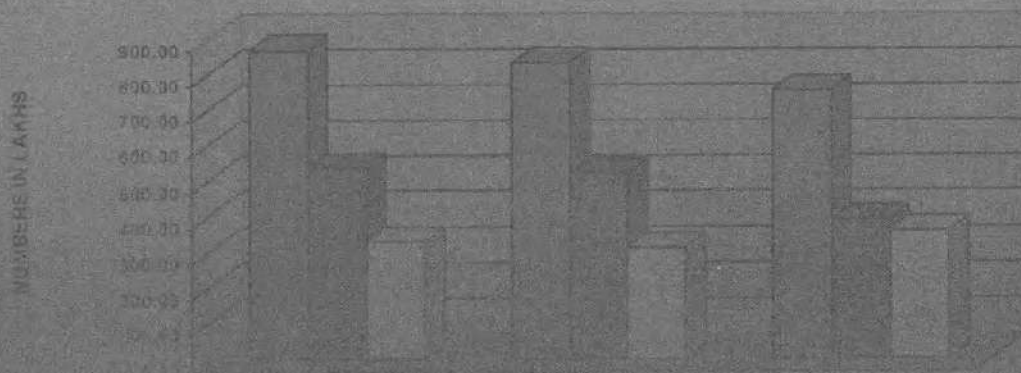


# ANNUAL STATEMENT OF ACCOUNTS TO MEMBERS



## 55<sup>TH</sup> ANNUAL REPORT 2007-2008



	2005-2006	2006-2007	2007-2008
Grievance Received	44153	47649	29946
Grievance Settled	41189	44937	28476
Balance	2964	2712	1470

Year



**Employees' Provident Fund Organisation**

Ministry of Labour and Employment, Government of India

## **Bill of Rights of Employees**

- Right to membership of Provident Fund, Pension and EDLI Schemes for every employee of covered establishment drawing monthly basic pay and D.A. upto Rs. 6,500.
- To receive Annual Statement of Provident Fund Account by 30<sup>th</sup> September of the following year.
- To obtain claim form free of cost from any Provident Fund office.
- To obtain assistance/guidance from Public Relations Officers in filling up of forms.
- To submit claim applications in any office of EPFO and obtain acknowledgement.
- To get partial withdrawals settled within a maximum period of 30 days for specified purposes.
- To get claim final withdrawals settled within 30 days from the date of submission of claim.
- To get the accumulations transferred to your new account within 30 days of change of employer to execute nomination for receiving Provident Fund accumulations/ pension.
- To register grievance and get redressal.
- To approach Office-in-charge of any office for redressal of grievance without prior appointment.
- To receive guaranteed monthly payment of pension even in case of non-payment of dues by employer.
- To receive Provident Fund dues from Special Reserve Fund:
  - o in case of non-payment by employer of contribution deducted from wages;
  - o in case of non-payment by the employer of establishment closed for more than three years.
  - o in case of fraudulent withdrawal from your account.

# **55th ANNUAL REPORT**

## **2007-2008**



### **EMPLOYEES' PROVIDENT FUND ORGANISATION**

(Ministry of Labour & Employment, Govt. of India)

CORPORATE HEADQUARTERS: BHAVISHYA NIDHI BHAWAN  
14, BHIKAJI CAMA PLACE, NEW DELHI – 110 066

Website: [www.epfindia.com](http://www.epfindia.com) : [www.epfindia.gov.in](http://www.epfindia.gov.in) : [www.epfindia.org](http://www.epfindia.org)



## *OUR MISSION*

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



**EMPLOYEES' PROVIDENT FUND ORGANISATION****ANNUAL REPORT 2007-2008****CONTENTS**

<b>CHAPTER – 1 PERFORMANCE STATISTICS 2007-2008 – AT A GLANCE .....</b>	<b>PAGENO.</b>
• Performance Statistics 2007-2008 – At a Glance .....	1
• Comparative Performance for the Last Three Years .....	5
<b>CHAPTER – 2 ORGANISATION.....</b>	<b>7</b>
• Introduction .....	7
• Central Board of Trustees .....	8
• Executive Committee .....	9
• Sub-Committees of the Central Board of Trustees.....	9
• Sub-Committees of Executive Committee .....	10
• Regional Committees .....	11
• Regional Offices and Sub-Regional Offices .....	14
• Zonal offices .....	14
• District Offices and Service Centres .....	14
• Organisation Chart .....	15
<b>CHAPTER – 3 INFORMATION SERVICES &amp; PROJECT DIVISIONS .....</b>	<b>16</b>
• "RE-INVENTING EPF, INDIA" Project and Computerization .....	16
• Initiatives in Existing Operations .....	20
<b>CHAPTER – 4 EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952.....</b>	<b>21</b>
• Application of the Act .....	21
• Schedule of Industries/Classes of Establishments .....	21
• Eligibility for membership of the Scheme .....	21
• Coverage and Enrollment .....	23
• Concentration of Members – Region-wise .....	24
• Concentration of Members – Industry-wise .....	25
• Status Note on Beedi Industry .....	25
• Rate of Contribution .....	29
• Contribution Received .....	29
• Administrative and Inspection Charges.....	30
• Investments .....	30
• Pattern of Investment .....	31
• Break up of Investments.....	33
• Investments (Un-exempted Sector).....	34
• Investments (Exempted Sector) .....	34
• Arrear Management – Provident Fund & Other Dues – Un-exempted .....	36
• Bifurcation of Arrears- Public & Private Sector.....	37
• Status of Arrears .....	38
• Other Arrears .....	39
• Action taken to arrest defaults .....	39
• Attachment of Property and / or arrest of defaulters for Recovery of Arrears.....	43
• Default in Jute Industry in West Bengal .....	44
• Settlement of Provident Fund Claims .....	44



• Transfer of Provident Fund Accounts .....	45
• Withdrawals for Housing purposes .....	45
• Issue of Annual Statement of Accounts .....	46
• Appeal pending before Hon'ble Supreme Court of India .....	46
<b>CHAPTER – 5 EXEMPTED ESTABLISHMENTS .....</b>	<b>48</b>
• Committee on Exempted Establishments .....	48
• Exempted Establishments and Members .....	48
• Regional Concentration .....	48
• Contribution transferred to Board of Trustees .....	48
• Inspection Charges .....	49
• Investments .....	49
• Arrear management – Provident fund and other dues – Exempted .....	49
• Bifurcation of Arrears- Public and Private Sector .....	51
• Status of Arrears .....	52
• Un-invested Funds .....	53
• Action taken against defaulters .....	55
• Arrest & Attachment of Property on account of Default in Arrears .....	55
• Rate of Interest .....	55
• Advances/Partial Withdrawals .....	56
• Settlement of PF Claims .....	56
• Finance Act, 2006 Clause 56 – Rationalization of Process and Procedure For Exemption .....	57
<b>CHAPTER – 6 EMPLOYEES' PENSION SCHEME, 1995 .....</b>	<b>59</b>
• Introduction & Administration .....	59
• Benefits .....	59
• Eligibility .....	60
• Administrative Set up .....	60
• Pension Implementation Committee .....	62
• Members Enrolled .....	62
• Contribution Received .....	64
• Pension Fund .....	64
• Investment of Pension Fund .....	64
• Contribution Arrears .....	65
• Arrear Management (Pension Fund Unexempted Sector) .....	65
• Action taken against defaulters. ....	67
• Pension Beneficiaries .....	67
• Settlement of Pension Claims (All benefits) .....	68
• Settlement of monthly Pension claims .....	69
• Valuation of Pension Fund .....	70
• Review Report By Panel of Actuaries .....	72
• Grant of Exemption under EPS, 95 .....	73
• International Social Security Agreements .....	73
<b>CHAPTER – 7 EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976 .....</b>	<b>75</b>
• Application and Coverage .....	75
• Benefits under the Scheme .....	75
• Contribution .....	75

• Administrative & Inspection Charges .....	75
• Investments .....	75
• Settlement of claims.....	76
• Arrears Management ( EDLI – Un-exempted) .....	77
• Action taken against Defaulters .....	78
• Exemption from the Scheme.....	78
<b>CHAPTER – 8 ADMINISTRATIVE ACCOUNTS.....</b>	<b>79</b>
<b>CHAPTER – 9 HUMAN RESOURCES MANAGEMENT.....</b>	<b>81</b>
• Training & Development.....	82
• Examination.....	88
• Productivity linked bonus.....	90
• Welfare of SCs/STs .....	92
• Sports.....	92
• Staff welfare .....	93
<b>CHAPTER – 10 MANAGEMENT INFORMATION SYSTEM.....</b>	<b>95</b>
<b>CHAPTER – 11 REDRESSAL OF PUBLIC GRIEVANCES .....</b>	<b>97</b>
<b>CHAPTER – 12 PUBLICITY .....</b>	<b>100</b>
<b>CHAPTER – 13 VIGILANCE .....</b>	<b>103</b>
<b>CHAPTER – 14 WORK STUDY .....</b>	<b>104</b>
<b>CHAPTER – 15 PHYSICAL FACILITIES .....</b>	<b>105</b>
<b>CHAPTER – 16 PROGRESSIVE USE OF HINDI .....</b>	<b>107</b>
<b>CHAPTER – 17 INTERNATIONAL SOCIAL SECURITY ASSOCIATION .....</b>	<b>108</b>
<b>CHAPTER – 18 INTERNAL AUDIT .....</b>	<b>109</b>
<b>CHAPTER – 19 PUBLIC INFORMATION .....</b>	<b>111</b>
<b>CHAPTER – 20 EPF TRIBUNAL.....</b>	<b>113</b>

**APPENDICES**

<b>Appendix - A1</b>	List of members – Central Board of Trustees as on 31.03.2008 .....	114
<b>Appendix- A2</b>	List of Regional Offices/Sub-Regional Offices/District offices and Service Centres as on 31.03.2008 .....	117
<b>Appendix - A3</b>	Summary of Establishments (Un-exempted) having default of Rs. 50 lakhs and above .....	121
<b>Appendix - A4</b>	List of Establishments (Un-exempted ) having default of Rs. 1 crore and above .....	122
<b>Appendix - A5</b>	Summary of Establishments (Exempted) having default of Rs. 50 lakhs and above. ....	130
<b>Appendix - A6</b>	List of Establishments (Exempted) having default of Rs 1 crore and above. ....	131
<b>Appendix - A7</b>	Revenue Recovery Certificates (Un-exempted Sector) .....	134
<b>Appendix - A8</b>	Cases of Levy of Damages under all three schemes(Un-exempted Sector) ....	135
<b>Appendix - A9</b>	Prosecution under Section 14 of the Act (EPFS 1952) (Un-exempted Sector) .	136
<b>Appendix - A10(i)</b>	Prosecution under Section 406/409 of IPC - Police authorities (Un-exempted Sector) .....	137
<b>Appendix- A10(ii)</b>	Prosecution under Section 406/409 of IPC – Various courts (Un-exempted Sector) .....	138
<b>Appendix - A11</b>	Claims – Provident Fund.....	139
<b>Appendix - A12</b>	Claims – Transfer Applications.....	140
<b>Appendix - A13</b>	Claims – Partial Withdrawals .....	141
<b>Appendix - A14</b>	Issue of Annual Statement of accounts to members .....	142
<b>Appendix - A15</b>	Prosecution under Section 14 of the Act (EPS 1995) .....	143
<b>Appendix -A16(i)</b>	Classification of Pensioners.....	144
<b>Appendix -A16(ii)</b>	Claims – Family Pension (all benefits) .....	145
<b>Appendix - A17</b>	Claims – Monthly Pension.....	146
<b>Appendix - A18</b>	Claims – EDLI .....	147
<b>Appendix - A19</b>	Prosecution under Section 14 of the Act (EDLI 1976) .....	148
<b>Appendix - A20</b>	Manpower position -Group A .....	149
<b>Appendix - A21</b>	Manpower position- Group B .....	150
<b>Appendix - A22</b>	Manpower position - Group C .....	151
<b>Appendix - A23</b>	Manpower position- Group D .....	152
<b>Appendix - A24</b>	Category wise Investments and Holdings-EPF Scheme 1952 .....	153
<b>Appendix - A25</b>	Category wise Investments and Holdings-EP Scheme 1995 .....	154
<b>Appendix - A26</b>	Category wise Investments and Holdings-EDLI Scheme 1976 .....	155
<b>Appendix - A27</b>	Schedule of Industries/Classes of Establishments to which Employees' Provident Funds and Miscellaneous Provisions Act, 1952 Applies .....	156



**CHAPTER-1****PERFORMANCE STATISTICS 2007-2008  
AT A GLANCE**

<b>1. COVERAGE</b>				
No. of Industries/ <b>Classes of Establishments</b> to which EPF & MP Act, 1952 applied as on 31.03.2008				<b>186</b> <b>(182)</b>
No. of covered <b>Establishments</b> as on 31.03.2008	<b>Exempted</b>		<b>Unexempted</b>	<b>Total</b>
	EPS	EPF	530005 (469089)	<b>532702</b> <b>(471678)</b>
	03 (03)	2697 (2586)		
<b>Membership</b> (As on 31.03.2008)(In Lakhs)		<b>Exempted</b>	<b>Unexempted</b>	<b>Total</b>
<b>(a)</b>	In Employees' Provident Fund	37.61 (40.01)	411.58 (404.03)	<b>449.19</b> <b>(444.04)</b>
<b>(b)</b>	In Pension Fund		405.86	<b>405.86</b> <b>(357.30)</b>
<b>2. CONTRIBUTIONS RECEIVED (Rs.In Crores)</b>				
<b>(a)</b>	<b>Employees' Provident Fund</b>	<b>Exempted</b>	<b>Unexempted</b>	<b>Total</b>
	(i) During the year	5884.91 (5048.07)	18782.30 (14414.01)	<b>24667.21</b> <b>(19462.08)</b>
	(ii) Progressive	73017.01 (67132.10)	110001.01 (91218.71)	<b>183018.02</b> <b>(158350.81)</b>
<b>(b)</b>	<b>Employees' Pension Fund</b>	<b>Unexempted</b>		
		<b>Employer's Share</b>	<b>Government's Share</b>	<b>Total</b>
	(i) During the year	8022.46 (6710.66)	990.00 (1340.00)	<b>9012.46</b> <b>(8050.66)</b>
	(ii) Progressive			<b>87754.27</b> <b>(78741.81)</b>
<b>(c)</b>	<b>Employees' Deposit Linked Insurance Fund</b>			<b>Total</b>
	(i) During the year			<b>308.44</b> <b>(250.65)</b>
	(ii) Progressive			<b>7089.29</b> <b>(6780.85)</b>
<b>Total Contribution (a+b+c)</b>		<b>Exempted</b>	<b>Unexempted</b>	<b>Total</b>
<b>(i)</b>	During the year	5884.91 (5048.07)	28103.20 (22715.32)	<b>33988.11</b> <b>(27763.39)</b>
<b>(ii)</b>	Progressive	73017.01 (67132.10)	204844.57 (176741.37)	<b>277861.58</b> <b>(243873.47)</b>

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





<b>3. INVESTMENTS (Rs. In Crores)</b>				
<b>(a)</b>	<b>Employees' Provident Fund</b>	<b>Exempted</b>	<b>Unexempted</b>	<b>Total</b>
	(i) During the year	7524.71 (8574.33)	17666.34 (13399.00)	<b>25191.05</b> <b>(21973.33)</b>
	(ii) Progressive	73627.13 (66102.42)	121503.70 (103837.36)	<b>195130.83</b> <b>(169939.78)</b>
<b>(b)</b>	<b>Employees' Pension Fund (Securities &amp; Public Account)</b>			
	(i) During the year <sup>+</sup>			<b>12495.20</b> <b>(10857.09)</b>
	(ii) Progressive <sup>+</sup>			<b>94101.42</b> <b>(81606.22)</b>
<b>(c)</b>	<b>Employees' Deposit Linked Insurance Fund (Securities &amp; Public Account)</b>			
	(i) During the year <sup>+</sup>			<b>744.68</b> <b>(614.55)</b>
	(ii) Progressive <sup>+</sup>			<b>6278.22</b> <b>(5533.54)</b>

<sup>+</sup> At face value.

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

#### 4. RATE OF INTEREST (2007-08)

**Declared for Members Employees' Provident Fund**

8.50% (on monthly running balance)

#### 5. CLAIMS SETTLED (Unexempted)

<b>S.N.</b>	<b>Nature of Claims</b>	<b>Workload (in lakhs)</b>	<b>Claims Settled (in lakhs)</b>	<b>Claims Pending (in lakhs)</b>	<b>Amount Disbursed (in crores)</b>
1.	EPF Claims	36.59	29.30	1.44	8246.41
2.	Partial Withdrawal / Advances	4.28	3.33	0.09	1001.85
3.	Transfer Cases	5.48	2.30	0.50	—
4.	Pension Claims (all benefits) of which, [Monthly Pension Claims]	29.56 [5.87]	20.95 [3.54]	1.68 [0.54]	4037.98 [2727.97]
5.	EDLI Claims	0.44	0.21	0.02	48.33
<b>TOTAL</b>		<b>76.35</b>	<b>56.09</b>	<b>3.73</b>	<b>13331.57</b>

6. ARREARS TO BE RECOVERED				(Rs. In Crores)			
		Opening Balance as on 01.04.07	Addition during the year	Realised during the year	Closing Balance as on 31.03.08		
PROVIDENT FUND & OTHER ARREARS							
Unexempted Sector		1837.67	1098.53	817.78	2118.41		
Which Includes:							
(a) Employees' Pension Fund		555.01	252.52	218.56	588.97		
(b) Employees' Deposit Linked Insurance Fund (from employers)							
(i) EDLI Contribution		46.41	43.17	40.74	48.84		
(ii) Admn. & Inspection Charges		5.04	0.58	1.63	3.99		
(c) Admn. & Inspection Charges		76.34	28.97	25.42	79.89		
(d) Penal Damages and Interest (all schemes)		712.03	396.64	151.63	957.04		
Exempted Sector		769.80	244.58	286.21	728.17		
7. PENAL ACTION AGAINST DEFAULTING ESTABLISHMENTS (Unexempted)							
(a)	Prosecution cases under Section 14 of the Act	Opening Balance*	Launched	Decided	Pending		
I.	Employees' Provident Fund Scheme, 1952	24673	1658	805	25526		
II.	Employees' Pension Scheme, 1995	14033	1657	438	15252		
III.	Employees' Deposit Linked Insurance, 76	15042	1539	441	16140		
	Total	53748	4854	1684	56918		
(b) Recovery Certificates under Section 8 of the EPF & MP Act, 1952 (Amt. Rs. in crores)							
		Workload of the year		Executed		Pending	
		No.of Cases	Amount	No.of Cases	Amount	No.of Cases	Amount
I.	Employees' Provident Fund Scheme, 1952	76169	1371.06	20635	205.71	55534	1165.35
II.	Employees' Pension Scheme, 1995	69228	745.55	17911	104.02	51317	641.53
III.	Employees' Deposit Linked Insurance, 1976	67798	57.33	17196	9.15	50602	48.18
(c) FIR / Challans and Prosecution Cases under section 406/409 IPC							
FIRs/Challans under Section 406/409 IPC Cases Filed during the year			FIR filed with the police during the year			550 (649)	
			Challans filed by Police before the Courts			83 (3)	
			Cases pending at the end of the year			6511 (6972)	

\*Revised



Prosecution Cases filed before various Courts under Section 406/409 IPC during the year	Prosecution Cases filed before the Court	<b>1257</b> (546)
	Cases disposed by the Court	<b>4</b> (6)
	Cases pending at the end of the year	<b>1253</b> (540)

**8. ANNUAL STATEMENT OF ACCOUNTS (Unexempted)****(Nos. in lakhs)**

(a)	Issued during the year	<b>393.83</b> (524.59)
(b)	Pending as on 31.03.2008	<b>361.19</b> (312.43)

**9. MANPOWER**

Category of Employee	Sanctioned Strength	Staff in Position
Group A	735	618
Group B	2260	1971
Group C	18014	14418
Group D	2421	2130
<b>TOTAL</b>	<b>23430</b>	<b>19137</b>

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

COMPARATIVE PERFORMANCE FOR THE LAST THREE YEARS			
	2005-2006	2006-2007	2007-08
<b>1. ESTABLISHMENTS COVERED</b>	<b>444464</b>	<b>471678</b>	<b>532737</b>
<b>2. MEMBERS ENROLLED (In lakhs)</b>	<b>429.53</b>	<b>444.04</b>	<b>449.19</b>
<b>3. FIELD OFFICES</b>			
Regional Offices	32*	32*	32*
Sub-Regional Offices	79	81	83
Service Centres	18	12	21
District Offices	139	111	138
NATRSS/ZTIs/Sub-ZTIs	6	6	6
<b>4. MANPOWER POSITION</b>			
Sanctioned Strength	23276	23344	23430
Staff in Position	18725	19510	19137
<b>5. ADMINISTRATIVE ACCOUNT – Income &amp; Expenditure (Rs. in Crores)</b>			
Income	1016.68	1229.91	1587.71
Expenditure	586.75	980.85	544.16
Savings	429.93	249.06	1043.55
<b>6. CONTRIBUTION COLLECTED (During the year) (Rs. in Crores)</b>			
<b>Provident Fund</b>			
Exempted	4783.89	5048.07	5884.92
Unexempted	11792.67	14414.01	18782.30
<b>Total</b>	<b>16576.56</b>	<b>19462.08</b>	<b>24667.21</b>
<b>Pension Fund</b>			
Employee's / Employer's Share	6135.45	6710.66	8022.46
Government's Share	750.00	1340.00	990.00
<b>Total</b>	<b>6885.45</b>	<b>8050.66</b>	<b>9012.46</b>
<b>Deposit Linked Insurance Fund</b>			
Employer's Share	220.69	250.65	308.44
<b>Total</b>	<b>220.69</b>	<b>250.65</b>	<b>308.44</b>
<b>7. INVESTMENTS (During the year) (Rs. in Crores)</b>			
<b>Provident Fund</b>			
Exempted	7566.58	8574.33	7524.71
Unexempted	11222.64 <sup>+</sup>	13399.00	17666.34
<b>Total</b>	<b>18789.24</b>	<b>21973.33</b>	<b>25191.05</b>
<b>Pension Fund (Securities+Public Account)</b>	9430.90 <sup>+</sup>	10017.09	12495.20
<b>Deposit Linked Insurance Fund (Securities + Public Account)</b>	543.80 <sup>+</sup>	614.55	744.68

<sup>+</sup>At face Value

\* 11 Regions created on experimental basis.



<b>8. PROVIDENT FUND ARREARS (At the end of the year) (Amount Rs. in Crores)</b>						
	<b>2005-2006</b>		<b>2006-2007</b>		<b>2007-08</b>	
	<b>No. of Defaulting Estts.</b>	<b>Amount Default</b>	<b>No. of Defaulting Estts.</b>	<b>Amount Default</b>	<b>No. of Defaulting Estts.</b>	<b>Amount in Default</b>
Exempted	482	805.88	478	769.80	462	728.17
Unexempted	76476	1724.19	72554	1837.67	81009	2118.41
<b>Total</b>	<b>76958</b>	<b>2530.07</b>	<b>73032</b>	<b>2607.47</b>	<b>81471</b>	<b>2846.58</b>
<b>9. SERVICE TO MEMBERS</b>						
<b>Annual Statement of Accounts</b>				<b>(in lakhs)</b>		
				<b>2005-2006</b>	<b>2006-2007</b>	<b>2007-08</b>
Issued during the year				537.50	524.59	393.83
Pending				331.82	312.43	361.19
<b>10. Claims Settled (During the year)</b>						
	<b>2005-2006</b>		<b>2006-07</b>		<b>2007-08</b>	
	<b>No. of Claims (in lakhs)</b>	<b>Amount Paid (Rs. (in crores))</b>	<b>No. of Claims (in lakhs)</b>	<b>Amount Paid (Rs. (in crores))</b>	<b>No. of Claims (in lakhs)</b>	<b>Amount Paid (Rs. (in crores))</b>
Provident Fund Claims	22.44	6071.96	25.76	7046.81	29.30	8246.41
Partial Withdrawal/ Advances	4.07	1419.26	3.59	1479.23	3.33	1001.85
Transfer Cases	1.77	-	2.16	—	2.30	—
Employees' Pension Claims (all benefits)	19.71	2980.51 (inclusive of MPC amount 1955.95)	19.29	3532.68 (inclusive of MPC amount 2324.23)	20.95	4037.98 (inclusive of MPC amount 2727.97)
Monthly Pension Claims (MPC)	3.34		3.63		3.54	
E.D.L.I Claims	0.19	49.42	0.20	47.96	0.21	48.33
<b>Total</b>	<b>48.18</b>	<b>10521.15</b>	<b>51.00</b>	<b>12106.68</b>	<b>56.09</b>	<b>13331.57</b>
<b>11. OFFICE BUILDING</b>						
	<b>No. of offices</b>		<b>Completed</b>		<b>Under Construction</b>	
Headquarters	1		1		—	
Regional Offices	32		29		—	
Sub-Regional Offices	83		39		3	
NATRSS/ZTIs/Sub-ZTIs	6		5		—	



## 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 major

social security programmes formulated for the organised working class of India under the aegis of EPFO:

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

#### Overview of the three Schemes

2.3 The provisions of the Act & the Schemes apply to 186 industries and classes of establishments. The establishments which satisfy the requirements of the Act viz. having 20 employees or more, or those opting voluntarily, are covered under the Act. The table below presents an overview of the three schemes:

	<b>Employees' Provident Fund Scheme, 1952</b>	<b>Employees' Pension Scheme, 1995</b>	<b>Employees' Deposit Linked Insurance Scheme, 1976</b>
<b>Benefits:</b>	<ul style="list-style-type: none"> <li>• Accumulation plus interest upon retirement, resignation, death</li> <li>• Partial withdrawals allowed for specific expenses such as house construction, higher education, marriage, illness</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly benefits for superannuation/retirement, disability, survivor widow(er), children</li> <li>• Amount of pension based on average salary during the preceding 12 months from the date of exit and total years of employment</li> <li>• Minimum pension on disablement</li> <li>• Past service benefit</li> </ul>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• In case of average balance exceeds Rs. 35,000; amount paid will be Rs. 35,000 plus 25%</li> </ul>



		to participants of Family Pension Scheme, 1971.	of average balance in excess of Rs. 35,000 limited to a maximum benefit of Rs. 60,000.
<b>Contributions:</b> (% on wages)			
Employer	3.67% (for 181 industries)	8.33%	0.5%
Employee	1.67% (for 5 industries) 12% (for 181 industries) 10% (for 5 industries)	NIL	NIL
Government	Nil	1.16%	NIL
<b>Administrative Charges by employer:</b> Un-exempted (% of wages)	1.10%	Till 05.01.2007 @ of 16% paid out of the EPS Fund and rest from PF Administration Fund. w.e.f. 6.1.07 to be met fully from P.F. Administration Fund.	0.01%
<b>Inspection Charges by employer:</b> Exempted (% on 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 benefits and long-term protection and security to the employee and 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.

## **ADMINISTRATION OF THE FUND**

### **CENTRAL BOARD OF TRUSTEES**

2.5 The Central Board of Trustees, EPF is a statutory body constituted by the Central Government under the provisions of Section 5A of the Employees' Provident Funds and Miscellaneous Provisions Act (Act 19 of 1952). It is a tripartite body administering the three Schemes framed under the Act. The constitution of the Board as per section 5A of the Act is as under:

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

At present Hon'ble Union Minister for Labour and Employment, Govt. of India is the Chairman of the Board.

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

- Administration of the funds created and vested with the Board and performing other works incidental thereto.
- Delegation of Administrative & Financial powers as it may deem necessary for efficient administration of the Schemes.
- Appointment of officers and staff.
- Maintenance of accounts of Income & Expenditure in prescribed form and manner.
- Submission of Audited Accounts (with comments of CAG) and Annual Report on performance of the Organisation to Government.

During the year 2007-08, two regular meetings and three special meetings of the Board were held. A list of members of the Board as on 31.3.2008 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. Its purpose is to assist the Central Board of Trustees, EPF in the discharge of its functions relating to administrative matters. The term of the Committee is two year six months. As per Section 5AA, the constitution of the Committee is as under:-

- Chairperson
- Central Government representatives - 2
- State Governments representatives - 3
- Employees' representatives - 3
- Employers' representatives - 3

- Central Provident Fund Commissioner - Member Secretary

At present Secretary, Ministry of Labour & Employment is the Chairperson of Executive Committee.

The detailed functions of the Committee are:

- Opening of Sub-Regional Offices/Sub-Accounts Offices.
- Approval of 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 office buildings on monthly rent exceeding Rs. 50,000/-.
- Consideration of the investment policy and making appropriate recommendations to the Board on liberalization of investment pattern.
- Specifying work norms for Staff and Officers of the Organisation.
- Framing/amending of the rules relating to method of recruitment, pay and allowances and other conditions of service of the Officers and Staff of the Employees' Provident Fund Organisation.

During the year 2007-08 three 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.
- Issue such directions, as may be considered necessary, to the State Bank of India in regard to investment/re-investment of redemption proceeds, interest etc. within the investment pattern stipulated by Government from time to time.
- Recommend rate of interest for the members of the fund.

The Financial Advisor to the Ministry of Labour and Employment is the Chairman of the Committee. The Financial Advisor & Chief Accounts Officer of the Employees' Provident Fund Organisation is the Convener.

During the year 2007-08, five meetings of the Committee were held.

#### **Committee on Exempted Establishments**

2.8 The functions of this Sub-Committee of the Central Board of Trustees are to:

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

The Joint Secretary (SS) is the Chairman of the committee and Additional CPFC (Compliance) is the Convener. Two representatives each of the employees' and employers' are also the members of the Committee.

#### **Pension Implementation Committee**

2.9 The functions of the Sub-Committee are:

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

The Committee includes three representatives each of employers and employees, besides the Central Provident Fund Commissioner. Additional Secretary, Labour & Employment is the Chairman of the Committee. Additional Central Provident Fund Commissioner (Pension) is the Convener. During the year 2007-08, two meetings were held.

#### **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. Chief Engineer, EPF Organisation is the Convener of the Committee.

During the year 2007-08, nine meetings were held in which forty four proposals for construction of buildings; Staff quarters' interior and other similar works were considered. The Sub-Committee also visited five sites at different locations.

### **Technical Committee of EPFO**

2.11 The Technical Committee functions under the general superintendence and control of the Central Board of Trustees, EPF. The Technical Committee advises, provides guidance, suggests technology options and gives recommendations and suggestions on technical issues of relevance to the Organisation for consideration and appropriate decisions by the Central Board of Trustees, the Executive Committee, the Sub-Committee for Project Implementation and Monitoring and other Sub-Committees of the Board.

The functions of the Sub-Committee are:

- (i) To suggest, evaluate and recommend for adoption appropriate information technology, communications technology, business process automation technology, office automation technology and other technology related options and models in line with the business needs and objectives of the Organisation.
- (ii) To technically evaluate recommendations made by the consultants of the "Re-inventing Employees' Provident Fund, India" Project and others in terms of the sizing of the requirements proposed, adequacy of the specifications of hardware, software and network solution.
- (iii) To technically evaluate and make recommendations of the hardware, software and network performance measurement tools /analysis and benchmarks.
- (iv) Technical approval of Tender Documents related to acquisition/implementation of technology solutions.
- (v) To carry out techno-commercial evaluations of technology options.
- (vi) To advise and give recommendations on other technical issues of relevance to the Organisation.
- (vii) To advise and provide guidance to the Board, the Executive Committee, the Sub-Committee on Project Implementation and Monitoring and other sub-committees of the Board on any specific technical reference, issue or matter referred to the Technical Committee.

### **REGIONAL COMMITTEES**

2.12 The Regional Committees (Employees' Provident Fund) for the States are constituted under the provisions of Para 4 of Employees' Provident Fund Scheme 1952. The Chairman CBT (EPF) is the competent authority to constitute/reconstitute the Regional Committee (EPF) for the states under Para 4 of the Employees' Provident Fund Scheme 1952. The term of each Regional Committee is three years from the date of notification in the Official Gazette. Sub-para (1) and (2) of 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 cases,
- Speedy settlement of claims,
- Issue of Annual Accounts slips to members of the Fund, and
- Speedy sanction of advances.

During the year 2007-08, out of 22





Regional Committees, the five Regional Committees pertaining to the States of Bihar, Goa, Karnataka, Orissa and Uttar Pradesh were in existence and Regional committees for the remaining 17 Regional Committees pertaining to the States of Andhra Pradesh, Assam, Chhattisgarh, Delhi, Gujarat, Haryana, Himachal Pradesh, Madhya Pradesh, Maharashtra, Puducherry, Punjab, Rajasthan, Tamilnadu, Tripura, Uttrakhand and West Bengal were due for reconstitution.

The matter of reconstitution of the Regional Committee for these states was taken up with the respective State Governments. The Regional Committees of Andhra Pradesh, Himachal Pradesh, Puducherry, Tamilnadu and Tripura were reconstituted by the Hon'ble Chairman, CBT(EPF) during the year 2007-08 and duly notified in the Official Gazette.

The matter of other Regional Committees for 12 states which were due for reconstitution, was taken up with the Labour

and Employment Department of respective State Govts. However, four Regional Committee of the states of Delhi, Gujarat, Kerala and Maharastra were long pending for reconstitution and even after constant pursuasion with the concerned State Governments fresh nominations were awaited during the year.

2.13 In addition to the above, the matter of constitution of the separate Regional Committee for State of Jharkhand was also initiated. However, complete nominations were awaited during the year.

2.14 The provisions of the Scheme mandate that the Regional Committee EPF of a state should meet at least two times in a financial year.

2.15 At present twenty-two Regional Committees are in existence including the ones due for reconstitution and the State/Union Territory wise position of meetings held during the year 2007-2008 is as under:

S. N.	Name of the Region	Total No. of Meetings held
1.	Andhra Pradesh	02
2.	*Assam	Nil
3.	Bihar	02
4.	Chhattisgarh	02
5.	*Delhi	Nil
6.	*Goa	Nil
7.	*Gujarat	01
8.	Haryana	02
9.	*Himachal Pradesh	Nil
10.	*Karnataka	01
11.	*Kerala	Nil
12.	*Madhya Pradesh	Nil
13.	*Maharashtra	Nil
14.	Orissa	02
15.	*Puducherry	01
16.	*Punjab	01
17..	*Rajasthan	01
18.	Tamilnadu	02
19.	*Tripura	01
20.	*Uttarakhand	Nil
21.	Uttar Pradesh	02
22.	West Bengal	02

\*The required no. of meetings could not be held due to other administrative exigencies.



The Regional Committees have been monitoring the various aspects of progress in the area of implementation of the provisions of the Act and Schemes in the states.

### **Regional Offices and Sub-Regional Offices**

2.16 The Organisation implements the provisions of the EPF & MP Act, 1952 and the schemes framed thereunder through its field formations, namely Regional Offices headed by an RPFC Gr. I level officer and Sub-Regional Offices functioning under the Regional Offices in a geographical state. As on 31.03.08 there were 32 functional Regional Offices (11 on experimental basis) and 83 Sub-Regional Offices. A list of Regional Offices and Sub-Regional Offices is given in **Appendix A-2**.

### **Zonal Offices**

2.17 To improve the monitoring of performance of Regional Offices and Sub-Regional Offices, zonal offices have been set up. The Headquarter Office has delegated some functions to the Zonal Offices and certain administrative delegations have also been made to make them more effective in exercising control over the ROs/SROs and improving their performance. Four Zonal Offices are in existence with Headquarters at Delhi, Kolkata, Mumbai and Hyderabad. Each office is headed by an officer of the level of Additional CPFC.

### **District Offices and Service Centres**

2.18 At the field level the Organisation has

also set up District Offices to exercise supervision on the statutory compliance by the establishments which are already covered and those which are coverable. To provide access to the members in areas far from the nearest RO/SROs where concentration of subscribers is more, and to provide education and guidance to members, the Organisation has opened "Service Centres". As on 31.03.2008, there were 138 District Office and 21 Service Centres functioning in different parts of the country.

In particular the service centers renders the following facilities :

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

2.19 The location of District offices and service centers in various geographical states are indicated in **Appendix A-2**. An Organization chart depicting the administrative control of Headquarters, zonal offices, NATRSS, ROs and SROs is at **Annexure-A**.

• • •

**EMPLOYEES' PROVIDENT FUND ORGANISATION****Annexure A****HEAD OFFICE-**



**CHAPTER 3****INFORMATION SERVICES & PROJECT DIVISIONS (2007 – 2008)****"RE-INVENTING EPF, INDIA" PROJECT & COMPUTERIZATION**

The year 2007-08 under report has been an eventful year for the "Re-inventing EPF, India" Project. The application software developed for the project was implemented for 'sanity tests' at Regional Office, Indore in June 2007 and the initial results were encouraging. However, the success was soon overshadowed by a set of critical problems in the application that surfaced during the sanity operations as a result of which the next phase of 'parallel testing' could not be commenced. These setbacks were reported to the Central Board of Trustees, EPF which gave unstinting support to the project and reiterated its commitment to the implementation of the project. With support from the board, technical advice and support was garnered from different quarters within the government to analyze and suggest solutions to the logjam. After careful analysis and deliberations a revised project implementation plan was prepared in collaboration with the National Informatics Centre (NIC), which was duly approved by the board for implementation. Meanwhile the initiatives to support the current operations of the offices of the organization continued.

**Developments in the "Re-inventing EPF, India" Project**

3.2 The "Re-inventing EPF, India" Project was started in the year 2001 to re-invent and re-position EPFO as a world class Organization offering world class services. Siemens Information Systems Ltd. (SISL) was the appointed Consultants for the project. The project was required to be implemented in six identified pilot locations initially by the consultants and subsequently rolled out to all the offices of EPFO after stabilization.

3.3 The project had witnessed cascading

delays which had been a long-standing cause of concern at the highest quarters. The board had deliberated on this issue a number of times and had approved a revised time-frame in its special meeting held on 28-May-05. The application software was delivered by the consultants after further delay in June 2006. The modules which were delivered had 2900 observations of the testing teams, out of which 71 observations were considered critical and SISL was asked to take up these observations on priority to implement the software at six pilot offices.

**Constitution of the Sub-Committee on EPF Project**

3.4 Two facts were becoming quite apparent in relation to the project; firstly, critical fixes and changes were required to make the application workable under field conditions and secondly, additional delay was continuing to creep into the project. It was anticipated that issues on Change Requests and its management with related cost & effort estimation, Contract Management including delay assessment and imposition of liquidated damages have to be addressed and the Central Board of Trustees, EPF in its 178<sup>th</sup> meeting held on January 27, 2007 empowered the Chairman who constituted a Sub-Committee on EPF Project with the following terms of reference:

- (i) Examine the progress made on BPR with respect to milestones
- (ii) Examine the whole IT plan as brought out by SISL
- (iii) Suggest measures to accelerate the progress of implementation of "Re-inventing EPF, India" Project



- (iv) Suggest measures for adoption of a suitable SSN system and its implementation, including the kind of SSN card to be prepared for distribution among the subscribers
- (v) Examine the possibility of linking the SSN cards with existing voter ID cards and subsequently with the National ID cards

3.5 The Sub-Committee has been constantly reviewing the project and has rendered critical assessment in charting out the revised implementation plan for the project.

### **Sanity Testing Operations at Regional Office Indore**

3.6 As mentioned earlier, the application modules delivered by SISL had more than 2900 observations of the testing teams out of which 71 were identified as critical for making the application workable. The required Change Requests for carrying out the modifications were given to SISL during January 2007 after discussions.

3.7 After receiving the application patches for the 71 critical observations, it was decided to conduct a 'sanity test' of the application under full production environment. In respect of pilot site at Indore, data was fully migrated, application software was installed and sanity testing operations were commenced on June 1, 2007. The sanity testing operations threw up surprise elements that were not or could not be anticipated during the user testing phase.

3.8 The entire fallout of the Indore 'sanity operation' and the corrective actions proposed were presented before the CBT, EPF in its Special Meeting held on September 24, 2007.

### **Deficiencies highlighted during Sanity Testing and other shortcomings of SISL**

3.9 The Sanity operations at Indore revealed several shortcomings in the application software pointing towards design rigidities and failure of the consultants to

anticipate likely issues and to provide remedial solution. These deficiencies and errors are briefly presented below:

- (a) Data Migration 'Backlog' Problem: The primary reason for the failure of the 'sanity testing' to culminate into the 'parallel run' was the inability of the Data Migration (DM) software to handle the transaction data from cut-off date to the actual migration date.
- (b) Application Performance: The contract lays down the performance parameters of the application. The Application never performed as per the contract parameters.
- (c) Application Design Rigidities: During the sanity operation in Indore it was observed that the application did not provide any means to update or correct many of the information fields necessary for the workability of the application. The inability to update or edit these fields meant that many of the claims could not be settled due to data gap or inability to change data when genuine need arises.
- (d) Non Acceptance of E-returns: It was observed in Indore that the E-returns received from establishments could not be uploaded in the system as the application had not provided for all the possible scenarios of data submission.

### **Preparatory Initiatives by EPFO for Implementation in all Offices**

3.10 EPFO had initiated steps to ensure the implementation of the project in all the offices of the organization to curtail further time losses. Office were required to complete the preparatory activities necessary to switch over to the new application system which included-

- (i) Complete and update the Annual Accounts of Subscribers
- (ii) Collection of Business Number information for covered units



- (iii) Data cleaning in existing system
- (iv) Collection of paper held information
- (v) Allotment of Social Security Number (SSN)

### **Reviews & Decisions Taken**

3.11 The developments since the sanity operation at Indore had been analyzed and it was felt that there were obvious design inefficiencies. The centralized architecture with heavy dependence on the network availability and centralized resources was also suggested for review. There were impractical assessments of the ground situation of a data discipline assumption of 100% correctness of data.

3.12 In order to arrive at a technically feasible solution, the intervention and technical advice of Director General, NIC was sought through the good offices of Secretary, Labour & Employment. DG, NIC held discussions with EPFO and SISL where the outlines of the possible solutions were laid down. This was further followed up with discussions between NIC officials, EPFO and SISL where further details of the possible solutions had been deliberated including the possible options and their impact.

3.13 In the meantime, SISL had submitted the change request documentation for approving the changes sought as well as the documentation for the changes carried out earlier. They had also communicated constraints on their part to carry out any further changes without determining the change management efforts and costing through a mutually agreed method for all the past and currently proposed changes. SISL also submitted a proposal for additional cost of Rupees Six crores to make the system workable. This was scrutinized to determine a scientific and mutually agreed mechanism to estimate the efforts and cost required for the changes to the application. An attempt was also made to determine a feasible action plan

with defined milestones for the implementation of the project in all the offices of the organization.

3.14 While EPFO was examining the request, M/s. SISL has sought the delay liability which was not covered under the contract terms and conditions. After careful consideration the following decisions were taken:

1. Siemens Information Systems Ltd. were informed that their request was essentially enlarging the scope of the agreement and introducing a supplementary agreement with overriding effect on the existing agreement was not acceptable.
2. It was decided to take steps to terminate the Agreement with Siemens Information Systems Ltd. as per Article 12 of the Agreement.
3. In order to continue the modernization efforts of EPFO the Director General, National Informatics Centre (NIC) was approached for support so that expertise and resources of NIC become available to the project. .
4. A modular implementation approach was to be adopted with pre-determined milestones.
5. Design aim was for decentralized implementation at all field offices with asynchronous update of the central system.

### **Follow-up actions on the decisions taken**

3.15 In compliance of the decisions taken, a reference was made through the good offices of the Hon'ble Minister for Labour & Employment to the Hon'ble Minister for Communications and Information Technology seeking assistance of the NIC in implementation of the project. In response the Hon'ble Minister for Communications and Information Technology has been kind enough to consent and has advised Director General,

NIC to offer all possible assistance to EPFO in implementation of the project. A joint team of NIC and EPFO was constituted for proceeding further in implementation of the project and to draw out a feasible plan that was to be presented to the board.

### **Revised Strategy for Project Implementation**

3.16 The revised project implementation plan prepared in collaboration with NIC proposes a practical strategy for phased implementation of the project while taking remedial measures to counteract the design rigidities and untenable assumptions that had proved to be the pitfalls in the project. The revised implementation strategy encapsulates the following:

- Shift from centralized operations to de-centralized operations
- Autonomy for field offices in functional operations
- Data condition improvements in a phased and practical manner
- Modular solution implementation in all offices simultaneously
- Internet based secure services for subscriber and establishments

- Ensured continuity of existing services
- Utilization of existing Hardware & Software tools wherever possible
- Servicing (with security and authentication) public enquiries on account and profile details
- Consolidation of all financial transactions at Central Server
- SSN and BN standardization
- Certification of All the modules by 3rd party

### **Project phases under revised strategy**

3.17 Under the revised strategy the project implementation is conceptualized under two important phases. The focus of the first phase is to provide client facing services and branch level accounting through functional autonomy for the field offices by an application that provides enhanced services and a strong local database that provides features to update and improve existing and migrated data in a phased manner. The second phase concentrates on consolidating services and database at the central level for a truly 'anytime-anywhere' service level and to implement a full featured double entry accounting system.



3.18 The proposed phases of the project and their desired outcomes are given in the table below:

Phase	Phase Objectives	Application Modules	Services Offered
Phase I	<ul style="list-style-type: none"> <li>• Setting grounds for Double Entry Accounting</li> <li>• Continuity of Services</li> <li>• Achieve Claims turnover time minimal</li> <li>• Consolidate inter-module communication</li> <li>• Improving Data quality</li> </ul>	<ul style="list-style-type: none"> <li>• Establishment Accounting</li> <li>• Member Accounting</li> <li>• Claims Settlement including pension claims</li> <li>• Payments to the members/pensioners</li> <li>• System administration &amp; authorization levels</li> <li>• Security with audit trails</li> <li>• Parallel activity on 3rd party Accounting Modules</li> </ul>	<ul style="list-style-type: none"> <li>• Reduced claim settlement period</li> <li>• Reduced data entry at the individual offices</li> <li>• Basic security in operations</li> <li>• Integrated office-wise Database</li> <li>• Internet based enquiry for member balances</li> </ul>
Phase II	<ul style="list-style-type: none"> <li>• Consolidation of data at central level</li> <li>• Introduce remaining module</li> <li>• Activation of Financial Accounting Module keeping system</li> </ul>	<ul style="list-style-type: none"> <li>• Deployment of 3rd Party Financial Accounting module</li> <li>• CRM &amp; Grievance Redressing</li> <li>• Coverage &amp; Compliance</li> </ul>	<ul style="list-style-type: none"> <li>• Internet based enquiry for establishments</li> <li>• Implementation of 3rd Party Financial Accounting module</li> <li>• Double Entry book keeping system</li> </ul>

#### **Recommendations of the Sub-Committee of CBT, EPF**

3.19 The revised plan devised by EPFO & NIC was placed before the Sub-Committee, CBT on 25.03.2008 for its consideration and recommendation so that the same could be placed before the CBT. The sub-committee after due consideration of the revised plan had accorded in-principle approval for the plan and has recommended that the same can be placed before the CBT, EPF.

