

Employee's Provident Fund Organisation



50th **ANNUAL REPORT** **2002-2003**

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 GUARANTEED 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.



50th

Annual Report

2002-2003



Employees' Provident Fund Organisation

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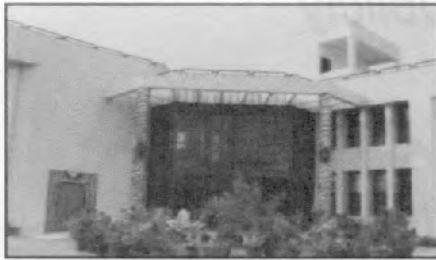
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Mission

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 services.

Mission epf - India



In pursuit of excellence

MILESTONES IN ACHIEVING UNIQUENESS FOR IDENTIFYING THE MEMBERS

ALLOTMENT OF NATIONAL SOCIAL SECURITY NUMBER (NSSN)

The requirement to allot a permanent and unique account number to each member has been a long felt need in the EPF Organization. Para 37 of the EPF Scheme provides that on receipt of information relating to a member, the Commissioner shall promptly allot an account number to each employee qualifying to become a member and shall communicate the number to the employer. The allotment of a separate number to each member is a legal obligation and a statutory duty cast upon the EPF Organization. Apart from the specific requirement of the law, the EPF has to keep individual running accounts in respect of each member. The administrative requirement of accounting also requires EPF to allot a separate number to each account.

In practice the Organization, all along has not directly allotted numbers to individual workers. The Organization directly allots only a Code Number (Registration Number) to each employer. The employer in turn, under prevailing practice, allots a number to a worker who is employed by him by adding a sequential series after the employers Code Number.

The effect of the above arrangement is that with each change in employment of a member, the number of the worker changes. While there was rigidity in the labour market and employment was of long-term, static and permanent nature, this arrangement, though not ideal, would work. However, with increasing labour market mobility the difficulties of such a numbering system, which are essentially three, have been thrown up in alarming proportion.

The first difficulty is lack of portability of accounts across employments and job location. In the present dispensation if a worker changes jobs within the same city or even within the same building, his number will change and will require him to submit a formal application for transfer in the appropriate claim form.

The second difficulty is the large-scale withdrawals from the fund at the time of job changes by suppression of the fact of change of employment and making out that it is a final exit from the labour market and as such the requirement for a final settlement. 80-90% of final settlements today are resignation cases and not retirement cases. Hence the inherent weaknesses in the account numbering system have been exploited for subverting the legislative intent i.e., building up of retirement savings for old-age. In the taxable categories of members it also amounts to benefit cheating.

The third difficulty is duplicate numbers and multiple accounts. On account of lack of uniqueness, the same worker may have two or more numbers or accounts. This leads to, apart from other problems, higher servicing costs for the maintenance of these accounts as more than one account slip a year is issued to the same worker.

Way back in 1980, the Fakir Chand Committee set up by the Government had recommended the supply of identity cards with photographs to each member. The Central Board of Trustees being fully conscious of the difficulties being faced by workers, particularly in getting their accumulations transferred from one account to the other with each job change, have on various occasions taken a decision to allot a unique number. Some of these decisions and concerns are recorded in the 143rd Meeting, 145th Meeting and 146th Meeting of the CBT. The Executive Committee in its 23rd Meeting have also recommended the introduction of a unique identity number to each worker.

However, in spite of the various recommendations and decisions as well as the administrative and accounting requirement for a nationally unique number for workers, even the first initial step require to establish such an enumeration could not be taken over these years.

As part of an outline for the modernization of the EPF Organization presented before the Executive Committee/CBT in the year 2000, it was proposed to establish a nationally unique number for each worker. The goals under the Re-inventing EPF-India Project were to enable anytime-anywhere access to member account status, full portability of members accounts and benefits and a turn around time of 2-3 days in settlement of a claim. It was proposed to re-engineer all existing business processes and harness emerging ICT to support such an ambitious level of customer service. All this was not possible without the basic link of a nationally unique number that would give the worker the capacity to deal directly with the Organization irrespective of employer or the location of work.

The application software for establishing national uniqueness was developed and tested. His Excellency, The President of India in his address to both the Houses of Parliament on 17th February 2003 stated "that a nation-wide Unique Social Security Number to each member is being launched". The long cherished dream of EPF was converted into reality during the Golden Jubilee function presided over by His Excellency, The President of India on 25th February 2003 where the first two National Social Security Numbers were allotted by the Hon'ble Union Labour Minister & Chairman, CBT Dr. Sahib Singh.

The production level roll out of the NSSN has been commenced in the six pilot sites in different corners of the country. This involves collection of member's personal particulars, bio-metric information, the conversion of this information into clean and validated data files, the allotment of numbers from a centralized computer system and the communication and delivery of the numbers and cards to each individual. EPF has set a very ambitious target and is developing plans for completing the enumeration work and will be extending the roll out to other parts of the country. It is hoped that within the next 18 months every active EPF Member who is traceable will have a Nationally Unique Number and identity card.

EMPLOYEES' PROVIDENT FUND ORGANISATION

ANNUAL REPORT 2002-2003

C O N T E N T S

1	PERFORMANCE STATISTICS 2002-2003 - AT A GLANCE	1
	COMPARATIVE PERFORMANCE FOR THE LAST THREE YEARS	8
2	ORGANISATION	
	• Introduction	9
	• Overview of the three schemes	9
	• Central Board of Trustees	11
	• Executive Committee	12
	• Sub-Committees of the Central Board of Trustees	13
	• Sub-Committees of Executive Committee	14
	• Regional Committees	15
	• Service Centres	17
	• Field Formation of EPFO	18
3	MODERNIZATION PLAN-RE-INVENTING EPF INDIA	
	• Status Report	19
	• National Social Security Number (NSSN)	20
	• Business Process Re-Engineering (BPR) Report	21
	• Formation of the Empowered Committee	21
4	EMPLOYEES' PROVIDENT FUND SCHEME, 1952	
	• Application of the Act	22
	• Schedule of Industries/Classes of Establishments	23
	• Eligibility	24
	• Members enrolled	25
	• Concentration of Members - Regionwise	26
	• Concentration of Members - Industrywise	27
	• Voluntary Coverage	29
	• Rate of Contribution	29
	• Contribution received	30
	• Administrative and Inspection Charges	30
	• Pattern of Investment	30
	• Portfolio Management	31
	• Investment (Un-exempted Sector)	33
	• Investment (Exempted Sector)	33
	• Rate of Interest to Members	34
	• Arrear Demand – Provident Fund & Other Dues – Un-exempted	35

•	Bifurcation of Arrears - Public & Private Sector	36
•	Status of Arrears	38
•	Other Arrears	40
•	Action taken to arrest the arrears	40
•	Arrest of Defaulters and Attachment of Property for recovery of dues	46
•	Default in Jute Industry in West Bengal	46
•	Settlement of Provident Fund Claims	47
•	Steps taken for Prompt Disposal of Claims	48
•	Transfer of Provident Fund Accounts	48
•	Partial Withdrawals by Members	49
•	Withdrawal for Housing Purposes	50
•	Issue of Annual Statement of Accounts	50
•	Status Note on Bidi Industry	52
•	Difficulties in covering the Bidi Establishments	53
•	Writ Petitions	55
5. EXEMPTED ESTABLISHMENTS		
•	Committee on Exempted Establishments	57
•	Exempted Establishments and Members	57
•	Regional Concentration	57
•	Contribution transferred to Board of Trustees	59
•	Inspection Charges	59
•	Investments	59
•	Arrear Demand – PF and other dues	59
•	Bifurcation of Arrears - Public and Private Sector Establishments	61
•	Status of Arrears	63
•	Uninvested Funds	63
•	Action taken against defaulters	65
•	Arrest & Attachment of Property on account of Default in Arrears	66
•	Rate of Interest	66
•	Advances/Partial Withdrawals	67
•	Settlement of PF Claims	67
6. EMPLOYEES' PENSION SCHEME, 1995		
•	Introduction	68
•	Benefits	69
•	Eligibility	69
•	Pension Disbursement Arrangements	70
•	Administrative Setup	72
•	Members enrolled	73

	• Contribution Received	76
	• Pension Fund	76
	• Investment of Pension Fund	77
	• Contribution Arrears	78
	• Action taken against Defaulters	78
	• Pension Beneficiaries	78
	• Settlement of Pension Claims (All benefits)	80
	• Settlement of Monthly Pension Claims	82
	• Creation of Database	84
	• Valuation of Pension Fund	84
	• Legal Issues	85
	• Exemption	85
	• Pension Software	86
	• Pension Implementation Committee	86
7. EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976		
	• Application and Coverage	87
	• Benefits Under the Scheme	87
	• Contribution	87
	• Administrative & Inspection Charges	88
	• Investment	88
	• Settlement of Claims	89
	• Arrears	89
	• Action taken against Defaulters	89
	• Exemption from the Scheme	91
8	INFORMATION SERVICES	92
9	HOUSING SCHEME FOR EPF MEMBERS	118
10	ADMINISTRATIVE ACCOUNTS	122
11	HUMAN RESOURCES DEVELOPMENT	125
	• HRM	126
	• TRAINING	127
	• EXAMINATION	132
	• PRODUCTIVITY LINKED BONUS	134
	• WELFARE OF SC/ST EMPLOYEES	135
	• SPORTS ACTIVITIES	136
	• STAFF WELFARE	137

12	MANAGEMENT INFORMATION SYSTEM	140
13	REDRESSAL OF PUBLIC GRIEVANCES	144
14	PUBLICITY	148
15	VIGILANCE	152
16	WORK STUDY UNIT	158
17	PHYSICAL FACILITIES	159
18	EPF APPELLATE TRIBUNAL	162
19	PROGRESSIVE USE OF HINDI	163
20	INTERNATIONAL SOCIAL SECURITY ASSOCIATION	165

APPENDICES

Appendix - A 1	List of members – Central Board of Trustees	166
Appendix - A 2	Schedule of Industries/Classes of Establishments for EPF & MP Act, 1952	168
Appendix - A 3	List of defaulting un-exempted establishments – Rs.20 lakhs defaults or more	176
Appendix - A 4	List of defaulting exempted establishments – Rs. 20 lakhs defaults or more	198

STATISTICAL TABLES

Appendix – S 1(i)	Exposure of EPF on various states/organisation as on 31-3-2003	204
Appendix – S 1(ii)	Exposure of EPS on various states/organisation as on 31-3-2003	208
Appendix – S 1(iii)	Exposure of EDLI on various states/organisation as on 31-3-2003	212
Appendix – S 2	Recovery Certificates	216
Appendix – S 3	Cases of Levy of Damages under all three schemes	217
Appendix – S 4	Prosecution under Section 14 of the Act (EPF)	218
Appendix – S 5 (i&ii)	Prosecution under Section 406/409 of IPC	219
Appendix – S 6	Claims – Provident Fund	221
Appendix – S 7	Settlement of Applications for transfer	222

Appendix – S 8	Claims – Partial Withdrawals	223
Appendix – S 9	Annual Statement of accounts to members	224
Appendix – S 10	Cases Pending Before EPF Appellate Tribunal	225
Appendix – S 11	Contribution received E.F.P. 1971/EPS, 1995	226
Appendix – S 12	Prosecution under Section 14 of the Act (EPS)	227
Appendix – S 13(i&ii)	Claims – Family Pension (all benefits)	228
Appendix – S 14	Claims – Monthly Pension	230
Appendix – S 15	EDLI – Contribution & Administration Charges	231
Appendix – S 16	Claims – EDLI	232
Appendix – S 17	Prosecution under Section 14 of the Act (EDLI)	233
Appendix – S 18-21	Manpower	234

	ABBREVIATIONS	239
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CHAPTER - 1

PERFORMANCE STATISTICS 2002 – 2003 AT A GLANCE

1. COVERAGE

No. of Industries/Classes of Establishments to which EPF & MP Act, 1952 applied as on 31.03.2003	180 (180)
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	Exempted	Un-exempted	Total
No. of covered establishments as on 31.03.2003	2564 (2590)	341944 (355157)	344508 (357747)

2. MEMBERS

(In lakhs)

	Exempted	Un-exempted	Total
(a) Employees' Provident Fund as 31.03.2003	37.51 (38.96)	357.47 (235.22)	394.98 (274.18)
(b) Net increase during the year	{-} 1.45 {(-) 3.63}	122.25 (14.81)	120.80 (11.18)
(c) Members of Pension Fund			274.87 (255.72)

3. CONTRIBUTIONS RECEIVED

(Rs. in Crores)

(a)	Employees' Provident Fund	Exempted	Un-exempted	Total
	(i) During the year	3859.37 (4278.13)	7528.77 (6910.13)	11388.14 (11188.26)
	(ii) Progressive	49882.54 (46032.17)	58627.60 (51098.83)	108510.14 (97122.00)
(b)	Employees' Pension Fund	Employee's & Employer's Share	Government's Share	Total
	(i) During the year	4387.84 (3964.04)	400.00 (485.00)	4787.84 (4449.04)
	(ii) Progressive	28070.15 (23682.31)	5143.02 (4743.02)	33213.17 (28425.33)

(c)	Employees' Deposit Linked Insurance Fund	Employee's Share	Government's Share	Total
	(i) During the year	158.62 (153.47)	- (--)	158.62 (153.47)
	(ii) Progressive	1478.43 (1319.81)	- (274.23)	1478.43 (1594.04)

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

4. ARREARS

(Rs. in Crores)

	Opening Balance as on 1.4.2002	Addition during the year	Total Arrears	Realised during the year	Closing Balnace as on 31.03.2003
PROVIDENT FUND & OTHER ARREARS					
Un-exempted Sector	953.04	820.49	1773.53	647.66	1125.87
Exempted Sector	383.20	241.05	624.25	238.33	385.92
Total Arrears	1336.24	1061.54	2397.78	885.99	1511.79
Which Includes:-					
(a) Admn. & Inspection Charges	44.51	27.92	72.43	22.96	49.47
(b) Penal Damages (all schemes)	101.57	79.33	180.90	31.81	149.09
(c) Employees' Pension Fund	302.28	193.52	495.80	152.85	342.95
(d) Employees' Deposit Linked Insurance Fund (from employers)					
(i) E.D.L.I. Contribution	23.19	13.10	36.29	10.17	26.12
(ii) Admn. & Inspection Charges	3.75	0.45	4.20	1.02	3.18

5. INVESTMENTS DURING 2002-03

(Rs. in Crores)

(a)	Employees' Provident Fund	Exempted	Un-exempted	Total
(i)	During the year	529.17 (2547.25)	5425.29 (5583.78)	5954.46 (8131.03)
(ii)	Progressive	37333.84 (36804.67)	65413.73 (59988.44)	102747.57 (96793.11)
(b) Employees' Pension Fund (Securities & Public Account)				
	During the year			5995.40 (5833.42)
	Progressive			45045.21 (39049.81)

(c)	Employees' Deposit Linked Insurance Fund (Securities & Public Account)		
	(i) During the year		360.42 (341.84)
	(ii) Progressive		3485.22 (3124.80)

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

6. RATE OF INTEREST

Declared for Members to Employees' Provident Fund	2002-2003.....9.50 % (On monthly running balance)
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7. CLAIMS SETTLED DURING 2002-03 (Un-exempted)

S.No.	Nature of Claims	Work load	Claims Settled	Claims Pending	Amount Disbursed
			(in lakhs)		(in crores)
1.	EPF Claims	23.20	18.31	1.66	6621.34
2.	Partial Withdrawal/ Advances	5.95	4.62	0.25	1373.73
3.	Transfer Cases	2.61	1.21	0.35	-
4.	Pension Claims (all benefits)	27.62	22.13	1.12	1998.58
5.	Monthly Pension Claims	5.44	3.57	1.32	1209.63
6.	EDLI Claims	0.40	0.21	0.04	54.53
	TOTAL	65.22	50.05	4.74	11257.81

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	22181	1051	1997	21235
(ii)	Employees' Pension Scheme, 1995	14221	716	1078	13859
(iii)	Employees' Deposit Linked Insurance Scheme, 1976	15493	684	1126	15051
	Total	51895	2451	4201	50145

(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	34640	785.86	9897	146.80	24743	639.06
(ii)	Employees' Pension Scheme, 1995	31600	372.23	9259	53.69	22341	318.54
(iii)	Employees' Deposit Linked Insurance Scheme, 1976	30581	24.35	8605	3.19	21976	21.16

(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	945 (570)	6 (28)
(ii) Cases pending with the Police/Courts as on 31.03.2003	5878 (4987)	513 (513)

(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	408.88 (374.84)
(b) Pending as on 31.03.2003	135.02 (93.81)

10. MANPOWER

Category of Employee	Sanctioned Strength	Staff in Position
Group A	647	572
Group B	2111	1821
Group C	16578	14729
Group D	2444	2207
TOTAL	21780	19329

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

NOTE :

It may be noted that the statistics relating to number of covered establishments, members relating to Employees' Provident Fund Scheme, Employees Pension Scheme Issue of Annual Statement of Accounts and Settlement of Claims for the year 2002-03 have been drawn from databases of Computerized Compliance Tracking System (CCTS). These informations, which were hitherto collected and compiled manually, have been drawn from the source databases directly for the first time without any manual intervention in order to ensure accuracy.

This exercise has thrown new light especially in the areas of membership, claim settled etc. The CCTS shall be the source for retrieving information in the next few years till such time a real time database will be in position consequent to the full implementation of the Business Process Re-engineering.

1. EMPLOYEES' PROVIDENT FUND SCHEME			
2002-03	2001-02	2000-01	1999-00
1,00,000	95,000	90,000	85,000
2. EMPLOYEES' PENSION SCHEME			
2002-03	2001-02	2000-01	1999-00
1,00,000	95,000	90,000	85,000
1,00,000	95,000	90,000	85,000
1,00,000	95,000	90,000	85,000
3. ANNUAL STATEMENT OF ACCOUNTS AND SETTLEMENT OF CLAIMS			
2002-03	2001-02	2000-01	1999-00
1,00,000	95,000	90,000	85,000
1,00,000	95,000	90,000	85,000
1,00,000	95,000	90,000	85,000
1,00,000	95,000	90,000	85,000
4. BUSINESS PROCESS RE-ENGINEERING			
2002-03	2001-02	2000-01	1999-00
1,00,000	95,000	90,000	85,000
1,00,000	95,000	90,000	85,000
1,00,000	95,000	90,000	85,000
1,00,000	95,000	90,000	85,000

COMPARATIVE PERFORMANCE FOR THE LAST 3 YEARS

		2000-01	2001-02	2002-03
1	ESTABLISHMENTS COVERED	340013	357747	344508
2	MEMBERS ENROLLED (In lakhs)	263.01	274.18	394.98
3	FIELD OFFICES			
	Regional Offices	17	21	21
	Sub-Regional/Sub-Accounts Offices	87	89	87
	Service Centres	12	12	12
	District Offices	163	163	163
4	MANPOWER POSITION			
	Sanctioned strength	20984	21022	21780
	Staff in position	19574	19327	19329
5	ADMINISTRATIVE ACCOUNT			
	– Income & Expenditure (Rs. in Crores)			
	Income	565.21	587.14	607.79
	Expenditure	381.88	354.04	429.70
	Savings	183.33	233.10	178.09
6	OFFICE BUILDING	Offices	Completed	Under Construction
	Headquarters	1	1	-
	Regional Offices	21	17	2
	Sub-Regional/Sub-Accounts Offices	87	31	10
	NATRSS/ZTIs	6	4	2

		2000-01	2001-02	2002-03
7	CONTRIBUTION COLLECTED <i>(During the year)</i>			<i>(Rs. in Crores)</i>
	Provident Fund			
	Exempted	4328.89	4278.13	3859.37
	Un-exempted	6399.55	6910.13	7528.77
	Total	10728.44	11188.26	11388.14
	Pension Fund			
	Employees'/Employers Share	3632.61	3964.04	4387.84
	Government's Share	590.00	485.00	400.00
	Total	4222.61	4449.04	4787.84
	Deposit Linked Insurance Fund			
	Employers Share	139.36	153.47	158.62
	Government's Share	-	-	-
	Total	139.36	153.47	158.62
8	INVESTMENTS <i>(During the year)</i>			<i>(Rs. in Crores)</i>
	Provident Fund	2000-2001	2001-2002	2002-2003
	Exempted	2714.74	2547.25	529.17
	Un-exempted	6698.53	5583.78	5425.29
	Total	9413.27	8131.03	5954.46
	Family Pension Fund/Pension Fund (Securities + Public Account)	5806.26	5833.42	5995.40
	Deposit Linked Insurance Fund (Securities + Public Account)	317.08	341.84	360.42

9	PROVIDENT FUND ARREARS <i>(At the end of the year)</i>						<i>(Amount Rs in Crores)</i>
	2000-2001		2001-2002		2002-2003		
		No. of Certificate Cases	Amount in Default	No. of Certificate Cases	Amount in Default	No. of Certificate Cases	Amount in Default
	Exempted	282	417.59	258	383.20	274	385.92
	Un-exempted	25925	766.51	31264	953.04	29503	1125.87
	Total	26207	1184.10	31522	1336.24	29777	1511.79

10	SERVICE TO MEMBERS						
	Annual Statement of Accounts						(in lakhs)
		2000-2001		2001-2002		2002-2003	
	Issued during the year	338.17		374.84		408.88	
	Pending	38.01		93.81		135.02	
	Claims Settled (During the year)						
		2000-2001		2001-2002		2002-2003	
		No. of Claims	Amount Paid	No. of Claims	Amount Paid	No. of Claims	Amount Paid
		(in Lakhs)	(Rs.inCrores)	(in Lakhs)	(Rs.in Crores)	(in Lakhs)	(Rs.in Crores)
	Provident Fund Claims	17.50	4186.26	20.29	5090.01	18.31	6621.34
	Partial Withdrawal/ Advances	4.35	1056.81	4.80	1475.24	4.62	1373.73
	Transfer Cases	1.85	—	2.10	-	1.21	-
	Employees' Pension Claims (all benefits)	16.64	1242.27	19.87	1635.22	22.13	1998.58
	Monthly Pension Claims	2.06	777.52	2.44	995.89	3.57	1209.63
	E.D.L.I Claims	0.26	44.53	0.26	51.99	0.21	54.53
	TOTAL	42.66	7307.39	49.76	9248.35	50.05	11257.81



CHAPTER - 2

ORGANISATION

INTRODUCTION

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

2.2 The 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 thereunder 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 The provisions of the Act & the schemes apply to 180 industries and classes of establishments. The establishments which satisfies the requirements of Section 1 of the Act viz. having 20 employees or more and also establishments voluntarily opting are covered under the Act. The table below presents an overview of the three schemes:-

	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 Employees' Provident Fund Scheme, 1952	<ul style="list-style-type: none">• Monthly benefits for superannuation/ retirement, disability, survivor widow(er), children• Amount of pension based on avg. salary during the preceding 12 months from the date of exit and total years of employment	<ul style="list-style-type: none">• Provides lump-sum benefit upon death while in service, 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.

		<ul style="list-style-type: none"> • Minimum pension on disablement • Past service benefit to participants of Family Pension Scheme, 1971 	<ul style="list-style-type: none"> • 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.
	Employees' Provident Fund Scheme, 1952	Employees' Pension Scheme, 1952	Employees' Deposit Linked Insurance Scheme, 1976
Contributions : (% on wages)			
Employer	3.67% (for 175 industries) 1.67% (for 5 industries)	8.33 %	0.5%
Employee	12% (for 175 industries) 10% (for 5 industries)	Nil	Nil
Government	Nil	1.16%	Nil
Administrative Charges by employer : Un-exempted (% on wages)	1.10%	Paid out of the EPS Fund	0.01%
Inspection Charges by employer: Exempted (% on wages)	0.18%	N/A	0.005%

2.4 Employees' Provident Funds & Miscellaneous Provisions Act, 1952 was enacted with the main objective 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 amongst 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.

2.5 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.

2.6 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.

2.7 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.

2.8 The three Schemes taken together provide to the employees an umbrella for the rainy days 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 (EPF)

2.9 The Central Board of Trustees (EPF) is a tripartite body administering the three schemes framed under the Employees' Provident Fund and Miscellaneous Provisions Act 1952. The constitution of the Board is:-

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

The Hon'ble Union Labour Minister is the Chairman and the Hon'ble Minister of State for Labour is the Vice-Chairman of the Board.

The tenure of the Board is five years and its main functions are:

- Administering the funds created and vested in the Board and performing other works incidental thereto.
- Maintaining accounts of Income & Expenditure in the 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, four regular meetings and two special meetings of the Board were held. A list of Members of the Board as on 31.3.2003 is given in Appendix-A1.

EXECUTIVE COMMITTEE

2.10 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 | |
| • 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, four meetings of the Executive Committee were held.

SUB COMMITTEES OF THE CENTRAL BOARD OF TRUSTEES

Finance & Investment Committee

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

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 thereon.
- 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 provided by Government from time to time.
- Recommend rate of interest for the members of the fund.
- Periodic review of utilization of the Special Reserve Fund.
- Recommend formulation of guidelines towards enlargement on the utilization aspect of the Special Reserve Fund.
- Any other work/responsibility that may be assigned by the Board.

The Financial Advisor to the Ministry of Labour was the Chairman of the committee during the year 2002-2003. The Financial Advisor & Chief Accounts Officer of the Employees'

Provident Fund Organisation is the convener. During the year, four meetings of the Sub Committee were held.

Committee on Exempted Establishments

2.12 The functions of this 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.

Committee on Information Technology

2.13 The Information Technology sub-committee has been advising the Central Board of Trustees, (EPF) on various issues concerning the implementation of Business Process Re-engineering and Re-inventing EPF India.

The terms of reference of this sub-committee are:-

- Project Appraisal
- Technology Choices
- Procurement Procedures
- Time Cycles

This sub-committee met four times during the year 2002-2003.

SUB-COMMITTEES OF EXECUTIVE COMMITTEE

Building & Construction Committee

2.14 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. The Chief Engineer, EPF Organisation is the Convener of the Committee. During the year eleven meetings of the Sub committee were held.

Pension Implementation Committee

2.15 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

2.16 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 the following matters:-

- a) On such matters as the Central Board may refer to it from time to time.
- b) Generally, on all matters connected with administration of the Scheme in the State and in particular, on and-
 - 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.

The process of reconstituting the Regional Committees of various States is undertaken on top priority. The recommendations of the State Govts. were called for from all the States where normal tenure of the committees were over.

In addition to the above, the process of constituting new committees for the States/UT of Uttaranchal, Goa, Chattisgarh, Jharkhand and Pondicherry was initiated during the year.

The Region-wise position of the Regional Committees meetings held during the year 2002-2003 is given as under:-

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

The Regional Committees have been monitoring the various aspects of progress in implementation of the provision of the Act and Schemes in the States.

SERVICE CENTRES

2.17 To provide education and guidance to members, the Organisation has opened "Service Centres" in locations, where there is concentration of workers. As on 31.3.2003, there are 12 Service Centres functioning in different parts of the country.

The following facilities are available in the service centers:-

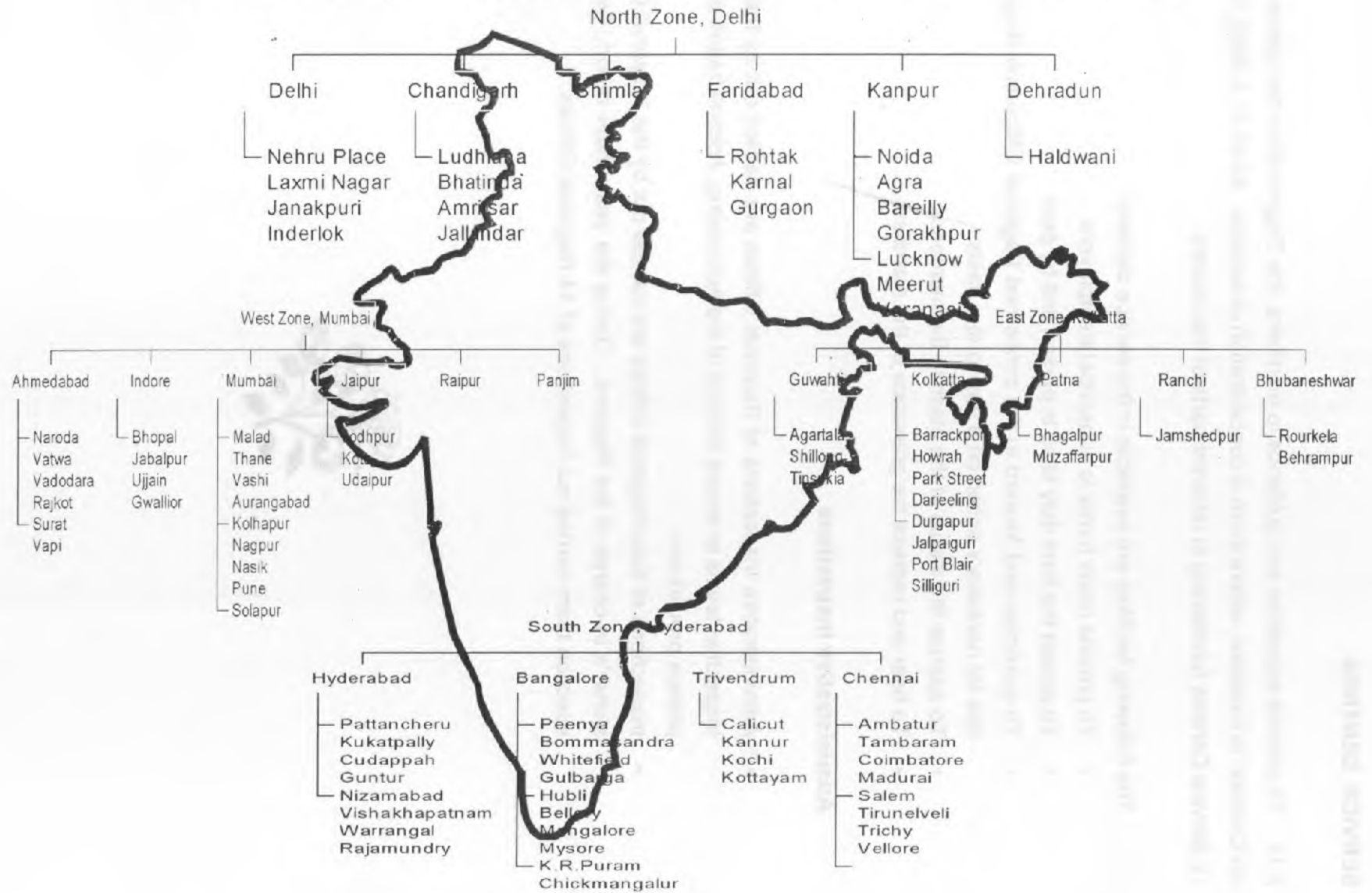
- To provide blank forms to subscribers/employers.
- To accept the form duly filled in person and by post
- To scrutinize and forward to the concerned Regional Office/sub-Regional Office for necessary action on a day-to-day basis.
- To apprise the status of the claim to the members.
- To hear and redress 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 14 Regional Offices.



FIELD FORMATION OF EPFO



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

The Executive Committee, CBT, EPF in its 33rd meeting held on 14.03.2000 approved the modernization plan to be implemented. As a follow up EPFO has formulated a modernization programme in "project mode" titled "Re-inventing EPF India". This involves reengineering of the existing business processes, retooling of accounting systems and setting up a supporting Informational Technology and communication environment through networking of all offices of the EPFO. The project also involves development of appropriate application software for supporting the allotment of a nationally unique identification number called "National Social Security Number (NSSN)" to its members. The overarching goal of the project is to provide all services to every member from any EPF location on a real time basis. It also aims to reduce service turn around time i.e. time between the receipt of claim and issue of cheque to 2 to 3 three days as against the present stipulated norm of 30 days (which is also not met in all cases) and to enable geometric growth.

3.2 Siemens Information Systems Limited (SISL), Management and System Consultants, started with the task of redesigning the work processes and the accompanying software and architecture design to enable EPF Trust meet its project goal and identifying the future direction to deliver the best of class services to the members. The Project team consisting of 15-20 professionals of SISL as well as 8 officers of EPFO has been working on the project since July 2001.

The following work was required to be done by the project team:

I. Business Process Re-engineering (BPR)

- Mapping of existing Business Process i.e. practice and procedure prevalent in the field offices at present.
- Mapping the prescribed procedure as per the manual.
- Gap analysis between prescribed procedure and existing procedure.
- Conceptualising the re-engineered or "To Be" procedure, to meet goals under its vision.
- Detailing the new procedure and documenting it in the form of a BPR report.

- II. Re-tooling of Accounting practices and procedure
 - Mapping of existing practice.
 - Mapping the deviations from prescribed practice and procedure.
 - Shift from present single entry system to double entry system to conform to international accounting practices.
- III. Conceptualising and recommending the hardware and network architecture necessary for supporting the re-engineered business process for meeting the project goals.
- IV. Development of an appropriate application software for the allotment of a nationally unique identification number called "**National Social Security Number (NSSN)**" to its members.
- V. Development of application software to IT enable the recommended business processes.

3.3 The Consultants, SISL have so far handed over the following reports and deliverables:

- System Study and Analysis.
- Unique NSSN Scheme.
- Implementation Strategy for NSSN.
- Software Requirements Specification (SRS) for NSSN.
- Bill of Material for NSSN.
- Technical Architecture Specification for NSSN.
- The Business Process Re-engineering (BPR) Report (5 volumes).
- Draft Acceptance test Plan.
- Software Requirement Specification (SRS) for the complete re-engineered processes (12 Volumes).
- Systems Specification Document.

National Social Security Number (NSSN)

3.4 The software for allotting a nationally unique number to the EPFO subscriber was developed and tested without the biometric component. On the occasion of the Golden Jubilee celebrations of EPFO on 25th February 2003, the Honourable Labour Minister had inaugurated NSSN by allotting the first two NSSNs to the oldest and the newest enrolled members of EPFO, in the presence of His Excellency, The President of India.

Business Process Re-engineering (BPR) Report

3.5 The draft BPR report which was submitted by SISL was explained to the EPF Staff Federation in the workshop held on 27.04.2002 and 29.05.2002 at New Delhi and Hyderabad respectively. During the workshop held on 27.04.2002 for the staff federation, the representatives of the Officers' Association also participated. The Business Process Validation Committee (BPVC) in its meeting held on 05.06.2002 had also validated the report after extensive deliberations. The BPR was then placed before the Executive Committee in its 40th and 41st meetings. The Executive Committee had then approved the BPR and recommended its implementation. The BPR report was then placed for approval by the Central Board of Trustees, EPF in its 158th meeting held on 22-10-2002 which approved the same and recommended the same for implementation.

Formation of the Empowered Committee

3.6 The Central Board of Trustees, EPF in its 158th meeting approved the setting up of an Empowered Committee with two clear objectives. The first, to select the best of breed technology that most suits the approved business design and goals as well as the approved hardware/ network environment; the second, to meet acceptable cost benefit criteria. The Empowered Committee was constituted with the following personalities:

- | | | | |
|-----|--|---|----------|
| (a) | Shri N. Vittal, Former CVC & Secretary
Department of Electronics
[Now Ministry of Information Technology(MIT)] | : | Chairman |
| (b) | Dr. Gulshan Rai, Sr. Director, MIT | : | Member |
| (c) | Shri Kiran Karnik, President, NASSCOM | : | Member |



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 the Central Government in the official Gazette;
- Employing 20 or more persons.

The Act does not apply to Establishments, Registered as Co-operative Societies 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 the various sectors of the economy based on the 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 the 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 the 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 ORDER OF 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 Region-wise position of establishments and members are given in Table: 2.

TABLE : 2

REGIONWISE ESTABLISHMENTS & MEMBERS COVERED UNDER EPF SCHEME 1952

REG	ESTABLISHMENTS				MEMBERS			
	Exempt	Unexempt	Total	% to total	Exempt	Unexempt	Total	% to total
AP	107	32137	32244	9.36	275029	2832247	3107276	7.87
BR	112	3296	3408	0.99	67433	215705	283138	0.72
CG	6	3297	3303	0.96	78668	214166	292834	0.74
DL	223	22562	22785	6.61	330471	1771870	2102341	5.32
GA	13	1331	1344	0.39	7865	252813	260678	0.66
GJ	87	30347	30434	8.83	204236	3300901	3505137	8.87
HP	21	2106	2127	0.62	10363	182874	193237	0.49
HR	31	12942	12973	3.77	61997	1562368	1624365	4.11
JH	70	4956	5026	1.46	248985	391142	640127	1.62
KN	142	23581	23723	6.89	334206	3319433	3653639	9.25
KR	76	11889	11965	3.47	46190	1153668	1199858	3.04
MH	463	52769	53232	15.45	698728	6777613	7476341	18.93
MP	47	9740	9787	2.84	49128	1359428	1408556	3.57
NR	35	3561	3596	1.04	37612	168715	206327	0.52
OR	58	5483	5541	1.61	83814	601875	685689	1.74
PN	24	17318	17342	5.03	35724	2136940	2172664	5.50
RJ	41	9120	9161	2.66	111069	1229170	1340239	3.39
TN	157	44354	44511	12.92	250160	4840020	5090180	12.89
UA	167	1755	1922	0.56	73403	132023	205426	0.52
UP	30	22418	22448	6.52	178053	1420239	1598292	4.04
WB	654	26982	27636	8.02	568088	1884179	2452267	6.21
TOT	2564	341944	344508	100.00	3751222	35747389	39498611	100.00

CONCENTRATION OF MEMBERS – REGION WISE

4.7 Table: 3 indicates the list of regions in terms of concentration of members. Maharashtra region followed by Tamil Nadu region has the largest number of members. It would also be noted that 74.84% of the members are concentrated in eight regions namely Maharashtra, Tamil Nadu, Karnataka, Gujarat, Andhra Pradesh, West Bengal, Punjab and Delhi.

TABLE: 3

REGION WISE CONCENTRATION OF MEMBERS

S.No.	Region	Members	% of Total	Establis- hments	% of Total
1	Maharashtra	7476341	18.93	53232	15.45
2	Tamil Nadu	5090180	12.89	44511	12.92
3	Karnataka	3653639	9.25	23723	6.89
4	Gujarat	3505137	8.87	30434	8.83
5	Andhra Pradesh	3107276	7.87	32244	9.36
6	West Bengal	2452267	6.21	27636	8.02
7	Punjab	2172664	5.50	17342	5.03
8	Delhi	2102341	5.32	22785	6.61
9	Haryana	1624365	4.11	12973	3.77
10	Uttar Pradesh	1598292	4.04	22448	6.52
11	Madhya Pradesh	1408556	3.57	9787	2.84
12	Rajasthan	1340239	3.39	9161	2.66
13	Kerala	1199858	3.04	11965	3.47
14	Orissa	685689	1.74	5541	1.61
15	Jharkhand	640127	1.62	5026	1.46
16	Chhattisgarh	292834	0.74	3303	0.96
17	Bihar	283138	0.72	3408	0.99
18	Goa	260678	0.66	1344	0.39
19	North Eastern Region	206327	0.52	3596	1.04
20	Uttaranchal	205426	0.52	1922	0.56
21	Himachal Pradesh	193237	0.49	2127	0.62
	TOTAL	39498611	100.00	344508	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 29.21 % the total membership.

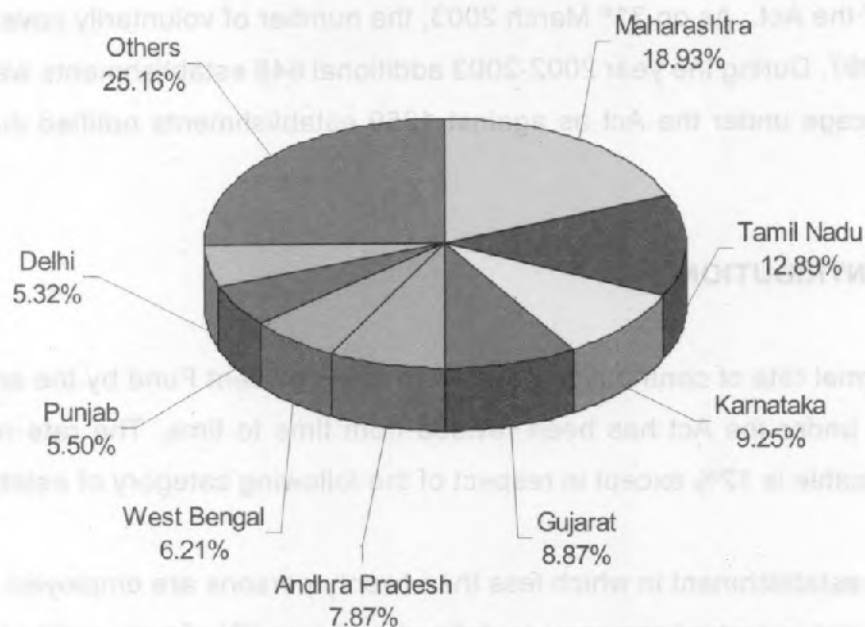
4.9 Schedule of twenty-five industries/classes of establishments account for 52.48% of the total membership. Concentration of members and establishments in this top 25 industries/ schedule of establishments is given in Table: 4.

TABLE: 4

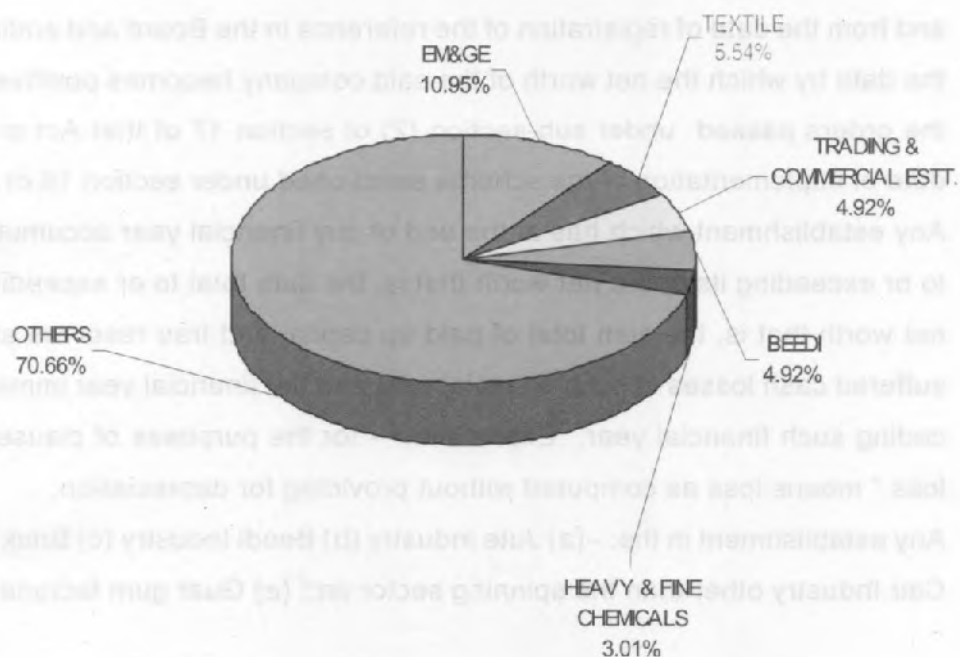
INDUSTRY WISE CONCENTRATION OF MEMBERS AND ESTABLISHMENTS

S.No	Industry	Members		Establishments	
		No.'s	% of Total	No.'s	% of Total
1.	E M & G	4325535	10.95	58597	17.01
2.	Textiles	2186343	5.54	18892	5.48
3.	Trading and commercial estt.	1943147	4.92	40511	11.76
4.	Manufacture of beedi.	1943506	4.92	3984	1.16
5.	Heavy and Fine chemicals	1189204	3.01	11711	3.40
6.	Educational Institution	955063	2.42	26882	7.80
7.	Irons and Steel	828740	2.10	5746	1.67
8.	Garments making factories	782483	1.98	4964	1.44
9.	Road Motor Transport estt.	660100	1.67	5172	1.50
10.	Estts rendering expert services	626093	1.59	8942	2.60
11.	Electricity	554259	1.40	3018	0.88
12.	Tea	456659	1.16	804	0.23
13.	Sugar	452970	1.15	2990	0.87
14.	Rubber and rubber products	443760	1.12	3031	0.88
15.	Building and construction	426976	1.08	8597	2.50
16.	Engineers and				
	Engineering Contractors	420343	1.06	8416	2.44
17.	Tea plantations	383325	0.97	1193	0.35
18.	Hotels	311762	0.79	45631	13.25
19.	Jute	300891	0.76	133	0.04
20.	Automobile repair. and servicing	285177	0.72	2300	0.67
21.	Paper	262559	0.66	1927	0.56
22.	Bank	257966	0.65	2385	0.69
23.	Printing	249091	0.63	6127	1.78
24.	Hospitals	248557	0.63	3510	1.02
25.	Cement	235141	0.60	883	0.26
TOTAL		20729650	52.48	276346	80.21
Total Coverage		39498611	100.00	344508	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 2003, the number of voluntarily covered establishments was 29097. During the year 2002-2003 additional 648 establishments were notified for voluntary coverage under the Act as against 1259 establishments notified during the year 2001-02.

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 Reconstruction 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. 11388.14 crores were received towards provident fund contributions as detailed in Table-5. Out of this, Rs. 7528.77 crores were collected from un-exempted establishments by the Organisation and Rs.3859.37 crores were deposited with the respective Board of Trustees by the establishments exempted from the provisions of EPF Scheme.

TABLE: 5

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
2002-03	3859.37	(-)9.79	7528.77	8.95	11388.14	1.79

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 under report, Rs.531.73 crores has been collected as Administrative & Inspection Charges as against Rs.498.86 Crores collected during 2001-2002.

PATTERN OF INVESTMENT

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

TABLE : 6

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.	

