



EMPLOYEES' PROVIDENT FUND ORGANISATION

Ministry of Labour & Employment

Government of India



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Government of India

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FOUNDATION DAY CELEBRATIONS



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ABBREVIATIONS

Abbreviations

Act
AD
Addl CPFC
APFC
Asstt. Dir (Vig.)
AVS
BIFR
Board
CG
CPFC
CSD
DA
DD
Dir (Vig.)
EPFAT
EPFO
Ex
F & A
FA & CAO
Family Pension Scheme
GOI
HO
IMC
Insurance Fund
Insurance Scheme
IR
IW
MoL&E
NATRSS
NIR
PDNASS
Pension Fund
Pension Scheme
PG
PRO
PF
PSFI
RFD
RO
RPFC-I
RPFC-II
RRC
SC
Scheme
SDS
SRO
SSA
U/S
Un-Ex
VIG
ZO
ZTI
ZVD

Words

Employees' Provident Funds & Miscellaneous Provisions Act, 1952
Assistant Director
Additional Central Provident Fund Commissioner
Assistant Provident Fund Commissioner
Assistant Director (Vigilance)
Administrative Vigilance Section
Board for Industrial and Financial Reconstruction
Central Board of Trustees
Central Government
Central Provident Fund Commissioner
Customer Service Division
Dearness Allowance
Deputy Director
Director (Vigilance)
Employees' Provident Fund Appellate Tribunal
Employees' Provident Fund Organisation
Exempted
Finance and Accounts
Financial Advisor & Chief Accounts Officer
Employees' Family Pension Scheme,1971
Government of India
Head Office
Investment Monitoring Cell
Employees' Deposit Linked Insurance Fund
Employees' Deposit Linked Insurance Scheme, 1976
Immediately Realisable
International Workers
Ministry of Labour & Employment
National Academy for Training and Research in Social Security
Not Immediately Realisable
Pandit Deendayal Upadhyaya National Academy of Social Security
Employees' Pension Fund
Employees' Pension Scheme, 1995
Public Grievances
Public Relations Officer
Provident Fund
Public Sector Financial Institutions
Results Framework Document
Regional Office
Regional Provident Fund Commissioner, Grade-I
Regional Provident Fund Commissioner, Grade-II
Revenue Recovery Certificate
Scheduled Caste
Employees' Provident Fund Scheme, 1952
Special Deposit Scheme
Sub-Regional Office
Social Security Assistant
Under Section
Unexempted
Vigilance
Zonal Office
Zonal Training Institute
Zonal Vigilance Directorate

- EPFO administers the Employees' Provident Fund and Miscellaneous Provisions Act, 1952.
- EPFO is one of the world's largest social security providers.
- The Act applies to a defined class of industries employing 20 or more employees.
- Three Schemes run by EPFO are Employees' Provident Funds Scheme-1952, Employees' Pension Scheme - 1995, and Employees' Deposit-Linked Insurance Scheme - 1976.
- The covered establishments are required to statutorily comply in respect of all their employees drawing wages up to ₹15,000 per month (w.e.f. 01.09.2014).
- Provident Fund is based on a defined contribution scheme where both the employees and the employers contribute their mandated share.
- A mix of "defined contribution" and "defined benefit" forms the Pension Scheme. The employees do not have to contribute to this scheme.
- Insurance Scheme is a deposit linked Scheme that provides for benefits up to ₹ 6,00,000/- without any contribution from employees.

