



E.P.F.O.

44th ANNUAL REPORT

1996-97

EMPLOYEES' PROVIDENT FUND ORGANISATION
(Ministry of Labour, Government of India)
Head Office : Bhavishya Nidhi Bhawan,
14, Bhikaiji Cama Place, New Delhi - 110 066
Phone : 617 2671 FAX : 011-617 2666



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EMPLOYEES' PROVIDENT FUND ORGANISATION ANNUAL REPORT 1996-97

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A.1. - EMPLOYEES' PROVIDENT FUND ORGANISATION BASIC DATA				
		1994-95	1995-96	1996-97
I.	Establishments covered under the Act.	251,013	266,645	277,555
II.	Members (Nos. in lakh)	187.24	194.85	202.89
III.	FIELD OFFICES			
	Regional Offices	16	16	16
	Sub-Regional/ Sub-Accounts Offices	53	55	62
	Service Centres	7	7	3
	Inspectorate Offices	140	141	152
IV.	MANPOWER POSITION			
	Sanctioned strength	19,442	19,672	20,265
	Staff in position	17,265	17,483	17,612
V.	COMPUTER CENTRES	47	55	85
VI.	INCOME & EXPENDITURE (Rs.lakh)			
	Income	16,972.38	16,790.51	22,196.34
	Expenditure	14,357.49	15,960.83	17,776.64
	Surplus	2,614.89	829.68	4,419.7
VII	OFFICE BUILDING/STAFF QUARTERS [As on 31.03.1997]	Offices	Completed	Under Construction
	Head Office	1	1	
	Regional Offices	16	14	
	Sub-Regional/Sub-Accounts Offices	62	19	7

A.2. EMPLOYEES' PROVIDENT FUND ORGANISATION PERFORMANCE DATA				
		1994-95	1995-96	1996-97
I.	New Establishments brought under the Act. (Nos.)			
	(i) At the gross level	14,220	14,742	15,550
	(ii) At the net level	14,157	13,835	10,910
II.	Members enrolled (Nos. in lakh)			
	(i) At the gross level	19.67	18.16	22.79
	(ii) At the net level	7.34	5.91	8.03
III.	Contribution collected (Rs. Crore)			
	Provident Fund			
	(i) Exempted	2,281.02	2,562.85	3,055.77
	(ii) Un-exempted	2,795.87	3,203.02	2,915.29
	Total	5,076.89	5,765.87	5,971.06
	Family Pension Fund, 1971/Employees' Pension Scheme, 1995			
	(i) Employees'/Employers Share	578.37	998.32	2,445.81
	(ii) Government's Share	466.15	274.72	345.96
	Total	1,044.52	1,273.04	2,791.77
	Employees' Deposit Linked Insurance			
	(i) Employers Share	66.45	77.98	91.44
	(ii) Government's Share	15.--	42.17	0.68
	Total	81.45	120.15	92.12
IV.	Investments (Rs. crore)			
	Provident Fund			
	(i) Exempted	2,132.46	2,518.44	2,357.62
	(ii) Un-exempted	3,281.04	3,912.72	3,832.64
	Total	5,413.5	6,431.16	6,190.26
	Family Pension Fund/Pension Fund	1,382.27	1,589.88	3,387.36
	Employees' Deposit Linked Insurance	156.5	205.42	198.36

V. Provident Fund Arrears							
		1994-95		1995-96		1996-97	
	Closing Balance as on 31st March	No. of Establishments	Amount in Default (Rs.Crores)	No. of Establishments	Amount in Default (Rs.Crores)	No. of Establishments	Amount in Default (Rs.Crores)
	Exempted Sector	140	155.95	153	182.36	327	164.46
	Un-exempted Sector	11,836	191.38	11,529	239.04	21,195	302.1
	Total	11,976	347.33	11,682	421.4	21,522	466.56
		1994-95		1995-96		1996-97	
VI. SERVICE TO MEMBERS							
(A) ANNUAL STATEMENT OF ACCOUNTS (NOS. IN LAKHS)							
	(i) Issued	151.45		213.73		206.42	
	(ii) Pending	120.9		107.49		106.55	
(B) CLAIMS SETTLED							
		1994-95		1995-96		1996-97	
		No. of Claims (in lakh)	Amount Paid (Rs. Crore)	No. of Claims (in lakh)	Amount Paid (Rs. Crore)	No. of Claims (in lakh)	Amount Paid (Rs. Crore)
	Partial Withdrawals/Advances	3.99	438.76	3.64	553.35	3.83	569.65
	Provident Fund claims	10.01	1,256.41	10.47	1,426.23	11.13	1,683.91
	Transfer cases	1.31		1.15		1.05	
	Employees' Family Pension Claims (all benefits)	10.35	141.56	10.39	168.25	9.68	112
	Monthly Pension claims	0.28	8.08	0.29	12.87	0.29	6.74
	E.D.L.I. Claims	0.22	28.19	0.23	22.34	0.21	20.83
	TOTAL:	26.16	1,873	26.17	2,183.04	26.19	2,393.13
Pensions sanctioned under Employees' Pension Scheme, 1995						1.2	

EMPLOYEES' PROVIDENT FUND ORGANISATION **BASIC STATISTICS - 1996-97**

I. COVERAGE

1.	No. of Industries/Classes of Establishments to which EPF and MP Act, 1952 applied as on 31.03.1997.		177 (177)	
		Exempted	Un-exempted	Total
2.	(a) No. of covered establishments as on 31.3.97	2970 (2934)	274585 [263711]	277555 [266645]
	(b) Increase during the year	36	10874	10910
3.	Members (in lakhs)			
	(a) Employees' Provident Fund as on 31.3.97	45.36 (45.79)	157.53 [149.06]	202.89 [194.85]
	(b) Increase during the year	(-) 0.43 (0.21)	8.47 (5.70)	8.04 (5.91)
4.	Members of Employees' Pension Fund (in lakhs)			203.74

II. CONTRIBUTIONS RECEIVED [Rs. in crores] 1996-97

1.	(a) Employees Provident Fund			
	(i) During the year	3055.77 (2562.82)	2915.29 (3203.02)	5971.06 (5765.87)
	(ii) Progressive	27495.95 (27003.03)	23413.40 (23701.13)	50909.35 (50704.16)
	(b) Family Pension Fund			
		Employee's & Employer's Share	Govt.'s Share	Total *
	(i) During the year	2445.81 ^P (998.32)	345.96 (274.72)	2791.77 (1273.04)
	(ii) Progressive	6433.13 (4985.64)	2300.43 (2229.19)	8733.56 (7214.83)

(Figures given in brackets indicate the corresponding position during the previous year)

(c) Deposit Linked Insurance Fund

	Employer's Share	Govt.'s Share	Total
(i) During the year	91.44 (77.98)	00.68 (42.17)	92.12 (120.15)
(ii) Progressive	678.90 (665.44)	274.23 (315.72)	953.13 (981.16)

III ARREARS - Rs. in crores

	Opening Balance as on 1.4.96	Addition during the year	Total Arrears	Realised	Arrears as on 31.3.97
(a) Employees' Provident Fund					
(i) Arrears of Un-exempted Estts.	239.04	136.24	375.28	73.18	302.10
(ii) Arrears of Exempted Estts.	182.35	14.16	196.51	32.05	164.46
Total Arrears	421.39	150.40	571.79	105.23	466.56
(iii) Admn. & Inspection Charges	12.18	6.40	18.58	2.90	15.68
(iv) Penal Damages	68.90	15.53	84.43	10.18	74.25
(b) Employees' Pension Fund	31.80	35.19	66.99	14.27	52.72
(c) Employees' Deposit Linked Insurance Fund (from employers)					
(i) E.D.L.I. Contributions	8.24	4.86	13.10	2.39	10.71
(ii) Admn. & Inspection Charges	0.92	0.27	1.19	0.17	1.02

IV INVESTMENTS DURING 1996-97 [Rs. in crores]

	Exempted	Unexempted	Total
(a) Employees' Provident Fund:			
(i) During the year	2357.62 (2518.44)	3832.64 (3912.72)	6190.26 (6431.16)
(ii) Progressive	24702.73 (24863.55)	27403.05 (27483.13)	52105.78 (52346.68)

(Figures given in brackets indicate the corresponding position during the previous year)

(i)	Employees' Pension Fund 1995 [Rs. in crores]	3387.36
	Investment in Public Account during the year	(1247.81)
(ii)	Progressive	11639.82
		(9500.27)
(b) (ii)	Employees' Pension Scheme, 1995 [Rs. in crores]	
(i)	Central Government Securities	555.39
(ii)	State Government/Government guaranteed Securities	320.21
(iii)	Special Deposit Scheme	556.20
(iv)	Public Sector Financial Institutions	789.36
	TOTAL:	2221.16
(c)	Employees' Deposit Linked Insurance Fund [Rs. in crores]	
(i)	Investment in Public Account during the year	198.36
		(205.42)
(ii)	Progressive	1730.77
		(1532.41)

RATE OF INTEREST

1. Declared for members to Employees' Provident Fund	1996-97 ----- 12% **
	1997-98 ----- 12% **
	** on monthly running balance

V CLAIMS during 1996-97 [Unexempted]

Nature of Claims	Claims settled (No. lakhs)	Amount disbursed (Rs. Crores)	Claims Pending at the end (No. lakhs)
1. Partial Withdrawals/Advances	3.83	569.65	0.08
2. E.P.F. Claims	11.13	1683.91	0.58
3. Transfer Cases	1.05		0.09
4. Employees' Family Pension Claims (all benefits)	9.68	112.00	0.62
5. Monthly Family Pension Claims	0.29	6.74	0.07
6. Employees' Deposit Linked Insurance Claims	0.21	20.83	0.02
TOTAL:	26.19	2393.13	1.46

(Figures given in brackets indicate the corresponding position during the previous year)

VII. PENAL ACTION AGAINST DEFAULTING ESTABLISHMENTS

(a) Prosecution cases under Section 14 of the Act:	Opening Balance	Launched	Decided	Pending
	75334	3772 (4120)	8101 (3156)	71005

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

	Workload of the year		Executed		Pending	
	No. of cases	Amount (Rs.lakhs)	No. of Cases	Amount (Rs.lakhs)	No. of cases	Amount (Rs.lakhs)
(i) Employees P.F. Scheme	20700	39898.68	4169	6458.59	16531	33440.09
(ii) Employees' F.P. Scheme	17797	4009.27	3089	492.38	14708	3516.89
(iii) Employees' D.L.I. Scheme	16006	1027.07	2852	102.71	13154	924.36

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

	FIR filed with the Police	Challans filed by Police before the Courts
(i) Filed during the year	287 (238)	16 (4)
(ii) Cases pending with the Police/Courts as on 31.03.97	With the Police 5891 (6580)	Before Courts 487 (475)

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

(No. of lakhs)

(a) Issued during the year	206.42	(213.73)
(b) Pending as on 31.03.97		
(i) For want of returns from Employers	60.98	(57.96)
(ii) Others	45.57	(49.53)
Total Pendency	106.55	(107.49)

(Figures given in brackets indicate the corresponding position during the previous year)

IX. MANPOWER

Category of Employee	Sanctioned strength	Staff in position
Group "A"	561 *	416
Group "B"	1794	1635
Group "C"	15474	13318
Group "D"	2436	2243
TOTAL:	20265	17612

-
- (i) Figures given in brackets indicate the corresponding position during the previous year
- (ii) Data given are based on the returns received from the field offices.
- * Total sanctioned strength in the entry grade of Group "A" is 427 in the cadre of APFC.

II. OVERVIEW -1996-97

Introduction

II.1 The Employees' Provident Fund Organisation is the largest Provident Fund Institution in the World in terms of the subscriber members and volume of financial transaction that it has been carrying on. As on 31.3.97, it had 202.89 lakh subscriber members employed in 2.78 lakh establishments/ factories falling under 177 Scheduled Industries/ Classes of Establishments.

II.2 The Employees' Provident Funds and Miscellaneous Provisions Act, 1952, a Social Security legislation for the institution of a compulsory Provident Fund Scheme for the benefit of the workers in industrial and commercial establishments to which the said Act applies, also seeks to ensure sustained financial assistance in form of monthly pension in the contingencies of superannuation, retirement, permanent total disablement & death and to provide a cover of insurance to their family members. The Organisation operates three Social Security Schemes.

II.3 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.

II.4 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.

II.5 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.

II.6 The working of the Organisation in implementing these Schemes during the 45 years has been one of steady progress, each successive year extending the membership of the funds to more and more workers.

Performance during 96-97

II.7 15,500 new establishments were covered as against 14,742 establishments during the previous year at the gross level. There had been a net addition of 10,910 to establishments. 22.80 lakh new subscriber members were enrolled as against 20.26 lakh during the previous year at the gross level. At the net level there had been an additional enrolment of 8.03 lakh members.

II.8 Contributions collected under all three schemes increased to Rs.8,854.95 crores as against Rs.7,159.06 crore during the previous year. Similarly, investment

went up from Rs.8,226.46 crores during 95-96 to Rs.9,775.98 crores during 96-97.

II.9 Provident Fund arrears at the end of the year stood at Rs. 466.56 crores as against Rs. 421.40 crores at the end of the previous year. Out of the arrears a sum of Rs. 281.41 crores are in un-realisable category.

II.10 Service to subscriber members is given the utmost priority. Organisation had a workload of 34,72,281 claims during 96-97. Out of this 6,20,554 claims were returned, 86,009 were rejected, 26,19,309 claims were settled leaving a closing balance of 1,46,409 claims. Pendency of 1,46,409 claims represent 4.22% of the total workload. An amount of Rs.2,393.13 crores were disbursed to the claimants.

II.11 As on 31.3.97, 1,20,477 beneficiaries have been sanctioned pension under the new Employees' Pension Scheme, 1995.

II.12 206.42 lakh annual statement of accounts were issued to the members leaving a pendency of 106.55 lakhs at the end of the year. At the end of the previous year pendency was 107.49 lakhs.

II.13 In the direction of further improving the working and to bring about better productivity, the Organisation has for the year, 1996-97, formulated a revised Central Action Plan after identifying priority sectors and key result areas in order to apply the man-power resources and infrastructure in the most effective manner. The guiding factor has been a renewed thrust in the following areas:-

- Service to member subscribers.
- Extension of cover of Social Security to larger section of workers.

- Recovery of current and outstanding revenues of Provident Fund and other arrears.

- Effective house-keeping and management of subscriber members account.

II.14 The aforesaid policy parameters have resulted in a complete restructuring of the Action Plan and its monitoring and reporting procedure with complete focus on key result areas. It is hoped that the Organisation would register further improvements and growth in the coming year.

II.15 As part of the decentralisation policy and with the objective to provide service to the members at their door-steps new Offices were opened.

Computerisation

II.16 Thrust during the year was fully focused on providing computer support to all operational offices. 30 new Offices were provided with computers during the year. Effective steps to remove bottlenecks towards smooth computerisation were taken. Hardware systems were upgraded with latest model computer machines. In the software development area implementation of Employees' Pension Scheme was taken to a closer focus. Inter-connectivity through NICNET for better information/data interchange was successfully attempted. Plans are in hand to streamline computer operations to address the long term needs by developing integrated software systems. 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. Initiatives are already underway to cope with creation of large volume of data base. Wherever, computer infrastructure were found wanting outside

support was enlisted. This being a huge exercise involving collection of member and family particulars, its verification, data entry, generation of authentic report etc. is likely to take some time before the entire data base gets to position.

Public Grievance

II.17 Redress of grievances of the members as also the claimants became an area of high priority for the Organisation. Efforts were put-in by the Organisation in this area and mechanism was built-up to acknowledge and settle the grievances of the members and claimants.

Long term perspective plan

II.18 In order to address the long term objectives of the Organisation, it has been its endeavour to address critical issues through a perspective plan for comprehensive restructuring of the Organisation to cope up with the challenges of the future. A study was undertaken with the assistance of Tata Consultancy Services covering:-

- (1) System study and process re-engineering.
- (2) Preparation of perspective plan; and
- (3) Designing of suitable organisational structure.

II.19 The Consultants after the completion of the system study and process re-engineering came up with a number of suggestions and recommendations requiring drastic changes in the work flow mechanism at the operational level. While giving effect to the changes suggested by the Consultants at the operational level would call for appropriate changes in terms of decentralised computerisation with computer terminals at

every work station, integrated software environment, simplification of remittance procedure by the employers and restructuring of statutory returns now being submitted by the employers. Notwithstanding the basic changes suggested by the Consultants, pilot project as envisaged in the terms of references were attempted at Regional Office, Faridabad and Sub-Regional Office, Vishakhapatnam on 26th and 27th June, 1996 respectively. Further, action to finalise the report is being taken.

Technical Assistance Appraisal by ILO

II.20 The Organisation is in the initial stages of setting up the Pension Scheme to address the long-term challenges to achieve the objectives behind the introduction of this new social protection scheme. The Organisation had 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.

II.20 Social Security specialists from International Labour Organisation had undertaken a Technical Assistance Appraisal Mission of the EPFO from November 20-29, 1996. The International Labour Organisation have recommended for technical assistance projects covering, work processes and line functions, Software design and preparation, Implementation of new systems in pilot project, Review of EPFO organisational structure and personnel policies, Staff Training, Investment of social

security funds etc. ILO have proposed for a number of technical co-operation Project on this account. The Organisation has already taken up the matter with the Government who in turn have referred the issue to UNDP for funding assistance.

II.21 It would be noted that during the year 1996-97, the Organisation registered improvement in most of the functional areas and efforts are on to bring about further improvements in the working of the Organisation.

III. ORGANISATION

Introduction

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

III.2 The Government of India has, through various enactment's, endeavoured to give effect to the ideals and objectives enshrined in the Constitution. In the field of social security, the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 and the three Schemes framed under it, namely, the Employees' Provident Funds Scheme, 1952, the Employees' Deposit Linked Insurance Scheme, 1976 and Employees' Pension Scheme, 1995 are amongst the extensive and major social security programmes for the working class of India.

III.3 The Employees' Provident Funds & Miscellaneous Provisions Act, 1952 was enacted with the main object of "making some provision for the future of the industrial worker after he retires or for his 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.

III.4 The Act initially provided for framing of a Scheme to be called the 'Employees' Provident Funds Scheme' for the establishment of provident funds under the Act for specified classes of employees. The Employees' Provident Funds Scheme was accordingly framed and it came into effect from 1.11.1952. On a review of the working of the Scheme over the years, it was found that although Provident Fund was effective old-age and survivorship benefit, in the event of the premature death of an employees, the accumulations in the Provident Fund might not be sufficient to render adequate and long-term protection to his family. This led to the introduction of the Employees' Family Pension Scheme w.e.f. 1.3.1971 for the employees covered under the Act, and creation of a Family Pension Fund by diverting a portion of the employees' and the employers' contribution from the Provident Fund supplemented by a contribution from the Central Government. In the year 1976, the Act was further amended with a view to introducing yet another Social Security Scheme to provide an insurance cover to the members of the Provident Fund without Payment of any premium by such members. The insurance cover was linked to deposits in the Provident Fund to the credit of the deceased employee. The Employees' Deposit-Linked Insurance Scheme came into effect from 1.8.1976. For quite some time the limitations of the Employees' Family Pension Scheme, 1971 in providing for payment of monthly pension in the contingencies of superannuation, retirement, permanent total disablement, death to the worker was being felt. Accordingly, a new Scheme called The Employees' Pension Scheme, 1995 was introduced w.e.f. 16.11.1995 replacing the Employees' Family Pension Scheme, 1971.

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

ADMINISTRATION OF THE FUND

Central Board of Trustees

III.6 The three Schemes framed under the Employees' Provident Funds & Miscellaneous Provisions Act, 1952 are administered by the Central Board of Trustees which is a tripartite body consisting of a Chairman, a Vice Chairman, 5 officials representing the Central Government, 15 members representing the State Governments, 10 members representing the Organisation of employers and 10 members representing the Organisation of employees. The Central Provident Fund Commissioner is the Ex-officio member of the Board. The Union Labour Minister is the Chairman of the Board. During the year, Shri M.Arunachalam, Hon'ble Union labour Minister was the Chairman of the Board. During the year under report, two Special Meetings and two regular meetings of the Board were held. A list of members of the Board as on 31.3.1997 is given at Appendix-A.1.

Committee of the Board

Executive Committee

III.7 The Executive Committee is a statutory Committee constituted under Section 5AA of the Act. The Executive Committee consists a Chairman, two persons representing the Central Government, three representatives from the Organisation of employees, three representatives from the Organisation of employers and three representatives from the State Government. State Governments of Uttar Pradesh, West Bengal and Maharashtra were nominated in the committee. During the year report under the Committee held three meetings. Dr. Lakshmidhar Mishra, Secretary to the Government of India, Ministry of Labour was the Chairman of the Executive committee.

Sub-Committees of the Board

Finance & Investment Committee

III.8 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 realise 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 six meetings during the year.

Committee to suggest improvement in the working of Exempted Funds

III.9 This Committee was set up by the Central Board of Trustees to suggest ways and means to improve the working of the Exempted Funds. The Committee comprises of 6 members two each from the employers, employees and State Government. During the year under report the Committee met once.

Special Reserve Fund Committee

III.10 This Committee was set up by the Board to review the utilisation of balances in the Special Reserve Fund.

Regional Committees'

III.11 The Regional Committee 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. During the year under report the Regional Committee, Orissa met thrice. Regional Committees for the State of Andhra Pradesh, Assam, Bihar, Delhi, Gujarat, Madhya Pradesh, Maharashtra, Punjab, Haryana, Himachal Pradesh, Rajasthan, Tamil Nadu and West Bengal met twice. The Regional committee for the States of Kerala and Uttar Pradesh held one meeting. The Regional Committees for the State of Karnataka and Tripura could not meet during the year. The Regional committees for the State of Himachal Pradesh, Rajasthan and Uttar Pradesh were reconstituted during the year under report.

Sub-Regional Offices

III.12 As a measure of de-centralisation and with a view to providing service nearer to the door steps of the members, Sub-Regional and Sub-Accounts Offices are opened as a matter of policy. There are 62 Sub-Regional and 15 Sub-Accounts Offices.

Inspectorate Offices and Inspections

III.13 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.

III.14 There are 152 Inspectorate level Offices functioning all over the country. During the year, 2,11,280 inspections were carried out. Of the inspections carried out

1,79,035 related to Un-exempted establishments. 8,102 related to Exempted establishments, 24,143 were conducted surveys to examine the potential for coverage.

Administrative Inspections

III.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 16 Regional Offices. Inspections were also carried out by the Regional Commissioner's In-charge of their Sub-regional Offices. The Central Provident Fund Commissioner has also conducted special performance reviews of all 16 Regional Offices and 7 Sub-Regional Offices.

III.16 In addition to the above, Secretary, Labour & Vice-Chairman, CBT, EPF had also conducted Inspection of 8 Regional Offices, namely Andhra Pradesh, Bihar, Gujarat, Karnataka, Orissa, Maharashtra, Tamil Nadu and West Bengal during the year. The deficiencies pointed out and improvements suggested were complied with by the Organisation.

IV. EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

Application of the Act

IV.1 The Employees' Provident Funds and Miscellaneous Provisions Act, 1952 extends to the whole of India except the State of Jammu and Kashmir. [The State Government of Jammu and Kashmir have instituted a separate Provident Fund Scheme with effect from 1st June, 1961]

IV.2 The Act initially applied to factories/establishments falling within 6 specified industries, i.e. (1) Cement, (2) Cigarettes, (3) Electrical, Mechanical or General Engineering Products, (4) Iron & Steel (5) Paper, (6) Textiles (made wholly or in part of cotton or wool or jute or silk whether natural or artificial) which had completed 3 years of existence and employed 50 or more persons. Through an amendment, establishments employing 20 or more persons were also brought under the purview of the Act with effect from 31st December, 1960 subject to the condition that 3 years must have elapsed from the date of setting up of establishments employing 50 or more persons and 5 years in case of establishments employing 20 or more persons but less than 50 persons.

IV.3 Through another amendment of the Act it has, w.e.f. 1.8.1988, been made applicable to all establishments employing 20 or more persons on expiry of a period of 3 years from the date of set up.

IV.4 The Act has been made applicable to new specified industries/classes of establishments from time to time. Presently, the Act is applicable to 177 specified industries/classes of establishments.

IV.5 The Employees' Provident Funds & Miscellaneous Provisions Act, 1952 as it stands is applicable to:

- (i) every establishment which is engaged in any one or more of the industries specified in Schedule I of the Act or any activity Notified by Central Government in the Official Gazette;
- (ii) has completed a period of three years of set up and
- (iii) employing 20 or more persons.

The Act does not apply to Co-operative Societies/Establishment, employing less than 50 persons and working without the aid of power.

Schedule of Industries/ Classes of Establishments

IV.6 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 No.	Name of the Division	Number of Industries/ Classes of Estts.	Percentage to Total
PRIMARY SECTOR				
1	0	Agriculture, Hunting, Forestry and 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 and 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

Establishments covered

IV.7 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 15,500 new establishments were covered during the year as against 14,742 establishments during the previous year. After

accounting for 4,640 establishments which were either discovered or adjusted due to reconciliation of figures by the Regions, the net addition to establishments over the previous year was 10,910 establishments during the year.

Members enrolled

IV.8 At the inception of the Employees' Provident Funds Scheme, 1952 an employee who was in receipt of pay upto Rs.300/- p.m. and who worked for one year was eligible for membership of the Fund. As a result of amendments made from time to time, the conditions of eligibility for membership have been liberalised in favour of the employee. Liberalisation that have taken place by way of amendment to Employees' Provident Funds Scheme, 1952 for enrolment to membership with regard to wage limit (Para 2(f)) and qualifying period of service (Para 26) are given below:-

Chronological event in the change of wage limit under Employees' Provident Funds Scheme, 1952 (Para 2(f)) for membership	
Period	Wage limit per month
01.11.1952 to 31.05.1957	Rs. 300/-
01.06.1957 to 30.12.1962	Rs. 500/-
31.12.1962 to 10.12.1976	Rs. 1000/-
11.12.1976 to 31.08.1985	Rs. 1,600/-
01.09.1985 to 31.10.1990	Rs. 2,500/-
01.11.1990 to 30.09.1994	Rs. 3,500/-
01.10.1994 onwards.	Rs. 5,000/-

Qualifying period of service Eligibility for enrolment to the membership of the Fund (Para 26 of the E.P.F.Scheme, 1952)	
From the inception of the EPF Scheme, in 1952 till 2nd December, 1971.	Completion of one year's continuous service or has actually worked for not less than 240 days within a period of one year or less, whichever is earlier.
From 03.12.1971 to 09.08.1974	Completion of one year's continuous service or has actually worked for not less than 240 days within a period of one year or less or has been declared permanent in any such factory or other establishment whichever is the earliest.
From 10.08.1974 to 30.01.1981	Completion of six months continuous service or has actually worked for not less than 120 days within a period of six months or less or has been declared permanent in any such factory or other establishment, whichever is the earliest.
From 31.01.1981 to 31.10.90	Completion of three months continuous service or has actually worked for not less than 60 days within a period of three months or has been declared permanent in any such factory or other establishment, whichever is the earliest.
From 01.11.1990 onwards	From the date of joining the factory establishment

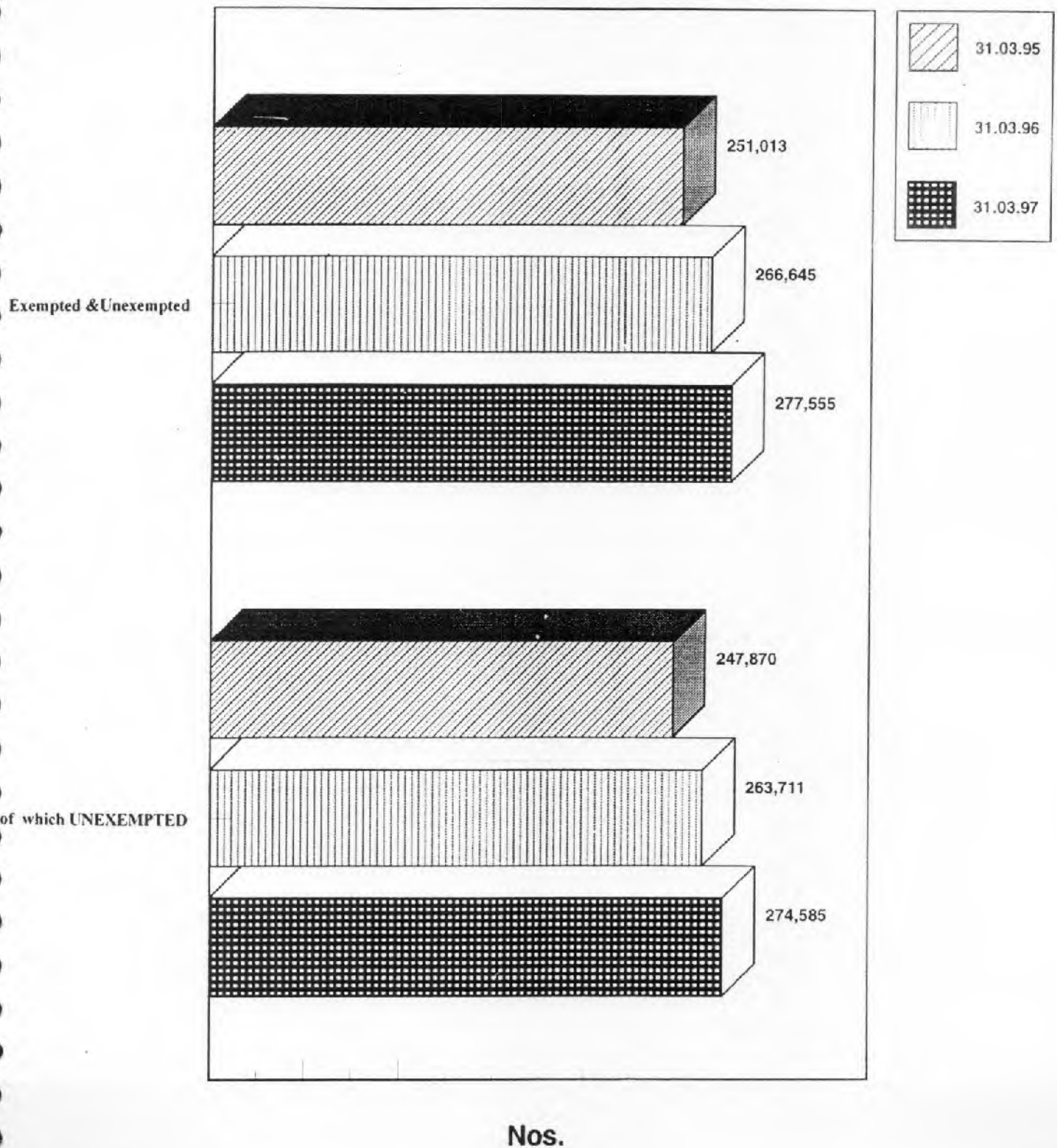
IV.9 During the year 22,79,563 new Members were enrolled at the gross level comprising of 20,25,860 in the Unexempted category and 2,53,703 in the Exempted category. After accounting for the ceased Members, the net addition during the year was 8,03,250 Members. The details of the coverage of establishments and enrolment of members is given in Table-2.

TABLE-2			
COVERAGE OF ESTABLISHMENTS AND ENROLMENT OF MEMBERS			
	UN-EXEMPTED	EXEMPTED	TOTAL
ESTABLISHMENTS			
As on 31.03.1996	263711	2934	266645**
Add.: Covered during year	15500	50	15550
Less : decovered	4626	14	4640
As on 31.3.1997	274585	2970	277555
Net Addition over the previous Year	10874	36	10910

MEMBERS			
As on 31.03.1996	**14906054	4579220	19485274
Add. enrolled during the year	2025860	253703	2279563
Less ceased during the year	1179311	297002	1476313
As on 31.03.1997	15752603	4535921	20288524
Net Addition over the previous Year	846549	(-) 43299	803250

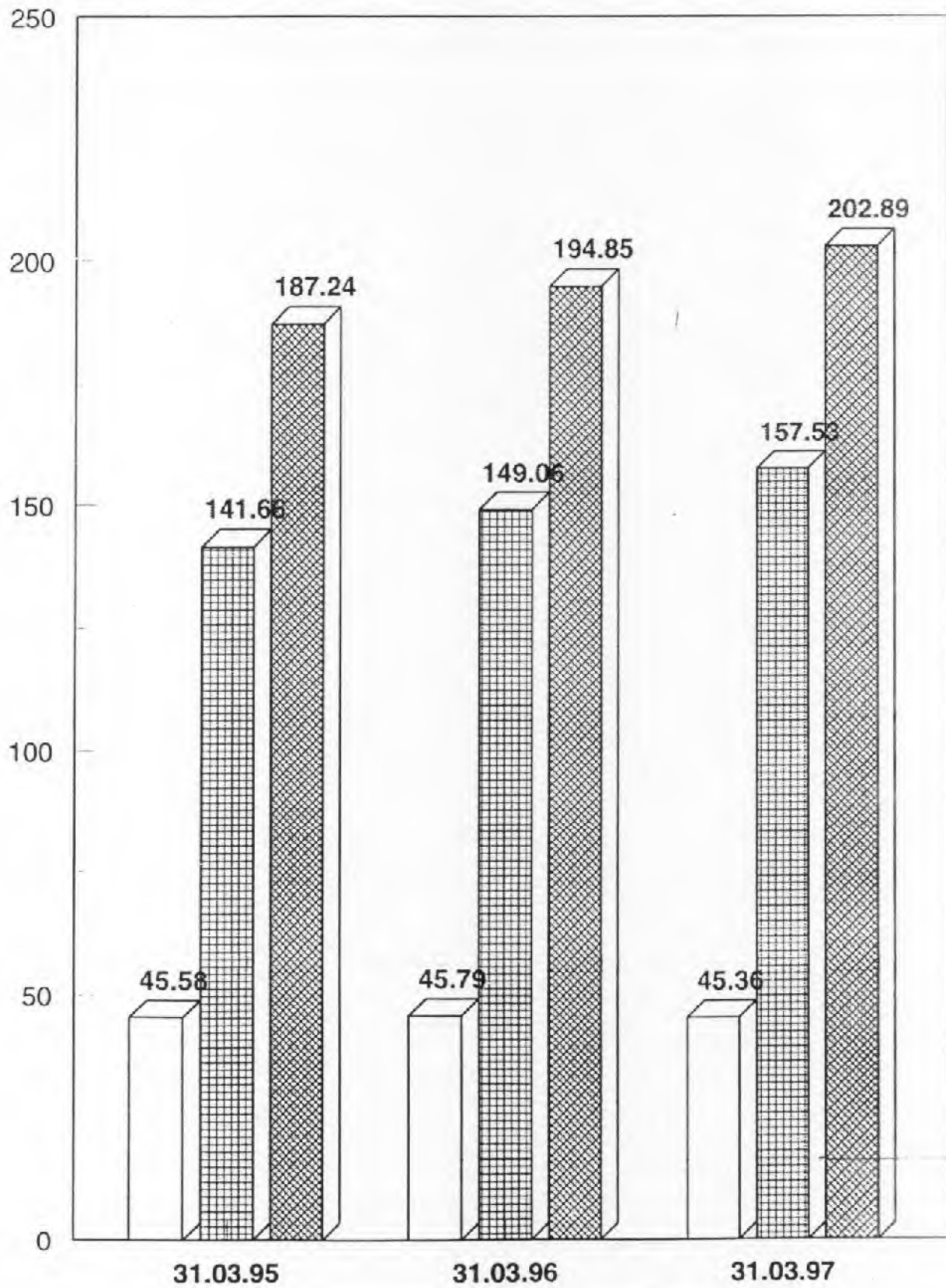
**Revised

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



Provident Fund Members

Nos. Lakh



Exempted



Un-exempted



Total

IV.10 Region-wise position of establishments and members are given in Table-3.