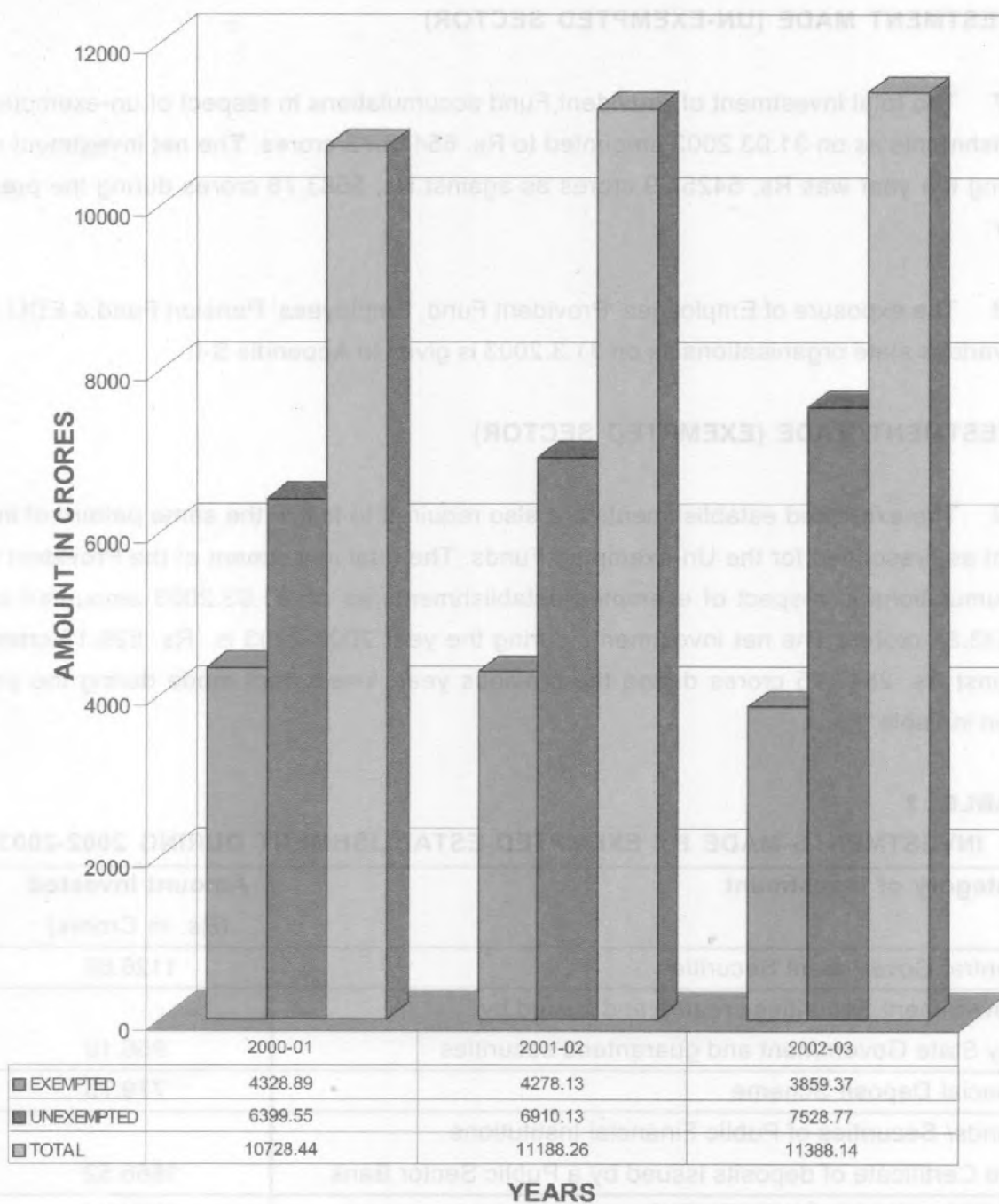
(*) This clause added by Notification dated 10.3.1998.

4.15 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

4.16 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

PROVIDENT FUND CONTRIBUTIONS



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)

4.17 The total investment of Provident Fund accumulations in respect of un-exempted establishments as on 31.03.2003 amounted to Rs. 65413.73 crores. The net investment made during the year was Rs. 5425.29 crores as against Rs. 5583.78 crores during the previous year.

4.18 The exposure of Employees' Provident Fund, Employees' Pension Fund & EDLI Fund on various state organisations as on 31.3.2003 is given in Appendix S-I.

INVESTMENT MADE (EXEMPTED SECTOR)

4.19 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 31.03.2003 amounted to Rs. 37333.84 crores. The net investments during the year 2002-2003 is Rs. 529.17 crores as against Rs. 2547.25 crores during the previous year. Investment made during the year is given in Table: 7.

TABLE : 7

INVESTMENTS MADE BY EXEMPTED ESTABLISHMENT DURING 2002-2003

Category of Investment	Amount Invested (Rs. In Crores)
Central Government Securities	1126.69
Government Securities created and issued by any State Government and guaranteed securities	956.10
Special Deposit Scheme	779.75
Bonds/ Securities of Public Financial Institutions and Certificate of deposits issued by a Public Sector Bank	1666.52
TOTAL GROSS INVESTMENT	4529.06
LESS: Redemption	3999.89
TOTAL NET INVESTMENT	529.17

4.20 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. 5954.46 crores during 2002-03 as against Rs. 8131.03 crores 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 (provisional) on monthly running balance was paid during 2002-2003. 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 8 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
2002-2003	9.50 *

* Formal declaration to be made

ARREAR DEMAND - PROVIDENT FUND & OTHER DUES – UNEXEMPTED SECTOR

4.23 At the end of the financial year 2001-2002, there was an outstanding arrear demand of Rs.953.04crores. With the issue of additional recovery certificates in respect of unrealized current demand of Rs. 820.49 crores, the total workload for 2002-2003 was Rs. 1773.53 crores. Out of this, Rs.647.66crores have been recovered through recovery action leaving a balance of Rs. 1125.87 crores at the end of the financial year 2002-2003 as against a recovery

of Rs. 593.39 crores during previous year. The outstanding arrears has also increased to Rs. 1125.87 crores as compared to previous year balance of Rs. 953.04 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 eight regions namely Andhra Pradesh, Gujarat, Karnataka, Maharashtra, Tamil Nadu, Punjab, Uttar Pradesh and West Bengal. These eight 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: 8.

TABLE: 8

PROVIDENT FUND & OTHER ARREARS – UN-EXEMPTED SECTOR

DURING 2002-2003

(Rs. in lakhs)

Region	Opening Balance as on 1.4.2002	Added During the Year	Total Workload	Collection During the Year	Closing Balance as on 31.3.2003	Amount Collected During the Year 2001-02	(+/-) Increase/Decrease over Previous Year	
A. Pradesh	6320.13	6158.77	12478.90	4031.41	8447.49	3522.12	(+)	509.29
Bihar	4105.30	1198.38	5303.68	1033.15	4270.53	2199.61	(-)	1166.46
Chhattisgarh	1532.10	356.06	1888.16	412.79	1475.37	410.48	(+)	2.31
Delhi	1510.87	1278.67	2789.54	634.04	2155.50	1561.97	(-)	927.93
Goa	144.29	308.62	452.91	278.28	174.63	18.74	(+)	259.54
Gujarat	5716.20	5153.55	10869.75	6367.47	4502.28	10973.71	(-)	4606.24
Haryana	4845.62	1014.84	5860.46	768.60	5091.86	1097.55	(-)	328.95
H. Pradesh	517.30	195.90	713.20	337.02	376.18	132.54	(+)	204.48
Jharkhand	533.02	1153.64	1686.66	981.70	704.96	221.89	(+)	759.81
Karnataka	5480.37	7982.90	13463.27	6095.74	7367.53	5223.12	(+)	872.62
Kerala	4739.31	6147.16	10886.47	4688.95	6197.52	3841.44	(+)	847.51
Maharashtra	13231.32	7442.23	20673.55	5154.41	15519.14	4965.94	(+)	188.47
M. Pradesh	8150.24	3898.87	12049.11	2745.54	9303.57	4353.76	(-)	1608.22
N-E Region	2224.99	2519.66	4744.65	1482.08	3262.57	1195.47	(+)	286.61
Orissa	7338.03	2624.47	9962.50	2984.48	6978.02	1779.43	(+)	1205.05
Punjab	2888.83	7287.45	10176.28	6762.37	3413.91	2550.15	(+)	4212.22
Rajasthan	3125.63	611.80	3737.43	807.87	2929.56	767.50	(+)	40.37
Tamil Nadu	9263.88	13488.88	22752.76	11444.93	11307.83	8905.55	(+)	2539.38
Uttaranchal	761.58	212.86	974.44	52.47	921.97	123.84	(-)	71.37
U. Pradesh	5773.74	8652.97	14426.71	4199.01	10227.70	3471.87	(+)	727.14
West Bengal	7101.57	4361.12	11462.69	3503.76	7958.93	2013.19	(+)	1490.57
TOTAL	95304.32	82048.80	177353.12	64766.07	112587.05	59329.87		5436.20
Amount in Crores	953.04	820.49	1773.53	647.66	1125.87	593.30	(+)	54.36

BIFURCATION OF ARREARS - PUBLIC & PRIVATE SECTOR

4.25 Bifurcation of arrears with reference to Public and Private Sector is given in Table: 9.

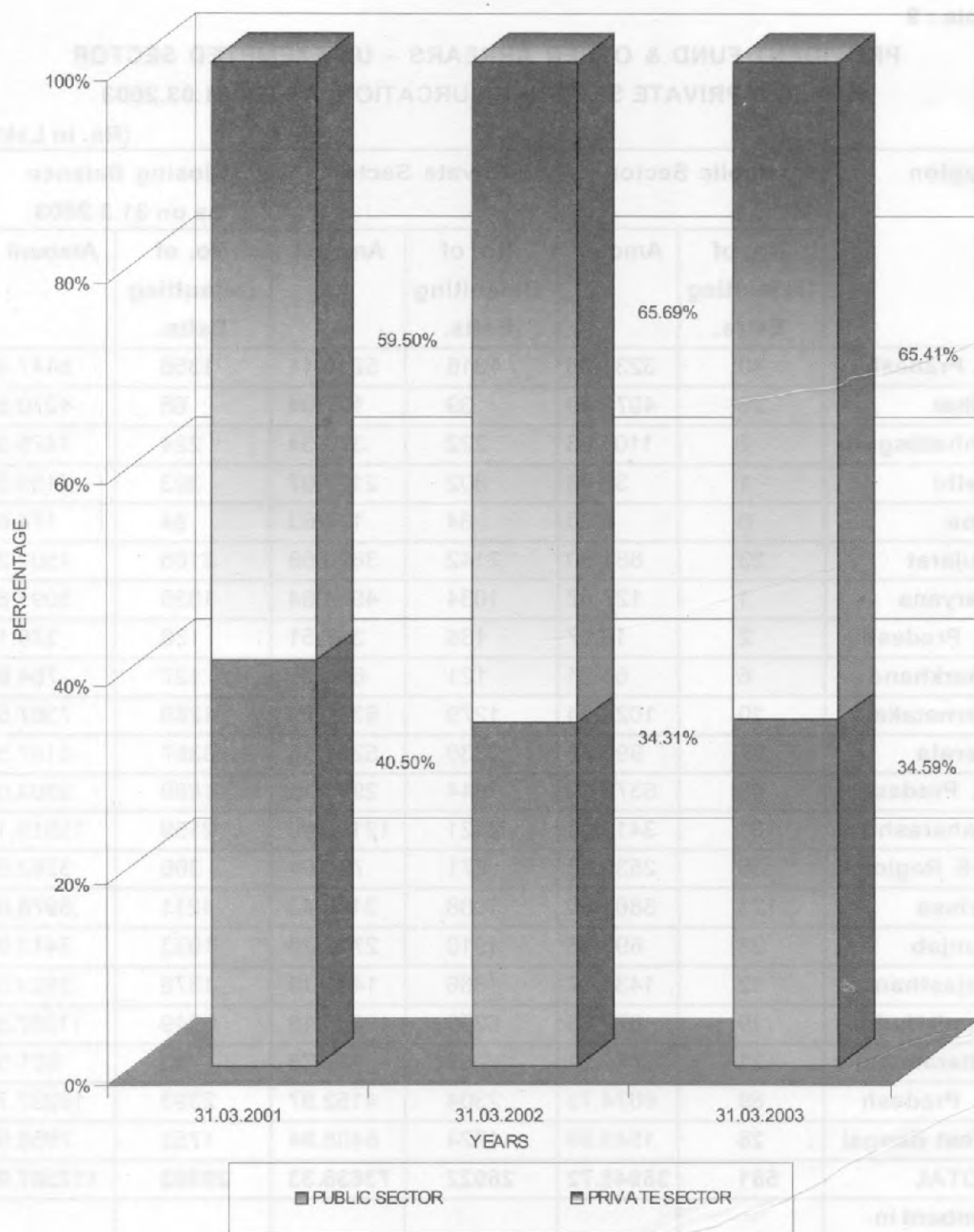
Table : 9

PROVIDENT FUND & OTHER ARREARS – UN-EXEMPTED SECTOR PUBLIC & PRIVATE SECTOR BIFURCATION AS ON 31.03.2003

(Rs. in Lakhs)

Region	Public Sector		Private Sector		Closing Balance as on 31.3.2003	
	No. of Defaulting Estts.	Amount	No. of Defaulting Estts.	Amount	No. of Defaulting Estts.	Amount
A. Pradesh	40	3231.08	1316	5216.41	1356	8447.49
Bihar	26	4073.49	39	197.04	65	4270.53
Chhattisgarh	2	1101.83	222	373.54	224	1475.37
Delhi	1	35.43	302	2120.07	303	2155.50
Goa	0	0.00	84	174.63	84	174.63
Gujarat	23	881.60	2142	3620.68	2165	4502.28
Haryana	1	127.02	1034	4964.84	1035	5091.86
H. Pradesh	2	18.67	136	357.51	138	376.18
Jharkhand	6	63.21	121	641.75	127	704.96
Karnataka	10	1029.24	1279	6338.29	1289	7367.53
Kerala	37	993.36	3330	5204.16	3367	6197.52
M. Pradesh	45	6372.42	1844	2931.15	1889	9303.57
Maharashtra	38	3413.65	2121	12105.49	2159	15519.14
N-E Region	35	2539.53	271	723.04	306	3262.57
Orissa	123	3867.59	1088	3110.43	1211	6978.02
Punjab	23	691.65	1910	2722.26	1933	3413.91
Rajasthan	12	1434.37	1366	1495.19	1378	2929.56
Tamil Nadu	19	677.65	6230	10630.18	6249	11307.83
Uttaranchal	21	772.21	59	149.76	80	921.97
U. Pradesh	89	6074.73	2304	4152.97	2393	10227.70
West Bengal	28	1549.99	1724	6408.94	1752	7958.93
TOTAL	581	38948.72	28922	73638.33	29503	112587.05
Amount in Crores		389.49		736.38		1125.87

PUBLIC & PRIVATE SECTOR ARREARS UNEXEMPTED SECTOR



4.26 Out of the total 29503 defaulting establishments in the un-exempted sector, 28922 establishments belong to the Private Sector and 581 establishments fall under the Public Sector. In terms of amount, out of the total arrears of Rs. 1125.87 crores, Private Sector account for Rs. 736.38 crores and Public Sector Rs.389.49 crores. In percentage terms Private sector account for 65.40% of the total default and the Public Sector 34.60%.

STATUS OF ARREARS

4.27 Out of the total arrears of Rs. 1125.87 crores, an amount of Rs. 837.97 crores fall under not enforceable category and Rs. 287.90 crores under the enforceable category. The arrears falling under not enforceable category could not be recovered over the years due to various reasons, such as,

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

4.28 Not enforceable amount accounts for 74.43% of the arrears demand. The field offices are monitoring the recovery regularly. The break-up indicating the reason and category for the default falling under not enforceable category is given in Table: 10

TABLE: 10		Enforceable	Not enforceable	Total - Balance as on 31.03.2003
Un-exempted Sector (Rs. in crores)		287.90	837.97	1125.87
S.No	Status of Not enforceable Arrears	No. of Cases	Amount Involved (Rs. in crores)	% of Total
a)	Stay by Courts	3803	398.24	47.81
b)	Registered under BIFR	1248	183.88	22.07
c)	Under Liquidation	797	66.78	8.02
d)	Others	7107	189.07	22.10
	Total	12955	837.97	100.00

4.29 The list of Un-exempted establishments, which were in default of Provident Fund dues of Rs.20 lakh and above, as on 31st March 2003, is given at Appendix A-3.

NOT ENFORCEABLE P.F. ARREARS - UNEXEMPTED SECTOR **(% OF TOTAL)**

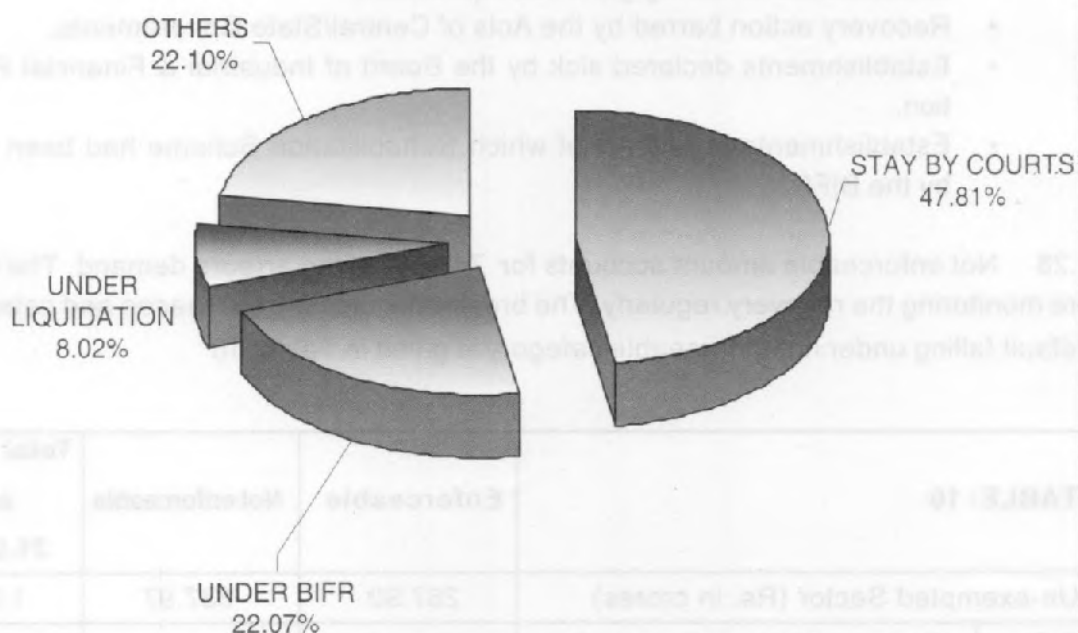


TABLE 10			
Un-exempted Sector (Rs. in crores)			
Sl. No.	Status of Not enforceable Arrears	No. of Cases	Amount Involved (Rs. in crores)
(a)	Stay by Courts	3809	308.34
(b)	Registered under BIFR	1248	182.65
(c)	Under Liquidation	787	66.76
(d)	Others	7457	188.07
	Total	12001	645.82

OTHER ARREARS

4.30 The total arrears includes an amount of Rs. 49.47 crores on account of administration and inspection charges and Rs. 149.09 crores on account of penal damages levied.

ACTION TAKEN TO ARREST THE ARREARS

4.31 The 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 complaints under Section 406/409 of the IPC filed 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: 11 (A) & (B)

TABLE: 11 A

**DISPOSAL OF ASSESSMENT CASES UNDER SECTION 7 A OF THE ACT
DURING 2002-2003**

Region	Cases due for disposal as on 1.4.2002	Cases Initiated during the year	Total Workload	Cases Disposed during the	Cases pending as on 31.3.2003
A. Pradesh	1383	6411	7794	6453	1341
Bihar	224	558	782	439	343
Chhattisgarh	492	98	590	311	279
Delhi	435	310	745	235	510
Goa	41	151	192	162	30
Gujarat	4677	2382	7059	4214	2845
H. Pradesh	2	142	144	124	20
Haryana	522	1106	1628	724	904
Jharkhand	77	329	406	231	175
Karnataka	673	3051	3724	3046	678
Kerala	152	2704	2856	2653	203
Maharashtra	813	1127	1940	1218	722
M. Pradesh	443	852	1295	664	631
N-E Region	308	543	851	383	468
Orissa	694	766	1460	801	659
Punjab	1469	1972	3441	1812	1629
Rajasthan	367	616	983	456	527
Tamil Nadu	745	10565	11310	10567	743
Uttaranchal	40	179	219	111	108
U. Pradesh	552	2083	2635	1186	1449
West Bengal	1719	1422	3141	1379	1762
TOTAL	15828	37367	53195	37169	16026

TABLE: 11 B**STATUS OF DISPOSAL OF ASSESSMENT CASES UNDER SECTION 7A OF THE ACT**

	2001-2002	2002-2003
Opening Balance	11285	15828
Add: Cases initiated during the year	33264	37367
TOTAL WORKLOAD	44549	53195
Less: Cases disposed during the year	28721	37169
Closing balance at the end of the year	15828	16026
PERIODICITY OF PENDING CASES		
Less than six months	11069	9418
Six months to one year	3101	3962
One to three years	1382	2238
Beyond three years	276	408

(b) Action taken under Section 8 of the Act

During the year 15499 revenue recovery certificates were issued covering Rs.215.56 crores of arrears. The total recovery certificate pending execution during the year was 34640 cases involving an amount of Rs. 785.87 crores. Out of these, 9897 certificates were executed and an amount of Rs.146.81 crores recovered. At the close of the year 24743 certificates, involving an amount of Rs. 639.06 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)

The amount pending for realisation at the beginning of the year was Rs. 101.57 crores. Rs.79.33 crores levied during the year. Total amount due for realization was Rs.180.90 crores. Out of these, Rs. 31.81 crores were recovered. A sum of Rs. 149.09 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: 12 and the Region-wise position is at Appendix S-4.

TABLE: 12

PROSECUTION CASES UNDER SECTION 14 OF THE ACT

Opening balance as on 01.04.2002		22181
Add - cases launched in 2002-2003		1051
TOTAL CASES FOR DISPOSAL		23232
CASES DECIDED DURING 2002-2003		
Convicted	681	
Acquitted	381	
Withdrawn	664	
Discharged	271	
Total cases decided		1997
Pending for disposal on 31.03.2003		21235

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

Complaints were filed with the 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: 13 & 14 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: 13

PROSECUTION CASES UNDER SECTION 406/409 of IPC
[Cases filed with Police Authorities]

FIRs pending with Police on 01.04.2002	4987
FIRs filed with the police during 2002-2003	945
FIRs dropped by the Police	48
Challans filed by the Police in Courts	6
FIRs pending with the Police on 31.3.2003	5878

TABLE: 14

FIRs UNDER SECTION 406/409 IPC [Filed in Courts]		
Prosecution cases pending before the Courts as on 01.04.2002		463
Challans filed by the Police in Courts during the year		18
Complaints filed directly in Courts		32
Total cases for disposal before Courts		513
CASES DECIDED DURING 2002-2003		
Convicted	00	
Acquitted	00	
Discharged	17	
Total cases decided		17
Cases Pending for disposal on 31.03.2003		496

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

The interest on belated remittances payable by the employer is determined under the provisions of Section 7Q of the Act. The status of interest levied and collected during the year is given in Table 15 :

(g) A "Retrospective Compliance Audit" initiative was launched in August 2001. Under this initiative, the compliance history of every covered establishment right from the date of its coverage, was put to scrutiny of special teams and all the missed out actions under Sections 14B and 7Q were unearthed. The functionality of the CCTS was extended to create database of all the missed out Section 14B & 7Q actions, quantify the amounts due, generate the necessary communications to the employers concerned and flag the receipts.

TABLE : 15

**INTEREST UNDER SECTION 7Q OF THE ACT
DURING 2002-2003**

(Rs. in lakhs)

Region	Opening Balance as on 01.04.2002	Added during the year	Total Workload	Collection made during the year	Closing Balance as on 31.03.2003
A. Pradesh	213.53	463.95	677.48	106.63	570.85
Bihar	0.00	67.39	67.39	16.87	50.52
Chhattisgarh	23.26	9.24	32.50	6.48	26.02
Delhi	10.60	107.42	118.02	6.19	111.83
Goa	0.00	9.83	9.83	5.09	4.74
Gujarat	282.17	2392.58	2674.75	2385.12	289.63
Haryana	43.34	24.61	67.95	7.59	60.36
H. Pradesh	5.35	13.34	18.69	7.25	11.44
Jharkhand	7.76	63.20	70.96	7.09	63.87
Karnataka	816.07	678.63	1494.70	183.36	1311.34
Kerala	0.00	358.29	358.29	99.68	258.61
Maharashtra	899.54	1032.53	1932.07	164.67	1767.40
M. Pradesh	127.59	1.05	128.64	41.47	87.17
N-E Region	150.60	207.74	358.34	60.58	297.76
Orissa	3.69	477.08	480.77	88.74	392.03
Punjab	0.00	187.54	187.54	65.77	121.77
Rajasthan	119.97	36.44	156.41	7.55	148.86
Tamil Nadu	423.70	228.81	652.51	202.50	450.01
Uttaranchal	0.00	226.46	226.46	6.99	219.47
U. Pradesh	0.00	375.63	375.63	82.00	293.63
W. Bengal	0.00	661.75	661.75	116.72	545.03
TOTAL	3127.17	7623.51	10750.68	3668.34	7082.34
Amount in Crores	31.27	76.24	107.51	36.68	70.82

ARREST OF DEFAULTERS AND ATTACHMENT OF PROPERTY FOR RECOVERY OF ARREARS

4.32 During the year 2002-2003, a sum of Rs. 53.78 crores was recovered by invoking the provision for recovery proceedings.

STATUS OF ARREST & ATTACHMENT OF PROPERTY ACTION AGAINST DEFAULTERS – UNEXEMPTED SECTOR

(Rs. in crores)

S.No.	Mode of Actions	No. of Cases	Amount Recovered
1	Bank Accounts Attached	5856	39.39
2	Movable Property Attached	284	10.02
3	Immovable Property Attached	321	3.62
4	Arrest of Defaulters	144	0.75
5	Public Auctions made of: (i) Movable Property (ii) Immovable Property	—	—
	TOTAL		53.78

4.33 Apart from the above, instructions to all Regional Provident Fund Commissioners to take the following steps for recovery have 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 16.

TABLE: 16

STATUS OF DEFAULT JUTE MILLS AS ON 31.03.2003

I.	1	No. of Jute Mills in West Bengal	60	
	2	No. of Employees (in lakhs)	2.75	
	3	No. of Complying Establishments	32	
	4	No. of Jute Mills in Default	28	
	5	Amount in Default (Rs. in crores)	204.31	
II.	Classification of Default		No. of Estts.	Amount in Default (Rs. in crores)
a)	1	Under Liquidation	3	5.30
	2	Under Litigation	2	7.94
	3	Under BIFR	16	157.64
		Total	21	170.88
Classification of Default – Ownership-wise				
b)	1	State Public Sector Undertaking	1	22.85
	2	Central Public Sector	5	84.58
	3	Cooperative Sector	0	0.00
	4	Private Sector	22	96.88
		Total	28	204.31
Classification of Default – Realisable/Unrealisable				
c)	1	Realisable dues	7	33.43
	2	Unrealisable dues	21	170.88
		Total	28	204.31

4.35 Legal action under Section 14 of the Act has been initiated against the Establishments in order to collect the 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. 20 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 18.31 lakhs claims were settled and a sum of Rs. 6621.34 crores was authorised for payment as against Rs.5090.01 crores in respect of 20.29 lakhs claims settled during the previous year.

TABLE: 17**SETTLEMENT OF PROVIDENT FUND CLAIMS**

		2000-2001	2001-2002	2002-2003
1.	Brought forward pendency at the beginning of the year	57045	67733	76453
2.	Claims received during the year	2061071	2304215	2243067
3.	TOTAL WORKLOAD [1+2]	2118116	2371948	2319520
4.	Claims returned for rectification of defects and re-submission	276574	272979	288863
5.	Claims rejected being ineligible	23449	24712	33174
6.	Claims settled	1750360	2029193	1831176
7.	% of Claims settled to workload	82.64	85.55	78.95%
8.	Amount authorised for payment [Rs. crores]	4186.26	5090.01	6621.34
9.	Claims pending at the close of the year	67733	45064	166307
10.	% of closing balance to workload	3.20	1.90	7.17

4.37 At the close of the year 166307 claims were pending representing 7.17% of workload. The Region-wise break-up of disposal of workload in the area of provident fund claims is given in Appendix S-6.

STEPS TAKEN FOR PROMPT DISPOSAL OF CLAIMS

4.38 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. The Computerized Compliance Tracking System (CCTS) software provides for "Dealing Assistant wise" monitoring reports duly indicating the turn around time in claim settlements, pendency of claims and analysis of claims settled within the prescribed 30 days.

TRANSFER OF PROVIDENT FUND ACCOUNTS

4.39 During the year under report, transfers were effected in respect of 121151 members as against 209837 members during the previous year

TABLE: 18**DISPOSAL OF TRANSFER OF ACCOUNTS OF PROVIDENT FUND**

	2000-2001	2001-2002	2002-2003
1 Brought forward pendency at the beginning of the year	13279	13435	18037
2 Claims received during the year	249275	270392	242523
3 TOTAL WORKLOAD [1+2]	262554	283827	260560
4 Claims returned for rectification and re-submission	56340	55135	89569
5 Claims rejected being ineligible	7630	7555	13138
6 Claims settled	185149	209837	121151
7 % of Claims settled to workload	70.52	73.93	46.50
8 Claims pending at the close of the year	13435	11300	36702
9 % of closing balance to workload	5.12	3.98	14.09

4.40 36102 Transfer applications were pending in the regional offices as on 31.03.2003 as against 11300 applications pending at the end of the previous year. Region-wise posting is given at Appendix S-7.

PARTIAL WITHDRAWALS BY MEMBERS

4.41 During the year 4.62 lakhs applicants were allowed partial withdrawal as against 4.80 lakhs during the previous year. The amount disbursed was Rs.1373.73 crores during the year as against Rs. 1475.24 crores during the previous year. Data on partial withdrawal cases disposed and amount disbursed region-wise are given at Appendix S-8.

TABLE: 19**PARTIAL WITHDRAWAL CASES AND AMOUNT DISBURSED TO MEMBERS**

	2000-2001	2001-2002	2002-2003
1. Brought forward pendency at the beginning of the year	9375	12372	14295
2. Claims received during the year	540514	583526	580432
3. TOTAL WORKLOAD [1+2]	549889	595898	594727
4. Claims returned for rectification and re-submission	86495	93177	91255
5. Claims rejected being ineligible	15575	15890	16500
6. Claims settled	435447	479745	461826
7. Percentage of Claims settled to workload	79.19	80.51	77.65
8. Amount authorised for payment [Rs. in crores]	1056.81	1475.24	1373.73
9. Claims pending at the close of the year	12372	7086	25146
10. % of closing balance to workload	2.25	1.19	4.23

4.42 At the end of the year 25146 applications were pending with various regions representing a workload of 4.23%.

4.43 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.

WITHDRAWAL FOR HOUSING PURPOSES

4.44 During the year, 141525 members availed withdrawal for the purpose of house construction and were paid a sum of Rs 575.46 crores. As compared to this, in the previous year 137321 members availed themselves of Rs.744.80 crores as housing assistance finance from the provident fund account. Table: 20 indicates the number of members who have availed housing loans during the last 5 years.

TABLE: 20

HOUSE BUILDING ADVANCE GRANTED TO MEMBERS

Year	No. of Members Granted Advance	Amount Disbursed (Rs. in Crores)
1998-1999	72972	386.33
1999-2000	62750	334.46
2000-2001	101080	469.69
2001-2002	137321	744.80
2002-2003	141525	575.46

ISSUE OF ANNUAL STATEMENT OF ACCOUNTS

4.45 During the year under review, 408.88 lakhs annual statement of accounts were issued as against 374.84 lakhs statement during the previous year.

ANNUAL STATEMENT OF ACCOUNTS TO MEMBERS

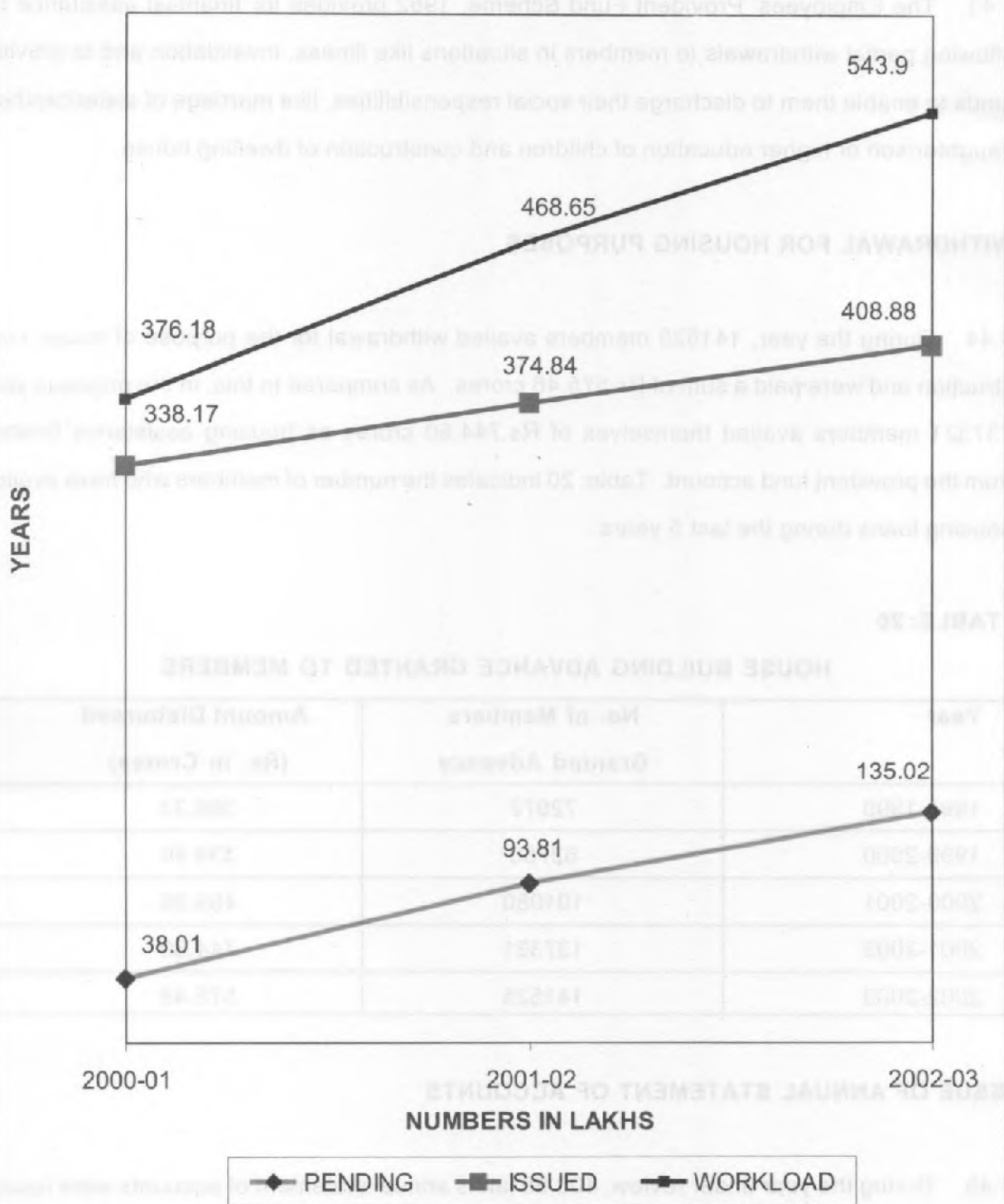


TABLE : 21**ANNUAL STATEMENT OF ACCOUNTS TO MEMBERS**

(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
2002-2003	543.90	408.88	135.02

4.46 At the end of the year 135.02 lakhs annual statement of accounts were pending for issue as against 93.81 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.

STATUS NOTE ON BIDI INDUSTRY

4.47 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.

4.48 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 THE BEEDI ESTABLISHMENTS UNDER THE ACT

4.49 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 Bidiies. 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.

4.50 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.

4.51 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 31.03.2003

REGION	ESTABLISHMENTS			MEMBERS		
	Exempted	Un-exempted	Total	Exempted	Un-exempted	Total
Andhra Pradesh	0	342	342	0	445730	445730
Bihar	0	95	95	0	16999	16999
Chhattisgarh	0	41	41	0	8151	8151
Delhi	0	0	0	0	0	0
Goa	0	0	0	0	0	0
Gujarat	0	46	46	0	960	960
H.Pradesh	0	0	0	0	0	0
Haryana	0	0	0	0	0	0
Jharkhand	0	36	36	0	13124	13124
Karnataka	0	265	265	0	270885	270885
Kerala	0	117	117	0	63210	63210
Maharashtra	0	154	154	0	92754	92754
M.Pradesh	0	255	255	0	150304	150304
North Eastern	0	21	21	0	1254	1254
Orissa	0	181	181	0	52736	52736
Punjab	0	0	0	0	0	0
Rajasthan	0	132	132	0	14762	14762
Tamilnadu	0	1890	1890	0	427847	427847
Uttaranchal	0	0	0	0	0	0
Uttar Pradesh	0	145	145	0	8596	8596
West Bengal	0	264	264	0	376194	376194
Total	0	3984	3984	0	1943506	1943506

WRIT PETITIIONS

4.52 As on 01.04.2002 there were 4401 cases pending before various High Courts. During the year 1243 fresh cases were filed. Out of the total of 5644 cases, 940 cases were decided in favour of the organization and 169 cases against the organization. 4635 cases were pending before the High Courts at the end of the year.

4.53 There were 35 cases pending in the Supreme Court of India as on 01.04.2002. With the addition of 43 cases, the total cases pending were 78. During the year, 3 cases were decided, 4 cases remanded back and 71 cases were pending at the end of the year.

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 an exemption. Likewise, an individual employee or a class of employees may also seek exemption under Paragraph 27 and 27A of the EPF Scheme. The appropriate government is the authority competent to grant exemption under Section 17 of the Act and para 27A of the scheme. The power to grant exemption under para 27 is exercised by the jurisdictional Regional Provident Fund 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 the Board of Trustees properly constituted in accordance with the provisions in Para 79C of the E.P.F. Scheme administers the exempted provident fund subject to the terms and conditions under which the exemption is granted and subject to such supervision and control as laid down by the Central Board of Trustees (EPF) and the 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 the trust of the exempted establishments is the responsibility of the Board of Trustees in each establishment, the EPF organization exercises its control over such estab-

lishments 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 a Sub-Committee on exempted establishments. The committee was last constituted on 1.11.2000.

EXEMPTED ESTABLISHMENTS AND MEMBERS

5.5 There were 2564 establishments, which were in the exempted category as on 31.3.2003, as against 2590 establishments in this category at the end of the previous year. During the year, there was net decrease of 26 establishments in the exempted sector which were either discovered/exemption cancelled or adjusted due to reconciliation of the figures by the regions. There were 37.51 lakh members as at the end of March 2003 as against 38.96 lakh members at the end of the previous year in the exempted sector.

REGIONAL CONCENTRATION

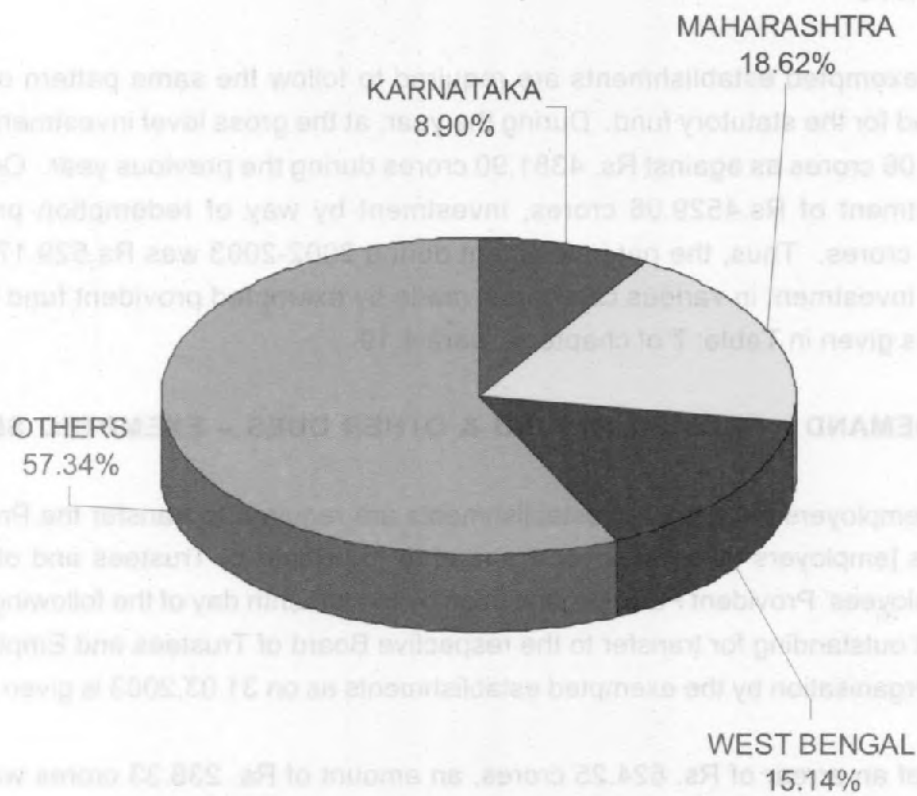
5.6 Establishments and members are concentrated mainly in three regions namely Karnataka, Maharashtra and West Bengal. These three regions constitute 49.69% of the total exempted establishments and 42.66% of total membership as stated in Table: 1.

Table: 1

REGIONAL CONCENTRATION OF MEMBERS IN EXEMPTED SECTOR AS ON 31.03.2003

Region		Members		Establishments	
		No.'s	% of Total	No.'s	% of Total
1.	Karnataka	334206	8.90	157	6.12
2.	Maharashtra	698728	18.62	463	18.06
3.	West Bengal	568088	15.14	654	25.51
Sub-Total		1601022	42.66	1274	49.69
Rest of the Regions		2150200	57.34	1290	50.31
Total Strength of 21 Regions		3751222	100%	2564	100%

REGIONAL CONCENTRATION OF MEMBERS EXEMPTED SECTOR



CONTRIBUTION TRANSFERRED TO BOARD OF TRUSTEES

5.7 An amount of Rs. 3859.37 crores were transferred by the employers to their respective Boards of Trustees as contributions during the year as against Rs. 4278.13 crores during the previous year.

INSPECTION CHARGES

5.8 The employers of exempted establishments are required to pay the inspection charges @0.18% of the 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.

INVESTMENTS

5.9 The exempted establishments are required to follow the same pattern of investment as prescribed for the statutory fund. During the year, at the gross level investments amounted to Rs. 4529.06 crores as against Rs. 4381.90 crores during the previous year. Out of the total gross investment of Rs.4529.06 crores, investment by way of redemption proceeds was Rs.3999.89 crores. Thus, the net investment during 2002-2003 was Rs.529.17 crores. The break-up of investment in various categories made by exempted provident fund trusts during 2002-2003 is given in Table: 7 of chapter 4, para 4.19.

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 31.03.2003 is given in Table 2.

Out of an arrear of Rs. 624.25 crores, an amount of Rs. 238.33 crores was recovered leaving a balance of Rs. 385.92 crores. The major portion of arrears of exempted establishments is in West Bengal Region amounting to Rs. 245.40 crores or 63.58% of the total arrears.

SPECIAL AUDIT OF EXEMPTED ESTABLISHMENTS

5.10 (a) During the year 2002-03 a special audit of all exempted establishments was conducted, the main aim of the audit was to check the financial health of the trusts with special emphasis on the verification of the securities/bonds vis-a-vis the books of accounts of the

trusts. It was found that in nearly 90% of the cases the accounts of the audited establishments were found in order, and of the remaining the majority the trusts were having a valid proof of investment in support of their investment, while the number of trusts having real default were very few.

Table: 2

**PROVIDENT FUND & OTHER ARREARS - EXEMPTED SECTOR
DURING 2002-2003**

(Rs. in lakhs)

Region	Opening Balance, as on 1.4.2002	Added during the year	Total Work load	Collection during the year	Closing Balance as on 31.3.2003	Amount Collected during the year 2001-02	(+/-) Increase/Decrease over previous year	
A. Pradesh	1316.51	3211.46	4527.97	1642.45	2885.52	2627.83	(-)	985.38
Bihar	604.97	3.54	608.51	210.96	397.55	637.77	(-)	426.81
Chhattisgarh	0.00	352.63	352.63	348.81	3.82	0.00	(+)	348.81
Delhi	199.64	53.77	253.41	104.09	149.32	383.57	(-)	279.48
Goa	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Gujarat	156.11	-125.05*	31.06	13.90	17.16	0.80	(+)	13.10
Haryana	2595.66	304.77	2900.43	1715.87	1184.56	0.30	(+)	1715.57
H. Pradesh	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Jharkhand	2830.98	2474.35	5305.33	3412.66	1892.67	6065.10	(-)	2652.44
Karnataka	650.85	1539.89	2190.74	602.67	1588.07	1770.23	(-)	1167.56
Kerala	475.80	234.35	710.15	192.60	517.55	533.47	(-)	340.87
Maharashtra	2145.67	1253.52	3399.19	545.44	2853.75	896.62	(-)	351.18
M. Pradesh	17.09	776.76	793.85	774.19	19.66	240.30	(+)	533.89
N-E Region	1673.59	-1673.59**	0.00	0.00	0.00	26.74	(-)	26.74
Orissa	155.49	43.65	199.14	12.58	186.56	28.20	(-)	15.62
Punjab	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Rajasthan	864.31	3700.53	4564.84	4551.95	12.89	3757.44	(+)	794.51
Tamil Nadu	685.25	710.25	1395.50	607.37	788.13	500.38	(+)	106.99
Uttaranchal	0.00	77.70	77.70	7.51	70.19	0.00	(+)	7.51
U. Pradesh	1368.82	1776.66	3145.48	1660.78	1484.70	521.10	(+)	1139.68
West Bengal	22579.02	9390.45	31969.47	7429.18	24540.29	8533.38	(-)	1104.20
TOTAL	38319.76	24105.64	62425.40	23833.01	38592.39	26523.23	(-)	2690.22
Amount in Crores	383.20	241.05	624.25	238.33	385.92	265.23	(-)	26.90

* Rs. 136.03 lakhs demand created in respect of M/s. Tata Chemicals was reverted back by the EPFAT. Hence the demand was cancelled".

** The Hon'ble High court has allowed the management of M/s. Oil India Ltd. to manage the inhouse Pension Scheme under the deeming provision to EPS, 95. Hence the work-load has been off-loaded.