AN AVERAGE DAY AT EPFO 2019-20



₹681.49 cr. is received as contribution



463 establishments are registered and
73589 members are enrolled



83421 claims are
settled



₹ 355.34 Cr. is disbursed
to beneficiaries



3813 Public Grievances
Received



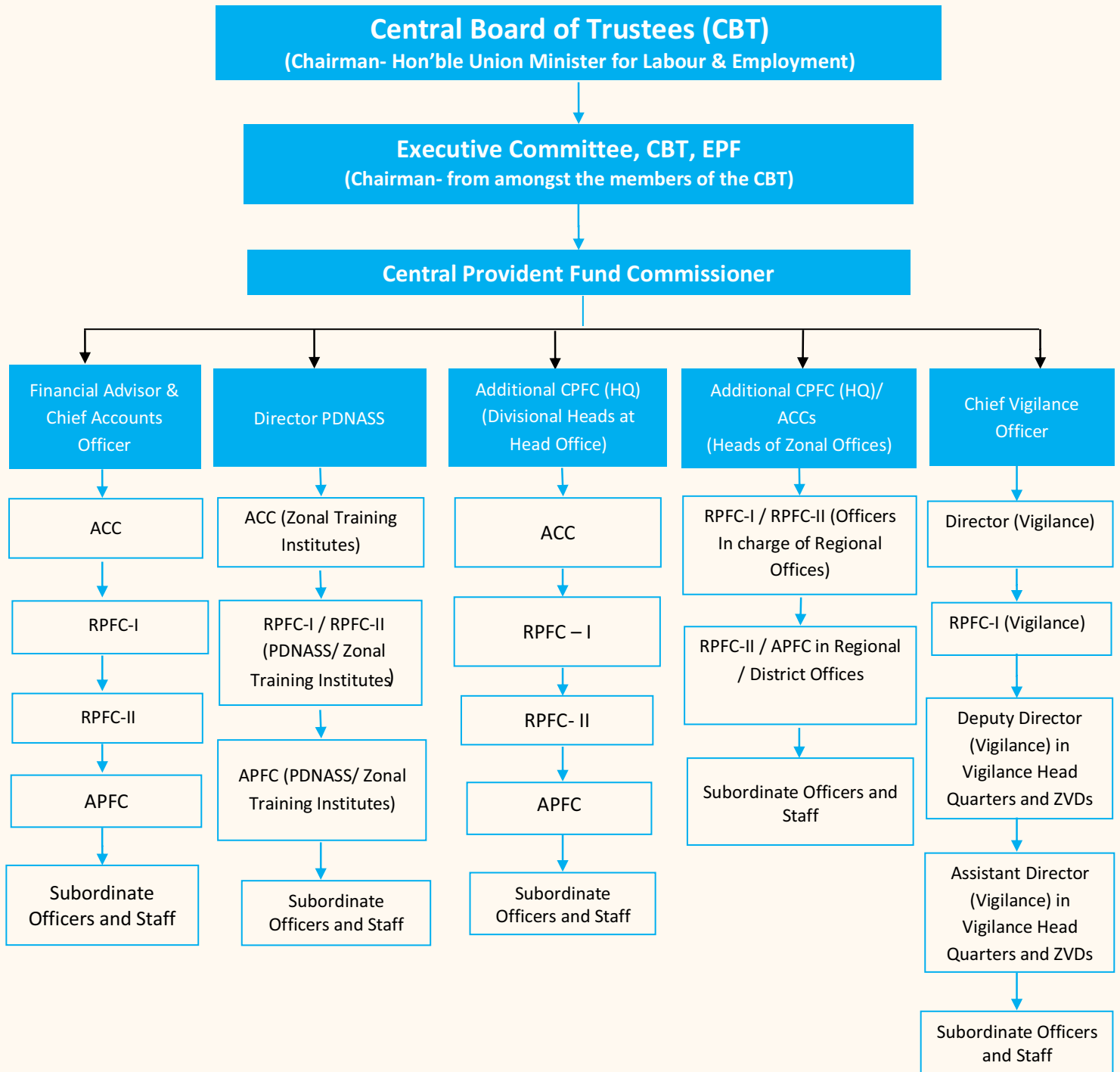
8.54 lac member
accounts are updated



3732 Public Grievances
Settled



ORGANISATION CHART



CHAPTER 1

Employees' Provident Fund
Organisation



HISTORICAL PERSPECTIVE

1.1 It has been endeavour of Central Government to provide social security to the industrial workers after their superannuation or to their dependents in the event of their pre-mature death. The first Provident Fund Act, passed in 1925 to regulate the Provident Fund of some private concerns was limited in its scope. In 1929, the Royal Commission of Labour stressed the need for formulating a scheme to establish Provident Funds for industrial workers. Thirteen years later, in the third conference of labour ministers, the issue was considered again. The proposal to establish Provident Funds was generally accepted. It was recommended that such funds should be established on the basis of voluntary participation. It was further recommended that the Central Government may frame a model set of rules for management of Provident Funds which may in turn be adopted by the employers for establishing Provident Funds. The model rules were circulated to employers in 1945 for adoption in industrial concerns. Some progressive employers took the initiative to establish voluntary Provident Funds for the benefit of about 3 lakh workers, but the general response was not encouraging.

1.2 In 1947, the question was reviewed at the Asian Regional Conference of the International Labour Organisation. It was reiterated that in view of the financial and administrative conditions in India, a contributory provident fund scheme was preferable to a scheme of pension or gratuity payments as it would not be possible to introduce the same in India, as adopted in other industrially advanced countries. The main difficulty felt in a gratuity scheme was that the amount paid to a worker or his dependents would be small as the worker would not himself be making any contribution to the fund. Taking into account the various difficulties, financial and administrative, the most appropriate course considered to be adopted was the institution of compulsory contributory provident fund, in which both workers and employers would contribute. Such a Scheme would inter-alia have the following benefits: -

- i) It would inculcate a spirit of thrift among workers
- ii) It would help in stabilisation of the labour force.

1.3 In accordance with the recommendation of the Asian Regional Conference, the matter was discussed at the 10th session of the Indian Labour Conference held in 1948. It was generally agreed that the introduction of a statutory provident fund scheme for industrial workers must be undertaken.

1.4 To test such a scheme in a restricted field, the Coal Mines Provident Fund Scheme was launched in 1948. The success of this Scheme led to the demand for its expansion to other industries as well. In 1949, when a non-official Bill for setting up of provident funds for other industrial workers was introduced in the Central Legislature, the then Union Labour Minister gave an undertaking that a comprehensive Bill on the subject would be placed before the House. The subject was exhaustively discussed at the meeting of the Standing Labour Committee held in November 1950, where there was general agreement, particularly among the representatives of the State Governments, that legislation should be undertaken for instituting provident funds in industrial undertakings. This view was endorsed by the conference of Labour Ministers held in January, 1951.

1.5 This led to the promulgation of the Employees' Provident Funds Ordinance, 1951 by the President of India on 15th November, 1951 with a view to provide for the institution of provident funds for employees in factories and other establishments. The ordinance, which came into force at once, extended to the whole of India except the State of Jammu and Kashmir.

1.6 The Ordinance promulgated on the 15th November, 1951, was replaced by the EPF Act, on 4th March 1952. The Scheme framed under section 5 of the Act was brought into force in stages and was enforced in its entirety by the 1st November, 1952. The working of the Scheme brought out certain deficiencies in the Act such as:-

- i) lack of provision for inspection of exempted factories,
- ii) recovery of dues from such factories,
- iii) payment of damages etc.

1.7 In order to rectify these defects, an amendment bill was introduced in the Council of States on 14th September, 1952. As some of the amendments necessitated urgent implementation and since the EPF (Amendment) Bill could not be passed during that session of Parliament, an amending Ordinance was promulgated, which was subsequently replaced by the EPF (Amendment) Act, 1953 which received assent of the President on 12th December, 1953.

1.8 Consequent upon enactment of Jammu & Kashmir Reorganisation Act 2019 on 9th August 2019 and reorganization of the existing state of Jammu & Kashmir into two Union Territories namely Jammu & Kashmir and Ladakh, the EPF & MP Act has been extended to these Union Territories too, by suitably amending the EPF & MP Act 1952 and repealing Jammu & Kashmir Employees' Provident Fund and Miscellaneous Provisions Act, 1961.

The Act has undergone a number of changes over the years in view of the changing industrial environment and requirements.

Some of the Amendment Acts that have been enacted over the years are given below:-

1. The Employees' Provident Funds (Amendment) Act, 1953 (37 of 1953).
2. The Employees' Provident Funds (Amendment) Act, 1956 (94 of 1956).
3. The Repealing and Amending Act, 1957 (36 of 1957).
4. The Employees' Provident Funds (Amendment) Act, 1958 (22 of 1958).
5. The Employees' Provident Funds (Amendment) Act, 1960 (46 of 1960).
6. The Employees' Provident Funds (Amendment) Act, 1963 (28 of 1963).
7. The Employees' Provident Funds (Amendment) Act, 1965 (22 of 1965).
8. The Labour Provident Fund Laws (Amendment) Act, 1971 (16 of 1971).
9. The Employees' Provident Funds and Family Pension Fund (Amendment) Act, 1973 (40 of 1973).
10. The Labour Provident Fund Laws (Amendment) Act, 1976 (99 of 1976).
11. The Delegated Legislation Provisions (Amendment) Act, 1985 (4 of 1986).
12. The Employees' Provident Funds and Miscellaneous Provisions (Amendment) Act, 1988 (33 of 1988).
13. The Employees' Provident Funds and Miscellaneous Provisions (Amendment) Act, 1996 (25 of 1996).
14. The Employees' Provident Funds and Miscellaneous Provisions (Amendment) Act, 1998 (10 of 1998).
15. The Repealing and Amendment Act, 2001 (30 of 2001).

SCHEMES FRAMED UNDER THE EPF & MP ACT, 1952

1.9 Following three Schemes have been framed under the Act:-

- i) The Employees' Provident Funds Scheme, 1952 (EPF) – (w.e.f 1st November, 1952)
- ii) The Employees' Pension Scheme, 1995 (EPS) (w.e.f 16th November, 1995) {replacing the Employees' Family Pension Scheme, 1971}
- iii) The Employees' Deposit Linked Insurance Scheme, 1976 (EDLI) – (w.e.f. 1st August, 1976)

1.10 The Employees' Provident Fund Organisation, an autonomous body under the Ministry of Labour & Employment (MoL&E), Government of India, administers the Act and the Schemes framed there under.

1.11 The benefits admissible under each of the three schemes are indicated in the table below :

Provident Funds Scheme	Pension Scheme	Insurance Scheme
<ul style="list-style-type: none"> ● Accumulation plus interest upon retirement, resignation, death. ● Partial withdrawals allowed for specific expenses such as house construction, higher education, marriage, illness etc. 	<ul style="list-style-type: none"> ● Monthly pension for members on superannuation / retirement, disability. ● Monthly pension for dependants of deceased member viz. widow(er), children, parent/nominee. ● Past service benefit to participants of erstwhile Family Pension Scheme, 1971 	<ul style="list-style-type: none"> ● The benefits are provided in case of death of an employee who was member of the Scheme at the time of death. For service less than 12 months, insurance benefit upto Rs. 1 Lakh is paid. For continuous service of 12 months in the same establishment, insurance benefit from Rs. 2.5 Lakhs to Rs. 6 Lakhs is paid.