#### **INITIATIVES IN EXISTING OPERATIONS**

3.20 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.

- The Organization had taken a policy decision to implement the District

Information Access Module (DIAM) which enables subscribers to submit claims at Enforcement Offices and service centers and know the status of their claims. Full infrastructure support was provided to offices to implement this initiative.

- Many of the offices of EPFO have introduced local websites and in many of these sites features have been provided for members to access their account details and claims status details. The claims status of members has also been provided at the central website for a uniform access point for members. However, this feature is currently dependent upon the offices updating the information at regular intervals. Efforts are being planned to upgrade and improve this functionality.

3.21 Request for additional systems, replacement of systems and peripherals received from various offices during the year have been approved and necessary sanctions conveyed.

• • •



**CHAPTER 4****EMPLOYEES' PROVIDENT FUNDS SCHEME 1952****APPLICATION OF THE ACT****Compulsory Coverage**

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]

**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 and
- Employing 20 or more persons.

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

**Voluntary Coverage**

4.3 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 31<sup>st</sup> March, 2008 the number of voluntarily covered establishments was **22765** – **4.27%** of total establishments. During the year 2007-2008 additional **294** establishments were notified for voluntary coverage under the Act as against **135** establishments notified during the year 2006-07.

**SCHEDULE OF INDUSTRIES / CLASSES OF ESTABLISHMENTS**

4.4 Presently, 186 Industries / Classes of establishments are covered under the Employees' Provident Funds and Miscellaneous Provisions Act. These include factories/ establishments engaged in Trading & Commercial activities and Service Sector of the economy.

4.5 During the financial year 2007-08 the existing list of Industries/Classes of establishments was further modified to include four more category of establishments vide Government of India notification dated 16.11.2007. The schedule of industries to which Act applies as on 31.03.2008 is given in **Appendix A-27**.

**ELIGIBILITY FOR MEMBERSHIP OF THE SCHEME**

4.6 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:



<b>CHRONOLOGICAL ORDER OF THE CHANGE OF WAGE LIMIT UNDER EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952 [Para 2(f)] FOR MEMBERSHIP</b>	
<b>Period</b>	<b>Wage limit per month</b>
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/-

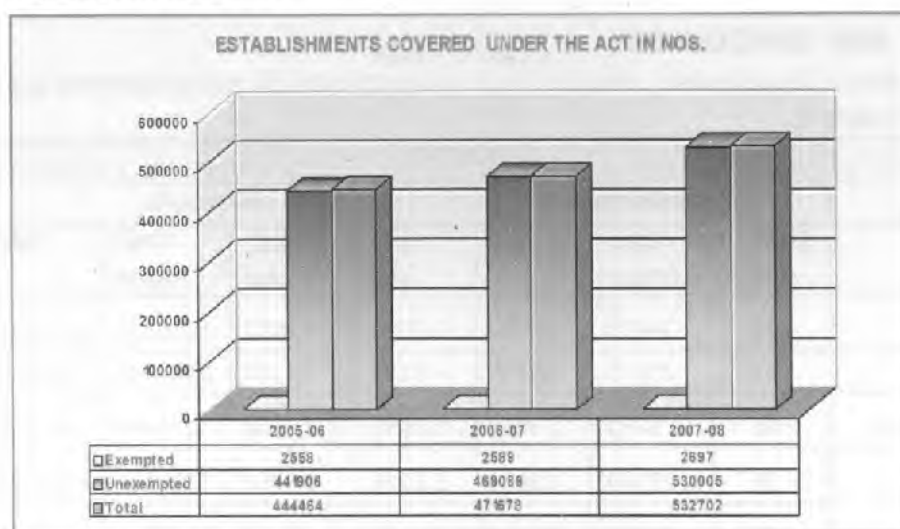
<b>QUALIFYING PERIOD OF SERVICE FOR ENROLLMENT TO THE MEMBERSHIP OF THE FUND(Para 26 OF THE E.P.F.SCHEME, 1952)</b>	
From the inception of the EPF Scheme, in 1952 till 2nd Dec. 1971	Completion of one year's continuous service or has actually worked for not less than 240 days within a period of one year 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 AND ENROLLMENT**

4.7 Zone-wise (Region-wise) position and concentration of establishments and members are given in **Table-1**.

<b>TABLE-1</b>								
	<b>Establishments</b>				<b>Members</b>			
<b>Region</b>	<b>Exem- pted</b>	<b>Unex- empted</b>	<b>Total</b>	<b>% to Total</b>	<b>Exem- pted</b>	<b>Unex- empted</b>	<b>Total</b>	<b>% to Total</b>
Delhi	227	34493	34720	6.52%	367637	1805131	2172768	4.84%
Haryana	65	25075	25140	4.72%	75308	2559349	2634657	5.87%
Himachal Pradesh	85	5772	5857	1.10%	10550	231446	241996	0.54%
Punjab	36	26949	26985	5.07%	36958	2788464	2825422	6.29%
Uttar pradesh	207	35119	35326	6.63%	167524	1365761	1533285	3.41%
Uttarakhand	25	3667	3692	0.69%	65381	109750	175131	0.39%
<b>NORTH ZONE</b>	<b>645</b>	<b>131075</b>	<b>131720</b>	<b>24.73%</b>	<b>723358</b>	<b>8859901</b>	<b>9583259</b>	<b>21.33%</b>
Bihar	85	5770	5855	1.10%	33704	273146	306850	0.68%
West Bengal	549	33759	34308	6.44%	501474	2155549	2657023	5.92%
Jharkhand	88	8519	8607	1.62%	222959	613480	836439	1.86%
Orissa	68	11525	11593	2.18%	70713	581655	652368	1.45%
North East Region	16	6231	6247	1.17%	23804	242766	266570	0.59%
<b>EAST ZONE</b>	<b>806</b>	<b>65804</b>	<b>66610</b>	<b>12.50%</b>	<b>852654</b>	<b>3866596</b>	<b>4719250</b>	<b>10.51%</b>
Karnataka*	121	35723	35844	6.73%	399599	4094108	4493707	10.00%
Andhra Pradesh	102	47149	47251	8.87%	258721	2800076	3058797	6.81%
Kerala	76	14820	14896	2.80%	52638	1431784	1484422	3.30%
Tamil Nadu	134	62743	62877	11.80%	256622	6721240	6977862	15.53%
<b>SOUTH ZONE</b>	<b>433</b>	<b>160435</b>	<b>160868</b>	<b>30.20%</b>	<b>967580</b>	<b>15047208</b>	<b>16014788</b>	<b>35.65%</b>
Chhattisgarh	19	5987	6006	1.13%	69493	302650	372143	0.83%
Goa	8	2759	2767	0.52%	14443	475210	489653	1.09%
Gujarat	98	47450	47548	8.93%	196358	2410038	2606396	5.80%
Maharashtra*	593	83320	83913	15.75%	792786	7226883	8019669	17.85%
Madhya Pradesh	45	15378	15423	2.90%	36595	1503666	1540261	3.43%
Rajasthan*	50	17797	17847	3.35%	107455	1466404	1573859	3.50%
<b>WEST ZONE</b>	<b>813</b>	<b>172691</b>	<b>173504</b>	<b>32.57%</b>	<b>1217130</b>	<b>13384851</b>	<b>14601981</b>	<b>32.51%</b>
<b>TOTAL</b>	<b>2697</b>	<b>530005</b>	<b>532702</b>	<b>100.00%</b>	<b>3760722</b>	<b>41158556</b>	<b>44919278</b>	<b>100.00%</b>

\*The figures of membership needs further re-conciliation



### CONCENTRATION OF MEMBERS –REGION-WISE

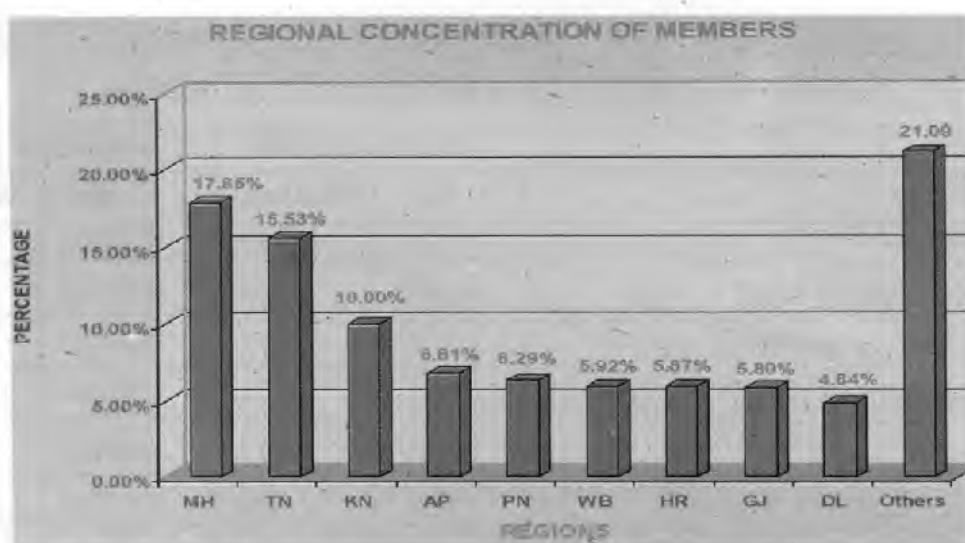
4.8 Maharashtra region followed by the Tamil Nadu has the largest number of members. It may also be noted that **78.91**

% of the members are concentrated in Nine regions namely Maharashtra, Tamil Nadu, Karnataka, Andhra Pradesh, Punjab, West Bengal, Haryana, Gujarat and Delhi. The list of the regions in terms of concentration of members is indicated in **Table –2**.

TABLE-2								
Region	Establishments				Members			
	Exem- pted	Unex- empted	Total	% to Total	Exem- pted	Unex- empted	Total	% to Total
MH*	593	83320	83913	15.75%	792786	7226883	8019669	17.85%
TN	134	62743	62877	11.80%	256622	6721240	6977862	15.53%
KN*	121	35723	35844	6.73%	399599	4094108	4493707	10.00%
AP	102	47149	47251	8.87%	258721	2800076	3058797	6.81%
PN	36	26949	26985	5.07%	36958	2788464	2825422	6.29%
WB	549	33759	34308	6.44%	501474	2155549	2657023	5.92%
HR	65	25075	25140	4.72%	75308	2559349	2634657	5.87%
GJ	98	47450	47548	8.93%	196358	2410038	2606396	5.80%
DL	227	34493	34720	6.52%	367637	1805131	2172768	4.84%
RJ*	50	17797	17847	3.35%	107455	1466404	1573859	3.50%
MP	45	15378	15423	2.90%	36595	1503666	1540261	3.43%
UP	207	35119	35326	6.63%	167524	1365761	1533285	3.41%
KR	76	14820	14896	2.80%	52638	1431784	1484422	3.30%
JH	88	8519	8607	1.62%	222959	613480	836439	1.86%
OR	68	11525	11593	2.18%	70713	581655	652368	1.45%
GA	8	2759	2767	0.52%	14443	475210	489653	1.09%
CG	19	5987	6006	1.13%	69493	302650	372143	0.83%
BR	85	5770	5855	1.10%	33704	273146	306850	0.68%
NR	16	6231	6247	1.17%	23804	242766	266570	0.59%
HP	85	5772	5857	1.10%	10550	231446	241996	0.54%
UK	25	3667	3692	0.69%	65381	109750	175131	0.39%
<b>Total</b>	<b>2697</b>	<b>530005</b>	<b>532702</b>	<b>100.00%</b>	<b>3760722</b>	<b>41158556</b>	<b>44919278</b>	<b>100.00%</b>

\*The figures of membership needs further re-conciliation





### CONCENTRATION OF MEMBERS- IN-INDUSTRY-WISE

4.9 Out of the 186 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, Establishments rendering expert services, Trading & Commercial Establishments, manufacturing of Beedi & Textiles account for 37.87% of total membership.

4.10 Schedule of twenty-five industries/classes of establishments account for **62.92%** of the total membership. Concentration of establishments and members in these top 25 industries/ schedule of establishments is given in **Table - 3.** (p-26)

### STATUS NOTE ON BEEDI INDUSTRY

4.11 Though the establishments engaged in manufacturing of Beedi were brought under the purview 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

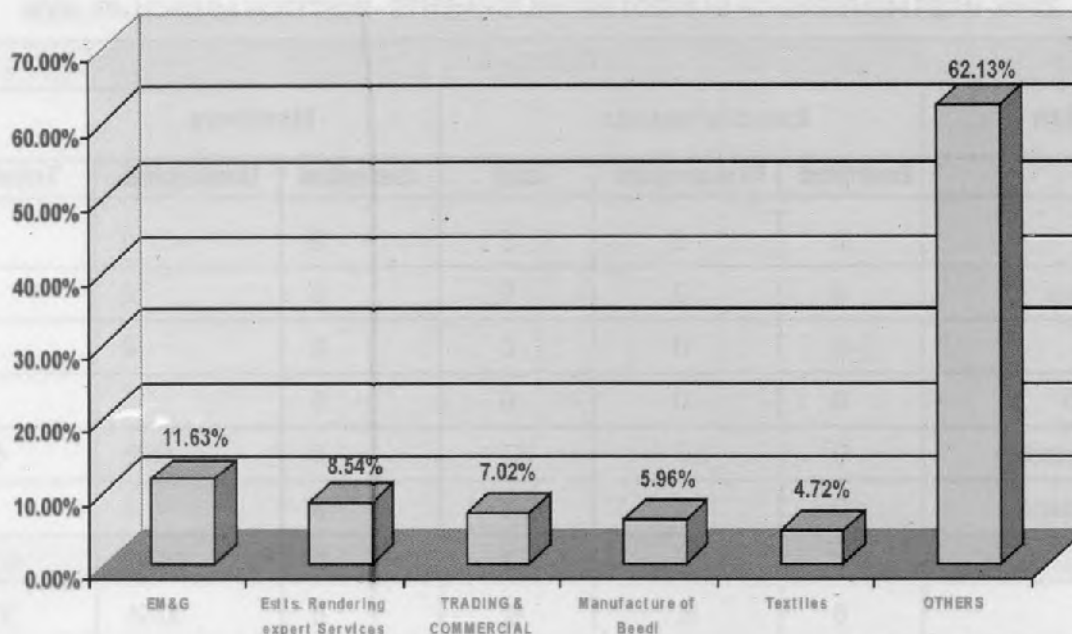
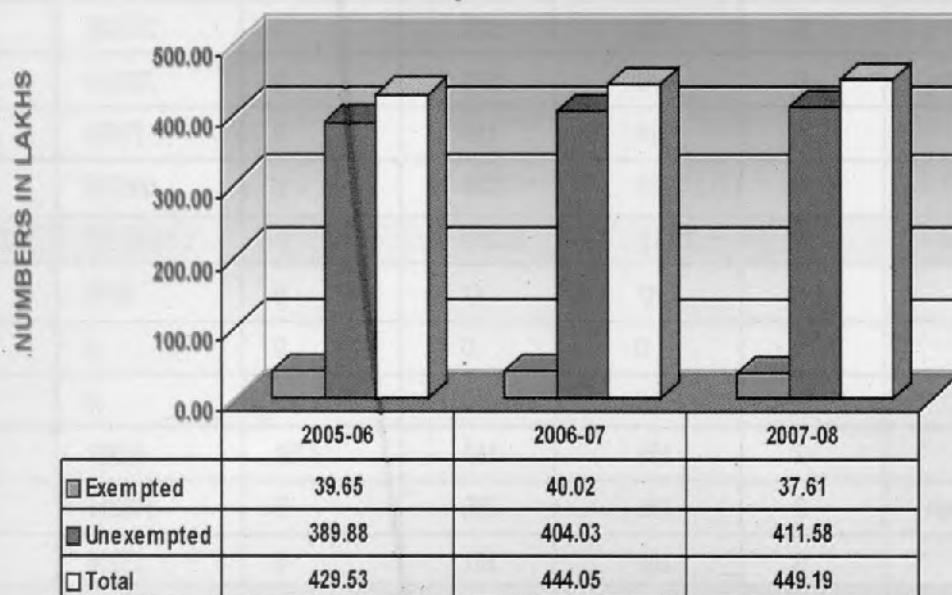
of the Supreme Court Judgement. After protracted negotiations with the Beedi Manufacturer's Association at the higher levels it was later decided that:

- 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 employees' 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.

4.12 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 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 Act to Beedi Industry.

**TABLE - 3****Industry wise Concentration of Establishments and Members**

S.No.	Industry	Establishments		Members	
		Nos.	% of total	Nos.	% of total
1	E M & G	49713	9.33%	4778287	11.63%
2	Estts rendering expert services	40062	7.52%	3510152	8.54%
3	Trading and commercial estts.	47916	8.99%	2884327	7.02%
4	Manufacture of beedi.	6513	1.22%	2450297	5.96%
5	Textiles	20245	3.80%	1939860	4.72%
6	Garments making factories	7350	1.38%	1344066	3.27%
7	Engineers and Engineering Contractors	23570	4.42%	1302767	3.17%
8	Heavy and fine chemicals	10216	1.92%	1168277	2.84%
9	Iron and steel	8668	1.63%	1079946	2.63%
10	Building and construction	13409	2.52%	956900	2.33%
11	Any school	21972	4.12%	795772	1.94%
12	Road motor transport estts.	5652	1.06%	724440	1.76%
13	Rubber and rubber products	2586	0.49%	646576	1.57%
14	Tea	1185	0.22%	620933	1.51%
15	Hotels	12792	2.40%	528931	1.29%
16	Any college	8590	1.61%	473909	1.15%
17	Electricity	3092	0.58%	470288	1.14%
18	Hospitals	6245	1.17%	454764	1.11%
19	Cashewnuts	2178	0.41%	392558	0.96%
20	Jute	317	0.06%	356200	0.87%
21	Sugar	2992	0.56%	325999	0.79%
22	Plastic and plastic products	5348	1.00%	322218	0.78%
23	Tea plantations	747	0.14%	252771	0.62%
24	Cement	1268	0.24%	248406	0.60%
25	Paper	1670	0.31%	233992	0.57%
<b>TOTAL COVERAGE OF 25 TYPE OF INDUSTRIES</b>		<b>304296</b>	<b>57.12%</b>	<b>28262636</b>	<b>62.92%</b>
<b>REST OF THE INDUSTRIES</b>		<b>228441</b>	<b>42.88%</b>	<b>16656642</b>	<b>37.08%</b>
<b>TOTAL COVERAGE ALL INDIA</b>		<b>532737</b>	<b>100.00%</b>	<b>44919278</b>	<b>100.00%</b>

**INDUSTRY WISE CONCENTRATION OF MEMBERS****EMPLOYEES' PROVIDENT FUND MEMBERS**

4.13 The extent of coverage of Beedi establishments under the Employees Provident Fund & Miscellaneous Provisions Act, 1952 is indicated in the Table 4.

**ZONE-WISE MEMBERSHIP IN BEEDI ESTABLISHMENTS - POSITION AS ON 31.03.2008**

<b>TABLE- 4</b>						
<b>Region</b>	<b>Establishments</b>			<b>Members</b>		
	<b>Exempted</b>	<b>Unexempted</b>	<b>Total</b>	<b>Exempted</b>	<b>Unexempted</b>	<b>Total</b>
Delhi	0	0	0	0	0	0
Haryana	0	0	0	0	0	0
H.P.	0	0	0	0	0	0
Punjab	0	0	0	0	0	0
Uttar pradesh	0	157	157	0	6672	6672
Uttarakhand	0	0	0	0	0	0
<b>NORTH ZONE</b>	<b>0</b>	<b>157</b>	<b>157</b>	<b>0</b>	<b>6672</b>	<b>6672</b>
Bihar	0	41	41	0	30791	30791
West Bengal	0	2313	2313	0	498293	498293
Jharkhand	0	57	57	0	44671	44671
Orissa	0	258	258	0	106849	106849
<b>North East Region</b>	<b>0</b>	<b>23</b>	<b>23</b>	<b>0</b>	<b>1457</b>	<b>1457</b>
EAST ZONE	0	2692	2692	0	682061	682061
Karnataka	0	311	311	0	253605	253605
Andhra Pradesh	0	578	578	0	729115	729115
Kerala	0	119	119	0	77659	77659
Tamil Nadu	0	2123	2123	0	648278	648278
<b>SOUTH ZONE</b>	<b>0</b>	<b>3131</b>	<b>3131</b>	<b>0</b>	<b>1708657</b>	<b>1708657</b>
Chhattisgarh	0	47	47	0	8272	8272
Goa	0	0	0	0	0	0
Gujarat	0	0	0	0	0	0
Maharashtra	2	155	157	7759	63982	71741
Madhya Pradesh	0	286	286	0	148211	148211
Rajasthan	0	161	161	0	13296	13296
<b>WEST ZONE</b>	<b>2</b>	<b>649</b>	<b>651</b>	<b>7759</b>	<b>233761</b>	<b>241520</b>
<b>Total</b>	<b>2</b>	<b>6629</b>	<b>6631</b>	<b>7759</b>	<b>2631151</b>	<b>2638910</b>



**RATE OF CONTRIBUTION**

4.14 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 (Act, 1 of 1986) and which has been declared as such by the Board for Industrial and Financial Reconstruction established under Section 4 of that Act for the period commencing on and from the date of registration of the reference in the Board and ending either on the date by which the net worth of the said company becomes positive in terms of the orders passed under sub-Section (2) of Section 17 of that Act or

on the last date of implementation of the scheme sanctioned under Section 18 of the Act;

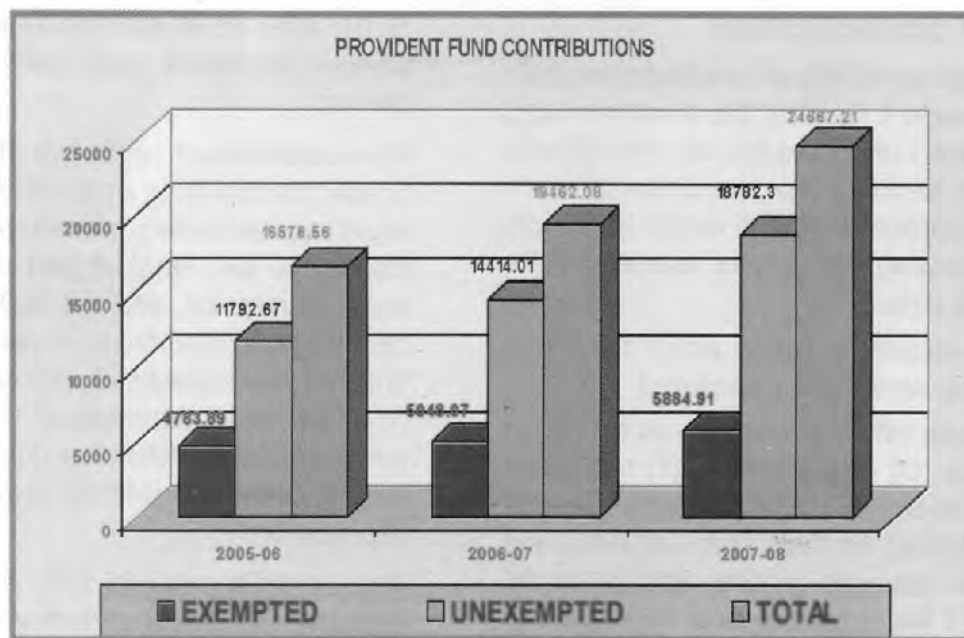
- Any establishment which has at the end of any financial year accumulated losses equal to or exceeding its entire net worth, that is the sum total of paid up capital and free reserves, and has also suffered cash losses in such financial year and the financial year immediately preceding such financial year. Explanation – for the purposes of clause (iii) "Cash loss" means loss as computed without providing for depreciation;
- Any establishment in the: - (a) Jute Industry (b) Beedi Industry (c) Brick Industry (d) Coir Industry other than the spinning sector and (e) Guar gum factories;

**CONTRIBUTION RECEIVED**

4.15 The details of Provident Fund contributions received during the last 10 years are furnished in Table 5.

**TABLE- 5**

<b>PROVIDENT FUND CONTRIBUTIONS RECEIVED (Rs. in Crores)</b>						
<b>Year</b>	<b>Exempted Sector</b>	<b>% Variation over previous Year</b>	<b>Un-exempted Sector</b>	<b>% Variation over previous Year</b>	<b>Total Contribution</b>	<b>% Variation over previous Year</b>
<b>1998-99</b>	2841.36	(-) 10.49	4954.18	35.98	7795.54	14.33
<b>1999-00</b>	3904.14	37.40	5778.08	16.63	9682.22	24.20
<b>2000-01</b>	4328.89	10.88	6399.55	10.76	10728.44	10.81
<b>2001-02</b>	4278.13	(-)1.17	6910.13	7.98	11188.26	4.29
<b>2002-03</b>	3859.37	(-)9.79	7528.77	8.95	11388.14	1.79
<b>2003-04</b>	4112.56	6.50	8243.41	9.49	12355.97	1.08
<b>2004-05</b>	3305.04	(-)19.64	9613.11	16.62	12918.15	4.55
<b>2005-06</b>	4783.89	44.75	11792.67	22.67	16576.56	28.32
<b>2006-07</b>	5048.07	5.52	14414.01	22.23	19462.08	17.41
<b>2007-08</b>	5884.91	16.57	18782.30	30.31	24667.21	26.74



### ADMINISTRATIVE AND INSPECTION CHARGES

4.16 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 and inspection charges are 1.10% and 0.18% on the aggregate wages on which contribution to provident fund is payable. During the year under report Rs. 1229.37 crores has been collected as Administrative & Inspection Charges as against Rs.954.45 Crores collected

during 2006-2007.

### INVESTMENTS

4.17 Finance & Investment Committee a Sub-Committee of the Central Board of Trustees consisting of the representatives of Employers, Employees and Government representatives oversees the investment being done at present by State Bank of India as Portfolio Manager, watches timely investment of trust money with a view to realising the optimum returns thereon and recommends rate of interest for the members of the fund.

4.18 Facts and Particulars regarding Investments (at face value) in Unexempted Sector.

**(1) Employees' Provident Fund:**

- (i) Total Investments as on 31.03.07 Rs. 103837.36 Crores.  
(ii) Net addition in Investments at Face Value during the year: Rs. 17666.34 Crores.  
(iii) Total Investments as on 31.03.2008 Rs. 121503.70 Crores.

4.19 An amount of Rs. 121503.70 crores stands invested at the end of the year. The net investment during the year 2007-08 were Rs.17666.34 crores as against Rs.13399.00 crores during the year 2006-2007. Net investment represents investment, acceptance, maturities and withdrawals.

**(2) Employees' Pension Fund:**

- (i) Total Investments as on 31.03.07. Rs. 81, 606.22 Crores.  
(ii) Net addition in Investments at Face Value during the year: Rs. 12, 495.20 Crores.  
(iii) Total Investments as on 31.03.2008. Rs. 94, 101.42 Crores.

**(3) Employees' Deposit Linked Insurance Fund:**

- (i) Total Investments as on 31.03.07. Rs. 5533.54 Crores.  
(ii) Net addition in Investments at Face Value during the year: Rs. 744.68 Crores.  
(iii) Total Investments as on 31.03.2008. Rs. 6, 278.22 Crores.

Year	% Rate of Interest Declared
<b>2002-2003</b>	9.5% on monthly running balance. Declared on 06.05.2005
<b>2003-2004</b>	9.5% on monthly running balance. Declared on 06.05.2005 ( 9% interest plus 0.5% Golden Jubilee bonus interest)
<b>2004-2005</b>	9.5% on monthly running balance declared on 01.08.2005
<b>2005-2006</b>	8.50% on monthly running balance declared on 10.01.2006.
<b>2006-2007</b>	8.50% on monthly running balance declared on 19.10.2007.
<b>2007-2008</b>	The CBT recommended 8.50% on monthly running balance to the Govt. of India for the year.

**Pattern of Investment**

4.20 The funds invested by CBT, EPF during the year comprise the net contributions received after adjusting the payments on account of advances, loans withdrawals and final settlements. The portfolio management of the fund is being handled by State Bank of India w.e.f. 01.04.1995 after being withdrawn

from the RBI. The funds administered by the CBT(EPF) are invested as per the pattern of investment prescribed by the Central Government under para 52 of the EPF Scheme,1952. The extant investment pattern notified by the Ministry of Labour & Employment on 09.07.2003 and effective since 01.04.2003 is produced in **Table-6**.



<b>TABLE - 6</b>		
	<b>PATTERN OF INVESTMENT</b>	<b>% of Amount to be invested</b>
(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;	<b>25%</b>
(ii)	<ol style="list-style-type: none"> <li>1. 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</li> <li>2. 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</li> </ol>	<b>15%</b>
(iii)	<ol style="list-style-type: none"> <li>(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</li> <li>(b) Short duration (less than a year ) Term Deposit Receipts (TDR) issued by public sector banks</li> </ol>	<b>30%</b>
(iv)	To be invested in any of the above three categories as decided by their Trustees.	<b>30%</b>
(v)	The Trusts, subject to their assessment of the risk – return prospects, may invest up to 1/3 <sup>rd</sup> of (iv) above, in private sector bonds/ securities, which have an investment grade rating from at least two credit rating agencies.	



**Break up of Investments:**

4.21 The total corpus lying invested under the three schemes and the percentage distribution of amounts invested in different categories of investment provided under the extant pattern under the three schemes and their consolidated position is depicted in **Tables – 7 & 8.**

<b>TABLE - 7</b>			
<b>Category wise distribution of Investment in Different Schemes at face value as on 31.03.2008</b>			
	<b>Category of Investment</b>	<b>Amount invested (Rs. in crores)</b>	<b>%age</b>
<b>A.</b>	<b>Employees' Provident Fund</b>		
1.	Central Govt. Securities.	24004.21	19.76
2.	(a) State Govt.	16429.09	13.52
	(b) Govt. Guaranteed Securities	1498.22	1.23
3.	Special Deposit Scheme	52297.55	43.04
4.	Public Sector Financial Institutions/Undertakings (including Private Sector bonds/securities).	27274.63	22.45
	<b>TOTAL</b>	<b>121503.70</b>	<b>100.00</b>
<b>B.</b>	<b>Employees' Pension Fund</b>		
1.	Central Govt. Securities.	20289.35	21.56
2.	(a) State Govt.	11896.36	12.64
	(b) Govt. Guaranteed Securities	1620.95	1.72
3.	Special Deposit Scheme	1400.52	1.49
4.	Public Sector Financial Institutions/Undertakings ] (including Private Sector bonds/securities).	22085.18	23.47
5.	Public Account	36809.06	39.12
	<b>TOTAL</b>	<b>94101.42</b>	<b>100.00</b>
<b>C.</b>	<b>Employees' Deposit Linked Insurance Fund</b>		
1.	Central Govt. Securities.	597.04	9.51
2.	(a) State Govt.	537.11	8.56
	(b) Govt. Guaranteed Securities	29.65	0.47
3.	Special Deposit Scheme	2.50	0.04
4.	Public Sector Financial Institutions/Undertakings (including Private Sector bonds/securities).	868.54	13.83
5.	Public Account	4243.38	67.59
	<b>TOTAL</b>	<b>6278.22</b>	<b>100.00</b>

**TABLE - 8****Consolidated statement on categorywise investment of corpus under different schemes at face value as on 31.03.2008.**

S.No.	Schemes (Amount in Crores)					Total	%age
	Category	Employees' Provident Fund	Employees' Pension Fund	Employees' Deposit Linked Fund Insurance			
1	Central Government Securities	24004.21	20289.35	597.04		44890.60	20.23
2	a State Government	16429.09	11896.36	537.11		28862.56	13.01
	b Government Guaranteed Securities	1498.22	1620.95	29.65		3148.82	1.42
3	Special Deposit Scheme	52297.55	1400.52	2.50		53700.57	24.20
4	Public Sector Financial Institutions @	27274.63	22085.18	868.54		50228.35	22.64
5	Public Account	-	36809.06	4243.38		41052.44	18.50
	<b>Total</b>	<b>121503.70</b>	<b>94101.42</b>	<b>6278.22</b>		<b>221883.34</b>	<b>100.00</b>

@ (including Private Sector Bonds/Securities)

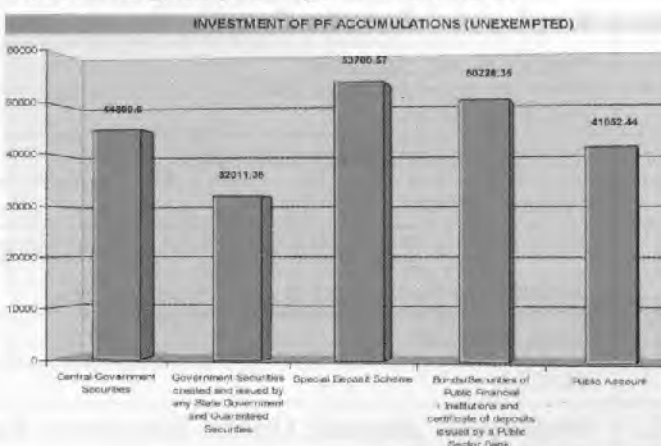
**INVESTMENTS (UN-EXEMPTED SECTOR)**

4.22 The total investment of Provident Fund accumulations in respect of un-exempted establishments as on 31.03.2008 amounted to Rs. **121503.70** crores at Face Value. The net investment made during the year was Rs. **17666.34** crores as against Rs. **13399.00** crores during the previous year.

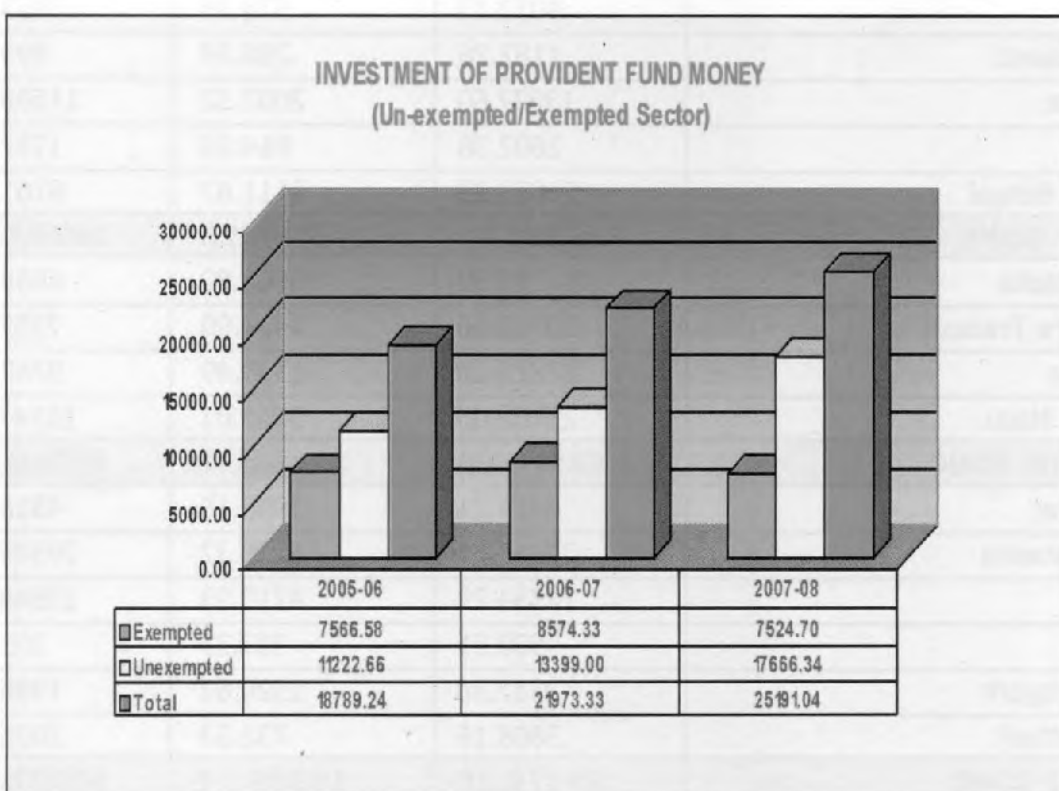
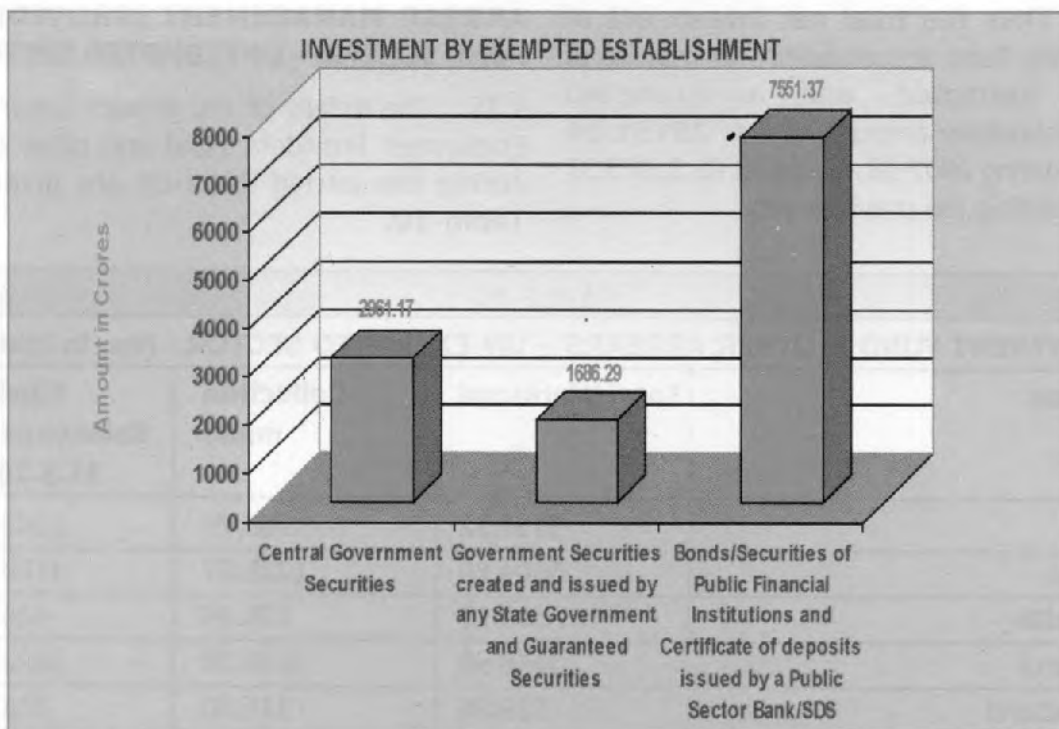
**INVESTMENTS (EXEMPTED SECTOR)**

4.23 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 31.03.2008 amounted to Rs. **12198.83** crores. The net investments during the year is Rs. **7524.70** crores as against Rs.8574.33 crores during the previous year. Investment made during the year is given in **Table-9**.

**TABLE - 9****INVESTMENTS MADE BY EXEMPTED ESTABLISHMENTS DURING 2007-2008**

Category of Investment	Amount Invested (Rs. In Crores)
Central Government Securities	2961.17
Government Securities created and issued by any State Government and guaranteed securities	1686.29
Bonds/ Securities of Public Financial Institutions and Certificate of deposits issued by a Public Sector Bank/SDS	7551.37
<b>TOTAL GROSS INVESTMENT</b>	<b>12198.83</b>
LESS: Redemption	4674.13
<b>TOTAL NET INVESTMENT</b>	<b>7524.70</b>





4.24 Thus the total net investment of Provident Fund accumulations in respect of both exempted and un-exempted establishments amount to Rs. **25191.04** crores during 2007-08 as against Rs.21973.33 crores during the previous year.

#### **ARREAR MANAGEMENT (PROVIDENT FUND SCHEME – UNEXEMPTED SECTOR)**

4.25 The details of the arrears under the Employees' Provident Fund and other dues during the period 2007-08 are given in **Table-10.**

<b>TABLE-10</b>			
<b>PROVIDENT FUND &amp; OTHER ARREARS – UN-EXEMPTED SECTOR (Rs. In lakhs)</b>			
<b>Region</b>	<b>Total Workload</b>	<b>Collection made</b>	<b>Closing Balance as on 31.3.2008</b>
Delhi	3157.22	1208.79	1948.43
Punjab	6004.60	1225.07	4779.53
Himachal	583.03	156.04	426.99
Haryana	3648.98	1026.30	2622.68
Uttarakhand	529.86	114.50	415.36
UP	7221.45	1189.84	6031.61
<b>NORTH ZONE</b>	<b>21145.14</b>	<b>4920.54</b>	<b>16224.60</b>
Bihar	4032.13	578.24	3453.89
Jharkhand	1182.78	288.34	894.44
Orissa	13697.60	2002.32	11695.28
NER	2602.38	814.39	1787.99
West Bengal	11873.23	3111.67	8761.56
<b>EAST ZONE</b>	<b>33388.12</b>	<b>6794.96</b>	<b>26593.16</b>
Karnataka	17795.99	10862.82	6933.17
Andhra Pradesh	10799.66	3411.99	7387.67
Kerala	12873.28	3130.49	9742.79
Tamil Nadu	21702.06	5555.01	16147.05
<b>SOUTH ZONE</b>	<b>63170.99</b>	<b>22960.31</b>	<b>40210.68</b>
Gujarat	8414.21	3898.15	4516.06
Maharashtra	34485.73	5136.32	29349.41
MP	18554.29	4713.93	13840.36
Goa	590.51	387.38	203.13
Chattisgarh	3517.36	1520.83	1996.53
Rajasthan	3808.16	732.53	3075.63
<b>WEST ZONE</b>	<b>69370.26</b>	<b>16389.14</b>	<b>52981.12</b>
<b>Total</b>	<b>187074.51</b>	<b>51064.95</b>	<b>136009.56</b>

Note: The arrears include 7Q, 14B and administration charges



**BIFURCATION OF ARREARS - PUBLIC & PRIVATE SECTOR**

4.25 Bifurcation of arrears with reference to Public and Private Sector, zone wise, is given in **Table- 11.**

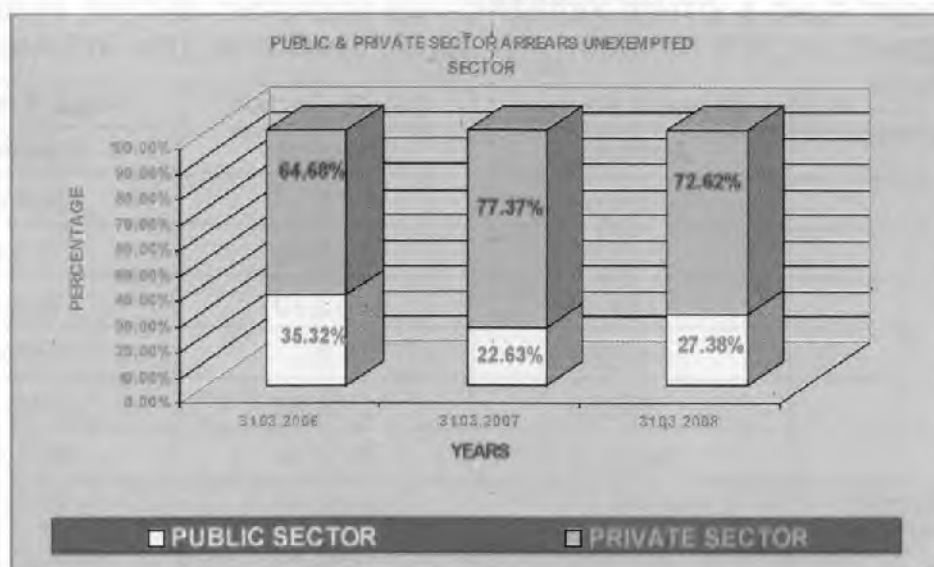
<b>TABLE-11</b>			
<b>PROVIDENT FUND &amp; OTHER ARREARS – UN-EXEMPTED SECTOR, PUBLIC &amp; PRIVATE SECTOR BIFURCATION AS ON 31.03.2008 (Rs. In lakhs)</b>			
	<b>Private Sector</b>	<b>Public Sector</b>	<b>Total Arrears</b>
<b>Region</b>	<b>Amount</b>	<b>Amount</b>	<b>Amount</b>
Delhi	2906.08	0	2906.08
Punjab	5377.40	1735.46	7112.86
Himachal	764.43	22.70	787.13
Haryana	4455.64	0	4455.64
UK	538.57	94.86	633.43
UP	5638.41	3632.68	9271.09
<b>NORTH ZONE</b>	<b>19680.53</b>	<b>5485.70</b>	<b>25166.23</b>
Bihar	2510.40	2748.31	5258.71
Jharkhand	2062.85	0	2062.85
Orissa	5033.09	13550.08	18583.17
NER	1102.66	1560.69	2663.35
West Bengal	10456.28	2495.97	12952.25
<b>EAST ZONE</b>	<b>21165.28</b>	<b>20355.05</b>	<b>41520.33</b>
Karnataka	7764.76	3149.52	10914.28
Andhra Pradesh	10415.82	1115.20	11531.02
Kerala	13616.51	1922.32	15538.83
Tamil Nadu	24965.64	704.86	25670.50
<b>SOUTH ZONE</b>	<b>56762.73</b>	<b>6891.90</b>	<b>63654.63</b>
Gujrat	6949.27	430.82	7380.09
Maharastra	38427.23	5836.20	44263.43
MP	5747.11	16092.85	21839.96
Goa	329.14	0	329.14
Chattisgarh	1410.76	1665.36	3076.12
Rajasthan	3368.70	1242.58	4611.28
<b>WEST ZONE</b>	<b>56232.21</b>	<b>25267.81</b>	<b>81500.02</b>
<b>Total</b>	<b>153840.75</b>	<b>58000.46</b>	<b>211841.21</b>

**Note:** The arrears include 7Q, 14B and administration charges



4.27 Out of the total **81009** defaulting establishments in the un-exempted sector **79274** establishments belong to the Private Sector and **1735** establishments fall under

the Public Sector. In terms of amount, out of the total arrears of Rs.**2118.41** crores. Private Sector accounts for Rs. **1538.41** crores and Public Sector accounts for Rs. **580.00** crores.



