

52nd ANNUAL REPORT 2004-2005



EMPLOYEES' PROVIDENT FUND ORGANISATION

(Ministry of Labour, Govt. of India)

**CORPORATE HEADQUARTERS : BHAVISHYA NIDHI BHAWAN,
14, BHIKAJI CAMA PLACE, NEW DELHI-110066**

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.

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2004-2005



*EPFO - World's largest
Social Security Organisation*

Employees' Provident Fund Organisation

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Website : www.epfindia.com : www.epfindia.gov.in : www.epfindia.org

EMPLOYEES' PROVIDENT FUND ORGANISATION

ANNUAL REPORT 2004-2005

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CHAPTER - 1

PERFORMANCE STATISTICS 2004-2005 AT A GLANCE

1. COVERAGE				
No. of Industries/Classes of Establishments to which Employees' Provident Fund & MP Act 1952 applied as on 31.03.2005.				180 (180)
	Exempted	Un-exempted	Total	
No. of Covered Establishments as on 31.03.2005	2423 (2491)	406408 (367895)	408831 (370386)	
Members Enrolled in EPF as on 31.03.2005 (in lakhs)	38.97 (37.17)	372.13 (363.75)	411.10 (400.92)	
Members Enrolled in Pension Fund as on 31.03.2005 (in lakhs)				311.49 (280.90)
2. CONTRIBUTIONS RECEIVED (Rs. in Crores)				
(A)	Employees' Provident Fund	Exempted	Un-exempted	Total
(i)	During the year	3305.04 (4112.56)	9613.11 (8243.41)	12918.15 (12355.97)
(ii)	Total Corpus as on 31.03.2005	57300.14 (53995.10)	65012.03 (61867.48)	122312.17 (115862.58)
(B)	Employees' Pension Fund	Un-exempted		
		Employers' Share	Governments' Share	Total
(i)	During the year	5911.85 (5492.55)	600.00 (450.00)	6511.85 (5942.55)
(ii)	Total Corpus as on 31.03.2005	63805.70 (55098.61)		
(C)	Employees' Deposit Linked Insurance Fund (Un-exempted)	Total		
(i)	During the year	191.62 (175.36)		
(ii)	Total Corpus as on 31.03.2005	4464.10 (3984.07)		
Total (A + B + C)		Exempted	Un-exempted	Total
(i)	During the year	3305.04 (4112.56)	16316.58 (14361.32)	19621.62 (18473.88)
(ii)	Total Corpus as on 31.03.2005	57300.40 (53995.10)	133281.83 (120950.16)	190582.23 (174945.26)

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

3. ARREAR RECOVERY				(Rs. in Crores)
Category	Opening Balance as on 01.04.2004	Addition during the year	Realized during the year	Closing Balance as on 31.03.2005
Provident Fund & other Arrears				
Un-exempted Sector	1328.71	1266.94	1058.82	1536.82
Exempted Sector	534.09	916.12	842.21	608.00
Total Arrears	1862.80	2183.06	1901.03	2144.82
Which includes:-				
a. EPF Admn. & Inspection Charges	57.07	34.38	26.79	64.66
b. Penal Damages (all schemes)	267.50	203.63	95.69	375.43
c. Employees' Pension Fund	408.79	294.85	254.51	449.13
d. Employees' Deposit Linked Insurance Fund				
(i) E.D.L.I. Contribution	34.46	20.53	12.94	42.05
(ii) Admn. & Inspection Charges	3.37	1.11	0.60	4.20
4. INVESTMENT OF FUNDS DURING 2004-05				
(a) Employees' Provident Fund				
	Exempted	Un-exempted	Total	
(i) During the year	8402.48 (4225.19)	8466.70# (6424.87)+	16869.18 (10650.06)	
(ii) Progressive	49961.51 (41559.03)	81077.92* (71838.60)+	131039.43 (113397.63)	
(b) Family/Employees' Pension Fund (Securities & Public Account)				
(i) During the year				9349.49# (7698.66)+
(ii) Progressive				63518.32* (52743.87)+
(c) Employees' Deposit Linked Insurance Fund (Securities & Public Account)				
(i) During the year				502.02# (419.01)+
(ii) Progressive				4457.64* (3904.23)+
5. RATE OF INTEREST (during 2004-2005)				
Declared for Members of Employees' Provident Fund		9.50% (on monthly running balance)		

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

[#]At Cost Price

⁺At Face Value

*At Cost Price after Amortisation

6. CLAIMS SETTLED DURING 2004-2005 (UN-EXEMPTED)							
Category	Workload (in lakhs)	Claims Settled (in lakhs)	Claims Pending # (in lakhs)	Amount Disbursed (in crores)			
EPF Claims	29.25	24.09	0.45	5863.80			
Partial Withdrawal/ Advances	5.66	4.33	0.06	1492.71			
Transfer Cases	3.33	1.57	0.17				
Pension Claims (all benefits) of which,	29.70	21.42	0.94	2627.04			
(Monthly Pension Claims)	(5.27)	(3.27)	(0.32)	(1717.93)			
EDLI Claims	0.42	0.20	0.01	50.34			
Total	68.36	51.61+	1.63	10033.89			
7. PENAL ACTION AGAINST DEFAULTING ESTABLISHMENTS (UN-EXEMPTED)							
(a) Prosecution Cases under Section 14 of the Act							
	Scheme	Opening Balance	Launched	Decided	Pending		
(i)	Employees' Provident Fund Scheme, 1952	19574	3472	2187	20859		
(ii)	Employees' Pension Scheme, 1995	11979	1712	646	13045		
(iii)	Employees' Deposit Linked Insurance Scheme, 1976	13571	1177	774	13974		
Total		45124	6361	3607	47878		
(b) Recovery Certificates under Section 8 of the E.P.F. & M.P. Act, 1952 (Amt. in Rs. Crores)							
	Scheme	Workload for the year		Executed		Pending	
		Cases	Amt.	No. of Cases	Amt.	No. of Cases	Amt.
(i)	Employees' Provident Fund Scheme, 1952	60552	1198.74	18402	258.13	42150	940.61
(ii)	Employees' Pension Scheme, 1995	57569	615.33	18172	143.33	39397	472.00
(iii)	Employees' Deposit Linked Insurance Scheme, 1976	52960	39.56	16697	8.03	36263	31.53
(c) FIR/Challans Filed under Section 406/409 of IPC							
	Category		FIRs filed with the Police		Challans filed by Police before the Courts		
(i)	Filed during the year		684 (792)		18 (14)		
(ii)	Cases pending with the Police/Courts as on 31.03.2005		6493 (6199)		513 (500)		

[#] After deduction of Returned/Rejected claims.

+ 65.8% claims were settled within 30 days of their receipt.

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

8. ANNUAL STATEMENTS OF ACCOUNTS (UN-EXEMPTED)		(in lakhs)
(a)	Issued during the year	52.10 [#] (449.77)
(b)	Pending as on 31.03.2005	469.98 (119.13)
9. MANPOWER		
Category of Employee	Sanctioned Strength	Staff in Position
Group A	675	537
Group B	2222	1982
Group C	17959	14057
Group D	2420	2133
Total	23276	18709

[#] Few Account Slips were issued due to non-declaration of interest rate for the year 2004-2005.

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



COMPARATIVE PERFORMANCE FOR THE LAST 3 YEARS				
		2002-2003	2003-2004	2004-2005
1	ESTABLISHMENTS COVERED	344508	370386	408831
2	MEMBERS ENROLLED (In lakhs)	394.98	400.92	411.10
3	FIELD OFFICES			
	Regional Offices	21	21	21
	Sub-Regional/Sub-Accounts Offices	87	87	88
	Service Centres	12	12	12
	District Offices	163	163	162
4	MANPOWER POSITION			
	Sanctioned strength	21780	23276	23276
	Staff in position	19329	19775	18709
5	ADMINISTRATIVE ACCOUNT			
	Income & Expenditure (Rs. in Crores)			
	Income	607.79	808.51	824.80
	Expenditure	429.70	474.42	484.62
	Savings	178.10	334.09	340.18
6	OFFICE BUILDINGS			
	Headquarters	1	1	1
	Regional Offices	21	21	21
	Sub-Regional/Sub-Accounts Offices	87	87	90
	Training Institutes	6	6	6
7	CONTRIBUTION COLLECTED (During the year) (Rs. in Crores)			
	Provident Fund			
	Exempted	3859.37	4112.56	3305.04
	Un-exempted	7528.77	8243.41	9613.11
	Total	11388.14	12355.97	12918.15
	Pension Fund			
	Employees'/Employers' Share	4387.84	5492.55	5911.85
	Government's Share	400.00	450.00	600.00
	Total	4787.84	5942.55	6511.85
	Deposit Linked Insurance Fund			
	Employers' Share	158.62	175.36	191.62
	Total	158.62	175.36	191.62

8	INVESTMENT OF FUNDS (in Rs. Crores)						
	Employees' Provident Fund		2002-2003	2003-2004	2004-2005		
	Exempted		529.17	4225.19	8402.48		
	Un-exempted		5425.29+	6424.87+	8466.70#		
	Total		5954.46	10650.06	16869.18		
	Family/Employees' Pension Fund (Securities + Public Account)		5995.40+	7698.66+	9349.49#		
	Deposit Linked Insurance Fund (Securities + Public Account)		360.42+	419.01+	502.02#		
	9	SERVICE TO MEMBERS					
	Annual Statement of Accounts (in lakhs)		2002-2003	2003-2004	2004-2005		
	Issued during the year		408.88	449.77	52.10		
	Pending		135.02	119.13	469.98		
	Claims Settled (During the year)						
	Type of Claim	2002-2003		2003-2004		2004-2005	
		No. of Claims (in lakhs)	Amount Paid (in crores)	No. of Claims (in lakhs)	Amount Paid (in crores)	No. of Claims (in lakhs)	Amount Paid (in crores)
	Provident Fund Claims	18.31	6621.34	20.40	5772.99	24.09	5863.80
	Partial Withdrawal/ Advances	4.62	1373.73	4.67	1876.13	4.33	1492.71
	Transfer Cases	1.21	-	1.36	-	1.57	-
	Employees' Pension Claims (all benefits) of which,	22.13	1998.58	18.12	2354.94	18.15	2627.04
	(Monthly Pension Claims)	(3.57)	(1209.63)	(3.22)	(1496.88)	(3.27)	(1717.93)
	E.D.L.I Claims	0.21	54.53	0.20	50.78	0.20	50.34
Total	50.05	11257.81	47.97	10054.84	51.61	10033.89	
10	PROVIDENT FUND & OTHER ARREARS (At the end of the year) (Amount in Rs. Crores)						
		2002-2003		2003-2004		2004-2005	
		Defaulting Estts.	Amount in Default	Defaulting Estts.	Amount in Default	Defaulting Estts.	Amount in Default
	Exempted	274	385.92	312	534.09	288	608.00
	Un-exempted	29503	1125.87	51990	1328.71	40608	1536.82
	Total	29777	1511.79	52302	1862.80	40896	2144.82

⁺At Face Value

[#]At Cost Price

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 following

schemes are amongst the extensive and major social security programmes formulated for the organised working class of India :-

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

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 	<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 • Minimum pension on disablement • Past service benefit to participants of Family Pension Scheme, 1971 	<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. • In case of average balance exceed Rs. 35,000; amount paid will be Rs. 35,000 plus 25% of average balance in excess of Rs. 35,000 upto Rs. 60,000.
Contributions: (as % of 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): (% of wages)	1.10%	Upto 16% paid out of the EPS Fund and rest from PF Administration Fund.	0.01%
Inspection Charges by employer (Exempted): (% of wages)	0.18%	Not Applicable	0.005%

2.4 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)

2.5 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 as under :-

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

The Hon'ble Union Labour & Employment Minister is the Chairman and the Secretary, Ministry of Labour & Employment 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 31.3.2005 is given in **Appendix-A-1**.

Executive Committee

2.6 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.
- 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 2004-2005. 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

2.8 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.

During the year under report, four meetings of the Executive Committee were held.

SUB COMMITTEES OF THE CENTRAL BOARD OF TRUSTEES

Finance & Investment Committee

2.7 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.

During the year, two meetings of the sub-committee were held.

Committee on Information Technology

2.9 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

No meeting of the sub-committee could be held during the year 2004-2005.

SUB-COMMITTEES OF EXECUTIVE COMMITTEE

Building & Construction Committee

2.10 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 under report, 12 meetings were held in which 9 proposals for construction of buildings; Staff quarter's interior and other similar works were considered. Sub-Committee has also visited 39 sites at different locations.

Pension Implementation Committee

2.11 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 consists of Chairman (Additional Secretary, Ministry of Labour), 2 employers' representatives, 2 employees representatives and CPFC as member. During the year under report, one meeting was held.

Regional Committees

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

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

2.13 The Regional Committees (Employees' Provident Fund) for the States are constituted under para 4 of Employees' Provident Fund Scheme, 1952. The term of each Regional Committee is three years. Out of 21 Regional Committees, 16 Regional Committees were still valid and remaining 5 were due for reconstitution at the beginning of the year.

2.14 The term of each Regional Committee is three years.

2.15 Out of 21 Regional Committees, 16 Regional Committees were still valid and remaining 5 were due for reconstitution at the beginning of the year. During the year, proposals for reconstitution in respect of four Regional Committees (Bihar, Karnataka, Orissa & U.P.) were placed for approval of the Chairman, C.B.T. out of which Karnataka and U. P. have been reconstituted and notified.

2.16 In addition to above, the matter of constitution of separate Regional Committees for the states of Goa, Jharkhand, Uttranchal, Chattisgarh and U.T. of Pondicherry were initiated with Central and respective State Governments and in this process the Chairman, C. B. T. has reconstituted the Regional Committee for the

States of Uttaranchal, Chhattisgarh and Union Territory of Pondicherry on the recommendation of the concerned State/UT Govt. and the same has been notified in the Gazette of India.

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

2.17 At present, 21 Regional Committees are existing and the region-wise position of meetings held during the year 2004-2005 is as under:-

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

*A minimum of two meetings in an year could not be held due to administrative exigencies.

[illegible]

MODERNIZATION PLAN - "RE-INVENTING EPF, INDIA" PROJECT

Background

The "Re-inventing EPF, India" Project was initiated in June 2001 to address the evolving needs of the Employees' Provident Fund Organization (EPFO) to enhance the service levels keeping in view the rising expectations of the stakeholders of the organization and to enable it to adapt to the rapid strides of the Indian Economy that was witnessing rapid growth in the services sector and the concept of outsourcing.

3.2 The Project is an ambitious initiative of the Organization to re-invent and re-position itself as a world class organization offering world class products and services. The Project also aimed to register geometric growth for the organization to bring the maximum number of the working population under the fold of its social security cover.

3.3 **Siemens Information Systems Ltd. (SISL)** was engaged as consultants to the Project with the following identified policy goals:-

- (i) To replace the existing system with an information driven system that creates a compelling environment and facilitates voluntary compliance and promotes pro compliance choice among the employers by reducing compliance costs and by encouraging employers to move into the mainstream of compliance;
- (ii) to create an institutional system that habitually identifies and tracks delinquency without exception and within a reasonable period of time and at an affordable cost;
- (iii) to register a geometric growth in the number of covered establishments and in the number of enrolled subscribers;
- (iv) to create a system that makes available to subscriber members access to their individual accounts at any place and at any time;
- (v) to achieve a turn around time between receipt of a claim and issue of cheque to a subscriber within two (2) to three (3) days;
- (vi) to create an accounting system that is able to maintain real time updated running ledger accounts of the subscribers; and
- (vii) to retool accountancy and book keeping in order to establish a system that is effective and secure with audit trails and authorization levels and to have a constant system of reconciliation in accordance with internationally accepted and bench marked accounting procedures.

Project Milestones Achieved

3.4 A combined team of professionals from SISL and officers of EPFO have been working on the Project to realize the mandates outlined above. The work on the Project has been progressing steadily and several major milestones have been achieved. Along with the progress in the overall project several activities in the implementation of the National Social Security Number (NSSN)) milestone have also been undertaken.

3.5 The milestones achieved under the Project are summarized in the below mentioned points:

- **Submission and Approval of AS-IS Document** - The consultants studied the existing processes and functioning of the Organization and had presented the AS-IS mapping document for in October 2001. The AS-IS documents the present business of the organization, the problems besetting its

operations and the hindrances in the path of delivering quality services. The AS-IS Document was formally approved in December 2001.

- **Submission and approval of BPR Report-** From the AS-IS document the 'Critical Success Factors (CSF)' and the 'Key Business Processes (KBP)' that were necessary to be re-engineered and redesigned to realize the mandates set by the Organization were identified. The Business Process Re-engineering (BPR) Report detailing the re-designed and re-engineered KBP was submitted in June 2002. The Central Board of Trustees, EPF considered the final BPR Report in its 158th meeting held on 22.10.2002 and approved the BPR for implementation in EPFO.
- **Submission and Approval of SRS and FAR -** The System Requirement Specification (SRS) Document and the Forms and Reports (FAR) formats designed on the basis of the approved BPR Report were submitted in December 2002. The SRS and FAR describe the applications that are to be developed to implement the BPR. The SRS and FAR has been extensively discussed and debated with the functional divisions and several workshops have been conducted on the matter. Meetings have been held with each of the functional divisions by the consultants and the views and feedbacks have been incorporated. The final approval for the SRS and FAR was accorded in March 2004.
- **NSSN Allotment -** The NSSN was conceived as a mechanism that uniquely identifies every subscriber of EPFO, independently of the employer. The NSSN has been designed as a 14-digit numeric number that includes a 3-digit system intelligence component and a single check digit. The NSSN design ensures that a single

number is not allotted to more than one subscriber and one subscriber is not allotted more than one number. To implement the process of allotment of NSSN, a data collection agency was appointed who were detailed the task of organizing data collection camps where NSSN forms were collected from subscribers and the data captured electronically. Form data was also captured using ICR technology and the two sources were compared to ensure the integrity of the data captured. The NSSN data was then processed through the NSSN application software and the unique numbers were allotted to the subscribers. NSSN cards were issued to the subscribers who were allotted the numbers. The NSSN data collection activity was initially restricted to the identified 6 pilot offices but was subsequently extended to other offices to increase the coverage. Till the end of the year under report about 25 lakh NSSN numbers had been allotted and NSSN cards have been issued to approximately 10 lakh of those subscribers.

• **National Data Centre and Pilot Office Datacenters for NSSN -** The National Data Centre (NDC) was set up at the 6th Floor, NBCC Towers, 15-Bhikaiji Cama Place, New Delhi in January 2004. The NDC houses the infrastructure, hardware, software and applications for supporting the activities for processing and allotting NSSN. The NDC also functions as the Delhi Pilot Office centre. Similarly, each of the other five pilot offices at Hyderabad, Patna, Mangalore, Indore and Kota has a functional Datacenter with the infrastructure to support the NSSN allotment process. Each centre is connected to the NDC by means of a 2 Mbps Leased Circuit link. The NDC is also connected to UTI-TSL through a 2 Mbps leased circuit to transfer the data for NSSN card printing.

Project Review by the Central Board of Trustees, EPF

3.6 The Project that had commenced in 2001 with a mandated completion time of 22 months has been hit by a series of cascading delays. Projects of such far reaching magnitude and complexity and particularly those that involve Business Process Re-engineering activities normally experience slippages as understanding existing processes and re-designing them by leveraging technology to derive the optimal results is a time consuming process. However, the delays in the present project had stretched out too far for comfort and the Central Board of Trustees, EPF in its 171st meeting held on February 21, 2005 had a detailed deliberation on a status paper on the "Re-inventing EPF, India" Project. The deliberation focused on identifying the causative reasons for the cascading delays in the project and the best approach towards taking it forward. The Board after detailed discussion had authorized the Chairman to constitute a Sub-Committee to review the progress and implementation feasibility of the Project.

3.7 The Chairman constituted the Sub-Committee vide order dated March 4, 2005. At the close of the year under report the Sub-Committee constituted by the Board had conducted its proceedings over several meetings but its conclusions and final report were yet to be submitted.

Further Project Milestones

3.8 The Central Board of Trustees, EPF in its 171st meeting held on February 21, 2005 after detailed deliberation on the status paper on the "Re-inventing EPF, India" Project took a number decisions that have charted the future line of action in respect of the Project. The major lines of action impacting the implementation of the Project at the close of the year under report are outlined below:

- Revised NSSN Allotment Strategy - The Central Board of Trustees had approved the continuance of the vendor for NSSN data collection for the entire country. It had also approved the revised procedure for NSSN data collection and had authorized the Sub-Committee on Project Implementation and Monitoring to negotiate the rates with the vendors in view of the revised process. The vendor M/s C.S. Software Enterprise Ltd has been advised for the data collection based on the revised procedure.

- Allotment of Business Numbers - It has been decided that all the covered establishments and the new establishments that are being covered shall have to invariably fill up the BN form and necessary instructions would be issued to the Pilot Office in this regard. A distinct Business Number shall be allotted to each Establishment either registered with EPFO or likely to be registered. All the field offices have initiated action on this score. The Business Number forms will be collected while allotting coverage number to a new establishment.

- Deployment of Technical Layer at Central Site - The CBT in its 171st meeting held on February 21, 2005 accorded administrative and financial approval for deploying the Central site requirements through UTI-TSL. Actions were being initiated towards deploying the central site requirements as per the decision of the Board at the close of the year.

- Proposal for parallel implementation in additional centres - The Board also approved a proposal for parallel implementation of the Project in additional centres, apart from the pilot offices.

CHAPTER - 4

EMPLOYEES' PROVIDENT FUNDS SCHEME 1952

Ambit of the Act

4.1 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 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 Co-operative Societies/Establishments, employing less than 50 persons and working without the aid of power.

Schedule of Industries/Classes of Establishments

4.3 Presently, 180 Industries/Classes of establishments are covered under the Employees' Provident Funds and Miscellaneous Provisions Act. These include factories/establishments in Primary, Secondary, Trading, and Commercial and Service Sectors of the economy.

Eligibility for the Scheme

4.4 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 Events in the Change of Wage Limit for Membership under EPF Scheme, 1952 [Para 2(f)]

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/-

Security Under The Scheme Has Been Progressively Increased

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

Coverage & Enrollment

4.5 Region-wise position of Establishments and Members are given in Table: 1.

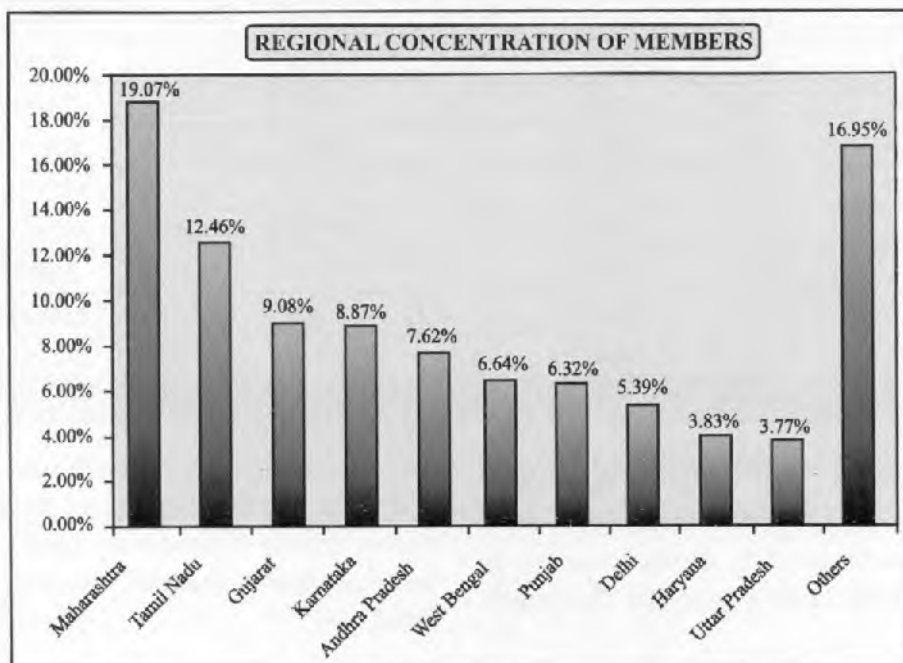
TABLE : 1								
Regionwise Establishments & Members Covered Under EPF Scheme 1952								
REG	ESTABLISHMENTS				MEMBERS			
	Exempt	Unexempt	Total	% to Total	Exempt	Unexempt	Total	% to Total
AP	109	37768	37877	9.26	245499	2886380	3131879	7.62
BR	52	3535	3587	0.88	59990	170716	230706	0.56
CH	6	4037	4043	0.99	57000	253156	310156	0.75
DL	225	27998	28223	6.90	357157	1857728	2214885	5.39
GA	10	1678	1688	0.41	7865	274276	282141	0.69
GJ	87	35803	35890	8.78	213825	3519513	3733338	9.08
HP	21	3285	3306	0.81	5146	203793	208939	0.51
HR	31	17838	17869	4.37	61997	1513523	1575520	3.83
JH	69	5942	6011	1.47	236915	535367	772282	1.88
KN	118	27066	27184	6.65	350509	3296857	3647366	8.87
KR	76	13259	13335	3.26	26441	1182305	1208746	2.94
MH	435	61252	61687	15.09	692126	7148120	7840246	19.07
MP	47	11518	11565	2.83	42489	1400422	1442911	3.51
NE	18	4472	4490	1.10	30634	176925	207559	0.51
OR	58	7308	7366	1.80	84140	656950	741090	1.80
PN	24	21538	21562	5.28	30942	2565605	2596547	6.32
RJ	41	11323	11364	2.78	101511	1269010	1370521	3.33
TN	155	49433	49588	12.13	255723	4867834	5123557	12.46
UA	30	2635	2665	0.65	71101	118697	189798	0.46
UP	167	28522	28689	7.02	177659	1374193	1551852	3.78
WB	644	30198	30842	7.54	787911	1941224	2729135	6.64
Total	2423	406408	408831	100.00	3896580	37212594	41109174	100.00

Concentration of Members : Region-wise

4.6 Table: 2 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 75.45% of the members are concentrated in eight regions namely Maharashtra, Tamil Nadu, Gujarat, Karnataka Andhra Pradesh, West Bengal, Punjab and Delhi.

