

Sl. No.	Year	EDP Centres
1.	1991-92	20
2.	1992-93	28
3.	1993-94	32
4.	1994-95	47
5.	1995-96	55

EPFO : Status of Computerisation Installed in Various Centres						
Sl. No.	RO/SRO/SAO	No. of System	Base Configura- tion	No. of Termi- nals	No. of Printers	Printer Descrip- tion
ANDHRA PRADESH						
1	Hyderabad	2	1 — 386 1 — 486	17	3	2 — DMP 1 — LP
2	Visakhapatnam	1	1 — 486	5	2	1 — DMP 1 — LMP
3	Warangal	1	1 — 486	4	1	1 — DMP
4	Cuddapah	1	1 — 386	4	1	1 — DMP
5	Guntur			** 10.11.1996		
6	Nizamabad	1	1 — 486	4	1	1 — LMP
	Sub-total	6		34	8	
BIHAR						
1	Patna	2	1 — 386 1 — 486	12	3	2 — DMP 1 — LP
2	Ranchi	1	1 — 386	4	1	1 — DMP
3	Bhagalpur			** 15.12.1996		
4	Jamshedpur			** 15.10.1996		
5	Muzaffarpur			** 15.12.1996		
	Sub-total	3		16	4	
CENTRAL OFFICE						
1	Central Office	7	4 — 386 1 — 286 1 — XT 1 — NOTE BOOK	5	8	4 — DMP 1 — LASER 1 — INKJET 1 — DMP
2	NATRSS	1	1 — 386	8	1	1 — DMP
3	Z.T.I. Faridabad	0	-	0	0	-
4	Z.T.I. Calcutta	0	-	0	0	-
5	Z.T.I. Madras	0	-	0	0	-
6	Z.T.I. Mumbai	0	-	0	0	-
	Sub-total	8		13	9	

** Projected date of Installation of Systems.

Sl. No.	RO/SRO/SAO	No. of System	Base Configura- tion	No. of Termi- nals	No. of Printers	Printer Descrip- tion
DELHI						
1	Nehru Place	2	1 — XT 1 — 486	9	3	2 — DMP 1 — LP
2	Janak Puri	1	1 — 486	4	1	1 — DMP
3	Inderlok	1	1 — 486	4	1	1 — DMP
4	Lakshmi Nagar	1	1 — 486	4	1	1 — DMP
	Sub-total	5		21	6	
GUJARAT						
1	Ahemdabad	1	1 — 486	8	1	1 — LP
2	Baroda	1	1 — 386	4	2	1 — LP 1 — DMP
3	Surat	1	1 — 486	8	1	1 — DMP
4	Rajkot			** 15.10.1996		
	Sub-total	3		20	4	
HARYANA						
1	Faridabad	1	1 — 486	8	1	1 — LP
2	Karnal	1	1 — 386	4	2	1 — DMP 1 — LP
	Sub-total	2		12	3	
KARNATAKA						
1	Mangalore	1	1 — 486	4	2	1 — DMP 1 — LMP
2	Bangalore	1	1 — 486	16	2	1 — DMP 1 — LP
3	Hubli	1	1 — 386	4	1	1 — DMP
4	Gulberga	1	1 — 486	4	1	1 — DMP
5	Mysore			** 15.10.1996		
	Sub-total	4		28	6	
KERALA						
1	Trivendrum	1	1 — 486	8	1	1 — LP
2	Cochin	1	1 — 386	4	2	1 — DMP 1 — LMP
3	Kozhikode	1	1 — 486	4	1	1 — DMP
	Sub-total	3		16	4	

** Projected date of Installation of Systems.

Sl. No.	RO/SRO/SAO	No. of System	Base Configura- tion	No. of Termi- nals	No. of Printers	Printer Descrip- tion
MAHARASHTRA						
1	Bombay	5	1 — 386 3 — 486 1 — 286	28	3	2 — DMP 1 — LP
2	Nagpur	1	1 — 386	4	2	1 — DMP 1 — LMP
3	Nasik	1	1 — 386	6	2	1 — DMP 1 — LMP
4	Aurangabad	1	1 — 386	4	2	1 — DMP 1 — LMP
5	Pune	1	1 — 486	8	2	1 — DMP 1 — LMP
6	Goa			** 15.10.1996		
7	Kolhapur			** 10.11.1996		
8	Malad			** 10.11.1996		
9	Thane			** 10.11.1996		
	Sub-total	9		50	11	
MADHYA PRADESH						
1	Indore	1	1 — 486	11	2	1 — DMP 1 — LP
2	Jabalpur	1	1 — 386	5	2	1 — DMP 1 — LMP
3	Raipur	1	1 — 486	4	1	1 — DMP
	Sub-total	3		20	5	
NORTH EAST REGION						
1	Guwahati	1	1 — 486	6	2	1 — DMP
2	Agartala	1	1 — 486	2	1	1 — DMP
3	Shillong	1	1 — 386	2	1	1 — DMP
4	Tinsukia	T			T	T
	Sub-total	3		10	4	
ORISSA						
1	Bhubaneswar	1	1 — 486	4	1	1 — LP
2	Rourkela	1	1 — 386	4	2	2 — DMP
	Sub-total	2		8	3	

** Projected date of Installation of Systems.

Sl. No.	RO/SRO/SAO	No. of System	Base Configura- tion	No. of Termi- nals	No. of Printers	Printer Descrip- tion
PUNJAB						
1	Chandigarh	2	1 — 386 1 — 486	13	2	1 — DMP 1 — LMP
2	Amritsar	1	1 — 486	4	2	1 — DMP 1 — LMP
3	Bhatinda	1	1 — 386	3	1	1 — DMP
4	Ludhiana			** 15.10.1996		
5	Shimla			** 10.11.1996		
	Sub-total	4		20	5	
RAJASTHAN						
1	Jaipur	1	1 — 486	8	2	1 — DMP 1 — LP
2	Udaipur	1	1 — 386	4	2	2 — DMP
3	Kota			** 15.10.1996		
	Sub-total	2		12	4	
TAMIL NADU						
1	Trichy	1	1 — 486	4	2	1 — DMP 1 — LMP
2	Madras	1	1 — 486	8	2	1 — LP 1 — LMP
3	Madurai	1	1 — 386	8	2	1 — DMP 1 — LMP
4	Coimbatore	1	1 — 386	8	2	1 — DMP 1 — LMP
5	Tirunelveli			** 15.10.1996		
6	Salem	1	1 — 486	4	1	1 — DMP
	Sub-total	5		32	9	
UTTAR PRADESH						
1	Kanpur	1	1 — 486	8	1	1 — LP
2	Meerut	1	1 — 386	8	2	1 — DMP 1 — LMP
3	Varanasi	1	1 — 386	4	2	1 — DMP 1 — LMP

** Projected date of Installation of Systems.

SI. No.	RO/SRO/SAO	No. of System	Base Configura- tion	No. of Termi- nals	No. of Printers	Printer Descrip- tion
4	Agra			** 15.10.1996		
5	Bareilly			** 10.11.1996		
6	Dehradun			** 15.10.1996		
7	Gorakhpur			** 15.12.1996		
8	Haldwani			** 15.12.1996		
	Sub-total	3		20	5	
WEST BENGAL						
1	Calcutta	1	1 — 486	8	2	1 — DMP 1 — LMP
2	Jalpaiguri	1	1 — 386	8	2	1 — DMP 1 — LMP
3	Siliguri	1	1 — 486	4	1	1 — DMP
4	Titagarh	1	1 — 386	4	1	1 — DMP
5	Darjeeling			** 15.12.1996		
6	Port Blair			** 15.12.1996		
7	Hawrah			** 10.11.1996		
	Sub-total	4		24	6	
Total			69		356	95

** Projected date of Installation of Systems.

and analysed in the head office for providing feed back to the management on the functioning of the EDP Centres of the field office and initiating corrective measures for improving the productivity of the centres.

XIX.5 The Organisation accords high priority to the training of man power for efficient and optimum utilisation of the existing infrastructure of EDP Centres. A

structured training programme was organised in the National Academy for Training and Research in Social Security (NATRSS) to enhance the knowledge and skills of EDP managers. In order to disseminate information regarding computerisation of the Organisation to create a computer culture in the Organisation, almost all the training programmes of NATRSS has few hands on sessions on computers.

XX.

CONSTRUCTION

OFFICE BUILDING

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. EPF Organisation being a service institute has, therefore, attached considerable importance to the construction of the office building for its Regional and Sub-Regional Offices at different places.

STATUS OF OFFICE BUILDINGS (REGIONAL OFFICE) IN E.P.F.O.

Sr. No.	Name of Region	Status
1	Andhra Pradesh	Own Building
2	Bihar	Own Building
3	Delhi	Land purchased
4	Gujarat	Own Building
5	Haryana	Own Building
6	Karnataka	Own Building
7	Kerala	Own Building
8	Madhya Pradesh	Own Building
9	Maharashtra	Own Building
10	North East Region	Land purchased Possession not taken
11	Orissa	Own Building
12	Punjab	Own Building
13	Rajasthan	Own Building
14	Tamil Nadu	Own Building
15	Uttar Pradesh	Own Building
16	West Bengal	Own Building
17	Head Office, Delhi	Own Building

STATUS OF OFFICE BUILDINGS (SUB-REGIONAL OFFICE/SUB-ACCOUNTS OFFICE) IN E.P.F.O.

Sl. No.	Name of Region	Name of the Office	Status
1	Andhra Pradesh	1 Cuddapah 2 Guntur 3 Vishakhapatnam 4 Warrangal 5 Nizamabad	Own Building Land being arranged Own Building Land purchased Work in progress
2	Bihar	1 Bhagalpur 2 Jamshedpur 3 Muzaffarpur 4 Ranchi	No land available No land available No land available No land available
3	Delhi	1 Laxmi Nagar 2 Janak Puri 3 Inder Lok	Land being arranged No land available Land available at Wazipur
4	Gujarat	1 Rajkot 2 Baroda 3 Surat	Planning work in progress Planning work in progress Planning work in progress
5	Haryana	1 Kamal	Planning work in progress
6	Karnataka	1 Hubli 2 Mangalore 3 Gulbarga 4 Mysore	Land Purchased Land Purchased Land Purchased No land available
7	Kerala	1 Calicut 2 Cochin	Own Building Own Building
8	Madhya Pradesh	1 Jabalpur 2 Raipur	Work in progress No land available

Sl. No.	Name of Region	Name of the Office	Status
9	Maharashtra	1 Aurangabad	Own Building
		2 Nagpur	Own Building
		3 Nasik	Work in progress
		4 Kolhapur	Own Building
		5 Goa	Planning work in progress
		6 Thane	Ready built accomodation purchased from MIDC.
		7 Malad	No land available
10	North East Region	1 Shillong	No land available
		2 Tinsukia	No land available
		3 Agartala	Own Building
11	Orissa	1 Rourkela	Land purchased
12	Punjab	1 Amritsar	Own Building
		2 Ladhiana	Planning work in progress
		3 Shimla	Ready built accomodation purchased
		4 Bhatinda	No land available
13	Rajasthan	1 Kota	Own Building
		2 Udaipur	Planning work in progress
		3 Jodhpur	No land available
14	Tamil Nadu	1 Coimbatore	Own Building
		2 Madurai	Own Building
		3 Trichinapalli	Own Building
		4 Salem	No land available
		5 Trunelvelli	No land available
		6 Vellore	No land available
15	Uttar Pradesh	1 Bareilly	No land available
		2 Meerut	Planning work in progress
		3 Dehradun	Rented Building
		4 Varanasi	Own Building
		5 Agra	Work awarded to N.B.C.C.
		6 Gorakhpur	Land yet to be handed over by D.G.E.T
		7 Haldwani	No land available

Sl. No.	Name of Region	Name of the Office	Status
16	West Bengal	1 Darjeeling 2 Jalpaiguri 3 Siliguri 4 Port Blair 5 Durgapur	No land available Own Building Own Building No land available No land available
Total		60	

2. Further, during the year, land has been purchased for the construction of office building at Hubli. Planning is in hand for the construction of office building at Surat, Udaipur, Goa, Meerut, Rajkot, Warrangal, Baroda, Gulbarga, Delhi, Guwahati, Karnal and Ludhiana. Planning work is also in hand for the office building at Agra..

HOUSING ACCOMMODATION

3 In pursuit of its objective to provide staff quarters to its employees, the Organisation has already constructed staff quarters at Regional & sub-Regional Offices as indicated below :

STATUS OF STAFF QUARTERS (REGIONAL OFFICE) IN E.P.F.O.

Sr. No.	Name of Region	No. of Units Completed
1	Andhra Pradesh	110
2	Bihar	Nil
3	Delhi	172
4	Gujarat	Nil
5	Haryana	97
6	Karnataka	30
7	Kerala	167
8	Madya Pradesh	55
9	Maharashtra	127
10	North East Region	Nil
11	Orissa	97
12	Punjab	159
13	Rajasthan	85
14	Tamil Nadu	197*
15	Uttar Pradesh	101
16	West Bengal	192

* 104 Staff Quarters are nearing completion.