#### STATUS OF ARREARS (ALL SCHEMES)

4.28 Out of the total arrears of Rs. **2118.41** crores an amount of Rs. **1569.66** crores fall under not immediately realisable category and Rs. **548.75** crores are realisable through mandated recovery proceedings. The arrears falling under not immediately realizable category could not be recovered over the years due to various reasons such as:-

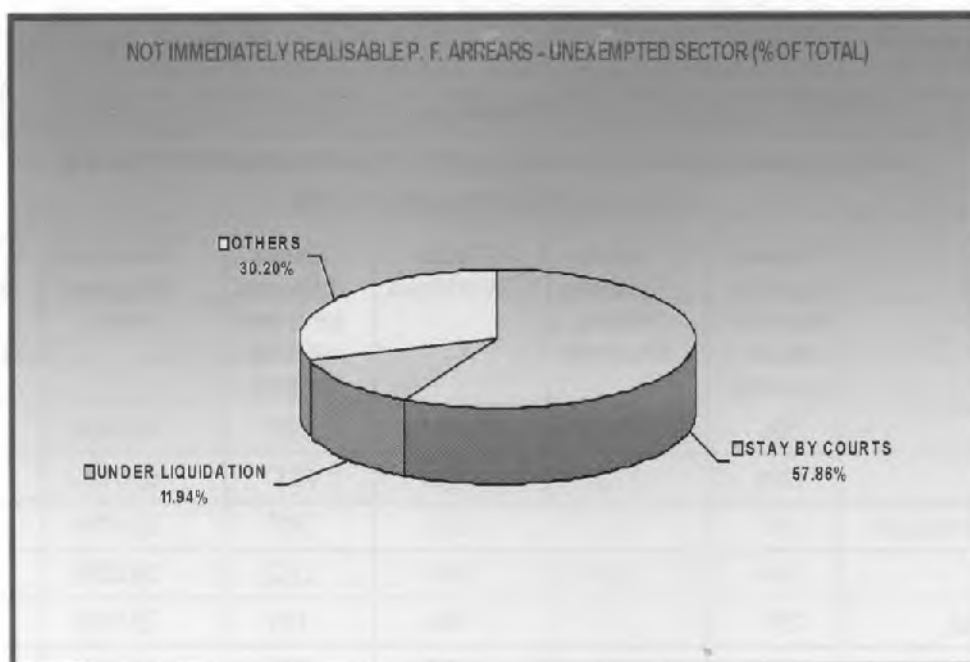
- Disputed in courts/Tribunal
- Establishments having gone into liquidation

- 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.

4.29 Not immediately realizable amount accounts for **74.10%** of the arrears demand. The field offices are monitoring the recovery regularly. The break-up indicating the reason and category of the default falling under not immediately realizable category is given in **Table - 12.**

**TABLE - 12**

S.No.	Status of Not immediately realisable Arrears	No. of Cases	Amount Involved (Rs. in Lakhs)	% of Total
	a) Stay by Courts	4467	90817.39	57.86%
	b) Under Liquidation	891	18735.71	11.94%
	c) Others	11510	47413.10	30.20%
	<b>Total</b>	<b>16868</b>	<b>156966.20</b>	<b>100%</b>



4.30 The summary of Unexempted establishments which were in default of Provident Fund dues of Rs.50 lakh and above as on 31.03.2008 is given at **Appendix A-3**. A list of Unexempted establishments in default of Rs. 1 crores or more is given in **Appendix A-4**.

#### OTHER ARREARS (ALL SCHEMES)

4.31 The total arrears includes an amount of Rs. **79.89** crores on account of administration and inspection charges and Rs. **957.04** crores on account of penal damages levied and interest.

#### ACTION TAKEN TO ARREST THE DEFAULT

4.32 The following actions were taken by the organization against the defaulting establishments for recovery of dues: -

- Assessment of dues under Section 7A of the Act.
- Demand of Interest under Section 7Q of the Act.

- Levy of Damages under Section 14B for belated remittances.
- Recovery measures under Section 8 of the Act/Provisions of the Second and Third Schedules to Income Tax Act, 1961.
- Prosecution cases under Section 14 of the Act.
- Filing FIR under Section 406/409 of the IPC filed with the Police in respect of Employees' share in default.
- Filing complaint under Section 110 Cr. P.C for filing applications before Executive Magistrate against persistent defaulters to execute bond for rendering good behavior.

#### (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.

4.33 The status of initiation and disposal of assessment cases, zone-wise, is given in **Table -13.**

<b>TABLE -13</b>						
<b>INITIATION &amp; DISPOSAL OF ASSESSMENT CASES UNDER SECTION 7 A OF THE ACT DURING 2007-2008</b>						
<b>Region</b>	<b>Cases due for disposal as on 1.4.2007</b>	<b>Cases initiated during the year</b>	<b>Total Workload</b>	<b>Cases disposed by issue of final orders</b>	<b>Disposed in terms of %</b>	<b>Cases pending as on 31.3.2008</b>
Delhi	596	841	1437	620	43.15%	817
Punjab	1133	1726	2859	1537	53.76%	1322
Himachal Pradesh	147	475	622	345	55.47%	277
Haryana	794	1263	2057	1152	56.00%	905
Uttarakhand	234	172	406	118	29.06%	288
Uttar Pradesh	1669	918	2587	683	26.40%	1904
<b>NORTHZONE</b>	<b>4573</b>	<b>5395</b>	<b>9968</b>	<b>4455</b>	<b>44.69%</b>	<b>5513</b>
Bihar	979	214	1193	595	49.87%	598
Jharkhand	365	102	467	155	33.19%	312
Orissa	624	727	1351	404	29.90%	947
North Region	203	691	894	401	44.85%	493
West Bengal	1650	1003	2653	1278	48.17%	1375
<b>EAST ZONE</b>	<b>3821</b>	<b>2737</b>	<b>6558</b>	<b>2833</b>	<b>43.20%</b>	<b>3725</b>
Karnataka	1120	2389	3509	2570	73.24%	939
Andhra Pradesh	1376	2855	4231	2561	60.53%	1670
Kerala	1308	1259	2567	2263	88.16%	304
Tamil Nadu	1347	6569	7916	6762	85.42%	1154
<b>SOUTHZONE</b>	<b>5151</b>	<b>13072</b>	<b>18223</b>	<b>14156</b>	<b>77.68%</b>	<b>4067</b>
Gujrat	1038	1271	2309	1098	47.55%	1211
Maharashtra	2745	2591	5336	2568	48.13%	2768
Madhya Pradesh	658	725	1383	542	39.19%	841
Goa	67	356	423	322	76.12%	101
Chattisgarh	233	218	451	318	70.51%	133
Rajasthan	510	868	1378	687	49.85%	691
<b>WEST ZONE</b>	<b>5251</b>	<b>6029</b>	<b>11280</b>	<b>5535</b>	<b>49.07%</b>	<b>5745</b>
<b>Total</b>	<b>18796</b>	<b>27233</b>	<b>46029</b>	<b>26979</b>	<b>58.61%</b>	<b>19050</b>



<b>The periodicity of the pending Section 7A cases is as under:</b>		
	<b>2006-07</b>	<b>2007-08</b>
Less than six months	10496	8866
Six months to one year	4213	4266
One to three years	3455	4325
Beyond three years	632	1593
<b>TOTAL</b>	<b>18796</b>	<b>19050</b>

**(b) Action taken under section 8 of the EPF Scheme, 1952 read with section 14 of the Act**

4.34 During the year **76169** recovery certificates involving an amount of Rs.**1371.06** crores were pending for execution. Out of these **20635** certificates were executed and an amount of Rs. **205.71** crores recovered. The region-wise data of certificates issued executed and pending at the end of the year is given at **Appendix A- 7**.

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

4.35 Total amount due for realisation was Rs.**756.28** crores. Out of this Rs. **101.67** crores were recovered. Region-wise details of penal damages imposed collected and outstanding at the end of the year are given in **Appendix A- 8**.

**(d) Action taken under Section 14 of the Act**

4.36 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-9**.

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

4.37 FIRs were filed with the police authorities under Sections 406/409 of Indian Penal Code(IPC) against the employers for non-remittance of the Employees' share of Provident Fund contributions deducted from their wages / salary. The details of challans filed by the Police in Courts and Complaints directly filed in Courts is given in **Table - 14**. Region-wise data of the cases filed before the Police and details of the disposal and pendency of I P C cases are given at **Appendix-A-10(i) and Appendix-A-10(ii)**.

<b>TABLE - 14</b>		
<b>FIRs UNDER SECTION 406/409 IPC [Filed in Courts]</b>		
Prosecution cases pending before the Courts as on 01.04.2007		*1165
Challans filed by the Police in Courts during the year		83
Complaints filed directly in Courts		9
Total cases for disposal before Courts		1257
<b>CASES DECIDED DURING 2007-2008</b>		
Convicted	1	
Acquitted	0	
Discharged	3	
Total cases decided		4
<b>Cases Pending for disposal on 31.03.2008</b>		<b>1253</b>

\*Revised

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

4.38 The interest on belated remittances payable by the employer is determined under

the provisions of Section 7Q of the Act. The status of interest, zone-wise, levied and collected during the year is given in **Table – 15.**

<b>TABLE - 15</b>			
<b>INTEREST ACCRUED ON DUES UNDER SECTION 7Q OF THE ACT (Rs. in lakhs)</b>			
<b>Region</b>	<b>Total Workload</b>	<b>Collection made during the year</b>	<b>Closing Balance as on 31.3.2008</b>
Delhi	324.13	139.04	185.09
Punjab	1716.94	165.52	1551.42
Himachal Pradesh	206.28	18.71	187.57
Haryana	340.80	89.73	251.07
UTTRAKHAND	229.63	32.43	197.20
Uttar Pradesh	2156.41	318.74	1837.67
<b>NORTH ZONE</b>	<b>4974.19</b>	<b>764.17</b>	<b>4210.02</b>
Bihar ®	935.37	71.19	864.18
Jharkhand	389.07	83.24	305.83
Orissa	4984.05	187.55	4796.50
NER	786.66	231.65	555.01
West Bengal	1522.89	515.01	1007.88
<b>EAST ZONE</b>	<b>8618.04</b>	<b>1088.64</b>	<b>7529.40</b>
Karnataka	1257.25	472.75	784.50
Andhra Pradesh	1508.66	319.89	1188.77
Kerala	1864.22	282.28	1581.94
Tamil Nadu	3357.65	602.22	2755.43
<b>SOUTH ZONE</b>	<b>7987.78</b>	<b>1677.14</b>	<b>6310.64</b>
Gujrat	1361.02	281.92	1079.10
Maharashtra	5481.08	696.71	4784.37
Madhya Pradesh	5861.97	321.05	5540.92
Goa	121.05	89.38	31.67
Chattisgarh	263.61	11.17	252.44
Rajasthan	588.81	82.79	506.02
<b>WEST ZONE</b>	<b>13677.54</b>	<b>1483.02</b>	<b>12194.52</b>
<b>TOTAL</b>	<b>35257.55</b>	<b>5012.97</b>	<b>30244.58</b>

## ATTACHMENT OF PROPERTY AND/OR ARREST OF DEFAULTERS FOR RECOVERY OF ARREARS

4.39 During the year 2007-2008 a sum of **Rs. 342.09** crores was recovered by invoking the provision for attachment and sale of properties of defaulting establishments.

<b>STATUS OF ATTACHMENT OF PROPERTY/ ARREST OF DEFAULTERS – UNEXEMPTED SECTOR (Rs. in crores)</b>			
<b>S.No.</b>	<b>Mode of Actions</b>	<b>No. of Cases</b>	<b>Amount Recovered</b>
1	Bank Accounts Attached	15946	309.12
2	Movable Property Attached	225	2.11
3	Immovable Property Attached	255	6.93
4	Arrest of Defaulters	61	0.95
5	Public Auctions made of:		
	(i) Movable Property	31	21.71
	(ii) Immovable Property	9	1.27
<b>TOTAL</b>		<b>16527</b>	<b>342.09</b>

4.40 Apart from the above actions, instructions have also been issued to all Regional Provident Fund Commissioners to take the following steps for recovery:

- to seek the help of the State Government for recovery of arrears.
- to display the names of 10 biggest defaulters of the region / sub-region 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.

**DEFAULT IN JUTE INDUSTRY IN WEST BENGAL**

4.41 During the year vigorous efforts and coercive actions were taken against the defaulting jute establishments. The amount

of dues in default as on 31.03.08 was Rs. **147.04** crores. The position of default in Jute Industry in West Bengal is as shown in **Table - 16**.

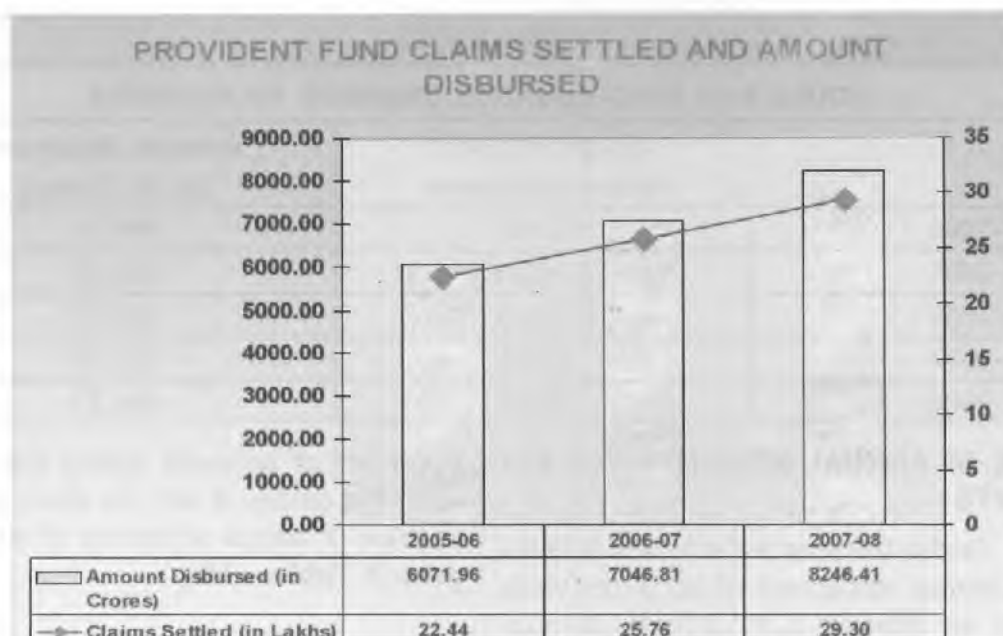
TABLE - 16				
STATUS OF DEFAULT IN JUTE MILLS AS ON 31.03.2008				
I.	(1)	No. of Jute Mills in West Bengal	65	
	(2)	No. of Employees (in lakhs)	1.91	
	(3)	No. of Complying Establishments	20	
	(4)	No. of Jute Mills in Default	45	
	(5)	Amount in Default (Rs. in crores)	147.04	
II.	Classification of Default		No. of Estts.	Amount in Default ( Rs. in crores)
a)	(1)	Under Liquidation	01	5.48
	(2)	Under Litigation	06	2.63
	(3)	Under BIFR	05	8.62
	(4)	Others	33	130.31
	Total		45	147.04
Classification of Default – Industry wise				
b)	(1)	State Public Sector Undertaking	01	9.48
	(2)	Central Public Sector	05	10.08
	(3)	Cooperative Sector	0	0
	(4)	Private Sector	39	127.48
	Total		45	147.04
Classification of Default – Realisable/Unrealisable				
c)	(1)	Realizable dues	06	7.67
	(2)	Unrealizable dues	39	139.37
	Total		45	147.04

4.42 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 employees' share. The names of the defaulting establishments including the jute industry in excess of Rs. 1 Crore are given in **Appendix A-5** (Un-exempted dues) and **Appendix A-6** (Exempted dues).

**SERVICE TO THE MEMBERS****SETTLEMENT OF PROVIDENT FUND CLAIMS**

4.43 During the year under report **29.30** lakhs claims were settled and a sum of Rs. **8246.41** crores was authorized for payment as against Rs.7046.81 crores in respect of Rs.25.76 lakhs claims settled during the previous year.





4.44 At the close of the year **1.44** lakhs claims were pending representing **3.94%** of workload.

4.45 The Region-wise break-up of disposal of workload in the area of provident fund claims is given in **Appendix A-11**.

#### Steps taken for Prompt Disposal of Claims

4.46 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. Out of the Total claims settled, **22.06** lakhs claims were settled within 30 days of their receipt.

#### Transfer of Provident Fund Accounts

4.47 During the year under report transfers were affected in respect of **2.30** lakhs members as against **2.16** lakhs members during the previous year.

4.48 **50204** transfer applications representing a workload of **9.17%** were pending with various Regions as on 31.03.2008

as against 31807 applications pending at the end of the previous year. The Region-wise details is given at **Appendix A-12**.

#### Partial withdrawals

4.49 The Employees' Provident Funds 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 self, sister/brother/daughter/son or higher education of children and construction of dwelling house.

#### Withdrawal for Housing Purposes

4.50 During the year **70934** members availed withdrawal for the purpose of house construction and were paid a sum of Rs. **484.23** crores. As compared to this in the previous year 76088 members availed themselves of Rs.502.28 crores as housing finance assistance from the provident fund account. The number of members who have availed housing loans during the last 5 years is indicated in **Table -17**.

**TABLE - 17**

<b>HOUSE BUILDING ADVANCE GRANTED TO MEMBERS</b>		
<b>Year</b>	<b>No. of Members Granted Advance</b>	<b>Amount Disbursed (Rs. in Crores)</b>
2003-2004	92795	894.11
2004-2005	114522	568.65
2005-2006	78090	357.11
2006-2007	76088	502.28
2007-2008	70934	484.23

**ISSUE OF ANNUAL STATEMENT OF ACCOUNTS**

4.51 During the year under review **393.83** lakhs annual statement of accounts were issued as against 524.59 lakhs annual

statement of accounts during the previous year. The details of last ten years in respect of issue of annual statement of accounts is given in **Table - 18**.

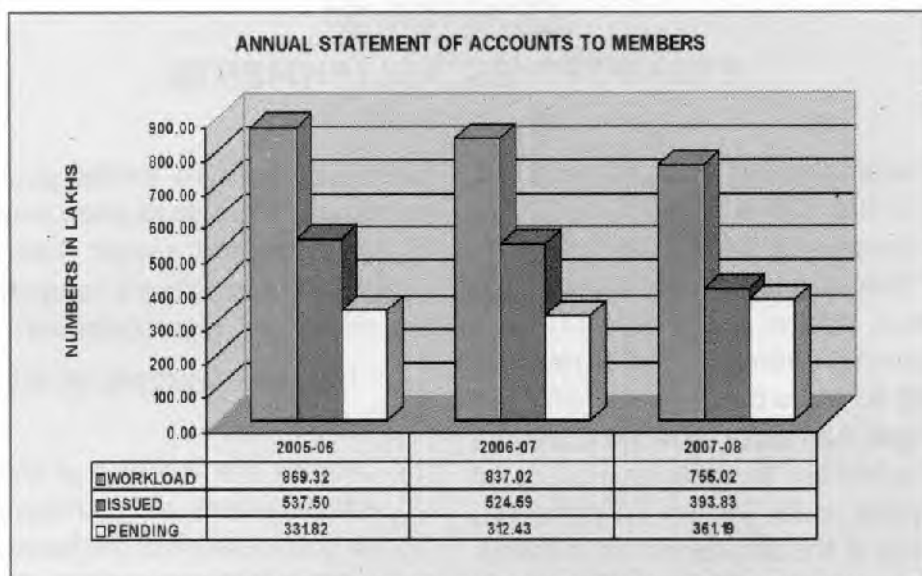
**TABLE - 18**

<b>ANNUAL STATEMENT OF ACCOUNTS TO MEMBERS (In lakhs)</b>			
<b>Year</b>	<b>Workload</b>	<b>Statements Issued</b>	<b>Statements Pending</b>
<b>1998-1999</b>	394.91	290.63	104.28
<b>1999-2000</b>	371.23	307.09	64.14
<b>2000-2001</b>	376.18	338.17	38.01
<b>2001-2002</b>	468.65	374.84	93.81
<b>2002-2003</b>	543.90	408.88	135.02
<b>2003-2004</b>	513.23	449.77	119.13
<b>2004-2005</b>	522.08	52.10	469.98
<b>2005-2006</b>	869.32	537.50	331.82
<b>2006-2007</b>	837.02	524.59	312.43
<b>2007-2008</b>	755.02	393.83	361.19

4.52 At the end of the year **361.19** lakhs annual statement of accounts were pending for issue as against 312.43 lakhs statements at the end of the previous year. The Region-wise details relating to workload issued and pendency is given in **Appendix A-14**.

**APPEALS PENDING BEFORE HON'BLE SUPREME COURT OF INDIA**

4.53 As on 1.04.2007, **116** cases were pending before the Hon'ble Supreme Court, while **33** cases were added during the year 2007 - 2008. Out of the total **149** cases, **8** cases were decided, while **141** cases were pending decision as on 31.03.2008.



### OTHER COURT CASES

4.54 As on 1.04.2007, **7429** cases were pending before the various High Courts, During the year **1960** fresh cases were filed. Out of the total **9389** cases, **1444** cases were decided while **7945** cases were pending before the High Courts as on 31.03.2008.

4.55 As on 1.04.2007, **44** cases were pending before National Consumer Dispute Redressal Commission(NCDRC). During the year **37** fresh cases were filed, out of total **81** cases **22** cases were decided, while **59** cases were still pending before the NCDRC as on 31.03.2008.

4.56 As on 1.04.2007, a total of **2525** cases were pending before the EPF Appellate Tribunal(EPFAT). During the year **548** cases were filed. Out of the total **3073** cases **217** cases were decided. Thus **2856** cases were

pending at the end of the year.

4.57 As on 1.04.2007, **595** cases were pending before the different State Commissions. During the year, **269** fresh cases were filed. Out of a total of **864** cases **124** cases were decided, while **740** cases were still pending as on 31.03.2008.

4.58 As on 1.04.2007, a total of **2193** cases were pending before various Distt. Consumer Forums. During the year **1157** cases were filed. Out of the total **3350** cases, **1006** were decided, while **2344** cases were pending as on 31.03.2008.

4.59 As on 1.04.2007, there were **16853** cases pending before various Distt. Courts. During the year 2007-2008, **706** cases were filed. Out of total **17559** cases, **398** were decided, while **17161** cases were pending at the end of the year.

...

## CHAPTER 5

### EXEMPTED ESTABLISHMENTS

The establishments brought under the coverage of the EPF & MP Act, 1952 are required to comply with the statutory provisions of all the three Schemes framed under the Act. However, option is available to those establishments, which could formulate independent Schemes conferring benefits not less favourable than those provided under the Statutory Schemes, to their employees to seek exemption under Section 17 of the Act, if the majority of the employees are in favour of such an exemption. This provision is by and large availed by establishments to obtain exemption from the operations of the EPF Scheme, 1952 and EDLI Scheme, 1976. Such independent Provident Fund Schemes could also be operated for a class of employees under the provisions of Para 27A of the EPF Scheme. The appropriate government is the competent authority to grant exemption under Section 17 of the Act and Para 27A of the scheme. In addition individual employees may also seek exemption under Para 27 of the EPF Scheme for enjoying the benefits of enrollment under the excluded Scheme administered by the establishment. The power to grant exemption under Para 27 is exercised by the jurisdictional Regional Provident Fund Commissioner.

5.2 The grant of such exemption enables 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

5.3 The Central Board of Trustees has constituted a Sub-committee on Exempted

Establishments to deliberate and make recommendations on all policy matters relating to the exempted sector. The committee consists of two employers' representatives and two employees' representatives.

The main functions of the committee are to:-

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

#### EXEMPTED ESTABLISHMENTS AND MEMBERS

5.4 **2697** establishments are enjoying exemption as on 31.3.2008, as against 2589 establishments at the end of the previous year. **37,60,722** members are serviced by these exempted establishments. Region wise coverage of members are given at **Table - 1, Chapter 4.**

#### REGIONAL CONCENTRATION

5.5 Exempted Establishments and members are concentrated mainly in three regions namely Maharashtra, West Bengal and Karnataka. These three regions constitute **45.04%** of the total membership of the exempted sector and **46.83%** of the total exempted establishments as stated in **Table -1.**

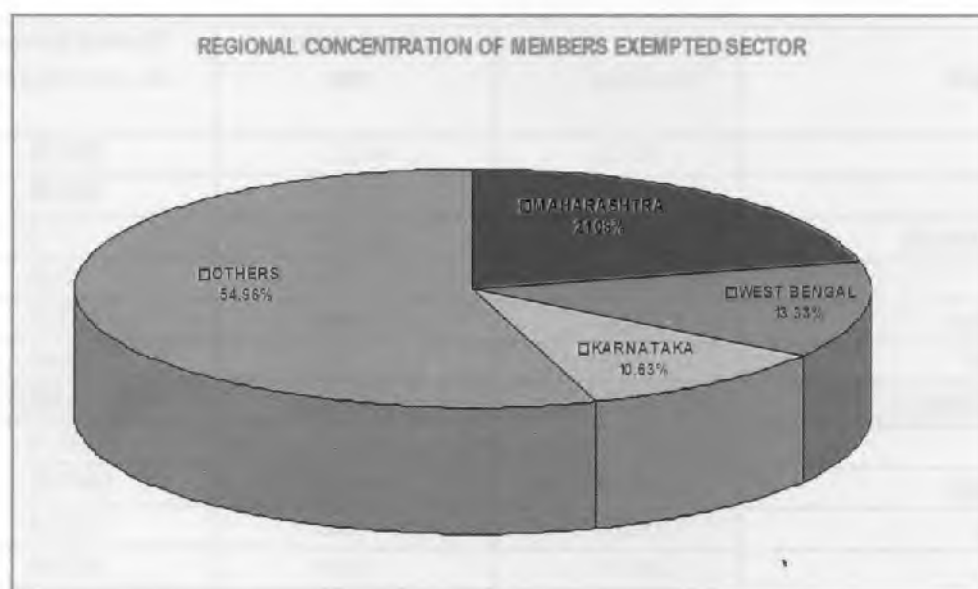
#### CONTRIBUTIONS TRANSFERRED TO BOARD OF TRUSTEES

5.6 An amount of Rs. **5884.91** crores were transferred by the employers to their respective Boards of Trustees as contributions during the year as against Rs. **5048.07** crores during the previous year.



**TABLE -1****REGIONAL CONCENTRATION OF MEMBERS IN EXEMPTED SECTOR AS ON 31.03.2008**

	Region	Members		Establishments	
		No.'s	% of Total	No.'s	% of Total
1.	Maharashtra	792786	21.08	593	21.99
2.	West Bengal	501474	13.33	549	20.35
3.	Karnataka	399599	10.63	121	4.49
	<b>Sub-Total</b>	<b>1693859</b>	<b>45.04</b>	<b>1263</b>	<b>46.83</b>
	Rest of the Regions	2066863	54.96	1434	53.17
	<b>Total Strength of 21 Regions</b>	<b>3760722</b>	<b>100.00</b>	<b>2697</b>	<b>100.00</b>

**INSPECTION CHARGES**

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

**INVESTMENTS**

5.8 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. **12198.83** crores as against Rs. **11637.85** crores during the previous year. Out of the total gross investment of Rs. **12198.83** crores, investment by way of redemption proceeds was Rs. **4674.13** crores. Thus, the net investment during 2007-2008 was Rs. **7524.70** crores (Details are available at **Table -9, Chapter-4**).

**ARREAR DEMAND – PROVIDENT FUND & OTHER DUES – EXEMPTED SECTOR**

5.9 The employers of exempted establishments are required to transfer the Provident Fund contributions [employers' and



employees' share] to the respective 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 by the exempted establishments as on 31.03.2008 is given in **Table – 2.**

5.10 Out of an arrear of Rs.**1014.39**

crores, an amount of Rs.**286.21** crores was recovered leaving a balance of Rs.**728.17** crores. The major portion of arrears of exempted establishments is in West Bengal Region amounting to Rs. **180.77** crores followed by Jharkhand Region amounting to Rs. **103.44** crores and Gujarat Region amounting to Rs.**89.30** crores together representing **51.29%** of the total arrears.

<b>Table -2</b>			
<b>Provident Fund and Other Arrears – Exempted Sector</b>			
<b>CATEGORISATION OF ASSESSED ARREARS - Exempted Sector only (Rs. in lakhs)</b>			
<b>REGION</b>	<b>Total Workload</b>	<b>Realised in Year</b>	<b>Closing Balance as on 31.03.2008</b>
Delhi	4301.9	441.12	3860.78
Haryana	2576.62	880.13	1696.49
Himachal Pradesh	122.29	122.29	0
Punjab	80.27	4.11	76.16
Uttar Pradesh	10270.42	2858.05	7412.37
Uttarakhand	1189.03	0	1189.03
<b>NORTH ZONE</b>	<b>18540.53</b>	<b>4305.7</b>	<b>14234.83</b>
Bihar	1477.65	261.52	1216.13
West Bengal	21176.51	3099.46	18077.05
Jharkhand	10437.3	93.8	10343.5
Orissa	1067.77	33.29	1034.48
North East Region	195.2	175.23	19.97
<b>EAST ZONE</b>	<b>34354.43</b>	<b>3663.3</b>	<b>30691.13</b>
Karnataka	10635.42	5983.21	4652.21
Andhra Pradesh	3535.74	2260	1275.74
Kerala	1405.84	484.4	921.44
Tamil Nadu	1930.82	48.15	1882.67
<b>SOUTH ZONE</b>	<b>17507.82</b>	<b>8775.76</b>	<b>8732.06</b>
Chhattisgarh	27.31	0	27.31
Goa	0	0	0
Gujarat	17774.71	8845.17	8929.54
Maharashtra	4360.57	516.07	3844.5
Madhya Pradesh	6262.89	546.33	5716.56
Rajasthan	2610.39	1968.95	641.44
<b>WEST ZONE</b>	<b>31035.87</b>	<b>11876.52</b>	<b>19159.35</b>
<b>Total</b>	<b>101438.7</b>	<b>28621.3</b>	<b>72817.4</b>

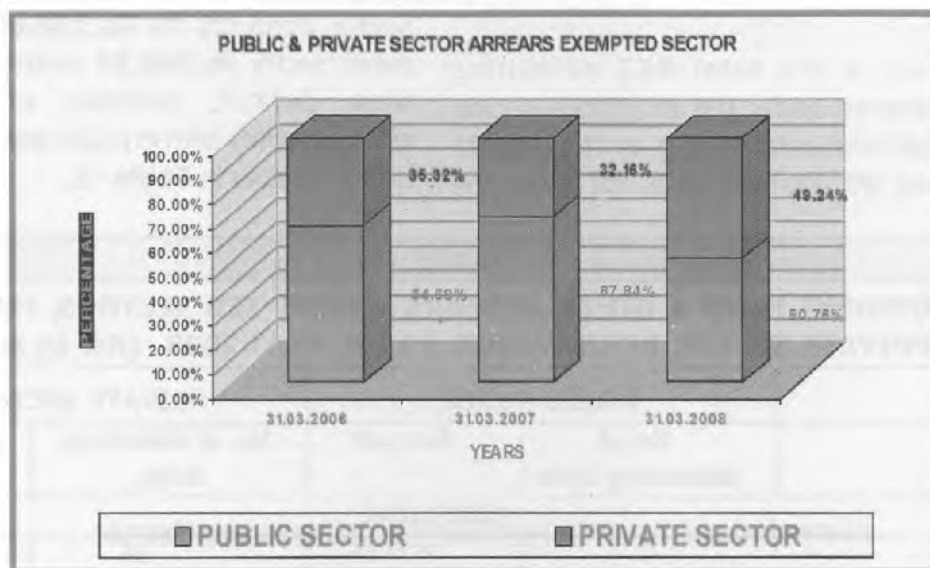
**BIFURCATION OF ARREARS – PUBLIC AND PRIVATE SECTOR ESTABLISHMENTS**

5.11. Out of the total **462** defaulting establishments under the exempted sector, **363** establishments belong to the Private Sector and **99** establishments fall under the

Public Sector. In terms of amount, out of the total default of Rs.**728.17** crores, Private Sector accounts for Rs.**358.60** crores and public sector Rs.**369.57** crores. The region-wise default position of exempted establishments both in public and private sector is given below in **Table -3**.

<b>TABLE - 3</b>				
<b>PROVIDENT FUND &amp; OTHER ARREARS – EXEMPTED SECTORS, PUBLIC &amp; PRIVATE SECTOR BIFURCATION AS ON 31.03.2008 (Rs. In lakhs)</b>				
	<b>PUBLIC SECTOR</b>		<b>PRIVATE SECTOR</b>	
<b>Region</b>	<b>No. of defaulting Estts</b>	<b>Amount</b>	<b>No. of defaulting Estts.</b>	<b>Amount</b>
<b>NORTHZONE</b>				
Delhi	4	3534.86	16	325.92
Haryana	2	1665.88	2	30.61
Himachal	0	0	0	0
Punjab	0	0	1	76.16
Uttar Pradesh	7	925.95	35	6486.42
Uttarakhand	1	1189.03	1	0
<b>Total</b>	<b>14</b>	<b>7315.72</b>	<b>55</b>	<b>6919.11</b>
<b>SOUTHZONE</b>				
Karnataka	11	4578.17	4	74.04
Andhra Pradesh	9	915.56	7	360.18
Kerala	8	351.14	31	570.3
Tamil Nadu	6	1531.08	24	351.59
<b>Total</b>	<b>34</b>	<b>7375.95</b>	<b>66</b>	<b>1356.11</b>
<b>EASTZONE</b>				
Bihar	5	249.67	19	966.46
West Bengal	18	2237.91	180	15839.14
Jharkhand	4	9310.55	2	1032.95
Orissa	2	921.87	7	112.61
North East Region	0	0	1	19.97
<b>Total</b>	<b>29</b>	<b>12720</b>	<b>209</b>	<b>17971.13</b>
<b>WESTZONE</b>				
Chattisgarh	1	27.31	0	0
Goa	0	0	0	0
Gujarat	2	0	10	8929.54
Maharashtra	4	3180.31	18	664.19
Madhya Pradesh	11	5699.85	3	16.71
Rajasthan	4	638.1	2	3.34
<b>Total</b>	<b>22</b>	<b>9545.57</b>	<b>33</b>	<b>9613.78</b>
<b>Grand Total</b>	<b>99</b>	<b>36957.24</b>	<b>363</b>	<b>35860.13</b>

5.12 Again, **21.42 %** of the total establishments - which belong to Public Sector - account for almost **50.76 %** of the total arrears.



### STATUS OF ARREARS

5.13 Out of the total default of Rs.**728.17** crores, an amount of Rs. **615.41** crores fall under not immediately realisable category leaving a balance of Rs.**112.76** crores realisable through recovery/penal actions. The arrears falling under the not immediately realisable category could not be recovered over the year due to various reasons, such as, its recovery being -

- 1) Disputed in courts,
- 2) Factories having gone into liquidation,

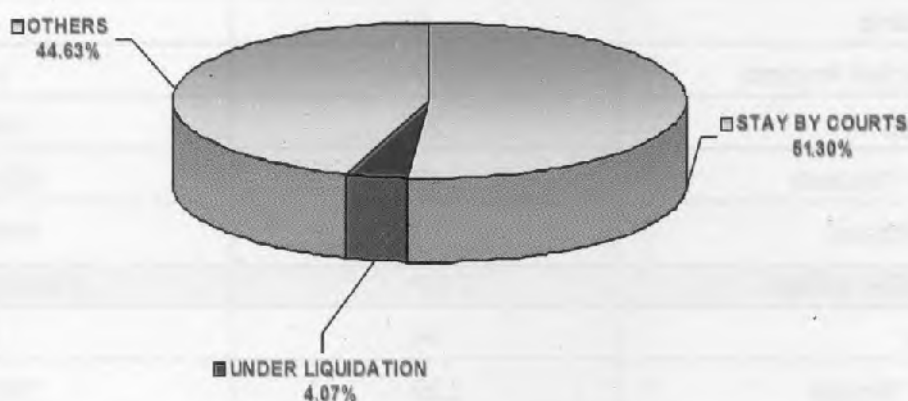
- 3) Recovery barred by the Acts of Central/ State Governments,
- 4) Factories declared sick by the Board of Industrial & Financial Reconstruction or factories in respect of which a Rehabilitation Scheme had been sanctioned by or is under formulation/ consideration of the BIFR.

5.14 Not immediately realisable amount accounts for **84.51 %** of the arrears demand. Break-up indicating the reason and category of default falling in not immediately realisable category is given in **Table - 4**.

TABLE - 4				
Status of not immediately realisable arrears		Number of cases	Amount involved (Rs. in crores)	% of Total
a)	Stay by Courts	118	315.71	51.30
b)	Under Liquidation	28	25.05	4.07
c)	Others	147	274.65	44.63
<b>TOTAL</b>		<b>293</b>	<b>615.41</b>	<b>100.00</b>



## UNREALISABLE P.F. ARREARS - EXEMPTED SECTOR (PERCENTAGE OF TOTAL)



5.15 A summary of exempted establishments, which are in default of Rupees 50 lakh and above and a list of exempted establishments which are in default of Rs.1 crore or more as on 31.3.2008 in the matter of transferring of provident fund contributions to their respective Board of Trustees and other dues to Employees' Provident Fund Organisation is given at **Appendix A-5** and **Appendix A-6** respectively.

**UN-INVESTED FUNDS**

5.16 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 **1320** exempted trusts, which had an amount of Rs. **1256.39** 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 31.3.2008 is given in **Table – 5**.

**TABLE - 5**

<b>AMOUNT LYING UN-INVESTED WITH THE BOARDS OF TRUSTEES OF EXEMPTED ESTABLISHMENTS AS ON 31.03.2008</b>		
<b>Regions</b>	<b>No. of Establishments</b>	<b>Un-Invested Amount (Rs. in Lakhs)</b>
Delhi	53	4332.36
Haryana	0	0
Himachal Pradesh	7	146.6
Punjab	22	181.38
Uttar Pradesh	143	6901.55
Uttrakhand	12	1048.43
<b>NORTH ZONE</b>	<b>237</b>	<b>12610.32</b>
Bihar	44	61.4
West Bengal	199	7901.44
Jharkhand	63	59078.34
Orissa	21	1217.8
North East Region	5	486.82
<b>EAST ZONE</b>	<b>332</b>	<b>68745.8</b>
Karnataka	53	13938.49
Andhra Pradesh	22	1109.04
Kerala	37	868.65
Tamil Nadu	108	3838.61
<b>SOUTH ZONE</b>	<b>220</b>	<b>19754.79</b>
Chhattisgarh	5	1617.74
Goa	8	43.5
Gujarat	74	1372.68
Maharashtra	391	19870.83
Madhya Pradesh	25	751.4
Rajasthan	28	871.72
<b>WEST ZONE</b>	<b>531</b>	<b>24527.87</b>
<b>Total</b>	<b>1320</b>	<b>125638.78</b>

**ACTION TAKEN AGAINST DEFAULTERS**

5.17 During the year 2007-2008, in order to liquidate the arrears, **11** prosecutions under Section 14 of the Act were filed. Besides this, **18** 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.

**ATTACHMENT OF PROPERTY AND/OR ARREST OF DEFAULTERS FOR RECOVERY OF ARREARS**

5.18 During the year 2007-2008, a sum of Rs. **561.04** crores was recovered through various modes from defaulters in exempted sector as given in **Table- 6**.

<b>TABLE - 6</b>			
<b>STATUS OF ARREST &amp; ATTACHMENT OF PROPERTY ON ACCOUNT OF DEFAULT- EXEMPTED SECTOR</b>			
<b>(in crores)</b>			
<b>S. No.</b>	<b>Mode of Actions</b>	<b>No. of Cases</b>	<b>Amount Recovered</b>
1	Bank Accounts Attached	174	425.27
2	Movable Property Attached	1	0
3	Immovable Property Attached	3	135.77
4	Arrest of Defaulters	0	0
	<b>TOTAL</b>	<b>178</b>	<b>561.04</b>

**RATE OF INTEREST**

5.19 Declaring rate of interest payable to the members at the rate not lower than the interest rate declared for the members of the Statutory Fund is one of the conditions for

grant of exemption. Out of the total **2697** exempted establishments, **743** establishments did not declare the rate of interest. The broad pattern of interest rate declared by the remaining **1954** establishments is given in **Table - 7**.

<b>Table - 7</b>		
<b>RATE OF INTEREST ALLOWED TO MEMBERS - EXEMPTED ESTABLISHMENTS</b>		
	<b>Establishments</b>	<b>Members</b>
Higher than the Statutory Rate	129	194628
Equal to the Statutory rate of 8.5%	1814	3187132
Less than the Statutory rate	11	16839
<b>TOTAL</b>	<b>1954</b>	<b>3398599</b>

**SERVICE TO THE MEMBERS****ADVANCES/PARTIAL WITHDRAWALS**

5.20 The details of advances sanctioned to the members by the exempted establishments during the year are given in **Table-8**.

<b>TABLE -8</b>			
<b>S.No.</b>	<b>Category</b>	<b>Cases</b>	<b>Amount (Rs. in Lakh)</b>
1.	Financing LIC Policy	15674	1122.33
2.	Housing Advance	96713	118219.52
3.	During Temporary Closure	20267	9843.49
4.	Illness of member/family member	161384	87777.16
5.	Member's own marriage	53705	42191.51
6.	90% withdrawal prior to retirement	19732	73591.86
7.	Others	151687	86737.50
	<b>TOTAL</b>	<b>519162</b>	<b>419483.37</b>

**SETTLEMENT OF PROVIDENT FUND CLAIMS**

5.21 The details of claims settled by the exempted establishments in respect of their members are given in **Table -9**.

<b>TABLE -9</b>			
<b>PROVIDENT FUND CLAIMS SETTLED – EXEMPTED ESTABLISHMENTS</b>			
<b>S.No.</b>	<b>Category</b>	<b>Cases</b>	<b>Amount (Rs. in Lakh)</b>
1.	Death Cases	9508	27150.77
2.	Resignation/Termination	173850	152094.19
3.	Retrenchment	2004	7328.61
4.	Superannuation	58451	325635.44
5.	Permanent Invalidation	1802	13173.95
6.	Dismissal	1589	2262.98
7.	Migration	8119	17164.67
8.	Others	43409	62665.23
	<b>TOTAL</b>	<b>298732</b>	<b>607475.84</b>



## FINANCE ACT, 2006 CLAUSE 56- RATIONALISATION OF PROCESS AND PROCEDURE FOR EXEMPTION.

5.22 In a significant legislative development affecting EPFO, Rules 3 & 4 of Part 'A' of fourth Schedule to the Income Tax Act, 1961 which deals with the recognized Provident Funds, have been amended by Clause 56 of the Finance Act, 2006. Subsequent to the said amendment, Rule 3 reads as:

*"The Chief Commissioner or Commissioner may accord recognition to any Provident Fund which, in his opinion, satisfies the conditions prescribed in rule 4 and may withdraw such recognition if the provident fund contravenes any of those conditions.*

*Provided that in a case where recognition has been accorded to any provident fund on or before the 31st day of March 2006 and such provident fund does not satisfy the conditions set out in clause (ea) of rule 4, the recognition to such fund shall be withdrawn, if such fund does not satisfy, on or before the 31st day of March 2007, the conditions set out in the said clause and any other condition which the Board may by rules specify in this behalf".*

5.23 Subsequently, the above mentioned deadline of 31st March 2007 has been extended to 31st March 2008.

5.24 In Rule 4 sub-clause (ea) has been inserted as an additional condition to be satisfied by Provident Funds for receiving and retaining recognition. The sub-clause (ea) reads as:-

*"(ea) The fund of an establishment to which the provisions of sub-section 3 or sub-section 4 of Section 1 of the EPF & MP Act, 1952 apply, and such establishment has been exempted under Section 17 of the said Act from the operation of all or any of the*

*provisions of any scheme referred to in the Section."*

5.25 Anticipating the requirement of the Provident Funds, recognized or otherwise, to obtain exemption under Section 17 of the EPF & MP Act, 1952 within a stiff time frame, EPFO realized the need for a policy decision to simplify and rationalize the process for grant of exemption. A policy note to the Ministry of Labour & Employment, Govt. of India followed on 4<sup>th</sup> July 2006 wherein, inter alia, proposals for simplifying the procedure for exemption under Section 17 were placed for approval. A separate proposal explaining the impact of the amendment in the Finance Act 2006, and the need to gear up the process for grant of exemption so that all the applicants could be granted exemption before the deadline laid down in the amendment was placed before the 176<sup>th</sup> meeting of the Central Board of Trustees (EPF) held on 7.11.2006. The Board approved the proposal.

5.26 Consequently, a number of initiatives have been taken by the EPFO towards simplifying the process of grant of exemption under Section (17) (1) (a) of the EPF & MP Act, 1952, as under :-

- (1) The conditions required to be fulfilled before processing the applications for exemption have been rationalized. Now only the most essential conditions are insisted upon and they are placed on the EPFO's website for the convenience of the applicant employers. The information is also available with the RPFCs.
- (2) All RPFCs of the Regional and Sub-Regional Offices of EPFO across the country have been required to place special emphasis on processing the exemption application in manner keeping in mind the minimum conditionalities only.



- (3) A special drive has been launched to dispose of all the pending exemption applications.
- (4) Exemption applications are being processed expeditiously and forwarded to the appropriate Govt. Even where applications are found deficient, all efforts are made to get the defects removed quickly by the applicant and process the applications.
- (5) In the case of relatively old applications

also where processing is retarded owing to the deficiency and/or obsolescence of information, every effort is made to get the deficiencies removed or obtain afresh application from the company and process the application in a time bound manner.

5.27 The process of exemption is now simple, rational, requiring less documentation and is matched with EPFOs concern for a better and hassle-free service to the applicant, employers'/organizations.

...

**CHAPTER 6****EMPLOYEES' PENSION SCHEME, 1995****INTRODUCTION & ADMINISTRATION**

Employees' Pension Scheme, 1995 came into effect from 16<sup>th</sup> November, 1995. On introduction of the 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 i.e., 8.33% of 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 Employees' Pension Scheme, 1995. (EPS, 1995).

6.2 The Scheme on its introduction applies compulsorily to all the existing members of the Provident Fund who were contributing to the Employees' Family Pension Scheme, 1971. The new entrants to the membership of Provident Fund from 16.11.95 onwards shall also acquire membership of the Scheme on compulsory basis. The existing members of the Provident Fund who did not opt for joining the erstwhile Employees' Family Pension Scheme, 1971 shall have option to join the EPS, 1995.

6.3 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 to 15.11.95. Members of the old scheme who died between 1-4-93 and 16-11-95 are deemed to have joined the new scheme and their beneficiaries are entitled for pensionary benefits under EPS, 1995.

**BENEFITS**

6.4 Employees' Pension Scheme, 1995 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 1/3<sup>rd</sup> of pension amount.(on option by member)
- (v) Widow / widower pension
- (vi) Children pension
- (vii) Orphan Pension
- (viii) Disabled Children/orphan pension
- (ix) Nominee Pension.
- (x) Pension to dependent father/mother.

6.5 On a comparison, under the Employees' Family Pension Scheme, 1971, only widow/widower pension was payable, in case of only death while in reckonable service and prior to completion of 60 yrs of age. In the absence of Widow or on cessation of Widow Pension, pension was payable to the eldest child up to the age of 25 years and then it was to pass on to the younger children, one at a time, subject to the age limit of 25 years. There was no provision for pension to member and capital return or commutation or disablement pension. At the time of leaving the service, the employee was entitled to



withdrawal benefit only.

### **ELIGIBILITY**

6.6 Superannuation/retirement pension under the Employees' Pension Scheme, 1995 will be payable on fulfilling:

- (i) Minimum 10 years of eligible service; and
- (ii) Attaining age of 58/50 years.

6.7 On cessation from employment before completing 58 years a member can opt for early pension. Such early pension can be availed only after completing 50 years of age and it will be subject to discounting factor at the rate of 3% for every year falling short of 58 years. No pension will be payable to any member before attaining the age of 50 years. However, no such age restriction or eligibility requirement shall apply for pension entitlement in case of disablement or death of the member. Membership with one-month contribution will suffice in such cases.