TABLE:3 REGION-WISE ESTABLISHMENTS & MEMBERS COVERED UNDER E.P.F. SCHEME, 1952								
	ESTABLISHMENTS				MEMBERS			
Name of the Region	Exempted	Un-Exempted	Total	%age to total	Exempted	Un-Exempted	Total	%age to total
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
Andhra Pradesh	111	22247	22358	8.06	298689	1235481	1534170	7.56
Bihar	215	8697	8912	3.21	408855	402426	811281	4
Delhi	242	17918	18160	6.54	324655	550937	875592	4.32
Gujarat	96	26594	26690	9.62	235577	1041471	1277048	6.29
Haryana	28	9106	9134	3.29	38116	450712	488828	2.41
Karnataka	123	19092	19215	6.92	285511	1240133	1525644	7.52
Kerala	73	10032	10105	3.64	46458	887585	934043	4.6
Madhya Pradesh	41	9656	9697	3.49	224559	596252	820811	4.05
Maharashtra	480	40335	40815	14.71	739916	2772658	3512574	17.31
N.E. Region	34	2788	2822	1.02	56898	153413	210311	1.04
Orissa	53	5573	5626	2.03	111305	427976	539281	2.66
Punjab	35	13160	13195	4.75	46041	774695	820736	4.05
Rajasthan	41	7798	7839	2.82	129626	526966	656592	3.24
Tamil Nadu	431	33880	34311	12.36	424348	2512153	2936501	14.47
Uttar Pradesh	196	21422	21618	7.79	240336	975195	1215531	5.99
West Bengal	771	26287	27058	9.75	925031	1204550	2129581	10.5
TOTAL :	2970	274585	277555	100	4535921	15752603	20288524	100

Regional concentration of members

IV.11 Table-4 indicates the listing of regions in terms of concentration of subscriber members. Maharashtra Region followed by Tamil Nadu Region have the largest number of subscriber members accounting for 31.78% of the total membership. It would also 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

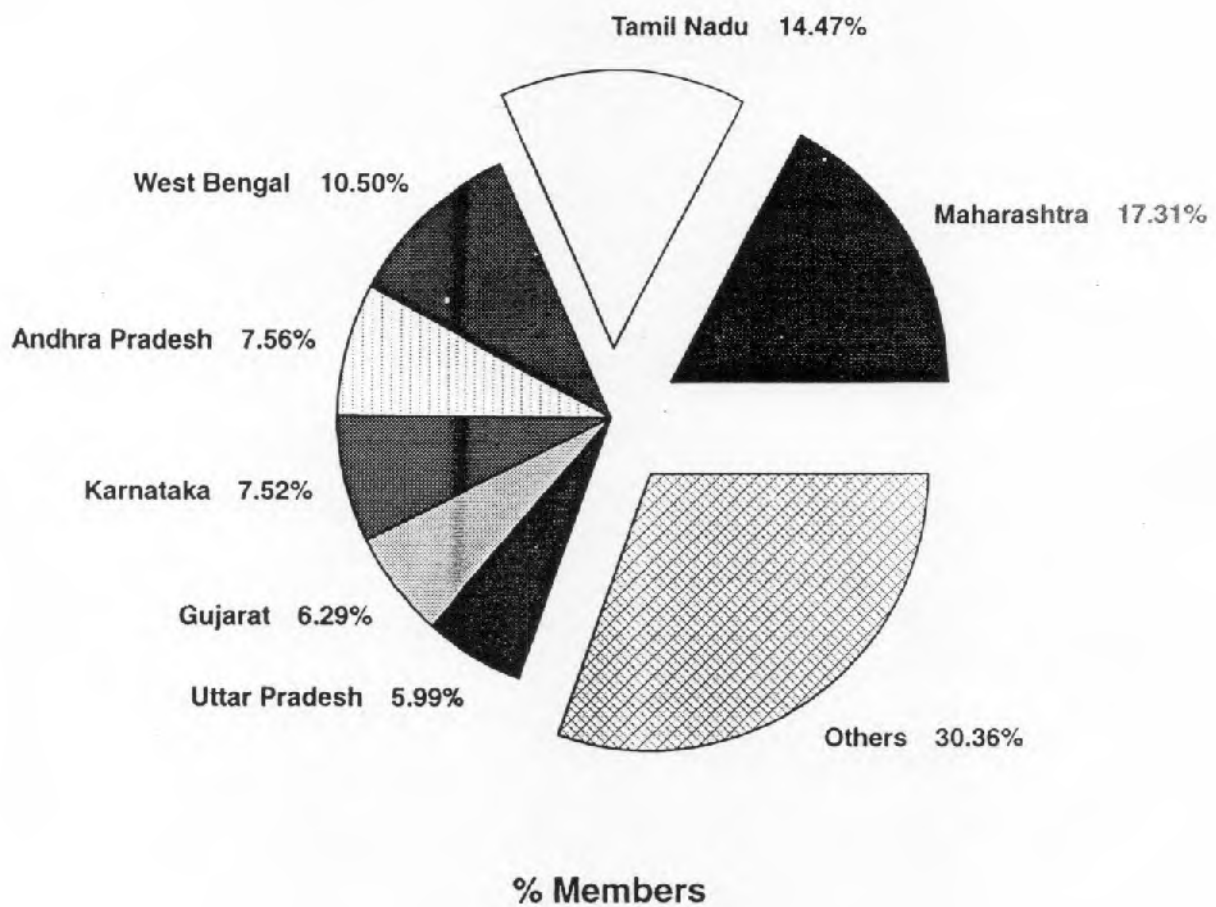
LISTING OF REGIONS IN TERMS OF CONCENTRATION OF MEMBERS

Sr. No.	Region Name	Establishments	Percentage of the total	Members	Percentage of the total
1	Maharashtra	40815	14.71	3512574	17.31
2	Tamil Nadu	34311	12.36	2936501	14.47
3	West Bengal	27058	9.75	2129581	10.5
4	Andhra Pradesh	22358	8.06	1534170	7.56
5	Karnataka	19215	6.92	1525644	7.52
6	Gujarat	26690	9.62	1277048	6.29
7	Uttar Pradesh	21618	7.79	1215531	5.99
8	Kerala	10105	3.64	934043	4.6
9	Delhi	18160	6.54	875592	4.32
10	Madhya Pradesh	9697	3.49	820811	4.05
11	Punjab	13195	4.75	820736	4.04
12	Bihar	8912	3.21	811281	4.00
13	Rajasthan	7839	2.82	656592	3.24
14	Orissa	5626	2.03	539281	2.66
15	Haryana	9134	3.29	488828	2.41
16	North East	2822	1.02	210311	1.04
TOTAL:		277555	100	20288524	100

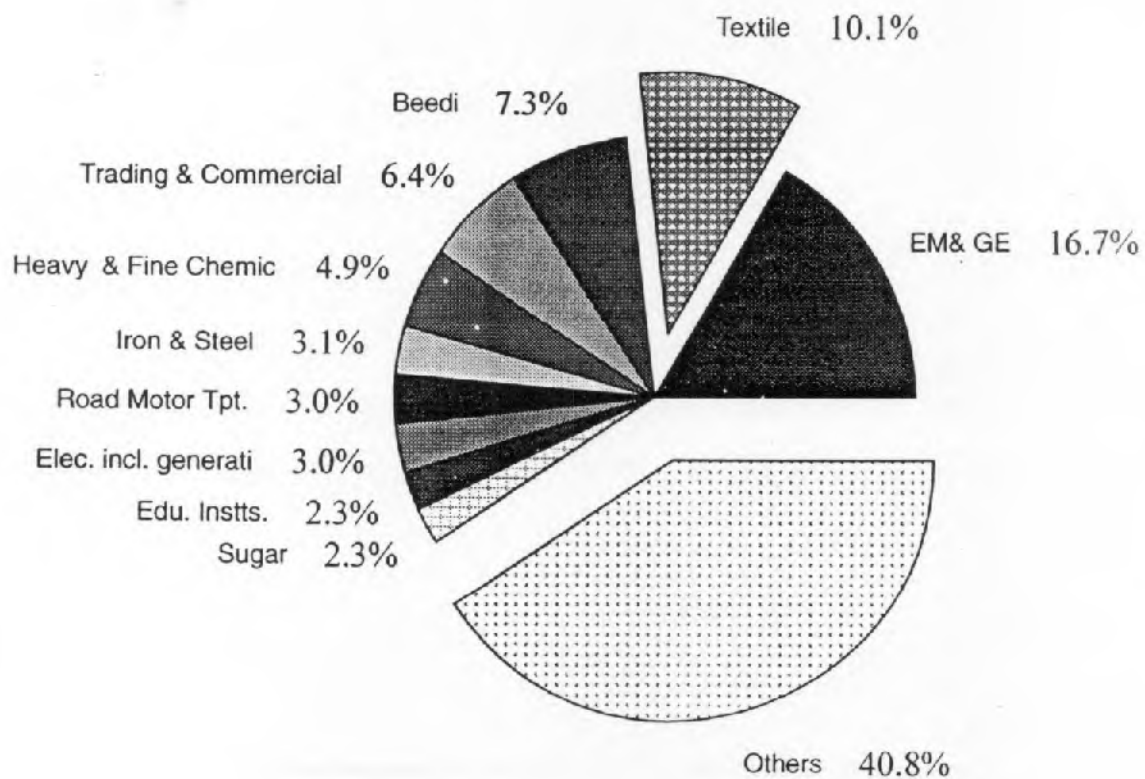
Concentration of members- Industry-wise

IV.12 There are in all 177 Schedule of Industries/Classes of establishments to which the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 is applicable. However, there are only five Schedule Industries in which maximum percentage of member subscribers are concentrated. The five industries are Electrical, Mechanical or General Engineering establishments, Textile, Beedi, Trading & Commercial and Heavy and Fine Chemical industrial establishments. These five industries account for 45.48% of the total

Regional concentration of Members



Industry concentration of members



%of Members

1996-97

membership. Twenty five schedule of industries/classes of establishments account for 75.64% of the total membership. Concentration of member subscribers and Establishments in these top 25 industries/ schedule of establishments is given in Table:5.

TABLE : 5					
CONCENTRATION OF MEMBERS & ESTABLISHMENTS					
Sr. No.	Name of Scheduled Industry/Class of Establishments	MEMBERS		ESTABLISHMENTS	
		Numbers	%age to total	Numbers	%age to total
1.	Electrical Mechanical or General Engineering	3387513	16.72	46969	17.29
2.	Textile	2045935	10.1	15745	5.8
3.	Beedi Establishments	1489062	7.35	3880	1.43
4.	Trading & Commercial	1306867	6.45	27682	10.19
5.	Heavy & Fine Chemicals	1002419	4.95	8868	3.26
6.	Iron & Steel	626860	3.09	3843	1.41
7.	Road Motor Transport Establishments	615619	3.04	3812	1.4
8.	Electricity including generation transmission & Distribution	609024	3.01	2447	0.9
9.	Educational Institutions	472824	2.33	19045	7.01
10.	Sugar	458382	2.26	2841	1.05
11.	Tea (Except State of Assam)	357317	1.76	841	0.31
12.	Garment making factories	249350	1.23	1805	0.66
13.	Automobiles Repairing & Servicing	243159	1.2	3147	1.16
14.	Hotels	238679	1.18	6379	2.35
15.	Rubber & Rubber Products	234922	1.16	2349	0.86
16.	Paper	232154	1.15	1593	0.59
17.	Jute	218563	1.08	136	0.05
18.	Cement	217583	1.07	779	0.29
19.	Engineers & Engineering Contractors	217269	1.07	4019	1.48
20.	Banks (Doing business with State/Union Territories)	201356	0.99	1372	0.51
21.	Printing	193159	0.95	4659	1.72
22.	Building & Construction	182022	0.9	4014	1.48
23.	Glass	181496	0.9	1928	0.71
24.	Tea Plantation - Other than in Assam	180384	0.89	702	0.26
25.	Cinemas	163769	0.81	8106	2.98
TOTAL OF 25 INDUSTRY/CLASSES OF ESTABLISHMENTS		15325687	75.64	176961	65.15
TOTAL COVERAGE		20288524	100	277555	100

Voluntary coverage

IV.13 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, 1997, the number of voluntarily covered establishments were 18,954. During the year 1,485 establishments were notified for voluntary coverage under the Act as against 1263 establishments during the year 1995-96.

Rate of contribution

IV.14 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

IV.15 During the year Rs.5,971.06 crore were received as provident fund contributions. Out of this Rs.2,915.29 crore were collected from un-exempted establishments by the Organisation and Rs.3,055.77 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.205.19 crore over the previous year.

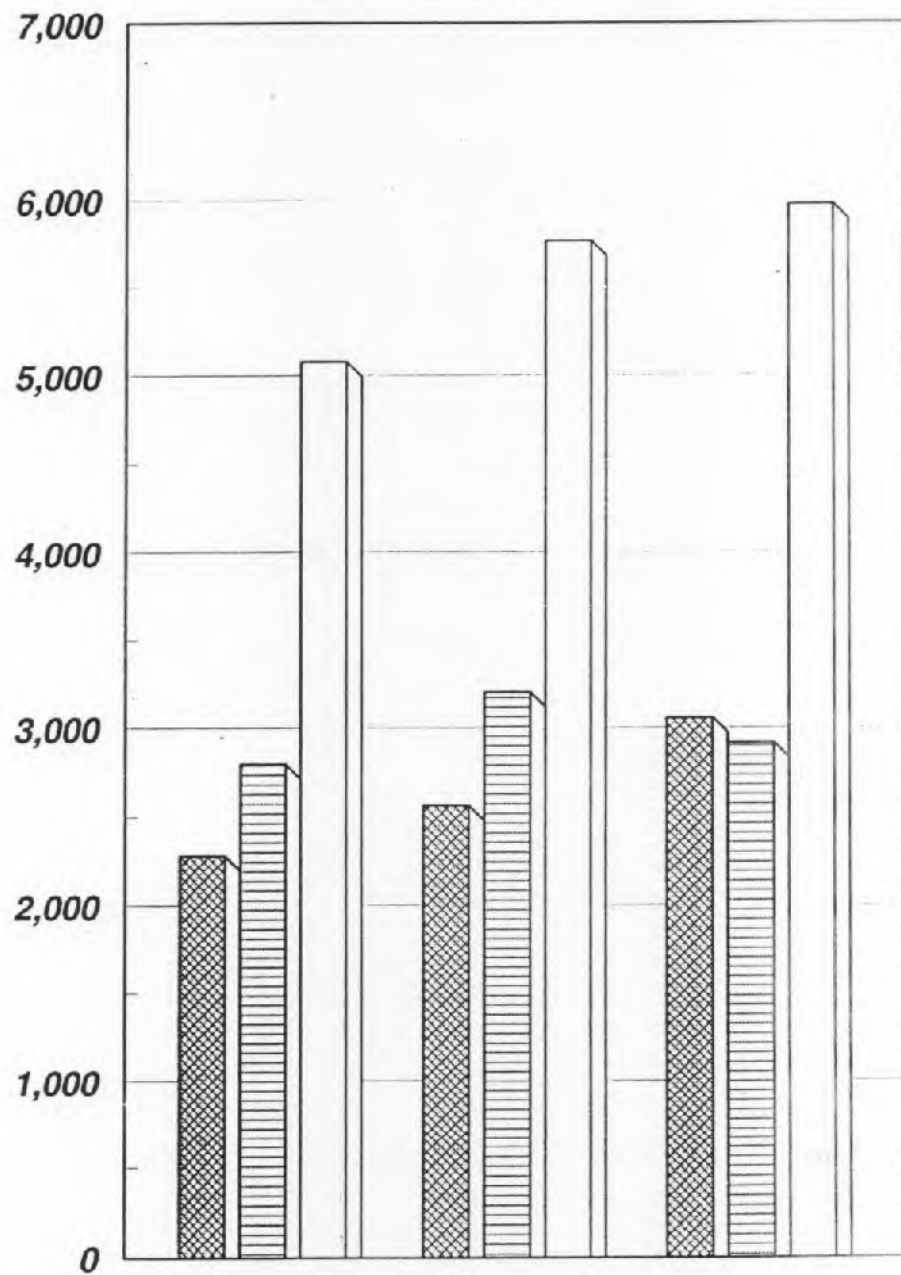
TABLE:6 PROVIDENT FUND CONTRIBUTIONS RECEIVED (Rs. in crores)						
Year	Exempted Sector	Percentage variation over previous year	Unexempted	Percentage variation over previous year	Total contribution	Percentage variation over the previous year
1992-93	2458.13	16.63	2208.29	14.85	4666.42	15.78
1993-94	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
1996-97	3055.77	19.23	2915.29	-(8.98)	5971.06	3.55




Investment

IV.15 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 prescribed by the Government of India with effect from 1st April, 1995 remained effective till 30th

Provident Fund Contributions

Rs. Crores



	1994-95	1995-96	1996-97
Exempted 	2,281.02	2,562.85	3,055.77
Unexempted 	2,795.87	3,203.02	2,915.29
Total 	5,076.89	5,765.87	5,971.06

September, 1996. With effect from 1st October, 1996 the pattern of investment was further liberalised. The pattern of investment as prescribed by the Government is given below:-

Pattern of Investment for Provident Fund monies				
		CATEGORY	01.04.95 to 30.09.96	With effect from 01.10.96
(i)		Central Government Securities	25%	25%
(ii)	(a)	Government Securities as defined in Section 2 of the Public Debt Act, 1944 (18 of 1944) created and issued by any State Government; and/or	15%	15%
	(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		
(iii)		Special Deposit Scheme introduced by the Notification of Government of India in the Ministry of Finance, Department of Economic Affairs No.F.16(1)-PD/75 dated 30.6.75, as extended by Notification No.F.16(8)-PD/85 dated 12.6.85	30%	20%
(iv)	(a)	Bonds/Securities of 'Public Financial Institution' 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	30%	40%
	(b)	Certificate of deposits issued by a Public Sector Bank.		

IV.17 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. 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 prescribed is required to be achieved by the end of a financial year.

Portfolio Management

IV.18 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.

Investment Made (Un-Exempted Sector)

IV.19 The total investment of Provident Fund accumulations in respect of un-exempted establishments as on 31.3.97 amounted to Rs.31,315.77 crore. The net investment made during the year was Rs. 3,832.64 as against Rs. 3,912.72 during the previous year. Investment made during the year is given in Table-7.

TABLE:7						
PROVIDENT FUND INVESTMENT MADE DURING 1996-97						
(At face value - Rupees in crores)						
Interest Rate	Central Government Securities	State Government Securities	State Government Guaranteed securities	Public Sector Financial Institutions	Special Deposit Scheme	TOTAL
12.00%					3072.35	3072.35
12.50%	10					10
13.75%		128.54	5			133.54
13.85%	128	50	10			188
14.00%	97					97
15.00%			35			35
15.50%				39.75		39.75
15.75%			6			6
16.00%				177		177
16.75%				90		90
TOTAL	235	178.54	56	306.75	3072.35	3848.64
Add securities accepted towards past accumulation dues						15.79
TOTAL						3864.43
Less redemption						-(28.36)
						3836.07
Less securities withdrawal during the year						3.43
Net Investment						3832.64

IV.20 Investment portfolio data of E.P.F. [Main Account] is at Appendix S.1 (i & ii). It would be seen from this that out of a holding of Rs.31,315.77 crore investments in securities bearing interest ranging from 3% to 6% are only Rs.290.82 crore i.e. 0.93%.

Investment Made (Exempted Sector)

IV.21 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 31.3.97 amounted to Rs.24,702.73 crore. The net investments during the year 1996-97 figured as Rs.2,357.62 crore as against Rs.2,518.44 crore during the previous year. Investment made during the year is given in Table-8.

Investment of Provident Fund Money

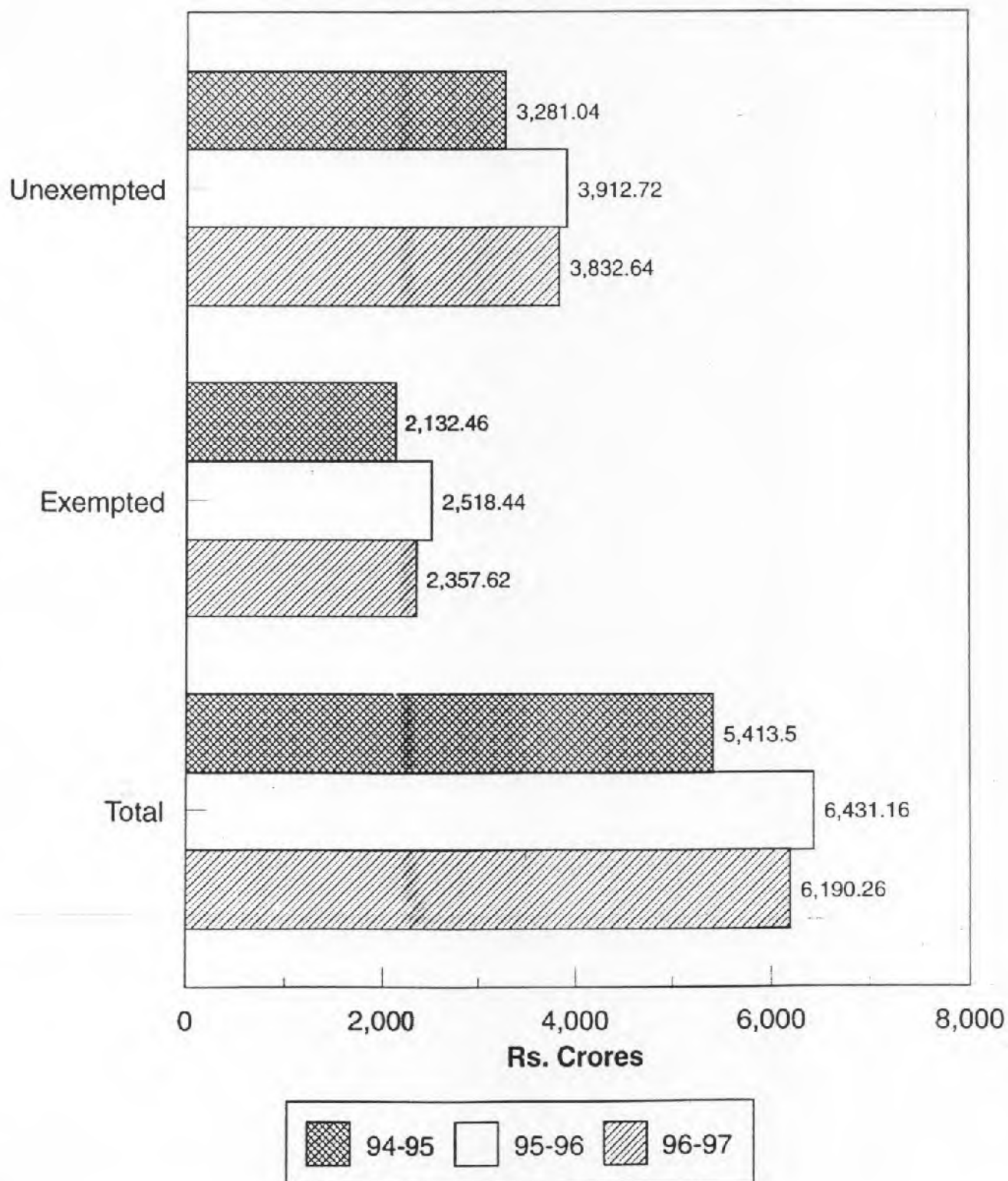


TABLE-8		
INVESTMENTS MADE BY EXEMPTED ESTABLISHMENT DURING 1996-97		
Category of Investment		Amount Invested [Rs. Crores]
Central Government Securities		436.52
Government Securities created and issued by any State Government and guaranteed securities		677.7
Special Deposit Scheme		1180.57
Bonds/Securities of Public Financial Institutions and Certificate of deposits issued by a Public Sector Bank		1077.1
TOTAL		3371.89
	Less Redemption	1014.27
TOTAL NET INVESTMENT		2357.62

IV.22 Thus, the total net investment of Provident Fund accumulations in respect of both exempted and un-exempted establishments amount to Rs. 6,190.26 crore during 1996-97 as against Rs. 6,431.16 crore during the previous year.

Rate of Interest to Members

IV.23 Under paragraph 60(1) of the Employees' Provident Funds Scheme, 1952 the Central Government on the recommendation of the Central Board of Trustees declares the rate of interest to be credited to the accounts of Provident Fund Subscribers annually. The rate of interest has gradually been raised periodically. An interest of 12% has been declared for the members of the un-exempted Statutory Fund for the year 1997-98.

Rate of Interest allowed to Members of the Provident Fund			
Year	Percentage rate of interest declared	Year	Percentage rate of interest declared
1952-53	3	1975-76	7
1953-54	3	1976-77	7.5
1954-55	3	1977-78	8
1955-56	3.5	1978-79	8.25 + .5% bonus***
1956-57	3.5	1979-80	8.25
1957-58	3.75	1980-81	8.25
1958-59	3.75	1981-82	8.5
1959-60	3.75	1982-83	8.75
1960-61	3.75	1983-84	9.15
1961-62	3.75	1984-85	9.9
1962-63	3.75	1985-86	10.15
1963-64	4	1986-87	11
1964-65	4.25	1987-88	11.5
1965-66	4.5	1988-89	11.8
1966-67	4.75	1989-90	12
1967-68	5	1990-91	12
1968-69	5.25	1991-92	12
1969-70	5.5	1992-93	12
1970-71	5.7	1993-94	12
1971-72	5.8	1994-95	12*
1972-73	6	1995-96	12*
1973-74	6	1996-97	12*
1974-75	6.5	1997-98	12*
* on Monthly running balance		***who did not withdraw any amount from their P.F. during 1976-77 & 1977-78	

Arrear Demand - Provident Fund dues

IV.24 Arrear demand amounting to Rs. 30,210.04 lakh from 21,195 establishments were outstanding for collection at the close of the year. Out of an arrear demand of Rs.37,528.35 lakh Rs. 7,318.31 lakh were recovered during the year. The corresponding recovery during the previous year was Rs.6,263.91 lakh. At the end of the year there was an

outstanding arrear demand of Rs. 30,210.04 lakh due for collection. The Region-wise position is given in Table:9.

TABLE: 9					
PROVIDENT FUND ARREARS - UNEXEMPTED SECTOR - Rs. lakh.					
Region	Work Load of 1996-97	Collection during 1996-97	Closing Balance as on 31.03.97	Amount collected corresponding period of 1995-96	Remarks (+) Increase (-) Decrease
Andhra Pradesh	1159.11	209.5	949.61	607.51	(-) 398.01
Bihar	1478.07	416.53	1061.54	421.48	(-) 4.95
Delhi	374.15	29.31	344.84	23.72	(+) 5.59
Gujarat	2343.16	240	2103.16	211.94	(+) 28.06
Haryana	1765.44	655.2	1110.24	134.41	(+) 520.79
Karnataka	937.97	250.74	687.23	194.69	(+) 56.05
Kerala	1196.12	715.62	480.5	391.25	(+) 324.37
Madhya Pradesh	4127.82	524.37	3603.45	597.12	(-) 72.75
Maharashtra	4505.27	843	3662.27	618.95	(+) 224.05
North East	364.17	152.99	211.18	107.11	(+) 45.88
Orissa	1285.47	224.65	1060.82	371.7	(-) 147.05
Punjab	1920.69	1066.95	853.74	118.17	(+) 948.78
Rajasthan	837.45	200.3	637.15	59.3	(+) 141
Tamilnadu	1906.39	632.59	1273.8	1091.76	(-) 459.17
Uttar Pradesh	4333.32	752	3581.32	456.66	(+) 295.34
West Bengal	8993.75	404.56	8589.19	858.14	(-) 453.58
Total	37528.35	7318.31	30210.04	6263.91	(+) 1054.40

IV.25 Out of a arrears of Rs. 37,528.35 lakhs an amount of Rs.7,318.31 were recovered leaving a balance of Rs.30,210.04 lakhs. During the year provident arrears increased by Rs.6,306 lakhs. Major portion of the arrears are concentrated in 5 Regions namely, West Bengal, Maharashtra, Madhya Pradesh, Uttar Pradesh and Gujarat. These five Regions account for an arrears of Rs.21,539.39 lakhs which constitute 71.29% of the total arrears.

Public & Private Sector arrears

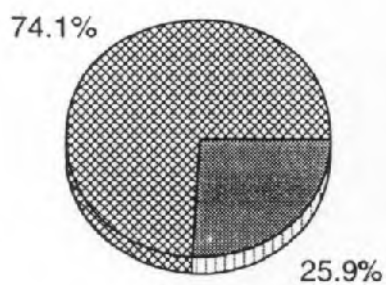
IV.26 Bifurcation of arrears belonging to Public and Private Sector are given in Table-10.

TABLE:10 PUBLIC & PRIVATE SECTOR PROVIDENT FUND ARREARS - UNEXEMPTED SECTOR (Rs. in lakhs)						
Region	Public Sector		Private Sector		[Public+Private] - Closing Balance as on 31.3.97	
	No. of Estts.	Amount	No. of Estts.	Amount	No. of Estts.	Amount
Andhra Pradesh	16	11.1	1680	938.51	1696	949.61
Bihar	9	464.41	641	597.13	650	1061.54
Delhi	1	55.5	332	289.34	333	344.84
Gujarat	19	1048.16	1832	1055	1851	2103.16
Haryana	1	3.79	830	1106.45	831	1110.24
Karnataka	1	6.77	965	680.46	966	687.23
Kerala	10	55.78	692	424.72	702	480.5
Madhya Pradesh	2	986.57	1738	2616.88	1740	3603.45
Maharashtra	32	1913.44	928	1748.83	360	3662.27
North East	5	142.64	198	68.54	203	211.18
Orissa	118	551.08	394	509.74	512	1060.82
Punjab	32	639.69	1334	214.05	1366	853.74
Rajasthan	1	0.92	1724	636.23	1725	637.15
Tamilnadu	20	138.07	2674	1135.73	2694	1273.8
Uttar Pradesh	28	1933.96	2601	1647.36	2629	3581.32
West Bengal	26	1358.3	2311	7230.89	2337	8589.19
Total	321	9310.18	20874	20899.86	21195	30210.04

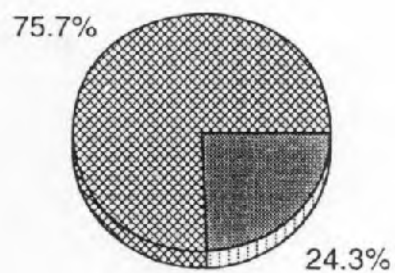
IV.27 Out of the total defaulting establishments of 21,195 establishments, 20,874 establishments belong to the Private Sector and 321 establishment fall under Public Sector. In terms of amount, out of the total default of Rs. 30,210.04 lakh, Private Sector account for Rs. 20,899.86 lakhs and Public Sector Rs.9,310.18 lakhs. In percentage terms Private sector account for 69.18% of the total default and the remaining 30.82% in the Public Sector.

Public & Private Sector Arrears

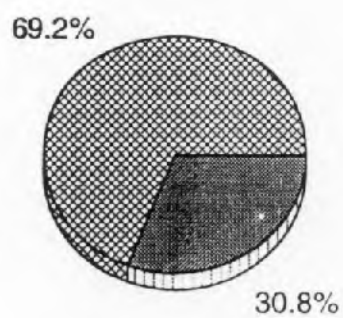
Percentage to total
(Un-exempted sector)



31.03.95



31.03.96



31.03.97



Private Sector



Public Sector

During the year Public Sector arrear increased by Rs.3,506.64 lakhs and in the Private Sector it increased by Rs.2,809.15 lakhs.

Industry-wise arrears

IV.28 Analysis of the arrears demand on the amount of default based on Schedule of Industry/ classes of establishments is given in Table-11. It would be noted from the Table that establishments falling under Textile Industry is the major defaulter with 30.55% of the total arrears. Electrical, Mechanical & General Engineering Industry is the second major defaulting sector with 10.99% of the total default. These two industrial sector account for 41.54% of the total amount of default. The next major defaulting establishments are Educational Institutions and Sugar factories which together account for 11.52% of the defaulting amount. The aforesaid four industries/class of establishment constitute 42.07% of the arrears.

	Schedule Industry/ Class of Establishment	No. of Establishments	Amount of default as on 31.3.97 (Rs. in lakhs)	Percentage to total default
1	Textile	656	9230	30.55
2	Electrical, Mech & Gen. Engg.	1927	3319.37	10.99
3	Educational Institutions	771	2061.52	6.82
4	Sugar	212	1418.8	4.7
5	Trading & Commercial	1102	1073.49	3.55
6	Road & Motor Transport	205	899.86	2.98
7	Heavy & Fine Chemical	259	544.65	1.8
8	Iron & Steel	293	513.19	1.7
9	Jute Industry	6	335.8	1.11
10	Building & Construction	69	230.4	0.76
11	Paper & Paper Product	62	193.34	0.64
12	Cement	49	178.6	0.59
13	Cinema	509	150.02	0.5
14	Tea & Tea Plantation	51	126.36	0.42
15	Hotels & Restaurant	179	119.65	0.4
16	Newspapers	65	118.01	0.39
17	Hospitals	61	58.34	0.19
18	Printing	62	50.38	0.17
19	Edible Oil	35	43.74	0.14
20	Banks	11	31.32	0.1
21	Others	14611	9513.2	31.49
	TOTAL	21195	30210.04	99.99

Status of Arrears

IV.29 Out of the total default of Rs. 302.10 crores, an amount of Rs. 222.47 crores fall under un-realisable category leaving a balance of Rs.79.63 crores realisable through departmental action. For the arrears falling under un-realisable could not be recovered over the year due to various reasons, such as, its recovery being disputed in courts, factories having gone into liquidation, recovery barred by the Acts of Central/State Governments, closure of factories and whereabouts of the employers not known, factories declared sick by the Board of Industrial & Financial Reconstruction or factories in respect of which Rehabilitation Scheme had been sanctioned by the BIFR. Un-realisable amount account for 73.64% of the arrears demand. Rs. 19.74 crores were covered by instalment schemes. The recovery of instalment are being monitored regularly by the field Offices. Break-up indicating the reason and category for default falling in un-realisable category is given in Table:12.

TABLE:12	Realisable	Un-realisable	Total - Balance as on 31.3.97
Unexempted Sector (Rs. Crore)	79.63	222.47	302.1

	Number of cases	Amount involved (Rs. Crore)
UNEXEMPTED SECTOR		
a) Stay by Courts	1698	80.50
b) Registered under BIFR	1294	109.04
c) Under Liquidation	224	13.19
d) Under Instalment facility	185	19.74
Total :	3401	222.47

IV.30 List of Un-exempted establishments which were in default of Provident Fund dues of Rs.10 lakh and above, as on 31st March,97 is given at **Appendix - A-4**.

Other Arrears

IV.31 Apart from the above, an amount of Rs.15.68 crore on account of administration and inspection charges and Rs.74.25 crore on account of penal damages were in arrears at the end of the year.