TABLE: 2					
Region-wise Concentration of Members					
S.No	Region	Members	% of Total	Establishments	% of Total
1	Maharashtra	7840246	19.07	61687	15.09
2	Tamil Nadu	5123557	12.46	49588	12.13
3	Gujarat	3733338	9.08	35890	8.78
4	Karnataka	3647366	8.87	27184	6.65
5	Andhra Pradesh	3131879	7.62	37877	9.26
6	West Bengal	2729135	6.64	30842	7.54
7	Punjab	2596547	6.32	21562	5.27
8	Delhi	2214885	5.39	28223	6.90
9	Haryana	1575520	3.83	17869	4.37
10	Uttar Pradesh	1551852	3.77	28689	7.02
11	Madhya Pradesh	1442911	3.51	11565	2.83
12	Rajasthan	1370521	3.33	11364	2.78
13	Kerala	1208746	2.95	13335	3.26
14	Jharkhand	772282	1.88	6011	1.47
15	Orissa	741090	1.80	7366	1.80
16	Chhattisgarh	310156	0.75	4043	0.99
17	Goa	282141	0.69	1688	0.41
18	Bihar	230706	0.56	3587	0.88
19	Himachal Pradesh	208939	0.52	3306	0.81
20	North Eastern Region	207559	0.50	4490	1.11
21	Uttaranchal	189798	0.46	2665	0.65
	Total	41109174	100.00	408831	100.00



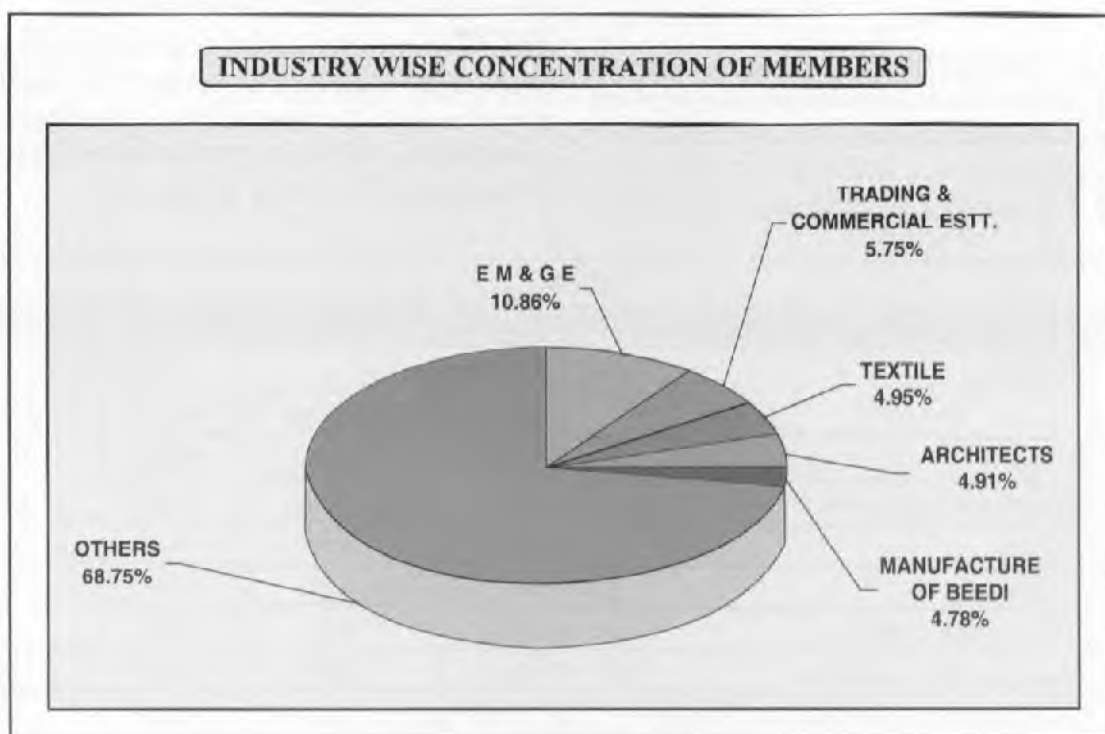
Concentration of Members : Industry-wise

4.7 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; Trading & Commercial;

Textiles; Architecture and Beedi. These five industries account for 31.24 % the Total membership.

4.8 Schedule of twenty-five industries/classes of establishments account for 55.88 % of the Total membership. Concentration of members and establishments in these top 25 industries/ schedule of establishments is given in Table: 3.

TABLE : 3					
Industry Wise Concentration of Members and Establishments					
S.No	Industry	Members		Establishments	
		No.'s	% of Total	No.'s	% of Total
1	E M & G	4463945	10.86	60640	14.83
2	Trading and commercial estt.	2362369	5.75	45283	11.08
3	Textiles	2034855	4.95	19441	4.76
4	Architecture	2017071	4.91	16310	3.99
5	Manufacture of Beedi.	1966032	4.78	4176	1.02
6	Heavy and Fine chemicals	1191042	2.90	12123	2.97
6A	Estts. rendering expert services	1125363	2.74	19101	4.67
7	Any School	801890	1.95	20889	5.11
8	Garments making factories	740973	1.80	5902	1.44
9	Iron and Steel	724118	1.76	7373	1.80
10	Road Motor Transport estt.	674457	1.64	5461	1.34
11	Engineers and Engineering Contractors	611138	1.49	14571	3.56
12	Building and construction	514229	1.25	12036	2.94
13	Electricity	469659	1.14	2955	0.72
14	Rubber and rubber products	447558	1.09	2742	0.67
15	Tea	447225	1.09	1002	0.25
16	Hotels	378667	0.92	9200	2.25
17	Sugar	341804	0.83	2971	0.73
18	Plastic and plastic products	283108	0.69	5303	1.30
19	Hospitals	279085	0.68	5575	1.36
20	Automobile repair. and servicing	247840	0.60	2344	0.57
21	Printing	243498	0.59	5904	1.44
22	Cashewnuts	235881	0.57	1984	0.49
23	Bank	231536	0.56	2513	0.61
24	Cement	220057	0.54	969	0.24
25	Paper	208863	0.51	1673	0.41
Total		23262263	56.59	288441	70.55
Total Coverage		41109174	100.00	408831	100.00



Voluntary Coverage

4.9 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, 2005 the number of voluntarily covered establishments was 31186 - 7.63% of Total establishments. During the year 2004-2005 additional 1127 establishments were notified for voluntary coverage under the Act as against 962 establishments notified during the year 2003-04.

Contributions

Rate of Contribution

4.10 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 where it is 10% :-

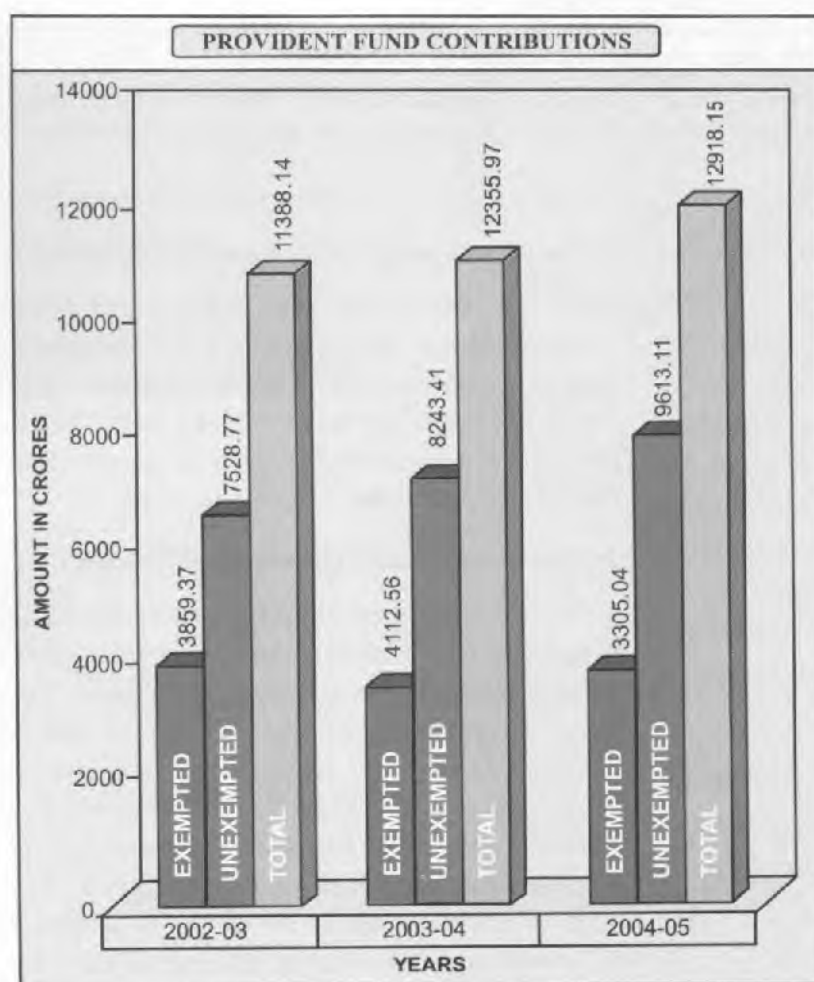
- Any establishment in which less than twenty persons are employed;

- Any sick industrial company as defined in clause (O) of sub-section (I) of section 3 of the Sick industrial Companies (Special Provisions) Act 1985 (1 of 1986) and which has been declared as such by the Board for Industrial and Financial Re-construction established under Section 4 of that Act;
- 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.
- 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.

Contributions Received

4.11 During the year under report Rs. 12918.15 crores were received towards provident fund contributions as detailed in Table - 4.

TABLE: 4						
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
1997-98	3174.70	3.89	3643.49	24.98	6818.19	14.19
1998-99	2841.36	(-)10.50	4954.18	35.97	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
2003-04	4112.56	6.56	8243.41	9.49	12355.97	8.50
2004-05	3305.04	(-)19.64	9613.11	16.62	12918.15	4.55



Administrative and Inspection Charges

4.12 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.671.26 crores has been collected as Administrative & Inspection Charges as against Rs. 586.03 crores collected during 2003-2004.

Investment

Pattern of Investment

4.13 The pattern of investment prescribed by the Govt. of India w.e.f. 09.07.2003 is indicated in Table-5.

TABLE : 5		
Investment Pattern		% of Amount to be Invested
(i)	Central Government Securities as defined in Sec. 2 of the Public Debt Act 1944 (18 of 1944); and /or units of such Mutual Funds which have been set up as dedicated Funds for investment in Government securities and which have been approved by the Securities and Exchange Board of India;	25%
(ii)	a. Government Securities as defined in Sec. 2 of the Public Debt Act 1944 (18 of 1944); created and issued by any State Government; and/ or units of such Mutual Funds which have been set up as dedicated Funds for investment in Government securities and which have been approved by the Securities and Exchange Board of India; 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(1) 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 /or b. Short duration (less than a year) Term Deposit Receipts (TDR) issued by public sector banks	30%
(iv)	To be invested in any of the above three categories as decided by their Trustees.	30%
(v)	The Trusts subject to their assessment of the risk - return prospects may invest up to 1/3rd of (iv) above in private sector bonds/ securities which have an investment grade rating from at least two credit rating agencies.	

4.14 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.

4.15 With effect from 01.04.1995, Central Board of Trustees appointed the State Bank of India to act as portfolio manager for the Employees' Provident Fund Organisation.

Investment made (Un-Exempted Sector)

4.16 The Total investment of Provident Fund accumulations in respect of un-exempted establishments as on 31.03.2005 amounted to Rs. 81077.92 crores. The net investment made during the year was Rs.8466.70 crores as against Rs. 6424.87 crores during the previous year.

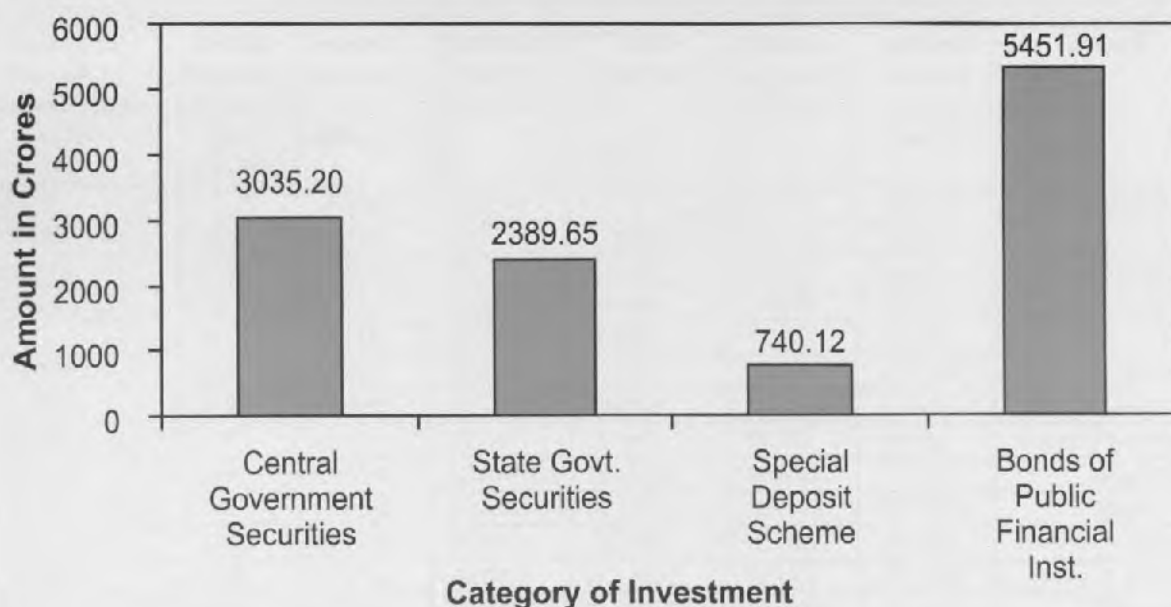
Investment made (Exempted Sector)

4.17 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 31.03.2005 amounted to Rs. 49961.51 crores. The net investment made during the year was Rs. 8402.48 crores as against Rs. 4225.19 crores during the previous year. Breakup of Investments made during the year is given in Table:6.

TABLE: 6

Investments made by Exempted Establishment during 2004-2005

Category of Investment	Amount Invested (Rs. In Crores)
Central Government Securities	3035.20
Government Securities created and issued by any State Government and guaranteed securities	2389.65
Special Deposit Scheme	740.12
Bonds/ Securities of Public Financial Institutions and Certificate of deposits issued by a Public Sector Bank	5451.91
Total gross investment during the year	11616.88
LESS: Redemption	3214.40
Total Net Investment	8402.48

Investment by Exempted Establishment

4.18 Thus the Total net investment of Provident Fund accumulations in respect of both exempted and un-exempted establishments amount to Rs. 16869.18 crores during 2004-05 as against Rs. 10650.06 crores during the previous year.

Rate of Interest to Members

4.19 Under paragraph 60(1) of the Employees' Provident Funds Scheme 1952, the Central Government on the recommendation of the Central Board of Trustees declares the rate of interest to be credited to the accounts of Provident Fund members

annually. The rate of interest of 9.5% per annum on monthly running balance has been recommended during 2004-2005. Consequent to 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 17 years is as follows:-

Year	% Rate of Interest Declared
1989-2000	12.00
2000-2001	12.00 (April 00 to June 00) 11.00 (July 00 onwards)
2001-2002	9.5%
2002-2003	9.5%
2003-2004	9% and 0.5% on bonus
2004-2005	9.5% on monthly running balance. Central Board of Trustees has recommended to the Government of India for 9.5%.

Arrear Management

Provident Fund & Other Dues - Unexempted Sector

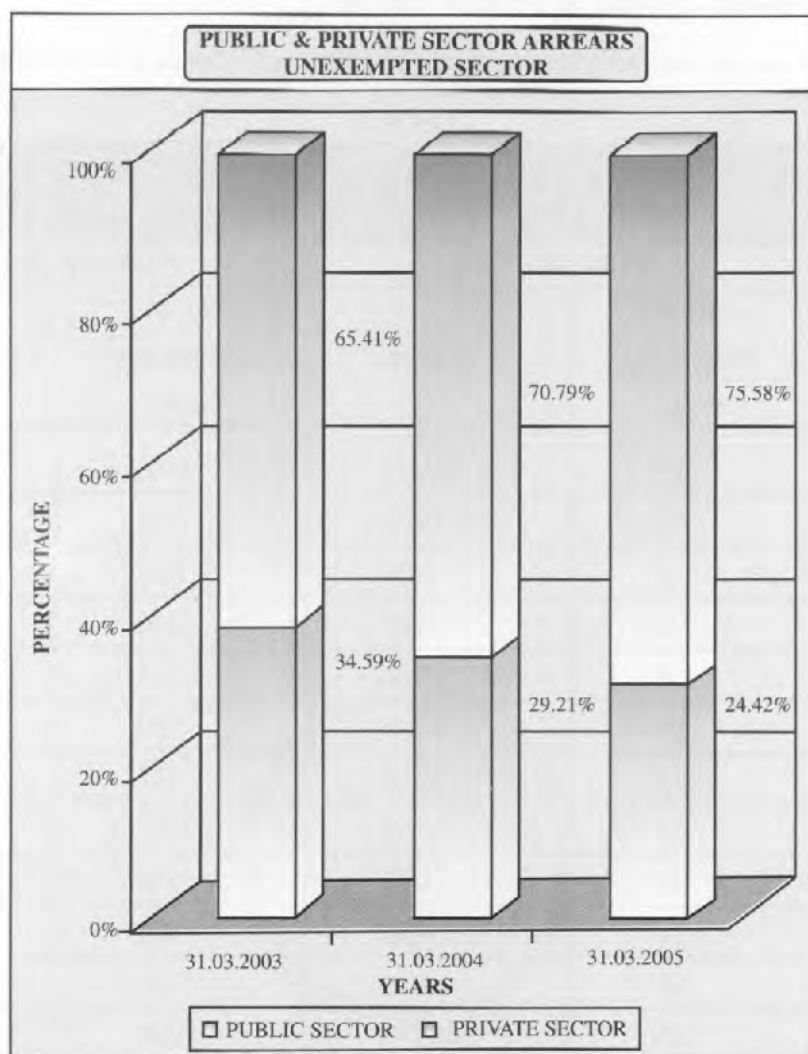
4.20 The details of the arrears under the Employees' Provident Fund Scheme during the period 2004-05 are given in Table 7.

TABLE : 7							
Provident Fund & Other Arrears - Un-Exempted Sector							(Rs. in lakhs)
Region	Opening Balance as on 1.4.2004	Added During the Year	Total Workload	Collection During the Year	Closing Balance as on 31.3.2005	Amount Collected During the Year 2003-2004	(+) Increase (-) Decrease over Previous Year
Andhra Pradesh	9968.20	7541.55	17509.75	6447.42	11062.33	6112.03	(+) 335.39
Bihar	3843.80	2592.34	6436.14	2138.07	4298.07	2449.34	(-) 311.27
Chattisgarh	478.40	1271.58	1749.98	701.87	1048.11	1993.16	(-) 1291.29
Delhi	1810.56	2533.49	4344.05	1803.75	2540.30	1999.04	(-) 195.29
Goa	257.77	427.44	685.21	351.33	333.88	348.58	(+) 2.75
Gujarat	5592.38	3384.89	8977.27	3689.04	5288.23	7833.00	(-) 4143.96
Haryana	5450.18	2946.23	8396.41	2887.23	5509.18	1818.53	(+) 1068.70
Himachal Pradesh	403.41	992.30	1395.71	961.57	434.14	306.13	(+) 655.44
Jharkhand	2268.85	12981.02	15249.87	12618.62	2631.25	6330.67	(+) 6287.95
Karnataka	7051.78	7449.28	14501.06	6350.83	8150.23	6214.80	(+) 136.03
Kerala	6351.64	7489.59	13841.23	5114.19	8727.04	5114.34	(-) 0.15
Madhya Pradesh	9097.78	6247.58	15345.36	3985.98	11359.38	6229.01	(-) 2243.03
Maharastra	19454.76	17080.51	36535.27	13652.93	22882.34	18885.45	(-) 5232.52
N.E.Region	4882.85	1817.74	6700.59	2097.64	4602.95	1923.19	(+) 174.45
Orissa	11013.06	9391.57	20404.63	8717.73	11686.90	10951.69	(-) 2233.96
Punjab	4068.49	8451.29	12519.78	6806.06	5713.72	8541.81	(-) 1735.75
Rajasthan	3114.98	2326.10	5441.08	2032.62	3408.46	4074.91	(-) 2042.29
Tamil Nadu	14030.01	15044.46	29074.47	10725.41	18349.06	11599.46	(-) 874.05
Uttaranchal	1636.19	817.42	2453.61	985.87	1467.74	1138.32	(-) 152.45
Uttar Pradesh	12484.64	6949.86	19434.50	7125.58	12308.92	7829.15	(-) 703.57
West Bengal	9611.40	8957.33	18568.73	6688.48	11880.25	5129.63	(+) 1558.85
Total	132871.13	126693.57	259564.70	105882.22	153682.48	116822.24	(-) 10940.02
Amount in Crores	1328.71	1266.93	2595.64	1058.74	1536.87	1168.22	(-) 109.40

Bifurcation of arrears - Public & Private Sector

4.21 Bifurcation of arrears with reference to Public and Private Sector is given in Table: 8.

TABLE: 8				
PROVIDENT FUND & OTHER ARREARS - UN-EXEMPTED SECTOR				
PUBLIC & PRIVATE SECTOR BIFURCATION (Rs. in Lakhs)				
	PUBLIC SECTOR		PRIVATE SECTOR	
Region	No. of Defaulting Estts.	Amount	No. of Defaulting Estts.	Amount
AP	35	767.03	4546	10295.30
BR	36	3709.30	716	588.77
CG	1	8.21	346	1039.90
DL	0	0.00	690	2540.30
GA	0	0.00	313	333.88
GJ	10	72.96	720	5215.27
HP	5	60.19	192	373.95
HR	3	10.91	2492	5498.27
JH	0	0.00	559	2631.25
KN	14	1950.02	903	6200.21
KR	58	1461.27	1959	7265.77
MH	33	1085.43	2224	21796.91
MP	346	7834.45	1405	3524.93
NER	56	2319.75	595	2283.20
OR	253	6921.57	1890	4765.33
PN	113	3070.04	6559	2643.68
RJ	9	1210.32	1400	2198.14
TN	24	687.04	8451	17662.02
UA	30	807.69	235	660.05
UP	89	4173.78	3092	8135.14
WB	87	1385.41	119	10494.84
TOTAL	1202	37535.37	39406	116147.11
In % terms	2.96%	24.42%	97.04%	75.58%
Amount in Crores		375.35	Amount in Crores	1161.47



4.22 Out of the Total 40608 defaulting establishments in the un-exempted sector 2.96% establishments belong to the Private Sector and 97.04% establishments fall under the Public Sector. In terms of amount out of the Total arrears of Rs. 1536.82 crores Private Sector account for Rs. 375.35 crores and Public Sector Rs 1161.47 crores.

Status of Arrears

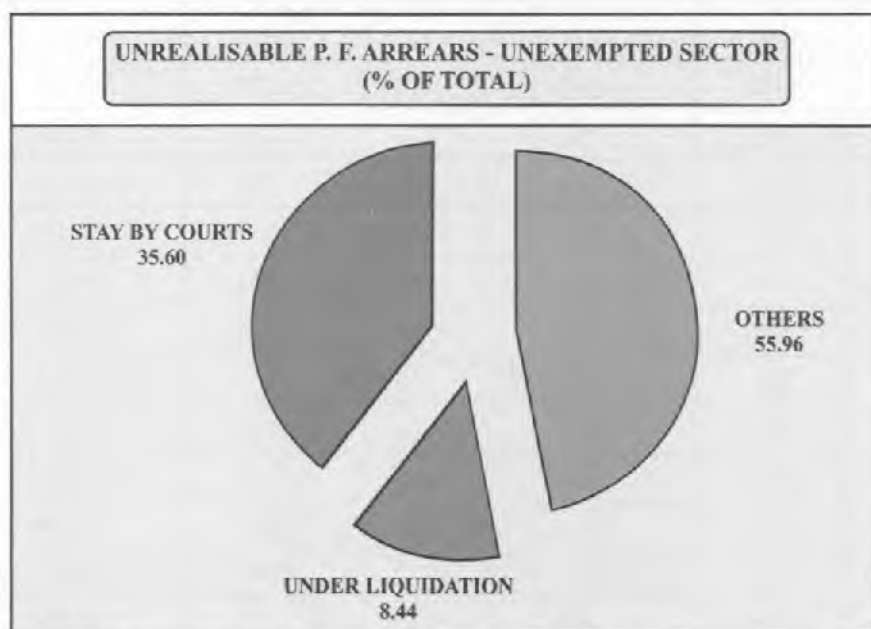
4.23 Out of the Total arrears of Rs. 1536.82 crores an amount of Rs. 1026.52 crores fall under un-realizable category and Rs. 510.30 crores are realizable through mandated proceedings. The arrears falling under un-realizable category could not be recovered over the years due to various reasons such as

- Disputed in courts/Tribunal
- Establishments having gone into liquidation
- Recovery action barred by the Acts of Central/State Governments/Sanction of Installments
- Establishments in respect of which Rehabilitation Scheme had been sanctioned by the BIFR.

4.24 Un-realizable amount accounts for 66.80% 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 Un-realizable category is given in Table: 9

TABLE : 9

S.No	Status of Un-realisable Arrears	No. of Cases	Amount Involved (Rs. in Lakhs)	% of Total
a)	Stay by Courts	2805	36544.50	35.60
b)	Under Liquidation	720	8654.57	8.44
c)	Others	12247	57453.31	55.96
	TOTAL	15772	102652.38	100.00



4.25 The Summary of Un-exempted establishments which were in default of Provident Fund dues of Rs.50 lakh and above as on 31st March 2005 is given at **Appendix-A-2**. Names of Un-exempted establishments in default of Rs. 1 crores or more are given in **Appendix-A-3**.

Other Arrears

4.26 The total arrears include an amount of Rs. 64.66 crores on account of administration and inspection charges and Rs. 375.43 crores on account of penal damages levied.

Action taken to arrest the Arrears

4.27 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/ II and III Schedules to Income Tax 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: 10

TABLE : 10

Disposal of Assessment Cases under Section 7A of the Act

Region	Cases due for disposal as on 1.4.2004	Cases Initiated during the year	Total Workload	Cases Disposed of during the Year	Disposed in % terms	Cases pending as on 31.3.2005
Andhra Pradesh	1113	3693	4806	3797	79.01	1009
Bihar	909	1233	2142	1076	50.23	1066
Chhattisgarh	237	192	429	288	67.13	141
Delhi	592	296	888	325	36.60	563
Goa	58	332	390	242	62.05	148
Gujarat	1735	1105	2840	1567	55.18	1273
Himachal Pradesh	127	413	540	373	69.07	167
Haryana	1100	1435	2535	1637	64.58	898
Jharkhand	230	315	545	353	64.77	192
Karnataka	992	3412	4404	3522	79.97	882
Kerala	1051	2406	3457	2393	69.22	1064
Maharashtra	1337	6164	7501	5422	72.28	2079
Madhya Pradesh	570	1172	1742	1293	74.23	449
NE Region	402	401	803	519	64.63	284
Orissa	667	696	1363	801	58.77	562
Punjab	1597	2241	3838	2875	74.91	963
Rajasthan	508	891	1399	1046	74.77	353
Tamil Nadu	898	7240	8138	7439	91.41	699
Uttaranchal	272	300	572	396	69.23	176
Uttar Pradesh	1711	1269	2980	1522	51.07	1458
West Bengal	1358	1921	3279	1506	45.93	1773
Total	17464	37127	54591	38392	70.33	16199

The periodicity of the 16,199 pending 7A cases is as under :

Periodicity of Pending Cases

Less than six months	10971	11120
Six months to one year	3774	2982
One to three years	2111	1814
Beyond three years	608	283

(b) Action taken under Section 8 of the Act

During the year under report, 60552 Revenue Recovery Certificates involving an amount of Rs. 1198.74 crores were pending for execution. Out of these 18402 certificates were executed and an amount of Rs.258.12 crores recovered. The region-wise data of certificates issued executed and pending at the end of the year is given at **Appendix A-6.**

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

Total amount due for realization was Rs.471.13 crores. Out of these Rs. 95.70 crores were recovered. Region-wise details of penal damages imposed collected and outstanding at the end of the year are given in **Appendix A-7.**

(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. Region wise Status of these cases is given in **Appendix A-8.**

(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: 11 & 12 respectively. Region-wise data of the cases filed before the Police and other details on the disposal and pendency are given at **Appendix A-9 (Part I & II)**

TABLE: 11

FIRs Under Section 406/409 IPC [Filed in Courts]

Prosecution cases pending before the Courts as on 01.04.2004	499
Challans filed by the Police in Courts during the year	35
Complaints filed directly in Courts	0
Total cases for disposal before Courts	534
Cases Decided During 2004-2005	
Convicted	4
Acquitted	12
Discharged	5
Total cases decided	21
Cases Pending for disposal on 31.03.2005	513

(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 13:

TABLE : 12					
Interest Accrued on Dues Under Section 7Q of the Act					(Rs. in lakhs)
Region	Opening Balance as on 01.04.2004	Added during the year	Total Workload	Collection made during the year	Closing Balance as on 31.03.2005
AP	983.22	1021.09	2004.31	734.78	1269.53
BR	32.06	222.62	254.68	62.45	192.23
CG	62.17	131.18	193.35	102.25	91.10
DL	100.42	0.00	100.42	0.00	100.42
GA	13.57	43.39	56.96	28.82	28.14
GJ	470.62	0.00	470.62	727.54	-256.92
HP	14.68	23.54	38.22	12.48	25.74
HR	192.27	186.86	379.13	97.92	281.21
JH	1266.13	6610.14	7876.27	5978.45	1897.82
KN	1195.68	581.36	1777.04	295.89	1481.15
KR	456.35	0.00	456.35	0.00	456.35
MH	2283.88	2970.31	5254.19	1680.96	3573.23
MP	137.26	347.13	484.39	115.77	368.62
NER	437.65	12.43	450.08	5.83	444.25
OR	2560.93	12.80	2573.73	0.00	2573.73
PN	323.95	659.01	982.96	119.61	863.35
RJ	172.38	387.76	560.14	157.62	402.52
TN	1258.20	507.70	1765.90	415.50	1350.40
UN	131.85	203.13	334.98	15.39	319.59
UP	623.38	721.22	1344.60	64.38	1280.22
WB	879.33	1363.70	2243.03	438.10	1804.93
TOTAL	13595.98	16005.37	29601.35	11053.74	18547.61

Arrest of Defaulters and Attachment of Property for Recovery of Arrears

4.28 During the year 2004-2005 a sum of Rs. 12098.40 crores was recovered by invoking the provision for attachment and sale of properties of defaulting establishments.