STATUS OF STAFF QUARTERS (SUB-REGIONAL OFFICE) IN E.P.F.O.			
Sl. No.	Name of Region	Name of Sub-Regional Office	No. of Units Completed
[1]	[2]	[3]	[4]
1	Andhra Pradesh	Cuddapah Guntur Vishakhapatnam Warrangal Nizamabad	43 Nil 26+41 under construction Nil Nil
2	Bihar	Bhagalpur Jamshedpur Muzaffarpur Ranchi	Nil Nil Nil Nil
3	Delhi	Laxmil Nagar Janak Puri Inder Lok	Nil Nil Nil
4	Gujarat	Rajkot Baroda Surat	Nil Nil Nil
5	Haryana	Karnal	72 (Yet to start)
6	Karnataka	Hubli Mangalore Gulbarga	41 (Work in progress) Nil Nil
7	Kerala	Calicut Cochin	49 Nil
8	Madhya Pradesh	Jabalpur	56 (Under Construction)
9	Maharashtra	Aurangabad Nagpur Nasik Goa	Nil 159 (Yet to start) 18 Kolhapur Nil 40 (Yet to start)

Sl. No.	Name of Region	Name of Sub-Regional Office	No. of Units Completed
[1]	[2]	[3]	[4]
10	North East Region	Shillong Tinsukia Agartala	Nil Nil 23
11	Orissa	Rourkela	62
12	Punjab	Amritsar Ludhiana Shimla	49 Nil 17 (Being purchased)
13	Rajasthan	Kota Udaipur	22 53 (Yet to start)
14	Tamil Nadu	Coimbatore Madurai Trichinapalli Salem Trunelvelli	112 (Work in progress) 91 Nil Nil Nil
15	Uttar Pradesh	Bareilly Meerut Dehradun Varanasi Agra Gorakhpur	26 Nil 31 45 Nil Nil
16	West Bengal	Darjeeling Jalpaiguri Siliguri Port Blair	Nil 117 (Work in progress) Nil Nil

TRAINING INSTITUTES

XIII.4 Construction of the office building for the National Academy for Training and

Research in Social Security at Delhi is in progress. The Zonal Training Institute building at Madras is completed and work at the Calcutta, ZTI is in progress.

PROGRESSIVE USE OF HINDI

1 All round progress in implement-ation of official language policy was achieved under the Official Languages Act, 1963. During the year under the Hindi Teaching Scheme i.e. Prabodh, Praveen and Pragh, 1323 Officers/staff were trained. Apart from this, 7518 officers/staff were trained in this area.

2 With a view to improve the proficiency of staff members, 532 Lower Division Clerks and 44 Stenographers were imparted training in Typing and Stenography respectively, during the year under report. As on 31.3.1996, 1773 Lower Division Clerks and 134 Stenographers, in total have been

trained so far in this training programme. 240 staff members were trained in various field Offices by organising 14 Hindi workshops to enable them to get full familiarisation in the usage of Hindi. The detail is given below:

3 With a view to implement Hindi in the area of issue of cheques in Hindi the target of category "A" & "B" Region has been fixed at 100% out of which 98% and 85 % cheques were issued in "A" & "B" Regions respectively in Hindi. Apart from this "C" Region i.e. Sub-Regional Office Goa, Mangalore and Vishakhapatnam and Regional Office, Bhubaneswar have also issued cheques in Hindi.



Closing ceremony of the Hindi Fortnight i.e. from 1st September to 15th September of the Regional office, N.E. Region Guwahati from left Shri Murarilal, A.C.P.C. Pater, R.P.F.C., Guwahati, Chief Guest, Dr. N.K. Singh

Training Programmes	Trained Employees During 1995-96	Total No. of Trained Employees so far	Remarks
Hindi Typing	532	1,773	During the year 14 Hindi Workshops conducted in various offices under which 240 Employees imparted training through Hindi Workshops.
Hindi Shorthand	44	134	
TOTAL	576	1,907	

4 To encourage the staff members, the Organisation introduced a Scheme of cash prizes and certificates to the staff members for doing work 100%, 75% and above, and 50% and above in Hindi exclusively. During the year under report, 218 quarterly meetings were held at different places.

5 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.

6 Hindi fortnight was celebrated from 1st to 14th September in all the offices of the Organisation by holding Seminars, Cultural programmes, on the spot competition etc. and 415 cash award/certificates were awarded to the participants.

7 408 employees of Regional/Sub Regional Offices including Headquarter were awarded Rs.100/- each in cash along with Certificate under Cash Incentive Award (Departmental) Scheme, which was started w.e.f. 1.1.1990.

XXII.

PUBLICITY

1 During the year, the Organisation continued to keep pace with the bold measures involved 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 of Central Board of Trustees and senior Executives with media was organised.

2 Advertisements were released through Directorate of Advertising and Visual Publicity [DAVP], which is a multi-media central agency to assist organisation for providing cost effective advertisements. Advertisements were released to INTUC for publication in "Indian Worker" and "FASII Bulletin" of the Federation of Small Industries of India.

3 During the year under report, actions taken in the direction of publicity are as follows :

- a) The quarterly EPF Newsletter was brought out during June, 1995 highlighting the achievements of the Organisation. The EPF Newsletter for the quarter ending September, 1995 was brought out highlighting the provisions of the Employees' Pension Scheme, 1995. December, 1995 issue of the EPF quarterly

Newsletter was brought out which help in removing the doubts of the newly introduced Employees' Pension Scheme, 1995.

- b) To popularise the Employees' Pension Scheme, 1995, insertions were made in the Journals/ magazines published by the Indian National Trade Union Congress, All India Trade Union Congress, the Indian Workers and the Newsletter brought out by the Social Security Association of India.
- c) Full page advertisement was released through DAVP in two national and one Regional Newspaper in Hindi, English and Regional languages having largest circulation for popularising the Employees' Pension Scheme, 1995. Full page advertisements were also released in Hindi, English and all regional languages consisting of 16 point clarification for removing doubts about the Employees' Pension Scheme, 1995.
- d) Three video spots on Employees' Pension Scheme, 1995 were telecast in English and Hindi during news break over the national network of Doordarshan from November, 1995 to January, 1996.

XXIII.

REDRESSAL OF GRIEVANCES

1 The Organisation in tune with its objective of service to subscribers lays great importance to the redressal of grievances of subscribers. The Organisation also runs 7 Service Centres throughout the country for extending guidance to the subscribers. Eventhough 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.

2 The data of grievances received and redressed during the last four years upto 1995-96 are as under :

3 During the year, grievances were heard in person also in Central Office/Regional Offices/Sub-Regional Offices. During the period 1995-96, 455 grievances were heard in Central Office. The grievances generally relate to non-settlement of EPF, FPF dues/ non-transfer of PF Funds and non-issue of Annual statement of Accounts.

	1992-93	1993-94	1994-95	1995-96
No. of grievances pending at the beginning of the year	5,780	5,508	2,775	9,874
Grievances received during the year	41,370	201,379	148,455	137,058
TOTAL:	47150	206887	151230	146932
Grievances disposed of during the year	41,642	204,112	141,356	146,350
Balance at the end of the year	5,508	2,775	9,874	582

XXIV.

INDUSTRIAL RELATIONS

1 Industrial relations remained by and large cordial and normal during the year. Four meetings were taken by the Central Provident Fund Commissioner with the representatives of All India Employees' Provident Fund Staff Federation at Cochin on 21.4.95 and at New Delhi on 14.8.95, 29 & 30.11.1995 and 22.3.96. Various items of demand and other issues, pursued by the

staff side were discussed and wider understanding reached specially with regard to implementation of Employees' Pension Scheme work.

2 There are 42 registered unions at the Regional and Sub-Regional Office level, out of which 15 Unions at regional level have been recognised.

INTERNATIONAL SOCIAL SECURITY ASSOCIATION

1 The International Social Security Association [ISSA] was founded in the year 1927 to protect, promote and develop the social security through out the world. At present the ISSA has 244 Affiliate members from 117 countries and 96 Associate members from 37 countries. The Affiliate members are Government Departments, Central Institutions or National Federations of Institutions, which administered social security or one of its branches. The National Institutions engaged in the development of social security which have no administrative responsibilities are eligible for Associate Membership. The Employees' Provident Fund Organisation is an associate member of the ISSA.

2 The officers of the EPF Organisation regularly participate in the meetings, conferences and training programmes organised by ISSA as part of its objective of exchange of ideas and concepts of other

member countries. During the year the officers of the Organisation participated in the following programmes organised by ISSA :-

- (i) 11th International Conference on Social Security Actuaries and Statisticians held at Athens, Greece (19-21.6.95)
- (ii) ISSA Regional Meeting for Asia & the Pacific on Financing of Social Security held at Beijing, China (16-23.7.95)
- (iii) 25th General Assembly of ISSA held at Nusa Dua, Denpasar, Indonesia (13-19.11.95)
- (iv) 15th Regional Training Course for Asia & the Pacific held at Manila, Phillippines (6-13.12.95)

XXVI.

PERSPECTIVE PLAN

1 The basic functions of the Employees' Provident Fund Organisation are the extension of Social Security cover to target population, management of the accounts of the subscribers and rendering service to the members of the Fund.

2 The Central Board of Trustees, (Employees' Provident Fund) have on more than one occasion expressed their view for comprehensive restructuring of the Organisation to cope up with the challenges of the future. In this context the Organisation has made a small beginning and a study is in progress covering System study and process re-engineering, Design of a perspective plan and suitable Organisational structure which is the first such study undertaken by the Organisation in its forty years of existence.

3 The Vision for the future is to create an information driven Organisation having fully networked data base in critical functional areas for optimum productivity at operational level and adequate on line control through management information flow. The strategy involve redesigning of systems and procedures, rationalisation of management

processes, human resources development and adoption of customer oriented practices.

4 The Organisation has also taken up this issue with the International Labour Organisation [ILO] for their technical assistance covering :

the need to determine a strategy for the future development of the EPFO with regard to the extension of coverage, the structure of the benefit programme and the relationship with other social security provisions.

the need to review the Organisation and procedures of the EPFO with a view to improving administrative efficiency.

5 The clearance of the Government for the Organisation to proceed in the matter with ILO has since been received. For the purpose of assessing more specifically the technical assistance requirement and to determine the components and financial basis a team from ILO is expected to visit India shortly.

MEMBERS

CENTRAL BOARD OF TRUSTEES, EMPLOYEES' PROVIDENT FUND [AS ON 31ST MARCH, 1996]

CHAIRMAN

1. **Shri G. Venkatswamy,**
Union Labour Minister,
Government of India,
New Delhi - 110 001.

VICE-CHAIRMAN

2. **Dr. Lakshmidhar Mishra,**
Secretary,
Ministry of Labour,
Government of India
New Delhi - 110 001

MEMBERS

CENTRAL GOVT. NOMINEE

3. Additional Secretary to
Government of India,
Ministry of Labour,
New Delhi - 110 001.
4. Shri B.R. Basu,
Director General,
Employees' State Insurance
Corporation,
Kotla Road,
New Delhi - 110 002.

5. Shri Kanwal Nath,
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.

STATE GOVT. REPRESENTATIVES

8. Shri K. Swamynathan,
Secretary to the Government of
Andhra Pradesh

Labour Department,
Hyderabad.
9. Shri C.P. Mishra,
Secretary to the Government of Assam,
Labour Department,
Dispur (Gawahati).

- | | |
|---|---|
| <p>10. Shri K. Arumugam,
Secretary to the Government of Bihar,
Department of Labour and Employment,
Patna.</p> | <p>18. Sh. K.S. Junjua,
Secretary to the Government of Punjab,
Labour and Employment Department,
Chandigarh.</p> |
| <p>11. Shri Ashok Narayan,
Additional Chief Secretary to
the Government of Gujarat,
Labour & Employment Department,
Gandhinagar,
Ahmedabad.</p> | <p>19. Shri Gurudev Singh,
Commissioner and Secretary to
the Government of Rajasthan,
Labour Department,
Jaipur.</p> |
| <p>12. Sh. H.S. Anand
Commissioner and Secretary to
the Government of Haryana,
Labour and Employment Department,
Chandigarh.</p> | <p>20. Shri R. Varadarajulu,
Secretary to the Government of
Tamil Nadu,
Labour and Employment Department,
Madras - 600 009.</p> |
| <p>13. Sh. A.R. Ramaswamy
Secretary to the Government of
Karnataka,
Social Welfare and Labour Department,
Bangalore - 560 001.</p> | <p>21. Shri Nagender Singh
Principal Secretary to
the Government of Uttar Pradesh,
Labour Department,
Lucknow.</p> |
| <p>14. Sh. K.K. Vijayakumar,
Secretary to the Government of
Kerala,
Labour & Rehabilitation Department,
Thiruvanthapuram.</p> | <p>22. Shri V. Subramaniam,
Secretary to the Government of
West Bengal,
Labour Department, Writers Building
Calcutta.</p> |
| EMPLOYERS' REPRESENTATIVES | |
| <p>15. Smt. Shashi Jain,
Secretary to the Government of
Madhya Pradesh,
Labour Department,
Bhopal.</p> | <p>23. Shri A.K. Kasliwal,
M/s. S. Kumar Enterprises,
(Synfabs) Private Limited.,
Niranjan Building, 99, Marine Drive,
Bombay- 400 002.</p> |
| <p>16. Smt. Joyce Shankran,
Secretary to the Government of
Maharashtra,
Industry, Labour and Energy Department,
Bombay- 400 032.</p> | <p>24. Shri J.P. Chowdhary,
M/s. Titagarh Steel Limited,
113, Park Street,
Calcutta- 700 016.</p> |
| <p>17. Sh. K.J.S. Chatrath,
Commissioner-cum-Secretary to the
Government of Orissa,
Labour & Employment Department,
Bhubaneswar - 604 511.</p> | <p>25. Shri B.P. Pant,
Deputy Secretary,
All India Organisation of Employers,
Federation House, Tansen Marg,
New Delhi.</p> |

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.
33. Shri Parduman Singh,
Secretary,
Punjab State Committee,
All India Trade Union Congress,
Ekta Bhawan, Putlighar,
Amritsar.
34. Shri A.Venkataram,
Bhartiya Mazdoor Sangh,
Karnataka State,
Subedar Chetram Road,
Bangalore - 560 009.
35. Shri Hasmukh Bhai Dave,
Advocate,
Gayatri, Rajput Para,
(B.M.S) Main Road,
Rajkot - 360 001.
36. Shri Kisan Tulpule,
General Secretary,
Textile Workers Federation of India
(HMS)
'Shram Sadhana' 57 -
D.V.Pradhan Road,
Dadar, Bombay - 400 014.
37. Shri Haribhau Naik,
General Secretary, I.N.T.U.C.,
C/o Rashtriya Mill Mazdoor Sangh,
Maharashtra Branch,
27-B, Bharucha Marg, Fort,
Bombay - 400 023.
38. Shri Samar Chakraborty,
Vice President, INTUC,
Bengal Branch,
177/B, Acharya Jagdish Bose Road,
Calcutta - 14.
39. Shri Laxmi Prasad Singh,
(INTUC), 19 Lajpatrai Marg,
Lucknow.
40. Shri V.P. Marakkar,
President,
INTUC,
Kerala Branch, Edappally,
Cochin - 24.
41. Shri V.B. Cherian,
Secretary,
Centre of Indian Trade Unions,
Valanparambil,
Near Thaikkavu Jn. Vennala P.O.,
Kochi - 25.

