



a n n u a l r e p o r t



Employees' Provident Fund Organisation, INDIA
Ministry of Labour, Govt. of India

CITIZEN'S CHARTER

BILL OF RIGHTS OF EMPLOYEES

- Right To Membership Of PF, Pension And Edli Schemes For Every Employee Of Covered Establishment Drawing Monthly Basic Pay And D.A. Upto Rs.6500.
- To Receive Annual Statement Of Provident Fund Account By 30th September Of The Following Year.
- To Obtain Claim Form Free Of Cost From Any Provident Fund Office.
- To Obtain Assistance/guidance From Public Relations Officers In Filling Up Of Forms.
- To Submit Claim Applications In Any Office Of Epfo And Obtain Acknowledgement.
- To Get Partial Withdrawals Settled Within A Maximum Period Of 30 Days For Specified Purposes.
- To Get Claim Of Final Withdrawals Settled Within 30 Days From The Date Of Submission Of Claim.
- To Get The Accumulations Transferred To Your New Account Within 30 Days On Change Of Employer.
- To Execute Nomination For Receiving Provident Fund Accumulations/pension.
- To Register Grievance And Get Redressal.
- To Approach Officer-in-charge Of Any Office For Redressal Of Grievance Without Prior Appointment.
- To Receive Guranteed Monthly Payment Of Pension Even In Case Of Non Payment Of Dues By Employer.
- To Receive Provident Fund Dues From Special Reserve Fund :
 - In Case Of Non Payment By Employer Of Contribution Deducted From Wages.
 - In Case Of Non Payment By The Employer Of Establishment Closed For More Than 3 Years.
 - In Case Of Fraudulant Withdrawal From Your Account.



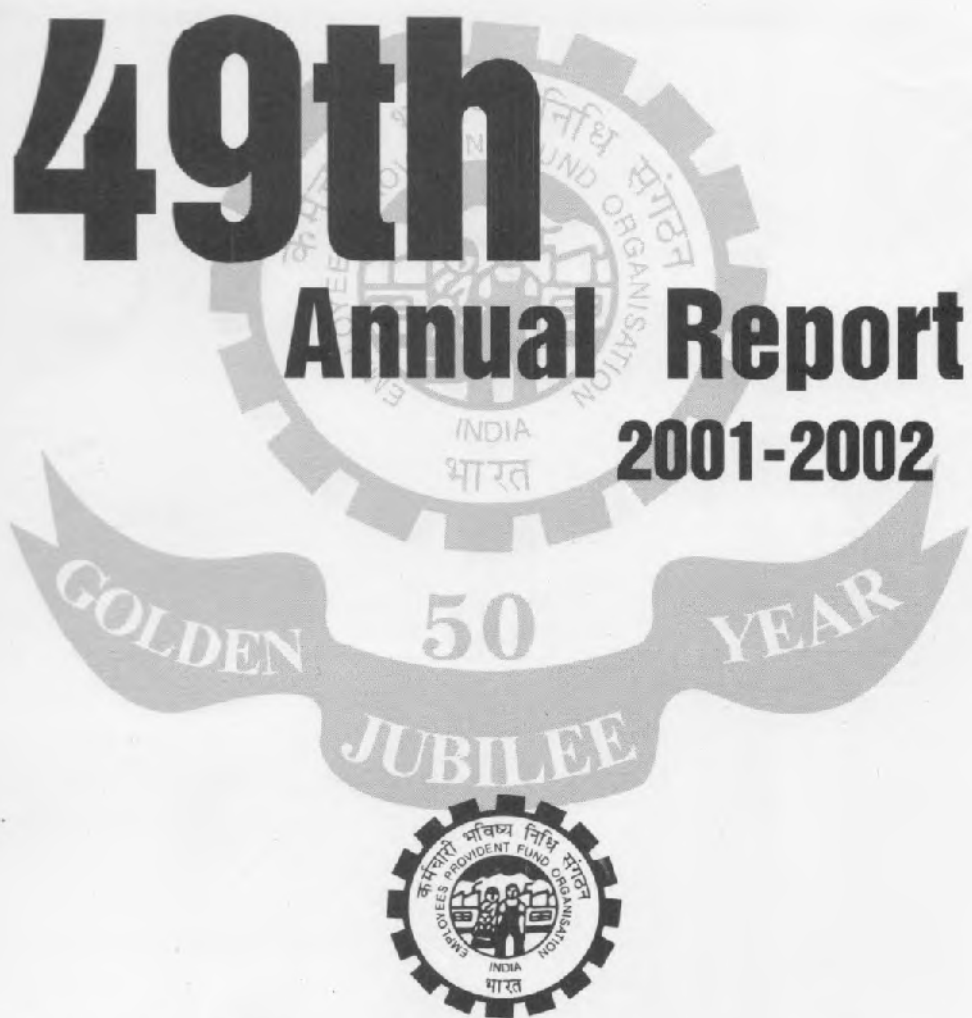
EPFO -
*In the forefront of
change in delivery
of publicly managed
funds.*



49th

Annual Report

2001-2002



EMPLOYEES' PROVIDENT FUND ORGANISATION

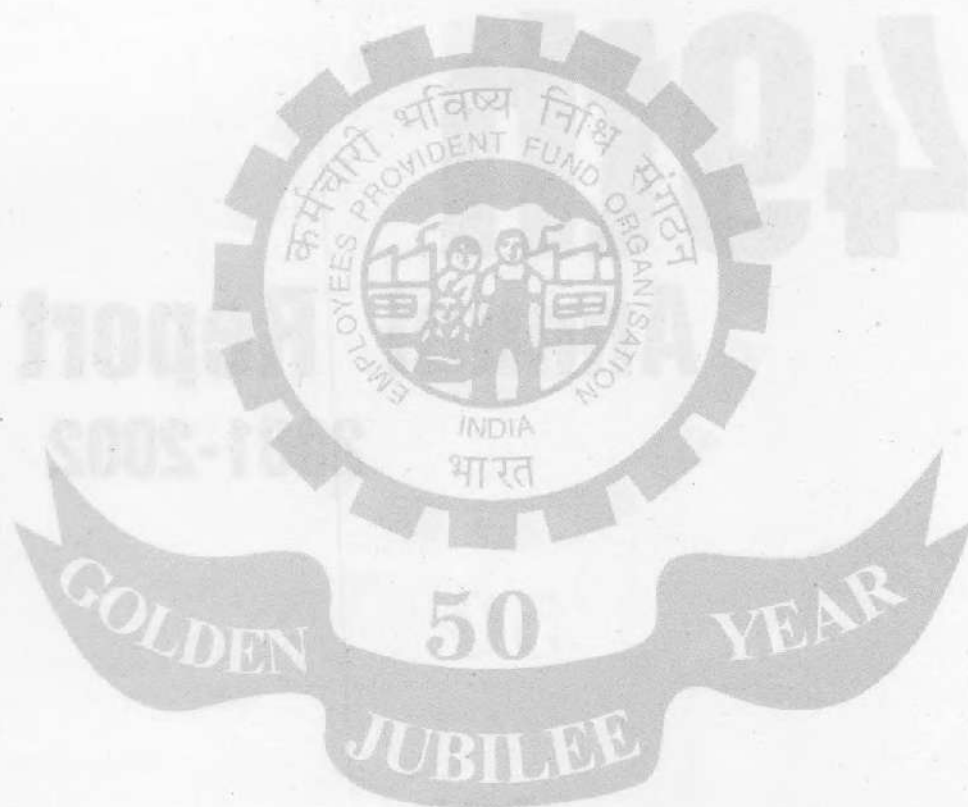
(MINISTRY OF LABOUR, GOVERNMENT OF INDIA)

Headquarters : Bhavishya Nidhi Bhawan, 14,

Bhikaji Cama Place, New Delhi - 110 066

Phone : 011-6172659 Fax No. : 011-6172666

E-mail : cpfc@alpha.nic.in



EPFO -In the forefront of change in delivery of publicly managed funds.

Our Mission

Our mission is to extend the reach and quality of publicly managed old-age income security programs through consistent and ever-improving standards of compliance and benefit delivery in a manner that wins the approval and confidence of Indians in our methods, fairness, honesty and integrity, thereby contributing to the economic and social well-being of Indians.

EPFO - In the forefront of change in delivery of publicly managed funds.

AND EPFO

Firmly believes

- *Ultimately a government will be judged by its effectiveness in promoting human dignity, justice, fairness and opportunity.*
- *Not only do we serve Indians, we have an opportunity to affirm their confidence in government and public service.*

is committed to

- *Continue to promote an environment that fully supports the international competitiveness of Indian business in an increasingly global economy.*
- *Simplify and streamline the rules and procedures so that Indian enterprises can create jobs and continue to contribute to our economic growth.*

EMPLOYEES' PROVIDENT FUND ORGANISATION
ANNUAL REPORT 2001-2002

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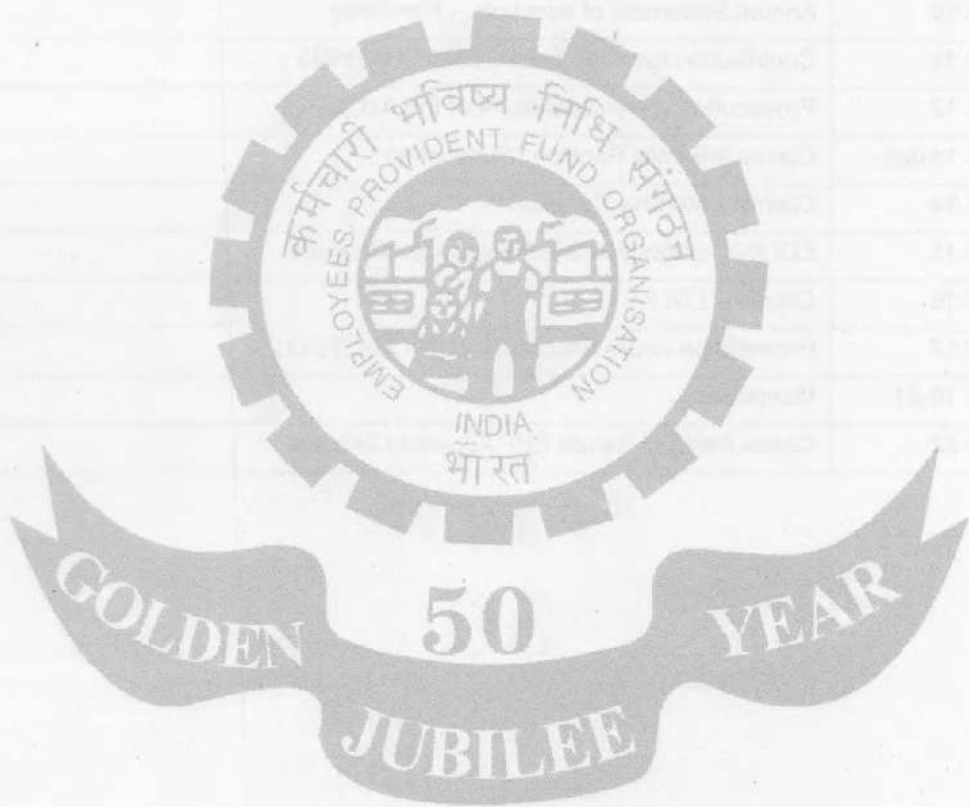
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**EMPLOYEES' PROVIDENT FUND ORGANISATION
COMPARATIVE PERFORMANCE FOR THE LAST 3 YEARS**

		1999-2000	2000-01	2001-02
1	ESTABLISHMENTS COVERED	326541	340013	357747
2	MEMBERS ENROLLED (In lakhs)	245.37	263.01	274.18
3	FIELD OFFICES			
	Regional Offices	17	17	21
	Sub-Regional/Sub-Accounts Offices	82	87	89
	Service Centres	12	12	12
	District Offices	162	163	163
4	MANPOWER POSITION			
	Sanctioned strength	20973	20984	21022
	Staff in position	19534	19574	19327
5	INCOME & EXPENDITURE (Rs. in Crores)			
	Income	483.25	565.21	587.14
	Expenditure	356.27	381.88	354.04
	Savings	126.98	183.33	233.10
6	OFFICE BUILDING	Offices	Completed	Under Construction
	Headquarters	1	1	-
	Regional Offices	21	16	3
	Sub-Regional/Sub-Accounts Offices	89	26	14
	NATRSS/ZTIs	6	3	3

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		1999-2000	2000-01	2001-02
7	NEW ESTABLISHMENTS BROUGHT UNDER THE ACT <i>(in numbers)</i>			
	At the gross level	20251	14258	18321
	At the net level	8111	13472	17734
8	MEMBERS ENROLLED <i>(in lakhs)</i>			
	At the gross level	32.44	34.11	31.46
	At the net level	14.18	17.64	11.18
9	CONTRIBUTION COLLECTED <i>(During the year)</i> <i>(Rs. in Crores)</i>			
	Provident Fund			
	Exempted	3904.14	4328.89	4278.13
	Un-exempted	5778.08	6399.55	6910.13
	Total	9682.22	10728.44	11188.26
	Pension Fund			
	Employees'/Employers Share	3606.78	3632.61	3964.04
	Government's Share	560.00	590.00	485.00
	Total	4166.78	4222.61	4449.04
	Deposit Linked Insurance Fund			
	Employers Share	129.46	139.36	153.47
	Government's Share	-	-	-
	Total	129.46	139.36	153.47
10	INVESTMENTS <i>(During the year)</i> <i>(Rs. in Crores)</i>			
	Provident Fund	1999-00	2000-01	2001-2002
	Exempted	2851.26	2714.74	2547.25
	Un-exempted	6396.56	6698.53	5583.78
	Total	9247.82	9413.27	8131.03
	Family Pension Fund/Pension Fund (Securities + Public Account)	5393.75	5806.26	5833.42
	Deposit Linked Insurance Fund (Securities + Public Account)	277.48	317.08	341.84

11	PROVIDENT FUND ARREARS (At the end of the year)					(Amount Rs in Crores)	
		1999-2000		2000-2001		2001-2002	
		No. of Certificate cases	Amount in Default	No. of Certificate cases	Amount in Default	No. of Defaulting Estts.	Amount in Default
	Exempted	512	469.13	282	417.59	258	383.20
	Un-exempted	21189	589.17	25925	766.51	31264	953.04
	Total	21701	1058.30	26207	1184.10	31522	1336.24
12	SERVICE TO MEMBERS						
	Annual Statement Of Accounts						(in lakhs)
		1999-2000		2000-2001		2001-2002	
	Issued during the year	307.09		338.17		374.84	
	Pending	64.14		38.01		93.81	
	Claims Settled (During the year)						
		1999-2000		2000-2001		2001-2002	
		No. of Claims (in lakhs)	Amount Paid (Rs. Crores)	No. of Claims (in lakhs)	Amount Paid (Rs. Crores)	No. of Claims (in lakhs)	Amount Paid (Rs. Crores)
	Provident Fund Claims	16.30	3577.10	17.50	4186.26	20.29	5090.01
	Partial Withdrawal/Advances	3.94	781.95	4.35	1056.81	4.80	1475.24
	Transfer Cases	1.76	--	1.85	--	2.10	-
	Employees' Pension Claims (all benefits)	14.92	951.42	16.64	1242.27	19.87	1635.22
	Monthly Pension Claims	1.85	580.47	2.06	777.52	2.44	995.89
	E.D.L.I Claims	0.27	42.25	0.26	44.53	0.26	51.99
	TOTAL	39.04	5933.19	42.66	7307.39	49.76	9248.35

EMPLOYEES' PROVIDENT FUND ORGANISATION
PERFORMANCE STATISTICS 2001 – 2002
AT A GLANCE

1. COVERAGE

No. of Industries/Classes of Establishments to which EPF & MP Act, 1952 applied as on 31.03.2002	180 (177)
--	---------------------

		Exempted	Un-exempted	Total
(a)	No. of covered establishments as on 31.03.2002	2590 (2624)	355157 (337389)	357747 (340013)
(b)	Net increase during the year	(-)34 {(-) 181}	17768 (13653)	17734 (13472)

2. MEMBERS

(In lakhs)

		Exempted	Un-exempted	Total
(a)	Employees' Provident Fund as on 31.03.2002	38.96 (42.60)	235.22 (220.41)	274.18 (263.01)
(b)	Net increase during the year	-3.63 {(-) 0.80}	14.81 (18.43)	11.18 (17.63)
(c)	Members of Pension Fund	INDIA भारत		255.72 (235.43)

3. CONTRIBUTIONS RECEIVED

(Rs. in Crores)

(a)	Employees' Provident Fund	Exempted	Un-exempted	Total
(i)	During the year	4278.13 (4328.89)	6910.13 (6399.55)	11188.26 (10728.44)
(ii)	Progressive	46023.17 (41745.04)	51098.83 (44188.70)	97122.00 (85933.74)
(b)	Employees' Pension Fund	Employee's & Employer's Share	Government's Share	Total
(i)	During the year	3964.04 (3632.61)	485.00 (590.00)	4449.04 (4222.61)
(ii)	Progressive	23682.31 (19718.27)	4743.02 (4258.02)	28425.33 (23976.29)

(c)	Employees' Deposit Linked Insurance Fund	Employer's Share	Government's Share	Total
(i)	During the year	153.47 (139.36)	(--)	153.47 (139.36)
(ii)	Progressive	1319.81 (1166.34)	(274.23)	1594.04 (1440.57)

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

4. ARREARS

(Rs. in Crores)

	Opening Balance as on 1.4.2001	Addition during the year	Total Arrears	Realised during the year	Closing Balance as on 31.03.2002
PROVIDENT FUND & OTHER ARREARS					
Un-exempted Sector	766.51	779.83	1546.34	593.30	953.04
Exempted Sector	417.59	230.84	648.43	265.23	383.20
Total Arrears	1184.10	1010.67	2194.77	858.53	1336.24
Which Includes:-					
(a) Admn. & Inspection Charges	28.85	31.95	60.80	16.29	44.51
(b) Penal Damages (all schemes)	96.33	49.40	145.73	44.02	101.71
(c) Employees' Pension Fund	236.66	241.27	477.93	175.65	302.28
(d) Employees' Deposit Linked Insurance Fund (from employers)					
(i) E.D.L.I. Contribution	21.39	9.53	30.92	7.73	23.19
(ii) Admn. & Inspection Charges	3.06	1.32	4.38	0.63	3.75

5. INVESTMENTS DURING 2001-02

(Rs. in Crores)

(a)	Employees' Provident Fund	Exempted	Un-exempted	Total
(i)	During the year	2547.25 (2714.74)	5583.78 (6698.53)	8131.03 (9413.27)
(ii)	Progressive	36804.67 (34257.42)	59988.44 (54404.66)	96793.11 (88662.08)

(b)	Employees' Pension Fund (Securities & Public Account)		
		During the year	5833.42 (5806.26)
		Progressive	39049.81 (33216.39)
(c)	Employees' Deposit Linked Insurance Fund (Securities & Public Account)		
	(i)	During the year	341.84 (317.08)
	(ii)	Progressive	3124.80 (2782.96)

6. RATE OF INTEREST

Declared for Members to Employees' Provident Fund	2001-2002.....	9.50%	(On monthly running balance)
	2002-2003.....	9.50%	

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

7. CLAIMS SETTLED DURING 2001-02 (Un-exempted)

(No.'s in Lakhs)

S.No.	Nature of Claims	Work load	Claims Settled			Claims Pending	Amount Disbursed (in crores)
			Within 30 days	More than 30 days	Total		
1.	EPF Claims	23.72	17.10	3.19	20.29	0.45	5090.01
2.	Partial Withdrawal/ Advances	5.96	4.27	0.53	4.80	0.07	1475.24
3.	Transfer Cases	2.84	1.85	0.25	2.10	0.11	-
4.	Pension Claims (all benefits)	24.55	16.22	3.65	19.87	0.75	1635.22
5.	Monthly Pension Claims	3.48	2.01	0.43	2.44	0.19	995.89
6.	EDLI Claims	0.46	0.23	0.03	0.26	0.01	51.99
TOTAL		61.01	41.68	8.08	49.76	1.58	9248.35

8. PENAL ACTION AGAINST DEFAULTING ESTABLISHMENTS (Un-exempted)

(a)	Prosecution cases under Section 14 of the Act	Opening Balance	Launched	Decided	Pending		
(i)	Employees' Provident Fund Scheme, 1952	34310	2832	9296	27846		
(ii)	Employees' Pension Scheme, 1995	19547	2212	8028	13731		
(iii)	Employees' Deposit Linked Insurance Scheme, 1976	20981	1668	7447	15402		
	Total	74838	6712	24771	56979		
(b)	Recovery Certificates under Section 8 of the E.P.F. & M.P. Act, 1952 (Amount Rs. in crores)						
		Workload of the year		Executed		Pending	
		No. of cases	Amount	No. of cases	Amount	No. of cases	Amount
(i)	Employees' Provident Fund Scheme, 1952	28146	722.48	9005	152.18	19141	570.31
(ii)	Employees' Pension Scheme, 1995	25865	305.22	8271	59.13	17594	246.09
(iii)	Employees' Deposit Linked Insurance Scheme, 1976	24551	20.81	7920	4.71	16631	16.11
(c)	FIR/Challans under section 406/409 IPC						
		FIR filed with the Police		Challans filed by Police before the Courts			
(i)	Filed during the year	570 (543)		28 (5)			
(ii)	Cases pending with the Police/Courts as on 31.03.2002	4987 (7723)		513 (483)			

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

9. ANNUAL STATEMENTS OF ACCOUNTS (Un-exempted)

(No.'s in lakhs)

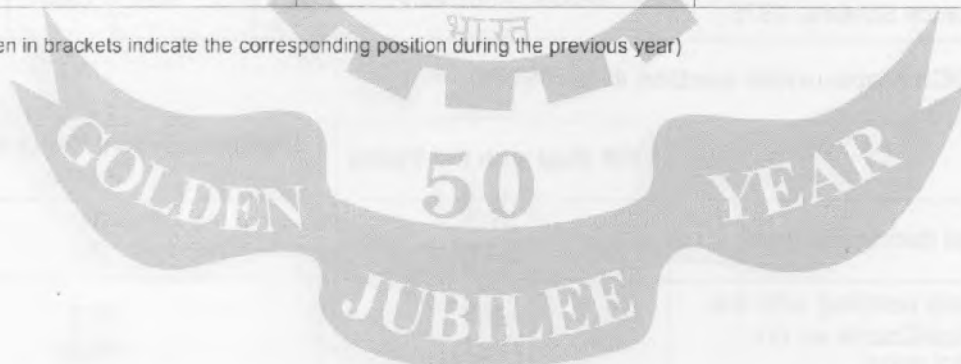
(a)	Issued during the year	374.84 (338.17)
(b)	Pending as on 31.03.2002	
	For want of returns from Employers	70.17 (17.48)
	Others	23.64 (20.53)
TOTAL		93.81 (38.01)

10. MANPOWER

(In No.'s)

Category of Employee	Sanctioned Strength	Staff in Position
Group A	647	596
Group B	2112	1865
Group C	15819	14634
Group D	2444	2232
TOTAL	21022	19327

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



CHAPTER 1

OVERVIEW

INTRODUCTION

Employees' Provident Fund Organisation established in 1952 under the statute Employees' Provident Fund & Miscellaneous Provisions Act, 1952 is the largest social security Organisation in India. Employees Provident Fund Organisation now administer three programmes:

- Employees' Provident Fund Scheme
- Employees' Pension Scheme
- Employees' Deposit Linked Insurance Scheme

1.2 The schemes apply to 180 classes of industries, which satisfies the requirements of Section 1 of the Act viz. having 20 employees or more and also to establishments voluntarily opting to come under the Act.

The table below presents an overview of the three programs:

	Employees' Provident Fund Scheme, 1952	Employees' Pension Scheme, 1995	Employees' Deposit Linked Insurance Scheme, 1976
Benefits:	<ul style="list-style-type: none"> • Accumulation plus interest upon retirement, resignation, death • Partial withdrawals allowed for specific expenses such as house construction, higher education, marriage, illness 	<ul style="list-style-type: none"> • Monthly benefits for superannuation/retirement, disability, survivor widow(er), children • Amount of pension based on avg. salary during preceding 12 months from the date of exit and total years of employment • Minimum pension disablement/children • Past service benefit to participant of Family Benefit Pension Scheme 	<ul style="list-style-type: none"> • Provides lump-sum benefit upon death, equal to average balance in the EPF account during the preceding 12 months of death, if average P.F. balance is less than Rs. 35,000. • In case of average balance exceed Rs. 35,000; amount paid will be Rs. 35,000 plus 25% of average balance in excess of Rs. 35,000 upto Rs. 60,000.
Contributions:			
Employer	3.67% (for 175 industries) 1.67% (for 5 industries)	8.33%	0.5%
Employee	12% (for 175 industries) 10% (for 5 industries)	None	None
Government	None	1.16%	—
Administrative Charges:			
Un-exempted	1.10%	Partially paid out of the 1.1% paid for EPF and EPS Fund	0.01%
Inspection Charges:			
Exempted	0.18%	N/A	0.005%

1.3 The primary object of these three schemes is to provide social security to the employees and their families and to inculcate amongst the workers a spirit of savings while they are gainfully employed and to make provision for benefits on termination of employment to members and to family members in case of unfortunate death of the members. The Schemes now provide a social security cushion and benefits to the workers in covered industries and other establishments.

1.4 The organisation functions under the overall supervision and policies framed by the Central Board of Trustees, a tripartite body headed by Union Minister for Labour as Chairman, set up under the Employees' Provident Fund & Miscellaneous Provisions Act. The Chief Executive Officer of the organisation is the Central Provident Fund Commissioner, who is also an ex-officio member and Secretary of the Board.

PERFORMANCE DURING 2001- 2002

1.5 The high lights of the performance for the year 2001-2002 are: -

- **Coverage of Establishments and Enrolment of Members**

During the year 18321 new establishments were brought under the purview of the Act and 31.46 lakhs members were enrolled at gross level. The net increase being 17734 in no. of covered establishments and 11.18 lakhs in membership.

- **Contribution & Investment**

During 2001-2002, an amount of Rs. 15790.77 crores was collected as against Rs.15090.41 crores during the previous year registering an increase of Rs. 700.36 crores.

Total holdings under all the three Schemes of the Employees' Provident Fund Organisation is given below:

TOTAL HOLDINGS AS ON 31.03.2002				(Rs. in crores)
S.No.		Employees' Provident Fund	Employees' Pension Fund	Employees' Deposit Linked Insurance Fund
1	Central Government Securities	4374.12	6386.14	171.53
2	A State Government	2456.65	2503.71	69.18
	B Government Guaranteed Securities	730.46	622.98	23.04
3	Special Deposit Scheme	47441.14	1227.34	2.29
4	Public Sector Financial Institutions	4986.07	9290.26	257.84
	Total	59988.44	20030.43	523.88

Balance in Public Account as on 31.03.2002

Pension Fund	:	Rs. 19019.38 Crores
Employees' Deposit Linked Insurance Fund	:	Rs. 2600.92 Crores

Investment decreased by Rs.670.00 crores from Rs.15536.61crores to Rs.14866.61 crores during the year 2001-2002.

• Provident Fund & Other Arrears

Provident Fund & other arrears at the close of the financial year 2001-2002 stood at Rs.1336.24 crores as against Rs. 1184.10 crores at the end of the previous year. Out of the outstanding default, Rs. 1033.22 crores representing 77.32% fall under unrealisable category. Recovery of dues has been increased by 7.72% due to vigorous enforcing measures by resorting to various legal coercive steps including attachment of movable and immovable assets, prosecuting etc.. In absolute terms Rs.858.53 crores was recovered during 2001-2002 as against Rs. 796.97 crores in 2000-2001.

This achievement was due to the result of the implementation of the specially designed Compliance 2001 Programme. This is an all time record of the Organisation. It is worth mentioning that in the past three years the recovery has been to the tune of Rs.2281.83crores as compared to Rs. 728 crores recovered during the corresponding 9 years from 1990-91 to 1998-99. This is also a measure of success in design and implementation of the monitoring system under the Compliance 2001 programme.

There has been an increase in arrears during the year. This has been primarily due to special efforts made by the organisation to detect default in time and trigger assessment and recovery proceedings. As a result, more number of assessments were made under Section 7A of the Act during the year which is a legal requirement before initiating recovery action. 28721 number of assessment orders under Section 7A has been issued during the year which shows an improvement of 31% over the previous year. Fresh demand raised during 2001-2002 is Rs. 2194.77 crores as compared to Rs. 1981.07 crores in 2000-2001.

SERVICE TO MEMBERS

- 374.84 lakhs annual statement of accounts were issued to member subscribers during 2001-2002 as against 338.17 lakhs during the previous year.
- 49.76 lakhs claims settled and an amount of Rs.9248.35 crores was disbursed.
- Out of total claims (all Schemes) settled 83.76 % claims settled within stipulated time limit of 30 days.
- At the end of the year, 1.58 lakhs claims (all Schemes) were pending for disposal representing 2.59% of the total workload.

- At the end of the year, there were 1168779 pensioners availing pensionary benefits under the Employees' Pension Scheme, 1995.

COMPLIANCE MONITORING

1.6 Specially designed 'Compliance 2001' Programme to achieve the objective of bringing all inoperative establishments to operative establishments and inactive and non existing members to active members was restructured by implementing a new software "Computerised Compliance Tracking System Version 2.0" with the following features:-

- A system of membership audit was in built in the software.
- The remittance position were monitored by working out on a month to month basis, the amount short remitted as well as not remitted.
- A provision for assessing the workload was introduced.
- Monitoring of compilation of accounts with reference to the workload projected by the system activated.
- Monitoring of Settlement of claims was added with special emphasis to the settlements within 30 days.
- The introduction of this software has resulted in achieving the targeted results and could accelerate the pace of conducting assessment of dues as well as recovery of dues and conversion of inoperative and inactive members to operative and active members as given below :
 - The assessment under section 7 A.
 - 41821 no. of inoperative establishments involving 36.09 lakhs of members has been brought to the Compliance fold as on 31.3.2002 since introduction of this programme.
 - 23393 no. of establishments with 27.29 lakhs of members whose contributions were not credited to their accounts for the last three years has been credited and were issued with individual accounts slips.
 - Major establishments who have not remitted the dues and not submitted the returns are identified on a month to month basis and circle officers had initiated proceedings to obtain compliance immediately on close of the prospective months.

1.7 The programme implemented under Computerized Compliance Tracking System (CCTS) has thus resulted in obtaining better compliance from the covered establishments. Though monitoring of the service area under CCTS has been developed and put in place, this exercise could not be reconciled with the manual reporting which was in practice until now as the data available in the computer systems required updation. This exercise is now taken up with an objective to do away with the manual reporting of the performance and to capture disposals only through the software programme for monitoring. Once this exercise is completed, it may require that misreporting of actual

position already reported is corrected and reconciled. All the field officers have already been directed to take up this in right earnest and complete it expeditiously.

1.8 As a result of the Compliance 2001 programme apart from the achievements as given above, the coverage of establishments has been increased to 18321 no. of establishments during the year, an increase of 28.50% over the previous year. This is a direct consequence of the streamlining of the procedure for coverage of establishments and members wherein it was made mandatory on the part of the Field Office to allot code number within three days of receipt of application.

OPENING OF NEW OFFICES

1.9 As a measure to decentralize 5 new SROs namely Raichur (KN), Chickunggalur (KN), Akola (MH), Pondicherry (TN) and Kollam (KR) were opened with a view to provide service nearer to the doorstep of the members.

RE-INVENTING EPF INDIA - MODERNIZATION PROJECT

1.10 As a run-up to the 50th milestone in the history of the EPF Organisation, a Cross Functional Team (CFT) was created and put in place in the year 2000 to carry out an interactive and wide ranging exercise in organizational introspection. The team was required to be sensitive to the fast moving changes in the external economic and social environment, to the rapid improvement in technology, to the enhanced expectations of stakeholder groups, particularly, employees and their employers. The team was required to travel to different offices in the country, interact with the officers and staff, carry out a SWOT Analysis and make its recommendations on the following three issues:

- Where we are ?
- Where we want to be in the next 10 years ?
- How do we get there ?

1.11 A comprehensive report was submitted by the Cross Functional Team of in-house domain experts. This was further evaluated and discussed. A clear finding that emerged from this comprehensive organizational introspection exercise was that the standards of service currently kept by the EPF Organisation were far from satisfactory. There were available global as well as national best practices against which EPF should endeavour to benchmark its standards instead of remaining satisfied with its highly bureaucratized way of functioning and delivering service. It was also noted that EPF could not remain sanguine and complacent on account of its past monopoly in the retirement provisioning industry. Citizens were being exposed to and were getting used to much higher standards of service convenience being provided by banks and other public dealing institutions in the private and public sector and it was their legitimate expectation and demand to see EPF deliver better and efficient service. The feedback from employers who partner the implementation of the statutory arrangements under the EPF Act also underscored the need for dismantling of the instruments of harassment, better record keeping, reduction and simplification of procedures, forms and returns and convenience in interface with the EPF Organisation.

1.12 The internal assessment revealed breakdown and collapse in a number of existing business processes, critical book keeping procedures and mounting backlog in back office work. In fact it was found that failure in the back office activities was the key reason for the inability of the organization to issue statement of accounts and settle the claims in time.

1.13 Performance and coverage figures reported by EPF in its Annual Report and other reports to the Executive Committee and the Board were not accepted at face value. A number of members of the Board, particularly employees' representatives raised serious doubts about the veracity of the Organization's statistical information. In order to set this controversy at rest a special computer software program was developed in house, a consolidated database was created at headquarters Office by collecting the data from all the 106 EDP centers in the country and a 100% status audit on compliance and backlog was made. The results were startling. It was found that out of total 3,06,046 covered claimed establishments, 59.80% or 1.83 lakh were not complying from the date of coverage or had not complied for the last three years or more. Similarly out of the total 271.42 lakhs claimed members, 39.47 lakhs claimed members were non-existent and no credit had ever come into their accounts. In the case of 88.05 lakhs members no contribution had been credited to their accounts over the last three years or more.

1.14 Since the EPF is a trust under which millions of workers' retirement savings are managed by the Fund, the overriding fiduciary responsibility vests and rests with the members of the Central Board of Trustees. The Central Board of Trustees would not be in a position to discharge their fiduciary responsibilities if they are not informed about or kept apprised about the true state of affairs. Hence a decision was taken to place the findings of this audit before the Central Board along with a plan of action for setting right the alarming state of affairs.

1.15 The lessons learned from the above introspection were the following:

- The existing business procedures that support the functioning of the organization had outlived their utility and had failed to throw up and bring to notice at the higher levels failures in relation to service delivery as well as enforcement.
- The existing enforcement system of giving territorial jurisdiction to inspectors had failed to deliver and was the principal cause for such a high rate of non-compliance / non-credit of workers' dues in their respective accounts.
- It was not possible to improve claim settlement and issue of account slips without updation of compliance status and updation of accounts.
- The organization did not have the internal mechanisms, processes and capacity to improve service delivery to acceptable standards.

1.16 The answer or the solution to the above problems did not lie in tweaking the existing business processes or system or making small adjustments in the processes. The solution was in a radical re-engineering of the existing processes and in the enablement of such re-engineered process with the current and emerging information and communication technologies. This conclusion was the genesis for conceptualization and adoption of the project 'Re-inventing EPF India'. This project involved radical departure from past ways of doing business. It involved transition to an organization that was non-bureaucratic and that was able to declare and keep world-class standards in the delivery of

products and services. EPF, under the project has set as its vision, the achievement of the national leadership position in the delivery of publicly managed services in the country. EPF drawing inspiration from this resolve articulated for itself the following mission statement:

“Our mission is to extend the reach and quality of publicly managed old-age income security programs through consistent and ever-improving standards of compliance and benefit delivery in a manner that wins the approval and confidence of Indians in our methods, fairness, honesty and integrity, thereby contributing to the economic and social well-being of Indians.”

1.17 The EPF has set for itself clearly articulated business goals that are sought to be achieved through 'Re-inventing EPF India' project. These are the following:

- Service access convenience to any member of the Fund from any point of presence at any of the existing 260 as well as future geographical locations where EPF has some presence.
- Establishment of a turn around time of 2 – 3 days from receipt of claim to issue of cheque / electronic credit of money in workers' account irrespective of from which point of presence the claim has been filed.
- Establishment of a nationally unique Social Security Number that would ensure one-number and one-account for each member and ultimately each worker in the labour market irrespective of employer or location.
- 'Any time any where' access to current account balance and contribution remittance status.
- Geometric growth in membership.
- Promotion of voluntary compliance and reduction of compliance and representation costs.
- Creation of a compelling yet non-intrusive compliance regime.

1.18 The project implementation involved the following stages:

- Review and mapping of existing prescribed business processes.
- Review and mapping of existing 'As Is' business processes.
- Gap analysis between the prescribed processes and 'As Is' processes.
- Re-engineering and development of the "To be" business processes in the context of the business goals set under the project.
- Building contribution to and ownership and understanding of the Business Process Re-engineering report amongst internal stakeholders i.e. the officers and staff of EPF Organisation across the country.
- Acceptance of the final BPR report by the Central Board of Trustees.
- IT-enablement of the BPR report through acquisition and development of appropriate software applications.
- Acquisition and installation of the supporting IT hardware, network and communication infrastructure.

- Implementation of the project to full production environment through a national skeleton network in six selected pilot locations consisting Ros/SROs as well as the establishment of a National Computer Centre.
- Office-wise replication across the country.

1.19 The Central Board of Trustees have appointed M/s. Siemens Information Systems Ltd. as consultants for the project. The current stage of the project is that the final BPR report has been submitted to the organization after a very wide ranging and in-depth discussion, debate and consultation with officers and staff as well as the staff federation. It is indeed a credit to the sense of commitment and to the ability of the human resource in the organization to rise to the challenge as well as to the sensitivity of the organization as a whole to the changing external environment. Across the HR spectrum in the organization the report has been welcomed and accepted. We have demand from a number of offices across the country requesting to be included in the first phase of the project of modernization. If past empirical experience is any indicator, this is more than half the battle won in the putting in place of a large enterprise-wide information system.



CHAPTER 2

ORGANISATION

INTRODUCTION

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 equity and justice, social, economic and political, prevails in all the institutions of the national life.

2.2 Government of India has, through various enactments, endeavoured to give effect to the ideas 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 support these directive principles of state policy. The schemes;

- Employees' Provident Funds Scheme, 1952,
- Employees Deposit Linked Insurance Scheme, 1976 and
- Employees' Pension Scheme, 1995

are amongst the extensive and major social security programmes formulated for the working class of India.

2.3 Employees' Provident Funds & Miscellaneous Provisions Act, 1952 was enacted with the main object of "making 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 recognized that such a scheme would have, apart from others, the obvious advantage of cultivation among the workers the spirit of saving a portion of their earnings regularly and would also encourage the stabilization of a steady labour force in industrial establishments.

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

2.5 In the year 1976, the Act was further amended introducing yet another Social Security Scheme, the Employees' Deposit Linked Insurance Scheme, 1976 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 at the credit of the deceased employee. The scheme came into effect from 1.8.1976.

2.6 By an ordinance promulgated on 17th October, 1995 which was later repealed by amendment of Employees' Provident Funds and Miscellaneous Provisions Act, 1952 in August, 1996, the Central Government was empowered to frame a Scheme called the Employees' Pension Scheme, 1995. The Scheme was introduced w.e.f. 16.11.1995 replacing the Employees' Family Pension Scheme, 1971.

2.7 The three Schemes taken together provide to the employees an umbrella for the rainy day in the shape of old age and survivorship benefits, long-term protection and security to the employee and after his death to his family members. To the employers, the schemes provide a steady labour force, which is essential for the productivity and prosperity of the establishment. To the Government, the schemes provide funds of considerable magnitude for utilization on various development 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

2.8 The Schemes are administered by the Central Board of Trustees which is a tripartite body headed by the Hon'ble Union Minister for Labour. The Board consist of :-

- Chairman
- Vice Chairman
- Central Government representatives - 5
- State Governments representatives - 15
- Employers' representative - 10
- Employees' representative - 10
- Central Provident Fund Commissioner - Ex-officio Member

Hon'ble Minister of State for Labour was the Vice-Chairman of the Board.

The tenure of the Board is five years. Main functions of the Board are:

- Administering the funds created and vested in the Board and performing other works incidental thereto.
- Maintaining accounts of Income & Expenditure in prescribed form and manner.
- Delegation of powers for administration of the Schemes.
- Submitting audited accounts with comments and annual report on performance of the Organisation to Government.

During the year under report, two regular meetings and one special meeting of the Board were held. A list of Members of the Board as on 31.3.2002 is given in Appendix-A1.

EXECUTIVE COMMITTEE

2.9 The Executive Committee is a statutory Committee, which is constituted from amongst the members of the Central Board of Trustees by the Central Government under Section 5AA of the Act to assist the Central Board of Trustees in the performance of its functions relating to administrative matters. The term of the Committee is 2 1/2 years. It consists of:

- | | |
|---|---------------------|
| • Chairman (Secretary, Ministry of Labour, Government of India) | |
| • Central Government representatives | - 2 |
| • State Governments representatives | - 3 |
| • Employees' representatives | - 3 |
| • Employers' representatives | - 3 |
| • Central Provident Fund Commissioner | - Ex-officio Member |

The functions of the Committee are:

- Opening of Sub-Regional Offices/Sub-Accounts Offices
- Approval for the purchase of land and estimates for constructing office buildings and staff quarters.
- Creation of Group 'A' posts
- Creation of new regions/up-gradation of existing regions.
- Hiring of buildings on monthly rent exceeding Rs. 50,000/-
- Consideration of the investment policy and making appropriate recommendations to the Board on liberalization of investment pattern.
- Specifying work norms for staff and officers of the Organisation.
- Framing/amending of the rules relating to method of recruitment, pay and allowances and other conditions of service of the officers and staff of the Employees' Provident Fund Organisation.

During the year, 4 meetings of the Executive Committee were held.

SUB COMMITTEES OF THE CENTRAL BOARD OF TRUSTEES

Finance & Investment Committee

2.10 Finance & Investment Committee is a Sub-Committee of the Central Board of Trustees consisting of the representatives of Employers, Employees and Governments.

The main functions of the Committee are to:

- Oversee the investment being done at present by State Bank of India as Portfolio Manager.
- Watch timely investment of trust money with a view to realizing the optimum returns.
- Issue such directions, as may be considered necessary, to the State Bank of India in regard to investment/re-investment of redemption proceeds, interest etc. within the investment pattern stipulated by Government from time to time.
- Recommend rate of interest for the members of the fund.

The Financial Advisor to the Ministry of Labour is the Chairman of the committee. The Financial Advisor & Chief Accounts Officer of the Employees' Provident Fund Organisation is convener. During the year, 5 meetings of the Committee were held.

Committee on Exempted Establishments

2.11 The functions of the Sub-Committee of the Central Board of Trustee are to:

- Oversee the working of the exempted establishments.
- Make suggestions to improve working of the exempted establishments for consideration of the Board.
- Consider and suggest additional guidelines for grant of exemption/relaxation.

The Committee was last re-constituted on 01.11.2000 with Secretary (Labour) to the Government of Madhya Pradesh as Chairman and Additional Central Provident Fund Commissioner (Compliance) EPF Organisation as the Convener. 2 Employees' & 2 Employers representatives are also the members of the Committee.

During the year, 2 meetings were held.

Committee on Special Reserve Fund

2.12 This Committee was set-up by the Board of Trustees to:

- Review utilization of Fund periodically
- Recommend formulation of guidelines towards enlargement on utilization aspect;

The Committee was last reconstituted on 01.11.2000 with Secretary (Labour) to the Government of Uttar Pradesh as Chairman and the Financial Adviser and Chief Accounts Officer of the Organisation

as Convener.

SUB-COMMITTEES OF EXECUTIVE COMMITTEE

Building & Construction Committee

2.13 This Sub-Committee of the Executive Committee has been set up to:

- Examine the proposals for acquiring/purchase of land and building/construction referred to the Executive Committee.
- Examine the proposals for acquiring land/building/construction including their technical feasibility, financial viability and drawings etc. which require consideration of the Executive Committee, other than those proposals involving acquiring of land/building/construction from or through the Central or State Public Sector Undertakings.

The Committee consists of two members of the Executive Committee (one each representing employers and employees) and the Additional Central Provident Fund Commissioner (Zone)/Regional Provident Fund Commissioner of the Region as member. Chief Engineer, EPF Organisation is the Convener of the Committee.

During the year under report, 12 meetings were held in which 49 proposals for construction of buildings, Staff quarter's interior and other similar works were considered. Sub-Committee has also visited 6 sites at different locations.

Pension Implementation Committee

2.14 The functions of the sub-committee are:

- To review the functioning of the Employees' pension Scheme, 1995 including computerization in the Organisation and disbursement of pension and
- To consider the suggestions/proposals for amendment/improvement in the Scheme.

The Committee includes two representatives each of employers and employees, besides the Central Provident Fund Commissioner. Secretary, Labour is the Chairman of the Committee. Additional Central Provident Fund Commissioner (Pension) is the convener. During the year under report, one meeting was held.

REGIONAL COMMITTEES

2.15 Para 4 of the Employees' Provident Fund Scheme, 1952 provides for constitution of Regional Committees for each State to advise the Central Board of Trustees on matters connected with the administration of the Scheme in the State and in particular on:

- Progress of recovery of provident fund contributions and other charges,
- Expeditious disposal of prosecution,
- Speedy settlement of claims,
- Annual rendering of accounts to members of the Fund, and
- Speedy sanction of advances.

There are 18 Regional Committees constitutes under Para 4 of Employees' Provident Fund Scheme 1952. The term of the Regional Committee is three years. Out of 18 Regional Committees, 10 committees were due for re-constitution at the beginning of the year. Proposal in respect of 8 Regional Committees namely, Himachal Pradesh, Kerala, Maharashtra, Rajasthan, Tripura, Punjab, Tamil Nadu and Uttar Pradesh were received from the respective State Govt. and placed for approval of Chairman, CBT. The matter of re-constitution of the remaining 2 Regional Committees namely Madhya Pradesh and Haryana has been taken up with respective State Govt. and Regional Offices.

Constitution of the separate Regional Committees for the newly created states of Uttaranchal, Goa, Chhattisgarh, Jharkhand and Union Territory Pondicherry has been initiated with Central and respective State Governments. The recommendation of the respective State Governments in the matter is still awaited.

The Region-wise position of meetings held during the year 2001-2002 is given below:-

S.No.	Name of the Region	Total No. of Meetings held
1.	Andhra Pradesh	2
2.	Assam	2
3.	Bihar	2
4.	Delhi	2
5.	Gujarat	2
6.	Haryana	1
7.	Himachal Pradesh	2
8.	Karnataka	2
9.	Kerala	1
10.	Madhya Pradesh	2
11.	Maharashtra	
12.	Orissa	2
13.	Punjab	2
14.	Rajasthan	2
15.	Tamil Nadu	1
16.	Tripura	1
17.	Uttar Pradesh	3
18.	West Bengal	2

SERVICE CENTRES

2.16 To provide education and guidance to members, the Organisation has opened "Service Centres" in locations, where there is concentration of workers. As on 31.3.2002, there are 12 Service Centres

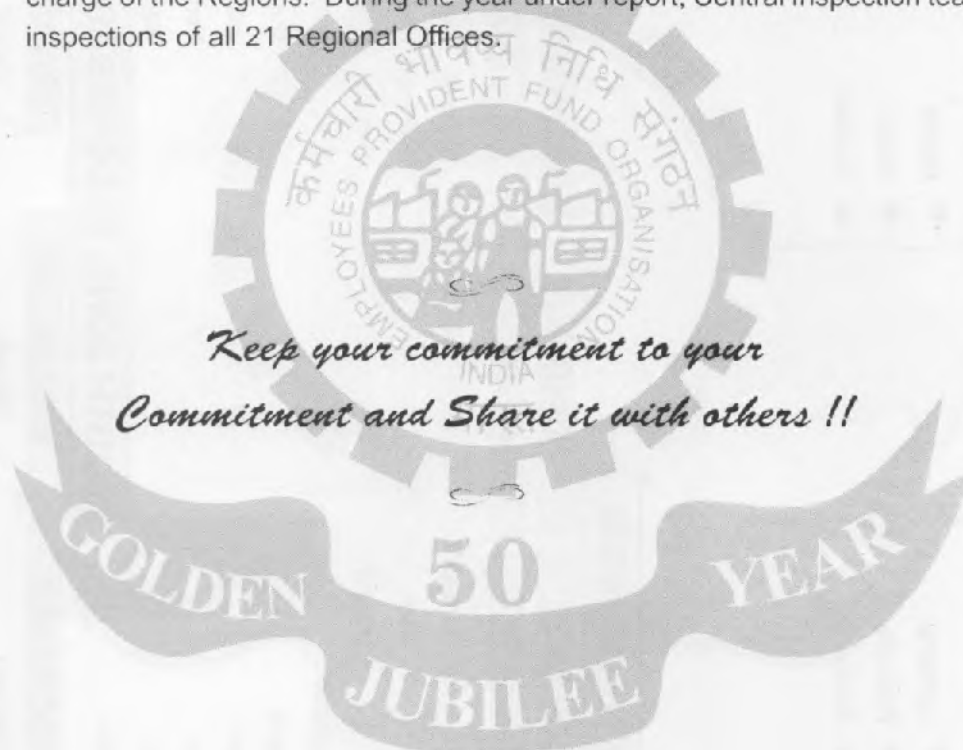
functioning in different parts of the country.

The following facilities are available in the service centers:-

- To provide blank forms to subscribers/employers.
- To accept the form duly filled in person and by post
- To scrutinize and forward to the concerned Regional Office/sub-Regional Office for necessary action on a day-to-day basis.
- To apprise the status of the claim to the members.
- To hear and redress the grievance of the members.

Administrative Inspections

- Administrative Inspections of Regional Offices are carried out by the Central Inspection teams to ensure efficacy of the Accounting, Administration and Compliance procedures.
- 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 all 21 Regional Offices.



FIELD FORMATION OF EPFO

NORTH ZONE, DELHI

DELHI

- ➔ Nehru Place
- ➔ Laxmi Nagar
- ➔ Janakpuri
- ➔ Inderlok

CHANDIGARH

- ➔ Ludhiana
- ➔ Bhatinda
- ➔ Amritsar

SHIMLA

FARIDABAD

- ➔ Rohtak
- ➔ Karnal
- ➔ Gurgaon

KANPUR

- ➔ Noida
- ➔ Agra
- ➔ Bareilly
- ➔ Gorakhpur
- ➔ Lucknow
- ➔ Meerut
- ➔ Varanasi

DEHRADUN

- ➔ Haldwani

WEST ZONE, MUMBAI

AHMEDABAD

- Naroda
- Vatwa
- Vadodara
- Rajkot
- Surat
- Vapi

INDORE

- Bhopal
- Jabalpur
- Ujjain
- Gwallior

MUMBAI

- Malad
- Thane
- Vashi
- Aurangabad
- Kolhapur
- Nagpur
- Nasik
- Pune
- Solapur

RAIPUR

- Jodhpur
- Kota
- Udaipur

JAIPUR

PANJIM

GUWAHTI

- Agartala
- Shillong
- Tinsukia

KOLKATTA

- Barrackpore
- Howrah
- Park Street
- Darjeeling
- Durgapur
- Jalpaiguri
- Port Blair
- Siliguri

PATNA

- Bhagalpur
- Muzaffarpur

PATNA

BHUBANESHWAR

- Rourkela
- Jamshedpur
- Behrampur

SOUTH ZONE, HYDERABAD

HYDERABAD

- Pattancheru
- Kukatpally
- Cudappah
- Guntur
- Nizamabad
- Vishakhapatnam
- Warrangal

BANGALORE

- Peenya
- Gulbarga
- Hubli
- Mangalore
- Mysore

TRIVANDRUM

- Calicut
- Kannur
- Kochi
- Kottayam

CHENNAI

- Ambatur
- Tambaram
- Coimbatore
- Madurai
- Salem
- Tirunelveli, Trichy
- Vellore

EPFO - In the forefront of change in delivery of publicly managed funds.

CHAPTER 3

MODERNISATION PLAN- RE-INVENTING E.P.F. INDIA

STATUS REPORT

As the national economy undergoes change and consolidation in response to the changing world economic order, special efforts are being mounted by Government to soften the impact of transition particularly on the working class. The Organization see its role in the forefront of such efforts. To fulfill this role the Organisation has put in place a plan for strategically repositioning itself as a customer focused growth driven organization by utilizing the information technology regime to its full potential.

3.2 The Organization recognizes itself as a high impact agency of the Central Govt. Its near 3 crore members taken with their families adds upto over 10 crores citizens. The quality, content and efficiency of programmes of the Organisation as well as the delivery of service will therefore make a significant and visible difference to the public face of the Govt. among its citizens. The 3.4 lakhs business houses and other institutions within the compliance crucible of the Organisation is capable of influencing the public opinion through media and other forum in a manner, which far outstrips their actual numbers.

3.3 The genesis of the present ambitious programme to bring in an information technology assisted regime could be dated back to nineteen eighties. The Board in its 99th meeting decided that a reputed outside agency need to be entrusted with the job of studying the Organizational structure, accounting system and procedures. Later, in the 130th meeting the Board took serious notice of the growing responsibilities and recommended a comprehensive re-structuring after a system study by a professional agency. Consequently specific work areas were selected for processing with the aid of information technology and a concept of application software for client service was introduced in all field offices in a phased manner.

3.4 The CBT in its 144th meeting in 1996 further stressed for comprehensive computerization and this was followed up by a decision of the Executive Committee, in its 22nd meeting to accelerate computerization of all functions with directive to explore the feasibility of out sourcing the job on 'Turn key' basis.

3.5 In this background, conceiving the mission to extend the reach and quality of publicly managed old age income security programmes through consistent and ever improving standards of compliance and benefit delivery in a manner that wins the approval and confidence of all Indians in our methods, fairness, honesty and integrity thereby contributing to the economic and social well being of each and every citizen, the Organization repositioned itself to accept the challenge and framed strategy to over

come the impediments in its present delivery system by designing short term, intermediate term and long term strategies.

SHORT TERM

3.6 A system supported monitoring mechanism to verify compliance and delivery functions of the field offices was put in place for identifying members who have not been able to get the expected level of service. Compliance function was re-vamped by reducing lead time between the occurrence of default and detecting and final assessment.

Organisation's thrust in the short term is to:

- Ensure that compliance is secured from all establishments, which have been reported as covered.
- Ensure credit of amount collected into each subscriber account with upto date interest.
- Ensure through available software support speedy service to the subscriber member.

INTERMEDIATE TERM

3.7 Strategy for approaching the issue in the next two years term to meet the core objectives, will be:

- Re-engineer the existing process and eliminate the redundancies.
- Setup a system that reduces turn around time between the receipt of a claim and issue of a cheque to 2-3 days.
- Reduce compliance and representation cost for employer and promote voluntary compliance.

ORGANISATIONAL GOALS

3.8 The Organisation have identified three basic policy goals. These are:

- To establish a turn around time of 2-3 days between the receipt of claim and the issue of a cheque.
- To establish an adequate Information System benchmarked against best global practices for Book-keeping and Accounting.
- To establish an Information led system of responsible enforcement. This will focus on:
 - improving voluntary compliance and checking non-reporting and under reporting of employment strength and
 - reducing compliance/representation costs for the employer.

3.9 To implement the short term and intermediate term objectives by evolving appropriate strategies, the Executive Committee, CBT set up a Multi-Disciplinary Expert Committee with the following experts in the area of Information Technology and Business-Re-engineering to suggest a road map for implementation of IT reforms in the Organisation.

- Dr. N. Ramani, Gr. Director, (Computer Centre), Indian Space Research Organisation (ISRO), Department of Space (IT Expert).
- Dr. Gulshan Rai, Sr. Director, Ministry of Information Technology (IT Expert).
- Prof. J. C. Kapoor, Indian Institute of Public Administration (BPR Expert)

3.10 The experts after extensive discussion with the domain experts in the area of pension, compliance, finance & accounts laid out a road map for the implementation of IT reforms in the Organization to make it capable of meeting its goals. The three experts were senior officers of the Government of India in the rank of Joint Secretary who were having vast experience in serving on numerous committees and Advisory Bodies of the Government at the highest level.

3.11 The Multi-Disciplinary Technical Committee (MDTC) through a process of workshops, deliberations as well as study of the work environment and the stage of computerization in the EPFO prepared a Roadmap for the roll out of the IT Reforms with delay set out business objectives, the strategy for meeting the objectives and the time frame for achieving short term and medium term milestones. The recommendations of the Committee was approved by the Executive Committee in its 33rd meeting on 14.03.2000 that :

- An IT Sub-Committee of Executive Committee with the employees' as well as the employers' representatives and experts in the field of Information Technology from outside the Organisation should over-see the implementation of the road map for the Roll out of IT Reforms.
- Approving the process for appointment of a suitable consultant with strengths in business process re-engineering, accountancy and software development for implementation of the road map prepared.

3.12 As per the decision of the Executive Committee the process for identification and appointment of Consultant was initiated and by following the rules laid down by the Government and Central Vigilance Commission M/s. Siemens Information System Limited was appointed as the Consultant.

3.13 While short listing and consolidating the technical consultant for implementation of the long term objectives, the process of technical evaluation by experts in confirming the competency of the bidders by obtaining presentation of the concept in conducting the studies and implementation was taken by IT Sub-Committee consisting of experts from the field of IT and on the basis of the recommendations of the IT Sub-committee the appointment of M/s Siemens Information System India was approved. While approving the appointment of the Consultant it was also ensured that ;

- Foolproof legal contract was entered into by carefully drafting the contract to ensure that the solution suggested by consultant does not revolve around any standard off the shelf application.
- Sense of ownership is imparted to consultants for which special efforts were made.
- The Project has to be carefully steered and owned by the EPFO itself.

3.14 The work assigned to Consultants involves the following five tasks:

Task I:

Comprehensive business process re-engineering, retooling of accounting/reconciliation procedures under the existing manual paper intensive business processes in all business lines/programme areas and support functions. This would inter-alia, among other things, include:

- Systems study and analysis.
- Validation of the systems study findings by the client.
- BPR exercise covering all programme areas, support and back office functions.
- Acceptance of BPR report.

Task II:

- Submission of Systems Specifications report.
- Acceptance of SRS as satisfactory by the Client.

Task III:

- Design of forms, user manuals, physical work structures, stationery formats, archiving systems etc., to support the re-engineered business design at the level of each task holder within each process.
- Development of appropriate Application Software in conformity with the reengineered business design.
- Demonstration of Application Software for validations, improvements etc.

Task IV:

- Implementation of the Application Software upto full production environment in conformity with the re-engineered business design in a minimum of six centers (Pilot Projects). The pilot projects expected to function in actual full production work environment and serve as models for replication through-out the Organization.
- Stabilization of the Application Software and migration of legacy data to new systems.
- Development of measurement criteria and standards in conformity with the redesigned business model.

- Training and support to personnel to assist migration into the re-engineered business environment.
- User manuals for all programme area task holders at line and staff level.
- User manuals for systems management and administration in order to enable support to the technology environment.

Task V:

- Maintenance of the developed Application Software for two years after warranty period.