BIFURCATION OF ARREARS – PUBLIC AND PRIVATE SECTOR ESTABLISHMENTS

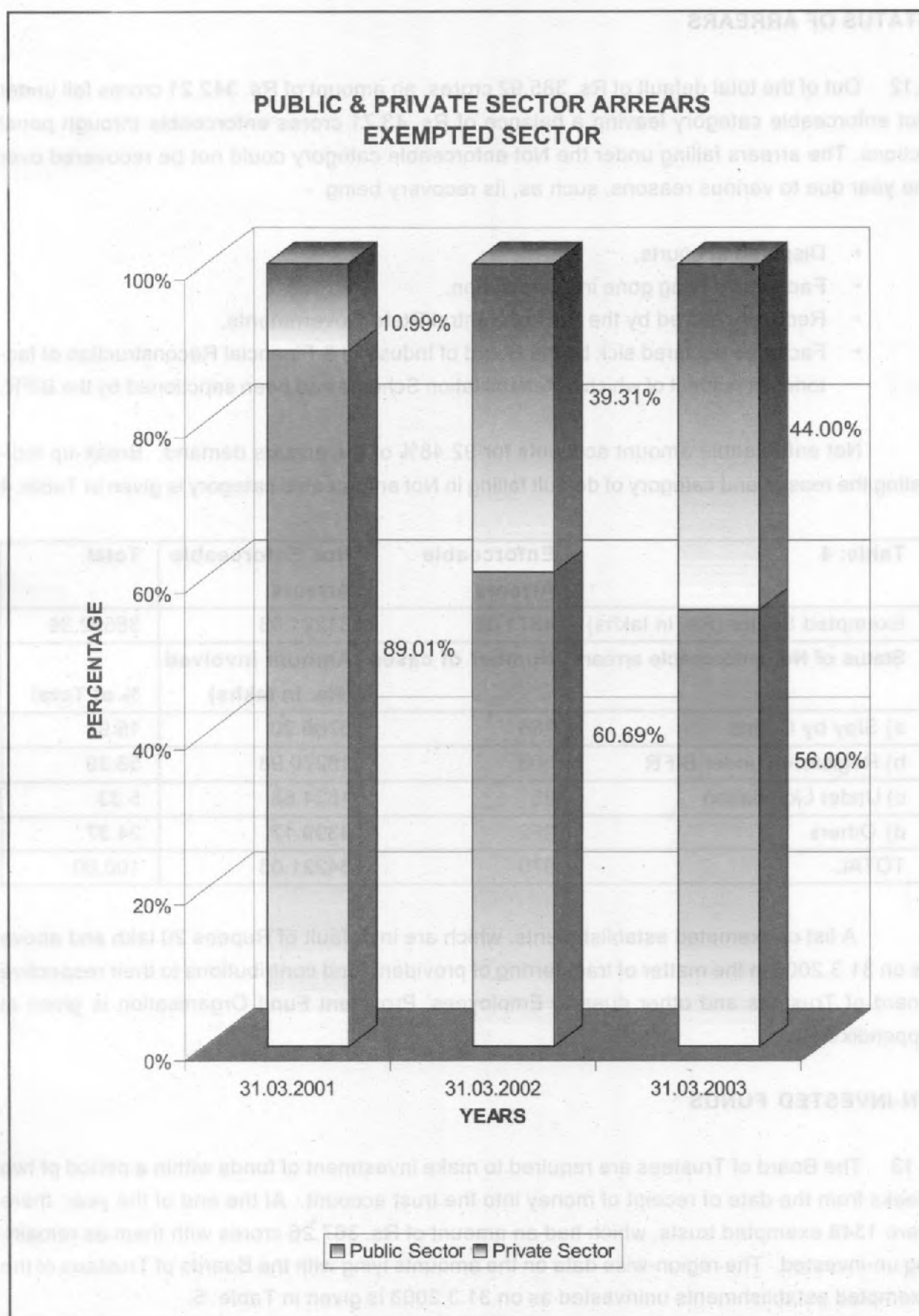
5.11 Out of the total 274 defaulting establishments under the exempted sector, 152 establishments belong to the Private Sector and 122 establishments fall under the Public Sector. In terms of amount, out of the total default of Rs. 385.92 crores, Private Sector accounts for Rs. 168.36 crores and public sector Rs. 217.55 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 both in public and private sector is given below in Table: 3.

Table: 3

PROVIDENT FUND & OTHER ARREARS - EXEMPTED SECTOR PUBLIC & PRIVATE SECTOR ESTABLISHMENTS AS ON 31.03.2003

(Amount Rs. in Lakhs)

Region	Public Sector		Private Sector		Closing Balance as on 31.3.2003	
	No. of Defaulting Estts.	Amount	No. of Defaulting Estts.	Amount	No. of Defaulting Estts.	Amount
A. Pradesh	12	870.66	14	2014.86	26	2885.52
Bihar	6	337.45	3	60.10	9	397.55
Chhattisgarh	1	3.82	0	0.00	1	3.82
Delhi	0	0.00	9	149.32	9	149.32
Goa	0	0.00	0	0.00	0	0.00
Gujarat	1	0.62	3	16.54	4	17.16
Haryana	4	1173.76	1	10.80	5	1184.56
H.P.	0	0.00	0	0.00	0	0.00
Jharkhand	2	1868.13	2	24.54	4	1892.67
Karnataka	20	1411.31	9	176.76	29	1588.07
Kerala	3	76.11	6	441.44	9	517.55
Maharashtra	8	1907.59	9	946.16	17	2853.75
M. Pradesh	1	7.56	2	12.10	3	19.66
N-E Region	0	0.00	0	0.00	0	0.00
Orissa	1	32.45	5	154.11	6	186.56
Punjab	0	0.00	0	0.00	0	0.00
Rajasthan	1	2.56	3	10.33	4	12.89
Tamil Nadu	12	382.19	28	405.94	40	788.13
Uttaranchal	1	70.19	0	0.00	1	70.19
U. Pradesh	9	947.45	18	537.25	27	1484.70
West Bengal	40	12663.94	40	11876.35	80	24540.29
TOTAL	122	21755.79	152	16836.60	274	38592.39
Amount in Crores		217.56		168.36		385.92



STATUS OF ARREARS

5.12 Out of the total default of Rs. 385.92 crores, an amount of Rs. 342.21 crores fall under Not enforceable category leaving a balance of Rs. 43.71 crores enforceable through penal actions. The arrears falling under the Not enforceable 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 a Rehabilitation Scheme had been sanctioned by the BIFR.

Not enforceable amount accounts for 92.48% of the arrears demand. Break-up indicating the reason and category of default falling in Not enforceable category is given in Table: 4

Table: 4	Enforceable Arrears	Not Enforceable Arrears	Total
Exempted Sector (Rs. in lakhs)	4371.36	34221.03	38592.39
Status of Not enforceable arrears	Number of cases	Amount involved (Rs. in lakhs)	% of Total
a) Stay by Courts	185	5786.20	16.91
b) Registered under BIFR	508	18270.98	53.39
c) Under Liquidation	25	1824.68	5.33
d) Others	252	8339.17	24.37
TOTAL	970	34221.03	100.00

A list of exempted establishments, which are in default of Rupees 20 lakh and above as on 31.3.2003 in the matter of transferring of provident fund contributions to their respective Board of Trustees and 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 1348 exempted trusts, which had an amount of Rs. 367.26 crores with them as remaining un-invested. The region-wise data on the amounts lying with the Boards of Trustees of the exempted establishments uninvested as on 31.3.2003 is given in Table: 5.

NOT ENFORCEABLE P.F. ARREARS - EXEMPTED SECTOR **(% OF TOTAL)**

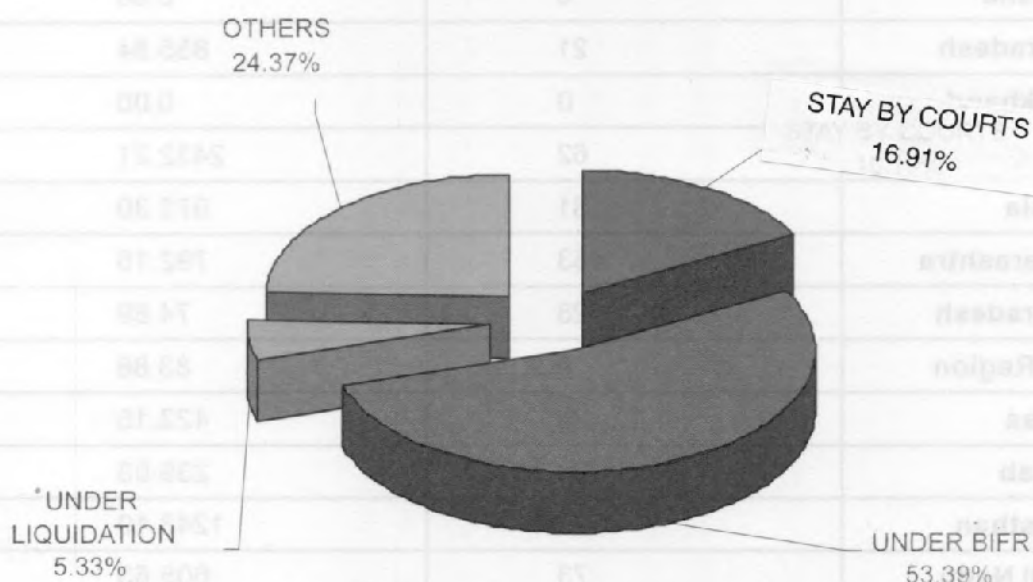


Table: 5

**AMOUNT LYING UN-INVESTED WITH THE BOARD OF TRUSTEES OF EXEMPTED
ESTABLISHMENTS AS ON 31.03.2003**

Regions	Establishments	Un-Invested Amount (Rs. in Lakhs)
A. Pradesh	63	1788.29
Bihar	17	1157.12
Chhattisgarh	0	0.00
Delhi	170	3604.55
Goa	0	0.00
Gujarat	87	618.34
Haryana	0	0.00
H. Pradesh	21	855.84
Jharkhand	0	0.00
Karnataka	62	2432.21
Kerala	31	572.30
Maharashtra	463	792.15
M. Pradesh	28	74.89
N-E Region	9	83.88
Orissa	26	423.15
Punjab	23	239.03
Rajasthan	20	1243.10
Tamil Nadu	73	605.63
Uttaranchal	12	1517.51
U. Pradesh	62	1519.93
West Bengal	181	19198.57
TOTAL	1348	36726.49
	Amount in Crores	367.26

ACTION TAKEN AGAINST DEFAULTERS

5.14 During the year 2002-2003, in order to liquidate the arrears, 53 prosecutions under Section 14 of the Act were filed. Besides this, 19 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 2002-2003, a sum of Rs. 22.62 crores was recovered through various modes as given below from defaulters in exempted sector is given in Table 6:

TABLE : 6

STATUS OF ARREST & ATTACHMENT OF PROPERTY ON ACCOUNT OF DEFAULT-EXEMPTED SECTOR

(Rs. in lakhs)			
S. No.	Mode of Actions	No. of Cases	Amount Recovered
1	Bank Accounts Attached	534	1991.69
2	Movable Property Attached	3	270.60
3	Immovable Property Attached	1	0.00
4	Arrest of Defaulters	0	0.00
	TOTAL	538	2262.29

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 2564 exempted establishments, 918 establishments did not declare the rate of interest. The broad pattern of interest rate declared by the remaining 1646 establishments is given in Table: 7.

Table: 7

RATE OF INTEREST ALLOWED TO MEMBERS - EXEMPTED ESTABLISHMENTS

	Establishments	Members
Higher than the Statutory Rate	269	551480
Equal to the Statutory rate of 9.5%	1360	2069641
Less than the Statutory rate	17	49586
TOTAL	1646	2670757

SERVICE TO THE MEMBERS

ADVANCES/PARTIAL WITHDRAWALS

5.17 The details of advances sanctioned 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	6618	8.31
Housing Advances	124940	1657.89
During temporary closure	23387	73.57
Illness of Members/Family members	142102	296.69
Member's own marriage	107947	683.54
Withdrawal one year before retirement	21761	178.37
Others	102247	999.10
TOTAL	529002	3897.47

SETTLEMENT OF PROVIDENT FUND CLAIMS

5.18 The details of claims settled by the exempted establishments in r.o. their members are given in Table: 9.

Table: 9

PROVIDENT FUND CLAIMS SETTLED - EXEMPTED ESTABLISHMENTS

Category	Cases	Amount in crores
Death Cases	8844	231.61
Resignation/Termination	97388	651.02
Retrenchment	21913	117.42
Superannuation	50325	1441.00
Permanent Invalidation	2061	60.42
Dismissal	6195	36.86
Migration	2337	47.26
Others	38433	1525.27
TOTAL	227496	4110.86

CHAPTER - 6

EMPLOYEES' PENSION SCHEME 1995

INTRODUCTION & ADMINISTRATION

Employees' Pension Scheme 1995 came into effect from 16.11.95. Upon introduction of the new Employees' pension Scheme, 1995, the erstwhile Family Pension Scheme, 1971 ceased to operate and all the assets and liabilities of the same stood 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, alike the old Employees' Family Pension Scheme, 1971 derives its financial resource by partial diversion from the Provident Fund contribution, the rate being 8.33% as against 2.33% in the ceased Family Pension Scheme, 1971 and that the contribution will be diverted from "Employer's share" only. The Central Government continues contributing at the rate of 1.16% as before. 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 on 16.11.95 and made effective from that date, with a provision 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. So also all the new entrants to the membership of Provident Fund from 16.11.95 onwards shall acquire membership of the Scheme on compulsory basis. The existing members of the Provident Fund who did not opt for joining the erstwhile Employees' Family Pension Scheme, 1971 shall have option to join the new Pension Scheme. So also the beneficiaries under the erstwhile Employees' Family Pension Scheme, 1971 relating to death/exit cases occurring between 1.4.93 and 15.11.95 shall have option to derive the benefit under the new Scheme.

BENEFITS

6.4 Employees' Pension Scheme, 1995 provides the following benefit package:

- (i) To the member:
 - a. Pension for life on superannuating/retirement and permanent total disablement;
 - b. Facility for capital return (corpus accretion) on option formulae basis; and
 - c. Commutation of pension up to 1/3rd of pension amount.
- (ii) To the members of the family upon the death of the member:
 - a. Pension to Widow/Widower for life or till re-marriage.
 - b. 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.
 - c. 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.
 - d. 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
 - e. Facility for payment of pension to dependent father/mother in the event the member dies leaving behind no eligible family members and no nomination by such deceased member exists;

6.5 Previously under the old Employees' Family Pension Scheme, 1971, only widow/widower pension was payable, that too, for death while in reckonable service only. In the absence of Widow or on cessation of Widow Pension payment 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 criteria of 25 years. There was no provision for capital return or commutation or disablement pension. At the time of leaving (or relieving) the service, the employees were entitled to withdrawal benefits only. The 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:

- (a) Minimum 10 years eligible service; and
- (b) Attaining age of 58 years.

6.7 On ceasing employment earlier than 58 years, pension may be availed of by a member at his option, before attaining the age of 58 years but not below 50 years. 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 Those retiring now and in coming years, shall have also the benefit of past service pension for the period of their membership under the erstwhile Employees' Family Pension Scheme, 1971 on factor formula basis provided for in Paragraph 12 (3) in the Scheme subject to aggregate Pension regulated by minimum Pension amount provision.

PENSION DISBURSEMENT ARRANGEMENTS

A. Nationalised Banks

6.10 For ensuring disbursement of pension every month, arrangements have been made through nationalised 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 in collaboration with Indian Banks Association. Arrangements have been enlarged further by bringing in more banks to participate in the programme.

B. Scheduled Commercial Banks

6.11 Para 33 has been amended on 27.9.2001 to permit disbursement of pension through Scheduled Commercial Banks including Regional Rural Bank and Co-operative Banks. Accordingly, agreement have been made with Scheduled Commercial Bank for disbursement of pension.

Enlarging the existing disbursement network agreements have been entered into with HDFC Bank on 18.10.2002, ICICI Bank on 7.3.2003 & UTI Bank on 13.3.2003.

The salient feature of the agreement are as under:

- Agreement is made for the whole country. So there is no need to have separate agreement at Regional level.
- These Banks are fully networked branches, where all transactions are made on real time basis. As EPFO is also moving towards a fully networked environment, transaction with these will give a feel of the advantage of a networked environment.
- Time & cost involved is considerably less. Information between EPFO and these Banks about pension payments would be exchanged through Soft copy Reconciliation is also streamlined through this process.
- As these bank branches are fully networked there would not be any transfer of original PPOs and other documents even if the pensioner is availing the pension outside the geographical area of the office nor in the event, of shift of pensioner's residence.
- The service charges are 1.25% on monthly pension disbursed and 0.25% on such non-recurring lump sum payments like Commutation of pension, Return of Capital & initial Pension arrears. This will result in saving in disbursement charges as under existing agreement with Nationalised Banks service charges are being paid @ 2.5% on all payment.
- Being networked banks, immediate confirmation of payment credited into pensioners account will be payable. Further, the procedure is being designed in such a way that all payment details will be merged though floppy to be sent by the concerned bank every month. This will result into quick and easy reconciliation and will result in saving of cost and effort in terms of manpower needed.
- The Saving Bank Account of the Trustees/EPFO and the E.P.F Pensioners are opened on 'Zero balance basis' and the minimum 'Balance condition' is also waived in respect of these accounts.
- Pensioners will also have the additional facilities of ATM-Cum Debit Card so that they can draw their pension through any of the ATM's and can also make payments through debit card as per their choice.

C Post Offices

6.12 With the increase in the number of pensioners and keeping in view the future growth and to enlarge the disbursement network arrangement has been finalized with the Deptt. of Posts in the line of existing banking arrangements for pension disbursement and the new arrangement will be 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.

ADMINISTRATIVE SETUP

6.13 On introduction of the Employees' Pension Scheme, 1995 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 under Employees' Pension Scheme, 1995. 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 sections on Legislation & Development, Administration & Control and Actuarial & Policy.

6.14 As part of streamlining the functioning of Pension Division and to have effective control, review meetings with Regional Provident Fund Commissioners (Pension) were held at Zonal level. Detailed deliberations have been made on all work areas under Employees' Pension Scheme, 1995, particularly on the following and follow-up action is being taken:

- 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 3737691 new members were enrolled at the gross level. After accounting for the ceased members, the net addition during the year was 1915055 members. The details of enrollment of members are given in Table-1.

TABLE: 1

ENROLMENT OF PENSION SCHEME MEMBERS

	Members
As on 31.03.2002	25572161
ADD: Enrolled during the year	3737691
LESS: Ceased during the year	1822636
As on 31.03.2003	27487216
Net addition over previous Year	1915055

6.16 As on 31.03.2003, the members of Employees Pension Scheme were 27487216. The region-wise position of members is given in Table: 2.

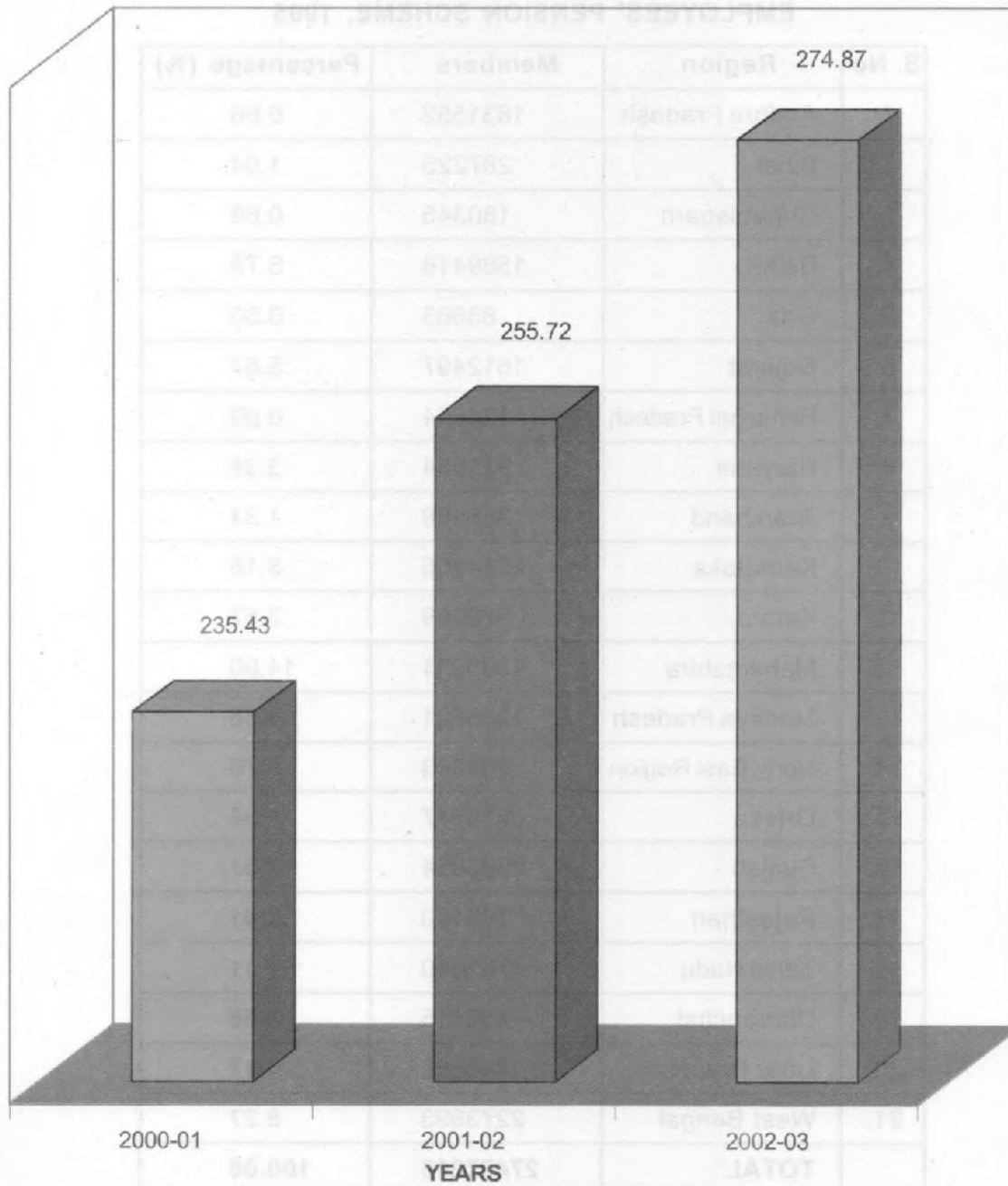
TABLE : 2

**REGION-WISE MEMBERS ENROLLED UNDER
EMPLOYEES' PENSION SCHEME, 1995**

S. No	Region	Members	Percentage (%)
1.	Andhra Pradesh	1831552	6.66
2.	Bihar	287225	1.04
3.	Chhattisgarh	180345	0.66
4.	Delhi	1589418	5.78
5.	Goa	83563	0.30
6.	Gujarat	1612497	5.87
7.	Himachal Pradesh	164654	0.60
8.	Haryana	931554	3.39
9.	Jharkhand	368468	1.34
10.	Karnataka	2244265	8.16
11.	Kerala	979959	3.57
12.	Maharashtra	4095931	14.90
13.	Madhya Pradesh	1258601	4.58
14.	North East Region	209883	0.76
15.	Orissa	510517	1.86
16.	Punjab	2063934	7.51
17.	Rajasthan	799120	2.91
18.	Tamil Nadu	4703040	17.11
19.	Uttaranchal	153115	0.56
20.	Uttar Pradesh	1145582	4.17
21.	West Bengal	2273993	8.27
	TOTAL	27487216	100.00

EMPLOYEES' PENSION FUND MEMBERS

(In Lakhs)



6.17 It can be seen from the Table 2 that Tamil Nadu region followed by Maharashtra region have the largest number of members. It would also be noted that around 78.84% of the total members are concentrated in 9 regions namely Tamil Nadu, Maharashtra, West Bengal, Karnataka, Punjab, Andhra Pradesh, Gujarat, Delhi & Himachal Pradesh.

CONTRIBUTION RECEIVED

6.18 During the year under the report Rs. 4787.84 crores were received as Pension Fund contributions. Out of this Rs. 4387.84 crores were collected from Employers' share and Rs.400.00crores were contributed by Central Government.

PENSION FUND

6.19 The ceased Employees' Family Pension Scheme 1971 mandated 1.16% of pay from employers & equivalent contribution by employees to Family Pension Fund. In the Employees' Pension Scheme, 1995 no additional contribution is payable either by the employer or the employee for the Pension Fund. The Scheme is to be financed by diversion of 8.33% of wages from the employer's share of the Provident Fund contribution and Central Government will also contribute 1.16% as Government contribution. All accumulations in the ceased Family Pension Fund constitute the corpus of Pension Fund. The corpus as on 16.11.1995 was over Rs. 8252 crores. As on 31.03.2003 the corpus (Securities + Public Account) has increased to Rs. 45045.21 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	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
2002-03	33213.17	45045.21	1441670

INVESTMENT OF PENSION FUND

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 Employees' Provident Fund Scheme 1952.

6.22 The total corpus of Pension Fund accumulations amounted to Rs. 45045.21 crores as on 31.03.2003. The investment of Pension Fund during the year 2002-2003 and total corpus of Pension Fund as on 31.03.2003 are given in the Tables 3 & 4 :-

TABLE: 3 INVESTMENT OF PENSION FUND DURING 2002-03 (Rs. in Crores)		
I)	As per Investment Pattern	
(i)	Central Government Securities	1845.36
(ii)	State Government/ Government guaranteed Securities	910.26
(iii)	Special Deposit Scheme	112.02
(iv)	Public Sector Financial Institutions	1079.50
	Total investment	3947.14
II)	Public Account	2048.26
	Total during the year (Public Account & Securities) [I+II]	5995.40

TABLE: 4

TOTAL CORPUS OF PENSION FUND

(Rs. in Crores)

Net Investment in Securities as on 31.03.2002	20030.43	
Add: Net Investment during the year	3947.14	
Net Investment in Securities as on 31.03.2003		23977.57
Deposit in Public Account as on 31.03.2002	19019.38	
Add: Government contribution	400.00	
Add: Interest received during the year	1648.26	
Balance in Public Account as on 31.03.2003		21067.64
Total Corpus (Securities + Public Account) as on 31.03.2003		45045.21

CONTRIBUTION ARREARS

6.23 At the end of financial year 2001-2002, there was an outstanding arrears of Rs. 302.28 crores on account of Pension Fund contribution from employers. This was further increased due to additional recovery certificates issued in respect of unrealised current demand of Rs. 193.52 crores. The total workload for the year 2002-03 for recovery becomes Rs. 495.80 crores. Rs. 182.85 crores has been recovered through recovery action leaving behind an outstanding arrears of Rs. 342.95 crores.

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. As against a workload of 14937 cases for disposal, 1078 cases were decided during the year. Of the cases decided, in 370 cases conviction were ordered, 222 cases were either acquitted or admonished, 288 cases were withdrawn and 198 cases were discharged. The region-wise data of prosecution cases launched under the Act is given at Appendix S-12.

6.25 Out of a workload of 31600 Recovery Certificates under section 8 of Employees' Provident Funds and Miscellaneous Provisions Act, 1952 involving an amount of Rs. 372.23 lakhs, an amount of Rs. 53.69 Crores were realized through execution of 9259 cases. At the end of the year 22341 cases were pending involving a sum of Rs. 318.54 crores.

SERVICE TO THE MEMBERS OF PENSION SCHEME

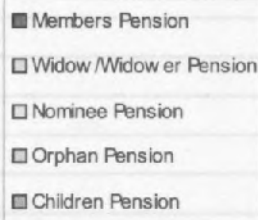
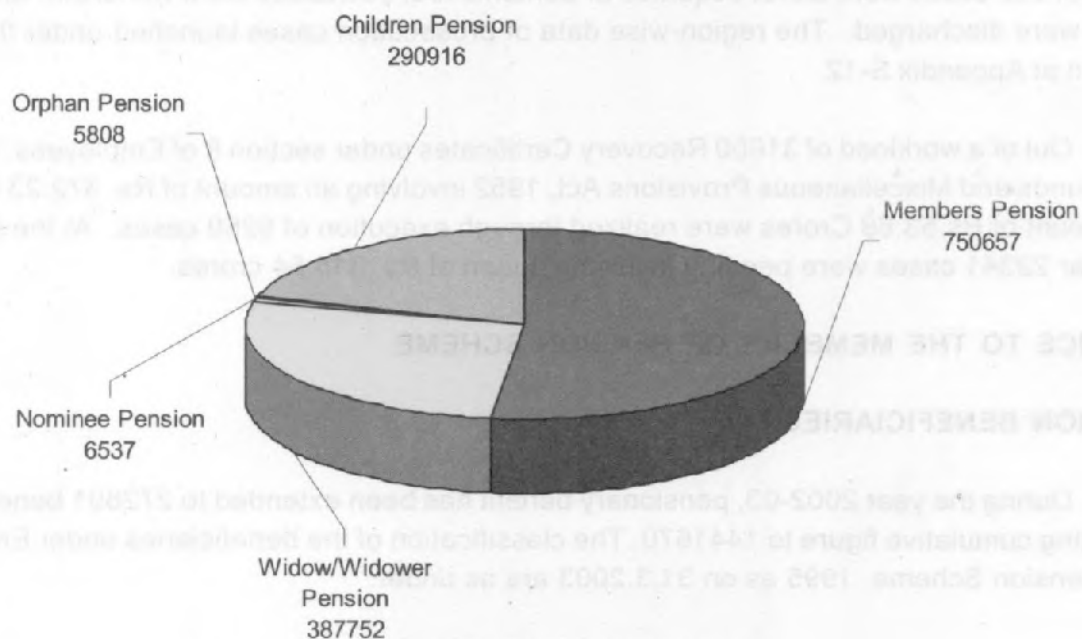
PENSION BENEFICIARIES

6.26 During the year 2002-03, pensionary benefit has been extended to 272891 beneficiaries taking cumulative figure to 1441670. The classification of the beneficiaries under Employees' Pension Scheme, 1995 as on 31.3.2003 are as under:

PENSION BENEFICIARIES

i) Members Pension		
(a) Early Pension (50-57 years)		455456
(b) Superannuation Pension		293980
(c) Disablement Pension		1221
Sub-total		750657
ii) Widow/Widower Pension		
(a) Death in Service		365199
(b) Death away from Service		22553
Sub-total		387752
iii) Nominee Pension		6537
iv) Orphan Pension		5808
v) Children Pension		290916
Grand Total		1441670

PENSION BENEFICIARIES



The aforesaid figures include 168503 widow pensioners and 3698 children pensioners drawing pension under the ceased Employees' Family Pension Scheme, 1971.

6.27 The region-wise classification of beneficiaries under Pension Scheme as on 31.03.2003 is given at Appendix S-13(i).

SETTLEMENT OF PENSION CLAIMS (ALL BENEFITS)

6.28 Details of all benefit claims sanctioned under the Employees' Pension Scheme, 1995, year-wise for the past three years are given in Table-5.

TABLE: 5

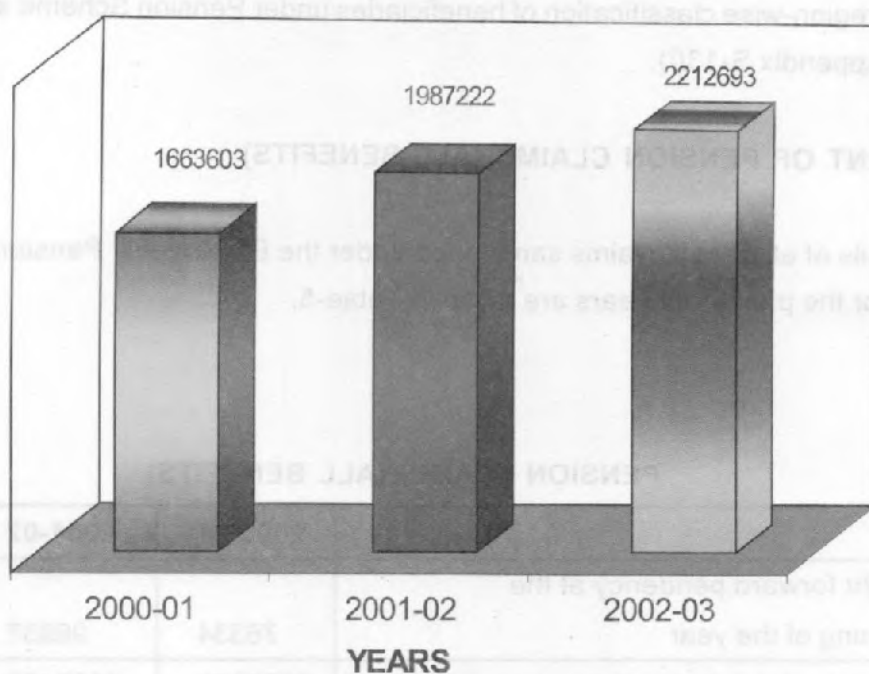
PENSION CLAIMS (ALL BENEFITS)

		2000-01	2001-02	2002-03
1	Brought forward pendency at the beginning of the year	76334	96937	74813
2	Claims received during the year	2078559	2358455	2686717
3	TOTAL WORKLOAD [1+2]	2154893	2455392	2761530
4	Claims returned for rectification of defects	362545	357979	381565
5	Claims rejected being ineligible	31808	35378	55609
6	Claims settled	1663603	1987222	2212693
7	Percentage of Claims settled to workload	77.20	80.93	80.12
8	Amount authorised for payment [Rs. lakhs]	1242.27	1635.22	1998.58
9	Claims pending at the close of the year	96937	74813	111663
10	Percentage of closing balance to workload	4.50	3.05	4.04

6.29 It would be seen from Table: 6 that during the year, under report 22.12 lakhs family pension claims were settled as against 19.87 lakhs claims settled during the previous year. This includes 356870 monthly Pension claims settled during the year. The region-wise position of claims settled is given in Appendix S-13.

6.30 The category-wise break up of family pension claims settled during the year 2002-2003 is indicated in Table-6.

PENSION CLAIMS SETTLED (ALL BENEFITS)



PENSION CLAIMS (ALL BENEFITS) - AMOUNT DISBURSED (In Crores)

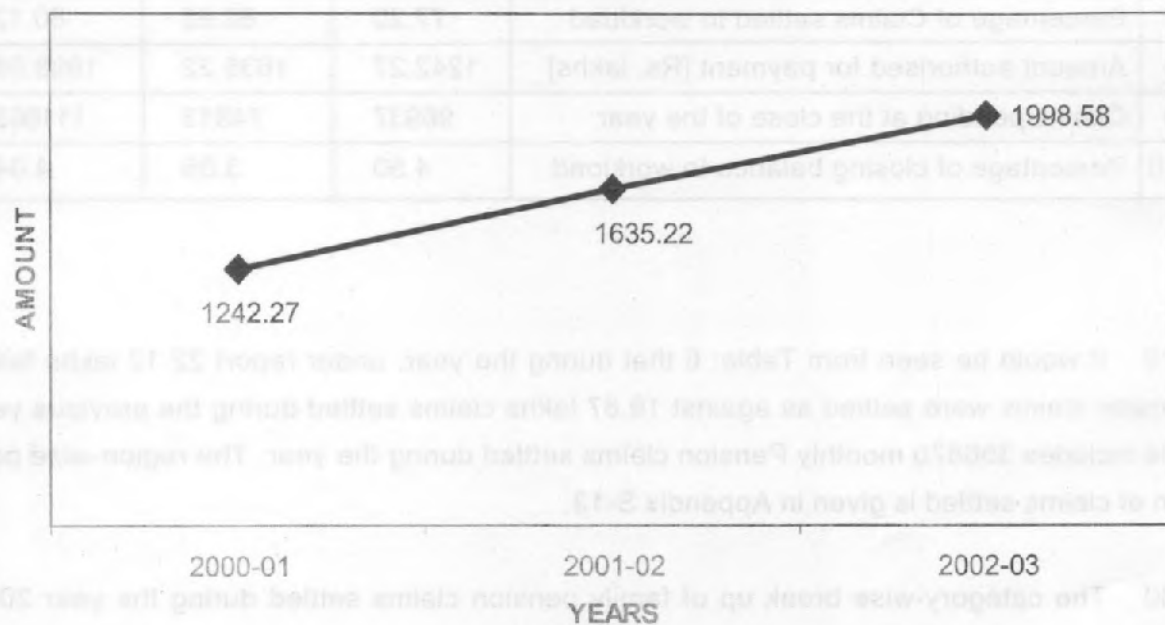


TABLE: 6

CATEGORY OF CLAIM	NO. OF CLAIMS SETTLED
Monthly Pension benefit	356870
Life Assurance benefit (under FPS'71)	3758
Retirement-cum-withdrawal benefit	1832052
Refunds	20013
TOTAL	2212693

SETTLEMENT OF MONTHLY PENSION CLAIMS

6.31 Details of monthly pension claims sanctioned under the Employees' Pension Scheme, 1995, year-wise for the past three years are given in Table: 8.

TABLE: 8

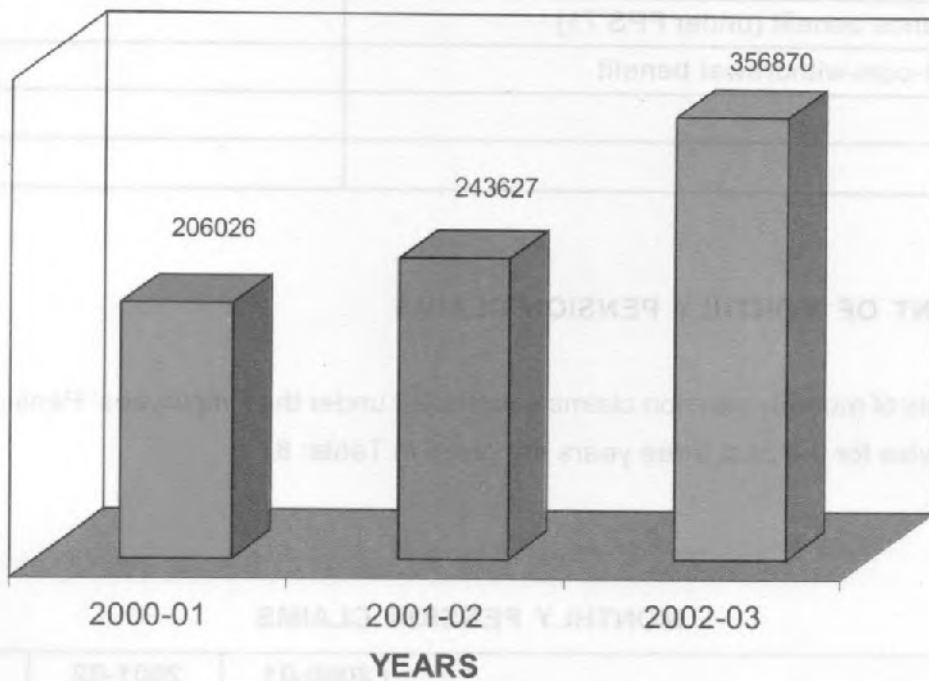
MONTHLY PENSION CLAIMS

	2000-01	2001-02	2002-03
1 Brought forward pendency at the beginning of the year	16369	19181	131472
2 Claims received during the year	288965	329043	412134
3 TOTAL WORKLOAD [1+2]	305334	348224	543604
4 Claims returned for rectification of defects & resubmission	74371	77676	48315
5 Claims rejected being ineligible	5756	8020	5966
6 Claims settled	206026	243627	356870
7 Percentage of claims settled to workload	67.48	69.96	65.65
8 Amount authorised for payment [Rs. in crores]	777.52	995.89	1209.63
9 Claims pending at the close of the year	19181	18901	132452
10 Percentage of closing balance to workload	6.29	5.43	4.10

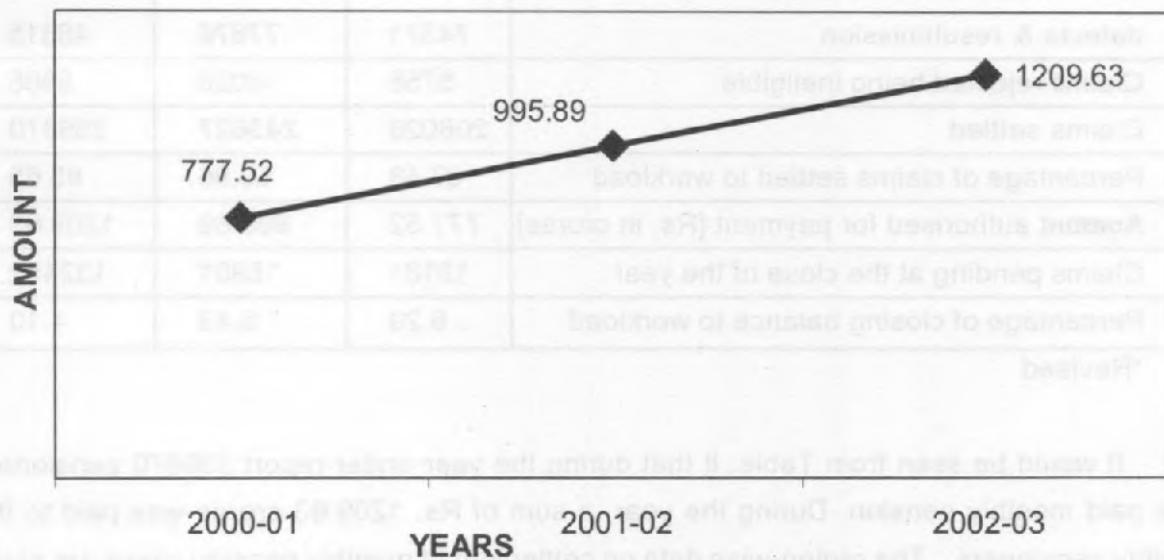
*Revised

6.32 It would be seen from Table: 8 that during the year under report 336870 pensioners were paid monthly pension. During the year, a sum of Rs. 1209.63 crores was paid to the monthly pensioners. The region-wise data on settlement of monthly pension cases are given in Appendix S-14.

MONTHLY PENSION CLAIMS SETTLED



MONTHLY PENSION CLAIMS - AMOUNT DISBURSED (In Crores)



CREATION OF DATABASE

6.33 On introduction of the Pension Scheme, creation of database for member and their families assumed greater importance to help 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 capturing all such updated details through computerized programme for keeping the database on line for utilization. In the process, all the field offices have printed and supplied Form 2 (revised) to all the members through their establishment concerned. A systematic monitoring is being done at various offices and also at the Headquarters level at fortnightly intervals so as to ensure collection of Form-2, capturing in computerized programme the details and creating an effective database of the members and their families in the system. Performance position as on 31.03.2003 in this regard in terms of percentage of contributing members is given below:

From 2 issued to Members	From 2 received from Members	Data Entry made in Computer
100%	71.5%	49.69%

Keeping in view the importance of the database creation and maintaining error-free data, it was felt necessary that an ongoing system arrangement has to be put in place in every field office to take care of the said requirement. Accordingly, instructions have been issued to all the Offices to constitute a Database Creation Cell and regulate the work of Database Creation in respect of existing members as well as for the fresh members. The Database Creation Cell has been constituted in all the field offices and started functioning to coordinate, monitor and expedite the work.

VALUATION OF PENSION FUND

6.34 As per Para 32 of Employees' Pension Scheme, 1995, Employees Pension Fund is to be evaluated by an Actuary at annual intervals. Upon 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. allowed 5.5% additional relief w.e.f. 1.4.98 to all pensioners as on 31.3.98. Simultaneously, the minimum family pension quantum also has been enhanced from January 2000 as recommended in 1st valuation report..

6.35 Similarly, 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. Further, 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.

6.36 The Valuation process for 5th & 6th Valuation has started. Selection of Panel of Actuaries and Valuer was done by a special committee formed for this purpose. On the basis of committee's recommendation Government appointed the Valuer and the Panel of Actuaries.

LEGAL ISSUES

6.37 Multiple writ petitions challenging the validity of Employees' Pension Scheme, 1995 were filed in various High Courts by certain Trade Unions. So far three High Courts namely High Court of Madras, Karnataka and Kerala have disposed off these writ petitions 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 High Court in 1997 before the Supreme Court. Also 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 (i.e., 04.04.2000, 31.08.2000, 29.09.2000, 15.11.2000, 05.02.2001, 15.03.2001). The batch matters finally came up for consideration of the Supreme Court on 11.04.2001, 17.04.2001, 24.04.2001, and 25.04.2001 and hearing concluded on 01.05.2001. The final judgment is awaited.

EXEMPTION

6.38 As per Para 39 of EPS 1995, any establishment or class of establishments may be granted exemption from the operation of the EPS 1995 by the appropriate Government if the Pension Scheme of the establishment(s) provides pensionary benefits either at par or more favorable than the benefits available under the EPS 1995. Three establishments have been granted exemption under Employees Pension Scheme'95. These are namely M/s.Telco (Maharashtra), M/s.Malaysian Airlines (Tamil Nadu) and M/s. Oil India Ltd. (Assam).

PENSION SOFTWARE - Computerized Employees' Pension System (CEPS)

- i) CEPS version 3.0 Release-1 dated 6.7.2001, circulated vide this office letter dt: 17.7.2001, containing certain enhancements and corrections in the CEPS software dt: 27.4.2001.
- ii) Patch dated 12.12.2001, circulated vide letter dt: 21.12.2001 containing enhancement of wage ceiling limit and extended Table 'C' benefits.
- iii) Patch dated 10.1.2002, circulated vide this office letter dt: 15.1.2002 containing modification with regard to calculation of 4th relief.
- iv) Patch dated 25.3.2003, circulated vide this office letter dt: 1.5.2003 to RO/SROs. Among other enhancements made, it includes processing of BRS in soft copy.

PENSION IMPLEMENTATION COMMITTEE

6.40 The Executive Committee of the CBT constituted a sub-committee designated as 'Pension Implementation Committee' to review the functioning of the Employees Pension Scheme'95 including computerization in the organisation, disbursement of pension and to consider the suggestion/proposals for amendment/improvement in the scheme. So far, 18 meetings of Pension Implementation Committee have been held. During the year 2002-2003, the sub-committee met once on 21-08-2002.



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 EPF & MP Act 1952 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 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.158.62 crores comprising of employers contribution was received.