CENTRAL BOARD OF TRUSTEES

1.12 The Central Board (EPF), which is a tripartite statutory body constituted by the Central Government under Section 5A of the Act, has the responsibility to administer the Act & the three Schemes framed under the Act. Hon'ble Union Minister of Labour & Employment, Government of India is the Chairman of the Board. The tenure of the Board is for five years. The constitution of the Board as per section 5A of the Act is as under:

● Chairman	-	01	
● Vice Chairman	-	01	
● Central Provident Fund Commissioner	-	01	Member Secretary (ex-officio)
● Central Government's representatives	-	05	
● State Governments' representatives	-	15	
● Employers' representatives	-	10	
● Employees' representatives	-	10	

The main functions of the Central Board are :

- Administration of the funds vested in the Board.
- 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 EPFO to the Government.

1.13 The Board was reconstituted by the Ministry of Labour & Employment, Government of India on 09.11.2018 and its composition was altered vide Gazette Notification dated 02.12.2019.

1.14 During the year 2019-20, two meetings of the Central Board were held. Shri Santosh Kumar Gangwar, Union Minister for State (I/C) Labour & Employment, Government of India, was the Chairman of the Board. Shri Heeralal Samariya, Secretary (L&E), Ministry of Labour & Employment was Vice-Chairman of the Board. The list of members of the Board as on 31.03.2020 is given in **Appendix-1(i)**.

Committees of the Central Board of Trustees.

1.15 The Committees of the Central Board, consisting of the representatives of employers, employees, Government and domain experts are constituted to aid & advise the Board for specific purposes as detailed below:

A. Finance, Investment and Audit Committee

1.16 Composition of the Committee as on 31.03.2020 is as under :

S. No.	Name and Designation of the member	Appointment as
1.	Central Provident Fund Commissioner (ex-officio)	Chairman
2.	1) Additional Secretary, Ministry of Labour & Employment 2) Additional Secretary & Financial Advisor, Ministry of Labour & Employment	Central Government's representatives
3.	1) Shri Arun Chawla 2) Shri K.E. Raghunathan	Employers' representatives
4.	1) Shri Prabhakar J. Banasure 2) Shri A.K. Padmanabhan	Employees' representatives
5.	Joint Secretary (Insurance & Pension), Department of Financial Services, Ministry of Finance.	Domain Expert
6.	Financial Advisor & Chief Accounts Officer, EPFO	Convener

The Joint Secretary (Social Security), Ministry of Labour & Employment shall be 'special invitee' to the Finance, Investment and Audit committee.

The terms of reference of the Finance, Investment and Audit Committee (FIAC) are as under :

- To oversee the investments being done by the portfolio managers.
- To watch timely investment of trust money with a view to realizing the optimum return thereon.
- To issue such directions, as may be considered necessary, to the portfolio managers in regard to investment, re-investment of redemption proceeds, interest etc. in accordance with the prescribed pattern of investment & guidelines.
- To recommend rate of interest for the members of the Fund.
- To recommend formulation of guidelines for utilization of the Special Reserve Fund.
- Audit related issues.
- Appointment of consultant for selection of portfolio managers.
- Broad principles for inter se allocation of fund to portfolio managers.
- Any other work/responsibility that may be assigned by the Board.

During the year 2019-20, sixteen meetings of the Committee were held.

B. Pension & EDLI Implementation Committee

1.17 Composition of the Committee as on 31.03.2020 is as under:

S. No.	Name and Designation of the member	Appointment as
1.	Central Provident Fund Commissioner (exofficio)	Chairman
2.	1) Director/Deputy Secretary (Social Security), Ministry of Labour & Employment 2) Director/Deputy Secretary (Finance), Department of Financial Services, Ministry of Finance	Central Government's representatives
3.	1) Shri M.L. Maurya 2) Shri Michael Dias	Employers' representatives
4.	1) Shri Sunkari Malleshram 2) Shri Harbhajan Singh Sidhu	Employees' representatives
5.	1) Actuary appointed for valuation of Pension Fund 2) Representative from PFRDA nominated by Department of Financial services/PFRDA	Domain Expert
6.	Additional Central Provident Fund Commissioner (HQ) Pension	Convener

The terms of reference of the Committee are as under:

- To review the functioning of the Employees' Pension Scheme, 1995 and Employees' Deposit Linked Insurance Scheme, 1976 and to consider suggestions/proposals for amendment/improvement in these two schemes.

During the year 2019-20, two meetings of the Committee were held.

C. Exempted Establishment Committee

1.18 Composition of the Committee as on 31.03.2020 is as under :

S. No.	Name and Designation of the member	Appointment as
1.	Central Provident Fund Commissioner (ex-officio)	Chairman
2.	1) Additional Secretary & Financial Advisor, Ministry of Labour & Employment 2) Joint Secretary (Social Security), Ministry of Labour & Employment	Central Government's representatives
3.	1) Shri Ashish Wig 2) Shri Govind Lele	Employers' representatives
4.	1) Shri Virjesh Upadhyay 2) Shri Ramendra Kumar	Employees' representatives
5.	Additional Central Provident Fund Commissioner (HQ) Exemption	Convener

The terms of reference of the Committee are as under:

- To oversee the working of exempted establishments in all respects and to make suggestions for consideration of the Board to improve working of the exempted establishments.
- To consider and suggest additional guidelines for grant of exemption/relaxation.
- To review the role of exempted trusts in the context of changing business environment and current experience.

During the year 2019-20, two meetings of the Committee were held.

EXECUTIVE COMMITTEE, CENTRAL BOARD (EPF)

1.19 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 performance of its functions. The term of the Executive Committee is two years & six months. However, a member continues to hold office until the appointment of his successor is notified in the Official Gazette. The Chairman of the Executive Committee is appointed by the Central Government from amongst the members of the Central Board. As per Section 5AA, the constitution of the Executive Committee is as under:-

• Chairman	-	01
• Central Provident Fund Commissioner	-	01 Member Secretary (ex-officio)
• Central Government's representatives	-	02
• State Governments' representatives	-	03
• Employers' representatives	-	03
• Employees' representatives	-	03

1.20 The Executive Committee, CBT (EPF) was reconstituted under Section 5AA of the EPF & MP Act, 1952 by the Central Government vide Gazette Notification dated 20.02.2020.

1.21 During the year 2019-20, three meetings of the Executive Committee, CBT (EPF) were held. The meetings were chaired by Shri Heeralal Samariya, Secretary (L&E), Ministry of Labour & Employment New Delhi. The list of members of Executive Committee as on 31.03.2020 is given in **Appendix- 1(ii)**.

REGIONAL COMMITTEES (EPF) FOR THE STATES/UNION TERRITORIES.