TABLE : 13

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	17396	7827.76
2	Movable Property Attached	295	1190.96
3	Immovable Property Attached	461	1808.37
4	Arrest of Defaulters	98	874.25
5	Public Auctions made of:		
	(i) Movable Property	12	319.37
	(ii) Immovable Property	3	77.69
	TOTAL	18265	12098.40

4.29 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.
- to have the jails notified as civil prisons by the appropriate authorities.
- flash the names of major defaulters on the EPFO's website.

4.30 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. Summary of the establishments defaulting in excess of Rs. 50 lakhs is given in Appendix 2A (Un-exempted dues) and Appendix 2B (Exempted dues). Regionwise names of establishments in default of Rs. One crores and above is given Appendix 3A (Un-exempted) and 3B (Exempted).

Default in Jute Industry in West Bengal

4.31 The position of default in Jute Industry in West Bengal is as shown in Table 14.

TABLE: 14				
Status of Default Jute Mills as on 31.03.2005				
I.	1	No. of Jute Mills in West Bengal	62	
	2	No. of Employees (in lakhs)	2.54	
	3	No. of Complying Establishments	26	
	4	No. of Jute Mills in Default	36	
	5	Amount in Default (Rs. in crores)	245.08	
II. Classification of Default			No. of Estts.	Amount in Default (Rs. in crores)
a)	1	Under Liquidation	2	7.87
	2	Under Litigation	21	99.25
	3	Under BIFR	1	1.70
		Total	24	108.82
Classification of Default - Industry wise				
b)	1	State Public Sector Undertaking	1	21.64
	2	Central Public Sector	6	85.57
	3	Cooperative Sector	0	0
	4	Private Sector	29	137.87
		Total	36	245.08
Classification of Default - Realisable/Unrealisable				
c)	1	Realisable dues	2	113.68
	2	Unrealisable dues	34	131.40
		Total	36	245.08

Service to the Members

Settlement of Provident Fund Claims

4.32 During the year under report 24.09 lakhs claims were settled and a sum of Rs. 5863.80 crores was authorised for payment as against Rs. 5772.99 crores in respect of 20.40 lakhs claims settled during the previous year.

4.33 At the close of the year 45225 claims were pending representing 1.55% of workload. The

Region-wise break-up of disposal of workload in the area of provident fund claims is given in **Appendix A-10.**

Steps taken for Prompt Disposal of Claims

4.34 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. Of the Total claims settled, 65.8% claims were settled within 30 days of their receipt.

Transfer of Provident Fund Accounts

4.35 During the year under report transfers were effected in respect of 156717 members as against 135816 members during the previous year.

4.36 17055 Transfer applications were pending in the regional offices as on 31.03.2005 as against 23569 applications pending at the end of the previous year. Region-wise posting is given at **Appendix A-11**.

Partial withdrawals by Members

4.37 During the year 432574 applicants were allowed partial withdrawal as against 466658 lakhs during the previous year. The amount disbursed was Rs.1492.71 crores during the year as against Rs. 1876.13 crores during the previous year. Data on partial withdrawal cases disposed and amount disbursed region-wise are given at **Appendix A-12**.

4.38 At the end of the year 5775 applications were pending with various regions representing a workload of 1.02%.

4.39 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

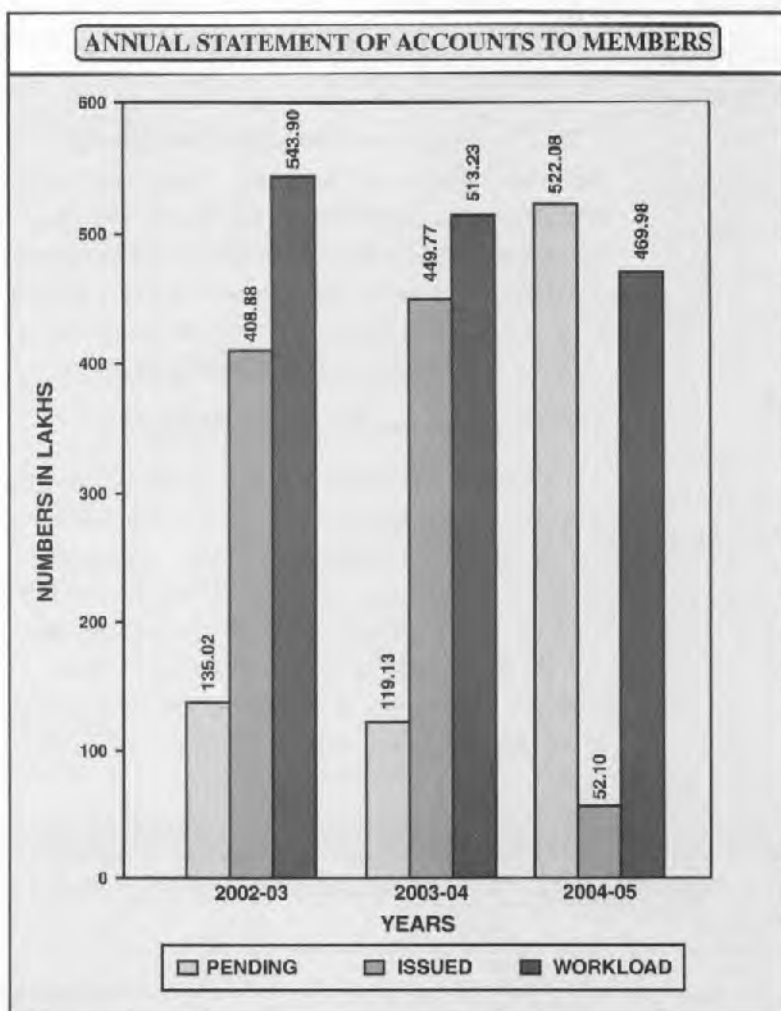
4.40 During the year 114522 members availed withdrawal for the purpose of house construction and were paid a sum of Rs 568.65 crores. As compared to this in the previous year 92795 members availed themselves of Rs.894.11 crores as housing assistance finance from the provident fund account. Table: 15 indicates the number of members who have availed housing loans during the last 5 years.

TABLE: 15		
House Building Advance Granted to Members		
Year	No. of Members Granted Advance	Amount Disbursed (Rs. in Crores)
2000-2001	101080	469.69
2001-2002	137321	744.80
2002-2003	141525	575.46
2003-2004	92795	894.11
2004-2005	114522	568.65

Issue of Annual Statement of Accounts

4.41 During the year under review 52.10 lakhs annual statement of accounts were issued as against 449.77 lakhs statement during the previous year.

TABLE: 16			
ANNUAL STATEMENT OF ACCOUNTS TO MEMBERS			(In lakhs)
Year	Workload	Statements Issued	Statements Pending
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
2003-2004	513.23	449.77	119.13
2004-2005	522.08	52.10	469.98



4.42 At the end of the year 469.98 lakhs annual statement of accounts were pending for issue as against 119.13 lakhs statements at the end of the previous year. The Region-wise details relating to workload issued and pendency is given in **Appendix-A-13**.

Status Note on Beedi Industry

4.43 Though the establishments engaged in the manufacturing of Beedi 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 Beedi industry steps were taken to extend benefits to the Beedi Workers. However various associations of Beedi industries represented that

Act should be enforced only from the date of pronouncement of the Supreme Court Judgment. After protracted negotiations with the Beedi Manufacturer's Association at the higher levels it was later decided that

- All Beedi 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.

4.44 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 Beedi Industry.

4.45 The extent of coverage of Beedi establishments under the Employees' Provident Fund and Miscellaneous Provisions Act 1952 is indicated in Table-17.

TABLE: 17

Establishments & Membership in Beedi Establishments						
REGION	ESTABLISHMENTS			MEMBERS		
	Exempted	Un-exempted	Total	Exempted	Un-exempted	Total
Andhra Pradesh	0	424	424	0	449343	449343
Bihar	0	106	106	0	16721	16721
Chhattisgarh	0	51	51	0	11389	11389
Delhi	0	0	0	0	0	0
Goa	0	0	0	0	0	0
Gujarat	0	58	58	0	1226	1226
H.Pradesh	0	0	0	0	0	0
Haryana	0	0	0	0	0	0
Jharkhand	0	50	50	0	31171	31171
Karnataka	0	264	264	0	251166	251166
Kerala	0	130	130	0	58424	58424
M.Pradesh	0	272	272	0	137957	137957
Maharashtra	0	158	158	0	94619	94619
North Eastern	0	22	22	0	1275	1275
Orissa	0	245	245	0	68941	68941
Punjab	0	0	0	0	0	0
Rajasthan	0	152	152	0	23293	23293
Tamilnadu	0	1854	1854	0	415418	415418
Uttar Pradesh	0	169	169	0	9954	9954
Uttaranchal	0	0	0	0	0	0
West Bengal	0	221	221	0	395135	395135
Total	0	4176	4176	0	1966032	1966032

Writ Petitions

4.46 As on 1.04.2004 there were 74 cases pending before Hon'ble Supreme court 32 cases added during the year. Out of Total 106, 5 cases were dismissed and 7 cases were not filed, 94 cases were pending at the end of the year.

4.47 As on 1.4.04 there were 5977 cases pending before various High Courts. During the year 3201 fresh cases were filed. Out of the Total 9178, 1538 cases were decided in favour of the Organisation, 276 cases against the Organisation, 240 cases were remanded back to Regional P. F. Commissioner.

7124 cases were pending before the High Court at the end of the year.

4.48 As on 1.4.04 there were 30 cases pending before National Commissions. During the year 36 fresh cases were filed. Out of the Total , 66 cases 7 cases were decided in favour of the Organisation & 27 cases were against the Organisation. 32 cases were pending before the National Commissions at the end of the year.

4.49 As on 1.04.04 there were 330 cases were pending before State Commission. During the year 204 cases were filed, out of Total 534 cases 40

cases were favour in Organisation, 33 against the Organisation, 5 remanded back and 456 cases were pending at the end of the year.

4.50 As on 1.04.04 there were 1760 cases were pending Districts Consumers Forum. During the year 661 cases were filed. Out of the Total 2421 cases 439 cases were decided in favour of the department, 141 cases were decided against the department and 7 cases were remanded back, 1834 cases were pending at the end of the year.

4.51 As on 1.04.04 there were 13128 cases pending before Distt, Courts. During the year 995 cases were filed. Out of the Total of 14123 cases, 820 cases were decided in favour of the department, 3 cases were decided against the department and 13300 cases were pending at the end of the year.



CHAPTER - 5

EXEMPTED ESTABLISHMENTS

The establishments covered under the Act are required to contribute @ 12% of their wages along with a matching contribution from the employer by 15th of the following month. Any establishment not complying with the above requirement is treated as in default of PF dues. Any delay in remittance of the PF dues attracts penalty under section 14B of the Act at escalated rates. They are also liable to pay penal interest @ 12% p.a. as per section 7Q of the Act.

5.2 On identification of a defaulter establishment action under section 7A is initiated for quantifying the dues followed by action under section 14B and 7Q for realization of damages and interest. Where the dues under these heads are not paid within the notice period, recovery action is initiated as contemplated under sections 8B to 8G of the Act, read with II and III Schedules to the Income Tax Act, 1961. A recovery certificate is issued by the Assessing Officer to the Recovery Officer whereupon the Recovery Officer proceeds with action for realizing the dues which includes attachment and sale of properties, arrest and detention of defaulters, appointment of receivers etc. The default also attracts penal actions like prosecution under section 14 of the Act and also action under section 406/409 IPC. The details of such actions taken by the EPFO against defaulting establishments / employers during the year is given below:

5.3 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 or 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.

5.4 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. Any such exemption granted to an establishment is liable to be cancelled for contravention of any of the conditions governing exemption.

Committee on Exempted Establishments

5.5 There is a sub-committee of the Central Board of Trustees called the committee on Exempted Establishments, which deals with all policy matters relating to the exempted sector. The committee consists of two employers' representatives and two employees' representatives.

Coercive actions taken against the defaulting Establishments

Year	Prosecution cases launched u/s 14	Complaints filed u/s. 406/409 IPC	Immovable Properties attached	Movable properties attached	Bank accounts attached	Arrest of defaulters
2004-2005	61	25	8	2	63	3

The main functions of the committee are to:-

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

During the year, two meetings (26th & 27th) of sub-committee of the Central Board of Trustees on Exempted Establishments were held.

Exempted Establishments and Members

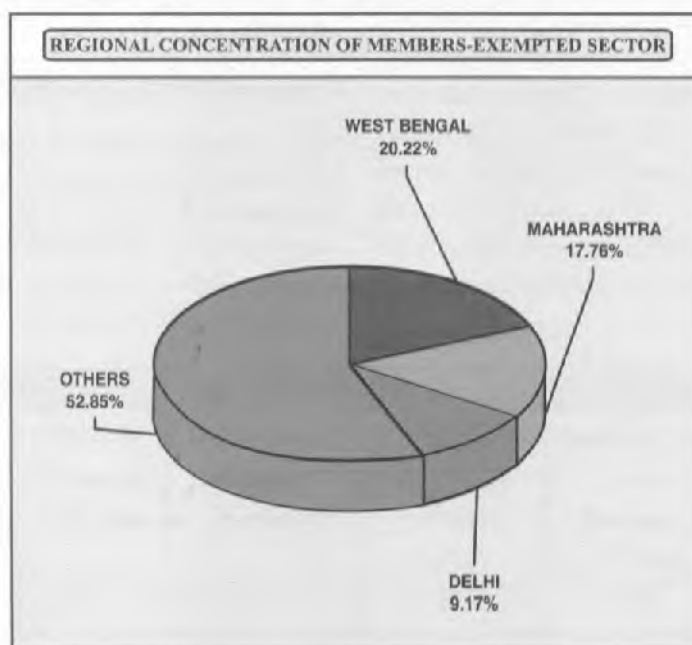
5.6 There were 2423 establishments, which were in the exempted category as on 31.3.2005, as against

2491 establishments in this category at the end of the previous year. There were 38.97 lakh members as at the end of March 2005 as against 37.17 lakh members at the end of the previous year in the exempted sector. Coverage details of exempted Establishments and Members are given in Table-1 of Chapter-4.

Regional Concentration

5.7 Establishments and members are concentrated mainly in three regions namely West Bengal, Maharashtra and Delhi. These three regions constitute 53.81% of the Total exempted establishments and 47.15% of Total membership as stated in Table: 1.

TABLE: 1					
Regional Concentration of Members in Exempted Sector					
Region		Members		Establishments	
		No.'s	% of Total	No.'s	% of Total
1.	West Bengal	787911	20.22	644	26.57
2.	Maharashtra	692126	17.76	435	17.95
3.	Delhi	357157	9.17	225	9.29
Sub-Total		1837194	47.15	1304	53.81
Rest of the Regions		2059386	52.85	1119	46.19
Total Strength of 21 Regions		3896580	100.00	2423	100.00



Contribution Transferred to Board of Trustees

5.8 An amount of Rs.3305.04 crores were transferred by the employers to their respective Boards of Trustees as contributions during the year as against Rs. 4112.56 crores during the previous year.

Inspection Charges

5.9 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.

Investment of Funds

5.10 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.11616.88 crores as against Rs. 5911.13 crores during the previous year. Out of the Total gross investment of Rs.11616.88 crores, investment by way of redemption proceeds was Rs.3214.40 crores. Thus, the net investment during 2004-2005 was Rs. 8402.48 crores .

Un-invested Funds

5.11 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 1619 exempted trusts, which had an amount of Rs. 1291.97 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 31.3.2005 is given in Table: 2.

TABLE-2

Amount lying Un-invested with the Board of Trustees of Exempted Establishments

Regions	Establishments	Un-Invested Amount (Rs. in Lakhs)
AP	22	64541.89
BR	26	1618.27
CG	0	0.00
DL	115	8456.31
GA	0	0.00
GJ	82	1162.00
HP	21	508.22
HR	0	171.67
JH	0	0.00
KN	69	6.47
KR	36	1028.84
MH	446	2437.61
MP	23	605.63
NR	5	2424.40
OR	36	2916.14
PN	38	1408.05
RJ	32	3709.72
TN	123	2628.05
UA	18	2125.54
UP	117	7212.16
WB	410	26235.96
Total	1619	129196.93
Amount in Crores		1291.97

Arrear Demand - Provident Fund & other Dues - Exempted Sector

5.12 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 31.03.2005 is given in Table 3.

Out of an arrear of Rs. 1450.21 crores, an amount of Rs. 842.21 crores was recovered leaving a balance of Rs. 608.00 crores. **The major portion of arrears of exempted establishments is in West Bengal Region amounting to Rs. 279.45 crores or 45.96% of the Total arrears.**

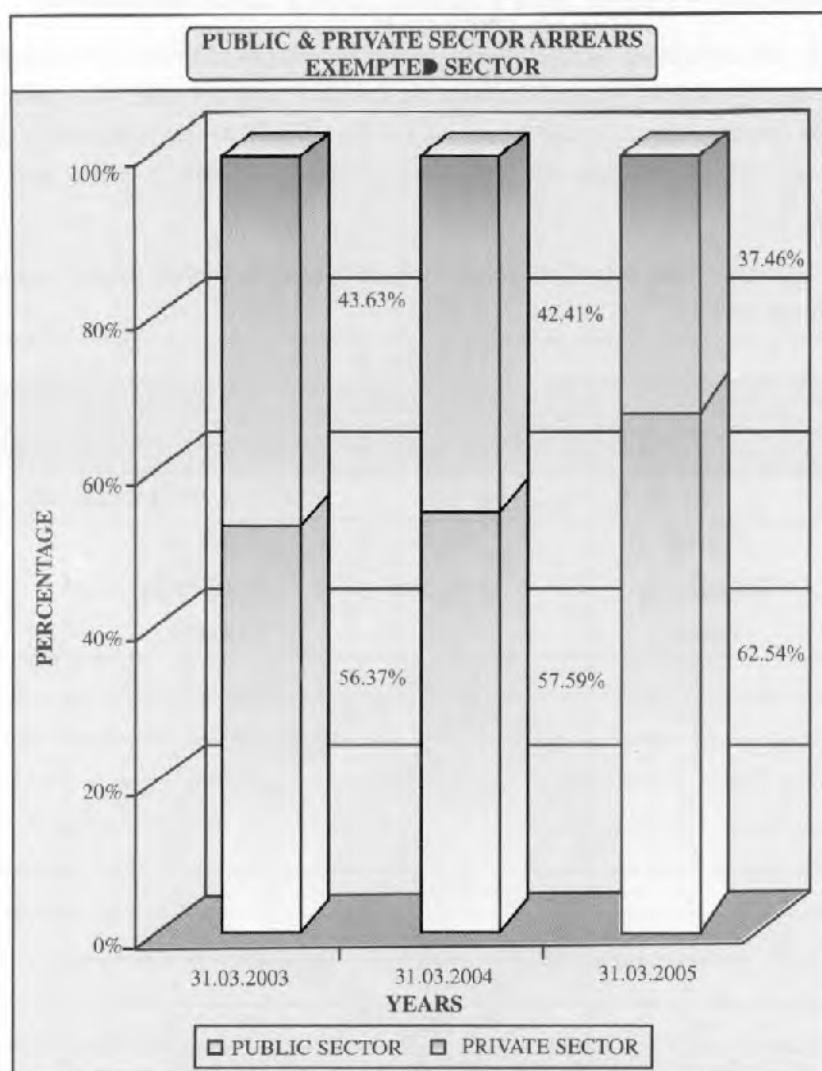
TABLE: 3							
Provident Fund & Other Arrears - Exempted Sector							(Rs. in lakhs)
Region	Opening Balance as on 1.4.2004	Added during the year	Total Workload	Collection during the year	Closing Balance as on 31.3.2005	Amount Collected during the year 2003-04	(+) Increase (-) Decrease over previous year
Andhra Pradesh	4330.32	5113.88	9444.20	8356.85	1087.35	1297.87	(+) 7058.98
Bihar	789.84	625.65	1415.49	834.26	581.23	1057.14	(-) 222.88
Chattisgarh	0.00	0.00	0.00	0.00	0.00	3.82	(-) 3.82
Delhi	1526.86	12866.14	14393.00	10375.17	4017.83	10642.66	(-) 267.49
Goa	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gujarat	695.65	540.54	1236.19	1006.19	230.00	803.02	(+) 203.17
Haryana	376.24	5128.12	5504.36	4838.03	666.33	4537.73	(+) 300.30
Himachal Pradesh	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jharkhand	2227.70	12147.75	14375.45	4665.50	9709.95	3788.01	(+) 877.49
Karnataka	5107.74	4503.29	9611.03	5223.59	4387.44	3248.96	(+) 1974.63
Kerala	637.28	1141.80	1779.08	1127.77	651.31	650.19	(+) 477.58
Madhya Pradesh	6.51	812.00	818.51	594.87	223.64	729.14	(-) 134.27
Maharashtra	3042.14	2272.26	5314.40	1167.25	4147.15	6833.28	(-) 5666.03
N.E.Region	0.00	1534.95	1534.95	1495.10	39.85	23.17	(+) 1471.93
Orissa	1184.63	443.13	1627.76	1455.66	172.10	2823.17	(-) 1367.51
Punjab	19.68	56.48	76.16	0.00	76.16	0.00	0.00
Rajasthan	1795.24	1694.74	3489.98	3259.49	230.49	1798.76	(+) 1460.73
Tamil Nadu	677.50	8134.63	8812.13	7892.32	919.81	1557.85	(+) 6334.47
Uttaranchal	2727.92	798.80	3526.72	717.13	2809.59	934.02	(-) 216.89
Uttar Pradesh	3138.84	18486.04	21624.88	18719.74	2905.14	2632.38	(+) 16087.36
West Bengal	25125.35	15311.90	40437.25	12492.20	27945.05	23086.77	(-) 10594.57
Total	53409.44	91612.10	145021.54	84221.12	60800.42	66447.94	(+) 17773.18
Amount in Crores	534.09	916.12	1450.21	842.21	608.00	664.48	(+) 177.73

Bifurcation of Arrears - Public and Private Sector Establishments

5.13 Out of the total 288 defaulting establishments under the exempted sector, 190 establishments belong to the Private Sector and 98 establishments fall under the Public Sector. In terms of amount, out of the Total default of Rs. 608.00 crores, Private Sector accounts for Rs. 227.76 crores and public sector Rs. 380.24 crores. The region-wise default position of exempted establishments both in public and private sector is given below in Table: 4.

Again, 34.02% of the Total establishments - which belong to Public Sector - account for almost 62.54% of the Total arrears.

TABLE: 4				
Provident Fund & other Arrears - Exempted Sector				
Public & Private Sector Establishments (Amount Rs. in Lakhs)				
	PUBLIC SECTOR		PRIVATE SECTOR	
Region	No. of Defaulting Estts.	Amount	No. of Defaulting Estts.	Amount
AP	2	101.18	11	986.17
BR	3	248.23	7	333.00
CG	0	0.00	0	0.00
DL	5	3623.26	4	394.57
GA	0	0.00	0	0.00
GJ	0	0.00	6	230.00
HP	0	0.00	0	0.00
HR	1	488.45	1	177.88
JH	6	9675.40	2	34.56
KN	2	4309.69	6	77.75
KR	1	141.28	6	510.03
MH	5	2280.10	13	1867.05
MP	2	112.17	3	111.47
NER	0	0.00	1	39.85
OR	2	42.65	4	129.45
PN	0	0.00	1	76.16
RJ	3	201.69	6	28.80
TN	8	363.37	13	556.44
UA	2	2749.58	1	60.01
UP	8	1361.83	16	1543.31
WB	48	12325.10	89	15619.95
Total	98	38023.98	190	22776.45
In % terms	62.54%		37.46%	
Amount in Crores	380.24		Amount in Crores	227.76



Status of Arrears

5.14 Out of the Total default of Rs.608.00 crores, an amount of Rs. 557.37 crores fall under unrealisable category leaving a balance of Rs. 50.63 crores realisable through penal actions. The arrears falling under the unrealisable category could not be recovered over the year due to various reasons, such as, its recovery being -

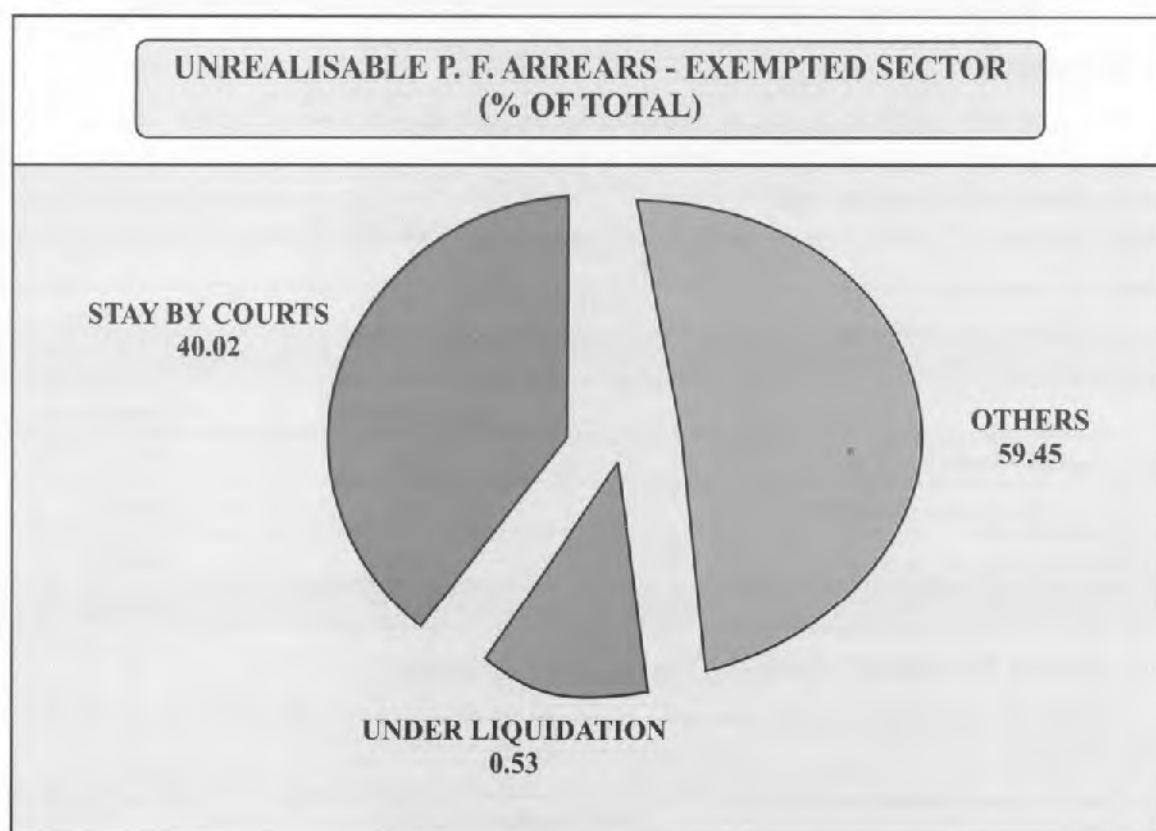
- Disputed in courts,
- Factories having gone into liquidation,
- Recovery barred by the Acts of Central/ State Governments,
- Factories declared sick by the Board of Industrial & Financial Reconstruction

of factories in respect of which a Rehabilitation Scheme had been sanctioned by the BIFR.