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.7.84 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 31.03.2002	523.88	
ADD: Net Investment during 2002-2003	139.34	
Net Investment in securities as on 31.03.2003		663.22
Deposit in Public Account as on 31.03.2002	2600.92	
ADD: Interest received during 2002-2003	221.08	
Balance in Public Account as on 31.03.2003		2822.00
Total Investment Corpus (Security+Public A/c) as on 31.03.2003		3485.22

SETTLEMENT OF CLAIMS

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

TABLE: 2

EDLI CLAIMS

		2000-01	2001-02	2002-03
1	Brought forward pendency at the beginning of the year	1361	1516	1698
2	Claims received during the year	46676	44890	37870
3	Total Workload [1+2]	48037	46406	39568
4	Claims returned for rectification of defects & re-submission	18284	17078	12680
5	Claims rejected being ineligible	1977	2084	1822
6	Claims settled	26260	26240	20871
7	Percentage of Claims settled to workload	54.67	56.54	52.75
8	Amount authorised for payment [Rs. in Crores]	44.53	51.99	54.53
9	Claims pending at the close of the year	1516	1004	4195
10	Percentage of closing balance to workload	3.16	2.16	10.60

During the year, benefits were extended to 20871 claimants. 4195 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**.

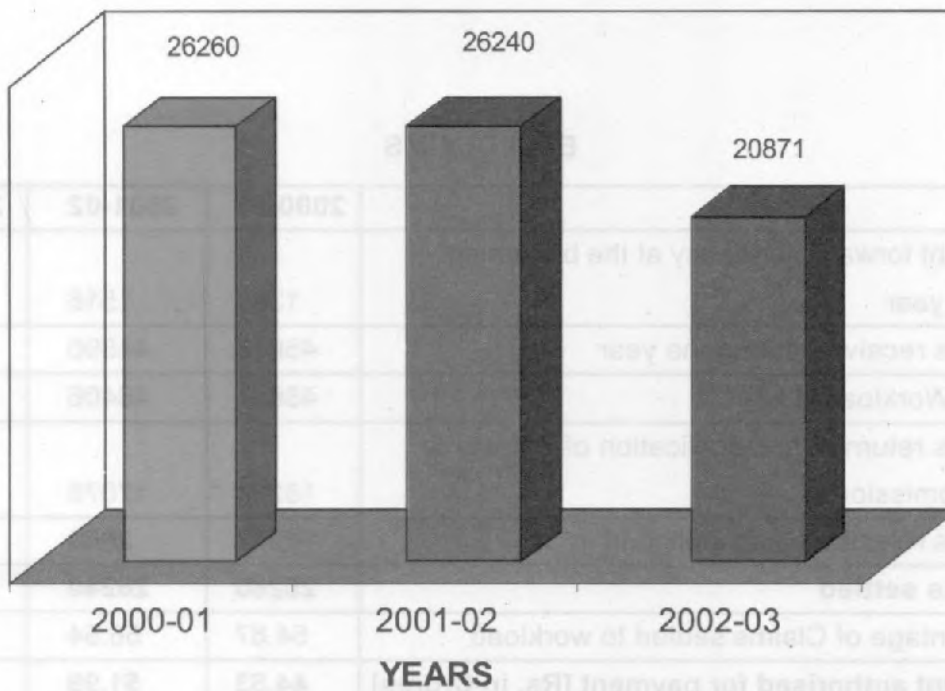
ARREARS

7.9 An amount of Rs. 26.12 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. 3.18 crores.

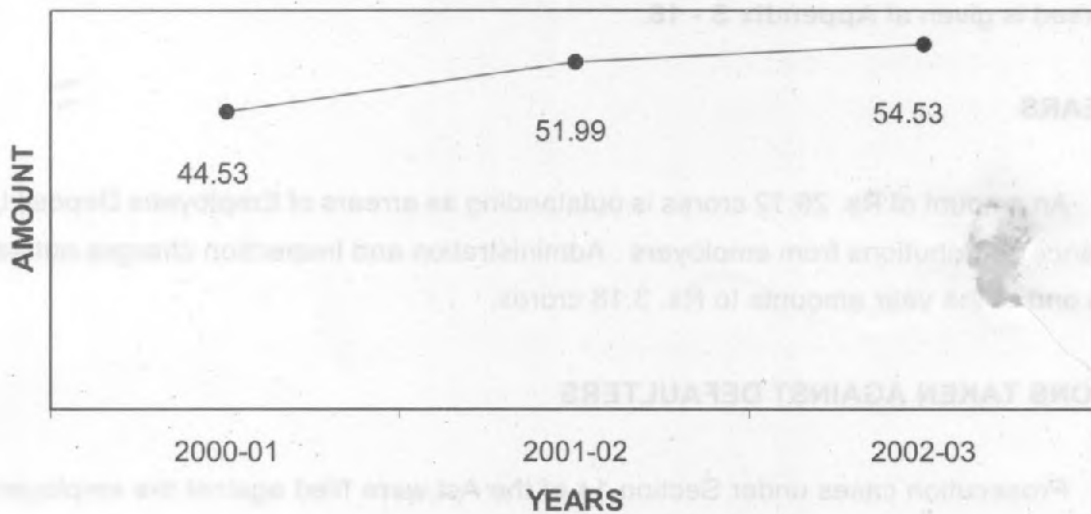
ACTIONS TAKEN AGAINST DEFAULTERS

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 16177 cases for disposal, 1126 cases were decided during the year. Of the cases decided, in 387 cases conviction were

EDLI CLAIMS SETTLED



EDLI CLAIMS - AMOUNT DISBURSED (Rs. in Crores)



ordered, 209 cases were acquitted. 329 cases were withdrawn and 201 cases were discharged. The region-wise data of prosecution cases launched is given in **Appendix S - 17**.

7.11 Out of a workload of 30581 Recovery Certificates under section 8 of the Act, involving an amount of Rs. 24.35 crores, an amount of Rs. 3.19 crores were realized through execution of 8605 certificates. At the end of the year 21976 cases involving a sum of Rs. 21.16 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. 670 new establishments have been granted exemption from the Scheme during this year.



CHAPTER - 8

INFORMATION SERVICES

The year 2002-03 has been an eventful year in the Organization's quest for ushering in the most comprehensive and far reaching reforms initiative in its history to reposition and re-engineer itself as a world class organization offering world class services through its "Re-inventing EPF, India" Project. Several important and critical decisions were taken during the year to roll out the initiatives under the project.

8.2 While the Project implementation initiatives for the BPR continued under the TRACK-I component, the TRACK-II component for bolstering the efficiency and functioning of the offices under the present situation through specialized software tools namely SAMA, CCTS and IEMS witnessed further refinement and improved features that lent analytical prowess to undertake corrective measures.

BACKGROUND ON PRESENT STATUS

8.3 All the offices of the Organization have been equipped with functional EDP centres and efforts have been taken to ensure that these centres are suitably equipped in terms of hardware as well as software for their effective functioning. The Information Services Division has met the hardware requirements and demands of the offices including the offices identified as Pilot Offices for implementation of 'Reinventing EPF India Project', received from time to time.

8.4 The number of Computer Systems and Peripherals with different components of technology in the Organisation is given below:

COMPUTER SYSTEMS/HARDWARE

SYSTEMS	31.03.2000	31.03.2001	31.03.2002	31.03.2003
PENTIUM	37	37	37	37
PENTIUM PRO	20	20	20	20
PENTIUM-II	137	137	137	137
PENTIUM-III	13	15	32	35
PENTIUM IV	NIL	NIL	335	392
NOTE BOOK	02	02	06	11

STATUS OF PRINTERS & PERIPHERALS

ITEM	31.03.2000	31.03.2001	31.03.2002	31.03.2003
DMP	112	112	366	367
LP	18	18	18	18
LMP	64	69	86	90
LASER	14	14	15	17
INKJET	15	15	104	116
GIST TERMINAL	1189	1189	1260	1290
DATA PROJECTOR	Nil	Nil	Nil	4
CD WRITER	Nil	Nil	Nil	4
SCANNER			2	3

TRACK-I INITIATIVES

(A) MAJOR POLICY DECISIONS DURING THE YEAR

(1) Provision of Personal Computers for Officers upto the level of Assistant Provident Fund Commissioner

With the "Re-inventing EPF, India" Project entering the crucial implementation phase, it was felt that as an initial step an advance preparatory deployment of computer systems among officers up to the level of Assistant Provident Fund Commissioner in all the offices including the Training Division and Zonal Vigilance and Audit Directorates would be extremely useful in the context of the overall project implementation. This deployment would instill confidence and enhance comfort levels of officers and prepare them for work in a fully automated working environment. This would also have a strong trickle down effect among other staff members and provide immense impetus for the successful implementation of the project. The systems would be initially used for office productivity work and eventually integrated to the overall architecture under the project.

The Sub-Committee for IT Reforms of the Executive Committee in its 8th meeting held on 20.05.2002 approved a proposal for providing one Computer System along with UPS and Standard Office Productivity Software to the officers up to the level of Assistant Provident Fund Commissioner who are capable of working independently on compu-

ter in all the offices including Training Division and Zonal Vigilance and Audit Directorates. The purchase function was delegated to the Zonal Additional Central Commissioner in respect of the offices falling under their Zonal jurisdiction which could be further delegated to the respective Regional Commissioners, in-charge of Regions.

The Personal Computers provided under this initiative to the Officers has had an immensely positive impact on the productivity and efficacy of the Officers. The full ramifications of the initiative and the collateral benefits in the overall project will unfold in the forthcoming years.

(2) Delegation of Administrative and Financial Powers in matters related to Computerization

Powers had been delegated to the Central Provident Fund Commissioner by the Central Board of Trustees, EPF from time to time to ensure smooth progress in the computerization effort in the Organization. The existing financial and administrative powers delegated by the Central Board of Trustees, EPF and the Executive Committee, CBT, EPF were as under:

- The Central Provident Fund Commissioner had been delegated administrative and financial powers for the purchase of Computer systems and peripherals to the extent of Rs. Twenty five lakhs for main Computer Systems and Rs. Ten lakhs for each category of peripherals. Central Provident Fund Commissioner was also authorized to engage outside consultant / agency for providing technical know-how as well as for engaging data entry vendors / agencies whenever necessary following GFR provisions.
- Regional Provident Fund Commissioner (Grade -I), in charge of Regions and Director (IS) at headquarters had been delegated the powers of appointing agencies for Annual Maintenance of Computer Systems and peripherals to ensure the smooth operation and un-interrupted functioning of the EDP centres in the offices.

The Reforms initiative launched by the Organization under the "Re-inventing EPF, India" Project proposes far reaching changes with the institution of completely re-engineered and re-designed processes and a supporting Information Technology infrastruc-

ture. The Central Board of Trustees, EPF in its 160th Meeting held on March 28, 2003 considered and approved a proposal enhancing powers for Central Provident Fund Commissioner to make it possible to implement the project with decisions regarding procurement at the operational level being taken at the level of CPFC without placing the matter before the board so as to cut down on delays in the project. The CBT, EPF also approved delegation of powers to the executive functionaries at the field/ operational level for routine purchases to ensure smooth running of offices. Furthermore, the CBT, EPF removed a technical lacuna by authorizing the Executive Committee to consider and approve operational level decisions on computerization. This authorization was given with retrospective effect to cover the decisions taken earlier by the Executive Committee.

The resolution adopted by the CBT, EPF in its 160th Meeting held on March 28, 2003 delegating powers on computerization is as under:

- The Executive Committee, CBT, EPF in addition to the functions already delegated shall also consider and approve proposals related to computerization. This shall have retrospective effect and cover all the earlier decisions taken and approval accorded by the Executive Committee, CBT, EPF in matters related to computerization.
- The administrative and financial powers in matters related to computerization that were delegated to the Central Provident Fund Commissioner and other functionaries are mentioned in the table:

**Delegation of Administrative and Financial Powers by the CBT, EPF in its
160th Meeting held on March 28, 2003**

Sl. No.	Nature of Powers	Authority	Extent of Power
1.	A. Purchase, intallation and deployment of Computer Systems, Peripherals, Software and related services.	CPFC	Rs. 50 lakhs in consultation with FA&CAO.
	B. Maintenance and Repair of Computer Systems and Peripherals and support charges for software.	ACC (IS), Head Quarters	Rs. 10 lakhs in each case in consultation with FA&CAO.

		RPFC (Grade-I), In-Charge of Regions	Rs. 2 lakh in each case on items specified by Head Quarters in con- sultation with RC (F&A) of the Region
		Director (IS) Head Quarters	Rs. 2 lakh in each case in consultation with RC (F&A) Head Quarters.
		Note : CPFC may also delegate the execution of the procurement function to sub-ordinate officers, on the merits of each case.	
2.	A. Outsourcing activities and engaging Data Entry vendors	CPFC	Rs. 50 lakhs in each case in consultation with FA&CAO
	B. EDP site preparation in various offices of the Organization	ACC (IS), Head Quarters	Rs. 10 lakhs in each case in consultation with FA&CAO.
	Note : Proposals for EDP site preparation will be considered in consultation with Chief Engineer, Head Quarters.		

(B) MILESTONES ACHIEVED UNDER THE "RE-INVENTING EPF, INDIA" PROJECT

During the year the Organization took several concrete, critical and definitive steps towards the implementation and realization of the mandates of its ambitious reforms initiative under the "Re-inventing EPF, India" Project.

(1) Approval of Business Process Re-engineering Report by the CBT, EPF

The Consultants to the "Re-inventing EPF, India" Project, M/s Siemens Information Systems Limited had commenced work on the Project in July 2001. The Consultants made a thorough study of the existing "AS IS" processes identified the "Key Business Processes" (KBP) and the related "Critical Success Factors (CSF)" for each of the processes. A "Gap Analysis" was also made between the "AS IS" processes and the proposed processes. On the basis of these the Consultants presented the initial draft of the Business Process Re-engineering Report on March 8, 2002. After a series of internal discussions and "negative branching workshops" changes and modifications were suggested and the Final BPR report was submitted on June 6, 2002. The various stages involved in its acceptance were as under-

- The "Re-inventing EPF, India" Project and the Business Process Re-engineering Report submitted by SISL were thoroughly and exhaustively discussed in a workshop attended by CBT members held on July 8, 2002. The workshop adopted the "Business Process Re-engineering" in principle.
- The BPR report was thereafter, placed before the Central Board of Trustees in its special meeting held on 9th July, 2002. During the meeting, while accepting the BPR in principle, it was desired to have a cost benefit analysis by taking into account the hardware requirement of the project as contained in the BPR report.
- A note on cost benefit analysis was prepared and placed before the broad based Sub-Committee on Information Technology Reforms in its 10th Meeting held on 04.10.2002. The IT Sub-Committee after deliberating on all aspects of the Business Process Re-engineering (BPR) Report and its ramifications on all aspects of the Business processes with the consequent improvements and benefits that would accrue in the form of scientific, secure and accountable processes and methods, was of the unequivocal opinion that accepting and implementing the BPR Report in its entirety was the only logical step forward for the Organization to realize the goals mandated for it.

- The recommendations of the Sub-Committee on Information Technology Reforms was considered by the Finance & Investment Committee, CBT, EPF which after going through the cost projections, benefits and principles of the proposed Business Process Re-engineering for improving the work processes was of the view that the Reinventing EPF India project was financially viable as its Financial Internal Rate of Return was between 20% to 30%. The Committee unanimously recommended that the BPR should be implemented as a whole for making the EPFO a world-class organization delivering best possible services to its members.
- The observations of Finance & Investment Committee and the note on cost benefit analysis were also considered by the Executive Committee.

The Cost Benefit Analysis note has revealed that the implementation of re-engineered business process is financially viable and advantageous in short, medium and long term basis and the Organization had adequate reserves to deploy funds for its modernization.

The Central Board of Trustees, EPF in its 158th Meeting held on 22.10.2002 considered the Cost Benefit Analysis and the recommendations of the various committees and decided to accept the Business Process Re-engineering Report and Proceed with the Implementation Plan as delineated in it

(2) Decisions on Building Block Software for the “Re-inventing EPF, India” Project

The Business Process Re-engineering (BPR) Report submitted by Siemens Information Systems Limited (SISL) which was approved by the Central Board of Trustees, EPF conceptualizes a centralised, n-tier architecture, which will be modular and scalable, to fulfil the operational requirements of EPFO. The Consultants had proposed within the architectural framework, certain software components / tools which are critical building blocks for the overall software solution for the implementation of the Re-engineered processes. Among these the following were required immediately to commence the application development for the project:

- (a) **Application Server.** The application server provides business logic part of the middle tier. An application server has built-in **redundancy**, monitors for **high-availability, high-performance** distributed application services and support for **complex database access**.
- (b) **Web Server.** In the n-tier architecture proposed in the development model the Web server constitutes the presentation logic part, which uses standard HTTP services as well as Servlet container. The Servlet container provides network services, which sends requests and responses, decodes requests, and formats responses. This is a critical tool in the development cycle, as this layer intercepts the user requests and passes them on to the application server layer for processing.
- (c) **Workflow.** The operations contemplated under the Re-engineered system would consist of several complex multi-step business processes. A combination of automated and human interactive steps is required to complete these business processes. It is also necessary to effectively monitor the running of its business processes. This is the layer where the business logic is connected in a logical sequence to create a business process. This tool controls the execution of transactions, and keeps track of each transaction, as it is executed along the process sequence, and therefore enables the management to identify process bottlenecks, load distribution and re-distribution and addition / deletion of new process sequences.
- (d) **Relational Database Management System.** The database on which the entire data of applications will reside.

The Consultants had also conducted an evaluation of the products available in this category of products and made recommendations on the products that are best suited to meet the technical and growth requirements of Employees' Provident Fund Organization. They had made the following recommendations:

- Application and Web Server: BEA Web Logic suite
- Workflow : Staffware
- Database: Oracle

The recommendations made by the consultants were considered by the Empowered Committee that had been constituted by the Central Board of Trustees in its 1st meeting held on January 10, 2003.

- The Empowered Committee considered the utility of the software in the overall context of the project. It noted that the building block software under consideration was being used in large and complex projects of comparable nature in various segments of service, banking, finance and insurance industries. These software formed critical components in "push" models of centralized technical architectures. Considering these aspects the Committee was of the opinion that the building block software was in fact necessary for the successful implementation of the project.
- The Empowered Committee also evaluated the technical report submitted by SISL that detailed the technical features of the product recommended by them and contained an empirical comparative study of the products against other comparable brands in the market and ranked them on the basis of weighted average method against well established criteria. In evaluating the recommendations the Committee took note of the global market shares of the products and the general standing in the market.

The technical recommendations made by SISL in their report were found to be convincing and were accepted by the Empowered Committee. Subsequent to the decisions taken by the Empowered Committee, techno-commercial offers were invited from M/s. Staffware, M/s. BEA Systems and M/s. Oracle. The techno-commercial offers received from the original proprietary developers of the products were placed for the consideration of the Empowered Committee in its 2nd meeting held on the 4th and 5th of March 2003. The Empowered Committee negotiated the offers from the developers and stressed upon the fact that EPFO with its strength and spread in the country would become an excellent reference site for the companies and would act as benchmark for many Government organizations.

The Empowered Committee was able to derive substantial concessions which was to the extent of 72% of the list price in the case of Staffware and 50% in the case of Oracle. In respect of BEA products the maximum discount offered by the company depending upon the volume levels was given to EPFO even though the EPFO requirements were far lesser than the stipulated volume level at which the company offered the discount.

The recommendations of the Empowered Committee and the negotiated prices were placed before the Central Board of Trustees in its 160th Meeting held on March 28, 2003. The Board appreciated the efforts of the Empowered Committee and the skilful

negotiations that were conducted by it that had resulted in substantial savings for the Organization. The recommendations and the negotiated prices of the Building Block Software were also accepted by the Board.

(3) Tenders floated by the Organization in connection with the Project

In connection with the implementation of the Project the Organization had floated three Tenders on open competitive basis for Procurement and Deployment of the Technical Architecture for implementing NSSN milestone, Procurement of Biometric Solution and for the Engagement of appropriate vendors for collection of data for NSSN allotment for Head Quarters and Pilot Sites.

Tender for Engagement of Vendors for Data Collection

National Social Security Number (NSSN) which is one of the important milestones under the overall Project envisages issuing a unique number to all the members of Employees' Provident Fund Organization. The NSSN is designed to be allotted to a member only once in his entire lifetime and no two members would be given the same number. This NSSN would be used to identify the member and would be valid across the country.

In order to allot the NSSN it would be necessary to mount an elaborate exercise for the printing of NSSN forms, collection and capturing of data and transferring to Employees' Provident Fund databases. To ensure utmost accuracy in the collected data it has been proposed by the consultants to have a double data entry procedure involving capturing of data manually and then comparing it against data captured using Intelligent Character Recognition (ICR) Technology. The NSSN data collection also involves capturing live photograph and Biometric data of individuals.

The nature of work requires that the Organization has to reach out to the members and envisages collection of the data by organizing camps at convenient locations and establishment premises. Considering the volume of work it was considered essential to engage Vendors for the NSSN data collection work for the existing members. The NSSN data collection exercise is initially meant for the 6 Pilot locations and eventually for the remaining offices.

Notices inviting Expressions of Interest from interested parties for the work under contemplation had been floated in leading newspapers on June 10, 2002. In response to this notice twenty (20) Expressions of Interest had been received but none of bidders were found to meet the qualifying criteria. Fresh notice with revised qualifying criteria, inviting Expressions of Interest were released in leading newspapers on 20.09.2002 after taking approval from the Sub-committee on Information Technology Reforms in its 9th Meeting held on 12.08.2002. In response to this initiative 32 (thirty-two) expressions of interest were received within the stipulated time and date. The various stages in the tender were as under –

- The Expressions of Interest received were opened in the presence of the Technical Committee in its meeting held on Oct 11, 2002. Out of these two bids were received without the requisite fees and were rejected.
- The Technical Committee considered the report of the tender processing committee on the valid 30 expressions of interest in its special settings held on 05.11.2002 and 06.11.2002. The Technical Committee after considering the report of the tender processing committee and the tabulation of the Expression of Interest submitted had decided to shortlist 13 bidders who were determined as meeting the requirements of the expression of interest.
- The Tender Document as approved was forwarded to all the 13 shortlisted bidders.
- A pre-bid conference was held on December 5, 2002 to clarify doubts and issues raised by the prospective bidders. The queries raised by the bidders were compiled and clarifications issued to all the shortlisted bidders.
- Out of the 13 shortlisted bidders, Technical and Commercial bids were received from nine bidders within the stipulated date and time. The technical bids were opened on December 26, 2002 and one bid was rejected as it was not supported by a valid bid security.

At the close of this financial year the technical bid evaluation were going on for technical shortlisting of the bidders.

Tender for Deploying Technical Architecture for NSSN

The Technical Architecture proposed for the implementation of NSSN envisages a centralized computing infrastructure with all the storage and SSN allotment modules and software residing on a centralized RISC based Server and a Central Biometric Server on which the main Biometric Software module would be running. At the pilot sites there is a provision for Pentium Servers which would function as Database and Domain servers for the processing and interim storage of NSSN forms and data. The NSSN allotment letters would be printed at the pilot sites after obtaining the numbers from the centralized software. The pilot sites and Head Quarters would also have host of other peripherals to support the associated activities. The pilot sites and Head Quarters would also have a Local Area Network installed connecting the Servers and the clients. The pilot sites would also be connected to the Head Quarters through a Wide Area Network over leased lines. The equipment for the LAN and WAN would also be required for this purpose.

The tender for deploying the Technical Architecture necessary for implementing the National Social Security Number (NSSN) milestone was floated in June 2002 on the basis of the Technical Architecture Document and the associated Bill of Material (BOM) for the implementation of the NSSN milestone submitted by Siemens Information Systems Limited (SISL), the consultants to the "Re-inventing EPF, India" Project.

The tender floated had elicited response from nine bidders out of which seven were pre-qualified on the basis of pre-determined criteria. The important milestones in the tender process are presented below:

- The Technical Committee had recommended the pre-qualification of 7 bidders in its 2nd meeting held on 08.08.2002 after considering the tabulation of the pre-qualification bid prepared by the Tender Processing Committee which had been later ratified by the Sub-Committee on Information Technology Reforms in its 9th Meeting held on 12.08.2002.
- The Technical Bids of the seven pre-qualified bidders were tabulated by the Tender Processing Committee. The Technical Committee in its sitting held on 05.11.2002 had considered the technical bid tabulation and had taken the presentations from the shortlisted bidders. The Technical Committee had decided to call for certain clarifications from the bidders in respect of their bids.

- The clarifications and confirmations sought had been received from the vendors and information furnished had been tabulated and presented for the perusal of the Technical Committee in its 3rd meeting held on 25.11.2002.
- The Technical Committee after deliberations decided to technically qualify the solutions offered by four bidders –
- On the basis of decisions taken in the meeting of the Technical Committee, Revised Commercial Bids allowing only downward revision had been called from the shortlisted bidders.
- The Revised Commercial Bids along with the original bids received were opened in the presence of the Sub-Committee on Information Technology Reforms and the representatives of the bidders present on 02.12.2002.

In the Revised Commercial Bids submitted on 02.12.2002, one of the bidders had surreptitiously and in a grossly inappropriate manner raised certain technical issues on the storage solution offered by one of the other bidders. Taking note of the serious irregularity and conduct by the concerned bidder the Technical Committee as a matter of abundant caution heard the contentions of the bidders and deliberated on the issue in the 4th and 5th meetings held on 10.12.2002 and 31.01.2003 respectively. After deliberating in detail on the issues and taking into account all the factors, the Technical Committee was of the opinion that it would be in the interest of fairness and equity to annul the present tender process and the requirements were re-tendered.

The recommendations of the Technical Committee were placed before the Central Board of Trustees, EPF in its 160th Meeting held on March 28, 2003.

Tender for Biometric Solution for NSSF

The "Re-inventing EPF, India" Project quintessentially seeks to transform EPFO into a world-class Organization offering world-class services. One of the most vaunted goals of the project is to grant anywhere, anytime access to a member to the services offered by the Organization. It should be possible for a member to access his accounts, prefer claims and generally transact business with the Organization from any of the designated EPFO locations across the country. It is, therefore, absolutely essential to use Biometric (Fingerprint Impression) information for a robust and dependable parameter for ensuring the uniqueness of the NSSF. The biometric data would also form

the basis for identification of the member in his interactions with the Organization thus de-linking the dependence on employers for identification of the members. The Biometric (Fingerprint Impression) Data of the members is proposed to be collected live along with photographs of the members as well as other data through specially organized data collection camps.

The requirement for the Biometric Solution was initially enunciated by Siemens Information Systems Ltd. (SISL), the consultants to the "Re-inventing EPF, India" Project in the Technical Architecture Document for National Social Security Number (NSSN). The Technical Committee in its 1st meeting held on 12.03.2002 approved the Technical Architecture Document for NSSN.

In response to the tender floated by the Organization response was received from seven bidders. Out of these bidders four were pre-qualified on the basis of pre-determined criteria. These four pre-qualified bidders were invited for making a Technical presentation of the solution offered by them. The Technical Bids received from the pre-qualified bidders had been tabulated by the Tender Processing Committee.

The Technical Committee in its sitting held on 30.10.2002 had considered the tabulation prepared by the Tender Processing Committee and had taken the presentations made by the four bidders. The Technical Committee taking note of the fact that the bidders were pre-qualified on the basis of their experience and installation base across the world decided to call for revised technical and commercial bids under a revised Schedule of Requirements that explained the requirements in clear and unambiguous terms.

The Revised Technical and Commercial Bids that were received from the bidders and the Technical Committee considered the tabulation of the revised technical bids received in its 3rd meeting held on 25.11.2002. The Technical Committee had technically qualified two bidders and revised commercial bids, allowing downward revision of the prices were obtained from the technically qualified bidders.

The Sub-Committee on Information Technology Reforms in its 11th Meeting held on December 2, 2002, opened the original and revised commercial bids of the two shortlisted bidders.

The Sub-Committee on IT Reforms at the time of opening of the commercial bids was

of the opinion that considering the complexity and novelty of the Project and in line with existing norms followed in such large projects, post qualification evaluation criteria may be adopted and a Proof of Concept Demonstration of the Biometric Software should be conducted prior to taking a final decision in the matter.

At the close of the financial year actions were being initiated to conduct the Proof of Concept Demonstration by the Technical Committee.

(4) Proposal for outsourcing the acquisition and deployment of IT Infrastructure and Services to Unit Trust of India Investor Services Limited (UTIISL)

The tender for deploying the technical architecture necessary for implementing the National Social Security Number (NSSN) milestone under the "Re-inventing EPF, India" Project during June 2002 had to be annulled after one of the bidders had vitiated the process with the introduction of a very related technical caveat against the storage solution offered by one of the other bidders.

The delay in the finalization of the tender process has resulted in further slippages in the implementation of the "Re-inventing EPF, India" Project. The project had experienced delays in the run up to the various stages of approval in the BPR report. The need of the hour was to go online with the project in the quickest possible time to have some visible impact. This aspect has been under consideration at various levels within the Organisation. The Empowered Committee had considered the issue and had recommended that outsourcing should be evaluated as an option for deploying the Hardware infrastructure.

With the above in view efforts were made to ascertain other instances in the Government where activities have been outsourced to service providers. It was ascertained that the Income Tax Department had outsourced the PAN generation and distribution activity to UTI Investor Services Limited. It was also learnt that at the level of Ministry of Finance it was decided to outsource this activity of the Income Tax Department to UTIISL without inviting tenders and through negotiations on the ground that UTIISL is a 100% Government of India owned company post restructuring of UTI.

In light of the guidelines given by the Empowered Committee as well as the route being followed by Income Tax Department under the Ministry of Finance, a proposal was

placed before the Central Board of Trustees, EPF in its 160th Meeting held on March 28, 2003 for outsourcing the limited component of hardware and network required for kick-starting the allotment of NSSN on the ground in the six pilot sites. Additionally, it was also proposed to explore the possibility whether UTIISL will also be in a position to undertake the generation and delivery of NSSN cards.

After considering issues, the Central Board of Trustees, EPF has given principle approval for outsourcing the hardware deployment and facilities management for NSSN implementation as well as the NSSN card generation work to UTIISL.

TRACK-II INITIATIVES

8.5 The expedient need to radically raise the service standards offered by EPFO to match the fast growing expectation of the various stake holders, was recognized by the Central Board of Trustees; consequently, the executive committee of the CBT, in its 32nd Meeting held on 4th December 1999, authorized the Organization wide IT reforms.

8.6 In view of the wide multi-generational gap between the technology of choice being implemented in the EPFO and the legacy technology available, a two-track approach to the IT Reforms was adopted. While the Track-I initiatives aim at the outright deconstruction and reconstruction of the existing business processes with 'state of art technology' as an integral part of the solution, the Track II initiatives address the immediate term goals by aiming at the exploitation of the existing legacy IT Systems & applications and business processes for improving the performance and service standards of EPFO through a transparent information driven regime that would improve service, compliance, book-keeping, accountability and accuracy in performance reporting. The overall goal being a healthy and desirable state of preparedness that would help field offices to migrate to the Track-I solution. The objectives of the Track-II were:

- System aided **"AS IS"** Analysis to determine the true extent of existing performance gap;
- Establish turn around time of 30 days between receipt of claim and issue of cheques in 100% cases;
- Liquidate backlog in updation and issue of Annual Statement of Accounts to members;
- Set up a computerized monthly default tracking mechanism;

- Improve bookkeeping and update DCB (Demand Collection and Balance) Registers.

SAMA (System Assisted Membership Audit)

8.7 At the outset, the Track-II initiatives required a thorough “**AS IS**” analysis to determine the true extent of performance gap. Consequently, “**System Assisted Membership Audit**” (**SAMA**), was conceptualized and an effective software tool was developed in-house to aid the said ‘**AS IS**’ analysis in the year 2000-2001.

8.8 The **SAMA** exercise involved an elaborate effort to collect the relevant databases of the legacy applications from all the 100 and odd field offices of EPFO, process the massive data through the software tool, compile and analyze the results to aid strategic policy decisions. The **SAMA** program has provided the EPFO, perhaps for the first time, the facts and figures of its operations that are reliable, system dependent and free from inaccuracy and manual intervention. The reports of the **SAMA** exercise have effectively culminated into cutting-edge intelligence to focus on and monitor the key performance area of securing compliance from all the covered establishments.

8.9 The results thrown up by the initial **SAMA** exercise in 2000-2001 were a revelation; while **46%** of the total covered establishments were turned out to be non-compliers from day one (**category 1 establishments**), compliance by another **13%** of the covered establishments was found to have stopped for a period of 3 years or more (**category 2 establishments**). The weaknesses of the MIS system in vogue were exposed. There were no scientific tool at the disposal of Head Office to audit performance statistics reported by the field Offices in relation to the number of establishments covered and the membership therein. The level of reported pendency in member account updation and the quantum of disposals in claim settlements etc, were found to be mis-reported. With only **41%** of the total covered establishments reporting compliance, the need for earnest and focused efforts to retrieve the lost ground became a **high priority task**.

8.10 In view of the strategic information coming out, the initial **SAMA** tool was further strengthened and was made a yearly exercise.

SAMA 2002

8.11 The SAMA 2002 for the year ending 31.03.2002 was carried out very professionally with utmost objectivity. Consequently, the reports generated attained a very high degree of

accuracy and became a very reliable platform for policy level decisions. The strategic data of SAMA2002 was put to use extensively during the year 2002-2003, as indicated below:

- Accurate and specific workloads/targets for the year 2002-2003 for each field office in the key performance areas became possible and performance measurement against these targets became scientific;
- Specific plans for correcting database inconsistencies became possible to ensure the quality of the data;
- Staffing function of the HRM wing became very scientific thereby putting an end forever to the prevailing archaic practices;
- The 'Re-inventing EPF India' profited from the strategic and accurate volumetrics thrown up by the SAMA2002 for the NSSN tendering & data collection strategies;
- The SAMA 2002 data was extensively used by all the divisions of EPFO for furnishing replies to the questions of the Honorable Members of Parliament and also for various other purposes.
- The existing performance gap in compliance and resource was substantially closed.
- Supervisory officers in the field offices for the first time got to use an effective tool for mid-course corrections and monitoring work.

COMPUTERIZED COMPLIANCE TRACKING SYSTEM (CCTS)

8.12 The **CCTS** is a FoxBASE application tool to strengthen the compliance tracking mechanism, bringing all the covered establishments under its close surveillance. It tracks the whole gamut of activities of submission of returns and payment of remittances by the covered establishments every month, detecting the defaults routinely and habitually & following them up with the defaulters for compliance and updation of establishments' and members' accounts by the field offices at the end of each accounting year.

8.13 The initial version of **CCTS** was distributed in **November 2000**. Constant enhancements to the said software tool were made on the basis of the feed back from the field offices. During the year **2002-2003**, version 2.0 was implemented with enhanced features. During said the year, the following were major activities under the **CCTS** program:

- A new feature of obtaining performance measurement reports every month from the field offices through e-mails was standardized and put in place so as to ensure the quick transmission of data.
- The CCTS version 2.0 (Feb 2003) was released with the following enhancements:

- * The measurement of workload liquidation was refined to reflect the true picture in the area of annual accounts updation;
- * Dealing Assistant-wise monitoring reports duly indicating the pendency of claims.

8.14 With the CCTS firmly in place, there has been perceptible change in the work culture of the organisation during the year 2002-2003. Now, the compliance & account updation activities have become more and more focused and information driven thereby eliminating subjectivity and misreporting to a large extent.

The gains during the year **2002-2003** from the **CCTS** initiative have been quite impressive:

- The performance measurement & reporting systems become scientific and verifiable.
- The current compliance health of the operative establishments in term of submission of returns and payment of remittances has gone up to 55.34% and 71.46% respectively in 2002-2003. Monitoring the status of current compliance never existed in EPFO earlier. This identity-blind system of identifying every defaulter replaced the highly subjective inspector-dependent system of the past. Consequently, prompt detection & follow up actions on defaulters gained momentum during the year.
- The member account updation attained a new height with 4.51 crore-account slips (2.89 crore for the current year and 1.62 Crore for prior to the current year) being issued after updation. As on 31-03-2003, 84% of total membership was fully updated as against 63% as on 31-03-2002.
- The benefit delivery became prompt with 46.97 lakh-claim settlements. The software measured the turn around time in claim settlements and brought most settlements within the prescribed 30 days. The pendency of claims as on 31-03-2003 is pegged at 11%, involving mostly the claims which were received on or after 1st March, 2003 i.e., within 30 days.

COMPLIANCE 2001 INITIATIVE

8.15 The initiative was launched in **November 2000** with a focused aim of ensuring updated compliance from:

- covered establishments, which had not reported compliance from the date of coverage (**category 1 establishments**).

- covered establishments which stopped reporting compliance for the last three accounting years or more (**category 2 establishments**)

8.16 Initially, a separate software tool, **IEMS (In-operative establishments Monitoring System)** was developed to measure the performance in this area. Later this was merged as an integral component of the **CCTS**.

8.17 The gains achieved by these initiatives are awesome. 92,734 establishments were brought into compliance status resulting in the social security benefits flowing to 91.55 lac workers who received updated account slips; 46.29 lac of them for the first time. Details of achievement are as under:

Year		2000-2001	2001- 2002	2002-2003	Total
Category 1	Ests.	28,616	13,205	13,227	55,048
	Accounts	24,99,596	11,09,106	10,20,719	46,29,421
Category 2	Ests.	14,281	9,112	14,293	37,686
	Accounts	15,93,400	11,35,254	17,97,554	45,26,208
Total	Ests.	42,897	22,317	27,520	92,734
	Accounts	40,92,996	22,44,360	28,18,273	91,55,629

8.18 As can be seen, updated compliance has been secured in respect of **28.18 lakh members in 27,520 establishments** during the year 2002-2003 thus bringing the total to **91.55 lakh members in 92,734 establishments**. By any standard, the retrieval of **91.55 lakh members in 92,734 establishments** in three years by this initiative could be judged as one of the most laudable achievements in the history of the EPFO. This alone should re-enforce the faith of all in the capacity building power of I.T. in strategic management of the Organization.

RETROSPECTIVE COMPLIANCE AUDIT INITIATIVE

8.19 The compliance function, apart from securing compliance from the covered establishments in terms of submission of returns and payment of dues, is also responsible for ensuring that the compensation is recovered from the erring employers for their delayed payments, covering the loss of interest suffered by the Fund (Section 7Q interest) and also the punitive damages (Section 14B dues). Financial prudence demands that the detection of such delayed payments and follow up action thereon be very prompt thereby ensuring that the dues

under Sections 14B & 7Q are realized at the earliest. However, it was realized that this was not happening at the ground level. With the track I solution on the horizon, the imperative need to catch up and retrieve the lost ground was recognized in time.

8.20 It is against this background that a well thought through "Retrospective Compliance Audit" initiative was launched in August 2001. Under this initiative, the compliance history of every covered establishment right from the date of its coverage, was put to scrutiny of special teams and all the missed out actions under Sections 14B and 7Q were unearthed. The functionality of the CCTS was extended to create database of all the missed out Section 14B & 7Q actions, quantify the amounts due, generate the necessary communications to the employers concerned and flag the receipts.

8.21 The results achieved by the initiative are again awesome. As on 31.03.2003, with 70% of the task (in terms of establishments to be scrutinized) complete, Rs. 591.50 Crores has been found to be due from the errant employers. Assessment/levy orders to the extent of Rs. 225.22 Crores have been done and an amount of Rs.64.34 Crores has been collected as on 31.03.2003. The details are as follows:

	7Q	14B	Total
	(Rs. in lakhs)		
Amount in default	11,219.20	47,931.32	59,150.52
Amount already assessed	6,796.76	15,725.43	22,522.19
Amount already collected	3,499.20	2,935.60	6,434.80

8.22 It is very apparent that when the initiative is brought to its logical completion, it would not only fetch about Rs.700 Crores to the Fund but also make the establishments' accounts update and ready for seamless migration to the Track I solution. This effort has two clear outcomes. The first is to create a far more compelling compliance environment by raising substantially the cost of delays in payment of monthly contributions and improving compliance behaviour. The second is to bring in large amounts of lost revenue to the Fund which, more than anything else, is the financial justification for investment in I.T. The damages and interest collectable from defaulters, which had been lost sight of in the inspector-dependent system, are enough to bank roll the full 'Re-inventing EPF India' program.

LEGACY APPLICATIONS

8.23 The other software that are currently being used under full production environment across all the Centers alongwith the Track-II interventions are:

- **COMPUTERIZED ANNUAL ACCOUNTS PREPARING SYSTEM (CAPS)/ COMPUTERIZED ACCOUNTS MONTHLY POSTING SYSTEM'95 (CAMPS 95)**

This software, which was the first to be introduced in the Organization, handles the accounting of remittances made in respect of members. This software is used for the following purposes –

- Calculation and credit of Interest on opening balances/monthly running balances of members
- Generation of Annual Accounts slip for members
- Consolidated accounts statement for every establishment
- Debit statements for Interest Suspense Account

- **COMPUTERIZED RECEIPT ACCOUNTING SYSTEM (CRAS)**

This software is used for accounting the receipts received from the establishments under the five account heads and serves the following purposes:

- Generation of Schedule of Receipts
- Preparation of Receipt side Cash Book

- **COMPUTERIZED PAYMENT ACCOUNTING SYSTEM (CPAS)**

This software is used for registering the receipt of claims and the payments made in respect of these under different account heads. It also monitors the disposal status of the claims received. The functions served by this software are:

- Registration of Claims
- Generation of Payment side Cash Book
- Claim status monitoring

• **COMPUTERIZED EMPLOYEES' PENSION SCHEME (CEPS)**

This software addresses all the functional areas in the implementation of the Employees' Pension Scheme 1995 –

- Members Database with Family/Nominee details
- Pension claims processing
- Preparation of Pension Payment Order and Scheme Certificate
- Database of Pensioners and Scheme Certificate Holders
- Monthly Pension Payments and re-conciliation
- Actuarial validation of Pension data

8.24 Other software being used extensively include Pay Software and Members Grievance Handling Software. Local initiative has also been taken by some of the offices and software has been developed to address those functions that have not been included in the major software under production run. These initiatives have resulted in software for preparation of payment scrolls, printing of cheques and letters of intimation for members. These software packages are being used in many of the offices.

8.25 All the above legacy software tools are being run for considerable period of time and have become stable; no significant actions were required during the year 2002-2003. Only the CEPS software required certain enhancements resulting in the distribution of Version 3.0 dated 01.03.2002 during the year 2002-2003.

COMPUTERISED CLAIM PROCESSING SYSTEM (CCPS)

Background

8.26 Claim settlement is the major work area in any field office of EPFO. Most of the grievances reported relate to non-settlement or delayed settlement of claims only. Though the Manual of Accounting Procedure clearly prescribes the manner for settlement of claims and the registers to be maintained, the workload in field makes it next to impossible to follow the laid down procedure thereby leaving room to delays, over-payments, frauds, etc. On the other hand, it is a matter of fact that the infrastructure provided does not help achieve the objective of claim settlement within thirty days. The major drawback in the area is that though EPFO has started computerization over a decade ago, no software has been made available to cater to the needs of this major work area. Though many field offices have locally developed

some software for claim settlement, none of the software is exhaustive and all-inclusive. Handling huge volume of claims in manual environment has resulted in delays and also made ineffective record management.

8.27 This apart, the ensuing project 'Reinventing EPF India' likely to take off shortly requires some historical data for migration into the new system on roll out. A culture of computerized working environment is also required to be created in the field offices. With this background, a desire was felt to develop a comprehensive software to facilitate claim settlement. The present development is the result of efforts in the direction.

The Software

8.28 The software CCPS provides for processing of claims through computer in an integrated environment. Right from receipt of claim to dispatch of cheque is possible through the software. This apart, the user can also update the cheque realization information for bank reconciliation purposes of cash section. The various facilities available are listed below:

- a. Receipt of claim and acknowledgement printing
- b. Automatic extraction of Opening Balance from approved F/24 (CAMPS)
- c. Entry of Form 3A information for uncompiled accounting period
- d. Entry of details of Transfer in amounts, Withdrawals and Refund of withdrawals for uncompiled accounting period
- e. Automatic calculation of contribution at prescribed rates on the wages with facility to change/ edit
- f. Printing of worksheet and editing the information already entered
- g. Allotment of Payment Index Numbers
- h. Generation and printing of Scroll Sheets account-wise
- i. Allotment of Cheque Numbers
- j. Printing of Cheques
- k. Cancellation of spoiled cheques, returned cheques or lapsed cheques
- l. Prepare Money Order cases list and cheque
- m. Prepare Dispatch Register
- n. Prepare Withdrawal Register for Form 24
- o. Update CPAS directly from CCPS
- p. Generate monitoring reports
- q. Create Member-wise history file for porting into new system
- r. The system also provides a full fledged query method for claim status.

8.29 The EPFO Web Site which was launched on November 7, 2001 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 about 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. The web site enables the members and other stake holders to register their grievances in the form of e-mail.

8.30 A major site revamping is planned with dynamic pages, mail solution and discussion forums etc. which will enable the user to interact with EPFO directly.

Miscellaneous Software Developed.

Examination Software:

8.31 Windows based software for the use of Examination Wing of the EPFO Head Office for conducting various Departmental Examinations was developed. It has various features and three level security to maintain the confidentiality.

PGHS and Finance Division

8.32 The already existing software for the Customer Services Division (PGHS) and the Finance Division were added with more features and reports.

Annual GPF statement Software:

8.33 Windows based software for the generation of annual GPF statement of Head Office Employees has been developed in Hindi language. This software used two-database (Salary.dbf and Hindi.dbf).

Pay Slip (In Hindi) Software:

8.34 A bilingual Computer System based on windows environment for generation of Pay slip in Hindi has been developed. This system has used present salary database and hindi.dbf.

Computer Training:

In-House Training on Hindi software:

8.35 An in-house training Programme for Two weeks on Hindi computer software (as Leap-Office and ISM-Soft) has been conducted and 12 officials from different levels have been trained. The training material related to Hindi software was also provided to the trainees.

Training Material:

8.36 Reference material/ Training material on **Ms-Excel, Ms-Access, Ms-Word, Leap-Office, and ISM-Soft** has been prepared and distributed to the all officers of Head Office.



HOUSING SCHEME FOR EPF MEMBERS

BACKGROUND

A shelter for himself and an assured income in the post-retired life are the dreams of an average Indian worker. There are approximately 39 million employees covered under the Employees' Provident Fund and Misc. Provisions Act, 1952. The Employees' Pension Scheme administered under this Act has already been recognized and widely accepted by the workers as the real security after retirement.