1.22 The Regional Committees (Employees' Provident Fund) for States are constituted under the provisions of para 4 of Employees' Provident Funds Scheme, 1952. The Chairman, Central Board, is the competent authority to constitute the Regional Committee (EPF) for the State. The term of each Regional Committee is three years from the date of notification in the Official Gazette. According to para 4 of EPF Scheme, 1952, a Regional Committee for a State is constituted to advise the Central Board 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
- Annual rendering of accounts to members of the Fund, and
- Speedy sanction of advances.

1.23 24 Regional Committees (EPF) for the States/Union Territories in the country have been constituted in accordance with para 4 of EPF Scheme. According to para 5 of EPF Scheme, 1952, the term of office of the Chairman and every member of the Regional Committee is 3 years. However, the members of the Regional Committee continue to hold office until the appointment of their successors is notified in the Official Gazette.

CHAPTER 2

Overview Of The Act & Schemes



APPLICATION OF THE ACT

COMPULSORY COVERAGE

2.1 The Act extends to whole of India, including two Union Territories, Jammu & Kashmir and Ladakh. The Act is at present applicable:

- to every establishment, which is a factory engaged in any industry specified in Schedule -I to the Act in which twenty or more persons are employed; and
- to any other establishment employing twenty or more persons or class of such establishments which the Central Government notifies in the Official Gazette.

2.2 In case of Cine-Workers, the required employee strength for the purpose of coverage under the Act is five.

VOLUNTARY COVERAGE

2.3 An establishment which is not otherwise coverable under the Act can be covered voluntarily where the employer and the majority of its employees have agreed that the provisions of the Act should be made applicable to their establishment under Section 1(4) of the Act from the date of agreement or from any subsequent date specified in such agreement. During the year, the number of such voluntarily covered establishments was 30555.

EXCLUSION FROM COVERAGE

2.4 The Act does not apply to:

- any establishment registered under the Co-operative Societies Act, 1912 (2 of 1912), or under any other law for the time being in force in any State relating to co-operative societies employing less than 50 persons and working without the aid of power;
- any other establishment belonging to or under the control of the Central Government or a State Government and whose employees are entitled to the benefit of contributory provident fund or old age pension in accordance with any scheme or rule framed by the Central Government or the State Government governing such benefits; or
- any other establishment set up under any Central, Provincial or State Act and whose employees are entitled to the benefits of contributory provident fund or old age pension in accordance with any scheme or rule framed under that Act governing such benefits.

SCHEDULE OF INDUSTRIES / CLASSES OF ESTABLISHMENTS

2.5 The Act is applicable to factories engaged in industries specified in Schedule-I of the Act and to establishments/classes of establishments notified by the Central Government.

2.6 Industry/Class wise establishments and members as on 31.03.2020 is given in **Appendix-2(i)**. Zone and Office-wise position is given in **Appendix-2(ii)** and State-wise position is given in **Appendix-2(iii)**.

2.7 Maharashtra State followed by Karnataka has the largest number of members. It may also be noted that 59.13% of the members are concentrated in five states namely Maharashtra, Karnataka, Tamilnadu, Delhi, and Gujarat.

2.8 Out of the Industries/Classes of establishments, to which the Act applies, 89.39% members and 82.24% establishments are concentrated in 25 categories indicated in **Appendix-2(iv)**.

ELIGIBILITY FOR MEMBERSHIP OF EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

2.9 At the time of inception of the Scheme, an employee who was in receipt of pay upto Rs.300/- per month and who worked for one year was eligible for membership of the Fund. Chronological order of the change of wage ceiling and qualifying period for enrolment as member under the Scheme is given below:

CHRONOLOGICAL ORDER OF THE CHANGE OF WAGE CEILING (PARA 2(f) OF EPF SCHEME 1952)	
Period	Wage limit per month
01.11.1952 to 31.05.1957	Rs.300/-
01.06.1957 to 30.12.1962	Rs.500/-
31.12.1962 to 10.12.1976	Rs.1,000/-
11.12.1976 to 31.08.1985	Rs. 1,600/-
01.09.1985 to 31.10.1990	Rs. 2,500/-
01.11.1990 to 30.09.1994	Rs.3,500/-
01.10.1994 to 31.05.2001	Rs.5,000/-
01.06.2001 to 31.08.2014	Rs.6,500/-
01.09.2014 onwards	Rs.15,000/-

QUALIFYING PERIOD OF SERVICE FOR ENROLMENT OF AN EMPLOYEE (Para 26 of the EPF SCHEME 1952)	
From the inception of the EPF Scheme, in 1952 till 02.12.1971	Completion of one year's continuous service or has actually worked for not less than 240 working 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 working 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

EMPLOYEES' PENSION SCHEME, 1995

BRIEF HISTORICAL NOTE

2.10 The Employees' Pension Scheme, 1995 (EPS) came into effect on 16th November, 1995 and with its introduction, the erstwhile Employees' Family Pension Scheme, 1971 (EFPS) ceased to operate and all the assets and liabilities of the old scheme were transferred and merged with the Employees' Pension Fund. The benefits and entitlements of the beneficiaries under the old scheme (EFPS) are protected and continued under the new EPS, 1995.

2.11 The EPS has been designed on the principles of a "Defined Contribution - Defined Benefit" Social Insurance Scheme and adopts "actuarial principles" for ensuring long term financial viability. The Scheme aims at providing economic sustenance during old age and survivorship coverage to members and their families. The Employees' Pension Scheme, 1995 is funded by diversion of 8.33% from the monthly Employer's share of Provident Fund contributions as well as a contribution of 1.16% of the monthly wages (limited to the amount payable on pay of fifteen thousand rupees only) by the Central Government.

APPLICABILITY

2.12 The EPS at its inception applied compulsorily to all the existing Members of the Employees Provident Fund who were contributing to the Employees' Family Pension Scheme, 1971. The new entrants, as Members of Provident Fund from 16.11.95 onwards also acquired membership of the Scheme on compulsory basis. However, the same is restricted to the statutory salary ceiling of Rs. 15000/- since 1st September 2014. The existing Members of the Employees Provident Fund as on 15.11.1995, who had not opted for joining the erstwhile Employees' Family Pension Scheme, 1971, were given an option for joining this scheme.

2.13 The EPS though effective from 16.11.95, has a provision for optional retrospective application from 01.04.93 for outgoing Members of the ceased Employees' Family Pension Scheme, 1971 and its beneficiaries during the period between 01.04.93 to 15.11.95. Members of the old scheme, who had died between 01.04.93 and 16.11.95, were deemed to have joined the new scheme and their beneficiaries were entitled for pension benefits under EPS 1995.

BENEFITS

2.14 The EPS provides a comprehensive set of benefits which covers a broad spectrum of contingencies ensuring social security protection in the old age of the Members and their families. The different categories of pension and withdrawal benefits, that are available under EPS, are as under:

- i. Member Pension upon superannuation.
- ii. Early member pension.
- iii. Disability Pension on permanent and total disablement during the service.
- iv. Widow/Widower Pension on death of member or Pensioner
- v. Children Pension for 2 children at a time till the age of 25 years on death of the member
- vi. Orphan Pension paid to maximum 2 orphans at a time till the age of 25 years on death of member when there is no spouse or on death of spouse.
- vii. Disabled Children/Orphan Pension paid for entire life of the disabled child/Orphan.
- viii. Nominee Pension paid on death of member and paid for life to a duly nominated person by the member in case there is no family as defined under EPS 1995.
- ix. Pension to dependent father/mother paid upon death of member provided there is no family or nominee of the member.
- x. Withdrawal benefit paid on exit from service or on superannuation provided member has not rendered service eligible for Pension.