EMPLOYEES REPRESENTATIVES

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

MEMBER SECRETARY

43. Shri R.S.Kaushik,
Central Provident Fund
Commissioner

Date of Extension		Industrial Classes of Establishments
1	1972	1. Cotton
2	1972	2. Textiles
3	1972	3. Leather
4	1972	4. Food and Drink
5	1972	5. Chemicals
6	1972	6. Engineering
7	1972	7. Transport
8	1972	8. Miscellaneous
9	1972	9. Agriculture
10	1972	10. Services
11	1972	11. Other
12	1972	12. Unemployed
13	1972	13. Unemployed
14	1972	14. Unemployed
15	1972	15. Unemployed
16	1972	16. Unemployed
17	1972	17. Unemployed
18	1972	18. Unemployed
19	1972	19. Unemployed
20	1972	20. Unemployed
21	1972	21. Unemployed
22	1972	22. Unemployed
23	1972	23. Unemployed
24	1972	24. Unemployed
25	1972	25. Unemployed
26	1972	26. Unemployed
27	1972	27. Unemployed
28	1972	28. Unemployed
29	1972	29. Unemployed
30	1972	30. Unemployed
31	1972	31. Unemployed
32	1972	32. Unemployed
33	1972	33. Unemployed
34	1972	34. Unemployed
35	1972	35. Unemployed
36	1972	36. Unemployed
37	1972	37. Unemployed
38	1972	38. Unemployed
39	1972	39. Unemployed
40	1972	40. Unemployed
41	1972	41. Unemployed
42	1972	42. Unemployed
43	1972	43. Unemployed
44	1972	44. Unemployed
45	1972	45. Unemployed
46	1972	46. Unemployed
47	1972	47. Unemployed
48	1972	48. Unemployed
49	1972	49. Unemployed
50	1972	50. Unemployed
51	1972	51. Unemployed
52	1972	52. Unemployed
53	1972	53. Unemployed
54	1972	54. Unemployed
55	1972	55. Unemployed
56	1972	56. Unemployed
57	1972	57. Unemployed
58	1972	58. Unemployed
59	1972	59. Unemployed
60	1972	60. Unemployed
61	1972	61. Unemployed
62	1972	62. Unemployed
63	1972	63. Unemployed
64	1972	64. Unemployed
65	1972	65. Unemployed
66	1972	66. Unemployed
67	1972	67. Unemployed
68	1972	68. Unemployed
69	1972	69. Unemployed
70	1972	70. Unemployed
71	1972	71. Unemployed
72	1972	72. Unemployed
73	1972	73. Unemployed
74	1972	74. Unemployed
75	1972	75. Unemployed
76	1972	76. Unemployed
77	1972	77. Unemployed
78	1972	78. Unemployed
79	1972	79. Unemployed
80	1972	80. Unemployed
81	1972	81. Unemployed
82	1972	82. Unemployed
83	1972	83. Unemployed
84	1972	84. Unemployed
85	1972	85. Unemployed
86	1972	86. Unemployed
87	1972	87. Unemployed
88	1972	88. Unemployed
89	1972	89. Unemployed
90	1972	90. Unemployed
91	1972	91. Unemployed
92	1972	92. Unemployed
93	1972	93. Unemployed
94	1972	94. Unemployed
95	1972	95. Unemployed
96	1972	96. Unemployed
97	1972	97. Unemployed
98	1972	98. Unemployed
99	1972	99. Unemployed
100	1972	100. Unemployed

**INDUSTRIES/CLASSES OF ESTABLISHMENTS TO WHICH THE
EMPLOYEES' PROVIDENT FUNDS AND MISCELLANEOUS PROVISIONS
ACT, 1952 APPLIED AS ON 31ST MARCH, 1995**

Date of Extension	Industries/Classes of Establishments
1st Nov, 1952 (1 to 6.A)	1. Cement 2. Cigarettes 3. Electrical, Mechanical or General Engineering Products 4. Iron and Steel 5. Paper 6. Textiles (made wholly or in Part of cotton or wool or jute or silk whether natural or artificial) 6A. Jute
31st July, 1956 (7 to 19)	7. Edible Oils and Fats 8. Sugar 9. Rubber and rubber products 10. Electricity (including generation, transmission and distribution thereof). 11. Tea (Except in the State of Assam where the Govt. of Assam have instituted a separate Provident Fund Scheme for the industry including plantations). 12. Printing (Other than printing industry relating to newspaper establishments as defined in the Working Journalists. conditions of Service and Misc. Provisions Act. 1955) including the process of composing types or printing, printing by letter press, lithography, photogravure or similar Process of book binding 13. Stone-ware pipes 14. Sanitary Wares 15. Electrical porcelain insulators of high and low tension 16. Refractories

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 (20-23)	20. Heavy and Fine chemicals including: <ul style="list-style-type: none"> (i) Fertilizer (ii) Turpentine (iii) Resin (iv) Medical and pharmaceuticals preparations (v) Toilet preparations (vi) Soaps (vii) Inks (viii) Intermediates dyes colour lacs and toners (ix) Fatty acid and oxygen acetylene and carbon dioxide gases. (The Act was actually enforced in the industry with effect from 31st July 1957)
	21. Indigo
	22. Lac including shellac
	23. Non-edible vegetables and animal oils and fats.
31st Dec., 1956	24. Newspaper establishments.
31st Jan., 1957	25. Mineral Oil
30th April, 1957 (26 to 30A)	26. Tea Plantations (other than the tea plantations in the State of Assam)
	27. Coffee plantations
	28. Rubber plantations

Date of Extension	Industries/Classes of Establishments
	29. Cardamom plantations
	30. Pepper plantations
	30A. Mixed plantations
30th Nov., 1957 (31 to 37)	31. Iron Ore Mines
	32. Manganese Mines
	33. Limestone Mines
	34. Gold Mines
	35. Industrial and Power Alcohol
	36. Asbestos cement Sheets
	37. Coffee curing establishments
30th April, 1958	38. Biscuit making industry (including composite Units making biscuit, such as bread confectionery and milk & milk Powder)
30th April, 1959	39. Road Motor Transport establishments
31st May, 1960 (40 & 41)	40. Mica industry
	41. Mica Mines
30th June, 1960 (42 and 43)	42. Plywood
	43. Automobile repairing and servicing
31st Dec. 1960 (44 to 46)	44. Rice Milling
	45. Dal Milling
	46. Flour Milling
31st May, 1961	47. Starch
30th June, 1961 (48 to 52)	48. Hotels
	49. Restaurants
	50. Establishments engaged in the Storage or transport or distribution of petroleum or natural gas products of either petroleum or natural gas.
	51. Petroleum or Natural Gas Explorations, Prospecting drilling or production.

Date of Extension	Industries/Classes of Establishments
31st July, 1961 (53 to 57)	52. Petroleum or Natural gas refining 53. Cinemas (including Preview theaters) 54. Film production 55. Film studios 56. Distribution concerns dealing with exposed films 57. Films processing Laboratories
31st August, 1961	58. Leather & leather products.
30 th Nov., 1961 (59 and 60)	59. Stone-ware Jars 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 goods including establishment of exporter, importer advertiser commission agents & 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 to 69)	65. Establishments engaged in the processing or treatment of wood including manufacture of hardboard chipboard, jute or textile wooden accessories, cork products, wooden sports goods, cane or bamboo products, 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 to 76)	71. Confectionery 72. Laundry and Laundry services

Date of Extension	Industries/Classes of Establishments
	73. Buttons
	74. Brushes
	75. Plastic and plastic products
	76. Stationery products
31st May, 1963 (77 to 79)	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.
	78. Societies, clubs or associations which provide board or lodging or both facility for amusement or any other service to any of their member or to any of their guest on payments.
	79. Companies, societies, associations, clubs or troupes which give any exhibition or acrobatic or other performance or both, in any arena circular or otherwise or perform or permit any other form of entertainment in any place, other than a theater, and require payments for admission into such exhibition or entertainment as spectators or audience
31st August, 1963 (80 and 81)	80. Canteens
	81. Aerated water, soft drinks or carbonated water
31st Oct., 1963	82. Distilling and rectifying of spirits (not falling under industrial and power alcohol) and blending of spirits.
31st Jan., 1964 (83 & 84)	83. Paint and Varnish
	84. Bone crushing
30th June, 1964 (85 & 86)	85. Pickles
	86. China clay Mines
31st Oct. 1964 (87 to 92)	87. Attorneys as defined in the Advocates Act'1961 (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

Date of Extension	Industries/Classes of Establishments
	92. Medical Specialists
31st Dec., 1964	93. Milk and milk products
31st Jan., 1965 (94 to 96)	94. Travel agencies engaged in (i) booking of international air and sea passages and other travel arrangements and (ii) booking of internal air and mail passages and other travel (iii) forwarding and clearing of cargo from and to overseas and within India
	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)
31st Aug., 1965	100. Magnesite Mines
30th Sept. 1965	101. Coir (excluding the spinning sector)
31st Dec., 1965	102. Stone quarries producing roof and floor slabs, dimension stones, monumental stones and mosaic chips stones.
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 & 108)	107. Linoleum 108. Indoleum
31st July, 1967	109. Explosives
31st August, 1967	110. Jute baling or pressing

Date of Extension	Industries/Classes of Establishments
31st Oct., 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
(121 to 123)	122. Ice or ice-cream
	123. Diamond Mines
31st 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.
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 Aug., 1974	131. Establishments known as hospitals run by any individual association or institution
30th April, 1973	132. Beer manufacturing
30th Sept., 1974	133. Sorting, cleaning & testing of cotton waste.

Date of Extension	Industries/Classes of Establishments
30th Nov., 1974 (134 to 135)	134. Societies, Clubs and associations which render service to their members, without charging any fees over and above the subscription fee or membership fee.
	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 soapstone
31st July, 1976 (138 to 150)	138. Apatite Mines
	139. Asbestos Mines
	140. Calcite Mines
	141. Ball-clay Mines
	142. Corundum Mines
	143. Emerald Mines
	144. Feldspar Mines
	145. Silica (sand mines)
	146. Quartz Mines
	147. Ochre Mines
	148. Chromite Mines
	149. Graphite Mines
	150. Fluorite Mines
28th Feb., 1977 (151 to 153)	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.
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,

Date of Extension	Industries/Classes of Establishments
	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

LIST OF INDUSTRIES/CLASSES OF ESTABLISHMENT IN RESPECT OF WHICH THE STATUTORY RATE HAS BEEN ENHANCED TO 10 PER CENT OF PAY

Sl. No.	Name of industry engaged in the manufacture of the following products or class of establishments:
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1. Cement
 2. Cigarettes
 3. Electrical, Mechanical or General Engineering Products.
 4. Iron and Steel
 5. Matches (other than hand-made matches).
 6. Edible Oils and Fats, including Vanaspati.
 7. Sugar
 8. Rubber and Rubber products.
 9. Electricity including the generation, transmission and distribution thereof.
 10. Tea
 11. Printing including the process of composing types for printing by letter press, Lithography, Photogravure or other similar process or book-binding.
 12. Glass
 13. Stoneware Pipes
 14. Sanitary Pipes
 15. Electrical Procelain insulators of high and low tension.
 16. Refractories.
 17. Tiles.
 18. Heavy and Fine Chemicals including the following:
 - a) Fertilizers
 - b) Turpentine
 - c) Resin
 - d) Medical and Pharmaceutical preparations
 - e) Toilet Preparations
 - f) Soaps
 - g) Inks
 - h) Intermediates, dyes, colour lacs and toners
 - i) Fatty acids and
 - j) Oxygen acetylene and carbon-di-oxide gases.
 19. Indigo
 20. Lac including shellac
 21. Non-edible vegetable and animal oils and fats.
 22. Mineral oil refining
 23. Industrial and power Alcohol.
 24. Asbestos Cement sheets.
 25. Biscuit making industry including composite units making biscuits and products such as bread, confectionery and milk powder
 26. Mica Mines
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27. Plywood
28. Automobile repairing and servicing
29. Rice milling
30. Flour milling
31. Dal Milling
32. Starch
33. Petroleum or natural gas explorations, prospecting drilling production or refining.
34. Leather and Leather Products
35. Stoneware Jars.
36. Crockery
37. Fruit and vegetable preservation industry that is to say any industry which is engaged in the preparation or production of any of the following articles namely
 - i Canned and bottled vegetables.
 - ii Canned and bottled fruits and pulps
 - iii Frozen fruits and vegetables
 - iv Jams jellies and Marmalades;
 - v Tomato products ketchups and sauces
 - vi Squashes, crushes, cordials and ready-to-serve beverages or any other beverages containing fruit juice or fruit pulp
 - vii Preserved candied and crystallised fruits and peals
 - viii Chutneys
 - ix Any other unspecified item relating to the preservation or canning of fruits and vegetables.
38. Confectionery
39. Buttons
40. Brushes
41. Plastic and plastic products
42. Stationery products
43. Aerated water, soft drinks or carbonated water.
44. Distilling and rectifying of spirits (not falling under industrial and power alcohol) and blending of spirits.
45. paint and varnish
46. Bone crushing
47. Pickles
48. Milk and Milk products
49. Non-ferrous metals and alloys in the form of ingots
50. Stemming redrying handling sorting grading or packing of tobacco leaf.
51. Agarbatee (including dhoop and dhoopbattee).
52. Tobacco industry (ie) any industry engaged in the manufacture of cigars, zarda snuff quivam and guraku from tobacco.
53. Paper including hand-made paper and other paper products.
54. Licensed salt
55. Linoleum and indoleum
56. Explosives
57. Fireworks and percussion cap works
58. Tent making
59. Ferro maganese