THRUST AREA AND BUSINESS DESIGN

3.15 Thrust area and business design envisaged by the Organisation during the next 2 years will:

A. Enable the Member to:

- Walk into any of the 260 EPF offices in the country, insert a unique identity smart card i.e. social security card into a kiosk and read his account balance on the screen.
- By paying a small fee (Rs. 5/-) and inserting a coin into the kiosk, he will be able to get a print out of his PF account balance for the last completed month.
- The subscriber will be able to file any claim for early withdrawal from the account or for final settlement at any of the 260 offices across the country regardless of where the subscriber was last enrolled.
- The turn around time as per **Declared Service Standard of EPF** will be 2-3 days between the receipt of a claim and the issue of a cheque and/or electronic credit of the amount in the subscriber's bank account.
- Change of jobs and/or location will not involve any transfer of account from the previous office or employer and the subscriber's account will be accessible from any of the EPF offices across the country. This will eliminate all transfer delays.
- EPFO will maintain a subscriber-wise individual running ledger account in real time that will credit interest on monthly balance for each month.
- Regardless of who the employer is or where the worker is working, including the highly mobile migratory construction workers, the individual running ledger account of each worker carrying the unique identity number (SSN) will remain constant and accessible to such worker/member from any location or EPF kiosk.
- Eventually EPF will extend the facility of EPF kiosks to other public places and to locations within or close to industrial estates and/or where there is concentration of members to provide the facility any time, any place.
- The EPF will provide for electronic filing of claims of members through employers in order to cut down the cost and improve service and convenience for subscribers.

B. Enable the Employer to:

- Electronically file the monthly return with particulars of employee-wise contribution.
- The number of returns to be filed in a year will be reduced to 12 from the present 48.
- The process of receipt of contributions and confirmation of contributions by employers/banks will be integrated and computerised in order to eliminate missing credits and delays and consequent inconvenience and increase in cost for the employer.
- Registration will be streamlined and any employer who fulfilling the eligibility criteria under the law will be able to register with EPF and obtain a nationally **unique business number** in order to comply with the law without reference to EPF.
- EPF will give every employer a unique business number which will be integrated with the Permanent Account Number issued by the Income Tax Department. This will be a significant step towards a regime where businesses and trade in the country use a common business number for economic transactions as is the norm in developed economies.
- Voluntary compliance will be the norm and enforcement action will become the exception. EPF will consistently and consciously move to a regime that encourages and facilitates trust and voluntary compliance and that seeks to put in place systems and processes that continually reduce the representation and compliance cost for law-abiding employers.
- EPF will identify and give recognition to model employers and put in place systems that give fast track service within the Organisation to such recognized model employers and their employees.
- EPF has already rolled back the 'Inspector Raj' and will further bring about systemic changes that will put in place an IT assisted information driven environment that compels pro-compliance choices.
- Compliance actions will be focused on delinquency, under-reporting or non-reporting of employment strength and contributions and will seek to encourage migration from delinquent categories to the compliance mainstream.
- EPF will put in place systemic changes that eventually remove one to one relationship in dealings with EPF with the creation and strengthening of IT assisted institutional systems.
- EPF will support the competitive advantage of Indian businesses by reducing compliance costs.

C. Enable the EPF Organisation to:

- As a corollary to efforts at improving the quality and efficiency of programs and service, the plan 'Reinventing EPF India' seeks to leverage the power of IT and related emerging technologies to create a compelling and forceful compliance environment that is entirely information driven.

- Capacity to identify, collect and process information from third party sources will be enhanced. These will include such sources as departments and agencies in Government, public sector and private sector in relation to any economic transaction that involves employment and workers.
- All potential cases identified through the processing of third party information will be asked to comply and enroll their workers.
- Computer-assisted system will habitually detect and flag every case of default and delinquency every month and kick in action for recovery of contributions along with interest and penalty.
- Cost of withholding PF monies will increase in relation to the cost of borrowing money from the bank or in the market. This will seek to create an environment that makes it cheaper to comply and expensive to under report or non-report employment and contributions in a timely manner.
- Separate collection program will be designed and put in place that will address the issue of collection of unpaid arrears. The program will be entirely IT driven drawing information from the accounting function. Special teams in **designated EPF call centers** that will chase all delinquent accounts on a day-to-day basis.
- Special programs for extending the reach of EPF schemes over the informal sector, migrant labour and service industry will be put in place to ensure enrolment and transfer of benefits under the programs to such categories of workers.
- Each EPF employee (task holder) will have the information required to complete his/her task on his/her desktop terminals.
- Retooled book-keeping & accounting function will maintain reconciled upto-date accounts in real time on a secure and shared database that will support and be accessible to all program divisions.
- Record keeping and paper management will be organised along modern lines with IT enabled indexing for archiving and retrieval. This effort will also decongest EPF work places and improve the physical environment.
- Special HRD effort will enhance the knowledge and skill levels of our existing officers & staff to help them adjust and absorb change in work methods.
- The objective in the creation of such a system is to register geometric growth in the membership / corpus of EPF/ improved customer / client services.

3.16 With these core objectives, the consultant M/s. SISL has been awarded the task on 14.6.2001. A core team comprising senior officers from EPFO was set up to associate with and assist the Consultant in conducting the study.

3.17 The following six offices were selected as Pilot Offices for study and implementation of the project initially:

- Regional Office, Hyderabad, Andhra Pradesh
- Regional Office, Indore, Madhya Pradesh
- Regional Office, Patna, Bihar

- Sub Regional Office, Mangalore, Karnataka
- Sub Regional Office, Gurgaon, Haryana
- Sub Regional Office, Kota, Rajasthan

3.18 Analysing the work areas by extensive consultation with officers and study in these centers and after verification of the existing work processes and procedures, the following strengths and weaknesses of the organisation were identified.

Strengths

- Legal/Statutory mandate to EPFO
- Quality and capability of people
- Reach and extensive network
- Organisational Flexibility / adaptability to change
- Ability of Organisation to deal with diversity
- Rich knowledge of diverse customer base
- Sound Financial condition
- Trust of customers in safety and investments of funds
- Good training facilities.

Weaknesses

- Poor service Image
- Individual Centric Processes
- Organisation design is not effective to deliver services
- Lack of Autonomy
- Ineffective Compliance implementation
- Logistic nightmare to serve large diversity in customers
- Poor Record Management (accounts and customer information)
- Benefit offered and customer expectation mismatch for some segments
- Complexity of Forms
- Archaic Procedures in claim settlements
- Too much Centralization
- Impractical Provisions
- Non-availability of Departmental books / manuals
- HR ineffective in Performance Management system and Career Development & Progression.
- Dependence on banks and PO and their associated inefficiency
- Fragmented approach to automation

3.19 Relying on the above factors, the following **Critical Success Factors** were identified by visiting field offices, functions of the State Bank Of India servicing Link Banks and main branches and conducting study of the existing work processes.

- Coverage of Coverable
- Perfect Service (Claims & Grievance):
- Convenience to Customers (Access, Transaction Convenience)
- High Employee Motivation
- Image building and Scheme Awareness
- Efficient Funds flow operations Management

3.20 The study also revealed that the following deficiencies exist in the present manual system.

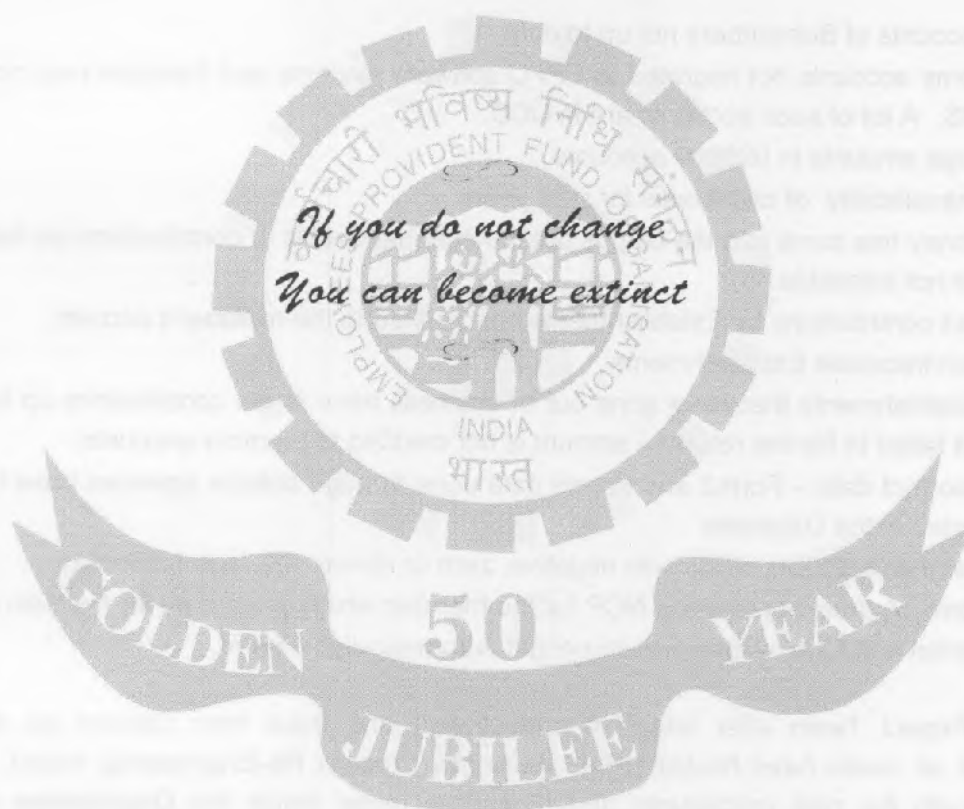
- Accounts of Subscribers not up to date
- Some accounts not migrated to EPFO software systems and therefore may not show up in MIS. A lot of such accounts are in UCD.
- Huge amounts in 999999 accounts.
- Unavailability of cashbooks for past years.
- Money has come into the corpus but the member details of contributions are lost and hence are not traceable.
- Part contributions by Establishments not credited to the member's account.
- Non-traceable Establishments.
- Establishments that have gone out of business have made contributions up to the closure but failed to file the returns - amount is not credited to member accounts.
- Incorrect data – Form2 and Form9 data done through outside agencies have been wrongly ported in the Database
- Member accounts exists with negative, zero or abnormally high balances.
- Form 3A does not mention NCP for the member which is required for Pension calculation.
- Partial and Final withdrawal do not get automatically updated.

3.21 The Project Team after intensive consultation and input from Officers as well as Staff Federation at all levels have finalized the 'Business Process Re-Engineering' report. This report details at length the new procedures and processes under which the Organization will maintain accounts and meet its obligations in delivering programmes under the three Schemes. The report proposes radical change in the methods of bookkeeping, fund flow management, enforcement and compliance. The design of the report has been crafted in order to make it possible for the organization to meet its stated goals under its vision i.e. to be able to settle claims of any member in any office within two to three days and to achieve a geometric growth in membership with particular emphasis on the unorganized sector.

3.22 The above report in effect completely rewrites the accounting manual as well as the procedure for Contribution collection, fund flow management, benefit delivery and compliance. The changed

Accounting Procedure will also be required to be approved and validated by CAG. However, it will be necessary to get the changed processes and procedures proposed under the BPR report first approved by the Central Board of Trustees (EPF) before steps are taken to implement the changed business processes.

3.23 The Report is under scrutiny and study by wider section of officers, and sub-committees of Board after the process it will be presented before the Board for approval and implementation.



CHAPTER 4

EMPLOYEES' PROVIDENT FUNDS SCHEME 1952

APPLICATION OF THE ACT

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 has instituted a separate Provident Fund Scheme with effect from 1st June 1961]

4.2 The Act initially applied to factories/establishments falling in 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. The infancy period has been abolished by an amendment of the Act w.e.f. 22.9.97..

4.3 The Act has been made applicable to new specified industries/classes of establishments from time to time. Presently, the Act is applicable to 180 specified industries and classes of establishments.

The Act is at present applicable to:

- Every establishment, which is engaged in, any one or more of the industries specified in Schedule - I of the Act or any activity Notified by Central Government in the official Gazette;
- 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

4.4 Presently, 180 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, and 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				
S. No.	NIC Division No.	Name of the Division	No. of Industries/ Classes of Estts.	% to Total
PRIMARY SECTOR				
1	0	Agriculture, Forestry and Fishing	10	5.55
2	1	Mining and Quarrying	36	20.00
3	2&3	Manufacturing including repairs	91	50.56
4	4	Electricity, Gas and Water	1	0.56
5	5	Construction	1	0.56
6	6	Hotels	6	3.33
SERVICE SECTOR				
7	7	Transport, Storage and Communication	8	4.44
8	8	Financing, Insurance, Real estate and Business services	9	5.00
9	9	Community, Social and Personnel services	18	10.00
TOTAL			180	100.00

ELIGIBILITY

4.5 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 has been liberalized in favour of the employee. Liberalization and growth that have taken place by way of amendment to Employees' Provident Fund 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. 1,000/-
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 to 31.05.2001	Rs. 5,000/-
01-06-2001 onwards	Rs. 6,500/-

**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 Dec. 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 31.10.1990	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

MEMBERS ENROLLED

4.6 During the year 3146498 new members were enrolled at the gross level comprising of 3004041 members in the un-exempted category and 142457 members in the exempted category. After accounting for the ceased members, the net addition during the year was 11.18 lakhs members. The details of the coverage of establishments and enrolment of members are given in Table: 2.

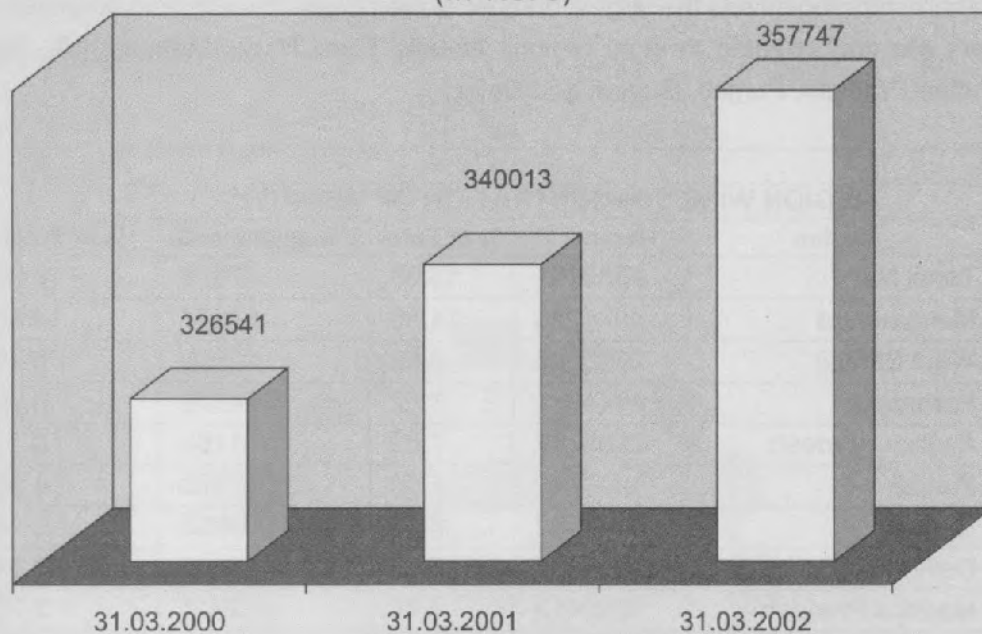
TABLE: 2			
COVERAGE OF ESTABLISHMENTS AND ENROLMENT OF MEMBERS			
	EXEMPTED	UN-EXEMPTED	TOTAL
ESTABLISHMENTS			
As on 31.03.2001	2624	337389	340013
Add: Covered during the year	43	18278	18321
Less: Decovered	77	510	587
As on 31.03.2002	2590	355157	357747
Net Addition over the previous Year	(-) 34	17768	17734
MEMBERS			
As on 31.03.2001	4259852	22040795	26300647
Add: Enrolled during the year	142457	3004041	3146498
Less: Ceased	505711	1523155	2028866
As on 31.03.2002	3896598	23521681	27418279
Net Addition over the previous Year	(-) 363254	1480586	1117632

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

TABLE 3								
REGIONWISE ESTABLISHMENTS & MEMBERS COVERED UNDER EPF SCHEME 1952								
REG	ESTABLISHMENTS				MEMBERS			
	Exempt	Unexempt	Total	% to total	Exempt	Unexempt	Total	% to total
AP	105	31048	31153	8.71	283662	1825105	2108767	7.69
BR	146	5168	5314	1.49	113016	229350	342366	1.25
CG	5	3409	3414	0.95	78668	221953	300621	1.10
DL	223	24839	25062	7.01	330471	1055361	1385832	5.05
GA	13	1649	1662	0.46	7865	154765	162630	0.59
GJ	87	33766	33853	9.45	216361	1526491	1742852	6.36
HP	15	2293	2308	0.65	7229	152205	159434	0.58
HR	31	13786	13817	3.86	61997	829499	891496	3.25
JH	69	5574	5643	1.58	295839	261217	557056	2.03
KN	143	24735	24878	6.95	337327	1807320	2144647	7.82
KR	78	12640	12718	3.56	50203	663733	713936	2.60
MH	461	52506	52967	14.80	699365	3374908	4074273	14.86
MP	45	9796	9841	2.75	53642	1238771	1292413	4.71
NR	35	3828	3863	1.08	38560	169271	207831	0.76
OR	58	7228	7286	2.04	83960	510034	593994	2.17
PN	24	17349	17373	4.86	34660	1906082	1940742	7.08
RJ	41	10517	10558	2.95	115737	692634	808371	2.95
TN	160	47415	47575	13.30	267608	4112543	4380151	15.98
UA	30	1453	1483	0.41	73468	92259	165727	0.60
UP	167	27220	27387	7.66	178089	931656	1109745	4.05
WB	654	18938	19592	5.48	568871	1766524	2335395	8.52
TOT	2590	355157	357747	100.00	3896598	23521681	27418279	100.00

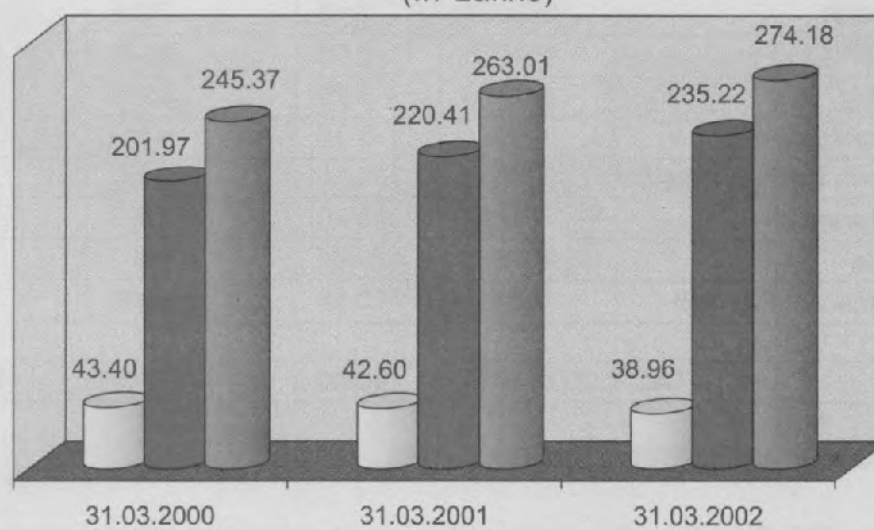
ESTABLISHMENTS COVERED UNDER THE ACT

(In No.'s)



EMPLOYEES' PROVIDENT FUND MEMBERS

(In Lakhs)



YEARS

□ EXEMPTED

■ UNEXEMPTED

■ TOTAL

EPFO -In the forefront of change in delivery of publicly managed funds.

CONCENTRATION OF MEMBERS – REGION WISE

4.7 Table: 4 indicates the list of regions in terms of concentration of members. Tamil Nadu region followed by Maharashtra region has the largest number of members. It would also be noted that 73.36% of the members are concentrated in eight regions namely Tamil Nadu, Maharashtra, West Bengal, Karnataka, Andhra Pradesh, Punjab, Gujarat and Delhi.

TABLE: 4					
REGION WISE CONCENTRATION OF MEMBERS					
S.No	Region	Members	% of Total	Establishments	% of Total
1	Tamil Nadu	4380151	15.98	47575	13.30
2	Maharashtra	4074273	14.86	52967	14.80
3	West Bengal	2335395	8.52	19592	5.48
4	Karnataka	2144647	7.82	24878	6.95
5	Andhra Pradesh	2108767	7.69	31153	8.71
6	Punjab	1940742	7.08	17373	4.86
7	Gujarat	1742852	6.36	33853	9.45
8	Delhi	1385832	5.05	25062	7.01
9	Madhya Pradesh	1292413	4.71	9841	2.75
10	Uttar Pradesh	1109745	4.05	27387	7.66
11	Haryana	891496	3.25	13817	3.86
12	Rajasthan	808371	2.95	10558	2.95
13	Kerala	713936	2.60	12718	3.56
14	Orissa	593994	2.17	7286	2.04
15	Jharkhand	557056	2.03	5643	1.58
16	Bihar	342366	1.25	5314	1.49
17	Chattisgarh	300621	1.10	3414	0.95
18	North Eastern Region	207831	0.76	3863	1.08
19	Uttaranchal	165727	0.60	1483	0.41
20	Goa	162630	0.59	1662	0.46
21	Himachal Pradesh	159434	0.58	2308	0.65
TOTAL		27418279	100.00	357747	100.00

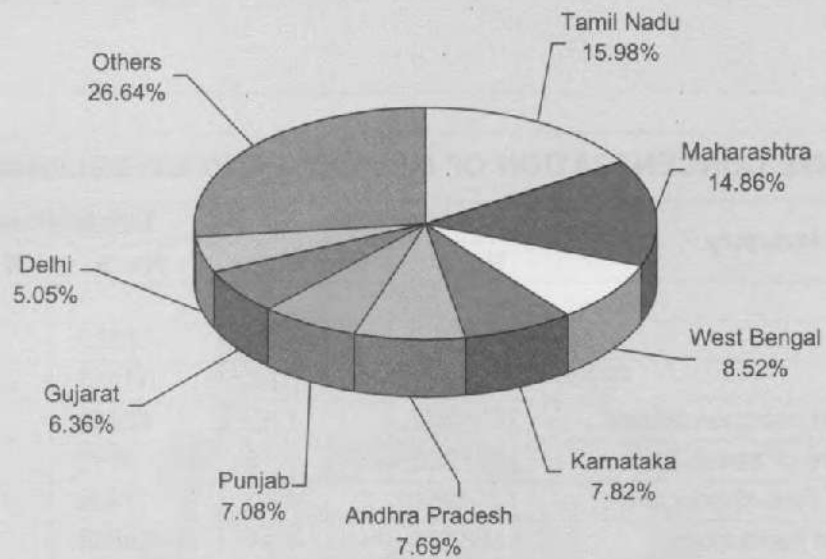
CONCENTRATION OF MEMBERS- INDUSTRY-WISE

4.8 Out of the 180 Schedule of Industries/Classes of establishments to which the Act applies; maximum percentage of members are concentrated in five schedule industries viz. Electrical, Mechanical or General Engineering, Textile, Trading & Commercial, Bidi and Heavy & Fine Chemicals. These five industries account for 42.36 % the total membership.

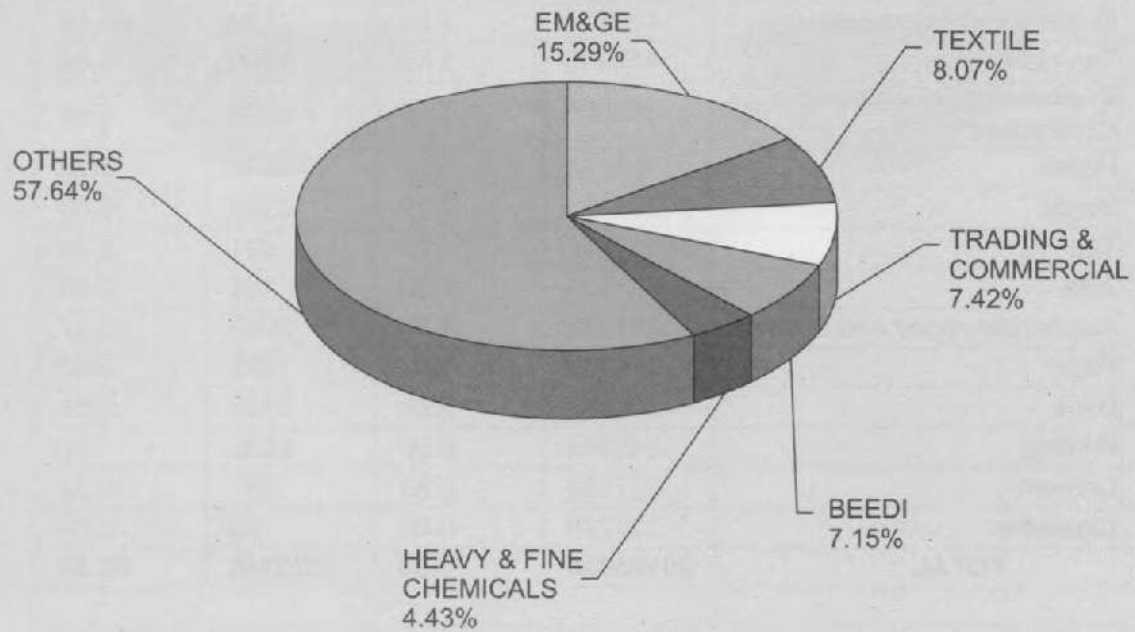
4.9 Schedule of twenty-five industries/classes of establishments account for 73.33 % of the total membership. Concentration of members and establishments in this top 25 industries/ schedule of establishments is given in Table: 5.

TABLE: 5					
INDUSTRY WISE CONCENTRATION OF MEMBERS AND ESTABLISHMENTS					
S.No	Industry	Members		Establishments	
		No.'s	% of Total	No.'s	% of Total
1.	E M & G	4192782	15.29	56698	15.85
2.	Textiles	2213262	8.07	17815	4.98
3.	Trading and commercial estt.	2034562	7.42	40466	11.31
4.	Manufacture of beedi.	1961966	7.15	3773	1.05
5.	Heavy and Fine chemicals	1214254	4.43	11434	3.20
6.	Educational Institutions	868191	3.17	24837	6.94
7.	Irons and Steel	824168	3.01	5724	1.60
8.	Road Motor Transport estt.	646149	2.36	5015	1.40
9.	Garments making factories	628615	2.29	4583	1.28
10.	Electricity	562516	2.05	2785	0.78
11.	Estt. rendering expert services	468367	1.71	6664	1.86
12.	Rubber and rubber products	443019	1.62	2792	0.78
13.	Building and construction	420505	1.53	7539	2.11
14.	Tea plantations	417306	1.52	1250	0.35
15.	Engineers and Engineering Contractors	358860	1.31	6666	1.86
16.	Hotels	355888	1.30	8236	2.30
17.	Sugar	355125	1.29	2959	0.83
18.	Tea	337378	1.23	681	0.19
19.	Jute	282103	1.03	161	0.05
20.	Automobile repair and servicing	281922	1.03	2049	0.57
21.	Paper	278819	1.02	1887	0.53
22.	Bank	258508	0.94	2192	0.61
23.	Printing	245548	0.90	6623	1.85
24.	Cement	227938	0.83	857	0.24
25.	Cigarettes	227279	0.83	60	0.02
TOTAL		20105030	73.33	223746	62.54
Total Coverage		27418279	100.00	357747	100.00

REGIONAL CONCENTRATION OF MEMBERS



INDUSTRY WISE CONCENTRATION OF MEMBERS



VOLUNTARY COVERAGE

4.10 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 2002, the number of voluntarily covered establishments was 28449. During the year 2001-2002 additional 1259 establishments were notified for voluntary coverage under the Act as against 2303 establishments notified during the year 2000-01.

RATE OF CONTRIBUTION

4.11 The normal rate of contribution payable to the Provident Fund by the employees and the employers under the Act has been revised from time to time. The rate of contribution presently applicable is 12% except in respect of the following category of establishments:-

- Any establishment in which less than twenty persons are employed;
- Any sick industrial company as defined in clause (O) of sub-section (I) of section 3 of the Sick industrial Companies (Special Provisions) Act, 1985 (1 of 1986) and which has been declared as such by the Board for Industrial and Financial Re-construction established under Section 4 of that Act, for the period commencing on and from the date of registration of the reference in the Board and ending either on the date by which the net worth of the said company becomes positive in terms of the orders passed under sub-section (2) of section 17 of that Act or on the last date of implementation of the scheme sanctioned under section 18 of the Act;
- Any establishment which has at the end of any financial year accumulated losses to or exceeding its entire net worth that is, the sum total to or exceeding its entire net worth that is, the sum total of paid up capital and free reserves and has also suffered cash losses in such financial year and the financial year immediately preceding such financial year. Explanation – for the purposes of clause (iii), "Cash loss " means loss as computed without providing for depreciation;
- Any establishment in the: - (a) Jute Industry (b) Beedi Industry (c) Brick Industry (d) Coir Industry other than the spinning sector and (e) Guar gum factories;

The rate of contribution applicable to these categories of establishments is 10%.

CONTRIBUTION RECEIVED

4.12 During the year, Rs. 11188.26 crores were received towards provident fund contributions. Out of this, Rs. 6910.13 crores were collected from un-exempted establishments by the Organisation and Rs.4278.13 crores were deposited with the respective Board of Trustees by the establishments exempted from the provisions of EPF Scheme.

TABLE: 6 PROVIDENT FUND CONTRIBUTIONS RECEIVED (Rs. in Crores)						
Year	Exempted Sector	% Variation over Previous Year	Un-exempted Sector	% Variation over Previous Year	Total Contribution	% Variation over Previous Year
1996-97	3055.77	19.23	2915.29	-8.98	5971.06	3.55
1997-98	3174.70	3.89	3643.49	24.98	6818.19	14.19
1998-99	2841.36	(-) 10.49	4954.18	35.98	7795.54	14.33
1999-00	3904.14	37.40	5778.08	16.63	9682.22	24.20
2000-01	4328.89	10.88	6399.55	10.76	10728.44	10.81
2001-02	4278.13	(-)1.17	6910.13	7.98	11188.26	4.29

ADMINISTRATIVE AND INSPECTION CHARGES

4.13 The administrative expenditure of Provident Funds Scheme is met out of the administrative charges received from the employers of the un-exempted establishments and inspection charges from the employers of exempted establishments. The prevailing rate of administrative charges is 1.10% on the wages on which contribution to provident fund is deducted. During the year Rs.498.86 crores has been collected as Administrative & Inspection Charges as against Rs.459.42 Crores collected during 2000-2001.

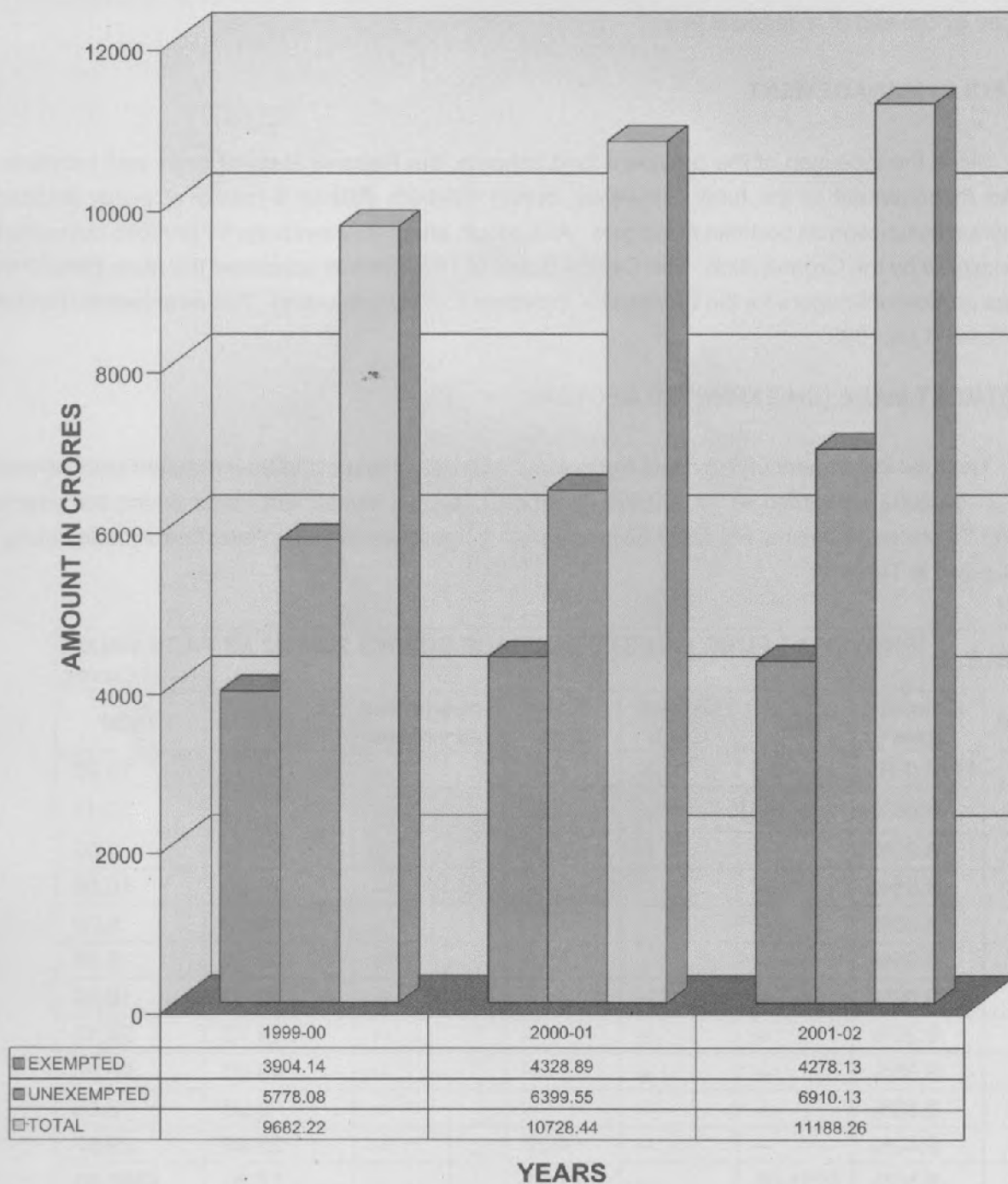
PATTERN OF INVESTMENT

4.15 The pattern of investment prescribed by the Govt. of India w.e.f. 1st April 1998 is indicated below.

S. No.	INVESTMENT PATTERN	% of Amount to be Invested
(i)	Central Government Securities as defined in Section 2 of the Public Debt Act, 1944(18 of 1944)	25 %
(ii)	a) Government Securities as defined in Section 2 of the Public Debt Act, 1944 (18 of 1944) created and issued by the State Government; and/or (b) Any other negotiable securities the principal whereof and interest whereon is fully and unconditionally guaranteed by the Central Government or any State Government except those covered under (iii) (a) below.	15 %
iii)	(a) Bonds/Securities of 'Public Financial Institutions' as specified under Section 4(a) of the Companies Act, "Public Sector Companies" as defined in Section 2(36-A) of the Income tax Act, 1961, including public sector banks and (*) the Infrastructure Development Finance Company Limited (IDFC) and/or (b) Certificates of deposits issued by a public sector bank.	40 %
iv)	To be invested in any of the above three categories as decided by the Board of Trustees	20 %
v)	The Board of Trustees, subject to their assessment of the risk return prospects, may invest upto 10% out of (iv) above, in private sector bonds/securities which have an investment grade rating from at least two credit rating agencies.	

(*) This clause added by Notification dated 10.3.1998.

PROVIDENT FUND CONTRIBUTIONS



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4.16 Money received on the maturity of earlier investment under category (i),(ii) and (iv) above, reduced by obligatory outgoing, shall be invested in accordance with the new investment pattern prescribed. Moneys received on maturity of deposits under the Special Deposit Scheme and interest thereon, 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

4.17 Since the inception of the provident fund scheme, the Reserve Bank of India was handling the portfolio management of the fund. 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 has appointed the State Bank of India to act as portfolio managers for the Employees' Provident Fund Organisation. This arrangement has taken effect from 01.04.1995.

INVESTMENT MADE (UN-EXEMPTED SECTOR)

4.18 The total investment of Provident Fund accumulations in respect of un-exempted establishments as on 31.03.2002 amounted to Rs. 59,998.44 crores. The net investment made during the year was Rs.5583.78 crores as against Rs. 6698.53 crores during the previous year. Investment made during the year is given in Table: 7.

TABLE: 7 PROVIDENT FUND INVESTMENT MADE DURING 2001-02 AT FACE VALUE (Rs. in Crores)							
S.No.	Coupon Rate	SDS	Central Govt.	State Govt.	Government Guaranteed	P.S.F.I.	Total
1	Flexi (FR)	--	--	--	--	10.00	10.00
2	8.00%	--	--	18.44	--	--	18.44
3	8.30%	--	--	3.00	--	--	3.00
4	8.55%	--	--	--	--	10.00	10.00
5	8.85%	--	--	--	--	5.00	5.00
6	8.95%	--	--	--	5.55	--	5.55
7	9.00%	--	--	--	--	10.00	10.00
8	9.20%	--	--	--	--	24.15	24.15
9	9.25%	--	--	--	--	40.20	40.20
10	9.30%	--	--	--	--	3.00	3.00
11	9.40%	--	--	4.27	--	25.40	29.67
12	9.50%	4261.60	--	27.41	--	17.30	4306.31
13	9.55%	--	--	--	--	61.41	61.41

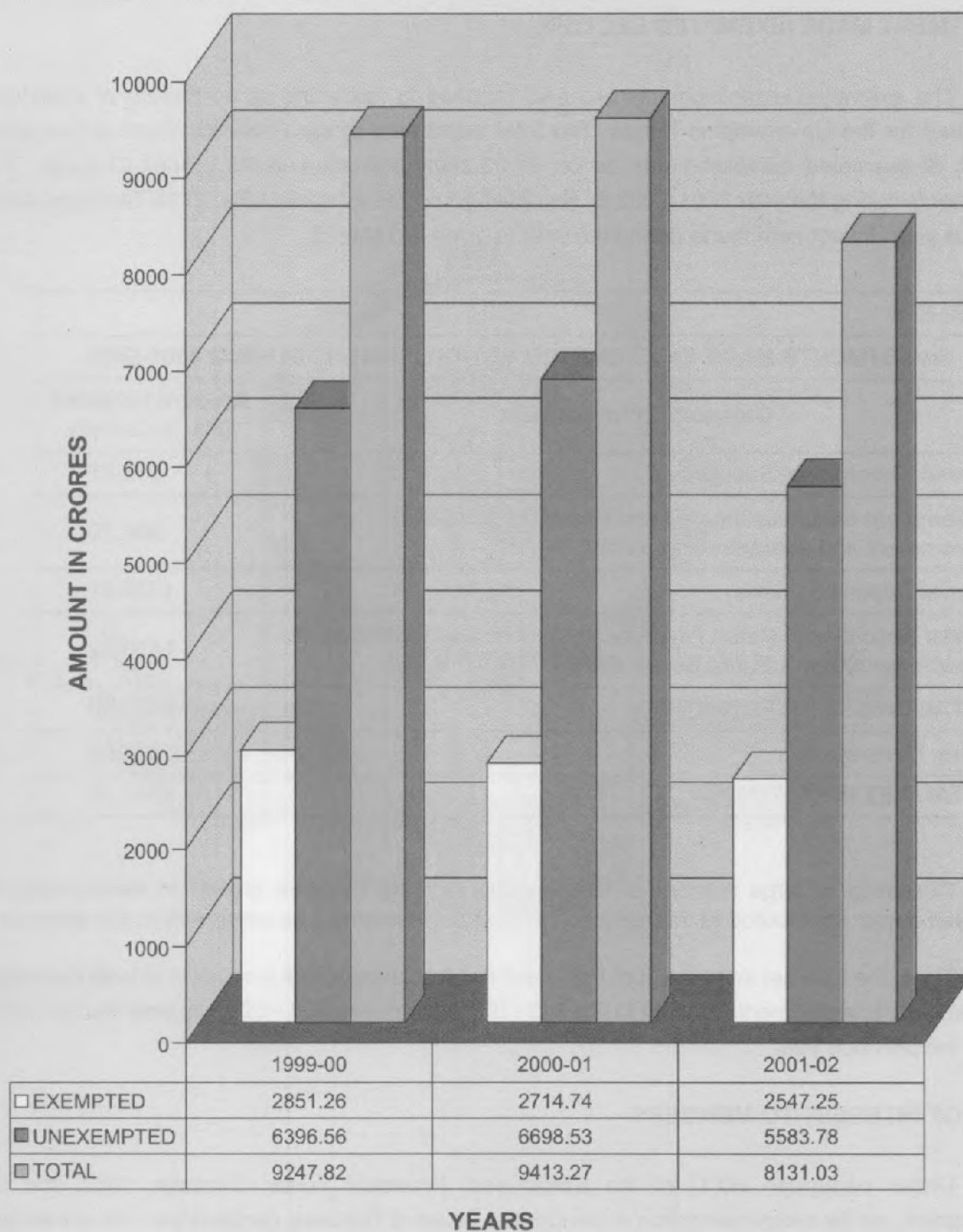
S.No.	Coupon	SDS	Central	State	Government	P.S.F.I.	Total
14	9.56%	--	--	9.53	--	--	9.53
15	9.70%	--	--	--	--	54.85	54.85
16	9.80%	--	--	--	--	17.00	17.00
17	9.90%	--	--	--	--	20.00	20.00
18	9.95%	--	--	--	--	7.60	7.60
19	10.00%	--	--	--	--	72.16	72.16
20	10.03%	--	8.02	--	--	--	8.02
21	10.18%	--	55.53	--	--	--	55.53
22	10.25%	--	143.26	--	--	--	143.26
23	10.30%	--	--	--	--	25.00	25.00
24	10.35%	--	--	53.43	--	--	53.43
25	10.47%	--	4.00	--	--	--	4.00
26	10.50%	--	--	1.54	--	--	1.54
27	10.52%	--	--	19.79	--	--	19.79
28	10.53%	--	--	31.96	--	--	31.96
29	10.65%	--	--	--	--	44.00	44.00
30	10.68%	--	--	--	--	5.00	5.00
31	10.70%	--	24.19	--	--	--	24.19
32	10.71%	--	23.54	--	--	--	23.54
33	10.75%	--	--	--	--	10.00	10.00
34	10.80%	--	--	--	--	53.95	53.95
35	10.82%	--	--	17.99	--	--	17.99
36	10.85%	--	--	--	--	27.50	27.50
37	10.90%	--	--	--	--	6.25	6.25
38	11.00%	--	--	9.43	3.95	--	13.38
39	11.08%	--	--	1.00	--	--	1.00
40	11.15%	--	--	--	--	27.48	27.48
41	11.20%	--	--	--	--	5.00	5.00
42	11.25%	--	--	--	--	12.85	12.85
43	11.30%	--	--	--	4.70	23.75	28.45
44	11.35%	--	--	--	--	10.00	10.00
45	11.43%	--	57.23	--	--	--	57.23
46	11.50%	--	--	59.88	--	--	59.88
47	11.55%	--	--	--	--	45.85	45.85
48	11.57%	--	--	13.12	--	--	13.12
49	11.58%	--	--	--	2.50	--	2.50
50	11.60%	--	214.81	--	--	--	214.81

S.No.	Coupon Rate	SDS	Central Govt.	State Govt.	Government Guaranteed	P.S.F.I.	Total
51	11.70%	--	--	7.64	--	--	7.64
52	11.75%	--	--	1.33	--	--	1.33
53	11.77%	--	--	3.27	--	--	3.27
54	11.80%	--	--	15.00	--	--	15.00
55	11.83%	--	21.00	--	--	--	21.00
56	11.85%	--	--	0.34	--	--	0.34
57	11.89%	--	--	--	--	29.29	29.29
58	11.90%	--	--	--	--	5.90	5.90
59	11.95%	--	--	--	--	25.20	25.20
60	12.00%	--	--	62.13	2.50	3.00	67.63
61	12.10%	--	--	--	15.00	--	15.00
62	12.15%	--	--	3.90	--	--	3.90
63	12.25%	--	--	28.68	--	--	28.68
64	12.29%	--	15.00	--	--	--	15.00
65	12.30%	--	24.88	--	--	--	24.88
66	12.32%	--	15.50	--	--	--	15.50
67	12.40%	--	15.00	--	--	--	15.00
68	12.50%	--	--	3.00	--	7.00	10.00
69	12.60%	--	26.97	--	--	--	26.97
70	13.05%	--	--	1.00	--	--	1.00
71	13.50%	--	--	--	--	10.00	10.00
72	13.75%	--	--	--	--	0.20	0.20
73	13.85%	--	--	2.74	--	11.80	14.54
74	13.95%	--	--	--	--	6.10	6.10
75	14.00%	--	--	0.57	--	--	0.57
76	14.20%	--	--	--	--	27.10	27.10
TOTAL		4261.60	648.93	400.39	34.20	800.29	6145.41

Gross Total Investments	6145.41	
ADD: Accepted Securities during the year	42.79	
Sub – Total		6188.20
LESS: Redemption/Maturities proceeds during the year	596.07	
LESS: Withdrawal of Securities during the year	8.35	604.42
Net Investment		5583.78

INVESTMENT OF PROVIDENT FUND MONEY

DURING THE YEAR



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4.19 Investment portfolio data of E.P.F. [Main Account] is at **Appendix S-1 (i & ii)**. Out of the investment holding of Rs.59988.44 crores, investments in securities, Rs. 199.82 crores i.e. 0.33%, of the investments are in instruments with yield ranging from 3% to 6%.

INVESTMENT MADE (EXEMPTED SECTOR)

4.20 The exempted establishments are also required to follow the same pattern of investment as prescribed for the Un-exempted Funds. The total investment of the Provident Fund accumulations in respect of exempted establishments as on 31.03.2002 amounted to Rs. 36804.67crores. The net investments during the year 2001-2002 is Rs. 2547.25 crores as against Rs. 2714.74 crores during the previous year. Investment made during the year is given in Table: 8.

TABLE: 8	
INVESTMENTS MADE BY EXEMPTED ESTABLISHMENT DURING 2001-2002	
Category Of Investment	Amount Invested (Rs. In Crores)
Central Government Securities	976.57
Government Securities created and issued by any State Government and guaranteed securities	906.70
Special Deposit Scheme	1028.31
Bonds/ Securities of Public Financial Institutions and Certificate of deposits issued by a Public Sector Bank	1470.32
TOTAL GROSS INVESTMENT	4381.90
LESS: Redemption	1834.65
TOTAL NET INVESTMENT	2547.25

Cessation of large number of membership and the negative growth in membership in the exempted sector contributed to the reduction in the total investment as compared to the previous year.

4.21 Thus, the total net investment of Provident Fund accumulations in respect of both exempted and un-exempted establishments amount to Rs. 8131.03 crores during 2001-02 as against Rs. 9413.27crores during the previous year

RATE OF INTEREST TO MEMBERS

4.22 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 members annually. The rate of interest of 9.5% per annum on monthly running balance was paid during 2001-2002. Consequent on the policy decision of the Central Govt. to bring in a low interest rate regime, there was a decline in the returns on the investments and consequent reduction in the rate of interest paid to the members. The fluctuation in the interest rate declared in the last 7 years is as follows: -

Year	% Rate Of Interest Declared
1995-96	12.00
1996-97	12.00
1997-98	12.00
1998-99	12.00
1999-2000	12.00
2000-2001	12.00 (April, 00 to June, 00)
	11.00 (July, 00 onwards)
2001-2002	9.50

ARREAR DEMAND - PROVIDENT FUND & OTHER DUES – UNEXEMPTED SECTOR

4.23 At the end of the financial year 2000-2001, there was an outstanding arrear demand of Rs.766.51crores. With the issue of additional recovery certificates in respect of unrealized current demand of Rs. 779.83 crores, the total workload for 2001-2002 was Rs. 1546.34 crores. Out of this, Rs.593.30crores have been recovered through recovery action leaving a balance of Rs. 953.04 crores at the end of the financial year 2001-2002 as against a recovery of Rs. 414.35 crores during previous year, an increase of Rs. 178.95 crores. The outstanding arrears has also increased to Rs. 953.04 crores as compared to previous year balance of Rs. 766.51 crores. The balance includes the dues in respect of establishments registered under BIFR, stay granted by various courts and establishments under liquidation etc.

4.24 The major portion of arrears at the end of the year is concentrated in nine regions namely Andhra Pradesh, Gujarat, Karnataka, Madhya Pradesh, Maharashtra, Orissa, Tamil Nadu, Uttar Pradesh and West Bengal. These nine regions account for arrears of Rs. 683.75 crores, which constitutes 71.74% of the total arrears. The region-wise position is given in Table: 9.

TABLE: 9

PROVIDENT FUND & OTHER ARREARS – UN-EXEMPTED SECTOR DURING 2001-2002							
(Rs. in lakhs)							
Region	Opening Balance as on 1.4.2001	Added During the Year	Total Workload	Collection During the Year	Closing Balance as on 31.3.2002	Amount Collected During the Year 2000-2001	(+) Increase (-) Decrease over Previous Year
A. Pradesh	4906.30	4935.95	9842.25	3522.12	6320.13	2775.15	(+) 746.97
Bihar	3314.97	2989.94	6304.91	2199.61	4105.30	1246.35	(+) 953.26
Chhattisgarh	--	1942.58	1942.58	410.48	1532.10	--	(+) 410.48
Delhi	884.58	2188.26	3072.84	1561.97	1510.87	1064.02	(+) 497.95
Goa	--	163.03	163.03	18.74	144.29	--	(+) 18.74
Gujarat	4297.84	12392.07	16689.91	10973.71	5716.20	2181.63	(+) 8792.08
Haryana	4752.91	1190.26	5943.17	1097.55	4845.62	927.33	(+) 170.22
H. Pradesh	304.60	345.24	649.84	132.54	517.30	91.72	(+) 40.82
Jharkhand	--	754.91	754.91	221.89	533.02	--	(+) 221.89
Karnataka	5023.63	5679.86	10703.49	5223.12	5480.37	2692.07	(+) 2531.05
Kerala	3306.95	5273.80	8580.75	3841.44	4739.31	3088.07	(+) 753.37
M. Pradesh	10953.63	1550.37	12504.00	4353.76	8150.24	2988.09	(+) 1365.67
Maharashtra	8948.73	9248.53	18197.26	4965.94	13231.32	4057.99	(+) 907.95
N-E Region	1934.31	1486.15	3420.46	1195.47	2224.99	1028.82	(+) 166.65
Orissa	5095.64	4021.82	9117.46	1779.43	7338.03	1023.72	(+) 755.71
Punjab	2290.89	3148.09	5438.98	2550.15	2888.83	1625.64	(+) 924.51
Rajasthan	2940.65	952.48	3893.13	767.50	3125.63	659.52	(+) 107.98
Tamil Nadu	6496.69	11672.74	18169.43	8905.55	9263.88	7117.22	(+) 1788.33
Uttaranchal	--	885.42	885.42	123.84	761.58	--	(+) 123.84
U. Pradesh	5378.22	3867.39	9245.61	3471.87	5773.74	5684.60	(-) 2212.73
West Bengal	5820.48	3294.28	9114.76	2013.19	7101.57	3183.37	(-) 1170.18
TOTAL	76651.02	77983.17	154634.19	59329.87	95304.32	41435.31	(+) 17894.56
Amount in Crores	766.51	779.83	1546.34	593.30	953.04	414.35	(+) 178.95

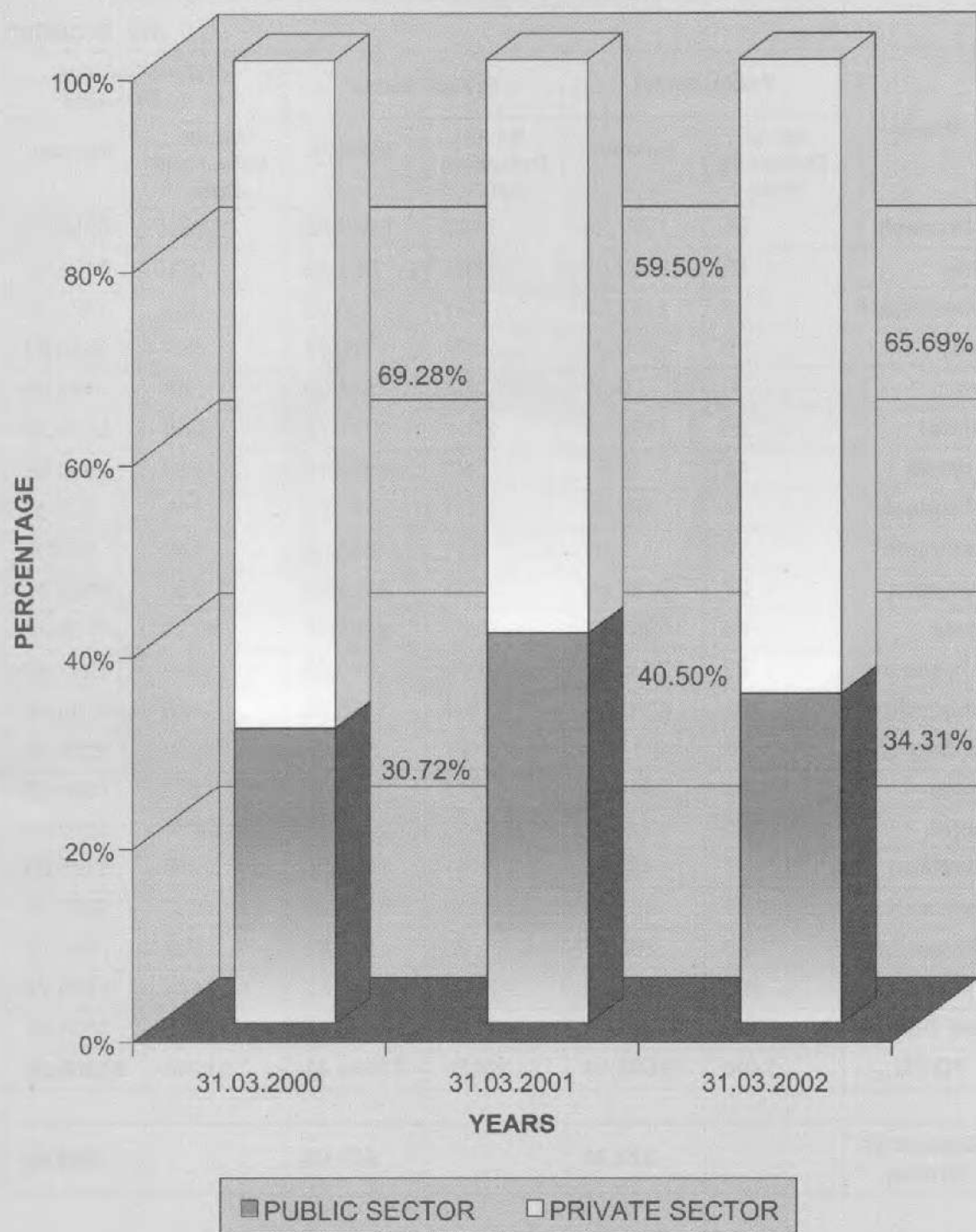
PUBLIC & PRIVATE SECTOR BIFURCATION OF ARREARS

4.25 Bifurcation of arrears belonging to Public and Private Sector are given in Table: 10.

Table : 10 PROVIDENT FUND & OTHER ARREARS – UN-EXEMPTED SECTOR PUBLIC & PRIVATE SECTOR BIFURCATION AS ON 31.03.2002						
<i>(Rs. in Lakhs)</i>						
Region	Public Sector		Private Sector		Closing Balance as on 31.3.2002	
	No. of Defaulting Estts.	Amount	No. of Defaulting Estts.	Amount	No. of Defaulting Estts.	Amount
A. Pradesh	35	1277.28	2837	5042.85	2872	6320.13
Bihar	23	3442.05	285	663.25	308	4105.30
Chhattisgarh	3	1152.10	321	380.00	324	1532.10
Delhi	0	0.00	397	1510.87	397	1510.87
Goa	0	0.00	48	144.29	48	144.29
Gujarat	26	1424.46	2038	4291.74	2064	5716.20
Haryana	11	5.47	998	4840.15	1009	4845.62
H. Pradesh	4	22.40	131	494.90	135	517.30
Jharkhand	0	0.00	337	533.02	337	533.02
Karnataka	27	3187.86	403	2292.51	430	5480.37
Kerala	48	638.15	1663	4101.16	1711	4739.31
M. Pradesh	22	2135.37	1907	11095.95	1929	13231.32
Maharashtra	262	4793.25	1164	3356.99	1426	8150.24
N-E Region	76	1714.14	172	510.85	248	2224.99
Orissa	341	4994.46	912	2343.57	1253	7338.03
Punjab	120	1243.24	2847	1645.59	2967	2888.83
Rajasthan	7	1435.65	1271	1689.98	1278	3125.63
Tamil Nadu	37	345.64	7796	8918.24	7833	9263.88
Uttaranchal	38	366.75	68	394.83	106	761.58
U. Pradesh	206	2550.42	2968	3223.32	3174	5773.74
West Bengal	122	1966.15	1293	5135.42	1415	7101.57
TOTAL	1408	32694.84	29856	62609.48	31264	95304.32
Amount in Crores		326.95		626.09		953.04

PUBLIC & PRIVATE SECTOR ARREARS

UNEXEMPTED SECTOR



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4.26 Out of the total 31264 defaulting establishments in un-exempted sector, 29856 establishments belong to the Private Sector and 1408 establishments fall under the Public Sector. In terms of amount, out of the total arrears of Rs. 953.04 crores, Private Sector account for Rs.626.09 crores and Public Sector Rs.326.95 crores. In percentage terms Private sector account for 65.69% of the total default and the Public Sector 34.31%.

STATUS OF ARREARS

4.27 Out of the total arrears of Rs. 953.04 crores, an amount of Rs. 678.82 crores fall under un-realizable category and Rs. 274.22 crores realisable through mandated proceedings. The arrears falling under un-realizable category could not be recovered over the years due to various reasons, such as,

- Disputed in courts,
- Factories having gone into liquidation,
- Recovery action barred by the Acts of Central/State Governments,
- Factories declared sick by the Board of Industrial & Financial Reconstruction,
- Factories in respect of which Rehabilitation Scheme had been sanctioned by the BIFR.