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

6.9 Those retired after 16-11-1995, shall also have the benefit of past service pension

for the period of their membership under the erstwhile Employees' Family Pension Scheme, 1971 on factor formula basis provided in Paragraph 12 (3) in the EPS, 1995.

### **ADMINISTRATIVE SET UP**

6.10 For implementing Employees' Pension Scheme, 1995 work norms have been designed to provide prompt and trouble free service to the pension fund members and pensioners. In all field offices Pension Wing has been constituted consisting of Pension Section, Pension (Pre Audit) Section, Pension Disbursement Section and a Database Creation Cell to exclusively look after the different work areas of Employees' Pension Scheme, 1995. Separate software, Computerized Employees' Pension Scheme exclusively for EPS, 1995 has been developed and implemented in all field offices. As a result all functions like processing of pension claims, pension calculation, Pension Payment Order (PPO) generation, disbursement and reconciliation, generation of Management Information System reports and monitoring are computerized. As per the existing arrangements for disbursement of monthly pension and other benefits, the Organization has entered into arrangement with Nationalized / Scheduled Commercial Banks, a list of which is given below. Arrangements has also been made with HDFC Bank, ICICI Bank, UTI Bank and Post offices to disburse pension and other benefits all over India.



**LIST OF DISBURSING AGENCIES UNDER EMPLOYEES PENSION SCHEME 1995**

1. Andhra Pradesh (Hyderabad and Guntur)	Andhra Bank Indian Bank State Bank of India
2. Bihar	Bank of India Punjab National Bank Syndicate Bank
3. Chandigarh, Chattisgarh, Haryana, Himachal Pradesh, Ludhiana, N.E.R, Uttranchal and Uttar Pradesh	Punjab National Bank (Except N.E.R.) State Bank of India
4. Delhi (North & South)	Indian Bank Punjab National Bank State Bank of India
5. Goa	Bank of India State Bank of India
6. Gujarat (Ahmedabad and Vadodara)	Dena Bank, State Bank of India
7. Jharkhand	Bank of India Punjab National Bank Union Bank of India
8. Kerala	Canara Bank Federal Bank Indian Bank Indian Overseas Bank North Malabar Gramin Bank State Bank of India Syndicate Bank
9. Karnataka (Bangalore and Mangalore)	Canara Bank, Vijya Bank Corporation Bank State Bank of India State Bank of Mysore (Only Mangalore Region) Syndicate Bank
10. Maharashtra (Mumbai, Pune and Nagpur)	Bank of India, Bank of Maharashtra (for Mumbai only) Punjab National Bank State Bank of India, Indian Bank
11. Madhya Pradesh	Punjab National Bank State Bank of India
12. Orissa	Bank of India State Bank of India, UCO Bank
13. Rajasthan	Punjab National Bank State Bank of Bikaner and Jaipur
14. Tamil Nadu (Chennai, Madurai and Coimbatore)	Indian Bank Indian Overseas Bank State Bank of India



15. West Bengal (Kolkata )	Andaman & Nicobar State Cooperative Bank Ltd (A&N only) Punjab National Bank United Bank of India
16. West Bengal (Jalpaiguri)	Punjab National Bank State Bank of India, UCO Bank, United Bank of India

HDFC Bank, ICICI Bank, Axis Bank & Post Offices are also authorised to disburse Pension all over in India.

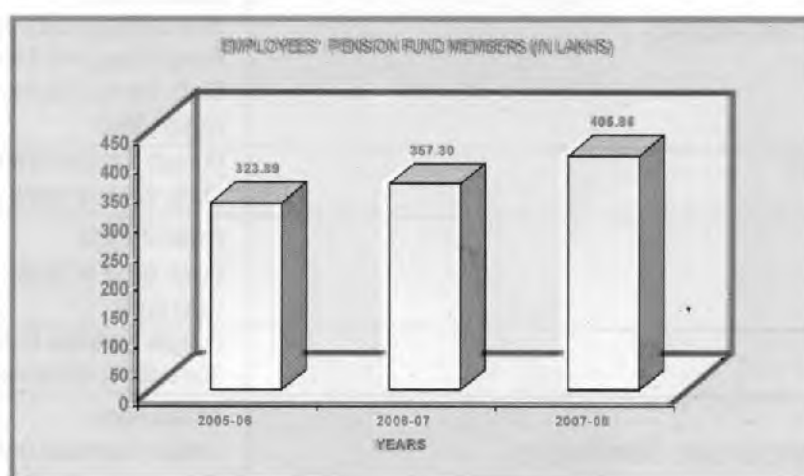
### PENSION IMPLEMENTATION COMMITTEE

6.11 The Executive Committee of the CBT constituted a sub-committee designated as 'Pension Implementation Committee' to review the functioning of the Employees' Pension Scheme, 1995. The Committee consists of Chairman (Additional Secretary, Ministry of Labour & Employment), 3 employers' representatives, 3 employees' representatives and CPFC as member. The Committee considers all important suggestions/proposals for amendment/improvement in the Scheme. The Committee has held 22 meetings so far.

### MEMBERS ENROLLED

6.12 The net addition during the year was **4855570** members. The details of enrollment of members are given in **Table -1**.

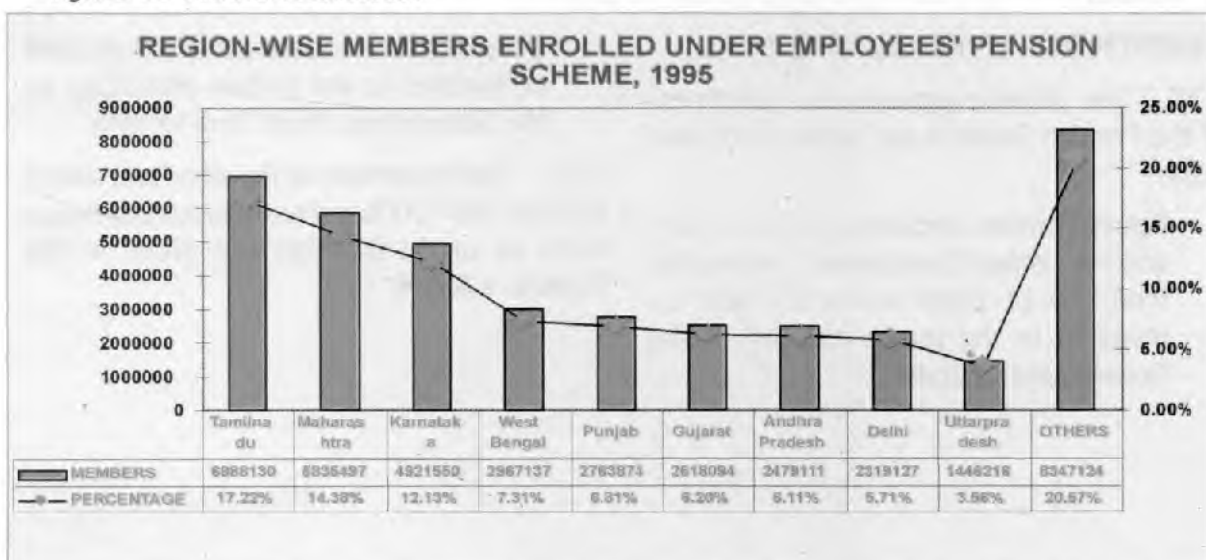
TABLE -1	
ENROLMENT OF PENSION SCHEME MEMBERS	
	Members
As on 31.03.2006	32388660
As on 31.03.2007	35730290
As on 31.03.2008	40585860
<b>Net addition over previous Year</b>	<b>4855570</b>



6.13 The region-wise position of members of Employees' Pension Scheme, 1995 as on 31.03.2008, the members in the decreasing order is given in **Table -2**.

<b>TABLE -2</b>			
<b>REGION-WISE MEMBERSHIP UNDER EMPLOYEES' PENSION SCHEME, 1995</b>			
<b>S.No.</b>	<b>Region</b>	<b>Members</b>	<b>Percentage (%)</b>
1	Tamil Nadu	6988130	17.22
2	Maharashtra*	5835497	14.38
3	Karnataka*	4921550	12.13
4	West Bengal	2967137	7.31
5	Punjab	2763874	6.81
6	Gujarat	2518094	6.20
7	Andhra Pradesh	2479111	6.11
8	Delhi	2319127	5.71
9	Uttar Pradesh	1446216	3.56
10	Haryana	1344192	3.31
11	Madhya Pradesh	1331668	3.28
12	Kerala	1308877	3.23
13	Rajasthan*	1169916	2.88
14	Jharkhand	836439	2.06
15	Orissa	579444	1.43
16	Goa	489653	1.21
17	Chhattisgarh	349351	0.86
18	North East Region	291252	0.72
19	Bihar	283571	0.70
20	Himachal Pradesh	184612	0.45
21	Uttarakhand	178149	0.44
	<b>Total</b>	<b>40585860</b>	<b>100</b>

\* Figures need further reconciliation



**CONTRIBUTION RECEIVED**

6.14 During the year under the report Rs. **9012.46** crores were received as Pension Fund contributions. Out of this Rs. **8022.46** crores was Employers' share and Rs. **990.00** crores was contribution of the Central Government (including arrear of Rs. **428.76** crores upto 2006-07).

**PENSION FUND**

6.15 The ceased Employees' Family Pension Scheme 1971 mandated 1.16% of pay from employers and equivalent contribution by employees and the Central Govt. in to Family Pension Fund. All accumulations so accumulated in the ceased Family Pension Fund formed the corpus of Pension Fund of

the Employees' Pension Scheme, 1995. In the new scheme 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. Further the Central Government also contributes at the rate of 1.16% and credit the contribution to the Employees' Pension Fund. As on 31.03.2008 the corpus (Securities + Public Account) stands at Rs. **94101.42** crores.

6.16 Following table shows the position relating to contributions received, corpus and total pensioners year-wise commencing from 2003-04.

<b>Year</b>	<b>Contribution received (Cumulative) [Rs. in crores]</b>	<b>Corpus (Rs. in crores)</b>	<b>No. of pensioners (including EFPS, 1971) [Cumulative]</b>
2003-04	39155.72	52743.87	1758841
2004-05	45667.57	61318.23	2071168
2005-06	52553.02	70749.13	2335883
2006-07	60603.68	80776.22*	2653181
2007-08	69187.38	94101.42	2952622

\* Revised

**INVESTMENT OF PENSION FUND**

6.17 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 from time to time.

6.18 The investment of Pension Fund during the year 2007-2008 and total corpus of Pension Fund as on 31.03.2008 are given in the **Tables – 3 & 4**



<b>TABLE -3</b>		
<b>INVESTMENT OF PENSION FUND DURING 2007-08 (Rs. in Crores)</b>		
<b>I)</b>	<b>As per Investment Pattern</b>	
(i)	Central Government Securities	2338.62
(ii) (a)	State Government Securities	1828.31
(ii) (b)	Government guaranteed Securities	(-) 15.13
(iii)	Special Deposit Scheme	NIL
(iv)	Public Sector Financial Institutions/Undertakings (including Private Sector bonds/securities)	4469.17
	<b>Total investment</b>	<b>8620.97</b>
<b>II)</b>	<b>Public Account</b>	<b>3874.23</b>
<b>Total during the year (Public Account &amp; Securities) [I+II]</b>		<b>12495.20</b>

<b>TABLE - 4</b>	
<b>TOTAL INVENTED CORPUS OF PENSION FUND (Rs. in Crores)</b>	
Net Investment in Securities as on 31.03.2007	48671.39
<b>Add:</b> Net Investment during the year	8620.97
<b>Net Investment in Securities as on 31.03.2008</b>	<b>57282.36</b>
Deposit in Public Account as on 31.03.2007	32934.83
<b>Add:</b> Government contribution	990.00
<b>Add:</b> Interest received during the year	2884.23
Balance in Public Account as on 31.03.2008	<b>36809.06</b>
<b>Total Corpus (Securities + Public Account) as on 31.03.2008</b>	<b>94101.42</b>

### CONTRIBUTION ARREARS

6.19 At the end of financial year 2006-2007, there was an outstanding arrears of Rs. **602.91** crores on account of Pension Fund contribution from employers. The total workload for the year 2007-08 for recovery becomes Rs. **970.56** crores. Rs. **265.07** crores has been recovered through recovery

action leaving behind an outstanding arrears of Rs. **705.49** crores.

### ARREAR MANAGEMENT (PENSION FUND UNEXEMPTED SECTOR)

6.20 The details of the arrears under the Employees' Pension Fund and other dues during the period 2007-08 are given in **Table-5**

**ARREAR MANAGEMENT (PENSION FUND-UNEXEMPTED SECTOR)**

6.19 The details of the arrears under the Employees' Pension Fund and other dues during the period 2007-08 are given in **Table-5**

<b>TABLE - 5</b> <span style="float: right;"><b>(Rs. In lakhs)</b></span>			
<b>Region</b>	<b>Total Workload</b>	<b>Collection made</b>	<b>Closing Balance as on 31.3.2008</b>
Delhi	1491.38	590.74	900.64
Punjab	2662.60	532.79	2129.81
Himachal Pradesh	427.12	85.13	341.99
Haryana	2158.69	499.22	1659.47
Uttarakhand	273.67	67.73	205.94
Uttar Pradesh	3646.61	591.02	3055.59
<b>NORTH ZONE</b>	<b>10660.07</b>	<b>2366.63</b>	<b>8293.44</b>
Bihar	1894.43	252.85	1641.58
Jharkhand	1322.48	195.49	1126.99
Orissa	7577.00	1025.75	6551.25
NER	1268.32	448.12	820.20
West Bengal	5066.72	1243.84	3822.88
<b>EAST ZONE</b>	<b>17128.95</b>	<b>3166.05</b>	<b>13962.90</b>
Karnataka	5704.91	2237.65	3467.26
Andhra Pradesh	5448.72	1596.43	3852.29
Kerala	6988.05	1573.58	5414.47
Tamil Nadu	11400.71	2492.58	8908.13
<b>SOUTH ZONE</b>	<b>29542.39</b>	<b>7900.24</b>	<b>21642.15</b>
Gujarat	9273.48	6631.75	2641.73
Maharashtra	16150.78	2188.60	13962.18
Madhya Pradesh	10598.89	3091.15	7507.74
Goa	316.30	198.39	117.91
Chattisgarh	1572.91	586.27	986.64
Rajasthan	1811.78	377.74	1434.04
<b>WEST ZONE</b>	<b>39724.14</b>	<b>13073.90</b>	<b>26650.24</b>
<b>Total</b>	<b>97055.55</b>	<b>26506.82</b>	<b>70548.73</b>

Note: The figures include 7Q, 14B and administration charges

**Actions taken against Defaulters**

6.21 Prosecution cases under Section 14 of the Act were filed against the employers who failed to deposit the contributions. As against a workload of **14033** cases for disposal, **438** cases were decided during the year, the region-wise details of which are given in **Appendix A-15**.

6.22 Out of a workload of **69228** recovery certificates under Section 8 of the EPF & Misc. Provision Act, 1952 involving an amount

of Rs. **745.55** crores, an amount of Rs. **104.02** crores were realized through execution of **17911** cases. At the end of the year, **51317** cases were pending involving a sum of Rs. **641.53** crores.

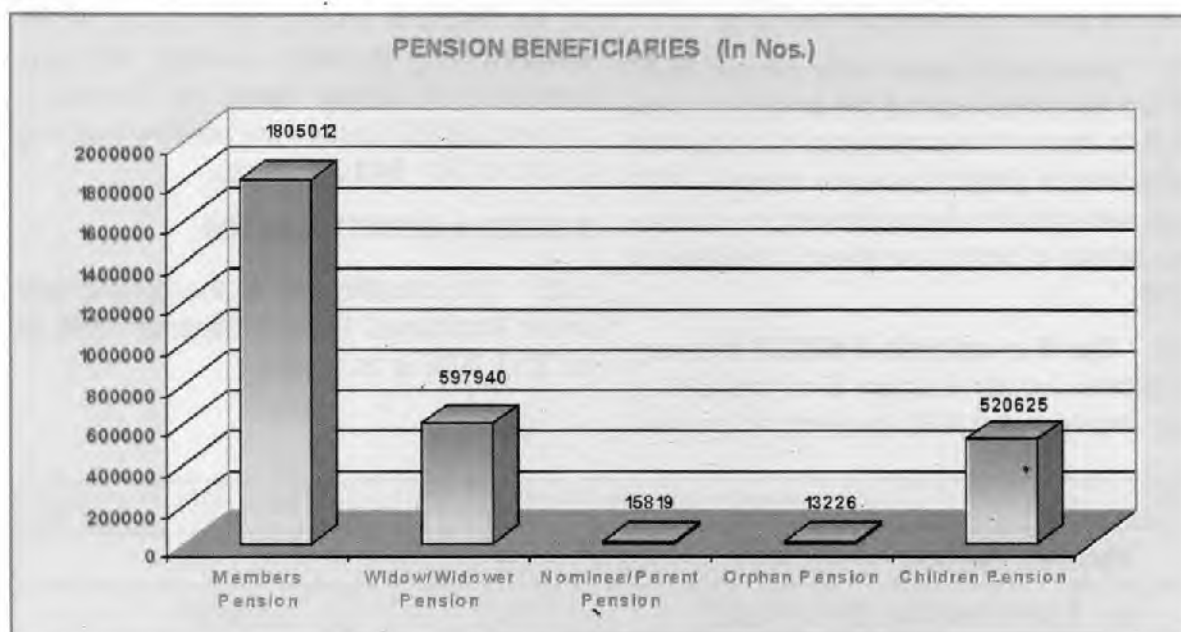
**PENSION BENEFICIARIES**

6.23 The classification of the beneficiaries under Employees' Pension Scheme, 1995 as on 31.3.2008 is as under:

<b>PENSION BENEFICIARIES</b>		
i) Members Pension		
(a)	Early Pension (50-57 years)	1199597
(b)	Superannuation Pension	603640
(c)	Disablement Pension	1775
<b>Sub-Total</b>		<b>1805012</b>
ii) Widow/Widower Pension		
(a)	Death in Service	529254
(b)	Death away from Service	68686
<b>Sub-Total</b>		<b>597940</b>
iii) Nominee Pension		7620
iv) Parent Pension		8199
v) Orphan Pension		13226
vi) Children Pension		520625
<b>Sub Total</b>		<b>549670</b>
<b>Grand Total</b>		<b>2952622</b>

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

6.25 The region-wise classification of beneficiaries under Pension Scheme as on 31.03.2008 is given at **Appendix-A-16(i)**.



### SETTLEMENT OF PENSION CLAIMS (ALL BENEFITS)

6.26 Details of all benefit claims sanctioned under the Employees' Pension Scheme, 1995, year-wise for the past three years are given in **Table -6**.

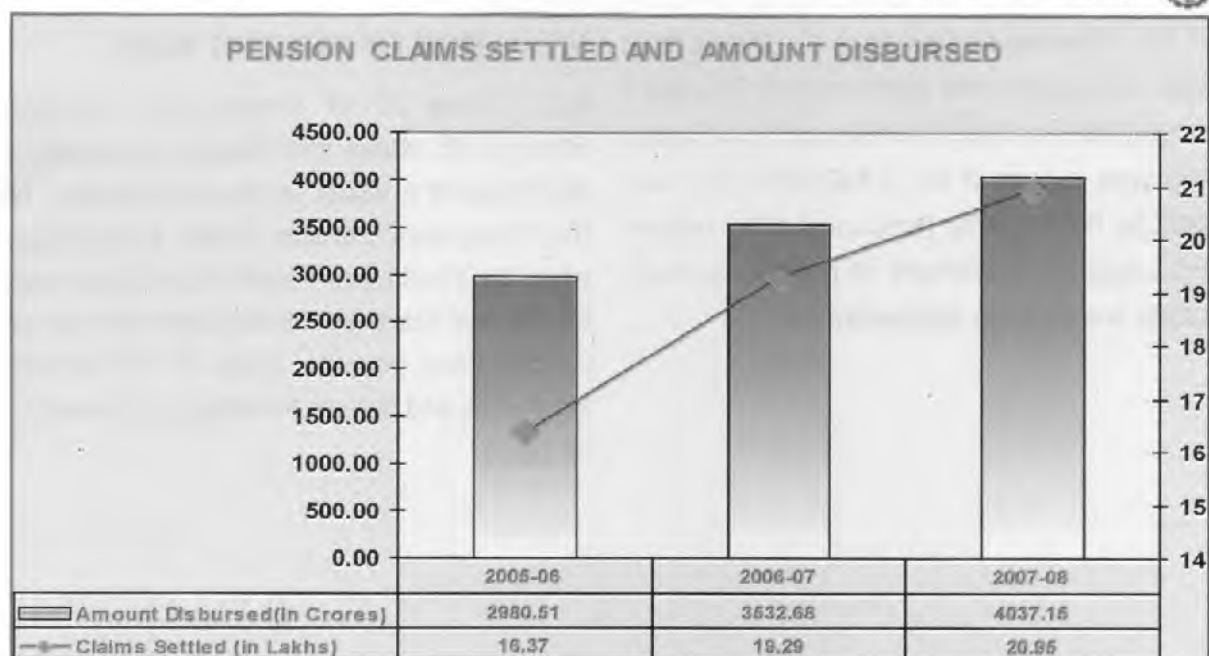
<b>TABLE -6</b>				
<b>PENSION CLAIMS (ALL BENEFITS)</b>				
		<b>2005-06</b>	<b>2006-07</b>	<b>2007-08</b>
1	Brought forward pendency at the beginning of the year	62069	73533	72586
2	Claims received during the year	2329490	2622148	2883085
3	<b>TOTAL WORKLOAD [1+2]</b>	<b>2391559</b>	<b>2695681</b>	<b>2955671</b>
4	Claims returned for rectification of defects	553071	581255	604416
5	Claims rejected being ineligible	128396	112942	87817
6	<b>NET WORKLOAD {3- (4+5)}</b>	<b>1710092</b>	<b>2001484</b>	<b>2263438</b>
7	Claims settled	1636559	1928898	2095249
8	Percentage of Claims settled to net workload	95.70	96.37	92.57
9	Amount authorised for payment [Rs. in crores]	2980.51	3532.68	4037.15
10	Claims pending at the close of the year	73533	72586	168189
11	<b>Percentage of pending c.b. to net workload</b>	<b>4.30%</b>	<b>3.63%</b>	<b>7.43%</b>

6.27 It would be seen from **Table-6** that **20.95** lakh claims under EPS 1995 (all benefits) were settled as against **19.29** lakhs claims, settled during the previous year. This includes **3.54** lakhs monthly Pension claims

settled during the year. The region-wise position of claims settled is given in **Appendix-A-16(ii)**.

6.28 The category-wise break up of family pension claims settled during the year 2007-2008 is indicated in **Table-7**.



**TABLE - 7**

CATEGORY OF CLAIMS	NO. OF CLAIMS SETTLED
Monthly Pension benefit	353783
Life Assurance benefit (under FPS'71)	1741466
Retirement-cum-withdrawal benefit	
Refunds	
<b>TOTAL</b>	<b>2095249</b>

**SETTLEMENT OF MONTHLY PENSION CLAIMS**

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

**Table -8**

<b>MONTHLY PENSION CLAIMS</b>				
		2005-06	2006-07	2007-08
1	Brought forward pendency at the beginning of the year	31524	43838	43679
2	Claims received during the year	528122	553323	543279
3	<b>TOTAL WORKLOAD [1+2]</b>	<b>559646</b>	<b>597161</b>	<b>586958</b>
4	Claims returned for rectification of defects & resubmission	164650	180023	169568
5	Claims rejected being ineligible	17434	10791	9242
6	<b>NET WORKLOAD {3- (4+5)}</b>	<b>377562</b>	<b>406347</b>	<b>408148</b>
7	Claims settled	333724	362668	353783
8	<b>Percentage of claims settled to net workload</b>	<b>88.39%</b>	<b>89.25%</b>	<b>86.68%</b>
9	Amount authorised for payment [Rs. in crores]	1955.95	2324.23	2727.97
10	Claims pending at the close of the year	43838	43679	54368
11	<b>Percentage of pending closing balance to net workload</b>	<b>11.61%</b>	<b>10.75%</b>	<b>13.32%</b>



6.30 It would be seen from the above Table that during the year under report **2952622** pensioners were paid monthly pension. During the year, a sum of Rs. **2727.97** crores was paid to the monthly pensioners. The region-wise data on settlement of monthly pension cases are given in **Appendix-A-17**.

#### **VALUATION OF PENSION FUND**

6.31 Para 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.

**VALUATION OF PENSION FUND AS PER PARA 32 OF EMPLOYEES' PENSION SCHEME, 1995**

6.32 The results & the recommendations of the eight Valuations of Pension Fund done so far are as follows:-

Valuation	Period of Valuation	Name of the Valuer	Recommendations	Date of Submission of report	Surplus/ deficit (Rs. in crores)
1 <sup>st</sup> Valuation	16.11.95 to 15.11.96	Sh.Bhudev Chatterjee	<ul style="list-style-type: none"> <li>Valuer recommended 4% pension relief.</li> </ul>	30.04.1998	1689
2 <sup>nd</sup> Valuation	16.11.96 to 31.03.98		<ul style="list-style-type: none"> <li>Valuer recommended pension relief of 4% plus proportionate increase for excess period.</li> <li>Relief declared @ 5.5%</li> </ul>	30.03.1999	1239
3 <sup>rd</sup> Valuation	01.04.98 to 31.03.99	Sh.Bhudev Chatterjee	<ul style="list-style-type: none"> <li>Recommended pension relief of 4%.</li> <li>Recommended minimum widow pension @ Rs. 450/-p.m.; minimum children pension @ 150/- p.m. &amp; minimum orphan pension @ Rs. 250/- p.m.</li> </ul>	04.01.2001	732
4 <sup>th</sup> Valuation	01.04.99 to 31.03.00		<ul style="list-style-type: none"> <li>Recommended pension relief of 4%.</li> <li>Commuted value, ROC Value, Table for withdrawal benefits to be reduced taking note of reducing interest rates.</li> </ul>	20.08.2001	70
5 <sup>th</sup> Valuation	01.04.00 to 31.03.01	M/s. K.A.Pandit	<ul style="list-style-type: none"> <li>The retirement age for member may be increased from 58 to 60 years.</li> </ul>	Nov. 2003	-43
6 <sup>th</sup> Valuation	01.04.01 to 31.03.02		<ul style="list-style-type: none"> <li>To revise Table B and D.</li> </ul>	Nov. 2003	-17136
7 <sup>th</sup> Valuation	01.04.02 to 31.03.03		<ul style="list-style-type: none"> <li>Increase in reduction rate from 3% to 5% in early pension cases.</li> </ul>	12.08.2004	-19291
8 <sup>th</sup> Valuation	01.04.03 to 31.03.04		<ul style="list-style-type: none"> <li>Liberal pattern of investment may be allowed to increase the return.</li> <li>Withdrawal under the scheme need to be controlled.</li> </ul>	25.4.2005	-22021



**REVIEW REPORT BY PANEL OF ACTUARIES ON THE VALUATION REPORTS BY VALUER  
EMPLOYEES' PENSION SCHEME, 1995**

6.32 The results & the recommendations of the two revaluations done so far are as follows:-

Revaluation	Period of Valuation	Names of the Actuaries in the Panel	Recommendations	Date of Submission of report
1 <sup>st</sup>	16.11.95 to 15.11.96	Sh. Debabrata Basu & Sh. Liyaquat Khan	<ul style="list-style-type: none"> <li>• Did not agree with the concept of pension relief.</li> <li>• Though agreed to enhancement of benefits @ 4% showed favour to slightly lesser increase so as to provide for margin for future adverse experience.</li> <li>• Recommended outgo of benefits from Public Account as to maximize yield.</li> <li>• Clearly recommended that any enhancement of benefit should be out of emergent surplus only.</li> </ul>	31.8.98
2 <sup>nd</sup>	01.04.99 to 31.03.00	Sh. N.R. Kapadia & Sh. R. Ramakrishnan	<ul style="list-style-type: none"> <li>• Reported need for bringing down the pension relief.</li> <li>• Commented that granting of increase of 4% cannot even be imagined.</li> <li>• Recommended putting in place a viable system of funding additional liability arising out of increase in wage ceiling. Till then future wage ceiling to be frozen.</li> <li>• Recommended Pensionable Salary to be defined as the average salary of the last 60 months of salary or last 36 months of salary of the service.</li> <li>• Recommended increase in reduction factor ( for reduced pension) to not less than 5% per annum.</li> </ul>	8.10.2003



**GRANT OF EXEMPTION UNDER EPS'95**

6.34 Section 17 (1-C) provides that the appropriate Government may, by notification in the Official Gazette, and subject to the condition on the pattern of investment of pension fund and such other conditions as may be specified therein, exempt any establishment or class of establishments from the operation of Pension Scheme if the employees of such establishment or class of establishments are either members of any other pension scheme or proposed to be members of such pension scheme, where the pensionary benefits are at par or more favourable than the Pension Scheme under the Act.

6.35 Para 39 of the Employees' Pension Scheme, 1995 further provides for grant of exemption from the operation of the Statutory Scheme if the employees are either members of any other Pension Scheme or propose to be members of a Pension Scheme wherein the Pensionary benefits are at par or more favourable than the benefits provided under the Statutory Scheme.

6.36 The employer of the concerned establishments seeking exemption need to submit the exemption application together with Pension Scheme of the establishments and other prescribed documents to the Regional Provident Fund Commissioner-in-charge of the Sub-Regional/Regional Office under whose jurisdiction the establishment is covered under the EPF & MP Act, 1952. The RPFC is required to scrutinize the application in the prescribed manner and submit it to the CPFC. On being satisfied that the pensionary benefits provided in the establishment pension scheme are at par or more favourable than the benefits provided under the statutory scheme and also other terms and conditions governing grant of exemption are fulfilled, the CPFC shall forward the exemption proposal alongwith his recommendations to the appropriate

Government for decision. The appropriate Government shall issue a notification granting exemption or otherwise issue an appropriate order rejecting the exemption application. The exemption may be granted with certain conditions. The exemption will be liable to be cancelled for violation of any of the above conditions.

6.37 Subject to the conditions, M/s. Tata Motors (TELCO), M/s. Oil India Ltd and M/s. Malaysian Airlines have been given exemption vide Government Order dated 22-4-1999, 9.12.2002 and 2.12.1999 respectively.

**INTERNATIONAL SOCIAL SECURITY AGREEMENTS**

6.38 Due to the Global Demographic pressures coupled with the impact of Globalisation and free market Economy, India has been witnessing a huge movement of Labour, in and out of India. This migration may be of short to medium term duration with generally migrants returning to their home country after completing the employment period. The migration of Indian employees is driven by the following forces:

- ❖ At present 54% of the population of India is in the age group of below 25 years.
- ❖ By 2020 India will be the world's youngest nation with the working population of about 820 million.
- ❖ Whereas, most of the nations in the developed world is ageing.
- ❖ In order to sustain their growth level the developed world may have to depend upon the human capital from India.
- ❖ India is likely to become a major source of migrant professionals due to its vast reservoir of technically qualified manpower in sectors like Information Technology, Engineering, Health, Finance and Management.



6.39 Similarly, the opening up of the economy and resultant spurt in the Foreign Direct Investments/Foreign Institutional Investments/Foreign collaborations witness the posting of substantial foreign employees in their Indian Associates. Further, the direct recruitment of foreign experts by Indian companies in some fields adds to the numbers.

6.40 As described above, since this labour mobility is two way in many categories of establishments where EPF & MP Act, 1952 applies, it is a cause of concern to:

- ❖ Avoid double coverage/non coverage.
- ❖ Provide for totalisation of Social Security Rights earned during the employment in the host country and
- ❖ Ensure portability of Social Security Rights of migrating workers on a reciprocal basis.

6.41 The initiative made in this regard by the Government of India has led to negotiating Social Security Agreements on bi-lateral basis. While agreements have already been signed with the kingdom of Belgium, negotiation is on with France, Germany, the Netherlands, Norway, Sweden, Hungary, Bulgaria, the Czech Republic, the Republic of Cyprus, Australia, USA etc.

6.42 EPFO has been coordinated, duly identified as the liaison agency in India. Also, as a competent agency, EPFO is required to

implement the provisions of the agreements in respect of all the employees covered/coverable under the purview of EPF & MP Act, 1952.

6.43 Social Security agreements have many-fold advantages.

- ❖ The employees need not remit Social Security contribution in the host country during their short-term assignment (being a detached worker under the agreement) and hence are saved from a payment that would not get them the benefits.
- ❖ Export of pension due under the legislation of one country to any country, where the member might choose to live, is possible.
- ❖ Totalisation of the "Right to Social Security", earned while in service in the host country, is possible under certain circumstances.
- ❖ The employers are also saved from making double social security contribution, thereby enhancing the competitiveness of their products and services.

### **Special provisions in respect of International Workers**

6.44 To accommodate the provisions of the bi-lateral Agreements the Government of India has entered into, an enabling provision is being created in the Schemes.

• • •

**CHAPTER 7****EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976**

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

**APPLICATION AND COVERAGE**

7.2 Employees' Deposit Linked Insurance Scheme, 1976 is applicable to all factories/establishments to which the 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 a 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 **308.44** 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 1st October, 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 with effect from 15<sup>th</sup> January 1989 subject to a minimum of Rs.1 per month. During the period under the report, Rs. **12.03** crores has been received as administrative, inspection charges & penal damages from the covered establishments.

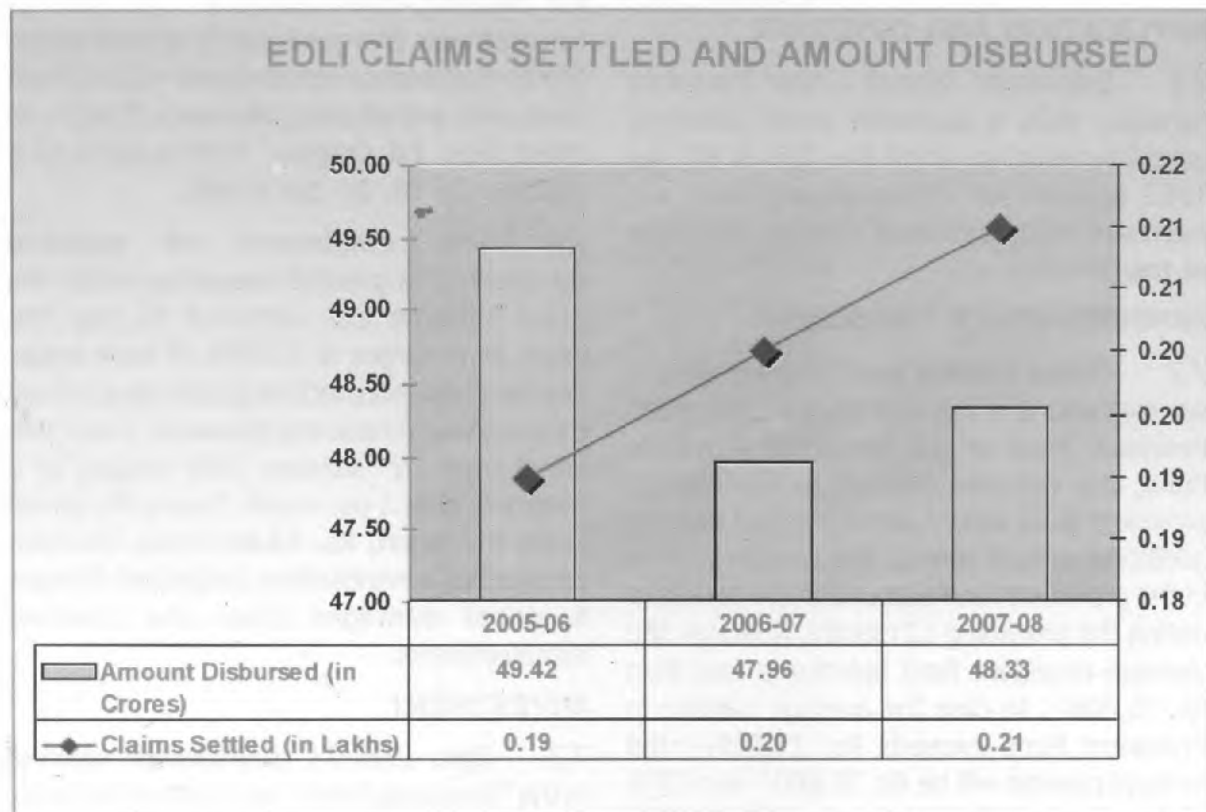
**INVESTMENT**

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.



<b>EDLI INVESTMENT CORPUS</b> (Rs. in Crores)	
Net Investment in securities as on 31.03.2007	1622.59
ADD: Net Investment during 2007-2008	412.25
Net Investment in securities as on 31.03.2008	2034.84
Deposit in Public Account as on 31.03.2007	3910.95
ADD: Interest received during 2007-2008	332.43
Balance in Public Account as on 31.03.2008	4243.38
<b>Total Investment Corpus</b> (Security+Public A/c) as on 31.03.2008	<b>6278.22*</b>

\*(At face Value)

**SETTLEMENT OF CLAIMS**

7.8 During the year, benefits were extended to **21146** claimants. **2090** 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-18**.

**ARREARS**

7.9 An amount of Rs. **48.84** crores is outstanding as arrears of Employees Deposit Linked Insurance contributions from employers. Administration and Inspection charges outstanding at the end of the year amounts to Rs. **3.99** crores.



**ARREAR MANAGEMENT (EDLI FUND UNEXEMPTED SECTOR)**

Employees' Deposit Linked Insurance Scheme and other dues during the period 2007-08 are given in **Table-1**

7.10 The details of the arrears under the

<b>TABLE-1</b> (Rs. In lakhs)			
<b>Region</b>	<b>Total Workload</b>	<b>Realised in year</b>	<b>Closing Balance</b>
Delhi	92.52	35.51	57.01
Punjab	295.27	91.75	203.52
Himachal Pradesh	23.66	5.51	18.15
Haryana	225.72	52.23	173.49
Uttarakhand	16.70	4.57	12.13
Uttar Pradesh	220.07	36.18	183.89
<b>NORTH ZONE</b>	<b>873.94</b>	<b>225.75</b>	<b>648.19</b>
Bihar	183.41	20.17	163.24
Jharkhand	168.95	127.53	41.42
Orissa	398.46	61.82	336.64
NER	81.14	25.98	55.16
West Bengal	464.16	96.35	367.81
<b>EAST ZONE</b>	<b>1296.12</b>	<b>331.85</b>	<b>964.27</b>
Karnataka	3135.05	2621.20	513.85
Andhra Pradesh	398.80	107.74	291.06
Kerala	536.02	154.45	381.57
Tamil Nadu	794.39	179.07	615.32
<b>SOUTH ZONE</b>	<b>4864.26</b>	<b>3062.46</b>	<b>1801.80</b>
Gujarat	360.75	138.45	222.30
Maharashtra	1168.82	216.98	951.84
Madhya Pradesh	646.56	154.70	491.86
Goa	19.76	11.66	8.10
Chattisgarh	134.31	41.36	92.95
Rajasthan	124.85	23.24	101.61
<b>WEST ZONE</b>	<b>2455.05</b>	<b>586.39</b>	<b>1868.66</b>
<b>Total</b>	<b>9489.37</b>	<b>4206.45</b>	<b>5282.92</b>

**Note :** The figures include 7Q, 14B & Administrative charges.



## ACTIONS TAKEN AGAINST DEFAULTERS

7.11 Prosecution cases under Section 14 of the Act were filed against the employers who failed to deposit the contributions. As against a workload of **16581** cases for disposal, **441** cases were decided during the year. Of the cases decided, in **93** cases conviction were ordered, **10** cases were acquitted. **296** cases were withdrawn, **8** cases admonished and **34** cases were discharged. The region-wise data of prosecution cases launched is given in **Appendix-A-19**.

7.12 Out of a workload of **67798** Recovery Certificates under Section 8 of the Act, involving an amount of Rs. **57.33** crores, an amount of Rs. **9.15** crores were realized through execution of **17196** certificates. At the end of the year **50602** cases involving a sum of Rs. **48.18** crores were pending.

## EXEMPTION FROM THE SCHEME

7.13 On the request of the employer, the Central Provident Fund Commissioner is empowered to grant the exemption, under section 17 (2A) of the Act, to any establishment from the operation of all or any of the provisions 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. **549** establishments have been granted exemption from the Scheme during this year.

• • •

**CHAPTER 8****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 para-38 of the Employees' Provident Fund 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.

8.2 Taking into account the resources of the Fund and meeting the expenditure for running the Scheme, the Central Board of Trustees, EPF recommends 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.

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

<b>Administrative Charges payable by the Employers of Un-exempted Establishments</b>		
<b>Period</b>	<b>Rate</b>	<b>Reckoned on</b>
01.11.1952 to 31.12.1962	3%	Total employers' 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 was 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 was 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/-.
<b>Inspection Charges payable by the Employers of Exempted Establishments</b>		
<b>Period</b>	<b>Rate</b>	<b>Reckoned on</b>
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%.
	0.60%	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.



8.4 The Income and Expenditure of Administration Account for the year 2007-2008 relating to Employees' Provident Fund Scheme, 1952 is as below:

<b>INCOME &amp; EXPENDITURE ACCOUNT</b>		<b>(Rs. in Crores)</b>
		<b>2007-08</b>
<b>INCOME:</b>		
A	Administrative, Inspection Charges & Penal Damages (including 7Q interest)	1229.37
B	Interest on Investments	209.64
C	Receipts from other accounts	136.90
D	Miscellaneous receipts	11.80
	<b>TOTAL</b>	<b>1587.71</b>
<b>EXPENDITURE:</b>		
A	Revenue Expenditure	546.05
B	Capital Expenditure Appropriation	0.00
C	Building Maintenance Expenditure Appropriation	(-) 7.41
D	Payments to other Accounts	5.52
	<b>TOTAL</b>	<b>544.16</b>
	Excess of Income over Expenditure	<b>1043.55</b>

#### **ADMINISTRATIVE REVENUE OF THE ORGANISATION**

8.5 During the year 2007-2008, the details of Administrative Revenue collected from the

employers by the EPF Organisation in respect of Employees' Provident Fund Scheme, 1952 and Employees' Deposit Linked Insurance Scheme, 1976 is as detailed below:

<b>ADMINISTRATIVE /INSPECTION CHARGES AND PENAL DAMAGES RECEIVED FROM ESTABLISHMENTS (Rs. in Crore)</b>				
<b>Scheme</b>		<b>EPF Scheme</b>	<b>EDLI Scheme</b>	<b>TOTAL</b>
1	Adm. Charges	1160.35	9.84	1170.19
2	Inspection Charges	59.38	2.00	61.38
3	Penal Damages (Including 7Q Interest)	9.64	0.19	9.83
	<b>TOTAL</b>	<b>1229.37</b>	<b>12.03</b>	<b>1241.40</b>



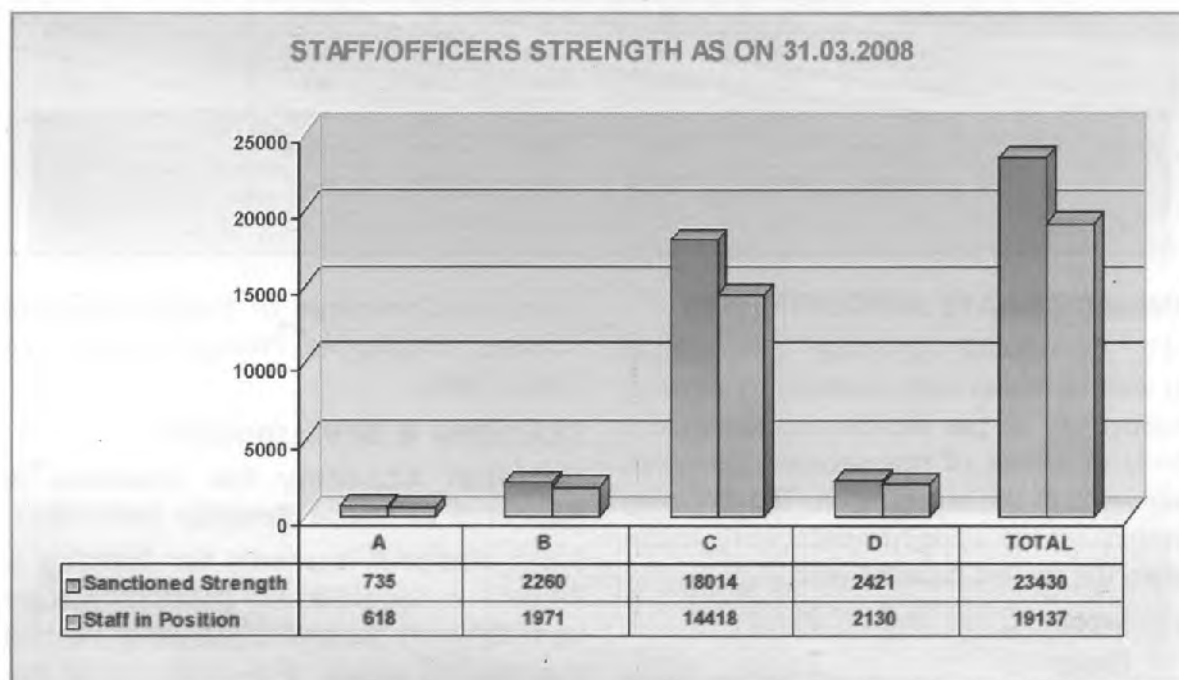
**CHAPTER 9****HUMAN RESOURCE MANAGEMENT**

The total sanctioned staff strength of the Employees' Provident Fund Organization including officers and staff, was **23430** as on 31.3.2008. The group wise position of

sanctioned officers and staff strength vis-à-vis officers/staff in position is given in following **Table-I** and graph below:

<b>TABLE-I</b>		
<b>STAFF/OFFICERS STRENGTH AS ON 31.3.2008</b>		
<b>Group</b>	<b>Sanctioned strength</b>	<b>Staff in position</b>
A	735	618
B	2260	1971
C	18014	14418
D	2421	2130
<b>Total</b>	<b>23430</b>	<b>19137</b>

9.2 The detailed region-wise position of the sanctioned staff/officers vis-à-vis staff/officers in position during 2007-2008 is given in **Appendix A-20, A-21, A-22 and A-23.**

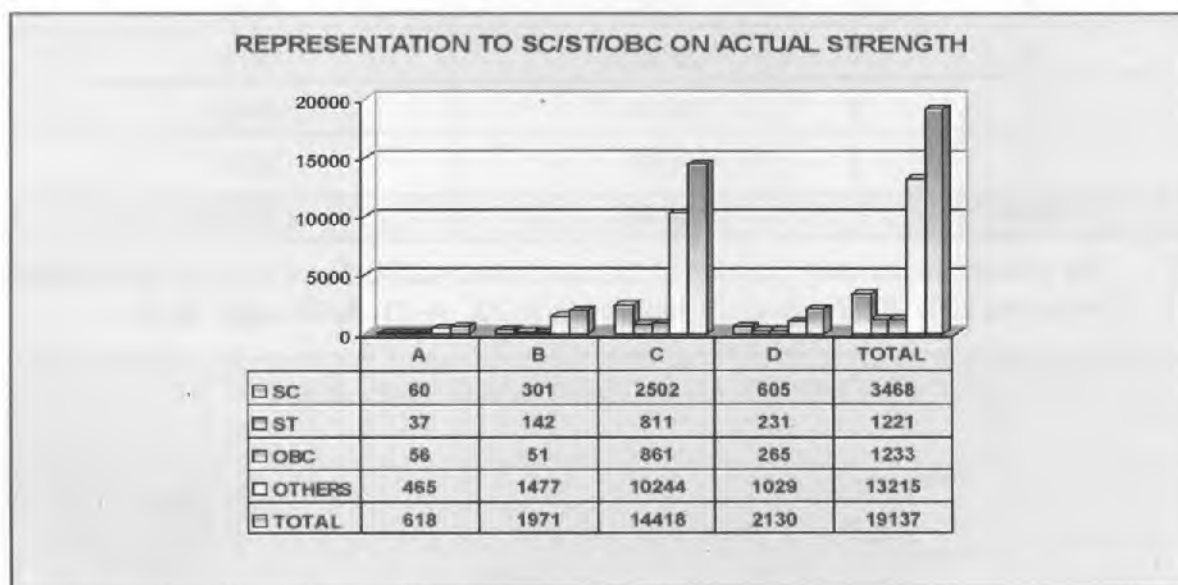


9.3 Employees' Provident Fund Organisation has implemented the reservation policies for SC/ST/OBCs as per instructions received from Department of Personnel & Training, Government of India from time to

time in Direct Recruitment as well as Departmental Promotion posts. With effect from 2<sup>nd</sup> July 1997, post-based rosters have replaced the vacancy-based rosters. Group wise position of SC/ST/OBC strength in the

Employees' Provident Fund Organisation is given in **Table-II** and **graph** below:

<b>TABLE-II</b>								
<b>OFFICERS/STAFF IN TERMS OF RESERVATION AS ON 31.3.2008</b>								
Group	Sanctioned Strength	Staff in Position	RESERVATION					
			SC		ST		OBC	
			Sanctioned	In Position	Sanctioned	In Position	Sanctioned	In Position
<b>A</b>	735	618	60	60	30	37	54	56
<b>B</b>	2260	1971	283	301	122	142	138	51
<b>C</b>	18014	14418	2449	2502	1139	811	1253	861
<b>D</b>	2421	2130	338	605	136	231	364	265
<b>TOTAL</b>	<b>23430</b>	<b>19137</b>	<b>3130</b>	<b>3468</b>	<b>1427</b>	<b>1221</b>	<b>1809</b>	<b>1233</b>



## COMPASSIONATE APPOINTMENTS

9.4 Opportunities to Group - C and Group - D staff have also been provided by allowing employment 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	-	21
Group - D	-	31

9.5 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 approval of Central Board of Trustees /

Executive Committee of Central Board of Trustees, Employees' Provident Fund from time to time.