60. Ice and Ice cream
61. Winding of thread and yarn reeling
62. Beer manufacturing
63. Ferro chrome
64. Diamond cutting
65. Myrobalan extract powder, myrobalan extract solid and vegetable training blended extract
66. Plantations :
 - (a) Tea (other than Tea plantations in the State of Assam)
 - (b) Coffee;
 - (c) Cardomom;
 - (d) Pepper and
 - (e) Rubber
67. Mines :
 - (a) Bauxite
 - (b) China clay;
 - (c) Chromite;
 - (d) Diamond;
 - (e) Dolomite;
 - (f) Graphite;
 - (g) Iron Ore;
 - (h) Lignite;
 - (i) Limestone;
 - (j) Magnesite;
 - (k) Manganese and
 - (l) Mica.
68. Coffee-curing establishments.
69. Newspaper establishments, as defined in the working Journalists (conditions of Service and Miscellaneous provisions) Act 1955.
70. Road Motor Transport establishments.
71. Cane farms, owned by the owner or occupier of a sugar factory or cultivated by such owner or occupier or any person on his behalf.
72. Hotels.
73. Restaurants.
74. Establishments engaged in the storage or transport or distribution of petroleum or natural gas or products of either petroleum or natural gas.
75. Cinemas including preview theatre and film studios, film production concerns, distribution concerns, dealing with exposed films and films processing laboratories.
76. Trading and Commerical establishment, engaged in the purchase, sale or storage of any goods, including establishments of exporters, importers, advertisers, agents and brokers and commodity and stock exchanges, but not including bank or warehouses established under any Central or State Act.
77. Establishments engaged in the processing or treatment of wood including manufacture of hardboard or chipboard, jute or textile, wooden accessories, cork products, wooden furniture, wooden sports goods, cane or bamboo products, wooden battery separators.
78. Saw mills Wood seasoning kilns, wood preservation plants and wood workshops.

79. Laundry and Laundry services.
80. Theaters where dramatic performances of other forms of entertainments are held and where payment is required to be made for admission as audience or spectators.
81. Societies, Clubs or Associations which provide board or lodging or both or facility for amusement or any other service to any of the members or to any of their guests on payment.
82. Companies, Societies, Associations, Clubs or Troupes which give any exhibition or acrobatic or other performances or both, in any arena circular or otherwise or perform or permit any other form or entertainment in any place, other than a theatre, and require payment for admission into such exhibition or entertainments as spectators or audience.
83. Canteens
84. Attorneys, as defined in the Advocates Act 1961 (25 of 1961)
85. Chartered or registered accountants, as defined in Chartered Accountants Act 1949 (38 of 1948)
86. Cost and Works Accountants within the meaning of the Cost and Works Accountants Act 1959 (23 of 1959)
87. Engineer and Engineering Contractors, not being exclusively engaged in building and construction industry.
88. Architects.
89. Medical Practitioners and Medical Specialists.
90. Travel Agencies engaged in (i) booking of international air and sea passages and other travel arrangement (ii) booking of internal air and mail passages and other travel arrangements and (iii) forwarding and clearing of cargo from and to overseas and within India.
91. Forwarding agencies engaged in the collection packing, forwarding or delivery of any goods including carloading break-bulk service and foreign freight service.
92. Stone quarries producing roof and floor slabs dimension stones, monumental stones and mosaic chips.
93. Banks doing business in one State or Union Territory and having no branches or departments outside the State or Union Territory.
94. Establishments engaged in sorting clearing and testing of cotton waste industry.
95. Garments making factories
96. Establishments which are factories engaged in the manufacture of glue and gelatine.
97. Establishments engaged in fish processing and non-vegetable food preservation industry including bacon factories and pork processing plants.
98. Financial establishment (other than banks, doing business in more than one State or Union Territory, Unit Trust of India, Agricultural Refinance Corporation, Industrial Development Bank of India, Industrial Finance Corporation of India and State Finance Corporation) engaged in the activities of borrowing, lending, advancing of money and dealing with other monetary transactions with a view to earn interest.
99. Textile (made wholly or in part of cotton or silk whether natural or artificial).

UN-EXEMPTED DEFAULTING ESTABLISHMENTS OVER RUPEES TEN LAKH
[Including Provident Fund, Family Pension & E.D.L.I. Contribution,
Administration Charges and Penal Damages]

Sl.No.	Name of the Un-exempted Establishment	Amount in default (Rs. Lakhs)	Total in the Region
(1)	(2)	(3)	(4)
ANDHRA PRADESH			
1	Nellimarla Jute Mills Co.Ltd, Nellimarla,Vishakapatnam	305.68	
2	Republic Forge	45.89	
3	Bhajarang Jute Mills, Guntur	20.55	
4	Durga Cement Works, Dachepalli	18.46	
5	Thungbhadra Industries, Hyderabad	14.53	
6	Water Development Society	12.71	
7	Hyderabad Lamps	12.21	
8	Bakaran Beedi Works	11.95	
9	A.P. Scooters, Hyderabad	11.1	
10	Telagana Spinning Mills	10.39	463.47
BIHAR			
1	Bihar State Agro Industries Devp. Corpn., Patna	90.08	
2	Shyam Beedi Works, Sohan Ganj	43.98	
3	Md. Sayed Firozuddin Beedi Merchant,Nalanda	37.58	
4	Bihar State Construction Corporation,Patna	35.3	
5	Kuchwar Lime Stone Company, Rohtas	30.36	
6	Shahid Bhagat Singh College, Palamu	15.1	
7	Rasiklal Patel, Sahebganj	12.98	
8	Paramnir Albert Ekka Memorial College, Gumla	10.53	275.91
DELHI			
1	Ajudhiya Textiles	53.61	
2.	Hindustan Samachar Co-op Society	28.8	
3	Vidhya Bhawan Girls Sr. Sec. School	15.87	
4	R.L. Sharma & Company	15.8	
5	Samachar Bharti	12.02	
6	Sahara Deposits & Investment	11.89	137.99
GUJARAT			
1	S.L.M. Maneklal	145.58	
2	Ahmedabad New Textile Mills (N.T.C)	145.02	

Sl.No.	Name of the Un-exempted Establishment	Amount in default (Rs. Lakhs)	Total in the Region
(1)	(2)	(3)	(4)
3	Ahmedabad Jupiter Tex. Mills (N.T.C)	124.27	
4	New Manekchowk Textile Mills, (N.T.C)	114.53	
5	Jahangir Textile Mills (N.T.C)	109.92	
6	T. Maneklal	97.22	
7	Rajnagar Textile Mills, No.2 (N.T.C)	89.1	
8	Rajnagar Textile Mills, No.1 (N.T.C)	78.75	
9	Viramgam Textile Mills, Viramgam (N.T.C)	74.52	
10	Central Paper & Pulp Mills	61.44	
11	Sevalia Cement	60.44	
12	Mahalaxmi Textile Mills, Bhavnagar	58.02	
13	Rajprakash Spg. Mills	54.28	
14	The Gaikwad Mills, Bilimora	49.51	
15	S.L.M. Maneklal	44.19	
16	Aryodaya Ginning Mills, (Closed)	40	
17	Rajkot Textile Mills (N.T.C)	29.6	
18	Tensile Steel Ltd. (Closed)	25.95	
19	Synbiotics	24.08	
20	New Manekchowk & Ahmedabad Co. (Closed)	21.91	
21	Indiquip Engg. Co. (Closed)	18.69	
22	Kunkavav Taluka	18.42	
23	Parshuram Pottery Works, Morbi	17.58	
24	Navjivan Mills, Kalol (N.G)(Closed)	17.92	
25	Himadri Textile Mills (N.T.C)	17.26	
26	Parshuram Pottery Works, Wankaner	15.31	
27	Parshuram Pottery Works, Thangadh	15.26	
28	Unity Steel, Bhavnagar	14.58	
29	New Jahangir Vakil Mills (G.S.T.C.)	13.85	
30	Dynamatic Forging	13.54	
31	Madhu Textile, Ahmedabad	11.58	
32	Avon Industries	10.56	
33	Dhanamal Silk Mills	10.53	1.643.41

HARYANA

1	Jhalani Tools (I) Ltd., Faridabad	197.03
2	Liberty G.P. Marketing Division	120.09
3	S.D. College (Lahore) Ambala Cantt	68.95
4	Jai Singh College, Karnal	66.52
5	Liberty Enterprises	54.24
6	G.M.N. College, Ambala Cantt	44.36
7	Electronics	43.16

Sl.No.	Name of the Un-exempted Establishment	Amount in default (Rs. Lakhs)	Total in the Region
(1)	(2)	(3)	(4)
8	Krishan Lal Public School, Rewari	35.51	
9	M.L.N. College, Yamuna Nagar	33.14	
10	Liberty Footwear Company, Karnal	32.48	
11	Hindu Girls College, Sonapat	30.85	
12	Vaish Tech Industries, Rohtak	27.64	
13	Hindu Kanya Sr. Sec. School, Sonapat	26.89	
14	M.L.N. Sr. Sec. School, Yamuna Nagar	26.74	
15	The India Jat Heroes College, Rohtak	26.59	
16	All India Jat Heros College, Rohtak	26.59	
17	Guru Nanak Girls College, Yamuna Nagar	25.69	
18	S.D.M. School, Sonipat	25.48	
19	Vaish College, Rohtak	23.36	
20	Usha Spinning & Weaving Mills	21.99	
21	Liberty International Company	21.54	
22	Aurex Plastic, Faridabad	21.34	
23	Chetty Ram Govt. High School	20.57	
24	Geeta Niketan Residential Sr. Sec. School, Kurukshetra	19.12	
25	Arya Girls College, Ambala Cantt	19.1	
26	Prompt Security Services	18.94	
27	Bharat Carpet	18.23	
28	Chottu Ram Polytechnic, Rohtak	18.03	
29	Hindu Girls College	15.35	
30	Hitkari Potteries	15.17	
31	Sant Jirda Kalyana College, Rohtak	14.51	
32	Lalit Fabrics, Faridabad	13.72	
33	S.A. Jain Sr. Sec. School, Ambala Cantt	13.5	
34	Alpha Toyo Limited	12.83	
35	Indira Gandhi National College	12.74	
36	S.M.S. Khalsa Labana Girls College	12.73	
37	Hindu Kanya Mahavidyalaya, Jind	12.24	
38	Vaish High School, Bhiwani	12.01	
39	Maharaja Aggarwal Mahavidyalaya	11.94	
40	S.M.B. Gita Hr. Sec. School, Kurukshetra	11.69	
41	Vidya Niketan High School	10.96	
42	Hindu College of Pharmacy, Sonipat	10.81	
43	Tirupati Woolen Mills, Sonipat	10.8	
44	Hindu Vidyapath	10.77	
45	East India Cotton Ind. Ltd. Faridabad	10.54	
46	Saraswati Vidya Mandir, Jagadari	10.09	1,336.57

Sl.No.	Name of the Un-exempted Establishment	Amount in default (Rs. Lakhs)	Total in the Region
(1)	(2)	(3)	(4)

KARNATAKA

1	Ideal Jawa Ind. (P) Limited, Mysore	364.93	
2	Spun Silk Industries, Kolar	22.96	
3	Sahakara Grama Seva Samithi Bijapur	22.78	
4	National Products, Bangalore	18.82	
5	Tungabadra Sugar, Shimogai	18.68	
6	Siddeswara Textiles, Davangere	17.56	
7	Salarjung Sugar Mills, Munirabad	15.37	
8	Lokapur Cements, Lokapur	14.19	
9	Indian Plywoods	13.38	
10	India Plywood Industries	12.07	
11	Kampli Sugar, Kampli	11.24	
1 2	Karnataka Minerals Mfg. Company	10.26	
1 3	Ganesar Textiles, Davangere	10.01	552.25

KERALA

1	Manjumala Estate	42.4	
2	Kolykonam Estate	38.32	
3	Vagamon Estate	18.55	
4	Thungamally Estate	18.04	
5	Sahityapravartaka Consumer Co-Operative Society	17.31	
6	Apple Photo Beedi	16.64	
7	Pambaran Estate	15.6	
8	Tallayar Estate, Kallar	15.54	
9	Kottamala Estate	13.46	
10	Granby Estate	13.1	
11	Thiruvepathy Mills	13.05	
12	Express Malayalam Private Limited	12.58	
13	Thengakal Estate	12.1	
14	Pasumallay Estate	12.06	
15	Mount Estate	11.56	
16	Keltron Power Devices	10.58	
17	Bonami Estate	10.52	291.41