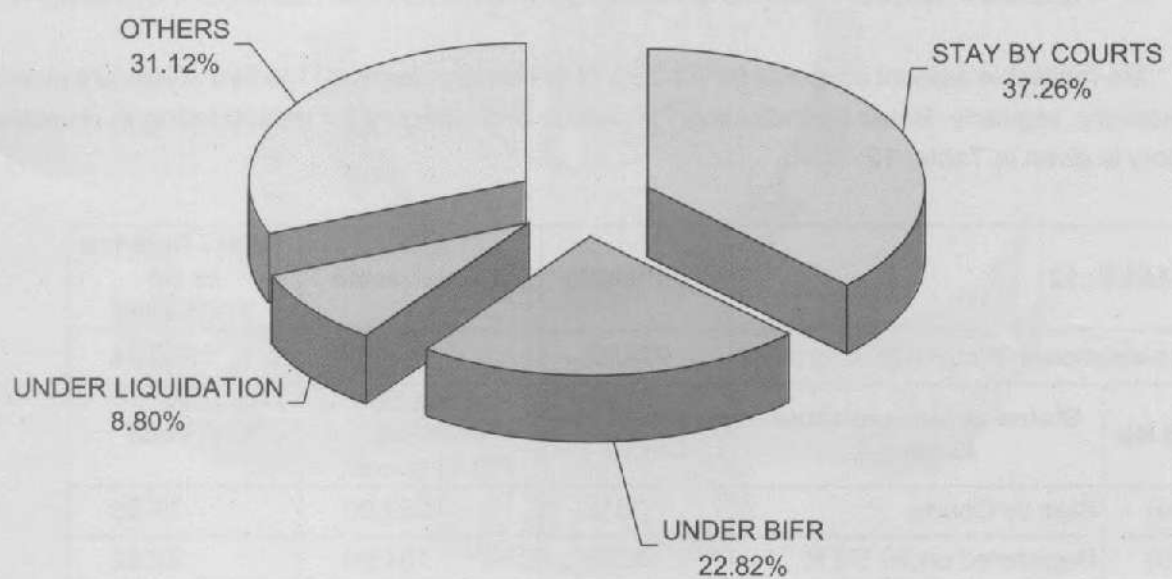
4.28 Un-realizable amount accounts for 71.23% of the arrears demand. The field offices are monitoring the recovery regularly. Break-up indicating the reason and category for default falling in un-realizable category is given in Table: 12

TABLE: 12		Realisable	Un-realisable	Total - Balance as on 31.03.2002
Un-exempted Sector (Rs. in crores)		274.22	678.82	953.04
S.No	Status of Un-realisable Arrears	No. of Cases	Amount Involved (Rs. in crores)	% of Total
a)	Stay by Courts	2838	252.90	37.26
b)	Registered under BIFR	1338	154.90	22.82
c)	Under Liquidation	762	59.74	8.80
d)	Others	8540	211.28	31.12
Total		13478	678.82	100.00

4.29 List of Un-exempted establishments, which were in default of Provident Fund dues of Rs.10 lakh and above, as on 31st March 2002, is given at **Appendix A-3**.

UNREALISABLE P. F. ARREARS - UNEXEMPTED SECTOR

(% OF TOTAL)



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OTHER ARREARS

4.30 The total arrears includes an amount of Rs. 44.51 crores on account of administration and inspection charges and Rs. 101.71 crores on account of penal damages.

ACTION TAKEN TO ARREST THE ARREARS

4.31 Following actions were taken by the organisation for recovery of dues against the defaulting establishments: -

- (a) Action under Section 7A of the Act.
- (b) Recovery action under Section 8 of the Act.
- (c) Action under Section 14B for levy of Damages for belated remittances.
- (d) Prosecution cases under Section 14 of the Act.
- (e) Prosecution cases under Section 406/409 of the IPC launched with the Police.
- (f) Action under Section 110 Cr. P.C for filing applications before Executive Magistrate against persistent defaulters to execute bond for rendering good behavior.
- (g) Penal Interest under Section 7Q of the Act.
- (a) **Action taken under Section 7A of the Act**

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 (A) & (B)

TABLE: 13 A

DISPOSAL OF ASSESSMENT CASES UNDER SECTION 7 A OF THE ACT DURING 2001-2002					
Region	Cases due for disposal as on 1.4.2001	Cases Initiated during the year	Total Workload	Cases Disposed during the Year	Cases pending as on 31.3.2002
A. Pradesh	878	3756	4634	3251	1383
Bihar	135	280	415	191	224
Chhattisgarh	76	552	628	136	492
Delhi	456	391	847	412	435
Goa	53	160	213	172	41
Gujarat	3649	6694	10343	5666	4677
H. Pradesh	15	61	76	74	2
Haryana	364	629	993	471	522
Jharkhand	47	146	193	116	77
Karnataka	355	2322	2677	2004	673
Kerala	292	2262	2554	2402	152
Maharashtra	818	1686	2504	1691	813
M. Pradesh	375	713	1088	645	443
N-E Region	48	568	616	308	308
Orissa	232	1370	1602	908	694
Punjab	692	2337	3029	1560	1469
Rajasthan	285	424	709	342	367
Tamil Nadu	501	6272	6773	6028	745
Uttaranchal	40	145	185	145	40
U. Pradesh	455	700	1155	603	552
West Bengal	1519	1796	3315	1596	1719
TOTAL	11285	33264	44549	28721	15828

TABLE: 13 B		
STATUS OF DISPOSAL OF ASSESSMENT CASES UNDER SECTION 7A OF THE ACT		
	2000-2001	2001-2002
Opening Balance	8677	11285
Add: Cases initiated during the year	24533	33264
TOTAL WORKLOAD	33210	44549
Less: Cases disposed during the year	21925	28721
Closing balance at the end of the year	11285	15828
PERIODICITY OF PENDING CASES		
Less than six months	7667	11069
Six months to one year	2144	3101
One to three years	1244	1382
Beyond three years	230	276

(b) Action taken under Section 8 of the Act

During the year 10845 revenue recovery certificates were issued covering Rs.224.17 crores of arrears. The total recovery certificate pending execution during the year was 28146 cases involving an amount of Rs. 722.48 crores. Out of these, 9005 certificates were executed and an amount of Rs. 152.18 crores recovered. At the close of the year 19141 certificates, involving an amount of Rs. 570.31 crores were pending execution. The region-wise data of certificates issued, executed and pending at the end of the year is given at **Appendix S-2**.

(c) Action taken under Section 14B of the Act (Levy of damages)

Amount pending for realisation at the beginning of the year was Rs.96.33 crores. Rs.49.40 crores levied during the year. Total amount for realization was Rs.145.73 crores. Out of these, Rs. 44.01 crores were recovered. A sum of Rs.101.71 crores was 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-3**.

(d) Action taken under Section 14 of the Act

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

TABLE: 14 PROSECUTION CASES UNDER SECTION 14 OF THE ACT		
Opening balance as on 01.04.2001		34310
Add - cases launched in 2001-2002		2832
TOTAL CASES FOR DISPOSAL		37142
CASES DECIDED DURING 2001-2002		
Convicted	763	
Acquitted	528	
Withdrawn	7121	
Discharged	884	
Total cases decided		9296
Pending for disposal on 31.03.2002		27846

(e) Action taken under Section 406/409 of IPC

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, 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 01.04.2001	7723
FIRs filed with the police during 2001-2002	570
FIRs dropped by the Police	3278
Challans filed by the Police in Courts	28
FIRs pending with the Police on 31.3.2002	4987

TABLE: 16

FIRs UNDER SECTION 406/409 IPC [Filed in Courts]	
Prosecution cases pending before the Courts as on 01.04.2001	464
Challans filed by the Police in Courts during the year	25
Complaints filed directly in Courts	24
Total cases for disposal before Courts	513
CASES DECIDED DURING 2001-2002	
Convicted	09
Acquitted	04
Discharged	13
Total cases decided	26
Cases Pending for disposal on 31.03.2002	487

(f) Action taken under Section 7Q of the Act

The penal interest determined under the provisions of Section 7Q of the Act. The status of penal interest levied and collected during the year is given below:

PENAL INTEREST UNDER SECTION 7Q OF THE ACT DURING 2001-2002					
(Rs. in lakhs)					
Region	Opening Balance as on 01.04.2001	Added during the year	Total Workload	Collection made during the year	Closing Balance as on 31.03.2002
A. Pradesh	184.00	338.24	522.24	90.03	432.21
Bihar	0.00	131.44	131.44	3.71	127.73
Chhattisgarh	0.00	30.86	30.86	8.09	22.77
Delhi	0.12	18.97	19.09	8.49	10.60
Goa	3.95	24.21	28.16	8.31	19.85
Gujarat	134.55	180.13	314.68	32.51	282.17
Haryana	0.00	24.53	24.53	7.74	16.79
H. Pradesh	2.16	5.98	8.14	2.79	5.35
Jharkhand	0.33	18.46	18.79	9.88	8.91
Karnataka	246.64	252.69	499.33	125.79	373.54
Kerala	311.90	177.35	489.25	70.29	418.96
M. Pradesh	90.45	28.92	119.37	6.83	112.54
Maharashtra	308.73	700.23	1008.96	195.49	813.47
N-E Region	218.98	197.28	416.26	110.62	305.64
Orissa	57.58	448.78	506.36	29.28	477.08
Punjab	0.00	197.48	197.48	58.80	138.68
Rajasthan	406.05	62.60	468.65	348.68	119.97
Tamil Nadu	333.43	240.71	574.14	150.44	423.70
Uttaranchal	0.00	108.98	108.98	0.37	108.61
U. Pradesh	0.00	180.67	180.67	98.78	81.89
W. Bengal	246.16	778.29	1024.45	363.26	661.19
TOTAL	2545.03	4146.80	6691.83	1730.18	4961.65
Amount in Crores	25.45	41.47	66.92	17.30	49.62

ARREST OF DEFAULTERS AND ATTACHMENT OF PROPERTY FOR RECOVERY OF ARREARS

4.32 During the year 2001-2002, a sum of Rs. 130.37 crores was recovered by invoking the provision for recovery proceedings.

STATUS OF ARREST & ATTACHMENT OF PROPERTY ON ACCOUNT OF DEFAULT IN ARREARS – UNEXEMPTED SECTOR			
(Rs. in crores)			
S.No.	Mode of Actions	No. of Cases	Amount Recovered
1	Bank Accounts Attached	8066	86.95
2	Movable Property Attached	530	17.38
3	Immovable Property Attached	230	5.81
4	Arrest of Defaulters	145	20.23
5	Public Auctions made of:		
	(i) Movable Property	--	--
	(ii) Immovable Property		
TOTAL		8971	130.37

4.33 Apart from the above, instructions to all Regional Provident Fund Commissioners to take the following steps for recovery has been issued from time to time:

- To seek the help of the State Government for recovery of arrears.
- To display the names of 10 biggest defaulters of the region, sub-regions in the front area of the office at a prominent place.
- To seek full co-operation of the State Police for attachment of movable and immovable properties of the defaulter employers.
- Notifying the jails as civil prisons.

DEFAULT IN JUTE INDUSTRY IN WEST BENGAL

4.34 The position of default in Jute Industry in West Bengal is as shown in Table 17.

TABLE: 17		STATUS OF DEFAULT JUTE MILLS AS ON 31.03.2002		
I.	1	No. of Jute Mills in West Bengal	60	
	2	No. of Employees (in lakhs)	2.72	
	3	No. of Complying Establishments	34	
	4	No. of Jute Mills in Default	26	
	5	Amount in Default (Rs. in crores)	164.06	
II.	Classification of Default		No. of Estts.	Amount in Default (Rs. in crores)
a)	1	Under Liquidation	3	5.29
	2	Under Litigation	4	34.82
	3	Under BIFR	19	123.95
		Total	26	164.06
Classification of Default – Industry wise				
b)	1	State Public Sector Undertaking	1	22.89
	2	Central Public Sector	5	59.33
	3	Cooperative Sector	0	0.00
	4	Private Sector	20	81.84
		Total	26	164.06
Classification of Default – Realisable/Unrealisable				
c)	1	Realisable dues	9	37.42
	2	Unrealisable dues	17	126.64
		Total	26	164.06

4.35 Legal action under Section 14 of the Act has been initiated against the Establishments for realizable dues. Action under Section 406/409 of IPC has also been initiated for non-payment of employers' share. The names of the establishments defaulting in excess of Rs. 10 lakhs is given in Appendix A-3 (Un-exempted dues) and Appendix A-4 (Exempted dues).

SERVICE TO THE MEMBERS

SETTLEMENT OF PROVIDENT FUND CLAIMS

4.36 During the year under report 20.29 lakhs claims were settled and a sum of Rs.5090.01 crores was authorised for payment as against Rs.4186.26 crores in respect of 17.50 lakhs claims settled during the previous year.

TABLE: 18

SETTLEMENT OF PROVIDENT FUND CLAIMS				
		1999-2000	2000-2001	2001-2002
1.	Brought forward pendency at the beginning of the year	53260	57045	67733
2.	Claims received during the year	1951991	2061071	2304215
3.	TOTAL WORKLOAD [1+2]	2005251	2118116	2371948
4.	Claims returned for rectification of defects and re-submission	297390	276574	272979
5.	Claims rejected being ineligible	21030	23449	24712
6.	Claims settled	1629786	1750360	2029193
7.	% of Claims settled to workload	81.28	82.64	85.55
8.	Amount authorised for payment [Rs. crores]	3577.10	4186.26	5090.01
9.	Claims pending at the close of the year	57045	67733	45064
10.	% of closing balance to workload	2.84	3.20	1.90

4.37 The number of claims settled within 30 days was 1709943 accounting for 72.09% of the total claims. At the close of the year 45064 claims were pending representing 1.90% of workload. Of these 43265 claims were pending for a period of less than two months, 1799 claims were pending over two months. The Region-wise break-up of disposal of workload in the area of provident fund claims is given in **Appendix S-6**.

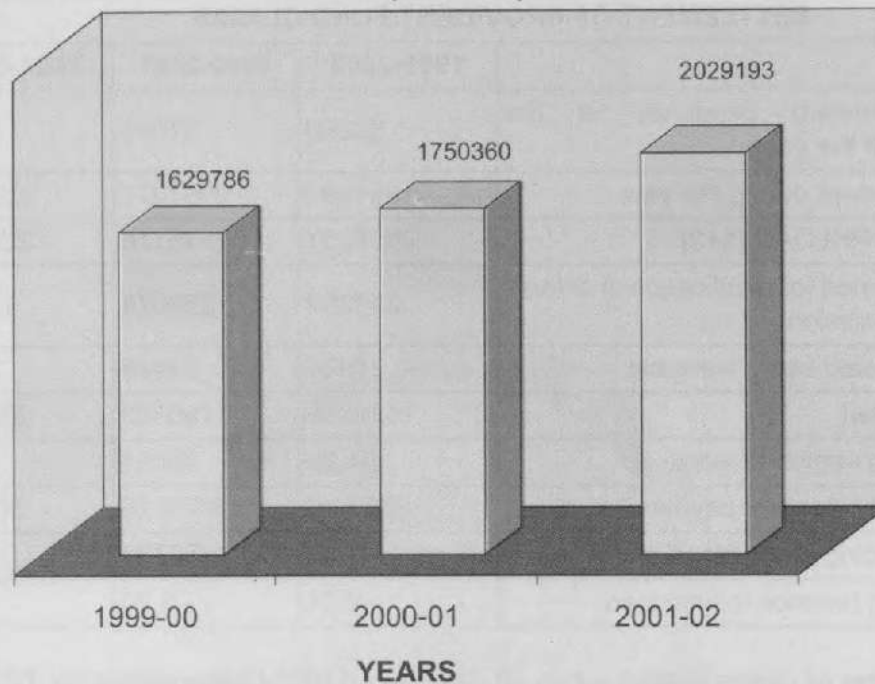
4.38 The category-wise provident fund claims settled and the amount paid is given in Table: 19.

TABLE: 19

PROVIDENT FUND CLAIMS – CATEGORY-WISE SETTLEMENTS				
S.No.	Category	Claims Settled (No.'s)	% To Total Claims Settled	Amount Paid (Rs. crores)
1.	Death cases	44671	2.20	182.86
2.	Resignation	1873566	92.33	4385.71
3.	Retrenchment	32128	1.59	97.63
4.	Superannuation	69741	3.44	402.16
5.	Permanent invalidation	88	0.00	0.18
6.	Others	8999	0.44	21.47
	TOTAL	2029193	100.00	5090.01

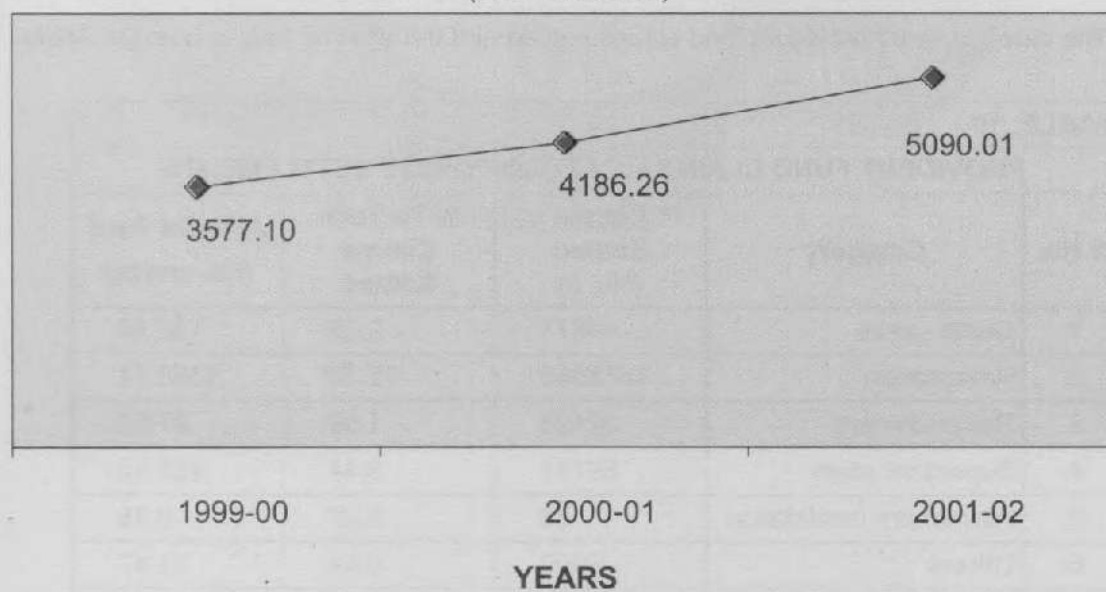
PROVIDENT FUND CLAIMS SETTLED

(In No.s)



P. F. CLAIMS - AMOUNT DISBURSED

(Rs. in crores)



STEPS TAKEN FOR PROMPT DISPOSAL OF CLAIMS

4.39 The area of settlement of claims has been identified as a key result area and has been included for regular monitoring under the Annual Business Plan. The monitoring of disposal of claims is being done by constantly reviewing processing of claims within the stipulated time limit of 30 days and enforcing accountability at all the levels of officers and staff.

TRANSFER OF PROVIDENT FUND ACCOUNTS

4.40 During the year under report, transfers were effected in respect of 209837 members as against 185149 members during the previous year.

TABLE: 20

TRANSFER OF ACCOUNTS OF PROVIDENT FUND				
Category	Transfer of Accounts Effected		Applications Pending	
	2000-2001	2001-2002	2000-2001	2001-2002
Cases involving actual transfer of provident fund accumulations	32573	41516	1869	1563
Cases <i>not</i> involving actual transfer of provident fund accumulations	152576	1683821	11566	9737
TOTAL	185149	209837	13435	11300

TABLE: 21

DISPOSAL OF TRANSFER OF ACCOUNTS OF PROVIDENT FUND				
		1999-00	2000-01	2001-2002
1	Brought forward pendency at the beginning of the year	9765	13279	13435
2	Claims received during the year	244440	249275	270392
3	TOTAL WORKLOAD [1+2]	254205	262554	283827
4	Claims returned for rectification and re-submission	58204	56340	55135
5	Claims rejected being ineligible	7001	7630	7555
6	Claims settled	175721	185149	209837
7	% of Claims settled to workload	69.13	70.52	73.93
8	Claims pending at the close of the year	13279	13435	11300
9	% of closing balance to workload	5.22	5.12	3.98

4.41 11300 Transfer applications were pending in the regional offices as on 31.03.2002 as against 13435 applications pending at the end of the previous year.

4.42 Out of 11300 applications pending for disposal. Of these, 10832 applications are pending for less than two months, 468 cases pending over two months and no case was pending beyond six months. Region-wise position is given at **Appendix S-7**.

PARTIAL WITHDRAWALS BY MEMBERS

4.43 In this area, there has been increase in the workload from 5.50 lakhs applications during 2000-01 to 5.96 lakhs during the year 2001-02. The amount disbursed was Rs. 1475.24 crores during the year as against Rs. 1056.81 crores during the previous year. During the year 4.80 lakhs applicants were allowed partial withdrawal as against 4.35 lakhs during the previous year. Data on partial withdrawal cases disposed and amount disbursed region-wise are given at **Appendix S-8**.

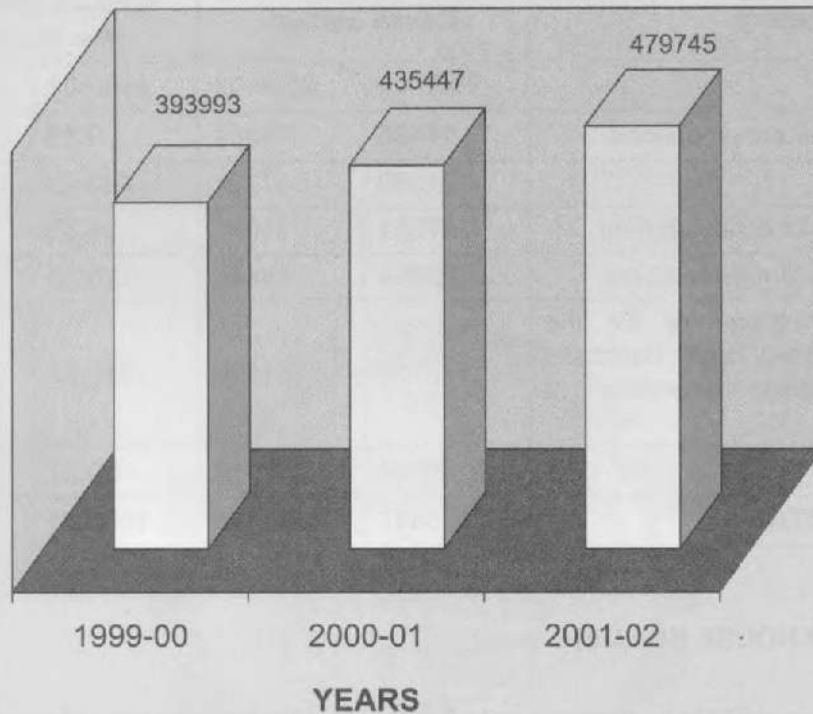
TABLE: 22				
PARTIAL WITHDRAWAL CASES AND AMOUNT DISBURSED TO MEMBERS				
		1999-00	2000-01	2001-02
1.	Brought forward pendency at the beginning of the year	7691	9375	12372
2.	Claims received during the year	499249	540514	583526
3.	TOTAL WORKLOAD [1+2]	506940	549889	595898
4.	Claims returned for rectification and re-submission	89827	86495	93177
5.	Claims rejected being ineligible	13745	15575	15890
6.	Claims settled	393993	435447	479745
7.	Percentage of Claims settled to workload	77.72	79.19	80.51
8.	Amount authorised for payment [Rs. in crores]	781.94	1056.81	1475.24
9.	Claims pending at the close of the year	9375	12372	7086
10.	% of closing balance to workload	1.85	2.25	1.19

4.44 At the end of the year 7086 applications were pending with various regions representing a workload of 1.19%. Out of this pendency, 6984 applications were pending for period less than two months, 102 applications were pending for periods ranging over two months primarily due to failure on the part of members in furnishing the wanting documents or information.

4.45 The Employees' Provident Fund Scheme, 1952 provides for financial assistance by allowing partial withdrawals to members in situations like illness, invalidation and to provide funds to enable them to discharge their social responsibilities, like marriage of sister/brother/daughter/son or higher education of children and construction of dwelling house.

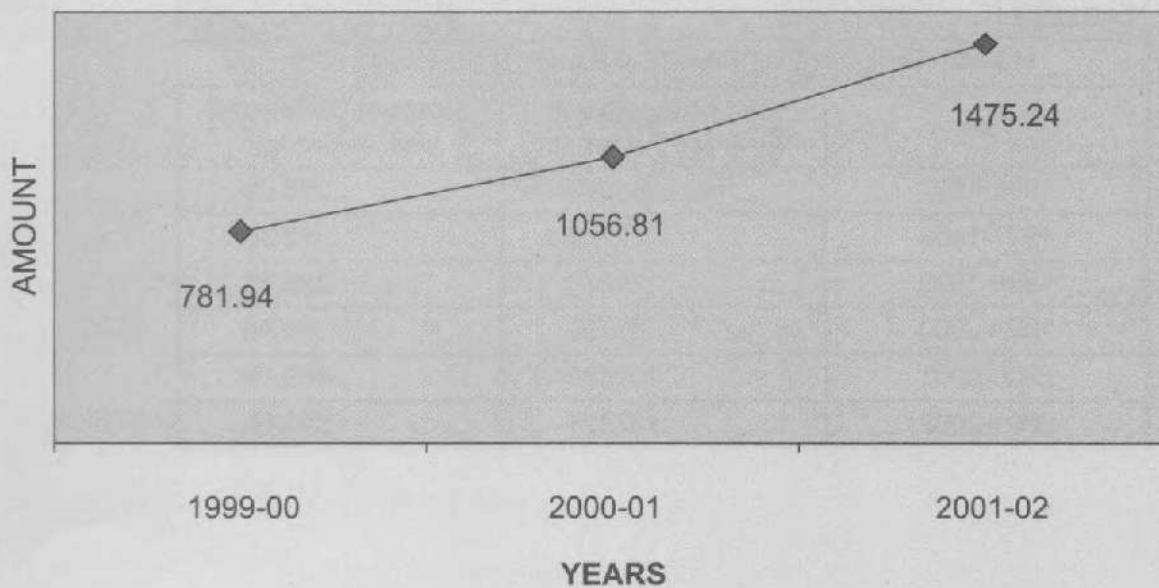
PARTIAL WITHDRAWAL CLAIMS SETTLED

(In No.'s)



PARTIAL WITHDRAWAL CLAIMS - AMOUNT DISBURSED

(Rs. in Crores)



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TABLE: 23				
PARTIAL WITHDRAWAL CASES – CATEGORY-WISE SETTLEMENT OF CASES				
Category	Cases Settled		Amount Disbursed (Rs. In crores)	
	2000-01	2001-02	2000-01	2001-02
Financing of Life Insurance policies	14488	18354	9.18	7.60
House building	101080	137321	469.69	744.80
Temporary closure of establishment	47351	51584	96.65	115.84
Illness of members/family members	66864	78846	120.33	142.08
Member's own marriage or for the marriage of authorised family members or post matriculation education of Children	176764	181828	310.25	411.28
Others	28900	11812	50.71	53.64
TOTAL	435447	479745	1056.81	1475.24

WITHDRAWAL FOR HOUSE BUILDING

4.46 During the year, 137321 members availed withdrawal for the purpose of house construction and were paid a sum of Rs. 744.80 crores. As compared to this, in the previous year 101080 members availed themselves of Rs. 469.69 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)
1996-1997	84092	285.61
1997-1998	79749	312.36
1998-1999	72972	386.33
1999-2000	62750	334.46
2000-2001	101080	469.69
2001-2002	137321	744.80

ISSUE OF ANNUAL STATEMENT OF ACCOUNTS

4.47 During the year under review, 374.84 lakhs annual statement of accounts were issued as against 338.17 lakhs statement during the previous year.

TABLE: 25			
ANNUAL STATEMENT OF ACCOUNTS TO MEMBERS			
(In lakhs)			
Year	Workload	Statements Issued	Statements Pending
1995-1996	321.23	213.74	107.49
1996-1997	312.97	206.42	106.55
1997-1998	317.16	211.50	105.66
1998-1999	394.91	290.63	104.28
1999-2000	371.23	307.09	64.14
2000-2001	376.18	338.17	38.01
2001-2002	468.65	374.84	93.81

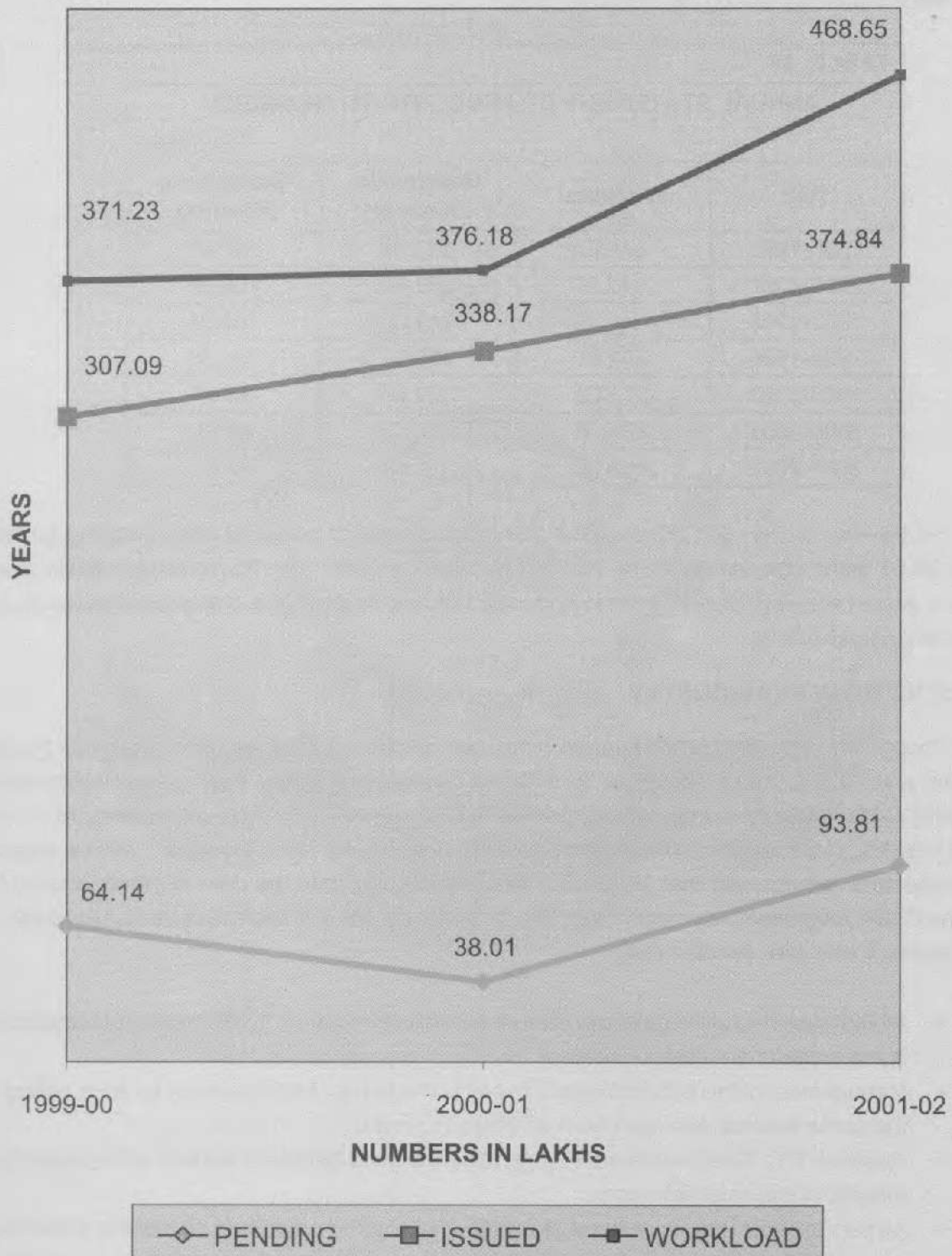
4.48 At the end of the year, 93.81 lakhs annual statement of accounts were pending for issue as against 38.01 lakhs statements at the end of the previous year. The Region-wise details relating to workload, issued and pendency is given in Appendix S-9. and Region-wise, period-wise pendency position is given in Appendix S-10.

STATUS NOTE ON BIDI INDUSTRY

4.49 Though the establishments engaged in the manufacturing of Bidi were brought under the preview of the Act w.e.f. 1.5.77, the coverage of the industry was delayed due to the protracted litigation by the employers. Consequent on the decision of the Hon'ble Supreme Court of India, upholding the coverage of the Bidi industry, steps were taken to extend benefits to the Bidi Workers. However, various associations of Bidi industries represented that Act should be enforced only from the date of pronouncement of the Supreme Court Judgment. After protracted negotiations with the Bidi Manufacturer's Association at the higher levels, it was later decided that

- All Bidi manufacturers must pay current contributions from 1.10.85 onwards in respect of both home workers and factory workers.
- Management of the establishments to pay both shares of contributions for back period even if the same was not deducted from employee's wages.
- Regional P.F. Commissioners to determine the dues for home workers with reference to the records of the establishments.
- Arrears towards employer share of contribution shall be payable in 48 monthly installments. In deserving cases the periods of installments would be extended by another six months.

ANNUAL STATEMENT OF ACCOUNTS TO MEMBERS



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4.50 Subsequently the Government of India, Ministry of Labour, on the recommendations of Central Board of Trustees issued directions under Para 78 of the Scheme waiving the payment of employees' share of contribution for the pre-discovery period as also the period covered by the general stay order given by the Supreme Court of India on the application of the provisions of the Act to Bidi Industry.

DIFFICULTIES IN COVERING UNDER THE ACT

4.51 Bidi Industry, mostly employs home workers. Considerable difficulties are experienced in identifying and enrolling eligible employees due to the system of contractualisation of the work through home workers. Identifying workers, had become difficult due to:-

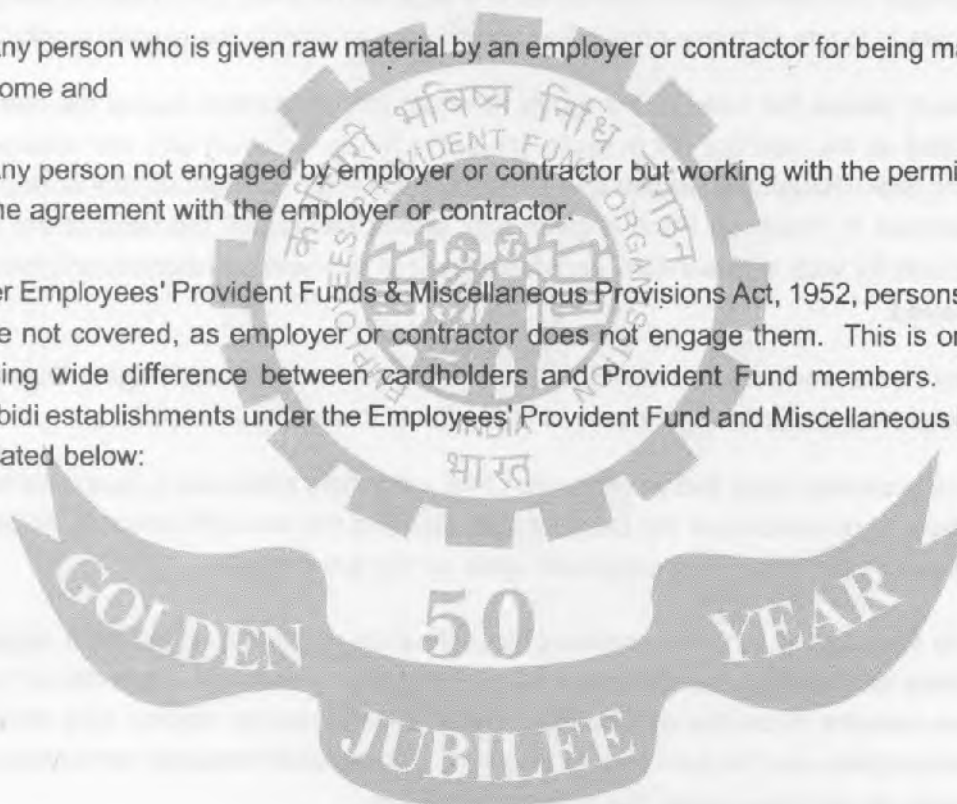
- Home workers are engaged through contractors spread over a vast area and in far flung areas. No proper documentation is maintained in a large no. of cases. It is difficult for the Enforcement Officers to locate all these employees and houses to identify the eligible employees.
- In many places the head of the family to whom the contractors supply the raw materials is enrolled as the member but in reality the entire family including wife and children engage in rolling Bidi. Though the women and children at home are counted as Bidi workers, the actual enrollment in Provident Fund is given only to one person i.e. the head of the family. This accounts for wide variation between the number of Bidi workers identified and the membership achieved.
- Many home workers do resist deduction to be made from their wages. Due to low wage structure the deduction at the rate of 10% affects them a lot.
- It is noticed that many Bidi workers seek final settlement often due to economic compulsions. Of them, those who have the benefits after attaining the age of 55 are not eligible to become members, even if they are employed again as home workers.
- While there could be some means of identification and communication in respect of home workers engaged by branded manufacturers, it becomes much more difficult in respect of home workers of un-branded Bides. Those establishments employ very small number of home workers and the turn over is also low. Those establishments employing less than 20 persons do not come under the purview of the Act.
- The home workers receive the materials for rolling of Bidi from the sattedars or Contractors. These contractors are required to maintain necessary details with regard to the supply of raw materials to various persons. It is they who have to maintain name and address of the home workers engaged by them. But more often records are not maintained in any form as required under Bidi and Cigar Workers (Conditions of Work) Act. Thus, no linkage could be established in respect of such home workers.
- Home Workers being mainly women and children, they do not volunteer to furnish the requisite

information. Besides, in some places religious constraints also stand in the way of detecting home workers like Paradanashin ladies etc.

4.52 It is generally stated that there is wide gap between the members in Bidi Industry under Employees' Provident Funds & Miscellaneous Provisions Act, 1952 and the number of cards issued to the Bidi workers by Welfare Commissioner under Bidi Workers' Welfare Fund Act. The major factor for the gap is wide difference in the definition of entitled persons under both the Acts. Under Bidi Workers Welfare Fund Act 1976, the Fund is applied to promote the welfare of persons engaged in Bidi Industry. According to Section 2 of the Bidi Workers Welfare Fund Act, a person is said to be engaged in the establishment if he is engaged in that establishment directly or through any agency whether for wages or not for doing any work, skilled or unskilled, manual or clerical and includes: -

- Any person who is given raw material by an employer or contractor for being made into Bidi at home and
- Any person not engaged by employer or contractor but working with the permission or under the agreement with the employer or contractor.

4.53 Under Employees' Provident Funds & Miscellaneous Provisions Act, 1952, persons coming under (ii) above are not covered, as employer or contractor does not engage them. This is one of the main factors causing wide difference between cardholders and Provident Fund members. The extent of coverage of bidi establishments under the Employees' Provident Fund and Miscellaneous Provisions Act, 1952 is indicated below:



BIDI ESTABLISHMENTS - POSITION AS ON 31.03.2002

REGION	ESTABLISHMENTS			MEMBERS		
	Exempted	Un-exempted	Total	Exempted	Un-exempted	Total
Andhra Pradesh	3	480	483	-	485835	485835
Bihar	-	95	95	-	16999	16999
Chhattisgarh	-	43	43	-	14131	14131
Delhi	-	-	-	-	-	-
Goa	-	-	-	-	-	-
Gujarat	-	52	52	-	881	881
H.Pradesh	-	-	-	-	-	-
Haryana	-	-	-	-	-	-
Jharkhand	-	-	-	-	-	-
Karnataka	-	272	272	-	276496	276496
Kerala	-	102	102	-	62841	62841
Maharashtra	3	205	208	1468	126178	127646
M.Pradesh	-	243	243	-	156182	156182
North Eastern	-	17	17	-	895	895
Orissa	-	146	146	-	42995	42995
Punjab	-	-	-	-	-	-
Rajasthan	-	91	91	-	14259	14259
Tamilnadu	-	1741	1741	-	431133	431133
Uttaranchal	-	-	-	-	-	-
Uttar Pradesh	-	145	145	-	8015	8015
West Bengal	-	135	135	-	323658	323658
Total	6	3767	3773	1468	1960498	1961966

WRIT PETITIIONS

4.54 As on 01.04.2001 there were 4123 cases pending before various High Courts. During the year 1354 fresh cases were filed. Out of the total of 5477 cases, 954 cases were decided in favour of the organization and 122 cases against the organization. 4401 cases were pending before the High Courts at the end of the year.

4.55 There were 23cases pending in the Supreme Court of India as on 01.04.2001. With the addition of 21 cases, the total cases pending were 44.. During the year, 9 cases were decided, 35 cases were pending at the end of the year. Out of these, 14 cases relates to pension.

IMPORTANT LEGAL CASE DECISIONS



4.56 The briefs of important decisions in respect of the interpretation implementation of the Employees' Provident Fund and Miscellaneous Provisions Act, 1952 are as under:

In the Supreme Court of India Civil Appellate Jurisdiction Civil Appeal No. 6498 of 1998 in respect of M/s K.Streetlite Electric Corporation (Appellant) Vs. Regional Provident Fund Commissioner, (Respondent)

4.57 In this case Show Cause Notice dated 30th December 1986 was served upon the Appellant for levy of damages for the period from July 1976 to June 1980. It was contended that the action has been initiated very late inasmuch as the proceedings had been initiated 10 to 6 years later than the default and secondly there were Central Government instructions for levy of damages at the rate of 25% per annum. It was held that the delay in initiating proceeding under Section 14-B of the Act will not be a ground for setting aside an order imposing damages unless specific plea of prejudice is raised before the Provident Fund Commissioner. The second contention was accepted as 25% had already been directed to be deposited and same was confined. The appeal was partly allowed.

In the Supreme Court of India Civil Appellate Jurisdiction Civil Appeal No. 4812 of 2000 – Sh. Gopal Goshala (Appellant) Vs. Regional Provident Fund Commissioner (Respondent)

4.58 The establishment of M/s Gopal Goshala was established under Rajasthan Goshala Act 1960. The said establishment was covered under the head "Milk and Milk Products" under Schedule 1 of the Act. Liability against the establishment u/s 7A of the Act to the tune of Rs. 384226.50 was also determined. It was held that expenses in running the Goshala is met mostly by donations and income from sale of milk is insignificant in comparison to total expenditure or even the amount spent on feeding the cows. The dominant activity of the Goshala is to protect the animals and not to manufacture milk or milk products. The milk from milk yielding cows even in small quantities cannot be thrown away and it has to be made use of by selling to the donors or in the market. Appeal was accordingly allowed.


*People who feel good about themselves,
Produce good results*


CHAPTER 5

EXEMPTED ESTABLISHMENTS

On the applicability of the Act to an establishment the employers are required to comply with the statutory provisions of the Scheme. However, establishments, which have formulated their own Provident Fund Scheme conferring benefits equal to or more favourable than those provided under the Statutory Scheme to their employees 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 Provident Fund Scheme may also seek exemption under Paragraph 27 and 27A of the Statutory Scheme. The appropriate government is the authority competent to grant exemption under Section 17 of the Act and para 27A of the scheme. The powers for grant of exemption under para 27 is exercised by the jurisdictional Regional Commissioner.

5.2 The grant of such exemption is to enable the employees to continue to enjoy better benefits available to them under the private Provident Fund Scheme. Such exemptions does not amount to the total exclusion from the provisions of the Act. The exempted establishments continue to be covered under the Act. The only distinction being that a Board of Trustees properly constituted according to the provision in Para 79C of the E.P.F. Scheme, 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 Central Board of Trustees and Government.

5.3 Any such exemption granted to an establishment is liable to be cancelled for contravention of any of the conditions governing exemption and on such cancellation; the establishment will be required to comply with the Statutory Scheme. Pending scrutiny of rules and grant of exemption to the establishments, which have applied for exemption, the Regional Provident Fund Commissioner can grant relaxation to those establishments under Paragraph 79 of the Employees' Provident Fund Scheme, subject to certain conditions, so that the employees do not suffer reduction in the benefits available to them under the private Provident Fund Scheme of the establishment consequent on the enforcement of the provisions of the Statutory Scheme. The organization, while considering an application for exemption takes into consideration mainly the rate of contributions made by the employer and the employees, the eligibility clause and interest rate payable to the members on their accumulation. Though the functioning of exempted establishments is the responsibility of the Board of Trustees in each establishment, the organization exercises its control over such establishments through periodic inspections for ensuring proper compliance of conditions of exemption.

COMMITTEE ON EXEMPTED ESTABLISHMENTS

5.4 The Central Board of Trustees, Employees' Provident Fund Organisation in its 153rd meeting held on 25th April, 2000 had approved the continuance of the Sub-Committee on exempted establishments. The committee was last ~~re-~~ constituted on 1.11.2000.

The constitution and functions of the committee are stated at para 2.11 of chapter 2.

EXEMPTED ESTABLISHMENTS AND MEMBERS

5.5 There were 2590 establishments, which were in the exempted category as on 31.3.2002, as against 2624 establishments in this category at the end of the previous year. During the year, there was net decrease of 34 establishments in the exempted sector which were either decoupled/exemption cancelled or adjusted due to reconciliation of the figures by the regions. There were 38.97 lakh members as at the end of March 2002 as against 42.60 lakh members at the end of the previous year in exempted sector.

REGIONAL CONCENTRATION

5.6 Establishments and members are concentrated mainly in three regions namely Tamil Nadu, Maharashtra and West Bengal. These three regions constitute 49.23% of the total exempted establishments and 39.42% of total membership as stated in Table: 1.

Table: 1					
REGIONAL CONCENTRATION OF MEMBERS IN EXEMPTED SECTOR AS ON 31.03.2002					
Region		Members		Establishments	
		No.'s	% of Total	No.'s	% of Total
1.	Tamil Nadu	267608	6.87	160	6.18
2.	Maharashtra	699365	17.95	461	17.80
3.	West Bengal	568871	14.60	654	25.25
	Sub-Total	1535844	39.42	1275	49.23
	Rest of the Regions	2360754	60.58	1315	50.77
Total Strength of 21 Regions		3896598	100%	2590	100%

CONTRIBUTION TRANSFERRED TO BOARD OF TRUSTEES

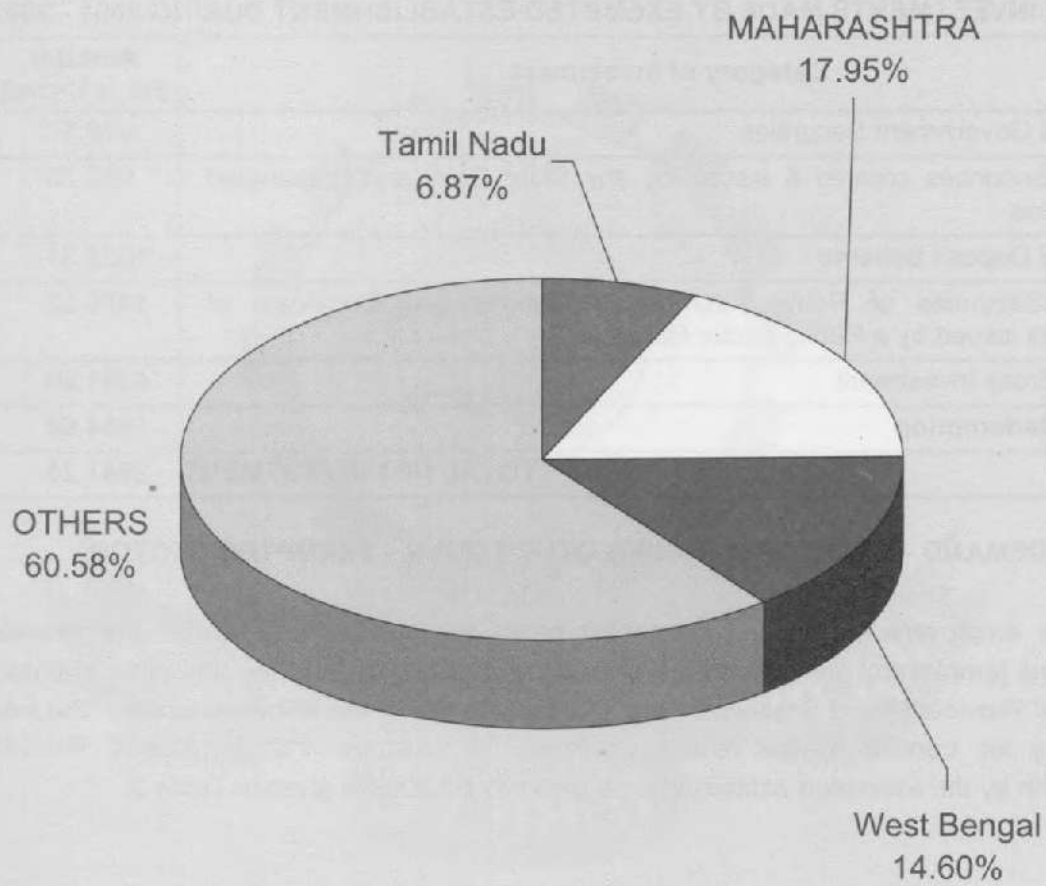
5.7 An amount of Rs. 4278.13 crores were transferred to their respective Boards of Trustees by the employers as contributions during the year as against Rs. 4328.69 crores during the previous year.

INSPECTION CHARGES

5.8 The employers of exempted establishments are required to pay the inspection charges @ 0.18% of basic wages and dearness allowance including cash value of food concession and retaining allowance if any, to the Employees' Provident Fund Organisation with effect from 01.08.1998.

REGIONAL CONCENTRATION OF MEMBERS

EXEMPTED SECTOR



INVESTMENTS

5.9 The exempted establishments are required to follow the same pattern of investment as prescribed for the un-exempted funds in Chapter 4, para 4.15. During the year, at the gross level investments amounted to Rs. 4381.90 crores as against Rs. 3913.41 crores during the previous year. Out of the total gross investment of Rs.4381.90crores, investment by way of redemption proceeds was Rs.1834.65 crores. Thus, the net investment during 2001-2002 was Rs.2547.25 crores. The break-up of investment in various categories made by exempted provident fund trusts during 2001-2002 is given in Table: 2.

Table: 2 INVESTMENTS MADE BY EXEMPTED ESTABLISHMENT DURING 2001 - 2002

Category of Investment	Amount [Rs. in Crores]
Central Government Securities	976.57
Govt. Securities created & issued by any State Govt. and guaranteed securities	906.70
Special Deposit Scheme	1028.31
Bonds/Securities of Public Financial Institutions and Certificate of deposits issued by a Public Sector Bank	1470.32
Total Gross Investment	4381.90
Less Redemption	1834.65
TOTAL NET INVESTMENT	2547.25

ARREAR DEMAND – PROVIDENT FUND & OTHER DUES – EXEMPTED SECTOR

5.10 The employers of exempted establishments are required to transfer the Provident Fund contributions [employers' and employees' share] to the Board of Trustees and other statutory dues to Employees' Provident Fund Organisation by the fifteenth day of the following month. The total amount outstanding for transfer to the respective Board of Trustees and Employees' Provident Fund Organisation by the exempted establishments as on 31.03.2002 is given in Table 3:

Table: 3

PROVIDENT FUND & OTHER ARREARS - EXEMPTED SECTOR DURING 2001-2002							
(Rs. in lakhs)							
Region	Opening Balance as on 1.4.2001	Added during the year	Total Workload	Collection during the year	Closing Balance as on 31.3.2002	Amount Collected during the year 2000-01	(+) Increase (-) Decrease over previous year
A. Pradesh	1332.31	2612.03	3944.34	2627.83	1316.51	3523.03	(-) 895.20
Bihar	3645.54	-2402.80	1242.74	637.77	604.97	9665.07	(-) 9027.30
Chhattisgarh	-	-	-	-	-	-	-
Delhi	477.08	106.13	583.21	383.57	199.64	1597.36	(-) 1213.79
Goa	-	-	-	-	-	-	-
Gujarat	19.83	137.08	156.91	0.80	156.11	68.88	(-) 68.08
Haryana	2259.57	336.39	2595.96	0.30	2595.66	7.60	(-) 7.30
H. Pradesh	-	-	-	-	-	-	-
Jharkhand	-	8896.08	8896.08	6065.10	2830.98	-	(+) 6065.10
Karnataka	1608.57	812.51	2421.08	1770.23	650.85	5118.77	(-) 3348.54
Kerala	471.23	538.04	1009.27	533.47	475.80	1636.78	(-) 1103.31
M. Pradesh	256.44	0.95	257.39	240.30	17.09	168.35	(+) 71.95
Maharashtra	1720.98	1321.31	3042.29	896.62	2145.67	619.98	(+) 276.64
N-E Region	1698.27	2.06	1700.33	26.74	1673.59	15.20	(+) 11.54
Orissa	179.47	4.22	183.69	28.20	155.49	50.16	(-) 21.96
Punjab	-	-	-	-	-	-	-
Rajasthan	860.53	3761.22	4621.75	3757.44	864.31	5259.98	(-) 1502.54
Tamil Nadu	570.13	615.50	1185.63	500.38	685.25	411.56	(+) 88.82
Uttaranchal	-	-	-	-	-	-	-
U. Pradesh	1556.51	333.41	1889.92	521.10	1368.82	2184.93	(-) 1663.83
West Bengal	25102.32	6010.08	31112.40	8533.38	22579.02	7934.45	(+) 598.93
TOTAL	41758.78	23084.21	64842.99	26523.23	38319.76	38262.10	(-) 11738.87
Amount in Crores	417.59	230.84	648.43	265.23	383.20	382.62	(-) 117.39

Out of an arrear of Rs. 648.43 crores, an amount of Rs. 265.23 crores was recovered leaving a balance of Rs. 383.20 crores. Major portion of arrears of exempted establishments is in West Bengal Region amounting to Rs. 225.79 crores or 58.92% of the total arrears. The region wise arrear position is given in Table: 3 above.

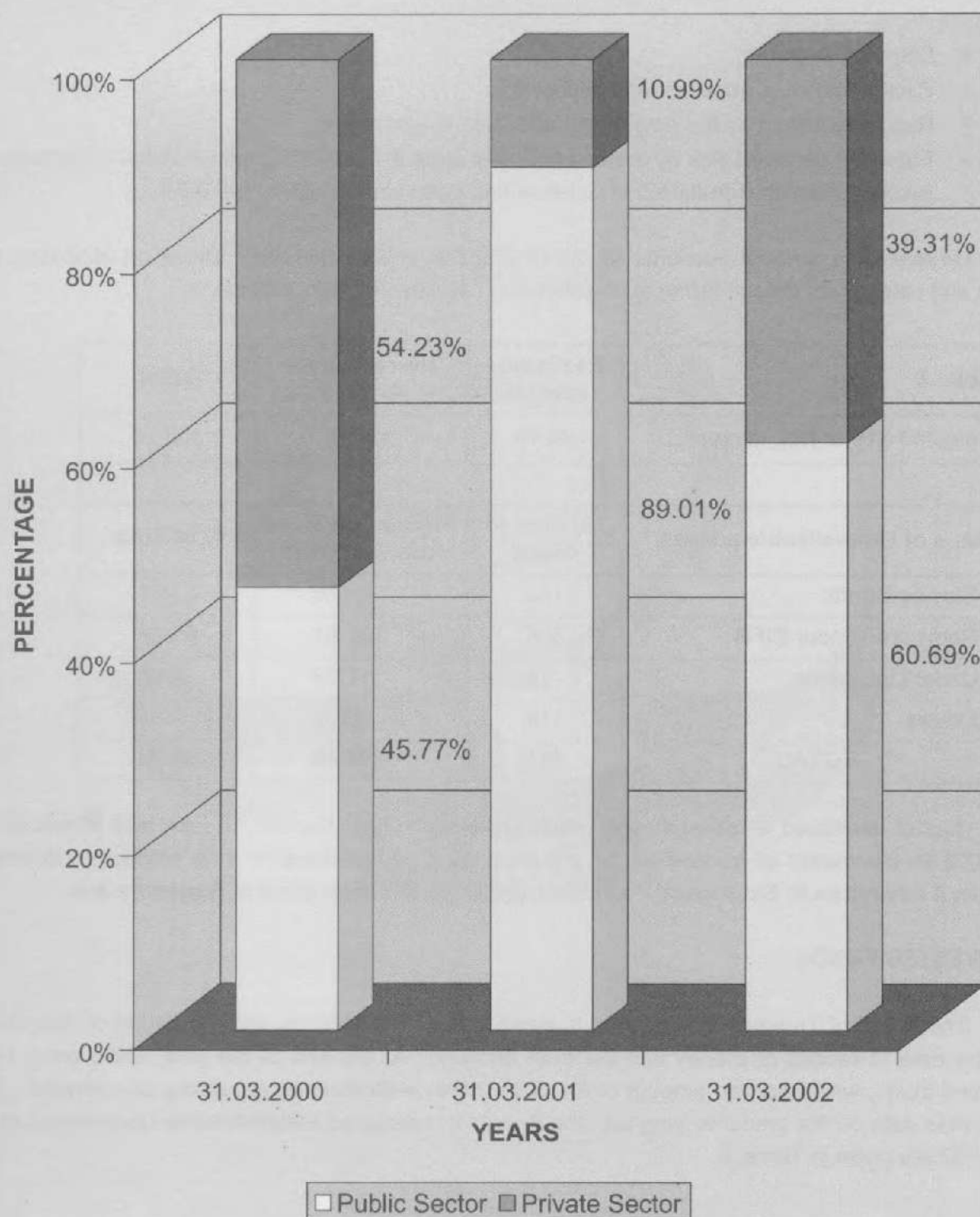
PUBLIC AND PRIVATE SECTOR BIFURCATION OF ARREARS

5.11 Out of the total 258 defaulting establishments under exempted sector, 131 establishments belong to the Private Sector and 127 establishments fall under Public Sector. In terms of amount, out of the total default of Rs. 383.20 crores, Private Sector accounts for Rs. 150.65 crores and public sector Rs. 232.55 crores. In terms of percentage private sector accounts for 39.31% and public sector 60.69% of the total default. The region-wise default position of exempted establishments in default between public and private sector of exempted establishments is given below in Table: 4.

Table: 4						
PROVIDENT FUND & OTHER ARREARS - EXEMPTED SECTOR						
PUBLIC & PRIVATE SECTOR BIFURCATION AS ON 31.03.2002						
(Amount Rs. in Lakhs)						
Region	Public Sector		Private Sector		Closing Balance as on 31.3.2002	
	No. of Defaulting Estts.	Amount	No. of Defaulting Estts.	Amount	No. of Defaulting Estts.	Amount
A. Pradesh	10	954.69	5	361.82	15	1316.51
Bihar	5	337.03	1	267.94	6	604.97
Chhattisgarh	0	0.00	0	0.00	0	0.00
Delhi	2	148.14	4	51.50	6	199.64
Goa	0	0.00	0	0.00	0	0.00
Gujarat	0	0.00	5	156.11	5	156.11
Haryana	7	2595.66	0	0.00	7	2595.66
H.P.	0	0.00	0	0.00	0	0.00
Jharkhand	9	2830.98	0	0.00	9	2830.98
Karnataka	4	648.86	2	1.99	6	650.85
Kerala	3	138.20	3	337.60	6	475.80
M. Pradesh	2	13.48	6	3.61	8	17.09
Maharashtra	8	1525.14	10	620.53	18	2145.67
N-E Region	1	1673.59	0	0.00	1	1673.59
Orissa	1	32.45	4	123.04	5	155.49
Punjab	0	0.00	0	0.00	0	0.00
Rajasthan	2	863.09	1	1.22	3	864.31
Tamil Nadu	16	422.87	20	262.38	36	685.25
Uttaranchal	0	0.00	0	0.00	0	0.00
U. Pradesh	10	998.49	16	370.33	26	1368.82
West Bengal	47	10072.12	54	12506.90	101	22579.02
TOTAL	127	23254.79	131	15064.97	258	38319.76
Amount in Crores		232.55		150.65		383.20

PUBLIC & PRIVATE SECTOR ARREARS

EXEMPTED SECTOR



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STATUS OF ARREARS

5.12 Out of the total default of Rs. 383.20 crores, an amount of Rs. 354.40 crores fall under un-realizable category leaving a balance of Rs. 28.80 crores realizable through departmental action. The arrears falling under un-realizable category 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,
- Factories declared sick by the Board of Industrial & Financial Reconstruction of factories in respect of which Rehabilitation Scheme had been sanctioned by the BIFR.