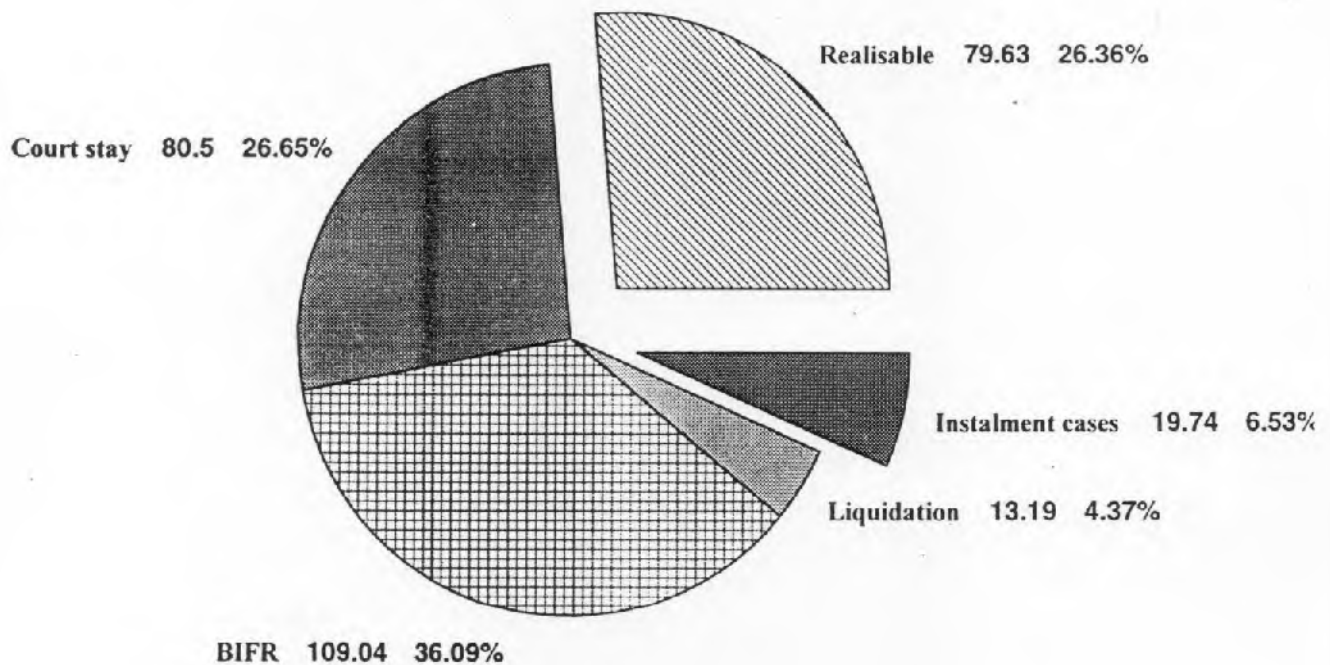
Action taken to recover arrears

IV.32 Following actions were taken by the Organisation for recovery of dues against the defaulting establishments:-

- (i) Action under Section 7A of the Act.
- (ii) Recovery action under Section 8 of the Act.
- (iii) Action under Section 14B for levy of Damages for belated remittances.
- (iv) Prosecution cases under Section 14 of the Act.
- (v) Prosecution cases under Section 406/409 of the IPC launched with the Police Authorities.

Status of Provident Fund Arrears - Unexempted Sector

Amt. in Rupees crore & Percentage to total arrears



Amt. Rs. Crore

IV.33 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:13.

TABLE:13		
STATUS OF DISPOSAL OF ASSESSMENT CASES UNDER SECTION 7A OF THE ACT		
	1996-97	1995-96
Opening Balance	6513(R)	6108
Add - Cases initiated during the year	11841	12534
TOTAL WORKLOAD	18354	18642
Less - Cases disposed during the year	12616	12050
Closing balance at the end of the year	5738	6592
PERIODICITY OF PENDING CASES		
Less than six months	2751	3214
Six months to one year	1638	1968
One to three years	1007	975
Beyond three years	342	435

(R) Revised

[III] Action taken under Section 8 of the Act.

IV.34 During the year 4,864 revenue recovery certificates were issued covering Rs.106.53 crore of Provident Fund arrears. This added to the brought forward un-executed recovery certificates constituted a workload of 20,700 cases involving an amount of Rs.398.99 crore. Out of this 4,169 certificates were executed by recovering an amount of Rs. 64.59 crore. At the close of the year 16,531 certificates were pending involving an amount of Rs.334.40 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 taken under Section 14B of the Act. (Levy of damages)

IV.35 Damages were levied on belated remittances of contributions. During the year under report 9,987 cases were initiated. This, together with brought forward cases, constituted a workload of 14,532 cases involving a sum of Rs. 8,443.72 lakh. Out of these, 111,36 cases were decided. Rs.1,018.53 lakh were recovered. At the end of the year, 3,396 cases were pending for finalisation. A sum of Rs. 7425.19 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.**

[IV] Action taken under Section 14 of the Act.

IV.36 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:14 and the Region-wise position appears at **Appendix-S.4.**

TABLE:14 - PROSECUTION CASES UNDER SECTION 14 OF THE ACT		
Opening balance as on 01.04.96		40763
Add - cases launched in 96-97		1666
TOTAL CASES FOR DISPOSAL		42429
CASES DECIDED DURING 96-97		
Convicted	1047	
Acquitted/admonished	582	
Withdrawn	727	
Discharged	4919	7275
Pending for disposal on 31.03.97		35154

(V) Action taken under Section 406/409 of IPC.

IV.37 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:15 & 16 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)

TABLE:15	
PROSECUTION CASES UNDER SECTION 406/409 of IPC [Cases filed with Police Authorities]	
FIRs pending with Police on 1.4.96	5680
FIRs filed with the police during 1996-97	287
FIRs dropped by the Police	60
Challans filed by the Police in Courts	16
FIRs pending with the Police on 31.3.97	5891

*** Revised

TABLE:16	
FIRs UNDER SECTION 406/409 IPC-[FILED IN COURTS]	
Prosecution cases pending before the Courts as on 1.4.96	475
Challans filed by the Police in Courts during the year	18
Complaints filed directly in Courts	7
Total cases for disposal before Courts	500
CASES DECIDED DURING 1995-96	
Convicted	1
Acquitted/admonished	1
Discharged	11
Cases Pending for disposal on 31.03.97	487

IV.38 Apart from the above, instructions to all Regional Provident Fund Commissioners for the following action have been issued from time to time:-

- to seek the help of the State Government for recovery of arrears.
- to all Regions to write the names of 10 biggest defaulters of the Region, Sub-Regions on the walls of the office at prominent entry place.
- to seek full co-operation of the State Police for attachment of movable and immovable properties of the defaulter employers.

Default in Jute Industry in West Bengal

IV.39 In West Bengal there are Sixty Jute Mills and about 2.5 lakhs employees directly employed in this industry. Out of 60 Jute Mills 55 Jute Mills are exempted and 5 Mills are unexempted. Jute Industry had practically no default upto the Seventies. Arrears started mounting up and on 31.3.81 the amount in default was Rs. 8.16 crores. This has increased to Rs. 93.78 crores as on 31.3.96. Out of 60 Jute Mills 34 mills are in default. All action as contemplated under the provisions of E.P.F. & M.P. Act, 1952 as well as I.P.C. are being regularly taken against the defaulting establishment. As a result of Recovery action and attachment of Bank Account and movable and immovable properties, a sum of Rs. 19 crores was recovered during the year 1994-95. Regular meeting are held with Police Authorities by the Regional Provident Fund Commissioner, West Bengal for speedy disposal of I.P.C. cases as a result of which the arrears came down to Rs. 79.97 crores as on 31.3.95 as against Rs. 92.50 crores as on 31.3.94. But arrears has again increased to Rs. 109.20 crores as on 30.06.97 due to fresh default committed by one public sector undertaking and 15 private sector establishments. Out of this, a substantial amount is blocked due to stay granted by Hon'ble High Court, reference to Board for Industrial and Financial Reconstruction (B.I.F.R.), etc.

IV.40 The efforts for realisation of dues from defaulting Jute Mills continued in sustained manner inspite of Sickness in the industry with the objectives to contain the increase in arrears and to recover the arrears dues as shown below:

<u>YEAR ENDING</u>	<u>ARREARS (Rs. in Crores)</u>
31.03.91	82.39
31.03.92	82.22
31.03.93	83.98
31.03.94	92.58
31.03.95	79.97
31.03.96	93.77
31.03.97	109.20

IV.41

Status of default in Jute Mills are given in Table:17.

TABLE : 17 STATUS OF DEFAULT IN JUTE MILLS			
I.	1	No. of Jute Mills in West Bengal	60
	2	No. of Employees (Nos. lakhs)	2.5
	3	No. of Complying Establishments	26
	4	No. of Jute Mills in default	33
	5	Amount in default (Rs. lakhs)	— Rs.10,920.48
II.		CLASSIFICATION OF DEFAULT	Amt. Rs. lakhs
	1	Under Liquidation (2 Estts)	262.37
	2	Under Litigation (4 Estts)	904.17
	3	Under Litigation (4 Estts)	904.17
	4	Under B.I.F.R. (21 Estts)	7,105.55
	5	Under Instalment Scheme (2 Estts)	71.25
	6	Others (4 Estts)	2,577.14
		Total (33 Estts)	10,920.48

The establishment-wise default position of Jute Mills is as under:-

		Amount (Rs. in lakhs)	
A.	Under Liquidation		
1.	Shree Ambika Jute Mill	238.52	
2.	Shree Naskarpara Jute Mill (Un-Exempted)	23.85	
			262.37
B..	Under Litigation		
1.	M/s Eastern Mfg.	43.92	
2.	M/s Empire Jute (Un-Exempted)	196.06	
3.	M/s Premchand Jute (Un-Exempted)	77.24	
4.	M/s Baranagore Jute	586.95	
			904.17
C.	Under B.I.F.R.		
1.	M/s Gourepore Co. Ltd.	213.80	
2.	M/s Nuddea Mills	455.10	
3.	M/s Megna Mills	547.65	
4.	M/s Naihati Jute Mills	3.50	
5.	M/s Kelvin Jute	531.25	
6.	M/s Kamarhati Jute	138.38	
7.	M/s Kanoria Jute	146.57	
8.	M/s Calcutta Jute (Un-Exempted)	4.64	
9.	M/s Angus Co. Ltd.	787.11	
10.	M/s Konkarnah Co. Ltd.	432.69	
11.	M/s Howrah Mills	1.05	
12.	M/s Budge Budge Jute	134.49	
13.	M/s Anglo India Jute	65.40	
14.	M/s Agarpara Jute	215.56	
15.	M/s N.J.M.C. Ltd. (Khardah)	26.02	
16.	M/s N.J.M.C. Ltd. (National) Central Government	1084.03	
17.	M/s N.J.M.C. Ltd. (Union)	51.81	
18.	M/s N.J.M.C. Ltd. (Kinnison)	498.18	
19.	M/s N.J.M.C. Ltd. (Alexendra)	188.79	
20.	M/s Bird Jute & Export Ltd.	4.86	
21.	M/s New Central Jute (Co-operative)	1174.67	
			7105.55
D.	Under Instalment Scheme		
1.	M/s North Brook Jute	46.08	
2.	M/s Bharat Jute (Un-Exempted) State Govt.	25.17	
			71.25

Settlement of Provident Fund Claims

IV.42 During the year under report 11.13 lakh claims were settled and a sum of Rs. 1683.91 crore was authorised for payment as against Rs.1426.23 crore in respect of 10.47 lakh claims settled during the previous year. The average payment per claim amounted to Rs.15,957

TABLE:18				
PROVIDENT FUND CLAIMS				
		1994-95	1995-96	1996-97
1	Brought forward pendency at the beginning of the year	57311*	39308	31963
2	Claims received during the year	1166341	1218654	1365419
3	TOTAL WORKLOAD[1+2]	1223652	1257962	1397382
4	Claims returned for rectification of defects and re-submission	166233	163431	209599
5	Claims rejected being ineligible	16638	16006	16856
6	Claims settled	1001473	1046592	1113432
7	Percentage of Claims settled to workload	81.84	83.2	79.67
8	Amount authorised for payment [Rs. in lakhs]	125641.04	142622.8	168391.26
9	Claims pending at the close of the year	39308	31933	57765
10	Percentage of closing balance to workload	3.21	2.54	4.13

* Revised

IV.43 During were rejected totalling 2.26 lakh claims representing an workload of 16.18%. 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.

IV.44 At the close of the year 57,765 claims were pending representing 4.13% of workload. Of these 51,125 claims were pending for a period of less than two months, 6537 claims were pending for a period between two to six months, 103 claims were pending between six months to one year for want of clarification from the employers'/ employees'. The Region-wise break-up of disposal of workload in the area of provident fund claims is given in Appendix-S.6.

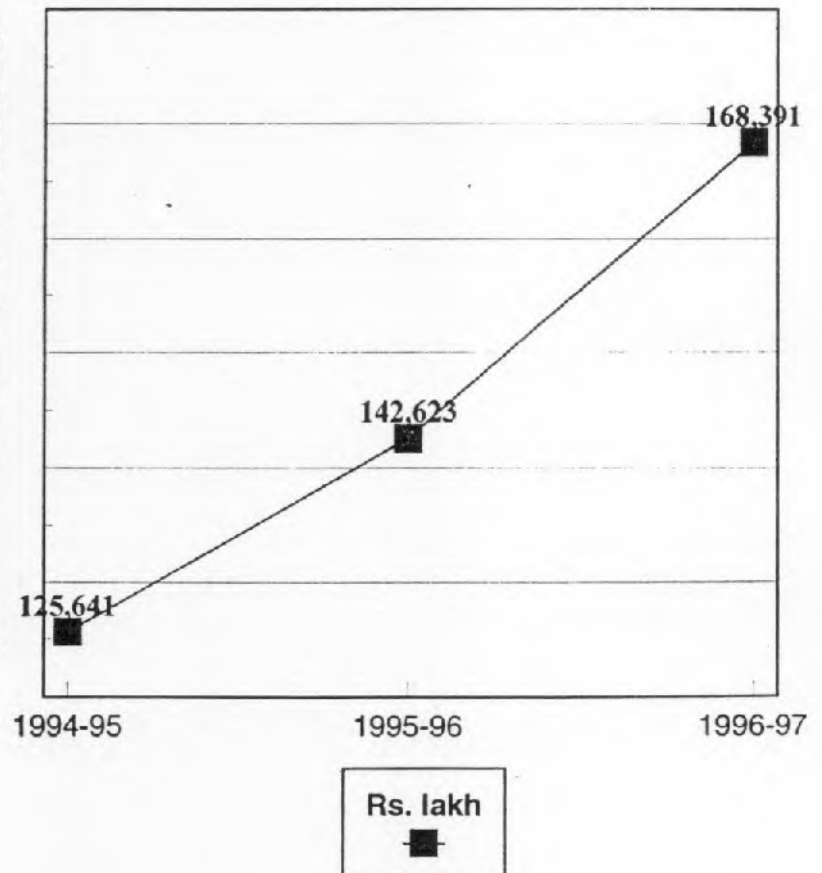
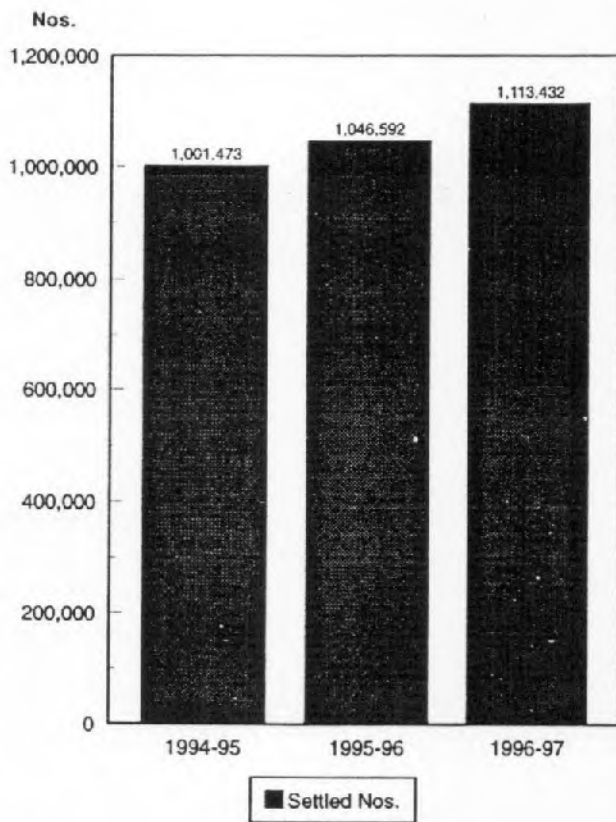
IV.45 The category-wise provident fund claims settled and the amount paid is given in Table:19.

TABLE:19				
PROVIDENT FUND CLAIMS - CATEGORY-WISE SETTLEMENTS				
	Category	Claims settled (Nos)	%age to total claims settled	Amount paid (Rs. lakhs)
1	Death cases	32833	2.95	9803.24
2	Resignation	989787	88.9	135807.65
3	Retrenchment	31246	2.81	5196.6
4	Superannuation	47603	4.27	15790.92
5	Permanent invalidation	3677	0.33	388.71
6	Others	8286	0.74	1404.14
	TOTAL	1113432	100	168391.26

Steps taken for prompt disposal of claims

IV.46 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.

**Provident Fund Claims settled
&
Amount disbursed**



Transfer of Provident Fund Accounts

IV.47 During the year under report transfers were effected in respect of 1,04,811 members as against 1,14,530 members during the previous year.

TABLE:20 TRANSFER OF ACCOUNTS OF PROVIDENT FUND				
CATEGORY	Transfer of accounts effected		Applications Pending	
	1995-96	1996-97	1995-96	1996-97
Cases involving actual transfer of provident fund accumulations	32561	22664	2251	2458
Cases not involving actual transfer of provident fund accumulations	81969	82147	3711	6100
TOTAL	114530	104811	5962	8558

TABLE:21 DISPOSAL OF TRANSFER OF ACCOUNTS OF PROVIDENT FUND				
		1994-95	1995-96	1996-97
1	Brought forward pendency at the beginning of the year	11468	8714	5962
2	Claims received during the year	167859	147597	143487
3	TOTAL WORKLOAD[1+2]	179327	156311	149449
4	Claims returned for rectification of defects and re-submission	34506	31508	31490
5	Claims rejected being ineligible	4574	4311	4590
6	Claims settled	131533	114530	104811
7	Percentage of Claims settled to workload	73.35	73.27	70.13
8	Claims pending at the close of the year	8714	5962	8558
9	Percentage of closing balance to workload	* 4.86	3.81	5.72

* Revised

IV.48 8,558 Transfer applications were pending in the Regional Offices as on 31.3.1997 as against 5,962 applications pending at the end of the previous year.

IV.49 At the end of the year 8,558 applications were pending for disposal. Of these, 6,780 applications are pending for less than two months, 1,716 cases pending between two to six months and 62 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.**

Partial Withdrawals by members

IV.50 In this area there has been an increase in the workload from 4.40 lakh applications during 1995-96 to 4.75 lakhs during the year 1996-97. Similarly, the amount disbursed also increased to Rs.569.65 crore during the year as against Rs. 553.35 crores during the previous year. During the year 3.82 lakh applicants were allowed partial withdrawal as against 3.64 lakh members during the previous year. Data on partial withdrawal cases disposed and amount disbursed region-wise are given at **Appendix S-8**.

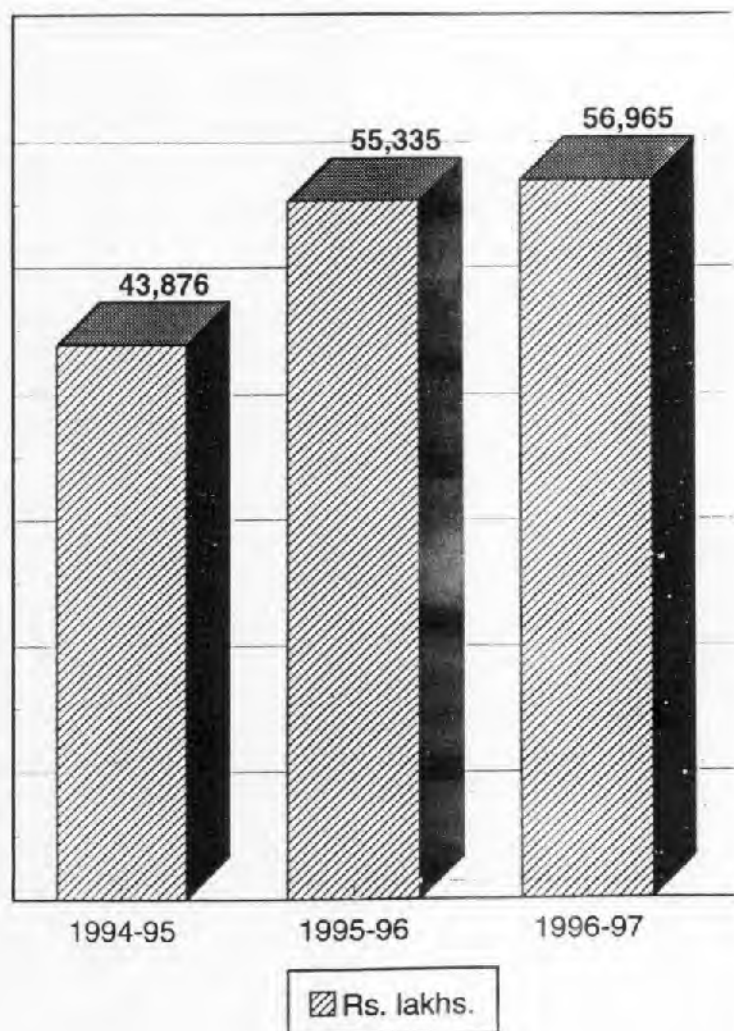
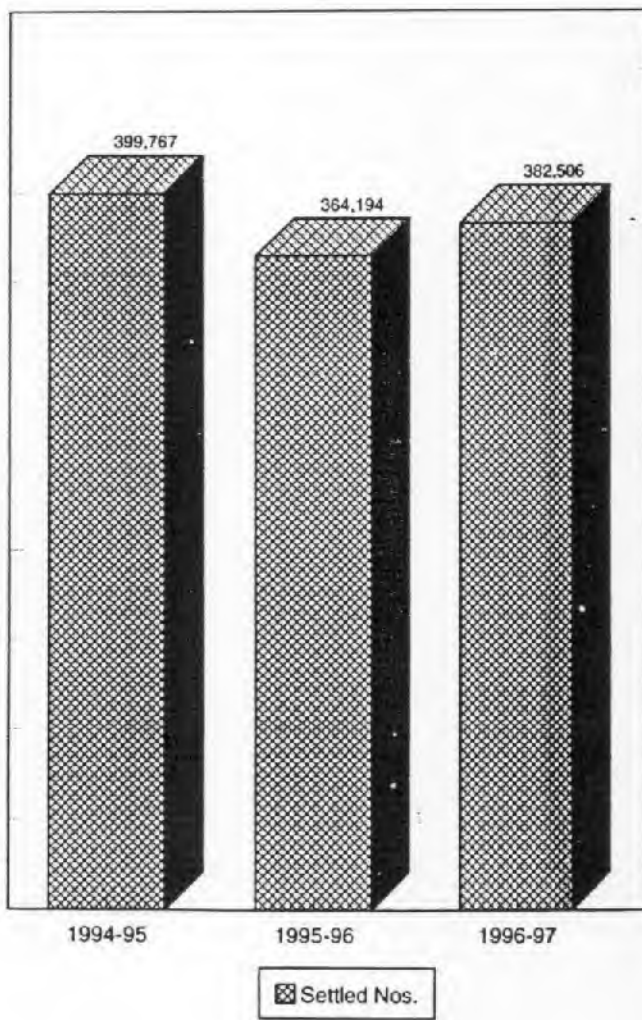
TABLE:22				
PARTIAL WITHDRAWAL CASES AND AMOUNT DISBURSED TO MEMBERS				
		1994-95	1995-96	1996-97
1	Brought forward pendency at the beginning of the year	20902*	15781	6189
2	Claims received during the year	486877	424641	468444
3	TOTAL WORKLOAD[1+2]	507779	440422	474633
4	Claims returned for rectification of defects and re-submission	71413	60334	74624
5	Claims rejected being ineligible	20818	9705	9515
6	Claims settled	399767	364194	382506
7	Percentage of Claims settled to workload	78.73	82.69	80.59
8	Amount authorised for payment [Rs. in lakhs]	43876.05	55335.49	56964.74
9	Claims pending at the close of the year	15781	6189	7988
10	Percentage of closing balance to workload	3.11	1.41	1.68

* Revised

IV.51 At the end of the year 7,988 advance applications were pending with various regions representing a workload of 1.68%. Out of this pendency 6,918 applications were pending for period less than two months. 1,070 applications were pending for periods ranging from two to six months primarily due to non-response in furnishing the wanting documents or information.

IV.52 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

Partial withdrawal granted and amount disbursed



sister/brother, daughter/son or higher education of children or construction of dwelling house etc.

TABLE:23 PARTIAL WITHDRAWAL CASES - CATEGORY-WISE CASES				
CATEGORY	CASES		AMOUNT DISBURSED [Rs. in lakhs]	
	1995-96	1996-97	1995-96	1996-97
Financing of Life Insurance policies	24129	20592	301.24	388.67
House building	89112	84092	33147.35	28560.64
During temporary closure of establishment	39103	33482	4404.69	3669.88
Illness of members/family members	77671	83557	6567.34	10226.78
Member's own marriage or for the marriage of authorised family members or post matriculation education of Children	120831	109856	10221.05	11407.93
Others	13348	50927	693.82	2710.84
TOTAL	364194	382506	55335.49	56964.74

Assistance to Members for House Building

IV.53 During the course of the year 84,092 members availed withdrawal for the purpose of house building and were paid a sum of Rs. 285.61 crores. As compared to this in the previous year 89,112 members availed themselves of Rs.331.47 crores as housing assistance finance from the provident fund account. Table-24 indicates the number of members who have availed housing loans during the last 5 years.

TABLE-24		
HOUSE BUILDING ADVANCE GRANTED TO MEMBERS		
Year	No. of members granted advance	Amount disbursed (Rs. in crores)
1992-93	121027	268.74
1993-94	123535	304.62
1994-95	87172	225.01
1995-96	89112	331.47
1996-97	84092	285.61

Housing Finance Fund

IV.54 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.

Issue of Annual Statement of Accounts

IV.55 During the year under review, 206.42 lakh annual statement of accounts were issued as against 213.74 lakh statement during the previous year.

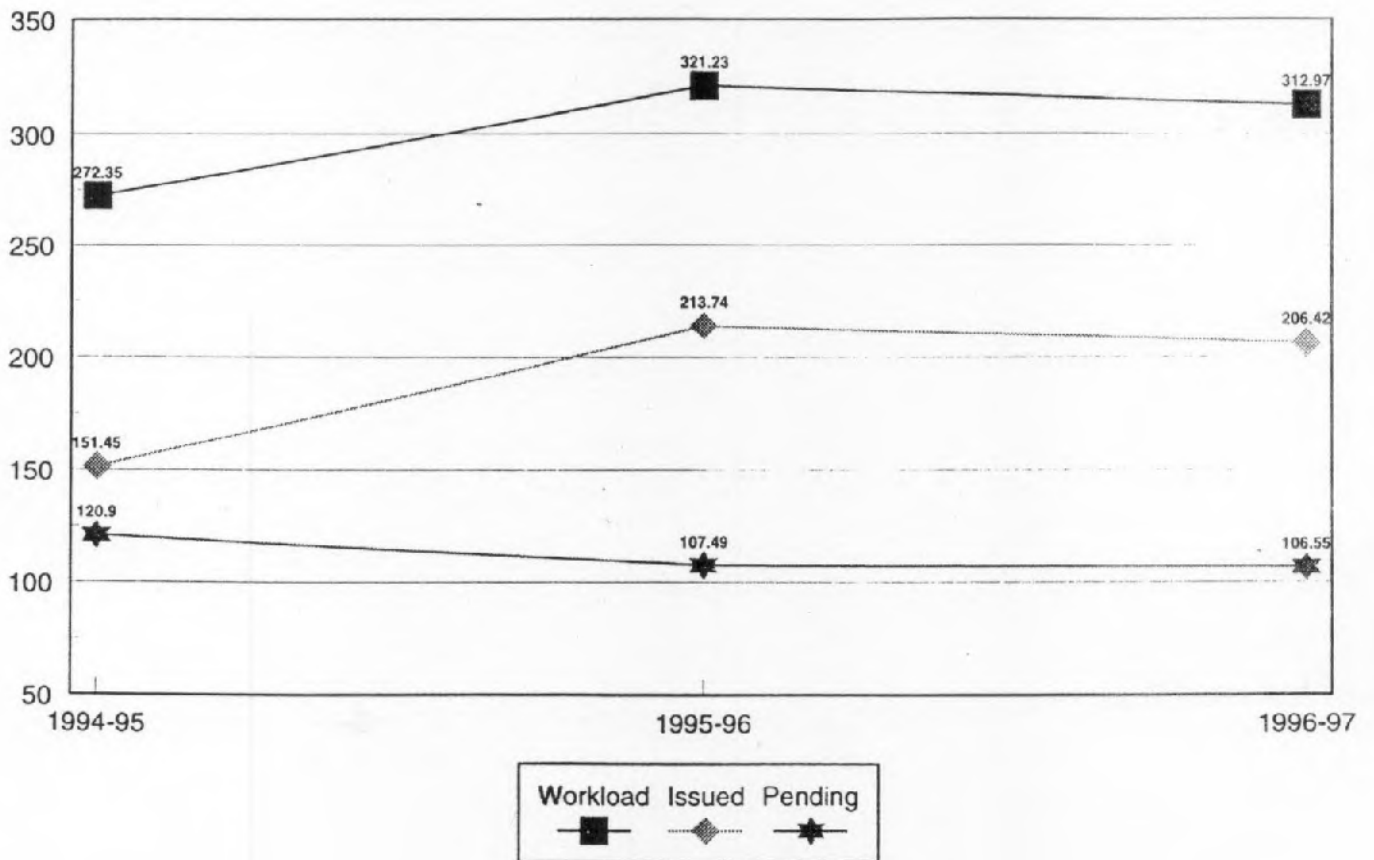
TABLE:25 ANNUAL STATEMENT OF ACCOUNTS TO MEMBERS			
Year	Workload	Statements Issued	Statements Pending
1992-93	262.65	174.89	87.76
1993-94	265.8	168.7	97.1
1994-95	272.35	151.45	120.9
1995-96	321.23	213.74	107.49
1996-97	312.97	206.42	106.55

IV.56 At the end of the year 106.54 lakh annual statement of accounts were pending for issued as against 107.49 lakh statements at the end of the previous year. It would be noted from Table:25 that, the pendency of account slips over the previous year has marginally declined.

IV.57 There are five Regions which have pendency over ten lakh statement of accounts. These five Regions are Maharashtra, Tamil Nadu, West Bengal and Gujarat and Bihar which together constitute a pendency of 68.56 lakh accounts slips or 64.34% of the pendency. Out of the total pendency of 106.55 lakh, 60.98 lakh slips are pending for want of upto date returns from employers and 45.57 lakhs are pending at the end of various field Offices.

IV.58 The performance in this area needs to be viewed in the context of increased workload on computers as a consequence of the introduction of the Employees' Pension Scheme, 95 work which necessitated augmentation of computer hardware in various centres. The augmentation process and hardware stabilisation consumed time. 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.

ANNUAL STATEMENT OF ACCOUNTS TO MEMBERS



Amendments to the Act and Scheme

IV.59 During the year 1996-97 following amendments were made in the Employees' Provident Funds & Miscellaneous Provisions Act, 1952 and the Schemes framed thereunder:-

- (i) The Central Government vide their notification No. 35012/45/95-SS.II dated 2.2.96 permitted the subscribers for withdrawal of Provident Fund upto 90% of the amount standing at the credit, at any time after attaining the age of 54 years or within one year before his actual retirement on superannuation whichever is later. This was published in the Gazette of India under GSR No. 283 dated 6.7.96.
- (ii) Sub-para 2(b) of para 36 and sub-para 2 & 3 of para 38 of Employees' Provident Funds Scheme, 1952 have also been amended vide notification No. S.35015/3/95-SS.II dated 31.12.1996. Through this amendment in sub-para 2(b) of para 36 the words "in such form as the Commissioner may be specify" have been substituted in place of words "in copy of the wages Permanent Register" and for sub-para 2 & 3 of Para-38 the following provisions have been substituted :-

"(2) the employer shall forward to the Commissioner within twenty five days of close of the month, a monthly abstract in such form as the Commissioner may specify showing the aggregate amount of recoveries made from the wages of all the members and the aggregate amount contributed by the employer in respect of all such members for the month.

"Provided that an employer shall send a Nil return, if no such recoveries: "Provided further that in the case of any such employee who has become a member of the Pension Fund under the Employees Pension Scheme, 1995, the aforesaid Form shall also contain such particulars as are necessary to comply with the requirements of that scheme".

"(3) The employer shall send to the Commissioner within the month of the close of period of currency, a consolidated Annual Contribution Statement in Form 6A, showing the total amount of recoveries made during the period of currency from the wages of each member and the total amount contributed by the employer in respect of each such member for the said period. The employer shall maintain on his record duplicate copies of the aforesaid monthly abstract and consolidated annual contribution statement for production at the time of inspection by the inspector.

- (iii) The Central Government vide their Notification No. S-35015/3/95-SS.II dated 31.12.1996 omitted the words " in copy of the wages Payment Register" from clause (b) of sub-para (1A) of para-10 of the Employees' Deposit Linked Insurance Scheme, 1976.

- (iv) During 1997-98 Amendment of Section-6 of Employees' Provident Funds and Misc. Provisions Act, 1952 - enhancement rate of Provident Funds contribution from 8.1/3% to 10% for some class of industries was notified from 1.5.97 & later on vide Ordinance from 10% to 12% of the basic wages applicable to every establishments and 8.33% to 10% in respect of class of establishments specified in Schedule -II.
- (v) The Central Government has set up the Provident Fund Appellate Tribunal vide their Notification No. S-35013/4/096-SS.II dated 2.6.97. It contains the procedure and condition of the service of the Tribunal.

Tribunal is functioning with effect from 1.7.97, vide notification No. A-20025/1/96-SS.II dated 30.6.97. In the same number and date another notification has been issued bringing into effect section 11 and 25 of the Employees' Provident Funds & Misc.. Provisions Act, 1952 from 1st July, 1997.

Writ Petitions

IV.60 As on 1.4.96 there were 4,848 cases pending before various High Courts. During the year 1,118 fresh cases were filed making a total of 5,966 cases. Of these 882 cases were decided in favour of the Organisation and 86 cases against the Organisation. 4,998 cases were pending before the various High Courts at the end of the year.

Important Court Decisions

IV.61 There were 106 cases pending in the Supreme Court of India in the beginning of the period under report. The Supreme Court of India during the year has decided 56 cases and 50 more cases were pending at the end of the year. The Supreme Court of India in the case of M/s. Raj Kumar Mills, Indore has reversed the orders of High Court of Madhya Pradesh, Indore.

The Facts of the Case:

M/s. Raj Kumar Mills was an exempted establishment had committed default in payment of provident fund contributions. Therefore the provident fund contributions were not credited to the members accounts and as well they were not paid to the outgoing members. One member namely Shri Ram Chander filed a writ petition No.1139/94 in the High Court of Madhya Pradesh. The High Court vide its order dated 7.10.94 directed to the Employees' Provident Fund Organisation to pay the entire amount to the petitioner, it has not been recovered from the establishment. Thus being aggrieved by this order the E.P.F. Organisation filed special leave petition before the Hon'ble Supreme Court of India against the order dated 7.10.94 of the Madhya Pradesh High Court. The Supreme Court of India while hearing the matter in Civil Appeal No. 3440/95 on 6.2.97 was pleased to set aside the judgement/order of dated 7.10.94 of the High Court and directed the employer to deposit the entire amount of arrears with 12% interest.

V. EXEMPTED ESTABLISHMENTS

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

V.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.

V.3 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. 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

V.4 There were 2,970 establishments which were in the exempted category at the end of the year as against 2,934 establishments in this category at the end of the previous year. During the year there was an increase of 36 establishments in the Exempted Sector. There were 45.36 lakh members as at the end of March, 97 as against 45.79 lakh members at the end of the previous year. Of the total establishments covered under the Act and total membership 1.07% establishments constituting a membership of 22.35% fall in the exempted sector.

Regional Concentration

V.5 Establishments and members are concentrated mainly in three Regions namely West Bengal, Maharashtra and Tamil Nadu to the extent of 56.63% of the

total exempted establishments and 46.06% in terms of total membership as would be evident from Table:1.