9.2 While EPFO is at present implementing housing finance scheme by allowing the members to make part final withdrawals from their Provident Fund balances, it is felt that a more proactive role in formulation and implementation of a substantial housing scheme for the benefit of EPF members is required to be carried out.

9.3 A Committee set up for formulation of such a Housing Scheme after extensive deliberations with its members and experts in the housing sector like Housing and Urban Development Finance Corporation (HUDCO) has agreed on the broad outlines of a Scheme for the workers whereunder roles of EPFO, Housing Agencies, State Governments, employers and Members have been clearly brought out. Basically, the Scheme envisages all these players working in synergy for fulfilling the housing needs of the members, security of the Provident Fund and viability of operations for HUDCO being borne in mind. The role of the participants and features of the scheme are:-

ROLE OF EPFO AS A FACILITATOR

9.4 In order to identify the demand for housing, EPFO would liaise with the employers to get the options of the EPF Members for the type of house/flat or house and site and the preferred locations; Trade unions and organizations of employers also would be involved in mobilizations of members for joining the Scheme and giving options.

9.5 The requirements of the Members along with their details will be furnished by EPFO to the approved housing agency.

9.6 EPFO will also request the State Governments, after consultation with the housing agency, to make available suitable land at concessional prices.

9.7 The EPFO would release initial funds out of the PF balances of Members to the permissible extent after obtaining their consent. It would also facilitate, in due process of the applications, payment towards Equated Monthly Installments (EMIs) to housing agency as per credit available in individual provident fund accounts of the members.

ROLE OF APPROVED HOUSING AGENCY TO BE NODAL FOR HOUSING FACILITY.

9.8 The Housing Agency after receiving information on demand for houses/flats or sites from the EPFO will provide a cost effective scheme specific to EPF Members.

9.9 The Housing Agency will also provide planning, designing and project management support as consultant at agreed administrative charges and determine viable land requirements. The Housing Agency, wherever required, shall get housing facilities created through reputed public housing institutions. Strict management and monitoring of the creation of housing facilities according to proper specifications and time schedules by such institutions will be the responsibility of the Housing Agency.

9.10 The Housing Agency will advance individual loans to opting Members to meet the balance payable towards cost of the house/flat or site, after initial payments by them; the housing facility, then, shall be mortgaged by the loanee to the Housing Agency till full and final recovery of dues.

9.11 The interest on loan will not be more than the average market rate at which housing finance is available and shall be at a rate agreed between EPFO and Housing Agency.

9.12 The repayment period of loan would be 5-20 years; any longer repayment period could be considered with reference to the balance of service in individual cases as may be appropriate so as to facilitate enhancement of repayment capability.

9.13 The Housing Agency will take the responsibility for effective recoveries of the EMIs from the loanees.

9.14 The Housing Agency will ensure adequate insurance cover for the loanees for repayment of loan as well for the housing facilities.

FEATURES OF THE HOUSING SCHEME

Eligibility

- A Member should have a minimum of 5 years of membership to avail this facility;
- The member individually or jointly with his/her spouse, wherever the spouse is also EPF member, should have a minimum balance of Rs. 20,000/- in his/her/their account.
- A member who has earlier withdrawn the amount for housing facility under this scheme will again become eligible under the Scheme only after making full and final repayment of the loan so taken for the purpose.

Options Available

9.15 The member seeking housing accommodation can opt for different facilities-like house, flat, site, house & site together.

Financing

- The Scheme shall be financed by HUDCO or any other approved housing agency.
- The member shall apply to the EPFO in the prescribed format indicating his housing option and giving consent for release of the initial payment out of his P.F. balance directly to the approved housing agency.
- Interest will be calculated only on the loan amount at a rate agreed between EPFO & Housing Agency, which shall not exceed the average market rate of housing finance.
- The E.M.I. payable by the loanee Member shall be calculated on the outstanding loan amount.
- Depending on the length of service left, the Member can opt for a loan period ranging from 5 to 20 years or more.
- A member can opt for payment of E.M.Is. to the Housing Agency out of future accruals to his P.F. account on executing an authority of consent with the EPFO in the prescribed format.
- The terms of financing shall be finalized between the Member and the Housing Agency. Such member shall mortgage the housing facility to the Housing Agency.
- In case of any default in repayment of loans by the Member, the Housing Agency may initiate recovery action against the Member as per the terms of Agreement between the two.

9.16 The Housing Agency will ensure execution of the project with reputed House Construction Agencies on the least cost and assured quality basis within the given time frame.

9.17 This housing scheme is conceived as a conversion model wherein EPFO will have the role of a facilitator. EPFO will be bringing the construction and the financing agency together for a single window clearance. The scheme is currently supervised at the apex level through a specially created Task Force On Housing Task Force on housing is assisted at the field level through Regional Housing Committees under the chairmanship of Regional PF Commissioners in the regions. Last financial year saw an aggressive marketing of this concept. In fact, the Chairman, CBT formally launched the scheme by handing over the keys to 11 subscribers in the city of Delhi.

9.18 Housing is a great challenge. The problem of a shelter with reference to the workers gets accentuated in the light of teeming millions, crowding of urban agglomerates, further compounded by inadequate income levels. As the cost of living goes up, for an average Indian a house is a lifetime dream. For EPFO which is into the business of social security for last five decades and patronage of 39 million members, it is not only a mission but also an opportunity to prove the credit worthiness of marching hand in hand in realizing a dream. More so when for an Indian a house is not just a roof but has also an instrument of visible emotional security. And EPFO is striving to realize this dream.....



CHAPTER - 10

ADMINISTRATIVE ACCOUNT

The expenditure in administering the Employees' Provident Fund is met from the levy of Administrative charges and Inspection charges at the prescribed rate from the employers of un-exempted and exempted establishments respectively. Para 39 and 38 of the Employees' Provident Funds Scheme, 1952 stipulates that the employer of the establishment complying with the Employees' Provident Funds Scheme, 1952 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.

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

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

Administrative Charges payable by the Employers of Un-exempted Establishments		
Period	Rate	Reckoned on
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.
01.12.78 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.

10.4 The Income and Expenditure of Administration Account for the year 2002-2003 relating to Employees' Provident Fund Scheme, 1952 is as below:

INCOME & EXPENDITURE ACCOUNT (Rs. in Crore)

		2002-03
INCOME :		
a	Administrative & Inspection Charges	531.73
b	Interest on Investments	70.14
c	Government Contribution towards administration expenses	
d	Receipts from other accounts	2.96
e	Miscellaneous receipts	2.96
TOTAL		607.79
EXPENDITURE :		
a	Revenue Expenditure	313.15
b	Capital Expenditure Appropriation	50.00
c	Building Maintenance Appropriation	2.41
d	Payments to other Accounts	64.13
TOTAL		429.69
Excess of Income over Expenditure		178.10

CONTRIBUTIONS RECEIVED

10.5 During the year 2002-2003, following contributions were collected from un-exempted establishments by the EPF Organisation in respect of Employees' Provident Fund Scheme-1952,

PROVIDENT FUND CONTRIBUTIONS RECEIVED FROM UN-EXEMPTED ESTABLISHMENTS (Rs. in Crores)		
	SCHEME	2002-2003
1.	EMPLOYEES' PROVIDENT FUND SCHEME:	7528.77
2.	EMPLOYEES' PENSION SCHEME:	
	a) Employers Share	4387.84
	b) Government's Share	400.00
	TOTAL :	4787.84
3.	EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME :	
	a) Employers Share	158.62
	b) Government's Share	—
	TOTAL :	158.62

ADMINISTRATIVE REVENUE OF THE EPF ORGANISATION

10.6 During the year 2002-2003, the classification of the Administrative Revenue collected from the employers by the EPF Organisation in respect of Employees' Provident Fund Scheme-1952 and Employees' Deposit Linked Insurance Scheme-1976 is as detailed below:-

ADMINISTRATIVE / INSPECTION CHARGES AND PENAL DAMAGES RECEIVED FROM ESTABLISHMENTS (Rs. in Crores)				
Sl. No.	Revenues	EPF Scheme	EDLI Scheme	TOTAL
1.	Adm. Charges	482.00	5.87	487.87
2.	Inspection Charges	45.64	1.87	47.51
3.	Penal Damages (Including 7Q Interest)	4.09	0.10	4.19
	TOTAL	531.73	7.84	539.57



CHAPTER - 11

HUMAN RESOURCE DEVELOPMENT

The total sanctioned staff strength of the Employees' Provident Fund Organisation including officers and staff was 21,780 as on 31.3.2003 as against 21,022 as on 31.3.2002. The group wise position of sanctioned officers and staff strength vis-à-vis officers/staff in position is given in Table-1:

TABLE-1

STAFF/OFFICERS STRENGTH AS ON 31.3.2003		
Group	Sanctioned strength	Staff in position
A	647	572
B	2111	1821
C	16578	14729
D	2444	2207
Total	21780	19329

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

TABLE-2

STAFF/OFFICERS STRENGTH DURING THE LAST FIVE YEAR		
Position as on	Sanctioned strength	Staff in position
31.3.1999	20656	19024
31.3.2000	20973	19534
31.3.2001	20984	19574
31.3.2002	21022	19327
31.3.2003	21780	19329

11.3 The region-wise position of the sanctioned strength of officers and staff vis-à-vis in position during 2002-2003 is given in Annexure S-18 to S-21.

11.4 The Employees' Provident Fund Organisation has implemented the reservation policies for SC/ST/OBCs as per instructions received from Department of Personnel & Training

from time to time in Direct Recruitment as well as Departmental Promotion posts. With effect from 2nd July 1997, post-based rosters have replaced the vacancy-based rosters. Group wise position of SC/ST/OBC strength in the Employees' Provident Fund Organisation is given in Table-3.

TABLE-3								
REPRESENTATION OF OFFICERS/STAFF AS PER RESERVATION QUOTA								
AS ON 31.3.2003								
Group	Sanctioned Strength	Staff in Position	Reservation					
			SC		ST		OBC	
			Sanctioned	In Position	Sanctioned	In Position	Sanctioned	In Position
A	647	572	60	64	30	37	54	42
B	2111	1821	269	296	118	124	135	63
C	16578	14729	2479	2562	1196	839	1225	827
D	2444	2207	369	775	132	236	312	225
TOTAL	21780	19329	3177	3697	1476	1236	1726	1157

COMPASSIONATE APPOINTMENTS

11.5 Opportunities to eligible and dependent family members of the deceased/disabled employees of the organization have also been provided by allowing employment as per their qualifications. The following compassionate appointments were made during the current financial year.

Group - C (LDC)	-	20
Group - D (Peon)	-	06

Human Resource Management division has also issued guidelines and circulars on various policy matters based on the instructions issued by the Government of India and on the approvals of Central Board of Trustees / Executive Committee of Central Board of Trustees of Employees' Provident Fund Organisation from time to time.

TRAINING

11.6 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 systematic 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.

11.7 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 (NATRSS) 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 a hired premises in April, 1992. The National Academy is now functioning from its own building at 30-31, Institutional Area, Janak Puri, New Delhi.

11.8 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 train the staff working in North Eastern States.

11.9 The National Academy supervises the functioning of the Zonal Training Institutes and is responsible for training in-put and support to the management cadre in the Organisation. The 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.

11.10 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.

11.11 The NATRSS has over the years made significant contribution in the field of training and development. However, unprecedented changes triggered in the wake of economic reforms and globalization have fast changed the business landscape of the country. The NATRSS is gearing itself to meet the twin challenges of continuous improvement and demand of change. It is re-positioning and reorienting itself to enable EPFO to achieve alignment with the emerging scenario.

11.12 In order to meet there objectives and realise its goal the Academy is already in the process of designing its new training program for the year 2003-2004. The objective and emphasis of training for the ensuing year shall be:

- Becoming the key instrument for competency development by further enriching its training systems and delivery.
- Provide state-of-art training to employees of all organizations engaged in the administration of social security within the country and abroad as a basis for sustained development of capacities and competence.
- Extend the scope of training beyond EPFO and focus on training of workers in the unorganized sector to upgrade their skills and arrest the declining trend in their productivity.
- Use skill upgradation as a basis for enhancing their income generation capabilities and capacity to set aside part of their income for contribution towards social security.
- Develop a collaborative model by including NGO's and other training providers in this challenging task of training millions of workers in the unorganized sectors.

11.13 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.

It is intended that all personnel, at appropriate points of time, would be given necessary training exposure through Induction Courses, in-service courses and specialised courses/workshops in order to upgrade their professionalism and skills in discharging their functions in the field. Since the Organisation has undertaken modernisation 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.

11.14 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 the 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.

11.15 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.

11.16 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.

11.17 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
2000-2001	20973	196	4528
2001-2002	20984	207	5069
2002-2003	21022	233	4700

11.18 The details of the courses conducted at the National Academy and Zonal Training Institutes during 2002-2003 are indicated below:-

Name of the training programme	Number of programmes conducted	Number of officers trained
A. Foundational Level Programmes		
Induction Course for Enforcement Officer/Assistant Accounts Officers (Probationers)	1	23
B. Middle Management Level Training Programmes		
(a) Administration of Social Security Schemes and Procedures		
(1) Special Programme on EPS'95 & Work procedures	2	40
(2) Quasi Judicial Proceedings & Orders	9	182
(3) Recovery Procedures & Proceedings	1	21
(4) Reservation in services	1	15
(b) General and Financial Administration		
(5) Vigilance Directorate	1	18
(6) Establishment and Administrative Vigilance	1	24
(7) Financial Management	1	13
C. Senior Management Level Training		
(8) Attitudinal Transformation for Better Management	3	77
(a) Special Programme		
(9) Programme for Officers-in-charge on change management & attitudinal transformation	1	18
(10) Training Strategy Seminar	1	48
(b) External Programme		
(11) Seminar/Workshop on EPF Act/Schemes for Board of Trustees of Exempted Establishment	2	155
(12) Seminar/Workshop on EPF Act/ Schemes for Board of Trustees of Unexempted Establishment	2	50
(13) Workshop for the Officer Bearers or of recognized Unions	1	22
(14) Workshop for Office Bearers of SC/ST/OBC Association in EPFO	1	26
TOTAL	28	732

AT ZONAL TRAINING INSTITUTES

ZONE	2001-2002	2001-2002	2002-2003	2002-2003
	No.of Programmes	No.of Participants	No.of Programmes	No.of Participants
North Zone	37	840	42	829
East Zone	36	805	40	892
West Zone	74	1201	83	1126
South Zone	41	1520	40	1121
Total	188	4366	205	3968

11.19 In the present era of unprecedented change, triggered by economic reforms and globalization, EPFO is endeavouring to reposition itself and align with the changing business environment. NATRSS is accordingly re-activating and reinventing its role to enable Employees' Provident Fund Organization achieve its mission and vision. In today's highly volatile and uncertain environment, human resource is the most important driver of organization change. HR development is thus key to organizational excellence.

11.20 Acquiring new knowledge and skills and upgrading competencies, in the obtaining scenario has become absolutely necessary. Especially in the light of the challenge emerging from the project "Reinventing EPF India", each officer in the organization has to act as proactive agent and facilitator of change. NATRSS is now fully geared to provide state of art training to the executives of EPFO and thereby enable the organization to achieve its mission and objectives.

EXAMINATION

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

As a result of amendment in 1991 to the Staff Regulation, passing of prescribed Probationers Examination was made compulsory for satisfactory completion of probation for all

direct recruits. The Examination Section was entrusted with the responsibility for holding the Probationary Examination from 1991 for direct recruits to the posts of Assistant Provident Fund Commissioner and Enforcement Officer/Assistant Accounts Officer/Superintendent.

The various departmental and probationary examinations conducted every year are as follows:-

a) Departmental Examinations (One examination each year)	For promotion against % Quota
Lower Division Clerk	5%
Upper Division Clerk	50%
Section Supervisor/ Assistant (H.O.)	33.33% 25%
Hindi Translator (Gr.II) Enforcement Officer/Assistant Accounts	50%
Officer / Superintendent	25%
b) Probationary Examinations : (Two or more examinations every year)	
Assistant Provident Fund Commissioner	
Enforcement Officer / Assistant Accounts Officer / Superintendent	

PERFORMANCE DURING 2002-2003

11.22 The syllabus for various departmental examinations were framed long ago. Over a period of time, experience had shown that not many persons were availing the process and taking the examinations seriously resulting quite often in not having adequate number of successful candidates to fill in the examination quota vacancies. Since this situation was not fulfilling the organizational objective, a proposal for review of the Examination Scheme was placed before the 40th meeting of the Executive Committee held on 21st August, 2002. The Executive Committee approved the following two Examination Schemes:

- Enforcement Officer /Assistant Accounts Officer and Superintendent Departmental Competitive Examination Scheme, 2002; and
- Employees Provident Fund Departmental Promotion Examination Scheme, 2002.

11.23 These two Schemes have been notified and implemented with effect from 18.12.2002. The Examination Scheme at (1) above is for the posts of Enforcement Officer / Assistant

Accounts Officer/ Superintendent and the one at (2) above is for Section Supervisor/ Assistant(Head Office), Upper Division Clerk and Lower Division Clerk.

11.24 On the basis of revised examination schemes, a Calendar of Examination for 2003-2004 was prepared and circulated on 24.12.2002 incorporating departmental as well as probationers examinations for various posts.

11.25 Departmental Examinations for filling up various posts as well as Probationers Examinations were conducted from time to time during 2002-2003 and a total number of 241 candidates were declared successful. The results of all the examinations were declared within one to three months from the commencement of examination.

SUPPORT TO CANDIDATES

11.26 During the year under report, a need was felt to put in place an effective pre-examination training programme for candidates appearing in the various departmental examinations. As a result of this, the In-service Skill Up-gradation Programme (Coaching Classes) which was already in existence, was reviewed so as to strengthen the same and to make it more universal and effective. The number of sessions in respect of each examination has been revised on the basis of new syllabus. The rates of honorarium payable to trainers have also been revised.

11.27 With a view to further strengthen the efforts towards better participation of candidates, action has been initiated to prepare consolidated 'Study Material' in the light of revised syllabus of various examination.

PRODUCTIVITY LINKED BONUS (PLB)

11.28 Productivity Linked Bonus Scheme as formulated by NPC was introduced from 1980-81 with the approval of the Central Government to raise the moral of the employees of EPFO. The scheme was revised for the first time in 1987 which was made applicable from 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 existing 40 days to 60 days. In this new scheme no attempt has been made to quantify the total work content involved in various clerical and other activities. Instead factors have been selected in such a way that out put of the EPF Organisation is reflected in and results, which go towards fulfillment of corporate objectives like no. of claims settled or no. of RRC's issued etc.

11.29 The revised scheme which is effective from the year 1998-99 for a further period of six years, 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.

11.30 The employees of EPFO were paid PLB for the year 2001-02 amounting to Rs. 9.08 Crores with a ceiling of 60 days.

WELFARE OF SC/ST EMPLOYEES

11.31 In accordance with the instructions of the Government of India, D.O.P.T., the SC/ST Cell has been established in the Head Office of the E.P.F. Organisation. The Cell is headed by a Regional P.F. Commissioner (Gr.I) as Chief Liaison Officer. 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 that Region. The Liaison Officers of the Regions provide periodical report/returns to the Chief Liaison Officer.

11.32 The main function of the SC/ST Cell at Head Office is to monitor the various grievances received from individual employees, the Associations of SC/ST employees on reservation/promotion and other service matters concerning SC/ST employees.

11.33 During the period under report, twelve reference grievances were received through the National Commission for SC/ST, Government of India, New Delhi. Out of which six cases have been settled and action on the remaining is being taken. The National Commission for SC/STs fixed some cases for personal hearing which were also attended to by the Officers of the EPF Organisation. Necessary action was taken as per directions of the National Commission for SC/STs, Government of India.

11.34 The Chief Liaison Officer is mainly functioning to coordinate between the Head Office, Regional Offices, National Commission as well as Ministry of Labour, Government of India to secure compliance of the reservation provided for SC/ST employees.

11.35 All the Regional Commissioners have submitted prescribed returns and Annual Statements as required under chapter 14 of the Brochure on reservation. The returns are relating to

staff in position, backlog regionwise and efforts made to clear the backlog. These returns are consolidated by the cell in the Head Office and a comprehensive report sent to Ministry of Labour, Government of India.

11.36 Chief Liasion Officer also visits the regions to verify the roster registers maintained by the Regional Offices besides listening to the grievances of the SC/ST employees. The lapses and other observations on the maintenance of roster are brought to the notice of the concerned R.P.F.C. for follow-up with the instructions that these do not occur in future. Apart from this the proposals relating to the dereservation are also examined by the Chief Liasion Officer from time to time.

Training programmes are also organized for the Liasion Officers by the NATRSS time to time.

11.37 The Liasion Officers are also conducting the Annual inspection of roster registers of their respective regions and submit their inspection reports to the Chief Liasion Officer. On receipt of these reports from the respective Liasion Officers, the concerned Regional Commissioners are advised to clear the backlog, if any, and to setright the anomalies in the maintenance of roster register as pointed out by the Liasion Officer.

11.38 The aggrieved employees represent their cases from time to time to the Chief Liasion Officer for redressal of their grievances. The Chief Liasion Officer gets such type of cases examined with reference to the instructions contained in the Brochure on reservations and suggests proper action to be taken by the concerned Regional Commissioners in order to redress the grievances of the individual.

SPORTS ACTIVITIES DURING THE YEAR 2002-2003

11.39 On the approval of the C.B.T.(EPF) in its 100th meeting held on 28.07.84, EPF Central Sports Control Board was set up with the objective of encouraging the Sports and Cultural activities in the Organisation. The C.B.T. also approved the setting up of a Regional Sports Control Board in each Region of the Organisation under the control of Central Sports Control Board. The sports calendar for the year 2002-03 was approved in the 22nd meeting of Central sports Control Board held on 01.10.2002 under the chairmanship of Central Provident Fund Commissioner and President, Central Sports Control Board. It was circulated to all offices for implementation. The following sports activities took place during the year 2002-03.

- Indoor tournaments were held at Bhubaneshwar (EZ), Shimla (NZ), Kochin (SZ) and Ahmedabad (WZ). The 14th All India Athletic final tournament was conducted at Bhubaneshwar (Orissa) during 13 –15 November, 2002. The team championship for overall performance went to Maharashtra region.
- Zonal volleyball and basketball tournament were held at Patna, Bihar (EZ), Nagpur, Maharashtra (WZ), Karnal, Haryana (NZ) and Bangalore, Karnataka (SZ) during December, 2002.
- Zonal football tournament were held at Tinsukia, N.E. Region (EZ), Chhatisgarh, Raipur (WZ), Uttaranchal, Dehradun (NZ) and Andhra Pradesh, Vishakhapatnam (SZ) during January, 2003. The South Zone emerged as winner of the All India Football tournament held at West Bengal, Kolkata from 8.2.2003 to 10.2.2003.
- Zonal cricket tournament were held at Kolkata, West Bengal (EZ), Panaji, Goa (WZ). The North Zone & South Zone tournaments which were scheduled to be held at Kanpur, Uttar Pradesh and Chennai, Tamil Nadu were cancelled due to administrative reasons.

11.40 For the year 2002-03, an amount of forty lakhs rupees has been provided in the budget estimate for the Sports Activities. A sum of Rs. 39,64,000/- have been distributed to the Regional Sports Control Boards to conduct the various sports activities and for participation in Zonal and Final events. All the scheduled sports events except certain events were conducted during the year 2002-03 in a peaceful and successful manner.

STAFF WELFARE

11.41 The CBT in its 121st meeting held on 29.12.89 approved the setting up of the E.P.F. 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 2002-03 are as follows :-

- **Staff Recreation Club**

During the year, an amount of Rs.2,91,300/- was allotted to the Staff Recreation Clubs in the shape of recurring grants-in-aid and the matching grants which was based on the number of staff/amount collected from the staff members. In addition to that, adhoc/initial grant-in-aid towards purchase of equipments/furniture, library books and for undertaking excursion trips were also provided.

- **Canteen**

Departmental and Co-operative canteens functioning in various Regional and Sub-Regional Offices were allotted a sum of Rs.3,87,694/- to provide better facilities to the staff members.

- **Scholarship Scheme**

Scholarship Scheme has been introduced in respect of wards of Employees' Provident Fund Organisation's staff studying in the degree courses or above in the field of Medicine or Engineering or in any other course recognised by either the Central/State Govts. A sum of Rs.15,10,000/- as compared to Rs.8,87,000/- in the previous year was provided under this scheme. Book awards to the wards of the staff who secure 70% or above marks in the Board Examinations in the Xth and XIIth standard level were also granted.

- **Holiday Home/Guest House**

A sum of Rs.15,75,000/- 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 the Guest Houses of the Employees' Provident Fund Organisation located at various stations.

- **Other Activities**

A sum of Rs.19,85,000/- as compared to Rs.14,30,000/- in the previous year was allocated for various purposes like death relief, prolonged illness, natural calamities, relief to handicapped persons, creches, cultural meets, holiday camp and other items of common interest to the employees.

- **Other Notable Achievements**

a) Organising the Blood Donation Camp & Group Medical Testing Camp on the eve of Golden Jubilee year' celebration .

- In order to celebrate the Golden Jubilee year of the Employees' Provident Fund Organisation, a circular was issued to all offices on 5.9.2002 for compliance. The report of organising the Blood Donation Camp/Group Medical Testing Camp is received from Gujarat, Tamil Nadu, Andhra Pradesh, Madhya Pradesh, Punjab, Himachal Pradesh, Maharashtra, Orissa, Bihar, Uttar Pradesh, & West Bengal.

b) Financial Assistance out of Staff Welfare Fund.

- The Central Staff Welfare Committee approved the financial assistance of Rs.10,000/- each to Sh.Maragathavannan EO/AAO, Sh.S.Natrajan EO/AAO of Tamil Nadu and Sh. Nathu Ram Staff car driver of Delhi region out of Staff Welfare Fund for By Pass Surgery.
- Similarly, a sum of Rs. 15,000/- only was granted as financial assistance to Shri Shashi Mohan of SRO, Jabalpur (Madhya Pradesh) whose wife suffered from breast cancer.
- A sum of Rs. 20,000/- only was also granted as Financial Assistance to Smt. R.R.Rawal of RO, Gujarat whose husband suffered from HIV.

c) Some provisions were made available in SWF Rules regarding securing academic qualification by staff during the service period. According to these new provisions an incentive of Rs. 500/-, 750/-, 1,000/- and 2,000/- will be provided to staff members in different categories of acquiring qualifications. This will be effective from 1st April, 2002 onwards.



MANAGEMENT INFORMATION SYSTEM

The progress achieved by field offices is monitored through three different sets of information collected viz. Annual Business Plan, Vision Statement and MIS Returns. 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 holder's satisfaction to achieve the declared objectives, the EPF Organisation had put in place a '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 proformae. 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 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 in the Head Office covering information such as profile of establishments, subscribers. 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
- Monitoring of 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.

12.9 A specially designed "Vision Statement" was introduced during the year 2002-2003 for monitoring the progress in the key functional areas. A review on the progress was done on a monthly basis by the Head Office of EPFO and the Ministry of Labour.



CHAPTER - 13

REDRESSAL OF PUBLIC GRIEVANCES

The Headquarter office and all the field offices across the country are equipped with full-fledged facilitation centers, public relation officers and supporting staff. The organization 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 officers 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: -

	1998-99	1999-2000	2000-2001	2001-2002	2002-2003
Grievances pending at the beginning of the year.	14,056	11,998	8,677	4,672	3,839
Received during the year	2,42,184	1,89,734	1,84,319	1,73,692	87,784
Total	2,56,240	2,01,732	1,92,996	1,78,364	91,623
Disposed off during the year	2,44,242	1,93,055	1,88,324	1,74,525	86,931
Balance at the end of the year	11,998	8,677	4,672	3,839	4,692
Percentage of Disposal	95.31%	95.69%	97.57%	97.84%	94.87%

13.3 The Regional Provident Fund Commissioner of the regions and Officer-in-charge of Sub Regional Offices/Sub Accounts Offices are available in person even without any prior 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 sent 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 organization 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/email by logging on to 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/email, the grievances received in the above websites are immediately acknowledged at Corporate Headquarters through email and forwarded to the concerned officer-in-charge of the field office on the same day. Speedy disposal of such grievance 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 addresses of the attesting authority other than the employer.
- Correct Provident Fund Account Number with establishment code number.
- Difference in name of member and percentage in official records.
- Complete postal address not mentioned.
- Information regarding saving Bank Account and address of Bank.
- Advance Stamp Receipt not affixed (Rs. One) and signed.
- Contribution details (Form 3A) for the broken period.
- Non furnishing of relevant documents with the applications for advance.

- Non filing 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, matter 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 the 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 attend 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 claims 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 are prescribed for handling grievances.

- Every compliant/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 grievance 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 Facilitation Centers are set up in all the offices of the organization. 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 numbers of complaints filed before the Lok Adalats and cases decided are as follows:

	1998-99	1999-2000	2000-2001	2001-2002	2002-2003
Number of Lok Adalats organized.	718	915	914	1,136	1,186
Number of grievances registered before Lok Adalats	9,161	6,423	5,069	4,394	3,586
Number of Grievances disposed off by Lok Adalats.	7,583	5,758	4,949	4,241	3,483
Performance/ Disposal Percentage	82.70%	89.60%	97.63%	96.51%	97.12%

13.14 The grievances, which are appearing in various newspapers, are also being registered and the concerned field format is 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 also works in unison with the Ministry of Labour and formulates programmes and publishes materials to promote and bring awareness amongst the workers, employers and other stakeholders about their rights, benefits and duties.

14.2 The main objectives of Publicity are mainly to:-

- Enhance confidence of employees and employers towards the Employees' Provident Fund Organisation.
- Encourage employers to extend mandatory P.F benefits to every eligible employee and also to encourage voluntary compliance and P.F remittances.
- Encourage every employee to join the P.F towards Social Security of their families.

14.3 The following exhibits activities under the Print and Electronic Media, that were carried out in general to create awareness and generate confidence amongst the public at large during the year 2002-2003:-

- Literature support and common publicity exhibits in work place / facility counselling and guidance by officers.
- Awareness campaign through seminars and exhibitions with the target group at periodical intervals through Chamber of Commerce, Employers' Associations, Trade Union Organisations and the like.
- Publicity through print media – National Dailies like newspapers, magazines etc
- Publicity through electronic media viz. All India Radio and Doordarshan etc.

14.4 The target groups were given proper training regarding filing of claims and advances by the field functionaries at their work places and Lok Adalats were held on the 10th of every month in all the field offices of the Organisation. Wide publicity was given for timely delivery of benefits, educating the subscribers, employers and the trade unions about their statutory rights and responsibilities.

14.5 To save subscribers and their dependents from exploitations by the consultants / brokers and middlemen, proper publicity was given on the functioning of the Public Relation Counters in all the Regions. The facilitation centers in the field offices were strengthened with Publicity materials.

14.6 To commemorate the Golden Jubilee of the Organisation on completion of its 50th year of Social Service to the working class, a special publicity campaign was launched during the year 2002-2003.

PUBLICITY THROUGH NEWSPAPERS / MAGAZINES

14.7 For creating awareness amongst the workers about the benefits provided to them and their dependents under the EPF, EDLI & EPS Scheme insertions were released in the leading National and Regional newspapers throughout the country on the May Day, during the 38th session of I.L.C. on 28.9.2002 and on dates 13.10.2002, 27.10.2002, 31.10.2002, 3.11.2002 & 10.11.2002.

14.8 Insertions for the benefits of the employers about their obligations under the EPF & MP Act, 1952 were released in 43 National and Regional newspapers throughout the country on 27.7.2002 & 20.10.2002.

14.9 Besides, series of advertisements were released in the Local/National Newspapers throughout the country in Hindi / English and Regional Languages w.e.f 18th February, 2003 to 27th February 2003 during the Golden Jubilee Celebrations for the benefit of workers and employers. Full-page / Half-page advertisements on the achievements of Employees Provident Fund Organisation alongwith photographs of His Excellency, the President of India, the Hon'ble Prime-Minister of India, the Hon'ble Labour Minister, the Hon'ble Minister of State for Labour were released in 37 newspapers in Hindi / English and Regional Languages on 24.02.2003 & 25.02.2003 to commemorate the Golden Jubilee function of the organisation.

14.10 Advertisements containing the EPF benefits for the workers were released in the magazines issued by S.S.A.I., Trade Union Record – (AITUC) & Northern Rly. Time Table etc.

PUBLICITY THROUGH PAMPHLETS/BROCHURES

14.11 Brochures on EPF Citizen Charter were published in Hindi / English and distributed amongst the workers to mark the Golden Jubilee year.

14.12 Pamphlets numbering 4 lakhs on the EPF Scheme 'Know your benefits' under the EPF Scheme were printed in Hindi / English / Urdu & 10 Regional languages and sent to all the field offices for use and distribution amongst the beneficiaries.

14.13 Besides, pamphlets numbering 4 lakhs on the Employees' Pension Scheme, 1995 in a question-answer form for the use of employees and employers were printed in Hindi / English / Urdu and 10 Regional languages for distribution through the RPFCs/SROs & SAOs and service centres.

PUBLICITY THROUGH DOORDARSHAN

14.14 T.V spots on EPF containing message for workers were produced through the DAVP and telecast over Doordarshan in National Programme on D.D I during 17.2.2003 to 22.2.2003. Besides, T.V spot containing the message of Hon'ble Labour Minister on EPF for workers was telecast over Doordarshan in National Programme during 23.02.2003 to 25.02.2003.

PUBLICITY THROUGH A.I.R

14.15 Radio spots on EPF conveying EPF message for workers and employers were got produced through DAVP & broadcast over all channels of Akashwani from 15.2.2003 to 23.3.2003 during league and Super Six World Cup Cricket Matches.

PUBLICITY THROUGH VIDEO FILM

14.16 A film on EPF of 8 minutes duration on its achievements during the last 50 years was produced through DAVP and screened during the Golden Jubilee function at Vigyan Bhawan on 25th February, 2003.

PUBLICITY THROUGH HOARDINGS

14.17 To commemorate the Golden Jubilee of the organisation, hoarding on EPF on its achievements were installed at the ROs, SROs and SAOs throughout the country.

PUBLICITY THROUGH POSTERS

14.18 Posters on EPF containing "Mission" of the Organisation and slogans on EPF for the benefit of the subscribers and their dependents were installed at the Ros, SROs and SAOs.

PUBLICITY THROUGH POSTAL STATIONERY

14.19 A Slogan on EPF conveying message for EPF subscribers "Aaj Ka Anshdan Kal Ka Sahara-Bhavishya Nidhi Hamara" and EPF logo conveying Golden Jubilee Celebration message were displayed on 10 lakhs Postcards and Inland letters each in Hindi/English.

PUBLICITY THROUGH CALENDARS

14.20 30,000 Calendars on EPF containing slogans on EPF were got printed through DAVP and distributed amongst major Trade Unions/Member, Central Board of Trustees (EPF)/Regional Committee/Ministry of Labour/Employers Association and officers and staff of EPFO during the Golden Jubilee year.

PUBLICITY THROUGH WORKSHOPS / SEMINARS ON EPF

14.21 The RPFCs conducted seminars / workshop on EPF for workers / employers on the salient features of the Act and the Schemes and the benefits available to the workers and their dependents under the three schemes and the employers about their obligations under the Act and Schemes. A total of 198 workshops / seminars were conducted during the year 2002-2003.



CHAPTER - 15

VIGILANCE WING

Honesty, probity and transparency are integral to good administration. These qualities not only reflect ethical work practices, a just and humane administration but also boost general public's confidence in the organizational machinery. Corruption, an age old and deep seated malaise has managed to survive and perpetuate itself over the decades and has now reached menacing proportions. The evils of corruption very much exists in the organisation as also elsewhere in the country. However, sincere, sustained and concerted efforts have always yielded results. The malady of corruption can, however, be minimized, controlled or contained by adopting various preventive, protective and punitive measures. With this in view, the organisation, in general, and the Vigilance Wing, in particular, have adopted a multi pronged strategy to contain, control and curb corruption and ensure prompt, effective and hassle free service to the subscriber members. In an attempt to adopt a well defined strategy, the corruption prone areas have been duly identified and 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 of EPFO 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 the CBT held on 31.01.1976. 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 Office level and four Zonal Vigilance Directorates under the control of Deputy Director (Vigilance), one for each zone.

A BRIEF ACCOUNT OF ACTIVITIES DURING THE YEAR 2002-2003

Complaints

15.4 During the year, 142 complaints were received as compared to 198 in the preceding year. Out of the total 209 complaints (Opening balance 67 + 142 complaints received during the year), 181 complaints have been disposed off during the year leaving behind a closing balance of 28 complaints. In accordance with the instructions of the Central Vigilance Commission, the anonymous & pseudonymous complaints were not registered. Out of 181 complaints investigated, in 90 cases, penal action against the erring officials has been recommended and in 35 cases, corrective measures/administrative actions have been suggested.

15.5 Apart from complaints, a number of grievances have also been received and were taken up with the respective regions/divisions for redressal under active supervision. Grievances warranting vigilance intervention have been taken up for investigation either directly or through Preventive Inspection.

The comparative position of disposal of complaints for the last three years is tabulated below :-

Year	Complaints pending from previous year	Received during the year	Total complaints for disposal	Disposed off	Rate of disposal
2000-2001	132	216	348	267	76.7%
2001-2002	81	198	279	212	75.9%
2002-2003	67	142	209	181	86.6%

Disciplinary Cases

15.6 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 the Central Vigilance Commission. A special drive was also initiated to finalise long pending disciplinary cases. The directions of Chairman, CBT and

instructions of the Central Vigilance Commission to this effect were conveyed to all the Disciplinary Authorities. Periodical review and monitoring was undertaken. The efforts bore fruit and during the year, a record 382 number of disciplinary cases have been disposed off. With the 300 disciplinary cases initiated during the year, the total pendency at the end of the year stands reduced to 508 cases.

Preventive Vigilance

15.7 In continued efforts to take preventive measures in combating and controlling corruption, 36 Preventive Vigilance Inspections, particularly in the field of accounts & enforcement matters, were conducted. Shortcomings/irregularities detected during PVI were brought to the notice of the concerned Regional Commissioners 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.

Surprise/Joint Surprise Inspections with Audit Party

15.8 An effort was made to make Preventive Vigilance Inspections more effective by incorporating an element of Surprise Inspections. During the period under report, nine surprise inspections have been conducted. On the basis of the reports so received, necessary action has been recommended.

Other Activities

15.9 Further to the above some important activities organized by the Vigilance Wing during the year under report are summarized as below :-

- (a) Vigilance Awareness Week was observed in all offices of Employees Provident Fund Organisation with effect from 31.10.2002 to 06.11.2002. 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 also 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 to have a broad interface with general public and to gauge general perception of the people towards the organisation. In

connection with the Vigilance Awareness Week, 639 formal grievances/complaints were received, out of which 233 have been settled and 406 have been forwarded to respective regions for disposal.

- (b) Coordination meetings with CBI have been held in a number of regions and joint inspection with CBI have also been conducted in a few offices. On the basis of reports of such inspections, remedial and punitive actions have been taken.
- (c) During the period from 01.04.2002 to 31.03.2003, the Head Office & Zonal Vigilance Directorates have arranged Workshops/Training Programmes on specific modules/subjects like preparation of chargesheets, conducting inquiry proceedings, presenting the case by the Presenting Officer, analysis of IR etc. The details of programmes arranged are as under :-

Zone	Period	Station	Attended by
East Zone	28 to 31.01.2003	ZTI, Kolkata	26 APFCs/EOs
West Zone	29.9.02 to 1.10.02	Khandala	24 APFCs/EOs
North Zone	09 to 11.07.2001	NATRSS	29 RPFCs/APFCs/EOs/AAOs
South Zone	2 to 04.12.2002	ZTI, South Zone	28 APFCs/EOs
Head Office	6 to 10.01.2003	NATRSS	18 DD (Vig.)/AD (Vig.)
	9 to 13.12.2002	CBI Academy	1 AD (Vig.)

- (d) Review under FR-56J and Rule 48 of Pension Rules: With a view to weed out corrupt and inefficient employees, an initiative was taken to revitalize and streamline the existing procedures of reviewing the desirability of the employees for further retention in service in accordance with the aforesaid Rules. A comprehensive set of instructions has been issued on the subject and Screening, Review and Representation Committees for various grades of the officials have been reconstituted. The vigilance machinery has been activated to assist the authorities in the matter.
- (e) Rigorous scrutiny of Property Returns: A rigorous scrutiny of APRs of Group "A" officers was undertaken. With constant persuasion, the practice in this matter has been streamlined and the irregularities and shortcomings in submission of APRs,

examination of the returns and pursuant action in this regard have been corrected. The officers found to be wanting in the matter have been suitably dealt with.

- (f) Surveillance: The officers / officials not enjoying good reputation or who are of doubtful integrity have been identified for maintaining a constant vigil on them. List of such officers is prepared for the purpose of surveillance.
- (g) Vigilance Profile: The existing database on vigilance related matters has been made update and broad based. Efforts have been made to maintain a vigilance profile in respect of all group "A" officers.

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

1) Registered complaints during the year 2002-2003

Carried forward & received	Disposal during the year	Pending
209 (67 + 142)	181	28

2) Disposal position of complaints during the year 2002-2003

Cases investigated	Recommended for penal action alongwith remedial action, if any	Recommended for corrective measure/other action	Recommended for closure without any action
181	90	35	56

3) Departmental Proceedings

Carried forward	Initiated	Disposal	Closing balance as on 31.03.2003
590	300	382	508

4) Details of DP cases disposed off

Major penalty cases

Dismissal/Removal/Compulsory Retirement etc. - 16

Other major penalties - 107

Minor penalty cases - 259

Total - **382**

5) **Details of pending DP cases**

Major penalty cases	-	432
Minor penalty cases	-	76
Total	-	508

6) **Suspension cases**

No. of cases carried forward	Ordered during the year	Total cases	Revoked	Cases pending
98	55	153	68	85

7) **Criminal cases**

No. of cases carried forward	Initiated during the year	Total cases	Concluded	Cases pending
118	24	142	13	129



CHAPTER - 16

WORK STUDY UNIT (WSU)

In 1973-74 a decision was taken in the O & M meeting of the Department of Personnel & Administrative Reforms that large Sub-Ministry formations like ESIC & EPFO under the Ministry of Labour must have a separate work study unit to conduct studies. In pursuance of this decision, a working group was set up with two Junior Analysts in 1978.

16.2 At present in the WSU Section two Junior Analysts and two Research Assistants are working. The Work Study Unit accomplished the following noteworthy work studies during the year: -

- The work relating to calculation, assessment and declaration of Productivity Linked Bonus for the year 2001-02.
- Study to reorganize the periodical return received by Finance & Accounts Division from the field offices, to justify their continuance as potential tools for data management and to further suit to the requirements of various other tasks for decision making at apex level. This resulted in a rationalised DO Narrative.
- To streamline the procedure for maintenance of DCB Register.
- Study to explore the possibility of providing uniform procedure for withdrawal under para 68 B of the EPF Scheme, 1952 resulting in adoption of uniform declaration form with Form 31.
- WSU had devised certain new ACR proformae for evaluating the performance of Officers.

16.3 Work Study Unit was also associated in identifying participants in International Social Security Association (ISSA) conferences, ISSA Regional Training courses, ISSA Seminars, Training by International Training Centre of the ILO, and other conferences organised by International Agencies on Social Security.



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. Employees Provident Fund Organisation under the project "Reinventing EPF India" seeks to be repositioned as a world-class social security benefit delivery organisation. To meet these business goals, EPF is rapidly changing its business and administrative processes through a comprehensive business process re-engineering blue print. With the decentralization of work to Regional and Sub-Regional Offices across the country, creating proper sustainable infrastructure was considered essential. Technically competent personnel to oversee the asset creation by formulating and adopting innovative building material and technology was felt as an organizational need. Physical Facility Division (PFD) supported by technically qualified manpower was put in place to take up this challenging task.

17.2 The Physical Facility Division in EPFO is headed by Chief Engineer with supporting technical staff at Headquarters as well as Zonal and Regional levels. Total team consist of 2 Executive Engineers, 5 Assistant Engineers and 17 Junior Engineers in Civil Wing and 1 Assistant Engineer in Electrical Wing.

BUDGET OUTLAY

17.3 Though an outlay of Rs. 41.75 crores was earmarked during the year, due to fast progress, it was revised to Rs.59.90 crores.

OFFICE BUILDINGS

17.4 The welfare of the staff being one of the essentialities of the Organisation, it is a continuous endeavor to provide better amenities and improve the conditions. Employees Provident Fund Organisation being a service institution has, therefore, attached considerable importance to the construction of own office buildings for its Regional and Sub-Regional offices at different places. Construction work of office buildings and staff quarters was being carried out by CPWD. But CPWD was not taking any responsibility for time delay or cost over-run. It refused to undergo any written commitments. Possibilities were explored to assign these

works to other Government Undertakings like M/s. NBCC, M/s HPL, M/s. RITES and State Government Undertakings like BDA, UDA, RSRCDC and PSIEC on deposit works basis. As a result, Organisation could achieve the saving of more than Rs.1.88 crores on agency charges itself. Maintenance of buildings is also streamlined with the agencies who could show better response in the concerned areas.

17.5 With a view to provide better facilities and working environment to the officers and staff of the Organisation, Physical Facility Division has taken concrete steps for construction of office buildings. Out of the 21 Regional Offices, 17 Regions are having their own buildings. Out of the 87 Sub-Regional/Sub-Account Offices, 31 offices are having own premises. Construction of office buildings for Regional Offices at Delhi, Raipur are ongoing while for Dehradun is under process. Efforts are also on to acquire a piece of land at Ranchi. At Sub-Regional level, works are in progress at Warangal, Guntur, Thirunelveli, Gurgaon, Noida, Ujjain, Jodhpur, Durgapur, Mysore and Gulbarga. Construction of annexe buildings is in progress in Chennai and Nagpur. Renovation works at Bareilly and Gorakhpur are also in progress.

NATIONAL REGISTRY & PROCESSING OFFICE

17.6 The BPR blue print mandates a business cum technical design that centralizes registration, record keeping and all transactions processing for the whole country at one national facility and the decentralization of all customers facing activities across the country in locations close to the customers. To meet the above requirement, EPF had acquired a site of about 10 acres in Sector 23, Dwarka, New Delhi for putting in place the National Facility. The National Registry and Processing Office will be a state of the art facility that will link up all EPF outlets including future kiosks through a high availability network. This will enable 24 X 7 high speed access and real time transaction processing from any outlet or touch point. M/s. RITES have been awarded the contract to plan, design and put in place this prestigious and strategic National Facility for which construction work has already commenced. The facility requirements have been bench-marked against appropriate International and National Industry best practices. Once fully operational, this will be a national resource that will be mission critical for supporting EPF operations as well as the economic and social well-beings of India.