Un-realizable amount accounts for 92.48% of the arrears demand. Break-up indicating the reason and category of default falling in un-realizable category is given in Table: 5

Table: 5	Realisable Arrears	Un-realisable Arrears	Total
Exempted Sector (Rs. in crores)	28.80	354.40	383.20
Status of Un-realizable arrears	Number of cases	Amount involved (Rs. in crores)	% of Total
a) Stay by Courts	173	83.76	23.64
b) Registered under BIFR	506	232.81	65.69
c) Under Liquidation	18	17.23	4.86
d) Others	114	20.60	5.81
TOTAL	811	354.40	100.00

List of exempted establishments, which are in default of Rupees 10 lakh and above as on 31.3.2002 in the matter of transferring of provident fund contributions to their respective Board of Trustees & other dues to Employees' Provident Fund Organisation is given at **Appendix A-4**.

UN-INVESTED FUNDS

5.13 The Board of Trustees are required to make investment of 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 1421 exempted trusts, which had an amount of Rs. 3.34 crores with them as remaining un-invested. The region-wise data on the amounts lying with the Boards of exempted establishments un-invested as on 31.3.2002 are given in Table: 6.

UNREALISABLE P. F. ARREARS - EXEMPTED SECTOR

(PERCENTAGE OF TOTAL)

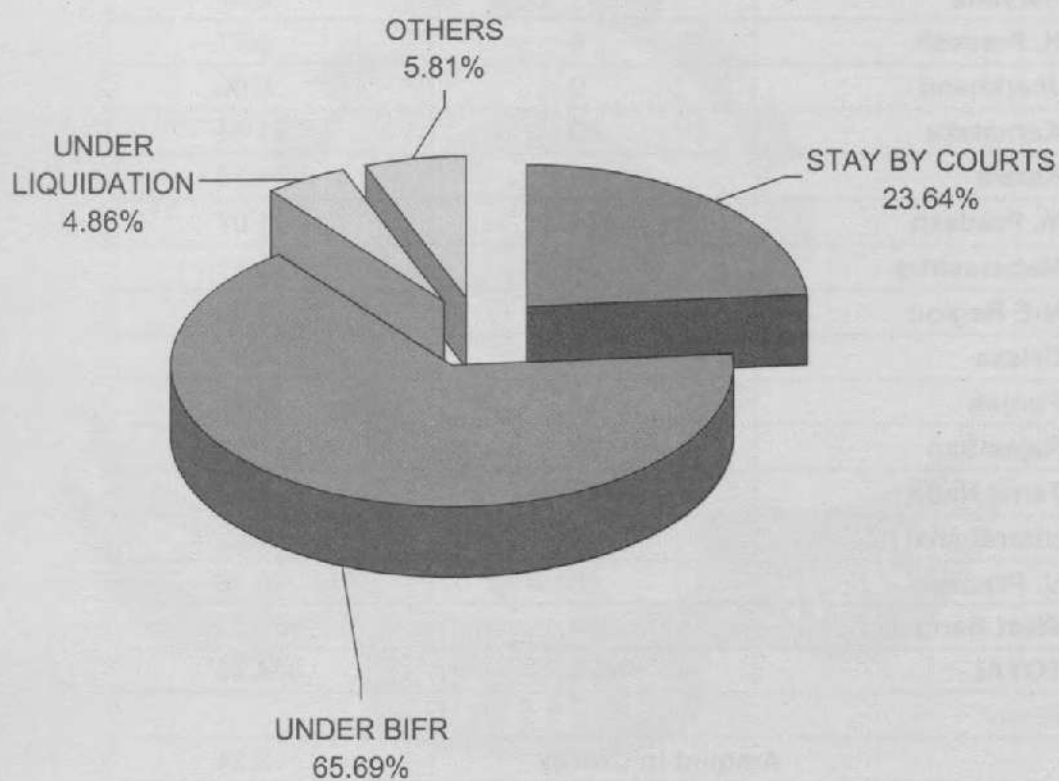


Table: 6		
AMOUNT LYING UN-INVESTED BEFORE THE BOARD OF TRUSTEES OF EXEMPTED ESTABLISHMENTS AS ON 31.03.2002		
Regions	Establishments	Un-Invested Amount (Rs. in Lakhs)
A. Pradesh	49	13.86
Bihar	113	36.45
Chhattisgarh	0	0.00
Delhi	170	26.02
Goa	0	0.00
Gujarat	19	10.89
Haryana	11	3.07
H. Pradesh	6	0.51
Jharkhand	0	0.00
Karnataka	69	21.84
Kerala	56	4.10
M. Pradesh	474	11.07
Maharashtra	29	1.81
N-E Region	11	2.80
Orissa	18	5.31
Punjab	13	0.90
Rajasthan	28	14.59
Tamil Nadu	127	7.42
Uttaranchal	0	0.00
U. Pradesh	68	10.16
West Bengal	160	163.50
TOTAL	1421	334.30
Amount in Crores		3.34

ACTION TAKEN AGAINST DEFAULTERS

5.14 During the year 2001-2002 in order to liquidate arrears, 137 prosecutions under Section-14 of the Act were filed. Besides this, 144 complaints were also 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.

ARREST & ATTACHMENT OF PROPERTY ON ACCOUNT OF DEFAULT IN ARREARS

5.15 During the year 2001-2002, a sum of Rs. 79.50 crores was recovered through various modes as given below from defaulters in exempted sector:

STATUS OF ARREST & ATTACHMENT OF PROPERTY ON ACCOUNT OF DEFAULT IN ARREARS – EXEMPTED SECTOR (Rs. In crores)			
S. No.	Mode of Actions	No. of Cases	Amount Recovered
1	Bank Accounts Attached	235	75.46
2	Movable Property Attached	12	4.04
3	Immovable Property Attached	3	0.00
4	Arrest of Defaulters	0	0.00
TOTAL		250	79.50

RATE OF INTEREST

5.16 The exempted establishments are required to declare rate of interest to the deposit of their members, at the rate not lower than the interest rate declared for the members of the Statutory Fund. Out of the total 2590 exempted establishments, 583 establishments did not declare rate of interest at par with statutory rate. The broad pattern of interest rate declared by the remaining 2007 establishments is given in Table: 7.

Table: 7 RATE OF INTEREST ALLOWED TO MEMBERS - EXEMPTED ESTABLISHMENTS		
	Establishments	Members
Higher than the Statutory Rate	229	293326
Equal to the Statutory rate of 11%	1748	2827069
Less than the Statutory rate	30	144785
TOTAL	2007	3265180

SERVICE TO THE MEMBERS

ADVANCES/PARTIAL WITHDRAWALS

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

Table: 8 ADVANCES/PARTIAL WITHDRAWALS SANCTIONED EXEMPTED ESTABLISHMENTS		
Category	Cases	Amount in crores
Financing LIC Policy	10362	11.83
Housing Advances	102008	732.80
During temporary closure	7419	33.48
Illness of Members/Family members	170457	347.24
Member's own marriage	113619	411.56
90% withdrawal	8567	97.41
Others	159324	631.78
TOTAL	571756	2266.10

SETTLEMENT OF PROVIDENT FUND CLAIMS

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

Table: 9 PROVIDENT FUND CLAIMS SETTLED - EXEMPTED ESTABLISHMENTS		
Category	Cases	Amount in Crores
Death Cases	8711	168.13
Resignation/Termination	121188	666.13
Retrenchment	10294	125.42
Superannuation	61013	1734.06
Permanent Invalidation	1331	48.82
Dismissal	1887	14.10
Migration	3899	74.30
Others	34439	607.39
TOTAL	242762	3438.35

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CHAPTER 6

EMPLOYEES' PENSION SCHEME 1995

INTRODUCTION

Employees' Pension Scheme 1995 came into effect from 16.11.95. Upon introduction of the new Pension Scheme, 1995, the erstwhile Family Pension Scheme, 1971 ceased to operate and all the assets and liabilities of the erstwhile Family Pension Fund transferred and merged with the Pension Fund. The Employees' Pension Scheme 1995 has been conceived as a **"Benefit defined Social Insurance Scheme"** formulated following **"actuarial principles"** for ensuring long term financial viability. The Scheme aims at providing for economic sustenance during old age and survivorship coverage to the member and his family. No separate contribution is payable additionally for the Pension Scheme benefits. The new Pension Scheme, like the old Employees' Family Pension Scheme, 1971 derives its financial resource by partial diversion from the Provident Fund contribution. The rate being 8.33% in lieu of 2.33% against the old ceased Family Pension Scheme, 1971 and the contribution will be diverted from "Employer's share" only. The Central Government continues contributing at the rate of 1.16%. The benefits and entitlements to the members under the old scheme shall remain protected and continued under the new Pension Scheme, 1995.

6.2 The Pension Scheme has been notified and made effective from 16th November, 1995. The scheme provided for retrospective application from 1.4.93 in selective cases for outgoing members of the ceased Employees' Family Pension Scheme, 1971 and its beneficiaries during the period between 1.4.93 -15.11.95.

6.3 The Scheme on its introduction applies on compulsory basis to all the existing members to the Provident Fund who were contributing to the Employees' Family Pension Scheme, 1971 and also to all the new entrants to the membership of Provident Fund from 16.11.95 onwards. The existing members of the Provident Fund who did not opt to join the erstwhile Employees' Family Pension Scheme, 1971 shall have option to join the new Pension Scheme. The beneficiaries under the erstwhile Employees' Family Pension Scheme, 1971 relating to death/exit cases occurred between 1.4.93 and 15.11.95 shall also had the option to derive the benefit under the new Scheme.

BENEFITS

6.4 Employees' Pension Scheme, 95 provides the following benefit package:

- To Member:
 - Pension for life on superannuating/retirement and permanent total disablement;
 - Facility for capital return (corpus accretion) on option formulae basis; and
 - Commutation of pension up to 1/3rd of pension amount.

- To the members of the family upon death of the member:
 - Pension to Widow/Widower for life or till re-marriage.
 - To children two at a time upto 25 years of age simultaneously with widow/widower pension/orphan pension two at a time upto 25 years of age.
 - Children/orphan with total and permanent disability shall be entitled to payment of children pension or orphan pension as the case may be irrespective of age and number of children in the family.
 - Facility for payment of pension to nominee in the event of death of the member who is unmarried or without any eligible family member to receive pension, and
 - Facility for payment of pension to dependent father/mother in the event the member dies leaving behind no eligible family members and where no nomination by such deceased member exists;

6.5 Under the erstwhile Employees' Family Pension Scheme, 1971, only widow/widower pension was payable in the event of the death while in reckonable service only. In the absence of Widow or on cessation of Widow Pension, it was payable only to eldest child up to the age of 25 years and then it was to pass on to the younger children, one at a time, subject to the age limit of 25 years. There was no provision for capital return or commutation or disablement pension. At the time of termination of membership, the employees were entitled to withdrawal benefits only. Transition from Employees' Family Pension Scheme 1971 to EPS 1995 was smooth.

ELIGIBILITY

6.6 Superannuation/retirement pension under the Employees' Pension Scheme will be payable on fulfilling:

- Minimum 10 years eligible service; and
- Attaining age of 58 years.

6.7 On premature termination of employment before attaining the age of 58 years, but after the age of 50 years, pension may be availed of by a member at his option. Such early pension will be subject to discounting factor at the rate of 3% for every year of shortfall from 58 years. No pension will be payable to any member before attaining the age of 50 years. However, no such age restriction or eligibility requirement shall apply for pension entitlement on disablement or pension payable to the family members on death of the member. Membership with one month contribution will suffice in such cases.

6.8 The quantum of pension payable to a member on superannuation and/or exit from service on attaining the age of 58/50 year shall correspond to the period of pensionable service rendered by the member and his pensionable salary i.e. the last twelve months' average pay drawn by him at the time of exit.

6.9 Members who were members of the erstwhile Employees' Family Pension Scheme, 1971 and retiring after becoming members of the Pension Scheme are eligible for the benefit of Past Service Pension on factor formula basis provided for in Paragraph 12 (3) of the Scheme subject to aggregate Pension regulated by minimum Pension amount provision.

PENSION DISBURSEMENT ARRANGEMENTS

Nationalized Banks

6.10 For ensuring disbursement of pension every month, arrangements have been made through nationalized banks to remit the pension by providing credit to pensioner's pension payment Account every month by the appointed date. This arrangement has been worked out jointly with Indian Banks Association. Arrangements have been enlarged further by bringing in more banks to participate in the programme. Region wise list of designated banks are furnished in the following Table.

REGION-WISE LIST OF BANKS DISBURSING PENSION UNDER EPS'95	
REGION	NAME OF THE DESIGNATED BANK
Andhra Pradesh	Andhra Bank, State Bank of India, Syndicate Bank, Indian Bank
Bihar	PNB, SBI, Bank of India, Syndicate Bank (Jharkhand)
Delhi	Punjab National Bank, State Bank of India, Indian Bank
Gujarat	Dena Bank, State Bank of India, Indian Bank
Haryana	Punjab National Bank, State Bank of India
Himachal Pradesh	Punjab National Bank, State Bank of India
Kerala	Canara Bank, State Bank of India, Syndicate Bank, Indian Bank
Karnataka	Canara Bank, Syndicate Bank, SBI, State Bank of Mysore
Maharashtra	Bank of India, Punjab National Bank, State Bank of India
Madhya Pradesh	Punjab National Bank, State Bank of India
North East Region	Punjab National Bank, State Bank of India
Orissa	Bank of India, State Bank of India, UCO Bank
Punjab	Punjab National Bank, State Bank of India
Rajasthan	S.B of Bikaner & Jaipur, Punjab National Bank
Tamil Nadu	Indian Bank, State Bank of India, Indian Overseas Bank
Uttar Pradesh	Punjab National Bank, State Bank of India
West Bengal	PNB, United Bank of India, SBI (for North Bengal only), A & N State Coop. Bank Ltd. (for A & N Islands only)

Effective from 27.9.2001, Organisation is permitted to enter into disbursement arrangement with Scheduled Commercial banks including Regional Rural Banks and Cooperative Banks. Agreement with Andaman & Nicobar Cooperative Banks Ltd. had already been finalized and disbursement of pension to the pensioners in Andaman & Nicobar Islands (Port Blair) has been commenced.

Post Offices

6.11 With the increase in the number of pensioners and keeping in view the future growth and to enlarge the disbursement network, agreement with the Deptt. of Posts on the same terms and conditions entered with the banks, has been finalised for disbursement and the new arrangement has been operationalised with effect from 01.07.2001.

Thus, the pensioners will now have the option either to draw pension through any of the designated National banks or Scheduled Commercial banks including Regional Rural Banks or through around 26000 Head/Sub-Post Offices across the country.

MAJOR AMENDMENTS IN PENSION SCHEME DURING THE YEAR

6.12 The following amendments have been made effective in the Pension Scheme during the year:-

- Vide notification dt: 21.5.01 para 3(2) of EPS 95 has been amended raising wage ceiling from Rs.5,000/- to Rs.6,500/- w.e.f. 1.6.01.
- Vide notification dt:8.10.01 para 11(3) & proviso thereunder has been amended raising a maximum pensionable salary limit from Rs.5000/- to Rs.6500/- w.e.f. 1.6.01.
- Vide notification dt:27.9.01 Table 'C' has been extended for calculation of widow pension to cover wages upto Rs.6500/-.
- Vide notification dt:27.9.01 para 39(A) has been inserted prescribing the statutory return to be furnished by employers of establishments exempted under para 39 of EPS 95.

ADMINISTRATIVE SETUP

6.13 On introduction of the Pension Scheme, working setup and work norms have been redesigned appropriately to cope up with the challenging task of implementation of the Pension Scheme and to provide a system arrangement for ensuring prompt, unfailing and trouble free service to the Pension Fund members and pensioners. In the process, in all the field offices Pension Wing has been constituted with a set up of Pension (Monitoring) Section, Pension (Audit) Section, Pension (Disbursement & Reconciliation) Section and a Database Creation Cell to exclusively look after the different work areas and the settlement of benefits. Pension Division at various offices have been strengthened by providing appropriate application software programs to support in monitoring, pension calculation, PPO generation, Disbursement and Reconciliation, Pension Fund accounts maintenance and record up-keeping. A training programme for EDP Supervisors and other officials operating CEPS Software were conducted at Zonal level at Hyderabad, Ahmedabad, Calcutta and Kanpur during July-September, 2000. The public grievance system has been further strengthened for the convenience of the members at all the offices. At Head Quarters, Pension Division has Pension(Legislation & Development) Section, Pension (Administration & Control) Section and Pension(Actuarial)Section.

6.14 As part of streamlining the functioning of Pension Division and to have effective control, review meetings with Divisional Heads were held at Zonal level. Detailed deliberations have been made on:-

- Database Creation for the existing members as well as new members;
- Compilation of data for annual valuation of the Pension Fund;
- Receipt, disposal and pendency of claims under EPS, 95 (Form 10-D & 10-C);
- Compliance under Employees' Pension Scheme, 1995;
- Banking arrangement for pension disbursement and reconciliation of pension payment through banks/post offices;
- Consolidated MIS Report under Employees' Pension Scheme, 1995;
- Grievances under Employees' Pension Scheme, 1995;
- Suspected fraud in the settlement of pension claims;
- Report on restructuring pension claim settlement process.

MEMBERS ENROLLED

6.15 During the year 3146498 new members were enrolled at the gross level. After accounting for the ceased members, the net addition during the year was 2028871 members. The details of enrollment of members are given in Table – 1.

TABLE: 1	
ENROLMENT OF PENSION SCHEME MEMBERS	
	Members
As on 31.03.2001	23543290
ADD: Enrolled during the year	3146498
LESS: Ceased during the year	1996901
As on 31.03.2002	25572161
Net addition over previous Year	2028871

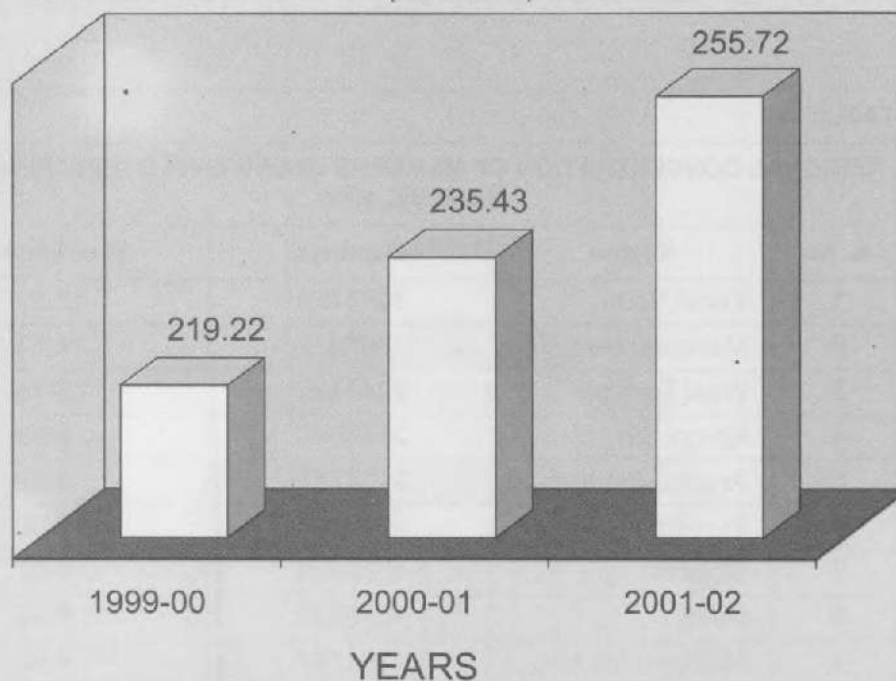
6.16 As on 31.03.2002, the no. of members of Employees Pension Scheme were 25572161. The region-wise position of members is given in Table: 2.

TABLE: 2

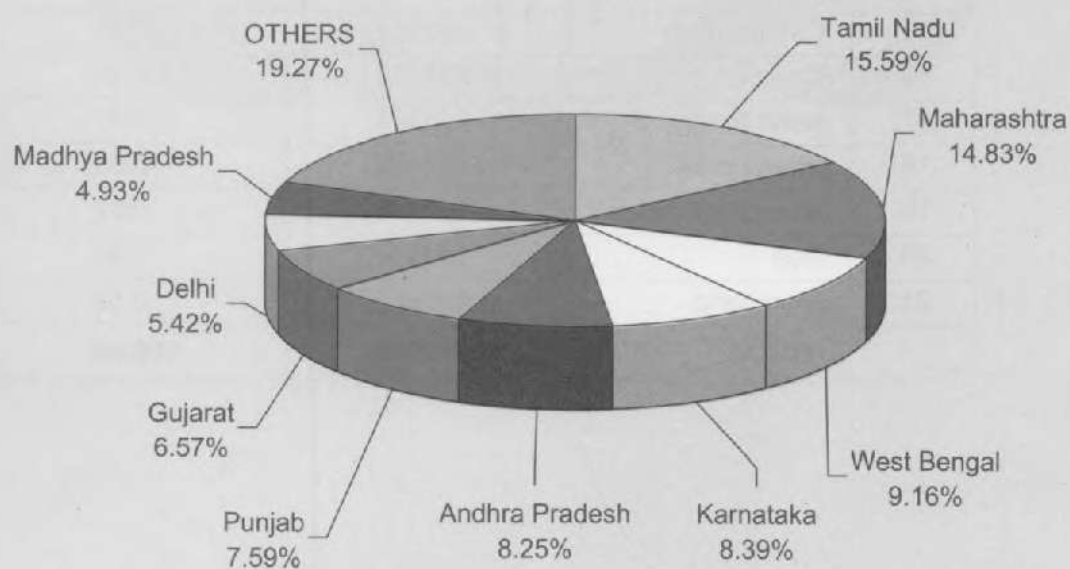
REGION-WISE MEMBERS ENROLLED UNDER EMPLOYEES' PENSION SCHEME 1995			
S. No	Region	Members	% of Total
1.	Andhra Pradesh	2108767	8.25
2.	Bihar	228988	0.90
3.	Chhattisgarh	300621	1.18
4.	Delhi	1385832	5.42
5.	Goa	143980	0.56
6.	Gujarat	1680403	6.57
7.	Haryana	828767	3.24
8.	Himachal Pradesh	159434	0.62
9.	Jharkhand	135241	0.53
10.	Karnataka	2144647	8.39
11.	Kerala	713084	2.79
12.	Madhya Pradesh	1261147	4.93
13.	Maharashtra	3791620	14.83
14.	North East Region	198027	0.77
15.	Orissa	485845	1.90
16.	Punjab	1940742	7.59
17.	Rajasthan	821741	3.21
18.	Tamil Nadu	3987778	15.59
19.	Uttaranchal	162005	0.63
20.	Uttar Pradesh	751063	2.94
21.	West Bengal	2342429	9.16
TOTAL		25572161	100.00

EMPLOYEES' PENSION FUND MEMBERS

(In Lakhs)



REGIONAL CONCENTRATION OF EMPLOYEES' PENSION SCHEME MEMBERS



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REGIONAL CONCENTRATION OF MEMBERS

6.17 Table:3 indicates the list of regions in terms of concentration of members. Tamil Nadu region followed by Maharashtra region have the largest number of members. It would also be noted that around 81 % of the total members are concentrated in 9 regions namely Tamil Nadu, Maharashtra, Andhra Pradesh Gujarat, Madhya Pradesh, Punjab, Karnataka West Bengal, & Delhi.

TABLE: 3			
REGIONAL CONCENTRATION OF MEMBERS UNDER EMPLOYEES' PENSION SCHEME, 1995			
S. No	Region	Members	% of Total
1.	Tamil Nadu	3987778	15.59
2.	Maharashtra	3791620	14.83
3.	West Bengal	2342429	9.16
4.	Karnataka	2144647	8.39
5.	Andhra Pradesh	2108767	8.25
6.	Punjab	1940742	7.59
7.	Gujarat	1680403	6.57
8.	Delhi	1385832	5.42
9.	Madhya Pradesh	1261147	4.93
10.	Haryana	828767	3.24
11.	Rajasthan	821741	3.21
12.	Uttar Pradesh	751063	2.94
13.	Kerala	713084	2.79
14.	Orissa	485845	1.90
15.	Chhattisgarh	300621	1.18
16.	Bihar	228988	0.90
17.	North Eastern Regi	198027	0.77
18.	Uttaranchal	162005	0.63
19.	Himachal Pradesh	159434	0.62
20.	Goa	143980	0.56
21.	Jharkhand	135241	0.53
TOTAL		25572161	100.00

CONTRIBUTION RECEIVED

6.18 During the year under the report Rs. 4449.04 crores were received as Pension Fund contributions. Out of this Rs. 3964.04 crores were collected from Employers' share and Rs.485.00crores were contributed by Central Government.

PENSION FUND AND INVESTMENT OF THE FUND

6.19 Accumulations in the ceased Family Pension Fund constituted the initial corpus of Pension Fund. The corpus as on 16.11.1995 was over Rs. 8252 crores. As on 31.03.2002 the corpus (Securities + Public Account) is increased to Rs. 39049.81 crores.

6.20 The following table shows the position relating to contributions received, corpus and no. of pensioners year-wise commencing from 1995-96.

Year	Contribution recd. - Cumulative (Rs. in crores)	Corpus (Rs. in crores)	No. of pensioners (including EFPS, 1971)- Cumulative
1996-97	8733.56	14194.69	290329
1997-98	11954.14	17248.36	406040
1998-99	15586.90	22016.38	559728
1999-00	19753.68	27410.13	737998
2000-01	23976.29	33216.39	937126
2001-02	28425.33	39049.81	1168779

6.21 The Scheme provides for investment of the Pension Fund as per pattern indicated below:

- Family Pension corpus as on 15.11.1995 and the Central Government contribution from 16.11.1995 onwards shall be invested in the public account of the Government of India.
- Other accretions to the pension Fund shall be invested as per pattern prescribed for the investment of accumulations under the Provident Fund Scheme.

6.22 The investment of Pension Fund Accretions during the year 2001-2002 and total corpus of Pension Fund as on 31.03.2002 are given in the Tables 4 & 5 respectively:

TABLE: 4		INVESTMENT OF PENSION FUND DURING 2001-02 (Rs. in Crores)
I)	As per Investment Pattern	
(i)	Central Government Securities	1632.69
(ii)	State Government/ Government guaranteed Securities	687.65
(iii)	Special Deposit Scheme	110.25
(iv)	Public Sector Financial Institutions	1447.64
	Total investment	3878.23
II)	Public Account	
	Total during the year (Public Account & Securities) [I+II]	5833.42

TABLE: 5		TOTAL CORPUS OF PENSION FUND (Rs. in Crores)
Net Investment in Securities as on 31.03.2001		16152.20
Add: Net Investment during the year		3878.23
Net Investment in Securities as on 31.03.2002		20030.43
Deposit in Public Account as on 31.03.2001		17064.19
Add: Government contribution		485.00
Add: Interest received during the year		1470.19
Balance in Public Account as on 31.03.2002		19019.38
Total Corpus (Securities + Public Account) as on 31.03.2002		39049.81

CONTRIBUTION ARREARS

6.23 The outstanding arrears due for recovery as on 31.03.2002 is as follows:-

TABLE : 6		Rs. in crores
Outstanding arrears as on 31.03.2001		236.66
Add: Issue of RRCs in r/o unrealized current demand as on 31.03.2001		241.27
Total Arrears		477.93
Less: Recovered during 2001-2002		175.65
Arrears at the end of the year (31.03.2002)		302.28

ACTIONS TAKEN AGAINST DEFAULTERS

6.24 Prosecution cases under Section 14 of the Act were filed against the employers who failed to deposit the contributions. Out of 21759 cases filed, 8028 cases were decided during the year. Of the cases decided, 241 cases were convicted, 249 cases acquitted, 6801 cases were withdrawn and 737 cases discharged. The region-wise data of prosecution cases launched under the Act is given at Appendix S-12.

As against 25865 RRC involving an amount of Rs. 305.22 crores, pending execution, an amount of Rs. 59.13 crores were realized through execution of 8271 certificates. At the end of the year, 17594 cases involving a sum of Rs. 246.09 crores were pending for execution.

SERVICE TO THE MEMBERS OF PENSION SCHEME

PENSION BENEFICIARIES

6.25 During the year 2001-02, pensionary benefit has been extended to 2,31,653 beneficiaries; taking the total pensioners as on 31st March, 2002 to 11,68,779. The classification of the beneficiaries under Employees' Pension Scheme, 1995 as on 31.3.2002 is given below:

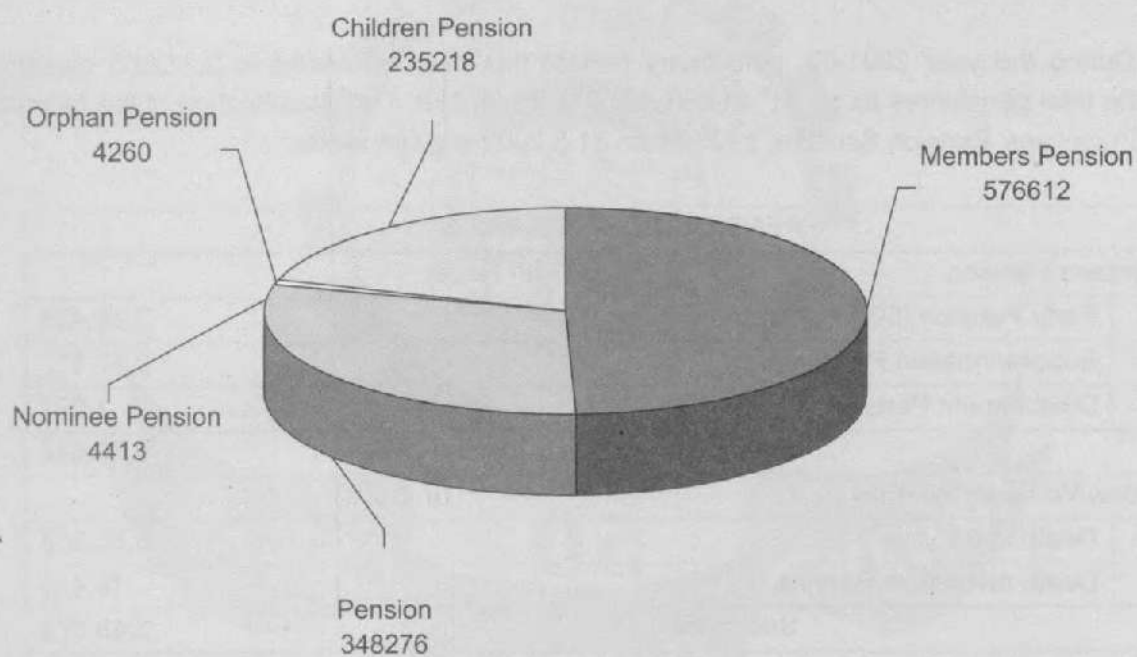
PENSION BENEFICIARIES		
i) Members Pension (In No.'s)		
(a)	Early Pension (50-57 years)	3,28,438
(b)	Superannuation Pension	2,47,153
(c)	Disablement Pension	1,021
Sub-total		5,76,612
ii) Widow/Widower Pension (In No.'s)		
(a)	Death in Service	3,31,858
(b)	Death away from Service	16,418
Sub-total		3,48,276
iii) Nominee Pension		4,413
iv) Orphan Pension		4,260
v) Children Pension		2,35,218
Grand Total		11,68,779

The aforesaid figures include 169571 widow pensioners and 3609 children pensioners drawing pension under the ceased Employees' Family Pension Scheme, 1971.

The region-wise classification of beneficiaries under Pension Scheme as on 31.03.2002 is given in Appendix S-13(i)

PENSION BENEFICIARIES

(In No.'s)



- Members Pension
- Widow/Widower Pension
- Nominee Pension
- Orphan Pension
- Children Pension

SETTLEMENT OF PENSION CLAIMS (ALL BENEFITS)

6.26 The total no. of claims sanctioned to release the various benefits under the Employees' Pension Scheme, 1995, year-wise for the past three years are given in Table-7.

TABLE: 7		PENSION CLAIMS (ALL BENEFITS)		
		1999-00	2000-01	2001-02
1	Brought forward pendency at the beginning of the year	64942	76334	96937
2	Claims received during the year	1934492	2078559	2358455
3	TOTAL WORKLOAD [1+2]	1999434	2154893	2455392
4	Claims returned for rectification of defects	394712	362545	357979
5	Claims rejected being ineligible	36680	31808	35378
6	Claims settled	1491708	1663603	1987222
7	Percentage of Claims settled to workload	74.61	77.20	80.93
8	Amount authorised for payment [Rs. crores]	951.42	1242.27	1635.22
9	Claims pending at the close of the year	76334	96937	74813
10	Percentage of closing balance to workload	3.82	4.50	3.05

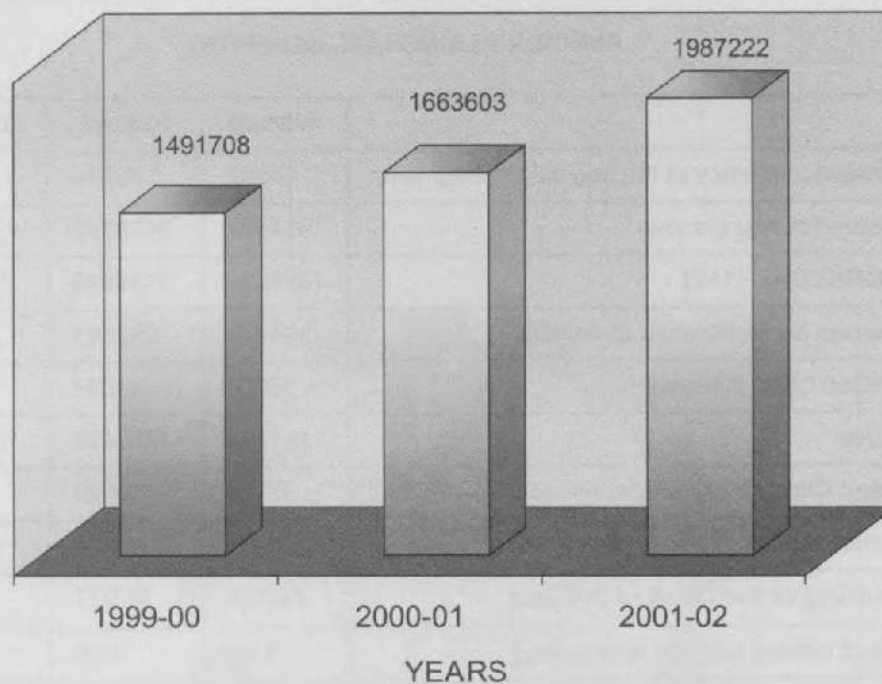
6.27 It would be seen from Table: 7 that during the year, under report 19.87 lakhs family pension claims were settled as against 16.64 lakhs claims settled during the previous year. This includes 243627 monthly Pension claims. The region-wise position of claims settled is given in **Appendix S-13(ii)**.

6.28 The category-wise break up of family pension claims settled during the year 2001-2002 is indicated in Table-8.

TABLE: 8	CATEGORY OF CLAIM	NO. OF CLAIMS SETTLED
	Monthly Pension benefit	243627
	Life Assurance benefit	2526
	Retirement-cum-withdrawal benefit	1706075
	Refunds	34994
	TOTAL	1987222

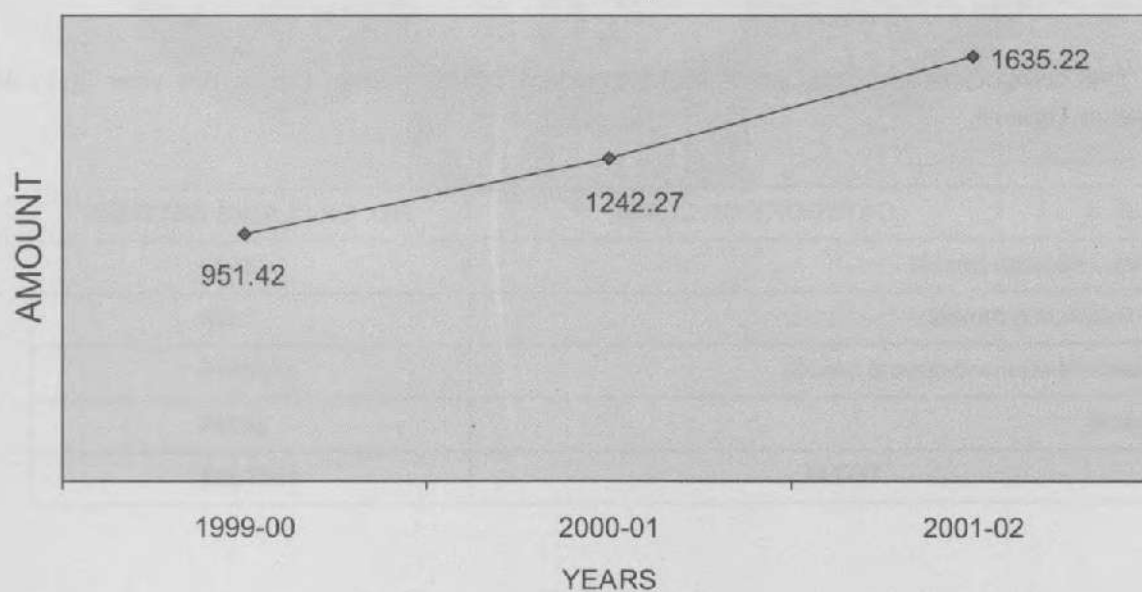
PENSION CLAIMS SETTLED (ALL BENEFITS)

(In No.'s)



PENSION CLAIMS (ALL BENEFITS) - AMOUNT DISBURSED

(In Crores)



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SETTLEMENT OF MONTHLY PENSION CLAIMS

6.29 Details of monthly pension claims sanctioned under the Employees' Pension Scheme, 1995, year-wise for the past three years are given in Table: 9.

TABLE: 9		MONTHLY PENSION CLAIMS		
		1999-00	2000-01	2001-02
1	Brought forward pendency at the beginning of the year	13594	16369	19181
2	Claims received during the year	265565	288965	329043
3	TOTAL WORKLOAD [1+2]	279159	305334	348224
4	Claims returned for rectification of defects & resubmission	70568	74371	77676
5	Claims rejected being ineligible	7065	5756	8020
6	Claims settled	185157	206026	243627
7	Percentage of claims settled to workload	66.33	67.48	69.96
8	Amount authorised for payment [Rs. in crores]	580.47	777.52	995.89
9	Claims pending at the close of the year	16369	19181	18901
10	Percentage of closing balance to workload	5.86	6.29	5.43

6.30 It would be seen from Table:9 that during the year under report 243627 pensioners were paid monthly pension. During the year, a sum of Rs. 995.89 crores was paid to the monthly pensioners. The region-wise data on settlement of monthly pension cases are given in **Appendix S-14**.

CREATION OF DATABASE

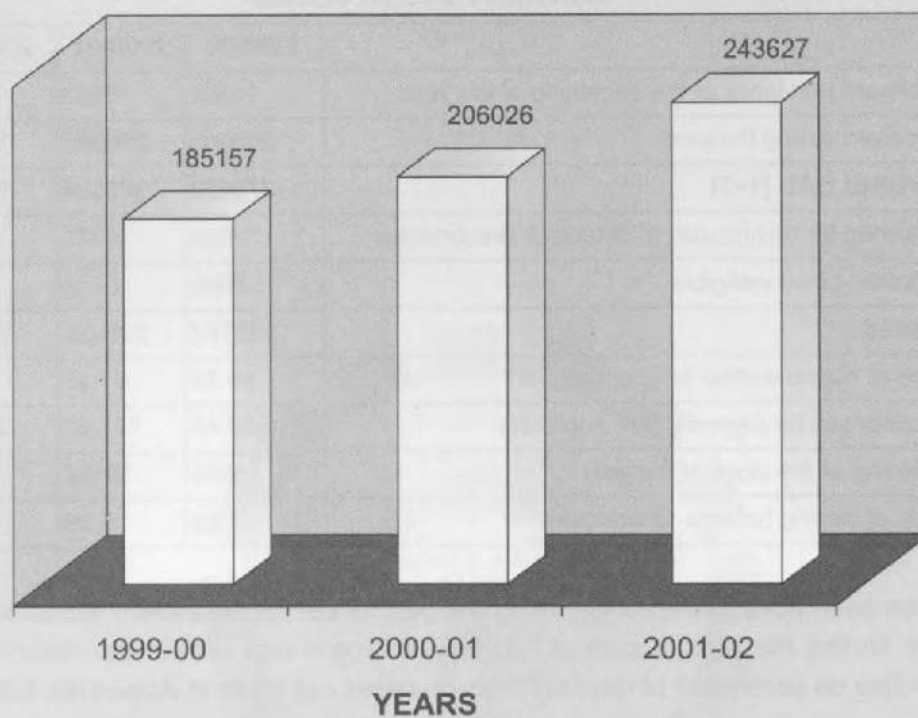
6.31 On introduction of the Pension Scheme, creation of database for member and their families assumed greater importance to facilitate settlement of claims promptly besides conducting the annual valuation of the pension funds and for appropriate review of the pensionary benefits. In order to achieve the desired objective, Organisation has taken effective steps to collect the details of the members and their family afresh and is capturing all such updated details through computerized programme for storing in the database for utilization. In the process, all the field offices have printed and supplied Form 2 (revised) to all the members through the establishment concerned. Systematic fortnightly monitoring was put in place at various offices and also at the Headquarters level so as to ensure collection of Form-2, and creation of an effective database of the members and their families.

VALUATION OF PENSION FUND

6.32 As per Para 32 of Pension Fund is required to be valued by an Actuary annually. After 1st valuation (16.11.95 to 15.11.96), 4% pension relief has been granted. 2nd valuation was conducted for the period 16.11.96 to 31.3.98 to synchronize the process with financial year. Based on 2nd valuation result Govt. sanctioned 5.5% additional relief w.e.f. 1.4.98 to all pensioners as on 31.3.98.

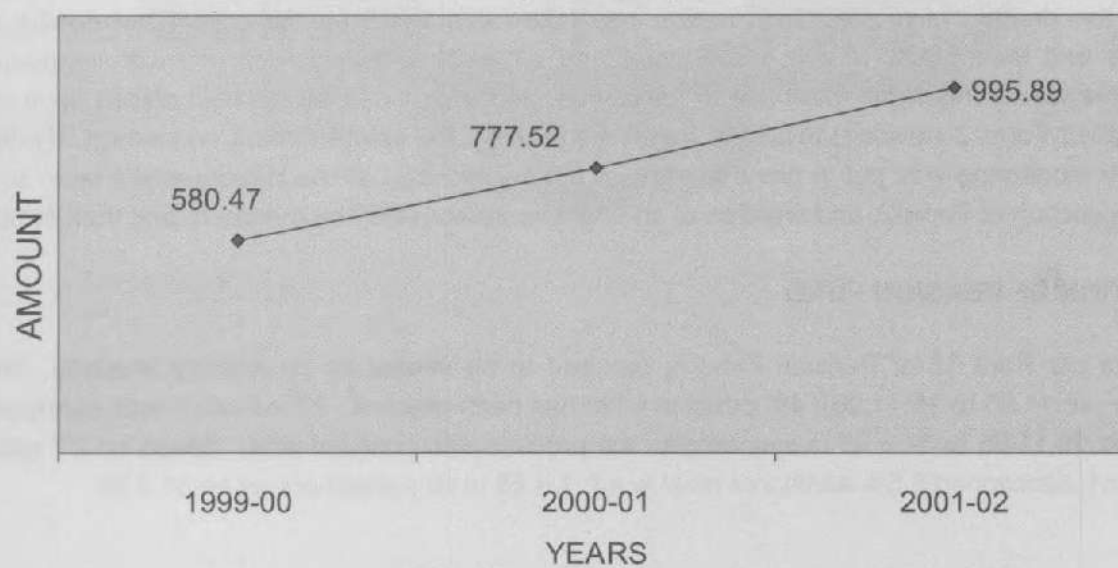
MONTHLY PENSION CLAIMS SETTLED

(In No.'s)



MONTHLY PENSION CLAIMS - AMOUNT DISBURSED

(In Crores)



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Simultaneously, the minimum family pension quantum also has been enhanced effective from January 2000 as recommended in 1st valuation report..

6.33 Upon completion of 3rd Valuation for the period 1998-99 Govt. sanctioned 4% additional relief on the original pension to all pensioners as on 31.3.99 w.e.f. 1.4.99. The 4th valuation for the period 1999-2000 as on 31.3.2000 has been completed and based on 4th Valuation Report Govt. vide its order dated 13.11.2001 has sanctioned 4% additional relief to all pensioners as on 31.3.2000.

6.34 The process for collection of data for 5th valuation has already been initiated and the proposal to appoint valuer for 5th valuation is under consideration of Govt.

LITIGATION AGAINST PENSION SCHEME

6.35 Multiple writ petitions challenging the validity of Employees' Pension Scheme, 1995 were filed in various High Courts by few Trade Unions. The Hon'ble High Courts of Madras, Karnataka and Kerala have disposed off all the writ petitions filed before these courts upholding the validity and legal vires of the Pension Scheme. However, on an interim order of 'Status Quo' passed by a division bench of Calcutta High Court, Government of India has filed a SLP against the order of the Hon'ble High Court in 1997 before the Supreme Court. Consequently, all pending cases from various High Courts have been transferred to Supreme Court for final disposal. The Apex Court through an interim order and without prejudice to the contentions taken by the contesting parties permitted continuity of benefit admissibility under the new Pension Scheme of 1995 and compliance by the employers either under the new scheme or the old scheme of 1971 in accordance with the choice of the member concerned and subject to the final decision of the Court. Hearing in the aforesaid SLP alongwith other transfer petitions adjourned for many occasions during 2000 and the batch matters finally came up for consideration of the Supreme Court on 11.04.2001, and the arguments were concluded on 01.05.2001. The final judgment is awaited.

EXEMPTION

6.36 As per para 39 of the scheme, any establishment or class of establishments may be granted exemption from the operation of the Pension Scheme by the appropriate Government if the Pension Scheme of the establishments provides pensionary benefits either at par or more favourable than the benefits available under the Statutory Scheme. During the year 2001-2002, no fresh application seeking exemption received. So far only two establishments viz. M/s TELCO Ltd. (Maharashtra) and M/s Malaysia Airlines, Chennai were granted exemption. Six proposals were rejected by the Govt. during the period 2001-2002. Two proposals are still pending with Govt.

The working of the Pension Scheme run by the establishments exempted from the statutory scheme is monitored by obtaining a statutory return as provided under the scheme on monthly basis.

PENSION SOFTWARE - Computerized Employees' Pension System

6.37 Pension Software 'CEPS' package was conceptualized in total 8 sub-programmes. Seven Sub-programmes have been developed by NIC. The 8th Sub-programme relating to valuation has been got done through Actuary. In order to have uniformity in operational areas in regard to implementation of the benefit delivery under the scheme, software developed by NIC is being used uniformly in all the offices for capturing the details for members and their families, existing pensioners, calculation of pension, generation of PPO, release of pension scroll on month to month basis, bank reconciliation with reference to pensioners, generating MIS reports, etc. Version 2.0 of CEPS, was released to all field offices in November 1998. Inter-linking of Modules within the CEPS and integration of Software programmes have also been done to have proper utilization of Software Package.

CEPS version 3.0 dt:25.4.2001 was released to all field offices in April 2001 with the following enhancement –

- Dependent Parent Pension
- Disabled Children Pension
- Arrangement of pension disbursement through Post Offices
- Module for Family Pensioners under ceased Employees' Family Pension Scheme, 1971.

The software packages were periodically improved to revise the benefits on grant of relief to pensioners and on amendment of other conditions enhancing benefits.

Pension Implementation Committee

6.38 The Executive Committee of the CBT, constituted a sub-committee 'Pension Implementation Committee' to review the functioning of the Employees' Pension Scheme, 1995 including computerization in the Organisation, disbursement of pension and to consider the suggestions/proposals for amendment/improvement in the Scheme. So far, seventeen meetings of Pension Implementation Committee have been held. During the year 2001-2002 one meeting was held on 06.09.2001.

*Care and compassion are the
essence of social security !!*

CHAPTER 7

EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976

Employees' Deposit Linked Insurance Scheme, 1976 came into force from 1st August 1976. The scheme is supported by a nominal contribution by the employers. No contribution is payable by the employee for availing the insurance cover. Family/dependents of deceased members are entitled to payment upto Rs. 60,000/- linked to the provident fund balance at credit of the deceased member.

APPLICATION AND COVERAGE

7.2 Employees' Deposit Linked Insurance Scheme, 1976 is applicable to all factories/establishments to which the Act applies. All the employees who are members of the provident fund are members of this Scheme.

BENEFITS UNDER THE SCHEME

7.3 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. 35,000/-. In case the average balance in Provident Fund exceeds Rs. 35,000/-, the amount payable will be Rs. 35,000/- plus 25% of the average balance in excess of Rs.35,000/- subject to ceiling of Rs.60,000/-.

CONTRIBUTION

7.4 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% 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.153.47 crores comprising of employers contribution was deposited.

ADMINISTRATIVE & INSPECTION CHARGES

7.5 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% of basic wage, dearness allowance including cash value of food concession and retaining allowance, if any, with effect from October 1, 1987 subject to a minimum of Rs. 2/- per month.

7.6 The employees of covered establishments granted exemption under the EDLI Scheme are required to pay the inspection charges @ 0.005% of basic wage, dearness allowance including cash value of food concession and retaining allowance, if any. During the period under the report, Rs.7.61 crores has been received as administrative & inspection charges from the covered establishments.

The contribution and administrative & inspection charges received year-wise since inception of the scheme are at **Appendix S-15**.

INVESTMENT

7.7 Upto 1996-97, contributions received in the "Insurance Fund" was kept in the Public Account. The accretions after making payments, due on account of benefits is transferred to the investment account. The corpus invested in the Public Account is continued to be invested in Public Account. The rate of interest on such accumulations in the Public Account is 8.5%. From 1997-98 onwards net accretions are being invested as per prescribed investment pattern.

TABLE: 1		
EDLI INVESTMENT CORPUS	(Rs. in crores)	
Net Investment in securities as on 31.03.2001	385.80	
ADD: Net Investment during 2001-2002	138.08	
Net Investment in securities as on 31.03.2002		523.88
Deposit in Public Account as on 31.03.2001	2397.16	
ADD: Interest received during 2001-2002	203.76	
Balance in Public Account as on 31.03.2002		2600.92
Total Investment Corpus (Security+Public A/c) as on 31.03.2002		3124.80

SETTLEMENT OF CLAIMS

7.8 The comparative performance for the last 3 years is given at Table 2.

TABLE: 2		EDLI CLAIMS		
		1999-00	2000-01	2001-02
1	Brought forward pendency at the beginning of the year	1253	1361	1516
2	Claims received during the year	46806	46676	44890
3	Total Workload [1+2]	48059	48037	46406
4	Claims returned for rectification of defects & re-submission	18228	18284	17078
5	Claims rejected being ineligible	1968	1977	2084
6	Claims settled	26502	26260	26240
7	Percentage of Claims settled to workload	55.14	54.67	56.54
8	Amount authorised for payment [Rs. in Crores]	42.25	44.53	51.99
9	Claims pending at the close of the year	1361	1516	1004
10	Percentage of closing balance to workload	2.83	3.16	2.16

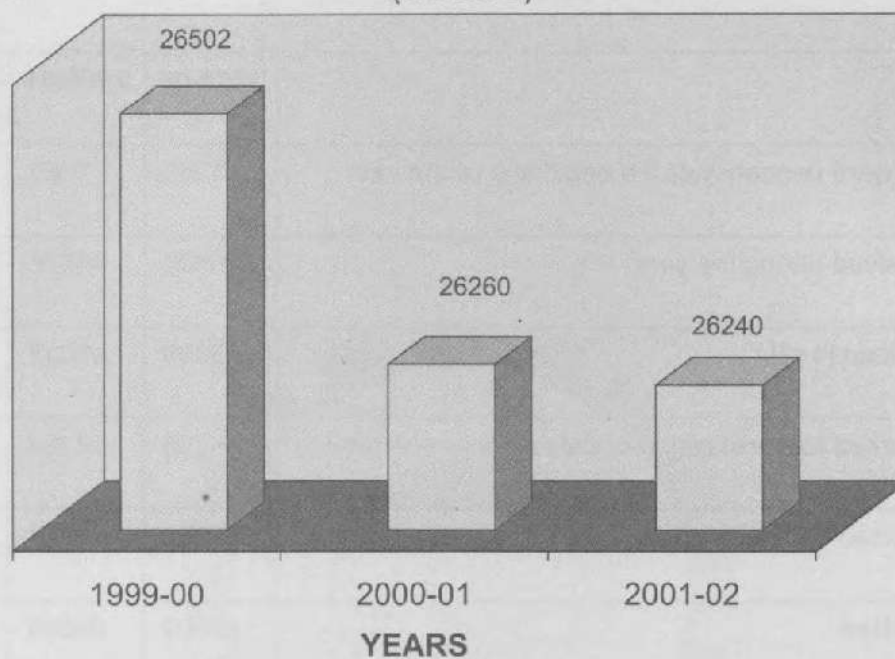
During the year, 26240 claims have been released to the beneficiaries. 1004 claims were pending for disposal at the end of the year. Number of claims settled region-wise and amount disbursed is given at **Appendix S - 16**.

ARREARS

7.9 An amount of Rs. 23.19 crores is outstanding as arrears of Employees Deposit Linked Insurance contributions from employers. Administration and Inspection charges outstanding at the end of the year amounts to Rs. 3.75 crores.

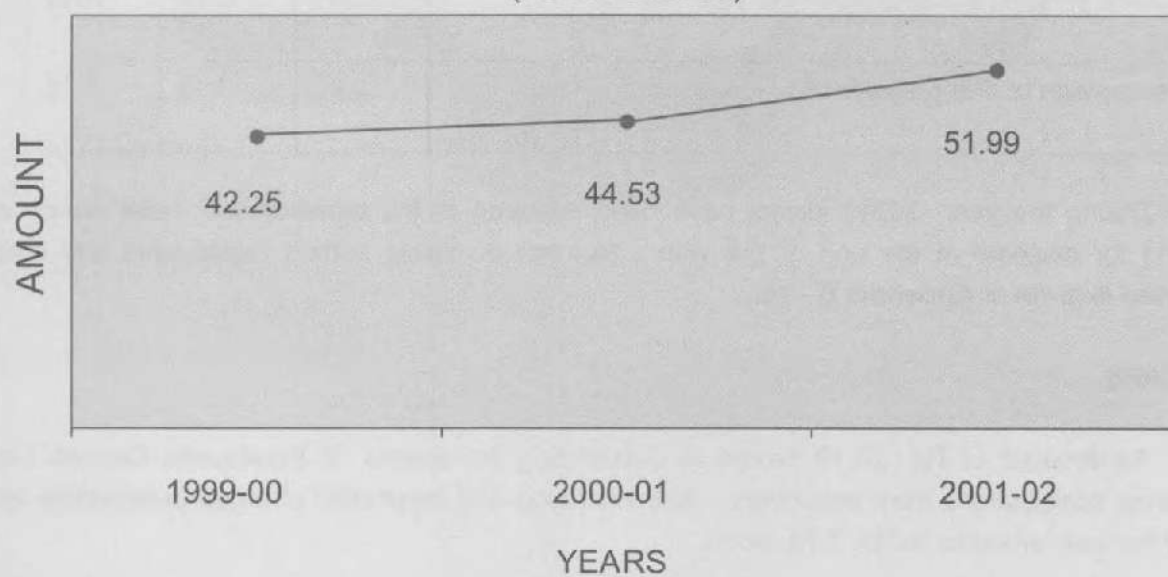
EDLI CLAIMS SETTLED

(In No.'s)



EDLI CLAIMS - AMOUNT DISBURSED

(Rs. in Crores)



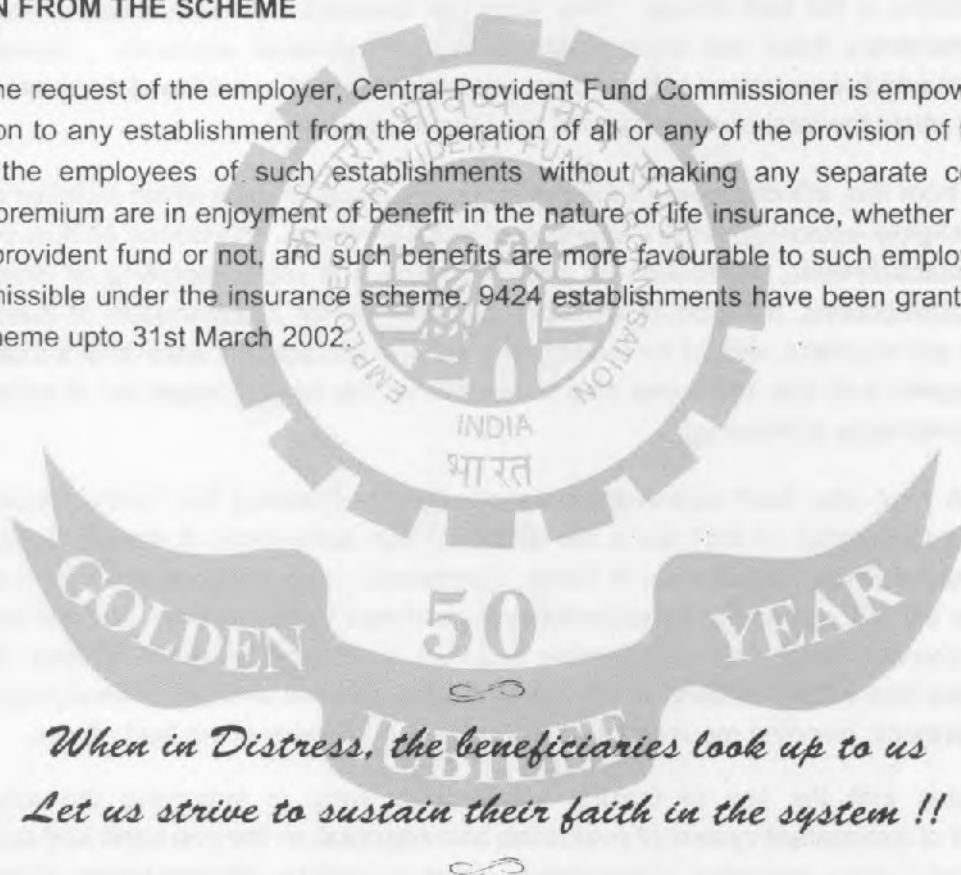
ACTIONS TAKEN AGAINST DEFAULTERS

7.10 Prosecution cases under Section 14 of the Act were filed against the employers who failed to deposit the contributions. As against a workload of 22649 cases for disposal, 7247 cases were decided during the year. Of the cases decided, in 232 cases conviction were ordered, 289 cases were acquitted. 6134 cases were withdrawn and 592 cases were discharged. The region-wise data of prosecution cases launched is given in **Appendix S - 17**.