TABLE:1			
Regional concentration of Members in Exempted Sector			
		No. of Establishments	No. of Members
1	West Bengal	771	925,031
2	Maharashtra	480	739,916
3	Tamil Nadu	431	424,348
	Total	1,682	2,089,295
Strength of 16 Regions		2970	4535921
	Percentage in 3 Regions	56.63%	46.06%

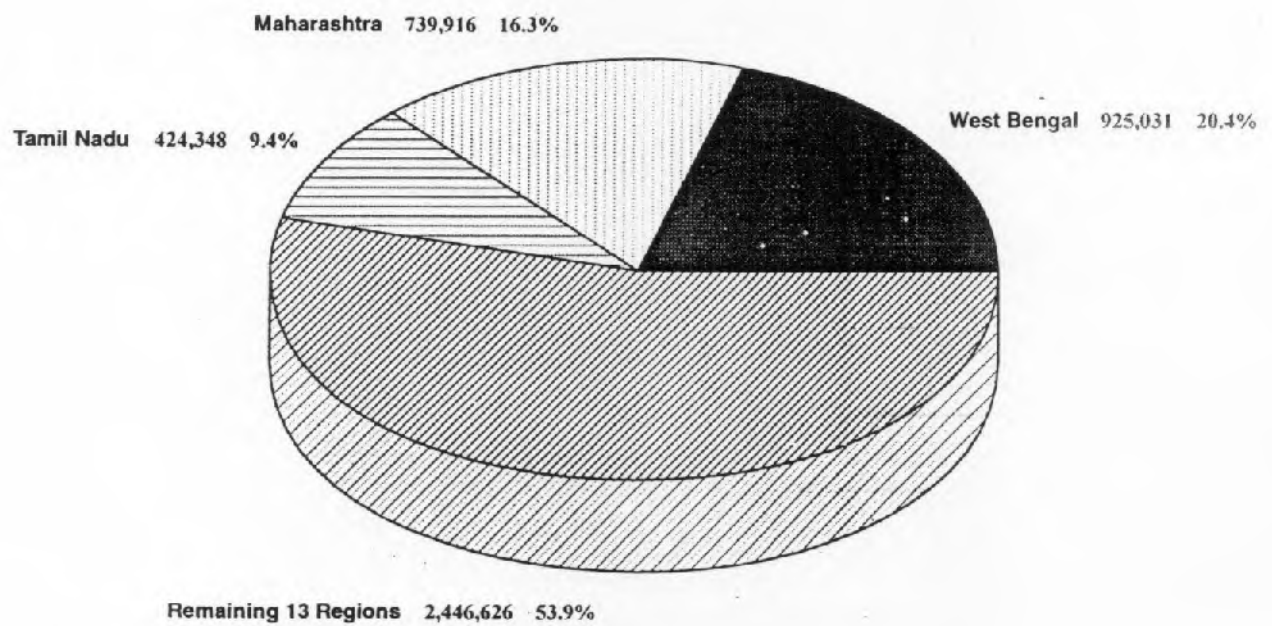
Contribution transferred to Board of Trustees

V.6 An amount of Rs.3,055.77 were transferred to their respective Boards of Trustees by the employers as contributions during the year as against Rs.2,562.82 crores during the previous year. The share of exempted establishments were 51.17% of the total contributions both from un-exempted and exempted sectors put together.

Investments

V.7 The exempted establishments are required to follow the same pattern of investment as is prescribed for the un-exempted funds. (Refer to Para IV.15 for detailed pattern of investment). During the year, at the gross level investments amounted to Rs. 3,371.89 crores as against Rs.3,571.28 crores during the previous year. Out of the total gross investment of Rs.3,371.89 investment by way of redemption proceeds was Rs. 1,014.27 crores. Thus the investment during 1996-97 was Rs.2,357.62 crores. The break-up of investment in various categories made by exempted provident fund during 96-97 are given in Table:2.

TABLE:2		INVESTMENTS MADE BY EXEMPTED ESTABLISHMENT DURING 1996-97	
Category of Investment		Amount Invested [Rs. Crores]	
Central Government Securities		436.52	
Government Securities created and issued by any State Government and guaranteed securities		677.7	
Special Deposit Scheme		1,180.57	
Bonds/Securities of Public Financial Institutions and Certificate of deposits issued by a Public Sector Bank		1,077.1	
Total Gross Investment		3,371.89	
Less Redemption		1,014.27	
TOTAL NET INVESTMENT		2,357.62	

Regional concentration of Members in Exempted Sector

Members

Contributions in arrears

V.8 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 327 exempted establishments, which failed to transfer the contributions to the Board of Trustees as on 31.3.97.

TABLE:3 AMOUNT NOT TRANSFERRED TO BOARD OF TRUSTEES EXEMPTED SECTOR (Rs. in lakhs)					
Region	Work Load of 1996-97	Collection during 1996-97	Closing Balance 31.03.97	Amt. collected in previous year.	Variation in recovery over previous year (+) / (-)
Andhra Pradesh	700.66	342.72	357.74	66.31	(+) 276.41
Bihar	50.85	26.65	24.20	69.31	(-) 42.66
Delhi	2019.80	310.08	1709.72	30.00	(+) 280.08
Gujarat	55.26	3.63	51.63	0.00	(+) 3.63
Haryana	409.90	0.00	409.90	0.00	(+) 0.00
Karnataka	1.74	0.00	1.74	24.26	(-) 24.26
Kerala	32.36	17.71	14.65	0.00	(+) 17.71
Madhya Pradesh	77.58	0.00	77.58	6.20	(-) 6.20
Maharashtra	546.57	34.29	512.28	1.79	(+) 32.50
North East	3.69	3.69	0.00	0.00	(+) 3.69
Orissa	32.7	8.58	24.12	0.00	(+) 8.58
Punjab	0.00	0.00	0.00	0.00	(+) 0.00
Rajasthan	136.09	136.09	0.00	0.00	(+) 136.09
Tamil Nadu	144.91	16.41	128.5	7.53	(+) 8.88
Uttar Pradesh	720.06	175.29	544.77	174.51	(+) 0.78
West Bengal	14719.49	2129.86	12589.63	3019.40	(-) 889.54
Total	19651.66	3205.00	16,446.66	3,399.31	(-) 194.31

V.9 There had been a decrease in arrears at the end of the year by Rs.1,789 lakhs over the previous year. Out of a arrears of Rs. 19,651.66 lakhs an amount of Rs.3,205 lakhs were recovered leaving a balance of Rs.16,446.66 lakhs. Major portion of arrears of exempted establishments are in West Bengal Region amounting to Rs. 12,589.63 lakhs or 76.54% of the total arrears.

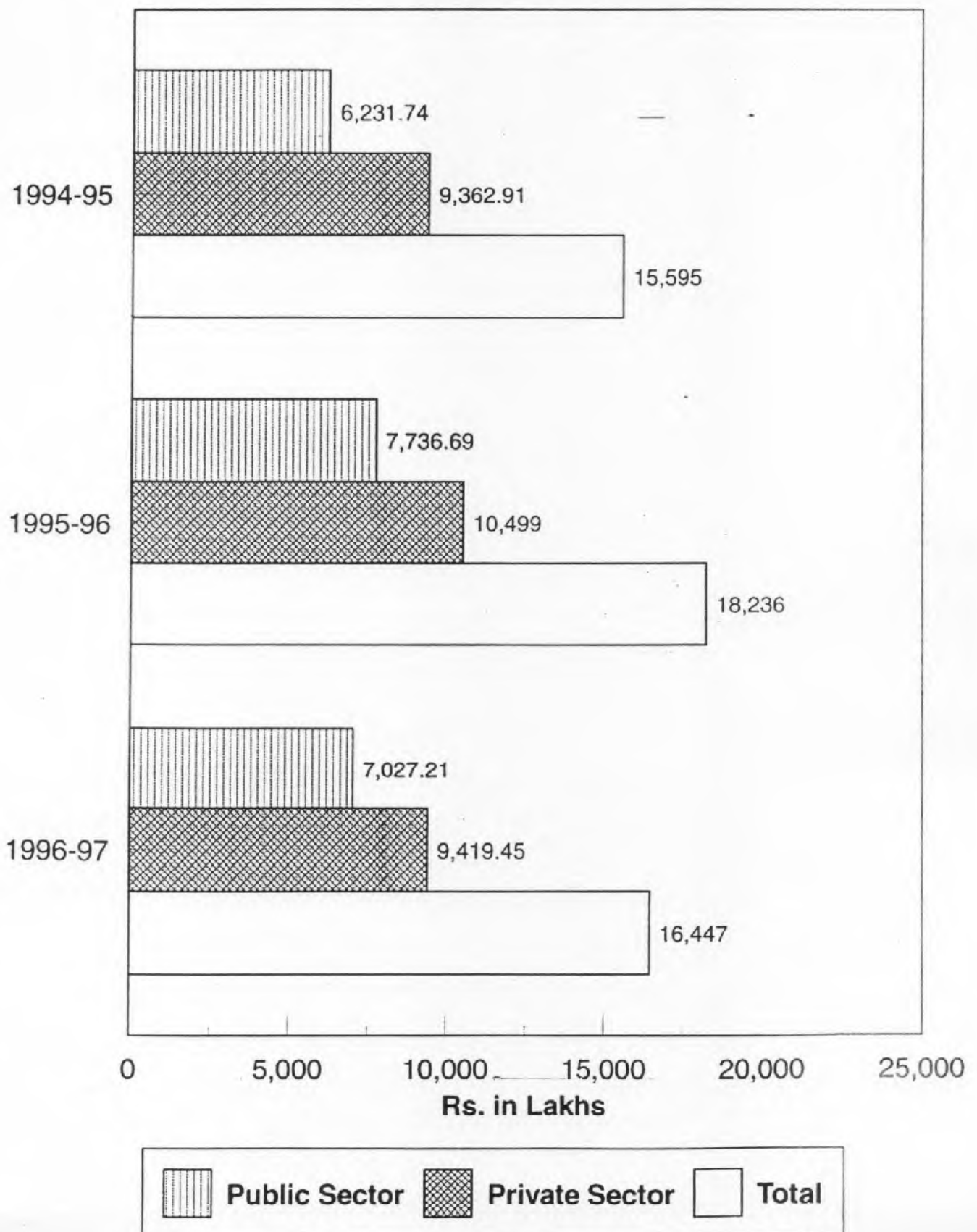
Public & Private Sector share in arrears

V.10 Out of the total defaulting establishments of 327 exempted establishments, 300 establishments belong to the Private Sector and 27 establishments fall under Public Sector. In terms of amount, out of the total default of Rs.16,446.66 lakhs Private Sector account for Rs. 9,419.45 lakhs and Public Sector Rs.7,027.21 lakhs. In percentage terms Private sector account for 57.27% of the total default and the remaining 42.73%. The Region-wise default position of exempted establishments in default between Public Sector and Private Sector exempted establishments are given in Table-4.

TABLE:4 PROVIDENT FUND ARREARS - EXEMPTED SECTOR PUBLIC AND PRIVATE SECTOR AS ON 31.03.1997 [Rs. in Lakhs]						
Region	Public Sector		Private Sector		[Public + Private]	
	No. of Estts.	Amount	No. of Estts.	Amount	No. of Estts.	Amount
Andhra Pradesh	2	52.00	5	305.94	7	357.94
Bihar	1	13.62	4	10.58	5	24.20
Delhi	2	1709.72	0	0.00	2	1709.72
Gujarat	0	0.00	2	51.63	2	51.63
Haryana	1	409.90	0	0.00	1	409.90
Karnataka	0	0.00	1	1.74	1	1.74
Kerala	2	14.65	0	0.00	2	14.65
Madhya Pradesh	5	51.29	1	26.29	6	77.58
Maharashtra	0	0.00	6	512.28	6	512.28
North East	0	0.00	0	0.00	0	0.00
Orissa	0	0.00	1	24.12	1	24.12
Punjab	0	0.00	0	0.00	0	0.00
Rajasthan	0	0.00	0	0.00	0	0.00
Tamil Nadu	1	126.70	3	1.80	4	128.50
Uttar Pradesh	2	498.26	5	46.51	7	544.77
West Bengal	11	4151.07	272	8438.56	283	12589.63
Total	27	7027.21	300	9419.45	327	16446.66

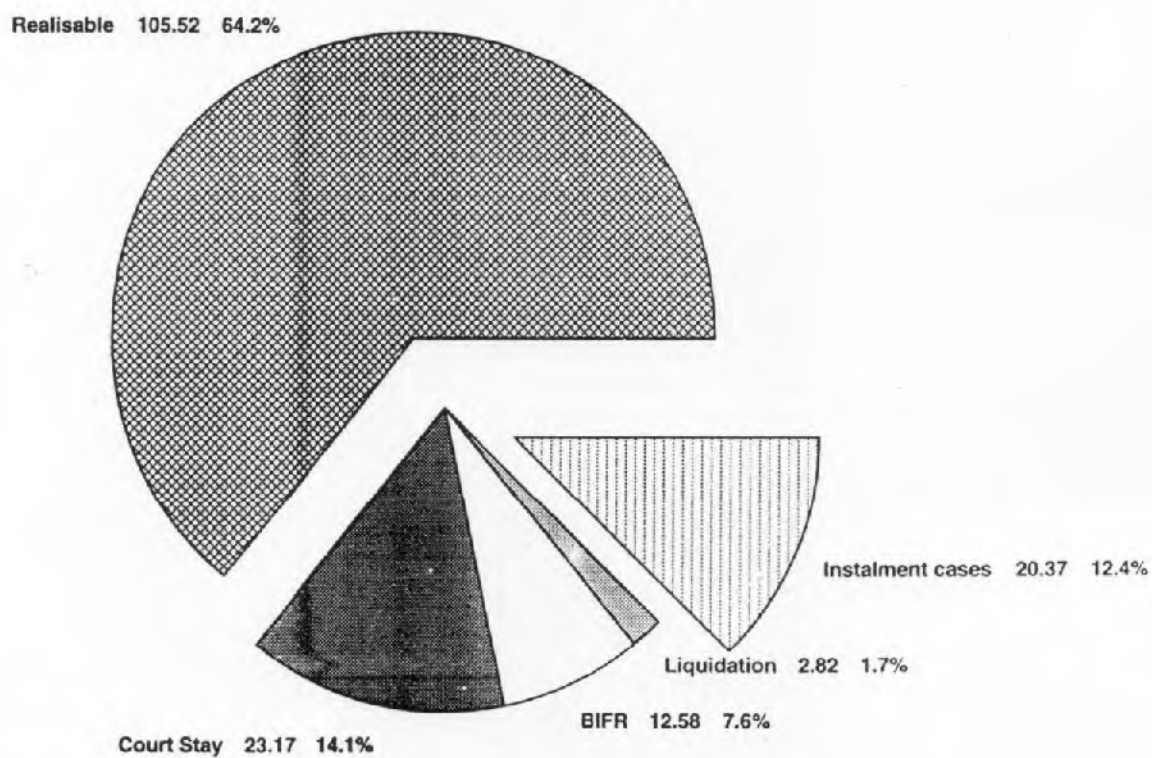
Provident Fund Arrears

[Exempted Sector]



Amount not transferred to the BOTs by Exempted Establishments

STATUS OF ARREARS



Amt. in crores

Status of Arrears

V.11 Out of the total default of Rs. 164.46 crores, an amount of Rs. 58.94 crores fall under un-realisable category leaving a balance of Rs.105.52 crores realisable through departmental action. For the arrears falling under un-realisable could not be recovered over the year due to various reasons, such as, its recovery being disputed in courts, factories having gone into liquidation, recovery barred by the Acts of Central/State Governments, closure of factories and whereabouts of the employers not known, factories declared sick by the Board of Industrial & Financial Reconstruction or factories in respect of which Rehabilitation Scheme had been sanctioned by the BIFR. Un-realisable amount account for 35.83% of the arrears demand. Rs. 20.37 crores were covered by instalment schemes. The recovery of instalment are being monitored regularly by the field Offices. Break-up indicating the reason and category for default falling in un-realisable category is given in Table:5.

TABLE:5	Realisable	Un-realisable	Total
Exempted Sector(Rs. crores)	105.52	58.94	164.46

	Number of cases	Amount involved (Rs. crores)
a) Stay by Courts	35	23.17
b) Registered under BIFR	138	12.58
c) Under Liquidation	5	2.82
d) Under Instalment facility	22	20.37
Total	200	58.94

V.12 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.

Un-invested Funds

V.13 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 1,244 exempted trusts which had an amount of Rs.13,051.05 lakhs with them as remaining un-invested. The region-wise data on the amounts lying with the Boards of exempted establishments un-invested as on 31.3.1997 are given in Table-6.

TABLE-6		
AMOUNT LYING UN-INVESTED BEFORE THE BOARD OF TRUSTEES OF EXEMPTED ESTABLISHMENTS ON 31.03.97		
Region Name	Establishments	Un-invested Amount [Rs. in lakh]
Andhra Pradesh	24	916.3
Bihar	64	1,344.16
Delhi	183	4,940.79
Gujarat	24	115.92
Haryana	13	91.06
Karnataka	95	943.09
Kerala	56	76.59
Madhya Pradesh	31	162.67
Maharashtra	480	1,164.56
North East	7	858.42
Orissa	31	106.04
Punjab	0	0
Rajasthan	19	274.59
Tamil Nadu	139	1,293.88
Uttar Pradesh	52	564.61
West Bengal	26	198.37
TOTAL	1,244	13,051.05

Penal action taken against defaulters

V.14 During the year 1996-97 in order to liquidate arrears 37 prosecutions under Section-14 of the Act were filed and 39 cases were decided. 2075 cases were pending at the end of the year. Besides this 30 complaints were filed for offences punishable under Section 406/409 of I.P.C. against the defaulting employers who failed to remit the Provident Fund contributions deducted from the wages of their employees.

Rate of Interest

V.15 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 2,987 establishments were available, out of which 450 had not declared interest for the year and 15 establishments were reported closed. The broad pattern of the remaining 2,522 establishments which have declared interest are given in Table-7.

Table:7		
RATE OF INTEREST ALLOWED TO MEMBERS - EXEMPTED ESTABLISHMENTS		
	Establishments	Members involved
Higher than the Statutory Rate	164	357,780
Equal to the Statutory rate of 12%	2,129	3,324,165
Less than the Statutory rate	229	466,873
TOTAL	2,522	4,148,818

Advances/Partial withdrawals

V.16 Advances sanctioned and amount paid to the members by the exempted establishments during the year are given in Table-8.

Table:8		
ADVANCES SANCTIONED & AMOUNT DISBURSED		
Category	Cases	Amount \ (Rs. lakh)
Financing LIC Policy	23,201	473.18
Housing Advance	165,529	59,237.25
During temporary closure	15,958	1,625.52
Illness of Members/Family members	165,122	15,297.1
Member's own marriage	220,109	31,271.46
Others	213,018	33,108.1
TOTAL	802,937	141,012.61

Settlement of claims

V.17 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	Amt. Rs. Lakhs
Death Cases	8,801	7,557.8
Resignation/Termination	84,125	39,526.9
Retrenchment	10,065	5,215.83
Superannuation	42,296	53,113.52
Permanent Invalidation	1,905	1,063.05
Dismissal	16,691	1,590.75
Migration	1,372	1,029.55
Others	17,194	9,935.48
TOTAL	182,449	119,032.88

VI. EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976

Application and Coverage

VI.1 Employees' Deposit Linked Insurance Scheme, 1976 is applicable to all factories/establishments to which the Act applies. This Scheme came into force with effect from August 1, 1976. All the employees who are members of the provident fund are required to become members of this Scheme.

Contribution

VI.2 While the employee-members are not required to contribute to the Insurance Fund the employers are required to pay contributions to the Insurance Fund at the rate of 0.5 per cent of pay i.e. basic wages, dearness allowance including cash value of food concession and retaining allowance, if any. During the year a sum of Rs. 92.12 crore comprising of Rs.91.44 crore from employers and Rs.00.68 crore from the Government by way of contribution. The contribution and administrative charges received year-wise since inception of the Scheme are at Appendix-S.15.

Investment

VI.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 (Rs. in crores)			
1-	Investment in securities Balance as on 1.4.96		1.31
	Less-Redemption during 96-97	-	
	Balance		1.31
2-	Deposit in Public Account		1,532.41
3-	Investment during 1996-97		
	(a) Employers' share of contribution net of payments		64.71
	(b) Government share of contribution		0.68
4-	Interest on investment in securities and interest on balance amount kept in Public Accounts		132.97
	Balance as on 31st March, 97		1,730.77

VI.4 The employers of all covered establishments are required to pay administrative charges to the Insurance Fund for meeting the expenses. The rate of administrative charges is 0.01 per cent of the pay with effect from October 1, 1987 subject to a minimum of Rs. 2.00 per month.

Benefits under the Scheme

VI.5 On the death of an employee, while in service, who is a member of the Employees' Provident Fund or of the Exempted Provident Fund the persons entitled to receive the provident fund accumulations will be paid an additional amount equal to the average balance in the provident fund account of the deceased during the preceding 12 months wherever the average provident fund balance is less than Rs. 25,000/-.

TABLE:2				
E.D.L.I CLAIMS				
		1994-95	1995-96	1996-97
1	Brought forward pendency at the beginning of the year	3,528	2,027	2,295
2	Claims received during the year	38,275	37,199	36,551
3	TOTAL WORKLOAD [1+2]	41,803	39,226	38,846
4	Claims returned for rectification of defects and re-submission	15,034	12,259	13,691
5	Claims rejected being ineligible	2,875	1,867	1,981
6	Claims settled	21,867	22,805	20,771
7	Percentage of Claims settled to workload	52.31	58.14	53.47
8	Amount authorised for payment [Rs. in lakhs]	2,819.09	2,233.69	2,082.6
9	Claims pending at the close of the year	2,027	2,295	2,403
10	Percentage of closing balance to workload	4.85	5.85	6.18

VI.6 2,403 claims were pending for disposal at the end of the year. 1,284 claims were pending for less than two months, 1,119 claims were pending between two and six months. Number of claims settled region-wise and amount disbursed is given at Appendix-S.16.

Arrears

VI.7 Arrears on account of Employees' Deposit Linked Insurance contributions from employers amounting to Rs. 10.71 crores and Rs.1.02 crores on account of Administration and Inspection charges were outstanding at the end of the year.

Steps taken to liquidate arrears

VI.8 Prosecution cases under Section 14 of the Act were filed against the employers who failed to deposit the contributions. As against a workload of 18,827 cases for disposal 481 cases were decided during the year. Of the cases decided in 289 cases conviction were ordered, 29 cases were either acquitted or admonished, 115 cases were withdrawn and 48 cases were discharged. The region-wise data of prosecution cases launched under the Act is given at **Appendix S-17**.

VI.9 Out of an workload of 16,006 Revenue Recovery cases involving an amount of Rs. 1,027.07 lakhs, an amount of Rs.102.71 lakh were realised through the recovery process executed in 2,852 cases. At the close of the year 13,154 cases were pending involving a sum of Rs.924.36 lakh.

Exemption from the Scheme

VI.10 The number of establishments which have been granted exemption from the Scheme up to 31st March, 1997 stood at 6,656 establishments.

VII. EMPLOYEES' PENSION SCHEME - 1995

Scheme & Coverage

VII.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.

VII.2 All Provident Fund members 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. There were 203.74 lakh members to the Employees' Pension Scheme, 1995 at the end of the year.

Eligibility

VII.3 Minimum 10 years pensionable service including past service under the ceased Family Pension Scheme, 1971 is required for entitlement to superannuation pension. Normal superannuation Pension is payable on 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. On retaining membership in such cases, the death risk and consequential Pension entitlement to family members shall remain covered.

Benefits

VII.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 along with 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.

VII.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:-

$$\text{Member's Pension} = * \frac{\text{Pensionable Salary} \times \text{Pensionable Service}}{70}$$

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:-

$$\begin{aligned} \text{Member's Pension} &= \frac{\text{Rs. } 5000 \times (33+2)}{70} \\ &= \text{Rs. } 2,500/- \text{ p.m.} \end{aligned}$$

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

VII. 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

VII.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

- VII.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 [Para:12-A]

VII.9 A provision has been made permitting commutation of pension upto 1/3rd of its 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 [Para 13(i)]

VII.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 [Para 3]

VII.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 1.1/6% of the wage.

Investment of Pension Fund [Para 26]

VII.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.

Provision for existing Family Pension Beneficiaries [Para 27(i)]

VII.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[Para 32]

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

Exemption [Para 39]

VII.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 [Para 27(2)]

VII.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.

Amendments made in the Scheme

VII.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 here under:-

- (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.

Banking arrangements

VII.18 For smooth disbursement and automatic credit of Pension agreements have been signed at Regional level for disbursement of Pension through Nationalised Banks as given below:-

<u>S.No.</u>	<u>Name of the Region</u>	<u>Name of the Nationalised Bank</u>
1.	Andhra Pradesh	Andhra Bank, SBI
2.	Bihar	Punjab National Bank
3.	Delhi	Punjab National Bank, SBI
4.	Gujarat	Dena Bank, SBI
5.	Haryana	Punjab National Bank, SBI
6.	Kerala	Canara Bank, SBI
7.	Karnataka	Canara Bank
8.	Maharashtra	Bank of India, Punjab National Bank
9.	Madhya Pradesh	Punjab National Bank, SBI
10.	North East Region (Assam)	Punjab National Bank, SBI
11.	Orissa	Bank of India, SBI
12.	Punjab	Punjab National Bank
13.	Rajasthan	State Bank of Bikaner & Jaipur, SBI
14.	Tamil Nadu	Indian Bank
15.	Uttar Pradesh	Punjab National Bank, SBI
16.	West Bengal	Punjab National Bank

VII.19 As on 31.3.1997, 1,20,477 beneficiaries have been sanctioned pension under the New Pension Scheme. Category-wise details of pension sanctioned under the new scheme is furnished as under :

Retirement Pension	66,369
Widow Pension	26,689
Orphan Pension	238
Children pension	27,181
Total	<u>1,20,477</u>

Amendment to the EPF & MP Act, 1952

VII.20 Parliament has passed the Act "The Employees' Provident Funds and Miscellaneous Provisions (Amendment) Act, 1996" (No. 25 of 1996) amending the provisions of E.P.F. & M.P. Act'1952 to frame a scheme to be called the Employees' Pension Scheme'1995 with effect from 16.11.1995 replacing the ordinances issued earlier for implementation of Employees' Pension Scheme'1995. The said Act of Parliament received the assent of the President on the 16th August, 1996 and was published in Gazette of India, New Delhi the 19th August, 1996.

Pension Software

- VII.21
- (a) In order to have uniformity and to speed up the process of implementation of Employees' Pension Scheme'1995, Software has been developed in consultation with N.I.C., for capturing the details of Members and their families, Existing Pensioners, calculation of pension, generation of P.P.O. and put into operation on 10.7.1996. Further work areas are being considered to computerise the process, for enlargement and improvement for effective implementation.
 - (b) Necessary steps have been initiated to augment the Hardware capacity at all offices to cope up with the requirement under Employees' Pension Scheme'1995.
 - (c) As decided by the Pension Implementation Committee, the work relating to creation of data base in respect of Members and their families (Date entry of Form9/Form-2 etc.) have entrusted to outside Agencies at various offices in order to capture the huge volume of data that are being collected on war-footing basis from all the Pension Fund Members.

Controllers' of Pension

VII.22 16 posts of 'Controller of Pension' have been sanctioned by the Chairman, Central Board of Trustees for being appointed at 16 Regional Offices, Headquarters. Accordingly, Controllers of Pension were selected and posted for all 16 Regional Offices. At

at the end of March, 1997, 15 number of Controller of Pension assumed charge at their respective places. Controller of Pension will act as a co-ordinating Official and to supervise the implementation of Employees' Pension Scheme'1995 on all the work areas in the Region as a whole and to redress the grievances of Pensioners in the desired manner.

VII.23 All benefit claims: Details of all benefit claims sanctioned under the erstwhile Employees' Family Pension Scheme,1971 and Employees' Pension Scheme,1995, year-wise for the past three years are given in Table-1.

TABLE:1				
FAMILY PENSION ALL BENEFIT CLAIMS				
		1994-95	1995-96	1996-97
1	Brought forward pendency at the beginning of the year	74,165	52,830	37582 (R)
2	Claims received during the year	1,249,337	1,260,853	1,313,194
3	TOTAL WORKLOAD [1+2]	1,323,502	1,313,683	1,350,776
4	Claims returned for rectification of defects and re-submission	205,817	212,729	272,129
5	Claims rejected being ineligible	29,300	24,178	48,100
6	Claims settled	1,035,555	1,039,211	968,386
7	Percentage of Claims settled to workload	78.24	79.11	71.69
8	Amount authorised for payment [Rs. lakhs]	14,155.91	16,825.29	11,199.84
9	Claims pending at the close of the year	52,830	37,565	62,161
10	Percentage of closing balance to workload	3.99	2.86	4.6

VII.24 It would be seen from Table-1 that during the year, under report 9.68 lakh family pension claims were settled as against 10.39 lakh claims settled during the previous year. This includes 29,403 monthly Pension claims settled during the year. The region-wise position of claims settled is given in **Appendix-S.13**.

VII.25 The pendency in this area at the end of the year was 4.6% of the workload. In quantitative terms, 62,161 family pension claims were pending at the end of the year under report in various field Offices. Of these pending cases, 51,549 claims were pending for less than 2 months, 10,612 claims were pending for period between 2 and 6 months. The reasons for pendency 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.

VII.26 The category-wise break up of family pension claims settled during the year 1996-97 is indicated in Table-2.

TABLE:2	
CATEGORY OF CLAIM	Number of claims settled
Monthly Pension Benefit	29,403
Life Assurance Benefit	12,845
Retirement-cum-withdrawal benefit	874,124
Refunds	52,014
TOTAL	968,386

VII.27 Monthly Pension claims: Details claims sanctioned under the erstwhile Employees' Family Pension Scheme, 1971 and Employees' Pension Scheme, 1995, year-wise for the past three years are given in Table-3.

TABLE:3				
MONTHLY PENSION CLAIMS				
		1994-95	1995-96	1996-97
1	Brought forward pendency at the beginning of the year	3,131	2,018	1,440
2	Claims received during the year	41,288	44,218	59,755
3	TOTAL WORKLOAD [1+2]	44,419	46,236	61,195
4	Claims returned for rectification of defects and re-submission	12,409	13,742	19,021
5	Claims rejected being ineligible	1,826	1,973	5,237
6	Claims settled	28,166	29,098	29,403
7	Percentage of Claims settled to workload	63.41	62.93	48.04
8	Amount authorised for payment [Rs. in lakhs]	808.26	1,287.18	673.78
9	Claims pending at the close of the year	2,018	1,423	7,534
10	Percentage of closing balance to workload	4.54	3.08	12.31

VII.28 It would be seen from Table:3 that during the year under report 29,403 nominees were paid monthly pension. During the year, a sum of Rs.6.74 crores were paid to the monthly pensioners as against Rs.12.87 crore during the previous year. The region-wise data on settlement of monthly pension cases are given in Appendix-S.14.

VIII. ADDITIONAL EMOLUMENTS (COMPULSORY DEPOSIT) ACT, 1974

VIII.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.

Sl. No.	Category	No. of specified authority	Amount of deposits received (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

VIII.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. 10.81 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.

VIII.3 58 Specified Authorities failed to deposit an amount of Rs. 123.95 lakh deducted from the salary of their employees as on 31.3.97.

VIII.4 Action to recover the defaulted amount by way of revenue recovery proceedings under AE (CD) Act, 1974 against 42 Specified Authorities involving an amount of Rs. 121.54 lakhs have been taken. Complaints under Section 406/409 of the Indian Penal Code have also been filed against 24 Specified Authorities.

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

VIII.6 The expenditure incurred by the Organisation on the implementation of the AE (CD) Scheme, 1974 is reimbursed by the Government of India, Ministry of Finance, New Delhi. As per the information received from the Regional Offices, the balances in the Additional Emoluments (Compulsory Deposits) Account as on 31.3.97 is given in Table: I.

TABLE:1					
REGION-WISE BALANCE IN A.E.C.D. ACCOUNTS AS ON 31.03.97					
Sl. No.	Name of Region	Amount Rupees Lakhs			TOTAL
		AE(CD) Wages A/c.	AE(CD) DA Old A/c.	AE(CD) DA New A/c.	
1.	Andhra Pradesh	2.2	14.72	37.3	54.22
2.	NER (Assam)	0	0	0	0
3.	Bihar	1.21	13.16	33.68	48.05
4.	Delhi	2.62	13.07	61.54	77.23
5.	Gujarat	4.49	12.92	25.8	43.21
6.	Karnataka	1.96	10.23	11.71	23.9
7.	Kerala	6.39	6.04	22.91	35.34
8.	Madhya Pradesh	3.76	9.12	27.78	40.66
9.	Maharashtra	5.23	76.31	244.27	325.81
10.	Orissa	0.44	6.51	16.52	23.47
11.	Punjab	0.3	0.18	39.68	40.16
12.	Rajasthan	0.33	5.36	21.57	27.26
13.	Tamil Nadu	0.12	15.79	114.2	130.11
14.	Uttar Pradesh	5.24	12.39	98.24	115.87
15.	West Bengal	3.23	38.14	54.95	96.32
	Total :	37.52	233.94	810.15	1,081.61

VIII.7 Efforts have been made by the Organisation to locate the specified authority/ Employer Organisation by way of gearing up the Enforcement Machinery for settlement of AECD Claims. It is also proposed to take-up the issue with Ministry of Finance/Ministry of Labour.

IX. MANPOWER

IX.1 The total sanctioned staff strength of the Employees' Provident Fund Organisation including Officers and Staff was 20,265 as on 31.3.97 s against 19,672 as on 31.3.96. The group-wise position of sanctioned staff vis-à-vis staff in position is given in Table-1.

TABLE:1		
STAFF STRENGTH AS ON 31.03.97		
Category of Employee	Sanctioned strength	Staff in position
Group "A"	561	416
Group "B"	1,794	1,635
Group "C"	15,474	13,318
Group "D"	2,436	2,243
TOTAL :	20,265	17,612

IX.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]
31.3.1993	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
31.3.1997	20,265	17,612

IX.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, 1997 are given in Table-3;

TABLE:3								
STAFF POSITION IN TERMS OF RESERVATION AS ON 31.03.97								
CATEGORY	Sanctioned strength	Staff in position	Due as per reservation as % of column 3		In position		Surplus(+) Shortfall(-)	
(1)	(2)	(3)	(4)		(5)		(6)	
			SC	ST	SC	ST	SC	ST
Group 'A'	561	416	64	32	56	22	8	10
Group 'B'	1,794	1,635	287	127	289	94	2	-33
Group 'C'	15,474	13,318	2,435	1,130	2,432	736	-3	-394
Group 'D'	2,436	2,243	459	200	826	227	367	27

IX.4 Efforts have been made by the Organisation to fill up the vacant posts including the back-log slots meant for reserved categories. Union Public Service Commission has been addressed for filling up the posts in the Group-A and Group-B category in accordance with the rules. For filling the vacancies in other categories, efforts have been made to fill up the slots by way of Inter-Departmental transfers, Departmental promotions including examinations. Region-wise position indicating the Group wise details are given at Appendix S.18 to S.20

X. VIGILANCE

X.1 The officers of the Employees' Provident Fund Organisation in the process of enforcement as well as providing service delivering under the E.P.F. & M.P. Act, 1952 & Schemes framed thereunder interacts with subscribers as well as Employers of factories/Establishments. There is scope of doing favouritism or exercising authority susceptible to corruption. In order to curb the irregularities as well as activities with any bad intention, Vigilance Wing was created in the E.P.F. Organisation by creating one post of Director(Vigilance) and 3 posts of Deputy Director(Vigilance) with support of one Vigilance Officer & one Vigilance Assistant each for Headquarters Office and Zonal Deputy Director (Vigilance) by CBT in its 68th meeting held on 31.1.76. Subsequently this set up vide Executive meeting held on 6.12.90, was re-organised as follows:

CENTRAL PROVIDENT FUND COMMISSIONER										
Chief Vigilance Officer										
Director (Vigilance)										
										Total
DD(V) HQRS.	1	DD(V) NZ	1	DD(V) SZ	1	DD(V) EZ	1	DD(V) WZ	1	DD(V) 5
V.O.	2	V.O.	1	V.O.	2	V.O.	1	V.O.	1	V.O. 7
V.A.	2	V.A.	1	V.A.	2	V.A.	1	V.A.	1	V.A. 7

X.2 Experience and receipt of complaints from various sources has revealed that there is a great scope of corruption in this Organisation and the provisions of E.P.F. & M.P. Act are being flouted connively in a big way whereas the existing strength of the Vigilance Staff was in no way matching with the phenomenal growth of the work of the Employees' Provident Fund Organisation. In view of the increase of quantum of work and responsibility, a need was felt to strengthen the Vigilance Machinery by creating more staff to increase the output and quality of work and in order to put a check on the illegal activities and plug the corruption prone areas. As a result, the Executive Committee of the CBT(EPF) in its 21st meeting held on 3.12.96 approved the proposal for creating of additional supporting staff and as result the Vigilance Wing has been re-organised as follows:-

CENTRAL PROVIDENT FUND COMMISSIONER										
Chief Vigilance Officer										
Director (Vigilance)										
										Total
DD(V) HQRS.	1	DD(V) NZ	1	DD(V) SZ	1	DD(V) EZ	1	DD(V) WZ	1	DD(V) 5
V.O.	4	V.O.	4	V.O.	4	V.O.	4	V.O.	4	V.O. 20
V.A.	4	V.A.	2	V.A.	2	V.A.	2	V.A.	2	V.A. 12

X.3 Though the above sanctioned strength of Vigilance Wing has yet to take a final shape as three posts of the Deputy Director(Vigilance) are vacant for a long period and the incumbents to the posts of Vigilance Officers and Vigilance Assistants are yet to report to their place of posting, every effort has been taken to keep the pace of the Vigilance Wing in order not to dislocate the work of the Vigilance Wing by making special efforts and taking extra pains to achieve expected results. During the year 616 complaints were received which

were taken up for investigation immediately as a result 373 complaints have been disposed off and priority is being given to clear the remaining complaints.