Unrealisable amount accounts for 91.67% of the arrears demand. Break-up indicating the reason and category of default falling in unrealisable category is given in Table: 5

The summary of Exempted Establishments which are in default of Rs. 50 lakhs and above as on 31.03.2005 in the matter of transferring of PF Contributions to their respective Board of Trustees and other dues to Employees' Provident Fund Organisation is given at **Appendix-A-4**. Names of Exempted establishments in default of Rs. 1 crore or more are given in **Appendix-A-5**.

TABLE : 5			
Status of Un-realisable arrears	Number of cases	Amount involved (Rs. in lakhs)	% of Total
a) Stay by Courts	56	22309.62	40.02
b) Under Liquidation	18	287.14	0.53
c) Others	175	33140.24	59.45
TOTAL	249	55737.00	100.00



Action taken against Defaulters

5.15 During the year 2004-2005, in order to liquidate the arrears, 40 prosecutions under Section 14 of the Act were filed. Besides this, 39 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

5.16 During the year 2004-2005, a sum of Rs. 98.11 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	63	7521.56
2	Movable Property Attached	2	1149.90
3	Immovable Property Attached	8	1139.34
4	Arrest of Defaulters	3	0.10
Total		76	9810.90
AMOUNT IN CRORES			98.11

Rate of Interest

5.17 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 2423 exempted establishments, 1323 establishments did not declare the rate of interest. The broad pattern of interest rate declared by the remaining 1100 establishments is given in Table: 7.

TABLE: 7		
Rate of Interest Allowed to Members - Exempted Establishments		
	Establishments	Members
Higher than the Statutory Rate	120	331192
Equal to the Statutory rate of 9.5%	935	2488579
Less than the Statutory rate	45	140079
Total	1100	2959850

Service to the Members Advances/Partial Withdrawals

5.22 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 lakhs
Illness of Members/Family members	152851	37272.21
Others	131361	61211.79
Housing Advances	110034	87590.89
Member's own marriage	113155	51600.62
During temporary closure	14291	6081.26
Financing LIC Policy	9149	1542.88
Total	530841	245299.65
AMOUNT IN CRORES		2453.00

Settlement of Provident Fund Claims

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

TABLE: 9		
Provident Fund Claims Settled - Exempted Establishments		
Category	Cases	Amount in lakhs
Resignation/Termination	98620	72907.35
Superannuation	59375	156259.40
Others	42611	71613.39
Retrenchment	6695	16758.86
Death Cases	10666	18655.50
Dismissal	3325	1875.73
Migration	3741	8442.72
Permanent Invalidation	7279	7765.00
TOTAL	232312	357277.95
AMOUNT IN CRORES		3572.78



CHAPTER - 6

EMPLOYEES' PENSION SCHEME, 1995

Introduction & Administration

Employees' Pension Scheme, 1995 came into effect from 16th November, 1995. On introduction of the Employees' Pension Scheme, Employees' Pension Scheme, 1995, the erstwhile Employees Family Pension Scheme, 1971 ceased to operate and all the assets and liabilities of the old scheme were transferred and merged with the Employees Pension Fund. The Employees' Pension Scheme 1995 has been designed 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. The Employees Pension Scheme, 1995 derives its financial resource by partial diversion of 8.33% from the employer's share of Provident Fund contribution. The Central Government contributes at the rate of 1.16% as done in old scheme. The benefits and entitlements to the members under the old scheme are protected and continue under the new Pension Scheme, 1995.

6.2 The Pension Scheme is effective from 16.11.95 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. Members of the old scheme who died between 1-4-93 & 16-11-95 are deemed to have joined the new scheme and their beneficiaries are entitled for pensionary benefits under EPS' 1995.

Benefits

6.3 Employees' Pension Scheme, 95 provides the following benefits to the members and their families:

- (i) Monthly member Pension
- (ii) Permanent Total disablement pension
- (iii) Return of capital (on option by member)
- (iv) Commutation up to 1/3rd of pension amount.
- (v) Widow / widower pension
- (vi) Children pension
- (vii) Orphan Pension
- (viii) Disabled Children/orphan pension
- (ix) Nominee Pension.
- (x) Pension to dependent father/mother.

Members Enrolled

6.4 The details of enrollment of members are given in Table-1 whereas Regionwise position of members is given in Table-2.

TABLE: 1	
Enrollment of Pension Scheme Members	
	Members
As on 31.03.2004	28090458
As on 31.03.2005	31149049
Net addition over previous Year	3058591

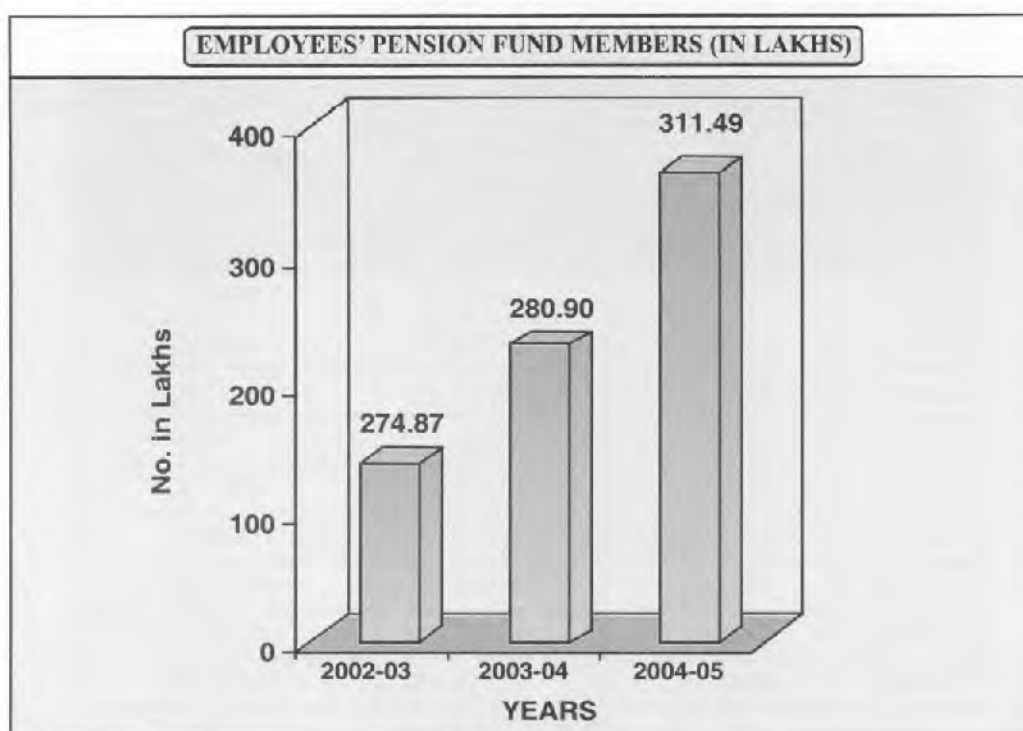


TABLE: 2

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

S.No.	Region	Members	Percentage (%)
1	Tamil Nadu	4903939	15.74
2	Maharashtra	4339705	13.93
3	Karnataka	4129770	13.26
4	Punjab	2447559	7.86
5	West Bengal	2220155	7.13
6	Andhra Pradesh	2059229	6.61
7	Gujarat	1785831	5.73
8	Delhi	1269184	4.07
9	Uttar Pradesh	1239705	3.98
10	Madhya Pradesh	1192345	3.83
11	Haryana	1106954	3.56
12	Kerala	1043712	3.35
13	Bihar	820295	2.63
14	Rajasthan	806387	2.59
15	Orissa	545472	1.75
16	Jharkhand	315350	1.01
17	North-East Region	235489	0.76
18	Goa	186034	0.60
19	Chhattisgarh	178346	0.57
20	Himachal Pradesh	170525	0.55
21	Uttaranchal	153063	0.49
Total		31149049	100.00

Contribution Received

6.5 During the year under the report Rs. 6511.85 crores were received as Pension Fund contributions. Out of this Rs. 5911.85 crores was Employers' share and Rs. 600.00 crores was contribution of Central Government.

Pension Fund

6.6 The ceased Employees' Family Pension Scheme 1971 mandated 1.16% of pay from employers & equivalent contribution by employees to Family Pension Fund. All accumulations in the ceased Family Pension Fund formed the corpus of Pension Fund for new scheme. 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 financed by diversion of 8.33% of wages from the employer's share of the Provident Fund contribution and Central Government contributes 1.16%. As on 31.03.2005 the corpus (Securities + Public Account) stands at Rs. 61318.23 crores.

Following table shows the position relating to contributions received, corpus and Total pensioners year-wise commencing from 1996-97.

TABLE - 2A			
Year	Contribution recd. - Cumulative (Rs. In crores)	Corpus (Rs. In crores)	No. of pensioners (including EFPS, 1971)- Cumulative
1996-97	8733.56	14194.69	290329
1997-98	11954.14	17248.36	406040
1998-99	15586.90	22016.38	559728
1999-00	19753.68	27410.13	737998
2000-01	23976.29	33216.39	437126
2001-02	28425.33	39049.81	1168779
2002-03	33213.17	45045.21	1441670
2003-04	39155.72	52743.87	1758841
2004-05	45667.57	61318.23	2071168

Investment of Pension Fund

6.7 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 by the Government.

6.8 The investment of Pension Fund during the year 2004-2005 and total corpus of Pension Fund as on 31.03.2005 are given in the Tables 3 & 4 :

TABLE - 3		
Investment of Pension Fund		(Rs. in Crores)
I)	As per Investment Pattern	
(i)	Central Government Securities	2730.26
(ii)	State Government/ Government guaranteed Securities	2210.30
(iii)	Special Deposit Scheme	61.16
(iv)	Public Sector Financial Institutions	915.78
	Total Investment	5917.50
II)	Public Account	3106.86
Total during the year (Public Account & Securities) [I+II]		9024.36*

* At face value

TABLE: 4		
Total Corpus of Pension Fund		(Rs. in Crores)
Net Investment in Securities as on 31.03.2004	29410.80	
Add: Net Investment during the year	5917.50	
Net Investment in Securities as on 31.03.2005		35328.30
Deposit in Public Account as on 31.03.2004	23333.07	
Add: Government contribution	600.00	
Add: Interest received during the year	2056.86	
Balance in Public Account as on 31.03.2005		25989.93
Total Corpus (Securities + Public Account) as on 31.03.2005		61318.23*

* At face value

Contribution Arrears

6.9 At the end of financial year 2003-2004, there was an outstanding arrears of Rs. 408.79 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.294.85 crores. The total workload for the year 2004-05 for recovery becomes Rs.703.64 crores. Rs.254.51 crores has been recovered through recovery action leaving behind an outstanding arrears of Rs.449.13 crores.

Actions taken Against Defaulters

6.10 Prosecution cases under Section 14 of the Act were filed against the employers who failed to deposit the contributions. As against a workload of 13691 cases for disposal, 646 cases were decided during

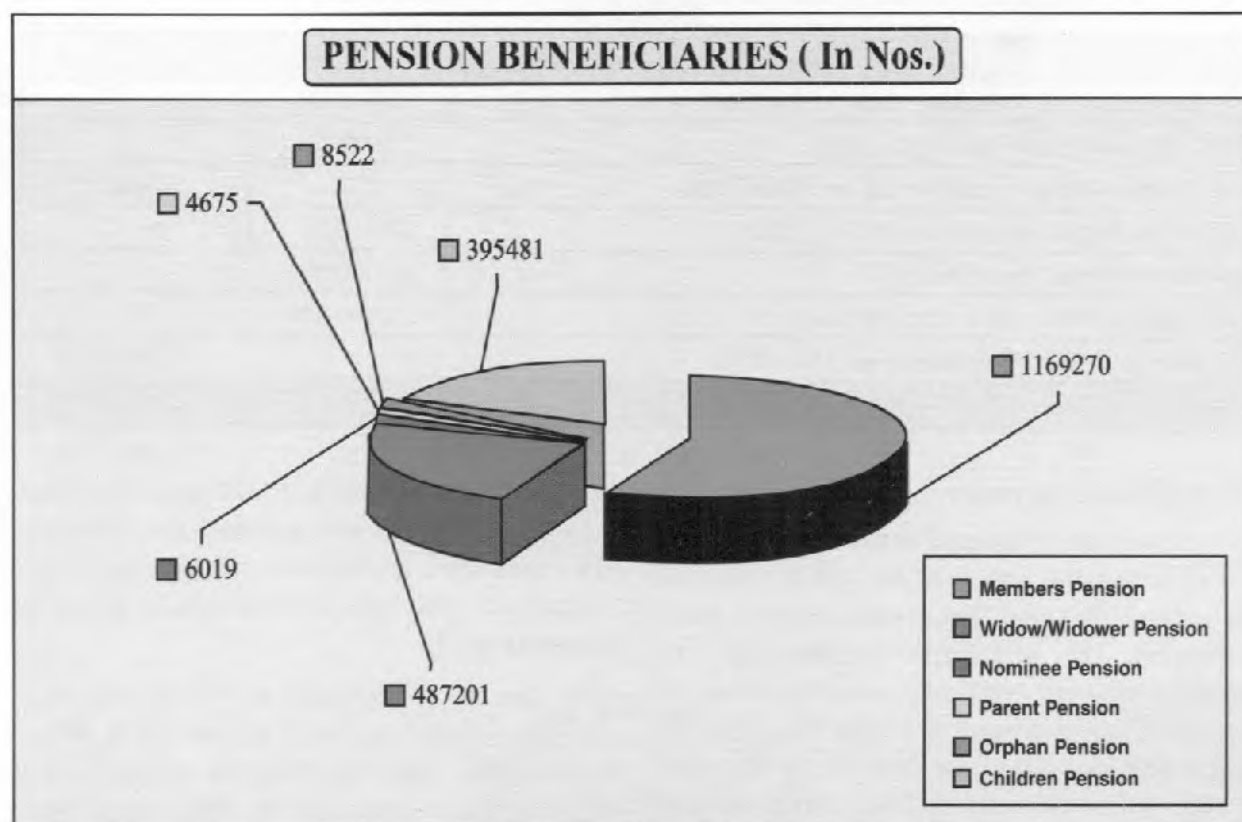
the year. Of cases decided, in 150 cases convicted were ordered. 16 cases were acquitted or admonished, 441 cases were withdrawn and 39 cases were discharged. The region-wise data is given in **Appendix A-14.**

6.11 Out of a workload of 57569 recovery certificates under section 8 of the EPF & Misc. Provision Act 1952 involving an amount of Rs. 615.33 crores, an amount of Rs. 143.33 crores were realized through execution of 18172 cases. At the end of the year, 39397 cases were pending involving a sum of Rs. 472.00 crores.

Pension Beneficiaries

6.13 The classification of the beneficiaries under Employees' Pension Scheme, 1995 as on 31.3.2005 are as under:

TABLE : 5		
Pension Beneficiaries		
i) Members Pension		
(a)	Early Pension (50-57 years)	757321
(b)	Superannuation Pension	410449
(c)	Disablement Pension	1500
Sub-Total		1169270
ii) Widow/Widower Pension		
(a)	Death in Service	446078
(b)	Death away from Service	41123
Sub-Total		487201
iii) Nominee Pension		6019
iv) Parent Pension		4675
v) Orphan Pension		8522
vi) Children Pension		395481
Sub Total		414697
Grand Total		2071168



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

The region-wise classification of beneficiaries under Pension Scheme as on 31.03.2005 is given at **Appendix-A-15(i)**

Settlement of Pension Claims (All Benefits)

6.15 The region-wise position of claims settled is given in **Appendix-A-15(ii)**

The category-wise break up of family pension claims settled during the year 2004-2005 is indicated in Table-6.

TABLE: 6	
CATEGORY OF CLAIMS	NO. OF CLAIMS SETTLED
Monthly Pension benefit	326607
Life Assurance benefit (under FPS'71)	1819431
Retirement-cum-withdrawal benefit	
Refunds	
TOTAL	2146038

Settlement of Monthly Pension Claims

6.16 The region-wise data on settlement of monthly pension cases are given in **Appendix-A-16**.

Valuation of Pension Fund

6.17 Pare 32 of Employees' Pension Scheme, 95 states that Central Government shall appoint a Valuer for Annual Valuation of the Employees' Pension Fund. Accordingly, when the Employees' Pension Fund so permits the Central Government may alter the rate of contributions payable, scale of any benefit admissible and periods for which such benefits be given.

6.18 The Valuations were done in the following manner :-

Valuation	Period of Valuation	Name of the	Recommendations Valuer	Date of Submission of report
1 st	16.11.95 to 15.11.96	Sh.Bhudev Chatterjee	Valuer recommended 4% pension relief.	30.04.1998
2 nd	16.11.96 to 31.03.98	Sh.Bhudev Chatterjee	Valuer recommended pension relief of 4% plus proportionate increase for excess period. Relief declared @ 5.5% .	30.03.1999
3 rd	01.04.98 to 31.03.99	Sh.Bhudev Chatterjee	Recommended pension relief of 4%. Recommended minimum widow pension @ Rs. 450/-p.m. ; minimum children pension@150/-p.m. and minimum orphan pension @ Rs. 250/- p.m.	04.01.2001
4 th	01.04.99 to 31.03.00	Sh.Bhudev Chatterjee	Recommended pension relief of 4%. Commuted value, ROC Value, Table for withdrawal benefits to be reduced taking note of reducing interest rates.	20.08.2001
5 th	01.04.00 to 31.03.01	M/s. K.A. Pandit	The retirement age for member may be increased from 58 to 60 years. To revise Table B and D. Increase in reduction rate from 3% to 5% in early pension cases. Liberal pattern of investment may be allowed to increase the return. Withdrawals under the scheme need to be controlled.	November, 2003
6 th	01.04.01 to 31.03.02	M/s. K.A. Pandit	The retirement age for member may be increased from 58 to 60 years.	November, 2003

			<p>To revise Table B and D.</p> <p>Increase in reduction rate from 3% to 5% in early pension cases.</p> <p>Liberal pattern of investment may be allowed to increase the return.</p> <p>Withdrawals under the scheme need to be controlled.</p>	
7 th	01.04.02 to 31.03.03	M/s. K.A. Pandit	<p>The retirement age for member may be increased from 58 to 60 years.</p> <p>To revise Table B and D.</p> <p>Increase in reduction rate from 3% to 5% in early pension cases.</p> <p>Liberal pattern of investment may be allowed to increase the return.</p> <p>Withdrawal under the scheme needs to be controlled.</p>	12.08.2004

Result of 5th, 6th & 7th Valuation

6.19 The 5th Valuation disclosed a Valuation deficit of Rs. 43 crores as on 31.3.2001. In the 6th Valuation, the Valuation deficit increased to Rs. 17,126 crores as on 31.3.2002. The 7th Annual Actuarial Valuation revealed Valuation deficit of Rs. 19,291 crores due to further softening of interest rate.

Relief to the Pensioners

6.20 Employees' Pension Scheme being a funded scheme, pension relief to the Pensioners is granted by the Central Government only when the fund is in surplus. Details of the pension reliefs granted by the Central Government are given below:

Exemption

6.21 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 establishment 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).

S.No.	Quantum of Relief on Pension Benefit	W.e.f.	Eligible Pensioners
1.	4%	16.11.1996	Existing pensioners on 16.11.96
2.	5.5%	01.04.1998	Existing pensioners on 31.3.98
3.	4%	01.04.1999	Existing pensioners on 31.3.99
4.	4%	01.04.2000	Existing pensioners on 31.3.2000

6.22 To enable transfer of Pension Fund in respect of employees from Exempted to Unexempted and vice-versa a table viz Table 'E' has been incorporated in the scheme vide Government of India Notification No. S-65012/1/2000-SS-II dated 23rd May 2003.

Pension Implementation Committee

6.23 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 Committee consists of Chairman (Additional Secretary, Ministry of Labour), 2 employers' representatives, 2 employees representatives and CPFC as member and Committee considers all important suggestions/proposals for amendment/improvement in the Scheme.

6.24 So far, 21 meetings of Pension Implementation Committee have been held. During the year 2004-2005, one meeting was held on 8-10-04.



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.191.62 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.8.91 crores has been received as administrative & inspection charges from the covered establishments.

Investment

7.7 Upto 1996-97, contributions received in the "Insurance Fund" were 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 continues 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 31.03.2004	842.36
ADD: Net Investment during 2004-2005	210.70
Net Investment in securities as on 31.03.2005	1053.06
Deposit in Public Account as on 31.03.2004	3061.87
ADD: Interest received during 2004-2005	260.26
Balance in Public Account as on 31.03.2005	3322.13
Total Investment Corpus (Security+Public A/c) as on 31.03.2005	4375.19*

* At face value

Settlement of Claims

7.8 During the year, benefits were extended to 21463 claimants. 1298 claims were pending for disposal at the end of the year. Number of claims settled region-wise and amount disbursed is given at **Appendix-A-17**.

Arrears

7.9 An amount of Rs. 42.05 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. 4.20 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 14748 cases for disposal, 774 cases were decided during the year. Of the cases decided, in 173 cases conviction were ordered, 16 cases were acquitted. 548 cases were withdrawn and 37 cases were discharged. The region-wise data of prosecution cases launched is given in **Appendix-A-18**.

7.11 Out of a workload of 52960 Recovery Certificates under section 8 of the Act, involving an amount of Rs. 39.56 crores, an amount of Rs. 8.03 crores were realized through execution of 16697 certificates. At the end of the year 36263 cases involving a sum of Rs. 31.53 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. 2292 new establishments have been granted exemption from the Scheme during this year.

INFORMATION SERVICES DIVISION**Computerisation**

In line with the primary role of the Information Services Division to evaluate, adopt, deploy and manage appropriate technology options to suit the business requirements of the Organization, the Information Services Division of EPFO has been discharging the major responsibility of ensuring the deployment of the Technical Architecture Layer for supporting the redesigned Business Processes of the "Re-inventing EPF, India" Project as well as the formulation of technology policy options for smooth operation of the regular functions of the Organization with the existing applications.

(A) Initiatives in Existing Operations

8.2 All the offices of the Organization are 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 IT Infrastructure requirements and demands of the offices.

8.3 Proposals for sanctioning computer systems and peripherals are received from field offices of the Organisation. The proposals are evaluated on the basis of the norms for providing systems and peripherals that had been accepted and adopted during the previous year. Such proposals can be broadly classified to fall under the following three categories --

- Request for equipping EDP centres with the minimum requirements necessary for making operational newly opened offices. During the year 2004-2005, necessary start-off IT

infrastructure like Computer Server, Personal Computers, Dumb Terminals, UPS, Line Matrix Printer, along with SCO UnixWare (v.7.X)/SCO Open Server (v.5.0.6) Operating System and Application Tool FoxBASE++ Multi-user version (compatible with OS) have been sanctioned for newly opened Sub-Regional Offices like Umarpur (Jangipur) in West Bengal Region, Siddepet in Andhra Pradesh Region and Kollam in Kerala Region.

- Request for systems and peripherals as replacements for equipment that are on the verge of obsolescence and are giving frequent and intermittent problems, or are beyond economic repairs and hence can be said to have outlived their productive lifetime. During the year replacement IT Infrastructure has been sanctioned for Regional Office Ranchi.
- Request for additional systems and peripherals to handle the increased workload. The workload of offices have increased over time with the gradual growth of the Organization in terms of membership as well as schemes like the Pension Schemes and applications like CCTS, HOSOFT, CCPS and other locally developed applications. During the year Infrastructure augmentation proposals received from Regional Offices Delhi, Ahmedabad and Jaipur and Sub-Regional Offices Baroda, Jamshedpur, Kochi, Calicut, Bhatinda and Madurai were approved and necessary sanctions were conveyed for execution of the proposals.

(B) Initiatives Under the "Re-inventing Epf, India" Project

8.4 The ongoing modernization initiatives of the Organization under the "Re-inventing EPF, India" project during the period of 2004-05 witnessed the approval of proposal for deploying the IT Technical Layer infrastructure for the central site of the project as well as the proposal for implementation of the project in additional 25 centres. A brief description of the tasks under the Project that were given shape in the year 2004-05 is given below -

(i) Deployment of Technical Layer for Central Site

The "Re-inventing EPF, India" Project conceptualizes a thoroughly centralized and modular n-tier application model for the software. The technical layer designed to support the application is also quite complex with centralized storage, database repository, application and business logic layers as well as automated backup systems, etc. The technical layer is designed with high degree of scalability, availability and modularity in mind.

The Central Board of Trustees in its 163rd Meeting held on August 19, 2003 had approved the proposal to the effect that the equipment required for the central site may be acquired and deployed through UTI-TSL. On the basis of this decision UTI-TSL had been advised to proceed with the necessary formalities for acquiring and deploying the hardware, software and networking, etc. as per the latest revised specifications that were approved by the Technical Committee in its 16th Meeting of held on May 25, 2004.

UTI-TSL completed the process at their end and intimated the same to EPFO in November 2004. The requirements of the central site include equipments for the test platform and production environment as well as software that are necessary in connection with the Project. The deployment of each of these components would be required at an appropriate stage would be planned to meet the implementation schedules.

The requirements for the technical layer deployment of the central site were considered by the Central Board of Trustees, EPF in its 171st meeting held on February 21, 2005 and the Board after due consideration accorded administrative and financial approval to the proposal. At the close of the year modalities were being worked out for the implementation of the proposal in consultation with various parties to the project.

(ii) Proposal for Implementation in Additional Sites

The proposal for parallel implementation of the "Re-inventing EPF, India" Project in 25 additional centres in tandem with the six identified pilot centres is a derivative of the deliberations of the Central Board of Trustees in its 162nd Meeting held on June 27, 2003.

This required us to devise an appropriate implementation strategy to be adopted to contain and avoid infrastructure redundancy and costs. In order to meet the mandates outlined, it was essential to increase the coverage of the Project. While the initial implementation of the production model is carried out at the six pilot locations by the Consultants, a simultaneous implementation exercise at other centres has to be attempted by EPFO with a time lag of few months from the implementation at the pilot centres.