MAHARASHTRA

1	Marathawada Agricultural University	418.11	
2	Bradbury Mills Limited, Bombay 11	372.12	
3	Sitaram Mills, Bombay	145	

Sl.No.	Name of the Un-exempted Establishment	Amount in default (Rs. Lakhs)	Total in the Region
(1)	(2)	(3)	(4)
4	India United Mills MH/121	123.7	
5	New Kaiser Hind Textile Mills	116.49	
6	Jam Manufacturing Company Limited	115.72	
7	Digvijay Spinning & Weaving Company Limited, Bombay	103.29	
8	Kohinoor Mills Limited	96.4	
9	BharatTextile Mills, Bombay-13	85.12	
10	National Cycle Corporation, Bombay-25	84.71	
11	Mumbai Textile Mills	77.22	
12	India United Mills, MH/119	77.05	
13	Gajanan SSK Limited	67.08	
14	India United Mills Limited, Chinchpokli	64.31	
15	Tata Mills Limited	61.05	
16	Jupiter Textile Mills, Bombay 13	59.34	
17	Industrial & Agricultural Engineering Co. (I) Limited	59.29	
18	New City of Bombay Mfg. Co. Limited, Bombay - 33	58.37	
19	India United Mills, MH/640	54.14	
20	Estrella Batteries Limited, Bombay -19	52.33	
21	Dhulia Textile Mills	50.18	
22	Podar Processors	49.23	
23	India United Mills, MH/120	41.74	
24	Solapur Spinning and Weaving Mills	41.16	
25	New India Rayon Mills Company Limited, Bombay	39.01	
26	Automobile Products of India	37.22	
27	Nasik District Coop Spinning Mills, Nasik	36.91	
28	Ogale Glass	34.26	
29	Nanded Textile Mills	33.25	
30	Nanded Sahakari S.G.	30.82	
31	Gedore Tools India Private Limited MH/16549	30.75	
32	National Textile Corporation	29.96	
33	Vishwakarma Spinning & Weaving Coop. Society	29.36	
34	Keming Tools Co. Private Limited, Thane	29.15	
35	GGT Kaypee Private Limited, Aurangabad-1	28.56	
36	Tujabhawani College Of Engineering School	27.47	
37	Godavari Garments Limited	27.19	
38	D.R.Steel Industries	26.49	
39	Globe Auto Electrical Limited	26.36	
40	Sanjay Sah Sakhar Karkhana Limited	25.98	
41	Krishna Steel	24.83	
42	Clea Advertising	22.52	
43	Palghar Rolling Private Limited	22.46	
44	The Madhavnagar Cotton Mills	21.46	

Sl.No.	Name of the Un-exempted Establishment	Amount in default (Rs. Lakhs)	Total in the Region
(1)	(2)	(3)	(4)
45	Vidharbha Mills Limited	21.27	
46	Rajaram Bandekar Mines Private Limited	17.56	
47	Girnar Sah Sakhar Karkhana	16.88	
48	India United Mills M H / 122	16.52	
49	Power Metal & Alloys Pvt. Ltd, Thane	16.52	
50	Porwal Pulp & Paper Mills	16.22	
51	Hindustan Equipment Suppliers, Bombay - 102	16.15	
52	Sion Garage Private Limited, Thane	15.67	
53	Seth Woollens	15.64	
54	Panzarkan Sah Sakhar Karkhana (Sugar)	15.36	
55	Phoenix Mills Limited, Bombay 13	14.71	
56	Kischo Mills Private Limited, Bombay-67	14.38	
57	Subash Samudayik	13.84	
58	Armilon Dyeing	13.32	
59	Bush India Limited, Thane	13.28	
60	Bombay Malleable Iron Casting & Allied Industries	13.27	
61	Indo French Times Limited	13.12	
62	Sahyadri Automotive	13.02	
63	Gedore Tools (India) Private Limited M H/19443	12.84	
64	Dynacraft Machine Company Ltd,Bombay-58	12.84	
65	Basant Allied Steel Limited	12.78	
66	Pyarchand Kesrimal Porwal	12.62	
67	Orion Engineering Works Limited, Bombay -28	12.62	
68	Ambajogai S S F Limited	12.62	
60	Ellor Silk Mills Private Limited, Thane	12.11	
70	Orson Electric Industries Pvt. Ltd. Bombay-93	11.44	
71	Savataram Ramprasad	11.42	
72	Industrial Researach Institute Pvt. Ltd	11.08	
73	Atlantic Spinning & Weaving Mills Limited	10.75	
74	Fuel Injections Limited	10.6	
75	Jaifabs Textile	10.36	
76	Pittie Tractor Private Limited	1032	3,497.29

MADHYA PRADESH

1	Binod Mills, Ujjain	455.95
2	G.S.I.T.C., Indore	263.65
3	Indore Malwa Mills, Indore	215.85
4	Kalyanmal Mills, Indore	194.82
5	Hira Mills, Ujjain	148.38
6	Bimal Mills, Ujjain	131.79

Sl.No.	Name of the Un-exempted Establishment	Amount in default (Rs. Lakhs)	Total in the Region
(1)	(2)	(3)	(4)
7	Bengal Nagpur Cotton Mills, Rajnangaon	106.07	
8	M.P.State Roadways Transport Corporation, Satna	103.38	
9	Hukamchand Mills Indore	99.59	
10	Swadesh Cotton Mills	99.02	
11	New Bhopal Textiles	98.68	
12	Shri Sajjan Mills	93.22	
13	Rajkumar Mills	83.26	
14	Raymond Woolen Mills	77.02	
15	M.P.State RoadwaysTransport Corporation, Raipur	73.21	
16	Indore Textile, Ujjain	70.45	
17	M.P.State Roadways Transport Corporation, Jabalpur	60.44	
18	M.P.State Roadways Transport Corporation., Ujjain	59.7	
19	M.P.State Roadways Transport Corporation., Gwalior	56.26	
20	M.P.State Roadways Transport Corporation, Sagar	55.35	
21	Billaspur Spinning	38.26	
22	Himat Steel, Durg	35.11	
23	P.B.M.Polytex	30.44	
24	M.P.State Roadways Transport Corporation, Seoni	28.14	
25	Misshill H.S.School	26.85	
26	Jaora Sugar Mills	13.83	
27	' Mission School	12.43	
28	M.P.State Roadways Transport Corporation, Bhopal	12.1	
29	Nutan H.S.School	11.8	
30	Microwin Elec. Bhopal	11.28	
31	Mission H.S.School	10.78	
32	Minonite H.S.School	10.55	
33	Chintaman Rao H.S.	10	2,797.66

NORTH EASTERN REGION

1	Tripura Jute Mills	123	
2	Associated Industry (NTC)	85.81	
3	Brahmaputra Sugar Manufacturing Co. Ltd	74.29	
4	Nagaland Sugar Mills, Dimapur	21.53	
5	Assam Rastrabhasa Prasher Samiti	16.59	321.22

ORISSA

1	B.T.M.Jharsuguda	58.29	
2	Orissa State Road Transport Corporation	55.9	
3	National Carbon Product	24.47	
4	Orissa State Road Transport Corporation	15.77	154.43

Sl.No.	Name of the Un-exempted Establishment	Amount in default (Rs. Lakhs)	Total in the Region
(1)	(2)	(3)	(4)

PUNJAB

1	Chief Engineer, Chandigarh	503.25	
2	Food Corporation Of India,Rajpura	123.3	
3	Food Corporation Of India,Jagron	80.32	
4	Food Corporation Of India,Mulanpur	49.93	
5	Food Corporation Of India,Doraha	37.08	
6	Food Storage Depot	32.62	
7	Layalpur Khalsa College, Jalandhar	27.6	
8	Auto Piston, Amritsar	21.57	
9	New Engineering Woolen Mills, Dhariwal	15.66	
10	Partap Paper Mills, Batala	15.05	
11	Guru Nank Girls College, Ludhiana	13.38	
12	Food Corporation Of India,Khanna	12.26	
13	St. Francis School, Amritsar	10.97	
14	Sikh Newspaper Limited, Jalandhar	10.78	
15	Food Corporation Of India,Ludhiana	10.01	963.78

RAJASTHAN

1	Jaipur Udyog, RJ/25	46.08	
2	Shriram Fertilisers, Kota	20.92	
3	Shree Ganga Nagar Coop.Bank	18.97	
4	Jaipur Spinning & Weaving Mills, Jaipur	17.24	
5	Perfect Thread, Udaipur	16.25	
6	East Suket Labour Society Limited, Kota	12.41	
7	Jaipur Udyog, RJ/53	11.41	
8	West Suket Coop & Labour Society Ltd., Kota	10.86	154.14

TAMIL NADU

1	Mettur Textiles,Salem	54.28	
2	Agri College & Research Inst. Killikulam	41.02	
3	Richardson & Crudass Ltd., Madras - 98	40.11	
4	Mahalakshmi Textiles, Madurai	40.08	
5	Dhan Lakshmi Limited	35.09	
6	Seventh Day Adventist Mat. School, Usilampatti	32.95	
7	Radhakrishana Mills Limited	30.02	
8	Azhagappa Shinning Mills, Rajapalayam	25.99	
9	Seventh Day Adventist Mat. School, Madurai	22.53	
10	Somasundaram Mills Limited, Coimbatore	20.84	

Sl.No.	Name of the Un-exempted Establishment	Amount in default (Rs. Lakhs)	Total in the Region
(1)	(2)	(3)	(4)
11	P.K.Porwal Limited	18.91	
12	Sudarshan Chits, Madras	17.03	
13	Sundaram Spining Mills	16.54	
14	Tirupur Cotton Spg. & Weaving Mills, Tirupur	15.75	
15	Sudarsan Finance Corporation, Madras	15.65	
16	Vasantha Mills Limited	15.48	
17	Somasundaram Super Spg. Mills,Muthanethal	15.18	
18	Pullicar Mills Limited, Tiruchengode	14.96	
19	The Madurai Dist. Coop Spg. Mills, Madurai	14.7	
20	Sivananda Mills Limited	13.26	
21	Madhu Spg. & Weaving Mills,Upplipalyam	11.28	
22	Coats Viyelia,Tirunelveli	11.18	
23	Periyar Dist. Coop. Spg. Mills (P) Limited	11.07	
24	Kaleeswarar Mills Limited, Coimbatore	10.59	
25	Bharathi Mills, Pondicherry	10.15	554.64

UTTAR PRADESH

1	British India Corporation, Kanpur	374.9	
2	Laxmi Ratan Cotton Mills. Kanpur	324.1	
3	Victoria Mills, Kanpur	316.91	
4	Muir Mills, Kanpur	297.69	
5	Swadeshi Cotton Mills	296.85	
6	U.P.State Sugar Corporation	186.82	
7	Sahara India, Lucknow	110.34	
8	Ajudhya Sugar Mills, Moradabad	95.56	
9	Alherton Mills	95.18	
10	U.P. Investment Lucknow	89.27	
11	Elgin Mills Unit I,Kanpur	89.27	
12	U.P.State Sugar Corporation, Gonda	77.77	
13	Elgin Mills Unit II	77.49	
14	U.P.State Road Transport Corporation, Mathura	73.14	
15	Associated Journals, Lucknow	64.06	
16	Belwal Spinning Mills,Nanital	49.28	
17	U .P.Carbide	45.42	
18	Tiger Hardware, Aligarh	43.36	
19	Cal Brown School, Dehradun	42.66	
20	Sitapur Plywood, Sitapur	39.3	
21	Vikram Cotton Mills, Lucknow	39.2	
22	U.P.State Road Transport Corp. C.B.S., Allahabad	33.81	
23	U.P.State Sugar Corpn., Barabanki	32.19	

Sl.No.	Name of the Un-exempted Establishment	Amount in default (Rs. Lakhs)	Total in the Region
(1)	(2)	(3)	(4)
24	Bizli Cotton Mills Hathras	29.81	
25	St. Joseph College, Nanital	26.59	
26	U.P.State Sugar Corpon, Bareilly	26.42	
27	U.P.State Sugar Corporation, Gorakhpur (UP-206)	24.6	
28	Ratna Sugar Mills, Sahaganj, Jaunpur	24.06	
29	Moradabad Syntex, Moradabad	21.5	
30	U.P.State Road Transport Corpn.,Mirzapur	20.68	
31	U.P.State Sugar Corporation, Gorakhpur (UP-205)	17.28	
32	Neelanchal Ind. Works, Allahabad	15.12	
33	U.P.State Road Transport Corp., Allahabad	13.57	
34	U.P.State Sugar Corporation, Deoria	12.73	
35	U.P.Sahakari Katai Mills, Sahkacraton	12.26	
36	U.P.State Sugar Corporation,Barabanki	11.72	
37	Pasand Beedi Company	10.95	
38	Himalayan Magnisite Limited,Pithoragarh	10.5	3,172.36

WEST BENGAL

1	Premchand Jute Mills	295.57
2	Favourite Small Investment Limited	292.08
3	Empire Jute Mills	270.61
4	Rampuria Cotton Mills	224.55
5	Central Cotton Mills	171.5
6	Indo Japanese Steel Limited	158.29
7	Bengal Laxmi Cotton Mills	138.03
8	Laxmi Narayan Cotton Mills	123.49
9	Shree Mahalaxmi Cotton Mills	99.21
10	Bengal Fine Mill No.1	84.1
11	S.C.I.L.	72.22
12	The Small Tools Manufacturing	68.83
13	Britania Engineering Products	64.72
14	Bengal Textile & Manindra Mills	64.48
15	Wool Coomers Of India	60.72
16	Universal Heavy Mechanical Lifting Ent.	57.72
17	Sri Engineering Products	53.64
18	Jyoti Weaving Factory Mills	51.61
19	Bangasri Cotton	50.34
20	Bharat Process & Mechanical	44.63
21	Sodepur Cotton Mills	43.8
22	The State Fisheries Development Corporation	40.35
23	Calcutta Fan Works Limited	39.11

Sl.No.	Name of the Un-exempted Establishment	Amount in default (Rs. Lakhs)	Total in the Region
(1)	(2)	(3)	(4)
24	R.B.L.Limited	37.15	
25	Usha Atlas Hydroulic	32.15	
26	Basumati Corporation	28.88	
27	East End Paper Industries	22.52	
28	India Cardboard Industries	20.8	
29	Holman Climax Manufacturing Company	20.66	
30	Janpriya Finance Industrial Invt P.Ltd	20	
31	New Tobacco Company Limited	19.81	
32	National Instrument~	19.72	
33	Indo Japanese Industries Limited	19.44	
34	Associated Assby	19.2	
5	Sulekha Works Limited	18.79	
36	Sachindra Ch. Tea Estate	18.4	
37	Jessop & Company	18.27	
38	India Capacitors	15.67	
39	Keymer Bagshowe Manufacturing	14.57	
40	Calcutta Steel Company Limited	14.38	
41	Mathura Tea Estate	14.38	
42	Himalyan Rubber	14.24	
43	S.G.R.Industries	13.53	
44	National Iron & Steel	12.32	
45	Aluminium Cables & Conductors (Er) Limited	11.78	
46	Arati Cotton Mills	11.63	
47	Naskarpra Jute Mills	11.18	
48	Ityadi Prakashani	10.49	3,029.56
GRAND TOTAL		19,346.09	19,346.09