X.4 The attention of the respective disciplinary authorities has been constantly drawn to expedite the disciplinary proceedings and to review the pending prolonging suspension and criminal cases for appropriate action wherever necessary. Special efforts were taken to finalise the old cases pending with the Regional Offices/ Sub-Regional Offices so as to bring the pendency up to date. Suitable instructions on the subject matter were brought to the notice of the Regional Commissioners to monitor each and every case properly to avoid delay and for arriving at a logical conclusion.

X.5 Further, special stress was also given to the field of Preventive Vigilance Inspection during the year particularly in the field of accounts and enforcement matters in order to keep a check on the corruption prone areas. 26 Preventive Vigilance Inspections were conducted during the period and the shortcomings/irregularities detected therein were brought to the notice of the concerned Regional Commissioners for taking preventive measures and for appropriate action. Further 123 departmental proceedings have been finalised and instructions to the concerned Disciplinary Authorities have also been issued to expedite the finalisation of the pending disciplinary cases. During the period a number of cases of fraud/embezzlement have been detected at various offices and appropriate action have been taken in each case after proper investigation. Cases of fraud/ embezzlement are also being monitored properly by calling for reports from all the Regional Offices in a specially devised proforma for the purpose, each month. 3 new cases against the senior officers have been sent to the CVC for their first stage advice for initiation of departmental proceedings as required under the rules. In another 3 cases, advice of the CVC has been received and appropriate action have been taken thereafter.

X.6 The targets achieved during the period under report by the Vigilance Wing in the EPF Organisation is given in Table.

I. COMPLAINTS			
1.	Complaints received	616	
2.	Complaints on which action taken	373	
3.	Complaints pending		243
II. DISCIPLINARY CASES			
4.	Disciplinary cases disposed : Major (60) Minor (63)	123	
5.	Disciplinary cases disposed : Major (273) Minor (36)	309	
III. PREVENTIVE INSPECTIONS			
6.	Preventive Inspections carried out	26	
IV. SUSPENSION CASES			
7.	Suspension cases disposed/revoked	25	
8.	Suspension cases pending		76
V. VIGILANCE CLEARANCE			
9.	Vigilance Clearances Certificates issued	1,125	

XI. EXAMINATION

XI.1 The Employees' Provident Fund Staff and Conditions of Service Regulations, 1962 provides promotion on the basis of Departmental Examination(s) as one of the methods of appointment to the posts of Lower Division Clerk, Upper Division Clerk, Head Clerk/Assistant, Enforcement Officer/Assistant Accounts Officer/Superintendents. The role of the Examination Section is mainly to conduct these Departmental Examinations.

Examination - Manpower

XI.2 The Examination wing which was created mainly for conducting the Departmental Examination for promotion to various posts has the following staff complement at present:-

R.P.F.C	:	1
A.P.F.C.	:	1
Superintendent	:	1
Assistant/UDC	:	2
L.D.C.	:	2
Peon	:	1

XI.3 As a result of amendment to the Staff Regulation passing of Probationers Examination was made compulsory for satisfactory completion of probation for all direct recruits. The Examination Wing was entrusted the responsibility of holding the Probationary Examinations from 1991 for direct recruits to the posts of APFC and EO/AAO/Superintendent.

XI.4 The Executive committee in its 18th Meeting held on 27-7-95 decided that the Examination to fill up the post of LDC under 65% Direct Recruitment Quota should be conducted centrally by Headquarters of the Organisation. The responsibility for holding this Examination was also, therefore, given to the Examination Wing.

Examinations conducted

XI.5 The Examination Wing, at present conducts the following Departmental/ Probationary/Direct Recruitment Examinations :-

(a) Departmental Examinations : (One Examination each year)		Percentage Quota
1	LDC	35%
2	UDC	50%
3	Head Clerk/Assistant	33. 1/3%
4	Hindi Translator(Gr.-II)	50%
5	EO/AAO/Superintendent	25%
(b) Probationary Examination:		
1	APFC(Part-I)	Four or more examinations every year
2	APFC(Part-II)	
3	EO/AAO/Superintendent	

(c) Direct recruitment examination:

- | | | |
|---|--|-------------------------------|
| 1 | LDC 65% DR 'Quota Examination | One or two examinations every |
| 2 | Hindi translator Gr.II 50% DR Quota Examination. | year |

Calendar of Examinations

XI.6 Every year the Examination Wing prepares a Calendar of all Departmental/Probationary/Direct Recruitment Examination to be conducted during the year for the benefit of the candidates.

Performance - 96-97

XI.7 During the year 1996-97, the examination wing conducted the examinations as detailed below:-

Sl. No.	Name of Examination	Date	Number of candidates	
			Appeared	Passed
1	APFC (Prob.)(Part-I)	4-7th June, 1996	6	3
2	APFC (Prob.)(Part-II)	4-6th June, 1996	16	8
3	L.D.C. (DR Quota)(For R.O., Delhi & Central Office)	7th June, 1996	322	6
4	Hindi Trans.(Gr.-II)(DR Quota)	4th July, 1996	70	9
5	APFC (Prob.)(Pt.I)	23-26 July, 1996	3	2
6	APFC (Prob.)(Pt.II)	23-25 July, 1996	11	6
7	APFC (Prob.)(Pt.II)	24-27 Sept., 1996	6	3
8	Head Clerk/Assistant	18-20 Dec., 1996	175	19
9	LDC (35%)(Departmental)	8-19 Dec., 1996	274	47
10	EO/AAO/Supdt. (Prob.)	6-10 Jan., 1997	60	16
11	EO/AAO/Supdt. (Departmental)	6-10 Jan., 1997	559	36
12	APFC (Prob.)(Pt.II)	4-6 Feb., 1997	3	3
13	Hindi Trans.(Gr.II)(DP)	25-27 Feb., 1997	5	2
14	U.D.C.	4-6 March, 1997	1382	426

Computerisation

XI.8 Considering the nature and volume of work involved the Examination Wing is in the process of computerisation of maximum areas of work.

XII. ADMINISTRATIVE ACCOUNT

XII.1 The expenditure in administering the Employees' Provident Fund is met from the levy of Administrative charges and inspection charges at the prescribed rate from the employers of unexempted and exempted establishments respectively. Para 39 and 38 of the Employees' Provident Funds Scheme, 1952 stipulates that the employer of the establishments complying with the Employees' Provident Funds Scheme, 1952 as an unexempted establishment should pay administrative charges. Section 17(3) of the Act stipulates the payment of Inspection charges by the exempted establishments every month.

XII.2 Taking into account the resources of the Fund and the expenditure to met for running the Scheme, the Central Board of Trustees, EPF recommend a rate that may be levied as Administrative/Inspection charges from the employer. On the recommendation of the Central Board the rate Administrative charges and Inspection charges are fixed by the Central Government and notified in the Gazette.

XII.3 The rate of Administrative charges and Inspection charges fixed by the Central Government from time to time is as under:-

Administrative charges payable by the employers of Un-exempted establishments		
PERIOD	RATE	RECKONED ON
1.11.1952 to 31.12.1962	3%	Total employer's and employees' contributions.
1.1.1963 to 30.9.1964	3%	Total employer's and employees' contributions payable @ 6.25%
	2.4%	Total employer's and employees' contributions payable @ 8%
1.10.1964 to 30.11.1978	0.37%	On total pay on which contributions are payable
1.12.78 to 30.9.1986	0.37%	On total pay on which contributions are payable. Minimum Administrative charges payable per month per establishment is Rs.5/-
1.10.1986 onwards	0.65%	On total pay on which contributions are payable. Minimum Administrative charges payable per month per establishment is Rs.5/-

Inspection charges payable by the employers of Exempted establishments		
PERIOD	RATE	RECKONED ON
1.11.1952 to 31.12.1962	0.75%	On total employees' and employer's contributions payable @ 6.25%
1.1.1963 to 30.9.1964	0.75%	On total employees' and employer's contributions payable @ 6.25%
	0.06%	On total employees' and employer's contributions payable @ 8%
1.10.1964 onwards	0.09%	On total pay on which contributions are payable

XII.4 The receipts and payment of Administration Account for the year 1996-97 relating to three Schemes framed under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952.

RECEIPTS AND PAYMENTS OF ADMINISTRATION ACCOUNT OF E.P.F. & F.P.F. SCHEMES -[Rs. in lakhs]			
		E.P.F. & F.P.F.	
		1995-96	1996-97**
RECEIPTS			
(a)	Admn. & Inspection Charges	14,409.73	17,084.02
(b)	Interest on investment	1,164.63	1,360.97
(c)	Govt. contribution towards administration expenses	750.00	3,902.38
(d)	Receipts from other accounts	233.10	-442.19
(e)	Miscellaneous receipts	233.05	291.16
	TOTAL RECEIPTS	16,790.51	22,196.34
PAYMENTS			
(a)	Revenue expenditure	11,465.74	12,912.73
(b)	Capital expenditure	2,000.00	2,000.00
(c)	Building maintenance	120.18	180.65
(d)	Payments to other A/c	2,374.91	2,683.26
	TOTAL PAYMENTS	15,960.83	17,776.64
Excess receipts over payments		829.68	4,419.70
Rs. 750.00 lakhs have been received from the Government in April, 1997			
** Figures for 1996-97 are provisional and subject to Audit.			

XIII. PRODUCTIVITY LINKED BONUS

XIII.1 The Productivity Linked Bonus is assessed and paid as per the Productivity Linked Bonus Scheme to the eligible staff members of the Organisation, approved by the Government in the year 1987.

XIII.2 The Scheme provides for assessment of Productivity Linked Bonus on the basis of the productivity of each region. As regards the Headquarters Office the same is assessed on the basis of total productivity of all the regions. The existing scheme provides for an upper ceiling of 40 days. If the Efficiency Productivity Index is 100, the bonus is paid for 25 days.

XIII.3 Accordingly, Productivity Linked Bonus declared for the year 1995-96 ranges from 18 to 40 days involving a total expenditure of Rs.4.25 crores (paid in 1996-97) against Rs.2.60 crores paid in 1995-96 for previous year.

XIII.4 As per Government order the bonus under the existing Productivity Linked Bonus Scheme was paid to all the employees in group 'C' and 'D' without any eligibility wage ceiling for the accounting year 1995-96.

PRODUCTIVITY LINKED BONUS TO STAFF			
Name of the Region	No. of days	Name of the Region	No. of days
Andhra Pradesh	39	Bihar	16
Delhi	39	Gujarat	34
Haryana	35	Karnataka	37
Kerala	33	Madhya Pradesh	40
Maharashtra	40	North East	18
Orissa	36	Punjab	34
Rajasthan	40	Tamil Nadu	40
Uttar Pradesh	35	West Bengal	22
Central Office	36		

XIV. SPORTS

XIV.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 Central Sports Control Board. The Central Board constitutes with the following composition:

(i)	President	-	Central Provident Fund Commissioner
(ii)	Secretary	-	Regional Commissioner (Administration)
(iii)	Assistant Secretary	-	one-Appointed from amongst its members
(iv)	Treasurer	-	Accounts Officer/ APFC (Cash)
(v)	Members	-	Six
		(1)	FA & CAO
		(2)	Director /Addl.CPFC(P&T)
		(3)	One member to be nominated from each Zone by the Central Provident Fund Commissioner from amongst the panel of names to be recommended by the President of the Regional Sports Board.

The following sports activities were taken place during the year 1996-97 :

- (a) Zonal Football Tournament was held at Delhi, Calcutta, Kerala and Goa. West Bengal emerged as winner of the All India Football Tournament held at Delhi and Madhya Pradesh was the runner-up.
- (b) Zonal Cricket Tournament was held at Kanpur, Jamshedpur, Indore and Chennai. Central Office Team won the Championship in the finals held at Kanpur and Karnataka was runner-up.
- (c) Zonal Indoor Tournament was held at Faridabad, Ahmedabad, Bhubneshwar and Bangalore. Final Indoor Meet was held at Bhubneshwar. All India Athletics Meet could not be held this year.

XIV.2 For the year 1996-97, Rs.20 Lakhs have been provided in the budget estimate for the sports activities. Out of which Rs.16,86,635/- have been distributed to the Regional Offices to conduct the various sports activities.

XV. STAFF WELFARE

XV.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 of Prolonged Illness, Natural Calamities, Death, due to Handicap and Scholarship and Book 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 | - | Central Provident Fund Commissioner |
| (ii) | Vice-President | - | Additional CPFC |
| (iii) | Secretary | - | Regional Commissioner (Personnel) |
| (iii) | Assistant Secretary | - | Jr. Analyst / Welfare Officer |
| (iv) | Treasurer | - | APFC (Budget) |
| (v) | Members | - | Nine |
| | | (1) | FA & CAO |
| | | (2) | Director (Vig.) |
| | | (3) | Regional Commissioner (Inspection) |
| | | (3) | 2 members to be nominated by the Central Provident Fund Commissioner from amongst the Officers of the Regional Office. |
| | | (4) | 4 members to be nominated by the CPFC from staff side from the four Zones in which the Organisation is divided. |

XV.2 An amount of Rs. 60,00,000/- had been provided in Central Budget of the Organisation under " Staff Welfare Fund" during the year 1996-97 for various Welfare activities in the E.P.F. Organisation.

XV.3 The details of welfare activities undertaken during the year are as follows:-

- (i) Staff Recreation Club: During the year, Rs.2,50,000 was allocated to Staff Recreation Clubs in the shape of recurring grants-in-aid and the matching grant which was based on the number of staff/amount collected from the staff members. In addition to that, ad-hoc / initial grant-in-aid for purchase of equipments/furniture, library books, excursion trips were also provided.
- (ii) Canteen: Departmental and Co-operative canteens functioning in various Regional and Sub-Regional Offices were allotted a sum of Rs.38,36,000 to provide subsidy and better canteen facilities to the staff.

- (iii) Scholarship Scheme: With a view to supplement the resources of parents/guardians, in respect of wards studying in the degree courses or above in the field of Medicine or Engineering or Engineering or in any Professional courses recognised by either Central/State Government. A sum of Rs.1,60,000 was provided under this sub-head which also included book award to the Xth and XIIth class students on obtaining 80% or above marks in the Board Examinations.
- (iv) Holiday homes/Guest Houses: Rs.11,22,000 was allocated to meet the entire expenditure for maintaining the facilities provided at four Holiday Homes at Shimla (Himachal Pradesh), Puri(Orissa), Kanyakumari(Tamil Nadu) and Goa and Guest houses in various Offices.
- (v) Other activities: Rs.6,32,000 was allocated to be utilised for the various activities i.e. death relief, prolonged illness, natural calamities, for the handicapped persons, crèches, cultural meets, holiday camp and any other item of common interest to the employees.

XVI. SC/ST CELL

XVI.1 In order to protect the interest and Welfare of the Employees belonging to SC/ST, there is a SC/ST Cell in the Head Office of Employees' Provident Fund Organisation headed by the Regional Provident Fund Commissioner(Gr.1) as Chief Liaison Officer. There are sixteen Regional Offices under the Umbrella of the Head Office of the Organisation situated at New Delhi. Each of the sixteen Regional Offices is having SC/ST Cell which is being headed by one Liaison Officer for looking after the grievances of SC/ST Employees and sending regular information to the Chief Liaison Officer.

XVI.2 The main function of SC/ST Cell at Head Office is to monitor the various grievance's received from individual employees/SC/ST Associations on reservation/promotion and other matter concerning SC/ST employees.

XVI.3 The roster points as per the reservation policy for SC/ST are being checked and monitored by the Liaison Officers in Regional Offices. The Chief Liaison Officer also carries out inspection of the Rosters Registers region-wise. The redressal of Grievances of SC/ST employees are always given high priority.

XVI.4 During the 1996-97 two meeting of SC/ST Staff Federation were held to redress the grievances. During the year 79 fresh grievances were received and attended to.

XVI.5 The functioning of the SC/ST Cell is being suitably streamlined so that grievances of employees are attended to on priority basis.

XVII. HUMAN RESOURCE DEVELOPMENT

XVII.1 The National Academy for Training & Research in Social Security (NATRSS) was set up in October, 1990 as an apex institute for the development of human resource in the Organisation. Till March, 1992 it was operating from the Head Office of the Employees' Provident Fund Organisation. The Academy was, however, shifted to hired premises in April, 1992 and since then it is functioning with hostel facilities as an independent wing of the Employees' Provident Fund Organisation. The National Academy's own building is under construction at Janak Puri Institutional Area, New Delhi at a cost of Rs.6.24 crores which is likely to be completed within a couple of months and on completion will be a modern self-contained Training Institute having infrastructure facilities comparable to the best training institutions in the country.

XVII.2 The National Academy for Training & Research in Social Security has a two tier structure with the apex institute located at Delhi and catering to the needs of Group 'A' officers numbering about 600. As per the training scheme, the NATRSS has four Zonal Training Institutes subordinate to it in the four zones which carry out similar functions at the Zonal level. The Zonal Institutes are at Chennai, Calcutta, Faridabad & Ahmedabad. The Zonal Training Institute at Chennai is functioning from its own building while two Institutes at Calcutta & Faridabad are functioning from hired premises with hostel facilities. The 4th one is functioning from the Regional Office, Gujarat itself for the time being. The Zonal Training Institutes cater to the training needs of manpower at the operative and supervisory level numbering about 16,000.

XVII.3 The National Academy is functioning with a nucleus manpower. The National Academy is headed by an officer of the rank of Director in the scale of pay of Rs.4500-5700. He is assisted by two Deputy Directors (Training) and one Senior Administrative Officer. The secretarial assistance is provided by one Superintendent, one Lower Division Clerk & one Cashier besides one Caretaker and two Cooks-cum-Attendant for the management of hostel. The Zonal Training Institutes are headed by officers of the rank of Regional Provident Fund Commissioner (Grade-I) in the scale of pay of Rs.3700-5000 who are assisted by two Assistant Provident Fund Commissioners. The secretarial assistance is provided by one Enforcement Officer, one Head Clerk & five clerks.

XVII.4 The courses mounted by NATRSS at New Delhi for Group 'A' officers fall broadly under the following categories :

(i)	Foundation Programmes	For APFCs.
(ii)	Refresher In-service Programmes	For APFCs, RPFCs (Grade-I & II)
(iii)	Specialised Programmes	On Social Security Administration, General Administration, Financial Administration, Computer & Behavioural Sciences

The National Academy has given more emphasis since November, 1995 to training on Employees' Pension Scheme, Motivational & Attitudinal aspects, Image Building & Grievances Handling.

The courses being conducted at the Zonal Training Institutes broadly fall under the following categories :-

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

XVII.5 The extent of training programmes organised and number of officers/number of staff trained at NATRSS and Zonal Training Institutes during the last five years in indicated below :-

	Year	Sanctioned strength (Officers)	Number of courses	Number of officers/ officials trained
NATRSS	1992-93	394	10	184
	1993-94	410	24	370
	1994-95	566	18	275
	1995-96	566	19	348
	1996-97	572	21	337
(Staff)				
ZTIs	1992-93	15,409	24	490
	1993-94	15,971	46	1,045
	1994-95	16,489	56	1,217
	1995-96	16,674	61	1,325
	1996-97	16,740	72	1,546

XVII.6 In addition to above, NATRSS had the privilege of organising training programmes on 'Social Security Administration' for the senior officers from neighbouring countries appreciated by the participants. The officers of the Employees' State Insurance Corporation, Coal Mines Provident Fund & Assam Tea Plantation Provident Fund had also participated in different programmes conducted by the National Academy.

XVII.7 The details of the courses conducted at NATRSS & Zonal Training Institutes during 1996-97 are indicated below :

AT NATRSS

Name of training course	Number of courses conducted	Number of officers trained
A. Foundational Programme for APFCs		
Induction course for APFCs	4	49
B. Middle Management Level		
(a) <u>Social Security Administration</u>		
1. Recovery procedure under the Act	2	39
2. Quasi-Judicial Processing & Orders	2	38
3. E.P.F. Act & Schemes	1	16
(b) <u>General & Financial Administration</u>		
4. Administrative Vigilance	2	35
5. Establishment Rules and Procedures	1	19
6. Financial Management	1	17
7. Reservation in Service	1	17
(c) <u>Computers</u>		
8. Computers (Level-I) (Awareness & Orientation)	3	44
9. Computers (Level-II)	1	10
C. Senior Management Level Training		
(a) <u>Human Resource Management & Policy Planning</u>		
10. Personnel Management	1	13
(b) <u>Organisational Behaviour</u>		
11. Behavioural Dimensions of Human Resources Management and Organisational Leadership.	1	18
12. Attitudinal Transformation for Better Management	1	22
Total	21	337

AT ZONAL TRAINING INSTITUTES

- ZTI (North Zone)	20	374
- ZTI (South Zone)	23	611
- ZTI (West Zone)	18	348
- ZTI (East Zone)	11	213
Total	72	1,546

XVII.8 Training activities will get a fillip on moving to our new premises at Janak Puri Institutional Area, New Delhi which will have the following physical facilities :-

(i)	Administrative Block	Ground Floor + 3 Floors (with three Training Halls, one EDP Centre, one Auditorium, one Conference Hall & space for administrative and other staff).
(ii)	Hostel Block	Ground Floor + 4 Floors (Accommodation comprises of 48 Rooms for 72 participants and guests faculties).
(iii)	Basement	Providing parking for cars.

In order to fully utilise the infrastructure, there is need to have

- (a) Broad-based organisational structure.
- (b) Interior furnishings, air-conditioning in the building etc.
- (c) Training aids, equipment's & in-house faculty members.

A comprehensive scheme for broad basing the training regime is under consideration of the Organisation. The International Labour Organisation is also actively considering funding of infrastructural need of the Academy.

XVII.9 Besides the training activities, the NATRSS was deeply involved into the holding of Probationary Examination under the LDC (Probationers) Examination Scheme, 1993. Further at apex level the National Academy even with the nucleus staff ventured to under take studies in regard to certain specific areas & accomplished the following works :-

- i.) Gist of Important judgements of Supreme Court/High Courts on E.P.F. - Issues brought out and circulated.
- ii.) Historical evolution of E.P.F. & M.P. Act, 1952 (in a tabular form) brought out and circulated.

- iii.) Study into "Low settlement of EDLI claims" conducted at Macro and Micro level".
- iv.) Training material (Audio Visual) on Employees' Pension Scheme, 1995 covering the Salient Features and work Procedure developed & circulated.
- v.) Study into 'Prosecutions'.
- vi.) Guidelines on "Exercise of Quasi-Judicial Powers under Section 7-A of the E.P.F. & M.P. ACT, 1952".
- vii.) Case studies on E.P.F. Act & Schemes and Management exercises.
- viii.) Gist of important Judgements of Supreme Court/Central Administrative Tribunals on Seniority.

XVII.10 During the year 1996-97, Rs. 1,20,01,000/- were budgeted in the Revised Estimates, against which an expenditure was Rs.94,81,000/-.

XVIII. COMPUTERISATION

XVIII.1 During the year 1996-97, special thrust was given on Computerisation and through the concerted efforts, the Organisation was able to provide for Computer System for all offices of the Organisation. Altogether Computers were provided for 30 additional offices of the Organisation. Besides Computers were installed in various Divisions of the Head Office.

XVIII.2 The gradual increase in the number of EDP Centres over the years could be seen from the following table:

Year	No. of EDP Centres at the end of the year
1991-92	20
1992-93	28
1993-94	32
1994-95	47
1995-96	55
1996-97	85

Procurement of Hardwares

XVIII.3 During 1996-97 altogether 35 Computer systems were procured. Out of these 29 Computer systems were supplied to various field offices and remaining were installed in various Divisions of Head office. All these systems are Pentium and Pentium Pro based which are the latest ones in the available computer hardware technology. Besides, two Line Matrix Printers, one high speed Dot Matrix printer and 112 additional terminals have also been provided to strengthen the existing EDP Centres to cater to the increasing workload of these offices. The Organisation has also initiated action for setting up of EDP Centres in the new offices.

Modernisation of Existing E.D.P. Centres

XVIII.4 The Organisation has large number of 386 and 486 based systems which are becoming increasingly un-economical in view of the increased maintenance cost. Besides, their processing speed is also considerably limited vis-a-vis the capacity of the latest available hardware. These systems are also not compatible for providing NIC-NET connectivity. Accordingly, 386 and 486 systems need to be phased out in due course of time. Meanwhile these systems would be utilised for works like PGHS, Recovery, Enforcement Administration etc. and the new systems would be exclusively devoted for execution of accounts and pension works. The proposal for procuring new modern technology computers for such offices is accordingly planned.

Application Software in use

XVIII.5 Presently the Organisation has following Application Software in operation :

1. Computerised Accounts Preparation System (CAPS/CAMPS/CAMPS95) : This application Software is used for processing the accounts and issuance of statements of accounts to the members of the fund.
2. Computerised Receipt Accounting System (CRAS) : This Application Software is used for feeding the remittances made by the employers and receipt side of the Cash Book is generated.
3. Computerised Payment Accounting System (CPAS) : This Application Software is used for feeding the payments made by the Organisation and payment side of the Cash Book is generated.
This software is also used for monitoring the disposal of various types of claims.
4. Public Grievances Handling System (PGHS) : This software is used for monitoring the receipt and disposal of grievances from the subscribers/public.
5. Computerised Employees' Pension Scheme (CEPS) : This software is used for processing the Pension cases settled under the newly introduced Employees' Pension Scheme 1995.

Creation of Database of Subscribers

XVIII.6 For effective implementation of the Pension Scheme in a fully computerised environment databases of the existing members have to be created by capturing the members' and their family details. This being a massive and a one time activity is being executed with the help of out side agencies as decided by the Pension Implementation Committee. Agencies have been identified for all the 16 regions and work has been allotted.

Networking of Offices

XVIII.7 For speedy flow of information amongst various offices of the Organisation, a project of networking of Sub-Regional and Regional Offices with Head Office has already been launched. The pilot project started in Regional Office Gujarat is operational since February, 1997. Plans are underway for bringing all offices of the Organisation into the Network.

Manpower

XVIII.8 For optimal utilisation of the existing EDP infrastructure, matching manpower is warranted. The existing system is being operated through Data Entry Operators, Supervisors and EDP Managers being appointed from amongst the existing staff. This arrangement has hampered the optimal utilisation of the EDP resources of the Organisation. To address the need of professional manpower in the Organisation, the Executive Committee in its last meeting approved an organisational structure of in house EDP personnel. The

committee also approved the Recruitment Rules for the existing posts of Data Entry Operators, Computer Supervisors and Programmers. The functions and responsibilities of the newly created posts have been framed. Personnel wing has already initiated the task of finalising Recruitment Rules of these posts. Pending finalisation of Recruitment Rules, these posts are being filled on deputation basis from other Government Departments/Public Sector undertakings.

Budget

XVIII.9 During 1996-97 rupees 200 lacks was allocated under budget head "COMPUTERISATION" which was subsequently revised to rupees 250 lacks. Out of this rupees 197 lacks was utilised. In the current financial year rupees 200 lacks has been earmarked for computerisation and up to 30th September '97 rupees 36 lacks have been utilised. However, a substantial amount under the budget head "Computerisation" during the current year is committed for payment to out-side agencies for creation of database of approximately 1.9 crore subscribers.

Future Plans

XVIII.10 The operational system of EPFO consisting of various application software has been developed over a period of time. Consequently these application software are not integrated within a broad frame work resulting in duplicacies and redundancies at various levels. It is proposed to integrate the existing application software for deriving optimum benefits from these software.

XIX. CONSTRUCTION

XIX.1 The budget provision for the original works for the year 1996-97 was Rs.50.51 crores, out of which Rs. 20.39 crores was utilised during the year. Full utilisation of Budget amount could not be done due to slow progress made by Construction agencies on various projects and also due to shortage of staff in Construction Wing.

XIX.2 Construction work is being executed through CPWD, State PWD and Public Sector Undertakings under Government of India like National Building Construction Corporation (NBCC) and Hindustan Prefab Limited (HPL) on deposit term basis.

XIX.3 Organisation structure of the Construction wing is as below :

1.	Construction Engineer	:	One at Head Office, Delhi
2.	Junior Engineer	:	Two at Head Office, Delhi
3.	Junior Engineer	:	One at Madras
4.	Junior Engineer	:	One at Calcutta

Office Building

XIX.4 Head Office worked in its own building 'HUDCO Vishala' for the first year. The welfare of the staff being one of the essentialities for efficient functioning of the Organisation. constant efforts have been made to provide better amenities to the staff members and to improve the working atmosphere. The E.P.F. Organisation being a service institute has, therefore, attached considerable importance to the construction of the office buildings for its Regional and Sub-Regional Offices at different places. The Employees Provident Fund Organisation is having offices at 85 places all over India. Out of which Central Office at Delhi, 14 Regional Offices and 19 Sub-Regional Offices are housed in own buildings. The construction work is in progress for office building at following places:

1. Agra
2. Agartala
3. Bhubaneshwar (Additional Space)
4. Goa
5. Jabalpur
6. Kozhidode
7. Mumbai (Additional Space)
8. Nasik
9. Nizamabad
10. Rourkela
11. ZTI Building for Eastern Region at Calcutta
12. NATRSS building at Janakpuri.

Further during the year 1996-97, land has been purchased for the construction of office building at Mangalore. Planning is in hand for construction of office buildings at following places :-

- | | | |
|-----|----------------|-------------------------------------|
| 1. | Andhra Pradesh | Guntur |
| 2. | Delhi | Regional Office, Delhi, at Wazirpur |
| 3. | Haryana | Karnal |
| 4. | Karnataka | (i) Mangalore
(ii) Gulbarga |
| 5. | Kerala | Cochin (Additional Space) |
| 6. | Maharashtra | Pune |
| 7. | N.E.Region | Guwahati |
| 8. | Orissa | Rourkela |
| 9. | Punjab | Ludhiana |
| 10. | Rajasthan | Udaipur |
| 11. | Uttar Pradesh | (i) Meerut
(ii) Gorakhpur |

In addition to above proposals in hand, the Sub-Committee for Building and Construction has recommended the proposal given by the Architect, Shri Ashok Dhawan, for interior furnishing of the Bhavishya Nidhi Bhawan at Head Office, New Delhi. The revised estimates for this work are under consideration and the work is expected to be started by March, 1998.

Housing Accommodation

XIX.5 In pursuit of its objective to provide staff quarters to its employees, the Organisation has already constructed 1790 Nos. staff quarters at 23 places. Housing complex with 104 Nos. additional quarters at Madras are nearing completion. The work is in progress for construction of 551 Nos. staff quarters at Rourkela, Jabalpur, Nasik, Hubli, Coimbatore, Jalpaiguri and Vishakhapatnam. Planning work is being done for construction of staff quarters at Karnal, Mangalore, Nagpur, Meerut, Nizamabad, Ahmedabad, Rajkot, Gulbarga, Cochin, Goa, Ludhiana, Udaipur.

Training Institutes

XIX.6 Construction of the office building for the National Academy for Training & Research in Social Security at Delhi is nearing completion. The Zonal Training Institute building at Madras is completed and the work at the Calcutta Zonal Training Institute is in

progress. Planning work is being done for the construction of Zonal Training Institute at Faridabad.

Holiday Homes

XIX.7 Rented accommodation at Puri, Goa, Shimla & Kanyakumari has been taken for opening of Holiday Homes.

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XX. USE OF HINDI

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

XX.2 During the year under the Hindi Teaching Scheme i.e. Prabodh, Praveen and Pragya, 1651 Officers/staff were trained during the year including this 9169 officers/staff were trained in the areas.

XX.3 With a view to improve the proficiency of staff members, 385 Lower Division Clerks and 50 Stenographers were imparted training in Typing and Stenography respectively, during the year under report. As on 31.3.1997, 2158 Lower Division Clerks and 184 Stenographers, in total have been trained so far in this training programme.

XX.4 265 staff members and 16 officers were trained in various field Offices by organising 19 Hindi workshops to enable them to get full familiarisation in the usage of Hindi.

XX.5 With a view to implement Hindi in the area of issue of cheques, following targets have been achieved in offices under A and B regions :-

Region 'A'	Region 'B'
99%	87%

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

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

XX.7 512 employees of Regional/Sub-Regional Offices including Headquarters were awarded 100/- rupees each in cash alongwith certificates under cash incentive award (Departmental scheme which was started w.e.f. 1.1.1990).

XX.8 During the year under report, 233 quarterly meetings of Official Language Implementation Committee were held.

XX.9 46 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.

XX.10 Hindi fortnight was celebrated from 1st to 14th September'1996 in all the offices of the Organisation by holding Seminars, Cultural programmes, on the spot competition etc. and 453 cash award/certificates were awarded to the participants.

XXI. PUBLICITY

XXI.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. The main thrust of the publicity centred around the Employees' Pension Scheme, 1995.

XXI.2 Budget provision to the extent of Rs.1.80 crores was provided to meet the expenditure on Publicity Campaign during 1996-97.

XXI.3 The Organisation launched an intensive drive to popularise especially the Employees' Pension Scheme, 1995 which was introduced with effect from 16.11.95. During 1996-97, the emphasis was to create awareness and to remove the misgivings persisting among the work force about the newly introduced Employees' Pension Scheme, 1995. The functions were organised at the regional level by the Regional Offices on completion of the one year of Employees' Pension Scheme, 1995. The benefits under the Schemes and the progress achieved was given a wide publicity by the Regional Offices through advertisements in the local newspapers. The advertisement on the achievements in the area of Pension was also released by the Head Office at the national level. In order to commemorate the completion of one eventful year of Employees' Pension Scheme, 1995, a function was organised at the national level on 23rd November, 1996 which was presided over by Shri M. Arunachalam, Hon'ble Minister of Labour and Shri P.A. Sangma, Hon'ble Speaker was the Chief Guest. An exhibition on Employees' Pension Scheme was organised on the occasion in order to give wide publicity for creating awareness and to educate the work force.

XXI.4 The Publicity Department of the Organisation is headed by the Director (Public Relation) who functions under the direct control of the Central Provident Fund Commissioner. The Director (Public Relation) is responsible for organising the publicity campaign on behalf of the Organisation and he is spokes person about the policies of the Organisation. He is responsible to release the press notes and to undertake the publishing of the publicity material for and on behalf of the Organisation.