TRAINING INSTITUTES

17.7 The National Academy for Training and Research in Social Security has its own building at Janakpuri, New Delhi. It has a well designed Auditorium with a capacity for 118 participants. NATRSS has a modern library having 10000 volumes. The Hostel Block for the partici-

pants has rooms for single as well as for double occupancy. The mess attached to the Academy offers equitable standard facilities. Sports facilities are also available for playing badminton, table tennis and other indoor games. To ensure adequate power, a high power generator has been installed as a stand by. It enables the residents of the campus access to power and water supply round the clock.

17.8 Zonal Training Institutes for Southern Zone, Eastern Zone and Northern Zone are housed in own buildings while work for Zonal Training Institute of Western Zone is expected to be completed very soon. A branch of Zonal Training Institute, Eastern Zone is also functioning in a rented accommodation at Shillong.

HOUSING ACCOMMODATION

17.9 Housing needs of the workforce at the place of posting has been addressed by the Organisation by proving 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 Facility Division and due importance has been given to this activity. The Organisation has already constructed 2839 staff quarters of various categories at 37 places. The work is in progress for construction of staff quarters at Guwahati, Nizamabad, Ludhiana, Agra, Bangalore, Mysore, Meerut, Durgapur, Jodhpur, Jalpaiguri, Thirunelveli, Delhi and Gorakhpur. Works for staff quarters at Guntur and Warangal has been phased out on the recommendation of concerned Regional Commissioners. Even though in general, the policy of 40% satisfaction is being enforced and total constructed houses are just 15% of posted staff strength, in few stations the demand of staff quarters is not encouraging. In some places, staff quarters are lying vacant. Physical Facility Division is also streamlining the maintenance of assets created till now at Regional level. It is expected that service conditions will improve in the near future.



CHAPTER - 18

EPF APPELLATE TRIBUNAL

Section 7(l) 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 the Appellate Tribunal was inserted by the 33rd amendment to the Act effective from 1.8.1988, the first Appellate Tribunal was constituted by the Central Government on 1st July, 1997.

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

18.3 Any person aggrieved by a 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 the appeal, if it is satisfied that the appellant was prevented by sufficient cause from preferring the appeal within the prescribed period.

18.4 At the beginning of the year 2002-2003, there were 603 cases pending for disposal before the Tribunal. During the year, 395 more cases were filed and 84 cases were decided. Consequently 914 cases were pending at the end of the year.

18.5 Out of 84 cases decided, 81 cases were in favour of the organisation and 3 were remanded back to the Regional Provident Fund Commissioners. The details are given in Appendix-S-10.



CHAPTER - 19

PROGRESSIVE USE OF HINDI

According to the official language policy of the union, to encourage the progressive use of Hindi and to achieve the prescribed objectives issued by Official Language Department, Ministry of Home Affairs in their annual programme has set up an Official Language Cell in all of its offices. In these sections, translations work as well as implementation of official language is being done. Official Language Section in the EPFO Head Office monitors the official language implementation work in all the Regional/Sub Regional/Sub Accounts Offices and accordingly time to time instructions are issued from the Head Office for the improvement and uses of official language.

19.2 During the year, for the review of official language, Official Language Implementation Committee (OLIC) meetings were conducted in every quarter regularly in all the offices of the organisation. The main items reviewed in these meetings are implementation of Section 3(3) of O.L. Act, to conduct the meetings regularly and comply with the annual programme etc.

19.3 During the reporting year, Parliamentary Committee on Official Language visited the EPFO Head Office on 10th June, 2002. After reviewing the inspection questionnaire, the committee found the official language implementation work in Head Office satisfactory. However, there were some shortcomings in the official language implementation work which were noticed and higher officials were informed about it. Accordingly requisite steps have been taken by the Head Office to fulfill the assurances given to the committee.

19.4 While reviewing the situation of the use of official language in the Head Office the committee directed it to enhance the efforts to increase the use of the official language. On this occasion the first issue of the Departmental Hindi Magazine "Pradeepika" was released by Dr. Laxmi Narayan Pandey, Vice Chairman of the third Sub Committee of the Parliamentary Committee on official language.

19.5 Besides this, Parliamentary Committee on official language inspected the Regional Office of Uttaranchal, Dehradun on 12th June, 2002 and Sub Regional Office, Mangalore (Karnataka) on 9th January, 2003.

19.6 Till now 64 offices of the organisation have been notified under Rule 10(4) of the O.L.Act. Besides this, under the cash prize scheme officers/staff were given cash prizes of Rs.400/- & 300/- respectively for doing their 75% and 50% work in Hindi. During the year, under this scheme, a total of 747 officials of the organisation were awarded cash prize worth Rs. 243600/-.

19.7 During the year, a total of 51 Hindi Workshops were held and 600 officials were trained. The Sixth Assistant Directors (Official Language) Conference was held in Kochi on 13-14 February, 2003. As per the recommendations of the conference, prizes awarded in the workshop have been increased to Rs.200/-, 150/- and 100/- respectively.

19.8 On the grand occasion of Golden Jubilee of the EPF organisation, a booklet on salient features of the schemes of EPFO was prepared and a 'Kavi Samachar' was organized which was attended to by the Hon'ble Union Labour Minister. Besides bilingual banners depicting the 'Mission' of the organisation were displayed in various Regional and Sub Regional Offices and Headquarters.



INTERNATIONAL SOCIAL SECURITY ASSOCIATION (ISSA)

EPF Organisation is one of the largest social security organisations in the world. It administers three schemes viz. Employees' Provident Fund, Employees' Pension Scheme & Employees' Deposit Linked Insurance Scheme. Therefore, EPFO got the status of an Associate member in the aforesaid association more than 25 years ago. The association was founded in 1927 with the aim to co-ordinate internationally and intensify efforts for the protection, development and promotion of social security in the world.

20.2 ISSA provides its member institutions with an ideal forum for pooling of information and experience. It organises 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 the Technical Commission on PF and Allied Schemes. During the year 2002-03, the officers of the organisation participated in the following meeting / seminars / trainings.

- Attended 84th meeting of ISSA Bureau during 17-19th April 2002 at Geneva.
- Participated in training seminar on preventing fraud and corruption during 24th April to 17th May 2002 at UK, London.
- Participated in workshop on social security financing during 12-27th May 2002 at Italy.
- Attended course on Social Protection financing during 8th September to 23rd November 2002 at Netherlands.
- Participated in the meeting of the Director's of Social Security Organisations during 25 – 27th September 2002 at Turkey.
- Attended seminar on financial and actuarial basis on pension scheme during 21-22nd November 2002 at Santiago.
- Participated in Study group on Investment during 9-10 December 2002 at Paris.



LIST OF MEMBERS OF THE CENTRAL BOARD OF TRUSTEES, EMPLOYEES' PROVIDENT FUND ORGANISATION (As on 31.03.2003)			
Chairman		10	Secretary to the Government of Bihar, Department of Labour and Employment, New Secretariat, Patna – 800 015
1.	Dr. Sahib Singh Hon'ble Union Minister for Labour, Government of India, New Delhi – 110 001		
Vice-Chairman		11	Secretary to the Government of Gujarat, Labour and Employment Department, New Sachivalaya, Gandhi Nagar - 382 010
2	Shri Vijay Goel Hon'ble Minister of State for Labour Government of India New Delhi – 110 001		
Central Government Representatives		12	Commissioner & Secretary to the Government of Haryana, (Labour) Haryana Civil Secretariat, Chandigarh - 1600 01
3	Dr. P.D.Shenoy Secretary to the Government of India, Ministry of Labour, New Delhi – 110 001		
4	Shri Baleshwar Rai Addl. Secretary to the Government of India, Ministry of Labour, New Delhi - 110 001	13	Secretary to the Govt. of Karnataka, Labour Department, M.S. Building, Bangalore – 560 001
5	Shri U.K.Sinha, Joint Secretary Representative from the Department of Economic Affairs Ministry of Finance, New Delhi -110 001	14	Secretary to the Govt. of Jharkhand, Ranchi – 834 001
6	Shri D.S.Poonia, Joint Secretary (Social Security) Government of India, Ministry of Labour New Delhi -110 001	15	Secretary to the Govt. of Madhya Pradesh, Labour Department, Bhopal - 462 004
7	Smt. Rama Murali Financial Advisor & Joint Secretary Ministry of Labour, Government of India, New Delhi – 110 001	16	Secretary to the Govt. of Maharashtra, Industry, Labour & Energy Department, Mumbai - 462 032
State Government Representatives		17	Secretary to the Government of Uttranchal Labour and Employment Department, Dehradun, Uttranchal
8	Secretary to the Govt. of Andhra Pradesh, Labour & Employment Department, Hyderabad – 500 002		
9	Secretary to the Government of Delhi Labour Department, Delhi Administration Delhi - 110006	18	Secretary to the Government of Chhattisgarh, Labour and Employment Department, Raipur - 492 001

19	Commissioner & Secretary to the Government of Rajasthan Labour and Employment Department, Jaipur-302 001	32	To be notified later
20	Secretary to the Govt. of Tamil Nadu Labour and Employment Department, Chennai-600 009	Employees' Representatives	
		33	Shri Hasubhai Dave, Bhartiya Mazdoor Sangh
21	Secy. to the Govt. of Uttar Pradesh, Labour Department, Lucknow – 226 001	34	Shri A. Venkataram, Bhartiya Mazdoor Sangh
22	Secretary to the Govt. of West Bengal, Labour Department, Writers Building, Kolkatta-700 001	35	Shri B.N. Rai, Bharatiya Mazdoor Sangh
Employers' Representatives		36	Shri G. Sanjeeva Reddy, Indian National Trade Union Congress
23	Shri Ram Tarneja, Employer Federation of India		
24	Shri J.P. Chowdhary, All India Organisation of Employers	37	Shri Ashok Singh, Indian National Trade Union Congress
25	Shri Ravi Wig, PHD Chamber of Commerce & Industry	38	Shri Nirmal Ghosh, Indian National Trade Union Congress
26	Shri P. Rajendran, Confederation of India Industry	39	Shri A.D. Nagpal, Hind Mazdoor Sabha
27	Shri R.K.Somani, ASSOCHAM	40	Shri Sankar Saha, United Trade Union Congress, Lenin Sarani
28	Shri V.P. Chopra Federation of Association of Small Industries of India (FASSI)	41	To be notified later
29	Shri Virender Uppal, Apparel Export Promotion Council	42	To be notified later.
30	Shri Subir Raha Chairman SCOPE	43	Shri Ajai Singh Central Provident Fund Commissioner, Employees' Provident Fund Orgn., Head Office - Bhavishya Nidhi Bhawan, 14 - Bhikaiji Cama Place, New Delhi-110 066
31	To be notified later		

**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	1. Cement 2. Cigarettes 3. Electrical, Mechanical or General Engineering Products 4. Iron and Steel 5. Paper 6. Textiles (made wholly or in Part of Cotton or wool or jute or silk whether natural or artificial) 6A. Jute
31st July, 1956 (7 to 19)	7. Edible Oils and Fats 8. Sugar 9. Rubber and rubber products 10. Electricity including generation, transmission and distribution thereof. 11. Tea (except in the state of Assam where the Govt. of Assam have instituted a Separate Provident Fund Scheme for the industry including plantations) 12. Printing (other than printing industry relating to newspaper establishments as defined in the Working Journalists (conditions of Service and Misc. Provisions Act 1955) including the process of composing types or printing, printing by letter press, lithography, photogravure or similar Process of book binding 13. Stone-ware pipes 14. Sanitary Wares 15. Electrical porcelain Insulators of high and low tension 16. Refractories 17. Tiles 18. Matches 19. Glass

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

- (i) Match factories having annual Production of five lakhs/gross boxes of matches or less.
- (ii) Such glass factories other than sheet glass shell factories as have an installed capacity of 600 tones per month or less.

30th Sept., 1956 (20-23)	20. Heavy and Fine chemicals including: <ul style="list-style-type: none"> (i) Fertilizer (ii) Turpentine (iii) Resin (iv) Medical and pharmaceuticals preparations
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Date of Extension	Industries/Classes of Establishments	
	(v)	Toilet preparations
	(vi)	Soaps
	(vii)	Inks
	(viii)	Intermediates dyes colour lacs and toners
	(ix)	Fatty acid and oxygen acetylene and carbon dioxide gases.
(The Act was actually enforced in the industry with effect from 31.7.57)		
	21	Indigo
	22	Lac including shellac
	23	Non-edible vegetables and animal oils and fats
31st Dec., 1956	24	Newspaper establishments.
31st Jan., 1957	25	Mineral Oil
30th April, 1957 (26 to 30A)	26	Tea plantations (Other than the tea plantations in the State of Assam)
	27	Coffee plantations
	28	Rubber plantations
	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

Date of Extension		Industries/Classes of Establishments
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
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

Date of Extension	Industries/Classes of Establishments	
	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 w.e.f. 31st Oct. 1963
31st Oct., 1963	82.	Distilling and rectifying of spirits (not falling under industrial and power alcohol) and blending of spirits
31st Jan., 1964 (83 and 84)	83.	Paint and Varnish
	84.	Bone crushing
30th June, 1964 (85 and 86)	85.	Pickers
	86.	China Clay Mines
31st Oct., 1964	87.	Attorneys as defined in the Advocates Act, 1965 (25 of (87 to 92) 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

Date of Extension	Industries/Classes of Establishments
	(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) Agarbatee (including dhoop and dhoopbatee)
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) '[Banks other than the nationalized banks established under any Central or State Act:]
* Subs. By G.S.R. dated 25 th February, 2000(w.e.f.4 th March, 2000	
30th June, 1966	(104) Tobacco industry that is to say any industry engaged in the manufacture of Cigars, Zarda, Snuff, Quivam and Guraku from Tobacco.
31st July, 1966	(105) Paper Products
30th Sept., 1966	(106) Licensed salt
30th April, 1967	(107) Linoleum
(107 & 108)	(108) Indoleum
31st July, 1967	(109) Explosives
31st August, 1967	(110) Jute bailing or pressing
31st October, 1967	(111) Fireworks and percussion cap work
30th Nov., 1967	(112) Tent making
31st August, 1968	(113) Barites Mines
(113 to 119)	(114) Dolomite Mines

Date of Extension	Industries/Classes of Establishments
	(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) Ice or ice-cream.
(122 and 123)	(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
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

Date of Extension	Industries/Classes of Establishments	
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)	Flourite Mines
28th Feb., 1977	(151)	Establishments which are factories engaged in the manufacture of glue and gelatine.
	(152)	Stone quarries producing stone chips, stone sets, stone boulders and ballasts.
	(153)	Establishments engaged in Fish processing and non-vegetable food preservation industry including bacom factories and pork processing plants.
31st May, 1977	(154)	Establishments engaged in manufacture of beedi.
31st Dec., 1979	(155)	Financing establishments other than banks not being the Unit Trust of India, the Agriculture Refinance Corporation, Industrial Development Bank of India, the Industrial Finance Corporation of India, the State Finance Corporation
31st Jan., 1979	(156)	Lignite Mines
31st July, 1979	(157)	Ferro Chrome
31st May, 1980 (158 to 160)	(158)	Diamond cutting
	(159)	Quarsite Mines
	(160)	Inland water transport 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

Date of Extension	Industries/Classes of Establishments	
23rd Nov.,1981	(164)	Establishments engaged in Stevedoring loading and unloading of ships.
7th Dec.,1981	(165)	Establishments engaged in poultry farming
(165 and 166)	(166)	Establishments engaged in cattle feed industry.
6th March,1982	(167)	Any University
(167 to 172)	(168)	Any college, whether or not affiliated to a University.
	(169)	Any School, whether or not recognised or aided by the Central or 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)	Guar Gum factories
(175 to 177)	(176)	Marble mines
	(177)	Diamond saw mills
1 st April, 2001 :	(178)	An establishment engaged in rendering Courier services
(178 to 180)	(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

**LIST OF DEFAULTING UNEXEMPTED ESTABLISHMENTS
RS. 20 LAKHS AND ABOVE**

[Including Provident Fund, Pension and EDLI Contribution, Administration Charges and Penal Damages]			
Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
ANDHRA PRADESH			
1	2	Nellimarla Jute Mills,Vizianagaram	713.86
2	759	Ferro Alloys Corporation Ltd.,Sriramnagar, Garividi	250.53
3	26391	Allwyn Watches Ltd.,Patancheru,Medak Dist.	240.75
4	11898	Adilabad Cotton Grovers Coop Spg. Mills Ltd., Adilabad	224.96
5	22041	Chittoor Distt. Milk Producers Coop.Union Ltd., Chittoor	218.54
6	370	Sarvaraya Textiles Ltd.,Kakinada,East Godavari Distt.	216.00
7	1184	Panyam Cements & Minerals Industries Ltd., Kurnool Dist.	123.07
8	23	Rayalasemma Mills Ltd.,Adoni Kurnool Distt.	119.67
9	2814	Sarvaraya Textiles Ltd.Vizianagaram Dist.	114.24
10	3920	Nellore Coop. Spg.Mills. Ltd., Nellore Distt.	107.08
11	4365	Rayalaseema Papers Mills Ltd.,Kurnool Distt.	103.55
12	12862	SOL Pharmaceuticals,,Hyderabad	103.35
13	16271	Samrat Spinners Ltd.Sabashpalli,Narsapur,Medak Dist.	93.41
14	21453	The Parchur Cotton Grovers Coop.Spg.Mills,Inkollu,	91.53
15	3759	Rajahmundry Coop Spg. Mills,Lalacheruvu, Rajahmundry	89.57
16	294	G.N. Products Pvt. Ltd.,Adoni, Kurnool Distt.	78.96
17	2460	The Chirala Coop Spg. Mills Ltd., Prakasham Distt.	76.30
18	19888	Parkins Textiles Ltd., Nagari Chittoor Distt.	62.58
19	11813	ITC Bhadrachalam Paper Boards Ltd, Khammam	57.68
20	7863	Anwar - UI - Loom College,Hyderabad	54.60
21	2813	Yemmiganoor Spg. Mills Ltd., Yemmiganoor, Kurnool	51.39
22	3110	Penguin Textiles,Secunderabad	48.22
23	19487	Muralikrishna Transport, Vijaywada	48.03
24	2914	Republic Forge Company,Hyderabad	45.67
25	5238	Galada Power & Telecommunication,Hyderabad	42.11
26	258	Andhra Co-op. Spg. Mills Ltd.,Guntakal, Anantapur	40.71
27	14311	Someshwara Cements & Chemicals Asifabad,,Adilabad	39.36
28	5635	Indian Express (Express Publication), Vijaywada	38.21

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
29	2530	Mithra Tobacco Co., Nellore Distt.	35.06
30	16299	Cuddapah Spg. Mills, Cuddapah District	31.08
31	18267	Vybra Automet Ltd., Secunderabad	30.78
32	27642	Chilakaluripeta Cotton Grovers Coop.Spg Mills, Edlapadu, Guntur	30.29
33	5211	Bakran Beedi Works, Armoor, Sarangapur, Nizamabad	28.82
34	21585	Associated Auto Services, Vijaywada	28.31
35	1480	Andhra Printers, Vijaywada	26.83
36	4376	A.P.Scooters Ltd. Medak District	26.68
37	20019	Agro Chemicals Ltd., Hyderabad	25.95
38	2341	Chittoor Co-op Sugar Ltd. Chittoor District	25.09
39	34030	Child Development Project Office, Bheemgal, Nizamabad	24.63
40	32719	Kotsun Chemicals Ltd, Shivampet Mandal, Medak Dist..	24.35
41	3040	Andhra Cotton Mills Ltd. Proddatur, Cuddapah District	23.25
42	22039	Sabari Spg. Mills Ltd., Rachakandrika, Chittoor Distt.	22.74
43	181	Azamzahi Mills, Warangal	22.00
44	24996	Cargo Handling (P) Workers Pool, Visakhapatnam	21.43
TOTAL			3921.22
BIHAR			
1	2806	Bihar Rajya Sahkari Bhumi Vikas Bank, Patna	2399.53
2	3	N.J.M.C Katihar	364.38
3	2927	Bihar State Agricultural & Marketing Board, Patna	359.27
4	3256	Ashok Paper Mill, Darbhanga	173.76
5	1622	Bihar State Agro Indus. Patna.	83.94
6	3481	Bihar Rajya Beej Nigam	44.31
7	3914	Leather Finishing Works, Muzaffarpur	40.61
8	5989	Bhagalpur Co-Operative & Spg. Mill, Bhagalpur	36.24
9	319	Kachwar Lime & Stone Works, Banjan	35.07
10	5990	Pandaul Co-op Spg. Mill, Madhubani	25.97
11	4023	Leather Finishing Works, Begu Sarai	22.85
12	3241	Sayeed Firozuddin Bidi Co., Bihar Sharif	22.04
13	1557	Bihar Weavers & Co-Operative Works	20.79
14	7396	P.R.D.A. Mouryalok, Patna	20.38
TOTAL			3649.14
CHHATTISGARH			
1	1249	M.P.S.R.T.C., Raipur	701.09

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
2	4047	M.P.S .R.T.C.,Bilaspur	398.59
3	1681	Kedia Castle & Dellon Ind.,Kumhari	174.57
4	6482	Kedia Distilleries, Bhilai	74.61
5	1250	Himmat Steel Foundary, Kumhari	37.64
TOTAL			1386.50
DELHI			
1	2264	National Herald Associated Journals Ltd.	208.33
2	8076	Altos India Ltd.	177.33
3	8685	Acc Lab Ltd.	77.81
4	6152	Bal Bharti Public School	54.39
5	6162	Deepharma	36.41
6	3477	Lala Ram Swaroop T.B.Hospital	29.22
7	1214	Hindustan Samachar Co-operative Society	28.80
8	8924	Freno Electrical Pvt. Ltd.	25.04
9	5504	Kumar Brothers	22.54
10	14294	Stynetics Technologies Products	21.06
TOTAL			680.93
GOA			
1	10191	Mormugao Handling Agents	45.67
2	9796	Rajaram Bandekar (S) Mines	31.96
TOTAL			77.63
GUJARAT			
1	4471	S.L.M.Maneklal	192.82
2	353	Mahendra Mill	168.19
3	363	Mafatlal Industries	158.58
4	4269	L.D.Textile	129.64
5	4514	T.Maneklal	123.18
6	1003	Parshuram Pottery	113.81
7	398	Mafatlal Industries	108.55
8	17689	Patira Food	93.70
9	5227	Shri Krishna Kesav Lab.	87.97
10	4521	HMP Engineers	80.18
11	283	Jahangir Textile Mill	76.13
12	16891	Sandvik Chokshi P	64.32
13	2632	S.K.Jill Ru utpadak Co.op Spg.Mill	61.96

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
14	388	Ahmedabad. New Textile Mill	57.24
15	6092	Apex Electrical	55.84
16	1383	Baroda Rayon Corporation	54.75
17	4178	Rajprakash Spinning Mill	54.00
18	3370	Central Pulp Mills	53.18
19	2	Sevalia Cement Works	49.36
20	295	Rajnagar Tex.Mills	44.94
21	4471-A	S.L.M.Maneklal	44.18
22	15061	Madhu Textile	43.65
23	273	Aryodaya Spinning Mill	40.01
24	263	Ahmd. Jupiter Tex. Mill	37.80
25	25-A	R.M.Engineering	37.41
26	287	Continental Textile	36.43
27	1348	Calico Polyester Ind.	34.91
28	3354	Jayant Paper Mills	34.50
29	1315	ASE Ltd.	32.85
30	5220	Gelikers Pvt.Ltd.	32.20
31	40165	Indian Oil Corporation	28.08
32	40412	Cookvel Foods I.P.Ltd	27.61
33	1045	Sarabhai Chemical	26.68
34	4416	Indequip Engg. Ltd.	25.78
35	10546	Dynamatic Forging	25.19
36	26642	Volvo Tery Ind. Ltd.	24.90
37	20366	Air Command (I) Ltd.	24.81
38	7976	Motorol India Ltd	23.05
39	856	Khnad Udyog	22.93
40	4440	Tensile Steel Ltd.	22.77
41	18282	Omni Forging.	22.13
42	362	New Shorock Mill	22.00
43	4193	Narmada Ru-Utpadak Sahkari Sangh	21.26
44	25074	Suyog Granites & Marbles Ltd.	20.45
45	6738	K.J.Vakharia & Co.	20.35
TOTAL			2560.27

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
HIMACHAL PRADESH			
1	10429	Sidhartha Super Spg. Mills Ltd., Solan	152.22
TOTAL			152.22
HARYANA			
1	286	Jhalani Tools (I) Ltd, Faridabad.	500.02
2	534	Whirlpool of India Ltd, Faridabad.	67.03
3	5567	DAV Public School, Faridabad	62.74
4	65	Electronics Ltd, Faridabad.	61.60
5	1465	East India Mfg. Pvt. Ltd., Faridabad	36.80
6	434	Atul Glass Industry, Faridabad	28.60
7	2766	All India Jat Heros Memorial College, Rohtak	26.58
8	8081	Bhiwadi Deniom & Apparels Ltd., Bhiwani	24.73
9	2796	Vaish College, Rohtak	23.36
10	10045	Himla Hosiery Mfg. Dying & Printing Pvt. Ltd. Faridabad	21.62
11	2595	S.D. Girls College Narwana, Jind	20.32
TOTAL			873.40
JHARKHAND			
1	2630	Daltonganj Central Co-operative Bank Ltd.	118.62
2	1710	Karanpura Mining Sahebganj.	85.66
3	5007	Fusion Engg. Products, Jamshedpur.	54.39
4	1359	Shri Ram Ball Bearings Ltd. Ratu, Ranchi.	39.48
5	2982	C.J. Tobbaco, Pakur.	32.70
6	5560	Food Corporation of India Hazaribagh.	27.78
7	289	Bengal Bihar Fabrics & Pottery works, Dhanbad.	25.46
8	1850	Perfect Electric Concern, Jamshedpur.	21.38
TOTAL			405.47
KARNATAKA			
1	2260	Ideal Jawa India Ltd., Mysore	816.98
2	44	Mysore Lamps, Yashwantpur, B'lore	411.26
3	1987	BT Patil & Sons, Belgaum	186.13
4	10282	Deepak insulated Cables Corporation, Mysore	95.25
5	154	HMP Cements, Shahabad, Gulbarga	73.25
6	13039	Cosmos Watch Factory, Gulbarga	65.84
7	21083	Nandi Sarkarkarkhane, Gulbarga	59.95
8	4589	BSSK Halliked, Gulbarga	55.70

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
9	14273	H.E.K. Society, Gulbarga	52.81
10	16825	NTTF Industries, Peenya, B'lore	50.24
11	14972	Aland Sugar Factory, Gulbarga	48.54
12	8746	Karnataka Ball Bearing Corporation, Mysore	44.86
13	17674	Bhagyalakshmi Sahakari Sakkre, Karkane, Belgaum	44.86
14	98	India Sugar & Refineries, Bellary	42.01
15	14765	Shimoga Castings, Mysore	40.98
16	890	Kanoria Industries Bagalik, Bagalkot	40.86
17	11575	Samrat export house, Okalipuram, B'lore	38.90
18	23375	Aashima Apparels, Peenya, B'lore	37.18
19	8863	Inducto cast steel, Old Madras road, B'lore	34.91
20	13490	Victory Glass and Industries, Bommasandra, B'lore	32.99
21	7523	Alpha precision components	32.33
22	1118	Sonalkar Tools, Harihar, Mangalore	31.25
23	22383	Muslim Education Society, Mysore	30.81
24	2049	PSSK Ltd, Mysore	29.76
25	19947	Eagle hunters, Hal II stage, B'lore	28.68
26	15423	BLDE Hospital, Bijapur	27.91
27	9759	Orcee Electronics, Mysore	27.48
28	10980	Siddeshwara Textiles, Davanagere	26.78
29	6994	Brindavan Alloys, Peenya, Bangalore	26.09
30	7184	Mahadeswara Sugars Ltd., Mysore	26.02
31	14046	Samagra Gram Seva Samithi, Gulbarga	24.75
32	6971	Belgaum Co-op. Spinning Mill, Belgaum	24.57
TOTAL			2609.93
KERALA			
1	68	Manjumalai Estate	131.77
2	270	Thungamali Estate	128.30
3	267	Pambanar Estate	119.09
4	266	Thengakal Estate	86.64
5	16122	Audit Visuals	85.74
6	268	Grandby Estate	80.04
7	3110	Mount Estate	73.34
8	622	Travncore Plywoods	67.66
9	294	Pasumalai Estate	67.58

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
10	2568	Madras Spinners	63.11
11	446	Vagamon Tea Garden	59.67
12	2635	Keltron Counters	59.28
13	2778	Trichur Cotton Mills	59.14
14	67	Koliekanam Estate	58.40
15	269	Nellikai Estate	56.53
16	390	Bonacaud Estate	53.76
17	396	Kuduvakarnam Estate (Cardamon)	45.90
18	7	Parvathy Mills	45.01
19	401	Glenmary Estate	43.94
20	5112	Steel Industries	42.40
21	2334	Tecil	41.82
22	570	Kerala Soaps & Oils	41.79
23	10160	Autokast	40.21
24	2638	Thiruveppathy Mills	39.33
25	2356	Co-operative Sugar	36.94
26	346	Pullikanam	36.85
27	340	Kinalur Estate	34.84
28	2963	Sree Bhagavathy	33.13
29	395	Ladrum Estate	32.41
30	112	Lonetree Estate	30.99
31	221	Commonwealth	30.58
32	222	Commonwealth	29.74
33	2536	R.B.T. Plantations	25.24
34	11023	Great Malabar Beedi Works	24.78
35	111	Peermade Estate	23.98
36	56	Standard Stone Wares	23.33
37	39	Metropolitan Engg.Co.	22.85
38	3834	Mahavir Plantations	22.76
39	4257	Keltron Rectifiers	22.50
40	4972	TBGRI	22.49
41	4427	West Coast Industries	22.42
42	49	Semnivalley	21.92
43	15851	HDC Medical College	21.20
44	2700	Kerala Electronics & Allied	20.23
TOTAL			2129.63

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
MAHARASHTRA			
1	167	Mafatlal Industries Ltd., Textile Division	391.84
2	131	Khatau Makanji Spg. & Weaving Mills	331.79
3	11718	Kolhapur Zilla Soot Girni	314.15
4	13350	Panzarkhan Sahkari Sak Kar Ltd.	218.10
5	32889	P.I.Rachkar & Company	174.11
6	1869	Shri Ram Sak. Kar Ltd.	171.42
7	80683	Patil Construction	148.46
8	13508	Vasantdada Soot Girni	137.35
9	331	Dhule Textiles	115.62
10	38564	Elbee Services	114.80
11	825	Swastik Rubber Ltd.	102.87
12	19421	Drillco Metals	91.49
13	80034	Shankar SSK Ltd.	88.12
14	18093	Nashik Dist.Co-op. Spg. Mills Ltd.	86.39
15	1492	India Dye Salt Industries Ltd.	75.53
16	96586	Trimbak Industries Ltd.	72.64
17	21095	Meltron Semiconductors Ltd.	62.89
18	6743	Precision Fiester Ltd.	58.72
19	29088	Yashwant Sah.Sak.Kar Ltd.	58.12
20	29634	Tasgaon Tal.Sah.Sakhar Kar.Ltd.	57.39
21	100252	Shri Venkatesh Sah Vinkari Soot Girni	54.71
22	12606	Maharashtra Co-op Spg. Mills	52.94
23	98809	Santogen Exports Ltd.	50.84
24	4037	Cable Corporation of India	50.58
25	2191	Menon & Menon Ltd.	48.13
26	5559	Deccan Spinning Mills	47.01
27	9400	India Dye Salt Industries Ltd.	43.80
28	15574	Chetan Foundaries Ltd.	43.4
29	50845	A.B.Lodha	38.16
30	8468	Firth India Ltd.	36.00
31	29122	Mangange Saha.Sakhar Kar Ltd.	35.81
32	50276	Sumeet Machines	35.78
33	31175	Kavia Builders	33.90
34	576	Ogalewadi Glass Ltd.	33.30

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
35	19626	Nath Seeds	33.01
36	15382	Kancast Pvt. Ltd.	32.89
37	21222	Nath Pulp & Papers Mills Ltd.	32.85
38	22515	Reliance Silicon Ind. (P) Ltd.	32.00
39	350	Madhavnagar Cotton Mills	31.44
40	8743	Precision Fastener Ltd.	31.40
41	31633	Shutham Electricals Ltd.	31.21
42	4788	Machenon & Machanzi Corp.	29.74
43	12162	Vishwabharti Spg. & Weaving	28.88
44	118	India United Mills	28.18
45	27708	Ujwal Shikshan Sanstha	27.11
46	16498	Richardson & Crudes	26.13
47	24617	Sanjay Sahkari Sak Kar Ltd.	25.98
48	20277	Jagdamba Sahkari Sakhar Karkhana Ltd.	25.25
49	16464A	Ara Educational Equip Pvt. Ltd.	24.84
50	12689B	Patheja Brothers Forging & Stamping Ltd.	24.83
51	80400	Tuljabhavani Engg. College	24.32
52	80794	Bageshwari S.S.K. Ltd.	23.12
53	30585	Jagdamba Shetkari Anusuchi Jati Karkhana Ltd.	22.17
54	36589	Rolex Textile	22.08
55	24527	Shirpur Sahkari Sak Kar Ltd.	21.88
56	28083	Shivkripa Shikshan Prasarak Mandal	21.86
57	3375	Delstar Pvt. Ltd.	21.73
58	7088	Kendriya Tools Co. Ltd.	20.98
59	7191	Wellman (H) Ltd.	20.95
60	14987	Textile Corporation of Marathwada	20.88
61	2191A	Menon & Menon Ltd.	20.35
62	12689A	Patheja Brothers Forging & Stamping Ltd.	20.21
TOTAL			4202.44
MADHYA PRADESH			
1	1267	MPSRTC, BairagarhDepo. Bhopal	873.26
2	225	MPSRTC, Falka Bazar, Gwalior	767.93
3	264	MPSRTC, Civil Lines, Jabalpur	664.46
4	4046	MPSRTC, Rewa	600.16
5	11	Binod Mills Ltd., Agar Road, Ujjain	599.96

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
6	4044	MPSRTC, Ujjain	507.34
7	1378	MPSRTC, Habib Gang, Bhopal	424.86
8	5417	MPSRTC, Seoni	398.73
9	4045	MPSRTC, Sagar	293.53
10	3416	MPSRTC, Khargone	289.58
11	3839	Indore Development Authority Industries	276.53
12	1143	MPSRTC, Indore	272.18
13	3982	S.G.S.I.T.S. Indore	186.47
14	11A	Binod Mills Ltd., Agar Road, Ujjain	181.45
15	4	Rajkumar Mills, Mill Area, Indore	180.53
16	79	Burn Standard Co., Jabalpur	114.48
17	229	MPSRTC, Central Work Shop Lashkar, Gwalior	108.94
18	1253	Awanti Soot Mills, Sanawad	96.30
19	2	Malwa Mills, Mill Area, Indore	91.72
20	1507	D.M. Woolen Mills, Indore	77.09
21	1862	M.P. Textile Corporation, Bhopal	70.54
22	3583	M.P. Rajyas Bhopal Vikas Nigam, Bhopal	68.74
23	1	Hukumchand Mills, Mill Area, Indore	59.69
24	4846	Commercial Body Builders, Jabalpur	58.50
25	1242	Shama Engine Valve, Anad Nagar, Bhopal	56.95
26	4646	Oilfed, Bhopal	55.25
27	82	B.S.I., Indore.	47.06
28	4893	Gramin Vidyut Sah. Samlaundi, Chhatarpur	44.68
29	8922	M.P. Rajya Tilhan Utpadak S. Chhindwara	41.91
30	3	Kalyan Mal Mills, Mill Area, Indore	41.70
31	9734	C.T. Cotton Malanpur, Bhind	41.26
32	1614	National Garage Napier Town, Jabalpur	35.63
33	1960	Ishar Alloy Pvt. Ltd., Bhagirathpura, Indore	35.37
34	3784	Gramin Vidyut Sah. Sam Nowgaon, Chhatarpur	34.02
35	1650	Co-op Society, Burhanpur	32.84
36	5478	Alpine Industries, Mhow Neemuch road Pithampur Dhar	32.70
37	8506	Commercial Body Builders, Mandla	28.60
38	3480	Rekha Fashions, Ujjain	26.93
39	2070	Shree Sunthetics, Ujjain	26.38
40	1382	M.P. Hath Kargha Bunkar Sah S. Jbl.	25.76

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
41	520	B.S.I.Bhopal	24.14
42	8413	G.D.A.Kherapati Road, Gwalior	24.10
43	9990	Dhar Textile Mills, Indore	24.04
44	6779	Keshetriya Soyabeen, Ujjain	22.60
45	10960	Maya Spinners, Khandwa	22.28
46	2067	Jyoti Overseas Vil., Sajvay, Gatabillod Dhar	20.89
47	4006	Kamala Nehru H.S.S.Indore	20.73
48	6	Swadeshi Mills Mill Area, Indore	20.57
TOTAL			8049.36
NORTH EASTERN REGION			
1	1268	St. Anthony's College, Shillong	286.31
2	830	Meghalaya Transport Corporation, Shillong	267.95
3	1339	Tripura Jute Mills Ltd., Tripura	249.11
4	1874	Assam Polyester Co-operative Society Ltd., Guwahati	151.19
5	741	Tripura Road Transport Corporation, Tripura	143.03
6	740	Manipur State Road Transport Corporation, Imphal, Manipur	131.64
7	219	Brahmaputra Sugar Mill, Baruah Bamun Gaon, Golaghat Distt.	102.71
8	1026	Manipur Handloom & Handicrafts Dev. Corpn., Imphal	99.97
9	923	Assam Plantation Crops, Guwahati	65.59
10	886	Assam Tea Corporation, Guwahati	59.85
11	2549	Manipur Plantation Crops Ltd., Imphal	36.61
12	403	Assam Small Industries Development Corporation, Guwahati	36.53
13	563	Tripura Small Industries Corporation, Tripura	34.86
14	282	Assam Government Marketing Corporation, Guwahati	29.48
15	644	Associated Industries (NTC) Chandrapur, Assam	26.10
16	381	Assam Biri Factory, Dhubri, Assam	25.97
17	557	Maticherra T.E.P.O. Sadhanashram, Tripura	23.80
18	3374	Manipur Pollution Control Board, Langol, Imphal	22.71
19	509	National Board, Panikhani, Guwahati	21.97
20	1366	Assam Small Minor Irrigation Development Corporation, Guwahati	21.35
21	2699	Manipur State Drugs & Pharmaceuticals Ltd., Imphal	20.86
TOTAL			1857.59
ORISSA			
1	439	ORIND,Rourkela	679.55
2	655	Bhaskar Textile Mills	458.85

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
3	5699	O.P.G.C.Ltd.	364.67
4	3115	Baripada Spinning Mills	189.34
5	3164	Sonepur Spinning Mills	180.66
6	917	Orissa W.C.S.Mills	168.61
7	87	OSRTC., Beerhampur	139.42
8	2101	FACOR,Ltd. Bhadrak	134.76
9	2063	Utkal W.C.Spinning Mills Khurda	105.79
10	1	O.T.M.,Cuttack	105.11
11	8&107	OCL., India Ltd	94.42
12	1198	FACOR,Ltd,Bhaadrak	88.48
13	4316	Aska Spinning Mills, BAM.	80.54
14	347	Hirakud Industries Works	74.37
15	462	Orissa Spinning Mills	71.61
16	1690	B.D.A.,Bhubaneswar	69.98
17	2206	DAV Public School	68.77
18	3251	Jagannath W.C.Spinning Mills,Jagatsinghpur	56.38
19	22	Orissa Cotton Mills, Cuttack	52.02
20	2743	Orissa Drug & Chemicals, Bhubaneswar	45.94
21	3838	Rourkela Municipal College	41.17
22	261	IDCOL., Kalinga Iron Works	37.86
23	2973	Administrator Jagannath Temple Services	36.48
24	1352	OSRTC,Jaypur	34.05
25	2795	Kalinga Engineers Ltd.	33.86
26	1355	OSRTC., Baragarh	33.56
27	1833	Kaling Weavers Co-op Spg.Mills,Dhenkanal	33.09
28	1356	OSRTC., Sambalpur	32.71
29	4003	kalinga Tamaarind Products, Raygada	31.70
30	4188	Urban Co-Op Bank	31.57
31	2875A	Eastern Orissa Oil seed, Bhubaneswar	31.26
32	1342	OSRTC.,Keonjhar	30.69
33	2291	Ispat College, Rourkela	29.99
34	3288	Hydraulic Research Division	29.72
35	1153	Badbag W.C.S.Ltd	28.75
36	3273	East Coast Fertilizer and Chemicals	26.62
37	3696	Rourkela Law College, RKL	25.72

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
38	3333	O.B.C.C.,Ltd, Bhubaneswar	25.70
39	3070	Konark Paper & Industries, Mayurbhanj	24.42
40	7130	CARD Bank., Sundargarh	24.40
41	7643	SSNN Ayurved College, Bargarh	23.85
42	2987	Executive Engineer, Upper Kolab Head Works Div.	23.69
43	1322	OSRTC,Bhadrak	23.65
44	4974	Balasore CARD Bank	22.56
45	3121	IDCOL Piping & Engineering	22.18
46	5440	Maredon Indo-Austrian Venture, Bolangir	21.77
47	3704	Manilal Dayalji Co. RKL	21.54
48	725	Orissa Timber & Engineering Works, Sunabeda	20.29
TOTAL			4032.12
PUNJAB			
1	4715	Punwire, Mohali	414.48
2	92	New Egerton Woolen Mills, Amritsar	153.54
3	12777	FCI,FSD,Rajpura, Patiala	110.11
4	1200	Hind Samachar Jalandhar	88.56
5	12589	FCI,Talwandi Bhai	87.12
6	12696	FCI, Jagraon	80.33
7	9529	Kotakpura Co-op. Spg. Mills	80.22
8	1748	Auto Piston Engg. Co. Amritsar	67.18
9	6845	Ajay Electricals,Mohali	52.78
10	12700	FCI,Mullanpur	49.94
11	12584	FCI, Jalalabad	46.38
12	10877	Malout Coop. Spg. Mills	39.90
13	2572	MOI Engg. Ltd, Mohali	38.02
14	12701	FCI, Raikot	37.66
15	12694	FCI,Doraha	37.42
16	13906	Calcutta Construction Co. Ropar	36.13
17	8959	ESPL, Mohali	34.70
18	11097	Samrat Forgings Ltd, Patiala	33.81
19	13990	Vee Kay Fibres Akbarpur- Sangrur	31.38
20	17835	Arihant Thread Ltd, Amritsar	30.28
21	310	Bhagwanpura Sugar Mills,Dhuri	28.52
22	6841	Arihant , Fabrics	28.35

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
23	13881	Arihant Cotsyn Ltd, Dhuri	24.40
24	10178	Punjab Fibres Hoshiarpur	23.22
25	11475	Agro Chemical Pb.Ltd., Patiala	23.19
26	1634	Bakeman's Home Products	21.41
27	12602	FCI, Bhawanigarh	20.83
TOTAL			1719.86
RAJASTHAN			
1	5723	Awass Vikas Sansthan, Jaipur	1176.56
2	5	Jaipur Metal & Electricals Ltd., Jaipur	231.97
3	3962	Perfect Thread Mills, Udaipur	135.76
4	4195	Tirupati Fibres Industries Ltd., Abu-Road, Sirohi	71.80
5	4010	Durby Textiles, Jodhpur	61.35
6	6269	V.V.John Memorial	45.62
7	2771	Rajasthan Explosive & Chemicals Ltd., Dholpur	38.54
8	5239	Rajasthan Petro Synthetic Ltd., Udaipur	33.65
9	2905	Anushika Autolite Ltd., Jaipur	27.73
10	2960	Pratap Rajasthan Special Steel Ltd., Jaipur	26.87
11	6911	Rajasthan Lok Vikas Finance Ltd., Jaipur	26.64
12	12	Jaipur Spinning & Weaving Mills, Jaipur	25.95
13	1547	Keshavraopatan Sugar Mills Ltd., Bundi	25.38
14	1719	J.K.Tyre Cord. Kota	23.20
15	2952	Jaipur Dairy Plant, Jaipur	22.60
16	3568	J.K.Acralic, Kota	21.24
17	7227	Rom Industries, Jaipur	20.85
TOTAL			2015.71
TAMIL NADU			
1	6357	Swamiji Mills Ltd	373.10
2	861	Sree Visalakshmi Mills P.Ltd.	162.96
3	6517	Salem Textiles	154.26
4	11266	Sri Venkatesa Paper Boards Ltd.	141.88
5	5544	Erode Dist. Coop Spg. Mills	137.60
6	5562	Trichy Dist. Co-op Spinning Mills	133.47
7	16681	Uma Maheshwari Mills Ltd.	132.11
8	4900	Salem Co-op Spg. Mills	123.48
9	8400	Kongarar Spinners	122.62

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
10	2298	Sitalakshmi Mills Ltd.	116.12
11	2133	South India Coop Spg.Mills	115.69
12	12461	Coimbatore Popular Spinning Mills Unit-I	113.51
13	20925	Viswa Bharathi Textiles P.Ltd.	109.51
14	5531	Nagapatinam Dist. Coop Spg. Mills	108.78
15	23718	Kilburn Electricals	102.70
16	20566	The Ramanathapuram Dist. Co-op Spinning Mills Ltd.	97.22
17	861A	Sree Visalakshmi Mills P.Ltd.	96.50
18	128	Sree Akilandeswari Mills	94.10
19	48	Dhanalakshmi Mills	91.61
20	6091	Arcot Textile Mills Ltd.	90.81
21	55	Coimbatore Pioneer Mills	90.34
22	17703	Arulmigu Kumaragiri Spg.Mills	90.12
23	153	Sri Uma Parameshwari Mills Ltd.	83.56
24	136	Lakshmi Shanmuga Spinning Mills	82.60
25	1707	Sri Sivakami Mills Ltd.	82.39
26	1115B	Annamalaiyar Textiles P.Ltd.	80.63
27	29029	B.V.V.Paper Industries P.Ltd.	79.71
28	1038	Coimbatore Pioneer Mills	77.65
29	31015	The Srivilliputhur Co-op. Spinning Mills Ltd.	76.96
30	74	RSL Textile India	75.48
31	3926	The Tiruchendur Coop Spg.	67.84
32	19492	Lawrence School,Oaty	67.21
33	159	Mahalakshmi Mills Ltd.	66.87
34	3469	Southern Switchgear Ltd	64.88
35	2875	Southern Structurals Ltd	64.87
36	10118	Apollo Tube & Steel Industries Ltd.	64.57
37	651	NEPC Tea Garden	63.17
38	34027	Narasimha Mills	62.44
39	437	The Janakiraman Mills Ltd.	62.07
40	21376	NEPC Textile	61.59
41	16403	Mettur Textile Industries	59.32
42	2473	Kwality Spinning Mills	58.75
43	1160	Mettur Spinning Mills Pvt.Ltd.	54.26
44	17522	Jeets Tex Engineers	52.88