The parallel implementation of the Project by the Organization would also provide collateral benefits of immense value. The visibility of the Project in the eyes of all the stakeholders and particularly of the general public at large would be greatly enhanced and more importantly it would have an immense buy-in within all the rank and file of the Organization. Offices would be directly involved in the implementation process and the ownership of stakeholders would be established. The implementation would also bring out the larger scale implementation related issues and enable us to plug the issues at the earliest and ensure that the Project is firmly on course

and bolster the factors necessary for its successful implementation.

The need for implementation of the project in additional centres was further underlined in the deliberations of the Central Board of Trustees, EPF in its 166th meeting held on February 03, 2004. In pursuance of the directions given by the Board in its 166th meeting the 48th meeting of the Executive Committee, CBT, EPF was convened on February 06, 2004 to consider proposals for providing essential facilities at additional centres. The proposal dealt in detail the physical and IT infrastructure required for making operational the data centres at the centres for parallel implementation.

In pursuance of the decision taken in the 48th Executive Committee, additional 25 centres were identified for parallel implementation of the Project. The IT layer requirements is to be broadly considered under two categories; firstly, centres where equipments are to be provided without any redundancy and secondly, the large centers (four metros) where full complement of equipment with redundancy is required to be provided to cater to the high workloads.

The requirements for the technical layer deployment at the additional 25 centres were considered by the Central Board of Trustees, EPF in its 171st meeting held on February 21, 2005 and the Board after due consideration accorded administrative and financial approval to the proposal. The implementation of this proposal will be carried out consequent to the roll-out of the project in the pilot centres.

Applications Software Packages

8.5 The software that are currently being used under full production environment across all the Field Offices are:

1. 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. The functionality of the software encompasses -

- 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

2. 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

3. 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

4. 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 reconciliation
- Actuarial validation of Pension data

5. Computerized Compliance Tracking System (CCTS)

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.

The functionality of this software includes the generation of monthly Performance Measurement Reports for every field office in the areas of current Compliance Health, updation of Member Accounts and Benefit Delivery i.e. Settlement of Claims.

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.

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 2004-2005.

CHAPTER - 9

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 establishments 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.

9.2 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.

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

Administrative Charges payable by the Employers of Un-exempted 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.

9.4 The Income and Expenditure of Administration Account for the year 2004-2005 relating to Employees' Provident Fund Scheme, 1952 is as below :

Income & Expenditure Account (Rs. in Crore)		
		2004-05
INCOME:		
A	Administrative & Inspection Charges	671.26
B	Interest on Investments	106.08
C	Government Contribution towards Administration expenses	0.00
D	Receipts from other accounts	41.87
E	Miscellaneous receipts	5.59
	TOTAL	824.80
EXPENDITURE:		
A	Revenue Expenditure	362.92
B	Capital Expenditure Appropriation	50.00
C	Building Maintenance Expenditure Appropriation	-2.63
D	Payments to other Accounts	74.33
	TOTAL	484.62
Excess of Income over Expenditure		340.18

Contributions Received

9.5 During the year 2004-2005, following contributions were collected from un-exempted establishments by the EPF Organisation in respect of Employees' Provident Fund Scheme-1952, Employees' Pension Scheme-1995 and Employees' Deposit Linked Insurance Scheme-1976:

Provident Fund Contributions Received From Un-exempted Establishments (Rs. in Crore)		
	SCHEME	2004-05
1.	EMPLOYEES' PROVIDENT FUND	9613.11
2.	EMPLOYEES' PENSION	
	a) Employers' Share	5911.85
	b) Government's Share	600.00
	Total:	16124.96
3.	EMPLOYEES' DEPOSIT LINKED INSURANCE	
	a) Employers' Share	191.62
	b) Government's Share	0.00
	Total:	191.62

Administrative Revenue of the EPF Organisation

9.6 During the year 2004-2005, the classification of Administrative Revenue were 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 Crore)				
	SCHEME	EPF SCHEME	EDLI SCHEME	TOTAL
1	Adm. Charges	614.86	7.04	621.90
2	Inspection Charges	44.33	1.62	45.95
3	Penal Damages (Including 7Q Interest)	12.07	0.25	12.32
	Total	671.26	8.91	680.17



CHAPTER - 10

HUMAN RESOURCE MANAGEMENT

The Total sanctioned staff strength of the Employees' Provident Fund Organization including officers and staff was 23276 as on 31.3.2005. The group wise position of sanctioned officers and staff strength vis-à-vis officers/staff in position is given in following Table-I:

TABLE-1		
STAFF/OFFICERS STRENGTH AS ON 31.3.2005		
Group	Sanctioned strength	Staff in position
A	675	537
B	2222	1982
C	17959	14057
D	2420	2133
Total	23276	18709

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

TABLE-2		
STAFF/OFFICERS STRENGTH DURING THE LAST FIVE YEARS		
Position as on	Sanctioned strength	Staff in position
31.3.2001	20984	19574
31.3.2002	21022	19327
31.3.2003	21780	19329
31.3.2004	23276	19775
31.3.2005	23276	18709

10.3 The region-wise position of the sanctioned staff/officers vis-à-vis staff/officers in position during 2004-2005 is given in **Appendix-A-19 to 22**

10.4 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 below:

Officers/Staff in terms of Reservation								
Group	Sanctioned Strength	Staff in Position	Reservation					
			SC		ST		OBC	
			Sanctioned	In Position	Sanctioned	In Position	Sanctioned	In Position
A	675	537	61	51	30	34	55	48
B	2222	1982	280	323	120	137	139	52
C	17959	14057	2449	2544	1139	857	1253	902
D	2420	2133	338	763	136	199	364	209
TOTAL	23276	18709	3128	3681	1425	1227	1811	1211

Compassionate Appointments

10.5 Opportunities to Group - C and Group - D staff have also been provided by allowing employment opportunities to the eligible and dependent family members of the deceased/disabled employees of the organization. The following compassionate appointments were made during the current financial year

Group - C (LDC)	-	20
Group - D (Peon)	-	12

10.6 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

10.7 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' and 'B' officers as well as undertakes research and development activities. The second tier consists of Zonal Training Institutes which carry out similar functions at the Zonal levels for training of staff of the field formations of the Organisation. There are at present four Zonal Training Institutes under the administrative control of National Academy viz.:

- Zonal Training Institute, North Zone is located at Faridabad. It caters to Haryana, Punjab, Himachal Pradesh, Union Territory of Chandigarh, Uttar Pradesh, Delhi Regions and Head Office.
- Zonal Training Institute, South Zone located at Chennai. It caters to Tamil Nadu and Pondicherry, Kerala, Karnataka and Andhra Pradesh Regions.
- Zonal Training Institute, East Zone located at Kolkata. It caters to North-Eastern

Region, Bihar, West Bengal and Andaman Nicobar Islands and Orissa Regions.

- Zonal Training Institute, West Zone located at Ujjain. It caters to Maharashtra and Goa, Gujarat, Madhya Pradesh and Rajasthan Regions.
- Apart from above, A Sub-Zonal Training Institute, East Zone at Shillong has been set up to mitigate the difficulties of staff working in North Eastern States.

10.8 National Academy supervises the functioning of the Zonal Training Institutes and sub-Zonal Training Institute and is responsible for facilitating training in-puts and support to the management cadre in the Organisation. National Academy also invites participants from other sister Organisations viz.:

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

10.9 In 2004-05, the year gone by, the Academy made significant strides in all spheres of its activities. It reached new frontiers in the areas of training, trainers development, research and collaboration with other national and international outfits engaged in capacity building and policy-making areas in the Social Security Sector.

Training & Development:

10.10 During the year, the Academy conducted various short duration training courses covering areas like Organisation Development, Understanding the Customer, Social Security, Functional Skill Development, Administration & Establishment, Compliance & Pension Systems and Information Technology areas. Besides some programmes on Managing Money and Retirement Planning were also conducted to enable retiring employees to plan and lead post retired life with peace and dignity.

10.11 The thrust area was on capacity building of trainers of the Academy as well as those visiting Zonal Training Institutes. The Academy designed and organized its own in-house Faculty Development Programme as well as conducted Trainers Development Courses of Department of Personnel & Training, Government of India and UNDP.

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

Year	Number of Courses	Number of Officials/ Officers Trained
2001-2002	233	4813
2002-2003	229	5967
2003-2004	225	5925

10.13 The details of the courses conducted at the National Academy and its Zonal Training Institutes during the 2004-05 are indicated below:

AT NATRSS:

(i) 50 training programmes were conducted and 1141 officers were trained during the year in the following programmes, viz. Organisational Development, Understanding the customer, Managing Social Security, Functional Skills Development, Administration and Establishment, Compliance and Pension, IT Management, Inter Organisational and International Programmes, DOPT Programmes.

At Zonal Training Institutes :

	2003-2004	2003-2004	2004-2005	2004-2005
Zone	No. of Programmes	No. of Participants	No. of Programmes	No. of Participants
North Zone	44	983	44	1181
East Zone	50	1245	49	1039
West Zone	42	1226	42	1143
South Zone	45	1370	54	1174
Sub-ZTI Shillong	11	136	16	247
Total	216	4217	205	4784

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

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

(iii) 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 professional skills for discharging their functions in the field formations and at Head Office. The Organisation has undertaken modernisation of its operations by introduction of computer support. Training wing in the National Academy as well as Zonal Institutes have the necessary hands-on training facility for personnel at different levels in the use and management of computer facilities. Such facilities are at present being availed at National Academy and Zonal Training Institutes

(iv) The National Academy is a self-contained training institute with excellent hostel facilities of air conditioned Lecture Halls, Auditorium and Hostel. The infrastructure facilities are being improved to make the Academy comparable to the best training institutes in the country. Training programmes are sometimes run simultaneously. Zonal Training Institutes at Kolkata, Chennai,

Faridabad have started functioning from their own campus. The Zonal Training Institute at Ujjain is however, functioning from rented premises. The construction of the building of Zonal Training Institute of West Zone at Ujjain is at final stage. It is to be shifted to its own building once construction is complete. Zonal Training Institutes have the capacity of running two training programmes simultaneously.

Collaboration:

10.14 The Academy has strengthened its linkage and collaboration with Training Division of Department of Personnel & Training, Government of India. It figures in the list of training institutes in the training calendar of Department of Personnel & Training. A series of national level faculty development programmes were organized in the Academy under the sponsorship of DOPT. The Academy was also chosen by DOPT for pilot testing and finalisation of two new training modules on "Mentoring & Facilitation" developed by Thames Valley University, UK. British experts conducted for programmes on these modules which were coordinated and directed by Shri J.P. Upadhyay, Dy. Director. The national stature of the Academy and its capacity has thus been recognized. The Academy was also the venue for an ILO sponsored seminar on "National Employment Service - Perspective of Development" attended by senior officers of Government and International Agencies.

International Linkages:

10.15 The Academy achieved many milestones in terms of its endeavour to grow into the international sphere. During the year international trainees as well as trainers visited the campus of the Academy. 17 International participants participated in the different courses in the Academy during the year 2004-05. The **National Social Security Trust, Govt. of Tanzania** deputed their officers for 12 day attachment to NATRSS, for classroom training as well as practical exposure to Social Security Administration. Officers from

Bhutan, Mauritius and Nepal came to the Academy to attend various training courses. Two **British Trainers Mrs. Joy Butcher and Mr. Brian Sheardown from Thames Valley University** came to the Academy to conduct training courses on "Mentoring & Facilitation". **Prof. Mukul Assher from University of Singapore** visited the Academy to conduct a seminar on Pension Reforms. A High-powered **Chinese delegation** came to the Academy to understand social security systems in India. NATRSS has extended faculty support to V.V.Giri National Labour Institute to conduct a training course for delegates from Iran Government under an exchange programme, designed a training course on Social Security of 2 months duration for Government of Maldives.

Seminar And Workshops:

10.16 During the year the Academy organized a series of seminars and workshops on current and emerging themes of social security. It organized a National Seminar on "Recent Pension Reforms Initiatives in India". The seminar was steered by faculty from the National University of Singapore and was attended by participants from Government organizations, Insurance Companies, NGOs etc. National Workshops were organized for Board of Trustees of Exempted Establishments to disseminate information about recent changes in Employees' Provident Fund & Miscellaneous Provisions Act and Schemes.

Research:

10.17 The research project for designing social security scheme for Barbers was completed and its report submitted to Ministry of Labour and Employment. The report has been accepted by the Ministry. Some research projects are in various stages of finalization.

Strategic Initiatives:

10.18 The Academy organized a three day brainstorming workshop of its officers including OICs and members of Faculty of Zonal Training

Institutes revisit its vision and mission statement and chalk out action plan for actualizing its vision and mission. At the end of the workshop a framework to convert the mission and vision statement into performance indicators was developed by the participants using balance scorecard approach, a universally acclaimed strategic performance tool.

HR Development:

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

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 organisation has to act as proactive agent and facilitator of change. NATRSS is now fully geared to provide state of art training to executives of EPFO and thereby enable the organisation to achieve its mission and objectives.

Examination

10.20 The Employees' Provident Fund (Staff and Conditions of Service) Regulations, 1962 provides for promotion on the basis of Departmental Examination as one of the methods of appointment to the posts of Lower Division Clerk, Upper Division Clerk (Social Security Assistant), Section Supervisor / Assistant, Hindi Translator Grade-II, Enforcement Officer/Assistant Accounts Officer. 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 generally conducted every year are as follows:-

a) Departmental Examinations: (Normally One examination each year)	
	Percentage Quota
Lower Division Clerk	5%
Social Security Assistant	15%
Section Supervisor	33.1/3%
Hindi Translator(Gr.II)	50%
Enforcement Officer / Assistant Accounts Officer	25%
b) Probationary Examinations : (Two or more examinations every year)	
Assistant Provident Fund Commissioner	
Enforcement Officer / Assistant Accounts Officer / Superintendent	

Performance During 2004-2005

10.21 Departmental examination for filling up of the posts of Section Supervisor was conducted and a Total of 116 candidates were declared successful for promotion to the post of Section Supervisor. EPFO has initiated major changes from manual working environment to computerization. In keeping with this requirement the existing nomenclature of LDC/UDC has been changed to Social Security Assistant with qualification requirement of graduation and computer knowledge. For direct recruitment of Social Security Assistant, result of written test was declared on 29.03.2005. The recruitment process is moving forward. Another proposal for

conducting departmental qualifying examination/skill test for promotion of eligible LDCs to the post of Social Security Assistant was initiated.

Assistant Provident Fund Commissioner (Prob.) Examination and Enforcement Officer / Assistant Accounts Officer (Probation) Examination were conducted in June, 2004 & October, 2004 for direct recruit candidates in these cadre who had to pass the examination for successful completion of probation and confirmation. Assistant Provident Fund Commissioner (Prob.) examination was also conducted in February, 2005. All the probationers have since qualified the examination except one probationer Enforcement Officer.

Computerization

10.22 A computer software was got developed inhouse to test the computer skill and speed of the candidates for direct recruitment as well as departmental examination for promotion to the post of Social Security Assistant.

Productivity Linked Bonus

10.23 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 output 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.

The revised scheme which is effective from the year 1998-99 for further 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.

The employees of EPFO were paid PLB for the year 2003-04 amounting to Rs.8.80 Crores with a ceiling of 60 days.

Welfare of SC/ST Employees

10.24 In accordance with the Govt. of India, D.O.P.T instructions, SC/ST Cell has been established in the Head Office of the Employees' Provident Fund Organization. The Cell is headed being a Regional Provident Fund Commissioner (Gr-I) as Chief Liaison Officer. All the Regional Offices are having similar SC/ST Cells which are being headed by a Group 'A' officer who function as Liaison Officer for looking after the grievances of the SC/ST employees serving in the Regions. Liaison Officers of the Regions provide periodical report>Returns to the Chief Liaison Officer in Head Office.

10.25 The main function of 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..

10.26 During the period under report 7 (seven) references/grievances were received through the National Commission for SC/STs, Govt. of India, New Delhi. Necessary action was taken as per directions of the National Commission for SCs/Sts Govt. of India.

10.27 Chief Liaison Officer is mainly functioning to Liaison between Head Office and Regional Offices, National Commission as well as Ministry of Labour, Govt. of India to secure compliance of the reservation provided for SC/ST.

10.28 All the Regional Commissioners have submitted prescribed returns and Annual statements as required under chapter 14 of the Brochure on reservation. The return are relating to staff in position, backlog region-wise and efforts made to clear the backlog. These returns are consolidated by the Cell in the Head Office. The Head Office after consolidating submits returns relating to maintenance of Roster Register of all Group posts to Ministry of Labour, Govt. of India.

10.29 Chief Liaison 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 Regional Commissioner for following up with the instructions proposal relating to the de-reservation are also examined by the Chief Liaison Officer from time to time.

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

10.31 The aggrieved employees represent their cases from time to time to the Chief Liaison Officer for redressal of their grievances. The Chief Liaison 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

10.32 The sports calendar for the year 2004-05 was approved by the Central Provident Fund Commissioner and President, Central Sports Control

Board and was circulated to all offices for implementation on 15.6.2004. The following sports activities took place during the year 2004-05.

- Out of the approved Sports Calendar for the year 2004-05, All the Sports events were conducted smoothly and in time. Maharashtra has won the Cricket Championship and Headquarters being the Runners - up. The Tamil Nadu won football Final and West Bengal emerged as Runners up. Athletics Championship was won by the Maharashtra and Tamil Nadu was emerged as Runners Up. In Basketball, the Winner was Tamil Nadu-Runners up M.P. In Volleyball, winner was Goa and Runners up was Tamil Nadu.
- For the year 2004-05, Rs.45, 00,000/- (Rupees Forty Five lakhs only) has been provided in the Revised Estimates for the Sports Activities. A sum of Rs. 44,27,645/- have been distributed to the Regional Sports Control Boards to conduct the various sports activities and for participation in Zonal and Final events. All scheduled sports events have been conducted during the year 2004-05 in a peaceful and successful manner.

Other Achievement in the Field of Sports.

- All India EPF Cricket Team have been selected.
- The E.P.F.O. has been affiliated to All India Public Sector Sports Control Board and the All India EPF Team participated in the All India Public Sector Cricket Tournament held at Nagpur. The Team also participated in one of the best tournament of India in Delhi and was adjudged best disciplined team. This achievement came in almost all the leading newspapers of Delhi.

Staff Welfare Activities

10.33 The CBT in its 121st meeting held on 29.12.89 approved the setting up of 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 2004-05 are as follows:-

(i) Staff Recreation Club

During the year Rs.4,92,900/- only was allotted to Staff Recreation Club 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 for purchase of equipments/furniture, library books, excursion trips and for setting up of Recreation Clubs in newly opened offices were also provided.

(ii) Canteen

Departmental and Co-operative canteens functioning in various Regional and Sub-Regional Offices were allotted a sum of Rs.5,35,000/- to provide subsidy and better facilities to the staff members.

(iii) 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 Central/State Govt. A sum of Rs.28,21,200/- were provided under this scheme which also included book award to the Xth and XIIth class students who secure 80% or above marks in the Board Examinations. In this connection, a revised Scholarship Scheme has also been issued during the year.

(iii) Holiday Home/Guest House

A sum of Rs.18,06,864/- was allocated to meet the expenditure for maintaining the Holiday Homes at Shimla (Himachal Pradesh), Puri (Orissa), Panaji (Goa) and Kanya Kumari (Tamil Nadu) and for proposed H.H. at Katra and Guest Houses of Employees' Provident Fund Organisation.

(iv) Other Activities

A sum of Rs.22,75,000/- were allocated for providing relief 's to family of staff die in harness, assistance to the staff suffering from prolonged illness, natural calamities, relief to handicapped persons, creches, cultural meets, holiday camp and any other items of common interest to the employees.

(v) Other Notable Achievements

(a) Financial Assistance out of Staff Welfare Fund.

Financial Assistance was provided to some of the staff members of the EPFO due to illness.

MANAGEMENT INFORMATION SYSTEM

Management Information System is of vital importance for all kinds of Organizations. Today we have passed from the industrial society into the post-industrial society, which is basically an information society. The foundation for changes in the working of Organization is basically achieved through the exchange of information in terms of various kinds of data processing and record keeping. Every organization need right information at the right time in the right manner for decision making, management and control. All managerial functions are performed through decision making and for rational decisions authentic, timely and relevant information is essential. Realizing the need to develop Management Information System and data bank for effective decision making and implementation of policies and programmes to suit the stake 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.

11.2 The monitoring and evaluation of the functions of the field offices are being regularly undertaken by collecting MIS returns by carefully designed proforma. 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.

11.3 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.

11.4 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.

11.5 The information collected is evaluated, assess and frame:

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

11.6 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



REDRESSAL OF PUBLIC GRIEVANCES

All the Regional & Sub Regional/Accounts Offices including Head quarter of the Organisation across the country are equipped with full-fledged facilitation centers, public relation officers and supporting staff. The Organisation in tune with its objectives lays considerable importance to the redressal of grievance of the members of the fund. The Public Relation officers at the Reception Counters are available on all working days of the week to handle the grievances of the visiting

members. It is noticed that the numbers of grievance received during the years have been reduced. The initiative has resulted in ensuring prompt services given by the field offices to the members, which in turn has reduced the number of grievances.

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

	2000-2001	2001-2002	2002-2003	2003-2004	2004-05
Grievances pending at the beginning of the year.	8,677	4,672	3,839	4,692	2,389
Received during the year	1,84,319	1,73,692	87,784	61,449	48,412
Total	1,92,996	1,78,364	91,623	66,141	50,801
Disposed off during the year	1,88,324	1,74,525	86,931	63,752	45,630
Balance at the end of the year	4,672	3,839	4,692	2,389	5,171
Percentage of Disposal	97.57%	97.84%	94.87%	96.39%	90%

12.3 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.

12.4 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 initiate action to redresses the grievances.

12.5 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

12.6 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 offices. Speedy disposal of such grievance is ensured by regular monitoring.

12.7 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.

12.8 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.

12.9 The following guidelines have been prescribed for handling grievances.

- Every compliant/grievance is to be entered and acknowledged.
- Public Relation Officer to acknowledge and/or intimate the latest position of the settlement in writing.
- Complete monitoring of the grievance until redressal.
- Officer-in-charge of the field office to be present at the time of hearing of complaint/ grievance.

12.10 The Facilitation Centers are set up in all the offices of the organization. All the prescribed forms required for settlement of claims of the members of the fund are available free of cost during working hours.

12.11 All Field Offices conduct Bhavishya Nidhi Adalats for redressal of complex nature of grievances of members of the fund. The Bhavishya Nidhi Adalats are held on 10th of every month and if 10th happens to be a holiday Bhavishya Nidhi Adalats are conducted on the next working day. The numbers of complaints filed before the Bhavishya Nidhi Adalats and cases decided are as follows:

	2000-2001	2001-2002	2002-2003	2003-2004	2004-05
Number of Bhavishya Nidhi Adalats organized.	914	1,136	1,186	1,209	1244
Number of grievances registered before Bhavishya Nidhi Adalats	5,069	4,394	3,586	2,844	1976
Number of Grievances disposed off by Bhavishya Nidhi Adalats.	4,949	4,241	3,483	2,820	1968
Performance/ Disposal Percentage	97.63%	96.51%	97.12%	99.15%	99.59%

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

PUBLICITY

The **Publicity Division** in the Organisation is headed by a Regional Provident Fund Commissioner (Public Relations) which functions under the control of Central Provident Fund Commissioner through an Additional Central Provident Fund Commissioner (HRM). The Publicity Division is primarily responsible for organizing the publicity campaign, release of press notes, advertisements and undertakes the publications of different materials for and on behalf of the Organisation. The Division also works in unison with the Ministry of Labour, formulates programmes and publishes materials to promote and bring awareness amongst the workers, employers and other stakeholders about their rights, benefits and duties.

Main Objectives Of Publicity:-

- Increase confidence of the employees and the employers concerning the EPF & M.P Act, 1952.
- 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 E.P.F scheme towards Social Security of the member and their family.

13.2 During the financial year 2004-05, the following activities were carried out to create awareness amongst the public:

- **Publicity Through Print Media**

Print media is utilized as a mode of publicity to create awareness amongst the subscribers, employers and workers about their rights & duties and benefits available under the three Schemes. Insertions are released in the leading National, Regional and Local newspapers throughout the

country regularly through Directorate of Advertising & Visual Publicity.

- **Coverage and Enrollment of Members**

Special Coverage Drive under the caption "EPF launches nationwide coverage drive" for uncovered establishments / factories, enrolment of membership including Beedi workers, report full compliance in respect of all eligible employees, timely deposit of monthly contributions and regular submission of monthly returns under the Act and thus become a model employer. It was launched during January-February 2005. Advertisements were released in 40 editions of leading newspapers in Hindi / English & Regional Languages throughout the country on 23rd January 2005.

- **Vigilance Awareness Week**

EPFO to emerge as a world-class social security organisation by establishing an open, transparent and efficient system and to provide smooth and trouble free service to the subscriber, members as well as the employers, Vigilance Awareness Week was celebrated from 1st November 2004 to 6th November 2004 under the guidelines of CVC to keep vigil on the activities of unscrupulous elements to combat corruption. Advertisements were released in 51 editions of leading newspapers in Hindi, English & Regional Languages on 1st November 2004 throughout the country for awareness of workers and employees.

- **Natural Calamity**

During natural calamity caused by tsunami in the states of Andhra Pradesh, Kerala, Tamil Nadu, Pondicherry and Andaman & Nicobar Island, a special help cell was created in all EPFO offices to provide

pension insurance benefit, non refundable advance, advance for construction of house and medical advance for EPF subscribers and their dependents, parents, children. Wide publicity to this effect was taken up through various newspapers throughout the country..

- **Workers education**

Publicity campaign to educate workers about Act & Schemes was also carried out regularly through various magazines like Shram Samachar, Social Security Association of India.

- **Publicity through Video Film**

A short film titled 'Bhavishya Nidhi' of 10 minutes duration containing 50 years achievements of EPF was made and sent to field offices for screening amongst workers of the establishments.

- **Publicity Through Hoarding / Bus Back Panels**

Messages on Social Security Number (SSN) cards were displayed through Hoardings / Bus Back panels in Hindi / English / Regional languages throughout the country. 270 hoardings & 2350 Bus Back Panels containing EPF messages were displayed throughout the country through the Directorate of Advertising & Visual Publicity.

- **Publicity Through Workshop / Seminar / Lok Adalats**

All Regional Provident Fund Commissioner of the regions organised workshops / seminars / Lok adalats for EPF members, subscribers, as well as, employers to educate them on the salient features of the Act & Schemes and the benefits available to them & their dependents under the EPF, EDLI & EPS Schemes and further to educate employers of the covered establishments about their obligations under the Act & Schemes.

Feedback to this regard was received from various offices intimating that workshop / seminar were organized to educate the employers and the employees about the salient features of the Act and Schemes and benefits available under EPF, EDLI and EPS Schemes. Lok Adalats were regularly held on 10th of every month in the state of Madhya Pradesh, Gujarat, Karnataka, Chhattisgarh, Himachal Pradesh for on the spot redressal of the grievances.

- **Publicity Through Calendars**

EPFO calendars containing slogans on EPF were printed through DAVP and distributed to major Trade Unions / Members of Central Board of Trustees (EPF) / Members of Regional Committee / Ministry of Labour / Employers Association and EPFO officials etc.