XXI.5 Advertisements were released through Directorate of Advertising and Visual Publicity [DAVP] on the eve of inauguration of the office buildings. Advertisements were released to "FASII Bulletin" of the Federation of Small Industries of India as well as to the Newsletter published by the Social Security Association of India.

XXI.6 During the year under report, actions taken in the direction of publicity are as follows :

- a) The quarterly EPF Newsletter for September, 1996 and December, 1996 were brought out highlighting the features of the Employees' Pension Scheme, 1995 and the achievements of the Organisation.
- b) To popularise the Employees' Pension Scheme, 1995, a radio programme 'NAYA ZAMANA NAYA TARANA' was broadcast from 30 stations of

Vividh Bharati All India Radio consisting of 13 episodes of 15 minutes duration. The serial was on the air on every Friday at 9.00 P.M.

- c) Three video spots of 30 seconds duration in 15 Regional languages on Employees' Pension Scheme, 1995 were telecast by Regional Kendras of Doordarshan during the year. Ten video spots in English, Hindi and 8 Regional Languages on Employees' Pension Scheme, 1995 were telecast over national network and by the Regional Kendras of Doordarshan.
- d) The Organisation published a book titled 'Journey from My Provident Fund to our Pension Scheme' on the eve of the Celebrations of completion of one year of Employees' Pension Scheme, 1995.
- e) On the eve of the completion of one year of Employees' Pension Scheme, 1995, two Folders namely Comparative Statement on Pension Scheme, 1995 and Employees' Pension Scheme, 1995 - a New Era in Social Security were published.

XXII. REDRESSAL OF GRIEVANCES

XXII.1 The Organisation in tune with its objective of service to subscribers lays great importance to the redressal of grievances of the members of the fund. The Public Relation Officers at the Reception Counters maintained by 16 Regional Offices and 69 Sub-Regional/Sub-Accounts Offices are available on all the working days of the week to handle the grievances of the visiting members. Besides, 7 Service Centres through out the country provide the guidance to the members of the fund. Although it is noticed that the number of grievances received during the year has increased yet it is on the good note that the redressal of the same was taken up very vigorously.

XXII.2 The details of grievances received and redressed during the last four years upto 1996-97 are as under :

Year	1994-95	1995-96	1996-97
No. of Grievances pending at the beginning of the year	2,775	9,874	582
Grievances received during the year	148,455	137,058	170,810
TOTAL	151230	146932	171392
Grievances disposed of during the year	141,356	146,350	160,106
Balance at the end of the year	9,874	582	11,286

XXII.3 During the year, grievances were heard in person in the Head Office of the Organisation and 971 persons visited with their grievances. The grievances generally relate to non-settlement of EPF, FPF dues/non-transfer of PF and non-issue of Annual statement of Accounts.

XXII.4 The Regional Provident Fund Commissioners, incharge of the regions and the Officer-in-Charge of Sub-Regional/Sub-Account Offices are available in person without any appointment to the members of the Fund for redressal of their grievances on all working days from 11.00 A.M. to 11.30 A.M. and 3.00 P.M. to 3.30 P.M. The grievances are also redressed by these officers in person without prior appointment on every Friday from 10.00 A.M. to 1.00 P.M. Besides, the Regional Provident Fund Commissioner is Incharge of the public grievances in the Head Office who attends to the grievances of the members of the fund in person on all working days except Friday from 11.00 A.M. to 12 Noon and 3.00 P.M. to 4.00 P.M. On every Friday the Officer is available in person without appointment from 10.00 A.M. to 1.00 P.M.

XXII.5 The handling of the grievances of the members of the Fund in the Head Office is under the charge of a Regional Provident Fund Commissioner who functions under the direct control of the Central Provident Fund Commissioner. The Public Relation Officer at the Head Office attends to the grievances of the members of the fund who visit the Head Office for redressal/ventilation. The Head Office of the Organisation is not a functioning office and the grievances received from the members of the fund through post and in person relate to the

settlement of claims and issue of account slips and thus required to be redressed by the field offices. All such grievances referred to the concerned offices and on receipt of the report, the petitioners/complainants are informed about the status/disposal of the petitions. The grievances received by the Head Office are monitored on a regular basis in order to keep the track about the disposal of all the complaints referred to the field offices. The Regional Provident Fund Commissioner, Incharge of the Public Grievance-functions as a Nodal Officer responsible for the functioning of the public Grievances Handling System in the field offices of the Organisation.

XXII.6 The Public Relation Officer in the Regional/Sub-Regional/Sub-Account Offices attends to the grievances of the Provident Fund Members who visit the offices for redressal. The Public Relation Officer is supposed to provide the information about the status of the claim filed by the members as well as the status of the complaints filed by the members visiting office in person. The Public Grievance Wing in Regional/Sub-Regional/Sub-Account Offices functions under the direct supervision of the Regional Provident Fund Commissioner in-charge of the region and Office-in-charge of Sub-Regional/Sub-Account Offices for redressal of the grievances of the members of the fund received through post and in person. Nodal Officers not below the rank of Assistant Provident Fund Commissioners have been identified in the Regional/Sub-Regional/Sub-Account Offices who have been made responsible for the work related to the handling of the public grievances.

XXII.7 Generally, the nature of grievances received for redressal by the Organisation pertain to the settlement of the claim in the area of Provident Fund, Employees' Pension Scheme, Employees' Deposit-Linked Insurance Scheme, Transfer of Provident Fund Account, Advances and Issue of Annual Statement of Accounts. The grievances are received through post as well as by oral inquiries made in person. The grievance handling is undertaken both by way of computer supported software and manual handling depending upon the functional level of computerisation that has taken place in every field office. The Head Office has issued the guidelines in respect of handling the grievances by the field offices from time to time. The guidelines issued during the year 1996-1997 are summarised as follows:-

1. Every complaint/grievance is required to be registered.
2. Instead of passing the complaint/grievance to the concerned section, an interface is required to be established between PRO and the section concerned through the computer. Once the complaint/grievance is passed on to the Section concerned it will be difficult to follow it up and its disposal in view of the fact that a large number of such complaints/grievances are required to be handled by the concerned section on a day-to-day basis.
3. Issue of computer print out by PRO reflecting both acknowledgement as well as the latest position of the settlement of PF claim or pension pending in the office.
4. Complete monitoring of the references and the claim applications required to be made good through the Enforcement Officers.
5. The references/communications to employers about forwarding the claim applications or furnishing some data about the subscriber members and their family members is required to be attended through computers.

6. Acknowledgement letters are required to be issued soon after the receipt of the claim/complaint.
7. Officer-in-charge of Section should be present at the time hearing of complaint/grievance so that missing requirements, if any, can be compiled with and the claim can be settled.
8. While hearing of the complaint/grievance, the officers should also hear and get back some feed back from the subscriber members about the compliance by the employers to the provisions of the E.P.F. & M.P. Act, 1952 in the following manner :-
 - That the dues reflecting employers and employees are being deposited;
 - That such dues are being credited to the employees account without any delay;
 - That the same should be reflected in the accounts of the subscriber member.

XXII.8 The Organisation has taken the steps to computerise the Handling of Public Grievances. The Regional Offices at Trivandrum in Kerala, Hyderabad in Andhra Pradesh, Chennai in Tamil Nadu has taken up the handling of public Grievances on computer. All the petitions received in person or post are acknowledged with a computerised acknowledgement slip. In the Head Office, the handling of public grievances system has been fully computerised. Besides, issuing the computerised acknowledgement, the petitioner is given the status of the petition by way of a computer print out.

XXIII. INDUSTRIAL RELATIONS

XXIII.1 The Employees' Provident Fund Organisation attaches great importance to maintain healthy and harmonious relationship with its employees for achieving the best results and proper growth of the Organisation. The employees of the Organisation is represented by All India Employees Provident Fund Staff Federation which is a recognised body to put forward the difficulties and general demands of the staff side. the grievances/demands of the All India Employees Provident Fund Staff Federation are discussed at the Headquarters level of the Organisation and decision reached in the meeting are put up to the competent authority.

XXIII.2 To deal with the Industrial Relation matters Headquarters of the E.P.F. Organisation has one Industrial Relation Section manned by the Following level of Officers :-

1. Regional Provident Fund Commissioner (Industrial Relation)
2. Assistant Provident Fund Commissioner (Industrial Relation)
and other supporting staff.

The overall work of Industrial Relation is supervised by Addl.C.P.F.C.(P&T) and Central Provident Fund Commissioner.

XXIII.3 In the Regional Office level of the greivances/demands of the staff side are put forth by recognised Unions they are allowed to raise grievances/general demands of the local level before the Regional Provident Fund Commissioner, Incharge of the Region.

XXIII.4 Industrial relations in the E.P.F. Organisation remained cordial and normal during the period from 1.4.96 to 31.3.97. Two meetings were held one at Shimla on 14.6.96 and another at Bhopal on 5.2.97. Various items of demands put forth on different occasions by the All India E.P.F. Staff Federation were discussed and difficulties and differences were sorted out peacefully. Overall the year saw a period of peace and harmony in the Organisation.

XXIII.5 At present there are 42 Registered Unions at the Regional and Sub-Regional Offices level. Out of which 15 Unions at regional level have been recognised.

XXIV. INTERNATIONAL SOCIAL SECURITY ASSOCIATION

XXIV.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.

XXIV.2 The Employees' Provident Fund Organisation, India is the Chairman of the Permanent Committee on Provident Fund of ISSA. As Chairman of the Permanent Committee the Technical Agenda for the 16th Meeting of the Committee on Provident Funds scheduled to held in Marrakech, Morocco in October, 1998. EPFO being the Chairman of the Permanent Committee is to present the main report on "The future direction of Provident Funds" in the meeting at Morocco.

XXIV.3 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) 71st Meeting of the ISSA Bureau held at Geneva, Switzerland. (8-9 May, 1996).
- (ii) 1st ISSA Inter-Regional Training Course for Trainers held at Dar-es-Salaam, Tanzania. (4-9-1996 - 13-9-1996).
- (iii) 1st Inter-Regional Training Seminar on Social Security Statistics for Actuarial Valuation held at Nairobi, Kenya. (8-10-1996 - 18-10-1996).
- (iv) 8th International Conference on Data-Processing in the field of Social Security held at Berlin, Germany. (22-10-1996 - 24-10-1996).
- (v) 1st meeting of Directors of Social Security Organisations held at Riyadh, Saudi Arabia. (3-11-1996 - 5-11-1996).
- (vi) 72 meeting of the ISSA Bureau held at Geneva, Switzerland. (11-11-1996 - 12-11-1996)

XXV. PERSPECTIVE PLAN

XXV.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.

XXV.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.

XXV.3 The Executive Committee of the CBT, EPF in its 18th meeting held on 27.7.95 approved the proposal for designing of perspective and institutional strengthening study by M/s. Tata Consultancy Services, Hyderabad covering the following three areas:-

- (1) System study and process re-engineering.
- (2) Preparation of perspective plan; and
- (3) Designing of suitable organisational structure.

XXV.4 Consultants were required to establish a comprehensive pilot project in a Regional/ Sub Regional Office having a representative character covering of the core functions. The Consultants after the completion of the system study and process re-engineering came up with a number of suggestions and recommendations requiring drastic changes in the work flow mechanism at the operational level. While giving effect to the changes suggested by the Consultants at the operational level would call for appropriate changes in terms of decentralised computerisation with computer terminals at every work station, integrated software environment, simplification of remittance procedure by the employers and restructuring of statutory returns now being submitted by the employers. Notwithstanding the basic changes suggested by the Consultants, pilot project as envisaged in the terms of references were attempted at Regional Office, Faridabad and Sub-Regional Office, Vishakhapatnam on 26th and 27th June, 1996 respectively. Further, action to finalise the report is being taken.

XXV.5 The Organisation is in the initial stages of setting up the Pension Scheme to address the long-term challenges to achieve the objectives behind the introduction of this new social protection scheme. The Organisation had 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.

XXV.6 Senior Social Security experts from International Labour Organisation had undertaken a Technical Assistance Appraisal Mission of the EPFO from November 20-29, 1996 have in their report observed that:

The introduction of EPF has resulted in the EPFO becoming responsible for the administration of a pension scheme which is broadly based on social insurance principles. The ESIC is responsible for the administration of a separate social insurance scheme which provides both cash benefits and access to health care. There is some overlap between these organisations. To some extent, both schemes pay benefits in respect of the same contingencies invalidity/permanent disablement and death. Duplication of benefits from schemes dependent on public funding is undesirable and it is recommended that entitlement provisions should be reviewed both to achieve harmonisation of entitlement and to avoid duplicate entitlement. In addition, both schemes carry out similar functions in respect of similar sectors of the population. There is a need to study the scope for merging or at least partially integrated these schemes in order to increase overall efficiency and to reduce the administrative obligations on employers.

One possible approach would be to provide all cash benefits through a restructured EPFO while allowing the ESIC to concentrate on health insurance. Since the cash benefits provided are based on a medical assessment, there is some advantage, however, in the ESIC being able to use its own medical facilities for this purpose. An alternative approach to rationalisation could focus on operational integration and on establishing a unified registration and collection system.

XXV.7 Technical Assistance Appraisal Mission of the ILO after their study of the Organisation have come up with the following findings:-

Introduction of the pension scheme has introduced a new dimension of responsibility to the EPFO. This has administrative implications. In particular, since entitlement will depend on length of service it will be essential to maintain lifetime records for members irrespective of how many times they change employment. In general, this is not possible under present conditions where each member is generally allocated a separate number with each employer but this has not been of fundamental importance under the provident fund since each employment and period of membership can effectively stand alone. It is recommended that the EPFO should establish a new system for registering its insured persons and for allocating and recording a unique number for each person.

Within the operational structure, however, there is a complex web of systems and sub-systems which have been established to meet a wide range of eventualities but which have led in aggregate to time consuming movements of paper and inefficiencies, and thus to failings in the broad objectives of the organisation. Although computerisation has been introduced in all offices, this has resulted in

additional steps in work processes which in the case of a claim involves 37 separate handling stages and takes a minimum of one month to finalise. Computers are set up in an EDP section which serves other sections of the office on an individual basis and there are no work stations for access or data entry in accounts or enforcement or claims receipt. Weaknesses are apparent both in the individual work processes and in the absence of an overall integrated information system which relates to the needs of each task holder. Existing procedures place a burden on administrators, employers and members alike and this is reflected in the level of compliance of all.

XXV.8 The ILO report has recommended that a comprehensive study should be carried out leading to a progressive restructuring of the systems which will start from its basis objectives and relate these back through the individual functions and work processes. Such a study would include an examination of the role of each functionary in the process, his or her relationship with the line manager and an identification of the information requirements. This would provide the basis for determining the role that computerisation should play and also for the development of a software.

XXV.9 The International Labour Organisation have recommended for technical assistance projects covering, work processes and line functions, Software design and preparation, Implementation of new systems in pilot project, Review of EPFO organisational structure and personnel policies, Staff Training, Investment of social security funds etc. ILO have proposed for a number of technical co-operation Project on this account. The Organisation has already taken up the matter with the Government who in turn have referred the issue to UNDP for funding assistance.

**LIST OF MEMBERS CENTRAL BOARD OF TRUSTEES
EMPLOYEES' PROVIDENT FUND
AS ON 31.03.1997**

Chairman		State Government Representatives	
1	Shri M.Arunachalam, Union Labour Minister, Government of India, New Delhi - 110 001	8	Shri S. Prasada Rao, Secretary to the Govt. of Andhra Pradesh Labour Department, Hyderabad - 500 022
Vice-Chairman		9	Shri C.P. Mishra, Secretary to the Government of Assam, Labour Department, Dispur (Guwahati) - 781 006
2	Dr. Lakshmidhar Mishra, Secretary, Ministry of Labour, Government of India, New Delhi - 110 001		
Central Government Representatives		10	Shri Mohinder Singh, Secretary to the Government of Bihar, Department of Labour and Employment, Patna - 800 015
3	Shri Divakar Dev Additional Secretary, Government of India, Ministry of Labour, New Delhi - 110 001		
4	Shri S.K. Sharma, Director General, Employees' State Insurance Corporation, Kotla Road, New Delhi - 110 002	11	Shri A.K. Chakravorty, Secretary to the Government of Gujarat, Labour Department, Gandhinagar, Ahmedabad
5	Shri Kanwal Nath, Financial Adviser, Ministry of Labour, Government of India, New Delhi - 110 001	12	Shri H.S. Anand, Commissioner and Secretary to the Government of Haryana, Labour and Employment Department, Chandigarh - 160 001
6	Shri B.L. Sharma, Joint Secretary Ministry of Textile, Udyog Bhawan, New Delhi	13	Shri B.K. Das, Secretary to the Govt. of Karnataka, Social Welfare and Labour Department, Bangalore - 560 001
7	Shri A. Bhattacharya, Director, Ministry of Finance, Department of Economic Affairs, New Delhi.	14	Shri V. Krishnamurthy, Secretary to the Govt. of Kerala, Labour Department, Thiruvananthapuram - 695 001

15. Smt. Shashi Jain, Secretary to the Govt. of Madhya Pradesh, Labour Department, Bhopal - 462 004	Employers' Representatives 23. Shri A.K. Kasliwal, M/s. S. Kumar Enterprises (Synfabs) Private Limited., Niranjan Building, 99, Marine Drive, Mumbai-400 002
16. Smt. Joyce Shankran, Secretary to the Govt. of Maharashtra, Industry, Labour and Energy Department Mumbai - 462 032	24. Shri J.P. Chowdhary, M/s. Titagarh Steel Limited 113, Park Street, Calcutta-700 016
17. Shri S.N. Mishra, Secretary to the Government of Orissa Labour Department, Bhubasneswar-604511	25. Shri B.P. Pant, Deputy Secretary, All India Organisation of Employers, Federation House, Tansen Marg, New Delhi - 110 001
18. Shri Barjinder Singh, Secretary to the Government of Punjab, Labour & Employment Department, Chandigarh.	26. Shri S.K. Nanda, Secretary General, Employers Federation of India Army and Navy Building, 148, Mahatma Gandhi Road, Mumbai-400 023
19. Shri Gurudev Singh, Commissioner and Secretary to the Govt. of Rajasthan, Labour Department, Rajasthan.	27. Shri C.K. Hazari, D-910, New Friends Colony, New Delhi - 110 065.
20. Shri P. Shanker, Secretary to the Govt. of Tamil Nadu, Labour and Employment Department. Chennai-600 009	28. Shri N. Kannan, Secretary, Employers' Federation of Southern India. Karumuttu Centre., 498, Anna Salai, Chennai-600 035
21. Commissioner and Secretary to the Govt. of Uttar Pradesh, Labour Department, Lucknow-226 001	29. Shri M.A. Hakeem, Secretary General, SCOPE. SCOPE COMPLEX, 7. Lodhi Place, New Delhi-110 003
22. Shri V. Subramanian, Secretary to the Govt. of West Bengal, Writers Building, Labour Department, Calcutta - 700 001	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-I	38.	Shri Samar Chakraborty, Vice President INTUC, Bengal Branch 177/B - Acharya Jagdish Bose Road, Calcutta-700 014
32.	Shri P.B. Duggal, E-222, New Rajinder Nagar, New Delhi	39.	Shri Laxmi Prasad Singh. (INTUC), 19, Lajpatrai Marg, Lucknow
Employees' Representatives		40.	Shri V.P. Marakkar, President, INTUC, Kerala Branch, Edappally, Cochin-24.
33.	Shri Parduman Singh, Secretary, Punjab State Committee, All India Trade Union Congress, Ekta Bhawan, Putlighar, Amritsar	41.	Shri V.B. Cherian, Secretary, Centre of Indian Trade Unions. Valanparambil. Near Thaikkavu Jn., Vennala P.O. Kochi-25.
34.	Shri A. Venkataram, All India Vice-President Bhartiya Mazdoor Sangh, Karnataka State, Subedar Chetram Road, Bangalore-560 009	42.	Shri Tapas Dutta Genl. Secy. All India Committee, U.T.U.C. (Lenin Sarani), 77/2/1, Lenin Sarani (1st floor), Calcutta-700 013
35.	Shri Hasmukh Bhai Dave, Advocate, Gayatri, Rajaput Para, [B.M.S] Main Road, Rajkot-360 001 [Gujarat]	43.	Shri R.S.Kaushik, Central Provident Fund Commissioner, Employees' Provident Fund Orgn., (Head Office), Bhavishya Nidhi Bhawan 14, Bhikaiji Cama Place, New Delhi - 110 066
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.		

**SCHEDULE OF INDUSTRIES/ CLASSESS OF ESTABLISHMENTS TO WHICH
EMPLOYEES' PROVIDENT FUNDS AND MISCELLANEOUS PROVISIONS ACT, 1952
APPLIES**

Date of Extension	Industries/Classes of Establishments
1st Nov, 1952	<ol style="list-style-type: none"> 1. Cement 2. Cigarettes 3. Electrical, Mechanical or General Engineering Products 4. Iron and Steel 5. Paper 6. Textiles (made wholly or in Part of Cotton or wool or jute or silk whether natural or artificial) 6A. Jute
31st July, 1956 (7 to 19)	<ol style="list-style-type: none"> 7. Edible Oils and Fats 8. Sugar 9. Rubber and rubber products 10. Electricity including generation, transmission and distribution thereof. 11. Tea (except in the state of Assam where the Govt. of Assam have instituted a Separate Provident Fund Scheme for the industry including plantations). 12. Printing (other than printing industry relating to newspaper establishments as defined in the Working Journalists (conditions of Service and Misc. Provisions Act 1955) including the process of composing types or printing, printing by letter press, lithography, photogravure or similar Process of book binding 13. Stone-ware pipes 14. Sanitary Wares 15. Electrical porcelain Insulators of high and low tension

Date of Extension	Industries/Classes of Establishments
	16. Refractories
	17. Tiles
	18. Matches
	19. Glass

Note: Till the 31st March, 1962 the Scheme was not applicable to the following :

	(i) Match factories having annual Production of five lakhs/gross boxes of matches or less.
	(ii) Such glass factories other than sheet glass shell factories as have an installed capacity of 600 tonnes per month or less.
30th 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. <p>(The Act was actually enforced in the industry with effect from 31.7.57)</p>
	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

Date of Extension	Industries/Classes of Establishments
30th Nov., 1957 (31 to 37)	28. Rubber plantations
	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)
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

Date of Extension	Industries/Classes of Establishments
31st July, 1961 (53 to 57)	50. Establishments engaged in the Storage or transport or distribution of <u>petroleum</u> or Natural gas or products of either petroleum or natural gas.
	51. Petroleum or natural gas Explorations, prospecting drilling or production.
	52. Petroleum or natural gas refining
	53. Cinemas (including Preview theaters)
	54. Film production
	55. Film studios
	56. Distribution concerns dealing with exposed films
31st August, 1961	57. Film processing Laboratories
	58. Leather and Leather products
30th 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 good including establishment of exporter, importer advertiser, commission agents and brokers and commodity and stock exchanges, but not including banks or warehouses established under any Central or State Act.
30th June, 1962 30th Sept., 1962	63. Fruit and vegetable preservation
	64. Cashewnuts

Date of Extension	Industries/Classes of Establishments
31st Oct., 1962 (65 to 69)	<p>65. Establishments engaged in the processing or treatment or wood including manufacture of hardboard chipboard, jute or textile wooden accessories, cork products, wooden sports goods, cane or bamboo products, battery separators.</p> <p>66. Saw mills</p> <p>67. Wood seasoning kilns</p> <p>68. Wood preservation plants</p> <p>69. Wood workshop</p>
31st Dec., 1962	70. Bauxite Mines
31st March, 1963 (71 to 76)	<p>71. Confectionery</p> <p>72. Laundry and Laundry services</p> <p>73. Buttons</p> <p>74. Brushes</p> <p>75. Plastic and plastic products</p> <p>76. Stationery products</p>
31st May, 1963	77. Theaters where dramatic performance or other forms of entertainments are held and where payment is required to be made for admission as audience or spectators.
31st May, 1963	<p>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.</p> <p>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.</p>
31st August, 1963 (80 and 81)	<p>80. Canteens</p> <p>81. Aerated water, soft drinks or carbonated water 31st Oct., 1963</p>

Date of Extension	Industries/Classes of Establishments
31st Oct., 1963	82. Distilling and rectifying of spirits (not falling under industrial and power alcohol) and blending of spirits.
31st Jan., 1964 (83 and 84)	83. Paint and Varnish 84. Bone crushing
30th June, 1964 (85 and 86)	85. Pickles 86. China Clay Mines
31st Oct., 1964 (87 to 92)	87. Attorneys as defined in the Advocates Act, 1965 (25 of 1961) 88. Chartered or registered Accountants as defined in the Chartered Accountants Act, 1949. (38 of 1949) 89. Cost and Works Accountants within the meaning of the cost and Works Accountants Act, 1959 (23 of 1959) 90. Engineers and Engineering Contractors not being exclusively engaged in building and construction industry. 91. Architects 92. Medical Specialists
31st Dec., 1964	93. Milk and milk products
31st Jan., 1965 (94 to 96)	94. Travel agencies engaged in : (i) booking of international air and sea passages and other travel arrangements and (ii) booking of internal air and mail passages and other travel (iii) forwarding and clearing of cargo from and to overseas and within India
31st Jan., 1965	(95) forwarding agencies engaged in the collecting, packing, forwarding or delivery of any goods including cargo ;loading breakbulk service and foreign freight service. (96) Non-ferrous metals and alloys in the form of ingots

Date of Extension	Industries/Classes of Establishments
31st March, 1965	(97) Bread
30th June, 1965	(98) Steaming, redrying, handling, sorting, grading or packing of tobacco leaf.
31st July, 1965	(99) Agarbatte (including dhoop and dhoopbatte)
30th Sept., 1965	(100) Magnesite Mines
30th Sept., 1965	(101) Coir (excluding the spinning sector)
31st Dec., 1965	(102) Stone quarries producing roof and floor slabs, dimension stones, monumental stones and mosaic chips stones and mosaic chips.
31st Jan., 1966	(103) Bank doing business in one State or Union Territory and having no departments or branches outside that State or Union Territory.
30th June, 1966	(104) Tobacco industry that is to say any industry engaged in the manufacture of Cigars, Zarda, Snuff, 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 bailing or pressing
31st October, 1967	(111) Fireworks and percussion cap work

Date of Extension	Industries/Classes of Establishments
30th Nov., 1967	(112) Tent making
31st August, 1968 (113 to 119)	(113) Barytes Mines (114) Dolomite Mines (115) Fireclay Mines (116) Gypsum Mines (117) Kyanite Mines (118) Siliminite Mines (119) Steatite Mines
31st Dec., 1968	(120) Chinchona Plantations
30th June, 1969	(121) Ferro Manganese
30th June, 1969 (122 and 123)	(122) Ice or ice-cream. (123) Diamond Mines
31st 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 yard reeling
31st March, 1972	(127) Railway booking Agencies run by Contractors or other private establishments on commission basis.
30th Sept., 1972	(128) Cotton ginning, bailing and pressing
31st March, 1973	(129) Every mess, not being a military mess

Date of Extension	Industries/Classes of Establishments
31st May, 1974	(130) Katha making
31st August, 1974	(131) Establishments known as hospitals run by any individual association or institution.
30th April, 1973	(132) Beer manufacturing
30th Sept., 1974	(133) Sorting, cleaning and testing of cotton waste.
30th Nov., 1974	(134) Societies, Clubs and associations which render service to their members, without charging any fees over and above the subscription fee or membership fee. (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

Date of Extension	Industries/Classes of Establishments
28th Feb., 1977	<p>(151) Establishments which are factories(151 to 153) engaged in the manufacture of glue and gelatine.</p> <p>(152) Stone quarries producing stone chips, stone sets, stone boulders and ballasts.</p> <p>(153) Establishments engaged in Fish processing and non vegetable food preservation industry including bacom factories and pork processing plants.</p>
31st May, 1977	(154) Establishments engaged in manufacture of beedi.
31st Dec., 1979	<p>(155) Financing establishments other than banks)not being the Unit Trust of India, the Agriculture Refinance Corporation, Industrial Development Bank of India, the Industrial Finance Corporation of India, the State Finance Corporation</p>
31st Jan., 1979	(156) Lignite Mines
31st July, 1979	(157) Ferro Chrome
31st May, 1980 (158 to 160)	<p>(158) Diamond cutting</p> <p>(159) Quarsite Mines</p> <p>(160) Inland water transport establishments</p>
31st Oct., 1980 (161 and 162)	<p>(161) Building and construction</p> <p>(162) Manufacture of Myrobalan extract Powder, Myrobalan extract solid and vegetable tanning blended extract</p>
30th Nov., 1980	(163) Brick
23rd Nov., 1981	(164) Establishments engaged in Stevedoring loading and unloading of ships.
7th Dec., 1981 (165 and 166)	<p>(165) Establishments engaged in poultry farming</p> <p>(166) Establishments engaged in cattle feed industry.</p>

Date of Extension	Industries/Classes of Establishments
6th March, 1982 (167 to 172)	(167) Any University (168) Any college, whether or not affiliated to a University. (169) Any School, whether or not recognised or aided by the Central or a State Government. (170) Any scientific institution (171) Any institution in which research in respect of any matter is carried on. (172) Any other institution in which the activity of imparting knowledge or training is systematically carried on.
1st 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 to 177)	(175) Guar Gum factories (176) Marble mines (177) Diamond saw mills

Appendix - A.3

**LIST OF INDUSTRIES/CLASSES OF ESTABLISHMENTS IN RESPECT OF WHICH
THE STATUTORY RATE HAS BEEN ENHANCED TO 10 PERCENT**

Name of Industry engaged in the Manufacture of the following products or class of establishments:

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 of printing, printing by letter press, Lithography, Photogravure or other similar process or book-binding
12. Glass
13. Stoneware pipes
14. Sanitary Pipes
15. Electrical Porcelain insulators of high and low tension
16. Refractories
17. Tile
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-d-oxide gases
19. Indigo
20. Lac including shellac
21. Non-edible vegetable and animal oils and fats
22. Mineral Refining Oil
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
27. Plywood
28. Automobile repairing and servicing
29. Rice milling
30. Flour milling
31. Dal Milling —
32. Starch
33. Petroleum or natural gas exploration, prospecting drilling production or refine.
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 ketchup 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 othe unspecified item relating to the preservation or canning of fruits and vegetables.
38. Confectionery
39. Buttons
40. Brushes
41. Plastic and 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. Agarbattee (including dhoop and dhoopbattee).
52. Tobacco industry (ie) any industry engaged in the manufacture of cigars, zarda sbull quivarn 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 manganese
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. Cardamom
 - 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. Magnetite
 - 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 theatres, film studios film production concerns, distribution concerns, dealing with exposed films and films processing laboratories.

76. Trading and Commercial 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 banks 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. Theatres where dramatic performance or other forms of entertainments are held and where payment is required to be made for admission as audience or spectators.
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 internal air and sea passages and other travel arrangement (ii) booking of internal air and mail passages and the 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).