EXEMPTED DEFAULTING ESTABLISHMENTS OVER RUPEES TEN LAKH
[Including Provident Fund, Amount not transferred to respective Boards of
Trustees, Family Pension & E.D.L.I. Contribution, Inspection charges and
Penal Damages]

Sl. No.	Name of the Exempted Establishment	Amount in default (Rs. in lakhs)	Total in the Region
1	2	3	4
ANDHRA PRADESH			
1	Hyderabad Allwyn Limited	366.14	
2	Hindustan Machine Tools Limited (Lamp Unit)	118.38	
3	Praga Tools Limited	105.32	
4	Andhra Pradesh Heavy Machinery & Engg. Ltd.	42.03	
5	Indian Drugs & Pharmaceuticals Ltd.	36.22	
6	Tungabhadra Industries Limited	21.43	689.52
BIHAR			
1	Bihar Sugar Corporation, Madhubani	26.65	
2	Electric Equipment Factory, Ranchi	13.62	40.27
DELHI			
1	Delhi Transport Corporation	1,889.15	1,889.15
GUJARAT			
1	Gaekwar Mills Limited, Billimora	51.63	51.63
HARYANA			
1	Indian Drugs & Pharmaceuticals Limited, Gurgaon	963.83	963.83
KERALA			
1	Fertilizers & Chemicals of Travancore (FACT)	17.71	
2	Alluminium Industries, Kundra	14.65	32.36
MAHARASHTRA			
1	Laxmi Vishnu Mills, Pune	344.99	

Sl. No.	Name of the Exempted Establishment	Amount in default (Rs. in lakhs)	Total in the Region
1	2	3	4
2	Model Mills Limited, Nagpur	173.58	
3	Finlay Mills	40.15	
4	Gold Mohur Mills	30.19	
5	Maharashtra State Cooperative Marketing Limited	27.92	
6	Western India Spinning and Weaving Mills Limited	21.23	
7	Akola Oil Industries	14.83	652.89
MADHYA PRADESH			
1	Burhanpur Tapti Mills Ltd., Burhanpur	46.29	
2	Burn Standard Company Ltd., Jabalpur	16.74	63.03
ORISSA			
1	Orissa Construction Corporation	24.12	24.12
RASASHTAN			
1	Rajasthan State Electricity Board, Jaipur	134.17	134.17
TAMIL NADU			
1	Tamil Nadu Civil Supplies Corporation	102.87	
2	Best and Crompton Engineering Limited	42.01	144.88
UTTAR PRADESH			
1	T.S.L., Allahabad	483.57	
2	JK Jute Mills, Kanpur	86.26	
3	Neoli Sugar Factory, Etah	72.05	
4	Basti Sugar Mills, Basti	60.83	
5	N.I.P., Allahabad	58.69	
6	Basti Sugar Mills, Wafatarganj	32.73	
7	Hindustan Aeronautics Limited	14.89	
8	Modi Threads Limited, Modi Nagar	10.57	819.59
WEST BENGAL			
1	Jessop & Company Limited	1,327.55	
2	Titaghur Jute Company Limited	1,004.34	
3	N.J.M.C. Unit- National	1,003.05	

Sl. No.	Name of the Exempted Establishment	Amount in default (Rs. in lakhs)	Total in the Region
1	2	3	4
4	Victoria Jute Mills	967.41	
5	Samnaggur Jute	949.38	
6	Mining and Allied Machinery Manufacturing Corp.	932.78	
7	Anju & Co Limited	787.11	
8	New Central Jute Mills	715.71	
9	Baranagore Jute	683.89	
10	Megna Jute Mills Limited	654.54	
11	Kankanarh Co. Ltd.	603.99	
12	Kelvin Jute	529.39	
13	North Bengal State Transport Corporation	271.03	
14	Agarpara Company	252.17	
15	Braithwhite and Company Ltd.	246.14	
16	West Bengal State Electricity Board	243.45	
17	Gouripore Jute Co. Limited	238.97	
18	Ambica Jute Mills Ltd	238.52	
19	Nuddea Mills	219.46	
20	Budge Budge & Company	206.51	
21	Shree Gourishankar Jute	193.21	
22	Howrah Mills	154.50	
23	Central Inland Water Transport Corporation Limited	153.70	
24	Bowreah Cotton Mills Limited	147.97	
25	Anglo India Jute Mills	142.20	
26	Kanoria Jute	113.66	
27	N.J.M.C.Unit-Kinnision	113.63	
28	Mohani Mills Limited	85.75	
29	Tyre Corporation of India Limited	84.67	
30	N.J.M.C.Unit-Khardah	81.47	
31	Eastern Manufacturing Company Limited	81.40	
32	Indian Paper Pulp	77.34	
33	Delta Jute Company Limited	76.70	
34	N.J.M.C. Unit- Union	76.07	
35	Dunber Mills Limited	67.14	
36	N.J.M.C. Unit-Alexandra	66.62	
37	The Jugantar Limited	65.15	
38	Burn Standard and Company Limited	50.68	
39	Naihati Jute Mills Limited	42.00	
40	South Bengal State Transport Corporation	36.76	
41	Beni Limited	22.29	
42	Containers and Caps Limited	21.69	
43	Machinery Manufacturing Corporation Limited	21.58	
44	Smith Stain Street Pharmaceuticals Limited	20.96	

Sl. No.	Name of the Exempted Establishment	Amount in default (Rs. in lakhs)	Total in the Region
1	2	3	4
45	Aluminium Manufacturing Company	19.15	
46	Sree Durga Cotton Mills	18.63	
47	Indian Standard Wagon	15.58	
48	Bengal Salt and Company Limited	15.56	
49	Bengal Chemical & Pharmaceuticals Limited	15.36	
50	SCIL (India) Limited	12.69	
51	Sur Enamel and Stamping	10.56	14,180.06
GRAND TOTAL		19,685.50	19,685.50

APPENDIX S-1(i)

INVESTMENT PORTFOLIO, E.P.F. [MAIN ACCOUNT] HOLDING
AS ON 31ST MARCH, 1996(FACE VALUE)

[Rs. IN LAKHS]

RATE OF INTEREST

Category of Investment	3%	5.50%	5.75%	6%	6.25%	6.50%	6.75%	7%	7.25%	7.50%	8%	8.25%	8.75%	9%	9.50%	9.75%	10%	10.25%	10.50%
Central Loan		3561.85	25173.19	260.33	44.05	429.70	236.02	216.29	0.74	2875.68	130.85	0.02	16.48	108.55	768.56		9490.17	1783.07	7326.94
<u>STATE GOVERNMENT SECURITIES</u>																			
Andhra Pradesh										3.33				906.32		1008.01			
Assam														45.00					
Bihar														137.64		1838.08			
Gujarat										16.03			23.54	964.02		237.28			
Haryana													0.10	299.00		1.50			
Himachal Pradesh														148.25					
Jammu & Kashmir														95.30		4.00			
Karnataka										0.67				100.82		1703.14			
Kerala										0.50				544.51		972.04			
Madhya Pradesh										99.72			209.08	110.00		150.41			
Manipur										90.74				45.80					
Maharashtra										16.09			188.22	890.82		17.01			
Mizoram																			
Meghalaya														10.00					
Nagaland										118.31			204.64	160.00		467.50			
Orissa														697.76		564.52			
Punjab														70.94					
Rajasthan										2.30			9.01	403.38		375.56			
Sikkim																			
Tamil Nadu										13.68			6.44	52.62		998.11			
Tripura										142.74				10.00		501.00			
Uttar Pradesh										177.74				2889.77		3682.84			
West Bengal										2.82			2.92	116.58		1689.54			
Govt. Guarant. Secur.	0.25					193.85		18.00	2767.66	3736.42			1628.15	3804.66		12446.50			30.00
Public Sector Financial Institution																			
Post Office Time Deposit																			
Special Deposit Scheme																			
TOTAL :	00.25	3561.85	25173.19	260.33	44.05	623.55	236.02	234.29	2768.40	7296.77	130.85	0.02	2288.58	12611.76	768.56	26667.04	9490.17	1783.07	7356.94

APPENDIX S-1(ii)

INVESTMENT PORTFOLIO, E.P.F. [MAIN ACCOUNT] HOLDING
AS ON 31ST MARCH, 1996(FACE VALUE)

[Rs. IN LAKHS]

RATE OF INTEREST

Category of Investment	10.75%	10.90%	11.00%	11.30%	11.50%	12.00%	12.50%	13.00%	13.25%	13.50%	14.00%	14.50%	15.50%	16%	16.50%	16.75%	16.85%	Total within the Category	Grand total
Central Loan	1000.00	0.20	1.39	1000.40	9519.63						34700.00							98644.11	98644.11
STATE GOVERNMENT SECURITIES																			
Andhra Pradesh			280.92		101.15	25.00		474.79			2000.00								4799.52
Assam			61.00				946.87	327.53		873.60	2500.00								4754.00
Bihar			200.00		1235.15		1217.96	863.52		7509.45	3200.00								16201.80
Gujarat			222.86		10.38						500.00								1974.11
Haryana			6.45					369.92											676.97
Himachal Pradesh			17.50																165.75
Jammu & Kashmir								29.15		101.00									229.45
Karnataka			1212.33		1.10			396.19											3414.25
Kerala			370.25		1.15			435.09			500.00								2823.54
Madhya Pradesh			22.75		3.15			155.40			3500.00								4250.51
Manipur			17.35							489.00	500.00								1142.89
Maharashtra			12.64		0.06			722.73											1847.62
Mizoram										150.00									150.00
Meghalaya																			510.00
Nagaland			10.00							625.00	500.00								2085.45
Orissa			225.05			239.47		808.81		100.00	2500.00								5135.61
Punjab			218.40		7.50						500.00								796.84
Rajasthan			1.75					1043.60											1835.60
Sikkim										57.00	500.00								557.00
Tamil Nadu			115.47		5.94	3.69		1047.99			1500.00								3743.94
Tripura			153.16							684.00	500.00								1950.80
Uttar Pradesh			703.73		3.40			1504.37		2026.02	7000.00								17987.87
West Bengal			528.51					630.13			3000.00								5970.55
Govt. Guaranteed Securities			14895.57		7215.91	5.00	1642.16	0.02		3736.08	1700.00			5.00					53825.23
Public Sector Financial Institution							2500.00	10600.00	4200.00	6500.00	5000.00	2000.00	24364.80	5000.00	4000.00	5000.00	69164.80	69164.80	83044.17
Post Office Time Deposit					57.77													57.77	57.77
Special Deposit Scheme						2443577.02												2443577.02	2443577.02
TOTAL	1000.00	0.20	19277.06	1000.40	18162.29	2443950.18	3906.99	11309.34	10600.00	20551.15	72100.00	5000.00	2000.00	24369.80	5000.00	4000.00	5000.00	2748313.10	2748313.10

APPENDIX - S.2

CASES OF LEVY OF DAMAGES UNDER ALL THREE SCHEMES [UN-EXEMPTED SECTOR] DURING THE YEAR 1995-96

Region Name	(Rs. in Lakhs)			
	Damages Amt. pending for realisation on 01.04.95	Damages levied during the year	Amount realised during the year	Amount pending for realisation on 31.03.96
Andhra Pradesh	153.68	98.40	40.67	211.41
Bihar	155.27	32.93	9.38	178.82
Delhi	172.36	23.88	173.33	22.91
Gujarat	209.84	150.26	49.27	310.83
Haryana	241.49	92.44	38.12	295.81
Karnataka	183.07	24.16	18.45	188.78
Kerala	126.33	137.48	120.83	142.98
Madhya Pradesh	362.18	181.42	55.66	487.94
Maharashtra	1544.09	349.70	120.93	1772.86
NE Region	51.81	2.09	1.41	52.49
Orissa	0.00	186.93	20.91	166.02
Punjab	89.98	120.39	25.96	184.41
Rajasthan	299.72	25.10	31.93	292.89
Tamil Nadu	281.13	122.25	97.74	305.64
Uttar Pradesh	577.45	85.74	14.27	648.92
West Bengal	1589.78	51.39	20.20	1620.97
TOTAL:	6038.18	1684.56	839.06	6883.68

APPENDIX - S-3

**EMPLOYEES' PROVIDENT FUND SCHEME, 1952
[REVENUE RECOVERY CERTIFICATE]
DURING THE YEAR 1995-96**

(Rs. in lakhs)

Region Name	Opening Balance as on 01.04.95	Amt. involved opening balance	RRC issued during 1995-96	Amt. covered in RRC 1995-96	Total RRC for disposal	Total amount involved	No. of RRCs executed	RRCs executed amount	RRCs pending as on 31.03.96	Amount involved in pending cases
Andhra Pradesh	1618	454.84	572	174.55	2190	629.39	474	59.39	1716	570.00
Bihar	291	430.30	199	414.34	490	844.64	183	250.78	307	593.86
Delhi	349	194.22	247	162.15	596	356.37	239	78.47	357	277.90
Gujarat	113	430.57	202	532.15	315	962.72	137	166.03	178	796.69
Haryana	805	921.87	85	114.97	890	1036.84	42	8.73	848	1028.11
Karnataka	319	349.85	83	218.09	402	567.94	49	134.36	353	433.58
Kerala	499	292.42	218	192.44	717	484.86	308	260.34	409	224.52
Madhya Pradesh	1805	1820.38	369	802.35	2174	2622.73	308	324.75	1866	2297.98
Maharashtra	5481	2628.14	277	882.43	5758	3510.57	255	229.19	5503	3281.38
NE Region	129	164.56	97	155.29	226	319.85	67	98.89	159	220.96
Orissa	312	381.71	261	405.59	573	787.30	228	196.38	345	590.92
Punjab	1133	1247.38	365	160.24	1498	1407.62	251	118.17	1247	1289.45
Rajasthan	916	337.70	0	0.00	916	337.70	139	49.84	777	287.86
Tamil Nadu	970	852.60	452	440.76	1422	1293.36	281	324.15	1141	969.21
Uttar Pradesh	2641	2563.46	144	189.98	2785	2753.44	65	204.72	2720	2548.72
West Bengal	2207	15846.32	283	1820.10	2490	17666.42	119	3055.86	2371	14610.56
TOTAL:	19588	28916.32	3854	6665.43	23442	35581.75	3145	5560.05	20297	30021.70