- **Publicity through Programme / Talk Over Doordarshan**

Programme on EPF of 15 minutes duration was telecasted on Raipur Doordarshan as "Surakshit Bhavishya" on 4th February and again on 2nd April 2005 in which Regional Provident Fund Commissioner, Chhattisgarh explained the benefits available under the three Schemes - E.P.F, E.D.L.I & E.P.S

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 organization 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 organization, 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.

14.2 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.

14.3 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 04 Zonal Vigilance Directorates under the control of Deputy Director (Vigilance), one for each zone.

14.4 A brief account of activities during the year 2004-2005 :-**(i) Complaints :-**

During the year, 151 complaints were received as compared to 175 in the preceding year. Out of Total 173 complaints (Opening balance 22 + 151 complaints received during the year), 146 complaints have been disposed off during the year leaving behind a closing balance of 27 complaints. In accordance with the instructions of the Central Vigilance Commission, the anonymous & pseudonymous complaints were not registered. Out of 146 complaints investigated, in 65 cases, penal action against the erring officials has been recommended and in 44 cases, corrective measures/administrative actions have been suggested.

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
2002-2003	67	142	209	181	86.6%
2003-2004	28	175	203	181	89.2%
2004-2005	22	151	173	146	84.0%

(ii) Disciplinary Cases :-

Disciplinary proceeding is one of the 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. As has been done in the past to reduce the pendency in DP cases by reducing delay at all stages, a multi prong strategy was worked out which included seeking active involvement of Disciplinary Authorities at various levels. As a result during the year 2004-05, 250 cases have been initiated, 311 cases have been disposed of and the Total pendency at the end of year stands reduced to 370 cases as compared to 431 cases pending last year.

(iii) Preventive Vigilance :-

In continued efforts to take preventive measures in combating and controlling corruption, 34 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.

(iv) Surprise/Joint Surprise Inspections with Audit Party :-

An effort was made to make Preventive Vigilance Inspections more effective by incorporating an element of Surprise Inspections. During the period under report, 10 Surprise

Inspections have been conducted. On the basis of the reports so received, necessary action has been recommended.

(v) Other Activities :-

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

(a) Observance of Vigilance Awareness Week:

Vigilance Awareness Week was observed in all offices of Employees Provident Fund Organization with effect from 01.11.2004 to 06.11.2004. 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, 435 formal grievances/complaints were received, out of which 246 have been settled and 179 have been forwarded to respective regions for disposal.

(b) Coordination Meeting with CBI:

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) Training Courses conducted in Vigilance Awareness:

A workshop for IOs/POs was conducted from 26.7.04 to 28.7.04 by Zonal Vigilance Directorate, East Zone.

(d) Systems Improvement undertaken:

- With a view to check the loop holes in the existing procedure and practice, a study was made into certain incidents of irregularities reported recently. A meeting was held with selected field officers to examine and deliberate on such key issues. The recommendations of the Vigilance Wing are submitted to the Chief Executive for appropriate action.
- Our investigation into various complaints and financial defalcation have revealed certain gray areas in our business operations which need to be addressed to immediately to arrest occurrence of

such serious irregularities and loss of money. Accordingly, certain procedural adoption/modifications have been suggested.

- As a part of Preventive Vigilance intervention, a study of the frauds detected in last 10 years in various offices of the Organization was undertaken and a detailed statement on the frauds has been forwarded to OICs of all offices who as Supervisory Authorities shall ensure to take all possible steps to avoid recurrence of such frauds in future.

Vigilance Wing has taken a pro-active role in review of FR 56(j) & Rule 48 of CCS (Pension) Rules, 1972. During the period from 01.04.2004 to 31.03.2005, Special Review and Screening of Group B, C & D officials have taken place in all the regions. 10 officials were given pre-mature retirement under the provision.

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

1. Registered complaints during the year 2004-2005

Carried forward & received	Disposal during the year	Pending
173 (22 + 151)	146	27

2. Disposal position of complaints during the year 2004-2005

Cases investigated	Recommended for penal action alongwith remedial action, if any	Recommended for corrective measure/other action	Recommended for closure without any action
146	65	49	32

3. Departmental Proceedings :-

Carried forward	Initiated	Disposal	Closing balance as on 31.03.2005
431	250	311	370

4. **Details of DP cases disposed off :-**

Major penalty cases		
Dismissal/Removal/Compulsory Retirement etc.	-	18
Other major penalties	-	21
Minor penalty cases	-	226
Cases dropped/withdrawn/exonerated	-	46
Total	-	311

5. **Disposal position of DP cases during 2004-2005:-**

No. of cases finalized	No. of cases resulted in imposition of penalty	No. of cases Dropped / Withdrawn / Exonerated
311	265 (85%)	46

6. **Details of pending DP cases :-**

Major penalty cases	-	322
Minor penalty cases	-	48
Total		

7. **Suspension cases**

No. of cases carried forward	Ordered during the year	Total cases	Revoked	Cases pending
93	30	123	71	52

8. **Criminal cases**

No. of cases carried forward	Initiated during the year	Total cases	Concluded	Cases pending
129	18	147	23	124

9. **Status of prosecution sanctions sought for and accorded to from 01.04.2003 to 31.03.2004.**

Prosecution sanction sought for	Prosecution sanction accorded	Pending
7	6	1

WORK STUDY UNIT

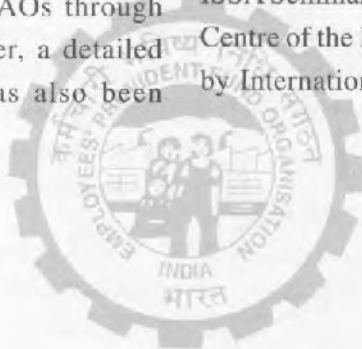
In 1973-74 a decision was taken in the O & M meeting of the department of Personnel & Administrative Reforms that large Sub-Ministry formations like ESIC & EPFO under the Ministry of Labour must have a separate work study unit to conduct studies. In pursuance of this decision, a working group was set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

15.2 At present in WSU Section 2 Junior Analysts and 2 Research Assistants are working. During the period WSU has started inspection of prescribed Registers of various ROs/SROs/SAOs through various Teams constituted. Further, a detailed work study of Central Office has also been

initiated during the period. Apart from the studies WSU has been attending various policy matters amendment in Act/Scheme/Manual/Procedures, referred by various Divisions.

15.3 The work relating to calculation, assessment and declaration of PLB for the year 2003-04 has also been done by WSU.

15.4 Work Study Unit is also associated with 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.



PHYSICAL FACILITIES

The size and growth of the Organisation in the last 53 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.

16.2 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 1 Executive Engineer, 1 Assistant Engineer and 3 Junior Engineers in Civil Wing and 2 Assistant Engineers in Electrical Wing at Headquarters and proportionate staff at Zonal/Regional level.

Expenditure

16.3 During the year under review, construction activity worth Rs.50 crores have been executed and it is proposed to commit capital expenditure to the tune of Rs.80 crores during 2005-06.

Office Buildings

16.4 Since the beginning, almost all the construction works of the EPFO was executed by CPWD on deposit works basis. However, in the 1990s, most of the office building and staff quarters constructed by CPWD were not found upto the minimum standards

required and there was also no contractual binding between EPFO and CPWD to enforce any penalty clause for delay and deficiency in the execution of works by CPWD. The decline in the quality of construction and consequent increase in the recurring/maintenance expenditures by way of special repair works was discussed in depth and it was decided to entrust works only to those Government agencies that undertook to enter into legally binding agreements with EPFO. Accordingly many Government PSU agencies like M/s RITES, M/s.NBCC, M/s.HPL, and other state Government construction agencies have been executing the construction works on behalf of EPFO. They have been carrying out the works at a uniform agency charge of 9%(including field overheads) or even less in certain cases. Further all these agencies have accepted to carry out the works on Running Account basis. This has also created a competitive atmosphere among agencies to produce quality construction works.

16.5 The Corporate Headquarters, all Zonal Headquarters, NATRSS and all its zonal training institutes and 17 out of 21 Regional offices are functioning in their own premises. The Regional Offices of Delhi and Chattisgarh will very soon be shifting to its own premises. Likewise the construction work of office building for Regional Office for Uttaranchal at Dehradun has commenced. Thus barring Jharkhand Region, all the Regional offices will have in place their own office buildings. Apart from the above, 41 out of 90 Sub-Regional Offices/Sub-Accounts offices are also functioning from their own premises.

National Registry & Processing Office

16.6 The BPR blue print mandates a business technical design that centralizes record keeping of office transactions, processing for the whole country at one national facility and the decentralization of all customers based activities across the country in

locations close to the customers. To meet the above requirement, EPF had acquired a site of 10 acres approximate area 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 the National Facility for which construction work has already commenced. The facility requirements have been established to the identification of International and National Industry based practices and benchmarks. Once the facility is fully operational, it will be a national resource that will be mission critical for supporting the economic and social well-beings of India.

Training Institutes

16.7 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 participants 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.

16.8 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

16.9 Housing needs of the workforce at the place of posting has been addressed by the Organisation by providing residential quarters, at the location of offices. The task of identifying housing needs and implementation of the projects for providing housing facility to employees of the Organisation has been the endeavor of the Physical 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, Ludhiana, Agra, Bangalore, Mysore, Meerut, Durgapur, Jodhpur, Jalpaiguri, Thirunelveli, Delhi and Gorakhpur. 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.

Pilot Stations under "Reinventing EPF India" Project

16.10 To provide the better facilities, certain stations were selected to implement the computerization work under "Reinventing EPF India" Project. In the beginning, six pilot centers namely Delhi, Patna, Mangalore, Indore, Hyderabad and Kota were selected and facilities were provided with the help of SISL. These stations are fully functional as on date.

In the next phase, 25 new pilot centers were identified and civil works in 17 stations are over. The computerization and upgradation is under progress at present at these locations.

PROGRESSIVE USE OF HINDI

To encourage the progressive use of Hindi and to achieve the prescribed objectives as per annual programme issued by the Department of Official Language, Ministry of Home Affairs, Govt. of India, in accordance with the official language policy of the union, official language cells have been set up in all the offices of the organisation. In these sections, besides translation work, implementation regarding official language work is also being done. The Official Language Implementation work regarding all Regional/Sub-Regional/Sub-Accounts Offices including NATRSS and Headquarters office is being reviewed at Headquarters level and instructions are issued from time to time to improve the implementation of Official Language.

17.2 During the year, meetings of official language implementation committee (OLIC) were conducted regularly in every quarter in all the offices of the organisation to review the work of official language. Compliance of Section 3(3) of O.L. Act 1963 and official language rule 1976, to conduct the meetings regularly and to comply with the annual programme etc.

17.3 During the year, Parliamentary Committee on Official Language visited the Sub-Regional Office, Kojhikode on 4th October 2004. While reviewing the inspection questionnaire, the committee found the official language implementation work satisfactory. However attention of higher official was invited towards some shortcomings also. Accordingly requisite steps were taken by the Head Office and concerned office to fulfill the assurances given to the committee.

17.4 In compliance of annual programme issued by Department of official language, Ministry of Home Affairs, Govt. of India, "Hindi Month" was celebrated from 1st to 30th September in all the offices of the organisation in which various competitions like Essay

writing, Noting/Drafting, Inter-Section shield competition and thereafter cultural programmes were organised and awards were also given to the winners.

17.5 64 offices of the organisation have been notified under official language rule 10(4) till date. Besides, the officers/staff working in the offices situated in region 'B' and 'C' have been given cash award worth Rs. 300 and Rs. 400 respectively for doing 75% and 50% work in Hindi under the "Hindi Prayog Protsahan Yojana". Under this scheme, 932 officers/staff members have been awarded and Rs. 3,08,400 have been distributed in the organisation during the year.

17.6 In spite of the objective prescribed by the Headquarters office to organise 92 workshops, 135 Hindi Work-shops have been organised and 1534 officials have been trained during the year which is indeed a praiseworthy effort on the part of the organisation. The 8th Assistant Director Official Language Conference was held in NATRSS, Janakpuri, New Delhi on 16-17 December, 2004. As a follow-up action on the decisions taken in the conference, circulars have been sent to all the offices of the organisation regarding different items under the signature of CPFC/Addl. CPFC, in charge, Official Language.

17.7 In compliance of the annual programme, the Deputy Director (Official Language) and Assistant Director (Official Language) have conducted inspections related to official language in Patna, Guwahati, Chandigarh, Ahmedabad, Jaipur, Dehradun, Bangalore, Jalpaiguri, Darjeeling and Mumbai.

INTERNATIONAL SOCIAL SECURITY ASSOCIATION (ISSA)

Employees' Provident Fund Organisation is one of the largest social security organisations in the world. It administers three schemes viz. Employees' Provident Fund, 1952, Employees' Pension Scheme, 1995 & Employees' Deposit Linked Insurance Scheme, 1976. EPFO got the status of an Associate member in the aforesaid association for 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.

18.2 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.

18.3 During the year 2004-05, the officers of the organisation participated in the following conferences / seminars / trainings:-

1. International Conference on Changes in the Structure and Organization of Social Security Administration held during 3-4 June, 2004 in Poland.
2. Training course on Improving Productivity through Good Practices in Human Resource Management held during 31.01.2005 to 12.02.2005 at Turin in Italy.

18.4 Besides, above, Hon'ble Labour & Employment Minister and Chairman Central Board of Trustees headed the Indian delegation to attend the 28th General Assembly of ISSA held in Beijing, China from 12-18 September 2004.



LIST OF MEMBERS OF THE CENTRAL BOARD OF TRUSTEES, EMPLOYEES' PROVIDENT FUND ORGANISATION (As on 31.03.2005)			
Chairman		10	Secretary to the Government of Bihar, Department of Labour Training and Employment, Vikas Bhawan New Secretariat, Patna - 800 015
1	Shri K.Chandra Shekhar Rao Hon'ble Union Minister for Labour & Employment Government of India, New Delhi - 110 001		
Vice-Chairman		11	Secretary to the Government of Gujarat, Labour and Employment Department, New Sachivalaya, Block No. 5, Gandhi Nagar - 382 010, Ahmedabad
2	Shri K.M.Sahni, Secretary to the Govt. of India Ministry of Labour & Employment, New Delhi - 110 001		
Central Government Representatives		12	Commissioner & Secretary to the Government of Haryana, Department of labour & Employment New Secretariat Building, Sector 17 Chandigarh - 1600 01.
3	Vacant.		
4	Shri J.P.Singh, Additional Secretary to the Government of India, Ministry of Labour & Employment New Delhi - 110 001	13	Secretary to the Govt. of Karnataka, Department of Labour & Social Welfare 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, Labour Department, Secretariat Nepal House, Daronda, Ranchi - 834 001 Jharkhand
6	Shri J.P.Pati, Joint Secretary (Social Security) Government of India, Ministry of Labour & Employment New Delhi -110 001	15	Secretary to the Govt. of Madhya Pradesh, Labour Department, Room No. 63 Mantralayan Vallabh Bhawan, Bhopal - 462 004
7	Smt. Rama Murali Financial Advisor & Joint Secretary Ministry of Labour & Employment 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 Uttaranchal Labour and Employment Department, Dehradun, Uttaranchal
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 Chhattisgarh

19	Commissioner & Secretary to the Government of Rajasthan Labour and Employment Department, Jaipur-302 001	28	Shri Ashwin Dani, Representative of (FICCI) Vice Chairman & Managing Director, Asian paints (India) Ltd. 6A, Shantinagar, Santacruz (East)
20	Secretary to the Govt. of Tamil Nadu Labour and Employment Department, Fort St. George, Chennai-600 009	29	Shri V.P. Chopra Federation of Association of Small Industries of India (FASSI) C/o M/s Indo Fasteners E-30, Focal Point, Ludhiana - 141010.
21	Secy. to the Govt. of Uttar Pradesh, Labour Department, Bapoo Bhawan, Lucknow - 226 001	30	Shri Virender Uppal, (Chairman, A.E.P.C.) Richa & Company, 2/2, W.H.S. Kirti Nagar, New Delhi - 110 003.
22	Secretary to the Govt. of West Bengal, Labour Department, Writers Building, Labour Department, Kolkatta-700 001	31	Dr. S.M.Dewan, Director General SCOPE SCOPE COMPLEX-7, Lodhi Road, New Delhi - 110 015.
Employers' Representatives		32	Shri Sharad Patil, Secretary General, Employees' Federation of India, 204, Joanna, 10, Manual Gonsalves Road, Bandra West, Mumbai - 400 050.
23	Dr. Ram Tarneja, 4, Pashmina, 33-A, Pedder Road Mumbai 400 026	Employees' Representatives	
24	Shri J.P. Chowdhary, Chairman & Managing Director M/s. Titagarh Steels Limited, 113, Park Street, Calcutta - 700 016.	33	Shri Hasubhai Dave, Advocate Shram Sadhna, Opp. Municipal Water Tank, Gondal Road, Near Swami Narayan Gurukul, Rajkot - 360 002.
25	Shri Ravi Wig, Chairman, Wig Brothers (India) Pvt. Ltd., 618, Sector-21 - A Faridabad (Haryana).	34	Shri A. Venkataram, All India Vice President Bhartiya Mazdoor Sangh Karnataka State, Subedar Chetram Road, Bangalore - 560 009.
26	Shri P. Rajendran, CII Chief Operating Officer, NIIT No. 8, Balaji Estate, Kalkaji Sudargh Munjal Marg, New Delhi - 110 003.	35	Shri B.N. Rai, Bharatiya Mazdoor Sangh 116, Bakar Mahal, Barrackpur, District: 24 parganas, West Bengal - 743101.
27	Shri R. K. Somani, Chairman & Managing Director Hindustan Sanitary Ware & Industries Ltd., Najafgarh, Haryana - 124 507.	36	Shri G. Sanjeeva Reddy, President Indian National Trade Union Congress, 6/8, Leigh Barkatpura, Hyderabad - 500 027.

37	Shri Ashok Singh, Secretary, INTUC No. 3/435, Vishwas Khande III Gomati Nagar, Lukhnow.	41	Shri W. R. Varada Rajan, Secretary, CITU AE-113, Tenth Main Road, Annanagar, Chennai - 600 010.
38	Shri Nirmal Ghosh, Member, INTUC 2, Iswar Chatterjee Road, P.O. Sodepur - 743 178. Dist. (N) 24 Paraganas, West Bengal.	42	Shri Parduman Singh, Vice President All India Trade Union Congress, Ekta Bhawan Putlighar, Amritsar - 143 001.
39	Shri A.D. Nagpal, Secretary, Hind Mazdoor Sabha 1181, Sector, 43-B Chandigarh 160 022.	43	Central Provident Fund Commissioner, Employees' Provident Fund Organisation Head Office - Bhavishya Nidhi Bhawan, 14 - Bhikaiji Cama Place, New Delhi-110 066
40	Shri Sankar Saha, Secretary, All India Committee United Trade Union Centre, Lenin Sarani, 77/2/1, Lenin Sarani (1st Floor), Kolkata - 700 013.		



SUMMARY OF DEFAULTING UN-EXEMPTED ESTABLISHMENTS [RS. FIFTY LAKHS OR MORE]			
S.No.	REGION	No. of Defaulting Estt.	Total Amount in Default (Rs. in lakhs)
1	Andhra Pradesh	23	3795.68
2	Bihar	10	3590.92
3	Chhattisgarh	3	368.86
4	Delhi	10	1300.59
5	Goa	0	0.00
6	Gujarat	18	2044.33
7	Himachal Pradesh	1	100.35
8	Haryana	8	3676.19
9	Jharkhand	12	1774.00
10	Karnataka	22	4977.91
11	Kerala	28	3272.46
12	Maharashtra	53	8951.64
13	Madhya Pradesh	35	7756.25
14	North Eastern Region	21	3548.65
15	Orissa	24	6927.77
16	Punjab	13	1260.24
17	Rajasthan	10	2191.52
18	Tamil Nadu	70	8307.44
19	Uttar Pradesh	57	7652.14
20	Uttaranchal	8	870.70
21	West Bengal	53	5768.89
TOTAL		479	78136.53

LIST OF DEFAULTING UNEXEMPTED ESTABLISHMENTS RS. 1 CRORE AND ABOVE [INCLUDING PROVIDENT FUND, PENSION & EDLI CONTRIBUTION, ADMINISTRATION CHARGES & PENAL DAMAGES]			
Sl.No.	Code No.	Name of the Un-exempted Establishment	Amount in default (Rs. in lakhs)
(1)	(2)	(3)	(4)
ANDHRA PRADESH			
1	1184	Panyam Cements & Minerals Industries Ltd., Kurnool Dist.	658.63
2	2	Nellimarla Jute Mills	610.04
3	370	Sarvaraya Textiles , Rajamundry	269.82
4	26391	Allwyn Watches Ltd., Modak Distt.	238.25
5	11898	Adilabad Cotton Grovers Coop Spg. Mills Ltd., Adilabad	224.96
6	294	G.N. Products Pvt. Ltd., Kurnool Distt.	211.61
7	22041	Chittor Distt. Milk Producers Coop.Union Ltd., Chittor	201.85
8	2814	Sarvaraya Textiles Ltd.	194.31
9	19888	Parkins Textiles Ltd., Chittor Distt.	129.16
10	23	Rayalacemma Mills Ltd., Kurnool Distt.	115.53
TOTAL			2854.16
BIHAR			
1	2806	Bihar Rajya Sahkari Bhumi Vikas Bank, Patna	2399.55
2	3	N.J.M.C Katihar	271.19
3	290	Newspapers & Publications, Patna	195.03
4	3256	Ashok Paper Mill	173.77
5	3481	Bihar Rajya Beej Nigam	161.68
TOTAL			3201.22
CHHATTISGARH			
1	1681	Kedia Castle & Dellon Ind.,Kumhari	174.57
2	6482	Kedia Distilleries, Bhilai	143.73
TOTAL			318.30
DELHI			
1	4831	SEWA International	251.36
2	1091	Pure Drinks (New Delhi) Ltd.	238.60
3	8076	Altos India Ltd.	177.33
4	10148	Elbee Services P. Ltd.	129.20
5	24673	Stylish Fabricators	124.38
6	17946	DSS Mobile Commission Ltd.	101.35
TOTAL			1022.22

GOA			
NIL			
GUJARAT			
1	1045	Sarabhai Chemicals, Baroda	294.24
2	353	M/s. Mahendra Mill, Kalol, Gandhinagar.	202.51
3	4471	M/s. S.L.M. Maneklal, Vatva, Ahmedabad	196.02
4	264	M/s. The Ahmedabad Kaiser-e-Hind Mill, Raipur Gate, Ahmedabad	176.59
5	1003	M/s. Parshuram Pottery Works,	131.42
6	4514	M/s. T.Maniklal, Vatva,	123.23
7	9269	M/s. L.D. Textile Industries Ltd.	120.60
TOTAL			1244.61
HIMACHAL PRADESH			
1	10429	Sidhartha Super Spg. Mills Ltd., Solan	100.35
TOTAL			100.35
HARYANA			
1	16166	HUDA, Panchkula	2529.80
2	286	M/s Jhalani Tools	571.00
3	2058	Haryana Sheet Glass	198.70
4	1152	Jhalani Tools	105.71
TOTAL			3405.21
JHARKHAND			
1	16	M/s Khatari cement Ltd, Ranchi.	333.66
2	6562	M/s. Jenson & Nicholson India Ltd.	272.73
3	11055	M/s. Jharkhand State, Forest Dev. Corporation	200.88
4	935	M/s. R&D Centre for Iron & Steel	159.70
5	5152	M/s. Sri Ram Needle Ltd.	158.60
6	422	IAG Company Limited	132.31
7	2630	M/s Daltonganj Central Co.operative Bank Ltd.	118.54
8	1230	Indian Firebricks Insulator Company Ltd.	110.66
TOTAL			1487.08
KARNATAKA			
1	6820	Karnataka Handloom Development Corpn.	2036.30
2	2260	Ideal Jawa India Ltd	1068.52
3	44	Mysore lamps	338.69
4	970	Mysore Minerals	184.72
5	154	HMP Cements	110.90
6	3853	Karnataka Agro Industries	109.27
7	13490	Victory Glass and Industries,	102.51
TOTAL			3950.91

KERALA			
1	68	Manjumallay Estate, Ram Bahadur Thakkur Ltd., Idukky Dist	253.45
2	270	Thungamally Estate, Ram Bahadur Thakur Ltd., Idukky Dist.	225.84
3	12344	Keltron Equipment Complex Special Products	209.18
4	622	Travancore Plywoods Ltd., Punalur, Kollam Dist.	188.87
5	267	Pambanar Estate, Ram Bahadur Thakur Ltd., Idukky Dist.	184.47
6	67	Kozhikanam Estate, Ram Bahadur Thakkur Ltd., Idukky Dist	170.69
7	2568	Madras Spinners Ltd., Palakkad	162.80
8	294	Pasumallay Estate, Ram Bahadur Thakur Ltd., Idukky Dist.	159.24
9	266	Thengakkal Estate, Ram Bahadur Thakkur Ltd., Idukky Dist.	152.83
10	268	Grandby Estate, Ram Bahadur Thakur Ltd., Idukky Dist.	151.15
11	2638	Thiruvepathy Mills Ltd., Kannur	138.24
12	10160	Autocast Ltd. Cherthala, Alleppey	131.60
13	3110	Mount Estate, Ram Bahadur Thakur Ltd, Idukky Dist.	115.46
14	390	Bonacaud Estate, Trivandrum	111.41
TOTAL			2355.23
MAHARASHTRA			
1	1654	Ralliwolf Ltd.	617.72
2	80393	Marathwada agricultural University	418.11
3	348	Laxmi Vishnu Textile Mills Ltd.	389.87
4	9264	Carona Ltd.	381.09
5	15494	Vasant Sahakari Sakhar Karkhana Ltd.	326.21
6	11718	Kolhapur Zilha Shetkari Vinkari Sah. Soot Girani Ltd.	314.15
7	21949	Godawari Manar S S K Ltd	272.21
8	93	Bradbury Mills Ltd.	272.12
9	18274	Vinayak SSK Ltd.	269.88
10	80005	Gajanan S S K Ltd.	265.37
11	60244	Balaji Sahakari Sakhar Karkhana Ltd.	260.98
12	18982	Ambajogai S S K Ltd.	239.79
13	3746	Vasantdada Shetkari Sahkari Sakhar Karkhana Ltd.	235.06

14	19443	Jhalani Tools Ltd.	222.54
15	15480	Satpuda Tapi Parisar Sahakari Sakhar Karkhana	220.88
16	3771	Gangapur S S K Ltd.	214.68
17	36194	Jaina S S K Ltd.	193.34
18	37877	Tuljabhawani S S K Ltd	181.01
19	18166	Kannad S S K Ltd.	175.10
20	19479	Marathwada Sahkari Sakhar Kharkhana Ltd.	174.95
21	32889	P I Rachkar & Company	174.10
22	13350	Panzarkan Sahakari Sakhar Karkhana Ltd.	169.59
23	80683	Patil Construction	166.28
24	12644	Yeshwant Saha Soot Girni	162.76
25	13506	Vasantdada Co-op. Spinning Mills Ltd.	157.34
26	22194	Sant Eknath Sahkari Sakhar Karkhana Ltd.	147.51
27	1492	Indian Dye Stuff Industries (Novinon Ltd.)	144.54
28	29122	Manganga Sahkari Sakhar Karkhana Ltd.	132.17
29	21403	Kada S S K Ltd.	128.12
30	29634	Tasgaon Sah. Sakhar Karkhana Ltd.	121.55
31	415	Shree Sitaram Mills Ltd.	120.22
32	11482	Solapur Vinkar Sahakari Soor Girni	114.31
33	29088	Yashwant Sah. Sakhar Karkhana Ltd.	104.91
TOTAL			7488.47
MADHYA PRADESH			
1	1267	MPSRTC, Bairagarh	920.16
2	225	MPSRTC, Gwalior	661.68
3	11	Binod Mills Ltd., Ujjain	599.96
4	2070	Shree Sunthetics, Ujjain	515.76
5	264	MPSRTC, Jabalpur	501.20
6	4044	MPSRTC, Ujjain	489.67
7	4046	MPSRTC, Rewa	427.45
8	1143	MPSRTC, Indore	420.18
9	5416	MPSRTC, Khargaon	271.90
10	3839	Indore Development Authority Industries	267.35
11	1378	MPSRTC, Bhopal	239.68
12	5417	MPSRTC, Seoni	220.73
13	3982	G.S.I.T.S. Indore	186.47
14	11A	Binod Mills Ltd., Ujjain	181.45