7.11 Out of a workload of 24551 RRC under section 8 of the Act, involving an amount of Rs. 20.81 crores, an amount of Rs. 4.71 crores were realized through execution of 7920 certificates. At the end of the year 16631 cases involving a sum of Rs. 16.11 crores were pending.

EXEMPTION FROM THE SCHEME

7.12 On the request of the employer, Central Provident Fund Commissioner is empowered to grant the exemption to any establishment from the operation of all or any of the provision of the Insurance Scheme, if the employees of such establishments without making any separate contribution or payment of premium are in enjoyment of benefit in the nature of life insurance, whether linked to their deposits in provident fund or not, and such benefits are more favourable to such employees than the benefits admissible under the insurance scheme. 9424 establishments have been granted exemption from the Scheme upto 31st March 2002.



CHAPTER 8

COMPLIANCE

SYSTEM ASSISTED MEMBERSHIP AUDIT AND RECONCILIATION OF STATISTICAL INFORMATION.

The CBT in its 143rd meeting recommended to put in place a procedure for verification of the number of subscribers and establishments for the purposes of decision making and planning for implementation of various activities. In the 152nd meeting of the CBT, a status paper on the compliance position of establishments in strength, remittance, accounting and crediting of contributions in the individual accounts were presented after analyzing the master data in the computer systems in the field offices. This study has revealed that contribution in respect of large number of members have not been credited to the individual accounts. Remittances from establishments which were stated to have been complying were also not found accounted, which itself raised doubts about the total clientele base of the Organisation.

8.2 Apart from this, effectiveness of the existing compliance function which includes detection and coverage of eligible establishments, inspection of establishments, monitoring of flow of contribution from such establishments, verification of non-reporting and under-reporting of employment and consequent contributions, initiation of statutory proceedings for determination of dues and default management and recovery of dues for credit in the subscribers account were also a matter of serious concern. Coupled with this, there was also a concern on the several instances of arbitrary intrusive behavior in compliance monitoring.

8.3 Doubts have also been expressed in various forums including the Central Board of Trustees and Executive Committee of CBT as to the accuracy and authenticity of statistical information and integrity of the information itself was, at times, questioned. One of the specific concern about the statistics was the actual number of establishments claimed to be covered and the number of live subscribers account which the organization required to service in different field offices. This information also had a direct bearing on the quality of enforcement and compliance programme, client service and strategic planning required for deployment of manpower in the field offices.

8.4 Realizing that the key to making some head away in improving the situation is the establishment of transparent system of evaluation and appraisal on the one hand and accountability in relation to control and supervision of information which is used by different layers of the supervisory hierarchy right up to the level of Central Board on the other, Organisation had initiated a Programme titled "Compliance 2001" which was assisted by a diagnostic System Assisted Membership Audit and a Computerized Compliance Tracking System. Credibility being the single most important strength of any Organisation, particularly a public service Organisation that has a very large clientele and even larger target group of prospective clients, the programme designed considered the role of the Organisation and the need to reposition it as an institution that is perceived as trustworthy, credible, efficient and sensitive to customer needs and responsive to ever changing technology, priorities and

methods. The exercise has revealed the systemic flaw which had embedded into the system of reporting of performance over the past many years. This malady have the effect of incorrect reporting of complying establishments, active members, non-contributing members and updation of accounts and in turn the utilization of Interest Suspense Account.

8.5 The first step in this effort at strategic repositioning was to establish credibility in the eyes of the stakeholder groups. With this in view, a comprehensive exercise was undertaken by the Headquarter office to establish a clear picture in relation to covered establishments, non-complying establishments, contributing and non contributing members etc. Initially the data position of the field offices as on 31st December 2000 was taken as the base and a special application software was developed to correlate and compile information from separate files to arrive at the statistical information relating to Employer Master file and Employee's Master File. The programme had a logic identification for :

- All cases where no monies had been credited in individual's subscriber account for immediate previous period of 3 years.
- All employees from whom no contribution had translated into credits in employee accounts for the immediate last 3 years.
- Employers in whose cases claimed employees in the Employers' Master where non-existent in the Employers' Master and cases where no Account Nos. were available and obviously no names were available.

8.6 The exercise which was an objective assessment of the ground reality undertook with the above logic categorized establishments on the following basis:

- **Operative Establishments-** Establishments having at least one member with balances in his account
- **Inoperative Establishments-** Establishments which have no connected records for members in the members master database in the computer system or establishments which do not have even a single member with any balance in his account
- **Active Members-** Members having some balance in their account and in whose case contributions have been received at least once in the last three years
- **Inactive Members-** Members having some balance in their accounts but in whose case no contribution has been received during the last three year
- **Non Existing Members-** Members in whose respect no records are available in the member master file viz. those members in whose case no contribution has ever been received.

8.7 The exercise further classified the establishments and members into following three categories. The categorization is based on the principle that compliance validation is admitted only when every individual account claimed and every establishment claimed is updated upto the current accounting year.

- **Category I** This category included un-exempted inoperative establishments with no membership or with membership without any amount credited in any of the member's accounts.
- **Category II** This category included operative establishments with membership and accumulation in the member's accounts, but where annual accounts have not been compiled by crediting contribution since immediate preceding three years.
- **Category III** This category includes operative establishments where updating by crediting contribution in the individual accounts within the last three years was completed.

As has been reported in the Annual Report 2000-01, the computerized verification revealed that nearly 48% of the total listed establishments were not complying for over three year check period. Similarly, in 38% of the reported subscriber figures, neither the details of subscribers were available nor action to credit contribution into the individual subscriber account and interest thereon taken place.

8.8 After obtaining the mandate of the Central Board of Trustees to rectify the deficiencies in the reporting hitherto done, the programme titled "Compliance 2001" was rolled out with special emphasis on securing compliance from the establishments as well as in ensuring credit of the contribution to the individual account. The driving objective of the programme was to ensure that :-

- What is claimed as covered establishments become covered complying establishments
- What is claimed as members become contributing member and in their account contributions and interest gets credited and individual account slips get issued in fulfillment of statutory obligation.

8.9 The programme which was rolled out in June 2000 was restructured and specific roles for officers were identified to bring in all establishments to the compliance fold. The salient features of the Compliance 2001 programme were :

- The practice of distributing work amongst Enforcement Officers on territorial jurisdiction basis was dispensed with and replaced with a more focused and pro-active arrangement of information driven and information led compliance monitoring. .
- The jurisdiction under the compliance is consolidated at the level of Assistant Commissioners designating them as Compliance Circle Officers and supported by an appropriate compliment of Enforcement Officers and clerical staff.
- Apart from the compliance circles, an intelligence circle was set up to collect third party information from both internal and external sources, analyze and collate such information to initiate compliance action in all appropriate cases.
- The issuance of code Numbers to establishments was made mandatory within 3 days by putting in place an escalation plan for issuing code numbers once there was delay in allocating business number.

- Payment of the first month dues by way of demand draft was insisted before issue of a business number.
- Simultaneously, updating of category 1, II and III establishments was activated fixing accountability on the Officers.
- System supported Inoperative Establishment Monitoring System was introduced and monitoring made on a month to month basis.

8.10 The categorization of establishment into category I, II & III which was first introduced in the "System Assisted Membership Audit" in December, 2000 was again undertaken in April, 2001 and April, 2002. The achievements during the period from December, 2000 to March, 2002 in updating the category I & II establishments is as follows :

	Category – 1		Category -II		Total	
	Estts	Accounts	Estts	Accounts	Estts	Accounts
Estts & A/cs identified as pending in December, 2001	141271		41750	3787987	183021	378797
Updated and brought to Compliance fold	41821	3608702	23393	2728654	65214	6337356
Estts identified as closed	30669	-	-	-	30669	-
Identified as pending by SAMA as on 31.03.2002	99578	0	53288	4957962	152866	4957962

8.11 The System Assisted Membership Audit also identified a total workload of 3,45,431 establishments 3,32,79,967 members as given below:

Category	Establishments	Members
Category- I	99578	0
Category -II	53288	4957962
Category -III	192565	28322005
Total	345431	33279967

This was in variance with the statistical figures of 3,57,747 establishments and 2,74,18,279 members hitherto held as the workload of the Organisation as per reports prepared manually.

8.12 The Audit led to a position of understatement of the workload all along in so far it relates to number of total accounts held and due for compilation. But the audit has also revealed that huge hidden backlog pendency in compilation of accounts still exists. The pendency estimated also differs

from the pendency projected as per the reports prepared manually. The reasons for such variation in figures are identified as :

- System Audit has considered all establishments in the master file irrespective of whether the establishments presently exist
- The total number of accounts proposed to be issued is accounted as cumulative workload in the System Audit whereas in the data prepared manually, only one-year account is reported.
- Though duplicate data has been filtered, dummy data with identical codes with code numbers in the master file still remain in the data file in the field offices.
- Status of establishments are not properly fed in the field offices
- System Audit logic required processing of data files for admitting updation, whereas statistics reported was on the basis of physical disposal, though not timely updated in the system.

8.13 The process of the reconciliation of the workload by swapping irrelevant master data is on and is expected to be completed in the next financial year. However, the pending workload identified by System Assisted Audit has been accepted as the base for compilation of accounts and field offices are instructed to replace the closing balance reported as on 31.3.2002 with the system audit estimated workload and take it as opening workload for 2002-2003. This process is initiated to ensure reconciliation and authenticity of figures so that the Organisation is in a position to shift to a system assisted information system in key work areas.

8.14 The process initiated had delivered tangible results and 3608702 members in 41821 establishments were able to get their contribution credited to their individual account for the first time after joining the fund. Likewise, 2728654 members in 25393 establishments who were not issued the accounts since 1995-96 were also issued with details of contributions credited in their individual account upto current year

8.15 The results projected in the System Assisted Membership Audit is analyzed critically with the objective of filtering the master data and arriving at a realistic, authentic and updated membership of the Fund. The disposals of the pending work load projected in the System Audit is also being monitored by taking this figure as the base. Attempt to validate the data in the master file with the objective to eliminate the redundancies detected in the master data files is also on. This is also an essential preparatory activity for migrating to the proposed re-engineered business model.

*Noticing small changes early helps
You adapt to the bigger change that are to come !!*

CHAPTER 9

ADMINISTRATIVE ACCOUNT

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

9.2 Taking into account the adequacy of resources of the Fund to meet the expenditure for running the Schemes, the Central Board of Trustees, EPF recommend appropriate rate of administrative/Inspection charges from the employer. On the recommendation of the Central Board, the rate of administrative charges and inspection charges are fixed and notified by the Central Government.

9.3 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 ESTTS.		
Period	Rate	Reckoned on
01.11.1952 to 31.12.1962	3%	Total employer's and employees' contributions.
01.01.1963 to 30.09.1964	3%	Total employer's and employees' contributions payable @ 6.25%
	2.4%	Total employer's and employees' contributions payable @ 8%
01.10.1964 to 30.11.1978	0.37%	On total pay on which contributions are payable
01.12.1978 to 30.09.1986	0.37%	On total pay on which contributions are payable. Minimum Administrative charges payable per month per establishment is Rs. 5/-
01.10.1986 to 31.07.1998	0.65%	On total pay on which contributions are payable. Minimum Administrative charges payable per month per establishment is Rs. 5/-
01.08.1998 onwards	1.10%	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
01.11.1952 to 31.12.1962	0.75%	On total employees' and employer's contributions payable @ 6.25%
01.01.1963 to 30.09.1964	0.75%	On total employees' and employer's contributions payable @ 6.25%
	0.06%	On total employees' and employer's contributions payable @ 8%
01.10.1964 to 31.07.98	0.09%	On total pay on which contributions are payable
01.08.1998 onwards	0.18%	On total pay on which contributions are payable

9.4 The receipts and payment of Administration Account for the year 2001-2002 relating to Employees' Provident Fund Scheme framed under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 is given below:

RECEIPTS AND PAYMENTS OF ADMINISTRATION ACCOUNT		(RS. IN CRORES)	
		2000-2001	2001-2002
RECEIPTS			
a)	Admin. & Inspection Charges	459.42	498.86
b)	Interest on Investment	37.02	32.79
c)	From Pension Fund for administrative expenses of Employees' Pension Scheme	59.56	49.15
d)	Receipts from other Accounts	4.39	2.13
e)	Miscellaneous receipts	4.82	4.21
TOTAL RECEIPTS		565.21	587.14
PAYMENTS			
a)	Revenue expenditure	269.71	294.42
b)	Capital expenditure	50.00	0.00
c)	Building maintenance expenditure	6.00	-0.69
d)	Payments to other Accounts	56.17	60.31
TOTAL PAYMENTS		381.88	354.04
EXCESS RECEIPTS OVER PAYMENTS		183.33	233.10

*There is nothing unequal as
The Equal Treatment of unequals !!*

CHAPTER 10

HUMAN RESOURCE DEVELOPMENT

Development and management of human resources is the single most vital functions of every organisation for achieving the objectives. A motivated and self satisfied workforce is essential for organizational well being and benefit delivery to the target clientele. Positioning of adequate manpower for improving the efficiency and efficacy of the system was one of the priorities of the human resources division. Periodical review of manpower requirement of various divisions for effective administration of the Schemes was under taken by the division.

10.2 The organization is having a manpower sanction of 21022 as on 31.03.2002 as against 20984 as on 31.03.2001. The group wise manpower sanctioned and in position during the year is given in Table 1.

TABLE-1

STAFF/OFFICERS STRENGTH AS ON 31.3.2002		
Group	Sanctioned strength	Staff in position
A	647	596
B	2112	1865
C	15819	14634
D	2444	2232
Total	21022	19327

10.3 The position of sanctioned staff/officers strength vis-à-vis staff/officers in position during the last five year is given in following Table-2:

TABLE – 2

STAFF/OFFICERS STRENGTH DURING THE LAST FIVE YEARS		
Position as on	Sanctioned strength	Staff in position
31.3.1998	20455	17803
31.3.1999	20656	19024
31.3.2000	20973	19534
31.3.2001	20984	19574
31.3.2002	21022	19327

The region-wise position of the sanctioned strength of officers and staff vis-à-vis officers and staff in position during 2001-2002 is given in **Annexure S-18 to S-21**.

10.4 The organisation has implemented the reservation policies for SC/ST/OBCs as per instructions and guidelines of Govt. of India from time to time in Direct Recruitment as well as Departmental Promotion posts. Group wise position of SC/ST/OBC manpower is given in Table 3.

TABLE-3

REPRESENTATION OF OFFICERS/STAFF AS PER RESERVATION QUOTA AS ON 31.3.2002								
Group	Sanctioned Strength	Staff in Position	Reservation					
			SC		ST		OBC	
			Sancti- oned	In Position	Sancti- oned	In Position	Sancti- oned	In Position
A	647	596	60	77	30	39	54	43
B	2112	1865	269	305	118	113	135	69
C	15819	14634	2330	2572	1120	809	1002	662
D	2444	2232	362	789	128	227	301	163
TOTAL	21022	19327	3021	3743	1396	1188	1492	937

The number of posts created during the year is:

S.No.	Post	No.'s
1.	Grade A	10
2.	Grade B	1
3.	Grade C	31

Four posts were either abolished or upgraded to the next cadre level.

COMPASSIONATE APPOINTMENTS

10.5 Concern for the well being of the personnel is the guiding force in deciding the human resources policy of the organisation. The policy of providing employment opportunities to one of the family member of the officer or staff, in the event of the unfortunate death of the official is always the priority of the Human Resources Division. During the year, 33 families of employees suffered sad and untimely demise in harness and their families were extended the benefit of employment in the organisation. The appointments being subject to the qualification of the candidate and availability of vacancies, 16 appointments were in Group C cadre and 17 in Group D Cadre.

TRAINING

10.6 Training is an essential component in the overall strategy of efficient and cost effective service. The need for training of personnel to face the new and emerging task of planning and development and achievement of socio-economic objectives has been emphasised in successive five years plans. The training sector has been given a new impetus and focus during the last five years and the emphasis has been to evolve a new administrative set up with emphasis on competence, commitment and performance. The Estimates Committee also in its 78th Report presented to Lok Sabha on 25-04-89 had observed that *"Training is a strong motivating force and the most important aspects of motivation is the perspective that the Organisation provides an opportunity for individual development."* The Committee emphasised the importance of training and suggested that the Organisation should undertake systematic and purposeful training to all officers in the Department as this will go a long way in toning up the employees and improving their application to work to the benefit of both employees and Organisation.

10.7 The Employees' Provident Fund Organisation having recognised the need for training its personnel so as to provide trouble free service to its members, set up an Apex Institution namely, the National Academy for Training & Research in Social Security at New Delhi in October, 1990. Till March, 1992 it was operating from the Head Office of the Employees' Provident Fund Organisation. The National Academy, was however, shifted to hired premises in April, 1992. The National Academy is now functioning from its own building at 30-31, Institutional Area, Janak Puri, New Delhi.

10.8 The National Academy for Training & Research in Social Security has a two tier structure. The Apex Institute is situated at New Delhi which caters to the needs of Human Resource Development of Group 'A' officers as well as undertaking research and development activities. The second tier consists of Zonal Training Institutes which carry out similar functions at the Zonal levels for field formalities of the Organisation. There are at present four Zonal Training Institutes under the administrative control of National Academy viz.:

- Zonal Training Institute, North Zone at Faridabad covering Haryana, Punjab, Himachal Pradesh, Union Territory of Chandigarh, Uttar Pradesh, Delhi Region and Head Office.
- Zonal Training Institute, South Zone at Chennai covering Tamil Nadu and Pondicherry, Kerala, Karnataka and Andhra Pradesh Regions.
- Zonal Training Institute, East Zone at Calcutta covering North-Eastern Region, Bihar, West Bengal and Andaman Nicobar Islands and Orissa Regions.
- Zonal Training Institute, West Zone at Ujjain covering Maharashtra and Goa, Gujarat, Madhya Pradesh and Rajasthan Regions.
- Apart from above, Sub-Zonal Training Institute, East Zone at Shillong has been set up to mitigate the difficulties of staff working in North Eastern States.

10.9 National Academy covers the functioning of the Zonal Training Institutes and is responsible for training in-put and support to the management cadre in the Organisation. National Academy also invites participants from other sister Organisations viz.:

- Coal Mines Provident Fund;
- Employees' State Insurance Corporation;
- Assam Tea Plantations Provident Fund;
- Seamen's Provident Fund; and
- Jammu and Kashmir Provident Fund.

10.10 The National Academy also conducts International Training Programmes for officers from other developing countries. It has already conducted four International Programmes for officers from Afghanistan, Nigeria, Tanzania and Nepal. National Academy is also contemplating to hold seminars for participants from other developing countries in the Asia-Pacific Region in consultation with International Social Security Association.

10.11 The Training Wing at the National Academy as well as at Zonal Training Institutes co-ordinates the designing and mounting of training courses as a uniform basis for personnel in the Organisation in different cadres i.e.

- at the management,
- the supervisory; and
- the operative levels.

10.12 It is intended that all personnel, at appropriate points of time, would be given necessary training exposure through Induction Courses, in-service courses and specialized courses/workshops in order to upgrade their professionalism and skills in discharging their functions in the field. Since the Organisation has undertaken modernization of its operations by introduction of computer support, training wings in the National Academy as well Zonal Institutes would have the necessary hands-on training facility for personnel at different level in the use and management of computer facilities. Such facilities are at present available at National Academy and Zonal Training Institute, South Zone at Chennai.

10.13 The Building of the National Academy at Janak Puri, New Delhi is a self-contained training institute with excellent hostel facilities. The infrastructural facilities are being developed comparable to the best training institutes in the country. Three training programmes can be run simultaneously therein after it is fully furnished and equipped. Zonal Training Institute, South Zone at Chennai has started functioning from its own campus. It has capacity of running two training programmes simultaneously. The construction of the building of Zonal Training Institute of East Zone at Calcutta is at final stage. The construction work of Zonal Training Institutes, West Zone and North Zone is at various stages.

10.14 The Courses mounted by the National Academy at New Delhi for Group 'A' Officers fall broadly under the following categories:-

- (i) Foundational Programmes : For directly recruited/departmentally promoted Assistant Provident Fund Commissioner.
- (ii) Refresher In-Service : For Assistant Provident Fund Commissioners and Programmes Regional Provident Fund Commissioners.
- (iii) Specialized Programmes : On Social Security Administration, General Administration, Financial Administration, Computer and Behavioural Sciences etc.
- (iv) Foundational Programmes : For Enforcement Officers/Assistant Accounts Officers conducted for the first time in the National Academy.

10.15 The Courses mounted at the Zonal Training Institutes broadly fall under the following categories:

- (i) Induction Courses : For newly appointed Lower Division Clerks.
- (ii) Refresher Courses : For Upper Division Clerks, Stenos, Section Supervisors/Assistants, Enforcement Officers/Assistant Accounts Officers.

10.16 The National Academy and Zonal Training Institutes conducted the training programmes to the extent indicated during the last three years:

Year	Sanctioned Strength	Number of Courses	Number of Officials/ Officers Trained
1999-2000	20,656	177	4082
2000-2001	20,973	196	4528
2001-2002	20,984	207	5069

10.17 The details of the courses conducted at the National Academy and Zonal Training Institutes during 2000-2001 are indicated below:-

Name of the training programme	Number of programmes conducted	Number of officers trained
A. Foundational Level Programmes		
Induction Course for Assistant Provident Fund Commissioners (On Promotion)	1	28
Refresher Course for Assistant Provident Fund Commissioners (Direct Recruit) who have undergone Induction Course	3	105
B. Middle Management Level Training Programmes		
(a) Administration of Social Security Schemes and Procedures		
(1) Special Programme on EPS'95 & Work procedures	1	20
(2) Quasi Judicial Proceedings & Orders	1	18
(3) Recovery Procedures & Proceedings	1	17
(b) General and Financial Administration		
(4) Vigilance Directorate	1	28
C. Senior Management Level Training		
(5) Attitudinal Transformation for Better Management	1	16
D. Inter Organisational and International Social Security Programmes		
(6) Policy Planning, Implementation, Control & Analysis	1	12
(7) Social Security Administration	1	20
(a) Special Programme		
(8) Basic training for Facilitator for Change	2	157
(9) Course on Change Facilitators	2	111
(b) External Programme		
(10) Seminar/Workshop on EPF Act/Schemes for Board of Trustees of Exempted Establishment	2	117
(11) Seminar/Workshop on EPF Act/Schemes for Board of Trustees of Unexempted Establishment	2	55
TOTAL	19	703

AT ZONAL TRAINING INSTITUTES

ZONE	2000-2001	2000-2001	2001-2002	2001-2002
	No. of Programmes	No. of Participants	No. of Programmes	No. of Participants
North Zone	36	669	37	840
East Zone	37	772	36	805
West Zone	58	1001	74	1201
South Zone	39	1360	41	1520
Total	170	3802	188	4366

CHANGE MANAGEMENT

10.18 The Employees Provident Fund Organisation has embarked upon a Modernization programme "Re-inventing EPF India" and the National Academy has taken responsibility of preparing the officers and staff to meet the challenges.

A vital ingredient to ensure the success of the project is to prepare the Officers and staff to accept changes, train them to be change agents and leaders conscious of these necessities, it was considered necessary to identify, train and develop a transformation Leadership within the Organisation which would be able to manage and carry forward the change agenda across the Country.

In this context, the Academy in collaboration with Indian Institute of Management, Ahmedabad conducted detailed training towards this end.

ACCELERATED PROMOTION THROUGH EXAMINATION

10.19 In order to improve the competency and efficiency of the manpower, accelerated promotional avenues to the various posts are provided in the service regulations. The Employees' Provident Fund (Staff and Conditions of Service) Regulations, 1962 provide for promotion to the posts of Lower Division Clerk, Upper Division Clerk, Section Supervisor / Assistant and Enforcement Officer/ Assistant Accounts Officer / Superintendent on the basis of departmental qualifying / competitive examinations from lower cadres as one of the promotional avenues to the existing staff. The Regulations also provide for probationary examination for direct recruits in the cadres of Assistant Provident Fund Commissioner, Enforcement Officer / Assistant Accounts Officer / Superintendent and Lower Division Clerks. Examination for promotions to the posts of Lower Division Clerk, Upper Division Clerk, Section Supervisor / Assistant (Head Office), Hindi Translator (Gr.II), Enforcement Officer / Assistant Accounts Officer / Superintendent and the probationary examinations for Assistant Provident Fund Commissioner and Enforcement Officer / Assistant Accounts Officer / Superintendent are conducted by the Examination Section in the Head Office. The probationary examination for Lower Division Clerk is conducted by Zonal Training Institutes for the Regions falling in their respective areas.

SCHEDULE OF EXAMINATIONS

10.20 A Calendar of Examinations for each financial year is prepared in advance and circulated among all the field offices. The calendar of examination consists of all the departmental as well as probationary examinations. The officials in the field offices are immensely benefited as the officials who are eligible and interested in appearing in the examinations prepare themselves well in advance.

The following examinations were conducted during the year:

a) Departmental Examinations	For promotion against % Quota
Lower Division Clerk	5%
Upper Division Clerk	50%
Section Supervisor / Assistant (H.O.)	33.1/3%
Hindi Translator (Gr.II)	50%
Enforcement Officer / Assistant Accounts Officer / Superintendent	25%
Probationary Examinations :	
Assistant Provident Fund Commissioner	
Enforcement Officer / Assistant Accounts Officer / Superintendent	

REVIEW OF EXAMINATION SCHEME

10.21 A review of the existing departmental qualifying / competitive examination schemes presently in operation for regulating promotions against examination quota vacancies to the posts of L.D.C., U.D.C., Section Supervisor/Assistant (Head Office) and Enforcement Officer / Assistant Accounts Officer / Superintendent (Head Office) has been undertaken so as to make it more job oriented and capable of selecting candidates suitable for the posts. The objective is towards filling up all the vacancies under Examination Quota through accelerated promotion process as also encouraging merit and efficiency. The revised examination scheme along with syllabus is proposed to be placed before the Executive Committee for approval and implementation.

IMPLEMENTATION OF OFFICIAL LANGUAGE POLICY:

10.22 Adhering to the language policy, Question Papers were set both in Hindi and English. Besides, due care is taken for implementation of Official Language Policy of the Government of India by encouraging use of Hindi.

INDUSTRIAL RELATIONS AND JOINT CONSULTATIVE MACHINERY

10.23 Any organisation aiming at the realization of objectives should work in an atmosphere of cordial and participative industrial relations. Industrial relations constitute one of the most complex and delicate problems of any organisation, which aims at rapid change in its working environment. The organisation had during the year involved the recognized federation of staff as well as officers in sharing ideas and perspective plans in the context of the new developments in emerging technologies. It is a great sense of satisfaction that harmonious relations prevailed during the year and the co-operation from the employees resulted in achieving greater efficiency.

10.24 All India Employees Provident Fund Staff Federation is the recognized trade union representing the staff. The federation is an apex trade union of affiliated regional trade unions. The federation airs difficulties and genuine demands of the staff before the management for solution. During 2001-2002, two national level meetings were held and this had resulted in resolving a number of contentious issues.

10.25 The Group 'A' and Group 'B' officers of the organisation are represented by the Employees' Provident Fund Officer's Association. The Association put forward the grievances of the officers before the management in periodical meetings. During 2001-2002, two meetings were taken and contentious issues affecting officers were resolved.

10.26 During the period of report, industrial relations in the Employees' Provident Fund Organisation remained very cordial and peaceful through out the period. The decisions which were taken in the meetings held with the Federation and Association were implemented expeditiously. Efforts with commitment and continuing improved industrial relations and maintaining harmonious industrial relations will be the objective of the organisation in future too.

PRODUCTIVITY LINKED BONUS

10.27 Performance incentive by way of Productivity Linked Bonus was first introduced in the organisation during 1980-81. Key work areas for achieving the corporate objectives were identified on the relevant factors for deciding an incentive bonus scheme by commissioning a study by National Productivity Council. The mandate given to the National Productivity Council was to trigger a scheme which will further the commitment of the target staff and motivate them to achieve total stakeholders satisfaction.

10.28 The scheme first introduced was revised in 1986-87. The Productivity Linked Bonus Scheme was further revised in December 99 (effective from 1998-99) by the Central Government enhancing the upper ceiling of bonus from the 40 days to 60 days. The scheme envisages deciding incentives by taking into account factors selected in such a way that output of the EPF Organisation is reflected in end results towards fulfillment of corporate objectives rather than qualification of work turnover involved in achieving the results.

10.29 The revised scheme is effective from the year 1998-99 for a period of six years. The scheme envisages bonus of 30 days, if the total Productivity Index is 100 as against 25 days bonus prevailed in the old scheme. No bonus is payable if the productivity index falls below 90. The scheme provides for assessment of PLB on the basis of Productivity of each region. In the case of Headquarters, the PLB is assessed on the basis of total productivity of all the regions.

10.30 During the year all the Regions have earned the maximum permissible bonus of 60 days for the year 2000-01 and an amount of Rs. 9,15,15,593 was paid.

SC/ST CELL

10.31 Welfare of employees belonging to reserved category was inbuilt in the personnel policy guide lines. A Chief Liaison Officer in the rank of Regional Commissioner (Gr.I) is in position to monitor the implementation of the reservation policies and compliance with the orders on the subject. SC/ST Cell is headed by Chief Liaison Officer who is responsible to oversee the implementation of constitutional guarantees to the reserved category of employees and redressal of their grievances relating to service matters. All the 21 Regional Offices are having similar SC/ST Cells which are being headed by a Group 'A' officer, who function as Liaison Officer for looking after the grievances of the SC/ST employees serving in the Regions. Liaison officers of the Regions provide periodical report/returns to the Chief Liaison Officer. The main function of SC/ST Cell at Head Office is to monitor the various grievances received from individual employees, SC/ST, Association on reservation/ promotion and other service matters concerning SC/ST employees.

10.32 During the period under report, 14 grievances were received through the National Commission for SC/STs, Govt. of India, New Delhi. Out of which 6(Six) cases have been settled and action is in hand on the remaining cases. The National Commission for SC/STs fixed some cases for personal hearing and necessary action was taken as per directions of the National Commission for SC/STs, Govt. of India.

10.33 Collection and monitoring of periodical reports and annual statements as required under chapter 14 of the Brochure on reservation from field offices was also one of the key functions of the cell. The returns are relating to staff in position and backlog vacancies region-wise. The consolidated report relating to maintenance of roster register are also submitted to the Ministry of Labour

10.34 Chief Liaison Officer also visits the regions to verify the roster registers maintained by the Regional Offices and receive the grievances of the SC/ST employees. The lapses and other observations on the maintenance of roster are brought to the notice of the head of the region for following up. Apart from this, the proposals relating to the de-reservation are also examined by the Chief Liaison Officer from time to time.

10.35 The Liaison officers are also conducting the Annual inspection of roster registers of their respective regions and submit their inspection reports to the Chief Liaison officer. On receipt of these reports from the respective Liaison officers, the concerned field offices are advised to clear the backlog, if any and to set right the anomalies in the maintenance of Roster.

SPORTS ACTIVITIES DURING THE YEAR 2001-2002

10.36 The C.B.T. in its 100th meeting held on 28.7.84, set up a Central Sports Control Board with the objectives to encourage the Sports and Cultural activities of the Organisation. Setting up of a Regional Sports Control Board in each Region of the Organisation under the control of Central Sports Control Board followed the decision. The sports calendar for the year 2001-2002 was approved in the 21st meeting of Central Sports Control Board held on 6.9.2001 under the chairmanship of Central

Provident Fund Commissioner and President, Central Sports control Board. The following sports activities took place during the year 2001-2002.

- Zonal Football Tournament were held at Ludhiana, PN(NZ)m Mysore, KN(SZ), Kolkata, West Bengal(EZ) and Pune, Maharashtra(WZ),
- The 14th All India EPF Final Cricket tournament was held at Jaipur, Rajasthan in which Maharashtra team emerged as winners and Karnataka the runners-up.
- Zonal Volleyball and Basketball tournament were held at Shimla, Himachal Pradesh(NZ), Nizamabad, Andhra Pradesh(SZ), Bhubneshwar, Orissa(EZ) and Rajkot, gujarat(WZ). Final held at Orissa. Tamil Nadu emerged as winner and Goa the runners-up. In Basketball, Tamil Nadu emerged winner and Haryana the runners-up.
- Indoor tournament held at Kanpur, Uttar Pradesh(NZ), Coimbatore, Tamil Nadu(SZ), Guwahati, NE(EZ) and Bhopal, Madhya Pradesh (WZ). The 13th All India Athletic Tournament was conducted at Bhopal, Madhya Pradesh during November 2001. Team Championship for overall performance goes to Maharashtra Region.

10.37 During the year 2001-2002, Rs.35,00,000/-(Rupees Thirty Five lakhs only) have been provided for the sports activities.

STAFF WELFARE

10.38 The C.B.T. in its 121st meeting held on 29.12.89 approved the setting up of EPF Staff Welfare Fund with an objective to provide Security-cum-Welfare cover to all the staff members of the Employees' Provident Fund Organisation. The details of Welfare Activities under taken during the year are as follows:-

- **Staff Recreation Club**
An amount of Rs.2,93,500/- only was released as the grants-in-aid and matching grants based on the number of staff/amount collected from the staff members. In addition, adhoc/initial grant-in-aid for purchase of equipments/furniture, library books for excursion trips and for setting up of Recreation Club in newly opened offices wee provided.
- **Canteen**
Departmental and Co-operative canteens functioning in various Regional and Sub-Regional Offices were allotted a sum of Rs.3,25,000/- only to provide subsidy and better facilities to the staff members.
- **Scholarship Scheme**
Scholarship Scheme has been introduced in respect of wards of officers and staff studying in the degree courses or in the field of Medicine or Engineering or in any other professional course recognized by either Central/State Govt. A sum of Rs.8,87,000/- in comparison to Rs. 7,25,000 against previous year were provided under this scheme.
- **Holiday Home/Guest House**
A sum of Rs.16,30,000/- as against Rs. 14,85,000/- during previous year was allocated to meet the expenditure for maintaining the four Holiday Homes at Shimla(Himachal

Pradesh), Puri(Orissa), Panaji(Goa) and Kanya Kumari(Tamil nadu) and Guest Houses of Organisation situated at various places of the country.

- **Other Activities.**

A sum of Rs.14,30,000/-, as against Rs.12,12,000/- during previous year, was allocated for various reliefs such as death relief, prolonged illness, natural calamities, relief to handicapped persons, crèches, cultural meets, holiday camps and any other items of common interest to the employees.


Other Notable Achievements.

10.39 Financial assistance was extended to family of staff fell victim to the unfortunate calamity of earthquake in Gujarat. Assistance to staff for undergoing treatment was also provided.

Financial Assistance in case of death of the employees.

10.40 The Central Staff Welfare Committee headed by Central Provident Fund Commissioner has enhanced the limit of Rs.10,000/- to Rs.20,000/- only as financial assistance in the event of death of the employees. This will be effective from the date of the meeting i.e. 25th May 2001 onwards.

10.41 The total financial aid provided to Welfare activities under the Budget Head during the year was Rs. 65.00 lakhs. Out of this, a sum of Rs. 45.66 lakhs has been allocated to the Regional Staff Welfare Committees.



*Situational leadership is not something you do to people,
But something you do with people !!*

CHAPTER 11

INFORMATION SERVICES

COMPUTERIZATION

During the year, as the Organization charted its course and set itself firmly on the path of ushering in the most comprehensive Information Technology reforms under the "Re-inventing EPF, India" Project, the Information Services Division initiated a series of preparatory activities to prepare the grounds for a smooth roll-out of the reforms initiative across the Organization. The specialized software tools for System Assisted Membership Audit (SAMA), Computerized Compliance Tracking System (CCTS) and Inoperative Establishments Monitoring System (IEMS) developed and deployed in all the offices during the preceding year were further refined and bolstered to provide cutting edge impetus to the Compliance 2001 programme and to provide precise, rich and analytical information for decision making support. During the current year Personal Computer Systems were provided for the Compliance and Finance functions at field offices to support the initiatives to inject efficacy and install control points in these functional areas. The year also witnessed the moment when the Organization registered its presence in the World Wide Web with the launch of its official website. Basic computer training was also arranged for staff and officers in preparation of the reforms initiative.

PRESENT STATUS

11.2 The Organization stands today at the threshold of its most major and ambitious reforms initiatives, already has a substantial Information Technology Infrastructure. The roots of its present level of computerization can be traced to modest beginnings in the year 1989 when two EDP Centres were commissioned. The Organization since then has arrived at a position where all the functional offices at present have independent EDP Centers. The intent of the organisation in accelerating the process and delivery coupled with the increase in the number of EDP Centres and the growth in terms of membership and functional areas was expansion of the hardware capacity. Requirements and the demands have been met from time to time. The number of Computer Systems and Peripherals with different stages of technology of the hardware in the Organization is given below:

STATUS OF COMPUTER SYSTEMS

SYSTEMS	31.03.99	31.03.2000	31.03.2001	31.03.2002
PENTIUM	22	37	37	37
PENTIUM PRO	20	20	20	20
PENTIUM – II	133	137	137	137
PENTIUM – III	NIL	13	15	32
PENTIUM – 4	NIL	NIL	NIL	335
NOTE BOOK	01	02	02	06

STATUS OF PRINTERS & PERIPHERALS

PRINTERS	31.03.99	31.03.2000	31.03.2001	31.03.2002
DMP	112	112	112	366
LP	18	18	18	18
LMP	43	64	69	86
LASER	14	14	14	15
INKJET	03	15	15	104
GIST TERMINALS	851	1189	1189	1260

SOFTWARE INITIATIVES

PROVISION OF PERSONAL COMPUTER SYSTEMS FOR FIELD OFFICES

11.3 The Compliance Wing at Head Quarters undertook a major exercise to revamp and restructure the Compliance machinery in the field formations under the Compliance 2001 Programme. The entire exercise was geared towards institutionalizing a Compliance regime which fostered a voluntary pro-compliance attitude among employers and discourage non-compliance. It necessitated the detection of non-compliance on a regular basis and taking appropriate measures to check delinquency among the employers. To assist them in this re-structuring exercise the application software "Computerized Compliance Tracking System" was provided. This re-structuring exercise had created a need for providing Personal Computer Systems for the officers heading the Compliance circles.

11.4 It was also felt that officers heading field offices, who discharged multifarious functions, should be provided with a Computer System for organizing and maintaining Data and for general purpose office productivity use. Accordingly, Personal Computers to all divisional heads and functional officers in the compliance areas in the field was provided.

11.5 With the deployment of Computer Systems on such a wide scale in the field offices it is expected to provide an impetus to the "Re-inventing EPF, India" Project as officers would be introduced to a completely automated working environment contemplated under the project. It would also have a desirable trickle down effect among other staff members.

COMPUTER TRAINING FOR STAFF AND OFFICERS

11.6 As an advance preparatory measure to attune the staff and officers to a totally automated work environment which is contemplated under the IT Reforms being undertaken in the "Re-inventing EPF, India" Project and to provide hands on training to make them comfortable with a computer system, a basic introductory computer training was provided for the staff and officers drawn from all the offices of the Organization. Arrangements for providing this training were made with Indian Institute of Technology (IIT), Delhi and Electronics Corporation of India Ltd. (ECIL) for the North Zone, Indian Institute of Technology – Kharagpur for the East Zone and Electronics Corporation of India Ltd for the West and South Zone. In all over 8000 staff and officers were provided training in the basic introductory course.

LAUNCHING OF EMPLOYEES' PROVIDENT FUND ORGANIZATION WEB SITE

11.7 The Employees' Provident Fund Organization registered its presence in the World Wide Web (www) and entered a new dimension of the Information Technology Highway when the official EPFO Web site was normally launched by Chairman, CBT/ Vice Chairman, CBT, EPF on November 7, 2001. The EPFO web site is available at three Uniform Resource Locator (URL) addresses: www.epfindia.com, www.epfindia.org, www.epfindia.gov.in. The EPFO web site offers a wide range of information on the organization and the EPF Act & Schemes framed there under. It also contains downloadable versions of all the major forms and returns required by the members and employers. The information in the web site has been categorized for employers and members for easy access. The web site also carries information on the latest events and news regarding the organization. One of the major features of the web site is the facility for members and other stake holders to register their grievances directly through the web site. The web site which offers a convenient access window to EPFO for its stake holders and the general public at large is presently offering static content and plans are afoot to make it a truly interactive access point with introduction of facilities for submission of forms and returns and other e-commerce features. The web site of Employees' Provident Fund Organization shall be one of its most important interfaces with its stake holders in the future.

11.8 The following specific software instructions were taken during the year :

- Software for collection and compilation of classified summary of Receipt & Payments Accounts of all field offices, NATRSS and Head Office.
- Software for management and monitoring of investable funds.
- Software for management and monitoring of fund flow to various accounts.
- CEPS Ver 3.0 with additional features as explained in para

*Technology by itself would not help bringing results
Adapting it to the expectations of stakeholders
is the key to delivery !!*

CHAPTER 12

MANAGEMENT INFORMATION SYSTEM

Management Information System is of vital importance for all kinds of Organizations. Today we have passed from the industrial society into the post-industrial society, which is basically an information society. The foundation for changes in the working of Organization is basically achieved through the exchange of information in terms of various kinds of data processing and record keeping. Every organization need right information at the right time in the right manner for decision making, management and control. All managerial functions are performed through decision making and for rational decisions authentic, timely and relevant information is essential. Realizing the need to develop Management Information System and data bank for effective decision making and implementation of policies and programmes to suit the stake holders satisfaction to achieve the declared objectives, the Organisation had put in place 'Management Information System' so that the senior management, CBT and Govt. is in a position to evaluate and monitor the fulfillment of objectives. The success of Organisation in achieving its pre-determined goals and objectives lies in timeliness and quality of this effective Management Information System.

12.2 The monitoring and evaluation of the functions of the field offices are being regularly undertaken by collecting MIS returns by carefully designed proforma. The present system in the Organisation was evolved in 1984-85 after conducting a System Study by the Administrative Staff College of India, Hyderabad. As the success in achieving the declared objectives of the Organization depends heavily on the performance of the field formations, the system has been developed in a three-tier fashion. The Sub-Regional Offices and Sub-Accounts Office both prepare their MIS returns and these reports are collected at the Regional levels and consolidated for monitoring and evaluation at the regional level. The 21 Regional Offices thus collect and evaluate the MIS reports at their level and assess the Regional parameters and performance for various functions of the Organisation in achieving the objectives.

12.3 The Regional level reports are collected at the Head Office level and evaluated to facilitate managerial control and organization effectiveness. The information collected covers reporting of all functional areas and takes into account information needs for effective management of important interfaces like Govt. authorities, State Bank of India, Reserve Bank of India that impinge upon the operational efficacy of the Organisation.

12.4 The reports collected is used for creating a data bank at Hqrs. level covering information such as profile of subscribers estts. Analysis of refund claims, arrears, growth in investments etc. The data bank provides information for analysis of operations of various Scheme by the public sector and interest groups for taking strategic planning and policy decisions. During the generation of primary data its authentication at source with a system supported data has been introduced during the year. Reporting formats, frequency relationships, end use and analysis have been crafted and designed keeping in mind the implementation objectives of the various programmes of the Organisation.

Information sought from Regional Office to the divisions in Hqrs. constitutes an effective link between the Hqrs. and the field offices. Though the divisional heads in the Hqrs. are obtaining the reports for review of performance at micro level, macro level workload, performance etc. are rooted through the monitoring and evaluation division which controls collection, consolidation and evaluation of information, strategic planning and policy formulations.

12.5 The information collected is evaluated to :

- Strategic Planning and Organising.
- Staffing and Manpower Planning.
- Management and Operational Control.
- Direction, Motivation and Leadership.
- Reduce uncertainty
- Trigger action.

12.6 The system developed supply information on the following areas

- Coverage
 - General
 - Industry wise
 - Ownership
 - Voluntary
- Arrear Demands of both exempted & unexempted
 - Assessed Arrears
 - Total defaults & categorization
 - Penal steps
 - Penal Damages
 - Revenue Recovery
- Service to Members
 - Claims and advances
 - Annual Statement of Accounts & individual slips
- House Keeping
 - Finance and Budget control
 - Interest Suspense Account
 - Audit

PERFORMANCE REVIEW

Annual Business Plan (ABP) - Monthly Review

12.7 Apart from the MIS returns, the organisation has devised a Annual Business Plan (ABP) by fixing targets in all key result areas to achieve the objective of timely service to the members covering the following three broad areas of operation:

- Service to members
- Enforcement of the Act including recovery of arrears
- House keeping functions

Service to Members cover the following areas

- Annual statement of accounts to members
- Provident Fund claims
- Pension claims
- Insurance claims
- Applications for advances
- Transfer applications

Enforcement & Finance cover the following areas

- Recovery of default on Provident Fund dues/damages:
 - Arrears Demand
 - Current Demand
- Coverage of establishments and enrolment of new members
- Revenue collection in administration account

House Keeping cover the areas of

- Reconciliation of books of accounts
- Clearance of unclassified suspense account
- Over payments and fraudulent payments

12.8 Region-wise information is received through ABP return on the above functional areas. This enables the Central Provident Fund Commissioner and other divisional heads at head quarters to review the performance of each region on a month to month basis.

*Only Positive consequences
encourage good future performance !!*

CHAPTER 13

REDRESSAL OF PUBLIC GRIEVANCES

The Headquarter office and all the field offices across the country is equipped with full fledged facilitation centers, public relation officers and supporting staff. The Organisation in tune with its objectives lays considerable importance to the redressal of grievance of the members of the Fund. The Public Relation Officers at the Reception Counters are available on all working days of the week to handle the grievances of the visiting members. It is noticed that the numbers of grievance received during the year has reduced. The initiative has resulted in ensuring prompt services given by the field offices to the members which in turn has reduced the number of grievances.

13.2 The details of grievances received and redressed during the last five years are given below :

Year	1997-98	1998-99	1999-2000	2000-01	2001-02
Grievances pending at the beginning of the year	11,286	14,056	11,998	8,677	4,672
Received during the year	2,37,791	2,42,184	1,89,734	1,84,319	1,73,692
Total	2,49,077	2,56,240	2,01,732	1,92,996	1,78,364
Disposed off during the year	2,35,021	2,44,242	1,93,055	1,88,324	1,74,525
Balance at the end of the year	14,056	11,998	8,677	4,672	3839
Percentage of disposal	94.35	95.31	95.69	97.57	97.84

13.3 The Regional Provident Fund Commissioner, In-Charge of the regions and Officer-in-charge of Sub-Regional Offices/Sub-Accounts Offices are available in person without any appointment to the members of the Fund for redressal of their grievance on all working days from 11 AM to 4.30 PM. Besides, the Regional P.F. Commissioner, In charge of the Customer Service Division in the Head Office attends to the grievances of the members of the fund in person on all working days during office hours. The members not satisfied can see the Additional Central Provident Fund Commissioner (Customer Service Division) or the Central Provident Fund Commissioner.

13.4 All grievances received by the Head Office in the Customer Service Division are monitored fortnightly with system support and acknowledgement is send to the member. Public Relation Officer

in the Head Office also attends to the grievances of the members every day and redresses the grievances.

13.5 The organisation is not lagging behind in reaping benefits of Information Technology regime. Apart from conventional ways of redressal of grievances, namely sending communications by post / over FAX, on phone or calling on the office in person, any subscriber can now avail the facility of internet /e-mail by logging in any one of the following newly launched websites:

- www.epfindia.com
- www.epfindia.gov.in
- www.epfindia.org

13.6 As a step to popularize fast track facility of Internet /e-mail, the grievances received in the above websites are immediately acknowledged at Corporate Headquarters through e-mail and forwarded to the concerned officer-in-charge of the field office on the same day. Speedy disposal of such grievances is ensured by regular monitoring.

REASONS FOR DELAY

13.7 The analysis of grievances has revealed that the delay in settlement of claims is mainly due to the following deficiencies:

- Attestation of forms by the persons other than authorized officials
- Absence of address of the attesting authority other than the employer
- Correct Provident Fund Account Number with establishment code number
- Difference in name of member and parentage in official records
- Complete postal address not mentioned
- Information regarding saving Bank Account and address of Bank
- Advance Stamp Receipt not affixed (Re. One) and signed
- Contributions (3A) for the broken period.
- Non-furnishing of relevant documents with the applications for advance
- Non-filling of relevant documents with application under the Employees' Pension Scheme, 1995.

13.8 The grievances received from the members of the Fund through various sources relate to the settlement of the claims, issue of account slips, matters arising out of non-compliance etc., are

required to be redressed by the field offices. Feedback of all such grievances obtained from Field Offices is promptly communicated to the members with the status/disposal of the petitions. The Regional Provident Fund Commissioner in-charge of the public grievance functions as Nodal Officer responsible for the functioning of the Public Grievance Handling System.

13.9 The Public Relation Officers in the Regional/Sub Regional/ Sub Accounts Offices attends to the grievances of the members who visit the offices for redressal. The Public Relation Officer provides information about the status of the claim as well as the status of the complaints filed by the members. The Public Grievance Wing in Regional/ Sub-Regional/ Sub-Accounts Offices functions under the direct supervision of the Regional Provident Fund Commissioner/ In-charge of the Regional/ Sub Regional/ Sub Accounts Offices.

13.10 Generally, the nature of grievances received for redressal by the Organization pertains to the:

- Settlement of the claim of provident fund
- Employees' Pension Scheme
- Employees' Deposit Linked Insurance Scheme
- Transfer of Provident Fund Account
- Advances
- Issue of Annual Statement of Accounts

13.11 The following guidelines is prescribed for handling grievances.

- Every complaint/grievance is required to be entered and acknowledged.
- Issue of computer printout by Public Relation Officer reflecting both acknowledgement and latest position of the settlement
- Complete monitoring of the grievances disposal.
- Officer in Charge of the Section should be present at the time of hearing of complaint/grievance on the grievance day.

13.12 The Public Facilitation Centers set up in all the offices of the organization also issues. All the prescribed forms for the members of the fund are available free of cost during working hours.

13.13 All Field Offices conduct Lok Adalats for redressal of complex nature of grievances of members of the Fund. The Lok Adalats are held on 10th of every month and if 10th happens to be a holiday Lok

Adalats are conducted on the next working day. The number of complaints filed before the Lok Adalats and cases decided are as follows:

Year	1998-99	1999-2000	2000-2001	2001-2002
Number of Lok Adalats Organised	718	915	914	1,136
Number of grievances registered before Lok Adalats	9,161	6,423	5,069	4,394
Number of grievances disposed off by Lok Adalats	7,583	5,758	4,949	4,241
Performance/disposal percentage	82.70%	89.60%	97.63%	96.51%

13.14 The grievances, which are appearing in various newspapers, are also being registered and concerned field formations are advised to redress the grievance.



CHAPTER 14

PUBLICITY

A full fledged Publicity Division for the benefit of the stakeholders is in position in the organisation. The Division, through internal medium as well as print and electronic media formulate programme and publish material to bring in awareness about the rights, benefits and duties of the stakeholders and project activities of the organisation.

14.2 Action plan for creation of awareness and generating confidence among public in general have been initiated during the year by:

- Literature support and common publicity exhibits in work place, reception of the offices, counseling and guidance by officers.
- Awareness Campaign with target group at periodical intervals through Chamber of Commerce, Employers Association, Trade Union Organisation and alike.
- Publicity through print media-newspaper etc.
- Publicity through electronic media viz. AIR & Doordarshan etc.

14.3 The target groups were given proper inputs for presentation of claims and advance, applications and programming of Lok Adalats in field offices. Wide publicity is given for requirement of the field formations for extension of timely delivery of benefits and for educating the subscribers/employers and the trade unions about their statutory rights and responsibilities.

14.4 Exhibits to save exploitation from consultants/brokers and middlemen have been displayed on Public Relation Counters in all the Regions.

14.5 In-house News Magazine in Hindi is being published from most of the Field Offices for the benefit of subscribers, officers and staff.

PUBLICITY THROUGH PAMPHLETS/BROCHURES/ POSTERS

14.6 Pamphlets/brochures on Employees' Provident fund Scheme 1952, Employees' Deposit Linked Insurance Scheme 1976 and Employees' Pension Scheme, 1995 were got released in Hindi/English languages through DAVP (Ministry of Information & Broadcasting) and were distributed amongst the workers through field offices.

14.7 The organisation had also actively participated to commemorate the 37th session of Indian Labour Conference held on 18-19th May 2001 projecting achievements/overall progress made by the Organisation in all fields and by releasing publicity material in Hindi/English and the Regional Languages

PUBLICITY THROUGH PRINT MEDIA

14.8 Publicity Campaign through print media has been taken up in the following sensitive areas:

- Disbursement of Pension through 26000 Post Offices across the Country.
- Submission of Marriage/ re-Marriage/ Non- re-Marriage certificate by the Pensioners.
- Major Achievements & Initiatives during the last two years.
- Vigilance awareness week.

PRO-ACTIVE ROLE IN THE EFFORT TO IMPROVE CUSTOMER SERVICE AS WELL AS SUPPORT THE MODERNIZATION PROGRAMME:

14.9 Detailed instructions were issued to all the field offices to launch publicity campaign stressing inter-alia on :

- holding seminars to educate the key stakeholders
- highlight the features of the EPF & MP Act, 1952 and also benefits of mandatory schemes including modernization programme and thereby enhance and improve public face of the Organisation
- highlight the introduction of CCTS and simplification of allotment of code numbers in order to motivate and encourage employer to comply in time with their statutory obligations
- associate with Workers' Education Centre of the respective areas and arrange to deliver lectures on EPF impressing upon them to educate to workers/target group how to fill up the claims forms and how to reduce the incidence of rejection of claims etc.

PUBLICITY THROUGH PRESS CONFERENCE

14.10 Press conference on Employees' Provident Fund was held at Press Information Bureau (Government of India), New Delhi on 28.06.2001. The Hon'ble Labour Minister & Chairman, C.B.T., E.P.F. released a Booklet **"Reinventing EPF India – A Curtain Raiser"** and the Central Provident Fund Commissioner explained about the modernization programme of E.P.F.O. and need to provide smart card to provide better services to the stakeholders during the Press Conference.

GOLDEN JUBILEE YEAR OF THE E.P.F. ORGANISATION

14.11 The Employees' Provident Fund Organisation has entered in its successive 50th year of social security on 16.11.2001. The period of 12 months beginning from 16.11.2001 to 15.11.2002 is being celebrated as 'GOLDEN JUBILEE YEAR' of the Organisation. To provide awareness about the three social security schemes framed under the EPF & MP Act, 1952 & the benefits thereunder a detailed proposal for taking up of various activities during the Golden Jubilee year is being organized under the supervision of the sub-committee of Executive Committee for Golden Jubilee Celebration.

Change is the only permanent truth !!

CHAPTER 15

VIGILANCE WING

A high degree of integrity and probity is an essential requirement not only for fair and prompt administration and effective delivery of services, but also for public confidence in organizational machinery. Corruption is an affliction of individuals that spreads from one to another. It is a reflection of improper and selfish exercise of power and influences attached to the public office. It is an unending phenomenon and therefore there is no single remedy to eliminate corruption. The malady of corruption very much exists in the organization as elsewhere, with pernicious implications over a passage of time in spite of a number of measures taken by the organization, in general and through Vigilance Wing, in particular. As the organisation deals with the subscribers as well as employers, there is every possibility of extending favoritism or similar activities leading to corruption. The corruption prone areas in the organization are broadly as under :-

- Huge public interface which includes direct dealing with subscriber members as well as employers and which remains to be predominantly one-to-one.
- Huge manual accounting system inhibiting reconciliation.
- Settlement of PF claims and procedural complexities.
- Coverage of establishments and securing compliance.
-

15.2 The emerging situation therefore calls for evolving and maintaining an effective system to arrest corruption and malpractices. The system envisaged in the modernisation programme of EPFO would greatly address to these issues. For the present, the Vigilance Wing in the recent months has energized and geared up itself to a relatively more proactive posture to meet the challenging scenario.

15.3 The Vigilance Machinery was put in place by a decision taken in the 68th Meeting of CBT on 31.1.1976. Gradually, as the Organisation has grown up many folds since its inception, and to cope up with the increase in quantum of work and responsibilities, Vigilance Wing was strengthened by positioning the Vigilance under the charge of a Chief Vigilance Officer and Director (Vigilance) at Head Quarters Level and Vigilance Directorates at Zonal Levels.

15.4 During the year, 198 complaints were received as compared to 216 in the preceding year. Out of total workload of 279 complaints, 212 complaints have been disposed off. The reduction in the number of complaints during the year to a large extent is due to non-registration of anonymous and pseudonymous complaints in accordance with instructions of Central Vigilance Commission. Out of 212 complaints investigated, in 62 cases, penal action against the erring officials has been recommended. In 69 cases, corrective measures/administrative actions have been recommended. Apart from complaints, a number of grievances received, were forwarded to the respective

Commissioners for taking appropriate action under intimation to Vigilance Wing. Grievances warranting vigilance intervention have been taken up for investigation either directly or through Preventive Inspection.

The comparative performance of last three years in the area of complaints is tabulated below :-

Year	Complaints pending from previous year	Received during the year	Total complaints for disposal	Disposed off	Rate of disposal
1999-2000	226	241	467	335	71.7%
2000-2001	132	216	348	267	76.7%
2001-2002	81	198	279	212	75.9%

DISCIPLINARY CASES

15.5 Disciplinary proceedings are deterrent measures to sustain the system. Sincere and sustained efforts were made for expeditious finalisation of pending disciplinary cases. In accordance with the guidelines of Central Vigilance Commission, step were taken to finalise all pending cases expeditiously. During the year, 387 disciplinary cases have been initiated. Out of total 953 DP cases pending for finalisation, 363 cases were disposed off leaving a closing balance of 590 cases.

PREVENTIVE VIGILANCE

15.6 39 Preventive Vigilance Inspections, particularly in the field of accounts and enforcement matters, were conducted. Short comings/irregularities detected during inspections were brought to the notice of the field offices for taking appropriate corrective/preventive measures or initiating punitive action, as warranted. Emphasis has also been given on the follow up action taken on the recommendations of Preventive Vigilance Inspections by constant monitoring.

Preventive Vigilance Inspections were also made more effective by incorporating an element of Surprise Inspections. A special drive to conduct Joint Surprise Inspections with Audit Party was organised to evaluate the functioning of the system. In all 28 Joint Surprise Inspections have been conducted by Zonal Vigilance Directorates alongwith Audit Team, over and above, Preventive Vigilance Inspections. On the basis of the reports so received, necessary corrective action has been recommended.

OTHER ACTIVITIES

15.7 The following activities were also organized by the Vigilance Wing during the year.

- Vigilance Awareness Week was observed in all offices of Employees Provident Fund Organisation from 31.10.2001 to 06.11.2001. Seminars, Symposia, Competitions etc. were

held in various offices countrywide to create an awareness and awakening on honesty and purity in Public Life.