2.15 The EPS is a vast improvement over the erstwhile Employees' Family Pension Scheme, 1971, under which only Widow/Widower pension was payable in case of death while in reckonable service and prior to completion of 60 years of age. In the absence of spouse or on cessation of spouse pension, the eldest child was eligible for pension up to the age of 25 years and in turn to other children one at a time, subject to the age limit of 25 years. There was no provision for pension to Members on superannuation/retirement or disablement, and the employee was entitled to withdrawal benefit only.

ELIGIBILITY

2.16 A member of the EPS becomes eligible for superannuation / early pension under the EPS on fulfilling:

- a. Minimum 10 years of eligible service; and
- b. Attaining age of 58/50 years.

2.17 On cessation of 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 4% (w.e.f. 26.09.2008) for every year falling short of 58 years. No member pension is payable before attaining the age of 50 years. However, no such age or minimum eligibility service criteria shall apply for pension entitlement in case of disablement or death of the member and even membership with one month contribution will suffice in such cases.

2.18 The quantum of pension payable to a member on superannuation and/or exit from service on attaining the age of 58/50 years depends upon two variables; first, the period of pensionable service rendered by the member and secondly the pensionable salary.

2.19 Those members having service prior to 16.11.1995, have the added benefit of past service pension for the period of their Membership under the erstwhile Employees' Family Pension Scheme, 1971 as per values in the tables provided in the scheme.

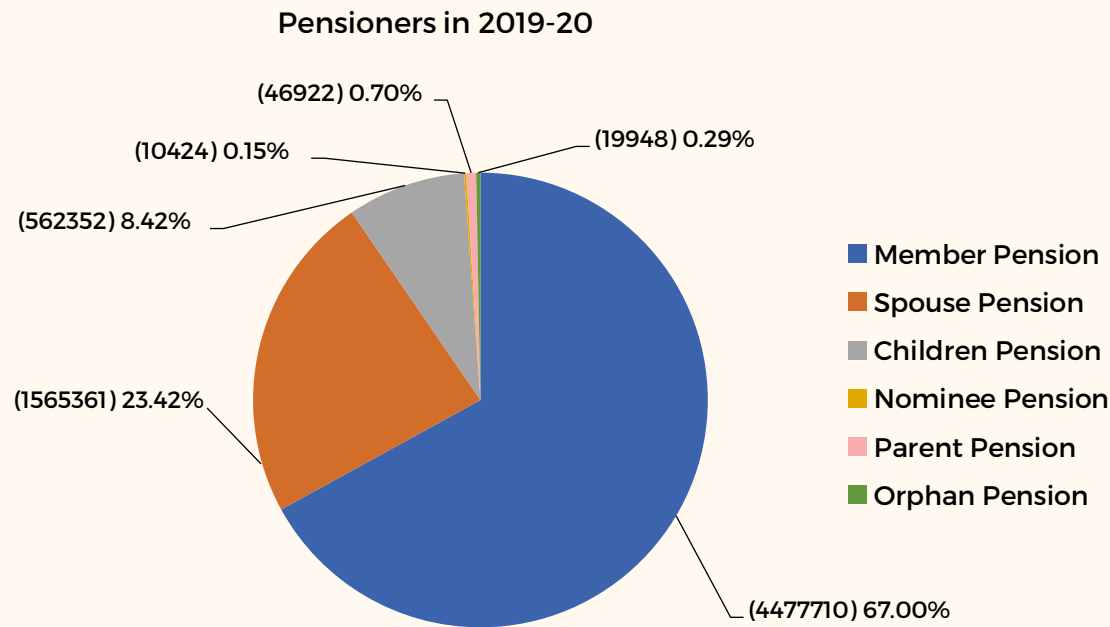
FINANCIAL STATEMENT

PENSIONERS

2.20 The EPS has since its inception grown in terms of the beneficiaries at a rapid pace. In the last five years the overall growth in terms of the pensioners being benefited by the scheme has increased at more than 5% to 10% year on year. The increase in the number of pensioners in the last five years is given in the table and the graph below :

Distribution of Pension Categories under the Employees' Pension Scheme, 1995							
Year	Member Pension	Spouse Pension	Children Pension	Nominee Pension	Parent Pension	Orphan Pension	Total Pensioners
2015-16	3783251	930372	574137	10058	23038	36925	5357781
2016-17	3875335	1139764	570519	12300	31261	20618	5649797
2017-18	4211685	1431613	556510	10562	41740	21080	6273190
2018-19	4325413	1477583	573580	10538	43264	21368	6451746
2019-20	4477710	1565361	562352	10424	46922	19948	6682717

Among the pensioners, the category of member pensioners constitutes 67% of the total number of pensioners and the spouse and children pensioners constitute about 32% of the pensioners. The distribution of pensioners in the year 2019-2020 is shown in the figure below:-



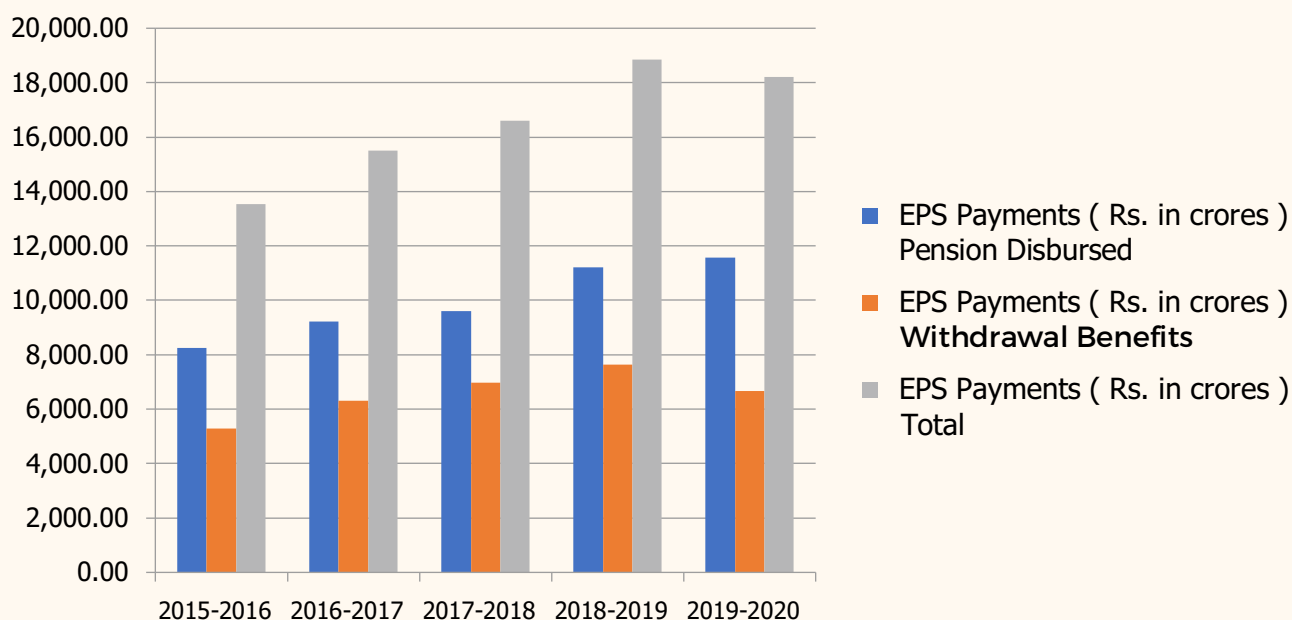
Classification of pensioners of EPS, 1995 into various categories as on 31.03.2020 is shown at **Appendix-2(v)**