15	4	Rajkumar Mills, Indore	180.53
16	1382	M.P.Hath Kargha Bunkar Sah S. Jbl.	163.52
17	229	MPSRTC, Gwalior	131.82
18	79	Burn Standard Co., Jabalpur	114.48
19	2663	Jayant Vitamins, Ratlam	102.68
TOTAL			6596.67
NORTH EASTERN REGION			
1	1874	Assam Polyester Co-operative Society Ltd., Guwahati	350.91
2	830	Meghalaya Transport Corporation, Shillong	339.70
3	1366	Assam Small Minor Irrigation Development Corporation, Guwahati	320.51
4	1339	Tripura Jute Mills Ltd., Tripura	294.98
5	1268	St. Anthony's College, Shillong	286.31
6	613	Assam State Co-op. Marketing & Consumers Federation Ltd. (STATFED)	230.69
7	403	Assam Small Industries Development Corporation, Guwahati	188.78
8	923	Assam Plantation Crops, Guwahati	181.88
9	922	Fertichem Ltd.	175.13
10	746	Presbyterian Church Synod hospital	158.95
11	518	Assam Agro Ind.	151.43
12	741	Tripura Road Transport Corporation, Tripura	120.69
13	886	Assam Tea Corporation, Guwahati	105.44
14	219	Brahmaputra Sugar Mill, Baruah Bamun Gaon, Golaghat Distt.	102.71
TOTAL			3008.11
ORISSA			
1	1	Orissa Textile Mills	1027.85
2	439	Orissa Industries Ltd.	957.83
3	1690	Bhubneswar Dev. Authority	664.46
4	87	OSRTC	622.88
5	917	OWCS Mill	474.59
6	1833	Kalinga WCS Mills	465.63
7	655	Bhaskar Textile Mills	438.27
8	5649	Orissa Power Generation Corporation	364.67
9	700	Orissa Agro Industries	272.22
10	347	Hirakud Indl. Works.	255.35

11	3164	Sonepur Spinning Mills	172.94
12	3464	G. C. Shah	146.74
13	8 & 107	OCL	134.55
14	3115	Baripada Spinning Mill	130.78
15	1361	OSRTC	111.35
16	2063	Utkal Weaver's Co-op. Spinning Mills	108.56
17	3121	IDCOL Piping & Engineering	100.39
TOTAL			6449.06
PUNJAB			
1	4715	Punwire, Mohali	414.47
2	12777	FCI,FSD,Rajpura, Patiala	110.11
TOTAL			524.58
RAJASTHAN			
1	5723	Awas Vikas Sansthan, Jaipur	1176.56
2	3962	Perfect Thread Mills, Udaipur	215.08
3	5	Jaipur Metal & Electricals Ltd., Jaipur	177.60
4	2993	RSRDCC Ltd.	120.20
5	4195	Tirupati Fibres Industries Ltd., Sirohi	116.62
TOTAL			1806.06
TAMIL NADU			
1	153	Sree Uma Parameswari Mills Ltd	318.13
2	6357	Swamiji Mills Ltd.	309.26
3	128	Akilandeswari Mills Ltd.	289.90
4	2133	South India Co-op Spinning Mills Ltd.	289.30
5	5562	M/s Karur Dist, Co.op Spinning Mills	282.46
6	5531	M/s Nagapattinam Dist Co.op Spinning Mills	245.04
7	8400	Kongarar Spinners	228.43
8	16681	Uma Maheswari Mills Ltd.	217.20
9	7130	Seyadu Beedi Company	204.09
10	159	Mahalakshmi Mills Ltd.,Pasumalai, Madurai	183.69
11	861	Sri Visalakshmi Mills (P) Ltd.	177.08
12	20905	Viswabharathi Textiles (P) Ltd.	175.92
13	6091	Arcot Textile Mills	170.70
14	2298	Sitalakshmi Mills Ltd.,Thirunagar, Madurai	170.58
15	11266	Venkateswara Paper & Boards Ltd.	168.92
16	6517	Salem Textiles Ltd.	160.77

17	5610	Kanyakumari District Co-op. Spinning Mills Ltd.	151.83
18	3926	Tiruchendur Coop Spinning Mills Ltd	150.60
19	20567	Ramanathapuram District Co-operative Spinning Mills Ltd.	149.37
20	1115 B	Annamalaiyar Textiles (P) Ltd.,	145.33
21	5518	Madurai Co-op Spinning Mills	141.04
22	55	Coimbatore Pioneer Mills	140.40
23	1038	Coimbatore Pioneer Mills	129.59
24	3179	Trichirapalli Consumers Co.op Whole Sale Stores Ltd	127.15
25	4981	Sree Saraswathi Mills,	123.39
26	19769	Dunlop India Ltd.	119.62
27	1707	Sheela Rani Textiles Ltd.,Thennur	118.21
28	861 – A	Sri Visalakshmi Mills (P) Ltd.	116.63
29	935	Geethanjali Mills Ltd	116.29
30	19937	K. Abdul Azeez & Sons	109.80
31	3115	Srivilliputhur Coop Spinning Mills Ltd. Madurai	109.68
32	4683	Chennai Petro Chemical Ltd.	103.94
33	23718	Kilburn Electricals Ltd.,	102.70
34	8132	Sam Turbo Industry Ltd	101.60
TOTAL			5848.64
UTTAR PRADESH			
1	423	UP State Cement Corpn., Churkj	482.56
2	4427	UP State Cement Corpn., Allahabad	434.60
3	338	Allahabad Patrika Pvt. Ltd.	426.85
4	203	Ayodhya Sugar Mill, Moradabad	400.64
5	6918, 6946, 784, 4805, 791, 792	UPSRTC (5 units)	303.76
6	1189	UPICA, Kanpur	297.18
7	14436	Uttar Pradesh Sahkari katai Mill, Amroha	283.56
8	13852	Betwa River Board, Lalitpur	274.46
9	4572	Kisan Sahkari Chini Mill	209.12
10	856	UPSRTC, Moradabad	195.41
11	14182	Rajendra Steels Ltd., Kanpur	176.52
12	526	UPSSC, Bhatni, Deoria	169.68
13	5384	UP Electronics Corporation, Lucknow	157.66
14	843	UPSRTC, Azamgarh	153.71

15	795	UPSRTC, Workshop, Agra	143.48
16	933	UPSRTC, Bareilly	136.38
17	1151	Synthetic & Chemical Ltd., Bareilly	132.63
18	11399	Nagina Sahakari Katai Mills, Bijnor	131.96
19	6156	Kisan Sahkari Chini Mill	131.01
20	513	UPSRTC, Varanasi	125.92
21	797	UPSRTC, Aligarh	116.04
22	495	Sitapur Plywood, Sitapur	115.25
23	14779	Arhint Industries, Bulandsahar	115.10
24	5525	UPSRTC, Sahibabad (Ghaziabad)	105.81
25	176	UP State Sugar Corporation, Hardoi	104.30
26	735	UPSRTC, Meerut	100.83
TOTAL			5424.42
UTTARANCHAL			
1	1281	UPSRTC, Dehradun	284.11
2	32512	Nagar Nigam Dehradun	172.41
3	16927	Cristal Credit	101.36
TOTAL			557.88
WEST BENGAL			
1	542	Central Cotton Mill	456.37
2	89A	Auckland International Ltd. (Ambica Jute Mills)	353.52
3	16165	Favourite Small Investments Ltd.	292.09
4	1266	Statesman Ltd.	284.66
5	26	The Empire Jute Co. Ltd.	267.07
6	1630	Eastern Paper Mills Ltd.	227.01
7	716	Dunlop India Ltd.	221.05
8	12201	Indo Japan Steels Ltd.	188.80
9	3405 & 11543	Electro Steel Casting Ltd.	174.96
10	649	Kalchini TE	141.60
11	9744	Wool Comers of (I) Ltd.	131.16
12	12317	Eastend Paper (P) Ltd.	131.02
13	28546	Star Security & Detective Agency	129.78
14	9152	Holman Climax Mfg. Ltd.	117.52
15	670	Raimatang TE	107.50
16	593	Small Tools Mfg. Co. (I) Ltd.	102.73
TOTAL			3326.84
GRAND TOTAL			60970.02

SUMMARY OF DEFAULTING EXEMPTED ESTABLISHMENTS [RS. FIFTY LAKHS OR MORE]			
S.No.	REGION	No. of Defaulting Estt.	Total Amount in Default (Rs. in lakhs)
1	Andhra Pradesh	4	803.93
2	Bihar	2	438.72
3	Chhattisgarh	0	0.00
4	Delhi	3	3662.09
5	Goa	0	0.00
6	Gujarat	1	456.46
7	Himachal Pradesh	0	0.00
8	Haryana	2	633.78
9	Jharkhand	2	10178.75
10	Karnataka	4	4335.01
11	Kerala	3	506.90
12	Maharashtra	8	1252.42
13	Madhya Pradesh	1	90.70
14	North Eastern Region	0	0.00
15	Orissa	0	0.00
16	Punjab	1	76.16
17	Rajasthan	0	0.00
18	Tamil Nadu	5	478.15
19	Uttar Pradesh	8	2878.30
20	Uttaranchal	2	2749.58
21	West Bengal	40	27184.01
TOTAL		86	55724.96

APPENDIX - A-5

LIST OF DEFAULTING EXEMPTED ESTABLISHMENTS RS. ONE CRORE AND ABOVE [INCLUDING PROVIDENT FUND, PENSION & EDLI CONTRIBUTION, ADMINISTRATION CHARGES & PENAL DAMAGES]			
Sl.No.	Code No.	Name of the Exempted Establishment	Amount in default (Rs. in lakhs)
(1)	(2)	(3)	(4)
ANDHRA PRADESH			
1	144	Praga Tools Limited	385.56
2	3071	HMT Ltd. (Machine Tools Div.)	253.88
		TOTAL	639.44
BIHAR			
1	1806	Bihar State Electricity Board	223.65
2	20 & 2226	Kalyanpur Cement Ltd.	215.07
		TOTAL	438.72
CHHATTISGARH			
-Nil-			
DELHI			
1	171	DTC	1820.86
2	7413	Gas Authority of India	1581.61
3	2271	Food Corporation of India	259.62
		TOTAL	3662.09
GOA			
-Nil-			
GUJARAT			
1	1383	M/s. Baroda Rayon Corporation Ltd.,	456.46
		TOTAL	456.46
HIMACHAL PRADESH			
-Nil-			
HARYANA			
1	1061	HMT Ltd.	488.46
2	954	Rollatainers Ltd.	145.32
		TOTAL	633.78
JHARKHAND			
1	1465	Heavy Engineering Corporation	9890.35
2	2203	MECON India	288.40
		TOTAL	10178.75
KARNATAKA			
1	873A	HMT Watch Factory	2571.54
2	873	HMT Machine Tools	1100.64
3	873E	HMT Corporate Office	548.86
4	1	Binny Mills Ltd.	113.97
		TOTAL	4335.01

KERALA			
1	16	Travancore Rayons Ltd., Ernakulam	197.44
2	2985	The Kerala Agro Industries Corporation Ltd.	163.79
3	15	Aluminium Industries Ltd., Kundara	145.67
TOTAL			506.90
MAHARASHTRA			
1	1459	Hindustan Antibiotics Ltd.	483.90
2	101	Hindustan Spg. & Wvg. Mills	146.95
3	22493	Maharashtra Antibiotics & Pharma Ltd.	133.62
4	5291	Kamani Tubes	129.08
5	998	New Phaltan Sugar Works	110.24
6	4395	Navinon Ltd.	100.63
TOTAL			1104.42
MADHYA PRADESH			
-Nil-			
NORTH EAST REGION			
-Nil-			
ORISSA			
-Nil-			
PUNJAB			
-Nil-			
RAJASTHAN			
-Nil-			
TAMIL NADU			
1	8427	TN Civil Supplies Corporation	174.75
2	31	Binny Engineering Ltd	107.37
TOTAL			282.12
UTTAR PRADESH			
1	4049	Duncans Industries, Kanpur	788.30
2	5384	UP Electronics Corporation Ltd., Lucknow	748.85
3	423	UP State Cement, Sonebhadra	482.55
4	4427	UP State Cement Corporation Ltd., Sonebhadra	434.60
5	7493	Bharat Heavy Electricals Ltd., Jhansi	160.25
6	4136	Indian Telephone Industries, Naini, Allahabad	109.59
TOTAL			2724.14
UTTARANCHAL			
1	1261	ONGC Ltd.	2166.58
2	14072	HMT Watch Factory	583.00
TOTAL			2749.58

WEST BENGAL			
1	78 & 10839	NJMC (National)	3372.82
2	36 & 47	The Nuddea Mills Co. Ltd.	2442.00
3	49, 51 & 5529	New Central Jute Mill Co. Ltd.	2164.39
4	48, 55	NJMC (Kinnison)	2012.33
5	11, 43	NJMC (Khardah)	1714.25
6	338	Titaghur Jute Mill No. 2	1271.71
7	32	Hooghly Jute Mills (Hukumchand Jute Mill)	1214.28
8	46	NJMC (Alexandra)	1133.74
9	97	Kanoria Jute & Inds. Ltd.	948.34
10	64	The Samnuggur Jute Factory Co. Ltd.	939.51
11	62 & 71	Victoria Jute Co. Ltd.	874.74
12	8	NJMC (Union)	868.97
13	63	Angus Jute Works	763.38
14	375	Gondalpara Jute Mills	642.98
15	2, 27 & 40	Baranagore Jute Factory	625.88
16	7 & 25	The Gouripore Co. Ltd.	548.15
17	35	Meghna Jute Mills	536.84
18	23	Kelvin Jute Mill	469.06
19	37	Agarpara Jute Mills Ltd.	422.18
20	1267	Amrita Bazar Patrika	418.00
21	11732	SBSTC	406.54
22	26232	National Thermal Power Corp.,	347.00
23	9608	SCIL India Ltd.	331.51
24	4	Hooghly Mills Co. Ltd.	315.47
25	1 & 24	Budge Budge Co. Ltd.	296.96
26	1651	Hindsutan Cables Ltd.	267.44
27	30	Hooghly Mills Co. Ltd. (Wevarly Jute mills)	256.93
28	28	Caledonian Jute & Industries	241.17
29	57, 61	India Jute Mills	207.72
30	118	Bowreah Cotton Mill Co. Ltd.	204.06
31	15	Kanknarrah Co. Ltd.	173.45
32	12646	Alloy Steel Mech. Corp.	148.32
		TOTAL	26580.12
		GRAND TOTAL	54291.53

EMPLOYEES' PROVIDENT FUND SCHEME, 1952 RECOVERY CERTIFICATES DURING 2004-2005 [UNEXEMPTED SECTOR]										
										Rs. in Lakhs
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	4467	3403.46	4305	3957.45	8772	7360.91	1941	3004.62	6831	4356.29
BR	275	2072.35	450	1106.51	725	3178.86	186	195.17	539	2983.69
CG	373	108.33	273	119.19	646	227.52	207	83.43	439	144.09
DL	476	1010.04	284	1047.13	760	2057.17	171	518.00	589	1539.17
GA	116	101.18	144	47.93	260	149.11	153	75.72	107	73.39
GJ	339	1024.13	179	813.74	518	1837.87	115	608.91	403	1228.96
HP	147	92.02	39	110.12	186	202.14	37	82.05	149	120.09
HR	984	6218.00	1640	569.55	2624	6787.55	858	698.33	1766	6089.22
JH	55	1773.24	666	11024.14	721	12797.38	276	2793.59	445	10003.79
KN	1063	2838.67	912	546.59	1975	3385.26	771	532.24	1204	2853.02
KR	1917	2652.37	2959	1849.76	4876	4502.13	1485	909.63	3391	3592.50
MH	1997	8430.10	1940	5927.45	3937	14357.55	1086	3486.02	2851	10871.53
MP	1156	3316.81	377	1596.71	1533	4913.52	388	782.96	1145	4130.56
NR	391	1665.57	461	1148.54	852	2814.11	442	656.71	410	2157.40
OR	988	4615.75	1591	2355.50	2579	6971.25	536	962.11	2043	6009.14
PN	2784	1626.09	2119	741.68	4903	2367.77	1457	453.74	3446	1914.03
RJ	768	1558.92	568	153.84	1336	1712.76	389	374.75	947	1338.01
TN	6661	4543.12	8792	3829.49	15453	8372.61	6109	1570.95	9344	6801.66
UA	133	791.98	530	1456.46	663	2248.44	214	696.26	449	1552.18
UP	2875	4258.74	831	2746.92	3706	7005.66	842	1923.61	2864	5082.05
WB	2323	20075.12	1204	6549.61	3527	26624.73	739	5403.90	2788	21220.83
Total	30288	72175.99	30264	47698.31	60552	119874.30	18402	25812.7	42150	94061.60

LEVY OF DAMAGES UNDER ALL THREE SCHEMES DURING 2004-2005 [UNEXEMPTED SECTOR]					
Rs. in Lakhs					
Region	Amount pending for realisation at the beginning of the year	Levied during the year	Total amount for realisation	Amount realised during the year	Amount pending for realisation at the end of the year
AP	1811.21	717.03	2528.24	1282.71	1245.53
BR	394.05	952.91	1346.96	257.54	1089.42
CG	142.07	543.97	686.04	224.99	461.05
DL	320.16	541.35	861.51	385.34	476.17
GA	61.97	26.14	88.11	12.76	75.35
GJ	954.93	549.37	1504.30	492.21	1012.09
HP	15.58	62.51	78.09	34.53	43.56
HR	1425.29	763.12	2188.41	314.51	1873.90
JH	936.89	236.52	1173.41	47.27	1126.14
KN	1964.86	1949.03	3913.89	917.97	2995.92
KR	2791.74	1225.70	4017.44	601.68	3415.76
MH	2695.44	2826.70	5522.14	855.40	4666.74
MP	1219.62	2284.29	3503.91	517.76	2986.15
NR	1053.58	652.93	1706.51	309.04	1397.47
OR	1336.02	548.53	1884.55	362.68	1521.87
PB	988.89	407.31	1396.20	366.30	1029.90
RJ	688.38	412.09	1100.47	491.65	608.82
TN	4591.74	3772.33	8364.07	1347.10	7016.97
UA	489.77	696.82	1186.59	35.77	1150.82
UP	1656.69	863.46	2520.15	240.77	2279.38
WB	1211.30	331.06	1542.36	471.91	1070.45
TOTAL	26750.18	20363.17	47113.35	9569.89	37543.46

EMPLOYEES' PROVIDENT FUND SCHEME, 1952
PROSECUTION CASES - SECTION 14 OF EPF & MP ACT, 1952
DURING 2004-2005
[UNEXEMPTED SECTOR]

Region	Opening Balance 01.04.04	Cases launched during 2004-05	Total cases for disposal	Cases resulted in conviction	Cases acquitted/admonished	Cases Withdrawn	Cases Discharged	Total Cases Disposed	Cases pending as on 31.03.05	Pending for less than six months	Pending for six months to 1 years	Pending for 1 to 3 years	Pending for more than 3 years
AP	1104	721	1825	118	0	508	36	662	1163	45	59	521	538
BR	1319	182	1501	0	0	0	0	0	1501	182	0	0	1319
CG	403	0	403	0	0	0	0	0	403	0	0	0	403
DL	492	0	492	0	0	0	0	0	492	0	0	207	285
GA	134	45	179	0	0	0	0	0	179	0	113	25	41
GJ	1724	33	1757	16	0	0	0	16	1741	32	1	122	1586
HP	0	0	0	0	0	0	0	0	0	0	0	0	0
HR	679	55	734	0	0	20	0	20	714	0	0	0	714
JH	743	0	743	27	2	0	0	29	714	78	107	356	173
KN	1844	317	2161	5	0	0	18	23	2138	14	71	44	2009
KR	1307	149	1456	117	2	3	0	122	1334	195	305	677	157
MH	2217	0	2217	0	0	4	0	4	2213	0	105	410	1698
MP	1623	0	1623	0	0	0	0	0	1623	0	0	6	1617
NR	210	0	210	0	0	0	0	0	210	0	0	0	210
OR	701	2	703	0	0	0	0	0	703	0	0	0	703
PB	696	56	752	3	13	0	0	16	736	55	15	90	576
RJ	337	0	337	0	0	0	0	0	337	0	1	67	269
TN	1428	223	1651	14	0	0	0	14	1637	91	384	483	679
UA	12	0	12	0	0	0	0	0	12	0	0	0	12
UP	1399	0	1399	0	0	0	0	0	1399	0	0	268	1131
WB	1202	1689	2891	1	0	1280	0	1281	1610	41	0	224	1345
TOT	19574	3472	23046	301	17	1815	54	2187	20859	733	1161	3500	15465

**PROSECUTION CASES UNDER SECTION 406/409 OF INDIAN
PENAL CODE FILED WITH THE POLICE AUTHORITIES
DURING 2004-2005
[UNEXEMPTED SECTOR]**

Region	FIR's pending with the Police as on 01.04.04	FIR's filed with the Police during 2004-05	Cases dropped by Police	Challans filed by Police in Courts	FIR's Pending with Police as on 31.03.05	FIR's pending with Police for last 6 months	FIR's pending for six months to one year	FIR's pending for more than one year
AP	254	18	38	18	216	14	29	173
BR	19	4	0	0	23	2	1	20
CG	3	4	0	0	7	0	3	4
DL	57	10	0	0	67	17	9	41
GA	83	1	0	0	84	0	1	83
GJ	381	12	0	0	393	7	8	378
HP	0	0	0	0	0	0	0	0
HR	120	8	5	0	123	0	0	123
JH	1	0	0	0	1	0	0	1
KN	567	244	18	0	793	258	286	249
KR	1085	88	0	0	1173	173	376	624
MH	388	5	0	0	393	3	38	352
MP	109	3	0	0	112	2	2	108
NR	57	0	0	0	57	0	9	48
OR	99	0	0	0	99	0	3	96
PB	186	6	1	0	191	4	0	187
RJ	176	8	146	0	38	4	0	34
TN	1480	179	162	0	1497	122	77	1298
UA	5	1	0	0	6	0	2	4
UP	278	2	0	0	280	2	10	268
WB	851	91	2	0	940	77	49	814
Total	6199	684	372	18	6493	685	903	4905

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

DURING 2004-2005

[UN-EXEMPTED SECTOR]

Region	Pending before the Court as on 01.04.04	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 31.3.05	Cases pending for 6 months	Cases pending for 6 months to 1 year	Cases pending over 1 year
AP	47	2	0	49	4	12	3	19	30	0	10	20
BR	6	0	0	6	0	0	0	0	6	0	0	6
CG	3	1	0	4	0	0	0	0	4	0	0	4
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	0
HR	0	0	0	0	0	0	0	0	0	0	0	0
JH	20	0	0	20	0	0	0	0	20	0	0	20
KN	7	8	0	15	0	0	0	0	15	2	0	13
KR	11	0	0	11	0	0	0	0	11	0	0	11
MH	137	0	0	137	0	0	2	2	135	1	18	116
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	47	0	0	47	0	0	0	0	47	0	0	47
PB	2	0	0	2	0	0	0	0	2	0	0	2
RJ	42	24	0	66	0	0	0	0	66	0	0	66
TN	40	0	0	40	0	0	0	0	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	500	35	0	535	4	12	5	21	514	3	28	482

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952
SETTLEMENT OF PROVIDENT FUND CLAIMS
DURING 2004-2005

Region	Opening Balance as on 01.04.04	Cases Received during 2004-05	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	1215	185692	186907	161105	20691	1917	3194	86.20	11.07	1.03	1.71
BR	21	8967	8988	7309	1470	207	2	81.32	16.36	2.30	0.02
CG	50	16915	16965	9327	6062	577	999	54.98	35.73	3.40	5.89
DL	4502	198300	202802	153956	46423	603	1820	75.91	22.89	0.30	0.90
GA	346	16397	16743	13932	1852	441	518	83.21	11.06	2.63	3.09
GJ	2379	214233	216612	180880	28958	1420	5354	83.50	13.37	0.66	2.47
HP	3	12905	12908	10820	1343	641	104	83.82	10.40	4.97	0.81
HR	51	166532	166583	139092	26221	1270	0	83.50	15.74	0.76	0.00
JH	101	22284	22385	17949	3201	483	752	80.18	14.30	2.16	3.36
KN	6553	398448	405001	343811	41858	12376	6956	84.89	10.34	3.06	1.72
KR	28	115272	115300	101289	13132	877	2	87.85	11.39	0.76	0.00
MH	31736	437865	469601	379186	75329	2577	12509	80.75	16.04	0.55	2.66
MP	114	120783	120897	104910	12924	3009	54	86.78	10.69	2.49	0.04
NR	0	12505	12505	10050	2332	123	0	80.37	18.65	0.98	0.00
OR	9	35852	35861	33101	2216	447	97	92.30	6.18	1.25	0.27
PN	561	150519	151080	125104	21026	4908	42	82.81	13.92	3.25	0.03
RJ	53	100268	100321	87224	10410	2687	0	86.94	10.38	2.68	0.00
TN	9346	394228	403574	328775	66354	1354	7091	81.47	16.44	0.34	1.76
UA	48	9091	9139	8832	151	139	17	96.64	1.65	1.52	0.19
UP	580	113173	113753	82398	27958	3330	67	72.44	24.58	2.93	0.06
WB	1661	135024	136685	109747	17494	3797	5647	80.29	12.80	2.78	4.13
TOTAL	59357	2865253	2924610	2408797	427405	43183	45225	82.36	14.61	1.48	1.55

Note : An amount of Rs. 5863.80 crores paid towards the settlement of EPF Claims during the period 2004-2005.