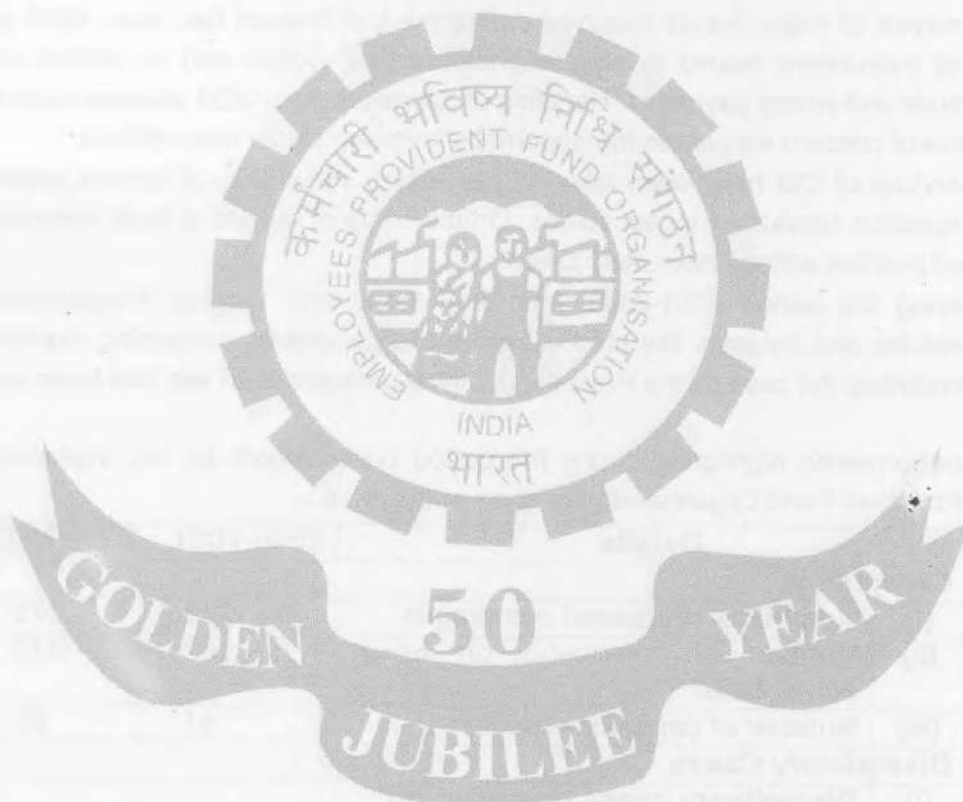
- Vigilance Cells were opened in various Regional Offices/Sub Regional Offices during the week by Zonal Vigilance Directorates in order to receive complaints/grievances having vigilance angle from subscriber members at large and to conduct on the spot investigations, wherever required. This also facilitated broad interface with general public and to gauge general perception of the people towards the organisation. In connection with the Vigilance Awareness Week, **684** formal grievances/complaints were received, out of which **379** have been settled and **305** have been forwarded to respective regions for disposal.
- Regular Inquiry Officers in various zones at the level of Group 'A' Officers have been nominated for expeditious disposal of cases..
- Compendium of important circulars on Vigilance matters and published for guidance.
- Analysis of major frauds occurred during the last 5 years has been done and guidelines and instructions issued to plug loopholes in the system and to prevent occurrences of frauds and wrong payments. Handling of payments from UCD accounts which was a major area of concern was made transparent by involving senior level officers.
- Services of CBI have been taken in preventing occurrence of corrupt practices and joint inspection conducted in few offices. On the basis of reports of such inspections, remedial and punitive actions have been taken.
- During the period 2001-2002, four Workshops and Training Programmes on specific modules and subjects like preparation of charge sheets, conducting inquiry proceedings, presenting the case by the Presenting Officer, analysis of IR etc. has been conducted.

15.8 The performance highlights, during the period under report, by the Vigilance Wing in the Employees' Provident Fund Organisation are given in the table :-

S.No	Details	2000-2001	2001-2002
1.	Complaints		
(i)	Number of registered complaints	348	279
(ii)	Number of complaints on which action taken	267	212
(iii)	Number of complaints pending	81	67
2.	Disciplinary Cases		
(i)	Disciplinary cases disposed off:		
(a)	Major penalty proceedings cases:		
-	Dismissal/Removal etc.	14	22
-	Others	176	143
(b)	Minor penalty proceedings	182	198
	TOTAL:	372	363
(ii)	Disciplinary cases pending:		
(a)	Major penalty proceedings	460	468
(b)	Minor penalty proceedings	106	122
	TOTAL:	566	590

The major penalty proceedings include 10 dismissals, 8 removals and 4 compulsory retirements.

*The wealth earned through pious means flourishes
Those earn through dishonest means are destroyed !!*



CHAPTER 16

WORK STUDY UNIT

Internal work study unit provides value addition to the efforts of the organisation to rationalize streamline and strengthen the delivery process. Consequent to a decision taken in the department of Personnel & Administrative Reforms that large subordinate formations under Ministries must have separate work study unit to conduct studies, the organisation in the year 1978-79 put in position an interval work study unit.

16.2 The Work Study Unit accomplished the following noteworthy work studies during the last year:-

- Modalities for timely action to settle the claims within 30 days.
- Assessment and declaration of Productivity Linked Bonus.
- Feasibility of remitting statutory dues by cheque/draft to check fraud.
- Faster, economical & reliable service delivery by accepting uniform procedure for dispatch of cheque to the beneficiaries.
- Study Report to explore the possibility of delinking the present system of withdrawal / Adv. of subscriber under para 68 of the EPF Scheme, 1952.
- Analysis on abnormal delay in settlement of claim by issue of Annual Statement of Accounts, Transfer of Funds, maintenance of DCBR.

16.3 Apart from the above specific studies, the unit was also associated with the process of creation of additional manpower on functional requirements.

16.4 The Work Study Unit was also associated in:

- Participating in International Social Security Association (ISSA) conference, ISSA Regional Training Courses and ISSA Seminars.
- Follow up action on the proposals for deputation of officers to participate in the ISSA meetings with appropriate agencies.

*Help people reach their full potential
Catch them doing something right !!*

CHAPTER 17

PHYSICAL FACILITIES

The size and growth of the organisation in the last 50 years have necessitated large-scale manpower deployment for reaching the clientele. With the decentralization of work to 110 locations across the country, creating proper sustainable infrastructure was considered essential. Technically competent personnel to oversee the asset creation by formulating and adopting innovating building material and technology was felt as an organizational need. Physical Facilities Division supported by technically qualified manpower was put in place to take up this challenging task.

17.2 Physical Facilities Division is headed by a Chief Engineer with supporting technical staff of 2 Executive Engineers, 10 Assistant Engineers and 29 Junior Engineers on the civil side and 1 Executive Engineer, 2 Assistant Engineers and 1 Junior Engineers in the electrical wing.

BUDGET OUTLAY

17.3 Though an outlay of Rs.43.70 crores was earmarked during the year due to delay in execution of activities undertaken by different agencies engaged and also of delay in acquisition of only Rs.27.43 crores could be utilized.

OFFICE BUILDINGS

17.4 Construction works of office building and staff quarters are being carried out by CPWD, Public Sector undertakings of Government of India, like M/s. National Building Construction Corporation Limited, M/s. Hindustan Prefab Limited, M/s. RITES and State Govt. undertakings like Bhubaneswar Development Authority, Ujjain Development Authority etc. on deposit basis. Maintenance of existing buildings is also being carried out by CPWD and other Public Sector undertakings of Government of India.

17.5 With a view to provide better facilities and working environment to the officers and staff of the organisation, Physical Facilities Division has taken concrete steps for construction of office buildings. The construction of office buildings at Dehradun, Ranchi, Guwahati, Delhi and Raipur are ongoing projects where work has been awarded during the year. Construction of office buildings at Sub-Regional Centres and 3 Training Centres are in progress.

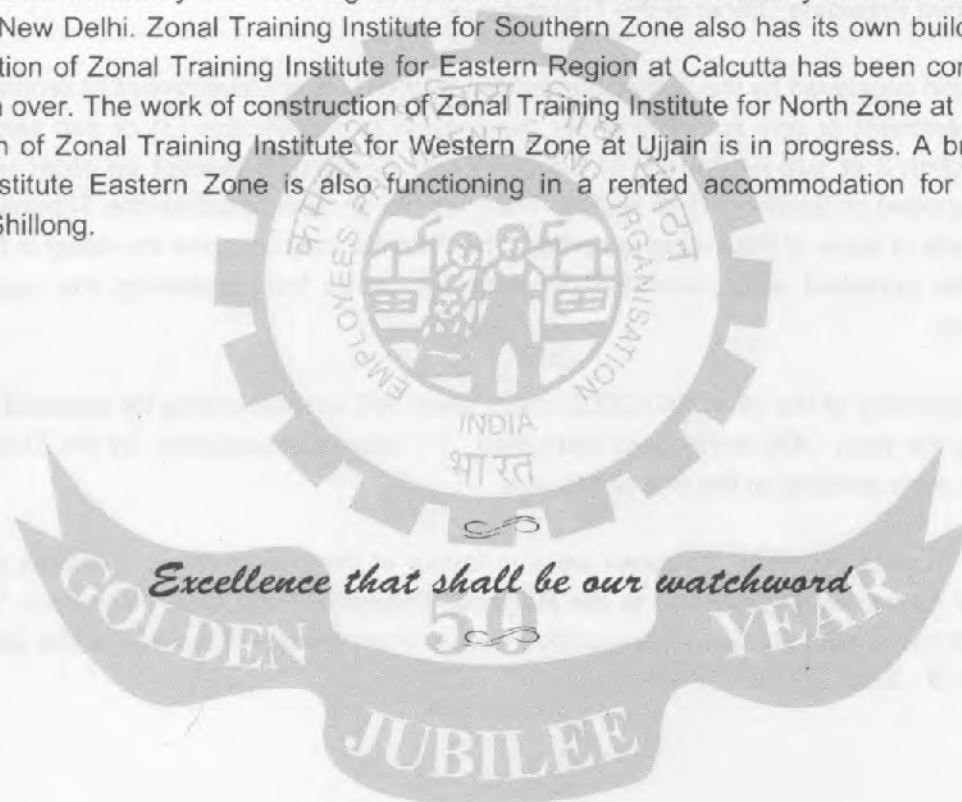
17.6 Out of 21 Regional Offices, 16 Regions are having own buildings. Of the 160 Sub-Regional/Sub Accounts Offices 26 Sub-Regional/Sub Accounts Offices are functioning in premises owned by the organisation. Interior furnishing work of Bhavishya Nidhi Bhawan, Headquarters, New Delhi is also in progress.

HOUSING ACCOMMODATION

17.7 Housing needs of the workforce at the place of posting has been addressed by the organisation by providing residential quarters, at the location of offices. The task of identifying housing needs, and implementation of the projects for providing housing facility to employees of the organisation has been the endeavor of the Physical Facilities Division and due importance has been given to this activity. The Organisation has already constructed 2811 staff quarters of various categories at 33 places. The work is in progress for construction of staff quarters at Guwahati, Nizamabad, Ludhiana, Agra, Bangalore, Mysore, Meerut, Durgapur, Udaipur, Ujjain and Jalpaiguri, Gulbarga, Warangal and Gorakhpur.

TRAINING INSTITUTE

17.8 National Academy for Training and Research in Social Security has its own building at Janakpuri, New Delhi. Zonal Training Institute for Southern Zone also has its own building. The work of construction of Zonal Training Institute for Eastern Region at Calcutta has been completed and is being taken over. The work of construction of Zonal Training Institute for North Zone at Faridabad and construction of Zonal Training Institute for Western Zone at Ujjain is in progress. A branch of Zonal Training Institute Eastern Zone is also functioning in a rented accommodation for North-Eastern Region at Shillong.



CHAPTER 18

EPF APPELLATE TRIBUNAL

Section 7 I of the EPF & MP Act 1952 provides for setting up an Appellate Tribunal for adjudicating the disputes arising out of the enforcement of the Act. Though the provision to constitute Appellate Tribunal was incorporated by 33rd amendment of the Act effective from 1.8.1988, the first Appellate Tribunal was constituted by the Central Govt. w.e.f. 1st July, 1997.

18.2 At present, the Tribunal consists of one bench located at Delhi. Central Govt. is the competent authority to appoint Presiding Officer of the Tribunal.

18.3 Any person aggrieved by the notification issued by the Central Government or an order passed by Central Government or any authority under the proviso to sub-section (3) or sub section (4) of section 1 or section 3 or sub-section (1) of Section 7A or Section 7B (except an order rejecting an application for review) or Section 7C or section 14B may file an appeal before the Tribunal within 60 days from the date of issue of the impugned order. The Tribunal may condone the delay in filing, if it is satisfied that the appellant was prevented by sufficient cause from preferring the appeal within prescribed period.

18.4 At the beginning of the year 2001-2002, there were 366 cases pending for disposal before the Tribunal. During the year, 308 more cases were filed, 71 cases were decided, by the Tribunal in the year. 603 cases were pending at the end of the year.

18.5 Out of 71 cases decided, 33 cases were in favour of the organisation, 16 cases against the organisation. 22 cases were remanded to the Regional Provident Fund Commissioners. The region wise break up of cases filed and disposed during the year and pending at the end of the year is given in the Appendix- S - 22.

*The honest need no props
The corrupt need accomplices !!*

CHAPTER 19

PROGRESSIVE USE OF HINDI

As per the policy guidelines of the Government of India, Official Language Cell has been constituted in various government offices to implement the official language policy and to improvise and popularize the use of Hindi. In line with these policy objectives, the Official Language Cell is functioning in the Headquarters Office as well as all the field offices of the Organisation. Achievement of policy objectives in all the field offices of the Organisation is also monitored at the Headquarters level. During the year 347 meeting of the Official Language Implementation Committee have been held in the offices of the Organisation to discuss improvisation of the implementation of the Official Language and also to monitor the performance of the Official Language Cell.

19.2 The Parliamentary Committee on Official Language had inspected the progress achieved in the use of Hindi in the field offices at Lucknow, Mumbai and Trivandrum. The Committee had expressed satisfaction on the progress achieved in the use of Hindi in these field offices. The observations and suggestions of the committee in the course of meeting has been fully implemented by these field offices to further accelerate the use of Hindi.

19.3 During the year also 1st September 2001 to 14th September 2001 was observed as "Hindi Fortnight" in every offices of the Organisation. During the 'Hindi Fortnight' various competitions such as Essay Writing, Noting & Drafting, Cultural Programmes in Hindi etc. were held and winners were awarded prizes.

19.4 Under Rule 10(4) of the Official Language Rules two more offices were notified by Ministry of Labour, Government of India for having achieved 80% working knowledge in Hindi. As on 31.3.2002, 64 offices of the Organisation have been notified under Rule 10(4).

19.5 *The following programmes were also initiated for accelerating the use of Hindi during the year.*

- An incentive Scheme to officers and staff in Group 'B' & 'C' regions who carry out the official work upto 50% to 75% in Hindi titled "Hindi Prayog Protsahana Nakad Puruskar Yojana" has been introduced. Under the Scheme, those officials who had attempted 75% of their work in Hindi were given a Cash Award of Rs. 400/- and those achieved 50% Rs. 300/-. In all 549 officials were awarded prizes under the Scheme and an amount of Rs. 78,000/- was distributed as Cash Award.
- 107 Workshops were held and 1062 officials trained.
- Hindi Software has been loaded in all Personal Computer Systems provided to Headquarters Office as well as field offices.

जब तक देश का राजकाज अपनी भाषा में नहीं चलेगा,
तब तक हम यह नहीं कह सकते कि देश में स्वराज्य है।

CHAPTER 20

INTERNATIONAL SOCIAL SECURITY ASSOCIATION

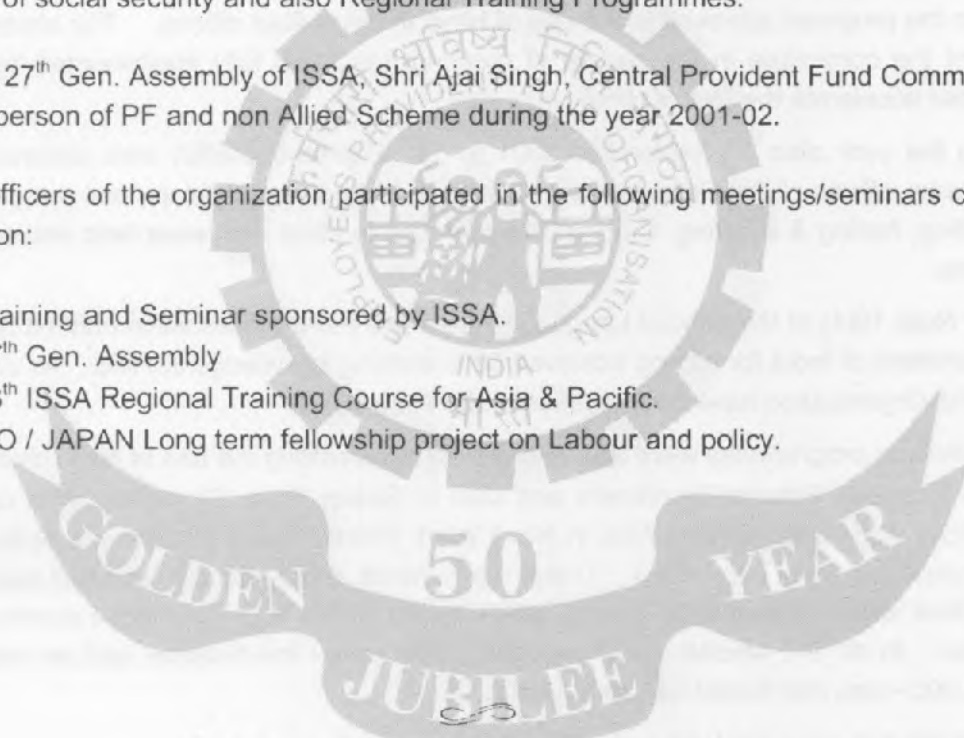
EPF Organisation is the largest social security organisation in the world. By virtue of its mandate, the organisation is a member of International Social Security Association, Geneva and got a status of Associate member for the last 25 years. The association was founded in 1927 with the aim to co-ordinate and intensify efforts for the protection, development and promotion of social security in the world.

20.2 ISSA provides its member institutions, a forum for pooling and sharing of information and experience. It organizes International technical meetings, round table conferences and seminars on development of social security and also Regional Training Programmes.

20.3 In the 27th Gen. Assembly of ISSA, Shri Ajai Singh, Central Provident Fund Commissioner was elected chairperson of PF and non Allied Scheme during the year 2001-02.

20.4 The officers of the organization participated in the following meetings/seminars conducted by the Association:

- Training and Seminar sponsored by ISSA.
- 27th Gen. Assembly
- 18th ISSA Regional Training Course for Asia & Pacific.
- ILO / JAPAN Long term fellowship project on Labour and policy.



*When you move beyond your fear
You feel free !!*

APPENDIX – A1	
LIST OF MEMBERS OF THE CENTRAL BOARD OF TRUSTEES, EMPLOYEES' PROVIDENT FUND ORGANISATION AS ON 31.03.2002	
Chairman	State Government Representatives
1. Shri Sharad Yadav Minister for Labour, Government of India, New Delhi – 110 001 Tele: (011) 3717515	8. Shri B.Danam, Secretary to the Govt. of Andhra Pradesh, Labour Department, Hyderabad – 500 002 Tele: (040) 3457559
Vice-Chairman	9. Shri N.C. Baruah, IAS Secretary to the Government of Assam, Labour Department, Dispur (Guwahati) – 781 006 Tele: (0361) 561676, (011) 3343961,3343961& 3017111
2. Shri Muni Lal Minister of State for Labour and Employment, Government of India New Delhi – 110 001 Tele : (011) 332 5035	
Central Government Representatives	10. Dr. A.K.Pandey Secretary to the Government of Bihar, Department of Labour and Employment, New Secretariat, Patna – 800 015 Tele: (0612) 222879 (011) 3014945 & 3361087
3. Shri Vinod Vaish Secretary to the Government of India, Ministry of Labour, New Delhi – 110 001 Tele: (011) 3710265	11. Shri A.K. Pradhan, Secretary to the Government of Gujarat, Labour and Employment Department, Gandhi Nagar, Ahmedabad - 382010 Tele: (02712) 20044 (011) 3363173 & 3362672
4. Smt. Uma Pillai Addl. Secretary to the Govt. of India, Ministry of Labour New Delhi – 110 001 Tele: (011) 3710239	12. Shri K.G. Verma Secretary Labour, Haryana, Room No. 40, 7 th Floor, Haryana Civil Secretariat, Chandigarh – 160 001 Tele: (0172) 740825 (011) 3386131 & 3385933
5. Shri P.K. Brahma, Additional Secretary to the Government of India, Ministry of Personnel, Administrative Reforms and Training, Pension and Public Grievances, (Department of Pension) New Delhi – 110 003. Tele: (011) 6115463	13. Shri Bulla Subba Rao Secretary to the Govt. of Karnataka, Social Welfare and Labour Department, M.S. Building, Bangalore – 560 001 Tele: (080) 2254894 (011) 6116689 & 3363862
6. Shri J.P.Pati Joint Secretary to the Govt. of India, Ministry of Labour (Social Security Division), New Delhi – 110 001. Tele: (011) 3710239	14. Dr. C.V. Anand Bose, IAS Secretary to the Govt. of Kerala, Labour Department, Thiruvananthapuram – 695 001 Tele: (0471) 327641, (011) 3362100
7. Smt. Pravin Tripathi, Joint Secretary & FA to the Government of India, Ministry of Labour, New Delhi – 110 001 Tele: (011) 3711595	

15	Smt. Vinoo Sen, Secretary to the Govt. of Madhya Pradesh, Labour Department, Room No. 63, Vallabh Bhawan, Bhopal-462 004 Tele: (0755) 251815 (011) 3010595 & 3363739	Employers' Representatives	
16	Dr. M.L. Gautam, Secretary to the Govt. of Maharashtra, Industry, Labour & Energy Department, Mumbai-462 032 Tele: (022) 2027433 (011) 3387285	23	Shri A.S. Kasliwal, Sr. Vice-President, FICCI & Chairman M/s. S. Kumar Enterprises (Synfabs) Private Limited, Niranujan Building, 99, Marine Drive, Mumbai-400 002 Tele: (022) 2818432
17	Shri Ajit K. Tripathi Secretary to the Government of Orissa Labour and Employment Department, Bhubaneswar Tele: (0674) 400170 (011) 3019771 & 3018498	24	Shri J.P. Chowdhary, Chairman & Managing Director M/s. Titagarh Steels Limited 113, Park Street, Calcutta-700 016 Tele: (033) 2295542
18	Dr. B.C. Gupta Principal Secretary to the Government of Punjab, Labour and Employment Department, Chandigarh. Tele: (0172) 741285 & 743116 (011) 3387532 & 3385431	25	Dr Sharad S. Patil, Secretary General, Employers Federation of India Army and Navy Building, 148, Mahatma Gandhi Road, Mumbai-400 023 Tele: (022) 2844093 & 2844232
19	Shri B.B. Mohanty, IAS Commissioner, Labour and Employment Department, Government of Rajasthan, Jaipur-302 001. Tele: (0141) 607473	26	Shri N. Kannan, Secretary Employers' Federation of Southern India, Karumuttu Centre, 1 st Floor, 498, Anna Salai, Chennai-600 035 Tele: (044) 4319452
20	Shri R. Rathinasamy Secretary to the Govt. of Tamil Nadu Labour and Employment Department, Fort St. George, Chennai-600 009 Tele: (044) 5360472 (011) 3011087	27	Shri R. Krishnaswamy, Additional Financial Adviser Food Corporation of India, 16-20, Barakhamba Lane, New Delhi-110 001 Tele: (011) 3313703
21	Mrs. Manjuliika Gautam Secy. to the Govt of Uttar Pradesh, Labour Department, "Bapoo Bhawan" Lucknow-226 001 Tele: (0522) 238699 (011) 3326640 & 3320522	28	Shri M.A. Hakeem, Secretary General, Standing Conference of Public Enterprises, SCOPE complex, 7, Lodhi Road, New Delhi-110 003 Tele: (011) 4361757
22	Shri V. Subramanian, Secretary to the Govt. of West Bengal, Writers Building, Labour Department, Calcutta-700 001 Tele: (033) 2151645 (011) 3363775	29	Shri B.P. Pant, Deputy Secretary All India Organisation of Employers' Federation House, Tansen Marg, New Delhi-110 001 Tele: (011) 3378760
		30	To be notified later.

31	Shri V.P. Chopra Federation of Association of Small Industries of India (FASSI) C/o. M/s. Indo Fasteners E-30, Focal Point Ludhiana-141010. Tele: (0161) 617302	38	Shri B.N. Rai, Bharatiya Mazdoor Sangh, 116, Bakar Mahal, Barrackpur, District: 24 parganas West Bengal-743101 Tele: (011) 7524312
32	Shri Ram Mohan Bidawatka, Vice-President, All India Manufacturers' Organisation, 21 Jai Hind Building No. I Bhuleshwar, Mumbai - 400 002	39	Shri Nirmal Ghosh, Member INTUC 2, Iswar Chatterjee Road, P.O. Sodepur - 743 178 Dist.: (N) 24, Paraganas, West Bengal.
Employees' Representatives			
33	Shri Parduman Singh, Vice-President, All India Trade Union Congress, Ekta Bhawan, Putlighar, Amritsar - 143 001 Tele: (0183) 210205	40	Shri Shyam Sunder Yadav, INTUC MP Branch, Shram Shvir, Devi Ahiliya Marg, Indore-452 003 Tele: (0731) 531060 & 538635
34	Shri A. Venkataram, All India Vice-President Bhartiya Mazdoor Sangh, Karnataka State, Subedar Chetram Road, Bangalore-560 009 Tele: (080) 2871703 (011)3620654	41	Shri Sankar Saha, Secretary, All India Committee United Trade Union Centre, 77/2/1, Lenin Sarani (1 st Floor), Calcutta-700 013 Tele: (033) 2449085
35	Shri Hasubhai Dave, Advocate, Shram Sadhna Opp. Municipal Water Tank, Gondal Road Near Swami Narayan Gurukul Rajkot-360 002 (Gujarat) Tele: (0281) 376917 & 376061 (011) 3620654	42	Shri W.R. Varada Rajan, Secretary, CITU & Vice President, T.N. State Committee, AE-113, Tenth Main Road, Annanagar, Chennai-600 010 Tele: (044) 2341008, (011) 3221288 & 3221306
36	Shri A.D. Nagpal, Secretary, Hindi Mazdoor Sabha, 1181, Sector 43-B, Chandigarh 160 022 Tele: (0172) 708561, (011) 3315519	43	Shri Ajai Singh Central Provident Fund Commissioner, Employees' Provident Fund Orgn. Headquarters- Bhavishya Nidhi Bhawan, 14 - Bhikaiji Cama Place, New Delhi-110 066. Tele: (011) 6172671
37	Shri G. Sanjeeva Reddy, President, Indian National Trade Union Congress, 6/8, Ligh Barkatpura, Hyderabad-500 027 Tele: (040) 662258, 756706, (011) 3747767		

SCHEDULE OF INDUSTRIES/CLASSES 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 16. Refractories 17. Tiles 18. Matches 19. Glass
<p>Note: Till the 31st March 1962 the Scheme was not applicable to the following:</p> <ol style="list-style-type: none"> (i) Match factories having annual Production of five lakhs/gross boxes of matches or less. (ii) Such glass factories other than sheet glass shell factories as have an installed capacity of 600 tones per month or less. 	
30th Sept., 1956 (20-23)	<ol style="list-style-type: none"> 20. Heavy and Fine chemicals including: <ol 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>	
	<ol style="list-style-type: none"> 21. Indigo

Date of Extension	Industries/Classes of Establishments	
	22	Lac including shellac
	23	Non-edible vegetables and animal oils and fats
31st Dec., 1956	24	Newspaper establishments.
31st Jan., 1957	25	Mineral Oil
30th April, 1957 (26 to 30A)	26	Tea plantations (Other than the tea plantations in the State of Assam)
	27	Coffee plantations
	28	Rubber plantations
	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
	50	Establishments engaged in the Storage or transport or distribution of petroleum or Natural gas or products of either petroleum or natural gas.
	51	Petroleum or natural gas Explorations, prospecting drilling or production.
	52	Petroleum or natural gas refining
31st July, 1961 (53 to 57)	53	Cinemas (including Preview theaters)
	54	Film production
	55	Film studios
	56	Distribution concerns dealing with exposed films
	57	Film processing Laboratories
31st August, 1961	58.	Leather and Leather products

Date of Extension	Industries/Classes of Establishments	
30th Nov., 1961 (59 and 60)	59	Stoneware 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	63.	Fruit and vegetable preservation
30th Sept., 1962	64.	Cashew nuts
31st Oct., 1962 (65 to 69)	65.	Establishments engaged in the processing or treatment of wood including manufacture of hardboard chipboard, jute or textile wooden accessories, cork products, wooden sports goods, cane or bamboo products, battery separators.
	66.	Saw mills
	67.	Wood seasoning kilns
	68.	Wood preservation plants
	69.	Wood workshop
31st Dec., 1962	70.	Bauxite Mines
31st March, 1963 (71 to 76)	71.	Confectionery
	72.	Laundry and Laundry services
	73.	Buttons
	74.	Brushes
	75.	Plastic and plastic products
	76.	Stationery products
31st May, 1963	77	Theaters where dramatic performance or other forms of entertainments are held and where payment is required to be made for admission as audience or spectators.
31st May, 1963	78.	Societies, clubs or associations which provide board or lodging or both facility for amusement or any other service to any of their member or to any of their guest on payments.
	79.	Companies, societies, associations, clubs or troupes which give any exhibition or acrobatic or other performance or both, in any arena circular or otherwise or perform or permit any other form of entertainment in any place, other than a theater, and require payments for admission into such exhibition or entertainment as spectators or audience.
31st August, 1963 (80 and 81)	80.	Canteens
	81.	Aerated water, soft drinks or carbonated water 31st Oct. 1963

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. Pickers 86. China Clay Mines
31st Oct., 1964 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 break bulk service and foreign freight service. (96) Non-ferrous metals and alloys in the form of ingots
31st March, 1965	(97) Bread
30th June, 1965	(98) Steaming, redrying, handling, sorting, grading or packing of tobacco leaf.
31st July, 1965	(99) Agarbatte (including dhoop and dhoopbatte)
30th Sept., 1965	(100) Magnesite Mines
30th Sept., 1965	(101) Coir (excluding the spinning sector)
31st Dec., 1965	(102) Stone quarries producing roof and floor slabs, dimension stones, monumental stones and mosaic chips stones and mosaic chips.
31st Jan., 1966	(103) Bank doing business in one State or Union Territory and having no departments or branches outside that State or Union Territory.

Date of Extension	Industries/Classes of Establishments
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
30th Nov., 1967	(112) Tent making
31st August, 1968 (113 to 119)	(113) Barites Mines (114) Dolomite Mines (115) Fireclay Mines (116) Gypsum Mines (117) Kyanite Mines (118) Siliminite Mines (119) Steatite Mines
31st Dec., 1968	(120) Cinchona 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
31st May, 1974	(130) Katha making

Date of Extension	Industries/Classes of Establishments
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) Soapstone mines and establishments engaged in the grinding of soapstone
31st July, 1976 (138 to 150)	(138) Apatite Mines (139) Asbestos Mines (140) Calcite Mines (141) Ball-clay Mines (142) Corundum Mines (143) Emerald Mines (144) Feldspar Mines (145) Silica (sand mines) (146) Quartz Mines (147) Ochre Mines (148) Chromite Mines (149) Graphite Mines (150) Fluorite Mines
28th Feb., 1977	(151) Establishments which are factories (151 to 153) engaged in the manufacture of glue and gelatine. (152) Stone quarries producing stone chips, stone sets, stone boulders and ballasts. (153) Establishments engaged in Fish processing and non-vegetable food preservation industry including bacom factories and pork processing plants.
31st May, 1977	(154) Establishments engaged in manufacture of beedi.
31st Dec., 1979	(155) Financing establishments other than banks) not being the Unit Trust of India, the Agriculture Refinance Corporation, Industrial Development Bank of India, the Industrial Finance Corporation of India, the State Finance Corporation
31st Jan., 1979	(156) Lignite Mines
31st July, 1979	(157) Ferro Chrome
31st May, 1980 (158 to 160)	(158) Diamond cutting (159) Quarsite Mines (160) Inland water transport establishments

Date of Extension	Industries/Classes of Establishments
31st Oct.,1980 (161 and 162)	(161) Building and construction (162) Manufacture of Myrobalan extract Powder, Myrobalan extract solid and vegetable tanning blended extract
30th Nov.,1980	(163) Brick
23rd Nov.,1981	(164) Establishments engaged in Stevedoring loading and unloading of ships.
7th Dec.,1981 (165 and 166)	(165) Establishments engaged in poultry farming (166) Establishments engaged in cattle feed industry.
6th March,1982 (167 to 172)	(167) Any University (168) Any college, whether or not affiliated to a University. (169) Any School, whether or not recognised or aided by the Central or State Government. (170) Any scientific institution (171) Any institution in which research in respect of any matter is carried on (171) 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
1 st April, 2001 : (178 to 180)	(178) An establishment engaged in rendering Courier services (179) An establishment of aircraft or airlines other than the aircraft or airlines owned or controlled by the Central or State Government. (180) An establishment engaged in rendering cleaning and sweeping services

APPENDIX-A3

LIST OF DEFAULTING UNEXEMPTED ESTABLISHMENTS RS. 10 LAKHS AND ABOVE

[Including Provident Fund, Pension & EDLI Contribution, Administration Charges & Penal Damages]

S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
(1)	(2)	(3)	(4)	(5)
ANDHRA PRADESH				
1	AP/2	Nellimarla Jute Mills Ltd.,	428.70	
2	AP/26304	Allwyn Watches Ltd.,	228.87	
3	AP/370	Sarvaraya Textiles	197.99	
4	AP/2814	Sarvaraya Textile Ltd.,	190.14	
5	AP/11898	Adilabad Cotton Growers Coop. Spinning Mills Ltd.,	161.08	
6	AP/23	Rayalaseema Mills Ltd, Adoni, Kurnool	141.70	
7	AP/3920	The Nellore Coop. Spinning Mills, Nellore	115.77	
8	AP/759	FACOR	114.44	
9	AP/12862-A	SOL Pharmaceuticals Ltd.	109.01	
10	AP/1184	Panyam Cements & Mineral Industries Ltd	98.62	
11	AP/294	G.N Products, Adoni	81.97	
12	AP/2460	Chirala Spinning Mills, Prakasam Dt.	77.45	
13	AP/18253	Govt. Silk Reeling Demonstration Cum Trg. Centre Pallamaneru CTR Dist.	71.97	
14	AP/21453	The Parchoor Cotton Growers Coop. Spinning Mills, Dt. Prakasam	68.51	
15	AP/22041	The Chittoor Dist. Milk Producers Coop. Union, chittoor	57.44	
16	AP/2813	Yemmiganur Spinning mills Ltd, Kurnool Dist.	53.39	
17	AP/7408	Stanley Girls High School	49.64	
18	AP/19487	Murali Krishna Transport, Vijayawada	48.02	
19	AP/1480	Andhra Printers, Vijayawada	44.82	
20	AP/5238	Galada Power & Telecommunication	44.11	
21	AP/258	The Andhra Coop. Spinning Mills Ltd., Guntakal	39.77	
22	AP/14311	Someswara Cements & Chemicals, Asifabad, Adilabad	39.36	
23	AP/2530	Mitra Tobacco Company, Nellore	35.06	
24	AP/16299	The Cuddapah Spinning Mills Ltd	29.29	
25	AP/5211	Bakran Bidi Works, Armoor	28.82	
26	AP/28711	Gold Star Alloys Ltd.,	27.68	
27	AP/27642	Chilakaluripet Cotton Growers Coop. Spinning Mills Guntur Dt.	27.38	
28	AP/4376	A P Scooter Ltd.,	26.68	
29	AP/3110	Penguin Textiles	25.97	
30	AP/ 23618	Stanley Girls Junior College	24.66	
31	AP/34030	CDPO, Bheemgal	24.63	
32	AP/3040	The Andhra Cotton Mills Ltd., Oroddatur, Cuddapah Dist.	23.25	
33	AP/20091	Thana Electrical Ltd.,	21.33	
34	AP/5213	Kishan Venkaiah & Co. Bidi Mfrs.	20.81	
35	AP/23058	Targof Pure Drugs (P) Ltd.,	20.65	
36	AP/3112	Madanapalli Spinning Mills Ltd., Chittoor Dist.	20.65	

S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
(1)	(2)	(3)	(4)	(5)
37	AP/181	Ajam Jahi Mills , Warangal	20.13	
38	AP/22039	Sabary Spinning Mills Ltd., Madanapalli Chittoor Dist.	19.96	
39	AP/20863	Venkateswara Educational Society Cuddapah	19.63	
40	AP/29292	Rajiv Gandhi Memorial College of Engg. & Technology	19.11	
41	AP/16460	Durga Cement Works, Dechepalli	19.10	
42	AP/28150	Nalanda Tobacco Co. Ltd.,	19.10	
43	AP/13286	Hyderabad Lamps	18.00	
44	AP/9241	Methodist Boys High School	17.83	
45	AP/1028 & 1029	S V Canteen Complex, TTD, Tirumala Chittoor Dist.	17.00	
46	AP/2933	Abhirami Cotton Mills Pvt. Ltd, Sullurpet, Nellore Dt.	16.91	
47	AP/4358	New Tobacco Company	16.87	
48	AP/4365	Rayalaseema Paper Mills Ltd, Kurnool	15.49	
49	AP/22245	Jaswal Granites Ltd.,	15.00	
50	AP/5456A	Express Publications	14.78	
51	AP/2798	Bharat Metal Box	14.68	
52	AP/140	DBR Mills	14.39	
53	AP/16498	Hemadri Cements, Krishna Dt.	14.38	
54	AP/28271	CWC Hamals Coop. Society	14.12	
55	AP/32292	Anand & Co.	13.87	
56	AP/34002	CDPO, Kamareddy	13.70	
57	AP/5498	A P Tanneries	13.32	
58	AP/13460	Pfimax Ltd.,	13.17	
59	AP/17604	A P Fibers Ltd.,	12.79	
60	AP/23081	Vyasa Educational Society, Warangal	12.60	
61	AP/21147	Janachitanya Housing Ltd., Guntur	12.48	
62	AP/20973	Monarch Pipes Ltd., Anantapur	12.34	
63	AP/34003	CDPO, Domakonda	12.13	
64	AP/32402	Sumphyto Pharma. Ltd.,	12.06	
65	AP/1739	Federal Sports	11.85	
66	AP/3821	Antnargaon Textiles Coop. Production & Sales Society Ltd., Anthargaon, Karimnagar	11.74	
67	AP/18945	Maruthi Textiles Ltd., Nagari, Chittoor Dt.	11.66	
68	AP/3746	Baptist Christian Hospital, Nellore	10.86	
69	AP/20667	Safe Pack Polymers	10.82	
70	AP/29564	Goodshephard Eng. Med. School, Chittoor	10.46	
71	AP/17582	Coastal Chemicals	10.37	
72	AP/25325	Select Electronics	10.21	
			TOTAL	3342.54
BIHAR				
1	BR/3914	Leather Furnishing	141.77	
2	BR/3	N.J.M.C. Jute Mills, Katihar	96.84	
3	BR/1622	Bihar State Agro Industries	83.94	
4	BR/3481	Bihar Rajya Beej Nigam, Patna	74.78	
5	BR/290	Newspaper Publication	67.56	
6	BR/21	Gaya Cotton & Jute Mills, Gaya	63.11	
7	BR/319	Kachwar Lime Stone Rotas	41.75	

S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
(1)	(2)	(3)	(4)	(5)
8	BR/1557	Bihar Co-Operative Weaver Mills	29.80	
9	BR/7712	Purnea Co-Operative	28.72	
10	BR/4023	Leather Furnishing Works	22.85	
11	BR/5977	Bilika Vidyapith	22.32	
12	BR/3241	Syed Firozuddin Biri Co.	22.05	
13	BR/11	Katihar Jute Mill	17.70	
14	BR/5928	Sanjay Gandhi Women College	17.51	
15	BR/6066	I.T.S Mahila College	15.32	
16	BR/5614	R.B.Pharmaceutical	12.96	
17	BR/2501	Badyanath Glass Works	12.46	
18	BR/5911	Insan School	12.11	
TOTAL				783.55
CHHATTISGARH				
1	1249	MPSRTC	573.94	
2	4047	MPSRTC, Bilaspur	386.66	
3	6482	Kedia Distilleries Ltd	74.61	
4	1681	Kedia Castle & Dellon Ind.	49.79	
5	78	B.N.C.Mills	48.51	
6	1250	Himmat Steel Foundry	36.40	
7	53	Mohan Jute Mills Ltd., Raigarh	30.37	
8	11532	Vidyut Graha H.S.School	23.41	
9	3030	Ganesh Jutex, Raipur	14.28	
10	11076	Baghbahara Shikshan Samiti	11.08	
TOTAL				1249.05
DELHI				
1	2264	National Herald Associated Journals Ltd.	117.04	
2	6152	Bal Bharti Public School	54.39	
3	6162	Deepharna	35.46	
4	3477	Lala Ramswaroop TB Hospital	29.22	
5	1214	Hindustan Samachar Co-op. Soc. Ltd.	28.80	
6	8924	Frano Electrical Pvt. Ltd.	25.04	
7	10167	Solanki Bhatta Co.	17.79	
8	13198	R.L.Sharma & Co.	15.80	
9	6530	Disco Electronics Pvt. Ltd.	13.04	
10	2520	Samachar Bharti	12.02	
11	6527	Sahara Deposit & Investment Pvt. Ltd.	11.88	
12	13718	Bhagwati Transport Corporation	11.32	
13	9078	Dr. Radha Krishan International	11.26	
TOTAL				383.06
GOA				
1	9796	Rajaram Bandekar	33.71	
2	10866	Revathi Synthetics Pvt.Ltd.,	26.32	
3	10341	Resources International	11.04	
TOTAL				71.07
GUJARAT				
1	363	Mafatlal Industries Ltd.	241.85	
2	4471	SLM Manicklal Industries	192.89	

S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
(1)	(2)	(3)	(4)	(5)
3	353	Mahendra Mill	168.19	
4	264	Ahmedabad Kaiser Hind Textile	166.60	
5	4514	T. Manicklal Industries	122.97	
6	1003	Parshuram Pottery	113.81	
7	17689	Patva Food Products	93.70	
8	289	New Manekchowk Textile	91.50	
9	2	Sevalia Cement Works	82.93	
10	283	Jahangir Textiles	76.13	
11	4521	HMP Engineers	66.04	
12	9269	L.D.Textiles Ind. Ltd.	63.97	
13	9269	L.D.Textiles Ind.Ltd	63.97	
14	388	Ahmedabad New Textiles	57.25	
15	1050	Indian Dyestuff Industries	55.31	
16	1383	Baroda Rayon Corporation	54.75	
17	15061	Madhu Textiles	54.48	
18	365	Mahalaxmi Textiles	54.14	
19	4178	Rajparkash Spg. Mills	54.00	
20	3370	Central Pulp Mills Ltd.	53.18	
21	5227	Shri Krishnakeshar Lab.	50.15	
22	2632	S.K.Jilla Ru Utpadak Samiti	45.97	
23	25A	R.M.Engg.	45.60	
24	295	Raj Nagar Textiles	44.94	
25	4471A	SLM Manicklal Industries	44.18	
26	273	Aryodaya Spinning Mills	40.01	
27	3354	Jayant Paper Mills	38.06	
28	263	Ahmedabad Jupiter Textiles	37.80	
29	263	Ahmedabad Jupiter Textiles	37.80	
30	287	Continental Textile	36.43	
31	1348	Calico Polyester Ltd.,	34.91	
32	312	Viramgam Textiles	32.07	
33	312	Viramgam Textiles	32.07	
34	26642	Volvo Terry Ind. Ltd.,	28.48	
35	362	Newshorrock Textile Mills	27.94	
36	23363	Dharmendra Industries	27.15	
37	10546	Dynumatic Forgings	25.19	
38	15095	G.S.L.India Ltd.	25.18	
39	20366	Air Command India Ltd.	24.81	
40	856	Una Taluka Sahkari Mandil	23.61	
41	7976	Motorol India Ltd.	23.05	
42	4440	Tensile Steel	22.77	
43	18282	Omni Forging	22.13	
44	4193	Narmada Roo Co.Op Sangh	21.26	
45	6738	K.J.Vakharia & Co.	20.35	
46	4416	Indiequip Engg.	19.65	
47	281	Star of Gujarat	19.50	
48	40165	Indian Oil Corporation	18.90	
49	24779	Rushabh Precision	17.86	

S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
(1)	(2)	(3)	(4)	(5)
50	23940	Chandlodiya Mazdoor Sahkari Mandli	17.09	
51	27686	The Nadiad People's Co-op.Bank Ltd	17.01	
52	27306	Nityanand Cotspin Ltd.,	16.90	
53	1027	Parshuram Pottery	16.81	
54	27382	Quality Suits Shalin	16.80	
55	25074	Suyog Granite & Marble Ltd.,	16.12	
56	369	Rajkot Textile Mills	16.05	
57	10193	Kunkavar Sahkari Mandli	16.02	
58	991	Parshuram Pottery	15.82	
59	14358	Rainbow Industries	15.52	
60	2509A	Unity Steel	14.58	
61	24048	Micro Forge Ind.P.Ltd	13.97	
62	366	New Jahangir Vakil Mill	13.85	
63	314	Navjeevan Mills	13.79	
64	314	Navjivan Mills	13.79	
65	20189	Sunil Mills	13.69	
66	18725	SRS Bearing	13.01	
67	19759	SRS Engineering	12.92	
68	992	Khodiyar Pottery Works	12.48	
69	20055	Ezy Slide Fasteners	12.45	
70	28130	Janak Dehydration	12.37	
71	8363	Hindustan Fashion Ltd.	12.13	
72	263	Ahmedabad Jupiter Textiles	11.77	
73	30551	Anil Gems	11.71	
74	290	New Swadeshi Mill	11.67	
75	24208	Bajaj Ceramics Pvt.Ltd.,	11.54	
76	5220	Gelikeps Pvt.Ltd.,	11.45	
77	621	Swarashtra Co-op. Spg. Mills	11.33	
78	20536	Top Line Shoes Ltd.	11.23	
79	25762	Akar Cera Tiles	10.97	
80	5755	HMP Engineering Ltd.	10.85	
81	23407	Kumar Mandir Rashtriya Shala	10.67	
82	397	Dhanamal Silk Mills	10.53	
83	13092	V.J.Dev High School	10.09	
			TOTAL	3272.46
HIMACHAL PRADESH				
1	HP/10429	Siddhartha Super Spinning Mills	65.45	
2	HP/9062	DAV College, Kangra	30.29	
3	HP/11614	J.K.Leachrite Baddi, Solan	16.49	
4	HP/11637	H.P.State Packages, Shimla	16.49	
5	HP/11614-A	J.K Leatherite,Baddi	15.80	
6	HP/10602	Pronto Steering Pvt.Ltd	14.06	
			TOTAL	158.58
HARYANA				
1	HR/286	Jhallani Tools (I) Ltd.,	500.02	
2	HR/534	Whirlpool Of India Ltd.,	67.03	
3	HR/5567	DAV Public School	62.74	

S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
(1)	(2)	(3)	(4)	(5)
4	HR/65	Electronic Ltd.,	61.60	
5	HR/1465	East India Cotton Mfg.Co.Ltd.,	36.80	
6	HR/434	Atul Glass Industries	28.60	
7	HR/2766	All India Jat Heroes Memorial College,Rohtak	26.58	
8	HR/8081	Bhiwani Denim & Apparels Ltd.,	24.73	
9	HR/2796	Vaish College ,Rohtak	23.36	
10	HR/10045	Himla Hosiery Manufacturers Dying &Printing (P) Ltd.,	21.62	
11	HR/2595	S.D.Girls College,Jind	20.32	
12	HR/2759	C.R.Polytechnic	18.03	
13	HR/9135	Super Oil Seals (I) Ltd.,	15.70	
14	HR/5230	Sat Jinda Kalyan College	14.71	
15	HR/7030	Geeta Niketan Reg.S.S.School	13.52	
16	HR/586	Rohtak Textiles Mills, Rohtak	12.25	
17	HR/8186	Vaish Higher Sec.School, Bhiwani	12.01	
			TOTAL	959.62
JHARKHAND				
1	BR/2630	Daltatganj Central Co-Operative Bank	19.75	
2	BR/2487	Fatka Refractories, Dhanbad	11.96	
			TOTAL	31.71
KARNATAKA				
1	6820	Karnataka Handloom Development	2036.30	
2	12260	Ideal Jawa	581.41	
3	10282	Deepak Insulator Cables Corpn.	47.62	
4	11575	Samrat Exports	38.91	
5	11400	Karnataka Telecom	37.38	
6	1065	Dandeli Steels & Ferro Alloys	35.68	
7	6863	Inducto Cast	34.91	
8	7523	Alfa Freezon Component	32.33	
9	1987	Siddeshwar Textiles	32.14	
10	8049	Pandavapura S S Karkane	29.76	
11	6971	Karnataka State Veeners	29.11	
12	13062	Anjali Silks & Garments	27.07	
13	154	HMP Cements, Shahbad	26.88	
14	98	Indian Sugars Hospet	25.80	
15	10980	Belgum Co-op Spinning Mills	24.57	
16	5611	Indian Playwood Manufacturing Co.	23.41	
17	118	Sonalkar Tools	22.58	
18	15260	Sansu Garments	21.16	
19	22566	Dist. Rehabilitation Centre	20.79	
20	9995	Kareem Silk International	20.18	
21	9571	KTR Security	19.83	
22	13039	Cosmos Watch Industry, Bidar	18.79	
23	16994	Bashi Airo Space	18.76	
24	9939	Ices Ltd.	18.37	
25	8746	Karnataka Ball Bearing Corpn.	15.86	
26	14742	Cosmos Leather Expo.	15.42	
27	23009	Integrated Fashion	15.34	

S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
(1)	(2)	(3)	(4)	(5)
28	8293	BMS Higher Education Society	15.05	
29	13718	Electrex (India) Ltd.	14.88	
30	10543	Ashok Garments	14.85	
31	9759	Orece Electronics	13.74	
32	5060	Indian Playwood Manufacturing Co., Nettan	13.63	
33	13730	Periwal Hightech	13.20	
34	24251	Karnataka State Building Centre	13.09	
35	14765	Shimoga Cartridge	12.67	
36	24043	Axes Technology	11.94	
37	24739	Anusha Appareals	11.76	
38	24207	Vasavi Florex	11.74	
39	1636	Bellary Central Co-op Stores Ltd.	11.41	
40	18919	Flora Silks	11.17	
41	3553	Joy Ice Cream	10.65	
42	23665	Fashion Express	10.64	
43	10664	SSS Engineering	10.09	
44	17287	Bellary Urban Development Authority	10.07	
			TOTAL	3480.94
KERALA				
1	KR/270	Thungamallay Estate	112.40	
2	KR/68	Manjumalai Estate	108.69	
3	KR/267	Pambanar Estate	95.90	
4	KR/622	Travancore Plywoods	67.66	
5	KR/266	Thangakal Estate	67.59	
6	KR/268	Granby Estate	66.94	
7	KR/3110	Mount Estate	62.38	
8	KR/294	Pasumalai Estate	61.21	
9	KR/2778	Trichur Cotton Mills	59.14	
10	KR/12344	Keltron Equipments Complex	57.22	
11	KR/67	Koliekanam Estate	52.26	
12	KR/2334	Tecil Chemicals	50.21	
13	KR/269	Nellikai Estate	49.29	
14	KR/2638	Tiruveppathy Mills	39.33	
15	KR/396	Kuduakarnam Estate	37.39	
16	KR/15851	Med.Coll.Hos.Dev.Society	37.39	
17	KR/395	Ladrum Estate	33.81	
18	KR/5112	Steel Industries Kerala Ltd.	31.74	
19	KR/112	Lonetree Estate	30.98	
20	KR/3996	Steel Complex	30.20	
21	KR/401	Glenmary Estate	30.17	
22	KR/4402	Keltron Crystal	29.89	
23	KR/670	Western India Pvt.Ltd	28.03	
24	KR/346	Pullickanam Estate	26.11	
25	KR/2568	Madras Spinners	25.41	
26	KR/111	Peermade Estate	23.98	
27	KR/94	Bonacaud Tea Factory	23.92	
28	KR/11023	Great Malabar Beedi	23.92	

S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
(1)	(2)	(3)	(4)	(5)
29	KR/39	Metropolitan Engg.Co	22.85	
30	KR/3834	Mahavir Plantations	22.76	
31	KR/446	Vagamon Tea Estate	21.64	
32	KR/56	Standard Stonewares & Tiles	21.60	
33	KR/4972	TBGRI, Palod	21.48	
34	KR/42	Moongalar Estate	20.21	
35	KR/390	Bonacaud Estate	20.05	
36	KR/221	Commonwealth	18.54	
37	KR/4257	Keltron Rectifiers	18.01	
38	KR/1535	Cannannore Co.	17.91	
39	KR/4009	Keltron Projectors	16.74	
40	KR/99	Upper Surianellie Estate	16.02	
41	KR/5361	Kuduakarnam Estate	15.36	
42	KR/12100	Steel Industries Kerala Ltd.	15.25	
43	KR/12343	Keltron Communications	14.71	
44	KR/148	Wallardie Estate	14.09	
45	KR/13606	Taba Gloves	14.07	
46	KR/431	Chemoni Estate	13.97	
47	KR/2445	Kerala Constructions	13.07	
48	KR/5808	Steel Industries Kerala Ltd.	13.06	
49	KR/185	Commonwealth	12.84	
50	KR/9959	Amaravila Chudukatta ULSS	12.55	
51	KR/1230A	Sastha Enterprises	12.15	
52	KR/10273	Steel Industries	12.13	
53	KR/4301	QLN.DT.Motor Transport	11.97	
54	KR/2	Punalur paper Mills	11.95	
55	KR/2536	RBT Plantations	11.56	
56	KR/14997	Chaya Industries	11.56	
57	KR/16503	US Software Reso.Pvt.Ltd	11.54	
58	KR/570	Kerala Soaps & Oils	11.39	
59	KR/395A	Glenmary Estate	10.81	
60	KR/89	Kumbazha Estate	10.79	
61	KR/4591	K.S.Detergent Corporation	10.65	
62	KR/17488	Marlad Weavers	10.62	
			TOTAL	1877.06
MAHARASHTRA				
1	1459	Hindustan Antibiotics Ltd.	961.66	
2	15494	Vasant Sahakar Sakhar Karkhana	326.21	
3	93	Bradbury Mills Ltd.	260.59	
4	42135	Business India Information Technology	260.58	
5	22565	Godawari Dudha S.S.I. Ltd.	249.93	
6	18274	Vinayak S.S.K.	237.92	
7	3771	Gangapur S.S.K.	196.15	
8	19479	Marathwada S.S.K. LTd.	154.52	
9	13350	Panzarakan S.S.K. Ltd.	145.23	
10	113	Jupiter Textile Mills	140.80	
11	415	Shree Sitaram Mills	138.74	

S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
(1)	(2)	(3)	(4)	(5)
12	169	Mumbai Textile Mills	129.96	
13	106	Bharat Textiles Mills	108.82	
14	82	Apollo Mills	106.17	
15	331	Dhule Textile Mills	104.15	
16	22437	Purna S.S.K.	95.12	
17	19421	Drillco Metal	91.47	
18	21949	Godavari Manar S.S.K.	89.36	
19	13843	Veekay Cotsyn Ltd.	89.17	
20	18093	Nasik Dist. Co-op. Sugar Mills	88.76	
21	62194	Pushpawati Sah. Sakhar Karkhana	85.00	
22	21570	ATV Project P. Ltd.	82.93	
23	1492	India Dye Salt Ind. Ltd.	75.53	
24	16549	Jhalani Tools Ltd.	74.48	
25	19443	Jhalani Tools Ltd.	71.34	
26	8670	Reliance Heat Transfer P. Ltd.	64.91	
27	11718	Kolhapur Zilha Sah. Soot Gimi Ltd.	64.74	
28	3511	Vidarbha Mills	62.69	
29	3513	SRSG Weaving Mills	56.79	
30	3516	RBBA Spinning & Weaving Mills	55.20	
31	626	HES Ltd.	54.08	
32	30809	Patheja Bros.	50.69	
33	80178	Deogiri Pratishthan	47.92	
34	22194	Sant Eknath S.S.K.	46.89	
35	95984	Denholm Steel	46.76	
36	12606	The Mah. Co-op. Sugar Mills	45.89	
37	9400	I.D.I. Ltd.	43.80	
38	15574	Chetan Foundries	43.41	
39	19443	Jhalani Tools Ltd.	42.31	
40	50845	A.B.Lodha Ind.. Contractor	39.15	
41	144	New India Rayon Mills	39.02	
42	16564	Vidarbha Iron & Steel Co	38.03	
43	95592	Alexon	37.12	
44	12354	Kalambar S.S.K.	35.83	
45	108	Elphinstone Spg. & Wvg.	34.20	
46	576	Ogale Glass Works Ltd.	33.30	
47	61552	Prudential Cement Ltd.	32.18	
48	50278	Sumeet Machines	32.04	
49	350	Madhavnagar Cotton Mills	31.44	
50	143	Mafatlal Inds.	30.95	
51	80845	Narsiha S.S.K.	27.02	
52	62469	Magasvargya Education	26.59	
53	36589	Rotex Textiles	26.58	
54	24617	The Sanjay S.S.K. Ltd.	25.98	
55	21095	Meltron Semi Conductors Ltd.	25.71	
56	20227	Jagdamba S.S.K. Ltd.	25.35	
57	12689-B	Patheja Bros. Forging & Stamping Ltd.	24.83	
58	14561	Grand Foundry Ltd.	23.02	