**PROSECUTION CASES UNDER SECTION 14 OF THE EPF & MP ACT, 1952
FOR NON- PAYMENT OF PROVIDENT FUND CONTRIBUTIONS
(Unexempted Sector) DURING 1995-96**

Region Name	Opening Balance as on 01.04.95	Cases launched during [95-96]	Total cases for disposal	Cases resulted in con- viction	Cases Acquitted Admoni- shed	Cases with- drawn	Cases dis- charged	Total cases decided	Cases pending as on 31.03.96
Andhra Pradesh	4068	31	4099	216	108	6	0	330	3769
Bihar	7830	0	7830	0	0	0	0	0	7830
Delhi	552	58	610	0	128	0	0	128	482
Gujarat	1399	4	1403	0	0	0	0	0	1403
Haryana	1139	0	1139	0	0	0	0	0	1139
Karnataka	1750	142	1892	40	78	12	169	299	1593
Kerala	271	14	285	0	0	0	5	5	280
Madhya Pradesh	2688	770	3458	138	0	0	0	138	3320
Maharashtra (R)	3069	175	3244	0	0	178	0	178	3066
NE Region	612	0	612	39	0	0	0	39	573
Orissa	370	0	370	1	11	0	0	12	358
Punjab	303	258	561	47	0	0	0	47	514
Rajasthan	274	16	290	13	0	0	0	13	277
Tamil Nadu	907	108	1015	8	0	0	16	24	991
Uttar Pradesh	1682	20	1702	47	2	8	0	57	1647
West Bengal	13731	726	14457	838	31	4	40	913	13544
TOTAL:	40645	2322	42967	1387	358	208	230	2183	40784

APPENDIX - S.5

[PART -I]

PROSECUTION CASES - SECTION 406/409 INDIAN PENAL CODE BEFORE THE POLICE AUTHORITIES DURING 1995-96

Region Name	FIR's Pending with the Police 01.04.95	FIR's filed with the Police [1995-96]	Cases dropped by Police	Challans filed by Police in Court	FIR's pending with police on 31.03.96	FIR's pending with police for last 6 months	FIR's pending for six month to one year	FIR's pending for more than one year
Andhra Pradesh	60	11	0	0	71	10	16	45
Bihar	33	0	0	0	33	0	0	33
Delhi	152	2	0	0	154	5	39	110
Gujarat	203	5	0	0	208	9	9	190
Haryana	227	3	6	0	224	23	53	148
Karnataka	57	3	0	0	60	4	3	53
Kerala	58	23	8	0	73	21	20	32
Madhya Pradesh	178	89	0	0	267	61	44	162
Maharashtra	489	20	0	0	509	14	20	475
NE Region	2	0	0	0	2	0	2	0
Orissa	66	0	0	0	66	0	0	66
Punjab	17	2	0	0	19	0	7	12
Rajasthan	127	2	0	4	125	1	1	123
Tamil Nadu	103	37	5	0	135	51	20	64
Uttar Pradesh	397	9	0	0	406	6	64	336
West Bengal	3296	32	0	0	3328	20	28	3280
TOTAL:	5465	238	19	4	5680	225	326	5129

APPENDIX - S.5
[PART-II]

PROSECUTION CASES UNDER SECTION 406/409 OF INDIAN PENAL CODE
[BEFORE VARIOUS COURTS DURING 1995-96] (UN-EXEMPTED SECTOR)

Region Name	Pending before the Court 01.04.95	Challans filed by Police in Courts	Complaints filed direct in Courts	Total cases for disposal	Convicted	Acquitted	Discharged	Total cases decided	Cases pending in courts 31.03.96	Cases pending for 6 months	Cases pending for 6 month to 1 year	Cases pending over 1 year
Andhra Pradesh	9	0	1	10	0	0	0	0	10	0	0	10
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	93	0	0	93	0	0	0	0	93	0	3	90
Haryana	0	0	0	0	0	0	0	0	0	0	0	0
Karnataka	46	1	0	47	0	0	0	0	47	2	0	45
Kerala	12	7	0	19	0	0	0	0	19	0	2	17
Madhya Pradesh	11	0	0	11	0	0	0	0	11	0	0	11
Maharashtra	111	0	3	114	0	4	0	4	110	2	5	103
NE Region	21	0	0	21	0	0	0	0	21	0	0	21
Orissa	49	0	0	49	0	3	0	3	46	0	0	46
Punjab	10	0	0	10	0	0	2	2	8	0	0	8
Rajasthan	10	4	0	14	0	0	0	0	14	0	4	10
Tamil Nadu	21	0	6	27	0	0	5	5	22	5	0	17
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:	467	12	10	489	0	7	7	14	475	9	14	452

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952
SETTLEMENT OF PROVIDENT FUND CLAIMS DURING 1995-96

Region Name	Opening Balance as on 01.04.95	Claims received during [1995-96]	Total Workload	Claims returned during the year	Claims rejected during the year	Total Claims for disposal	Claims settled	Amount authorised for payment [Rs. in lacs]	Claims pending on 31.03.96	Closing balance ratio
Andhra Pradesh	10	101378	101388	7101	1981	92306	92146	7473.93	160	0.16
Bihar	1446	14826	16272	1502	350	14420	13201	1078.27	1219	7.49
Delhi	153	80021	80174	7232	148	72794	72718	7601.36	76	0.09
Gujarat	1266	104326	105592	14382	482	90728	87569	12795.84	3159	2.99
Haryana	0	38746	38746	8692	320	29734	28337	3162.63	1397	3.61
Karnataka	2599	125389	127988	16388	2206	109394	108199	8105.10	1195	0.93
Kerala	242	38157	38399	3772	376	34251	33522	5042.63	729	1.90
Madhya Pradesh	658	47605	48263	6904	1066	40293	38579	5076.32	1714	3.55
Maharashtra	10848	237956	248804	35774	1317	211713	202118	47001.86	9595	3.86
NE Region	455	5637	6092	900	166	5026	3501	503.87	1525	25.03
Orissa	753	17699	18452	3519	616	14317	14317	3269.34	0	0.00
Punjab	925	68312	69237	8192	933	60112	58507	6109.70	1605	2.32
Rajasthan	1883	35491	37374	4529	319	32526	31483	3618.12	1043	2.79
Tamil Nadu	15348	190855	206203	29333	5313	171557	170361	18972.05	1196	0.58
Uttar Pradesh	942	54118	55060	9033	413	45614	44181	6243.71	1433	2.60
West Bengal	1780	58138	59918	6178	0	53740	47853	6568.07	5887	9.83
TOTAL:	39308	1218654	1257962	163431	16006	1078525	1046592	142622.80	31933	2.54

APPENDIX - S.7

APPLICATIONS TRANSFERRED DURING THE YEAR 1995-96

Region Name	Opening balance as on 01.04.95	Appl. received during [1995-96]	Total Workload	Appl. returned during the year	Appl. rejected during the year	Total appl. for disposal	Appl. settled	Appl. pending at the end of year	Closing balance ratio
Andhra Pradesh	0	12338	12338	984	224	11130	11031	99	0.80
Bihar	290	982	1272	218	10	1044	896	148	11.64
Delhi	135	10685	10820	1342	25	9453	9392	61	0.56
Gujarat	126	8638	8764	2273	67	6424	6018	406	4.63
Haryana	0	7406	7406	2420	83	4903	4770	133	1.80
Karnataka	404	9307	9711	2343	714	6654	6391	263	2.71
Kerala	36	4438	4474	746	37	3691	3444	247	5.52
Madhya Pradesh	303	10597	10900	4556	521	5823	5359	464	4.26
Maharashtra	2476	24311	26787	5013	321	21453	19517	1936	7.23
NE Region	129	470	599	188	2	409	288	121	20.20
Orissa	397	7042	7439	246	426	6767	6767	0	0.00
Punjab	208	6485	6693	752	128	5813	5590	223	3.33
Rajasthan	570	4726	5296	1000	212	4084	3834	250	4.72
Tamil Nadu	2617	22530	25147	5397	1228	18522	18484	38	0.15
Uttar Pradesh	290	12267	12557	3506	313	8738	8365	373	2.97
West Bengal	733	5375	6108	524	0	5584	4384	1200	19.65
TOTAL:	8714	147597	156311	31508	4311	120492	114530	5962	3.81

APPENDIX - S.8

PARTIAL WITHDRAWAL GRANTED DURING 1995-96

Region Name	Opening balance as on 01.04.95	Applications received [1995-96]	Total workload	Applications returned	Applications rejected	Applications due for sanction	Applications granted advance	Amount disbursed [Rs. lakhs]	Applications pending at the end of the year	Closing balance ratio
Andhra Pradesh	0	46579	46579	4319	1572	40688	40558	4081.72	130	0.28
Bihar	597	10185	10782	797	35	9950	9695	849.82	255	2.37
Delhi	19	5225	5244	609	47	4588	4586	541.26	2	0.04
Gujarat	285	34479	34764	3781	342	30641	30220	5405.67	421	1.21
Haryana	0	5860	5860	1788	272	3800	3630	560.73	170	2.90
Karnataka	659	45199	45858	4638	396	40824	40221	6937.36	603	1.31
Kerala	219	47975	48194	5422	814	41958	41699	3414.37	259	0.54
Madhya Pradesh	238	18956	19194	3832	591	14771	14364	1767.77	407	2.12
Maharashtra	1390	46172	47562	11690	587	35285	33888	17709.36	1397	2.94
NE Region	342	5513	5855	799	195	4861	4452	394.63	409	6.99
Orissa	209	22342	22551	4053	227	18271	18269	1658.45	2	0.01
Punjab	215	14233	14448	2183	371	11894	11617	1524.27	277	1.92
Rajasthan	278	7236	7514	796	91	6627	6509	1167.06	118	1.57
Tamil Nadu	10294	58602	68896	10790	3540	54566	54382	6010.50	184	0.27
Uttar Pradesh	218	29389	29607	3029	350	26228	25538	2386.60	690	2.33
West Bengal	818	26696	27514	1808	275	25431	24566	925.92	865	3.14
TOTAL	15781	424641	440422	60334	9705	370383	364194	55335.49	6189	1.41

APPENDIX - S.9

**ISSUE OF ANNUAL STATEMENT OF ACCOUNTS TO SUBSCRIBERS
DURING 1995-96**

Region Name	Workload as on 01.04.95	A/c slips issued upto 1993-94	A/c slips issued upto 1994-95	Total A/c slips issued during the year [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 31.03.96 [6+7]
Andhra Pradesh	1609863	55054	1496585	1551639	22569	35655	58224
Bihar	1249091	151958	80338	232296	234441	782354	1016795
Delhi	1026950	206203	556801	763004	209046	54900	263946
Gujarat	1723783	264715	687047	951762	257220	514801	772021
Haryana	424760	30428	365452	395880	28880	0	28880
Karnataka	2319766	714298	919062	1633360	523056	163350	686406
Kerala	1392263	436634	392300	828934	307250	256079	563329
Madhya Pradesh	1832755	683182	597122	1280304	406692	145759	552451
Maharashtra	7303343	3000565	2605453	5606018	848256	849069	1697325
NE Region	556097	107485	21361	128846	210208	217043	427251
Orissa	647259	253752	344458	598210	49049	0	49049
Punjab	1549594	423152	463022	886174	372466	290954	663420
Rajasthan	1256921	414542	479982	894524	190850	171547	362397
Tamil Nadu	4600158	1830005	1510172	3340177	447597	812384	1259981
Uttar Pradesh	1770104	716539	397337	1113876	248100	408128	656228
West Bengal	2860021	920703	248008	1168711	1439835	251475	1691310
TOTAL:	32122728	10209215	11164500	21373715	5795515	4953498	10749013

ANNUAL STATEMENT OF ACCOUNTS TO SUBSCRIBERS
[PENDING AS ON 31ST MARCH, 1996 PERIOD WISE ANALYSIS]

Region Name	Pending less than one year	Pending between one to two years	Pending beyond two years	Total slips pending as on 31.03.96
Andhra Pradesh	49960	8264	0	58224
Bihar	214249	162375	640171	1016795
Delhi	184763	79183	0	263946
Gujarat	558513	206163	7345	772021
Haryana	0	28880	0	28880
Karnataka	324422	143857	218127	686406
Kerala	479675	0	83654	563329
Madhya Pradesh	185082	0	367369	552451
Maharashtra	1223206	232169	241950	1697325
NE Region	144834	80322	202095	427251
Orissa	49049	0	0	49049
Punjab	641693	20468	1259	663420
Rajasthan	30863	30182	301352	362397
Tamil Nadu	1064621	168731	26629	1259981
Uttar Pradesh	495154	139321	21753	656228
West Bengal	876417	586113	228780	1691310
TOTAL :	6522501	1886028	2340484	10749013