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952 SETTLEMENT OF APPLICATIONS FOR TRANSFERS DURING 2004-2005											
Region	Opening Balance as on 01.04.04	Cases Received during 2004-05	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	163	18,807	18,970	11,749	5,767	577	877	61.93	30.40	3.04	4.62
BR	1	884	885	442	366	77	0	49.94	41.36	8.70	0.00
CG	33	1,912	1,945	589	995	128	233	30.28	51.16	6.58	11.98
DL	1921	43,366	45,287	15,582	27,391	2,048	266	34.41	60.48	4.52	0.59
GA	76	1,763	1,839	782	898	85	74	42.52	48.83	4.62	4.02
GJ	363	16,000	16,363	9,599	5,392	688	684	58.66	32.95	4.20	4.18
HP	0	1,614	1,614	685	573	351	5	42.44	35.50	21.75	0.31
HR	22	13,815	13,837	5,136	8,324	377	0	37.12	60.16	2.72	0.00
JH	31	1,263	1,294	527	610	46	111	40.73	47.14	3.55	8.58
KN	1455	39,866	41,321	16,263	18,675	4,124	2,259	39.36	45.19	9.98	5.47
KR	0	9,795	9,795	5,657	3,837	301	0	57.75	39.17	3.07	0.00
MH	17571	47,725	65,296	33,663	20,616	981	10,036	51.55	31.57	1.50	15.37
MP	18	10,261	10,279	5,201	4,435	626	17	50.60	43.15	6.09	0.17
NR	0	963	963	396	474	93	0	41.12	49.22	9.66	0.00
OR	3	8,199	8,202	6,417	1,505	265	15	78.24	18.35	3.23	0.18
PN	174	10,806	10,980	3,264	6,833	880	3	29.73	62.23	8.01	0.03
RJ	9	5,729	5,738	2,468	2,448	822	0	43.01	42.66	14.33	0.00
TN	1520	48,544	50,064	25,494	22,959	657	954	50.92	45.86	1.31	1.91
UA	109	426	535	488	30	15	2	91.21	5.61	2.80	0.37
UP	81	18,099	18,180	8,045	8,820	1,302	13	44.25	48.51	7.16	0.07
WB	19	9,376	9,395	4,270	3,093	526	1,506	45.45	32.92	5.60	16.03
TOTAL	23,569	309,213	332,782	156,717	144,041	14,969	17,055	47.09	43.28	4.50	5.12

**EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952
PARTIAL WITHDRAWALS GRANTED
DURING 2004-2005**

Region	Opening Balance as on 01.04.04	Cases Received during 2004-05	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	513	50005	50518	41818	6562	1339	799	82.78	12.99	2.65	1.58
BR	9	6381	6390	5549	751	88	2	86.84	11.75	1.38	0.03
CG	18	3811	3829	2330	1140	230	129	60.85	29.77	6.01	3.37
DL	176	12270	12446	9181	3079	14	172	73.77	24.74	0.11	1.38
GA	51	1449	1500	1021	322	105	52	68.07	21.47	7.00	3.47
GJ	402	23050	23452	18597	3425	647	783	79.30	14.60	2.76	3.34
HP	0	4685	4685	3656	642	351	36	78.04	13.70	7.49	0.77
HR	16	16712	16728	13651	2656	421	0	81.61	15.88	2.52	0.00
JH	33	4940	4973	3893	752	92	236	78.28	15.12	1.85	4.75
KN	755	34645	35400	22710	9531	2468	691	64.15	26.92	6.97	1.95
KR	4	64145	64149	48898	12711	2540	0	76.23	19.81	3.96	0.00
MH	4802	71412	76214	56136	18257	1042	779	73.66	23.95	1.37	1.02
MP	29	22756	22785	17640	4429	686	30	77.42	19.44	3.01	0.13
NR	0	10623	10623	8252	2120	251	0	77.68	19.96	2.36	0.00
OR	1	15295	15296	13750	1306	147	93	89.89	8.54	0.96	0.61
PN	221	21297	21518	16790	3788	932	8	78.03	17.60	4.33	0.04
RJ	3	12757	12760	10195	1945	620	0	79.90	15.24	4.86	0.00
TN	2129	91951	94080	64598	27261	1066	1155	68.66	28.98	1.13	1.23
UA	53	6036	6089	5970	33	62	24	98.05	0.54	1.02	0.39
UP	124	47719	47843	41515	5594	729	5	86.77	11.69	1.52	0.01
WB	256	35073	35329	26424	7105	1019	781	74.79	20.11	2.88	2.21
TOTAL	9595	557012	566607	432574	113409	14849	5775	76.34	20.02	2.62	1.02

Note : An amount of Rs. 1492.71 crores paid towards the Partial Withdrawal / Advances granted during the year 2004-2005

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952 ISSUE OF ANNUAL STATEMENT OF ACCOUNTS TO MEMBERS DURING 2004-2005					
Region	Workload as on 01.04.2004	Account Slips issued in respect of previous years	Account Slips issued for current year	Total Account Slips issued during the year	Account Slips pending for issue as on 31.03.05 [2-5]
(1)	(2)	(3)	(4)	(5)	(6)
AP	3844956	236859	0	236859	3608097
BR	279599	26539	54	26593	253006
CG	259697	18990	0	18990	240707
DL	3525083	755429	696	756125	2768958
GA	296832	14400	0	14400	282432
GJ	4393105	424832	0	424832	3968273
HP	336028	74731	0	74731	261297
HR	2057226	89569	0	89569	1967657
JH	601315	4248	0	4248	597067
KN	4449234	334072	75	334147	4115087
KR	1278510	3267	0	3267	1275243
MH	11249732	1584468	0	1584468	9665264
MP	1950778	181992	0	181992	1768786
NR	300827	60318	0	60318	240509
OR	843614	30210	0	30210	813404
PN	3244777	259901	0	259901	2984876
RJ	1666946	137591	0	137591	1529355
TN	5709661	185134	0	185134	5524527
UA	148530	643	0	643	147887
UP	3183767	651130	0	651130	2532637
WB	2588163	135665	0	135665	2452498
TOTAL	52208380	5209988	825	5210813	46997567

EMPLOYEES' PENSION SCHEME 1995
PROSECUTION CASES - SECTION 14 OF EPF & MP ACT, 1952
DURING 2004-2005
[UN-EXEMPTED SECTOR]

Region	Opening Balance 01.04.04	Cases launched during 2004-05	Total cases for disposal	Cases resulted in conviction	Cases acquitted/admonished	Cases Withdrawn	Cases Discharged	Total Cases Disposed	Cases pending as on 31.03.05	Pending for less than six months	Pending for six months to 1 years	Pending for 1 to 3 years	Pending for more than 3 years
AP	369	481	850	0	0	66	36	102	748	134	25	30	559
BR	1319	182	1501	0	0	0	0	0	1501	182	0	0	1319
CG	208	0	208	0	0	0	0	0	208	0	0	0	208
DL	242	0	242	0	0	0	0	0	242	0	0	88	154
GA	132	52	184	0	0	0	0	0	184	0	137	10	37
GJ	826	26	852	0	0	0	0	0	852	26	0	22	804
HP	0	0	0	0	0	0	0	0	0	0	0	0	0
HR	645	0	645	0	0	0	0	0	645	0	0	0	645
JH	743	0	743	27	2	0	0	29	714	78	107	356	173
KN	803	223	1026	1	0	0	0	4	1022	23	161	44	794
KR	853	133	986	102	2	3	0	107	879	129	289	395	66
MH	1630	0	1630	0	0	1	0	1	1629	0	177	248	1204
MP	1128	0	1128	0	0	0	0	0	1128	0	0	6	1122
NR	46	0	46	0	0	0	0	0	46	0	0	0	46
OR	473	0	473	0	0	0	0	0	473	0	0	0	473
PB	365	14	379	0	12	0	0	12	367	14	0	57	296
RJ	80	0	80	0	0	0	0	0	80	0	0	4	76
TN	803	218	1021	19	0	0	0	19	1002	87	88	370	457
UA	12	0	12	0	0	0	0	0	12	0	0	0	12
UP	525	0	525	0	0	0	0	0	525	0	0	100	425
WB	777	383	1160	1	0	371	0	372	788	0	0	137	651
TOT	11979	1712	13691	150	16	441	39	646	13045	673	984	1867	9521

APPENDIX - A-15 (i)

EMPLOYEES' PENSION SCHEME 1995																
Classification of Pensioners as on 31.03.2005																
Region	Total No. of Members of Fund on 1.4.2003	Member pension				Spouse Pension				Children Pension			Orphan Pension	Nominnee Pension	Grand Total (6+10+13+14+15)	% to Total P.F. Members
		Early Pension (50-57 years)	Superannuation Pension (58 years)	Dis-able-ment pen-sion	Total (3+4+5)	Death in Service EFPS 71	Death in Service EPS 95	Death away from Service	Total (7+8+9)	EFPS 71	EPS 95	Total (11+12)				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
AP	2031498	90165	31062	78	121305	17745	35198	7358	60301	281	37414	37695	1017	1078	221396	10.90
BR	298054	17251	17054	11	34316	5163	8601	404	14168	150	14567	14717	159	132	63492	21.30
CG	172321	8907	2011	30	10948	1132	2512	367	4011	19	3687	3706	36	51	18752	4.42
DL	1332980	15682	4722	9	20413	740	5712	601	7053	25	9384	9409	208	352	37435	2.81
GA	161278	1950	2243	7	4200	446	1235	66	1747	10	1932	1942	43	111	8043	4.99
GJ	1673281	47392	23886	49	71327	11357	18101	2456	31914	172	28317	28489	502	667	132899	7.94
HP	163970	1782	2094	7	3883	1011	1829	50	2890	15	2961	2976	40	74	9863	6.02
HR	968985	15051	5352	29	20432	2683	7051	676	10410	77	12280	12357	223	159	43581	4.50
JH	574005	21360	11835	7	33202	2445	4145	256	6846	22	10883	10905	244	93	51290	8.94
KN	2441918	74228	35173	91	109492	14826	23895	4300	43021	258	35741	35999	904	1267	190683	7.81
KR	713933	67016	43321	556	110893	6624	11257	2563	20444	218	13892	14110	462	750	146659	20.54
MH	4111040	111933	68405	298	180636	29191	43271	6133	78595	1008	64318	65326	1230	1233	327020	7.95
MP	1195863	33004	10558	36	43598	7117	10145	1883	19145	42	15282	15324	336	263	78666	6.58
NE	205224	3882	2766	26	6674	1580	2868	555	5003	5	4250	4255	89	144	16165	7.88
OR	513809	13852	12068	10	25930	4109	3653	2585	10347	11	8674	8685	137	142	45241	8.81
PB	2236910	11474	9019	26	20519	5915	7098	312	13325	195	11351	11546	216	276	45882	2.05
RJ	820397	20617	8872	52	29541	12900	13194	577	26671	350	11605	11955	231	150	68548	8.36
TN	4849411	108484	48173	125	156782	22547	31949	6225	60721	347	48312	48659	1096	2793	270051	5.57
UP	1221489	48928	38218	27	87173	14172	18516	956	33644	424	30138	30562	690	426	152495	12.48
UT	154924	3472	4867	8	8347	1910	3404	190	5504	78	3814	3892	118	90	17951	11.59
WB	2249168	40891	28750	18	69659	12128	16703	2610	31441	135	22837	22972	541	443	125056	5.56
TOT	28090458	757321	410449	1500	1169270	175741	270337	41123	487201	3842	391639	395481	8522	10694	2071168	7.37

APPENDIX - A-15 (ii)

EMPLOYEES' PENSION SCHEME, 1995 SETTLEMENT OF PENSION CLAIMS (ALL BENEFITS) DURING 2004-2005											
Region Name	Opening Balance as on 01.04.04	Cases Received during 2004-05	Total Workload	Claims Settled	Claims Returned	Claims Rejected	Claims Pending	Settlement Ratio	Return Ratio	Rejection Ratio	Pending Ratio
AP	831	159660	160491	133409	20446	4030	2606	83.13	12.74	2.51	1.62
BR	16	4916	4932	3942	805	179	6	79.93	16.32	3.63	0.12
CG	231	13504	13735	7458	4957	498	822	54.30	36.09	3.63	5.98
DL	5567	184177	189744	131829	54905	699	2311	69.48	28.94	0.37	1.22
GA	621	14910	15531	11827	2267	942	495	76.15	14.60	6.07	3.19
GJ	3304	158702	162006	117922	34294	3872	5918	72.79	21.17	2.39	3.65
HP	7	11722	11729	9364	1288	978	99	79.84	10.98	8.34	0.84
HR	83	150393	150476	118427	29580	2469	0	78.70	19.66	1.64	0.00
JH	158	16786	16944	12472	3409	447	616	73.61	20.12	2.64	3.64
KN	8938	291112	300050	223723	56436	10651	9240	74.56	18.81	3.55	3.08
KR	36	59691	59727	43000	15062	1665	0	71.99	25.22	2.79	0.00
MH	84425	380983	465408	332217	100170	7906	25115	71.38	21.52	1.70	5.40
MP	181	79197	79378	58516	16722	4063	77	73.72	21.07	5.12	0.10
NR	0	7794	7794	5519	1989	286	0	70.81	25.52	3.67	0.00
OR	79	18730	18809	16405	1845	430	129	87.22	9.81	2.29	0.69
PN	719	112395	113114	86322	21591	5051	150	76.31	19.09	4.47	0.13
RJ	75	70869	70944	53938	12021	4985	0	76.03	16.94	7.03	0.00
TN	8415	392530	400945	305296	85065	3951	6633	76.14	21.22	0.99	1.65
UA	38	5556	5594	5256	129	197	12	93.96	2.31	3.52	0.21
UP	573	99626	100199	66296	29142	4619	142	66.16	29.08	4.61	0.14
WB	1776	93254	95030	71668	13651	2013	7698	75.42	14.36	2.12	8.10
TOTAL	116073	2326507	2442580	1814806	505774	59931	62069	74.30	20.71	2.45	2.54

Note : An amount of Rs. 2627.04 crores was paid during 2004-2005 towards settlement of claims (all benefits). Which include monthly Pension amount of Rs. 1717.93.

EMPLOYEES' PENSION SCHEME, 1995 SETTLEMENT OF MONTHLY PENSION CLAIMS DURING 2004-2005											
Region	Opening Balance as on 01.04.04	Cases Received during 2004-05	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	222	39093	39315	31672	6130	597	916	80.56	15.59	1.52	2.33
BR	8	9727	9735	8003	1378	347	7	82.21	14.16	3.56	0.07
CG	1038	11157	12195	6558	3547	223	1867	53.78	29.09	1.83	15.31
DL	1555	20280	21835	12294	7912	106	1523	56.30	36.24	0.49	6.98
GA	237	1392	1629	1150	308	31	140	70.60	18.91	1.90	8.59
GJ	1983	36744	38727	24782	9273	879	3793	63.99	23.94	2.27	9.79
HP	112	393	505	322	167	16	0	63.76	33.07	3.17	0.00
HR	136	10839	10975	6310	4556	109	0	57.49	41.51	0.99	0.00
JH	334	11728	12062	7903	2395	571	1193	65.52	19.86	4.73	9.89
KN	2920	45287	48207	26905	16129	2524	2649	55.81	33.46	5.24	5.50
KR	62	32214	32276	21264	10290	1696	26	65.88	31.88	2.16	0.08
MH	34368	76510	110878	69648	30347	620	10263	62.81	27.37	0.56	9.26
MP	274	16339	16613	9746	6608	208	51	58.66	39.78	1.25	0.31
NR	1	3116	3117	2051	969	97	0	65.80	31.09	3.11	0.00
OR	306	7589	7895	5710	1464	240	481	72.32	18.54	3.04	6.09
PN	1493	8990	10483	7167	2548	58	710	68.37	24.31	0.55	6.77
RJ	106	11365	11471	7367	3792	312	0	64.22	33.06	2.72	0.00
TN	1243	58623	59866	35270	20565	2520	1511	58.91	34.35	4.21	2.52
UA	54	2108	2162	2016	145	1	0	93.25	6.71	0.05	0.00
UP	212	34505	34717	22449	8973	2337	958	64.66	25.85	6.73	2.76
WB	223	42488	42711	18020	17627	1628	5436	42.19	41.27	3.81	12.73
TOTAL	46887	480487	527374	326607	155123	14120	31524	61.93	29.41	2.68	5.98

Note : Total amount disbursed towards Monthly Pension Claims is Rs. 1717.93 crores during 2004-2005.

EMPLOYEES' PENSION SCHEME, 1952 SETTLEMENT OF EDLI CLAIMS DURING 2004-2005											
Region	Opening Balance as on 01.04.04	Cases Received during 2004-05	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	36	3231	3267	2042	1010	132	83	62.50	30.92	4.04	2.54
BR	2	783	785	482	275	28	0	61.40	35.03	3.57	0.00
CG	3	253	256	93	132	22	9	36.33	51.56	8.59	3.52
DL	57	1282	1339	737	552	6	44	55.04	41.22	0.45	3.29
GA	2	230	232	113	71	40	8	48.71	30.60	17.24	3.45
GJ	16	1458	1474	991	350	69	64	67.23	23.74	4.68	4.34
HP	0	233	233	101	102	30	0	43.35	43.78	12.88	0.00
HR	0	916	916	388	456	72	0	42.36	49.78	7.86	0.00
JH	18	386	404	128	226	30	20	31.68	55.94	7.43	4.95
KN	114	3198	3312	1688	1446	132	46	50.97	43.66	3.99	1.39
KR	6	2516	2522	1113	1284	125	0	44.13	50.91	4.96	0.00
MH	8	7278	7286	4211	2556	175	344	57.80	35.08	2.40	4.72
MP	1534	-440	1094	592	466	36	0	54.11	42.60	3.29	0.00
NR	0	432	432	292	135	5	0	67.59	31.25	1.16	0.00
OR	0	612	612	335	222	42	13	54.74	36.27	6.86	2.12
PN	2	699	701	492	180	29	0	70.19	25.68	4.14	0.00
RJ	1	464	465	226	183	56	0	48.60	39.35	12.04	0.00
TN	80	5814	5894	2646	2974	155	119	44.89	50.46	2.63	2.02
UA	0	266	266	240	17	3	6	90.23	6.39	1.13	2.26
UP	3	2976	2979	1495	1273	208	3	50.18	42.73	6.98	0.10
WB	389	7369	7758	3058	3748	413	539	39.42	48.31	5.32	6.95
TOTAL	2271	39956	42227	21463	17658	1808	1298	50.83	41.82	4.28	3.07

Note : A Total of Rs. 50.34 crores disbursed in 2004-2005.

EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976
PROSECUTION CASES - SECTION 14 OF EPF & MP ACT, 1952
(UNEXEMPTED SECTOR)
DURING THE YEAR 2004-2005

Reg- ion	Opening Balance 01.04.04	Cases laun- ched during 2004-05	Total cases for disposal	Cases resulted in con- viction	Cases acquitted/ admon- ished	Cases With- drawn	Cases Dis- charged	Total Cases Dis- posed	Cases pending as on 31.03.05	Pending for less than six months	Pending for six months to 1 years	Pending for 1to3 years	Pending for more than 3 years
AP	741	345	1086	59	0	539	36	634	452	35	39	234	144
BR	1319	182	1501	0	0	0	0	0	1501	182	0	0	1319
CG	296	0	296	0	0	0	0	0	296	0	0	0	296
DL	233	0	233	0	0	0	0	0	233	0	0	65	168
GA	112	36	148	0	0	0	0	0	148	0	101	7	40
GJ	1024	31	1055	0	0	0	0	0	1055	31	0	68	956
HP	0	0	0	0	0	0	0	0	0	0	0	0	0
HR	473	0	473	0	0	0	0	0	473	0	0	0	473
JH	743	0	743	27	2	0	0	29	714	78	107	356	173
KN	1087	213	1300	1	0	0	0	2	1298	170	0	0	1128
KR	766	80	846	74	2	0	0	76	770	86	277	338	69
MH	1474	0	1474	0	0	1	0	1	1473	0	134	251	1088
MP	1621	0	1621	0	0	0	0	0	1621	0	0	12	1609
NR	165	0	165	0	0	0	0	0	165	0	0	0	165
OR	610	0	610	0	0	0	0	0	610	0	0	0	610
PB	460	67	527	0	12	0	0	12	515	67	0	45	403
RJ	85	0	85	0	0	0	0	0	85	0	0	4	81
TN	765	220	985	11	0	0	0	11	974	87	126	282	479
UA	12	0	12	0	0	0	0	0	12	0	0	0	12
UP	772	0	772	0	0	0	0	0	772	0	0	145	627
WB	813	3	816	1	0	8	0	9	807	0	0	123	684
TOT	13571	1177	14748	173	16	548	37	774	13974	736	784	1930	10524

Employees' Provident Fund Organisation OFFICERS' STRENGTH - GROUP 'A' AS ON 31.3.2005		
REGION	SANCTIONED STRENGTH	OFFICERS IN POSITION
AP	50	37
BR	12	8
JH	13	10
DL	38	33
GJ	36	30
HR	20	16
HP	5	3
KN	35	26
KR	26	21
MP	21	16
CH	5	5
MH	67	51
GOA	4	3
NR	16	13
OR	20	15
PB	25	22
RJ	19	13
TN	58	41
UP	30	27
UTTR	4	4
WB	56	44
HQ *	84	74
NATRSS	7	9
ZTI (NZ)	3	3
ZTI (SZ)	3	3
ZTI (EZ)	3	3
ZTI (WZ)	3	2
Sub ZTI	1	1
ZACC (NZ)	1	1
ZACC (SZ)	2	0
ZACC (EZ)	1	1
ZACC (WZ)	2	1
Z.A (NZ)	1	0
Z.A (SZ)	1	0
Z.A (EZ)	1	0
Z.A (WZ)	1	0
NRPO	1	1
TOTAL	675	537

Employees' Provident Fund Organisation STAFF STRENGTH - GROUP 'B' AS ON 31.3.2005											
Region Name	Sanct-ioned Strength	Staff in Position	SHARE DUE			IN POSITION			EXCESS/SHORT (+/-)		
			SC	ST	OBC	SC	ST	OBC	SC	ST	OBC
AP	124	123	17	8	8	16	7	6	1	1	2
BR	25	24	1	0	1	4	1	2	-3	-1	-1
JH	38	37	4	1	2	3	8	2	1	-7	0
DL	90	89	12	5	5	12	3	3	0	2	2
GJ	129	125	17	8	8	24	9	3	-7	-1	5
HR	58	56	7	4	4	8	2	2	-1	2	2
HP	10	10	0	0	0	1	2	0	-1	-2	0
KN	114	113	16	8	7	15	8	0	1	0	7
KR	81	81	12	5	5	7	5	2	5	0	3
MP	53	50	6	1	3	11	3	1	-5	-2	2
CH	9	7	0	0	0	0	1	1	0	-1	-1
MH	272	264	40	18	18	54	23	3	-14	-5	15
GOA	6	6	0	0	0	1	0	3	-1	0	-3
NER	26	24	2	0	1	3	6	1	-1	-6	0
OR	45	44	4	1	2	3	2	1	1	-1	1
PN	85	85	12	5	5	18	3	1	-6	2	4
RJ	56	56	6	4	3	7	10	0	-1	-6	3
TN	212	190	29	13	14	32	17	7	-3	-4	7
UP	117	117	16	8	7	33	2	5	-17	6	2
UT	13	8	1	0	0	3	2	0	-2	-2	0
WB	210	144	29	13	14	18	13	7	11	0	7
HQ	449	329	49	18	32	50	10	2	-1	8	30
TOTAL	2222	1982	280	120	139	323	137	52	-43	-17	87

Employees' Provident Fund Organisation STAFF STRENGTH - GROUP 'C' AS ON 31.3.2005											
Region Name	Sanct-ioned Strength	Staff in Position	SHARE DUE			IN POSITION			EXCESS/SHORT (+/-)		
			SC	ST	OBC	SC	ST	OBC	SC	ST	OBC
AP	1456	1210	177	82	82	162	47	61	15	35	21
BK	214	211	26	11	12	18	1	72	8	10	-60
JH	313	228	46	23	16	27	34	62	19	-11	-46
DL	820	588	98	48	43	159	34	15	-61	14	28
GJ	1275	933	132	93	70	160	85	94	-28	8	-24
HR	558	382	68	33	34	93	13	4	-25	20	30
HP	98	67	12	3	4	13	6	4	-1	-3	0
KN	1380	1056	176	86	84	167	51	44	9	35	40
KR	890	726	115	57	58	88	28	38	27	29	20
MP	655	561	46	37	11	92	101	22	-46	-64	-11
CH	104	73	13	5	26	3	29	14	10	-24	12
MH	2823	2040	375	188	204	245	170	107	130	18	97
Goa	78	58	6	2	3	1	3	12	5	-1	-9
NR	209	180	26	11	17	14	46	4	12	-35	13
OR	448	400	59	29	26	57	64	10	2	-35	16
PN	813	656	141	42	54	186	6	25	-45	36	29
RJ	537	424	60	23	9	81	63	13	-21	-40	-4
TN	2393	1924	339	120	156	449	34	143	-110	86	13
UP	928	866	137	65	70	168	1	109	-31	64	-39
UTR	107	73	12	5	6	23	4	3	11	1	3
WB	1581	1197	232	102	61	293	27	32	-61	75	29
HQ	279	204	30	12	17	45	10	14	-15	2	3
Centrally Cadre	0	0	123	62	190	0	0	0	123	62	190
TOTAL	17959	14057	2449	1139	1253	2544	857	902	-95	282	351

Employees' Provident Fund Organisation STAFF STRENGTH - GROUP 'D' AS ON 31.3.2005											
Region Name	Sanct-ioned Strength	Staff in Position	SHARE DUE			IN POSITION			EXCESS/SHORT (+/-)		
			SC	ST	OBC	SC	ST	OBC	SC	ST	OBC
AP	176	138	25	9	31	50	9	17	-25	0	14
BR	42	48	4	1	8	12	1	13	-8	0	-5
JH	40	25	9	4	7	7	11	4	2	-7	3
DL	92	83	17	4	13	25	7	4	-8	-3	9
GJ	139	139	13	15	24	63	21	10	-50	-6	14
HR	71	57	16	5	12	31	1	4	-15	4	8
HP	16	12	3	1	1	3	2	1	0	-1	0
KN	161	141	21	9	39	47	14	10	-26	-5	29
KR	130	128	18	8	21	62	7	15	-44	1	6
MP	98	97	11	14	6	37	22	3	-26	-8	3
CH	14	14	2	0	2	2	4	7	0	-4	-5
MH	282	228	27	22	41	0	0	0	27	22	41
Goa	12	13	3	0	1	1	1	4	2	-1	-3
NR	44	47	4	1	7	8	11	2	-4	-10	5
OR	76	80	10	4	0	25	21	1	-15	-17	-1
PN	102	89	20	1	13	47	1	5	-27	0	8
RJ	92	82	16	4	10	27	20	7	-11	-16	3
TN	260	220	39	6	42	136	15	30	-97	-9	12
UP	194	180	24	12	37	61	1	37	-37	11	0
UTR	22	20	2	0	2	10	2	2	-8	-2	0
WB	265	199	46	13	32	59	15	29	-13	-2	3
HQ	92	93	8	3	15	50	13	4	-42	-10	11
TOTAL	2420	2133	338	136	364	763	199	209	-425	-63	155

ABBREVIATIONS	
AMC	Annual Maintenance Contract
AP	Andhra Pradesh
BPR	Business Process Re-engineering
BR	Bihar
CBT	Central Board of Trustees (Employees' Provident Fund)
CG	Chhattisgarh
DL	Delhi
EDLI	Employees' Deposit Linked Insurance Scheme, 1976
EPFO	Employees' Provident Fund Organisation
EPFS	Employees' Provident Fund Scheme, 1952
EPS	Employees' Pension Scheme, 1995
GA	Goa
GFR	General Financial Rules
GJ	Gujarat
HP	Himachal Pradesh
HR	Haryana
HRM	Human Resources Management
JH	Jharkhand
KN	Karnataka
KR	Kerala
MH	Maharashtra
MP	Madhya Pradesh
MPC	Monthly Pension Claim
NR	North East Region
NSSN	National Social Security Number
OR	Orissa
PB	Punjab
PSU	Public Sector Undertaking
RJ	Rajasthan
SDL	State Development Loan
STG	State Guaranteed
TN	Tamil Nadu
UA	Uttaranchal
UP	Uttar Pradesh
WB	West Bengal
-	Not available



*Over
4 crore
workers
covered under*



*the
social
security
umbrella
of*



Pension

&

Provident Fund

provided by

EPFO



EMPLOYEES' PROVIDENT FUND ORGANISATION

(Ministry of Labour, Govt. of India)

CORPORATE HEADQUARTERS : BHAVISHYA NIDHI BHAWAN,

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