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
45	11066	The Bharani Mills Ltd.	51.95
46	6190	Ramakrishna Steels Ltd	50.70
47	26082	S&S Industries & Enterprises	49.68
48	17229	Kongarar Textiles	49.40
49	1085	The Raveendra Mills	49.24
50	1125	Azhagappa Spinning Mills P.Ltd.	48.60
51	21516	Coimbatore Popular Spinning Mills Unit-II	47.67
52	21798	Shanmugaraja Spg. Mills	47.27
53	691	NEPC Tea Garden	45.69
54	1189	Sri Seetha Venkatesh Mills Ltd.	44.68
55	41087	Varadalakshmi Mills Ltd.	44.52
56	16255A	Aruna Textile & Exports (P) Ltd.	44.37
57	64	Sri Ranga Vilas Mills	43.88
58	274A	Vijayakumar Mills Ltd.	41.37
59	131	Jawahar Mills Ltd.	40.97
60	66	Pankaja Mills	40.38
61	16099	Palani Andavar Cotton Mills	38.96
62	17482	Sree Meenakshi Spinners	38.31
63	54	Coimbatore Spinning & Weaving Mills	38.20
64	56	Combodia Mills	38.19
65	565	Indian Express Ltd	38.12
66	33264	Vannanpottavilai Handloom Weavers' Coop Society	37.65
67	30001	Pentsoft Products	37.19
68	694D	Liddlesdale Osington Divn.	37.15
69	21118	Sakthi Aishwarya Spg. Mills (P) Ltd.	36.91
70	3179	Thiruchirappalli Consumer Co-op Sales Society, Trichy	36.00
71	694B	Prospect Pykara Falls Divn.	35.76
72	21038	Lakshana Cotton Spinning	34.79
73	935	Geethanjali Mills Ltd.	34.76
74	3928	Shri Laxmi Spinners (P) Ltd.	33.56
75	17296	Orient Vision Ltd	32.82
76	6679	Kunal Engg.Co.	32.74
77	510	United Bleachers	32.66
78	36028	Maxworth Orchards India Ltd.	32.43
79	4981	Sree Saradswathi Mills	32.36

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
80	65	Radhakrishna mills	30.67
81	21324	Obli Spg. Mills (P) Ltd.	30.38
82	784A	Seaforth Estate	30.14
83	18796	Greeta Muscials Instruments Exports P.Ltd.	29.61
84	20436	Sree Kumar Textile (P) Ltd.	29.60
85	10349	Solidaire India Ltd.	29.17
86	5088	Omega Cables	29.15
87	3779	Sri Ambal Mills	29.12
88	9742	N.B.Abdul Gafoor 903 Steam Beedi	29.12
89	5648	NTC (TN &P) Ltd.	29.10
90	3479	Tullya Alloys Ltd.	29.01
91	610	High Forest Estate	28.65
92	10265	Thambi Modern Spg.Mills	28.35
93	336	Prospect Tea Factory	28.04
94	23532	Ramco Super Leather	27.92
95	3476	Rani Lakshmi Ginning Mills	27.89
96	4831	Bojaraj Textile Mills Ltd.	27.82
97	274	Vijayakumar Mills Ltd.	27.42
98	7768	Veeraraghava Textiles (P) Ltd.	27.33
99	10339	Tamil Nadu Chromates & Chemicals Ltd.	27.03
100	38196	Montari Leathers	26.56
101	19635	Ramco Super Leather Ltd	25.75
102	10338	Eltex Super Castings Ltd.	25.64
103	694G	Liddlesdale Estate Bellevue Divn.	25.49
104	17503	Sivamani Spg.Mills	25.41
105	3924	Essorpee Mills	25.35
106	4808	Kaveri Engg. Industries	24.52
107	1226	Madhu Spinning Mills	24.41
108	5323	Somasundaram Super Spinning Mills	24.11
109	178	Shri Meenakshi Mills	24.02
110	565F	Indian Express Ltd	23.42
111	784B	Seaforth Yellamallai Divn.	23.33
112	694F	Liddlesdale Estate	23.18
113	5361	Sivananda Steels Ltd.	22.85
114	5661	Kanachi Kamatchiamman Co-op Spg.Mills Ltd.	22.49

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
115	26175	S.B.O.A School	22.40
116	694C	Prospect Lower Divn.	21.95
117	1178	Prasanth Textiles	21.90
118	7868	Madras Petrochem Ltd	21.86
119	8132	Sam Turbo Industries	21.86
120	8023	Sri Nadiambal textile Mills Ltd.	21.68
121	20885	Seyyadu Cottage Industries	21.50
122	3169	Seshasayee Industries	21.23
123	34375	Satheesh Engineers & Gears	20.59
124	4885	NTTF Industries	20.09
TOTAL			6884.23
UTTAR PRADESH			
1	5115	UP Handloom, Kanpur	519.94
2	784	UPSRTC, Chunniganj, Kanpur	359.87
3	176	UPSSC, Hardoi	326.63
4	6918	UPSRTC, Jhansi	248.39
5	1189	UPICA, Sarvidaya Nagar, Kanpur	202.43
6	222	UPSSC, Burwal, Barabanki	179.77
7	14182	Rajendra Tubes Pvt. Ltd., Rania, Kanpur	176.52
8	336	Associated Kesarbagh, Lucknow	175.75
9	174	UPSSC, Mohali, Sitapur	135.70
10	774	UPSRTC, Regional Workshop, Lucknow	119.49
11	495	Plywood Products, Sitapur	111.97
12	767	UPSRTC, Maintenance Depot Charbagh, Lucknow	101.62
13	417	UPSRTC, Central Workshop Rawatpur, Kanpur	99.21
14	6791	Institute of Tool Room, Lucknow	97.31
15	7543	Nand Ganj Sirohi Sugar Co. Ltd., Raibareilly	90.06
16	413	UPIL Lucknow	89.71
17	336	Associated General Ltd., Lucknow	85.52
18	13623	A.T.V. Project, Mathura	79.51
19	16946	UPSRTC, Farukhabad	74.60
20	6740	U.P. Textile Corporation, Jhansi	72.39
21	6860	UP Textiles Spg. Mills, Pratappur, Meerut	66.45
22	11357	U.P. State Welfare Corporation, Lucknow	62.18
23	842	UPSRTC, Akbarpur, Faizabad	61.36

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
24	769	UPSRTC,Maintenance Depot City Bus, Lucknow	88.86
25	848	UPSRTC, Basti	47.74
26	224	UPSSC, Barabanki	43.64
27	920	Tiger Hardware Scientific, Aligarh	43.23
28	14524	Maharishi Vidya Mandir, Sitapur Road, Lucknow	41.10
29	5285	U.P.Sahkari Katai Mills Ltd.,Naini, Allahabad	39.29
30	769	UPSRTC,Maintenance Depot City Bus, Lucknow	35.85
31	846	UPSRTC,Deoria	35.48
32	774	UPSRTC (Regional Workshop), Lucknow	35.02
33	7566	UPSRTC Birdghat Depot,, Gorakhpur	34.21
34	768	UPSRTCMaintenance Depot,, Lucknow	34.16
35	770	UPSRTC,Maintenance Depot, Sitapur	33.85
36	768	UPSRTC,Maintenance Depot, Lucknow	31.75
37	844	UPSRTC, Ballia	31.35
38	6236	Kisan Sahkari Chini Mills, Rasra, Ballia	31.32
39	773	UPSRTC, Maintenance Depot,Raibareilly	30.61
40	850	UPSRTC, G.M. Office,Gorakhpur	26.30
41	849	UPSRTC, Gonda including Balrampur	24.16
42	16314	Rajendra Pipes Ltd.,Vil.Kiraura, Post-Rania, Kanpur	23.93
43	22763	Bhartiya Intermediate College, Kannauj	23.39
44	1891	Track Parts of India, Star Press Bldg.,The Mall, Kanpur	22.48
TOTAL			4258.25
UTTARANCHAL			
1	6723	UPSTC Spinning Mill, (Kashipur)	163.50
2	1851	UPSRTC, Tanakpur	154.14
3	13727	UPSTC, Spinning Mill (Jaspur)	141.01
4	860	UPSRTC, Haldwani	98.18
5	935	UPSRTC, Ranikhet	77.57
6	859	UPSRTC, Kath Godam	69.64
7	2916	UPSRTC,Ruderpur	69.53
8	16927	Cristal Credit	69.42
9	934	UPSRTC, Bhowali	50.99
10	235	Mahalaxmi Sugar Mill	37.01
TOTAL			930.99

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
		WEST BENGAL	
1	12201	Indo Japan Steel Ltd.,	188.80
2	12317	Easterd Paper Pvt.Ltd.,	131.02
3	9152	Halman Climax Mfg Ltd	115.44
4	9744	Woolcumbers of India LTD	113.15
5	651	New Dooars T.E	98.32
6	879	Looksan T.E	89.05
7	1465	Karbala T.E	84.54
8	113	Rampuria Cotton Mill	82.28
9	819	Dheklapar T.E	76.70
10	24867	Himalayan Rubber Products Ltd	75.66
11	1488	Mathura T.E	68.43
12	25946	St.Michael's School	64.20
13	799	Bundapani T.E	63.15
14	1092	Grasmore T.E	61.91
15	889	Madhu T.E	60.35
16	964	Ramjhora T.E	59.44
17	163	Nisco	57.32
18	1315	Namring T.E	56.97
19	657	Banarhat T.E	56.92
20	676	Chunabhata T.E	53.56
21	677	Pahargoomiah T.E	52.32
22	112	Bengal Laxmi Cotton Mill	51.04
23	396	Laxminarayan Cotton Mill	49.83
24	9283	Small Tools Mfg Co Ltd	47.47
25	934	Balsam T.E	47.23
26	34000	Aristocrat Trading House	46.70
27	998	Singbuli T.E	43.05
28	11738	Pootong Tea Estate	38.27
29	32075	M.P.Sitani	37.81
30	852	Mujnai T.E	37.40
31	9610	Indian Card Board Industries.	36.06
32	854	Carron T.E	35.22
33	858	Gardanga T.E	34.64
34	1311	Ceedars T.E	30.20

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
35	1492	Mogalkata T.E	29.80
36	350	Bengal Fine Spining	29.09
37	158A	IPP Ltd	28.46
38	361	Bengal Enamel Works	28.34
39	1650	Kamar Bagshaw Mfg.Co.	27.32
40	952	Raipur T.E	26.67
41	1038	Kumai T.E	26.26
42	1347	Murmah Tea Estate	26.25
43	371	Calcutta Silk Mfg Co Ltd	26.16
44	1085	Danguajhar T.E	25.92
45	1043	Sachindrachandra T.E	25.38
46	885	Singeel T.E	24.89
47	1081	Samsing T.E	23.85
48	1295	Sayedbad T.E	23.14
49	1576	Panighat T.E	22.57
50	8223	Sree Engg. Products Ltd.,	22.16
51	1370	Sepoydha T.E	21.79
52	977	Bhagatpur T.E	21.48
53	11247A	Wire Machinery EE Coop Society Ltd	20.09
TOTAL			2724.07
GRAND TOTAL			55120.96

SUMMARY OF DEFAULTING UN-EXEMPTED ESTABLISHMENTS

[RS. TWENTY LAKHS OR MORE]

S.No.	REGION	No. of Defaulting Estt.	Total Amount in Deault (Rs. in lakhs)
1	Andhra Pradesh	44	3921.22
2	Bihar	14	3649.14
3	Chhattisgarh	5	1386.50
4	Delhi	10	680.93
5	Goa	2	77.63
6	Gujarat	45	2560.27
7	Himachal Pradesh	1	152.22
8	Haryana	11	873.40
9	Jharkhand	8	405.47
10	Karnataka	32	2609.93
11	Kerala	44	2129.63
12	Maharashtra	62	4202.44
13	Madhya Pradesh	48	8049.36
14	North Eastern Region	21	1857.59
15	Orissa	48	4032.12
16	Punjab	27	1719.86
17	Rajasthan	17	2015.71
18	Tamil Nadu	124	6884.23
19	Uttaranchal	10	930.99
20	Uttar Pradesh	43	4258.25
21	West Bengal	53	2724.07
TOTAL		670	55120.96

**LIST OF DEFAULTING EXEMPTED ESTABLISHMENTS
RS. 20 LAKHS AND ABOVE**

[Including Provident Fund, Pension and EDLI Contribution, Administration Charges and Penal Damages]			
Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
ANDHRA PRADESH			
1	3495	BHPV Ltd.	1355.42
2	144	Praga Tools Limited	483.03
3	3071	HMT Ltd. (Machine Tools Div.)	378.46
4	3729	Hindustan Cables	336.14
5	3639	HMT Bearings Ltd.	200.86
6	3107	IDPL	132.31
7	3209	Alluminium Industries Ltd.	98.30
8	5864	APHMEL	88.19
9	2979	Mukut tank	31.17
10	3676	NMDC, Hyderabad	31.17
11	6986	VSP Steels,VSP	26.37
12	986	Vishakapatnam Steel Projects Ltd.	26.29
TOTAL			3187.71
BIHAR			
1	1806	Bihar State Electricity Board	223.64
2	20	Kalyanpur Cement Banjari	40.06
3	2093	Hindustan Fertilizer Corporation	24.18
4	2213	Bihar Spun Silk Mill	20.24
TOTAL			308.12
CHHATTISGARH			
-Nil-			
DELHI			
1	81	Pure Drinks	173.92
2	2271	Food Corporation of India	68.14
3	612	United India Periodicals	41.89
TOTAL			283.95
GOA			
-Nil-			

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
GUJARAT			
-Nil-			
HIMACHAL PRADESH			
-Nil-			
HARYANA			
1	3695	IDPL, Gurgaon	879.79
TOTAL			879.79
JHARKHAND			
1	1465	Heavy Engineering Corporation	1983.09
2	2182	IDPL	242.17
3	2247	Bharat Refractories Ltd.	29.64
4	13022	Cummins Ltd.	21.00
TOTAL			2275.90
KARNATAKA			
1	6820	Karnataka Handloom Develop. Corpn.	2036.30
2	873A	HMT Watch Factory	783.82
3	873E	HMT Corporate Office	256.87
4	873	HMT Machine Tools	238.86
5	1	Binny Ltd.	162.81
6	3583	Karnataka Agro Ltd.	135.06
7	11400	Karnataka Telecom	59.43
8	934	Tungabhadra Steel	53.82
9	22566	District Rehabilitation Centre	53.46
10	6971	Karnataka State Vaneers	36.98
11	5712	NMDC Ltd.	32.90
12	2273	KFDC	23.67
TOTAL			3873.98
KERALA			
1	16	Travncore Rayons	143.07
2	2985	Agro Industries Corporation	130.64
3	15	Aluminium Industries	116.70
4	4396	Kerala State Drugs & Pharma. Ltd.	35.32
TOTAL			425.73
MAHARASHTRA			
1	1459	Hindustan Antibiotics Ltd.	1196.94

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
2	3502	Model Mills Nagpur	534.73
3	101	Hindustan Spg. & Weg. Mills.	381.08
4	348	Laxmi Vishnu Textile Mills Ltd.	345.00
5	5291	Kamani Tubes	134.77
6	389	Piramal Spg. & Wvg. Mills	111.95
7	31114	Hindustan Spg. & Weg. Mills.	92.40
8	109	Finlay Mill	68.06
9	4729	Mafatlal Gangabhai & Sons the Associated	59.61
10	3515	Akola Oil Mills	51.75
11	22493	Maharashtra Antibiotics Pharma.	42.49
12	110	Gold Mohur Mills	30.19
13	6454	Mah.State Co-op. Mk. Fed.	27.92
14	187	Western India Spg.Wvg.Mills	21.23
15	329	Khandesh Spg. Mill	20.37
TOTAL			3118.49
MADHYA PRADESH			
-NIL-			
NORTH EAST REGION			
1	40	Assam Tribune	20.00
TOTAL			20.00
ORISSA			
1	256	Indian Aluminium Industries	36.02
2	3158	Orissa Sponge Iron Ltd.	33.29
3	822	Orrisa State Co-op Bank Ltd	32.45
4	3480	Indoplagate Ltd.,Rourkela	27.26
5	2910	Ballarpur Industries Ltd.	26.49
TOTAL			155.51
PUNJAB			
-NIL-			
RAJASTHAN			
-NIL-			
TAMIL NADU			
1	19769	Dunlop India Ltd.	119.62
2	31	Binny Engineering Co.	100.42
3	8927	Tamil Nadu Civil Supplies Corporation	86.71

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
4	8427	T.N.C.S.C.Ltd	86.70
5	4683	Madras Refineries Ltd	81.71
6	6882	TNSTC-Madurai	50.44
7	7694	Salem Steel Plant	46.91
8	2693	Binny Mills Ltd.	45.91
9	31509	MTC	43.90
10	178 & 995	Sri Meenakshi Mills	40.08
11	29	B&C Mills Ltd.	37.29
12	19708	TNSTC-Didigul	21.72
13	5573	Indian Drugs & Pharma. Ltd	20.42
TOTAL			781.83
UTTRANCHAL			
1	14072	HMT Factory	622.69
TOTAL			622.69
UTTAR PRADESH			
1	5384	U.P.Electronics Corpn. Ltd, Lucknow	160.23
2	4962	U.P.State Minerals Deve.Corpn.Ltd.	115.81
3	7672	U.P.Drugs Pharma., Lucknow	96.36
4	525	Modi Distillery	69.72
5	4328	Mohan Gold Water Processors Ltd., Lucknow	20.96
TOTAL			463.08
WEST BENGAL			
1	49	New Central Jute Mills Co. Ltd.,	2310.55
2	36	Nuddea Mills Co. Ltd.,	1606.30
3	78	N.J.M.C.Ltd.(National)	1440.60
4	1651	Hindusthan Cables Ltd.,	1310.00
5	338	Loomtex Engg.Pvt. Ltd.,	1207.07
6	64	Shyam Nagar jute Factory Ltd.,	967.64
7	62	R.D.B Textiles Ltd.	955.41
8	63	Angus Co.Ltd.,	806.88
9	2	Barnagore Jute Factory	734.53
10	48	N.J.M.C.Ltd (Kinnison)	645.24
11	35	Gajanand Commercial Pvt. Ltd.,	619.44
12	1267	Amrita Bazar Patrika,	574.82
13	7	Gouripur Co. Ltd,	548.15

Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
14	23	Kelvin Jute Co. Ltd.,	512.33
15	37	Agarpara Jute Mills Ltd.,	510.90
16	11	N.J.M.C.Ltd Unit-Kharda	364.26
17	716	Dunlop & Co.	308.16
18	11732	S.B.S.T.C.	260.00
19	15	Kankinarah Co. Ltd.,	254.00
20	89	Auckland Holding Ltd.,	238.53
21	11138	M.N.Dastur & Co. Pvt. Ltd.,	233.77
22	718	Burn Standard Co. Ltd.,	226.28
23	28	Caledonian Jute & Industries Ltd.,	198.59
24	46	N.J.M.C.Ltd.(Alexandra)	184.76
25	1130	Bengal Immunity Ltd	182.62
26	8	N.J.M.C.Ltd (Union)	163.17
27	51	New Central Jute Mills Co. Ltd.,	157.81
28	5144	Jessop & Co. Ltd.,	135.81
29	160	IISCO(Kulti Works)	108.70
30	97	Kanoriah Jute & Industries Ltd.,	106.24
31	346	Burn Standard Co. Ltd.	90.84
32	268	Brathwait & Co.	88.78
33	3562	Bharat Petroleum Corporation	85.73
34	5027	Show Wallace & Co. Ltd.,	73.51
35	1265	Jugantar	65.15
36	14964	Tea Trading Corporation	61.68
37	25181	Haldia Petro Chemicals Ltd.,	53.29
38	17	Kamarhati Co. Ltd.,	40.08
39	67	Ganges MFG Co. Ltd.,	38.96
40	161	IISCO,(Burnpur Works)	27.12
41	213	Hindustan Petroleum Ltd.	24.90
42	216	Burn Standard Co. Ltd.,	24.52
43	9148	Oriental Civil Engg. Co. Ltd.	23.32
44	79	Delta Internation Ltd.,	22.87
45	77	Vijoyshree Ltd.	22.53
46	74	BANI Ltd.,	22.29
TOTAL			18638.13
GRAND TOTAL			35034.91

SUMMARY OF DEFAULTING EXEMPTED ESTABLISHMENTS

[RS. TWENTY LAKHS OR MORE]

S.No.	REGION	No. of Defaulting Estt.	Total Amount in Deault (Rs. in lakhs)
1	Andhra Pradesh	12	3187.71
2	Bihar	4	308.12
3	Chhattisgarh	0	0.00
4	Delhi	3	283.95
5	Goa	0	0.00
6	Gujarat	0	0.00
7	Himachal Pradesh	0	0.00
8	Haryana	1	879.79
9	Jharkhand	4	2275.90
10	Karnataka	12	3873.98
11	Kerala	4	425.73
12	Maharashtra	15	3118.49
13	Madhya Pradesh	0	0.00
14	North Eastern Region	1	20.00
15	Orissa	5	155.51
16	Punjab	0	0.00
17	Rajasthan	0	0.00
18	Tamil Nadu	13	781.83
19	Uttaranchal	1	622.69
20	Uttar Pradesh	5	463.08
21	West Bengal	46	18638.13
	TOTAL	126	35034.91

**EXPOSURE OF EMPLOYEES' PROVIDENT FUND ON SECURITIES OF
VARIOUS STATES/ORGANISATIONS AS ON 31-3-2003**

Description	STG	PSU	SDL	Total
(Rupees)				
ANDHRA BANK		25,00,00000		25,00,00000
ANDHRA PRADESH			372,36,22000	372,36,22000
ANDHRA PRADESH ST. ELEC. BOARD	3,500,000			3,500,000
ANDHRA PRADESH ST. FIN. CORP	6,52,19000			6,52,19000
ANDHRA PRADESH INFRA.DEVP CORP	5,01,00000			5,01,00000
AP POWER FIN CORP LTD.	1,000,000	100,000		1,100,000
AP TRANS CORP.	300,000			300,000
ARUNACHAL PRADESH				
ASSAM			82,49,74000	82,49,74000
BHARAT HEAVY ELECTRICALS LTD		22,00,00000		22,00,00000
BANGALORE MAHANAGAR PALIKE	5,50,00000			5,50,00000
BANK OF BARODA		101,74,00000		101,74,00000
BANK OF INDIA		129,95,00000		129,95,00000
BHARAT PETROLEUM CORP.		22,60,00000		22,60,00000
BIHAR			297,21,33000	297,21,33000
CHATTISGARH				
CANARA BANK		198,55,00000		198,55,00000
CALCUTTA PORT TRUST	25000			25000
DENA BANK		300,000		300,000
EXIM BANK	15,72,44000	128,39,00000		144,11,44000
GOA ST.INFRA STR DEV CORP LTD				
GUJARAT	10,00,00000		196,11,31000	206,11,31000
GUJARAT STATE ELEC. BOARD	900,000			900,000
GUJARAT ST ENERGY GENERATION L	400,000			400,000
GUJARAT STATE FINANCIAL CORP.	200,000			200,000
GODAVARI MARATHWADA IRRIG.DEVP	5,00,00000			5,00,00000
GOA			5,69,16000	5,69,16000
GOA TILLARI IRRIGATION DEV COR	5,00,00000			5,00,00000
HINDUSTAN AERONAUTICS LTD		30,00,00000		30,00,00000
WB HINDUSTAN COPPER LTD	8,00,00000			8,00,00000
HOUSING & DEVP.FINANCIAL CORP.	1,483,000			1,483,000

Description	STG	PSU	SDL	Total
(Rupees)				
HUTTI GOLD MINES LTD	3,00,00000			3,00,00000
HINDUSTAN MACHINES & TOOLS		25,00,00000		25,00,00000
HIMACHAL PRADESH	2,61,60000		7,10,26000	9,71,86000
HIMACHAL PRADESH FOREST DEVP.C	12,09,80000			12,09,80000
HP ROAD & IND. DEV. CORP.	15,00,00000			15,00,00000
HARYANA			33,94,29000	33,94,29000
HOUSING & URBAN DEVP. CORP.	20000	141,20,59000		141,20,79000
ICICI		586,72,04000		586,72,04000
IDBI	8,43,75000	970,64,45000		979,08,20000
INFRASTRUCTURE DEV FIN CO LTD		106,87,00000		106,87,00000
IFCI	38,74,58000	367,45,00000		406,19,58000
INDUSTRIAL INV. BANK OF INDIA	31,44,93000			31,44,93000
INDIAN OVERSEAS BANK		37,00,00000		37,00,00000
INDIAN OIL CORPORATION		228,60,00000		228,60,00000
INDIAN RAILWAY FINANCIAL CORP.		197,75,00000		197,75,00000
INDIAN TELEPHONE INDUSTRIES	5,55,00000			5,55,00000
JAMMU & KASHMIR			22,04,08000	22,04,08000
J&K STATE POWER DEV CORP.LTD	2,50,00000			2,50,00000
KRISHNA BHAGYA JAL NIDHI NIGAM	26,17,49500			26,17,49500
KERALA INFRASTRUCTURE INVT FD	500,000			500,000
KERALA			205,59,28000	205,59,28000
KERALA STATE ELEC. BOARD	5,00,80000			5,00,80000
KERALA STATE FINANCIAL CORP.				
KARNATAKA			172,44,39200	172,44,39200
KARNATAKA NEERAVARI NIGAM LTD	5,05,00000			5,05,00000
KONKAN IRRIGATION DEVP. CORP.				
KONKAN RAILWAY CORP. LTD	14,42,00000	17,55,50000		31,97,50000
MEGHALAYA			8,50,00000	8,50,00000
MAHARASHTRA	2,52,00000		260,61,87900	263,13,87900
MAHARASHTRA STATE ELEC. BOARD	400,000			400,000
MAHARASHTRA STATE FIN. CORP.				
MAHARASHTRA STATE ROAD DEVP.CO	5,00,00000			5,00,00000
MAHARASHTRA JEEVAN PRADHIKARAN	14,05,00000			14,05,00000
MAH.KRISHNA VALLEY DEVP.CORP.	10,75,43500			10,75,43500
MANIPUR			12,39,00000	12,39,00000

Description	STG	PSU	SDL	Total
(Rupees)				
MADHYA PRADESH			151,65,17000	151,65,17000
MIZORAM			3,00,00000	3,00,00000
NABARD	2,00,00000			2,00,00000
NATIONAL ALLUMINIUM COMPANY		10,00,50000		10,00,50000
NATIONAL CAPITAL REGION PLANN		57,95,00000		57,95,00000
NAGALAND			20,25,00000	20,25,00000
NATIONAL HIGHWAYS AUTHO.OF IND.		203,00,00000		203,00,00000
NATIONAL HOUSING BANK	32,92,60000			32,92,60000
NATIONAL HYDRO POWER CORP.		55,11,00000		55,11,00000
NEYVELI LIGNITE CORP.		29,30,00000		29,30,00000
NUCLEAR POWER CORP.OF INDIA		24,25,00000		24,25,00000
NATIONAL THERMAL POWER CORP.		10,00,00000		10,00,00000
ORIENTAL BANK OF COMMERCE		85,33,50000		85,33,50000
ORISSA			187,85,61000	187,85,61000
ORISSA INDS.DEV.CORP	500,000			500,000
POWER FINANCE CORPORATION		415,76,00000		415,76,00000
POWER GRID CORP. LTD				
PRADESHIYA INV.CORP.OF UP	5,300,000			5,300,000
PUNJAB			68,05,24000	68,05,24000
PUNJAB NATIONAL BANK		133,60,00000		133,60,00000
PUNJAB STATE ELEC. BOARD	5,05,60000			5,05,60000
PUNJAB ROAD&BRIDGE DEVP.CORP.	5,00,00000			5,00,00000
PUNJAB STATE FINANCE CORPN	5000			5000
PUNJAB ST. INDUST. DEV. CORP	2,00,00000	25,00,00000		27,00,00000
RURAL ELECTICITY CORP		151,41,00000		151,41,00000
RURAL ELECT. CORP. LTD.				
RICHARDSON & CRUDDAS	2,00,00000			2,00,00000
RAJASTHAN			147,13,70000	147,13,70000
RAJASTHAN STATE ELEC. BOARD	5,38,20000			5,38,20000
RAJASTHAN ST. IND. INV. CORP.	5,00,00000			5,00,00000
STEEL AUTHORITY OF INDIA LTD	206,88,00000			206,88,00000
STATE BANK OF HYDERABAD		10,00,00000		10,00,00000
STATE BANK OF INDIA		317,98,50000		317,98,50000
STATE BANK OF INDORE		10,00,00000		10,00,00000

Description	STG	PSU	SDL	Total
(Rupees)				
STATE BANK OF MYSORE				
STATE BANK OF TRAVANCORE		14,15,00000		14,15,00000
SMALL IDUST.BANK OF INDIA	31,53,70000	18,12,00000		49,65,70000
STATE INDU. PROMO. CORP. TN	300,000			300,000
SIKKIM			7,57,00000	7,57,00000
SARDAR SAROVAR NARNADA NIGAM		2,10,50000		2,10,50000
TAPI IRRIGATION DEVP. CORP.	10,00,00000			10,00,00000
TRANSMISSION CORPN OF A.P LTD		2,300,000		2,300,000
TAMILNADU INDUST. DEV. CORP.	18,15,00000			18,15,00000
TAMILNADU INDUST. DEV. CORP.	100,000			100,000
TAMILNADU	80000		230,49,48900	230,50,28900
TAMILNADU STATE ELEC. BOARD	550,000			550,000
TRIPURA			14,84,00000	14,84,00000
TUNGABHADRA STEEL PRODUCT LTD.	3,00,00000			3,00,00000
UNION BANK OF INDIA		64,25,00000		64,25,00000
UTTAR PRADESH			352,21,69000	352,21,69000
UTTAR PRADESH ST.ELEC.BOARD	34000			34000
UTTAR PRADESH FINANCIAL CORP.	15,00,00000			15,00,00000
UNIT TRUST OF INDIA		168,000		168,000
VIJAYA BANK				
VIDARBHA IRRIGATION DEV. CORP	12,00,00000			12,00,00000
WEST BENGAL			104,74,17000	104,74,17000
WEST BENGAL INDUST.DEV.CORP	5,86,00000			5,86,00000
WEST BENGAL INFRA.DEV FIN CORP	100,000			100,000

**EXPOSURE OF EMPLOYEES' PENSION FUND ON SECURITIES OF
VARIOUS STATES/ORGANISATIONS AS ON 31-3-2003**

Description	STG	PSU	SDL	Total
(Rupees)				
ANDHRA BANK				
ANDHRA PRADESH			504,34,62000	504,34,62000
ANDHRA PRADESH ST. ELEC. BOARD				
ANDHRA PRADESH ST. FIN. CORP				
ANDHRA PRADESH INFRA.DEVP CORP	5,00,00000			5,00,00000
AP POWER FIN CORP LTD.				
AP TRANS CORP.				
ARUNACHAL PRADESH			2,738,000	2,738,000
ASSAM			44,59,20000	44,59,20000
BHARAT HEAVY ELECTRICALS LTD		155,00,00000		155,00,00000
BANGALORE MAHANAGAR PALIKE	5,50,00000			5,50,00000
BANK OF BARODA		215,47,00000		215,47,00000
BANK OF INDIA		283,99,00000		283,99,00000
BHARAT PETROLEUM CORP.		90,06,00000		90,06,00000
BIHAR			202,65,00000	202,65,00000
CHATTISGARH			10,50,70000	10,50,70000
CANARA BANK		426,75,00000		426,75,00000
CALCUTTA PORT TRUST				
DENA BANK				
EXIM BANK	3,00,00000	302,03,00000		305,03,00000
GOA ST.INFRA STR DEV CORP LTD	5,00,00000			5,00,00000
GUJARAT			255,24,14000	255,24,14000
GUJARAT STATE ELEC. BOARD				
GUJARAT ST ENERGY GENERATION L				
GUJARAT STATE FINANCIAL CORP.				
GODAVARI MARATHWADA IRRIG.DEVP	10,00,00000			10,00,00000
GOA			4,24,21000	4,24,21000
GOA TILLARI IRRIGATION DEV COR				
HINDUSTAN AERONAUTICS LTD		55,00,00000		55,00,00000
WB HINDUSTAN COPPER LTD	17,00,00000			17,00,00000
HOUSING & DEVP.FINANCIAL CORP.				

Description	STG	PSU	SDL	Total
(Rupees)				
HUTTI GOLD MINES LTD.				
HINDUSTAN MACHINES & TOOLS				
HIMACHAL PRADESH	2,50,00000		14,65,08000	17,15,08000
HIMACHAL PRADESH FOREST DEVP.C	17,00,00000			17,00,00000
HP ROAD & IND. DEV. CORP.	5,00,00000			5,00,00000
HARYANA			47,98,08000	47,98,08000
HOUSING & URBAN DEVP. CORP.		457,69,00000		457,69,00000
ICICI		1009,50,00000		1009,50,00000
IDBI		1975,00,00000		1975,00,00000
INFRASTRUCTURE DEV FIN CO LTD		254,36,00000		254,36,00000
IFCI		619,25,00000		619,25,00000
INDUSTRIAL INV. BANK OF INDIA	12,50,00000			12,50,00000
INDIAN OVERSEAS BANK				
INDIAN OIL CORPORATION		388,60,00000		388,60,00000
INDIAN RAILWAY FINANCIAL CORP.		295,48,00000		295,48,00000
INDIAN TELEPHONE INDUSTRIES	13,60,00000			13,60,00000
JAMMU & KASHMIR			53,83,47000	53,83,47000
J&K STATE POWER DEV CORP.LTD	2,50,00000			2,50,00000
KRISHNA BHAGYA JAL NIDHI NIGAM	23,56,00000			23,56,00000
KERALA INFRASTRUCTURE INVT FD				
KERALA			277,49,00000	277,49,00000
KERALA STATE ELEC. BOARD	5,00,00000			5,00,00000
KERALA STATE FINANCIAL CORP	1,00,00000			1,00,00000
KARNATAKA			285,08,98000	285,08,98000
KARNATAKA NEERAVARI NIGAM LTD	15,00,00000			15,00,00000
KONKAN IRRIGATION DEVP. CORP.	5,00,00000			5,00,00000
KONKAN RAILWAY CORP. LTD	59,45,00000	45,00,00000		104,45,00000
MEGHALAYA			7,50,00000	7,50,00000
MAHARASHTRA	7,50,00000		367,61,27000	375,11,27000
MAHARASHTRA STATE ELEC. BOARD				
MAHARASHTRA STATE FIN. CORP.				
MAHARASHTRA STATE ROAD DEVP.CO	5,00,00000			5,00,00000
MAHARASHTRA JEEVAN PRADHIKARAN	15,00,00000			15,00,00000
MAH.KRISHNA VALLEY DEVP.CORP.	10,00,00000			10,00,00000
MANIPUR			6,50,00000	6,50,00000

Description	STG	PSU	SDL	Total
(Rupees)				
MADHYA PRADESH			206,75,20000	206,75,20000
MIZORAM			5,000,000	5,000,000
NABARD				
NATIONAL ALLUMINIUM COMPANY		46,69,00000		46,69,00000
NATIONAL CAPITAL REGION PLANN		127,46,00000		127,46,00000
NAGALAND			7,00,00000	7,00,00000
NATIONAL HIGHWAYS AUTHO.OFIND.		755,25,00000		755,25,00000
NATIONAL HOUSING BANK				
NATIONAL HYDRO POWER CORP.		107,27,00000		107,27,00000
NEYVELI LIGNITE CORP.		49,60,00000		49,60,00000
NUCLEAR POWER CORP.OF INDIA		123,55,00000		123,55,00000
NATIONAL THERMAL POWER CORP.		34,00,00000		34,00,00000
ORIENTAL BANK OF COMMERCE		180,30,00000		180,30,00000
ORISSA			130,54,52000	130,54,52000
ORISSA INDS.DEV.CORP				
POWER FINANCE CORPORATION		708,13,00000		708,13,00000
POWER GRID CORP. LTD		65,80,00000		65,80,00000
PRADESHIYA INV.CORP.OF UP				
PUNJAB			119,26,55000	119,26,55000
PUNJAB NATIONAL BANK		347,25,00000		347,25,00000
PUNJAB STATE ELEC. BOARD	7,00,00000			7,00,00000
PUNJAB ROAD&BRIDGE DEVP.CORP.				
PUNJAB STATE FINANCE CORPN				
PUNJAB ST. INDUST. DEV. CORP.	6,00,00000			6,00,00000
RURAL ELECTICITY CORP		354,07,00000		354,07,00000
RURAL ELECT. CORP. LTD.	15,00,00000	68,00,00000		83,00,00000
RICHARDSON & CRUDDAS	4,00,00000			4,00,00000
RAJASTHAN			187,57,13000	187,57,13000
RAJASTHAN STATE ELEC. BOARD	5,00,00000			5,00,00000
RAJASTHAN ST. IND. INV. CORP.	5,00,00000			5,00,00000
STEEL AUTHORITY OF INDIA LTD	209,32,00000			209,32,00000
STATE BANK OF HYDERABAD		44,50,00000		44,50,00000
STATE BANK OF INDIA		576,87,50000		576,87,50000
STATE BANK OF INDORE				
STATE BANK OF MYSORE				

Description	STG	PSU	SDL	Total
(Rupees)				
STATE BANK OF TRAVANCORE		28,70,00000		28,70,00000
SMALL IDUST.BANK OF INDIA	11,95,00000	40,92,00000		52,87,00000
STATE INDU. PROMO. CORP. TN				
SIKKIM			1,00,00000	1,00,00000
SARDAR SAROVAR NARNADA NIGAM				
TAPI IRRIGATION DEVP. CORP.				
TRANSMISSION CORPN OF A.P LTD				
TAMILNADU INDUST. DEV. CORP.	8,00,00000			8,00,00000
TAMILNADU INDUST. DEV. CORP.				
TAMILNADU			276,28,66000	276,28,66000
TAMILNADU STATE ELEC. BOARD				
TRIPURA			2,00,00000	2,00,00000
TUNGABHADRA STEEL PRODUCT LTD.				
UNION BANK OF INDIA		109,02,00000		109,02,00000
UTTAR PRADESH			308,64,60000	308,64,60000
UTTAR PRADESH ST.ELEC.BOARD				
UTTAR PRADESH FINANCIAL CORP.	17,00,00000			17,00,00000
UNIT TRUST OF INDIA				
VIJAYA BANK		29,20,00000		29,20,00000
VIDARBHA IRRIGATION DEV. CORP	18,00,00000			18,00,00000
WEST BENGAL			153,48,63000	153,48,63000
WEST BENGAL INDUST.DEV.CORP	10,00,00000			10,00,00000

**EXPOSURE OF EDLI FUND ON SECURITIES OF VARIOUS
STATES/ORGANISATIONS AS ON 31-3-2003**

Description	STG	PSU	SDL	Total
(Rupees)				
ANDHRA BANK				
ANDHRA PRADESH			19,18,89000	19,18,89000
ANDHRA PRADESH ST. ELEC. BOARD				
ANDHRA PRADESH ST. FIN. CORP				
ANDHRA PRADESH INFRA.DEVP CORP				
AP POWER FIN CORP LTD.				
AP TRANS CORP				
ARUNACHAL PRADESH				
ASSAM				
BHARAT HEAVY ELECTRICALS LTD				
BANGALORE MAHANAGAR PALIKE				
BANK OF BARODA		7,28,00000		7,28,00000
BANK OF INDIA		15,25,00000		15,25,00000
BHARAT PETROLEUM CORP.		4,61,00000		4,61,00000
BIHAR			6,33,45000	6,33,45000
CHATTISGARH			1,20,00000	1,20,00000
CANARA BANK		17,10,00000		17,10,00000
CALCUTTA PORT TRUST				
DENA BANK				
EXIM BANK		4,78,00000		4,78,00000
GOA ST.INFRA STR DEV CORP LTD				
GUJARAT			11,29,98000	11,29,98000
GUJARAT STATE ELEC. BOARD				
GUJARAT ST ENERGY GENERATION L				
GUJARAT STATE FINANCIAL CORP.				
GODAVARI MARATHWADA IRRIG.DEVP				
GOA			2,00,00000	2,00,00000
GOA TILLARI IRRIGATION DEV COR				
HINDUSTAN AERONAUTICS LTD				
WB HINDUSTAN COPPER LTD				
HOUSING & DEVP.FINANCIAL CORP.				

Description	STG	PSU	SDL	Total
(Rupees)				
HUTTI GOLD MINES LTD				
HINDUSTAN MACHINES & TOOLS				
HIMACHAL PRADESH				
HIMACHAL PRADESH FOREST DEVP.C				
HP ROAD & IND. DEV. CORP.	5,000,000			5,000,000
HARYANA			7,150,000	7,150,000
HOUSING & URBAN DEVP. CORP.		10,91,00000		10,91,00000
ICICI		28,00,00000		28,00,00000
IDBI		47,85,00000		47,85,00000
INFRASTRUCTURE DEV FIN CO LTD		2,55,00000		2,55,00000
IFCI		21,05,00000		21,05,00000
INDUSTRIAL INV. BANK OF INDIA				
INDIAN OVERSEAS BANK				
INDIAN OIL CORPORATION		9,40,00000		9,40,00000
INDIAN RAILWAY FINANCIAL CORP.		15,72,00000		15,72,00000
INDIAN TELEPHONE INDUSTRIES	3,000,000			3,000,000
JAMMU & KASHMIR			2,00,00000	2,00,00000
J&K STATE POWER DEV CORP.LTD				
KRISHNA BHAGYA JAL NIDHI NIGAM	1,01,00000			1,01,00000
KERALA INFRASTRUCTURE INVT FD				
KERALA			15,60,48000	15,60,48000
KERALA STATE ELEC. BOARD				
KERALA STATE FINANCIAL CORP.				
KARNATAKA			7,17,48400	7,17,48400
KARNATAKA NEERAVARI NIGAM LTD				
KONKAN IRRIGATION DEVP. CORP.				
KONKAN RAILWAY CORP. LTD				
MEGHALAYA				
MAHARASHTRA			8,36,59300	8,36,59300
MAHARASHTRA STATE ELEC. BOARD				
MAHARASHTRA STATE FIN. CORP.				
MAHARASHTRA STATE ROAD DEVP.CO				
MAHARASHTRA JEEVAN PRADHIKARAN				
MAH.KRISHNA VALLEY DEVP.CORP.				
MANIPUR				

Description	STG	PSU	SDL	Total
(Rupees)				
MADHYA PRADESH			2,33,50000	2,33,50000
MIZORAM				
NABARD				
NATIONAL ALLUMINIUM COMPANY				
NATIONAL CAPITAL REGION PLANN		4,49,00000		4,49,00000
NAGALAND				
NATIONAL HIGHWAYS AUTHO.OFIND.		16,45,00000		16,45,00000
NATIONAL HOUSING BANK				
NATIONAL HYDRO POWER CORP.		4,08,00000		4,08,00000
NEYVELI LIGNITE CORP.		2,90,00000		2,90,00000
NUCLEAR POWER CORP.OF INDIA		4,79,00000		4,79,00000
NATIONAL THERMAL POWER CORP.				
ORIENTAL BANK OF COMMERCE		8,70,00000		8,70,00000
ORISSA			5,87,00000	5,87,00000
ORISSA INDS.DEV.CORP				
POWER FINANCE CORPORATION		25,71,00000		25,71,00000
POWER GRID CORP. LTD				
PRADESHIYA INV.CORP.OF UP				
PUNJAB			1,44,01000	1,44,01000
PUNJAB NATIONAL BANK		8,05,00000		8,05,00000
PUNJAB STATE ELEC. BOARD				
PUNJAB ROAD&BRIDGE DEVP.CORP.				
PUNJAB STATE FINANCE CORPN				
PUNJAB ST. INDUST. DEV. CORP				
RURAL ELECTICITY CORP		21,02,00000		21,02,00000
RURAL ELECT. CORP. LTD.		7,00,00000		7,00,00000
RICHARDSON & CRUDDAS				
RAJASTHAN			7,13,08000	7,13,08000
RAJASTHAN STATE ELEC. BOARD				
RAJASTHAN ST. IND. INV. CORP.	1,75,00000			1,75,00000
STEEL AUTHORITY OF INDIA LTD	9,98,00000			9,98,00000
STATE BANK OF HYDERABAD		5,000,000		5,000,000
STATE BANK OF INDIA		13,24,00000		13,24,00000
STATE BANK OF INDORE				
STATE BANK OF MYSORE				

Description	STG	PSU	SDL	Total
(Rupees)				
STATE BANK OF TRAVANCORE		1,95,00000		1,95,00000
SMALL IDUST.BANK OF INDIA		7,40,00000		7,40,00000
STATE INDU. PROMO. CORP. TN				
SIKKIM				
SARDAR SAROVAR NARNADA NIGAM				
TAPI IRRIGATION DEVP. CORP.				
TRANSMISSION CORPN OF A.P LTD				
TAMILNADU INDUST. DEV. CORP.	2,00,00000			2,00,00000
TAMILNADU INDUST. DEV. CORP.				
TAMILNADU			6,64,33800	6,64,33800
TAMILNADU STATE ELEC. BOARD				
TRIPURA				
TUNGABHADRA STEEL PRODUCT LTD.				
UNION BANK OF INDIA		2,38,00000		2,38,00000
UTTAR PRADESH			8,30,25000	8,30,25000
UTTAR PRADESH ST.ELEC.BOARD				
UTTAR PRADESH FINANCIAL CORP.				
UNIT TRUST OF INDIA				
VIJAYA BANK				
VIDARBHA IRRIGATION DEV. CORP				
WEST BENGAL			2,37,48000	2,37,48000
WEST BENGAL INDUST.DEV.CORP				

EMPLOYEES' PROVIDENT FUND SCHEME, 1952

RECOVERY CERTIFICATES

DURING 2002-2003

[UNEXEMPTED SECTOR]

Rs. in crores

Region	Opening Balance		RCs issued during the year		Total RCs for disposal		RCs Disposed		RCs Pending	
	Cases	Amount	Cases	Amount	Cases	Amount	Cases	Amount	Cases	Amount
AP	1666	17.81	1777	15.34	3443	33.15	1030	16.62	2413	16.53
BR	59	10.69	254	14.40	313	25.09	43	1.47	270	23.62
CG	348	6.40	127	2.01	475	8.41	102	0.83	373	7.58
DL	288	5.26	323	5.29	611	10.55	298	2.59	313	7.96
GA	8	0.53	72	0.56	80	1.09	63	0.56	17	0.53
GJ	239	11.42	271	7.03	510	18.45	176	6.30	334	12.15
HP	112	1.66	126	1.21	238	2.87	127	1.74	111	1.13
HR	697	60.21	284	4.30	981	64.51	250	0.79	731	63.72
JH	24	0.20	166	10.08	190	10.28	77	2.29	113	7.99
KN	611	24.62	407	6.94	1018	31.56	265	4.03	753	27.53
KR	1108	14.53	1543	11.63	2651	26.16	1289	4.89	1362	21.27
MH	1331	53.98	738	32.46	2069	86.44	465	19.42	1604	67.02
MP	1427	41.21	142	7.99	1569	49.20	255	10.83	1314	38.37
NR	255	11.17	119	3.27	374	14.44	79	2.19	295	12.25
OR	775	32.74	698	12.08	1473	44.82	483	7.90	990	36.92
PN	998	12.06	2013	4.43	3011	16.49	1319	2.22	1692	14.27
RJ	660	17.38	189	1.17	849	18.55	156	2.97	693	15.58
TN	4141	30.32	4886	25.52	9027	55.84	2636	13.23	6391	42.61
UA	107	2.24	27	2.25	134	4.49	34	2.03	100	2.46
UP	2277	26.50	699	15.32	2976	41.82	255	6.44	2721	35.38
WB	2010	189.38	638	32.28	2648	221.66	495	37.47	2153	184.19
TOTAL	19141	570.31	15499	215.56	34640	785.87	9897	146.81	24743	639.06

LEVY OF DAMAGES UNDER ALL THREE SCHEMES

DURING 2002-2003

[UNEXEMPTED SECTOR]

Rs. in crores

Region	Amount pending 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	5.47	6.84	12.31	1.13	11.18
*BR	0.00	1.02	1.02	0.46	0.56
*CG	0.00	1.25	1.25	0.05	1.20
DL	0.47	1.85	2.32	0.60	1.72
GA	0.55	0.03	0.58	0.05	0.53
GJ	4.57	1.87	6.44	0.90	5.54
HP	0.10	0.62	0.72	0.19	0.53
HR	6.12	3.95	10.07	0.95	9.12
JH	0.20	0.50	0.70	0.22	0.48
KN	4.91	9.46	14.37	2.75	11.62
KR	11.86	6.70	18.56	1.91	16.65
MH	15.46	5.90	21.36	7.43	13.93
MP	7.20	1.95	9.15	0.62	8.53
NR	4.58	0.69	5.27	0.08	5.19
OR	9.30	1.10	10.40	1.45	8.95
PB	4.79	4.73	9.52	1.73	7.79
RJ	4.83	1.03	5.86	0.56	5.30
TN	12.43	17.54	29.97	4.49	25.48
UA	0.35	4.56	4.91	0.37	4.54
UP	3.52	3.13	6.65	0.29	6.36
WB	4.86	4.61	9.47	5.58	3.89
TOTAL	101.57	79.33	180.90	31.81	149.09

* OBs revised.