**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
1995-96	998.32	274.72	1273.04
TOTAL	4985.64	2229.19	7214.83

APPENDIX - S.12

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

1995-96

Region Name	Opening balance [01.04.95]	Cases launched during 1995-96	Total cases for disposal	Cases resulted in conviction	Cases acquitted/ admo-nished	Cases with-drawn	Cases dis-charged	Total cases decided	Cases pending as on 31.03.96	Pending for less than 6 month	Pending upto 3 years	Pending for 6 months to 1 year
Andhra Pradesh	741	21	762	48	17	6	1	72	690	364	533	157
Bihar	1058	0	1058	0	0	0	0	0	1058	519	519	539
Delhi	135	25	160	0	22	0	0	22	138	3	27	111
Gujarat	670	0	670	0	0	0	0	0	670	130	419	251
Haryana	621	0	621	0	0	0	0	0	621	386	621	0
Karnataka	457	66	523	14	33	8	31	86	437	242	313	124
Kerala	25	12	37	0	0	0	5	5	32	0	30	2
Madhya Pradesh	1196	434	1630	0	0	0	0	0	1630	566	1000	630
Maharashtra	2020	64	2084	0	0	69	0	69	2015	526	683	1332
NE Region	176	0	176	33	0	0	0	33	143	18	29	114
Orissa	84	0	84	0	10	0	0	10	74	0	0	74
Punjab	273	53	326	15	0	0	0	15	311	70	95	216
Rajasthan	58	2	60	0	0	0	0	0	60	16	18	42
Tamil Nadu	552	61	613	8	0	0	9	17	596	86	333	263
Uttar Pradesh	516	18	534	12	2	8	0	22	512	218	418	94
West Bengal	7804	0	7804	0	0	0	0	0	7804	2882	2882	4922
TOTAL:	16386	756	17142	130	84	91	46	351	16791	6026	7920	8871

EMPLOYEES' FAMILY PENSION SCHEME, 1971
FAMILY PENSION CLAIMS SETTLED DURING 1995-96
[ALL BENEFITS]

Region Name	Opening balance as on 01.04.95	Claims received during [1995-96]	Total work load	Claims returned for recti- fication	Claims rejected during [1995-96]	Claims due for settlement	Claims settled	Amount authorised for payment [Rs. in lacs]	Claims pending as on 31.03.96	Closing balance ratio
Andhra Pradesh	13	105646	105659	9195	2580	93884	93286	482.48	598	0.57
Bihar	2054	16156	18210	1698	950	15562	14103	228.30	1459	8.01
Delhi	211	92939	93150	7941	612	84597	84496	1487.93	101	0.11
Gujarat	2200	114245	116445	17538	792	98115	94628	1152.83	3487	2.99
Haryana	0	39282	39282	9166	335	29781	28178	190.06	1603	4.08
Karnataka	3499	135092	138591	25038	1544	112009	110167	2099.56	1842	1.33
Kerala	292	35023	35315	10241	414	24660	23890	338.01	770	2.18
Madhya Pradesh	586	53542	54128	10327	1941	41860	39658	497.77	2202	4.07
Maharashtra	17943	246451	264394	45224	2505	216665	205812	5143.94	10853	4.10
NE Region	966	6591	7557	1265	120	6172	3758	74.63	2414	31.94
Orissa	688	18292	18980	5401	1203	12376	12345	241.67	31	0.16
Punjab	1386	71729	73115	9586	1262	62267	60177	602.69	2090	2.86
Rajasthan	1992	38167	40159	5409	494	34256	33113	469.07	1143	2.85
Tamil Nadu	18164	187411	205575	39008	8571	157996	157312	2703.95	684	0.33
Uttar Pradesh	1019	52262	53281	10732	466	42083	40537	635.34	1546	2.90
West Bengal	1817	48025	49842	4960	389	44493	37751	477.06	6742	13.53
TOTAL:	52830	1260853	1313683	212729	24178	1076776	1039211	16825.29	37565	2.86

FAMILY PENSION SCHEME, 1971
MONTHLY PENSION CLAIMS DURING THE YEAR 1995-96

Region Name	Opening Balance as on [01.04.95]	Claims received during [1995-96]	Total workload for disposal	Claims returned for rectification	Claims rejected	Claims due for settlement	Claims settled during [1995-96]	Amount authorised for payment [Rs. in lakhs]	Claims pending on 31.03.96	Closing Balance ratio
Andhra Pradesh	5	3244	3249	633	109	2507	2460	91.52	47	1.45
Bihar	193	1335	1528	114	80	1334	1190	0.00	144	9.42
Delhi	51	2018	2069	295	55	1719	1701	62.10	18	0.87
Gujarat	135	2430	2565	940	39	1586	1526	11.68	60	2.34
Haryana	0	863	863	232	4	627	620	0.30	7	0.81
Karnataka	208	3575	3783	1427	64	2292	2220	86.19	72	1.90
Kerala	19	1518	1537	571	17	949	913	1.41	36	2.34
Madhya Pradesh	19	6051	6070	1680	623	3767	3383	0.00	384	6.33
Maharashtra	281	6482	6763	2783	182	3798	3546	0.00	252	3.73
NE Region	109	672	781	162	20	599	574	2.64	25	3.20
Orissa	102	1074	1176	462	31	683	683	0.00	0	0.00
Punjab	70	2009	2079	314	77	1688	1647	0.00	41	1.97
Rajasthan	89	1156	1245	389	32	824	758	4.62	66	5.30
Tamil Nadu	595	5447	6042	1822	577	3643	3584	884.98	59	0.98
Uttar Pradesh	52	3881	3933	1402	19	2512	2430	125.56	82	2.08
West Bengal	90	2463	2553	516	44	1993	1863	16.18	130	5.09
TOTAL:	2018	44218	46236	13742	1973	30521	29098	1287.18	1423	3.08

APPENDIX S-15

**EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976
CONTRIBUTION & ADMINISTRATIVE CHARGES RECEIVED
(1995-96)**

(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
1995-96	77.98	42.17	120.15	4.26	1.26	5.52
TOTAL:	665.44	315.72	981.16	86.68	38.71	125.39

EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976
CLAIMS SETTLED DURING 1995-96

Region Name	Brought forward pendency [01.04.95]	Claims received during [1995-96]	Total Cases	Claims returned	Claims rejected	Claims due for disposal	Claims settled	Amount authorised for payment [Rs. lakhs]	Closing balance as on 31.03.96	Closing balance ratio
Andhra Pradesh	6	2460	2466	661	147	1658	1640	132.86	18	0.73
Bihar	169	701	870	219	73	578	513	83.66	65	7.47
Delhi	63	1415	1478	264	55	1159	1143	94.71	16	1.08
Gujarat	70	2055	2125	835	69	1221	1158	183.57	63	2.96
Haryana	0	505	505	257	4	244	234	21.42	10	1.98
Karnataka	157	2728	2885	1188	91	1606	1533	150.00	73	2.53
Kerala	21	1993	2014	636	51	1327	1282	141.31	45	2.23
Machya Pradesh	18	1267	1285	520	71	694	659	117.10	35	2.72
Maharashtra	312	5850	6162	2160	191	3811	3484	637.78	327	5.31
N.E.Region	107	352	459	127	6	326	155	23.16	171	37.25
Orissa	95	943	1038	388	105	545	545	50.76	0	0.00
Punjab	71	990	1061	437	89	535	483	53.11	52	4.90
Rajasthan	40	373	413	123	23	267	228	20.70	39	9.44
Tamil Nadu	469	5775	6244	2285	718	3241	3163	285.29	78	1.25
Uttar Pradesh	34	2665	2699	1079	35	1585	1501	215.16	84	3.11
West Bengal	395	7127	7522	1080	139	6303	5084	23.10	1219	16.21
TOTAL:	2027	37199	39226	12259	1867	25100	22805	2233.69	2295	5.85

**EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976
PROSECUTION CASES AGAINST DEFAULTING EMPLOYERS'
AS ON 31ST MARCH, 1996**

Region Name	Brought forward cases [1.4.95]	Cases launched [1995-96]	Total Cases	Cases convicted	Cases Acquitted/ Admonished	Cases with- drawn	Cases dismissed/ discharged	Cases decided during [1995-96]	Cases pending as on 31.3.96	Pending upto 3 years	Pending for more than 3 years		
Andhra Pradesh	876	24	900	101	3	0	1	105	795	0	0	0	
Bihar	1340	0	1340	0	0	0	0	0	1340	0	0	792	548
Delhi	172	45	213	0	49	0	0	49	164	16	3	51	98
Gujarat	664	2	666	0	0	0	0	0	666	2	202	288	174
Haryana	807	0	807	0	0	0	0	0	807	0	324	483	0
Karnataka	748	122	870	14	52	8	40	114	756	101	117	409	129
Kerala	118	17	135	0	0	0	5	5	130	13	5	0	112
Madhya Pradesh	1584	591	2175	0	0	0	0	0	2168	240	339	842	754
Maharashtra	1863	92	1959	0	0	63	0	63	1896	49	132	411	1300
NE Region	526	0	526	34	0	0	0	34	492	0	25	61	406
Orissa	76	0	76	0	3	0	0	3	74	0	0	0	74
Punjab	289	66	355	15	0	0	0	15	340	25	0	102	213
Rajasthan	86	4	90	0	0	0	0	0	90	0	4	20	66
Tamil Nadu	544	61	605	5	0	0	7	12	593	146	83	86	278
Uttar Pradesh	950	18	968	100	2	120	0	222	746	43	194	231	278
West Bengal	6601	0	6601	0	0	0	0	0	6601	0	0	2668	3933
TOTAL:	17244	1042	18286	269	109	191	53	622	17664	635	1428	6444	8363

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

(Rs. in lakhs)

Year	Amount received from Government	Expenditure incurred
1974-75	12.00	8.56
1975-76	37.00	36.68
1976-77	66.00	64.85
1977-78	77.32	70.38
1978-79	55.00	61.05
1979-80	60.00	57.82
1980-81	54.00	55.94
1981-82	35.00	41.83
1982-83	29.00	33.99
1983-84	26.79	8.24
1984-85	0.00	6.66
1985-86	5.00	4.10
1986-87	0.00	3.07
1987-88	0.00	4.05
1988-89	0.00	3.03
1989-90	0.00	2.31
1990-91	0.00	1.58
1991-92	0.00	1.35
1992-93	0.00	1.58
1993-94	0.00	1.66
1994-95	0.00	1.46
1995-96	0.00	1.66
TOTAL:	457.11	471.85

ESTABLISHMENT RETURN AS ON 31.3.1996

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	515	80	39	78	31	(-) 2	(-) 8

ESTABLISHMENT RETURN AS ON 31.3.1996

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	115	110	16	8	23	4	(+) 7	(-) 4
Bihar	64	59	12	6	8	5	(-) 4	(-) 1
Delhi	82	79	13	6	9	5	(-) 4	(-) 1
Gujarat	125	121	21	9	21	9	—	—
Haryana	42	42	6	3	6	4	—	(+) 1
Karnataka	108	100	27	6	21	4	(-) 6	(-) 2
Kerala	78	61	9	3	9	3	—	—
Madhya Pradesh	57	55	8	4	10	5	(+) 2	(+) 1
Maharashtra	255	219	37	18	40	12	(+) 3	(-) 6
N.E. Region	26	21	5	5	4	3	(-) 1	(-) 2
Orissa	44	40	7	3	6	3	(-) 1	—
Punjab	80	76	12	5	15	5	(+) 3	—
Rajasthan	45	45	8	3	8	3	—	—
Tamil Nadu	193	177	31	8	31	8	—	—
Uttar Pradesh	134	126	32	1	30	—	(-) 2	(-) 1
West Bengal	215	177	46	18	40	13	(-) 6	(-) 5
Central Office	74	72	8	3	8	3	—	—
TOTAL	1737	1580	298	109	289	89	(-) 9	(-) 20

ESTABLISHMENT RETURN AS ON 31.3.1996

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	1220	1075	175	83	152	39	(-) 23	(-) 44
Bihar	470	376	71	40	49	29	(-) 22	(-) 11
Delhi	640	554	88	41	114	26	(-) 26	(-) 15
Gujarat	874	789	159	103	152	67	(-) 7	(-) 36
Haryana	354	322	90	12	84	10	(-) 6	(-) 2
Karnataka	1179	1071	184	86	165	53	(-) 19	(-) 33
Kerala	775	750	114	44	109	42	(-) 5	(-) 2
Madhya Pradesh	640	554	79	56	104	122	(+) 25	(+) 66
Maharashtra	2212	1933	242	148	221	133	(-) 21	(-) 15
N.E. Region	202	159	31	28	14	35	(-) 17	(+) 7
Orissa	442	370	68	61	56	53	(-) 12	(-) 8
Punjab	770	674	117	53	213	19	(+) 96	(-) 34
Rajasthan	465	361	76	40	72	44	(-) 4	(+) 4
69Tamil Nadu	1923	1658	292	110	391	41	(+) 99	(-) 69
Uttar Pradesh	960	889	185	14	170	8	(-) 15	(-) 6
West Bengal	215	177	46	18	40	13	(-) 6	(-) 5
Central Office	308	263	73	16	66	11	(-) 7	(-) 5
TOTAL	14937	13160	2375	993	2436	759	(+) 61	(-) 2349

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ESTABLISHMENT RETURN AS ON 31.3.1996

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	185	165	33	11	58	7	(+) 25	(-) 4
Bihar	83	64	25	11	17	9	(-) 8	(-) 2
Delhi	92	76	33	6	32	6	(-) 1	—
Gujarat	141	127	64	25	63	23	(-) 1	(-) 2
Haryana	72	69	16	1	47	2	(+) 31	(+) 1
Karnataka	161	158	56	17	55	17	(-) 1	—
Kerala	128	126	54	9	53	8	(-) 1	(-) 1
Madhya Pradesh	111	110	15	21	39	29	(+) 24	(+) 8
Maharashtra	290	278	30	23	56	22	(+) 26	(-) 1
N.E. Region	44	41	8	10	8	8	—	(-) 2
Orissa	77	66	18	18	18	20	—	(+) 2
Punjab	125	118	37	7	57	4	(+) 20	(-) 3
Rajasthan	85	76	18	8	24	18	(+) 6	(+) 10
Tamil Nadu	266	245	39	5	148	16	(+) 109	(+) 11
Uttar Pradesh	214	181	60	5	48	—	(-) 12	(-) 5
West Bengal	259	252	79	20	77	16	(-) 2	(-) 4
Central Office	99	76	42	15	36	12	(-) 6	(-) 3
TOTAL	2432	2228	627	212	836	217	(-) 209	(-) 5



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