APPENDIX - A-4			
LIST OF DEFAULTING UNEXEMPTED ESTABLISHMENTS - RUPEES TEN LAKH OR MORE [Including Provident Fund, Family Pension & EDLI contribution, Administration charges & Penal damages]			
Sr. No.	Name of the Un-exempted Establishment	Amount in Default (Rs.in lakhs)	Total in the Region
(1)	(2)		
	ANDHRA PRADESH		
1	Nellimarla Jute Mills	335.64	
2	Allwyn Watch	71.23	
3	Allwyn Auto Works	67.01	
4	Republic Forge Limited, Hyderabad	45.94	
5	Tungbhadra Industries	23.98	
6	Rajahmundry Co-operative Spinning Mills	21.03	
7	Bakran Beedi Works	20.43	
8	Durga Cement Works	19.10	
9	Sree Bajrang Jute Mills	18.08	
10	Ampro Products P. Limited	17.97	
11	Azam Jahi Mills	17.48	
12	Sarvaraya Textiles Limited	17.42	
13	Someswara Cements	14.08	
14	Water Development Society	12.71	
15	Hyderabad Lamps Limited	12.21	
16	A.P. Scooters Limited	11.10	
17	Antergaon Textiles	10.08	735.49
	BIHAR		
1	Ashok Paper Mills, Darbhanga	173.76	
2	Belal Biri Factory(P) Limited, Pakur	86.25	
3	B.S. Agro Industries, Patna	70.08	
4	Gaya Cotton & Jute Mills, Gaya	59.72	
5	H.M.P. Sugar Limited	44.97	
6	Bihar Co-operative Spinning Mills,	42.84	
7	Shyam Biri Works, Pakur	41.98	
8	Firojuddin Biri Merchant, Bihar, Sharif	39.64	
9	Kachuwar Lime & Stone Co., Banjari	35.50	*
10	Rahika Central Co-operative Bank, Madhubani	35.32	

11	B.S.S. Corporation Laurie, W. Champaran	18.81	
12	Katihar Jute Mills, Katihar	17.69	
13	Pandal Co-operative Spinning Mill, Madhubani	17.17	
14	Sahid Bhagat Singh College, Japla	15.10	
15	Khelari Cement, Khelari, Ranchi	13.28	
16	B.Lal Patel, Pakur	12.98	
17	G.C. Saha, Chakrodharpur	10.63	
18	Paramvir Albert Ekka Memorial College, Ranchi	10.53	746.25
	DELHI		
1	Ajudhya Textile Mills	54.87	
2	Hindustan Samachar Co-operative Society	28.80	
3	Vidya Bhawan Girls Senior Secondary School	15.87	
4	R.L. Sharma & Company	15.80	
5	Samachar Bharti	12.01	
6	Sahara Deposits	11.88	139.23
	GUJARAT		
1	S.L.M. Maneklal (GJ/4471)	177.02	
2	Ahmedabad New Textile Mills	161.40	
3	Jahangir Textile Mills, Ahmedabad	132.15	
4	Ahmedabad Jupiter Textile Mills, Ahmedabad	124.27	
5	Central Paper Pulp Mills, Surat	121.91	
6	New Manekchowk Mills	113.00	
7	T. Maneklal	107.29	
8	Viramgam Textile Mills,	102.92	
9	Rajnagar Textile No. 2 Ahmedabad	95.31	
10	Sevalia Cement	93.51	
11	Rajnagar Textile No. 1 Ahmedabad	81.36	
12	Mahalaxmi Textile Mills, Bhavnagar	67.06	
13	Rajprakash Spinning Mills, Cambay	54.27	
14	Himadri Textile Mills	47.77	
15	Rajkot Textile Mill	46.52	
16	Aryodaya Spinning Mills	40.00	
17	S.L.M. Maneklal (GJ/4471 A)	37.61	
18	Calico Poly Fibre Plant, Baroda	34.83	
19	K.S. Diesels	28.90	
20	Dynamatic Forging India	27.21	
21	Parshuram Pottery works, Morbi	24.81	
22	Madhu Textile, Ahmedabad	21.74	
23	Parshuram Pottery works, Thangadh	20.93	
24	Petlad Textile Mills, Petlad	20.12	
25	Indiquip Engineering	18.69	
26	Kukavav Vankar Sahkari Mandli	17.42	

27	Mahendra Mill, Porbandar	17.36	
28	Parshuram Pottery works, Vankaner	16.07	
29	Synbiotics Limited	14.76	
30	Avon Industries, Surat	14.28	
31	New Jahangir Textile, Bhavnagar	13.85	
32	Navjivan Mills, Kalol	13.82	
33	Sunil Mills Limited	13.68	
34	Gujarat Industires Trucks Limited, Udhna	10.84	
35	V.J. Dave High School	10.82	
36	Dhaanamal Silk Mills, Surat	10.53	1.954.03
	HARYANA		
1	Jhalani Tools (I) Limited, 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	Eastern Electronics	43.16	
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 Technical Institute, 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	Chhotu Ram Govt. High School	20.57	
23	Geeta Niketan Resedential Sr. Sec. School, Kurukshetra	19.12	
24	Arya Girls College, Ambala Cantt	19.10	
25	Prompt Security Services	18.94	
26	Bharat Carpet	18.23	
27	Chottu Ram Polytechnic, Rohtak	18.03	
28	Hindu Girls College	15.35	
29	Hitkari Potteries, Faridabad	15.17	
30	Sant Jirda Kalyana College, Rohtak	14.51	
31	Lalit Fabrics, Faridabad	13.72	
32	S.A. Jain Sr. Sec. School, Ambala Cantt	13.50	

33	Alpha Toyo Limited	12.83	
34	Indira Gandhi National College	12.74	
35	S.M.S. Khalsa Labana Girls College	12.73	
36	S.D. Sr. Sec. School, Karnal	12.30	
37	Hindu Kanya Mahavidyalaya, Jind	12.24	
38	Vaish High School, Bhiwani	12.01	
39	Maharaja Aggarwal Mahavidyalya	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	10.80	
44	Hindu Vidyapith	10.77	
45	East India Cotton Mfg. Company, Faridabad	10.54	
46	Saraswati Vidya Mandir, Jagadari	10.09	1,327.53
	KARNATAKA		
1	IPM Dandeli	45.77	
2	Tungabadra Sugar Works, Badrawati	43.49	
3	Spun Silk India	25.96	
4	Samagra Grama Seva Samiti, Bijapur	22.78	
5	Indian Plywood	17.47	
6	Diamond Dies Man-Comp Limited	16.90	
7	Salarjung Sugar Mills, Munirabad	15.37	
8	Lokapur Cements, Bijapur	14.19	201.93
	KERALA		
1	Manjumalla Estate	58.50	
2	Thungamalai Estate	43.77	
3	Pambanar Estate	35.65	
4	Kalikannan Estate	33.85	
5	Thenkakal Estate	30.59	
6	Granby Estate	30.03	
7	Pasumala Estate	29.66	
8	Travancore Plywoods	28.48	
9	Keltron Counters	26.77	
10	Vajamon Estate	26.05	
11	Keltron Power Devices	24.26	
12	Mount Estate	19.93	
13	Punular Paper Mills	19.92	
14	Sahitya Prevaritaka Consumer Co-Op. Society,	16.22	
15	Nellikki Estate	15.35	
16	Talliar Estate	11.18	
17	Kottamala Estate	10.07	
18	Pvt.Motor Worker Co-operative Society	10.00	470.28

	MADHYA PRADESH		
1	Vinod Mills, Ujjain	548.87	
2	Indore Development Authority, Indore	276.50	
3	G.S. Institute of Tech.and Science, Indore	263.65	
4	Malwa United Mills, Indore	249.49	
5	Kalyanmal Mills, Indore	243.88	
6	Hira Mills, Ujjain	172.74	
7	M.P. State Road Transport Corpn., Satna	144.05	
8	Swadeshi Cotton Mills, Indore	131.36	
9	Bimal Mills, Ujjain	131.01	
10	M.P. State Road Transport Corpn., Gwalior	130.50	
11	B.N. Cotton Mills, Rajnandgaon	126.82	
12	New Bhopal Textiles, Bhopal	113.94	
13	Hukumchand Mills, Indore	99.59	
14	Rajkumar Mills, Indore	86.13	
15	Raymond Woolen Mill, Chhindwara	77.02	
16	M.P. State Road Transport Corpn., Jabalpur	67.07	
17	M.P. State Road Transport Corpn., Sagar	66.37	
18	Indore Textile, Ujjain	54.24	
19	M.P. State Road Transport Corpn., Indore	52.46	
20	Madhya Pradesh Road Tpt. Corpn. Ujjain	51.18	
21	Sajjan Mill, Ratlam	46.14	
22	M.P. State Road Transport Corpn., Seoni	44.91	
23	Himmat Steels, Raipur	36.40	
24	P.B.M. Polytex, Chhindwara	30.44	
25	Bilaspur Spinning Mills, Bilaspur	28.66	
26	M.P. State Road Transport Corpn., Raipur	25.00	
27	Balaghat Cement Limited, Mohbatta	19.80	
28	M.P. State Road Transport Corpn., Bairagarh	19.25	
29	Durg Jila M.K.Vikas Abhikaran, Durg	18.26	
30	Gramin Vidyut Sahakari Samiti, Chhatarpur	15.25	
31	Jaora Sugar Mills, Ratlam	13.83	
32	M.P. State Road Transport Corpn., Bhopal	12.89	
33	Microwin Elect., Bhopal	12.57	
34	Mission School, Bilaspur	12.46	
35	Nutan H.S. School	11.80	
36	Mission H.S. School, Seoni	10.78	
37	Minonight H.S. School, Raipur	10.55	
38	Chintamanrao H.S. School, Sagar	10.00	3,465.86
	MAHARASHTRA		
1	Marathwada Agricul. University	418.10	
2	Vasant Sah. Sakhar Karkhana Popali, Yeotmal	326.20	

3	Bradbury Mills Limited, Mumbai	260.59	
4	India United Mills (MH\121)	158.49	
5	Shree Sitaram Mill Limited	146.14	
6	Digvijay Spinning & Weaving Co. Limited, Mumbai	127.44	
7	Jam Manufacturing Company	111.77	
8	Kohinoor Mills Limited	109.53	
9	India United Mills (MH\119)	105.42	
10	Bharat Textile Mills, Mumbai	101.22	
11	Saksaria Cotton Mills Limited	98.27	
12	New City of Mumbai Mfg. Co. Limited, Mumbai	97.11	
13	India United Mills (MH\120)	96.48	
14	Panzarkar Sah. Sakhar Karkhana Limited, Dhule	91.82	
15	Jupiter Textile Mills Limited	88.93	
16	National Cycle Corpn., Mumbai	84.71	
17	Shetkari Vinkari Co-operative Spenity Mills	82.72	
18	New Hind Textile Mills	79.86	
19	Tata Mills Limited, Mumbai	77.62	
20	Ralliwolf Limited, Mulund	76.33	
21	Senior Pharmaceuticals, Mumbai	68.23	
22	Dhulia Textile Mills	65.89	
23	India United Mill Limited, Chinchpokali	64.31	
24	Industrial & Agr. Engg. Co. (I) Limited	59.29	
25	Appollo Mills	56.83	
26	Nasik District Co-operative Spinning Mills	52.69	
27	Estrela Batteries Limited, Mumbai	52.33	
28	Ogale Glass	51.84	
29	The Vainganaga Sah. S.K. Limited	49.50	
30	Vidharbha Mills Limited	49.23	
31	Podar Processor	48.84	
32	Solapur Spg. & Wvg. Mills	40.16	
33	New India Rayon Mills Company Limited, Mumbai	39.01	
34	Nanded Textile Mills	38.49	
35	Corow Limited, Mumbai	37.37	
36	Automobile Products of India	37.22	
37	G.G.T. Kaypee Pvt. Limited	36.66	
38	The Madhavnagar Cotton Mills	35.06	
39	Elphinstone Spinning & Weaving Limited	31.14	
40	Nanded Sah. S.G.	31.05	
41	Vishwakarma Spg. & Wvg. Co-operative Society Limited	29.36	
42	Keming Tools Co-operative Limited	29.15	
43	Sanjay Sah. Sakhar K.L.	28.78	
44	Rajaram Bandekar Mines Pvt. Limited	28.72	
45	D. R. Steel Limited	26.49	
46	Glober Auto Elec. Limited	26.36	

47	Raigads S.K. Limited	26.14	
48	Sport Authority of Goa	25.11	
49	Golden Falcon, Mumbai	24.89	
50	CLEA Advertising	22.52	
51	Palghar Rolling Mills Private Limited, Thane	22.26	
52	XLO Machine Tools Limited	20.97	
53	Godavari Garments Limited	20.18	
54	Industrial Research Institute Pvt. Limited	18.29	
55	Sion Garage Private Limited	16.52	
56	Power Metal & Alloy Pvt. Limited, Thane	16.52	
57	India United Mills (MH\122)	16.52	
58	Porwal Pulp & Paper Mills	16.22	
59	Hindustan Equipments Suppliers, Mumbai	16.15	
60	Seth Woolens	15.63	
61	Phoenix Mill Limited	14.71	
62	Kishco Mills Pvt. Limited, Mumbai	14.38	
63	Subhash Samudayik	13.84	
64	Armilon Dyeing	13.32	
65	Bush India Limited, Thane	13.28	
66	Bombay Malleable Iron Casting and Allied Ind.	13.27	
67	Ino French Times Limited	13.12	
68	Gedore Tools (I) Pvt. Limited	12.84	
69	Dynacraft Machine Company Limited, Mumbai	12.84	
70	Basant Allied Steel	12.78	
71	Tuli Jabhavani College of Engineering (School)	12.74	
72	Nagpur Vinkar Sahakari Soot Girni, Nagpur	12.65	
73	Orrion Engg. Works Limited	12.62	
74	Ambajogai SS P Limited	12.62	
75	Tigronia Metal & Steel Company	12.59	
76	Pyarch and Kesrimal Porwal	12.26	
77	Ellora Silk Mills Pvt. Limited, Thane	12.11	
78	Vinayak Sah. S.K.	11.87	
79	Swastik Defective Agency, Nagpur	11.47	
80	Orson Elec. (I) Pvt. Limited, Mumbai	11.44	
81	Sevatram Ramprasad	11.42	
82	Atlantic Spinning & Weaving Mills	10.75	
83	Fuel Injections Limited	10.60	
84	Jaifabs Textile, Mumbai	10.36	
85	Pille Tractor Limited	10.32	4,440.87
NORTH EASTERN REGION			
1	Tripura Jute Mills	142.40	
2	Tripura Road Transport Corporation	48.28	
3	Associated Industries	45.69	

4	Nagaland Sugar Mills	21.53	
5	Assam Rastrabhasha Prasar Samity	16.59	
6	Assam Small Industries Development Corporation Limited	16.12	290.61
	ORISSA		
1	Orissa Road Transport Corporation (OR/87)	86.24	
2	C.P.P. Nalco	65.43	
3	E.E. Field Machinery, Badghpur	49.26	
4	Utkal Weavers Spinning Mill	37.87	
5	BTM, Sambalpur	31.34	
6	Ex. Engineer, H.H. Irrigation Division II	28.18	
7	Orissa Road Transport Corporation (OR/88)	14.88	
8	DTM (A), Orissa State Road Transport Corporation	14.33	
9	Ex. Engineer, Harihar Jore Irrigation Division II	12.37	
10	E.E. Deo Canal Division	11.39	
11	Orissa Forest Development Corporation	10.18	361.47
	PUNJAB		
1	Food Corporation of India, Rajpura	110.11	
2	New Egerton Woolen Mills, Dhariwal	103.27	
3	Food Corporation of India Talwandi Bhai, Bathinda	87.12	
4	Food Corporation of India, Jagron	80.32	
5	Food Corporation of India, Mulapur	49.93	
6	Food Corporation of India, Jalalabad, West Ferozepur	46.38	
7	Markfed, Barnala	45.99	
8	Food Corporation of India, Doraha	37.08	
9	Food Corporation of India, Raikot	32.62	
10	Auto Piston Manufacturing Company, Amritsar	29.18	
11	Layalpur Khalsa College, Jalandhar	27.60	
12	Partap Steel Rolling Mills	21.92	
13	Food Corporation of India, Bhawanigarh, Sangrur	20.83	
14	Food Corporation of India, Mandi Gobindgarh	17.88	
15	Food Corporation of India, Sirhind	17.52	
16	Bawa Shoes Limited, Amritsar	17.10	
17	Food Corporation of India, Dharmkot	15.72	
18	Food Corporation of India, Ladhuka	15.18	
19	Partap Paper Mills, Batala	15.11	
20	Food Corporation of India, Khanna	14.22	
21	Punjab Spinning & Weaving Mills, Bhatinda	13.82	
22	Food Corporation of India, Budhladam Mansa	12.78	
23	St. Francies School, Amritsar	10.97	
24	Sikh Newspaper Limited, Jalandhar	10.78	
25	Food Corporation of India, Ludhiana	10.03	863.46

	RAJASTHAN		
1	Jaipur Udyog, Sawaimadhopur (RJ/25)	46.08	
2	Shri Ram Fertilizer, Kota	20.92	
3	Shri Ganga Nagar Co-operative Bank, Shri Ganga Nagar	18.97	
4	Jaipur Spinning & Weaving Mill, Jaipur	17.24	
5	Perfect Threads Mills, Udaipur	16.25	
6	Udaipur Cement, Udaipur	13.74	
7	East Suket, Kota	12.41	
8	Jaipur Udyog, (RJ/53)	11.41	
9	West Suket, Kota	10.76	167.78
	TAMIL NADU		
1	Dhanaluxmi Mills	72.29	
2	Mettur Textiles	54.28	
3	Periyar Distt. Co-op. Spinning Mill, Dharmapuram	48.19	
4	Agriculture College & Research Institute, Killikulam	41.02	
5	Trichy Dt. Co-op. Spinning Mills, Karur	35.00	
6	The S.A. Dt. Co-operative Spinning Mills	33.67	
7	Mahalaxmi Textiles, Madurai (TN/159)	32.98	
8	ARK Kuthus	31.83	
9	Mahalaxmi Textiles, Madurai	30.77	
10	Radhakrishana Mills Limited	29.96	
11	The Madurai Distt. Co-op. Spinning Mills, Madurai	28.69	
12	Sundaravadivel Mudaliar & Sons, Jodi Beedi, Trichy	26.07	
13	Somasundaram Mills Limited, Coimbatore	20.74	
14	P.K.Porwal	18.91	
15	Hautin Sait Beedi, Trichy	18.23	
16	Sri Rama Krishana Steels Industries	17.90	
17	Sudharshan Chits, Madras-14	17.03	
18	Sundaram Spinning Mills, Salem	16.54	
19	Tiruppur Cotton Spg. Mills, Tiruppur	15.75	
20	Sudharshan Finance, Madras-18	15.65	
21	Vasanth Mills Limited	15.48	
22	DAV School, Madras-86	15.11	
23	MSM Sundaram Pillai,	15.02	
24	SNS Abdul Gafoor, Trichy	14.48	
25	T.S. Swamy & Company, Trichy	13.58	
26	Ambal Mills	13.26	
27	Sivananada Mills Limited	13.26	
28	T.T. Industries, Thanjavur	12.11	
29	Kalaivanar Silk H.L. Works Co-op. Prod. & Sales Society	12.07	
30	Thirubuvanam Cholan Silk Handloom Works Co-op.Society	12.07	
31	Madras Motor Finance, Madras-4	10.67	
32	Kaleeswara Mills Limited, Coimbatore	10.59	

33	Sri Bharathi Mills	10.03	773.23
	UTTAR PRADESH		
1	T.S.L. Naini, Allahbad	560.41	
2	British India Corporation, Kanpur	506.48	
3	Swadeshi Cotton Mills, Kanpur	426.62	
4	New Victoria Mills Kanpur	397.09	
5	Laxmi Rattan Cotton Mills, Kanpur	364.53	
6	Muir Mills, Kanpur	359.90	
7	Elgin Mills Co.No.I, Kanpur	268.74	
8	Autherton Mills, Kanpur	227.60	
9	Elgin Mills, No.II, Kanpur	200.98	
10	U.P.State Sugar Corporation., Hardoi	186.78	
11	Shree Ajudhya Sugar, Moradabad	159.41	
12	Swadeshi Cotton Mills, Allahabad	125.92	
13	Associated Journals Limited, Lucknow	115.30	
14	U.P.State Road Transport Corporation, Firozabad	93.65	
15	U.P.Instruments Limited, Lucknow	88.09	
16	U.P.State Road Transport Corporation, Sultanpur	77.76	
17	Vikram Cotton Mills, Lucknow	71.92	
18	U.P.State Road Transport Corporation,Saharanpur	65.21	
19	Belwal Spinning Mills, Nainital	60.43	
20	Allahabad Patrika Limited, Allahabad	55.57	
21	U.P.State Road Transport Corporation, Varanasi [UP/1428]	55.26	
22	U.P.State Road Transport Corporation, Azamgarh	54.91	
23	Moradabad Syntex, Moradabad	50.15	
24	U.P.State Road Transport Corporation, Jaunpur	48.70	
25	U.P.State Road Transport Corporation, Varanasi [UP/513]	48.19	
26	U.P. Carbide, Dehradun	45.45	
27	Tiger Locks, Aligarh	43.23	
28	Colonel Brown School, Dehradun	42.78	
29	U.P.State Road Transport Corp., Allahabad (UP/12943)	40.42	
30	U.P.State Road Transport Corp., Allahabad (UP/511)	39.85	
31	U.P.State Road Transport Corp., Allahabad (UP/6984)	36.66	
32	U.P.State Road Transport Corp., Pratapgarh	35.63	
33	U.P.State Road Transport Corp., Ghazipur	35.53	
34	U.P.State Road Transport Corp., Mirzapur	32.63	
35	U.P. Sahkari Katai Mill, Bareilly	32.12	
36	U.P.State Road Transport Corp., Meerut (UP/735)	31.04	
37	U.P.State Road Transport Corporation.Ambedkar Nagar	28.19	

38	U.P.State Sugar Corporation, Bareilly	26.39	
39	U.P. State Co-operative Sugar Mills, Shahganj, Jaunpur	25.32	
40	Raibareilly Textiles, Raibareilly	24.71	
41	Magnesite & Minerals, Pithoragarh	24.67	
42	U.P.State Road Transport Corp., Allahabad (UP/861,500,1429)	24.37	
43	U.P.State Road Transport Corporation, Ghaziabad	21.74	
44	U.P.State Road Transport Corp., Meerut (UP/5514)	21.24	
45	U.P.State Road Transport Corporation, Gonda	20.90	
46	Khalilabad Sugar Mill, Basti	20.24	
47	U.P.State Road Transport Corp., Muzaffar Nagar	19.35	
48	U.P.State Sugar Corporation., Gonda	17.28	
49	Bijli Cotton Mills, Hathras	16.42	
50	U.P.State Road Transport Corporation Traffic, Hardwar	15.72	
51	U.P.State Road Transport Corporation, Mathura	15.29	
52	Sumac International	15.24	
53	Neelanchal Investment & Finance Company, Allahabad	15.13	
54	Indana Food Industries, Muzaffar Nagar	15.10	
55	U.P.State Road Transport Corp., Allahabad (UP/1429)	14.23	
56	U.P.State Road Transport Corp., Garh, Meerut	14.19	
57	U.P.State Road Transport Corp., Khatauli, Meerut	13.31	
58	U.P.State Sugar Corp., Deoria	12.73	
59	E. Hill & Company, Mirzapur	12.68	
60	Lord Krishna Textiles	12.25	
61	U. P. Sahkari Katai Mills, Kanpur	12.22	
62	Sitapur Plywood Manufacturing, Sitapur	11.93	
63	Mahanagar Boys I. C., Lucknow	11.86	
64	U.P.State Sugar Corporation. Barabanki	11.72	
65	U.P.State Road Transport Corporation., Hathras	11.43	
66	Foremost (India) Saharanpur	11.41	
67	U.P.State Road Transport Corporation, Khurja,	11.38	
68	Nagarath Paints, Kanpur	11.36	
69	Dil Pasand Biri Company, Farrukhabad	10.95	
70	Himalaya Magnenite, Pithoragarh	10.44	
71	U.P.State Road Transport Corp., Loni, Ghaziabad	10.41	5.656.74
WEST BENGAL			
1	Favourite Small Investment Limited	291.89	
2	Shri Mahalaxmi Cooton Mills	283.03	
3	Empire Jute Mills	196.06	
4	The Small Tools Manufacturing	190.51	
5	Rampuria Cotton Mills	184.39	
6	Bengal Fine Spinning Mills No.II	175.80	
7	Bengal Laxmi Cotton Mills	153.02	

8	S.C.I.L	152.70	
9	Indo-Japanese Steel Limited	134.32	
10	Laxmi Narayan Cotton Mills	130.46	
11	Jyoti Weaving Factory Mills	126.30	
12	Bengal Textile & Mahindra Mills	123.50	
13	Wool Coomebers of India	116.90	
14	Central Cotton Mills	110.19	
15	Arati Cotton Mills	93.21	
16	Bangasri Cotton	89.88	
17	Bengal Fine Mills No. 1	87.10	
18	Premchand Jute Mills	77.24	
19	Sodepur Cotton Mills	72.75	
20	The State Fisheries Development Corporation	71.55	
21	Konaria Industries	53.32	
22	Sachindra Ch. Tea Estate.	53.05	
23	Universal Heavy Mechanical Lifting Enterprise	44.85	
24	Sri- Engineering Products	41.37	
25	Basumati Corporation	39.53	
26	National Instrument	38.87	
27	R.D.L. Limited	37.74	
28	Britania Engineering Products	36.81	
29	Usha Atlas Hydraulic	33.30	
30	Kaymer Bagshowa Mfg.	30.24	
31	Bharat Process & Mechanical	30.00	
32	India Cardboard Industries	27.54	
33	Bharat Jute [State Government]	25.17	
34	Shree Naskarpara Jute Mill	23.85	
35	Janpriya Finance Industrial Investment (P) Limited,	23.00	
36	Indian Paper Pulp	22.06	
37	Holman Climax Mfg. Co.	21.64	
38	Indo Japanese Indus. Limited	20.10	
39	Sulekha Works Limited	18.92	
40	Calcutta Fan Works Limited	18.78	
41	Associated Percelain (P) Limited	18.50	
42	New Tobacco Co. Limited	16.88	
43	Himalayan Rubber	16.68	
44	Indian Capacitors	16.66	
45	Ityadi Prakshani	16.44	
46	S.G.R. Industries	13.53	
47	Jessop & Company	13.48	
48	Calcutta Steel Company, Limited	12.78	
49	Pobong Tea Estate	12.54	
50	Fort William Co. Limited	12.47	
51	National Iron & Steel	12.32	

52	Aluminium Cables & Conductors (ER) Limited	11.78	
53	Agarwal Chemicals	11.36	
54	East Asia Skin Corporation	10.59	
55	East End Paper Industries	10.53	
56	James Lords & Sons Limited	10.05	3,717.53
	GRAND TOTAL :	25,312.29	25,312.29

APPENDIX -A.5			
LIST OF DEFAULTING EXEMPTED ESTABLISHMENTS - RUPEES TEN LAKH OR MORE [Including Provident Fund amount not transferred to respective Boards of Trustees, Family Pension & E.D.L.I. Contribution, Inspection charges and Penal damages]			
Sr. No.	Name of the Exempted Establishment	Amount in Default [Rs. in lakhs]	TOTAL IN THE REGION
(1)	(2)	(3)	(4)
ANDHRA PRADESH			
1	H.M.T. Limited, Tools Division	199.05	
2	Praga Tools Limited, Secunderabad	180.54	
3	H.M.T. Limited, Lamp Division	117.92	
4	I.D.P.L. Limited, Bangalore, Hyderabad	88.23	
5	Tungabhadra Industries Limited, Kurnool	15.78	601.52
BIHAR			
1	H.E.C. Mills, Ranchi	2,537.79	
2	Hi-Tension Insulator Factory	93.55	
3	Electrical Equipment Factory, Ranchi	13.62	
4	Malaval Construction & Iron	11.96	
5	Bihar State Food & Civil Supply, Bhagalpur	10.56	2,667.48
DELHI			
1	Delhi Transport Corporation	1,709.14	1,709.14
GUJARAT			
1	The Gaekwar Mills Limited, Bilimora	51.63	51.63
HARYANA			
1	Indian Drugs & Pharmaceuticals Limited, Gurgaon	952.93	952.93
KARNATAKA			
1	H.M.T. Watch Factory	252.15	
2	Mechanical Engineering of India	63.72	315.87
KERALA			
1	Aluminium Industries, Kundara	42.59	
2	Kerala Agro Industries Corp. Limited	12.73	55.32
MADHYA PRADESH			
1	Burhanpur Tapti Mills, Burhanpur	72.24	
2	Burn Standard Limited (Niwar), Katni	16.74	
3	Malwa United Mills, Indore	16.29	105.27

MAHARASHTRA			
1	Laxmi Vishnu Textile Mills	289.96	
2	Finlay Mills	85.64	
3	Model Mills	77.97	
4	Poddar Mills	59.47	
5	Gold Mohur Mills	55.70	
6	Kamani Tubes Limited	53.03	
7	Maharashtra State Co-op. Marketing Federation	27.92	
8	Madhusudan Mills	26.92	
9	Western India Spinning Weaving Mills	21.23	
10	Khandesh Spinning & Weaving Mills	17.59	
11	Akola Oil Mills Industries	14.83	730.26
ORISSA			
1	Orissa Construction Corporation Limited	49.72	49.72
RAJASTHAN			
1	Rajasthan State Mineral Development Limited	38.68	
2	Hindustan Zinc, Udaipur	37.93	
3	Samtal India Limited, Alwar	23.26	
4	Rajasthan State Mineral Development Corp., Jaipur	14.73	
5	Rajasthan State Electricity Board, Jaipur	14.38	128.98
TAMIL NADU			
1	Tamil Nadu Civil Supplies Corporation	126.71	
2	Shri Minakshi Mills Limited, Madurai	115.53	
3	M.R.L.	81.71	
4	Steel Authority of India Limited, Salem	47.16	
5	Indian Drugs & Pharmaceuticals Limited	12.39	
6	Burn Standard Company Limited, Salem	12.15	395.65
UTTAR PRADESH			
1	H.M.T. Limited, Nainital	78.41	
2	Govind Sugar Mill	73.67	
3	J.K. Jute Mill, Kanpur	62.03	
4	Basti Sugar Mill, Basti	60.93	
5	Rampur Distillery, Rampur	33.04	
6	Neoli Sugar Factory, Etah	20.90	
7	U.P. Tyre & Tube, Raibareilly	14.05	343.03

WEST BENGAL			
1	Jessop & Company Limited	1,453.27	
2	Mining & Allied Machinery Manufacturing Corporation	1,440.14	
3	New Central Jute (Cooperative)	1,174.67	
4	N.J.M.C.Limited, National (Central Government)	1,084.03	
5	Angus Company Limited	787.11	
6	Baranagore Jute	586.95	
7	Megna Mills	547.65	
8	Kelvin Jute	531.25	
9	N.J.M.C.Limited, Kinnison	498.18	
10	Nuddea Mills	455.10	
11	Konknarah Company Limited	432.69	
12	Bowreah Cotton Mills Limited	411.85	
13	National Thermal Power Corporation	370.61	
14	Shree Ambika Jute Mill	238.52	
15	Agarpara Jute	215.56	
16	Gourepore Company Limited	213.80	
17	N.J.M.C.Limited, Alexendra	188.79	
18	Tyre Corporation of India Limited (Trust - I)	156.52	
19	Kanoria Jute	146.57	
20	Kamarhati Jute	138.38	
21	Budge Budge Jute	134.49	
22	N.B.B.T.C.	131.21	
23	Braithwait & Company Limited	114.32	
24	The Jugantar Limited	89.23	
25	Mohini Mills Limited	85.75	
26	Tyre Corporation of India Limited (Trust - XI)	83.91	
27	Hooghly Dock & Port Engineering Limited	80.70	
28	Indian Paper Pulp	77.34	
29	Dunber Mills Limited	67.14	
30	Anglo India Jute	65.40	
31	Bengal Chemicals & Pharmaceuticals Limited	58.91	
32	Burn Standard & Company Limited	57.74	
33	N.J.M.C.Limited, Union	51.81	
34	North Brook Jute	46.08	
35	Eastern Manufacturing	43.92	
36	N.J.M.C.Limited, Khardah	26.02	
37	Smith Stanistreet Pharmaceuticals Limited	25.59	
38	Beni Limited	22.28	
39	Containers & Caps Limited	21.69	
40	Machinery Manufacturing Corporation Limited	21.58	
41	Bharat Ophthalmic Glass	20.88	
42	Angelo Brothers Limited	20.03	

43	South Bengal State Transport Corporation	19.39	
44	Aluminium Manufacturing Company	19.15	
45	Sree Durga Cotton Mills	16.83	
46	Bengal Salt & Company Limited	16.15	
47	Indian Standard Wagon	15.58	
48	SCIL (I) Limited	15.50	
49	Sur Enamal & Stamping	10.56	12,530.82
GRAND TOTAL		20,637.62	20,637.62

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**INVESTMENT PORTFOLIO, E.P.F. [MAIN ACCOUNT] HOLDING
AS ON 31ST MARCH, 1997(FACE VALUE)**

APPENDIX - S.1(i)

[Rs. IN LAKHS]

R A T E O F I N T E R E S T

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%
Central Loan	.	3597.93	25221.26	262.73	74.74	487.39	256.14	234.95	0.75	2891.22	147.78	0.02	16.48	113.60	768.56
STATE GOVERNMENT SECURITIES															
Andhra Pradesh	3.33	.	.	.	906.31	.
Assam	45.00	.
Bihar	137.63	.
Gujarat	27.67	.	.	37.08	972.57	.
Haryana	0.10	299.00	.
Himachal Pradesh	148.25	.
Jammu & Kashmir	95.30	.
Karnataka	0.66	.	.	.	100.82	.
Kerala	0.50	.	.	.	544.52	.
Madhya Pradesh	99.71	.	.	209.08	110.00	.
Manipur	90.75	.	.	.	45.80	.
Maharashtra	16.09	.	.	188.22	893.42	.
Mizoram
Meghalaya	10.00	.
Nagaland	118.31	.	.	204.65	160.00	.
Orissa	697.76	.
Punjab	70.94	.
Rajasthan	2.30	.	.	9.01	403.38	.
Sikkim
Tamil Nadu	13.80	.	.	6.43	52.63	.
Tripura	142.74	.	.	.	10.00	.
Uttar Pradesh	177.74	.	.	.	2889.78	.
West Bengal	3.86	.	.	3.07	116.58	.
Govt. Guaran. Secur.	0.25	.	.	.	.	193.85	.	.	8.94	3743.27	.	.	1628.15	3806.16	.
Public Sector Financial Institution
Post Office Time Deposit
Special Deposit Scheme
TOTAL	0.25	3597.93	25221.26	262.73	74.74	681.24	256.14	234.95	9.69	7331.95	147.78	0.02	2302.27	12629.45	768.56

**INVESTMENT PORTFOLIO, E.P.F. [MAIN ACCOUNT] HOLDING
AS ON 31ST MARCH, 1997 (FACE VALUE)**

[Rs. IN LAKHS]

R A T E O F I N T E R E S T

Category of Investment	9.75%	10%	10.25%	10.50%	10.75%	10.80%	11.00%	11.30%	11.50%	12.00%	12.50%	13.00%	13.25%	13.50%	13.75%	13.85%
Central Loan		9514.87	1783.08	7219.50	1000.00	0.20	1.39	1000.40	9334.36	10.55	1007.83					12800.00
<u>STATE GOVERNMENT SECURITIES</u>																
Andhra Pradesh	1008.01						280.92		101.15	25.00		475.48			196.85	1000.00
Assam							81.00				946.87	327.53		873.60		
Bihar	1838.08						200.00		1235.15		1217.96	863.52		7509.45	3000.00	500.00
Gujarat	238.52						223.61		10.38						934.40	
Haryana	1.50						6.45					369.92				
Himachal Pradesh							17.50					1.00				
Jammu & Kashmir	4.00											29.15		101.00		
Karnataka	1703.14						1212.33		1.10			396.19				
Kerala	972.04						370.25		1.15			435.22				500.00
Madhya Pradesh	150.41						22.75		3.15			155.40			492.40	500.00
Manipur							17.35							489.00		
Maharashtra	19.86						16.85		1.09			722.78			70.55	
Mizoram														150.00		
Meghalaya																
Nagaland	467.50						10.00							625.00		
Orissa	564.52						225.05			239.47		808.81		100.00	752.60	
Punjab							218.40		7.50							
Rajasthan	375.56						1.75					1043.60				500.00
Sikkim														57.00		
Tamil Nadu	998.47						115.47		5.94	3.69		1047.99			1716.05	
Tripura	501.00						153.16							684.00		
Uttar Pradesh	3682.84						705.23		3.40			1504.56		2026.02	5500.00	1000.00
West Bengal	1691.79						529.11					630.18			191.30	1000.00
Govt. Guaranteed Securities	12449.49						14900.57		7235.61	5.89	1642.16	10.33		3739.13	500.00	1000.00
Public Sector Financial Institution												2500.00	10600.00	4200.00		
Post Office Time Deposit									57.77							
Special Deposit Scheme										2751896.97						
TOTAL:	26666.73	9514.87	1783.08	7219.50	1000.00	0.20	19289.14	1000.40	17997.55	2752181.57	4814.82	11321.66	10600.00	20554.20	13354.15	18800.00

**INVESTMENT PORTFOLIO, E.P.F. [MAIN ACCOUNT] HOLDING
AS ON 31ST MARCH, 1997 (FACE VALUE)**

[Rs. IN LAKHS]

Category of Investment	RATE OF INTEREST										Total within the Category	Grand total
	14.00%	14.50%	15.00%	15.50%	15.75%	16.00%	16.50%	16.64%	16.75%	16.85%		
Central Loan	44407.00	122152.73	122152.73
STATE GOVERNMENT SECURITIES												
Andhra Pradesh	2000.00	5997.05	138
Assam	2500.00	.	.	.	.	.	.	.	.	.	4754.00
Bihar	3200.00	.	.	.	.	.	.	.	.	.	19701.79
Gujarat	500.00	.	.	.	.	.	.	.	.	.	2944.23
Haryana	.	.	.	.	.	.	.	.	.	.	676.97
Himachal Pradesh	.	.	.	.	.	.	.	.	.	.	168.75
Jammu & Kashmir	.	.	.	.	.	.	.	.	.	.	229.45
Karnataka	.	.	.	.	.	.	.	.	.	.	3414.24
Kerala	500.00	.	.	.	.	.	.	.	.	.	3323.68
Madhya Pradesh	3500.00	.	.	.	.	.	.	.	.	.	5242.90
Manipur	500.00	.	.	.	.	.	.	.	.	.	1142.90
Maharashtra	.	.	.	.	.	.	.	.	.	.	1928.86
Mizoram	.	.	.	.	.	.	.	.	.	.	150.00
Meghalaya	500.00	.	.	.	.	.	.	.	.	.	510.00
Nagaland	500.00	.	.	.	.	.	.	.	.	.	2085.46
Orissa	2500.00	.	.	.	.	.	.	.	.	.	5888.21
Punjab	500.00	.	.	.	.	.	.	.	.	.	796.84
Rajasthan	.	.	.	.	.	.	.	.	.	.	2335.60
Sikkim	500.00	.	.	.	.	.	.	.	.	.	557.00
Tamil Nadu	1500.00	.	.	.	.	.	.	.	.	.	5460.47
Tripura	500.00	.	.	.	.	.	.	.	.	.	1990.90
Uttar Pradesh	7000.00	.	.	.	.	.	.	.	.	.	24489.57
West Bengal	3000.00	7165.89	100952.76
Govt. Guaranteed Securities	1700.00	.	3500.00	.	600.00	5.69	.	8.00	.	.	56677.49	56677.49
Public Sector Financial Institution	6500.00	5000.00	.	5975.00	.	37064.80	10000.00	.	13000.00	5000.00	99839.80	99839.80
Post Office Time Deposit	57.77	57.77
Special Deposit Scheme	2751896.97	2751896.97
TOTAL :	81807.00	5000.00	3500.00	5975.00	800.00	37070.49	10000.00	8.00	13000.00	5000.00	3131577.32	3131577.32

APPENDIX S.2

**CASES OF LEVY OF DAMAGES UNDER ALL THREE SCHEMES
[UNEXEMPTED SECTOR] 1996-97**

Rs. Lakh

Region Name	Amount pending for realisation at the beginning of the year.	Levied during the year	Amount realised during the year	Amount pending for realisation at the end of the year.
[1]	[2]	[3]	[4]	[5]
Andhra Pradesh	211.41	159.39	69.98	300.82
Bihar	178.82	247.11	116.1	309.83
Delhi	22.91	39.56	19.2	43.27
Gujarat	310.83	121.37	75.69	356.51
Haryana	296.11	58.2	65.87	288.44
Karnataka	188.78	89.88	46.87	231.79
Kerala	142.98	78.88	63.24	158.62
Madhya Pradesh	487.94	-137.56	34.32	316.06
Maharashtra	1,772.86	130.5	112.18	1,791.18
NE Region	52.49	2.64	0.19	54.94
Orissa	166.02	172.2	31.71	306.51
Punjab	184.41	75.06	42.62	216.85
Rajasthan	292.89	9.33	60.04	242.18
Tamil Nadu	305.64	210.53	232.09	284.08
Uttar Pradesh	648.92	206.38	20.83	834.47
West Bengal	1,627.37	89.87	27.6	1,689.64
Total	6,890.38	1,553.34	1,018.53	7,425.19

**EMPLOYEES' PROVIDENT FUND SCHEME, 1952
REVENUE RECOVERY CERTIFICATE (UN-EXEMPTED SECTOR)
DURING THE YEAR 1996-97**

REGION	Opening Balance		RRCs Issued during the year		Total RRCs for disposal		RRCs Disposed		RRCs Pending	
	Cases	Amount in Rs.Lacs.	Cases	Amount in Rs. Lacs..	Cases	Amount in Rs.Lacs..	Cases	Amount in Rs. Lacs..	Cases	Amount in Rs. Lacs..
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]
Andhra Pradesh	1,716	570	822	351.43	2,538	921.43	590	166.03	1,948	755.4
Bihar	307	593.86	333	591.38	640	1,185.24	227	382.52	413	802.72
Delhi	357	277.9	132	2,087.08	489	2,364.98	111	271.94	378	2,093.04
Gujarat	178	796.69	327	680.53	505	1,477.22	141	153.16	364	1,324.06
Haryana	848	1,028.11	30	28.45	878	1,056.56	26	25.29	852	1,031.27
Karnataka	353	433.58	223	249.3	576	682.88	137	142.96	439	539.92
Kerala	409	224.52	308	440.61	717	665.13	332	349.59	385	315.54
Madhya Pradesh	1,866	2,297.98	265	1,317.62	2,131	3,615.6	406	457.88	1,725	3,157.72
Maharashtra*	1,042	2,505.18	412	1,231.47	1,454	3,736.55	494	797.02	960	2,939.53
NE Region	159	220.96	0	0	159	220.96	25	125.85	134	95.11
Orissa	345	590.92	327	451.38	672	1,042.3	160	181.53	512	860.77
Punjab	1,247	1,289.45	522	231.21	1,769	1,520.66	270	973.26	1,499	547.4
Rajasthan	777	287.86	171	153.76	948	441.62	288	110.23	660	331.39
Tamil Nadu	1,141	969.21	570	414.75	1,711	1,383.96	694	554.68	1,017	829.28
Uttar Pradesh	2,720	2,548.72	147	763.27	2,867	3,311.99	150	162.66	2,717	3,149.33
West Bengal	2,371	14,610.86	275	1,660.74	2,646	16,271.6	118	1,603.99	2,528	14,667.61
Total	15,836	29,245.8	4,864	10,652.98	20,700	39,898.68	4,169	6,458.59	16,531	33,440.09

*Revised

-Pending RRCs details based on MIS Returns.