## TRAINING & DEVELOPMENT

### National Academy for Training & Research in Social Security (NATRSS)

9.6 National Academy for Training & Research in Social Security (NATRSS) was set up in 1990 with the twin objectives of meeting the training needs of the officers of the Employees' Provident Fund Organization and also to design, develop and execute research programmes in Social Security.

9.7 NATRSS 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 and one Sub-ZTI 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, Uttarakhand, Delhi Regions and Head Office.
- Zonal Training Institute, South Zone is located at Chennai. It caters to Tamil Nadu and Pondicherry, Kerala, Karnataka and Andhra Pradesh Regions.
- Zonal Training Institute, East Zone is located at Kolkata. It caters to North-Eastern Region, Bihar, West Bengal and Andaman Nicobar Islands and Orissa Regions.
- Zonal Training Institute, West Zone is located at Ujjain. It caters to Maharashtra and Goa, Gujarat, Madhya Pradesh, Chhatisgarh and Rajasthan Regions.
- Sub-Zonal Training Institute, East Zone is at Shillong.

#### **INFRASTRUCTURE AND FACILITIES:**

9.8 With an impressive infrastructure and the all India presence, the Academy along with its Zonal outfits has the potential to simultaneously conduct 15 programmes viz., training Courses/ Seminars/ workshops. The Academy offers stimulating ambience for learning and pursuing academic and research work. It has five lecture halls. Each hall is air-conditioned and equipped with modern learning equipments. Lecture halls are complemented by syndicate rooms for small group activities. It has an elegantly designed modern

Auditorium equipped with latest audio visual facilities, internet connectivity, dimmer lighting system, etc. and having a seating capacity for 118 persons.

9.9 NATRSS has a modern Library with more than 10,000 volumes. The Library also subscribes to various Indian and foreign journals. The Computer lab in the Academy is equipped with latest computers having Internet facility.

9.10 A well-furnished Hostel having single and double occupancy rooms is built in three stories having 16 rooms on each floor. The Dining Hall attached to the Academy offers balanced diet in clean environment, for the participants keeping in view their nutritional and health requirements.

9.11 Sports facilities are available for playing Golf, Badminton, Table Tennis and other indoor games. The available facilities meet the different needs of diverse management professionals of Employees' Provident Fund Organisation and other similar organisations. To ensure adequate power, a high power generator system has been installed as a standby. It provides the residents of the campus access to power and water supply round the clock.

#### **PERFORMANCE DURING 2007-08**

9.12 In seventeen years of its existence, the Academy has emerged as a premier training institution in the area of Social Security. It also invites participants from other Social Security organisations like, ESIC, Ministry of Labour, Seamen's Provident Fund, Assam Tea Plantation Workers Provident Fund and Jammu and Kashmir Provident Fund, etc. The objective is to provide training not only to the officers of the EPFO, but also to the executives of all such organisations engaged in the administration of Social Security within the country and abroad, so as to become a catalyst in sustained development of capacities and competencies in the area of Social Security.



9.13 The year 2007-08 was a milestone for National Academy for Training & Research in Social Security. Several initiatives were taken by NATRSS keeping in view the mission and vision. The major initiative was taken to make NATRSS a self sustained training and development center.

9.14 An International Seminar for Country Heads of Social Security Organisations in Asia, Pacific and Africa - "Managing Social Security Organisations" was the highlight of this year programmes. For the officers of Employees' Provident Fund Organisation and other social security organisations, various General Management and Self Development programmes were conducted apart from the routine crucial programmes on Functional and Technical Skills – specific to EPFO's functions and general Office Procedures. For the personnel promoted into the rung of officers grade, special Induction Programmes were conducted twice during the last year.

9.15 NATRSS also conducted several Faculty Development Programmes in collaboration with DoPT, Govt. of India. The Academy also organised a number of outbound programmes for various cadres of officers to enhance the managerial skills and self-effectiveness.

9.16 Brief details of the training programmes and seminars / workshops conducted by NATRSS during the year are given below:

#### **Training Programmes :**

1. General Management and Self Development Programmes
2. Induction Programme for Departmental Promotees
3. Faculty Development Programmes (Other than DoPT's)
4. Functional & Technical Skills Development Programmes
5. Programmes for Educating Employers
6. Information Technology Awareness Programmes

#### **Faculty Development Programmes of DoPT :**

7. Mentoring RU Development
8. Facilitation Skills
9. Evaluation of Training
10. Mentoring and Facilitation
11. Evaluation of Training RU Development

#### **National Seminars/Workshops :**

12. International Seminar on Managing Social Security Institutions/Organizations.
13. Workshop for Exempted Establishments



**Training Programmes conducted by the National Academy During 2007-2008:**

<b>S. No.</b>	<b>Name of the Training Programme</b>	<b>Number of Participants</b>
<b>Functional &amp; Technical Skills</b>		
1.	Compliance Management	15
2.	Recovery Management	18
3.	Financial Management	20
4.	Employees' Pension Scheme'1995	12
5.	Establishment & Administration	17
6.	Labour Laws	16
7.	Refresher Course for Legal Officers	23
8.	Special Training for Inquiry & Presenting Officers	18
9.	Training Programme for Audit Officers	20
10.	Training Course for Liaison Officers	16
<b>General Management &amp; Self Development</b>		
11.	Managerial Effectiveness - I	17
12.	Managerial Effectiveness - II	15
13.	Leadership Management	15
14.	Communication & Presentation Skills - I	11
15.	Communication & Presentation Skills - II	28
16.	Empowerment of Women Executives	19
17.	Customer Relationship Management	19
18.	Leadership Skills & Team Building	19
19.	Retirement Planning	13
<b>Induction Programme</b>		
20.	Induction Course for Promoted APFCs -I	28
21.	Induction Course for Promoted APFCs -II	28
	<b>TOTAL</b>	<b>387</b>



**Training Programmes Conducted In Collaboration With Department Of Personnel & Training, Govt. Of India – During 2007-2008**

<b>Name of the Training Programme</b>	<b>Number of programmes conducted</b>	<b>No. of participants attended</b>
Mentoring Skills	2	15
Facilitation Skills	3	27
Mentoring Skills RU Development	2	28
Evaluation of Training	1	15
Evaluation of Training RU Development	2	23
<b>TOTAL</b>	<b>10</b>	<b>108</b>

**Workshop & International Seminar**

<b>Name of the Programme</b>	<b>Number of programmes conducted</b>	<b>No. of participants attended</b>
Workshop for Exempted Establishments	<b>1</b>	<b>103</b>
International Seminar on Managing Social Security Organisation	<b>1</b>	<b>17</b>

**TRAININGS IN ZTIs**

9.17 The National Academy co-ordinates with the Zonal Training Institutes for designing and implementing training courses on a uniform basis for personnel working in the supervisory and operative levels in the EPFO. It is intended that all personnel, at appropriate points of time, should be given necessary training exposure through Induction Courses, in-service courses and specialized courses / workshops, in order to upgrade their professional skills for discharging their functions in the field formations and at the Head Office.

9.18 NATRSS through its Zonal Training Institutes/Sub-Zonal Training Institute spread in North, South, East, West and NER Zones of India imparted training to several thousands of subordinate staff of EPFO.

9.19 During the year, 248 training programmes were organised by the four Zonal Training Institutes and the Sub- ZTI, in which 5242 employees participated. The details of the programmes conducted by the ZTIs and the Sub-ZTI during 2006-07 and 2007-08 are as under:

<b>ZTIs</b>	<b>2006-07</b>		<b>2007-08</b>	
	No. of Programmes	No. of Participants	No. of Programmes	No. of Participants
North Zone	61	1600	62	1350
East Zone	56	1234	54	1121
West Zone	57	1427	60	1457
South Zone	51	1025	60	1214
Sub-ZTI Shillong	1	12	12	100
<b>Total</b>	<b>226</b>	<b>5298</b>	<b>248</b>	<b>5242</b>

9.20 The training programmes conducted by NATRSS & ZTIs / S-ZTI during the last three years are given below:

<b>Year</b>	<b>Number of Courses</b>	<b>Number of Officials/ Officers Trained</b>
2005-06	222	4921
2006-07	246	5774
2007-08	281	5857

**NATIONAL / INTERNATIONAL LINK-AGES**

9.21 During the year, Ministry of Housing Development and Urban Poverty Alleviation empanelled the Academy as a premier Training & Research Institute for Capacity Building programme. Under this programme, various research projects, national seminars, regional seminars/workshops and capacity building training programmes will be conducted by NATRSS during next year.

9.22 In the international sphere, the Academy continued to create its mark by getting participants from different countries like **Bhutan, Mauritius, Nepal, Fiji & Srilanka** in different courses. Total 13 candidates from different countries attended various courses in the Academy during the year.

9.23 NATRSS has entered into an agreement with **EPF-Nepal** for imparting training to their 300 officers at NATRSS Campus.



9.24 A Chinese Delegation visited NATRSS to know about the training & research programmes conducted by NATRSS and the Social Protection Schemes available for the workers of informal sector in India. GTZ, Germany also explored collaboration with NATRSS for providing training for the administration of Social Security Schemes in informal sector in India.

## RESEARCH

9.25 The Academy is also emerging as a center of innovative and contemporary research on different facets of Social Security provisioning. Currently, the Academy is conducting a research project, sponsored by Ministry of Labour & Employment, Govt. of India for proposing Social Security measures for specific occupations to suit specific socio-economic and demographic context.

9.26 In 2007-2008, the research project for designing social security scheme for Rickshaw pullers of Delhi was completed and its report was submitted to Ministry of Labour and Employment. The Ministry has since accepted the report and the same has been published and circulated to all concerned.

9.27 Presently, NATRSS is engaged in a research project on the "Social Security Needs of Beedi Workers – Gaps & Deficiencies in Enforcement –Analytical Study" – covering Beedi workers in 6 states.

## HIGHLIGHTS OF THE YEAR 2007-08

- Entered into agreement with **EPF- Nepal** to impart training to their 300 officers at NATRSS.
- Conducted "Training Need Analysis" of various organizations.
- Recognized by the Ministry of Housing and Urban Poverty Alleviation, Government of India under its National Network of Resource Centers for capacity building for the UN assisted National Strategy for Urban Poor.
- Conducted International Seminar on "Managing Social Security Organizations" - for Country Heads of Social Security Organizations of Asia-Pacific and Africa.
- Launched Website with URL **www.natrss.gov.in**

## EXAMINATION

9.28 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, Social Security Assistant, Section Supervisor / Assistant, Hindi Translator Grade-II, Personal Assistant, Enforcement Officer/ Assistant Accounts Officer/Section Officer(Head Office) . The role of the Examination Section is mainly to conduct these Departmental Examinations.

9.29 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 onwards for direct recruits to the posts of Assistant Provident Fund Commissioner and Enforcement Officer / Assistant Accounts Officer / Superintendent.



**STAFF IN POSITION**

9.30 The Examination Wing has the following staff component at present

Officers/Staff	Number
Regional Provident Fund Commissioner (Grade-II)	1
Section Officer	1
Stenographer	1
Assistant	1
Social Security Assistant	2
Daftary	1

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

<b>a) Departmental Examinations:</b> (Normally One examination each year)	
	<b>Percentage Quota</b>
Lower Division Clerk	30%
Social Security Assistant	15%
Section Supervisor	33 $\frac{1}{3}$ %
Hindi Translator(Gr.II)	50%
Enforcement Officer / Assistant Accounts Officer	25%
<b>b) Probationary Examinations :</b> (Two or more examinations every year)	
Assistant Provident Fund Commissioner	
Enforcement Officer / Assistant Accounts Officer / Superintendent	

**PERFORMANCE DURING 2007-2008**

9.32 During the year Examination Section conducted the departmental examination as detailed below : -

- Departmental Examination for promotion to the post of Lower Division Clerk was conducted on 28.05.2007 and the result was declared on 31.08.2007. A total of 27 candidates were declared successful.
- Departmental Examination for promotion to the post of Hindi Translator Gr. II was conducted from 27<sup>th</sup> June to 29<sup>th</sup> June, 2007 and the result was declared on 29.08.2007. A total of 20 candidates were declared successful.
- Departmental Examination for promotion

to the post of Section Supervisor was conducted on 18<sup>th</sup> and 19<sup>th</sup> December, 2007 in which 1100 candidates appeared.

9.33 Assistant Provident Fund Commissioner (Prob.) examination was conducted in August 2007, December 2007 and February 2008. All the probationers in the cadre of Assistant Provident Fund Commissioner have since passed the examination.

9.34 Recruitment to 1244 posts of Social Security Assistant was initiated by engaging a professional agency and releasing of advertisement in April, 2007. The Written Examination was held on 1<sup>st</sup> of July, 2007 in 33 cities and the computer skill test was held in October and November, 2007 at 6 centres



### **Revision of rates of honorarium for examination work**

9.35 The rates of honorarium for various items of work in connection with examination conducted by Employees' Provident Fund Organisation were reviewed and revised during the year.

### **PRODUCTIVITY LINKED BONUS**

9.36 Productivity linked Bonus Scheme was formulated by the National Productivity Council, New Delhi for the employees of the Employees' Provident Fund Organisation and introduced from the year 1980-81. The scheme was first revised in 1986-87. The existing 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. It is presently in operation for the last eight years.

9.37 As per the mandate of the existing PLB Scheme, which was originally for six years from 1998-99, the National Productivity

Council, New Delhi was engaged to review the existing Scheme on the basis of experience gained. The NPC conducted the Study from November, 2005 and submitted its report on 17.03.2006. The report was considered in consultation with the All India EPF Staff Federation and it was placed before the Executive Committee, CBT, EPF in its 56<sup>th</sup> meeting held on 6.12.2006. The final report with the recommendation of CBT has been sent on 27.12.2006 to the Govt for approval which is still pending with Govt. with regard to the observation of FA(labour) that pending 6<sup>th</sup> Pay Commission recommendations, no review can be made in the Bonus Scheme. The EC of the Board noted the same and as such the introduction of the new PLB Scheme has been kept on hold.

9.38 Details of amount of PLB released by each Region for the year 2006-07 on the basis of existing scheme with the approval of Govt. for its extension to one more year is furnished below:

**PRODUCTIVITY LINKED BONUS PAID FOR THE YEAR 2006-07**

<b>S. No</b>	<b>REGION</b>	<b>BONUS (IN NUMBER OF DAYS)</b>	<b>Amount Paid (in Rs)</b>
1	AHMEDABAD	60 (SIXTY DAYS)	3841986
2	BIHAR	60 (SIXTY DAYS)	1359780
3	BANGALORE	60 (SIXTY DAYS)	3442827
4	BARODA	60 (SIXTY DAYS)	2168047
5	CHENNAI	60 (SIXTY DAYS)	4998313
6	COIMBATORE	60 (SIXTY DAYS)	3191346
7	CHANDIGARH	60 (SIXTY DAYS)	2084377
8	CHHATTISGARH	60 (SIXTY DAYS)	525797
9	DELHI(NORTH)	60 (SIXTY DAYS)	2304788
10	DELHI(SOUTH)	60 (SIXTY DAYS)	1692674
11	GUNTUR	60 (SIXTY DAYS)	2975800
12	GOA	60 (SIXTY DAYS)	379619
13	HARYANA	60 (SIXTY DAYS)	2568108
14	HYDERABAD	60 (SIXTY DAYS)	4546160
15	HIMANCHAL PRADESH	60 (SIXTY DAYS)	445294
16	JALPAIGURI	60 (SIXTY DAYS)	2150263
17	JHARKHAND	60 (SIXTY DAYS)	1586272
18	KERALA	60 (SIXTY DAYS)	4784163
19	KOLKATA	60 (SIXTY DAYS)	8036186
20	LUDHIANA	60 (SIXTY DAYS)	1973113
21	MADHYA PRADESH	60 (SIXTY DAYS)	3403267
22	MANGALORE	60(SIXTY DAYS )	3180156
23	MUMBAI-I(BANDRA)	60(SIXTY DAYS)	4017129
24	MADURAI	60(SIXTY DAYS)	3349508
25	NAGPUR	60 (SIXTY DAYS)	2692869
26.	N.E. REGION	60 (SIXTY DAYS)	1216854
27	ORISSA	60 (SIXTY DAYS)	2575999
28	PUNE	60 (SIXTY DAYS)	2270417
29	RAJASTHAN	60(SIXTY DAYS)	2798953
30	MUMBAI-II (THANE)	60 (SIXTY DAYS)	3228903
31	UTTRAKHAND	60 (SIXTY DAYS)	520086
32	UTTAR PRADESH	60 (SIXTY DAYS)	5329025
33	H O (NOTIONAL BONUS)	60 (SIXTY DAYS)	1734217
34.	NATRSS	60 (SIXTY DAYS)	354250
35.	EPFAT	60 (SIXTY DAYS)	12335
	<b>TOTAL</b>		<b>91738881</b>



## WELFARE OF SC/ST EMPLOYEES

9.39 In accordance with the Govt. of India, D.O.P.T. guidelines, SC/ST Cell has been established in the Head Office of the EPF Organisation. The cell is at present headed by Addl. CPFC 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.

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

9.41 During the period under report four references/grievances were received through the National Commission for SCs/STs, Govt. of India, New Delhi. Necessary action was taken as per directions of the National Commission for SCs/STs, Govt. of India.

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

9.43 All the Regional Commissioners have submitted prescribed returns and Annual statements as required under chapter 14 of the Brochure on reservation. The returns relate to staff in position, region wise back-log and efforts made to clear the backlog. These returns are consolidated by the Head Office. The Head Office after consolidations submit returns relating to maintenance of roster register of all group posts to Ministry of Labour, Govt. of India.

9.44 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 so that these do not occur in future. Apart from this the proposals relating to the dereservation are also examined by the Chief Liaison Officer from time to time.

9.45 The Liaison Officers are also conducting the annual inspection of roster registers of their respective Regional Offices, 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.

9.46 Further as per orders of the Govt. of India, Deptt. Of Personnel & Training, instructions have also been issued to all the field offices that the Liaison Officers nominated to look after the reservation matters for SC&ST employees will also look after the reservation matter for physically Handicapped employees of the organization.

9.47 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 reservation and suggests proper action to be taken by the concerned Regional Commissioners in order to redress the grievances of the individual.

## SPORTS ACTIVITIES

9.48 The sports calendar for the year 2007-08 was approved by the Central Provident Fund Commissioner and President, Central Sports Control Board and was circulated to all offices for implementation on 7<sup>th</sup> May 2007. The following sports activities took place during the year 2007-08.



Event	Host	Winner	Runner up
Athletics and Indoor event	Madhya Pradesh	Tamil Nadu	Karnataka
Football	Head Office	Tamil Nadu	West Bengal
Basketball	Thane	Tamil Nadu	Haryana
Volleyball	Thane	Goa	Tamil Nadu
Cricket	Pune	Maharashtra	Head Quarter

9.49 For the year 2007-08, Rs.55,00,000/- (Rupees Fifty Five lakhs only) have been provided in the Revised Estimates for the Sports Activities. A sum of Rs. 54,35,567/- has been distributed to the Regional Sports Control Boards to conduct the various sports activities and to participate in Zonal and Final events. All scheduled sports events have been conducted during the year 2007-08 in a successful manner.

#### **OTHER ACHIEVEMENTS IN THE FIELD OF SPORTS.**

9.50 The E.P.F.O. has been affiliated to All India Public Sector Sports Control Board. The All India Cricket, Table Tennis and Badminton Teams participated in the Tournaments under the aegis of All India Public Sector Promotion Board.

#### **STAFF WELFARE**

9.51 The CBT in its 121<sup>st</sup> meeting held on 29-12-1989 approved the setting up of EPF Staff Welfare Fund with an objective to provide security cum welfare cover to all the staff members of the Employees' Provident Fund Organization. The total budget allocated for the Welfare Activities of the E.P.F.O was Rs. 2.45 Crores. Out of which an amount of Rs. 2.39 Crore was allotted to the different Regions for the following activities for the year 2007-08

#### **STAFF RECREATION CLUB**

9.52 During the year 2007-08, Rs. 6,29,275 was spent on Staff Recreation Club in the shape of grants-in-aid to the tune of Rs. 25/- per employee for purchase of equipments/

furniture, Library books, excursion trips and for setting up of Recreation Club in newly opened Offices were also provided.

#### **CANTEEN**

9.53 An amount of Rs. 6,55,000/- was incurred on the Canteen Head in various Regional and Sub Regional Offices. The expenditure incurred is based on the category of canteens viz from A category to D category depending on the staff strength of the Regional Office.

#### **SCHOLARSHIP**

9.54 Scholarship was given to the wards to the employees for the continuance of their studies who secured 90% marks in Class XII @ Rs. 4800/- per year. An amount of Rs. 18,90,000/- was spent under the Scholarship Scheme which is nearly 15% of the total budget available with the Central Staff Welfare Committee. However, book award @ Rs. 1,000/- was also given to the wards of the employees who secured more than 80% marks in Class X and XII subject to the ceiling of 2% of the Regional Staff Strength. However, where the Regions are smaller, minimum 10 awards have been granted in each category i.e. on the basis of Class X and XII.

#### **HOLIDAY HOME/GUEST HOUSE**

9.55 A sum of Rs. 15,50,000 was spent to meet the expenditure for maintaining the



Holiday Home at Shimla (Himachal Pradesh), Puri (Orissa), Panaji (Goa) & Kanyakumari (Tamilnadu).

### **OTHER ACTIVITIES**

9.56 A sum of Rs. 1,91,51,897 was spent for providing relief to family of Staff dying in harness, assistance to staff suffering from prolonged illness, financial assistance to the family members in the accidental, natural calamities, relief to handicapped persons, crèches, cultural meets, Holiday Camps and any other items of common interest to the employees.

### **OTHER NOTABLE ACHIEVEMENTS**

#### **FINANCIAL ASSISTANCE OUT OF STAFF WELFARE FUND**

- Death Relief fund has been enhanced from Rs. 35,000/- to 2,00,000/-w.e.f. 12-3-2007.
- Farewell grant to the retiring Officials is fixed @ Rs. 4,000/- per retiring Official.
- The Central Staff Welfare Committee has sanctioned Rs. 2,45,000/- to the employees as Financial Assistance in the prolonged illness cases.

• • •

**CHAPTER 10****MANAGEMENT INFORMATION SYSTEM**

The progress achieved by field offices is monitored through information collected by means of Annual Business Plan and MIS Returns. Management Information System is of vital importance for all kinds of Organizations. Today we have passed from the industrial society into the post-industrial society, which is basically an information society. The foundation for changes in the working of Organization is basically achieved through the exchange of information in terms of various kinds of data processing and record keeping. Every organization need right information at the right time in the right manner for decision making, management and control. All managerial functions are performed through decision making and for rational decisions authentic, timely and relevant information is essential. Realizing the need to develop Management Information System (MIS) 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.

10.2 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 prepare

their MIS returns and these reports are collected at the Regional levels and consolidated for monitoring and evaluation at the regional level. The 32 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.

10.3 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 Government authorities, State Bank of India, Reserve Bank of India that impinge upon the operational efficacy of the Organisation.

10.4 The reports collected are 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 Offices by the divisions in Head Office constitutes an effective link between the Head Office and the field offices. Though the divisional heads in the Head Office are obtaining the reports for review of performance at micro level, macro level workload, performance etc. are



rooted through the MIS Division which controls collection, consolidation and evaluation of information, strategic planning and policy formulations.

The information collected is evaluated to :

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

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

#### **Annual Business Plan (ABP) – Monthly Review**

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

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

#### **Service to Members cover the following areas :**

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

#### **Enforcement & Finance cover the following areas :**

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

#### **House Keeping cover the areas of :**

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

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

10.7 The task of compilation of Annual Report of EPFO rests with the MIS Section at Headquarters office. At the end of the financial year the data available in the ABP returns and the MIS returns received from field offices are consolidated to provide performance statistics in the Annual Report of the Organisation which is subsequently placed before the Parliament of India.



**CHAPTER 11****REDRESSAL OF PUBLIC GRIEVANCES**

The mission of Employees' Provident Fund Organization 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.

11.2 The Organisation in tune with its objectives lays considerable importance to the redressal of grievance of the members of the fund.

11.3 The Headquarter Office at New Delhi, and all field offices comprising 32 Regional Offices and 83 Sub-Regional Offices across the country are equipped with full-fledged facilitation centers, Public Relation Officers and supporting staff from where the members can obtain the relevant information as well as get their grievances redressed. The Public Relation Officers at the Reception Counters are available on all working days of the week to redress the grievances of the visiting members. At the same time, Public Relation Officers are also available in each office to assist the members asking for any information.

11.4 There is two-tier organizational structure for handling and redressal of public grievances. One is at Head Office level, called Customer Service Division, which is headed by Additional Central Provident Fund Commissioner and assisted by Regional Provident Fund Commissioner, Assistant Provident Fund Commissioner and Public Relation Officer. Another at Field Offices level, headed by Regional Provident Fund Commissioners and Assistant Provident Fund Commissioners assisted by Public Relation Officers.

11.5 The Regional Provident Fund Commissioner of the regions and Officer-in-Charge of Sub-Regional Offices are available for redressal of the grievance of the members on all working days. At Headquarters the Regional Provident Fund Commissioner, In-Charge of the Customer Service Division redresses the grievances of the members of the fund in person on all working days during office hours. If, the member do not feel satisfied, they can see the Additional Central Provident Fund Commissioner (Customer Service Division) or the Central Provident Fund Commissioner.

11.6 All grievances received by the Head Office in the Customer Service Division are monitored fortnightly with system support and acknowledgement is sent to the member. Public Relation Officer in the Head Office also attends to the grievances of the members every day and redresses the grievances.

11.7 The grievances received from the members of the Fund through various sources relating to the settlement of 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.

11.8 The Public Relation Officers in the Regional/Sub Regional Offices redress 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.

11.9 The following guidelines are prescribed for handling grievances:



- Every complaint/grievance is required to be registered and acknowledged.
- Information required regarding payment of Provident Fund/Pension cases/Status of complaints to be provided across the counter/over phone.
- Monitoring of the grievance disposal.

11.10 The Facilitation Centers have been set up in all the offices of the Organisation. All the prescribed forms for the members of the Fund are available free of cost during working hours. The salient features of a "Facilitation Centre" are as below:

- To provide information regarding Schemes and procedures through brochures, booklets, reports, etc.
- To provide information regarding status of claims/complaints.
- To receive complaints, issue acknowledgements.
- Officer of the level of Assistant Provident Fund Commissioner/Assistant Accounts Officer Incharge of Facilitation Centre with appropriate orientation capable of attending to and redress grievance are

made available at the facilitation centres.

- Time limits for settlement of claims/petitions meeting hours of the Senior Officers are notified through display boards.
- Physical facilities have been provided for sitting, drinking water, etc. for the members.

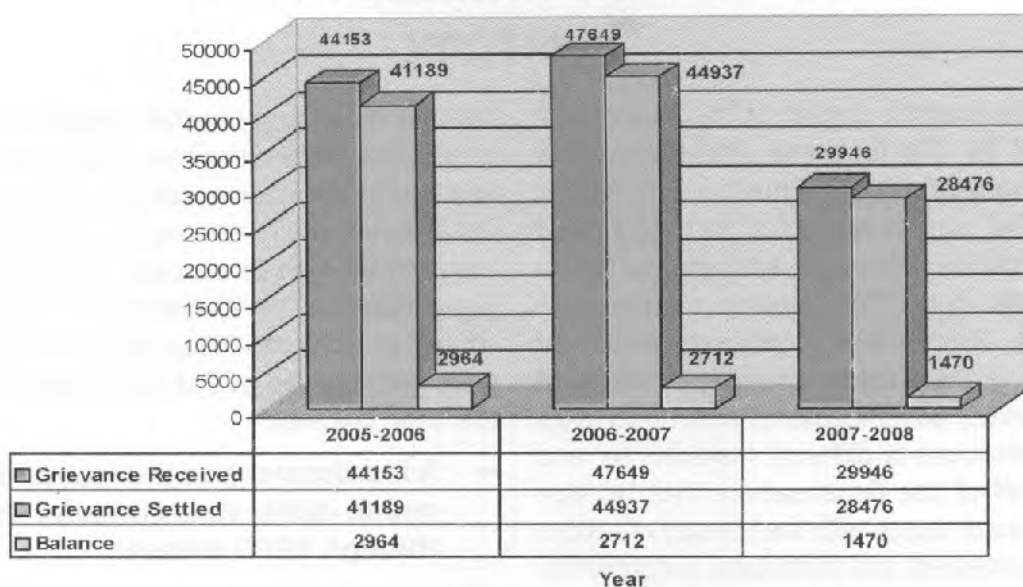
11.11 To reduce the Public Grievances, the Organisation has taken various measures for creating the awareness about the provisions of EPF & MP Act, 1952 among members and employers. Brochures and pamphlets on schemes under the Act, are provided at facilitation counters and with PROs. Seminars are arranged to educate employers, employees and various representatives. Functions are organized by field offices to provide a copy of PPO and related papers to retiring employee members on the day of retirement. During such functions death cases are settled on priority and Pension Payment Orders(PPO) are handed over to widows.

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

	<b>2003-2004</b>	<b>2004-2005</b>	<b>2005-2006</b>	<b>2006-2007</b>	<b>2007-2008</b>
Grievances pending at the beginning of the year.	4,692	2,389	5,171	2,964	2,712
Received during the year.	61,449	48,412	38,982	44,685	27,234
<b>Total</b>	<b>66,141</b>	<b>50,801</b>	<b>44,153</b>	<b>47,649</b>	<b>29,946</b>
Disposed off during the year.	63,752	45,630	41,189	44,937	28,476
Balance at the end of the year.	2,389	5,171	2,964	2,712	1,470
<b>Percentage of disposal.</b>	<b>96.39%</b>	<b>90.00%</b>	<b>93.29%</b>	<b>94.31%</b>	<b>95%</b>



## REDRESSAL OF PUBLIC GRIEVANCES DURING LAST THREE YEARS



11.13 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.

11.14 The number of complaints filed before the "Bhavishya Nidhi Adalats" and cases decided on the spot during last five years is as under :

	2003-2004	2004-2005	2005-2006	2006-2007	2007-2008
Number of Bhavishya Nidhi Adalats organized	1,209	1,244	1,259	1,306	1,343
Number of grievances registered before Bhavishya Nidhi Adalats.	2,844	1,976	2,145	2,110	1,565
Number of grievances disposed off by Bhavishya Nidhi Adalats	2,820	1,968	2,105	2,087	1,543
<b>Percentage of Disposal</b>	<b>99.16%</b>	<b>99.60%</b>	<b>98.14%</b>	<b>98.91%</b>	<b>98.59%</b>

• • • •

**CHAPTER 12****PUBLICITY**

The Publicity Division of the Organisation headed by the Regional Provident Fund Commissioner (Public Relations) functions under the control of Central Provident Fund Commissioner through Additional Central Provident Fund Commissioner (HR). 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 and Employment and 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:**

- Create and increase awareness amongst employees & employers regarding provisions of benefits available under EPF & MP Act, 1952 and its schemes by way of publicity using print media and electronic media.
  - Publish literature (pamphlets, brochure etc.) and exhibits for distribution to public in the facilitation centers of all field offices as a means for counselling and guidance.
  - Arrange press conferences and issue press notes on major events concerning the Organisation.
- **During the financial year 2007-08, the following activities were carried out to create awareness amongst the public:**

**PUBLICITY THROUGH PRINT MEDIA**

12.2 Print media was utilized as a mode of publicity to create awareness amongst the subscribers, employers and workers about their

rights & duties and benefits available to them under the three Schemes. Insertions were released in the leading National, Regional and Local newspapers throughout the country regularly through Directorate of Advertising & Visual Publicity(DAVP). Using print media as a source of publicity, following advertisements were got released by Publicity Section during the year 2007-08:-

⇒ **Advertisement on the launch of new online claim status inquiry system through EPFO website.**

12.3 On the occasion of International Labour Day, a new "online claim status inquiry" facility was launched through EPFO's website ([www.epfindia.gov.in](http://www.epfindia.gov.in), [www.epfindia.org](http://www.epfindia.org)). This facility allows to check claim status online for claims filed in any field office. For its wide publicity, advertisement were launched throughout the country in Hindi/English/Regional Languages to raise awareness about the new online claim status inquiry facility.

⇒ **Advertisement under caption "Attention Employers: EPF Launches Compliance Drive"**

12.4 A Compliance Drive was launched in the month of September to educate the employer of his rights & duties. The advertisement highlighted the applicability of the EPF & MP Act, 1952 about need of Business Number to extend PF, Pension and Insurance benefits. The advertisement also highlighted the penal provisions in case of evasion or default. Advertisement was released throughout the country in 87 newspapers of Hindi/English/Regional Languages.

⇒ **Vigilance Awareness Week**

12.5 Though E.P.F.O aims to provide trouble free interface and smooth service-delivery to



subscribers and employers, however, this gets hampered by the existence of procedures / systematic deficiencies that consistently generate grievances. The same factors also provide room for corrupt activities. To combat this, Vigilance Awareness Week was observed from 12<sup>th</sup> November 2007 to 16<sup>th</sup> November 2007 under the guidelines of Central Vigilance Commission(CVC) to keep vigil on the activities of unscrupulous elements to combat corruption. Advertisements were released in leading National Newspapers throughout the country and citizens, including employers, fund members and provident fund personnel were asked to remove such impediments by giving suggestions on corruption and malpractice prone business processes and make EPFO a customer friendly organisation. Citizens were also asked to inform about specific instances of the role of any P.F personnel in malpractices by writing directly to Chief Vigilance Officer (CVO), EPFO.

#### ❖ **Advertisement on EPF & MP Act, 1952**

12.6 To commemorate the anniversary of the passage of EPF & MP Act, 1952 an advertisement was released on 04<sup>th</sup> March, 2008 under the caption "Attention: Employers and Employees". Urging enrollment under the EPF & MP Act, 1952 for benefits under three Schemes viz. EPF Scheme, EPS Scheme and EDLI Scheme to employees. The advertisement also highlighted the applicability of the Act to 20 or more employees engaged by an employer in notified scheduled head.

#### ❖ **Advertisement on "Employees' Pension Scheme 1995"**

12.7 To commemorate the anniversary of the Employees' Pension Scheme that came into effect from 16<sup>th</sup> November 1995, an advertisement was released in 49 newspapers

across the country. The advertisement highlighted benefits under the Employees' Pension Scheme. 1995.

#### ❖ **Publicity through Magazines/Journals**

12.8 Beside using newspaper as a mode of publicity in print media, advertisements highlighting benefits available under the three Social Security Schemes were also released in magazines viz. Social Security Association India journal, All India Trade Union Congress.

#### ❖ **Publicity through Calendars**

12.9 Calendars on EPF for the year 2008 containing slogans on EPF were got printed through DAVP and distributed amongst major Trade Unions / Members of Central Board of Trustees (EPF) / Members of Regional Committees / Ministry of Labour and Employment / Employers Association and EPFO officials.

#### **PUBLICITY THROUGH WORKSHOP/ SEMINARS/LOK ADALATS**

12.10 All Regional Provident Fund Commissioners of the regions were directed to organise workshops / seminars / Lok adalats etc involving subscribers as well as employers to educate them about the salient features of the Act & Schemes and the benefits available to them and their dependents under the EPF, EDLI and EPS Schemes and to educate employers of the covered establishments about their obligations under the Act and Schemes.

12.11 Feedback in this regard has been received from various offices that workshop / seminar have been organized by them to educate employers and the employees / subscribers about salient features of the Act and Schemes and benefits available to the



subscribers and their dependents under EPF, EDLI and EPS Schemes. Lok Adalats are regularly held on 10<sup>th</sup> of every month in the field offices for on the spot mitigation of the grievances, which involves subscribers as well as employers.

#### **PUBLICITY THROUGH EPFO WEBSITE**

12.12 The activities of the organisation were published in the EPFO website at [www.epfindia.com](http://www.epfindia.com), [www.epfindia.org](http://www.epfindia.org) and [www.epfindia.gov.in](http://www.epfindia.gov.in) to enable free access of this information to all users of internet. All

tender advertisements / notices as well as recent developments in the Re-inventing EPF India project were posted in the EPFO website. In addition, soft copies of all advertisements released through print media were uploaded onto the website. The newsletter and Telephone Directory section of the EPFO website was regularly updated.

#### **EXPENDITURE INCURRED**

12.13 During the 2007 –2008 an expenditure of Rs. 31,31,366/- was incurred on various advertisements campaign launched using print media.

• • •

**CHAPTER 13****VIGILANCE**

The EPFO has extensive public dealing with employers and subscribers. The Vigilance Machinery was put in place by a decision taken in the 68<sup>th</sup> meeting of the CBT held on 31.01.1976. The first full time Chief Vigilance Officer (CVO) was appointed w.e.f 01.09.2006, on the recommendations of

Central Vigilance Commission by upgrading the post of Director (Vigilance) to that of CVO in the rank and pay scale of Addl. CPFC.

13.2 The status of cases with respect to important work areas during financial year 2007-08 is summarized in the Table below:

	<b>Opening Balance</b>	<b>Fresh Cases</b>	<b>Disposal</b>	<b>Closing Balance</b>
Complaints- CVC	19	35	9	45
Complaints -Others	54	100	22	132
Personnel under Suspension	49	41	48	42
Prosecution sanctions	02	18	17	03
Personnel being Prosecuted in Courts	139	10	05	144
Disciplinary Proceedings-Major	265	139	122	282
Disciplinary proceedings-Minor	57	107	125	39

13.3 Steps were also taken on ongoing basis to minimize malpractices, misconduct and corrupt activities through preventive measures, which included 3 Preventive Vigilance Inspections and 2 Surprise Vigilance Inspections, Coordination meetings with Central Bureau of Investigation were also held in some of the Regions. Alert circulars and circulation of instances of deficient functioning were issued. Recommendations for systemic changes were also made by Vigilance Wing in specific areas of work.

13.4 During the year 2007-08 the enforcement/compliance function came across as highly prone to malpractices and corruption.

An overwhelming majority of anti-corruption activity had connection with the assessment function under section 7A, 7B, 7C of EPF Act.

13.5 In Head Office, an electronic database was created to track disciplinary cases and a computerized dak entry management system was introduced.

13.6 The absence of a Director(Vigilance) in the rank of RPFC-I in Head Office, non formalization of a Secretariat for Chief Vigilance Officer and continued vacancy in the post of Deputy Director (North Zone) were constraints to Vigilance functioning that are being looked into by EPFO.

• • •

**CHAPTER 14****WORK STUDY**

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 EPFO and ESIC 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. The work Study Unit in the Head Office has a sanctioned strength of one Senior Analyst (encadred as RPFC-II Management Services), Two Junior Analysts and Two Research Assistants. During the year Two Junior Analysts and one Research Assistant are working in WSU.

14.2 During the year, the following tasks have been accomplished by the Work Study Unit:-

- The work relating to calculation, assessment and declaration of Productivity Linked Bonus for the year 2006-07. The employees of EPFO were paid PLB amounting to Rs. 9.17 crores for the above period. All the regions were granted maximum permissible bonus for 60 days.
- The report submitted by the National Productivity Council, New Delhi for revision of PLB Scheme finalized in consultation with the All India Staff Federation and approved by the Executive committee, CBT is pending with Ministry of Labour, Government of India for approval.
- Apart from studies, also attended to all work related to sponsoring/deputing officers of EPFO to foreign countries to attend Conferences/Workshops/Seminars/Training on matters related to Social Security organized by International Social Security Association (ISSA) and International Labour organization. EPFO is one of the Associate Members of the ISSA. The arrangement in connection with tour for the meeting in Netherlands, France, Czech Republic as well as USA on Social Security Agreement attended by CPFC and Joint Secretary (SS) MOL&E.
- Actively associated with all work related to various policy matters referred to FA&CAO by various field offices and various Divisions in the Headquarters.
- Monitoring of important financial indicators of all the 32 Regions through a monthly D.O. Narrative Return is undertaken on regular basis.
- Miscellaneous references including RTI references related to Finance Divisions are also attended by WSU.
- The Zone wise conferences of RPFC-II (F&A) and DD (Audit) of all the Zones were conducted in the respective zones. The materials as well as minutes of the meeting were prepared for proper evaluation of the performance of each office in all the core areas.

• • •



**CHAPTER 15****PHYSICAL FACILITIES****PHYSICAL FACILITIES**

The Physical Facilities Division of the Organisation is headed by a Chief Engineer and supported by a complementary pool of engineers (Civil and Electrical) at Headquarters. Assistant Engineer/Junior Engineers are posted at Zonal and Regional offices of the Organisation. The main activity of the division is to facilitate the creation of assets of infrastructure in the form of land purchases and construction of office building and staff residential units and thereafter maintain all such physical assets.

**Activities of the Division**

15.2 This division handles :

1. Hiring of office premises and renewal of rent from time to time.
2. Purchase of land for construction of office building and staff quarters.
3. Construction of office building and staff quarters where land purchased.
4. Purchase of ready built accommodation.
5. Handling of litigation cases relating of accommodation.
6. Addition/deletion of space to the hired premises.
7. Major repair and maintenance of the Board's accommodations.
8. Preparation of policies for the maintenance of Board's accommodation.
9. Award of work to the agencies and its monitoring.
10. Grant of Extension of Time for the completion of construction.
11. Reconciliation of physical assets with the balance sheet.

12. Monitoring of tendering process.

13. Release of payments to the agencies through the respective RPFCs.

15.3 Apart from the above, the Physical Facilities Division is responsible for organizing and conducting meetings of the Sub-Committee for Building and Construction under the convenership of the Chief Engineer. The Sub-Committee of Executive Committee examines the proposals for acquiring the land, purchase of ready built building(s)/space, construction of building work and all types of major repairs. The Sub-committee also examines technical feasibility, financial viability and scrutiny of drawing/ detailing before giving the recommendations. The recommendations are then placed before the Executive Committee and Central Board of Trustees for their approval as per delegated powers. The Physical Facilities Division is playing an active role in the Re-inventing EPF India project by advising on the site preparation, scrutiny of site layout plans, identifying the modular furniture requirements, electrical installations, wiring and data cabling works etc.

15.4 Since the beginning, almost all the construction works of the EPFO were 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/Public Sector Undertakings agencies like M/s RITES, M/s. NBCC, M/s. HPL, Prasar Bharati and other state Government construction agencies have been executing the construction works on behalf of EPFO. All these agencies have accepted to carry out the works on Deposit work basis. This has created a competitive atmosphere among agencies to produce quality construction works and has also resulted in net savings for the Organisation.

15.5 PFD has initiated action as per the decision taken during the 178<sup>th</sup> meeting of the CBT held on 27.01.2007, to ensure that all notices inviting tenders / bids and also the contracts/ tenders awarded are posted on the Website of the EPFO as a measure of improving transparency in Public dealings. All the guidelines of CVC in this regard are being followed strictly.

15.6 The Corporate Headquarters, all Zonal Headquarters, NATRSS, the Zonal Training Institutes, and 29 out of 32 Regional offices are functioning in their own premises. The land for construction of office building for Regional Office, Ranchi has been purchased. Thus barring Maharashtra (Pune) and Delhi (South), all the Regional offices will have in place their own office buildings. Apart from the above, 39 out of 83 Sub-Regional Offices are also functioning from their own premises while construction has been completed for the Regional Offices at Bhatinda, Warangal and Karimnagar. The land has been purchased and the project is under planning at Sub Regional Offices at Bhopal, Vellore and Lucknow .

15.7 With the availability of increased technical manpower for Physical Facilities Division in recent years, a lot of new measures like standardization of agreements between EPFO and executing agency, restriction of

construction activity to the exact requirements as per CPWD norms on scales of accommodation, reduction of agency charges to 7%, increased inspection on quality of construction at site by Junior Engineers/ Assistant Engineers posted at Regions/Zones, timely processing and maintenance of special repair works have enabled this organization to effect considerable savings on both by way of capital outgo and interest savings on deferred capital expenditure. The benefits of having full fledged technical manpower will be felt in the long run by way of reduced expenses on maintenance etc., as the process of correcting the quality of construction is being done at the initial stage itself by the field engineers. This is also monitored at Headquarters by this division by directing the agencies to rectify the defects pointed out in the Inspection Reports submitted by the field engineers.