EPS FUND RECEIPTS, PAYMENTS AND CORPUS

2.21 With the increase in the number of pensioners, the amount disbursed as pension has also shown a steady increase over the years. However, the Fund has not witnessed any cash flow problems till now, in spite of there being a projected actuarial deficit in the valuation of the Fund. The fund has consistently had more receipts than payment outgo since inception and the position in the previous five years is depicted in the tables and the graph below:

EPS Payments (Rs. in crores)			
Year	Pension Disbursed	Withdrawal Benefits	Total
2015-2016	8,263.04	5,282.13	13,545.17
2016-2017	9,212.25	6,297.98	15,510.23
2017-2018	9,613.59	6,983.45	16,597.04
2018-2019	11,207.34	7,636.41	18,843.75
2019-2020	11,320.89	6,796.62	18,117.51

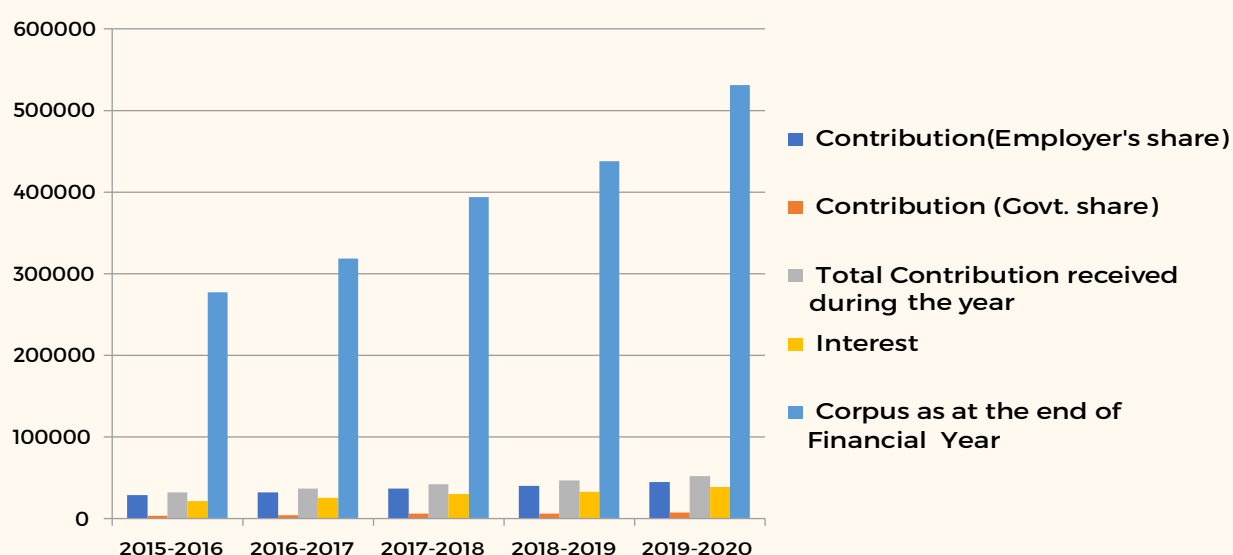
EPS Payments (Rs. in Crores)



2.22 Along with the increase in the pension and withdrawal benefit payments, there has been a continuous increase in the receipts and corpus given the growth in the membership as well as general increase in wages. The growth in the receipts and corpus in the previous five years is given in the table and the graph below.

Pension Fund Receipts & Corpus (Rs. in crores)

Year	Contribution (Employer's share)	Contribution (Govt. share)	Total Contribution received during the year	Interest	Corpus as at the end of Financial Year
2015-2016	29026.88	3280.2	32307.08	21662.14	277077.2
2016-2017	32108.65	4284.8	36393.45	25381.19	318412.38
2017-2018	36618.23	5757.42	42375.65	30260.66	393604.4
2018-2019	40259.74	6401.9	46661.64	32982.68	437762.54
2019-2020	44448.55	7504.59	51953.14	39042.05	530846.39



The accumulated corpus of the EPS has grown steadily and since the year 2015-16 the corpus has increased by almost 91.5%.

IMPLEMENTATION OF MINIMUM PENSION PROVISION

2.23 During the year 2014-15, one of the long awaited demands for implementation of the minimum pension was given effect to. The Central Government had issued Gazette Notification No. 593(E) dated 19.08.2014 providing a minimum pension of Rs.1,000/- per month for member/widow(er)/disabled/nominee/dependent parent pensioners, Rs.750/- per month for orphan pensioners and Rs.250/- per month for children pensioners.

The payment of pension with the revised minimum pension applicable has commenced from September, 2014. The details of pensioners benefited and the amount disbursed to them in the last five years is as follows:

Year	No. of Pensioners benefited	Amount paid as per original pension (Rs. in crores)	Amount Paid as per minimum pension notification (Rs. in crores)	Difference amount (Rs. in crores)
2015-16	18,96,396	1,425.29	2,247.00	821.71
2016-17	18,34,624	1,333.63	2,146.69	813.06
2017-18	17,21,904	1,342.47	2,177.30	834.83
2018-19	20,03,143	1,433.64	2,354.07	920.43
2019-20	19,82,612	1,403.97	2,311.83	907.86

2.24 After implementation of the minimum pension notification, the pension for all member/widow(er)/disabled/nominee/dependent parent pensioners whose original pension was less than Rs.1,000/- p.m., has been fixed at a minimum of Rs.1,000/-p.m. Deductions on account of benefits availed by members on the basis of choice exercised at the time of making claims like commutation, Return of Capital and Short Service are applied on the minimum pension of Rs.1,000/-p.m. The determination of pension under EPS, 1995 after implementation of the minimum pension notification is in consonance with the provisions of the scheme as well as the amendments introduced thereto vide the minimum pension notification referred above. Allowing the minimum pension of Rs.1,000/-p.m. without regard to deduction on account of Commutation, Return of Capital etc. would be iniquitous and unfair vis-à-vis the Members/pensioners who had not taken these benefits at the time of claim and opted to take only the original pension without any optional benefits. The month-wise details of Pensioners benefited from minimum pension of Rs.1000/-per month for the year 2019-2020 is given in **Appendix-2(vi)**.

ACTUARIAL VALUATION OF THE EMPLOYEES' PENSION SCHEME, 1995

2.25 Employees' Pension Scheme, 1995 is a funded scheme with combined features of Defined Benefit and Defined Contribution. Accordingly, the scheme prescribes the rate of contribution payable as well as the scale of benefits admissible. A provision has been made under Para 32 of the Employees' Pension Scheme, 1995 for annual valuation of Employees' Pension Fund by a Valuer appointed by the Central Government.

The Actuary, appointed for the 22nd and 23rd valuation of Employees' Pension Fund for the year 2017-18 and 2018-19, has almost completed the valuation and the report is expected shortly. The process for appointment of Actuary for 24th valuation for the year 2019-20 has been initiated. Details are given in **Appendix-2(vii)**.