S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
(1)	(2)	(3)	(4)	(5)
59	12689	Patheja Forging & Auto Parts Ltd.	22.61	
60	3526	Shivraj Fine Arts & Litho Works	22.52	
61	30565	Jagdamba Ansuchit Jati Shetkari Vikas Sah. Soot Girni	22.17	
62	24527	Shirpur S.S.K. Ltd.	21.88	
63	29376	Towels India Exports Pvt. Ltd.	20.58	
64	12689-A	Patheja Bros. Forging & Stamping Ltd.	20.21	
65	11793-B	Syncaps	19.92	
66	29901	Devi Ekveera Shikshan Sanstha Mandal Ekveera Vidyalaya	19.30	
67	26908	All Saints High School	17.84	
68	80523	Malwadkar Steel Industries	17.64	
69	5559	Decoan Co-op. Spinning Mills Ltd.	17.60	
70	61665	Aidy Lime Industries	16.97	
71	32432	Hotel Samudra	16.69	
72	13256	Indage Plants & Equipments Ltd.	16.61	
73	95204	Elite Marine Services	16.21	
74	23757	Porwal Paper Pulp Mills	16.21	
75	95053	Solid Carbide Tools Ltd.	16.09	
76	19650	Grand Iron & Wire Ltd.	15.34	
77	80600	College of Social Work	15.25	
78	8320	Chetan Indl. Corpn. Ltd.	14.92	
79	157	Phoenix Mills Ltd.	14.71	
80	37708	Ultra Dry Tech. Engg. P. Ltd.	14.43	
81	5026	Poddar Mills	14.38	
82	11170	Indian Lead	14.21	
83	18427	Techniques Industries	14.00	
84	35511	Sandeep Polymers	13.71	
85	17146	P.K.Porwal Pvt. Ltd.	13.68	
86	30122	Surcoat Consultant Pvt. Ltd.	13.51	
87	100245	Man Made Spinners Pvt. Ltd.	13.20	
88	11903	Shalimar Tubes & Ind. Ltd.	13.12	
89	50024	Tarkeshwar Hatcheries	12.80	
90	13588	Others Club India Ltd.	12.10	
91	37129-A	Sriman Petrochemicals Ltd.	11.18	
92	60269	Wainganga Sah. Sakhar Karkhana Ltd.	10.91	
93	4522	International Talkies Equipments	10.38	
94	2692	Atlas Printing Press	10.25	
95	24523	Ashutosh Castings	10.09	
96	17334	P.K.Porwal Pvt. Ltd.	1.23	
97	61754	Jaikishan Sahkari Sakhar Karkhana	1.22	
			TOTAL	6264.68
MADHYA PRADESH				
1	1267	M.P.S.R.T.C. Bairagarh, Bhopal	636.15	
2	264	M.P.S.R.T.C. Jabalpur	606.49	
3	225	M.P.S.R.T.C. Gwalior	430.03	

S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
(1)	(2)	(3)	(4)	(5)
4	4046	M.P.S.R.T.C. Rewa	419.26	
5	5416	M.P.S.R.T.C. Khargone	343.55	
6	1143	M.P.S.R.T.C. Indore	309.52	
7	1378	M.P.S.R.T.C., Bhopal	295.80	
8	4045	M.P.S.R.T.C. Sagar	293.54	
9	3982	G.S.I.T.S. College, Indore	263.65	
10	5417	M.P.S.R.T.C. Seoni	240.56	
11	4	Rajkumar Mills, Indore	174.60	
12	1	Hukamchand Mills, Indore	99.59	
13	2	Indore Malwa United Mills, Indore	99.17	
14	4044	M.P.S.R.T.C. Ujjain	97.80	
15	229	M.P.S.R.T.C. Workshop, Gwalior	77.38	
16	1862	M.P. Textiles Cor. Bhopal	70.55	
17	3583	M.P. Rajya Bhoomi Vikas Nigam Bpl.	68.74	
18	1507	D.M. Woollen Mills, Indore	57.58	
19	4646	Oilfed Bhopal	55.25	
20	3	Kalyanmal Mills, Indore	52.26	
21	6	Sawdshi Cotton Mills, Indore	45.58	
22	1242	Sharma Engine Valve Bhopal	42.11	
23	81	New Bhopal Textiles, Bhopal	40.61	
24	1614	National Garage Jabalpur	35.63	
25	1960	Ishar Alloy Steel Indore	35.38	
26	1650	Co-op. Spinning Mills, Burhanpur	32.84	
27	8506	Commercial Body Builders, Jabalpur	28.60	
28	8553	Jabalpur Hospital, Jabalpur	24.08	
29	31	Indore Steel & Iron, Indore	18.23	
30	3424	Gajra Baevai Gears Daewas	16.82	
31	4144	Hitkari Hr. Sec. School, Jabalpur	16.35	
32	5934	Sugar Soya Products Sagar	15.90	
33	6888	Elcaps Capacitance Mandideep Raisen	14.52	
34	14	Sajjan Mills Ratlam	14.44	
35	6115	Vindya Soya Products Itarsi.	13.19	
36	4404	Tilak Nagar, H.S. School, Indore	12.52	
37	4006	Kamla Nehru Girls H.S. School Ind.	10.37	
			TOTAL	5108.64
NORTH EASTERN REGION				
1	1268	St. Anthony College	286.30	
2	830	M.T.C., Shillong	267.95	
3	1339	T.J.M.L.	259.26	
4	1366	A.S.H.M. Development Corporation	186.84	
5	740	M.S.R.T.C.	131.63	
6	1026	Manipur Handloom & Handicraft	99.92	
7	923	Assam Plantation Crop Corporation	95.20	
8	1242	ASCARD Bank	87.39	
9	563	Tripura Small industries Co. Ltd.,	51.32	
10	282	A.G. Market Corporation Ltd.	42.78	
11	900	Nagaland State Co-op Fed. Ltd	41.96	

S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
(1)	(2)	(3)	(4)	(5)
12	1874	Assam Polyester Co-op Society	41.62	
13	403	Assam Small Ind.Dev. Corporation	41.53	
14	2788	Assam Co-op Spinning Mills	30.53	
15	496	G.W.C. Co-op Soc.Ltd.,	25.55	
16	644	Associate Industries (Spinning Unit)	23.23	
17	2549	Manipur Plantation	22.04	
18	886	Assam Tea Corporation	17.27	
19		THHDC Ltd	15.61	
20	3513	Manipur Cement Ltd.	14.51	
21	3620	Assam Mahila Samata Samity	13.90	
22	741	T.R.T.C.	13.54	
23	613	STATFED	13.09	
24	2699	Manipur State Drugs & Pharma	12.67	
25	2940	Rajeshree Publication	11.71	
26	1303	Assam State Textile Corporation	10.41	
			TOTAL	1857.76
ORISSA				
1	OR/87	OSRTC (BAM)	196.73	
2	OR/439	ORIND	196.61	
3	OR/4316	Aska Spinning Mill	80.40	
4	OR/4958	Gopinath Weavers	71.51	
5	OR/655	B.T.M	46.71	
6	OR/1352	OSRTC, Jaypore	34.04	
7	OR/4732	Polar Katex Ltd.,	29.65	
8	OR/816	H.I.W	27.54	
9	OR/3880	Central Machinaries O.C.C.Ltd	26.91	
10	OR/1323	OSRTC, Dhankaral	17.89	
11	OR/4172	Nilgiri Polymer	17.76	
12	OR/1321	OSRTC, PKL	15.53	
13	OR/434	Beshanpur C.C. Bank	15.50	
14	OR/4979	OSF Co-op Federation	14.81	
15	OR/5672	DRDA, Balasore	14.71	
16	OR/1356	OSRTC, Sambalpur	13.63	
17	OR/1	O.T.M	12.44	
18	OR/4318	OSTOPAL Chromite	10.62	
			TOTAL	842.99
PUNJAB				
1	4715	Punwire	414.47	
2	12777	FCI Rajpura	110.11	
3	12589	FCI, Talwandibhai	87.12	
4	12696	FCI, Jagraon	80.33	
5	9529	Kotkapura Spg. Mills Faridkot	80.22	
6	1748	Auto Piston Mfg. Co.	67.18	
7	12700	FCI, Mullanpur	49.94	
8	12580	FCI, Jalabad	46.38	
9	10877	Malout Coop. Spg. Mills	39.90	
10	12694	FCI, Doraha	37.42	
11	12701	FCI, Rajkot	32.66	
12	6845	Ajay Electricals	32.59	
13	15089	Partap Paper Mills	31.40	

S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
(1)	(2)	(3)	(4)	(5)
14	13390	Veekay Fibres Ltd.	30.67	
15	199	Partap Steel Rolling Mills	29.22	
16	5950	PB Wool Combers	27.17	
17	13881	Arihants Cotsyn Dhuri	24.40	
18	12	Panipat Woolen Mills	24.21	
19	10178	Punjab Fibres Hoshiarpur	23.22	
20	6841	Arihant Fabrics	23.01	
21	12602	FCI,Bhiwanigarh	20.83	
22	92	New Egerton Woollens Dhariwal	20.46	
23	11475	Agro Chem.Pb.Ltd	19.77	
24	2572	MOI, Mohali	18.63	
25	12773	FCI, Mandigobindgarh	17.88	
26	12817	Barnala Coop.Spg.Mill	17.74	
27	5937	Punjab United Storage Ltd	16.52	
28	12587	FCI,Laduka Mandi	15.18	
29	12590	FCI,Dharamkot	15.10	
30	5298	Punjab Spg. & Wvg.Mills ,Bathinda	13.82	
31	12840	FCI,Budhlada	12.78	
32	12739	Asian Alloys Mandigobindgarh	10.96	
33	9873	Vinod Paper Mills ,Malerkotla	10.19	
34	12702	FCI,Ludh	10.04	
			TOTAL	1511.52
RAJASTHAN				
1	5723	Aras Vikas Sansthan	1176.56	
2	2625	R.T.D.C.Ltd.,Jaipur	218.74	
3	5	Jaipur Metal & Elect.	205.36	
4	3962	Perfect Treads Mills	135.14	
5	4195	Triputi Fibres Ind. Ltd.	81.23	
6	4010	Derby Textiles	56.43	
7	2771	Raj.Explosive & Chem.	43.72	
8	3374	Gyan Jyoti (P) College	29.11	
9	1719	J.K.Tyres,Kota	23.20	
10	2952	Jaipur Dairy Plant	22.61	
11	3568	J.K.Acrylic	21.24	
12	7227	Rom Industries	20.85	
13	6911	Raj.Lok Vikas Finance Corpn.Ltd.,	20.29	
14	3896	Rampur Engg.Co.	18.94	
15	12	Jaipur Spg.& Wvg. Mills	17.25	
16	469	West Suket Coperative Society,Suket	14.89	
17	1548	J.K.Udaipur Udyog Cement	14.05	
18	468	East Suket Labour Contractor Society, Suket	13.82	
19	5768	Swadeshi Cement (P) Ltd	12.33	
20	2862	Alakar Rehman	11.82	
21	7173	Auto Pal Industries	11.59	
			TOTAL	2169.17
TAMIL NADU				
1	6779	Kunal Engg. Co.	2099.00	
2	6357	Swarniji Mills Ltd	173.84	
3	6517	Salem Textiles Ltd	108.21	
4	153	Shri Uma Parameshwari Mills Ltd.	85.06	

S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
(1)	(2)	(3)	(4)	(5)
5	5544	Erode Dist.Coop.Spg.Mills	82.53	
6	861	Visalakshi Mills Pvt.Ltd	81.53	
7	128	Sree Akilandeswari Mills	70.13	
8	159	The Mahalakshmi Textiles Mills Ltd	66.86	
9	10118	Apolo Tube & Steel Ind. Ltd	64.57	
10	2133	South india Coop.Spg. Mills	62.77	
11	16402	Mettur Textiles Industries	59.32	
12	2298	Sitalakshmi Mills Ltd	57.42	
13	5531	Nagapatinam Dist. Coop.Spg.Mills	55.21	
14	1115B	Annamalair Textiles Pvt. Ltd	55.02	
15	3466	Maduranthagam Coop. Sugar Mills	54.99	
16	5562	Karur Dist.Coop.Spg.Mills Ltd	54.30	
17	16681	Uma Maheswari Mills Ltd	53.87	
18	6190	Ramakrishna Steel industries Ltd	53.80	
19	3926	Tiruchendur Coop. Spg.Mills	47.00	
20	6091	Arcot Textiles Mills Ltd	46.25	
21	3824	essorpe mills	45.29	
22	4981	Shri Saraswati Mills Ltd.	45.27	
23	3427	Narasimha Mills Ltd	42.76	
24	20567	Ramnad District Coop. Spinning Mills	41.71	
25	861A	Visalakshi Mills Pvt.Ltd., B Unit	40.68	
26	48	Dhanalakshmi Mills	39.95	
27	136	ILaxmi Shunmuga Spg.Mills	38.77	
28	165255-A	Anna Textiles & Exports Pvt. Ltd	38.40	
29	33264	Vannanpottavilai Handloom Weavers Ltd	37.65	
30	3179	Trichirappalli Consumer Coop Wholesale Store Ltd	36.92	
31	30001	Pentafor Products	35.74	
32	3779	Sri Ambal Mills Ltd	35.65	
33	36028	Maxworth Orchards India Ltd.,	33.13	
34	17296	Orient Visions Ltd	32.82	
35	TN/7868	Madras Petrochem.Ltd.	32.74	
36	784-A	Seaforth Estate	32.57	
37	694-B	Prospects Pykara Falls Divn.	32.29	
38	694-D	Liddesdale Osington Divn.	31.88	
39	1707	Sivakami Mills Ltd	31.81	
40	1166	Bhavani mills Ltd	31.65	
41	510	United Bleachers Ltd	31.17	
42	1226	Madhu Spg.& Weaving Mills	30.91	
43	4900	The Salem Coop. Spg. Mills	30.47	
44	72	Vasanth Mills	30.45	
45	437	Janakiram Mills Ltd	30.24	
46	65	Radhakrishna Mills Ltd	30.07	
47	935	Geetanjali Mills Ltd	29.89	
48	18796	Greeta Musicals Instruments Exports Pvt. Ltd	29.61	
49	3479	Tulya Alloy Casting Ltd	29.12	
50	7768	Veeraraghava Textiles (P) Ltd	28.33	
51	30799	Tamil Nadu Hospital Ltd.,	27.83	
52	53	Somasundaram Mills	27.76	
53	1178	Prashnth Textile mills	26.07	
54	56	Combodia Mills	25.76	

S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
(1)	(2)	(3)	(4)	(5)
55	5189	Ayyappan Textiles Ltd	24.70	
56	4808	Kaveri Engg. Industries	24.52	
57	1085	Raveendra mills	24.30	
58	10339	Tamil Nadu Chromates & Chemicals Ltd	24.11	
59	1125	Azhagappa Spinning Mills Pvt. Ltd	23.52	
60	784-B	Seaforth Yellamallai Divn.	23.31	
61	8023	Shri Nadiambal Textile Mills Ltd	23.07	
62	5928	Lakshmi Spinners Pvt. Ltd	22.60	
63	17703	Arulmigi Kumaragin Spg. Mills	22.57	
64	21038	Lakshna Cotton Spg. Mills (P) Ltd.	22.47	
65	26175	SBOA School & College	22.40	
66	366	Prospects Tea Factory	22.04	
67	3115	Srivilliputhur Coop. Spinning Mills	21.95	
68	694-G	Liddesdale Estate Bellevue Divn.	21.84	
69	20385	Seyadu Beedi Co.	21.50	
70	21419	Sri Murugan Mills (P) Ltd	21.35	
71	91	Rajalakshmi Mills	21.27	
72	12461	Coimbatore popular Spg. Mills	20.41	
73	26314	Fidelity industries	20.40	
74	17503	Sivamani Spg. Mills	20.04	
75	21324	Obli Spg. Mills (P) Ltd	19.86	
76	51	Coimbatore Spg. 7 Weaving Mills	19.76	
77	10349	Solidaire India Ltd.,	18.97	
78	6817	S.M.Noordin & Co	18.93	
79	24910	P.K.Porwal Ltd	18.92	
80	21516	Coimbatore popular Mills unit No.2	18.70	
81	2395	Akshaya Textiles	18.60	
82	694-F	Liddesdale Estate	18.59	
83	25640	Devi Spg. Mills (P) Ltd	18.52	
84	17482	Sree Meenakshi Spinners	18.52	
85	694-C	Prospect lower Divn.	18.51	
86		Sakthi Aiswarya Spg. Mills (P) Ltd	18.07	
87	11266	Sri Venkateshwara Paper & Boards Ltd	17.46	
88	1117	Sundaeam Spinning Mills Pvt. Ltd.	16.55	
89		Geetha Ramakrishan Mills (P) Ltd	16.04	
90	1046	Tirupur cotton Spg. 7 Weaving Mills	16.03	
91	6919	Sri Arunachaleswarar Mills	15.99	
92	2373	Kumaravel Rana Spg. Mills Pvt Ltd	15.88	
93	66	Pankaja Mills	15.51	
94	20436	Sree Kumar Textiles Pvt. Ltd	15.42	
95	30758	Srinison Cables Ltd	15.35	
96	337	Sivananda Mills Ltd	14.73	
97	28402	Sudarshan Paper Mills Ltd	14.25	
98	38196	Montari Leathers	14.24	
99		Gowri Spg. Mills (P) Ltd.	14.22	
100	37492	New Intex Mills LTD	13.45	
101	52	Kaleeswarar Mills Ltd	13.37	
102	9742	N.B.Abdul Gafoor 903 Steam Beedi	13.20	
103	9739	Jadi Beedi Co.	12.73	
104	26427	Famtex Exports (P) Ltd	12.10	

S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
(1)	(2)	(3)	(4)	(5)
105	6361	Sivananda Steels	12.07	
106	27167	Kaliaivanar Silk HLW Coop. Production & sales Society Ltd	12.06	
107	33252	Palliyadi Handloom Weavers Coop Society	12.05	
108	7696	Sweedish Mission Hospital	11.36	
109	9685	TPSokklal Ram Sait Beedi Factory	11.28	
110	1189	Seetha Venkatesh Mills	10.83	
111	29029	B.V.V.Paper Industries Pvt. Ltd.	10.69	
112	8599	Madras Motor Finance & GuaranteeCo.	10.59	
113	29556	Alagappapuram Labour Contract Coop. Society	10.53	
114	20375	Shankaran Kovil Powerloom Wvers Coop.Productions & Sales Society Ltd	10.47	
115	68	Tamarai Mills Ltd	10.23	
116		Jeets Tex.Engg.(P) Ltd	10.16	
117	5140	The Rajalakshmi Mills	10.06	
TOTAL				5660.26
UTTARANCHAL				
1	UP/6723	URSTC., Spinning Mills	353.40	
2	UP/1281	UPSRTC., Dehradun	171.96	
3	UP/13727	URSTC., Spinning Mills, Jaspur	164.55	
4	UP/1851	UPSRTC., Tanakpur	147.91	
5	UP/2916	UPSRTC., Ruderpur	90.81	
6	UP/935	UPSRTC., Ranikhet	86.82	
7	UP/860	UPSRTC., Haldwani	86.22	
8	UP/859	UPSRTC., Kathgodam	65.43	
9	UP/934	UPSRTC., Hbowali	59.08	
10	UP/1920	UPSRTC., Tanakpur	57.27	
11	UP/858	UPSRTC., Kathgodam	43.09	
12	UP/737	UPSRTC., Haridwar	37.56	
13	UP/235	Mahalaxmi Sugar Mills, Jabalpur	37.23	
14	UP/507	UPSRTC., Kodwar	34.38	
15	UP/1400	UPSRTC., Roorkee	21.53	
TOTAL				1457.24
UTTAR PRADESH				
1	UP/39	B.I.C., Kanpur	535.28	
2	UP/176	UPSSC., Hardoi	326.63	
3	UP/9	New Victoria Mills, Kanpur	236.16	
4	UP/1189	U.P.K.I.A., Kanpur	202.43	
5	UP/8	Muir Mills, Kanpur	189.04	
6	UP/222	UPSSC., Burhwal	179.77	
7	UP/14182	Rajendra Steels, Kanpur	176.52	
8	UP/336	Associated	175.75	
9	UP/6918	UPSRTC., Farrukhabad	145.86	
10	UP/174	UPSSC., Mohali	135.70	
11	UP/495	Sitapur Plywood, Sitapur	111.97	
12	UP/417	UPSRTC., Kanpur	99.21	
13	UP/6791	Institute O Tool Room Training, Lucknow	97.31	
14	UP/413	U.P.T.L., Lucknow	89.71	
15	UP/13623	ATV Projects, Mathura	78.92	
16	UP/7543	Nandganj Sirohi Sugar Mills,	64.89	

S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
(1)	(2)	(3)	(4)	(5)
17	UP/11357	U.P.state Welfare Corporation, Lucknow	62.18	
18	UP/200	UPSSC., Pipraich, Gorakhpur	60.35	
19	UP/863	Elgin Mills No.2, Kanpur	50.44	
20	UP/224	UPSSC., Barabanki	43.64	
21	UP/14524	Maharishi Vidya Mandir, Sitapur	41.10	
22	UP/15285	U.P. Sahkari Katai Mills, Fatehpur	39.29	
23	UP/736	UPSRTC., Muzaffarnagar	36.08	
24	UP/17582	Oswal Foods Pvt.Ltd., Khalilabad	35.53	
25	UP/6404	Trans Asia, NOIDA	31.64	
26	UP/6946	UPSRTC., Farrukhabad	26.58	
27	UP/26762	Adarsh Janta U.Vidyalaya, Farrukhabad	24.97	
28	UP/16314	Rajendra Pipes Ltd., Kanpur	23.93	
29	UP/13685	Sanjay Paper Mills, S.K.Nagar	21.21	
30	UP/21513	Swatantra Bharat, Lucknow	19.50	
31	UP/27155	Finess Export Wood, NOIDA	19.47	
32	UP/21778	Incan Investment & Leasing, Lucknow	18.50	
33	UP/920	Tiger Locks, Aligarh	16.42	
34	UP/7635	Sumac Ind., Lucknow	15.23	
35	UP/3454	Tiger Locks, Aligarh	13.50	
36	UP/14174	Swastic Gears, Fatehpur	12.64	
37	UP/15900	Sharda Print	12.48	
38	UP/20250	Incan Mutual Benefit, Lucknow	12.05	
39	UP/21559	Prime Petra, Lucknow	11.44	
40	UP/1555	Nagrath Paints, Kanpur	11.36	
41	UP/995	TAFCO, Kanpur	10.10	
			TOTAL	3514.78
WEST BENGAL				
1	321	C.I.W.T.C. LTD.	690.00	
2	26	EMPIRE JUTE CO. LTD.	168.41	
3	91A	PREMCHAND JUTE MILLS	104.00	
4	819	Danguajhar Tea Estate	58.76	
5	1081	Samsung Tea Estate	45.53	
6	32075	M.P.SITANI & SONS	37.07	
7	854	Carron Tea Estate	27.55	
8	885	SINGELL T.E.	24.89	
9	879	Looksan Tea Estate	24.72	
10	964	Ramchera Tea Estate	23.96	
11	1085	Dheklapara Tea Estate	23.32	
12	1043	SUCHINDRA TEA ESTATE	22.31	
13	11738	POTONG T.E.	19.90	
14	873	Bamandanga	14.69	
15	934	Chanarchi Tea Estate	13.53	
16	37378	Mukta Kashi Pvt.Ltd	12.89	
17	946	Kadambani Tea Estate	12.85	
18	16361	UNIVERSAL PAPER MILLS LTD.	10.39	
19	16529	KULIK PAPER INDUSTRIES	10.16	
20		Diamond Cotton Industries	10.07	
			TOTAL	1355.00
			GRAND TOTAL	45351.68

SUMMARY OF DEFAULTING UN-EXEMPTED ESTABLISHMENTS [RS. TEN LAKHS OR MORE]			
S.No.	REGION	No. of Defaulting Estt.	Total Amount in Default (Rs. in lakhs)
1	Andhra Pradesh	72	3342.54
2	Bihar	18	783.55
3	Chhattisgarh	10	1249.05
4	Delhi	13	383.06
5	Goa	3	71.07
6	Gujarat	83	3272.46
7	Himachal Pradesh	6	158.58
8	Haryana	17	959.62
9	Jharkhand	2	31.71
10	Karnataka	44	3480.94
11	Kerala	62	1877.06
12	Maharashtra	97	6264.68
13	Madhya Pradesh	37	5108.64
14	North Eastern Region	26	1857.76
15	Orissa	18	842.99
16	Punjab	34	1511.52
17	Rajasthan	21	2169.17
18	Tamil Nadu	117	5660.26
19	Uttaranchal	15	1457.24
20	Uttar Pradesh	41	3514.78
21	West Bengal	20	1355.00
TOTAL		756	45351.68



APPENDIX-A4				
LIST OF DEFAULTING EXEMPTED ESTABLISHMENTS RS. 10 LAKHS AND ABOVE				
[Including Provident Fund, Pension & EDLI Contribution, Administration Charges & Penal Damages]				
S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
(1)	(2)	(3)	(4)	(5)
ANDHRA PRADESH				
1	AP/144	Praga Tools Limited	429.09	
2	AP/3107	IDPL	399.48	
3	AP/5864	APHMEL	168.13	
4	AP/3071	HMT Machine Tools Division	159.15	
5	AP/159	Brookebond India Ltd.	33.47	
6	AP/3071-A	HMT Lamps Division	28.52	
7	AP/6986	Visakhapatnam Steel Plant	26.37	
8	AP/50	Tungabhadra Industries Ltd., Kurnool	15.78	
9	AP/3729	Hindustan Cables Ltd	11.47	
TOTAL				1271.46
BIHAR				
-Nil-				
CHHATTISGARH				
-Nil-				
DELHI				
1	DL/2271	Food Corporation of India	73.14	
2	DL/612	United India Periodicals	50.92	
TOTAL				124.06
GOA				
-Nil-				
GUJARAT				
1	GJ/18706	Tata Chemicals Ltd	136.03	
2	GJ/323	Gaekwar Mills Ltd	15.58	
TOTAL				151.61
HIMACHAL PRADESH				
-Nil-				
HARYANA				
1	HR/3095	IDPL., Gurgaon	2248.77	
2	HR/1215	Maruti Udyog Ltd.	10.80	
TOTAL				2259.57
JHARKHAND				
1	BR/1465	H.E.C Ltd,Ranchi	1204.10	
2	BR/2247	Bharat Refractories Ltd	319.10	
3	BR/1230	I.F.Co.,Mavar	151.17	
4	BR/1151	Ranchi Road Refrectories	27.07	
TOTAL				1701.44
KARNATAKA				
1	KN/873A	HMT Ltd., (Watch factory)	198.40	
2	KN/1	Binny Mills	103.34	
3	KN/873E	HMT Ltd., (Corporate office)	55.52	
4	KN/873	HMT Ltd., (Machine Tools Div.)	50.79	

S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
5	KN/5712	National Mineral Dev. Corporation	32.67	
6	KN/15197	Microland Ltd.,	15.01	
			TOTAL	455.73
KERALA				
1	KR/16	Travancore Rayons	221.59	
2	KR/2985	Kerala Agro Industries	117.12	
3	KR/15	Aluminium Industries Ltd.	116.70	
4	KR/4396	Kerala Drugs & Pharma. Ltd	17.69	
5	KR/2260	BPL Ltd., Palakkad	14.15	
			TOTAL	487.25
MAHARASHTRA				
1	MH/1459	Hindustan Antibiotics Ltd	1196.94	
2	MH/3502	Model Mills	585.07	
3	MH/348	Laxmi Vishnu Textile Mills	344.00	
4	MH/22943	Maharashtra Antibiotic Pharmaceuticals	98.61	
5	MH/109	Finlay Mills	68.06	
6	MH/5291	Kamani Tubes Ltd	67.15	
7	MH/3515	Akola Oil Mills	53.82	
8	MH/158	Podar Mills	41.71	
9	MH/6454	Maha. State Co-op. Mk. Feb	27.92	
10	MH/187	Western India Spg. Wvg. Mills	21.23	
11	MH/329	Kandesh Spinning Mill	20.36	
12	MH/4413	Dove Paints	18.54	
13	MH/1400	Sathe Biscuits	13.81	
14	MH/12540	Garware Synthetic	12.79	
			TOTAL	2570.01
MADHYA PRADESH				
-NIL-				
NORTH EAST REGION				
1	AS/328	Oil India Ltd	1673.59	
			TOTAL	1673.59
ORISSA				
1	OR/256	Indian Aluminium Industries	36.00	
2	OR/3158	Orissa Sponge Iron Ltd.,	33.29	
3	OR/822	Orissa State Co-op Bank Ltd.,	32.44	
4	OR/3480	Indo Fiogate Ltd.,	27.26	
5	OR/2910	Ballarpur Industries	26.49	
			TOTAL	155.48
PUNJAB				
-NIL-				
RAJASTHAN				
1	RJ/2993	RSBCC., Jaipur	860.53	
			TOTAL	860.53
TAMIL NADU				
1	TN/8927	Tamil Nadu Civil Supplies Corporation	86.71	
2	TN/4683	Madras Refineries Ltd	81.71	
3	TN/7694	Salem Steel Plant	46.91	
4	TH/19769	Dunlop India Ltd	31.60	

S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
5	TN/5573	Indian Drugs & Pharmaceutical Ltd	29.42	
6	TN/2693	Binny Ltd	11.83	
7	TN/7929	Madras Fertilizers Ltd	10.97	
			TOTAL	299.15
UTTARANCHAL				
-NIL-				
UTTAR PRADESH				
1	UP/7672	U.P. Drugs & Pharmaceuticals Co. Ltd., Lucknow	286.94	
2	UP/4962	U.P. State Mineral Corporation Ltd., Lucknow	115.81	
3	UP/187	Basti Sugar Mills, Basti	73.65	
4	UP/183	Govind Narain Sugar Ltd., Basti	24.55	
5	UP/4328	Mohan Gold Water Process, Lucknow	20.96	
6	UP/525	Modi Distillery, Modi Nagar	20.47	
7	UP/11947	Modi Febrix, Modi Nagar	10.09	
			TOTAL	552.47
WEST BENGAL				
1	WB/78 & 10839	N.J.MC.Ltd.(Unit -National)	2351.93	
2	WB/49,51 &	New Central Jute Mills Company Limited	2289.64	
3	WB/36 & 47	Nuddea Mill Co. Limited	1568.06	
4	WB/48 & 55	N.J.MC.Ltd. (Unit-Kinninson)	1398.39	
5	WB/338	Titagarh Mill No.2	901.54	
6	WB/11&43	N.J.M.C.Ltd.(Unit-Khardah)	871.97	
7	WB/46	N.J.M.C.,Ltd. (Unit-Alexandra)	806.33	
8	WB/63	Angus Company Limited	744.11	
9	WB/64	Samnuggur Jute Industries Ltd.	726.25	
10	WB/62 & 71	Victoria Jute Company Limited	722.34	
11	WB/1651	Hindustan Cables Limited	628.50	
12	WB/2,27 & 40	Baranagore Jute Factory	602.91	
13	WB/1467	Amrita Bazar Patrika Pvt.Ltd.	574.82	
14	WB/216	Burn Standard	520.90	
15	WB/8	N.J.M.C.Limited (Unit-Union)	504.07	
16	WB/23	Kelvin Jute Co.Limited	497.28	
17	WB/35	Meghna Jute Mills	464.91	
18	WB/37	Agarpara Company Limited	431.23	
19	WB/11138	M.N.Dastur & Co. Limited	379.41	
20	WB/716&5106	Dunlop India Limited	308.16	
21	WB/28	Caledonian Jute Industries Ltd	277.47	
22	WB/7 & 25	Gouripore Co.Limited	267.17	
23	WB/89	Ambica Jute Mills	238.52	
24	WB/718	Burn Standard	209.25	
25	WB/5144	Jessop & Company	208.01	
26	WB/6	Bowreah Cotton Mills	204.06	
27	WB/79	Delta International Limited	155.93	
28	WB/15	Kanknarrah Company Limited	152.69	
29	WB/97	Kanoria Jute Industries	121.61	
30	WB/346	Burn Standard	86.38	
31	WB/3562	Bharat Petroleum	85.73	

S. No.	Code No.	Name of the Un-exempted Establishment	Amount in default	Total Default in Region
32	WB/5027	Shaw Wallace	73.58	
33	WB/6029	Burn Standard	66.58	
34	WB/1265	Jugantar	65.14	
35	WB/14964	Tea Trading Company India Ltd	61.67	
36	WB/8221	Burn Standard	53.59	
37	WB/25181	Haldia Petrochemicals	53.39	
38	WB/3572	Hindustan Petroleum Co.Ltd.	28.11	
39	WB/90A	Naskarpara Jute Mills	23.85	
40	WB/268	Braithwaite & Company	15.66	
41	WB/9608	SCIL Private Limited	15.41	
42	WB/17	Kamarhati Company Limited	15.13	
TOTAL				19771.68
GRAND TOTAL				32334.03

SUMMARY OF DEFAULTING EXEMPTED ESTABLISHMENTS			
[RS. TEN LAKHS OR MORE]			
S.No.	REGION	No. of Defaulting Estt.	Total Amount in Default (Rs. in lakhs)
1	Andhra Pradesh	9	1271.46
2	Bihar	0	0.00
3	Chhattisgarh	0	0.00
4	Delhi	2	124.06
5	Goa	0	0.00
6	Gujarat	2	151.61
7	Himachal Pradesh	0	0.00
8	Haryana	2	2259.57
9	Jharkhand	4	1701.44
10	Karnataka	6	455.73
11	Kerala	5	487.25
12	Maharashtra	14	2570.01
13	Madhya Pradesh	0	0.00
14	North Eastern Region	1	1673.59
15	Orissa	5	155.48
16	Punjab	0	0.00
17	Rajasthan	1	860.53
18	Tamil Nadu	7	299.15
19	Uttaranchal	0	0.00
20	Uttar Pradesh	7	552.47
21	West Bengal	42	19771.68
	TOTAL	107	32334.03

Investment Portfolio (EPF Main A/c) holding as on 31.03.2002 (Face value Rs. in lakhs)

APPENDIX -S-I

S.No.	Category of Investment	Rate of Interest								Appendix- S-1
		FR 0.00%	3.00%	5.75%	6.50%	6.75%	7.00%	7.50%	7.75%	
A	Central Government Securities	-	-	19,981.63	530.52	175.74	261.60	2,876.81	0.30	
B	State Government Securities	-	-	-	-	-	-	-	-	
1	Andhra Pradesh	-	-	-	-	-	-	-	-	
2	Assam	-	-	-	-	-	-	-	-	
3	Bihar	-	-	-	-	-	-	-	-	
4	Goa	-	-	-	-	-	-	-	-	
5	Gujarat	-	-	-	-	-	-	-	-	
6	Haryana	-	-	-	-	-	-	-	-	
7	Himachal Pradesh	-	-	-	-	-	-	-	-	
8	Jammu & Kashmir	-	-	-	-	-	-	-	-	
9	Karnataka	-	-	-	-	-	-	-	-	
10	Kerala	-	-	-	-	-	-	-	-	
11	Madhya Pradesh	-	-	-	-	-	-	-	-	
12	Manipur	-	-	-	-	-	-	-	-	
13	Maharashtra	-	-	-	-	-	-	-	-	
14	Meghalaya	-	-	-	-	-	-	-	-	
15	Mizoram	-	-	-	-	-	-	-	-	
16	Nagaland	-	-	-	-	-	-	-	-	
17	Orissa	-	-	-	-	-	-	-	-	
18	Punjab	-	-	-	-	-	-	-	-	
19	Rajasthan	-	-	-	-	-	-	-	-	
20	Sikkim	-	-	-	-	-	-	-	-	
21	Tamil Nadu	-	-	-	-	-	-	-	-	
22	Tripura	-	-	-	-	-	-	-	-	
23	Uttar Pradesh	-	-	-	-	-	-	-	-	
24	West Bengal	-	-	-	-	-	-	-	-	
C	State Government Guaranteed Securities	0.05	0.25	-	-	-	-	3.10	-	
D	Public Sector Financial Institutions	8,009.30	-	-	-	-	-	-	-	
E	Special Deposit Scheme	-	-	-	-	-	-	-	-	
	Total	8,009.35	0.25	19,981.63	530.52	175.74	261.60	2,879.91	0.30	

S.No.	Category of Investment	Rate of Interest							
		8.00%	8.25%	8.30%	8.55%	8.75%	8.85%	8.95%	9.00%
A	Central Government Securities	172.94	0.77	-	-	17.37	-	-	145.17
B	State Government Securities	-	-	-	-	-	-	-	-
1	Andhra Pradesh	300.00	-	-	-	-	-	-	-
2	Assam	-	-	-	-	-	-	-	-
3	Bihar	-	-	-	-	-	-	-	-
4	Goa	44.05	-	-	-	-	-	-	-
5	Gujarat	300.00	-	-	-	-	-	-	-
6	Haryana	300.00	-	-	-	-	-	-	-
7	Himachal Pradesh	300.00	-	-	-	-	-	-	-
8	Jammu & Kashmir	300.00	-	-	-	-	-	-	-
9	Karnataka	300.00	-	-	-	-	-	-	-
10	Kerala	-	-	-	-	-	-	-	-
11	Madhya Pradesh	-	-	-	-	-	-	-	-
12	Manipur	-	-	-	-	-	-	-	-
13	Maharashtra	-	-	-	-	-	-	-	-
14	Meghalaya	-	-	-	-	-	-	-	-
15	Mizoram	-	-	-	-	-	-	-	-
16	Nagaland	-	-	-	-	-	-	-	-
17	Orissa	-	-	-	-	-	-	-	-
18	Punjab	-	-	-	-	-	-	-	-
19	Rajasthan	-	-	-	-	-	-	-	-
20	Sikkim	-	-	-	-	-	-	-	-
21	Tamil Nadu	-	-	-	-	-	-	-	-
22	Tripura	-	-	-	-	-	-	-	-
23	Uttar Pradesh	-	-	-	-	-	-	-	-
24	West Bengal	-	-	300.00	-	-	-	-	-
C	State Government Guaranteed Securities	-	-	-	-	-	-	555.00	-
D	Public Sector Financial Institutions	-	-	-	1,000.00	-	500.00	-	1,000.00
E	Special Deposit Scheme	-	-	-	-	-	-	-	-
Total		2,016.99	0.77	300.00	1,000.00	17.37	500.00	555.00	1,145.17

S.No.	Category of Investment	Rate of Interest							
		9.20%	9.25%	9.30%	9.40%	9.50%	9.55%	9.56%	9.70%
A	Central Government Securities	-	-	-	-	767.35	-	-	-
B	State Government Securities	-	-	-	-	-	-	-	-
1	Andhra Pradesh	-	-	-	-	-	-	-	-
2	Assam	-	-	-	-	-	-	-	-
3	Bihar	-	-	-	-	-	-	-	-
4	Goa	-	-	-	-	-	-	-	-
5	Gujarat	-	-	-	-	2,740.50	-	-	-
6	Haryana	-	-	-	-	-	-	-	-
7	Himachal Pradesh	-	-	-	-	-	-	-	-
8	Jammu & Kashmir	-	-	-	-	-	-	-	-
9	Karnataka	-	-	-	-	-	-	-	-
10	Kerala	-	-	-	-	-	-	952.75	-
11	Madhya Pradesh	-	-	-	-	-	-	-	-
12	Manipur	-	-	-	-	-	-	-	-
13	Maharashtra	-	-	-	427.00	-	-	-	-
14	Meghalaya	-	-	-	-	-	-	-	-
15	Mizoram	-	-	-	-	-	-	-	-
16	Nagaland	-	-	-	-	-	-	-	-
17	Orissa	-	-	-	-	-	-	-	-
18	Punjab	-	-	-	-	-	-	-	-
19	Rajasthan	-	-	-	-	-	-	-	-
20	Sikkim	-	-	-	-	-	-	-	-
21	Tamil Nadu	-	-	-	-	-	-	-	-
22	Tripura	-	-	-	-	-	-	-	-
23	Uttar Pradesh	-	-	-	-	-	-	-	-
24	West Bengal	-	-	-	-	-	-	-	-
C	State Government Guaranteed Securities	-	-	-	-	-	-	-	-
D	Public Sector Financial Institutions	2,415.00	4,020.00	300.00	2,540.00	1,730.00	6,141.00	-	5,485.00
E	Special Deposit Scheme	-	-	-	-	4,744,114.08	-	-	-
	Total	2,415.00	4,020.00	300.00	2,967.00	4,749,351.93	6,141.00	952.75	5,485.00

EPFO-In the forefront of change in delivery of publicly managed funds.

Investment Portfolio (EPF Main A/c) holding as on 31.03.2002 (Face value Rs. in lakhs)

APPENDIX -S-I

S.No.	Category of Investment	Rate of Interest							
		9.80%	9.90%	9.95%	10.00%	10.03%	10.05%	10.18%	10.25%
A	Central Government Securities	-	1,800.00	-	9,294.00	801.75	-	5,553.00	16,115.41
B	State Government Securities	-	-	-	-	-	-	-	-
1	Andhra Pradesh	-	-	-	-	-	-	-	-
2	Assam	-	-	-	-	-	-	-	-
3	Bihar	-	-	-	-	-	-	-	-
4	Goa	-	-	-	-	-	-	-	-
5	Gujarat	-	-	-	-	-	-	-	-
6	Haryana	-	-	-	-	-	-	-	-
7	Himachal Pradesh	-	-	-	-	-	-	-	-
8	Jammu & Kashmir	-	-	-	-	-	-	-	-
9	Karnataka	-	-	-	-	-	-	-	-
10	Kerala	-	-	-	-	-	-	-	-
11	Madhya Pradesh	-	-	-	-	-	-	-	-
12	Manipur	-	-	-	-	-	-	-	-
13	Maharashtra	-	-	-	-	-	-	-	-
14	Meghalaya	-	-	-	-	-	-	-	-
15	Mizoram	-	-	-	-	-	-	-	-
16	Nagaland	-	-	-	-	-	-	-	-
17	Orissa	-	-	-	-	-	-	-	-
18	Punjab	-	-	-	-	-	-	-	-
19	Rajasthan	-	-	-	-	-	-	-	-
20	Sikkim	-	-	-	-	-	-	-	-
21	Tamil Nadu	-	-	-	-	-	-	-	-
22	Tripura	-	-	-	-	-	-	-	-
23	Uttar Pradesh	-	-	-	-	-	-	-	-
24	West Bengal	-	-	-	-	-	-	-	-
C	State Government Guaranteed Securities	-	-	-	-	-	-	-	-
D	Public Sector Financial Institutions	1,700.00	3,000.00	760.00	7,216.00	-	6,850.00	-	-
E	Special Deposit Scheme	-	-	-	-	-	-	-	-
	Total	1,700.00	4,800.00	760.00	16,510.00	801.75	6,850.00	5,553.00	16,115.41

S.No.	Category of Investment	Rate of Interest							
		10.30%	10.35%	10.47%	10.50%	10.52%	10.53%	10.65%	10.68%
A	Central Government Securities	-	-	400.00	6,790.90	-	-	-	-
B	State Government Securities	-	-	-	-	-	-	-	-
1	Andhra Pradesh	-	2,380.00	-	134.47	500.00	-	-	-
2	Assam	-	-	-	-	200.00	-	-	-
3	Bihar	-	-	-	-	300.00	-	-	-
4	Goa	-	46.24	-	-	-	-	-	-
5	Gujarat	-	180.00	-	100.00	1,476.50	-	-	-
6	Haryana	-	140.08	-	-	200.00	-	-	-
7	Himachal Pradesh	-	-	-	-	100.00	-	-	-
8	Jammu & Kashmir	-	-	-	-	100.00	-	-	-
9	Karnataka	-	773.81	-	-	380.00	-	-	-
10	Kerala	-	-	-	-	200.00	3,195.96	-	-
11	Madhya Pradesh	-	200.00	-	100.00	200.00	-	-	-
12	Manipur	-	-	-	-	-	-	-	-
13	Maharashtra	-	192.15	-	-	422.75	-	-	-
14	Meghalaya	-	-	-	-	100.00	-	-	-
15	Mizoram	-	-	-	-	-	-	-	-
16	Nagaland	-	-	-	-	100.00	-	-	-
17	Orissa	-	100.00	-	19.00	200.00	-	-	-
18	Punjab	-	132.70	-	-	200.00	-	-	-
19	Rajasthan	-	-	-	-	400.00	-	-	-
20	Sikkim	-	-	-	-	-	-	-	-
21	Tamil Nadu	-	1,097.79	-	177.81	800.00	-	-	-
22	Tripura	-	-	-	-	100.00	-	-	-
23	Uttar Pradesh	-	-	-	-	700.00	-	-	-
24	West Bengal	-	100.00	-	-	300.00	-	-	-
C	State Government Guaranteed Securities	-	-	-	-	-	-	-	-
D	Public Sector Financial Institutions	2,500.00	-	-	5.50	-	-	10,800.00	500.00
E	Special Deposit Scheme	-	-	-	-	-	-	-	-
	Total	2,500.00	5,342.77	400.00	7,327.68	6,979.25	3,195.96	10,800.00	500.00

Investment Portfolio (EPF Main A/c) holding as on 31.03.2002 (Face value Rs. in lakhs)

APPENDIX -S-I

S.No.	Category of Investment	Rate of Interest							
		10.70%	10.71%	10.75%	10.80%	10.82%	10.85%	10.90%	10.95%
A	Central Government Securities	2,919.00	2,353.50		0.60	-	-	-	4,200.00
B	State Government Securities	-	-	-	-	-	-	-	-
1	Andhra Pradesh	-	-	-	-	-	-	-	-
2	Assam	-	-	-	-	-	-	-	-
3	Bihar	-	-	-	-	-	-	-	-
4	Goa	-	-	-	-	-	-	-	-
5	Gujarat	-	-	-	-	-	-	-	-
6	Haryana	-	-	-	-	-	-	-	-
7	Himachal Pradesh	-	-	-	-	-	-	-	-
8	Jammu & Kashmir	-	-	-	-	-	-	-	-
9	Karnataka	-	-	-	-	1,466.42	-	-	-
10	Kerala	-	-	-	-	-	-	-	-
11	Madhya Pradesh	-	-	-	-	334.20	-	-	-
12	Manipur	-	-	-	-	-	-	-	-
13	Maharashtra	-	-	-	-	-	-	-	-
14	Meghalaya	-	-	-	-	-	-	-	-
15	Mizoram	-	-	-	-	-	-	-	-
16	Nagaland	-	-	-	-	-	-	-	-
17	Orissa	-	-	-	-	-	-	-	-
18	Punjab	-	-	-	-	-	-	-	-
19	Rajasthan	-	-	-	-	174.90	-	-	-
20	Sikkim	-	-	-	-	-	-	-	-
21	Tamil Nadu	-	-	-	-	-	-	-	-
22	Tripura	-	-	-	-	-	-	-	-
23	Uttar Pradesh	-	-	-	-	-	-	-	-
24	West Bengal	-	-	-	-	-	-	-	-
C	State Government Guaranteed Securities	-	-	-	-	-	-	-	-
D	Public Sector Financial Institutions	-	-	1,000.00	22,416.00	-	21,176.00	8,275.00	-
E	Special Deposit Scheme	-	-	-	-	-	-	-	-
	Total	2,919.00	2,353.50	1,000.00	22,416.60	1,975.52	21,176.00	8,275.00	4,200.00

S.No.	Category of Investment	Rate of Interest							
		11.00%	11.03%	11.08%	11.10%	11.15%	11.19%	11.20%	11.25%
A	Central Government Securities	12.29	9,601.50	-	-	-	1,900.00	-	-
B	State Government Securities	-	-	-	-	-	-	-	-
1	Andhra Pradesh	1,516.82	-	-	-	-	-	-	-
2	Assam	61.00	-	-	-	-	-	-	-
3	Bihar	150.00	-	-	-	-	-	-	-
4	Goa	-	-	-	-	-	-	-	-
5	Gujarat	221.63	-	-	-	-	-	-	-
6	Haryana	6.45	-	-	-	-	-	-	-
7	Himachal Pradesh	17.50	-	-	-	-	-	-	-
8	Jammu & Kashmir	-	-	-	-	-	-	-	-
9	Karnataka	960.62	-	2,100.00	-	-	-	-	-
10	Kerala	100.33	-	-	-	-	-	-	-
11	Madhya Pradesh	234.97	-	-	-	-	-	-	-
12	Manipur	17.35	-	-	-	-	-	-	-
13	Maharashtra	14.25	-	-	-	-	-	-	-
14	Meghalaya	-	-	-	-	-	-	-	-
15	Mizoram	-	-	-	-	-	-	-	-
16	Nagaland	10.00	-	-	-	-	-	-	-
17	Orissa	260.47	-	-	-	-	-	-	-
18	Punjab	313.36	-	-	-	-	-	-	-
19	Rajasthan	259.75	-	-	-	-	-	-	-
20	Sikkim	-	-	-	-	-	-	-	-
21	Tamil Nadu	39.95	-	-	-	-	-	-	-
22	Tripura	153.38	-	-	-	-	-	-	-
23	Uttar Pradesh	211.88	-	-	-	-	-	-	-
24	West Bengal	472.59	-	-	-	-	-	-	-
C	State Government Guaranteed Securities	3,509.08	-	-	4,960.00	-	-	-	500.00
D	Public Sector Financial Institutions	1.00	-	-	-	2,748.00	-	2,820.00	2,485.00
E	Special Deposit Scheme	-	-	-	-	-	-	-	-
	Total	8,544.67	9,601.50	2,100.00	4,960.00	2,748.00	1,900.00	2,820.00	2,985.00

S.No.	Category of Investment	11.30%	11.35%	11.40%	Rate of Interest		11.55%	11.57%	11.58%
					11.43%	11.50%			
A	Central Government Securities	7,720.60	-	4,822.46	14,590.45	24,145.89	-	-	-
B	State Government Securities	-	-	-	-	-	-	-	-
1	Andhra Pradesh	-	-	-	-	466.94	-	-	-
2	Assam	-	-	-	-	-	-	-	-
3	Bihar	1,930.50	-	-	-	2,235.15	-	-	-
4	Goa	-	-	-	-	-	-	-	-
5	Gujarat	-	-	-	-	11.63	-	-	-
6	Haryana	-	-	-	-	50.00	-	-	-
7	Himachal Pradesh	-	-	-	-	-	-	-	-
8	Jammu & Kashmir	-	-	-	-	-	-	-	-
9	Karnataka	-	-	-	-	52.10	-	4,633.50	-
10	Kerala	-	-	-	-	1,666.52	-	-	-
11	Madhya Pradesh	-	-	-	-	4,134.45	-	-	-
12	Manipur	-	-	-	-	-	-	-	-
13	Maharashtra	-	-	-	-	516.01	-	-	-
14	Meghalaya	-	-	-	-	-	-	-	-
15	Mizoram	-	-	-	-	-	-	-	-
16	Nagaland	-	-	-	-	-	-	-	-
17	Orissa	-	-	-	-	-	-	-	-
18	Punjab	-	-	-	-	7.50	-	-	-
19	Rajasthan	-	-	-	-	1,150.22	-	-	-
20	Sikkim	-	-	-	-	-	-	-	-
21	Tamil Nadu	-	-	-	-	55.36	-	-	-
22	Tripura	-	-	-	-	-	-	-	-
23	Uttar Pradesh	301.48	-	-	-	6.11	-	-	-
24	West Bengal	-	-	-	-	103.14	-	-	-
C	State Government Guaranteed Securities	1,618.00	-	-	-	7,297.37	-	-	250.00
D	Public Sector Financial Institutions	5,607.00	1,425.00	-	-	-	14,849.50	-	-
E	Special Deposit Scheme	-	-	-	-	-	-	-	-
	Total	17,177.58	1,425.00	4,822.46	14,590.45	41,898.39	14,849.50	4,633.50	250.00

S.No.	Category of Investment	Rate of Interest							
		11.60%	11.68%	11.70%	11.74%	11.75%	11.77%	11.78%	11.80%
A	Central Government Securities	21,481.00	3,437.80	-	-	0.60	-	0.40	-
B	State Government Securities	-	-	-	-	-	-	-	-
1	Andhra Pradesh	-	-	-	-	-	3,152.00	-	2,500.00
2	Assam	-	-	-	-	-	-	-	-
3	Bihar	-	-	-	-	-	-	-	-
4	Goa	-	-	-	-	-	-	-	-
5	Gujarat	-	-	-	-	-	-	-	-
6	Haryana	-	-	-	-	-	-	-	-
7	Himachal Pradesh	-	-	-	-	-	-	-	-
8	Jammu & Kashmir	-	-	-	-	-	-	-	-
9	Karnataka	-	-	-	-	-	-	-	-
10	Kerala	-	-	-	-	2,062.00	-	-	-
11	Madhya Pradesh	-	-	-	-	-	-	-	-
12	Manipur	-	-	-	-	-	-	-	-
13	Maharashtra	-	-	2,270.00	-	-	-	-	-
14	Meghalaya	-	-	-	-	-	-	-	-
15	Mizoram	-	-	-	-	-	-	-	-
16	Nagaland	-	-	-	-	-	-	-	-
17	Orissa	-	-	-	-	-	-	-	-
18	Punjab	-	-	-	-	-	-	-	-
19	Rajasthan	-	-	-	-	-	-	-	-
20	Sikkim	-	-	-	-	-	-	-	-
21	Tamil Nadu	-	-	189.25	1,150.00	-	-	-	-
22	Tripura	-	-	-	-	-	-	-	-
23	Uttar Pradesh	-	-	-	-	-	-	-	-
24	West Bengal	-	-	-	-	-	-	-	-
C	State Government Guaranteed Securities	-	-	-	-	1,700.00	-	-	-
D	Public Sector Financial Institutions	-	-	1,475.00	-	-	-	-	-
E	Special Deposit Scheme	-	-	-	-	-	-	-	-
	Total	21,481.00	3,437.80	3,934.25	1,150.00	3,762.60	3,152.00	0.40	2,500.00

S.No.	Category of Investment	Rate of Interest							
		11.83%	11.85%	11.89%	11.90%	11.95%	11.98%	11.99%	12.00%
A	Central Government Securities	4,600.50	-	-	4,850.00	-	513.00	750.00	6,213.65
B	State Government Securities	-	-	-	-	-	-	-	-
1	Andhra Pradesh	-	-	-	-	-	-	-	1,614.30
2	Assam	-	300.00	-	-	-	-	-	250.00
3	Bihar	-	-	-	-	-	-	-	-
4	Goa	-	46.70	-	-	-	-	-	315.06
5	Gujarat	-	134.72	-	-	-	-	-	966.98
6	Haryana	-	269.40	-	-	-	-	-	761.44
7	Himachal Pradesh	-	209.22	-	-	-	-	-	-
8	Jammu & Kashmir	-	100.00	-	-	-	-	-	100.00
9	Karnataka	-	864.15	-	-	-	-	-	100.00
10	Kerala	-	344.60	-	-	-	-	-	917.63
11	Madhya Pradesh	-	-	-	-	-	-	-	2,066.00
12	Manipur	-	100.00	-	-	-	-	-	50.00
13	Maharashtra	-	127.44	-	-	-	-	-	495.01
14	Meghalaya	-	100.00	-	-	-	-	-	50.00
15	Mizoram	-	100.00	-	-	-	-	-	50.00
16	Nagaland	-	200.00	-	-	-	-	-	-
17	Orissa	-	1,000.00	-	-	-	-	-	2,015.58
18	Punjab	-	132.03	-	-	-	-	-	233.93
19	Rajasthan	-	500.00	-	-	-	-	-	4,962.00
20	Sikkim	-	100.00	-	-	-	-	-	-
21	Tamil Nadu	-	22.81	-	-	-	-	-	804.35
22	Tripura	-	100.00	-	-	-	-	-	-
23	Uttar Pradesh	-	1,000.00	-	-	-	-	-	11.64
24	West Bengal	-	1,000.00	-	-	-	-	-	1,414.81
C	State Government Guaranteed Securities	-	-	-	-	-	-	-	4,372.68
D	Public Sector Financial Institutions	-	-	26,240.00	6,490.00	7,920.00	-	-	22,125.45
E	Special Deposit Scheme	-	-	-	-	-	-	-	-
	Total	4,600.50	6,751.07	26,240.00	11,340.00	7,920.00	513.00	750.00	49,890.51

Investment Portfolio (EPF Main A/c) holding as on 31.03.2002 (Face value Rs. in lakhs)

APPENDIX -S-I

S.No.	Category of Investment	Rate of Interest							
		12.05%	12.10%	12.15%	12.20%	12.22%	12.25%	12.29%	12.30%
A	Central Government Securities	-	6,500.00	1,000.00	-	4,330.00	31,904.54	10,152.00	34,347.40
B	State Government Securities	-	-	-	-	-	-	-	-
1	Andhra Pradesh	-	-	1,600.00	-	-	5,350.00	-	914.98
2	Assam	-	-	500.00	-	-	300.00	-	1,450.24
3	Bihar	-	-	-	-	-	-	-	3,987.88
4	Goa	-	-	41.00	-	-	-	-	-
5	Gujarat	-	-	1,700.00	-	-	3,273.00	-	105.70
6	Haryana	-	-	500.00	-	-	539.00	-	238.95
7	Himachal Pradesh	-	-	-	-	-	100.00	-	-
8	Jammu & Kashmir	-	-	-	-	-	100.00	-	758.55
9	Karnataka	-	-	1,100.00	-	-	1,226.00	-	135.74
10	Kerala	-	-	100.00	-	-	2,584.25	-	137.70
11	Madhya Pradesh	-	-	-	-	-	800.00	-	573.90
12	Manipur	-	-	-	-	-	100.00	-	-
13	Maharashtra	-	-	2,100.00	-	-	3,883.25	-	-
14	Meghalaya	-	-	-	-	-	100.00	-	-
15	Mizoram	-	-	-	-	-	-	-	-
16	Nagaland	-	-	500.00	-	-	100.00	-	-
17	Orissa	-	-	-	-	-	-	-	317.52
18	Punjab	-	-	500.00	-	-	3,107.00	-	196.72
19	Rajasthan	-	-	0.38	-	-	1,425.00	-	-
20	Sikkim	-	-	-	-	-	100.00	-	-
21	Tamil Nadu	-	-	1,100.50	-	-	4,616.00	-	429.43
22	Tripura	-	-	-	-	-	100.00	-	-
23	Uttar Pradesh	-	-	0.60	-	-	3,600.00	-	4,010.38
24	West Bengal	-	-	150.00	-	-	-	-	-
C	State Government Guaranteed Securities	-	3,200.00	6,160.00	1,000.00	-	2,000.00	-	-
D	Public Sector Financial Institutions	8,850.00	6,250.00	-	-	-	6,846.70	-	16.00
E	Special Deposit Scheme	-	-	-	-	-	-	-	-
	Total	8,850.00	15,950.00	17,052.48	1,000.00	4,330.00	72,154.74	10,152.00	47,621.09

S.No.	Category of Investment	Rate of Interest									
		12.32%	12.35%	12.36%	12.40%	12.50%	12.52%	12.59%	12.60%	12.75%	12.80%
A	Central Government Securities	6,205.50	2.90	-	40,188.00	7,951.73	-	501.00	29,268.25	13.30	-
B	State Government Securities	-	-	-	-	-	-	-	-	-	-
1	Andhra Pradesh	-	-	-	-	3,233.24	-	-	-	-	-
2	Assam	-	-	-	-	1,446.87	-	-	-	-	-
3	Bihar	-	-	-	-	6,093.53	-	-	-	-	-
4	Goa	-	-	-	-	0.30	-	-	-	-	-
5	Gujarat	-	-	-	-	350.10	-	-	-	-	-
6	Haryana	-	-	-	-	-	-	-	-	-	-
7	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-
8	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-
9	Karnataka	-	-	-	-	926.29	-	-	-	-	-
10	Kerala	-	-	-	-	1,004.47	-	-	-	-	-
11	Madhya Pradesh	-	-	-	-	375.75	-	-	-	-	-
12	Manipur	-	-	-	-	-	-	-	-	-	-
13	Maharashtra	-	-	-	-	11.43	-	-	-	-	-
14	Meghalaya	-	-	-	-	-	-	-	-	-	-
15	Mizoram	-	-	-	-	-	-	-	-	-	-
16	Nagaland	-	-	-	-	-	-	-	-	-	-
17	Orissa	-	-	-	-	1,000.50	-	-	-	-	-
18	Punjab	-	-	-	-	500.40	-	-	-	-	-
19	Rajasthan	-	-	-	-	2,550.00	-	-	-	-	-
20	Sikkim	-	-	-	-	-	-	-	-	-	-
21	Tamil Nadu	-	-	-	-	832.71	-	-	-	-	-
22	Tripura	-	-	-	-	-	-	-	-	-	-
23	Uttar Pradesh	-	-	-	-	6,161.00	-	-	-	-	-
24	West Bengal	-	-	-	-	6.80	-	-	-	-	-
C	State Government Guaranteed Securities	-	750.00	-	-	3,414.21	500.00	-	-	800.00	-
D	Public Sector Financial Institutions	-	-	250.00	-	27,440.50	500.00	-	-	9,014.80	500.00
E	Special Deposit Scheme	-	-	-	-	-	-	-	-	-	-
	Total	6,205.50	752.90	250.00	40,188.00	63,299.83	1,000.00	501.00	29,268.25	9,828.10	500.00