15.8 Most of the Regional Offices are provided with guesthouse facility for stay of officers/staff on official/personal visits to such places. As a staff welfare measure, Holiday Homes are made available for stay purposes, at nominal rates, at important tourist/religious locations like Shimla, Puri, Panaji and Kanyakumari. There are plans to make available Holiday Homes at few more locations of tourist/religious importance.

### **Budget Outlay**

15.9 The Revised Budget outlay for 2007-08 including the amount from Central Pool is Rs.106.92 crores. The budget estimate for the year 2008-09 is Rs. 113.21 crores. Physical Facilities Division provides Technical assistance for petty works and maintenance of office/ staff quarters building for which the Revised estimate for the year 2007-08 is Rs. 11.71 crores and Budget estimate for 2008-09 is Rs.11.01 crores.



**CHAPTER 16****PROGRESSIVE USE OF HINDI**

In accordance with the Constitution, Hindi is the Official Language of Govt. of India. Deptt. of Official Language, Ministry of Home Affairs issues an Annual Programme fixing the targets for implementation for the use of Hindi. In order to achieve targets Hindi Sections had been set-up in all Regional and Sub-Regional Offices of the Organisation for monitoring the use of Hindi. Official Language Implementation Committee (OLIC) have been set-up in all the offices under the Chairmanship of Head of the Office. In addition a committee has also been set-up in the Head Office of the Organisation under the Chairmanship of Central Provident Fund Commissioner, which reviews the progress in the use of Hindi in the Organisation half yearly.

16.2 The progress in the use of Hindi and steps taken in this regard during the year are as under:

- During the year 2007-08, 443 quarterly meetings of Regional Official Language Implementation Committee have been held in all the offices of the Organisation. Two half yearly meetings of Official Language Implementation Committee of Head Office were held under the Chairmanship of Central Provident Fund Commissioner, in addition to 4 OLIC meetings held in Head Office.
- During the year, Head Office has reviewed 442 quarterly Progress Reports received from all the offices of the Organisation regarding progressive use of Hindi.
- 148 Hindi workshops were held for imparting training in the use of Hindi in which 1709 officers and staff members have been given practical training.
- 'Hindi fortnight' has been observed in each office from 14<sup>th</sup> September to 30<sup>th</sup> September in which different competitions were held and meritorious officers and staff were awarded.
- A Scheme named as Hindi Paryog Vibhagiya Nakad Puraskar Yojana is also in vogue for 'B' and 'C' region i.e. for Maharashtra, Gujarat and Punjab and non-Hindi speaking areas, where cash awards of Rs. 300/- and 400/- were given to officers and staff for achieving 75% & 50% of this work was done in Hindi. During the year cash prize of Rs. 4,44,300/- was distributed amongst 1352 employees.
- During the year, 12 inspections have been conducted by the Head Office and 22 by Regional level in order to achieve target of 25% fixed in the Annual Programme. Thus 32 offices were inspected during the year.
- In order to promote Hindi, in-house magazines are being published by all the Regional Offices in which officers, staff and their family members give their write-ups and for original write-ups Cash awards are given to the officers/staff working in the Organisation. During the year 20 in-house magazines were published by the Regional Offices out of which Raipur and Jaipur from 'A' Region, Ahmedabad and Pune from 'B' Region, Mangalore and Kerala from 'C' Region respectively stood First & Second winner in respective Regions .
- During the year the Committee of Parliament on Official Language has visited Regional Office Delhi (South), Coimbatore Region Ooty Inspectorate under Coimbatore Region and SRO Meerut.
- Rajbhasha Sammelan was held in the different zones. In the East Zone it was held on 15.11.2007, South Zone on 4.1.2008, West Zone on 8.2.2008 and the North Zone Rajbhasha Sammelan was held on 19.2.2008

● ● ●





## CHAPTER 17

### INTERNATIONAL SOCIAL SECURITY ASSOCIATION

Founded in Brussels on 4<sup>th</sup> October 1927, the International Social Security Association (ISSA) was called the "International Social Insurance Conference" until 1947. Though, the initiative of creating it was directly linked to the steps being undertaken by the International Labour Organization (ILO) the thrust was on economic and health protection of workers by means of social insurance Schemes. Over the years the objective of ISSA has now changed to co-operate at the international level in the promotion and development of Social Security throughout the world, primarily through its technical and administrative improvement, in order to advance the social and economic conditions of the population on the basis of social justice.

17.2 ISSA provides an ideal Forum for pooling of information and experience for its members by the following means:

- Organizing international and regional meetings and conferences.
- Collection and dissemination of information on Social Security arrangements throughout the world, particularly by developing an international database and a publications program.
- Promotion of research and surveys on Social Security issues and the distribution

of the results and surveys.

- Organization of training programmes for the personnel of Social Security Organizations in various regions of the world and the encouragement of technical assistance among its members.
- Co-operation with other international or regional organizations exercising an activity related to Social Security.

17.3 The Employees' Provident Fund Organisation, India is an associate member of ISSA and it derives benefits from the immensely valuable resource by giving valuable input regarding the social security scenario in India by way of interaction with ISSA through various seminars, meeting, workshops, training programs, etc. During the year 2007-08, EPFO has participated in the 29<sup>th</sup> General Assembly meeting of the International Social Security Association from 10-15<sup>th</sup> September, 2007 at Moscow (Russia Federation).

17.4 Further, at the invitation of Ministry of Overseas Indian Affairs, Central Provident Fund Commissioner and J.S. (Social Security) MOL&E had participated in the discussion for negotiation on Social Security Agreement with Netherlands, France, Czech Republic alongwith the delegation of Ministry of Overseas Indian Affairs.

• • •



**CHAPTER 18****INTERNAL AUDIT**

The Internal Audit Division organizes the Internal Audit of various Regional and Sub Regional offices with four Internal Audit Parties at present, one each functioning in North, East, West and South Zones. As a part of the BPR Project, the Internal Audit Parties have been engaged in 100% verification of Form 24 (Member's accounts) in each office. The job has been completed in 14 offices during the

year 2007-08 and is in progress in 4 other offices. The shortcomings noticed during audit have been intimated to the concerned offices for the corrective action.

18.2 In addition to verification of Form 24, the Audit Parties have completed the audit of other Divisions also in the above 14 offices.

**List of Offices where verification of form 24 was completed:**

S. N.	ROs/SROs	S.N.	ROs/SROs
1.	SRO, Agartala	9.	RO, Bhubaneshwar
2.	SRO, Portblair	10.	SRO, Bhopal
3.	SRO, Peenya	11.	SRO, Vapi
4.	SRO, Berhampur	12.	SRO, Jodhpur
5.	SRO, Darjeeling	13.	SRO, Udaipur
6.	SRO, Nizamabad	14.	SRO, Haldwani
7.	SRO, Durgapur		
8.	SRO, Jangipur		

**RO/SROs where audit was in progress as on 31.03.2008**

S.No.	ROs/SROs
1.	RO, Hyderabad
2.	SRO, Siliguri
3.	RO, Pune
4.	RO, Delhi (South)

18.3 The Internal audit division constantly monitored the corrective action and submission of replies by various Regional and Sub Regional Offices in respect of paras contained in

Inspection Reports issued by the Director General of Audit (Central Revenues), State Accountants' General of Audit/ Principal Directors of Audit (Central) at Mumbai and Kolkata.



18.4 The position of outstanding paras in respect of the above Inspection Reports is as under:-

S. No.	Name of the Zone	No.of Paras outstanding as on 1.4.07	Additions during the year	Total	No.of Paras settled or final replies received	No.of Paras outstanding as on 31.3.08
1.	North Zone	310	97	407	82	325
2.	West Zone	170	35	205	29	176
3.	East Zone	444	111	555	86	469
4.	South Zone	342	185	527	65	462
	<b>Total</b>	<b>1266</b>	<b>428</b>	<b>1694</b>	<b>262</b>	<b>1432</b>

18.5 The Position of outstanding paras in respect of Internal Audit is as under:-

S. N.	Name of the Zone	No.of Paras outstanding as on 1.4.07	Additions during the year	Total	No.of Paras settled or final replies received	No.of Paras outstanding as on 31.3.08
1.	North Zone	586	94	680	30	650
2.	West Zone	288	233	521	101	420
3.	East Zone	440	311	751	134	617
4.	South Zone	204	325	529	340	189
	<b>Total</b>	<b>1518</b>	<b>963</b>	<b>2481</b>	<b>605</b>	<b>1876</b>

18.6 All Draft Action Taken Notes on audit paras contained in CAG's Report No.3 have been submitted to the Ministry of Labour & Employment for approval and onward transmission to Office of Director General of Audit (Central Revenues), New Delhi.

• • •

**CHAPTER 19****PUBLIC INFORMATION**

*"The real Swaraj will come not by the acquisition of authority by a few but by the acquisition of capacity by all to resist authority when abused"* said **Mahatma Gandhi**.

19.2 Driven by this spirit, EPFO is committed to strengthen the link between itself and the citizens who are the most important stakeholders in an effort to be accountable, and to promote efficiency and frugality. It has geared up its machinery to share information to the citizens under the Right to Information Act, 2005.

19.3 Any citizen desirous of obtaining any information under the Right to Information Act can approach the Central Public Information Officer (CPIO) or Central Assistant Public Information Officer (CAPIO) as the case may be, and specify the particulars of the

information sought by him or her. EPFO has designated CAPIOs and CPIOs in each of its Sub-Regional, Regional, Zonal and Head Quarter offices. Appellate authorities have also been appointed for each of these offices. Citizens can use the appellate mechanism under the RTI Act if they are not satisfied with responses of CPIO. The list of these officials is available on the EPFO website: [www.epfindia.gov.in](http://www.epfindia.gov.in) , [www.epfindia.com](http://www.epfindia.com) and [www.epfindia.org](http://www.epfindia.org).

19.4 A central desk called "Public Information Division" at Head Quarters of EPFO monitors and reviews the functioning of machinery responsible for sharing information under RTI at various field offices for the country as a whole. The disposal of information request during the year 2007-2008 is given in Annexure-I.

• • •

**The disposal of information request for the financial year  
2007-2008 is as under:**

**Annexure-I**



Annual Report 2007-08, EPFO

<b>Progress in 2007 -2008</b>					
	Opening Balance as on 01.04.2007	Received during the year (incl. cases transferred to others public authorities)	No. of cases transferred to other Public Authorities	Decision where requests/ appeals rejected	Decision where requests/ appeals accepted
Requests	75	7617	75	731	6886
First Appeals	17	506	0	119	404

Decisions where applications for information rejected										Number of cases where disciplinary action was taken against any officer in respect of administration of the Act				Amount of Fee Collected in Rupees	
Number of times various provisions were invoked															
Section 8 (1)										other sections					
a	b	c	d	e	f	g	h	i	j	9	11	24	Other	NIL	Rs 82198/-
0	0	1	0	80	0	4	4	12	141	0	7	0	482		

<b>No. of CAPIOs designated</b>	<b>No. of CPIOs designated</b>	<b>No. of AAs designated</b>
<b>100</b>	<b>118</b>	<b>46</b>



**CHAPTER 20****EPF APPELLATE TRIBUNAL**

Section 7D of the EPF & MP Act 1952 provides for setting up of an Appellate Tribunal for adjudicating the disputes arising out of the enforcement of the Act. Though the provision to constitute Appellate Tribunal was incorporated by 33<sup>rd</sup> amendment of the Act effective from 01.08.1988, the first Appellate Tribunal was constituted by the Central Govt. w.e.f. 1<sup>st</sup> July, 1997.

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

20.3 Any person aggrieved by the notification issued by the Central Government or an order passed by the Central Government or any authority under the proviso to sub-

section (3) or sub section (4) of section 1 or section 3 or sub-section (1) of Section 7A or Section 7B (except an order rejecting an application for review) or Section 7C or Section 14B may prefer an appeal before the Tribunal within 60 days from the date of issue of the impugned order. The Tribunal may condone the delay in filing, if it is satisfied that the appellant was prevented by sufficient cause from preferring the appeal within prescribed period.

20.4 At the beginning of the year 2007-08 a total of **2525** cases were pending before the EPF Appellate Tribunal. During the year **548** cases were filed. Out of the total **3073** cases **217** cases were decided. Thus **2856** cases were pending at the end of the year.

• • •

**LIST OF MEMBERS**  
**CENTRAL BOARD OF TRUSTEES, EMPLOYEES' PROVIDENT FUND**  
**(AS ON 31.03.2008)**

*[The Central Board of Trustees (E.P.F.) was reconstituted & notified in the Gazette of India vide notification No. V-20012/1/2001-SS-II dated 17.03.2003 (for five years)]*

<b>Chairman</b>		
1	<b>Sh. Oscar Fernandes</b>	Minister of State for Labour & Employment (Independent Charge) Shram Shakti Bhawan, Rafi Marg, New Delhi-110001.
<b>Vice-Chairperson</b>		
2	<b>Smt. Sudha Pillai</b>	Secretary to the Govt. of India Ministry of Labour & Employment, Shram Shakti Bhawan, Rafi Marg, New Delhi-110001.
<b>Central Government Representatives (5)</b>		
3	<b>Sh. S. Krishnan</b>	Additional Secretary to the Govt. of India Social Security Division, Ministry of Labour & Employment, New Delhi-110 001.
4	<b>Vacant</b>	
5	<b>Dr. K.P. Krishnan</b>	Joint Secretary (CM) to the Govt. of India Representative from the Deptt. of Economic Affairs, Ministry of Finance, North Block, Govt. of India, New Delhi-01.
6	<b>Shri S.K. Srivastava</b>	Joint Secretary to the Govt. of India Ministry of Labour (Social Security Division) Shram Shakti Bhawan, Rafi Marg, New Delhi-110001.
7	<b>Shri Rajesh Verma</b>	Financial Advisor Ministry of Labour & Employment, Govt. of India, New Delhi-110001.
<b>State Government Representatives (15)</b>		
8	<b>Secretary to the Govt. of Andhra Pradesh</b>	Labour & Employment Department, Hyderabad -500022.
9	<b>Secretary to the Govt. of Delhi</b>	Labour Department, Delhi Administration, 15-Rajpur Road, Delhi-110006.
10	<b>Secretary to the Govt. of Bihar</b>	Department of Labour, Training & Employment, Vikas Bhawan, New Secretariat, Patna-800015
11	<b>Secretary to the Govt. of Gujarat</b>	Labour and Employment Department, New Sachivalaya Block No.5, Gandhi Nagar-382010. (Ahmedabad)

12	<b>Commissioner and Secretary to the Govt. of Haryana</b> Department of Labour & Employment, New Secretariat Building Sector-17, Chandigarh-17.
13	<b>Secretary to the Govt. of Karnataka</b> Department of Labour, 414, 4 <sup>th</sup> Floor, Vikasa, Dr. B.R.Ambedkar Veedhi, Bangalore-560001.
14	<b>Secretary to the Govt. of Jharkhand</b> Labour Department, Secretariat Nepal House, Daronda, Ranchi, Jharkhand.
15	<b>Secretary to the Govt. of Madhya Pradesh</b> Labour Department, Room No.63 Mantralaya Vallabh Bhawan, Bhopal-462 004
16	<b>Secretary to the Govt. of Maharashtra</b> Industry, Labour & Energy Department, Mumbai-400032.
17	<b>Secretary to the Govt. of Uttrakhand</b> Labour and Employment Department, Dehradun, Uttrakhand
18	<b>Secretary to the Govt. of Chhattisgarh</b> Labour and Employment Department, Raipur, Chhattisgarh.
19	<b>Commissioner &amp; Secretary to the Govt. of Rajasthan</b> Labour and Employment Department, Jaipur-302 001.
20	<b>Secretary to the Govt. of Tamil Nadu</b> Labour and Employment Department, Fort St. George, Chennai-600 009
21	<b>Principal Secretary to the Govt of Uttar Pradesh</b> Labour & Employment Training, "Bapu Bhawan", Lucknow-226 001
22	<b>Secretary to the Govt. of West Bengal</b> Writers Building, Labour Department, Kolkata-700 001
<b>Employers' Representatives (10)</b>	
23	<b>Dr. Ram Tarneja</b> 4, Pashmina, 33-A, Pedder Road, Mumbai-400026.
24	<b>Sh. J.P. Chowdhary</b> Chairman & Managing Director, M/s. Titagarh Steels Limited, 113, Park Street, Kolkata-700 016
25	<b>Sh. Ravi Wig</b> Chairman, Wig Brothers (India) Pvt. Ltd, 618 Sector 21-A, Faridabad (Haryana)
26	<b>Sh. P. Rajendran</b> Chief Operating Officer, NIIT, No. 8, Balaiji Estate, Kalkaji, Sudarshan Munjal Marg, New Delhi-110 019.
27	<b>Sh. Vineet Virmani</b> Chairman ASSOCHAM & Managing Director, S.P. Virmani & Sons Pvt. Ltd. 15, Golf Links, New Delhi 110003.
28	<b>Sh. V.P. Chopra</b> Federation of Association of Small Industries of India (FASSI), C/o. M/s. Indo Fasteners, E-30, Focal Point, Ludhiana-141010.
29	<b>Sh. Mahesh Prasad Mehrotra</b> Member – ASSOCHAM, C-561, Defence Colony, New Delhi.110024.
30	<b>Dr. S.M. Dewan</b> Director General, (SCOPE), SCOPE COMPLEX, 7, Lodhi Road, New Delhi-110003.



31	<b>Sh. Sharad S Patil</b>	Secretary General, Employers' Federation of India, 204, Joanna, 10, Manual Gonsalves Road, Bandra West, Mumbai- 400 050.
32	<b>Sh. Ashwin Dani</b>	Representative of FICCI, Vice Chairman & Managing Director, Asian Paints (India) Ltd., 6A, Shantinagar, Santacruz (East), Mumbai-400055.
<b>Employees' Representatives (10)</b>		
33	<b>Sh. Hasubhai Dave</b>	Shram Sadhna, Opp. Municipal Water Tank, Gondal Road, Near Swami Narayan Gurukul, Rajkot-360 002 (Gujarat).
34	<b>Sh. A. Venkataram</b>	All India Vice-President, Bhartiya Mazdoor Sangh, Karnataka State, Subedar Chetram Road, Bangalore-560 009.
35	<b>Sh. B.N. Rai</b>	Bharatiya Mazdoor Sangh, 116, Bakar Mahal, Barrackpur, District: 24 Parganas, West Bengal-743101.
36	<b>Dr. G. Sanjeeva Reddy</b>	President, Indian National Trade Union Congress, 6/8, Leigh, Barkatpura, Hyderabad-500027.
37	<b>Sh. Ashok Singh</b>	Secretary, INTUC, No. 3/435, Vishwas Khand III, Gomati Nagar, Lucknow.
38	<b>Sh. Nirmal Ghosh</b>	Member INTUC, 2, Iswar Chatterjee Road, P.O. Sodepur – 743178, Dist.: (N) 24, Paraganas, West Bengal.
39	<b>Sh. A.D. Nagpal</b>	Secretary, Hind Mazdoor Sabha, 1181, Sector 43-B, Chandigarh-160022.
40	<b>Sh. Sankar Saha</b>	Secretary, All India Committee United Trade Union Centre, Lenin Sarani, 77/2/1, Lenin Sarani (1 <sup>st</sup> Floor), Kolkata-700013.
41	<b>Sh. W.R. Varada Rajan</b>	Secretary, CITU, AE-113, Tenth Main Road, Annanagar, Chennai-600010.
42	<b>Sh. D.L.Sachdev</b>	Secretary, All India Trade Union Congress, 35-36, Deen Dayal Upadhyay Marg, New Delhi –110002.
<b>Member Secretary</b>		
43	<b>Sh. A. Viswanathan</b>	Central Provident Fund Commissioner, Employees' Provident Fund Organisation, Head Office, Bhavishya Nidhi Bhawan, 14, Bhikaiji Cama Place, New Delhi-110066.



**APPENDIX A-2****LIST OF REGIONAL OFFICE, SUB-REGIONAL OFFICE, DISTRICT OFFICES AND SERVICE CENTRE AS ON 31.03.2008**

<b>S. N.</b>	<b>REGIONAL OFFICES</b>	<b>SUB-REGIONAL OFFICES</b>	<b>DISTRICT OFFICES</b>	<b>SERVICE CENTRE</b>
1.	<b>Hyderabad (Andhra Pradesh)</b>	1. Kukatpally 2. Patancheru 3. Warangal 4. Nizamabad 5. Karimnagar 6. Siddipet	1. Khammam 2. Nimal	1. Nalgonda
2.	<b>Guntur (Andhra Pradesh)</b>	1. Visakhapatnam 2. Rajahmundry 3. Kadapa	1. Guntur 2. Vijaywada 3. Ongole 4. Visakhapatnam 5. Vizianagaram 6. Srikakulam 7. Raja Mundry 8. Kakinada 9. Bhimavaram 10. Elluru 11. Kadapa 12. Kurnool 13. Nellore 14. Tirupathi 15. Ananthapur	—
3.	<b>Patna (Bihar)</b>	1. Muzaffarpur 2. Bhagalpur	1. Gaya 2. Rohtas 3. Darbhanga 4. Katihar 5. Munger	—
4.	<b>Raipur (Chhatisgarh)</b>	—	1. Bilaspur	—
5.	<b>Delhi (North)</b>	—	—	—
6.	<b>Delhi (South)</b>	1. Laxmi Nagar	—	—
7.	<b>Ahmedabad (Gujarat)</b>	1. Rajkot 2. Naroda 3. Vatwa	1. Mehsana 2. Bhavnagar 3. Nadiad 4. Jamnagar 5. Junagadh 6. Gandhidham 7. Surendranagar 8. Himmat Nagar	—



8.	<b>Vadodra (Gujarat)</b>	1. Surat 2. Vapi	1. Bharuch	—
9.	<b>Panaji (Goa)</b>	—	—	1. Margao
10.	<b>Faridabad (Haryana)</b>	1. Gurgaon 2. Karnal 3. Rohtak	1. Yamunanagar 2. Ambala 3. Sonapat 4. Panipat 5. Hissar	—
11.	<b>Shimla (Himachal Pradesh)</b>	—	1. Shimla 2. Parwanoo 3. Paonta Sahib 4. Palampur 5. Kullu	—
12.	<b>Ranchi (Jharkhand)</b>	1. Jamshedpur	1. Koderma 2. Bokaro 3. Giridih 4. Dhanbad 5. Deoghar 6. Sahebganj 7. West Singhbhum	—
13.	<b>Bangalore (Karnataka)</b>	1. Peenya 2. K.R. Puram 3. Bommasandra	1. Kolar	—
14.	<b>Mangalore (Karnataka)</b>	1. Hubli 2. Mysore 3. Gulbarga 4. Bellary 5. Chikmangalur 6. Raichur 7. Shivamoga	1. Udupi 2. Belgaum 3. Madikeri 4. Bijapur 5. Raichur 6. Hassan	—
15.	<b>Thiruvanthapuram (Kerala)</b>	1. Kottayam 2. Ernakulam 3. Kozhikode 4. Kannur 5. Kollam	1. Thiruvanthapuram 2. Kollam 3. Kottayam 4. Munnar 5. Ernakulam 6. Alleppey 7. Trissur 8. Kozhikode 9. Kalpetta 10. Palakkad 11. Kannur	1. Kollam 2. Trissur 3. Palakkad
16.	<b>Indore (Madhya Pradesh)</b>	1. Jabalpur 2. Bhopal 3. Ujjain 4. Gwalior 5. Sagar	1. Khandwa 2. Dhar 3. Indore Circle 4. Satna 5. Chhindwara 6. Jabalpur Circle 7. Itarsi 8. Bhopal Circle 9. Ratlam 10. Ujjain Circle 11. Gwalior Circle	—

17.	<b>Mumbai-I Bandra (Maharashtra)</b>	—	—	—
18.	<b>Mumbai-II Thane (Maharashtra)</b>	1. Kandivali 2. Vashi	—	—
19.	<b>Pune (Maharashtra)</b>	1. Kolhapur 2. Solapur	—	—
20.	<b>Nagpur (Maharashtra)</b>	1. Nasik 2. Aurangabad 3. Akola	1. Nagpur 2. Amaravati 3. Chandrapur 4. Jalgaon 5. Ahmednagar	—
21.	<b>Guwahati (North Eastern Region)</b>	1. Tinsukia 2. Agartala (Tripura) 3. Shillong	1. Silchar 2. Tezpur 3. Bongaigaon 4. Dimapur 5. Jorhat 6. Dharmanagar	1. Imphal 2. Itanagar 3. Aizawl
22.	<b>Bhubaneswar (Orissa)</b>	1. Rourkela 2. Berhampur 3. Keonjhar	1. Cuttack 2. Balasore 3. Sambalpur 4. Barbil 5. Rayagada	—
23.	<b>Chandigarh (Punjab)</b>	1. Bathinda	—	1. Patiala 2. Mandi Gobindgarh 3. Moga 4. Sangrur
24.	<b>Ludhiana (Punjab)</b>	1. Amritsar 2. Jalandhar	1. Batala 2. Phagwara 3. Hoshiarpur	—
25.	<b>Jaipur (Rajasthan)</b>	1. Kota 2. Udaipur 3. Jodhpur	1. Ajmer 2. Alwar 3. Bharatpur 4. Jhunjhunu 5. Bhilwara 6. Bikaner 7. Pali 8. Sriganganagar	—
26.	<b>Chennai (Tamil Nadu)</b>	1. Vellore 2. Ambattur 3. Tambaram 4. Pondicherry	1. Chennai 2. Pondicherry 3. Vellore 4. Ambattur 5. Tambaram	1. Pondicherry
27.	<b>Madurai (Tamil Nadu)</b>	1. Tirunelveli	1. Madurai 2. Dindigul 3. Sivakasi 4. Tirunelveli 5. Tuticorin 6. Nagercoil	1. Dindigul 2. Sivakasi 3. Tuticorin 4. Nagercoil



28.	<b>Coimbatore (Tamil Nadu)</b>	1. Trichy 2. Salem	1. Coimbatore 2. Coonoor 3. Ooty 4. Tirupur 5. Pollachi 6. Tanjore 7. Trichy 8. Kumbakonam 9. Cuddalore 10. Karur 11. Salem 12. Erode 13. Krishnagiri	—
29.	<b>Kanpur (Uttar Pradesh)</b>	1. Meerut 2. Lucknow 3. Varanasi 4. Agra 5. Bareilly 6. Noida 7. Gorakhpur	1. Muzaffar Nagar 2. Saharanpur 3. Allahabad 4. Aligarh 5. Moradabad	1. Kanpur 2. Ghaziabad
30.	<b>Dehradun (Uttaranchal)</b>	1. Haldwani	—	1. Haridwar
31.	<b>Kolkata (West Bengal)</b>	1. Park Street 2. Howrah 3. Barrackpore 4. Durgapur 5. Port Blair	1. Midnapur 2. Shvirampur  —	—
32.	<b>Jalpaiguri (West Bengal)</b>	1. Darjeeling 2. Jangipur 3. Silliguri	1. Alipurduar 2. Malbazar	1. Sikkim
<b>TOTAL 32</b>		<b>83</b>	<b>138</b>	<b>21</b>



**APPENDIX A-3**

<b>SUMMARY OF UNEXEMPTED DEFAULTING ESTABLISHMENTS OF RS. 50 LAKHS AND ABOVE</b>		
<b>REGION</b>	<b>NO. OF DEFAULTING ESTABLISHMENTS</b>	<b>AMOUNT (Rs. In lakhs)</b>
Delhi	7	1370.07
Punjab	16	3864.98
Uttarakhand	6	471.25
Uttar Pradesh	45	8203.21
Haryana	7	1992.75
<b>North Zone</b>	<b>81</b>	<b>15902.26</b>
Orissa	37	15466.16
West Bengal	50	6398.49
North East Region	11	1600.09
Jharkhand	7	923.68
Bihar	24	4177.36
<b>East Zone</b>	<b>129</b>	<b>28565.78</b>
Karnataka	18	3739.46
Kerala	42	9839.43
Tamilnadu	91	14284.09
Andhra Pradesh	22	3636.71
<b>South Zone</b>	<b>173</b>	<b>31499.69</b>
Chhatisgarh	4	2095.24
Madhya Pradesh	35	14782.74
Maharashtra	58	18220.92
Rajasthan	12	2359.41
Gujarat	9	1561.10
<b>West Zone</b>	<b>118</b>	<b>39019.41</b>
<b>All India</b>	<b>501</b>	<b>114987.14</b>



## APPENDIX A-4

**LIST OF DEFAULTING UNEXEMPTED ESTABLISHMENTS RS. 1 CRORE AND ABOVE (INCLUDING PROVIDENT FUND, PENSION AND EDLI CONTRIBUTION, ADMINISTRATION CHARGES AND PENAL DAMAGES)**

S.No	Region	Code No.	Industry	Amount (Rs. In lakhs)	Total Amount (Rs.in lakhs)
<b>DELHI</b>					
1	DL	8076	ALTOS INDIA PVT. LTD	177.33	
2	DL	18394	ARPAL EXPORTS PVT LTD	111.49	
3	DL	17946	DSS MOBILE COMUNICATIONS LTD	101.35	
4	DL	8388	PERTECH COMPUTERS LTD	624.57	
5	DL	17549	M/s DELHI SIKH GURUDWARA COMMITTEE	199.28	
6	DL	1	M/s AJODHA TEXTTILE	103.86	<b>1317.88</b>
<b>PUNJAB</b>					
1	PN	13882	M/s GOLDEN FOREST (I) LTD; LALRU, PATIALA	1604.26	
2	PN	13796	XEN ANANDPUR SAHIB HYDOL, GANGUWAL	653.01	
3	PN	4715	PUNWIRE LTD; MOHALI	414.47	
4	PN	15106	BAWA SHOES,GOINDWAL SAHIB	275.63	
5	PN	1748	AUTO PISTONLTD, ASR	206.40	
6	PN	10178	PUNJAB FIBRE,JAL	110.84	<b>3264.61</b>
<b>UTTARAKHAND</b>					
1	UK	1281	UTTRAKHAND TRAVEL CORP. DEHRADUN	108.72	
2	UK	16927	CRYSTAL CREDIT NAINITAL	101.37	<b>210.09</b>
<b>UTTARPRADESH</b>					
1	UP	4049	DUNCAN INDIA LTD., KANPUR	1198.11	
2	UP	5115	UP STATE HANDLOOM CORPORATION LTD. KANPUR	293.45	
3	UP	13852	BETWA RIVER BOARD LALITPUR	274.46	
4	UP	1189	UPICA, KANPUR	266.03	
5	UP	6918	UPSRTC, JHANSI	247.69	
6	UP	14182	RAJENDRA STEELS LTD., KANPUR	176.51	
7	UP	6946	UPSRTC, FARRUKHABAD	132.03	
8	UP	3745	HARDUAGANJ THERMAL POWER PROJECT, ALIGARH	425.07	
9	UP	796	UPSRTC AGRA	218.49	
10	UP	795	UPSRTC AGRA	136	
11	UP	14197	UP SEHKARI KATAI MILLS	373.98	
12	UP	14436	UP COOP. STATE SPINNING MILL, AMROHA	338.81	
13	UP	203	AYODHYA SUGAR MILLS	136.08	
14	UP	1151	SYNTHETIC & CHEMICAL	132.63	

15	UP	191	UPSSC, DEORIA	104.76	
16	UP	495	SITAPUR PLYWOOD	115.25	
17	UP	176	STATE SUGAR CORP., HARDOI	104.3	
18	UP	11399	NAGINA SEHKARI KATAI MILL, BIJNOR	137.47	
19	UP	14779	ARIHANT INDUSTRIES LTD., SIKANDRABAD, BULANDSHAHR	115.17	
20	UP	18958	MALVIKA STEELS PVT. LTD.	583.96	
21	UP	338	ALLAHBAD PATRIKA, P. LTD.	465.08	
22	UP	6156	KISAN SAHAKARI CHINI MILLS LTD.	319.46	
23	UP	4572	KASHI SAHAKARI CHINI MILLS LTD.	287.38	<b>6582.17</b>
<b>HARYANA</b>					
1	HR	286	JHALLANI TOOLS	932.54	
2	HR	2058	HR SHEET GLASS, SONEPAT	352.4	
3	HR	9693	GP -4, SECURITAS	330.9	
4	HR	26147	SAPIENT CORPORATION LTD.	147.52	
5	HR	1152	JHALLANI TOOLS, SONEPAT	100.75	<b>1864.11</b>
<b>HIMACHAL PRADESH</b>					
			<b>NIL</b>		
<b>NORTH ZONE</b>				<b>Total</b>	<b>13238.86</b>
<b>ORISSA</b>					
1	OR	1683	OLIC	8608.66	
2	OR	1	ORISSA TEXTILE MILLS,	1022.71	
3	OR	1833	KALINGA WEAVERS COOP SPINNING MILLS LTD, GOVINDPUR	467.67	
4	OR	655	B.T.M., JHARSUGUDA,	453.02	
5	OR	87	OSRTC, BERHAMPUR,	434.47	
6	OR	3251	JAGANNATH WCS LTD, NUAPATNA, CTC,	379.30	
7	OR	261	KIW, HIRAKUD	336.50	
8	OR	917	O.W.C.S.,	306.59	
9	OR	347	HIRAKUD INDUSTRIAL WORKS,	294.28	
10	OR	439	ORISSA INDUSTRIES LTD,	284.27	
11	OR	700	ORISSA AGRO INDUSTRIES, BBSR,	213.40	
12	OR	3789	DAYALAL MEGHJI & Co.	183.88	
13	OR	8257	Ex. ENGINEER, BAITARANI DIV, Sulpada, KEONJHAR,	176.07	
14	OR	3164	SONEPUR SPINNING MILLS, SONEPUR RAJ,	172.94	
15	OR	3464	G.C. SHAH,	146.74	
16	OR	6587	MAYARBHANJ IRRIGATION DIVISION, BARIPADA	141.74	
17	OR	87	OSRTC, BERHAMPUR,	119.37	
18	OR	3162	Ex. ENGINEER MAHANADI CHITROTAPALA ISLAND IRRIGATION (S&M) DIVN,	111.27	
19	OR	5077	NTPC LTD, TSTPP, KANIHA, ANGUL,	109.90	



20	OR	2063	UTKAL WEAVERS COOP SPINNING MILLS, KHURDA,	108.56	
21	OR	8107	OCL INDIA,	107.22	
22	OR	1361	OSRTC, CUTTACK,	102.88	<b>14281.44</b>
<b>WEST BENGAL</b>					
1	WB	542	CENTRAL COTTON MILL (NTC)	456.37	
2	WB	113	RAMPOORIA COTTON MILL (NTC)	407.18	
3	WB	26	EMPIRE JUTE MILL	375.84	
4	WB	16165	FAVOURITE SMALL INVESTMENT LTD	292.09	
5	WB	34352	MAPPLE EXPORTS PVT. LTD	290.04	
6	WB	112	BENGAL LAXMI COTTON MILL (NTC)	228.57	
7	WB	350	BENGAL FINE SPINNING MILL (NTC)	198.58	
8	WB	12201	INDO JAPAN STEEL LTD.	188.8	
9	WB	28199	FOOD CORPORATION OF INDIA	181.64	
10	WB	15443	ELECTRO STEEL CASTING LTD	174.96	
11	WB	9744	WOOL COMBERS OF INDIA LTD.	131.15	
12	WB	12317	EASTEND PAPER PVT. LTD	131.02	
13	WB	28546	STAR SECURITY & DETECTIVE AGENCY	129.78	
14	WB	9152	HOLMAN CLIMAX MFG. LTD.	117.52	
15	WB	1081	SAMSING T.E.	265.57	
16	WB	670	RAIMATANG T.E.	141.23	
17	WB	889	MADHU TE.	117.66	
18	WB	1576	PANIGHATA TE	110.12	
19	WB	973	BAMANDANGA TANDOO T.E.	100.55	
20	WB	799	BUNDAPANI T.E.	100.18	<b>4138.85</b>
<b>NORTH EAST REGION</b>					
1	AS	1339	TJML	295.02	
2	AS	1268	ST.A.COLLEGE	286.30	
3	AS	842	NS MILL	191.91	
4	AS	1026	MHHDC	183.59	
5	AS	649	SCCo-OP BANK	140.62	
6	AS	923	APCDC	104.77	
7	AS	219	BS MILL	103.43	<b>1305.64</b>
<b>JHARKHAND</b>					
1	JH	13022	M/S TATA CUMMINS LTD.	213.08	
2	JH	5152	SNL RANCHI	183.32	
3	JH	5355	BILAL BIDI, POAKUR PVT. LTD.	165.77	
4	JH	2630	DCC BANK	127.79	
5	JH	16	LEMOs CEMENT	105.03	<b>794.99</b>



BIHAR					
1	BR	2806	BIHAR RAJYA SAHKARI BANK	1199.55	
2	BR	1983	BIHAR STATE SUGER CORP. BANMAKHIM	412.05	
3	BR	3	SUGHRA COLLEGE, BIHARSHARIF	268.85	
4	BR	7807	GADA MOTIHARI	224.92	
5	BR	1806	BIHAR STATE ELECTRICITY BOARD	223.65	
6	BR	7301	BIHAR SANSKRIT SIKSHA BOARD	212.40	
7	BR	290	NEWS PAPER PUBLICATION LTD	195.03	
8	BR	2084	AZAD TRANSPORT	191.68	
9	BR	3256	ASHOK PAPER MILL, DARBHANGA	173.76	
10	BR	3481	BIHAR RAJYA BEEJ NIGAM	146.37	<b>3248.26</b>
<b>EAST ZONE</b>				<b>Total</b>	<b>23769.18</b>
KARNATAKA					
1	KN	6820	KARNATAKA HANDLOOM DELP.CORPN.	2036.29	
2	KN	44	MYSORE LAMP WORKS	338.69	
3	KN	970	MYSORE MINERALS	200.45	
4	KN	19633	ESSENTIAL SERVICES	129.26	
5	KN	3853	KARNATAKA AGRO INDUSTRIES	119.52	
6	KN	11364	VM CONFECTIONERIES UNIT -I & UNIT -II	111.59	
7	KN	13490	VICTORY GLASS	102.53	<b>3038.33</b>
KERALA					
1	KR	16159	MUTHOOT CONSULTANCY	2509.51	
2	KR	270	THUNGAMALA	607.06	
3	KR	68	MANJUMALA	473.55	
4	KR	267	PAMBANAR EST.	457.03	
5	KR	2568	MADRAS SPINNERS	389.99	
6	KR	67	KOLIKANAM	349.58	
7	KR	294	PASUMALA EST.	344.95	
8	KR	268	GRANBY EST.	332.72	
9	KR	266	THENGAKAL	324.10	
10	KR	10416	BEVERAGES COR	273.42	
11	KR	3110	MOUNT EST	268.19	
12	KR	396	KUDUAKARANA	233.77	
13	KR	269	NELLIKAI EST.	231.35	
14	KR	12344	KELTRON EQUIP COMPLEX	209.18	
15	KR	10160	AUTOKAST LTD.	185.18	
16	KR	16122	AUDIO VISUAL	161.80	



17	KR	185	COMMON WEALTH FACTORY	160.02	
18	KR	3237	PUSHPAGIRI	157.41	
19	KR	395	LADRUN EST	151.46	
20	KR	2638	THIRUVEPATHY MILLS LTD	147.69	
21	KR	401	GLENMARY EST	142.31	
22	KR	446	VAGAMON TEA	142.26	
23	KR	2356	CO-OP SUGARS LTD.	122.89	
24	KR	221	COMMON WEALTH TILE FACTORY	117.05	
25	KR	622	T.PLYWOOD, PUNALUR	113.92	
26	KR	390	MAHAVIR ESTATE	104.16	
27	KR	12387	IHRD TVM	104.00	<b>8814.55</b>
<b>TAMIL NADU</b>					
1	TN	4981	SARASWATI MILLS	219.27	
2	TN	8611	TN AGRO. ENGG. COOP FED.	189.09	
3	TN	30001	M/S PENTAFOUR PRODUCTS LTD.	113.61	
4	TN	19937	ABDUL AZEEZ SAHIB & SONS	109.79	
5	TN	8611	TN AGRO. ENGG. COOP FED.	105.94	
6	TN	19769	DUNLOP INDIA LIMITED	105.20	
7	TN	36916	MIDAS COMMUNICATIONS	101.09	
8	TN	16681	UMA MAHESWARI MILLS	739.05	
9	TN	153	UMA PARAMESHWARI	524.81	
10	TN	4900	SALEM DT. COOP SPG.MILLS LTD	318.64	
11	TN	128	AKILANDESWARI MILLS LTD.	295.34	
12	TN	5562	KARUR DT.COOP SPG MILLS	285.31	
13	TN	5531	NAGAPATINAM DT.CO.OPSPG.MILL	237.84	
14	TN	136	LAKSHMI SHANMUGA MILLS LTD	232.31	
15	TN	17496	ASIAN BEARINGS	223.05	
16	TN	6517	SALEM TEX. LTD.	213.05	
17	TN	5544	ERODE DT. COOP SPG.MILLS LTD	198.16	
18	TN	12461	CBE POPULAR SPG.MILLS	195.04	
19	TN	55	CBE PIONEER MILLS	194.66	
20	TN	5589	VILLUPURAM CO-OP SPINNING MILLS	163.15	
21	TN	8400	KONGARAR SPINNERS	163.15	
22	TN	131	JAWAHAR MILLS LTD	152.64	
23	TN	74	RSL TEXTILES	135.78	
24	TN	6091	ARCOT TEXTILES MILLS	126.79	
25	TN	1160	METTUR TEXTILES	124.78	
26	TN	10661	SELVARANI SPG. MILLS	124.59	

27	TN	2473	KWALITY SPG. MILLS	123.55	
28	TN	21376	NEPC TEXTILES	123.31	
29	TN	3179	TRICHIRAPALI CONSUMERS CO.OP WHOLESALE	122.15	
30	TN	21038	LAKSHANA COT.SPG.MILLS	117.04	
31	TN	21752	SAM TURBO INDUSTRIES	111.62	
32	TN	1038	CBE PIONEER MILLS	101.54	
33	TN	6357	SWAMIJI MILLS LTD., ANAIKOOTAM, VIRUDHUNAGAR	730.50	
34	TN	861	SRI VISALAKSHI MILLS PVT. LTD., A MILL, MADURAI	485.92	
35	TN	2298	SITALAXMI MILLS LTD., TIRUNAGAR, MADURAI	402.38	
36	TN	861-A	SRI VISALAKSHI MILLS B MILL, MADURAI	342.41	
37	TN	55649	TAMIL NADU ELECTRICITY BOARD, (TNEB), NAGERCOIL	330.69	
38	TN	1707	SHEELA RANI TEXTILES LTD., THENNUR, SAMAYANALLUR	295.42	
39	TN	20905	VISWABHARATHI TEXTILES LTD., VADAMADURAI	289.36	
40	TN	11266	VENKATESWARA PAPER & BOARDS LTD., UDUMALPET	288.62	
41	TN	2133	SOUTH INDIA COOPERATIVE SPG MILLS LTD. TIRUNELVELI	282.62	
42	TN	55651	TAMIL NADU ELECTRICITY BOARD, (TNEB), TUTICORN	229.11	
43	TN	7130	SEYADU BEEDI, CO. SINDUPOONDURAI, TIRUNELVELI	204.09	
44	TN	55650	TAMIL NADU ELECTRICITY BOARD, (TNEB), TIRUNELVELI	193.25	
45	TN	29029	B.V.V.PAPER INDUSTRIES P LTD., SWAMINATHAPURAM	191.92	
46	TN	159	MAHALAKSHMI MILLS (P) LTD., PASUMALAI, MADURAI	183.70	
47	TN	1115-B	ANNAMALAIYAR TEXTILES PVT. LTD., BEGAMPUR, DINDIGUL	145.31	
48	TN	5518	MADURAI CO-OP SPINNING MILLS, MELUR, MADURAI DISTT	128.35	
49	TN	437	JANAKIRAM MILLS LTD., RAJAPALAYAM	116.68	
50	TN	3926	THIRUCHENDUR COOP. SPG MILLS LTD., TIRUCHENDUR	111.9	
51	TN	20567	RAMANATHAPURAM, DIST CO-OP SPG MILLS LTD, ACHANKULAM	106.65	
52	TN	3115	SRIVILLIPUTHIR CO-OP SPG MILLS, SRIVILLIPUTHUR	102.11	<b>11452.33</b>
<b>ANDHRA PRADESH</b>					
1	AP	26304	ALLWYN WATCHES	408.01	
2	AP	11692	THE WARRANGAL DIST. S.C. CO-OP SERVICE SOCIETY LTD.	171.23	
3	AP	3345	R & B MECHANICAL SUB DIVISION	112.57	
4	AP	1184	PANYAM CEMENTS LTD	438.12	
5	AP	2	NELLIMARLA JUTE MILLS	430.38	
6	AP	370	SARVARAYA TEXTILES	400.55	
7	AP	23	RAYALASEEMA MILLS LTD.	285.88	
8	AP	294	G.N.PRODUCTS	228.54	
9	AP	2814	SARVARAYA TEXTILES	181.11	
10	AP	2003	YEMMIGANUR WEAVERS COOP. PRODUCERS & SALES SOCIETY LTD.	140.49	<b>2796.88</b>
<b>SOUTH ZONE</b>				<b>Total</b>	<b>26102.09</b>



CHHATISGARH					
1	CG	6482	KEDIA DISTILLERIES, DURG	152.55	
2	CG	1681	KEDIA CASTLE DELLON, KUMHARI	325.25	
3	CG	4047	CIDC, BILASPUR	670.70	
4	CG	1249	CIDC, RAIPUR	946.74	<b>2095.24</b>
GOA					
NIL					
MADHYA PRADESH					
1	MP	3839	IDA, INDORE	267.35	
2	MP	1143	MPRTC, INDORE	252.87	
3	MP	3982	GSITS COLLEGE	186.48	
4	MP	4	RAJ KUMAR MILLS	174.61	
5	MP	1	HUKAMCHAND MILLS	124.23	
6	MP	2	INDORE MALWA MILLS	108.24	
7	MP	264	MPSRTC, JABALPUR	1146.69	
8	MP	4046	MPSRTC, REWA	683.24	
9	MP	5417	MPSRTC, SEONI	349.99	
10	MP	8953	JDA, JABALPUR	247.03	
11	MP	1382	MPRHBSS, JABALPUR	246.7	
12	MP	1378	MPSRTC, HABIBGANJ	256.26	
13	MP	82	BHOPAL SUGAR INDUSTRIES	191.2	
14	MP	1242	SHAMA ENGINE	165.24	
15	MP	4044	MPSRTC, UJJAIN	2036.81	
16	MP	11	BINOD MILLS CO.LTD., UJJAIN	599.96	
17	MP	2070	SHREE SYNTHETICS LTD., UJJAIN	417.89	
18	MP	3424	GAJRA BAVAL GEARS LTD., DEWAS	185.93	
19	MP	11-A	BIMAL MILLS UJJAIN	181.45	
20	MP	1128	STEEL TUBES OF INDIA DEWAS	115.57	
21	MP	2663	JAYANT VITAMINS, RATLAM	102.76	
22	MP	225	MPSRTC., GWALIOR	3632.06	
23	MP	229	MPSRTC. CENTRAL WORKSHOP GWALIOR	863.56	
24	MP	15378	KIDDIES CORNER SENIOR S. SCHOOL GWALIOR	154.75	
25	MP	9734	CT. COTTON YARN, GWALIOR	132.72	
26	MP	4045	MPSRTC, SAGAR	1308.33	<b>14131.92</b>
MAHARASHTRA					
1	MH	45327	HBL GLOBAL PVT LTD	5014.71	
2	MH	21385	M.H.A.D.A.	4856.79	
3	MH	101	HINDUSTAN SPG & WVG MILLS	307.09	
4	MH	41299	VAZIR SURFACE PROTECTION PVT LTD	270.89	