PENSION DISBURSEMENT

2.26 The disbursement of pension is being carried out at present using the Core Banking System (CBS) platform of the pension disbursement banks. Instructions were issued to the field offices to ensure that pension is credited to the pensioners' accounts on the last working day of the month.

2.27 The disbursement of monthly pension benefits is carried out through the network of branches of banks with which agreements have been made. The Regional Offices have entered into arrangements with Nationalized Commercial Banks for this purpose. Centralized pension disbursement arrangement agreements have also been made with HDFC Bank, ICICI Bank, Axis Bank and Post offices to disburse pension and other benefits all over India.

2.28 The region-wise list of banks with which various Regional Offices have made agreements/arrangements is given at **Appendix-2(viii)**.

IMPORTANT DEVELOPMENTS RELATED TO EPS 1995

The Central Government has amended the EPS 1995 vide Gazette Notification No.G.S.R.132(E) dated 20.02.2020 and inserted paragraph 12-B, allowing for restoration of normal pension after 15 years from date of commutation of pension. Thus, a long standing demand of pensioners has been met.

EPFO vide circular no. Pension-I/17(10)/2016-17/Jeevan Pramaan/10941/8496 dated 18.12.2019 has replaced the system of submission of Life Certificate/Jeevan Pramaan by Employees Pension Scheme -1995 Pensioners in the month of November every year by a system of submission of Life Certificate / Jeevan Pramaan after a year from the date of submission of last Life Certificate/ Jeevan Pramaan. Accordingly, pensioners will have to submit Life Certificate / Jeevan Pramaan in the same month during next year failing which pension will be stopped from the succeeding month.

EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME 1976.

2.29 Insurance Scheme came into force on 1st August 1976. This Scheme is supported by a nominal contribution by the employers. No contribution is payable by the Employee for availing the Insurance cover.

APPLICATION AND COVERAGE

2.30 Insurance Scheme is applicable to all factories/establishments to which the EPF Act 1952 applies. All the employees, who are members of the provident fund, are members of this Scheme.

BENEFITS UNDER THE SCHEME

2.31 The following benefits are provided in case of death of an employee who was member of the scheme at the time of death:-

- i. The family will get an amount linked to either the average balance in PF account during preceding 12 months or during the period of his membership, whichever is less, except where the average balance exceeds rupees fifty thousand, the amount payable shall be rupees fifty thousand plus 40% of the amount in excess of rupees fifty thousand, subject to a ceiling of rupees one lakh. The benefit will be further increased by twenty percent.
- ii. Where the deceased member was in the employment of the same establishment for a continuous period of twelve months, preceding the month in which he died, the quantum of benefits will be the average monthly wages drawn (subject to a maximum of Rs.15,000/-) during the twelve months preceding the month in which employee died, multiplied by thirty

times plus fifty percent of the average balance in the account of the deceased in the Fund or of a provident fund exempted under section 17 of the Act or under, paragraph 27 or 27A of the Employees' Provident Funds Scheme, 1952, as the case may be, during the preceding twelve months or during the period of his membership, whichever is less subject to a ceiling of one lakh and fifty thousand rupees.

Provided that where the member has rendered continuous service of one year in the same establishment, the assurance benefit shall not be less than two lakh and fifty thousand rupees and should not exceed six lakh rupees. The provision for minimum assurance benefit was in force till 15.02.2020.



Attention EPS Pensioners!!!

Have you not submitted your Digital Life Certificate yet ?

You can now submit online Life Certificate at your convenience during any time of the year

The Life Certificate will remain valid for 1 year from the date of its submission

Pensioners can submit Digital Life Certificate at any EPFO office / Pensioners Disbursing Bank /UMANG app/Common Service Centre (CSC)

*After submission of Jeewan Pramaan Patra, No requirement to send any document to EPFO office



Good News for 65 Lakh Pensioners

In order to ensure that no inconvenience is caused to the pensioners, Central Provident Fund Commissioner has directed the field offices of EPFO to generate pensioners' details & amount for the current month, by 25th March, 2020

He further directed that it should be forwarded to the banks in advance so that monthly pension is credited into the accounts of the pensioners in march itself



CHAPTER 3

Performance Management
In EPFO



The indicative performance and service delivery parameters are laid out in the Citizen’s Charter of the Organization.

VISION

3.1 Employees’ Provident Fund Organisation has a vision to reposition itself as a world class Social Security Organisation providing futuristic services meeting the growing requirements of all categories of its stakeholders. EPFO Vision 2030 envisages:-

- a) Universal Social Security Coverage on mandatory basis by way of Provident Fund, Pension and Life Insurance for all workers of the country;
- b) Online Services for all EPFO benefits with State-of-the-Art Technology;
- c) Implementation of policies for a benefit structure with adequate support level of social security.

MISSION

3.2 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 members in our methods, fairness, honesty and integrity, thereby contributing to the economic and social well-being of the nation.

3.3 Technology-driven and hassle-free services envisaged to improve the level of trust on the functioning of EPFO include:-

- Providing minimum interface but maximum output from EPFO offices.
- Providing improved and reliable facility for online services.
- Providing real time monthly updation of member accounts.
- Providing online access to member account.
- Ensuring one Employee one EPF account
- Reducing the time for settlement of claims to 3 days.
- Facilitating ease of compliance.
- Encouraging and promoting voluntary compliance.
- Keeping up vigil and ensure proper compliance by all establishments.
- Further improvising easy interaction with EPFO to obtain information or seek redressal.

SERVICE STANDARDS

3.4 The details of service standards of the Citizen Charter are as follows :-

S.No.	MAIN SERVICES		STANDARDS*
	Forms	Introduced New Forms	
1.	Settlement of form-19 (PF – final withdrawal)	Composite Claim Form (Aadhaar) & (Non Aadhaar)	10 days
2.	Settlement of form 31 (PF – part withdrawal)	Composite Claim Form (Aadhaar) & (Non Aadhaar)	10 days
3.	Settlement of form 13 (PF - transfer)	-	10 days

S.No.	MAIN SERVICES		STANDARDS*
	Forms	Introduced New Forms	
4.	Settlement of form 14 (PF – payment of life insurance premium)	-	10 days
5.	Settlement of form 20 (PF – final withdrawal by nominee on death of member)	Composite Claim Form in Death Cases.	7 days
6.	Settlement of form 10D (Pension – monthly pension)	Composite Claim Form in Death Cases.	7 days
7.	Settlement of form 10C (Pension – Withdrawal Benefit/Scheme Certificate)	Composite Claim Form (Aadhaar) & (Non Aadhaar)	10 days
8.	Settlement of form 5IF (Insurance payment to nominee on death of employee while in service)	Composite Claim Form in Death Cases.	7 days
9.	Redressal of grievances	-	15 days
10.	Issue of annual accounts slips	-	By 31st May of the following year

* EPFO aims to achieve these targets which are higher than the mandatory standards of service.

All EPFO payments are routed through Electronic and Digital Fund transfer system.