Investment Portfolio (EPF Main A/c) holding as on 31.03.2002 (Face value Rs. in lakhs)

APPENDIX -S-I

S.No.	Category of Investment	Rate of Interest									
		12.90%	13.00%	13.05%	13.10%	13.15%	13.25%	13.40%	13.42%	13.50%	13.55%
A	Central Government Securities	-	-	9,912.40	-	-	-	-	-	-	-
B	State Government Securities	-	-	-	-	-	-	-	-	-	-
1	Andhra Pradesh	-	478.68	1,000.00	-	-	-	-	-	2.15	-
2	Assam	-	329.03	100.00	-	-	-	-	-	873.60	-
3	Bihar	-	863.52	100.00	-	-	-	-	-	7,510.75	-
4	Goa	-	-	-	-	-	-	-	-	1.25	-
5	Gujarat	-	-	1,435.00	-	-	-	-	-	0.25	-
6	Haryana	-	369.92	-	-	-	-	-	-	-	-
7	Himachal Pradesh	-	1.04	-	-	-	-	-	-	-	-
8	Jammu & Kashmir	-	29.15	-	-	-	-	-	-	101.00	-
9	Karnataka	-	401.49	300.00	-	-	-	-	-	1.90	-
10	Kerala	-	435.39	-	-	-	-	-	-	6.00	-
11	Madhya Pradesh	-	155.40	500.00	-	-	-	-	-	1.45	-
12	Manipur	-	-	-	-	-	-	-	-	489.00	-
13	Maharashtra	-	727.22	2,000.15	-	-	-	-	-	7.84	-
14	Meghalaya	-	-	-	-	-	-	-	-	-	-
15	Mizoram	-	-	-	-	-	-	-	-	150.00	-
16	Nagaland	-	-	-	-	-	-	-	-	625.00	-
17	Orissa	-	809.01	-	-	-	-	-	-	100.00	-
18	Punjab	-	-	-	-	-	-	-	-	-	-
19	Rajasthan	-	1,043.60	700.00	-	-	-	-	-	-	-
20	Sikkim	-	-	-	-	-	-	-	-	57.00	-
21	Tamil Nadu	-	1,066.67	602.55	-	-	-	-	-	49.18	-
22	Tripura	-	-	-	-	-	-	-	-	684.00	-
23	Uttar Pradesh	-	2,007.93	1,100.00	-	-	-	-	-	2,428.44	-
24	West Bengal	-	631.53	200.00	-	-	-	-	-	1.50	-
C	State Government Guaranteed Securities	315.00	2,835.11	-	-	500.00	2,006.00	500.00	-	4,651.73	-
D	Public Sector Financial Institutions	1,000.00	7,528.25	-	5,460.00	-	7,613.80	2.00	500.00	6,842.15	5,000.00
E	Special Deposit Scheme	-	-	-	-	-	-	-	-	-	-
	Total	1,315.00	19,712.94	17,950.10	5,460.00	500.00	9,619.80	502.00	500.00	24,584.19	5,000.00

S.No.	Category of Investment	Rate of Interest									
		13.60%	13.65%	13.75%	13.80%	13.82%	13.85%	13.95%	14.00%	14.10%	14.20%
A	Central Government Securities	-	3,358.00	2.90	525.05	2,047.30	18,378.48	-	51,024.97	-	-
B	State Government Securities	-	-	-	-	-	-	-	-	-	-
1	Andhra Pradesh	-	-	236.22	-	-	1,000.00	-	2,031.12	-	-
2	Assam	-	-	-	-	-	-	-	2,500.00	-	-
3	Bihar	-	-	3,000.00	-	-	500.00	-	3,200.00	-	-
4	Goa	-	-	-	-	-	-	-	75.81	-	-
5	Gujarat	-	-	1,121.58	-	-	150.00	-	515.65	-	-
6	Haryana	-	-	-	-	-	-	-	25.50	-	-
7	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-
8	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-
9	Karnataka	-	-	54.72	-	-	29.00	-	227.55	-	-
10	Kerala	-	-	101.76	-	-	504.00	-	1,256.95	-	-
11	Madhya Pradesh	-	-	492.40	-	-	500.00	-	3,516.65	-	-
12	Manipur	-	-	-	-	-	-	-	500.00	-	-
13	Maharashtra	-	-	127.29	-	-	1,979.70	-	418.31	-	-
14	Meghalaya	-	-	-	-	-	-	-	500.00	-	-
15	Mizoram	-	-	-	-	-	-	-	-	-	-
16	Nagaland	-	-	-	-	-	-	-	500.00	-	-
17	Orissa	-	-	752.60	-	-	-	-	2,500.00	-	-
18	Punjab	-	-	-	-	-	-	-	700.00	-	-
19	Rajasthan	-	-	-	-	-	500.00	-	-	-	-
20	Sikkim	-	-	-	-	-	-	-	500.00	-	-
21	Tamil Nadu	-	-	1,921.57	-	-	-	-	1,571.51	-	-
22	Tripura	-	-	-	-	-	-	-	500.00	-	-
23	Uttar Pradesh	-	-	5,500.83	-	-	1,000.00	-	7,383.60	-	-
24	West Bengal	-	-	191.30	-	-	1,010.00	-	3,059.25	-	-
C	State Government Guaranteed Securities	12.00	500.00	3,071.00	-	-	1,000.00	-	5,040.00	-	-
D	Public Sector Financial Institutions	3,523.00		11,251.00	-	-	2,680.00	4,910.00	91,088.65	16,075.00	6,117.00
E	Special Deposit Scheme	-	-	-	-	-	-	-	-	-	-
	Total	3,535.00	3,858.00	27,825.17	525.05	2,047.30	29,231.18	4,910.00	178,635.52	16,075.00	6,117.00

Investment Portfolio (EPF Main A/c) holding as on 31.03.2002 (Face value Rs. in lakhs)

APPENDIX -S-I

S.No.	Category of Investment	Rate of Interest									
		14.25%	14.30%	14.35%	14.45%	14.50%	14.75%	14.76%	15.00%	15.10%	15.20%
A	Central Government Securities	-	-	-	-	-	-	-	-	-	-
B	State Government Securities	-	-	-	-	-	-	-	-	-	-
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-
2	Assam	-	-	-	-	-	-	-	-	-	-
3	Bihar	-	-	-	-	-	-	-	-	-	-
4	Goa	-	-	-	-	-	-	-	-	-	-
5	Gujarat	-	-	-	-	-	-	-	-	-	-
6	Haryana	-	-	-	-	-	-	-	-	-	-
7	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-
8	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-
9	Karnataka	-	-	-	-	-	-	-	-	-	-
10	Kerala	-	-	-	-	-	-	-	-	-	-
11	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-
12	Manipur	-	-	-	-	-	-	-	-	-	-
13	Maharashtra	-	-	-	-	-	-	-	-	-	-
14	Meghalaya	-	-	-	-	-	-	-	-	-	-
15	Mizoram	-	-	-	-	-	-	-	-	-	-
16	Nagaland	-	-	-	-	-	-	-	-	-	-
17	Orissa	-	-	-	-	-	-	-	-	-	-
18	Punjab	-	-	-	-	-	-	-	-	-	-
19	Rajasthan	-	-	-	-	-	-	-	-	-	-
20	Sikkim	-	-	-	-	-	-	-	-	-	-
21	Tamil Nadu	-	-	-	-	-	-	-	-	-	-
22	Tripura	-	-	-	-	-	-	-	-	-	-
23	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-
24	West Bengal	-	-	-	-	-	-	-	-	-	-
C	State Government Guaranteed Securities	500.00	-	-	-	4,318.00	1,514.00	-	23.00	1.50	-
D	Public Sector Financial Institutions	7,811.55	5,500.00	1.00	5,000.00	10,000.00	3,500.00	1.00	4,863.85	-	500.00
E	Special Deposit Scheme	-	-	-	-	-	-	-	-	-	-
	Total	8,311.55	5,500.00	1.00	5,000.00	14,318.00	5,014.00	1.00	4,886.85	1.50	500.00

S.No.	Category of Investment	Rate of Interest							Total	Grand Total
		15.50%	15.75%	16.00%	16.25%	17.00%	17.50%	24.50%		
A	Central Government Securities	-	-	-	-	-	-	-	437,412.22	437,412.22
B	State Government Securities	-	-	-	-	-	-	-	-	245,664.56
1	Andhra Pradesh	-	-	-	-	-	-	-	28,410.92	-
2	Assam	-	-	-	-	-	-	-	8,310.74	-
3	Bihar	-	-	-	-	-	-	-	29,871.33	-
4	Goa	-	-	-	-	-	-	-	570.41	-
5	Gujarat	-	-	-	-	-	-	-	14,783.24	-
6	Haryana	-	-	-	-	-	-	-	3,400.74	-
7	Himachal Pradesh	-	-	-	-	-	-	-	727.76	-
8	Jammu & Kashmir	-	-	-	-	-	-	-	1,588.70	-
9	Karnataka	-	-	-	-	-	-	-	16,033.29	-
10	Kerala	-	-	-	-	-	-	-	15,570.31	-
11	Madhya Pradesh	-	-	-	-	-	-	-	14,185.17	-
12	Manipur	-	-	-	-	-	-	-	1,256.35	-
13	Maharashtra	-	-	-	-	-	-	-	15,719.80	-
14	Meghalaya	-	-	-	-	-	-	-	850.00	-
15	Mizoram	-	-	-	-	-	-	-	300.00	-
16	Nagaland	-	-	-	-	-	-	-	2,035.00	-
17	Orissa	-	-	-	-	-	-	-	9,074.68	-
18	Punjab	-	-	-	-	-	-	-	6,023.64	-
19	Rajasthan	-	-	-	-	-	-	-	13,665.85	-
20	Sikkim	-	-	-	-	-	-	-	757.00	-
21	Tamil Nadu	-	-	-	-	-	-	-	16,527.44	-
22	Tripura	-	-	-	-	-	-	-	1,637.38	-
23	Uttar Pradesh	-	-	-	-	-	-	-	35,423.89	-
24	West Bengal	-	-	-	-	-	-	-	8,940.92	-
C	State Government Guaranteed Securities	2,002.00	1,510.00	8.00	-	9.40	139.82	-	73,046.30	73,046.30
D	Public Sector Financial Institutions	1,807.80	-	15,738.06	67.65	-	15.35	1,017.00	498,606.86	498,606.86
E	Special Deposit Scheme	-	-	-	-	-	-	-	4,744,114.08	4,744,114.08
	Total	3,809.80	1,510.00	15,746.06	67.65	9.40	155.17	1,017.00	5,998,844.02	5,998,844.02

EMPLOYEES' PROVIDENT FUND SCHEME, 1952
REVENUE RECOVERY CERTIFICATE
DURING 2001-2002
[UN-EXEMPTED SECTOR]

Rs. in crores

Region	Opening Balance		RRCs Issued during the year		Total RRCs for disposal		RRCs Disposed		RRCs Pending	
	Cases	Amount	Cases	Amount	Cases	Amount	Cases	Amount	Cases	Amount
AP	1560	16.95	1125	7.07	2685	24.02	1019	6.21	1666	17.81
BR	381	9.96	170	15.62	551	25.58	492	14.90	59	10.69
CG	388	4.18	-2	2.99	386	7.17	38	0.77	348	6.40
DL	431	2.93	205	3.56	636	6.49	348	1.24	288	5.26
GA	16	0.42	61	0.34	77	0.76	69	0.23	8	0.53
GJ	119	13.40	570	3.94	689	17.35	450	5.92	239	11.42
HP	74	1.52	80	0.33	154	1.85	42	0.19	112	1.66
HR	677	35.08	339	27.07	1016	62.15	319	1.94	697	60.21
JH	0	0.00	46	0.33	46	0.33	22	0.13	24	0.20
KN	405	8.61	449	21.54	854	30.15	243	5.53	611	24.62
KR	773	5.81	1386	12.94	2159	18.75	1051	4.22	1108	14.53
MH	1040	44.37	671	19.52	1711	63.88	380	9.90	1331	53.98
MP	1382	39.04	333	27.60	1715	66.63	288	25.42	1427	41.21
NR	240	3.90	102	10.08	342	13.98	87	2.80	255	11.17
OR	922	32.41	416	6.20	1338	38.61	563	5.87	775	32.74
PN	843	11.41	695	2.57	1538	13.98	540	1.93	998	12.06
RJ	767	17.50	60	1.86	827	19.36	167	1.98	660	17.38
TN	3301	22.21	3133	18.85	6434	41.06	2293	10.74	4141	30.32
UA	97	2.18	10	0.09	107	2.27	0	0.03	107	2.24
UP	1978	25.18	566	9.01	2544	34.19	267	7.69	2277	26.50
WB	1907	201.26	430	32.66	2337	233.92	327	44.54	2010	189.38
TOTAL	17301	498.32	10845	224.17	28146	722.48	9005	152.18	19141	570.31

LEVY OF DAMAGES UNDER ALL THREE SCHEMES

DURING 2001-2002
[UN-EXEMPTED SECTOR]

Rs. in crores

Region	Amount pending for realisation at the beginning of the year	Levied during the year	Total amount for realisation	Amount realised during the year	Amount pending for realisation at the end of the year
(1)	(2)	(3)	(4)	(5)	(6)
AP	8.13	6.12	14.25	9.37	4.88
BR	5.48	0.34	5.82	0.01	5.81
CG	0.82	0.08	0.90	0.07	0.84
DL	1.35	-0.37	0.97	0.45	0.52
GA	0.60	0.12	0.73	0.07	0.66
GJ	4.06	1.77	5.83	1.14	4.69
HP	0.02	0.06	0.07	0.04	0.03
HR	5.21	2.42	7.64	0.54	7.09
JH	0.00	0.41	0.41	0.16	0.26
KN	2.75	4.60	7.35	2.00	5.35
KR	9.07	3.80	12.87	1.29	11.58
MH	22.58	6.45	29.03	17.46	11.57
MP	4.94	2.46	7.40	0.44	6.96
NR	4.48	0.21	4.69	0.20	4.49
OR	8.60	0.65	9.24	0.81	8.43
PB	3.61	3.16	6.77	1.82	4.95
RJ	3.12	1.55	4.67	0.64	4.03
TN	8.04	9.04	17.09	3.90	13.19
UA	0.00	0.26	0.26	0.00	0.26
UP	1.34	1.13	2.47	0.26	2.21
WB	2.13	5.14	7.27	3.35	3.91
TOTAL	96.33	49.40	145.73	44.02	101.71

APPENDIX S - 4

EMPLOYEES' PROVIDENT FUND SCHEME, 1952
PROSECUTION CASES – SECTION 14 OF EPF & MP ACT, 1952
DURING 2001-2002
[UN-EXEMPTED SECTOR]

Region	Opening Balance 01.04.01	Cases launched during 2001-02	Total cases for disposal	Cases resulted in conviction	Cases acquitted/admonished	Cases With-drawn	Cases Dis-charged	Total Cases Dis-posed	Cases pending as on 31.03.02	Pending for less than six months	Pending for six months to 1 years	Pending for 1 to 3 years	Pending for more than 3 years
AP	2917	82	2999	299	294	18	54	665	2334	776	815	639	104
BR	6984	0	6984	0	0	0	0	0	6984	0	42	1399	5543
CG	431	0	431	0	0	0	0	0	431	0	0	0	431
DL	606	0	606	0	0	0	0	0	606	0	0	245	361
GA	73	4	77	0	0	0	0	0	77	4	3	14	56
GJ	1793	39	1832	0	0	0	0	0	1832	1	38	273	1520
HP	9	0	9	0	0	0	0	0	9	0	0	0	9
HR	678	0	678	0	0	0	0	0	678	0	0	0	678
JH	0	1379	1379	0	0	0	0	0	1379	0	0	1379	0
KN	1750	525	2275	235	72	14	20	341	1934	60	574	237	1063
KR	714	261	975	154	4	0	0	158	817	362	258	152	45
MH	2738	39	2777	3	64	108	278	453	2324	109	192	351	1672
MP	1760	0	1760	0	0	0	0	0	1760	0	0	1067	693
NR	210	0	210	0	0	0	0	0	210	0	0	0	210
OR	942	0	942	0	0	0	0	0	942	0	231	313	398
PB	707	32	739	18	28	10	0	56	683	30	15	176	462
RJ	314	11	325	29	18	0	9	56	269	0	44	90	135
TN	1339	85	1424	14	0	0	235	249	1175	197	257	447	274
UA	4	0	4	0	0	0	0	0	4	0	0	0	4
UP	1399	2	1401	0	0	0	0	0	1401	1	1	390	1009
WB	8942	373	9315	11	48	6971	288	7318	1997	16	172	83	1726
TOT	34310	2832	37142	763	528	7121	884	9296	27846	1556	2642	7255	16393

APPENDIX S - 5 [PART - I]

**PROSECUTION CASES UNDER SECTION 406/409 OF INDIAN PENAL
CODE BEFORE THE POLICE AUTHORITIES**

DURING 2001-2002
[UN-EXEMPTED SECTOR]

Region	FIR's pending with the Police as on 01.04.01	FIR's filed with the Police during 2001-02	Cases dropped by Police	Challans filed by Police in Courts	FIR's Pending with Police as on 31.03.02	FIR's pending with Police for last 6 months	FIR's pending for six months to one year	FIR's pending for more than one year
AP	200	32	41	0	191	43	101	47
BR	63	4	0	0	67	8	15	44
CG	2	1	0	0	3	1	0	2
DL	48	2	2	0	48	13	11	24
GA	66	2	0	0	68	3	0	65
GJ	305	33	1	0	337	19	14	304
HP	10	0	4	0	6	0	0	6
HR	109	0	0	0	109	0	0	109
JH	0	3	3	0	0	0	0	0
KN	381	68	21	1	427	57	73	297
KR	601	205	0	3	803	210	280	313
MH	356	20	0	10	366	29	29	308
MP	104	10	0	10	104	0	0	104
NR	44	1	0	0	45	1	5	39
OR	165	0	0	0	165	0	2	163
PB	150	21	4	0	167	10	3	154
RJ	159	5	0	4	160	3	14	143
TN	757	109	2	0	864	216	109	539
UA	0	3	0	0	3	0	3	0
UP	259	4	0	0	263	2	14	247
WB	3944	47	3200	0	791	19	54	718
Total	7723	570	3278	28	4987	634	727	3626

APPENDIX S - 5 [PART - II]

**PROSECUTION CASES UNDER SECTION 406/409 OF INDIAN PENAL
CODE BEFORE VARIOUS COURTS**

DURING 2001-2002
[UN-EXEMPTED SECTOR]

Region	Pending before the Court as on 01.04.01	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 as on 31.3.02	Cases pending for 6 months	Cases pending for 6 months to 1 year	Cases pending over 1 year
AP	13	0	0	13	0	0	0	0	13	4	5	4
BR	40	0	0	40	0	0	0	0	40	1	3	36
CG	0	0	0	0	0	0	0	0	0	0	0	0
DL	0	0	0	0	0	0	0	0	0	0	0	0
GA	1	0	0	1	0	0	0	0	1	0	0	1
GJ	93	0	0	93	0	0	0	0	93	0	0	93
HP	1	0	0	1	0	0	0	0	1	0	0	1
HR	1	0	0	1	0	0	0	0	1	0	0	1
JH	0	15	10	25	0	0	9	9	16	0	16	0
KN	30	0	0	30	0	0	0	0	30	0	0	30
KR	11	3	0	14	0	1	2	3	11	0	2	9
MH	119	0	3	122	0	0	0	0	122	3	0	119
MP	11	0	0	11	9	0	0	9	2	0	0	2
NR	0	0	0	0	0	0	0	0	0	0	0	0
OR	46	0	0	46	0	0	0	0	46	0	0	46
PB	0	0	0	0	0	0	0	0	0	0	0	0
RJ	31	7	0	38	0	3	2	5	33	3	6	24
TN	25	0	11	36	0	0	0	0	36	11	10	15
UA	1	0	0	1	0	0	0	0	1	0	0	1
UP	0	0	0	0	0	0	0	0	0	0	0	0
WB	41	0	0	41	0	0	0	0	41	0	0	41
TOTAL	464	25	24	513	9	4	13	26	487	22	42	423

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952
SETTLEMENT OF PROVIDENT FUND CLAIMS
DURING 2001-2002

Region	Opening Balance as on 01.04.01	Cases Received during 2001-02	Total Workload	Cases Returned	Cases Rejected	Cases due for Sanction	Cases Disposed by way of Sanction	Total Amount Disbursed Rs. crores	Cases Settled within 1 month	Cases Settled beyond 1 month	Closing Balance at the end of the year	Closing Balance ratio
AP	161	171573	171734	18510	2257	150967	150962	246.02	150962	0	5	0.00
BR	193	14418	14611	1735	100	12776	12776	28.39	11942	834	0	0.00
CG	22	11898	11920	1321	446	10153	10058	33.05	7602	2456	95	0.80
DL	828	147465	148293	14238	78	133977	132247	305.66	123244	9003	1730	1.17
GA	8	13663	13671	1529	14	12128	12120	41.71	12120	0	8	0.06
GJ	12084	174249	186333	13975	2508	169850	165608	431.66	128172	37436	4242	2.28
HP	264	11476	11740	829	353	10558	10536	20.41	10043	493	22	0.19
HR	2231	126156	128387	18072	318	109997	109948	193.01	75676	34272	49	0.04
JH	0	17811	17811	1935	151	15725	15714	21.56	15586	128	11	0.06
KN	6242	222385	228627	24556	3362	200709	196967	283.62	144176	52791	3742	1.64
KR	314	74795	75109	8041	772	66296	66258	185.34	57488	8770	38	0.05
MP	25771	428170	453941	53512	1787	398642	382468	1504.94	324761	57707	16174	3.56
MH	3	83608	83611	6071	2045	75495	75126	153.10	74670	456	369	0.44
NR	532	9851	10383	1314	236	8833	8564	27.20	5668	2896	269	2.59
OR	945	27399	28344	3136	785	24423	24423	84.55	17441	6982	0	0.00
PN	1930	120737	122667	15275	1586	105806	104016	226.44	68444	35572	1790	1.46
RJ	560	76103	76663	9095	399	67169	66937	128.93	65458	1479	232	0.30
TN	8168	343543	351711	45004	5684	301023	293919	593.09	251020	42899	7104	2.02
UA	0	7941	7941	1535	98	6308	6264	19.66	6264	0	44	0.55
UP	6260	108611	114871	13916	1180	99775	93210	226.46	69391	23819	6565	5.72
WB	1217	112363	113580	19380	553	93647	91072	335.21	89815	1257	2575	2.27
TOTAL	67733	2304215	2371948	272979	24712	2074257	2029193	5090.01	1709943	319250	45064	1.90

APPENDIX S - 7

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952
APPLICATIONS TRANSFERRED
DURING 2001-2002

Region	Opening Balance as on 01.04.01	Applications Received during 2001-02	Total Work-load	Cases Returned	Cases Rejected	Total Appl. for Disposal	Applications Settled	Cases Settled within one Month	Cases Settled beyond one Month	Closing Balance at the end of the year	Closing Balance ratio
AP	14	16267	16281	3665	504	12112	12111	12111	0	1	0.01
BR	19	1111	1130	325	30	775	775	746	29	0	0.00
CG	2	1216	1218	80	220	918	914	855	59	4	0.33
DL	932	23690	24622	4172	82	20368	18982	17944	1038	1386	5.63
GA	1	2641	2642	279	24	2339	2338	2338	0	1	0.04
GJ	1024	15365	16389	2481	162	13746	13339	9486	3853	407	2.48
HP	129	1936	2065	488	202	1375	1336	1333	3	39	1.89
HR	270	8800	9070	2696	25	6349	6345	5154	1191	4	0.04
JH	0	1337	1337	484	14	839	839	837	2	0	0.00
KN	1500	24274	25774	4928	676	20170	18957	15480	3477	1213	4.71
KR	23	8808	8831	1767	237	6827	6750	6511	239	77	0.87
MH	6414	49921	56335	10145	665	45525	40224	33315	6909	5301	9.41
MP	16	7257	7273	1278	662	5333	5319	5276	43	14	0.19
NR	42	403	445	141	9	295	291	238	53	4	0.90
OR	139	8955	9094	1298	941	6855	6855	6708	147	0	0.00
PN	536	9651	10187	1542	149	8496	8433	6749	1684	63	0.62
RJ	254	6489	6743	1596	85	5062	4962	4911	51	100	1.48
TN	1322	44010	45332	9570	2212	33550	31698	27055	4643	1852	4.09
UA	0	1872	1872	582	71	1219	1219	1219	0	0	0.00
UP	541	16511	17052	4197	473	12382	11812	9963	1849	570	3.34
WB	257	19878	20135	3421	112	16602	16338	16125	213	264	1.31
TOTAL	13435	270392	283827	55135	7555	221137	209837	184354	25483	11300	3.98

APPENDIX S - 8

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952
PARTIAL WITHDRAWAL GRANTED
DURING 2001-2002

Region	Opening Balance as on 01.04.01	Cases Received during 2001-02	Total Work-load	Cases Returned	Cases Rejected	Cases due for Sanction	Cases Disposed by way of Sanction	Total Amount Disbursed Rs. crores	Cases Settled within 1 month	Cases Settled beyond 1 month	Closing Balance at the end of the year	Closing Balance ratio
AP	34	43392	43426	5227	825	37374	37366	72.35	37366	0	8	0.02
BR	28	8938	8966	879	15	8072	8072	13.76	7854	218	0	0.00
CG	1	3587	3588	400	282	2906	2894	8.83	2245	649	12	0.33
DL	5	9136	9141	989	45	8107	8052	28.31	7800	252	55	0.60
GA	0	1508	1508	411	26	1071	1071	6.92	1071	0	0	0.00
GJ	3143	27920	31063	2554	985	27524	26890	98.95	22188	4702	634	2.04
HP	195	3654	3849	439	201	3209	3138	8.62	3001	137	71	1.84
HR	202	14031	14233	2028	44	12161	12146	55.17	9822	2324	15	0.11
JH	0	3592	3592	404	29	3159	3157	6.28	3145	12	2	0.06
KN	809	27601	28410	7122	2082	19206	18346	50.29	14710	3636	860	3.03
KR	109	77263	77372	11577	3432	62363	62350	154.49	57638	4712	13	0.02
MH	2414	92512	94926	18804	657	75465	73321	354.64	64807	8514	2144	2.26
MP	0	22881	22881	2161	1158	19562	19558	65.06	19497	61	4	0.02
NR	187	9751	9938	803	222	8913	8688	14.46	7180	1508	225	2.26
OR	826	22280	23106	2678	433	19995	19995	33.39	16054	3941	0	0.00
PN	243	20781	21024	3213	340	17471	17276	54.90	11207	6069	195	0.93
RJ	62	15476	15538	2209	113	13216	13172	32.69	13111	61	44	0.28
TN	3560	105541	109101	22107	3985	83009	80800	231.05	66871	13929	2209	2.02
UA	0	5945	5945	444	70	5431	5418	12.80	5418	0	13	0.22
UP	418	34792	35210	3010	404	31796	31363	124.21	29495	1868	433	1.23
WB	136	32945	33081	5718	542	26821	26672	48.07	26469	203	149	0.45
TOTAL	12372	583526	595898	93177	15890	486831	479745	1475.24	426949	52796	7086	1.19

EMPLOYEES' PROVIDENT FUND SCHEME, 1952
ISSUE OF ANNUAL STATEMENT OF ACCOUNTS TO SUBSCRIBERS
DURING 2001-2002

Region	Workload as on 01.04.2001	Account Slips issued of years upto 1999-00	Account Slips issued of year 2000-01	Total A/c Slips issued during 2001-02 [3+4]	Account Slips pending due to Employers' fault	Account Slips pending due to other reason	Account Slips pending for issue on 31.03.02 [6+7]
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
AP	2781842	113347	2663012	2776359	5483	-	5483
BR	313418	102940	193790	296730	16688	-	16688
CG	282326	63473	185750	249223	33103	-	33103
DL	4121246	506701	932174	1438875	2004280	678091	2682371
GA	196651	17584	166689	184273	12378	-	12378
GJ	3409193	155780	3039106	3194886	112450	101857	214307
HP	176648	28569	163325	191894	-15246	-	-15246
HR	1371527	52364	1295736	1348100	4367	19060	23427
JH	255296	88396	287283	375679	-120383	-	-120383
KN	3186047	482250	2291938	2774188	394055	17804	411859
KR	1203858	28362	1125325	1153687	30092	20079	50171
MH	9546915	4120867	4940968	9061835	1452503	-967423	485080
MP	1379389	79917	1267013	1346930	14429	18030	32459
NR	264942	133320	152425	285745	-20803	-	-20803
OR	713063	159136	553927	713063	-	-	-
PN	2165212	214912	1553025	1767937	375250	22025	397275
RJ	1429996	183739	1066971	1250710	98994	80292	179286
TN	5152470	127071	4323665	4450736	417620	284114	701734
UA	257726	171516	66952	238468	13583	5675	19258
UP	5686539	996482	800343	1796825	2188533	1701181	3889714
WB	2970913	1021761	1566086	2587847	-	383066	383066
TOTAL	46865217	8848487	28635503	37483990	7017376	2363851	9381227

EMPLOYEES' PROVIDENT FUND SCHEME, 1952
ANNUAL STATEMENT OF ACCOUNTS TO MEMBERS
 PENDING AS ON 31ST MARCH, 2002
 PERIOD-WISE ANALYSIS

Region	Pending less than one year	Pending between one to two year	Pending beyond two years	Total slips pending as on 31.03.2002
Andhra Pradesh	5483	-	-	5483
Bihar	16688	-	-	16688
Chhattisgarh	33103	-	-	33103
Delhi	118765	1745844	817762	2682371
Goa	12378	-	-	12378
Gujarat	214307	-	-	214307
Himachal Pradesh	-15246	-	-	-15246
Haryana	23427	-	-	23427
Jharkhand	-44743	-75640	-	-120383
Karnataka	224511	187348	-	411859
Kerala	20925	29246	-	50171
Maharashtra	485080	-	-	485080
Madhya Pradesh	24699	7760	-	32459
NE Region	-20803	-	-	-20803
Orissa	-	-	-	-
Punjab	335816	61459	-	397275
Rajasthan	166273	13013	-	179286
Tamil Nadu	634112	67622	-	701734
Uttaranchal	19258	-	-	19258
Uttar Pradesh	3889714	-	-	3889714
West Bengal	259253	123813	-	383066
TOTAL	6403000	2160465	817762	9381227

APPENDIX S - 11
FAMILY PENSION SCHEME, 1971 (upto 16.11.95) AND EMPLOYEES' PENSION SCHEME, 1995 (from 16.11.95)
CONTRIBUTION RECEIVED

Rs. in Crores

Year	Employees' & Employers' Contribution	Government Contribution	Total Contribution Received
1971-72	1.64	2.30	3.94
1972-73	6.40	3.00	9.40
1973-74	10.29	4.60	14.89
1974-75	16.54	5.01	21.55
1975-76	24.14	9.34	33.48
1976-77	28.85	12.37	41.22
1977-78	35.51	10.80	46.31
1978-79	43.04	12.80	55.84
1979-80	52.33	20.10	72.43
1980-81	66.14	24.00	90.14
1981-82	80.30	28.00	108.30
1982-83	93.72	28.00	121.72
1983-84	113.74	28.75	142.49
1984-85	130.32	79.00	209.32
1985-86	153.88	86.66	240.54
1986-87	183.21	146.33	329.54
1987-88	205.10	70.50	275.60
1988-89	244.41	136.70	381.11
1989-90	278.81	146.63	425.44
1990-91	316.83	140.33	457.16
1991-92	384.85	190.15	575.00
1992-93	446.72	191.39	638.11
1993-94	492.18	111.56	603.74
1994-95	578.37	446.15	1,024.52
1995-96	998.32	274.72	1,273.04
1996-97	2,445.81	345.96	2,791.77
1997-98	2,850.09	370.49	3,220.58
1998-99	3,195.66	437.10	3,632.76
1999-00	3,606.78	560.00	4,166.78
2000-01	3,632.61	590.00	4,222.61
2001-02	3,964.04	485.00	4449.04
TOTAL	24,680.63	4,997.74	29,678.37

EMPLOYEES' PENSION SCHEME, 1995
PROSECUTION CASES – SECTION 14 OF EPF & MP ACT, 1952
DURING 2001-2002
[UN-EXEMPTED SECTOR]

Region	Opening Balance 01.4.01	Cases launched during 2001-02	Total cases for disposal	Cases resulted in conviction	Cases acquitted/admonished	Cases With-drawn	Cases Dis-charged	Total Cases Dis-posed	Cases pending as on 31.3.02	Pending for less than six months	Pending for six months to 1 years	Pending for 1 to 3 years	Pending for more than 3 years
AP	1263	46	1309	121	123	9	2	255	1054	419	250	350	35
BR	829	0	829	0	0	0	0	0	829	0	6	326	497
CG	234	0	234	0	0	0	0	0	234	0	0	0	234
DL	287	0	287	0	0	0	0	0	287	0	0	118	169
GA	44	0	44	0	0	0	0	0	44	0	3	4	37
GJ	807	19	826	0	0	0	0	0	826	0	19	136	671
HP	9	0	9	0	0	0	0	0	9	0	0	0	9
HR	634	11	645	0	0	0	0	0	645	0	0	0	645
JH	0	1336	1336	0	0	0	0	0	1336	0	0	1336	0
KN	802	76	878	0	0	55	86	141	737	0	46	1	690
KR	516	245	761	88	0	0	0	88	673	193	321	136	23
MH	2095	39	2134	0	58	62	309	429	1705	71	190	177	1267
MP	1160	0	1160	0	0	0	0	0	1160	0	0	838	322
NR	46	0	46	0	0	0	0	0	46	0	0	0	46
OR	541	0	541	0	0	0	0	0	541	0	250	217	74
PB	392	11	403	3	14	4	0	21	382	10	4	96	272
RJ	63	0	63	4	6	0	1	11	52	0	0	0	52
TN	665	60	725	14	0	0	57	71	654	185	48	326	95
UA	4	0	4	0	0	0	0	0	4	0	0	0	4
UP	533	0	533	0	0	0	0	0	533	0	0	151	382
WB	8623	369	8992	11	48	6671	282	7012	1980	8	170	82	1720
TOT	19547	2212	21759	241	249	6801	737	8028	13731	886	1307	4294	7244

EMPLOYEES' PENSION SCHEME 95
Classification of Pensioners as at 31.3.2002

S. N.	Reg ion	Total No. of Members- of Fund on 1.4.2001	Member pension				Spouse Pension				Children Pension			Orphan Pension	Nominee Pension	Grand Total (7+11+14 +15+16	% to total P.F. Members
			Early Pension (50-57 years)	Supera- nnuation Pension (58 years)	Dis- able- ment pension	Total (4+5+6)	Death in Service		Death away from Service	Total (8+9+10)	EFPS71	EPS 95	Total (12+13)				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1	AP	2068371	41039	24356	40	65435	18600	18388	1238	38226	368	23130	23498	379	285	127823	6.18
2	BR	863833	3966	10871	6	14843	5165	5004	119	10288	150	8515	8665	67	61	33924	3.93
3	CG *		3880	1413	25	5318	1098	1593	195	2886	-	2063	2063	26	21	10314	-
4	DL	1361081	8521	1777	3	10301	676	3834	247	4807	5	6028	6033	151	112	21404	1.57
5	GO *		779	1384	6	2169	454	820	49	1323	4	1261	1265	26	64	4847	-
6	GJ	1772263	16738	12759	34	29531	11264	10323	747	22334	172	15466	15638	219	274	67996	3.84
7	HP	153414	858	1151	4	2013	1178	985	25	2188	8	1549	1557	20	42	5820	3.79
8	HR	873656	6586	3533	15	10134	3628	4330	317	8275	113	7791	7904	113	106	26532	3.04
9	JD *		9601	4075	8	13684	2423	3544	371	6338	-	4804	4804	94	33	24953	-
10	KN	1663058	30125	22320	85	52530	18171	15116	1974	35261	204	20660	20864	470	488	109613	6.59
11	KR	716882	32337	31085	396	63818	6793	6541	1173	14507	225	9767	9992	308	330	88955	12.41
12	MP	1630528	15739	6164	23	21926	8430	6961	1206	16597	22	9659	9681	180	152	48536	2.98
13	MH	4079697	42778	36705	186	79669	28893	26214	2317	57424	952	32948	33900	548	437	171978	4.22
14	NE	213135	1832	1187	22	3041	1496	1781	197	3474	5	2676	2681	50	53	9299	4.36
15	OR	592032	6107	7771	7	13885	4291	2011	1704	8006	16	6015	6031	72	60	28054	4.74
16	PB	1923725	5222	4781	16	10019	5908	4328	152	10388	206	6888	7094	131	140	27772	1.44
17	RJ	789325	10574	6049	20	16643	3444	4430	160	8034	333	6821	7154	152	69	32052	4.06
18	TN	3854317	52389	31671	100	84160	20123	23530	2549	46202	290	35519	35809	617	1263	168051	4.36
19	UP	1328926	18052	19885	7	37944	14824	10157	541	25322	385	14390	14775	306	165	78512	5.91
20	UT *		1405	2806	6	4217	1846	2301	94	4241	26	1838	1864	63	41	10426	-
21	WB	2396447	19910	15410	12	35332	11066	10046	1043	22155	125	13821	13946	268	217	71918	3.00
TOTAL		26280688	328438	247153	1021	576612	169571	162287	16418	348276	3609	231609	235218	4260	4413	1168779	4.45

* Bifurcation of figures in respect of newly upgraded ROs as on 1.4.2001 not available.

APPENDIX S – 13(ii)

**EMPLOYEES' PENSION SCHEME, 1995
SETTLEMENT OF PENSION CLAIMS (ALL BENEFITS)
DURING 2001-2002**

Region Name	Opening Balance as on 01.04.01	Cases Received during 2001-02	Total Workload	Cases Returned	Cases Rejected	Cases due for Sanction	Cases Disposed by way of Sanction	Total Amt Disbursed during the year Rs. crores	Cases Settled within one month	Cases Settled beyond one month	Closing Balance at the end of the year	Closing Balance ratio
AP	20	124008	124028	13733	1855	108440	108431	131.41	108431	0	9	0.01
BR	632	17610	18242	2316	117	15809	15754	30.10	15098	656	55	0.30
CG	23	12426	12449	1989	463	9997	9914	11.89	7685	2229	83	0.67
DL	2441	152152	154593	15856	267	138470	136640	76.89	128242	8398	1830	1.18
GA	11	13680	13691	1930	33	11728	11721	8.64	11721	0	7	0.05
GJ	11723	190889	202612	20272	2915	179425	174482	105.04	131001	43481	4943	2.44
HP	394	12031	12425	1613	473	10339	10324	49.60	9853	471	15	0.12
HR	2331	129150	131481	21011	365	110105	110034	8.80	76463	33571	71	0.05
JH	62	20623	20685	3153	257	17275	17109	25.85	17066	43	166	0.80
KN	11736	240355	252091	35657	4097	212337	202169	150.90	141127	61042	10168	4.03
KR	1661	81163	82824	14473	1821	66530	65503	93.82	58329	7174	1027	1.24
MH	36029	468366	504395	75610	5166	423619	396973	54.37	331184	65789	26646	5.28
MP	88	87198	87286	8542	3124	75620	75363	310.10	74677	686	257	0.29
NR	418	8910	9328	1304	230	7794	6773	11.86	2730	4043	1021	10.95
OR	1525	26425	27950	4692	1088	22170	22170	28.65	16851	5319	0	0.00
PN	5119	114372	119491	18611	2048	98832	96622	54.71	61145	35477	2210	1.85
RJ	890	82469	83359	13011	550	69798	69456	49.18	67665	1791	342	0.41
TN	11412	354059	365471	61229	7204	297038	285664	225.18	218378	67286	11374	3.11
UA	90	7993	8083	1675	112	6296	6295	11.60	6096	199	1	0.01
UP	7072	104046	111118	16854	1294	92970	84702	96.72	64226	20476	8268	7.44
WB	3260	110530	113790	24448	1899	87443	81123	99.91	74111	7012	6320	5.55
TOTAL	96937	2358455	2455392	357979	35378	2062035	1987222	1635.22	1622079	365143	74813	3.05

EMPLOYEES' PENSION SCHEME, 1995
SETTLEMENT OF MONTHLY PENSION CLAIMS
DURING 2001-2002

Region Name	Opening Balance as on 01.04.01	Cases Received during 2001-02	Total Workload	Cases Returned	Cases Rejected	Cases due for Sanction	Cases Disposed by way of Sanction	Total Amount Disburse in Rs. crores	Cases Settled within 1 month	Cases Settled beyond 1 month	Closing Balance at the end of the year	Closing Balance ratio
AP	0	23796	23796	4837	311	18648	18648	103.63	18648	0	0	0.00
BR	328	8591	8919	768	71	8080	8025	27.72	8000	25	55	0.62
CG	3	2024	2027	268	87	1672	1653	8.37	1653	0	19	0.94
DL	269	5015	5284	271	13	5000	4956	18.69	4337	619	44	0.83
GA	0	1174	1174	255	14	905	903	5.39	903	0	2	0.17
GJ	1143	19787	20930	4412	516	16002	14973	52.92	10353	4620	1029	4.92
HP	7	718	725	271	12	442	442	4.89	442	0	0	0.00
HR	113	7442	7555	1919	24	5612	5572	21.91	4041	1531	40	0.53
JH	62	6818	6880	1724	46	5110	4958	20.93	4933	25	152	2.21
KN	1982	28276	30258	7629	788	21841	18605	90.25	15453	3152	3236	10.69
KR	1258	25610	26868	6368	943	19557	18661	77.30	16838	1823	896	3.33
MH	7044	66050	73094	16454	1509	55131	49000	162.37	35643	13357	6131	8.39
MP	52	13476	13528	2521	696	10311	10130	30.08	10007	123	181	1.34
NR	53	2152	2205	292	40	1873	1458	9.71	476	982	415	18.82
OR	593	7332	7925	1541	189	6195	6195	23.90	4983	1212	0	0.00
PN	592	6610	7202	1859	116	5227	4895	22.64	3153	1742	332	4.61
RJ	240	10566	10806	2782	80	7944	7875	29.77	7565	310	69	0.64
TN	2866	41353	44219	10427	953	32839	28931	139.72	20069	8862	3908	8.84
UA	90	1998	2088	464	23	1601	1601	9.20	1402	199	0	0.00
UP	1299	21731	23030	3591	89	19350	17972	67.81	16090	1882	1378	5.98
WB	1187	28524	29711	9023	1500	19188	18174	68.69	15906	2268	1014	3.41
TOTAL	19181	329043	348224	77676	8020	262528	243627	995.89	200895	42732	18901	5.43

APPENDIX S - 15

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

Rs. in Crores

Year	CONTRIBUTION			ADMINISTRATIVE CHARGES		
	Employers' Share	Government Share	Total	Employers' Share	Government Share	Total
1976-77	7.22	4.75	11.97	1.48	0.95	2.43
1977-78	15.69	6.96	22.65	3.40	1.50	4.90
1978-79	17.66	7.31	24.97	3.45	1.55	5.00
1979-80	16.20	7.50	23.70	3.77	1.55	5.32
1980-81	18.53	8.00	26.53	4.26	1.95	6.21
1981-82	19.71	8.00	27.71	4.75	1.95	6.70
1982-83	21.49	8.50	29.99	4.77	2.00	6.77
1983-84	23.90	10.00	33.90	5.60	2.70	8.30
1984-85	25.58	11.00	36.58	5.41	2.72	8.13
1985-86	28.60	13.87	42.47	6.27	5.24	11.51
1986-87	32.03	16.00	48.03	7.09	3.70	10.79
1987-88	33.83	16.91	50.74	7.24	2.00	9.24
1988-89	23.93	16.59	40.52	3.57	1.71	5.28
1989-90	27.05	19.38	46.43	2.81	0.76	3.57
1990-91	42.24	18.97	61.21	3.23	0.03	3.26
1991-92	50.47	22.00	72.47	3.88	2.30	6.18
1992-93	55.91	22.66	78.57	4.32	2.30	6.62
1993-94	60.97	40.15	101.12	3.45	1.69	5.14
1994-95	66.45	15.00	81.45	3.67	0.85	4.52
1995-96	77.98	42.17	120.15	4.26	1.26	5.52
1996-97	91.44	0.68	92.12	5.49	0.00	5.49
1997-98	103.96	0.00	103.96	5.04	0.16	5.20
1998-99	114.66	0.00	114.66	7.24	0.00	7.24
1999-00	129.46	0.00	129.46	10.27	0.00	10.27
2000-01	139.36	0.00	139.36	7.84	0.00	7.84
2001-02	153.47	0.00	153.47	7.61	0.00	7.61
TOTAL	1397.79	316.40	1714.19	130.17	38.87	169.04

EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME
SETTLEMENT OF EDLI CLAIMS
DURING 2001-2002

Region Name	Opening Balance as on 01.04.01	Cases Received during 2001-02	Total Workload	Cases Returned	Cases Rejected	Cases due for Sanction	Cases Disposed by way of Sanction	Total Amount Disbursed Rs. crores	Cases Settled within one month	Cases Settled beyond one month	Closing Balance at the end of the year	Closing Balance ratio
AP	5	3839	3844	1266	103	2475	2475	2.80	1876	599	0	0.00
BR	3	839	842	279	7	556	556	0.98	526	30	0	0.00
CG	1	123	124	33	18	73	68	0.16	53	15	5	4.03
DL	4	948	952	124	1	827	814	1.97	772	42	13	1.37
GA	0	146	146	80	2	64	64	0.18	64	0	0	0.00
GJ	123	1743	1866	460	166	1240	1167	3.04	957	210	73	3.91
HP	6	93	99	25	3	71	71	0.52	71	0	0	0.00
HR	8	671	679	335	18	326	325	0.10	305	20	1	0.15
JH	0	437	437	167	10	260	260	0.49	260	0	0	0.00
KN	130	3743	3873	1523	338	2012	1888	3.13	1359	529	124	3.20
KR	25	2753	2778	1080	262	1436	1416	2.47	1200	216	20	0.72
MH	611	7535	8146	2702	84	5360	4873	0.97	4243	630	487	5.98
MP	1	1079	1080	299	131	650	646	12.37	639	7	4	0.37
NR	7	484	491	133	19	339	327	0.82	305	22	12	2.44
OR	88	909	997	328	132	537	531	0.85	403	128	6	0.60
PN	72	798	870	254	31	585	569	1.00	419	150	16	1.84
RJ	26	598	624	275	35	314	301	0.54	295	6	13	2.08
TN	167	6049	6216	2481	471	3264	3072	4.34	2367	705	192	3.09
UA	0	368	368	128	7	233	233	0.59	233	0	0	0.00
UP	63	2653	2716	925	71	1720	1710	3.79	1664	46	10	0.37
WB	176	9082	9258	4181	175	4902	4874	10.88	4649	225	28	0.30
TOTAL	1516	44890	46406	17078	2084	27244	26240	51.99	22660	3580	1004	2.16

EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976
PROSECUTION CASES – SECTION 14 OF EPF & MP ACT, 1952
(UNEXEMPTED SECTOR)
DURING THE YEAR 2001-2002

Region	Opening Balance 01.4.01	Cases launched during 2001-02	Total cases for disposal	Cases resulted in conviction	Cases acquitted/admonished	Cases With-drawn	Cases Dis-charged	Total Cases Dis-posed	Cases pending as on 31.3.02	Pending for less than six months	Pending for six months to 1 years	Pending for 1 to 3 years	Pending for more than 3 years
AP	1499	70	1569	121	123	9	2	255	1314	349	400	320	245
BR	1228	0	1228	0	0	0	0	0	1228	0	2	720	506
CG	351	0	351	0	0	0	0	0	351	0	0	0	351
DL	260	0	260	0	0	0	0	0	260	0	0	83	177
GA	44	0	44	0	0	0	0	0	44	0	0	5	39
GJ	986	38	1024	0	0	0	0	0	1024	0	38	199	787
HP	9	0	9	0	0	0	0	0	9	0	0	0	9
HR	473	0	473	0	0	0	0	0	473	0	0	0	473
JH	0	950	950	0	0	0	0	0	950	0	0	950	0
KN	1034	70	1104	0	0	0	0	0	1104	27	201	140	736
KR	657	88	745	74	0	0	0	74	671	251	258	141	21
MH	2010	39	2049	0	90	87	242	419	1630	76	179	233	1142
MP	1709	0	1709	0	0	0	0	0	1709	0	0	1042	667
NR	165	0	165	0	0	0	0	0	165	0	0	0	165
OR	517	0	517	0	0	0	0	0	517	0	219	225	73
PB	522	19	541	6	20	6	0	32	509	16	14	152	327
RJ	77	0	77	8	8	0	2	18	59	0	0	0	59
TN	690	66	756	12	0	0	76	88	668	179	112	301	76
UA	4	0	4	0	0	0	0	0	4	0	0	0	4
UP	780	0	780	0	0	0	0	0	780	0	0	196	584
WB	7966	328	8294	11	48	6032	270	6361	1933	12	145	79	1697
TOT	20981	1668	22649	232	289	6134	592	7247	15402	910	1568	4786	8138

Employees' Provident Fund Organisation
GROUP 'A' OFFICERS STRENGTH
 AS ON 31.3.2002

REGION	SANCTIONED STRENGTH	OFFICERS IN POSITION
AP	50	45
BR	11	13
JH	13	09
DL	34	32
GJ	36	34
HR	23	20
HP	05	04
KN	34	30
KR	26	23
MP	23	20
CH	05	05
MH	67	63
GOA	04	04
NR	17	13
OR	20	18
PB	25	24
RJ	18	17
TN	60	58
UP	29	29
UTTR	05	05
WB	57	50
HQ *	78	73
NATRSS	07	07
TOTAL	647	596

* Reservation Rosters for all regions in respect of Group 'A' posts are maintained centrally in Headquarters.

Employees' Provident Fund Organisation
GROUP 'B' STAFF STRENGTH
 AS ON 31.3.2002

Region Name	Sanctioned Strength	Staff in Position	SHARE DUE			IN POSITION			EXCESS/SHORT (+/-)		
			SC	ST	OBC	SC	ST	OBC	SC	ST	OBC
AP	122	122	16	8	8	18	6	7	+2	-2	-1
BR	23	26	1	0	1	6	3	1	+5	+3	0
DL	87	90	12	5	5	11	4	2	-1	-1	-3
GJ	126	119	17	8	8	27	8	10	+10	-0	+2
HP	10	10	0	0	0	1	3	0	+1	+3	0
HR	56	56	6	4	3	10	3	1	+4	-1	-2
KN	110	108	16	7	7	19	7	1	+3	0	-6
KR	81	81	12	4	5	10	5	3	-2	+1	-2
MP	52	52	5	3	3	12	2	0	+7	-1	-3
MH	271	265	37	17	18	45	16	8	+8	-1	-10
NER	26	26	3	1	1	3	6	1	0	+5	0
OR	45	45	5	1	2	6	3	2	+1	+2	0
PN	85	85	12	5	5	20	5	1	+8	0	-4
RJ	55	55	6	4	3	10	7	1	+4	+3	-2
TN	206	200	29	13	14	27	10	10	-2	-3	-4
UP	117	121	16	8	7	30	3	4	+14	-5	-3
WB	213	144	29	13	14	20	10	10	-9	-3	-4
CH	7	5	0	0	0	1	0	1	+1	0	+1
GOA	5	4	0	0	0	1	0	2	+1	0	+2
JH	40	30	5	1	2	6	4	1	+1	+3	-1
UT	13	9	1	0	0	3	1	0	+2	+1	0
HQ	362	212	41	16	29	19	7	3	-22	-9	-26
TOTAL	2112	1865	269	118	135	305	113	69	+36	-5	-66

* As the Reservation Rosters for Programmer, Asst. Programmer, Asst. Director (OL), Pvt. Secretary, Personal Assistant, EDP Supervisor & Hindi Translator Grade-I posts are maintained centrally at Headquarters, all these posts have been shown against Headquarters

* The posts of Junior Engineer, EDP (Supervisor) and Auditors have been re-designated as Group 'C'. Hence, deleted from Group 'B' and added to Group 'C' statement.

Employees' Provident Fund Organisation
GROUP 'C' STAFF STRENGTH
 AS ON 31.3.2002

Region	Sanct- ioned Strength	Staff in position	Share Due			In Position			Excess/Short (+/-)		
			SC	ST	OBC	SC	ST	OBC	SC	ST	OBC
AP	1299	1199	182	88	91	164	53	58	-18	-35	-33
BR/JH	508	390	72	34	9	42	21	9	-30	-13	-
DL	683	610	102	49	14	137	36	13	+35	-13	-1
GJ	1059	935	136	93	80	158	95	62	+22	+2	-18
HR	452	379	66	22	20	97	10	7	+31	-12	-13
HP	85	57	11	3	3	11	6	0	-	+3	-3
KN	1215	1104	184	92	101	171	58	42	-13	-34	-59
KR	823	797	116	57	052	97	27	65	-19	-30	+13
MP	684	636	95	68	21	111	133	24	+16	+65	+3
MH/Goa	2220	2174	381	191	213	227	133	144	-154	-58	-69
NR	213	171	26	12	18	11	28	4	-15	+16	-14
OR	443	400	55	26	7	59	62	11	+4	+36	+4
PN	771	643	99	47	38	172	5	13	+73	-42	-25
RJ	458	423	67	33	25	77	56	9	+10	+23	-16
TN	2183	2043	339	123	153	467	40	146	+128	-83	-7
UP/UTR	990	937	141	69	68	178	6	30	+37	-63	-38
WB	1441	1467	219	96	61	337	26	17	+118	-70	-44
HQ	292	272	39	17	28	56	14	8	+17	-3	-20
TOTAL	15819	14634	2330	1120	1002	2572	809	662	+242	-311	-340

Employees' Provident Fund Organisation
GROUP 'D' STAFF STRENGTH
 AS ON 31.3.2002

Region	Sanct- ioned Strength	Staff in position	SHARE DUE			IN POSITION			EXCESS/SHORT (+/-)		
			SC	ST	OBC	SC	ST	OBC	SC	ST	OBC
AP	184	156	25	11	30	36	9	16	+11	-2	-14
BR/JH	83	77	11	4	15	21	8	6	+10	+4	-9
DL	93	75	18	4	20	25	7	5	+7	+3	-15
GJ	139	134	19	8	34	63	25	4	+44	+17	-30
HR	72	68	16	1	3	27	1	3	+11	-	-
HP	17	17	4	2	1	4	3	2	-	+1	+1
KN	161	148	25	10	23	50	11	14	+25	+1	-9
KR	131	132	12	2	24	70	6	18	+58	+4	-6
MP/CH	112	104	12	15	7	32	25	8	+20	+10	+1
MH/Goa	290	267	44	22	27	63	27	14	+19	+5	-13
NR	48	47	3	1	9	9	13	3	+6	+12	-6
OR	78	85	9	4	2	23	25	7	+14	+21	+5
PN	108	103	28	2	3	60	0	1	+32	-2	-2
RJ	90	81	11	8	11	24	16	7	+13	+8	-4
TN	266	243	45	6	12	144	16	26	+99	+10	+14
UP/UTR	214	198	26	12	33	41	4	17	+15	-8	-16
WB	259	209	46	13	32	51	18	9	+5	+5	-23
HQ	99	88	8	3	15	46	13	3	+38	+10	-12
TOTAL	2444	2232	362	128	301	789	227	163	+427	+99	-138

APPENDIX S - 22

EPFO Head Office, New Delhi								
Statement of cases pending before EPF Appellate Tribunal								
2001-2002								
Sl. No.	Region	Opening Balance as on 1st day of the Month	Cases added during the month	Total Number of cases	Cases decided against the Deptt.	Decided in favour of the deptt.	Remanded to RPFC	Balance as on the last day of month
1	ANDHRA PRADESH	36	26	62	0	1	0	61
2	BIHAR	4	7	11	0	1	2	8
3	CHHATTISGARH	0	9	9	0	0	0	9
4	DELHI	11	13	24	0	0	0	24
5	GOA	0	1	1	0	0	0	1
6	GUJARAT	0	6	6	0	0	0	6
7	HIMACHAL PRADESH	4	2	6	0	0	0	6
8	HARYANA	4	32	36	4	0	2	30
9	JHARKHAND	0	5	5	0	0	0	5
10	KARNATAKA	36	18	54	1	0	0	53
11	KERALA	61	45	106	0	0	0	106
12	MAHARASHTRA	34	15	49	2	2	0	45
13	MADHYA PRADESH	44	36	80	0	23	7	50
14	NORTH EAST REGION	0	1	1	0	0	0	1
15	ORISSA	12	18	30	0	0	2	28
16	PUNJAB	12	1	13	0	1	0	12
17	RAJASTHAN	14	24	38	0	0	0	38
18	TAMIL NADU	63	18	81	0	0	0	81
19	UTTARANCHAL	0	9	9	4	0	0	5
20	UTTAR PRADESH	14	5	19	0	0	9	10
21	WEST BENGAL	17	17	34	5	5	0	24
TOTAL		366	308	674	16	33	22	603

CITIZEN'S CHARTER

BILL OF RIGHTS OF EMPLOYERS

- To Demand From The Visiting Enforcement Officer An Authority Letter Issued By Regional Provident Fund Commissioner / Assistant Provident Fund Commissioner.
- To Get Code Number (Business Number) Allotted Within 3 Days From The Date Of Application.
- To Approach EPFO To Seek Clarification / Guidance Relating To Provident Fund Matters.
- To Be Heard Before Imposition Of Any Liability On Account Of Contribution And Penal Damages.
- To Get Various Forms Free Of Cost.
- To Demand Improved Service Delivery For Subscribers Of Your Establishment.

*EPFO -
In the forefront of
change in delivery
of publicly managed
funds.*





Employees' Provident Fund Organisation, INDIA

Ministry of Labour, Govt. of India

Bhavishya Nidhi Bhawan, 14, Bhikaji Cama Place, New Delhi - 110066

Tel.: 617 2671, 6172666 E-mail: cpfc@alpha.nic.in