**PROSECUTION CASES - SECTION 14 OF EPF & MP ACT, 1952
FOR NON PAYMENT OF PROVIDENT FUND CONTRIBUTION
(Unexempted Sector) DURING 1996-97**

Region Name	Opening Balance [01 04 96]	Cases launched during 1996-97	Total cases for disposal	Cases resulted in conviction	Cases acquitted/ admonished	Cases with-drawn	Cases dis-charged	Total cases decided	Cases pending as on 31 03 97	Pending for less than six months	Pending for six months to one year	Pending for one to three years	Pending for more than 3 years
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]
Andhra Pradesh	3,769	217	3,986	40	41	0	17	98	3,888	275	458	1,910	1,245
Bihar	7,830	43	7,873	62	38	354	11	465	7,408	43	0	1,825	5,540
Delhi	482	40	522	4	97	3	35	139	383	40	12	45	286
Gujarat	1,403	31	1,434	0	0	0	0	0	1,434	31	298	321	784
Haryana	1,139	0	1,139	0	0	0	0	0	1,139	0	0	1,139	0
Karnataka	1,593	87	1,680	29	81	54	12	176	1,504	0	134	388	982
Kerala	280	54	334	0	0	131	0	131	203	23	30	88	62
Madhya Pradesh	3,320	888	4,208	278	0	0	0	278	3,930	633	451	765	2,081
Maharashtra	3,066	108	3,174	24	0	53	15	92	3,082	45	97	291	2,649
NE Region*	492	0	492	59	0	0	0	59	433	0	43	102	288
Orissa	358	0	358	0	0	0	2	2	356	0	0	0	356
Punjab*	574	4	578	2	18	0	20	40	538	2	50	128	358
Rajasthan	277	17	294	0	0	0	17	17	277	0	7	115	155
Tamil Nadu	991	40	1,031	56	6	15	0	77	954	179	58	285	432
Uttar Pradesh	1,645	2	1,647	20	0	0	0	20	1,627	0	432	416	779
West Bengal	13,544	135	13,679	473	301	117	4,790	5,681	7,998	73	593	499	6,833

APPENDIX - S.5
[PART - 1]

**PROSECUTION CASES UNDER SECTION 406/409 OF INDIAN PENAL CODE
BEFORE THE POLICE AUTHORITIES DURING 1996-97
[UN-EXEMPTED SECTOR]**

Region Name	FIR's Pending with the Police 01.04.96	FIR's filed with the Police [1996-97]	Cases dropped by Police	Challans filed by Police in Court	FIR's Pending with Police as on 31.03.97	FIR's pending with Police for last six months	FIR's pending for six months to one year	FIR's pending for more than one year
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
Andhra Pradesh	71	15	0	0	86	19	5	62
Bihar	33	7	0	0	40	0	7	33
Delhi	154	18	0	0	172	14	40	118
Gujarat	208	4	0	0	212	2	8	202
Haryana	224	25	3	0	246	88	63	95
Karnataka	60	7	2	5	60	2	1	57
Kerala	73	19	44	0	48	1	18	29
Madhya Pradesh	267	78	0	0	345	54	43	248
Maharashtra	509	19	0	0	528	7	28	493
NE Region	2	0	0	0	2	0	0	2
Orissa	66	0	0	0	66	0	0	66
Punjab	19	20	0	0	39	3	15	21
Rajasthan	125	3	0	11	117	1	0	116
Tamil Nadu	135	54	11	0	178	103	15	60
Uttar Pradesh	406	11	0	0	417	3	76	338
West Bengal	3,328	7	0	0	3,335	14	23	3,298
Total	5,680	287	60	16	5,891	311	342	5,238

APPENDIX - S.5
[PART-II]

**PROSECUTION CASES UNDER SECTION 406/409 OF INDIAN PENAL CODE
BEFORE VARIOUS COURTS DURING 1996-97
[UN-EXEMPTED SECTOR]**

Region Name	Pending before the Court [01.04.96]	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 [31.3.97]	Cases pending for 6 months	Cases pending for 6 months to one year	Cases pending over 1 year
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]
Andhra Pradesh	10	0	0	10	0	0	1	1	9	0	0	9
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	0	93
Haryana	0	0	0	0	0	0	0	0	0	0	0	0
Karnataka	47	1	0	48	1	0	0	1	47	1	0	46
Kerala	19	0	0	19	0	0	1	1	18	0	2	16
Madhya Pradesh	11	0	0	11	0	0	0	0	11	0	0	11
Maharashtra	110	0	7	117	0	0	1	1	116	7	0	109
NE Region	21	0	0	21	0	0	0	0	21	0	0	21
Orissa	46	0	0	46	0	0	0	0	46	0	0	46
Punjab	8	0	0	8	0	0	0	0	8	0	0	8
Rajasthan	14	11	0	25	0	1	6	7	18	9	0	9
Tamil Nadu	22	6	0	28	0	0	2	2	26	0	10	16
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	475	18	7	500	1	1	11	13	487	17	12	458

APPENDIX - S.6

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952
SETTLEMENT OF PROVIDENT FUND CLAIMS DURING THE 1996-97

Region Name	Opening Balance	Claims received [96-97]	Total workload	Cases Returned	Cases Rejected	Cases due for Sanction	Cases disposed by way of sanction	Total amount disbursed [Rs. in lacs]	Cases disposed within one month	Cases disposed beyond one month	Closing Balance at the end of the year	Closing balance ratio
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]
Andhra Pradesh	160	110,814	110,974	8,743	934	101,297	100,486	9,915.09	89,295	11,191	811	0.73
Bihar	1,219	17,209	18,428	2,224	822	15,382	13,744	1,951.93	12,129	1,615	1,638	8.89
Delhi	76	89,984	90,060	11,288	221	78,551	78,047	6,223.81	74,279	3,768	504	0.56
Gujarat	3,159	129,692	132,851	18,680	805	113,366	99,585	15,667.39	77,869	21,716	13,781	10.37
Haryana	1,397	50,562	51,959	7,768	1,301	42,890	41,660	5,683.71	32,544	9,116	1,230	2.37
Karnataka	1,195	141,396	142,591	21,421	931	120,239	116,413	13,176.72	90,559	25,854	3,826	2.68
Kerala	729	42,394	43,123	6,198	463	36,462	35,751	6,535.28	30,996	4,755	711	1.65
Madhya Pradesh	1,714	67,283	68,997	11,201	2,808	54,988	50,994	7,183.03	39,392	11,602	3,994	5.79
Maharashtra	9,595	257,560	267,155	47,671	1,292	218,192	203,313	50,134.05	181,214	22,099	14,879	5.57
NE Region	1,525	6,184	7,709	1,538	166	6,005	4,729	925.5	3,140	1,589	1,276	16.55
Orissa	30	14,696	14,726	1,870	932	11,924	11,781	2,774.75	9,728	2,053	143	0.97
Punjab	1,605	72,397	74,002	11,761	822	61,419	59,005	7,092.73	51,145	7,860	2,414	3.26
Rajasthan	1,043	40,892	41,935	7,631	336	33,968	32,876	4,229.05	23,570	9,306	1,092	2.6
Tamil Nadu	1,196	209,890	211,086	32,600	3,801	174,685	173,148	23,053.1	156,389	16,759	1,537	0.73
Uttar Pradesh	1,433	55,408	56,841	9,379	952	46,510	45,198	7,384.82	41,364	3,834	1,312	2.31
West Bengal	5,887	59,058	64,945	9,626	0	55,319	46,702	6,460.3	40,483	6,219	8,617	13.27
Total	31,963	1,365,419	1,397,382	209,599	16,586	1,171,197	1,113,432	168,391.26	954,096	159,336	57,765	4.13

APPLICATIONS TRANSFERRED DURING THE YEAR 1996-97

Region Name	Opening Balance as on 01.04.96	Applications received during [1996-97]	Total work-load	Cases Returned for Rectification	Cases Rejected	Total appl. for disposal	Appl. settled	Appl. settled within one month	Appl. settled beyond one month	Cases Pending at the close of the year.	Closing balance ratio
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]
Andhra Pradesh	99	7,697	7,796	1,326	141	6,329	6,137	5,308	829	192	2.46
Bihar	148	1,514	1,662	548	35	1,079	841	721	120	238	14.32
Delhi	61	12,393	12,454	1,733	22	10,699	10,118	7,824	2,294	581	4.67
Gujarat	406	9,555	9,961	2,421	427	7,113	6,633	4,770	1,863	480	4.82
Haryana	133	6,497	6,630	1,009	327	5,294	5,189	4,227	962	105	1.58
Karnataka	263	7,716	7,979	2,043	598	5,338	4,567	3,240	1,327	771	9.66
Kerala	247	4,594	4,841	1,141	61	3,639	3,312	2,732	580	327	6.75
Madhya Pradesh	464	8,076	8,540	3,336	975	4,229	3,955	3,337	618	274	3.21
Maharashtra	1,936	22,095	24,031	5,226	388	18,417	16,228	14,084	2,144	2,189	9.11
NE Region	121	587	708	163	51	494	198	134	64	296	41.81
Orissa	0	5,401	5,401	312	185	4,904	4,884	4,618	266	20	0.37
Punjab	223	7,228	7,451	1,354	221	5,876	5,668	4,862	806	208	2.79
Rajasthan	250	4,609	4,859	872	67	3,920	3,480	2,195	1,285	440	9.06
Tamil Nadu	38	27,998	28,036	6,458	689	20,889	20,474	19,806	668	415	1.48
Uttar Pradesh	373	12,000	12,373	3,058	403	8,912	8,617	5,260	3,357	295	2.38
West Bengal	1,200	5,527	6,727	490	0	6,237	4,510	2,579	1,931	1,727	25.67
Total	5,962	143,487	149,449	31,490	4,590	113,369	104,811	85,697	19,114	8,558	5.72

APPENDIX - S.8

EMPLOYEES' PROVIDENT FUND SCHEME, 1952
PARTIAL WITHDRAWAL GRANTED DURING 1996-97

Region Name	Opening Balance	Cases received [96-97]	Total workload	Cases Returned	Cases Rejected	Cases due for sanctioned	Cases disposed by way of sanction	Total Amount disbursed [Rs. lacs]	Cases disposed within one month	Cases disposed beyond one month	Closing balance at the end of the year	Closing balance ratio
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]
Andhra Pradesh	130	61,047	61,177	8,234	1,852	51,091	50,812	4,186.53	45,784	5,028	279	0.46
Bihar	255	9,057	9,312	783	93	8,436	8,249	913.74	7,300	949	187	2.01
Delhi	2	6,087	6,089	757	30	5,302	5,270	439.63	4,784	486	32	0.53
Gujarat	421	25,259	25,680	4,061	416	21,203	20,928	4,090.19	16,983	3,945	275	1.07
Haryana	170	6,379	6,549	1,264	337	4,948	4,872	1,630.35	3,777	1,095	76	1.16
Karnataka	603	43,107	43,710	7,532	272	35,906	35,350	9,073.76	27,813	7,537	556	1.27
Kerala	259	38,754	39,013	5,463	921	32,629	32,382	3,577.69	27,579	4,803	247	0.63
Madhya Pradesh	407	19,982	20,389	4,193	701	15,495	14,329	2,192.17	12,577	1,752	1,166	5.72
Maharashtra	1,397	54,298	55,695	12,427	706	42,562	40,902	13,130.75	37,812	3,090	1,660	2.98
NE Region	409	7,229	7,638	1,013	196	6,429	6,029	698.83	4,311	1,718	400	5.24
Orissa	2	22,621	22,623	2,985	274	19,364	19,254	1,714.5	17,939	1,315	110	0.49
Punjab	277	15,608	15,885	2,786	295	12,804	12,419	2,089.48	9,855	2,564	385	2.42
Rajasthan	118	9,638	9,756	1,444	208	8,104	8,015	1,733.96	6,418	1,597	89	0.91
Tamil Nadu	184	92,779	92,963	15,789	2,562	74,612	73,978	8,515.65	70,294	3,684	634	0.68
Uttar Pradesh	690	27,812	28,502	3,060	555	24,887	24,675	2,049.7	23,082	1,593	212	0.74
West Bengal	865	28,787	29,652	2,833	97	26,722	25,042	927.81	13,518	11,524	1,680	5.67
Total	6,189	468,444	474,633	74,624	9,515	390,494	382,506	56,964.74	329,826	52,680	7,988	1.68

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EMPLOYEES' PROVIDENT FUND SCHEME, 1952
ISSUE OF ANNUAL STATEMENT OF ACCOUNTS TO SUBSCRIBERS
DURING 1996-97

Name of the Region	Workload as on 01.04.96	Account Slips issued upto 1994-95	Account Slips issued upto 1995-96	Total A/c Slips issued during the year 1996-97 [3+4]	A/c Slips Pending due to Employers' fault	A/c Slips pending due to other reason	A/c Slips pending for issue on 31.03.97 [6+7]
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]
Andhra Pradesh	1,758,453	58,224	1,566,569	1,624,793	49,454	84,206	133,660
Bihar	1,600,656	1,016,795	36,632	1,053,427	492,261	54,968	547,229
Delhi	1,152,836	263,946	35,358	299,304	531,234	322,298	853,532
Gujarat	2,171,378	750,881	344,978	1,095,859	338,656	736,863	1,075,519
Haryana	595,545	81,829	214,116	295,945	299,600	Nil	299,600
Karnataka	1,925,806	686,406	705,394	1,391,800	305,822	228,184	534,006
Kerala	1,449,672	563,329	380,869	944,198	324,472	181,002	505,474
Madhya Pradesh	1,390,698	486,797	783,475	1,270,272	70,481	49,945	120,426
Maharashtra	5,811,567	1,697,325	1,821,383	3,518,708	1,391,795	901,064	2,292,859
N.E. Region	484,619	276,834	51,528	328,362	25,947	130,310	156,257
Orissa	596,491	173,447	389,957	563,404	21,955	11,132	33,087
Punjab	1,869,016	690,001	155,524	845,525	663,070	360,421	1,023,491
Rajasthan	1,086,648	310,632	484,767	795,399	112,745	178,504	291,249
Tamil Nadu	4,546,908	1,259,981	1,986,076	3,246,057	618,605	682,246	1,300,851
Uttar Pradesh	1,933,529	656,228	952,819	1,609,047	220,631	103,851	324,482
West Bengal	2,922,875	814,893	945,074	1,759,967	631,212	531,696	1,162,908
TOTAL :	31,296,697	9,787,548	10,854,519	20,642,067	6,097,940	4,556,690	10,654,630

EMPLOYEES' PROVIDENT FUND SCHEME, 1952
ANNUAL STATEMENT OF ACCOUNTS TO MEMBERS
[PENDING AS ON 31ST MARCH, 1997 PERIOD WISE ANALYSIS]

Name of the Region	Pending less than one year	Pending between one to two year	Pending beyond two years	Total slips pending as on 31.03.97
1]	[2]	[3]	[4]	[5]
Andhra Pradesh	133,660			133,660
Bihar	547,229			547,229
Delhi	853,532			853,532
Gujarat	1,054,379	14,897	6,243	1,075,519
Haryana	299,600			299,600
Karnataka	534,006			534,006
Kerala	505,474			505,474
Madhya Pradesh	120,426			120,426
Maharashtra	2,292,859			2,292,859
N.E. Region	98,841	36,106	21,310	156,257
Orissa	33,087			33,087
Punjab	1,023,491			1,023,491
Rajasthan	291,249			291,249
Tamil Nadu	1,300,851			1,300,851
Uttar Pradesh	324,482			324,482
West Bengal	1,162,908			1,162,908
TOTAL :	10,576,074	51,003	27,553	10,654,630

APPENDIX S.11			
CONTRIBUTION RECEIVED - FAMILY PENSION SCHEME, 1971 (upto 16.11.95) & EMPLOYEES' PENSION SCHEME, 1995 (from 16.11.95)			
Rs. in crores			
Year	Employees' & Employers' contribution	Government contribution	Total contribution received
1971-72	1.64	2.3	3.94
1972-73	6.4	3	9.4
1973-74	10.29	4.6	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	10.8	46.31
1978-79	43.04	12.8	55.84
1979-80	52.33	20.1	72.43
1980-81	66.14	24	90.14
1981-82	80.3	28	108.3
1982-83	93.72	28	121.72
1983-84	113.74	28.75	142.49
1984-85	130.32	79	209.32
1985-86	153.88	86.66	240.54
1986-87	183.21	146.33	329.54
1987-88	205.1	70.5	275.6
1988-89	244.41	136.7	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
1992-93	446.72	191.39	638.11
1993-94	492.18	111.56	603.74
1994-95	578.37	446.15	1,024.52
1995-96	998.32	274.72	1,273.04
1996-97	2,445.81	345.96	2,791.77
TOTAL			
	7,431.45	2,575.15	10,006.6

APPENDIX - S.12

PROSECUTION CASES - SECTION 14 OF EPF & MP ACT, 1952
NON PAYMENT OF FAMILY PENSION CONTRIBUTION DURING 1996-97

Region Name	Opening Balance [01.04.96]	Cases launched during 1996-97	Total cases for disposal	Cases resulted in conviction	Cases acquitted/admonished	Cases withdrawn	Cases discharged	Total cases decided	Cases pending as on 31.03.97	Pending for less than six months	Pending for six months to one year	Pending for one to three years	Pending for more than 3 years
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]
Andhra Pradesh	690	171	861	4	0	0	9	13	848	92	15	543	198
Bihar	1,058	43	1,101	0	0	0	0	0	1,101	43	0	519	539
Delhi	138	40	178	0	3	0	0	3	175	40	5	15	115
Gujarat	670	25	695	0	0	0	0	0	695	27	225	169	274
Haryana	621	0	621	0	0	0	0	0	621	0	0	621	0
Karnataka	437	32	469	18	3	19	11	51	418	0	44	72	302
Kerala	32	11	43	0	0	0	0	0	43	0	8	33	2
Madhya Pradesh	1,630	449	2,079	96	0	0	0	96	1,983	264	297	564	858
Maharashtra	2,015	89	2,104	24	0	34	13	71	2,033	45	50	649	1,289
NE Region*	125	0	125	39	0	0	0	39	86	0	9	14	63
Orissa	74	0	74	0	0	0	0	0	74	0	0	0	74
Punjab*	485	2	487	4	0	0	9	13	474	2	25	65	382
Rajasthan	60	3	63	0	0	0	4	4	59	0	0	0	59
Tamil Nadu	596	37	633	30	6	15	0	51	582	154	39	202	187
Uttar Pradesh	512	1	513	4	0	0	0	4	509	0	83	163	263
West Bengal	7,804	0	7,804	0	0	0	0	0	7,804	0	0	2,882	4,922
Total	16,947	903	17,850	219	12	68	46	345	17,505	667	800	6,511	9,527

*Revised

APPENDIX - S.13

EMPLOYEES' FAMILY PENSION SCHEME, 1971
FAMILY PENSION CLAIMS SETTLED DURING 1996-97
[ALL BENEFITS]

Region Name	Opening Balance as on 01.04.96	Claims received during 1996-97	Total workload	Claims returned for rectification	Claims rejected during the year	Claims due for settlement	Claims settled	Amount authorised for payment (Rs. in lacs)	Claims settled within one month	Claims settled beyond one month	Claims pending as on 31.03.97	Closing balance ratio
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]
Andhra Pradesh	598	107,989	108,587	13,640	3,045	91,902	90,254	681.7	80,091	10,163	1,648	1.52
Bihar	1,459	14,420	15,879	2,843	924	12,112	10,800	296.04	9,554	1,246	1,312	8.26
Delhi	101	85,508	85,609	12,622	416	72,571	71,263	616.21	70,230	1,033	1,308	1.53
Gujarat	3,487	132,403	135,890	23,525	3,453	108,912	98,049	937.68	75,129	22,920	10,863	7.99
Haryana	1,620	48,955	50,575	7,809	2,654	40,112	38,900	564.46	31,456	7,444	1,212	2.4
Karnataka	1,842	142,888	144,730	20,329	11,639	112,762	107,274	770.31	83,427	23,847	5,488	3.79
Kerala	770	29,152	29,922	13,209	805	15,908	15,130	161.97	12,356	2,774	778	2.6
Madhya Pradesh	2,202	71,446	73,648	16,197	5,711	51,740	47,438	702.06	40,768	6,670	4,302	5.84
Maharashtra	10,853	250,592	261,445	60,598	3,335	197,512	180,932	2,868.25	163,118	17,814	16,580	6.34
NE Region	2,414	5,809	8,223	2,038	409	5,776	3,606	50.25	2,907	699	2,170	26.39
Orissa	31	12,289	12,320	3,045	941	8,334	8,199	111.99	7,133	1,066	135	1.1
Punjab	2,090	71,372	73,462	14,323	1,493	57,646	54,690	541.97	46,281	8,409	2,956	4.02
Rajasthan	1,143	46,627	47,770	10,257	1,831	35,682	33,109	713.92	24,207	8,902	2,573	5.39
Tamil Nadu	684	203,789	204,473	49,788	9,007	145,678	144,108	1,476.93	135,425	8,683	1,570	0.77
Uttar Pradesh	1,546	47,431	48,977	12,424	2,240	34,313	32,936	388.53	31,011	1,925	1,377	2.81
West Bengal	6,742	42,524	49,266	9,482	197	39,587	31,698	317.57	0	31,698	7,889	16.01
Total	37,582	1,313,194	1,350,776	272,129	48,100	1,030,547	968,386	11,199.84	813,093	155,293	62,161	4.6

FAMILY PENSION SCHEME, 1971
MONTHLY PENSION CLAIMS DURING THE YEAR 1996-97

Region Name	Opening Balance as on 01.04.96	Claims received during [1996-97]	Total work load	Claims returned for rectifica- tion	Claims rejected during [1996-97]	Claims due for settle- ment	Claims settled	Amount authorised for payment (Rs. lacs)	Claims settled within one month	Claims settled beyond one month	Claims pending as on 31.03.97	Closing Balance Ratio
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]
Andhra Pradesh	47	1,403	1,450	560	37	853	827	68.42	701	126	26	1.79
Bihar	144	608	752	129	49	574	539	6.62	416	123	35	4.65
Delhi	18	2,117	2,135	406	51	1,678	1,483	68.64	1,302	181	195	9.13
Gujarat	60	6,729	6,789	1,752	354	4,683	2,540	2.48	1,860	680	2,143	31.57
Haryana	24	1,782	1,806	454	187	1,165	1,084	240.54	818	266	81	4.49
Karnataka	72	14,559	14,631	3,023	2,351	9,257	7,677	30.58	6,026	1,651	1,580	10.8
Kerala	36	771	807	341	47	419	415	4.46	283	132	4	0.5
Madhya Pradesh	384	11,380	11,764	4,411	1,074	6,279	4,811	0	4,374	437	1,468	12.48
Maharashtra	252	5,898	6,150	3,008	175	2,967	2,585	0	2,365	220	382	6.21
NE Region	25	812	837	209	56	572	339	8.33	277	62	233	27.84
Orissa	0	792	792	275	34	483	464	0	443	21	19	2.4
Punjab	41	1,773	1,814	677	75	1,062	974	0	811	163	88	4.85
Rajasthan	66	944	1,010	499	40	471	435	2.29	353	82	36	3.56
Tamil Nadu	59	2,905	2,964	999	536	1,429	1,309	220.71	1,291	18	120	4.05
Uttar Pradesh	82	3,149	3,231	1,186	147	1,898	1,741	0.84	1,514	227	157	4.86
West Bengal	130	4,133	4,263	1,092	24	3,147	2,180	19.87	0	2,180	967	22.68
Total	1,440	59,755	61,195	19,021	5,237	36,937	29,403	673.78	22,834	6,569	7,534	12.31

EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEMES, 1976
CONTRIBUTION & ADMINISTRATIVE CHARGES RECEIVED

Year	Employers' share	Government share	Total	Adm. Charges from employers	Admn. charges from Government	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	3.4	1.5	4.9
1978-79	17.66	7.31	24.97	3.45	1.55	5
1979-80	16.2	7.5	23.7	3.77	1.55	5.32
1980-81	18.53	8	26.53	4.26	1.95	6.21
1981-82	19.71	8	27.71	4.75	1.95	6.7
1982-83	21.49	8.5	29.99	4.77	2	6.77
1983-84	23.9	10	33.9	5.6	2.7	8.3
1984-85	25.58	11	36.58	5.41	2.72	8.13
1985-86	28.6	13.87	42.47	6.27	5.24	11.51
1986-87	32.03	16	48.03	7.09	3.7	10.79
1987-88	33.83	16.91	50.74	7.24	2	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	72.47	3.88	2.3	6.18
1992-93	55.91	22.66	78.57	4.32	2.3	6.62
1993-94	60.97	40.15	101.12	3.45	1.69	5.14
1994-95	66.45	15	81.45	3.67	0.85	4.52
1995-96	77.98	42.17	120.15	4.26	1.26	5.52
1996-97	91.44	0.68	92.12	5.49	0	5.49
TOTAL	756.88	316.4	1,073.28	92.17	38.71	130.88

**EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME
CLAIMS SETTLED DURING 1996-97**

Region Name	Opening Balance	Claims received during 1996-97	Total cases for disposal	Claims returned	Claims rejected	Claims due for disposal	Claims settled	Amount authorised for payment (Rs. lacs)	Claims settled within one month	Claims settled beyond one month	Closing Balance as on 31.3.97	Closing Balance ratio
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]
Andhra Pradesh	18	2,530	2,548	766	115	1,667	1,610	138.66	1,450	160	57	2.24
Bihar	65	890	955	265	78	612	545	113.44	477	68	67	7.02
Delhi	16	1,310	1,326	378	14	934	888	77.74	697	191	46	3.47
Gujarat	63	1,863	1,926	774	84	1,068	1,006	167.54	869	137	62	3.22
Haryana	10	507	517	234	78	205	189	21.22	149	40	16	3.09
Karnataka	73	2,537	2,610	1,155	122	1,333	1,236	138.75	1,026	210	97	3.72
Kerala	45	1,869	1,914	753	56	1,105	1,031	86.91	809	222	74	3.87
Madhya Pradesh	35	1,098	1,133	414	42	677	657	66.87	580	77	20	1.77
Maharashtra	327	5,517	5,844	2,158	201	3,485	3,028	584.48	2,689	339	457	7.82
N.E.Region	171	425	596	180	35	381	265	29.27	152	113	116	19.46
Orissa	0	906	906	223	62	621	602	53.14	571	31	19	2.1
Punjab	52	986	1,038	480	121	437	373	47.18	262	111	64	6.17
Rajasthan	39	384	423	188	20	215	177	22.75	107	70	38	8.98
Tamil Nadu	78	5,749	5,827	2,300	600	2,927	2,861	242.97	2,861	0	66	1.13
Uttar Pradesh	84	2,610	2,694	791	310	1,593	1,483	215.41	1,248	235	110	4.08
West Bengal	1,219	7,370	8,589	2,632	43	5,914	4,820	76.27	1,465	3,355	1,094	12.74
Total	2,295	36,551	38,846	13,691	1,981	23,174	20,771	2,082.6	15,412	5,359	2,403	6.18

**EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976
PROSECUTION CASES AGAINST DEFAULTING EMPLOYERS'
AS ON 31ST MARCH, 1997**

Region Name	Brought forward cases [01.04.96]	Cases launched [1996-97]	Total cases	Cases convicted	Cases Acquitted/Admonished	Cases withdrawn	Cases dismissed/discharged	Cases decided during [1996-97]	Cases pending as on 31.3.97	Pending for less than 6 months	Pending between 6 months to 1 year	Pending between one to 3 years	Pending for more than 3 years
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]
Andhra Pradesh	795	166	961	9	0	0	9	18	943	87	26	642	188
Bihar	1,340	0	1,340	0	0	0	0	0	1,340	0	0	792	548
Delhi	168	20	188	0	5	0	0	5	183	20	11	43	109
Gujarat	666	12	678	0	0	0	0	0	678	127	62	290	199
Haryana	807	0	807	0	0	0	0	0	807	0	0	807	0
Karnataka	756	84	840	0	4	11	6	21	819	0	130	140	549
Kerala	130	14	144	0	0	56	0	56	88	5	11	16	56
Madhya Pradesh	2,175	770	2,945	189	0	0	0	189	2,756	532	490	690	1,044
Maharashtra	1,892	54	1,946	14	0	32	13	59	1,887	20	70	478	1,319
NE Region	392	0	392	37	0	0	0	37	355	0	21	52	282
Orissa	73	0	73	0	0	0	0	0	73	0	0	0	73
Punjab	400	39	439	2	18	0	9	29	410	37	25	63	285
Rajasthan	90	3	93	0	0	0	11	11	82	0	0	0	82
Tamil Nadu	593	38	631	35	2	16	0	53	578	149	35	202	192
Uttar Pradesh	746	3	749	3	0	0	0	3	746	0	177	160	409
West Bengal	6,601	0	6,601	0	0	0	0	0	6,601	0	0	2,668	3,933
Total	17,624	1,203	18,827	289	29	115	48	481	18,346	977	1,058	7,043	9,268

ESTABLISHMENT RETURN AS ON 31.3.1997

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
561*	416	64	32	56	22	(-)8	(-)10

*Total sanctioned strength in the entry grade of Group 'A' is 427 in the cadre of APFC.

ESTABLISHMENT RETURN AS ON 31.3.1997

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	126	117	17	9	23	4	(+)6	(-)5
Bihar	64	62	12	6	11	6	(-)1	---
Delhi	82	81	12	6	9	5	(-)3	(-)1
Gujarat*	128	122	21	9	21	9	---	---
Haryana	47	47	7	3	7	3	---	---
Karnataka	108	98	16	8	16	5	---	(-)3
Kerala	83	70	11	5	11	5	---	---
Madhya Pradesh	57	54	8	4	11	4	(+)3	---
Maharashtra	257	240	37	18	32	11	(-)5	(-)7
N.E. Region	26	21	5	5	4	3	(-)1	(-)2
Orissa	43	38	10	2	6	3	(-)4	(+)1
Punjab	90	88	14	6	16	5	(+)2	(-)1
Rajasthan	56	56	9	4	9	4	---	---
Tamil Nadu	204	172	31	8	31	8	---	---
Uttar Pradesh	134	130	19	10	32	3	(+)13	(-)7
West Bengal	215	168	50	20	42	12	(-)8	(-)8
Central Office	74	71	8	4	8	4	---	---
Total	1794	1635	287	127	289	94	(+)2	(-)33

* Provisional

ESTABLISHMENT RETURN AS ON 31.3.1997

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	1234	1117	175	83	157	41	(-)18	(-)42
Bihar *	503	399	76	38	59	33	(-)17	(-) 5
Delhi	664	559	102	50	117	28	(+)15	(-)22
Gujarat	1069	776	131	101	146	63	(+)15	(-)38
Haryana *	366	318	55	27	69	11	(+)14	(-)16
Karnataka	1194	1082	173	79	172	58	(-) 1	(-)21
Kerala	830	799	129	60	94	31	(-)35	(-)29
Madhya Pradesh	646	550	94	74	104	123	(+)10	(+)49
Maharashtra	2256	1901	343	166	213	108	(-)130	(-)58
N.E. Region	208	162	32	29	14	35	(-)18	(+)16
Orissa	447	391	63	74	51	54	(-)12	(-)20
Punjab	773	665	119	53	206	21	(+)87	(-)32
Rajasthan	477	356	82	43	68	45	(-)14	(+) 2
Tamil Nadu	1993	1732	304	114	405	40	(+)101	(-)74
Uttar Pradesh	996	895	153	69	168	8	(+)15	(-)61
West Bengal	1506	1346	361	48	323	27	(-)38	(-)21
Central Office	312	270	43	22	66	10	(+)23	(-)12
Total	15474	13318	2435	1130	2432	736	(-) 3	(-)394

*Provisional

ESTABLISHMENT RETURN AS ON 31.3.1997

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	158	33	11	55	10	(+)22	(-) 1
Bihar*	83	71	12	6	17	10	(+) 5	(+) 4
Delhi	92	75	22	7	28	7	(+) 6	---
Gujarat	141	139	13	16	63	29	(+)50	(+)13
Haryana*	17	60	13	3	38	3	(+)25	---
Karnataka	161	159	27	11	56	13	(+)29	(+) 2
Kerala	128	128	20	9	63	7	(+)43	(-) 2
Madhya Pradesh	112	108	14	22	39	30	(+)25	(+) 8
Maharashtra	290	271	42	22	52	22	(+)10	---
N.E. Region	45	43	8	10	8	8	---	(-) 2
Orissa	77	65	19	24	18	20	(-) 1	(-) 4
Punjab	124	112	29	7	50	3	(+)21	(-) 4
Rajasthan	89	81	19	9	25	19	(+) 6	(+)10
Tamil Nadu	266	245	39	5	143	16	(+)104	(+)11
Uttar Pradesh	214	204	50	15	53	2	(+) 3	(-)13
West Bengal	259	241	81	18	77	16	(-) 4	(-) 2
Central Office	99	83	18	5	41	12	(+)23	(+) 7
Total	2436	2243	459	200	826	227	(+)367	(+)27

*Provisional