APPENDIX S-4

EMPLOYEES' PROVIDENT FUND SCHEME, 1952 PROSECUTION CASES - SECTION 14 OF EPF & MP ACT, 1952 DURING 2002-2003 [UNEXEMPTED SECTOR]

Region	Opening Balance 01.04.02	Cases launched during 2002-03	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 31.03.03	Pending for less than six months	Pending for six months to 1 years	Pending for 1 to 3 years	Pending
AP	2334	38	2372	104	280	0	0	384	1988	686	714	588	0
BR	1319	0	1319	0	0	0	0	0	1319	0	0	0	1319
CG	431	0	431	28	0	0	0	28	403	0	0	0	403
DL	606	8	614	16	0	114	0	130	484	0	0	199	285
GA	77	7	84	0	0	0	0	0	84	7	0	21	56
GJ	1832	53	1885	0	0	161	0	161	1724	53	1	156	1514
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	1379	0	1379	0	35	0	0	35	1344	33	366	519	426
KN	1934	170	2104	208	0	29	65	302	1802	134	368	863	437
KR	817	468	1285	74	17	0	0	91	1194	190	511	400	93
MH	2324	25	2349	5	0	118	0	123	2226	0	204	325	1697
MP	1760	0	1760	33	0	0	0	33	1727	0	0	1038	689
NR	210	0	210	0	0	0	0	0	210	0	0	0	210
OR	942	0	942	0	0	241	0	241	701	0	0	317	384
PB	683	38	721	20	0	1	0	21	700	38	33	202	427
RJ	269	0	269	2	2	0	9	13	256	0	0	102	154
TN	1175	188	1363	45	2	0	44	91	1272	127	347	355	443
UA	4	0	4	0	0	0	0	0	4	0	0	0	4
UP	1401	5	1406	0	0	0	0	0	1406	2	3	372	1029
WB	1997	51	2048	146	45	0	153	344	1704	5	97	197	1405
TOT	22181	1051	23232	681	381	664	271	1997	21235	1275	2644	5654	11662

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

DURING 2002-2003

[UNEXEMPTED SECTOR]

Region	FIR's pending with the Police as on 01.04.02	FIR's filed with the Police during 2002-03	Cases dropped by Police	Challans filed by Police in Courts	FIR's Pending with Police as on 31.03.03	FIR's Pedning with Police for last 6 months	FIR's Pedning for six months to one year	FIR's Pedning for more than one year
AP	191	54	0	0	245	75	60	110
BR	67	0	0	0	67	8	15	44
CG	3	2	0	4	1	0	0	1
DL	48	0	0	0	48	0	8	40
GA	68	2	0	0	70	2	0	68
GJ	337	16	0	0	353	13	15	325
HP	6	0	0	0	6	0	0	6
HR	109	4	0	0	113	4	0	109
JH	0	0	0	0	0	0	0	0
KN	427	49	7	0	469	29	60	380
KR	803	192	2	0	993	176	366	451
MH	366	15	0	0	381	40	23	318
MP	104	1	0	0	105	1	0	104
NR	45	2	0	0	47	2	4	41
OR	165	0	0	0	165	0	2	163
PB	167	19	0	2	184	6	15	163
RJ	160	1	0	0	161	1	0	160
TN	864	546	36	0	1374	301	319	754
UA	3	1	2	0	2	1	0	1
UP	263	9	1	0	271	4	20	247
WB	791	32	0	0	823	14	27	782
Total	4987	945	48	6	5878	677	934	4267

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

DURING 2002-2003

[UNEXEMPTED SECTOR]

Region	Pending before the Court as on 01.04.02	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 31.3.03	Cases pending for 6 months	Cases pending for 6 months to 1 year	Cases pending over 1 year
AP	13	10	0	23	0	0	0	0	23	14	5	4
BR	40	0	0	40	0	0	0	0	40	1	3	36
CG	0	3	0	3	0	0	0	0	3	1	2	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	1	0	0
JH	16	0	7	23	0	0	3	3	20	4	0	16
KN	*7	0	0	7	0	0	0	0	7	0	0	7
KR	11	0	0	11	0	0	0	0	11	0	0	11
MH	122	0	14	136	0	0	0	0	136	1	14	121
MP	2	0	0	2	0	0	0	0	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	2	0	2	0	0	0	0	2	0	2	0
RJ	33	3	0	36	0	0	7	7	29	0	3	26
TN	36	0	11	47	0	0	7	7	40	0	0	40
UA	0	0	0	0	0	0	0	0	0	0	0	0
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	463	18	32	513	0	0	17	17	496	22	29	445

* OB has been revised after reconciliation.

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952
SETTLEMENT OF PROVIDENT FUND CLAIMS
DURING 2002-2003

Region	Opening Balance as on 01.04.02	Cases Received during 2002-03	Total Workload	Cases Settled	Cases Returned	Cases Rejected	Cases Pending	Settlement Ratio	Return Ratio	Rejection Ratio	Pending Ratio
								(%)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
AP	79	171423	171502	149454	21561	445	42	87.14	12.57	0.26	0.02
BR	186	10969	11155	9285	1720	146	4	83.24	15.42	1.31	0.04
CG	88	12278	12366	10061	992	289	1024	81.36	8.02	2.34	8.28
DL	2630	150201	152831	120275	24586	75	7895	78.70	16.09	0.05	5.17
GA	0	8605	8605	7183	179	1241	2	83.47	2.08	14.42	0.02
GJ	21794	164091	185885	154768	23314	2569	5234	83.26	12.54	1.38	2.82
HP	8	11397	11405	10317	1069	19	0	90.46	9.37	0.17	0.00
HR	5513	128175	133688	108063	24655	781	189	80.83	18.44	0.58	0.14
JH	290	21713	22003	18622	3231	0	150	84.63	14.68	0.00	0.68
KN	4602	240120	244722	206141	26636	3916	8029	84.23	10.88	1.60	3.28
KR	51	68514	68565	60446	6794	1253	72	88.16	9.91	1.83	0.11
MH	703	365865	366568	233641	29501	3224	100202	63.74	8.05	0.88	27.34
MP	444	90952	91396	73640	11471	3025	3260	80.57	12.55	3.31	3.57
NR	51	8942	8993	8081	783	82	47	89.86	8.71	0.91	0.52
OR	5	27219	27224	23993	2948	262	21	88.13	10.83	0.96	0.08
PN	2123	108467	110590	90996	12710	3654	3230	82.28	11.49	3.30	2.92
RJ	961	67895	68856	56584	10499	0	1773	82.18	15.25	0.00	2.57
TN	10977	370760	381737	320063	53075	1786	6813	83.84	13.90	0.47	1.78
UA	0	5012	5012	4308	517	39	148	85.95	10.32	0.78	2.95
UP	23746	91096	114842	78425	15187	10157	11073	68.29	13.22	8.84	9.64
WB	2202	119373	121575	86830	17435	211	17099	71.42	14.34	0.17	14.06
TOTAL	76453	2243067	2319520	1831176	288863	33174	166307	78.95	12.45	1.43	7.17

Note : An amount of Rs. 6621.34 crores paid towards the settlement of EPF Claims during the period 2002-2003.

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952
SETTLEMENT OF APPLICATIONS FOR TRANSFERS
DURING 2002-2003

Region	Opening Balance as on 01.04.02	Cases Received during 2002-03	Total Workload	Cases Settled	Cases Returned	Cases Rejected	Cases Pending	Settlement Ratio	Return Ratio	Rejection Ratio	Pending Ratio
								(%)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
AP	31	18682	18713	12341	6052	314	6	65.95	32.34	1.68	0.03
BR	41	1009	1050	496	525	27	2	47.24	50.00	2.57	0.19
CG	5	1332	1337	934	234	107	62	69.86	17.50	8.00	4.64
DL	1128	19095	20223	6795	9080	217	4131	33.60	44.90	1.07	20.43
GA	0	1969	1969	1407	240	322	0	71.46	12.19	16.35	0.00
GJ	1372	14524	15896	10068	4638	689	501	63.34	29.18	4.33	3.15
HP	0	1376	1376	258	1043	75	0	18.75	75.80	5.45	0.00
HR	3531	9327	12858	2910	9700	171	77	22.63	75.44	1.33	0.60
JH	8	1260	1268	751	499	1	17	59.23	39.35	0.08	1.34
KN	880	33650	34530	23090	8632	887	1921	66.87	25.00	2.57	5.56
KR	28	7241	7269	4761	2086	343	79	65.50	28.70	4.72	1.09
MH	98	32295	32393	2724	6257	170	23242	8.41	19.32	0.52	71.75
MP	26	10254	10280	4555	3508	1240	977	44.31	34.12	12.06	9.50
NR	10	531	541	415	119	3	4	76.71	22.00	0.55	0.74
OR	2	13331	13333	11535	1525	273	0	86.51	11.44	2.05	0.00
PN	299	7994	8293	4080	3226	729	258	49.20	38.90	8.79	3.11
RJ	415	5034	5449	1719	3533	0	197	31.55	64.84	0.00	3.62
TN	2094	44006	46100	22848	20493	874	1885	49.56	44.45	1.90	4.09
UA	0	1207	1207	923	204	30	50	76.47	16.90	2.49	4.14
UP	7999	13861	21860	6608	6563	5754	2935	30.23	30.02	26.32	13.43
WB	70	4545	4615	1933	1412	912	358	41.89	30.60	19.76	7.76
TOTAL	18037	242523	260560	121151	89569	13138	36702	46.50	34.38	5.04	14.09

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952
PARTIAL WITHDRAWALS GRANTED
DURING 2002-2003

Region	Opening Balance as on 01.04.02	Cases Received during 2002-03	Total Workload	Cases Settled	Cases Returned	Cases Rejected	Cases Pending	Settlement Ratio	Return Ratio	Rejection Ratio	Pending Ratio
								(%)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
AP	350	54874	55224	47384	7495	325	20	85.80	13.57	0.59	0.04
BR	210	8191	8401	7361	986	53	1	87.62	11.74	0.63	0.01
CG	11	3337	3348	2960	198	172	18	88.41	5.91	5.14	0.54
DL	175	10748	10923	8174	2230	29	490	74.83	20.42	0.27	4.49
GA	0	1023	1023	706	59	257	1	69.01	5.77	25.12	0.10
GJ	3211	25339	28550	23377	3884	666	623	81.88	13.60	2.33	2.18
HP	26	3633	3659	3076	568	15	0	84.07	15.52	0.41	0.00
HR	359	15800	16159	13315	2656	145	43	82.40	16.44	0.90	0.27
JH	13	5097	5110	4216	842	0	52	82.50	16.48	0.00	1.02
KN	631	37936	38567	26819	8712	2156	880	69.54	22.59	5.59	2.28
KR	10	68141	68151	55692	8560	3823	76	81.72	12.56	5.61	0.11
MH	177	82153	82330	53674	13049	1468	14139	65.19	15.85	1.78	17.17
MP	23	22309	22332	17436	2979	906	1011	78.08	13.34	4.06	4.53
NR	45	9542	9587	8660	784	123	20	90.33	8.18	1.28	0.21
OR	10	20854	20864	18765	1959	138	2	89.94	9.39	0.66	0.01
PN	261	18774	19035	15135	2333	1028	539	79.51	12.26	5.40	2.83
RJ	224	15438	15662	13068	2334	0	260	83.44	14.90	0.00	1.66
TN	3108	99928	103036	75573	22793	2122	2548	73.35	22.12	2.06	2.47
UA	0	4270	4270	4081	69	24	96	95.57	1.62	0.56	2.25
UP	5090	39992	45082	36894	3339	2842	2007	81.84	7.41	6.30	4.45
WB	361	33053	33414	25480	5426	208	2320	76.20	16.24	0.62	6.94
TOTAL	14295	580432	594727	461826	91255	16500	25146	77.65	15.34	2.77	4.23

Note : An amount of Rs. 1373.73 crores paid towards the Partial Withdrawal / Advances granted during the year 2002-03.

EMPLOYEES' PROVIDENT FUND SCHEME, 1952
ANNUAL STATEMENT OF ACCOUNTS TO MEMBERS

DURING 2002-2003

[UNEXEMPTED SECTOR]

Region	Worload as on 01.04.2002	Account Slips issued in r.o. years upto 2000-01	Account Slips issued for year 2001-02	Total Account Slips issued during 2002-03 [3+4]	Account Slips pending for issue as on 31.03.03 [2+5]
(1)	(2)	(3)	(4)	(5)	(6)
AP	3541262	522721	2389091	2911812	629450
BR	380270	114060	186233	300293	79977
CG	250694	47259	189152	236411	14283
DL	3560503	783745	806798	1590543	1969960
GA	262355	39989	178612	218601	43754
GJ	5037105	1215802	2708082	3923884	1113221
HP	172367	14773	148083	162856	9511
HR	1950901	447833	1273082	1720915	229986
JH	692459	329417	328598	658015	34444
KN	4513197	949904	2051871	3001775	1511422
KR	1498694	352806	1114886	1467692	31002
MH	12088086	4390290	5053962	9444252	2643834
MP	1466233	110141	865635	975776	490457
NR	274983	50074	126053	176127	98856
OR	645006	104065	509009	613074	31932
PN	2909367	579475	1515748	2095223	814144
RJ	1961984	483236	946858	1430094	531890
TN	5627137	1197796	4055101	5252897	374240
UA	411188	237518	121166	358684	52504
UP	3571856	943724	671656	1615380	1956476
WB	3574744	1224431	1509622	2734053	840691
TOTAL	54390391	14139059	26749298	40888357	13502034

EPFO Head Office, New Delhi
STATEMENT OF CASES PENDING BEFORE EPF APPELLATE TRIBUNAL
2002-2003

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	61	54	115	0	5	0	110
2	BIHAR	8	8	16	0	0	0	16
3	CHHATTISGARH	9	5	14	0	1	0	13
4	DELHI	24	30	54	0	5	0	49
5	GOA	1	4	5	0	0	0	5
6	GUJARAT	6	4	10	0	3	1	6
7	HIMACHAL PRADESH	6	0	6	0	2	0	4
8	HARYANA	30	7	37	0	0	0	37
9	JHARKHAND	5	2	7	0	0	0	7
10	KARNATAKA	53	33	86	0	8	0	78
11	KERALA	106	77	183	0	1	2	180
12	MAHARASHTRA	45	43	88	0	3	0	85
13	MADHYA PRADESH	50	34	84	0	40	0	44
14	NORTH EAST REGION	1	0	1	0	0	0	1
15	ORISSA	28	9	37	0	0	0	37
16	PUNJAB	12	9	21	0	1	0	20
17	RAJASTHAN	38	25	63	0	8	0	55
18	TAMIL NADU	81	25	106	0	0	0	106
19	UTTARANCHAL	5	1	6	0	0	0	6
20	UTTAR PRADESH	10	10	20	0	1	0	19
21	WEST BENGAL	24	15	39	0	3	0	36
TOTAL		603	395	998	0	81	3	914

FAMILY PENSION SCHEME, 1971 (upto 15.11.95) AND
EMPLOYEES' PENSION SCHEME, 1995 (from 16.11.95)

CONTRIBUTION RECEIVED

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
2002-03	4387.84	400.00	4787.84
TOTAL	29,068.47	5397.74	34,466.21

EMPLOYEES' PENSION SCHEME, 1952
PROSECUTION CASES - SECTION 14 OF EPF & MP ACT, 1952

DURING 2002-2003

[UN-EXEMPTED SECTOR]

Region	Opening Balance 01.04.02	Cases launched during 2002-03	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 31.03.03	Pending for less than six months	Pending for six months to 1 years	Pending for 1 to 3 years	Pending
AP	1054	90	1144	104	140	0	0	244	900	45	275	450	130
BR	1319	0	1319	0	0	0	0	0	1319	0	0	0	1319
CG	234	0	234	26	0	0	0	26	208	0	0	0	208
DL	287	0	287	7	0	38	0	45	242	0	0	88	154
GA	44	7	51	0	0	0	0	0	51	7	0	3	41
GJ	826	0	826	0	0	0	0	0	826	0	0	64	762
HP	9	0	9	0	0	0	0	0	9	0	0	0	9
HR	645	0	645	0	0	0	0	0	645	0	0	0	645
JH	1336	0	1336	0	35	0	0	35	1301	33	359	483	426
KN	737	123	860	2	0	9	5	16	844	159	165	78	442
KR	673	193	866	66	1	0	0	67	799	156	444	152	47
MH	1705	41	1746	0	0	87	0	87	1659	16	229	165	1249
MP	1160	0	1160	4	0	0	0	4	1156	0	0	838	318
NR	46	0	46	0	0	0	0	0	46	0	0	0	46
OR	541	86	627	0	0	154	0	154	473	0	0	251	222
PB	382	0	382	14	0	0	0	14	368	0	7	94	267
RJ	52	0	52	1	0	0	0	1	51	0	0	0	51
TN	654	121	775	0	1	0	40	41	734	107	199	212	216
UA	4	0	4	0	0	0	0	0	4	0	0	0	4
UP	533	2	535	0	0	0	0	0	535	2	0	138	395
WB	1980	53	2033	146	45	0	153	344	1689	24	2	265	1398
TOT	14221	716	14937	370	222	288	198	1078	13859	549	1680	3281	8349

APPENDIX S-13 (i)

EMPLOYEES' PENSION SCHEME, 95 Classification of Pensioners as at 31.03.2003

Region	Total No. of Members of Fund on 1.4.2001	Member Pension				Spouse Pension				Children Pension			Orphan Pension	Nominee Pension	Grand Total (6+10+13 +14+15)	% to total P.F. Members
		Early Pension (50-57 years)	Superannuation Pension (58 Years)	Disability pension	Total (3+4+5)	Death in Service		Death away from Service	Total (7+8+9)	EFPS71	EPS 95	Total (11+12)				
						EFPS 71	EPS 95									
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
AP	2108767	54309	23182	44	77535	18766	21780	1908	42452	364	26491	26855	603	423	147868	7.01
BR	342366	6914	13756	7	20677	5186	6272	324	11782	150	10824	10974	116	89	43638	12.75
CG	300455	5163	1620	29	6812	1121	2096	224	3441		2816	2816	33	26	13128	-
DL	1385832	10594	2900	4	13498	654	4609	419	5682	5	7338	7343	129	158	26810	1.93
GA	129202	1146	1659	6	2811	449	959	57	1465	10	1487	1497	34	85	5892	-
GJ	1742852	26528	17668	43	44239	11320	13139	1311	25770	172	20183	20355	350	497	91211	5.23
HP	159434	1151	43	4	1196	1178	1248	27	2453	8	1981	1989	33	54	5727	3.59
HR	861496	9213	4106	23	13342	3630	5537	393	9560	111	9667	9778	164	137	32981	3.83
JH	491441	12369	7165	8	19542	2477	4308	658	7443		6371	6371	131	51	33538	-
KN	2144647	44593	26105	95	70793	15886	18330	2567	36783	227	26196	26423	634	761	135394	6.31
KR	713936	41318	35404	471	77193	6921	7994	1622	16537	211	11118	11329	375	498	105932	14.84
MH	4066123	65645	45348	236	111229	29009	32902	3406	65317	962	44098	45060	768	776	223150	5.49
MP	1292413	20926	7814	28	28768	8444	7985	1506	17935	42	11540	11582	230	180	58695	4.54
NR	207831	2489	1669	23	4181	1559	2163	293	4015	5	3242	3247	57	75	11575	5.57
OR	593994	8751	9134	8	17893	4329	2605	1834	8768	17	6955	6972	106	93	33832	5.70
PB	1940742	7102	6217	19	13338	5933	5347	206	11486	214	8616	8830	174	195	34023	1.75
RJ	808371	14722	7096	25	21843	3503	5489	280	9272	352	8740	9092	203	108	40518	5.01
TN	4365712	71905	36807	109	108821	20229	27455	3531	51215	298	41740	42038	831	1726	204631	4.69
UA	1333342	26369	25334	21	51724	14072	12711	638	27421	394	19965	20359	441	270	100215	-
UP	185243	1728	3078	6	4812	1864	2670	131	4665	27	2519	2546	75	57	12155	7.36
WB	2502056	22521	17875	12	40408	11973	11097	1220	24290	129	15331	15460	321	278	80757	3.23
TOT	27656255	455456	293980	1221	750857	168503	196696	22553	387752	3698	287218	290916	5808	6537	1441670	5.21

EMPLOYEES' PENSION SCHEME, 1995
SETTLEMENT OF PENSION CLAIMS (ALL BENEFITS)
DURING 2002-2003

Region	Opening Balance as on 01.04.02	Cases Received during 2002-03	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	9	155686	155695	7864	1659	146172	146108	28.04	146108	0	64	0.04
BR	55	18148	18203	1452	242	16509	16487	14.66	12923	3564	22	0.12
CG	83	25548	25631	3416	484	21731	18805	6.29	7764	11041	2926	11.42
DL	1830	166743	168573	24051	520	144002	127371	63.55	56023	71348	16631	9.87
GA	7	11923	11930	1495	1245	9190	9027	3.59	7250	1777	163	1.37
GJ	4943	217984	222927	35599	4310	183018	177731	56.37	92147	85584	5287	2.37
HP	15	11434	11449	1071	306	10072	10072	3.79	9951	121	0	0.00
HR	71	132481	132552	21662	1272	109618	108837	27.27	96657	12180	781	0.59
JH	166	32707	32673	3986	63	28824	28091	5.39	28091	0	733	2.23
KN	10168	264541	274709	31351	6674	236684	228635	84.09	183774	44861	8049	2.93
KR	1027	78422	79449	9222	4531	65696	64317	102.31	52853	11464	1379	1.74
MH	26646	484317	510963	79387	3155	428421	413940	219.18	350670	63270	14481	2.83
MP	257	102273	102530	17599	3854	81077	75498	54.95	64061	11437	5579	5.44
NR	1021	11739	12760	193	4	12563	12477	12.54	7730	4747	86	0.67
OR	0	26984	26984	2146	391	24447	24408	1.69	24145	263	39	0.14
PN	2210	113265	115475	12050	3418	100007	96810	42.78	66392	30418	3197	2.77
RJ	342	83393	83735	15403	461	67871	66595	46.01	48139	18456	1276	1.52
TN	11374	478975	490349	72279	6047	412023	395457	253.11	322301	73156	16566	3.38
UA	1	7021	7022	615	200	6207	6156	5.55	6156	0	51	0.73
UP	8268	124986	133254	17858	11942	103454	83195	24.80	34762	48433	20259	15.20
WB	6320	138147	144467	22866	4831	116770	102676	75.46	78394	24282	14094	9.76
TOTAL	74813	2686717	2761530	381565	55609	2324356	2212693	1131.42	1696291	516402	111663	4.04

Note : An amount of Rs. 1998-58 crores was paid during 2002-03 towards settlement of claims (all benefits)

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

SETTLEMENT OF MONTHLY PENSION CLAIMS

DURING 2002-2003

Region	Opening Balance as on 01.04.02	Cases Received during 2002-03	Total Workload	Cases Settled	Cases Returned	Cases Rejected	Cases Pending	Settlement Ratio	Return Ratio	Rejection Ratio	Pending Ratio
								(%)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
AP	522	39401	39923	39796	19	1	107	99.68	0.05	0.00	0.27
BR	2068	8662	10730	10435	256	28	11	97.25	2.39	0.26	0.10
CG	5039	5180	10219	7894	268	93	1964	77.25	2.62	0.91	19.22
DL	2841	10471	13312	6026	2165	444	4677	45.27	16.26	3.34	35.13
GA	160	1082	1242	1148	0	0	94	92.43	0.00	0.00	7.57
GJ	5017	29253	34270	22937	7412	404	3517	66.93	21.63	1.18	10.26
HP	318	926	1244	1244	0	0	0	100.00	0.00	0.00	0.00
HR	812	8562	9374	6881	1841	132	520	73.41	19.64	1.41	5.55
JH	1332	12621	13953	11799	1927	4	223	84.56	13.81	0.03	1.60
KN	2504	41445	43949	33467	5854	1008	3620	76.15	13.32	2.29	8.24
KR	1993	24231	26224	24052	559	388	1225	91.72	2.13	1.48	4.67
MH	69235	69980	139215	41897	7927	1012	88379	30.10	5.69	0.73	63.48
MP	812	25088	25900	11586	6855	1360	6099	44.73	26.47	5.25	23.55
NR	77	2281	2358	2290	5	3	60	97.12	0.21	0.13	2.54
OR	295	7469	7764	7653	17	2	92	98.57	0.22	0.03	1.18
PN	1368	8613	9981	8401	133	168	1279	84.17	1.33	1.68	12.81
RJ	2733	10591	13324	9995	2291	2	1036	75.02	17.19	0.02	7.78
TN	16105	56009	72114	59090	7373	277	5374	81.94	10.22	0.38	7.45
UA	45	1586	1631	1473	7	1	150	90.31	0.43	0.06	9.20
UP	12460	23647	36107	25211	145	146	10605	69.82	0.40	0.40	29.37
WB	5736	25036	30772	23595	3264	493	3420	76.68	10.61	1.60	11.11
TOTAL	131472	412134	543606	356870	48318	5966	132452	65.65	8.89	1.10	24.37

Note : Total amount disbursed towards Monthly Pension Claims is Rs. 1209.63 crores during 2002-2003

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

DURING 2002-2003

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
2002-03	158.62	0.00	158.62	7.84	0.00	7.84
TOTAL	1556.41	316.40	1872.81	138.01	38.87	176.88

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

SETTLEMENT OF EDLI CLAIMS

DURING 2002-2003

Region	Opening Balance as on 01.04.02	Cases Received during 2002-03	Total Workload	Cases Settled	Cases Returned	Cases Rejected	Cases Pending	Settlement Ratio	Return Ratio	Rejection Ratio	Pending Ratio
(%)											
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
AP	1	3563	3564	2374	1142	48	0	66.61	32.04	1.35	0.00
BR	59	677	736	450	270	16	0	61.14	36.68	2.17	0.00
CG	5	105	110	78	20	8	4	70.91	18.18	7.27	3.64
DL	42	1291	1333	699	418	4	212	52.44	31.36	0.30	15.90
GA	0	90	90	53	11	26	0	58.89	12.22	28.89	0.00
GJ	193	1520	1713	1204	404	54	51	70.29	23.58	3.15	2.98
HP	0	71	71	54	16	1	0	76.06	22.54	1.41	0.00
HR	89	652	741	331	379	27	4	44.67	51.15	3.64	0.54
JH	6	528	534	247	279	0	8	46.25	52.25	0.00	1.50
KN	50	3152	3202	1586	1160	312	144	49.53	36.23	9.74	4.50
KR	9	2248	2257	1203	793	234	27	53.30	35.14	10.37	1.20
MH	24	6302	6326	2751	1136	235	2204	43.49	17.96	3.71	34.84
MP	22	841	863	459	283	43	78	53.19	32.79	4.98	9.04
NR	5	342	347	283	58	6	0	81.56	16.71	1.73	0.00
OR	0	664	664	400	222	41	1	60.24	33.43	6.17	0.15
PN	15	724	739	522	159	49	9	70.64	21.52	6.63	1.22
RJ	23	486	509	251	246	0	12	49.31	48.33	0.00	2.36
TN	274	5938	6212	3427	2404	256	125	55.17	38.70	4.12	2.01
UA	0	155	155	120	33	2	0	77.42	21.29	1.29	0.00
UP	621	2153	2774	1426	770	414	164	51.41	27.76	14.92	5.91
WB	260	6368	6628	2953	2477	46	1152	44.55	37.37	0.69	17.38
TOTAL	1698	37870	39568	20871	12680	1822	4195	52.75	32.05	4.60	10.60

Note : A total of Rs. 54.53 crores disbursed in 2002-2003.

EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976
PROSECUTION CASES - SECTION 14 OF EPF & MP ACT, 1952
[UN-EXEMPTED SECTOR]
DURING THE YEAR 2002-2003

Region	Opening Balance 01.04.02	Cases launched during 2002-03	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 31.03.03	Pending for less than six months	Pending for six months to 1 years	Pending for 1 to 3 years	Pending for one than 3 years
AP	1314	90	1404	102	140	0	0	242	1162	197	350	275	340
BR	1319	0	1319	0	0	0	0	0	1319	0	0	0	1319
CG	351	0	351	55	0	0	0	55	296	0	0	0	296
DL	260	0	260	14	0	13	0	27	233	0	0	65	168
GA	44	7	51	0	0	0	0	0	51	7	0	0	44
GJ	1024	0	1024	0	0	0	0	0	1024	0	0	126	898
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	950	0	950	0	20	0	0	20	930	27	213	375	315
KN	1104	155	1259	2	0	9	7	18	1241	105	189	144	803
KR	671	132	803	46	1	0	0	47	756	151	337	223	45
MH	1630	2	1632	0	0	153	0	153	1479	5	147	244	1083
MP	1709	0	1709	2	0	0	0	2	1707	0	0	1042	665
NR	165	0	165	0	0	0	0	0	165	0	0	0	165
OR	517	166	683	0	0	153	0	153	530	0	0	220	310
PB	509	0	509	16	0	1	0	17	492	0	19	150	323
RJ	59	0	59	2	1	0	0	3	56	0	0	0	56
TN	668	80	748	3	1	0	42	46	702	79	239	151	233
UA	4	0	4	0	0	0	0	0	4	0	0	0	4
UP	780	2	782	0	0	0	0	0	782	2	0	182	598
WB	1933	50	1983	145	46	0	152	343	1640	59	24	243	1314
TOT	15493	684	16177	387	209	329	201	1126	15051	632	1518	3440	9461

Employees' Provident Fund Organisation

OFFICERS STRENGTH - GROUP 'A'

AS ON 31.3.2003

REGION	SANCTIONED STRENGTH	OFFICERS IN POSITION
AP	50	40
BR	11	11
CG	05	03
DL	34	33
GA	04	03
GJ	36	31
HP	05	05
HR	23	23
JH	13	12
KN	34	28
KR	26	22
MH	67	65
MP	23	21
NR	17	12
OR	20	16
PB	25	25
RJ	18	11
TN	60	51
UA	05	05
UP	29	25
WB	57	53
HQ *	78	68
NATRSS	07	09
TOTAL	647	572

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

Employees' Provident Fund Organisation

STAFF STRENGTH - GROUP 'B'

AS ON 31.3.2003

Region Name	Sanctioned Strength	Staff in Position	SHARE DUE			IN POSITION			EXCESS/SHORT (+/-)		
			SC	ST	OBC	SC	ST	OBC	SC	ST	OBC
AP	121	120	16	8	8	18	6	8	+2	-2	0
BR	25	25	1	0	1	1	3	1	0	+3	0
CG	7	5	0	0	0	0	0	1	0	0	+1
DL	89	87	12	5	5	11	4	2	-1	-1	-3
GA	5	5	0	0	0	1	0	2	+1	0	+2
GJ	124	108	17	8	8	23	6	6	+6	-2	-2
HP	10	10	0	0	0	1	4	0	+1	+4	0
HR	56	56	6	4	3	12	2	2	+6	-2	-1
JH	39	32	5	1	2	5	5	1	0	+4	-1
KN	110	110	16	7	7	15	9	1	-1	+2	-6
KR	81	78	12	4	5	10	7	3	-2	+3	-2
MH	270	260	37	17	18	46	16	7	+9	-1	-11
MP	52	52	5	3	3	11	1	0	+6	-2	-3
NER	26	26	3	1	1	3	6	1	0	+5	0
OR	46	42	5	1	2	4	3	2	-1	+2	0
PN	85	85	12	5	5	26	4	1	+14	1	-4
RJ	55	55	6	4	3	10	10	0	+4	+6	-3
TN	206	187	29	13	14	24	10	8	-5	-3	-6
UA	13	11	1	0	0	3	2	0	+2	+2	0
UP	119	116	16	8	7	28	8	7	+12	0	0
WB	211	140	29	13	14	19	11	7	-10	-2	-7
HQ*	361	211	41	16	29	25	7	3	-16	-9	-26
TOTAL	2111	1821	269	118	135	296	124	63	+27	+6	-72

Note: * 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 post 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
STAFF STRENGTH - GROUP 'C'
 AS ON 31.3.2003

Region Name	Sanctioned Strength	Staff in Position	SHARE DUE			IN POSITION			EXCESS/SHORT (+/-)		
			SC	ST	OBC	SC	ST	OBC	SC	ST	OBC
AP	1324	1190	182	88	91	163	52	57	-19	-36	-34
BR	210	219*	26	11	10	20	02	24	-6	-9	+14
CG	88	69	12	6	5	6	31	9	-6	+25	+4
DL	710	672	102	49	14	139	35	14	+37	-14	0
GA	56	58	6	2	3	1	1	13	-5	-1	+10
GJ	1076	913	136	93	80	152	83	84	+16	-10	+4
HP	88	61	11	3	3	12	06	01	+1	+3	-2
HR	468	370	66	22	20	79	10	02	+13	-12	-18
JH	313	196	46	23	16	24	28	42	-22	+5	+26
KN	1191	1081	184	92	101	168	53	40	-16	-39	-61
KR	870	795	116	57	52	100	32	66	-16	-25	+14
MH	2536	2211	381	191	213	227	133	144	-154	-58	-69
MP	627	575	95	68	21	102	106	22	+7	+38	+1
NR	209	189	26	12	18	14	43	3	-12	+31	-15
OR	448	408	55	26	7	63	73	12	+8	+47	+5
PN	756	619	99	47	38	183	04	21	+84	-43	-17
RJ	485	444	67	33	25	79	59	12	+12	+26	-13
TN	2184	2033	339	123	153	469	41	137	+130	-82	-16
UA	107	69	16	8	7	26	4	1	+10	-4	-6
UP	928	855	133	67	69	146	03	98	+13	-64	+29
WB	1574	1415	219	96	61	331	25	17	+112	-71	-44
HQ	330	289	39	17	28	58	15	08	+19	-2	-20
Centrally Controlled Cadres ^A			123	62	190						
TOTAL	16578**	14729	2479	1196	1225	2562	839	827	+206	-312	-208

Contd.....Footnotes

^ Cadres of DEO, EDP (Supervisor), HT (Gr.II) and Stenographer are controlled centrally. The roster of these cadres are maintained in HRM Wing, however the cadres are operated and located in region wise are have therefore, reflected in the respective region.

* Consequent upon creation/formation of new region (Jharkhand) the excess staff from R.O. Patna is under transfer to R.O., Jharkhand.

** There is a matching saving @ 20% in the cadre of LDC/UDC towards financial upgradation from UDC to UDC (SG) under Time Bound Scheme (17 years clerical service) w.e.f. 1.1.1990. The posts of LDC/UDC are required to be surrendered/kept vacant towards the said matching saving.

Consequent upon the restoration of posts in the cadre of LDC/UDC, there is change in the sanctioned strength in Group 'C' cadre. Now, the posts in the cadre of LDC will be kept vacant @20% towards matching saving.

towards matching saving.												
101	102	103	104	105	106	107	108	109	110	111	112	113
114	115	116	117	118	119	120	121	122	123	124	125	126
127	128	129	130	131	132	133	134	135	136	137	138	139
140	141	142	143	144	145	146	147	148	149	150	151	152
153	154	155	156	157	158	159	160	161	162	163	164	165
166	167	168	169	170	171	172	173	174	175	176	177	178
179	180	181	182	183	184	185	186	187	188	189	190	191
192	193	194	195	196	197	198	199	200	201	202	203	204
205	206	207	208	209	210	211	212	213	214	215	216	217
218	219	220	221	222	223	224	225	226	227	228	229	230
231	232	233	234	235	236	237	238	239	240	241	242	243
244	245	246	247	248	249	250	251	252	253	254	255	256
257	258	259	260	261	262	263	264	265	266	267	268	269
270	271	272	273	274	275	276	277	278	279	280	281	282
283	284	285	286	287	288	289	290	291	292	293	294	295
296	297	298	299	300	301	302	303	304	305	306	307	308
309	310	311	312	313	314	315	316	317	318	319	320	321
322	323	324	325	326	327	328	329	330	331	332	333	334
335	336	337	338	339	340	341	342	343	344	345	346	347
348	349	350	351	352	353	354	355	356	357	358	359	360
361	362	363	364	365	366	367	368	369	370	371	372	373
374	375	376	377	378	379	380	381	382	383	384	385	386
387	388	389	390	391	392	393	394	395	396	397	398	399
400	401	402	403	404	405	406	407	408	409	410	411	412
413	414	415	416	417	418	419	420	421	422	423	424	425
426	427	428	429	430	431	432	433	434	435	436	437	438
439	440	441	442	443	444	445	446	447	448	449	450	451
452	453	454	455	456	457	458	459	460	461	462	463	464
465	466	467	468	469	470	471	472	473	474	475	476	477
478	479	480	481	482	483	484	485	486	487	488	489	490
491	492	493	494	495	496	497	498	499	500	501	502	503
504	505	506	507	508	509	510	511	512	513	514	515	516
517	518	519	520	521	522	523	524	525	526	527	528	529
530	531	532	533	534	535	536	537	538	539	540	541	542
543	544	545	546	547	548	549	550	551	552	553	554	555
556	557	558	559	560	561	562	563	564	565	566	567	568
569	570	571	572	573	574	575	576	577	578	579	580	581
582	583	584	585	586	587	588	589	590	591	592	593	594
595	596	597	598	599	600	601	602	603	604	605	606	607
608	609	610	611	612	613	614	615	616	617	618	619	620
621	622	623	624	625	626	627	628	629	630	631	632	633
634	635	636	637	638	639	640	641	642	643	644	645	646
647	648	649	650	651	652	653	654	655	656	657	658	659
660	661	662	663	664	665	666	667	668	669	670	671	672
673	674	675	676	677	678	679	680	681	682	683	684	685
686	687	688	689	690	691	692	693	694	695	696	697	698
699	700	701	702	703	704	705	706	707	708	709	710	711
712	713	714	715	716	717	718	719	720	721	722	723	724
725	726	727	728	729	730	731	732	733	734	735	736	737
738	739	740	741	742	743	744	745	746	747	748	749	750
751	752	753	754	755	756	757	758	759	760	761	762	763
764	765	766	767	768	769	770	771	772	773	774	775	776
777	778	779	780	781	782	783	784	785	786	787	788	789
790	791	792	793	794	795	796	797	798	799	800	801	802
803	804	805	806	807	808	809	810	811	812	813	814	815
816	817	818	819	820	821	822	823	824	825	826	827	828
829	830	831	832	833	834	835	836	837	838	839	840	841
842	843	844	845	846	847	848	849	850	851	852	853	854
855	856	857	858	859	860	861	862	863	864	865	866	867
868	869	870	871	872	873	874	875	876	877	878	879	880
881	882	883	884	885	886	887	888	889	890	891	892	893
894	895	896	897	898	899	900	901	902	903	904	905	906
907	908	909	910	911	912	913	914	915	916	917	918	919
920	921	922	923	924	925	926	927	928	929	930	931	932
933	934	935	936	937	938	939	940	941	942	943	944	945
946	947	948	949	950	951	952	953	954	955	956	957	958
959	960	961	962	963	964	965	966	967	968	969	970	971
972	973	974	975	976	977	978	979	980	981	982	983	984
985	986	987	988	989	990	991	992	993	994	995	996	997
998	999	1000	1001	1002	1003	1004	1005	1006	1007	1008	1009	1010
Source: Data from the Ministry of Health and Family Welfare, Government of India, 2010-11. The data is for the period from 1st April 2010 to 31st March 2011.												

Employees' Provident Fund Organisation

STAFF STRENGTH - GROUP 'D'

AS ON 31.3.2003

Region Name	Sanctioned Strength	Staff in Position	SHARE DUE			IN POSITION			EXCESS/SHORT (+/-)		
			SC	ST	OBC	SC	ST	OBC	SC	ST	OBC
AP	184	155	25	11	30	36	9	16	+11	-2	-14
BR	44	51*	4	1	8	13	1	15	+9	0	+7
CG	14	14	1	2	7	2	4	7	+1	+2	0
DL	93	83	18	4	20	28	8	3	+10	+4	-17
GA	15	13	2	0	1	0	1	4	-2	+1	+3
GJ	139	112	19	8	34	63	29	05	+44	+21	29
HP	17	12	4	2	1	6	3	2	+2	+1	+1
HR	72	69	16	1	3	13	1	12	-3	0	+9
JH	39	30	9	4	7	6	7	7	-3	+3	0
KN	161	146	25	10	23	50	11	14	+25	+1	-9
KR	131	130	12	2	24	69	6	18	+57	+4	-6
MH	275	267	44	22	27	63	27	14	+19	+5	-13
MP	98	94	11	14	6	35	22	4	+24	+8	-2
NR	48	47	3	1	9	9	11	3	+6	+10	-6
OR	78	78	9	4	2	23	25	5	+14	+21	+3
PN	108	100	28	2	3	57	1	20	+29	-1	+17
RJ	90	80	11	8	11	22	18	8	+11	+10	-3
TN	266	233	45	6	12	139	17	30	+94	+11	+18
UA	22	15	3	2	4	5	2	1	+2	0	-3
UP	192	183	26	12	33	39	3	24	+13	-9	-9
WB	259	204	46	13	32	49	17	10	+3	+4	-22
HQ	99	91	8	3	15	48	13	3	+40	+10	-12
TOTAL	2444	2207	369	132	312	775	236	225	+406	+104	-87
Note * Consequent upon the creation of new region out of Bihar, Group-D staff are under transfer to newly created Jharkhand Region.											

ABBREVIATIONS

EPFO	Employees' Provident Fund Organisation
EPFS	Employees' Provident Fund Scheme, 1952
EPS	Employees' Pension Scheme, 1995
EDLI	Employees' Deposit Linked Insurance Scheme, 1976
NSSN	National Social Security Number
BPR	Business Process Re-engineering
CBT	Central Board of Trustees (Employees' Provident Fund)
STG	State Guaranteed
PSU	Public Sector Undertaking
SDL	State Development Loan
AP	Andhra Pradesh
BR	Bihar
CG	Chhattisgarh
DL	Delhi
GA	Goa
GJ	Gujarat
HP	Himachal Pradesh
HR	Haryana
JH	Jharkhand
KN	Karnataka
KR	Kerala
MH	Maharashtra
MP	Madhya Pradesh
NR	North East Region
OR	Orissa
PB	Punjab
RJ	Rajasthan
TN	Tamil Nadu
UA	Uttaranchal
UP	Uttar Pradesh
WB	West Bengal



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.





**Hon'ble Prime Minister of India addressing the
38th session of Indian Labour Conference**



**Employees' Provident Fund Organisation
(Ministry of Labour, Government of India)**

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