5	MH	9264	CARONA LTD	243.69	
6	MH	38968-A	FORTIS SECURITIES	138.96	
7	MH	15480	M/S.SATPUDA TAPI S.S.K. LTD	538.81	
8	MH	15494	M/s. VASANT SAH SAKHAR KARKHANA LTD, YAVATMAL	327.12	
9	MH	6919	M/s VIDARBHA WEAVERS, NAGPUR	271.19	
10	MH	60244	M/s. BALAJI SAHA SAKHAR KARKHANA LTD;	260.96	
11	MH	24840	M/s.THE PARNER S.S.K. LTD	224.88	
12	MH	13350	M/s.SHRI PANZARKAN S.S.K. LTD	169.59	
13	MH	24527	M/s. SHIRPUR SSK LTD.,	131.68	
14	MH	3516	M/s R.B. BANSILAL SPG. & WVG. MILL, WARDHA	131.64	
15	MH	80044	M/s. NANDED DEKHREKH SANSTHA.	113.92	
16	MH	24014	GONDWANA ENGINEERING,	105.72	
17	MH	1819-A	POSSIL ROLLING MILLS LTD.	181.05	
18	MH	1492	INDIAN DYESTUFF	138.02	
19	MH	1654	RALLI WOLF LTD	121.00	
20	MH	1505	USHA OFFSET	118.56	
21	MH	29122	MANGANGA S.S.K. LTD.	570.45	
22	MH	29634	TASGAON TALUKA S.S.K. LTD.	568.00	
23	MH	15379	THE COSMOS CO-OP. BANK	396.68	
24	MH	11718	KOLHAPUR ZILHA V.S.S. GIRANI LTD.	314.05	
25	MH	13506	VASANTDADA CO-OP. SPG. MILLS	157.34	
26	MH	5559	DECCAN CO-OP. SPG. MILLS LTD.	151.82	
27	MH	29088	YASHWANT S.S.K. LTD.	138.99	
28	MH	30786	TASTYBITE	109.30	<b>16072.90</b>
<b>RAJASTHAN</b>					
1	RJ	5723	M/s AVAS VIKAS SANSTHAN, JAIPUR	1177.72	
2	RJ	5	M/s.JAIPUR METALS, JAIPUR	286.13	
3	RJ	3962	M/s.PERFECT THREAD MILLS , UDAIPUR	131.57	
4	RJ	3128	M/s MODI ALKALIES & CHEMICALS LTD., ALWAR	126.42	
5	RJ	4235	M/s PARASRAMPURIA SYNTHETICS, ALWAR	118.63	<b>1840.47</b>
<b>GUJARAT</b>					
1	GJ	1045	SARABHAI CHEMICALS	400.22	
2	GJ	1383	THE BARODA RAYON CORP. LTD.	356.11	
3	GJ	1003	PPW LTD, SUNDAR NAGAR	188.98	
4	GJ	1050	NAVINON LTD.	121.60	
5	GJ	4521	H.M.P. ENGINEERING LTD.	102.59	<b>1169.50</b>
<b>WEST ZONE</b>				<b>Total</b>	<b>35310.03</b>
<b>ALL INDIA</b>				<b>Grand Total</b>	<b>98420.16</b>



<b>SUMMARY OF EXEMPTED DEFAULTING ESTABLISHMENTS OF RS. 50 LAKHS AND ABOVE</b>		
<b>REGION</b>	<b>NO. OF DEFAULTING ESTABLISHMENTS</b>	<b>AMOUNT (Rs. In lakhs)</b>
Delhi	6	3771.51
Punjab	1	76.16
Uttrakhand	1	1977.38
Uttar Pradesh	6	5502.15
Haryana	2	1418.01
<b>North Zone</b>	<b>16</b>	<b>12745.21</b>
Orissa	1	909.07
West Bengal	37	16356.33
Bihar	3	469.90
Jharkhand	3	10840.03
<b>East Zone</b>	<b>44</b>	<b>28575.33</b>
Karnataka	5	1997.74
Kerala	3	695.52
Tamilnadu	6	1719.26
Andhra Pradesh	7	1193.09
<b>South Zone</b>	<b>21</b>	<b>5605.61</b>
Madhya Pradesh	4	5651.59
Maharashtra	10	3023.41
Rajasthan	2	373.49
Gujarat	4	8922.78
<b>West Zone</b>	<b>20</b>	<b>17971.27</b>
<b>All India</b>	<b>105</b>	<b>64897.42</b>

Date of Extension	Industries/Classes of Establishments
30th Nov.,1980	167. Brick
23rd Nov.,1981	168. Establishments engaged in Stevedoring loading and unloading of ships.
7th Dec.,1981	169. Establishments engaged in poultry farming
(169 and 170 )	170. Establishments engaged in cattle feed industry.
6th March,1982	171. (i) Any University (ii) Any college, whether or not affiliated to a University. (iii) Any School, whether or not recognised or aided by the Central or State Government. (iv) Any scientific institution; (v) Any institution in which research in respect of any matter is carried on ; (vi) Any other institution in which the activity of imparting knowledge or training is systematically carried on
1st Jan.,1984	172. Industries based on asbestos as principal raw material on voluntary basis.
1 <sup>st</sup> Oct. 1984	173. Cinema theatres employing five or more workers as specified in section 24 of Cine Workers & Cinema Theatre Workers (Regulation of Employment) Act, 1981
16th Sept,1989	174. Industries manufacturing Iron ore pellets
25th Mar.,1992	175. Guar Gum factories
1 <sup>st</sup> April,1992	176. Marble mines
(176 and 177)	177. Diamond saw mills
1 <sup>st</sup> April, 2001 :	178. An establishment engaged in rendering Courier services
(178 to 180)	179. An establishment of aircraft or airlines other than the aircraft or airlines owned or controlled by the Central or State Government. 180. An establishment engaged in rendering cleaning and sweeping services
10th November,2005	181. Any Estt. engaged in construction, maintenance, operation and commercial activities of Railways; other than Indian Railways and other railway establishments owned and controlled by Central or State Government
27th July, 2006	182. Any establishment engaged in manufacture, marketing, servicing and usage of a computer [as defined in clause (i) of Sub-section (1) of Section 2 of the Information Technology Act (21 of 2000)] / or deriving any form of output therefrom and related processing services.
08 <sup>th</sup> December 2007	183. Companies offering Life Insurance, Annuities etc. other than Life Insurance Corporation of India.
(183 to 186)	184. Private Airports and Joint venture Airports. 185. Electronic Media companies in Private Sector. 186. Lodging Houses, Service apartments and condominiums.



<b>ABBREVIATIONS</b>	
<b>AP</b>	Andhra Pradesh
<b>BR</b>	Bihar
<b>CG</b>	Chattisgarh
<b>DL</b>	Delhi
<b>GA</b>	Goa
<b>GJ</b>	Gujarat
<b>HP</b>	Himachal Pradesh
<b>HR</b>	Haryana
<b>JH</b>	Jharkhand
<b>KN</b>	Karnataka
<b>KR</b>	Kerala
<b>MH</b>	Maharashtra
<b>MP</b>	Madhya Pradesh
<b>NER</b>	North East Region
<b>OR</b>	Orissa
<b>PN</b>	Punjab
<b>RJ</b>	Rajasthan
<b>TN</b>	Tamil Nadu
<b>UA</b>	Uttarakhand
<b>UP</b>	Uttar Pradesh
<b>WB</b>	West Bengal
<b>BPR</b>	Business Process Re-engineering
<b>CBT</b>	Central Board of Trustees
<b>EPF</b>	Employees' Provident Fund
<b>EDLI</b>	Employees' Deposit Linked Insurance
<b>EPS</b>	Employees' Pension Scheme
<b>HRM</b>	Human Resources Management
<b>PSU</b>	Public Sector Undertakings
<b>MPS</b>	Monthly Pension Scheme
<b>SSN</b>	Social Security Number
<b>SSA</b>	Social Security Assistant
<b>BN</b>	Business Number



<b>Date of Extension</b>	<b>Industries/Classes of Establishments</b>
31st Jan.,1966	104. Banks other than the nationalized banks established under any Central or State Act; [Sub. by GSR dated 25.2.2000 (w.e.f. 4.3.2000)]
30th June,1966	105. Tobacco industry that is to say any industry engaged in the manufacture of Cigars, Zarda, Snuff, Quivam and Guraku from Tobacco.
31st July,1966	106. Paper Products
30th Sept.,1966	107. Licensed salt
30th April,1967	108. Linoleum
(108 and 109)	109. Indoleum
31st July,1967	110. Explosives
31st August,1967	111. Jute bailing or pressing
31st October,1967	112. Fireworks and percussion cap work
30th Nov.,1967	113. Tent making
31st August,1968	114. Barites Mines
(114 to 120)	115. Dolomite Mines
	116. Fireclay Mines
	117. Gypsum Mines
	118. Kyanite Mines
	119. Siliminite Mines
	120. Steatite Mines
31st Dec.,1968	121. Cinchona Plantations
30th April,1969	122. Ferro Manganese
30th April,1969	123. Ice or ice-cream.
(123 and 124)	124. Diamond Mines
31st Jan.,1970	125. General insurance business
31st March ,1971	126. Establishments rendering expert service such as supplying of personnel, advice on domestic or departmental enquiries, special service in rectifying pilferage thefts and pay roll irregularities to factories and establishments on certain terms and conditions as may be agreed upon between the establishments and establishments rendering expert service.
30th Nov.,1971	127. Factories engaged in winding of thread and yarn reeling
31st March,1972	128. Railway booking Agencies run by Contractors or other private establishments on commission basis.
30th Sept.,1972	129. Cotton ginning, bailing and pressing
31st March,1973	130. Every mess, not being a military mess
31st May,1973	131. Katha making
31st August 1973	132. Establishments known as hospitals run by any individual association or institution.
30th April, 1974	133. Beer manufacturing
30th Sept., 1974	134. Sorting, cleaning and testing of cotton waste.



<b>Date of Extension</b>		<b>Industries/Classes of Establishments</b>
30th Nov., 1974 (135 and 136)	135.	Societies, Clubs and associations which render service to their members, without charging any fees over and above the subscription fee or membership fee.
	136.	Garments making factories
31st Dec., 1974 (137 to 140)	137.	Agricultural farms,
	138.	Fruit orchards
	139.	Botanical gardens
	140.	Zoological gardens.
30th June 1975	141.	Soapstone mines and establishments engaged in the grinding of soapstone
31st July, 1976 (142 to 154)	142.	Apatite Mines
	143.	Asbestos Mines
	144.	Calcite Mines
	145.	Ball-clay Mines
	146.	Corundum Mines
	147.	Emerald Mines
	148.	Feldspar Mines
	149.	Silica (sand mines)
	150.	Quartz Mines
	151.	Ochre Mines
	152.	Chromite Mines
	153.	Graphite Mines
	154.	Flourite Mines
28th Jan., 1977 (155 to 157)	155.	Establishments which are factories engaged in the manufacture of glue and gelatine.
	156.	Stone quarries producing stone chips, stone sets, stone boulders and ballasts.
	157.	Establishments engaged in Fish processing and non-vegetable food preservation industry including bacom factories and pork processing plants.
31st May, 1977	158.	Establishments engaged in manufacture of beedi.
31st Dec., 1978	159.	Financing establishments other than banks not being the Unit Trust of India, the Agriculture Refinance Corporation, Industrial Development Bank of India, the Industrial Finance Corporation of India, the State Finance Corporation
6 <sup>th</sup> Jan., 1979	160.	Lignite Mines
31st July, 1979	161.	Ferro Chrome
31st May, 1980 (162 to 164)	162.	Diamond cutting
	163.	Quarsite Mines
	164.	Inland water transport establishments
31st Oct., 1980 (165 and 166)	165.	Building and construction
	166.	Manufacture of Myrobalan extract Powder, Myrobalan extract solid and vegetable tanning blended extract

Date of Extension	Industries/Classes of Establishments
31st July, 1961 (54 to 58)	52. Petroleum or natural gas Explorations, prospecting drilling or production.
	53. Petroleum or natural gas refining
	54. Cinemas (including Preview theaters)
	55. Film production
	56. Film studios
31st August, 1961	57. Distribution concerns dealing with exposed films
	58. Film processing Laboratories
	59. Leather and Leather products
30th Nov., 1961 (60 and 61)	Industries/Classes of Establishments
	60. Stoneware Jars
31st Dec., 1961	61. Crockery
	62. Every cane farm owned by the owner or occupier of a sugar factory or cultivated by such owner or occupier or any person on his behalf.
30th April, 1962	63. Every Trading and commercial establishments engaged in the Purchase, sale or storage of any good including establishment of exporter, importer advertiser, commission agents and brokers and commodity and stock exchanges, but not including banks or warehouses established under any Central or State Act.
	64. Fruit and vegetable preservation
30th June, 1962	65. Cashew nuts
30th Sept., 1962	66. Establishments engaged in the processing or treatment of wood including manufacture of hardboard chipboard, jute or textile wooden accessories, cork products, wooden furnitures, wooden sports goods, cane or bamboo products, wooden battery separators.
31st Oct., 1962 (66 to 70)	
31st Dec., 1962	67. Saw mills
	68. Wood seasoning kilns
31st March, 1963	69. Wood preservation plants
	70. Wood workshop
30 <sup>th</sup> April 1963 (73 to 77)	71. Bauxite Mines
	72. Confectionery
	73. Laundry and Laundry services
	74. Buttons
	75. Brushes
31st May, 1963	76. Plastic and plastic products
	77. Stationery products
	78. Theatres where dramatic performance or other forms of entertainments are held and where payment is required to be made for admission as audience or spectators.
31st May, 1963 (79 and 80)	79. Societies, clubs or associations which provide board or lodging or both facility for amusement or any other service to any of their member or to any of their guest on payments.
	80. Companies, societies, associations, clubs or troupes which give



Date of Extension	Industries/Classes of Establishments
	any exhibition or acrobatic or other performance or both, in any arena circular or otherwise or perform or permit any other form of entertainment in any place, other than a theater, and require payments for admission into such exhibition or entertainment as spectators or audience.
31st August, 1963 (81 and 82)	81. Canteens 82. Aerated water, soft drinks or carbonated water w.e.f. 31st Oct. 1963
31st Oct., 1963	83. Distilling and rectifying of spirits (not falling under industrial and power alcohol) and blending of spirits
31st Jan., 1964 (84 and 85)	84. Paint and Varnish 85. Bone crushing
30th June, 1964 (86 and 87)	86. Pickers 87. China Clay Mines
31st Oct., 1964 (88 to 93)	88. Attorneys as defined in the Advocates Act, 1961 (25 of 1961) 89. Chartered or registered Accountants as defined in the Chartered Accountants Act, 1949. (38 of 1949) 90. Cost and Works Accountants within the meaning of the cost and Works Accountants Act, 1959 (23 of 1959) 91. Engineers and Engineering Contractors not being exclusively engaged in building and construction industry. 92. Architects 93. Medical practitioners and Medical specialists
31st Dec., 1964 31st Jan., 1965 (95 to 97)	94. Milk and milk products 95. Travel agencies engaged in: (i) Booking of international air and sea passengers and other travel arrangements and (ii) Booking of internal air and mail passengers and other travel (iii) Forwarding and clearing of cargo from and to overseas and within India 96. Forwarding agencies engaged in the collecting, packing, forwarding or delivery of any goods including cargo; loading break bulk service and foreign freight service.
31st March, 1965 30th June, 1965	97. Non-ferrous metals and alloys in the form of ingots 98. Bread 99. Steaming or redrying, handling, sorting, grading or packing of tobacco leaf.
31st July, 1965 31 <sup>st</sup> August, 1965 30th Sept., 1965 31st Dec., 1965	100. Agarbatee (including dhoop and dhoopbatee) 101. Magnesite Mines 102. Coir (excluding the spinning sector) 103. Stone quarries producing roof and floor slabs, dimension stones, monumental stones and mosaic chips stones and mosaic chips.



**APPENDIX A-27****SCHEDULE OF INDUSTRIES/CLASSES OF ESTABLISHMENTS TO WHICH EMPLOYEES' PROVIDENT FUNDS AND MISCELLANEOUS PROVISIONS ACT, 1952 APPLIES AS ON 31.3.2008**

<b>Date of Extension</b>	<b>Industries/Classes of Establishments</b>
1st Nov, 1952	<ol style="list-style-type: none"> <li>1. Cement</li> <li>2. Cigarettes</li> <li>3. Electrical, Mechanical or General Engineering Products</li> <li>4. Iron and Steel</li> <li>5. Paper</li> <li>6. Textiles (made wholly or in Part of Cotton or wool or jute or silk whether natural or artificial)</li> </ol>
31st July, 1956 (7 to 19)	<ol style="list-style-type: none"> <li>6A. Jute</li> <li>7. Edible Oils and Fats</li> <li>8. Sugar</li> <li>9. Rubber and rubber products</li> <li>10. Electricity including generation, transmission and distribution thereof.</li> <li>11. Tea (except in the state of Assam where the Govt. of Assam have instituted a Separate Provident Fund Scheme for the industry including plantations)</li> <li>12. Printing (other than printing industry relating to newspaper establishments as defined in the Working Journalists (conditions of Service and Misc. Provisions Act 1955)) including the process of composing types for printing, printing by letter press, lithography, photogravure or similar process or book binding</li> <li>13. Stone-ware pipes</li> <li>14. Sanitary Wares</li> <li>15. Electrical porcelain Insulators of high and low tension</li> <li>16. Refractories</li> <li>17. Tiles</li> <li>18. Matches</li> <li>19. Glass</li> </ol> <p><b>Note:</b> Till the 31st March 1962 the Scheme was not applicable to the following:</p> <ol style="list-style-type: none"> <li>(i) Match factories having annual Production of five lakhs/gross boxes of matches or less.</li> <li>(ii) Such glass factories other than sheet glass shell factories as have an installed capacity of 600 tones per month or less.</li> </ol>
30th Sept., 1956 (20-23)	<ol style="list-style-type: none"> <li>20. Heavy and Fine chemicals including: <ol style="list-style-type: none"> <li>(i) Fertilizer</li> <li>(ii) Turpentine</li> <li>(iii) Resin</li> <li>(iv) Medical and pharmaceuticals preparations</li> <li>(v) Toilet preparations</li> </ol> </li> </ol>



<b>Date of Extension</b>	<b>Industries/Classes of Establishments</b>
	(vi) Soaps
	(vii) Inks
	(viii) Intermediates dyes colour lacs and toners
	(ix) Fatty acid
	(x) Oxygen acetylene and Carbon Di-Oxide gases. (The Act was actually enforced in the industry with effect from 31.7.57)
	21. Indigo
	22. Lac including shellac
	23. Non-edible vegetables and animal oils and fats
31st Dec., 1956	24. Newspaper establishments.
31st Jan., 1957	25. Mineral Oil Refining
30th April, 1957 (26 to 30A)	26. Tea plantations (Other than the tea plantations in the State of Assam)
	27. Coffee plantations
	28. Rubber plantations
	29. Cardamom plantations
	30. Pepper plantations
	30A. Mixed plantations
30th Nov., 1957 (31 to 37)	31. Iron Ore Mines
	32. Manganese Mines
	33. Limestone Mines
	34. Gold Mines
	35. Industrial and Power Alcohol
	36. Asbestos Cement Sheets
	37. Coffee curing establishments
30th April, 1958	38. Biscuit making industry (including composite units making biscuit and Products such as bread, confectionery and milk and milk powder)
30th April, 1959	39. Road Motor Transport establishments
31st May, 1960 (40 & 41)	40. Mica Industry
	41. Mica Mines
30th June, 1960 (42 and 43)	42. Plywood
	43. Automobile repairing and servicing
30 <sup>th</sup> Nov. 1960	44. Cane farms owned by sugar factories
31st Dec. 1960 (45 to 47)	45. Rice Milling
	46. Dal Milling
	47. Flour Milling
31st May, 1961	48. Starch
30th June, 1961 (49 to 53)	49. Hotels
	50. Restaurants
	51. Establishments engaged in the Storage or transport or distribution of petroleum or Natural gas or products of either petroleum or natural gas.

CATEGORY-WISE INVESTMENT AT FACE VALUE AND INTEREST EARNING RATE FOR EDLI SCHEME 1976 INVESTMENT[RS. IN CRORES]																
Category	Holding as on 31.03.2008															Total
	<=5%	>6%-6.5%	>6.5%-7%	>7%-7.5%	>7.5%-8%	>8%-8.5%	>8.5%-9%	>9%-9.5%	>9.5%-10%	>10%-11%	>11%-12%	>12%-13%	>13%-14%	>14%	T. Bill	Face Value
SDS	-	-	-	-	2.5	-	-	-	-	-	-	-	-	-	-	25
CTG	5.12	14.1	0.04	6.85	85	40.02	-	-	5.25	182.92	89.4	168.34	--	--	-	597.04
SDL	15.73	15.08	4	33.78	65.9	217.71	19.02	22.71	0.46	47.82	35.99	58.91	--	--	-	537.11
STG	--	--	--	--	28.15	--	--	--	--	0.8	--	0.7	--	--	-	29.65
PSU	4.8	--	30	27.56	153.08	--	85.72	51.95	50.45	35.85	3.29	--	--	--	-	442.7
TDR's at different rates & period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	425.84
Public Account						4243.38										4243.38
Total	25.65	29.18	34.04	68.19	334.63	4501.11	104.74	74.66	56.16	267.39	128.68	227.95	0	0	0	6278.22

Note:- PSU include investment in Private Sector bond also.







CATEGORY-WISE INVESTMENT AT FACE VALUE AND INTEREST EARNING RATE FOR EPF SCHEME INVESTMENT[RS. IN CRORES]															
Category	Holding as on 31.03.2008														Total
	<=6%	>6%-6.5%	>6.5%-7%	>7%-7.5%	>7.5%-8%	>8%-8.5%	>8.5%-9%	>9%-9.5%	>9.5%-10%	>10%-11%	>11%-12%	>12%-13%	>13%-14%	>14%	Face Value
SDS	--	--	--	--	52297.55	--	--	--	--	--	--	--	--	--	52297.55
CTG	1309.44	300.64	481.4	3098.04	3575.68	3989.73	73.72	470.16	272.4	3668.66	3715.32	3049.02	-	-	24004.21
SDL	2317.18	396.71	282.41	1014.45	4218.1	4995.85	305.39	175.67	24.53	792.95	864.81	1041.04	-	-	16429.09
STG		4.45	-	156.32	981.46	1.43	202.19	-	0.2	12.23	81.16	47.56	9.9	1.32	1498.22
PSU	87.16	334.61	81.39	239.19	4459.72	305.08	2840.19	2178.95	2556.23	1177.58	96.73	1.25	0.54	0.93	14359.55
TDR's at different rates and period	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
															12195.08
Total	3713.78	1036.41	845.2	4508	65532.51	9292.09	3421.49	2824.78	2853.36	5651.42	4758.02	4138.87	10.44	2.25	120783.7

Note:- PSU include investment in Private Sector bound also.



CATEGORY-WISE INVESTMENT AT FACE VALUE AND INTEREST EARNING RATE FOR EPS 1995 INVESTMENT[RS. IN CRORES]																
Category	Holding as on 31.03.2008															Total
	<=6%	>6%-6.5%	>6.5%-7%	>7%-7.5%	>7.5%-8%	>8%-8.5%	>8.5%-9%	>9%-9.5%	>9.5%-10%	>10%-11%	>11%-12%	>12%-13%	>13%-14%	>14%		Face Value
SDS	-	-	-	-	1,400.52	-	-	-	-	-	-	-	-	-	-	1,400.52
CTG	202.58	245.40	188.08	1,423.70	3,508.80	2,974.10	52.20	25.00	53.62	5,310.85	2,800.41	3,505.11	-	-	-	20,289.35
SDL	1,061.22	546.97	315.16	1,001.73	2,292.70	2,190.50	390.00	287.49	15.00	1,298.91	1,319.55	1,177.13	-	-	-	11,896.36
STG		1.40	-	466.95	1,030.80	-	30.00	-	-	20.00	5.00	61.80	5.00	-	-	1,620.95
PSU	237.20	445.00	177.50	426.60	4,979.17	210.00	2,989.40	1204.96	1,370.17	944.94	118.54	-	-	-	-	13,103.28
TDR's at different rates & period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,981.90	8,981.90
Public Account						36,809.06										36,809.06
Total	1501.00	1,238.77	690.74	3,318.98	1,3211.49	42,183.66	3,461.60	1,517.45	1,438.79	7,574.70	4,243.30	4,744.04	5.00	-	8,981.90	9,4101.42

Note:- PSU include investment in Private Sector bound also.

**APPENDIX - 6****LIST OF DEFAULTING EXEMPTED ESTABLISHMENTS RS. 1 CRORE AND ABOVE  
(INCLUDING PROVIDENT FUND, PENSION AND EDLI CONTRIBUTION,  
ADMINISTRATION CHARGES AND PENAL DAMAGES)**

S.No.	Region	Code No.	Industry	Amount (Rs. In lakhs)	Total Amount (Rs. In lakhs)
<b>DELHI</b>					
1	DL	3670	STATE FARMS CORPORATION LTD. (SFCL)	1738.26	
2	DL	7413	GAIL	1581.61	
3	DL	1091	PURE DRINKS	173.92	
4	DL	2271	FCI	106.38	
			<b>Total</b>		<b>3600.17</b>
<b>PUNJAB</b>					
			<b>NIL</b>		
<b>UTTARAKHAND</b>					
1	UK	14072	HMT WATCH	1977.38	
			<b>Total</b>		<b>1977.38</b>
<b>UTTAR PRADESH</b>					
1	UP	13539	SAHARA INDIA, LUCKNOW	3913.79	
2	UP	5384	UP ELECTRONICS CORPORATION LTD., LUCKNOW	908.75	
3	UP	3761	TSL NAINI	258.31	
4	UP	196	MODI SUGAR IND., MODI NAGAR, GHAZIABAD	168.77	
5	UP	4136	ITI LTD. ALLAHABAD	132.35	
6	UP	7493	BHEL., JHANSI	120.18	
			<b>Total</b>		<b>5502.15</b>
<b>HARYANA</b>					
1	HR	10803	NPCC LTD.	1054.03	
2	HR	1061	HMT, PINJORE	363.98	
			<b>Total</b>		<b>1418.01</b>
<b>HIMACHAL PRADESH</b>					
			<b>NIL</b>		
<b>NORTH ZONE</b>				<b>Total</b>	<b>12497.71</b>
<b>ORISSA</b>					
1	OR	888	NTPC	909.07	
			<b>Total</b>		<b>909.07</b>
<b>WEST BENGAL</b>					
			<b>KOLKATA</b>		
1	WB	36 & 47	NUDDEA MILLS CO. LTD.	3076.53	
2	WB	338	LOOMTEX ENGG. PVT. LTD.	1192.16	
3	WB	97	KANORIA JUTE MILL	1097.78	
4	WB	49,51,5529	NEW CENTRAL JUTE MILLS CO. LTD	948.41	
5	WB	64	SAMNUGUR JUTE MILL	901.19	



6	WB	62 & 71	VICTORIA JUTE MILL (EX.)	823.02	
7	WB	2, 27 & 40	BARANAGAR JUTE PLG	794.81	
8	WB	1267	AMRITA BAZAR PATRIKA	703.73	
9	WB	63	ANGUS JUTE MILL	695.38	
10	WB	707, 5224	BATA INDIA LTD.	568.34	
11	WB	7 & 25	GOURIPORE CO. LTD.	549.26	
12	WB	716	DUNLOP INDIA LTD.	456.14	
13	WB	48 & 55	KINNINSON (NJMC)	424.65	
14	WB	23	KELVIN JUTE	397.62	
15	WB	9608	SIMON CURVES INDIA LTD.	377.1	
16	WB	32	HUKUM CHAND JUTE MILLS	369.28	
17	WB	35	Meghna Jute Mills; Unit of Gajanand Commercial Pvt. Ltd.	368.26	
18	WB	11 & 43	KHARDAH (NJMC)	294.2	
19	WB	37	AGARPARA JUTE	251.13	
20	WB	4	THE HOOGHLY MILLS CO. LTD.	246.28	
21	WB	89	AUCKLAND INTERNATIONAL (AMBIKA JUTE MILLS)	238.52	
22	WB	375	THE HOOGHLY MILLS CO. LTD. (Gondalpara Jute Mill)	209	
23	WB	118	BOWREAH COTTON MILL	204.06	
24	WB	30	WAVERKY JUTE (THE HOOGHLY MILLS)	168.77	
25	WB	1 & 24	BUDGE BUDGE CO. LTD.	124.78	
26	WB	9888 & 5143	JENSON & NICHOLSON (INDIA) LTD.	100.29	
27	WB	11	JOGESH CHANDRA T.G	116.50	
			<b>Total</b>	<b>15697.19</b>	
<b>NORTH EAST REGION</b>					
			<b>NIL</b>		
<b>JHARKHAND</b>					
1	JH	1465	HEC LTD	9519.73	
2	JH	5	TATA MOTORS LTD.	1031.82	
3	JH	2203	MECON LTD.	288.48	
			<b>Total</b>	<b>10840.03</b>	
<b>BIHAR</b>					
1	BR	188	M/s MOHARI CHINI UDYOG MOTIHARI, EAST CHAMPARAN	222.32	
2	BR	20	M/s KALYANPUR CEMENT LTD	151.80	
			<b>Total</b>	<b>374.12</b>	
<b>EAST ZONE</b>				<b>Total</b>	<b>27820.41</b>
<b>KARNATAKA</b>					
1	KN	873	HMT LTD. (MTD)	645.50	
2	KN	873E	HMT LTD. (CORPORATE OFFICE)	435.99	
3	KN	32	ITI LTD.	366.53	
4	KN	873A	HMT LTD. (WF)	344.55	
5	KN	924	BGML	205.17	
			<b>Total</b>	<b>1997.74</b>	
<b>KERALA</b>					
1	KR	16	TRAVA.RAYO	435.30	
2	KR	15	ALUMINIUM INDUSTRIES	145.67	



3	KR	4396	K S D & P	114.55	
				<b>Total</b>	<b>695.52</b>
<b>TAMILNADU</b>					
1	TN	5887	TAMIL NADU ELECTRICITY BOARD	1188.40	
2	TN	8427	TAMIL NADU CIVIL SUPPLIES CORPORATION LTD.,	174.75	
3	TN	19769	DUNLOP INDIA LTD.	104.17	
4	TN	4683	CHENNAI PETROLEUM CORPORATION LTD.	103.93	
				<b>Total</b>	<b>1571.25</b>
<b>ANDHRA PRADESH</b>					
1	AP	144	PRAGA TOOLS LTD.	301.61	
2	AP	3071	HMT LTD. (PD)	236.54	
3	AP	3209	ALUMINIUM INDUSTRIES LTD.	191.36	
4	AP	3639	HMT BEARINGS LTD.	143.10	
5	AP	13	HINDUSTAN SHIPYARD LTD.	144.78	
				<b>Total</b>	<b>1017.39</b>
<b>SOUTH ZONE</b>				<b>Total</b>	<b>5281.90</b>
<b>CHHATISGARH</b>					
			<b>NIL</b>		
<b>GOA</b>					
			<b>NIL</b>		
<b>MADHYA PRADESH</b>					
1	MP	542	MPEB, JABALPUR	5400.00	
				<b>Total</b>	<b>5400.00</b>
<b>MAHARASHTRA</b>					
1	MH	1255	MSRTC	1464.47	
2	MH	4395	NAVINNON LTD	137.88	
3	MH	3502	MODEL MILLS, NAGPUR.	903.00	
4	MH	3515	AKOLA OIL INDUSTRIES, AKOLA	160.98	
				<b>Total</b>	<b>2666.33</b>
<b>RAJASTHAN</b>					
1	RJ	2482	HINDUSTAN COPPER LTD., JHUNJHUNU.	253.29	
2	RJ	2993	RAJ. ST. ROAD DEV. & CONS. CORPN. JAIPUR	120.20	
				<b>Total</b>	<b>373.49</b>
<b>GUJARAT</b>					
1	GJ	1383	BARODA RAYON CORPN.	202.75	
2	GJ	1122	GSRTC	8494.30	
3	GJ	920-E	GEB RAJKOT	144.62	
				<b>Total</b>	<b>8841.67</b>
<b>WEST ZONE</b>				<b>Total</b>	<b>17281.49</b>
<b>ALL INDIA</b>				<b>GRAND TOTAL</b>	<b>62881.51</b>

**APPENDIX A-7**

<b>EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952 RECOVERY CERTIFICATES DURING 2007-2008 [UNEXEMPTED SECTOR]</b>						
<b>(Rs. in Lakhs)</b>						
<b>Regions</b>	<b>Total Workload</b>		<b>Total Realised</b>		<b>Closing Balance</b>	
	<b>No. of RCs</b>	<b>AMOUNT</b>	<b>No. of RCs</b>	<b>AMOUNT</b>	<b>No. of RCs</b>	<b>AMOUNT</b>
<b>Delhi</b>	835	2044.44	133	246.99	702	1797.45
<b>Haryana</b>	2711	3746.96	599	912.26	2112	2834.7
<b>HP</b>	143	115.21	62	49.49	81	65.72
<b>Punjab</b>	6030	4050.64	1076	406.2	4954	3644.44
<b>UP</b>	4819	9752.92	863	2860.55	3956	6892.37
<b>Uttarakhand</b>	130	453.66	38	71.39	92	382.27
<b>NORTH ZONE</b>	<b>14668</b>	<b>20163.83</b>	<b>2771</b>	<b>4546.88</b>	<b>11897</b>	<b>15616.95</b>
<b>Bihar</b>	1499	3002.02	175	164.2	1324	2837.82
<b>West Bengal</b>	4462	22287.12	2200	3249.11	2262	19038.01
<b>Jharkhand</b>	970	10672.13	362	216.25	608	10455.88
<b>Orissa</b>	2763	12055.87	274	1212.99	2489	10842.88
<b>NER</b>	700	1819.18	63	331.76	637	1487.42
<b>EAST ZONE</b>	<b>10394</b>	<b>49836.32</b>	<b>3074</b>	<b>5174.31</b>	<b>7320</b>	<b>44662.01</b>
<b>Karnataka</b>	5367	5768.78	1906	664.71	3461	5104.07
<b>AP</b>	11874	7109.24	1824	1001.17	10050	6108.07
<b>Kerala</b>	4474	6718.94	1951	1108.28	2523	5610.66
<b>Tamil Nadu</b>	17499	12724.02	5660	1337.57	11839	11386.45
<b>SOUTH ZONE</b>	<b>39214</b>	<b>32320.98</b>	<b>11341</b>	<b>4111.73</b>	<b>27873</b>	<b>28209.25</b>
<b>Chhattisgarh</b>	982	1955.86	197	251.87	785	1703.99
<b>Goa</b>	209	157.66	85	35.59	124	122.07
<b>Gujarat</b>	888	2110.51	180	378.17	708	1732.34
<b>Maharashtra</b>	6664	17000.13	2291	2449.68	4373	14550.45
<b>MP</b>	2039	11596.84	521	3467.62	1518	8129.22
<b>Rajasthan</b>	1111	1964.07	175	155.06	936	1809.01
<b>WEST ZONE</b>	<b>11893</b>	<b>34785.07</b>	<b>3449</b>	<b>6737.99</b>	<b>8444</b>	<b>28047.08</b>
<b>TOTAL</b>	<b>76169</b>	<b>137106.2</b>	<b>20635</b>	<b>20570.91</b>	<b>55534</b>	<b>116535.3</b>

## APPENDIX A-8

LEVY OF DAMAGES UNDER ALL THREE SCHEMES DURING 2007-08 [UNEXEMPTED SECTOR]			
(Rs.in lakhs)			
Region	Total workload for the year	Amount realised during the year	Amount pending for realisation as on 31.03.2008
Delhi	933.24	301.30	631.94
Punjab	1485.94	318.77	1167.17
Himachal	424.83	20.73	404.10
Haryana*	818.03	180.40	637.63
Uttarakhand	684.97	255.09	429.88
UP	3966.15	835.87	3130.28
<b>NORTH ZONE</b>	<b>8313.16</b>	<b>1912.16</b>	<b>6401.00</b>
Bihar*	748.94	50.47	698.47
Jharkhand	964.08	50.46	913.62
Orissa	1984.96	151.80	1833.16
NER	988.00	84.89	903.11
West Bengal	6223.04	1217.95	5005.09
<b>EAST ZONE</b>	<b>10909.02</b>	<b>1555.57</b>	<b>9353.45</b>
Karnataka	4689.88	1053.22	3636.66
Andhra Pradesh	4926.65	737.65	4189.00
Kerala	6313.49	709.33	5604.16
Tamil Nadu	11256.64	847.81	10408.83
<b>SOUTH ZONE</b>	<b>27186.66</b>	<b>3348.01</b>	<b>23838.65</b>
Gujarat	2718.22	703.73	2014.49
Maharashtra	11999.20	1348.31	10650.89
MP	10890.99	814.12	10076.87
Goa	305.47	124.34	181.13
Chhattisgarh*	1724.71	148.67	1576.04
Rajasthan	1580.96	212.10	1368.86
<b>WEST ZONE</b>	<b>29219.55</b>	<b>3351.27</b>	<b>25868.28</b>
<b>TOTAL</b>	<b>75628.39</b>	<b>10167.01</b>	<b>65461.38</b>

\* Revised



<b>EMPLOYEES' PROVIDENT FUND SCHEME, 1952</b> <b>PROSECUTION CASES UNDER SECTION 14 OF EPF &amp; MP ACT, 1952</b> <b>DURING 2007-08</b> <b>(UNEXEMPTED SECTOR)</b>										
Region	Pending Cases as on 1-4-07	Cases launched during 2007	Total cases for disposal	Cases resulted in conviction	Cases acquitted/ admonished	Cases discharged	Cases admonished	Cases withdrawn	Total cases decided	Total pendency as on 31.3.08
<b>DL</b>	553	18	571	0	0	0	0	16	16	<b>555</b>
<b>PN</b>	717	23	740	55	0	4	0	0	59	<b>681</b>
<b>UK</b>	4	0	4	0	0	0	0	0	0	<b>4</b>
<b>UP</b>	1424	0	1424	0	0	0	0	0	0	<b>1424</b>
<b>HR</b>	197	309	506	0	0	0	0	160	160	<b>346</b>
<b>HP</b>	0	38	38	0	0	0	0	0	0	<b>38</b>
<b>NORTH ZONE</b>	<b>2895</b>	<b>388</b>	<b>3283</b>	<b>55</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>176</b>	<b>235</b>	<b>3048</b>
<b>OR</b>	703	0	703	0	0	0	0	0	0	<b>703</b>
<b>WB</b>	2765	315	3080	0	0	0	0	0	0	<b>3080</b>
<b>NER</b>	413	45	458	0	0	0	0	0	0	<b>458</b>
<b>JH</b>	707	0	707	0	0	0	0	0	0	<b>707</b>
<b>BR</b>	1501	45	1546	0	0	0	0	0	0	<b>1546</b>
<b>EAST ZONE</b>	<b>6089</b>	<b>405</b>	<b>6494</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6494</b>
<b>KN</b>	2584	296	2880	299	24	25	0	86	434	<b>2446</b>
<b>KR</b>	1464	102	1566	34	0	32	0	0	66	<b>1500</b>
<b>TN</b>	1509	141	1650	21	0	0	0	0	21	<b>1629</b>
<b>AP</b>	2052	222	2274	0	0	0	0	0	0	<b>2274</b>
<b>SOUTH ZONE</b>	<b>7609</b>	<b>761</b>	<b>8370</b>	<b>354</b>	<b>24</b>	<b>57</b>	<b>0</b>	<b>86</b>	<b>521</b>	<b>7849</b>
<b>CG</b>	474	36	510	0	0	0	0	0	0	<b>510</b>
<b>GA</b>	171	18	189	0	0	0	0	22	22	<b>167</b>
<b>MP</b>	1361	4	1365	10	0	0	0	0	10	<b>1355</b>
<b>MH</b>	2866	2	2868	0	0	0	0	0	0	<b>2868</b>
<b>RJ</b>	328	0	328	0	0	0	0	0	0	<b>328</b>
<b>GJ</b>	2880	44	2924	0	0	0	0	17	17	<b>2907</b>
<b>WEST ZONE</b>	<b>8080</b>	<b>104</b>	<b>8184</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>39</b>	<b>49</b>	<b>8135</b>
<b>TOTAL</b>	<b>24673</b>	<b>1658</b>	<b>26331</b>	<b>419</b>	<b>24</b>	<b>61</b>	<b>0</b>	<b>301</b>	<b>805</b>	<b>25526</b>

\*Revised



## APPENDIX A-10(i)

PROSECUTION CASES UNDER SECTION 406/409 OF IPC FILED WITH THE POLICE AUTHORITIES (UNEXEMPTED SECTOR)					
Region	FIR Pending with police at beginning of year*	Fresh FIRs filed with the police	Cases dropped by police	Challans Filed by police in Court	FIRs pending with police at year-end
DL	19	4	0	0	23
PN	147	2	0	0	149
UK	2	0	0	0	2
UP	297	0	0	0	297
HR	17	3	1	0	19
HP	0	0	0	0	0
<b>NORTH ZONE</b>	<b>482</b>	<b>9</b>	<b>1</b>	<b>0</b>	<b>490</b>
OR	99	0	0	0	99
WB	1085	65	1	0	1149
NR	17	54	0	0	71
JH	2	1	0	0	3
BR	23	3	0	0	26
<b>EAST ZONE</b>	<b>1226</b>	<b>123</b>	<b>1</b>	<b>0</b>	<b>1348</b>
KN	902	38	1	3	936
KR	1240	16	2	0	1254
TN	1540	259	428	0	1371
AP	223	57	12	0	268
<b>SOUTH ZONE</b>	<b>3905</b>	<b>370</b>	<b>443</b>	<b>3</b>	<b>3829</b>
CG	3	0	1	0	2
GA	87	0	1	0	86
MP	86	1	0	0	87
MH	435	40	2	0	473
RJ	34	1	0	0	35
GJ	235	6	0	80	161
<b>WEST ZONE</b>	<b>880</b>	<b>48</b>	<b>4</b>	<b>80</b>	<b>844</b>
<b>TOTAL</b>	<b>6493</b>	<b>550</b>	<b>449</b>	<b>83</b>	<b>6511</b>

\*Revised



## APPENDIX A-10(ii)

PROSECUTION CASES UNDER SECTION 406/409 INDIAN PENAL CODE BEFORE VARIOUS COURTS DURING 2007-2008 [UNEXEMPTED SECTOR]									
Region	Cases for disposal				Cases disposed during the year				Cases Pending in Court as on
	Pending at the beginning	Challans Filed by police in Courts	Complaints filed directly in court	Total	Convicted	Acquitted	Dismissed/ Discharged	Total Cases decided	
DL	0	0	0	0	0	0	0	0	0
PN	13	0	0	13	0	0	0	0	13
UK	0	0	0	0	0	0	0	0	0
UP	0	0	0	0	0	0	0	0	0
HR	0	0	0	0	0	0	0	0	0
HP	0	0	0	0	0	0	0	0	0
<b>NORTH ZONE</b>	<b>13</b>	<b>0</b>	<b>0</b>	<b>13</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13</b>
OR	47	0	0	47	0	0	0	0	47
WB	14	0	0	14	0	0	0	0	14
NR	0	0	0	0	0	0	0	0	0
JH	21	0	0	21	0	0	0	0	21
BR	7	0	0	7	0	0	0	0	7
<b>EAST ZONE</b>	<b>89</b>	<b>0</b>	<b>0</b>	<b>89</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>89</b>
KN	118	3	0	121	0	0	0	0	121
KR	7	0	0	7	0	0	0	0	7
TN	40	0	4	44	0	0	0	0	44
AP	103	0	2	105	0	0	0	0	105
<b>SOUTH ZONE</b>	<b>268</b>	<b>3</b>	<b>6</b>	<b>277</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>277</b>
CG	0	0	0	0	0	0	0	0	0
GA	87	0	0	87	0	0	1	1	86
MP	2	0	0	2	0	0	0	0	2
MH	109	0	1	110	1	0	2	3	107
RJ	67	0	0	67	0	0	0	0	67
GJ	530	80	2	612	0	0	0	0	612
<b>WEST ZONE</b>	<b>795</b>	<b>80</b>	<b>3</b>	<b>878</b>	<b>1</b>	<b>0</b>	<b>3</b>	<b>4</b>	<b>874</b>
<b>TOTAL</b>	<b>1165</b>	<b>83</b>	<b>9</b>	<b>1257</b>	<b>1</b>	<b>0</b>	<b>3</b>	<b>4</b>	<b>1253</b>

## APPENDIX A -11

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952 SETTLEMENT OF PROVIDENT FUND CLAIMS DURING 2007-08											
Region	Opening Balance as on 01.04.07	Claims Received during the year	Total Workload for the year	Total Claims Settled	Claims Returned	Claims Rejected	Claims Pending as as on 31.3.08	Settlement Ratio	Return Ratio	Rejection Ratio	Pending Ratio
1	2	3	4	5	6	7	8	9	10	11	12
Delhi	6842	240031	246873	188669	38385	2327	17492	76.42%	15.55%	0.94%	7.09%
Haryana	3281	221120	224401	164482	36953	3691	19275	73.30%	16.47%	1.64%	8.59%
HP	355	24080	24435	16912	5804	1557	162	69.21%	23.75%	6.37%	0.66%
Punjab	2920	145542	148462	121039	22575	2422	2426	81.53%	15.21%	1.63%	1.63%
UP	321	136135	136456	108053	24176	3558	669	79.19%	17.72%	2.61%	0.49%
Uttarakhand	1054	15100	16154	11806	2868	871	609	73.08%	17.75%	5.39%	3.77%
<b>NORTH ZONE</b>	<b>14773</b>	<b>782008</b>	<b>796781</b>	<b>610961</b>	<b>130761</b>	<b>14426</b>	<b>40633</b>	<b>76.68%</b>	<b>16.41%</b>	<b>1.81%</b>	<b>5.10%</b>
Bihar	991	10974	11965	7897	2451	263	1354	66.00%	20.48%	2.20%	11.32%
West Bengal	2249	150648	152897	105613	30921	1350	15013	69.07%	20.22%	0.88%	9.82%
Jharkhand	563	22289	22852	18988	3198	156	510	83.09%	13.99%	0.68%	2.23%
Orissa	84	37661	37745	27947	7737	329	1732	74.04%	20.50%	0.87%	4.59%
NER	427	18414	18841	11574	5283	1404	580	61.43%	28.04%	7.45%	3.08%
<b>EAST ZONE</b>	<b>4314</b>	<b>239986</b>	<b>244300</b>	<b>172019</b>	<b>49590</b>	<b>3502</b>	<b>19189</b>	<b>70.41%</b>	<b>20.30%</b>	<b>1.43%</b>	<b>7.85%</b>
Karnataka	11819	650084	661903	567116	71125	5035	18627	85.68%	10.75%	0.76%	2.81%
AP	1732	233717	235449	183057	36438	3226	12728	77.75%	15.48%	1.37%	5.41%
Kerala	101	149562	149663	133719	14452	945	547	89.35%	9.66%	0.63%	0.37%
Tamil Nadu	13592	499084	512676	402022	90457	3349	16848	78.42%	17.64%	0.65%	3.29%
<b>SOUTH ZONE</b>	<b>27244</b>	<b>1532447</b>	<b>1559691</b>	<b>1285914</b>	<b>212472</b>	<b>12555</b>	<b>48750</b>	<b>82.45%</b>	<b>13.62%</b>	<b>0.80%</b>	<b>3.13%</b>
Chhattisgarh	53	15794	15847	13082	2347	364	54	82.55%	14.81%	2.30%	0.34%
Goa	6	18900	18906	16818	1588	299	201	88.96%	8.40%	1.58%	1.06%
Gujarat	16558	209526	226084	196913	23491	904	4776	87.10%	10.39%	0.40%	2.11%
Maharashtra	8220	610716	618936	484637	100250	3622	30427	78.30%	16.20%	0.59%	6.48%
MP	834	88837	89671	74527	11970	2859	315	83.11%	13.35%	3.19%	0.35%
Rajasthan	0	88889	88889	75015	11908	1966	0	84.39%	13.40%	2.21%	0.00%
<b>WEST ZONE</b>	<b>25671</b>	<b>1032662</b>	<b>1058333</b>	<b>860992</b>	<b>151554</b>	<b>10014</b>	<b>35773</b>	<b>81.35%</b>	<b>14.32%</b>	<b>0.95%</b>	<b>3.38%</b>
<b>TOTAL</b>	<b>72002</b>	<b>3587103</b>	<b>3659105</b>	<b>2929886</b>	<b>544377</b>	<b>40497</b>	<b>144345</b>	<b>80.07%</b>	<b>14.88%</b>	<b>1.11%</b>	<b>3.94%</b>

Note : An amount of Rs. 8246.41 Crores paid towards the Settlement of EPF Claims during 2007-2008.



EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952 SETTLEMENT OF APPLICATIONS FOR TRANSFER DURING 2007-08											
Region	Opening Balance as on 01.04.07	Claims Received during the year	Total Workload for the year	Total Claims Settled	Claims Returned	Claims Rejected	Claims Pending as as on 31.3.08	Settlement Ratio	Return Ratio	Rejection Ratio	Pending Ratio
1	2	3	4	5	6	7	8	9	10	11	12
DELHI	6731	35262	41993	14071	22787	653	4482	33.51%	54.26%	1.56%	10.67%
HARYANA	340	23071	23411	6245	13365	621	3180	26.68%	57.09%	2.65%	13.58%
HP	66	3045	3111	1143	1801	145	22	36.74%	57.89%	4.66%	0.71%
PUNJAB	369	14838	15207	7069	7343	532	263	46.49%	48.29%	3.50%	1.73%
UP	58	17909	17967	9086	6675	2073	133	50.57%	37.15%	11.54%	0.74%
UTTRAKHAND	879	1341	2220	670	1190	190	170	30.18%	53.60%	8.56%	7.66%
<b>NORTH ZONE</b>	<b>8443</b>	<b>95466</b>	<b>103909</b>	<b>38284</b>	<b>53161</b>	<b>4214</b>	<b>8250</b>	<b>36.84%</b>	<b>51.16%</b>	<b>4.06%</b>	<b>7.94%</b>
BIHAR	246	1464	1710	671	839	102	98	39.24%	49.06%	5.96%	5.73%
WEST BENGAL	346	14222	14568	5388	7279	258	1643	36.99%	49.97%	1.77%	11.28%
JHARKHAND	227	3959	4186	1752	2101	177	156	41.85%	50.19%	4.23%	3.73%
ORISSA	268	17086	17354	8994	5497	1733	1130	51.83%	31.68%	9.99%	6.51%
NER	34	1197	1231	713	384	44	90	57.92%	31.19%	3.57%	7.31%
<b>EAST ZONE</b>	<b>1121</b>	<b>37928</b>	<b>39049</b>	<b>17518</b>	<b>16100</b>	<b>2314</b>	<b>3117</b>	<b>44.86%</b>	<b>41.23%</b>	<b>5.93%</b>	<b>7.98%</b>
KARNATAKA	4874	93049	97923	33780	50540	2102	11501	34.50%	51.61%	2.15%	11.74%
AP	444	35020	35464	18787	12410	1717	2550	52.97%	34.99%	4.84%	7.19%
KERALA	9	13152	13161	7724	5049	302	86	58.69%	38.36%	2.29%	0.65%
TAMIL NADU	5354	95513	100867	50319	40985	2071	7492	49.89%	40.63%	2.05%	7.43%
<b>SOUTH ZONE</b>	<b>10681</b>	<b>236734</b>	<b>247415</b>	<b>110610</b>	<b>108984</b>	<b>6192</b>	<b>21629</b>	<b>44.71%</b>	<b>44.05%</b>	<b>2.50%</b>	<b>8.74%</b>
CH. GARH	28	1957	1985	1199	608	85	93	60.40%	30.63%	4.28%	4.69%
GOA	8	3878	3886	1703	1851	304	28	43.82%	47.63%	7.82%	0.72%
GUJARAT	367	18806	19173	12877	5056	385	855	67.16%	26.37%	2.01%	4.46%
MAHARASTRA	11042	106472	117514	40254	56112	5004	16144	34.25%	47.75%	4.26%	13.74%
MP	117	7972	8089	4545	2776	680	88	56.19%	34.32%	8.41%	1.09%
RAJASTHAN	0	6527	6527	2738	3040	749	0	41.95%	46.58%	11.48%	0.00%
<b>WEST ZONE</b>	<b>11562</b>	<b>145612</b>	<b>157174</b>	<b>63316</b>	<b>69443</b>	<b>7207</b>	<b>17208</b>	<b>40.28%</b>	<b>44.18%</b>	<b>4.59%</b>	<b>10.95%</b>
<b>TOTAL</b>	<b>31807</b>	<b>515740</b>	<b>547547</b>	<b>229728</b>	<b>247688</b>	<b>19927</b>	<b>50204</b>	<b>41.96%</b>	<b>45.24%</b>	<b>3.64%</b>	<b>9.17%</b>



EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952 PARTIAL WITHDRAWALS GRANTED DURING 2007-2008											
Region	Opening Balance as on 01.04.07	Claims Received during the yr.	Total Workload	Total Claims Settled	Claims Returned	Claims Rejected	Claims Pending as on 31.3.08	Settlement Ratio	Return Ratio	Rejection Ratio	Pending Ratio
1	2	3	4	5	6	7	8	9	10	11	12
Delhi	253	9930	10183	7851	1846	243	243	77.10%	18.13%	2.39%	2.39%
Haryana	128	16393	16521	13570	2241	414	296	82.14%	13.56%	2.51%	1.79%
HP	64	3040	3104	2425	411	253	15	78.13%	13.24%	8.15%	0.48%
Punjab	384	19578	19962	15533	3483	570	376	77.81%	17.45%	2.86%	1.88%
UP	128	39694	39822	35040	3483	1135	164	87.99%	8.75%	2.85%	0.41%
Uttarakhand	771	4205	4976	4424	336	121	95	88.91%	6.75%	2.43%	1.91%
<b>NORTH ZONE</b>	<b>1728</b>	<b>92840</b>	<b>94568</b>	<b>78843</b>	<b>11800</b>	<b>2736</b>	<b>1189</b>	<b>83.37%</b>	<b>12.48%</b>	<b>2.89%</b>	<b>1.26%</b>
Bihar	450	4707	5157	3991	866	83	217	77.39%	16.79%	1.61%	4.21%
West Bengal	207	29708	29915	23134	5706	394	681	77.33%	19.07%	1.32%	2.28%
Jharkhand	170	4338	4508	3529	792	21	166	78.28%	17.57%	0.47%	3.68%
Orissa	20	17785	17805	14206	2725	114	760	79.79%	15.30%	0.64%	4.27%
NER	131	7929	8060	6322	1486	60	192	78.44%	18.44%	0.74%	2.38%
<b>EAST ZONE</b>	<b>978</b>	<b>64467</b>	<b>65445</b>	<b>51182</b>	<b>11575</b>	<b>672</b>	<b>2016</b>	<b>78.21%</b>	<b>17.69%</b>	<b>1.03%</b>	<b>3.08%</b>
Karnataka	501	24881	25382	18603	5451	730	598	73.29%	21.48%	2.88%	2.36%
AP	441	33817	34258	26811	4918	1189	1340	78.26%	14.36%	3.47%	3.91%
Kerala	70	46603	46673	35452	8757	2101	363	75.96%	18.76%	4.50%	0.78%
Tamil Nadu	1504	61893	63397	47289	12693	1618	1797	74.59%	20.02%	2.55%	2.83%
<b>SOUTH ZONE</b>	<b>2516</b>	<b>167194</b>	<b>169710</b>	<b>128155</b>	<b>31819</b>	<b>5638</b>	<b>4098</b>	<b>75.51%</b>	<b>18.75%</b>	<b>3.32%</b>	<b>2.41%</b>
Chhattisgarh	8	3270	3278	2793	367	110	8	85.20%	11.20%	3.36%	0.24%
Goa	0	1149	1149	737	321	86	5	64.14%	27.94%	7.48%	0.44%
Gujarat	396	17098	17494	14452	2331	197	514	82.61%	13.32%	1.13%	2.94%
Maharashtra	444	49283	49727	35858	12415	621	833	72.11%	24.97%	1.25%	1.68%
MP	137	17788	17925	14008	3079	813	25	78.15%	17.18%	4.54%	0.14%
Rajasthan	0	9149	9149	7290	1480	379	0	79.68%	16.18%	4.14%	0.00%
<b>WEST ZONE</b>	<b>985</b>	<b>97737</b>	<b>98722</b>	<b>75138</b>	<b>19993</b>	<b>2206</b>	<b>1385</b>	<b>76.11%</b>	<b>20.25%</b>	<b>2.23%</b>	<b>1.40%</b>
<b>TOTAL</b>	<b>6207</b>	<b>422238</b>	<b>428445</b>	<b>333318</b>	<b>75187</b>	<b>11252</b>	<b>8688</b>	<b>77.80%</b>	<b>17.55%</b>	<b>2.63%</b>	<b>2.03%</b>

Note : An amount of Rs. 1001.85 Crores paid towards the Partial Withdrawal/Advances granted during 2007-2008.

<b>EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952</b> <b>ISSUE OF ANNUAL STATEMENT OF ACCOUNTS TO MEMBERS</b> <b>DURING 2007-2008</b>									
<b>Workload as on 1st Apr'07</b>			<b>Issued</b>			<b>Pending</b>			
REGION	prior to current year	current year	Total	Prior to current year	Current year	Total	Prior to current year	Current year	Total
Delhi	4777862	3581843	8359705	793151	746585	1539736	3984711	2835258	6819969
Haryana	1058629	3094583	4153212	407708	1537776	1945484	650921	1556807	2207728
Himachal Pradesh	353159	352599	705758	181822	267456	449278	171337	85143	256480
Punjab	1936424	2747232	4683656	807517	1541072	2348589	1128907	1206160	2335067
Uttar Pradesh	2930496	2613376	5543872	1415007	1785609	3200616	1515489	827767	2343256
Uttarakhand	223276	236156	459432	63664	49985	113649	159612	186171	345783
<b>NORTH ZONE</b>	<b>11279846</b>	<b>12625789</b>	<b>23905635</b>	<b>3668869</b>	<b>5928483</b>	<b>9597352</b>	<b>7610977</b>	<b>6697306</b>	<b>14308283</b>
Bihar	350020	297548	647568	56045	113044	169089	293975	184504	478479
West Bengal	2133406	2471933	4605339	900932	1298587	2199519	1232474	1173346	2405820
Jharkhand	130087	613388	743475	105803	514809	620612	24284	98579	122863
Orissa	1074236	933353	2007589	325922	443345	769267	748314	490008	1238322
North East Region	462481	297212	759693	64697	90984	155681	397784	206228	604012
<b>EAST ZONE</b>	<b>4150230</b>	<b>4613434</b>	<b>8763664</b>	<b>1453399</b>	<b>2460769</b>	<b>3914168</b>	<b>2696831</b>	<b>2152665</b>	<b>4849496</b>
Karnataka	5256214	5177702	10433916	1623032	1555443	3178475	3633182	3622259	7255441
Andhra Pradesh	476391	4144756	4621147	192828	3742444	3935272	283563	402312	685875
Kerala	28958	1337885	1366843	28958	1337885	1366843	0	0	0
Tamil Nadu	1949046	6863431	8812477	1131536	5217331	6348867	817510	1646100	2463610
<b>SOUTH ZONE</b>	<b>5761563</b>	<b>10660343</b>	<b>16421906</b>	<b>1844818</b>	<b>6635772</b>	<b>8480590</b>	<b>3916745</b>	<b>4024571</b>	<b>7941316</b>
Chhattisgarh	237122	346433	583555	114189	281130	395319	122933	65303	188236
Goa	27376	415968	443344	21748	283391	305139	5628	132577	138205
Gujarat	798244	4846739	5644983	212273	4607388	4819661	585971	239351	825322
Maharashtra	5976968	9482133	15459101	2756827	6208846	8965673	3220141	3273287	6493428
Madhya Pradesh	354999	1534057	1889056	108259	1332587	1440846	246740	201470	448210
Rajasthan	594208	1796371	2390579	141394	1322753	1464147	452814	473618	926432
<b>WEST ZONE</b>	<b>7988917</b>	<b>18421701</b>	<b>26410618</b>	<b>3354690</b>	<b>14036095</b>	<b>17390785</b>	<b>4634227</b>	<b>4385606</b>	<b>9019833</b>
<b>Total</b>	<b>29180556</b>	<b>46321267</b>	<b>75501823</b>	<b>10321776</b>	<b>29061119</b>	<b>39382895</b>	<b>18858780</b>	<b>17260148</b>	<b>36118928</b>

## APPENDIX-15

EMPLOYEES' PENSION SCHEME, 1995 PROSECUTION CASES UNDER SECTION 14 OF EPF & MP ACT, 1952 (UNEXEMPTED SECTOR)										
Region	Pending Cases as on 1-4-07	Cases launched during 07-08	Total cases for disposal	Cases resulted in conviction	Cases acquitted/	Cases discharged	Cases admonished	Cases withdrawn	Total cases decided	Total pendency as on 31.3.08
DL	259	18	277	0	0	0	0	8	8	269
PN	358	23	381	25	0	0	0	0	25	356
UK	4	0	4	0	0	0	0	0	0	4
UP	551	0	551	0	0	0	0	0	0	551
HR	197	286	483	0	0	0	0	176	176	307
HP	0	38	38	0	0	0	0	0	0	38
<b>NORTH ZONE</b>	<b>1369</b>	<b>365</b>	<b>1734</b>	<b>25</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>184</b>	<b>209</b>	<b>1525</b>
OR	473	0	473	0	0	0	0	0	0	473
WB	1085	163	1248	0	0	0	0	0	0	1248
NR	237	45	282	0	0	0	0	0	0	282
JH	707	0	707	0	0	0	0	0	0	707
BR	1501	45	1546	0	0	0	0	0	0	1546
<b>EAST ZONE</b>	<b>4003</b>	<b>253</b>	<b>4256</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4256</b>
KN	1020	250	1270	51	6	42	0	64	163	1107
KR	1015	68	1083	9	0	12	0	0	21	1062
TN	1002	78	1080	17	0	2	0	0	19	1061
AP	1345	582	1927	0	0	0	0	0	0	1927
<b>SOUTH ZONE</b>	<b>4382</b>	<b>978</b>	<b>5360</b>	<b>77</b>	<b>6</b>	<b>56</b>	<b>0</b>	<b>64</b>	<b>203</b>	<b>5157</b>
CG	253	30	283	0	0	0	0	0	0	283
GA	180	18	198	0	0	0	0	21	21	177
MP	1003	0	1003	5	0	0	0	0	5	998
MH	2119	0	2119	0	0	0	0	0	0	2119
RJ	80	0	80	0	0	0	0	0	0	80
GJ	644	13	657	0	0	0	0	0	0	657
<b>WEST ZONE</b>	<b>4279</b>	<b>61</b>	<b>4340</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>21</b>	<b>26</b>	<b>4314</b>
<b>TOTAL</b>	<b>14033</b>	<b>1657</b>	<b>15690</b>	<b>107</b>	<b>6</b>	<b>56</b>	<b>0</b>	<b>269</b>	<b>438</b>	<b>15252</b>

\* Revised



## EMPLOYEES' PENSION SCHEME, 1995 CLASSIFICATION OF PENSIONERS AS ON 31.03.2008

EMPLOYEES' PENSION SCHEME , 1995 CLASSIFICATION OF PENSIONERS AS ON 31.03.2008																
Region	Total No. of Members of Pension (50- as on 31.03.08	Member pension				Spouse Pension				Children Pension			Orphan Pension	Nominee Pension	Parent Pension	Total (6+10+ 13+14+ 15+16)
		Early annuation (57 years)	Super- Pension pension 58 years	Disablenent (54-5)	Total 52-57	Death in Service		Death from service	Total	EPFS 71	EPFS 95 (11-12)	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
DL	2319127	22984	9391	11	32386	1257	6134	732	8123	1691	12292	13983	185	128	130	54935
PN	2763874	17355	15350	36	32741	5515	9745	560	15820	153	15916	16069	341	258	147	65376
HP	184612	2700	3678	12	6390	1009	2437	133	3579	15	4086	4101	60	54	51	14235
HR	1344192	23594	8788	36	32518	2641	9073	1296	13010	11	15759	15770	289	79	162	61828
UK	178149	4731	7675	9	12415	1919	4292	307	6518	78	5410	5488	152	55	74	24702
UP	1446216	82860	59183	39	142082	15084	25911	2298	43293	412	43971	44383	1014	333	290	231395
NZ	8236170	154324	104065	143	258532	27425	57592	5326	90343	2360	97434	99794	2041	907	854	452471
BR	283571	32049	23501	14	55564	5163	16787	526	22476	150	18230	18380	214	121	42	96797
JH	836439	30031	21207	8	51246	3628	8010	3110	14748	22	14183	14205	336	86	23	80644
OR	579444	21716	18639	16	40371	3961	5441	3198	12600	9	11434	11443	230	101	141	64886
NER	291252	6174	4816	28	11018	1593	4306	691	6590	6	6523	6529	152	101	103	24493
WB	2967137	66890	48784	26	115700	11980	23145	4161	39286	130	29213	29343	806	391	295	185821
EZ	4957843	156860	116947	92	273899	26325	57689	11686	95700	317	79583	79900	1738	800	604	452641
KR	4921550	106170	43907	130	150207	13999	27771	6717	48487	105	44645	44750	1440	1015	1060	246959
AP	2479111	133502	46289	115	179906	16623	39337	9181	65141	333	49905	50238	1737	831	956	298809
KR	1308877	104695	53275	572	158542	6654	17123	3687	27464	130	16613	16743	564	602	421	204336
TN	6988130	162334	65592	114	228040	22773	41423	11757	75953	335	58842	59177	1653	1551	2484	368858
SZ	15697668	506701	209063	931	716695	60049	125654	31342	217045	903	170005	170908	5394	3999	4921	1118962
GJ	2518094	78023	36825	55	114903	11450	23404	3426	38280	172	36149	36321	598	363	510	190975
MH	5835497	201956	100482	392	302830	27374	55197	11097	93668	888	88171	89059	2479	1077	951	490064
MP	1331668	52748	15365	43	68156	7750	13079	2800	23629	51	20305	20356	474	257	138	113010
Goa	489653	2826	3296	10	6132	545	1599	73	2217	7	2500	2507	56	89	65	11066
CG	349351	13907	5067	26	19000	2044	3232	889	6165	0	5345	5345	115	37	18	30680
RJ	1169916	32252	12530	83	44865	13000	15846	2047	30893	351	16084	16435	331	91	138	92753
WZ	11694179	381712	173565	609	555886	62163	112357	20332	194852	1469	168554	170023	4053	1914	1820	928548
Total	40585860	1199597	603640	1775	1805012	175962	353292	68686	597940	5049	515576	520625	13226	7620	8199	2952622

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



## APPENDIX A-16(ii)

EMPLOYEES' PENSION SCHEME, 1995 SETTLEMENT OF PENSION CLAIMS (ALL BENEFITS) DURING 2007-2008											
Region	Opening Balance as on 01.04.07	Claims Received during the year	Total Workload	Claims Settled	Claims Returned	Claims Rejected	Claims Pending as on 31.3.08	Settlement Ratio	Return Ratio	Rejection Ratio	Pending Ratio
1	2	3	4	5	6	7	8	9	10	11	12
Delhi	6255	228356	234611	165137	45244	5264	18966	70.39%	19.28%	2.24%	8.08%
Haryana	2062	179798	181860	119329	34863	10723	16945	65.62%	19.17%	5.90%	9.32%
HP	355	21851	22206	13449	5926	2662	169	60.56%	26.69%	11.99%	0.76%
Punjab	2136	121247	123383	92627	23323	5388	2045	75.07%	18.90%	4.37%	1.66%
UP	278	108676	108954	79023	21604	7649	678	72.53%	19.83%	7.02%	0.62%
Uttarakhand	2629	9898	12527	8111	2799	1143	474	64.75%	22.34%	9.12%	3.78%
<b>NORTH ZONE</b>	<b>13715</b>	<b>669826</b>	<b>683541</b>	<b>477676</b>	<b>133759</b>	<b>32829</b>	<b>39277</b>	<b>69.88%</b>	<b>19.57%</b>	<b>4.80%</b>	<b>5.75%</b>
Bihar	516	6508	7024	4000	1738	214	1072	56.95%	24.74%	3.05%	15.26%
West Bengal	1819	117561	119380	80282	23957	1371	13770	67.25%	20.07%	1.15%	11.53%
Jharkhand	465	17950	18415	14493	3283	208	431	78.70%	17.83%	1.13%	2.34%
Orissa	374	24284	24658	16472	6722	312	1152	66.80%	27.26%	1.27%	4.67%
NER	192	10753	10945	6671	3605	109	560	60.95%	32.94%	1.00%	5.12%
<b>EAST ZONE</b>	<b>3366</b>	<b>177056</b>	<b>180422</b>	<b>121918</b>	<b>39305</b>	<b>2214</b>	<b>16985</b>	<b>67.57%</b>	<b>21.79%</b>	<b>1.23%</b>	<b>9.41%</b>
Karnataka	12981	441664	454645	327074	84765	13451	29355	71.94%	18.64%	2.96%	6.46%
AP	1877	207739	209616	153885	36267	6726	12738	73.41%	17.30%	3.21%	6.08%
Kerala	89	60921	61010	44945	13922	1715	428	73.67%	22.82%	2.81%	0.70%
Tamil Nadu	13099	447630	460729	329115	102942	12200	16472	71.43%	22.34%	2.65%	3.58%
<b>SOUTH ZONE</b>	<b>28046</b>	<b>1157954</b>	<b>1186000</b>	<b>855019</b>	<b>237896</b>	<b>34092</b>	<b>58993</b>	<b>72.09%</b>	<b>20.06%</b>	<b>2.87%</b>	<b>4.97%</b>
Chhattisgarh	175	13779	13954	10659	2602	457	236	76.39%	18.65%	3.28%	1.69%
Goa	14	17191	17205	13763	1760	1432	250	79.99%	10.23%	8.32%	1.45%
Gujarat	2522	170358	172880	139499	26479	2327	4575	80.69%	15.32%	1.35%	2.65%
Maharashtra	23910	547212	571122	379959	136531	6951	47681	66.53%	23.91%	1.22%	8.35%
MP	838	65722	66560	50497	12677	3194	192	75.87%	19.05%	4.80%	0.29%
Rajasthan	0	63987	63987	46259	13407	4321	0	72.29%	20.95%	6.75%	0.00%
<b>WEST ZONE</b>	<b>27459</b>	<b>878249</b>	<b>905708</b>	<b>640636</b>	<b>193456</b>	<b>18682</b>	<b>52934</b>	<b>70.73%</b>	<b>21.36%</b>	<b>2.06%</b>	<b>5.84%</b>
<b>TOTAL</b>	<b>72586</b>	<b>2883085</b>	<b>2955671</b>	<b>2095249</b>	<b>604416</b>	<b>87817</b>	<b>168189</b>	<b>70.89%</b>	<b>20.45%</b>	<b>2.97%</b>	<b>5.69%</b>

Note: An amount of Rs. 4037.98 crores was paid during 2007-2008 towards settlement of Pension Claims (all benefits) which includes amount paid towards monthly pension claim amounting to Rs. 2727.97 Crores

<b>EMPLOYEES' PENSION SCHEME, 1995 SETTLEMENT OF MONTHLY PENSION CLAIMS DURING 2007-2008</b>											
Region	Opening Balance as on 01.04.07	Claims Received during the year	Total Workload	Claims Settled	Claims Returned	Claims Rejected	Claims Pending as on 31.3.08	Settlement Ratio	Return Ratio	Rejection Ratio	Pending Ratio
Delhi	1597	14073	15670	9009	4270	43	2348	57.49%	27.25%	0.27%	14.98%
Haryana	340	12193	12533	6751	4864	76	842	53.87%	38.81%	0.61%	6.72%
HP	231	2083	2314	1293	847	84	90	55.88%	36.60%	3.63%	3.89%
Punjab	1342	12462	13804	8388	4591	204	621	60.76%	33.26%	1.48%	4.50%
UP	793	36440	37233	26365	8737	1167	964	70.81%	23.47%	3.13%	2.99%
Uttarakhand	798	3440	4238	2220	1398	44	576	52.38%	32.99%	1.04%	13.59%
<b>NORTH ZONE</b>	<b>5101</b>	<b>80691</b>	<b>85792</b>	<b>54026</b>	<b>24707</b>	<b>1618</b>	<b>5441</b>	<b>62.97%</b>	<b>28.80%</b>	<b>1.89%</b>	<b>6.34%</b>
Bihar	2028	10447	12475	9551	1543	56	1325	76.56%	12.37%	0.45%	10.62%
West Bengal	1160	50632	51792	32207	15182	243	4160	62.19%	29.31%	0.47%	8.03%
Jharkhand	516	11008	11524	8033	2812	121	558	69.72%	24.41%	1.05%	4.82%
Orissa	2277	12036	14313	8203	4384	30	1696	57.31%	30.63%	0.21%	11.85%
NER	222	3840	4062	2067	1342	61	592	50.89%	33.04%	1.50%	14.57%
<b>EAST ZONE</b>	<b>6203</b>	<b>87960</b>	<b>94163</b>	<b>60061</b>	<b>25263</b>	<b>511</b>	<b>8331</b>	<b>63.78%</b>	<b>26.83%</b>	<b>0.54%</b>	<b>8.84%</b>
Karnataka	1622	38415	40037	24487	12337	511	2702	61.16%	30.81%	1.28%	6.75%
AP	2116	47952	50068	34868	10380	628	4192	69.64%	20.73%	1.25%	8.37%
Kerala	156	32330	32486	21499	9816	687	484	66.18%	30.22%	2.11%	1.49%
Tamil Nadu	3151	72129	75280	40041	28783	3051	3405	53.19%	38.23%	4.05%	4.52%
<b>SOUTH ZONE</b>	<b>7045</b>	<b>190826</b>	<b>197871</b>	<b>120895</b>	<b>61316</b>	<b>4877</b>	<b>10783</b>	<b>61.10%</b>	<b>30.99%</b>	<b>2.46%</b>	<b>5.45%</b>
Chhattisgarh	708	7194	7902	5003	1903	227	769	63.31%	24.08%	2.87%	9.73%
Goa	42	1576	1618	926	515	75	102	57.23%	31.83%	4.64%	6.30%
Gujarat	371	27973	28344	23315	4126	198	705	82.26%	14.56%	0.70%	2.49%
Maharashtra	23672	112868	136540	70205	38423	1084	26828	51.42%	28.14%	0.79%	19.65%
MP	537	21451	21988	12960	8305	429	294	58.94%	37.77%	1.95%	1.34%
Rajasthan	0	12740	12740	6392	5010	223	1115	50.17%	39.32%	1.75%	8.75%
<b>WEST ZONE</b>	<b>25330</b>	<b>183802</b>	<b>209132</b>	<b>118801</b>	<b>58282</b>	<b>2236</b>	<b>29813</b>	<b>56.81%</b>	<b>27.87%</b>	<b>1.07%</b>	<b>14.26%</b>
<b>TOTAL</b>	<b>43679</b>	<b>543279</b>	<b>586958</b>	<b>353783</b>	<b>169568</b>	<b>9242</b>	<b>54368</b>	<b>60.27%</b>	<b>28.89%</b>	<b>1.57%</b>	<b>9.26%</b>

Note: An amount of Rs. 2727.97 Crores was paid towards the Monthly Pension Claims during 2007-08.

**APPENDIX A-18**

<b>EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976</b> <b>SETTLEMENT OF E.D.L.I CLAIMS</b> <b>DURING 2007-2008</b>											
Region	Opening Balance as on 1.4.07	Claims Received during the year	Total Workload	Claims Settled	Claims Returned	Claims Rejected	Claims Pending as on 31.3.08	Settlement Ratio	Return Ratio	Rejection Ratio	Pending Ratio
1	2	3	4	5	6	7	8	9	10	11	12
Delhi	203	1858	2061	1273	606	62	120	61.77%	29.40%	3.01%	5.82%
Haryana	11	1128	1139	427	610	47	55	37.49%	53.56%	4.13%	4.83%
HP	12	304	316	112	155	45	4	35.44%	49.05%	14.24%	1.27%
Punjab	9	1023	1032	629	388	44	1	60.95%	34.69%	4.26%	0.10%
UP	17	2755	2772	1339	1205	206	22	48.30%	43.47%	7.43%	0.79%
Uttarakhand	24	407	431	217	157	51	6	50.35%	36.43%	11.83%	1.39%
<b>NORTH ZONE</b>	<b>276</b>	<b>7475</b>	<b>7751</b>	<b>3997</b>	<b>3091</b>	<b>455</b>	<b>208</b>	<b>51.57%</b>	<b>39.88%</b>	<b>5.87%</b>	<b>2.68%</b>
Bihar	152	742	894	427	379	33	55	47.76%	42.39%	3.69%	6.15%
West Bengal	199	7551	7750	3245	3827	139	539	41.87%	49.38%	1.79%	6.95%
Jharkhand	80	404	484	186	269	10	19	38.43%	55.58%	2.07%	3.93%
Orissa	3	974	977	399	474	17	87	40.84%	48.52%	1.74%	8.90%
NER	16	614	630	336	245	21	28	53.33%	38.89%	3.33%	4.44%
<b>EAST ZONE</b>	<b>450</b>	<b>10285</b>	<b>10735</b>	<b>4593</b>	<b>5194</b>	<b>220</b>	<b>728</b>	<b>42.79%</b>	<b>48.38%</b>	<b>2.05%</b>	<b>6.78%</b>
Karnataka	52	2814	2866	1622	1046	116	82	56.59%	36.50%	4.05%	2.86%
AP	35	4309	4344	2174	1688	302	180	50.05%	38.86%	6.95%	4.14%
Kerala	4	2110	2114	909	1059	121	25	43.00%	50.09%	5.72%	1.18%
Tamil Nadu	184	5744	5928	2173	3196	298	261	36.66%	53.91%	5.03%	4.40%
<b>SOUTH ZONE</b>	<b>275</b>	<b>14977</b>	<b>15252</b>	<b>6878</b>	<b>6989</b>	<b>837</b>	<b>548</b>	<b>45.10%</b>	<b>45.82%</b>	<b>5.49%</b>	<b>3.59%</b>
Chhattisgarh	2	315	317	136	144	36	1	42.90%	45.43%	11.36%	0.32%
Goa	0	164	164	76	66	21	1	46.34%	40.24%	12.80%	0.61%
Gujarat	24	1279	1303	935	317	14	37	71.76%	24.33%	1.07%	2.84%
Maharashtra	382	6820	7202	3703	2825	112	562	51.42%	39.23%	1.56%	7.80%
MP	17	990	1007	599	343	60	5	59.48%	34.06%	5.96%	0.50%
Rajasthan	0	476	476	229	201	46	0	48.11%	42.23%	9.66%	0.00%
<b>WEST ZONE</b>	<b>425</b>	<b>10044</b>	<b>10469</b>	<b>5678</b>	<b>3896</b>	<b>289</b>	<b>606</b>	<b>54.24%</b>	<b>37.21%</b>	<b>2.76%</b>	<b>5.79%</b>
<b>TOTAL</b>	<b>1426</b>	<b>42781</b>	<b>44207</b>	<b>21146</b>	<b>19170</b>	<b>1801</b>	<b>2090</b>	<b>47.83%</b>	<b>43.36%</b>	<b>4.07%</b>	<b>4.73%</b>



EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976 PROSECUTION CASES UNDER SECTION 14 OF EPF & MP ACT, 1952 DURING 2007-2008 (UNEXEMPTED SECTOR)										
REGION	*Pending Cases as on 1-4-07	Cases launched during 07-2008	Total cases for disposal	Cases convicted	Cases acquitted/	Cases discharged	Cases admonished	Cases withdrawn	Total cases decided	Total pendency as on 31.3.08
<b>Delhi</b>	262	18	280	0	0	0	0	16	16	<b>264</b>
<b>Punjab</b>	483	23	506	22	0	0	0	0	22	<b>484</b>
<b>Utrakhand</b>	4	0	4	0	0	0	0	0	0	<b>4</b>
<b>Uttar Pradesh</b>	793	0	793	0	0	0	0	0	0	<b>793</b>
<b>Haryana</b>	197	289	486	0	0	0	0	175	175	<b>311</b>
<b>Himachal Pradesh</b>	0	38	38	0	0	0	0	0	0	<b>38</b>
<b>NORTH ZONE</b>	<b>1739</b>	<b>368</b>	<b>2107</b>	<b>22</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>191</b>	<b>213</b>	<b>1894</b>
<b>Orissa</b>	609	0	609	0	0	0	0	0	0	<b>609</b>
<b>West Bengal</b>	1073	161	1234	0	0	0	0	0	0	<b>1234</b>
<b>North Region</b>	356	45	401	0	0	0	0	0	0	<b>401</b>
<b>Jharkhand</b>	714	0	714	0	0	0	0	0	0	<b>714</b>
<b>BR</b>	1501	45	1546	0	0	0	0	0	0	<b>1546</b>
<b>EAST ZONE</b>	<b>4253</b>	<b>251</b>	<b>4504</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4504</b>
<b>Karnataka</b>	1057	241	1298	39	10	34	8	84	175	<b>1123</b>
<b>Kerala</b>	880	28	908	7	0	0	0	0	7	<b>901</b>
<b>Tamil Nadu</b>	1000	18	1018	18	0	0	0	0	18	<b>1000</b>
<b>Andhra Pradesh</b>	884	600	1484	0	0	0	0	0	0	<b>1484</b>
<b>SOUTH ZONE</b>	<b>3821</b>	<b>887</b>	<b>4708</b>	<b>64</b>	<b>10</b>	<b>34</b>	<b>8</b>	<b>84</b>	<b>200</b>	<b>4508</b>
<b>Chhatisgarh</b>	341	15	356	0	0	0	0	0	0	<b>356</b>
<b>Goa</b>	154	18	172	0	0	0	0	20	20	<b>152</b>
<b>Madhya Pradesh</b>	1398	0	1398	7	0	0	0	0	7	<b>1391</b>
<b>Maharashtra</b>	2393	0	2393	0	0	0	0	1	1	<b>2392</b>
<b>Rajasthan</b>	85	0	85	0	0	0	0	0	0	<b>85</b>
<b>Gujarat</b>	858	0	858	0	0	0	0	0	0	<b>858</b>
<b>WEST ZONE</b>	<b>5229</b>	<b>33</b>	<b>5262</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>21</b>	<b>28</b>	<b>5234</b>
<b>TOTAL</b>	<b>15042</b>	<b>1539</b>	<b>16581</b>	<b>93</b>	<b>10</b>	<b>34</b>	<b>8</b>	<b>296</b>	<b>441</b>	<b>16140</b>

\*Revised



EMPLOYEES' PROVIDENT FUND ORGANISATION GROUP 'A' OFFICERS - AS ON 31.3.2008		
REGION	SANCTIONED STRENGTH	OFFICERS IN POSITION
HYDERABAD	29	24
GUNTUR	17	12
BIHAR	12	9
JHARKHAND	16	13
DELHI NORTH	23	17
DELHI SOUTH	11	16
AHMEDABAD	25	21
VADODARA	15	11
HARYANA	23	24
HIMACHAL PRADESH	5	4
BANGALORE	20	16
MANGALORE	20	19
KERALA	29	18
MADHYA PRADESH	25	21
CHHATISGARH	5	5
MUMBAI -I BANDRA	26	19
MUMBAI -II THANE	13	16
PUNE	10	14
NAGPUR	19	15
GOA	4	4
NORTH EAST REGION	16	12
ORRISA	21	23
CHANDIGARH	17	11
LUDHIANA	12	12
RAJASTHAN	22	15
CHENNAI	30	23
MADURAI	14	12
COIMBATORE	18	14
UTTAR PRADESH	33	34
UTTRAKHAND	5	4
KOLKATA	41	31
JALPAIGURI	11	10
HEAD QUARTERS	86	74
NATRSS	7	5
ZONAL TRAINING INSTITUTES (NZ)	3	3
ZONAL TRAINING INSTITUTES (SZ)	3	2
ZONAL TRAINING INSTITUTES (EZ)	3	2
ZONAL TRAINING INSTITUTES (WZ)	3	1
SUB ZONAL TRAINING INSTITUTES	1	1
ZONAL ACC (NORTH ZONE)	7	5
ZONAL ACC (SOUTH ZONE)	10	6
ZONAL ACC (EAST ZONE)	9	6
ZONAL ACC (WEST ZONE)	10	8
ZONAL AUDIT (NORTH ZONE)	1	1
ZONAL AUDIT (SOUTH ZONE)	2	2
ZONAL AUDIT (EAST ZONE)	1	0
ZONAL AUDIT (WEST ZONE)	1	1
NATIONAL DATA CENTRE	0	1
NRPO	1	1
<b>TOTAL</b>	<b>735</b>	<b>618</b>

<b>EMPLOYEES' PROVIDENT FUND ORGANISATION STAFF STRENGTH - GROUP 'B' AS ON 31.3.2008</b>											
Region	Sanctioned Strength	Staff in Position	Share Due			In Position			Short/Excess(-)		
			SC	ST	OBC	SC	ST	OBC	SC	ST	OBC
<b>AP</b>	124	120	17	8	8	16	6	6	1	2	2
<b>BR</b>	25	23	1	0	1	3	0	1	-2	0	0
<b>JH</b>	38	32	4	1	2	4	10	2	0	-9	0
<b>DELHI</b>	90	89	12	5	5	15	6	3	-3	-1	2
<b>GJ</b>	129	124	17	8	8	24	12	4	-7	-4	4
<b>HR</b>	58	57	7	4	4	7	2	2	0	2	2
<b>HP</b>	10	9	0	0	0	1	4	0	-1	-4	0
<b>KN</b>	114	112	16	8	7	16	4	0	0	4	7
<b>KR</b>	81	79	12	5	5	8	5	2	4	0	3
<b>MP</b>	53	44	6	1	3	7	5	0	-1	-4	3
<b>CHH</b>	9	8	0	0	0	0	1	1	0	-1	-1
<b>MH</b>	272	245	40	18	18	45	19	4	-5	-1	14
<b>GOA</b>	6	7	0	0	0	2	0	3	-2	0	-3
<b>NER</b>	26	26	2	0	1	3	5	1	-1	-5	0
<b>OR</b>	45	35	4	1	2	4	2	2	0	-1	0
<b>PB</b>	85	85	12	5	5	18	2	1	-6	3	4
<b>RJ</b>	56	53	6	4	3	10	8	0	-4	-4	3
<b>TN</b>	212	209	29	13	14	34	19	6	-5	-6	8
<b>UP</b>	117	110	16	8	7	19	2	3	-3	6	4
<b>UK</b>	13	10	1	0	0	4	3	0	-3	-3	0
<b>WB</b>	210	156	29	13	14	13	16	7	16	-3	7
<b>HQ</b>	487	338	52	20	31	48	11	3	4	9	28
<b>Total</b>	<b>2260</b>	<b>1971</b>	<b>283</b>	<b>122</b>	<b>138</b>	<b>301</b>	<b>142</b>	<b>51</b>	<b>-18</b>	<b>-20</b>	<b>87</b>

Centralized cadre of Programmer, Asstt. Programmer, PS, PA, WO, Jr. Analyst, AD (OL), SO, AAO(ZAP), RA, Sr. HT, EO(CS), Yoga Inst. Asstt. & and Audit Officer

## APPENDIX A-22

EMPLOYEES' PROVIDENT FUND ORGANISATION STAFF STRENGTH - GROUP 'C' AS ON 31.3.2008											
Region	Sanctioned Strength	Staff In Position	Share Due			In Position			Short/Excess(-)		
			SC	ST	OBC	SC	ST	OBC	SC	ST	OBC
AP	1374	1281	177	82	82	158	48	42	19	34	40
BR	201	200	26	11	12	16	1	71	10	10	-59
JH	310	260	46	23	16	30	31	65	16	-8	-49
DELHI	799	663	98	48	43	151	34	43	-53	14	0
GJ	1214	944	132	93	70	160	93	108	-28	0	-38
HR	522	418	68	33	34	87	12	13	-19	21	21
HP	96	65	12	3	4	11	5	3	1	-2	1
KN	1320	1107	176	86	84	162	58	28	14	28	56
KR	812	741	115	57	58	39	7	16	76	50	42
MP	606	553	46	37	11	93	102	31	-47	-65	-20
CHH	104	93	13	5	26	6	23	20	7	-18	6
MH	2663	2044	375	188	204	232	156	79	143	32	125
GOA	76	56	6	2	3	3	4	5	3	-2	-2
NER	201	170	26	11	17	14	39	9	12	-28	8
OR	422	402	59	29	26	55	63	0	4	-34	26
PB	770	661	141	42	54	192	7	46	-51	35	8
RJ	511	434	60	23	9	81	63	13	-21	-40	-4
TN	2246	1929	339	120	156	458	28	94	-119	92	62
UP	851	825	137	65	70	180	2	87	-43	63	-17
UK	106	75	12	5	6	24	3	2	-12	2	4
WB	1491	1265	232	102	61	299	22	73	-67	80	-12
HQ	275	232	30	12	17	51	10	13	-21	2	4
Centrally controlled cadre(*)	0	0	123	62	190	0	0	0	123	62	190
Kept vacant against 20% matching saving from UDC under Time Bound Promotion Scheme	1044										
<b>Total</b>	<b>18014</b>	<b>14418</b>	<b>2449</b>	<b>1139</b>	<b>1253</b>	<b>2502</b>	<b>811</b>	<b>861</b>	<b>-53</b>	<b>328</b>	<b>392</b>

Note :- Cadre of DEO, Supervisor (Computer), Hindi Translator (Gr.II) and Stenographer are controlled centrally.

\*As per information available.

<b>EMPLOYEES' PROVIDENT FUND ORGANISATION STAFF STRENGTH - GROUP 'D' AS ON 31.3.2008</b>											
Region	Sanctioned Strength	Staff in Position	Share Due			In Position			Short/Excess(-)		
			SC	ST	OBC	SC	ST	OBC	SC	ST	OBC
<b>AP</b>	179	162	25	9	31	19	9	24	6	0	7
<b>BR</b>	42	49	4	1	8	13	1	12	-9	0	-4
<b>JH</b>	40	31	9	4	7	5	14	3	4	-10	4
<b>DL</b>	92	66	17	4	13	25	6	6	-8	-2	7
<b>GJ</b>	139	136	13	15	24	63	28	10	-50	-13	14
<b>HR</b>	71	52	16	5	12	26	1	5	-10	4	7
<b>HP</b>	16	13	3	1	1	4	2	2	-1	-1	-1
<b>KN</b>	161	155	21	9	39	58	12	20	-37	-3	19
<b>KR</b>	130	118	18	8	21	25	12	3	-7	-4	18
<b>MP</b>	98	88	11	14	6	40	21	4	-29	-7	2
<b>CHH</b>	14	11	2	0	2	2	4	4	0	-4	-2
<b>MH</b>	282	287	27	22	41	45	18	29	-18	4	12
<b>GOA</b>	12	11	3	0	1	1	2	0	2	-2	1
<b>NER</b>	45	43	4	1	7	11	13	0	-7	-12	7
<b>OR</b>	76	64	10	4	0	21	22	6	-11	-18	-6
<b>PB</b>	102	70	20	1	13	39	1	3	-19	0	10
<b>RJ</b>	92	77	16	4	10	23	18	5	-7	-14	5
<b>TN</b>	257	209	39	6	42	34	19	6	5	-13	36
<b>UP</b>	194	160	24	12	37	40	2	87	-16	10	-50
<b>UK</b>	22	20	2	0	2	9	2	2	-7	-2	0
<b>WB</b>	265	219	46	13	32	58	13	27	-12	0	5
<b>HQ</b>	92	89	8	3	15	44	11	7	-36	-8	8
<b>Total</b>	<b>2421</b>	<b>2130</b>	<b>338</b>	<b>136</b>	<b>364</b>	<b>605</b>	<b>231</b>	<b>265</b>	<b>-267</b>	<b>-95</b>	<b>99</b>

As per return, staff shown in excess clarification called from RPFC Bihar and Maharashtra



## **Bill of Rights of Employers**

- To demand from the visiting Enforcement Officer an authority letter issued by RPFC/APFC.
- To get Business Number allotted within three days from the date of application.
- To approach the Employees' Provident Fund Organisation to seek clarification/guidance relating to Provident Fund matters.
- To be heard before imposition of any liability on account of contribution and penal damages.
- To get various forms free of cost.
- To demand improved service delivery for subscribers of your establishment.



## **Employees' Provident Fund Organisation**

Ministry of Labour and Employment, Government of India

### **Head Office**

Bhavishya Nidhi Bhawan, 14, Bhikaji Cama Place, New Delhi-110066  
Website : [www.epfindia.com](http://www.epfindia.com), [www.epfindia.gov.in](http://www.epfindia.gov.in), [www.epfindia.org](http://www.epfindia.org)  
E-mail : [cpfc@alpha.nic.in](mailto:cpfc@alpha.nic.in)