RIGHTS OF MEMBERS

3.5 Rights of members are as follows:-

- Right to membership of PF, Pension and EDLI schemes for every employee of covered establishment subject to the scheme provisions.
- To avail the online services being provided by EPFO
- To obtain claim form free of cost from any Provident Fund office.
- To obtain assistance/guidance in filling up forms.
- To submit claim applications and obtain acknowledgement.
- To get partial withdrawals from provident fund settled within a maximum period of 10 days for specified purposes.
- To get final withdrawals from provident fund settled within 10 days from the date of submission of claim.
- To get provident fund accumulations transferred to members' new account within 10 days of application on change of employment.
- To execute nomination for receiving provident fund accumulations/pension.
- To register grievance and get redressal within 15 days.
- To approach any officer for redressal of grievance in respect of an establishment, including an exempted establishment, without prior appointment.

- To receive monthly payment of pension under the scheme.
- To obtain Universal Account Number (UAN) from EPFO.

RIGHTS OF EMPLOYERS

3.6 Rights of employers are as follows:-

- To demand from the visiting Enforcement Officer an Identity Card.
- To get the Business Number (PF code number) allotted electronically for complying with the provisions of law.
- To approach EPFO & seek clarifications/guidance relating to provident fund matters.
- To avail the online services for filing returns and remit the contributions.
- To have at least one Nodal / Relationship Officer in each field office.
- To have time line for the disposal of various tasks like 7A enquires.
- To have right to meet the Officer in-charge.

GRIEVANCE REDRESSAL MECHANISM

3.7 Name and contact details of Public Grievance Officer at the Head Office.

Additional Central PF Commissioner (CSD)
Employees' Provident Fund Organisation
Bhavishya Nidhi Bhawan, 14 Bhikaiji Cama Place, New Delhi-110066

(Contact details available on www.epfindia.gov.in)

URL to lodge grievance: www.epfigms.gov.in
www.pgportal.gov.in

TIMELINE FOR REDRESSAL: 15 days

3.8 General time limit for settlement of any grievance shall be 15 days. In case of non-redressal, the grievance will be escalated to next higher authority. If a member has mentioned his/her e-mail ID, acknowledgement as well as response will be communicated through e-mail. There is also provision to reply to the address of the member through hard copy.

STAKEHOLDERS

3.9 The service standards mentioned in the three Schemes under the EPF & MP Act, 1952 will be applicable to EPFO stakeholders, namely, the employees and employers.

RESPONSIBILITY CENTERS AND ORGANISATION'S PRESENCE

3.10 EPFO has a nationwide network of 21 Zonal Offices, 138 Regional Offices, 114 District Offices, 05 Special State Offices and 04 Service Centres. These offices reach out to the stakeholders and ensure extension of Social Security services. List of EPFO offices is at **Appendix-3(i)**.

INDICATIVE EXPECTATIONS FROM THE SERVICE RECIPIENTS

Members

- Immediately after joining an establishment, the member should submit his/her UAN with

declaration regarding previous membership of Fund to the employer (Para 34, EPF Scheme 1952)

- Member should submit his/her nomination in Form 2 to his/her employer for onward submission to EPFO after authenticating it or submit the same online.
- Members should furnish Aadhaar card as well as the KYC information correctly in their accounts.

Employers

- Every month the employer should electronically submit monthly return in ECR format and the corresponding remittance.
- The employer should submit particulars of members joining service and/or leaving service in the prescribed form and manner. The employer should also submit nomination form in respect of each member in the prescribed form and manner. [Para 36 (2), Para 61, EPF Scheme 1952]
- Employer should submit Aadhaar card and other requisite KYC information in respect of their employee member.

Details of the Act, Scheme, benefits, duties of employers and contractors etc. are available at www.epfindia.gov.in

Unified portal for employers and employees is available at <https://www.unifiedportal.epfindia.gov.in>

3.11 There are various types of figures about the number of members EPFO caters to. In this regard, following would be relevant to understand the issue:-

- Member means a member of the Employees' Provident Fund, i.e. a member having PF balance in his/her PF account. As on 31st March 2020, there were 24.77 crore members.
- Universal Account Number (UAN) has been allotted to all members in respect of whom at least one contribution has been received since January 2014. There were 14.36 Crore UANs issued as on 31st March 2020.
- Contributing members are those in respect of whom regular contributions are being remitted by the establishments. During 2019-20, there were an average of 4.89 crore contributing members.

3.12 Similarly, as regards establishments, following would be relevant:-

- Establishments registered with EPFO - Establishments and their branches can apply for and get unique PF code numbers. As on 31st March 2020, there were 13,50,603 unique PF code numbers registered with EPFO, of which, 13,47,126 were PF un-exempted codes and 3,477 were PF exempted codes.
- Average number of contributing establishments during the year 2019-20 was 6,60,204.

SERVICE AREA

- 1,16,321 additional establishments were allotted PF codes during the year taking the cumulative total to 13.51 lakh on 31st March 2020.

- 6.60 lakh establishments remitted dues in respect of 4.89 crore members. Zone wise details are given in **Appendix-3(ii)**.
- During the year, 209.39 lakh claims were settled. Summary of all claims settled is given in **Appendix-3(iii)**. Zone and category wise settlement of claims is given in **Appendices-3(iv) to 3(x)**.
- During the year, EPFO catered to 66.83 lakh pensioners.
- During the year, 2,144.74 lakh Annual Statements of Accounts were updated. Details are given in **Appendix-3(xi)**.

FINANCIAL AREA

- Contribution received during the year in un-exempted sector was Rs. 1,71,054.28 cr.
- Benefits paid during the year in un-exempted sector amounted to Rs. 89,190.78 cr.

COMPLIANCE AREA

- 1,08,525 enquiries were concluded:-
17,901 under Section 7A of the Act and 90,624 under Section 14B of the Act.
- As on 31st March, 2020, 46,429 enquiries were pending, out of which, 15,044 were pending under Section 7A of the Act and 31,385 under Section 14B of the Act. 9,582 (63.69%) enquiries under Section 7A of the Act were pending for more than six months and 13,753 (43.82%) enquiries under Section 14B were pending for more than six months.
- Rs. 6,236.45 cr. were assessed as amount due from defaulting establishments during the year.
- Rs. 3,980.05 cr. were recovered from defaulting unexempted establishments.
- Rs. 9,200.20 cr. remained outstanding to be recovered from unexempted establishments. (Rs.3,488.70 cr. being Penal Damages and Interest).
- Rs. 1,309.39 cr. remained pending for recovery from exempted establishments.
- Total amount of Rs. 10,509.59 cr. was pending for recovery as on 31st March, 2020.
- Total amount in Not Immediately Realisable (NIR) Category, as on 31st March 2020, was Rs. 5,654.33 crore, which was 61.46% of outstanding demand (unexempted category) of Rs.9,200.20 crore. Following is the breakup of NIR category:-

Category	Amount Outstanding (Rs. in cr.)	% of NIR
Stay by Courts	4,557.05	80.59
Under Liquidation	618.95	10.95
BIFR	144.04	2.55
Others	334.28	5.91

3.13 Summary of Statistical Abstract (2019-20) is given in **Appendix-3(xii)**.



Who is eligible for pension?

Any member of the EPS, 1995 becomes eligible for pension on attaining the age of 58 years with 10 years of eligible service.

A member, if not in employment, can also opt for reduced pension, if he/she attains the age of 50 years with 10 years of eligible service.

What is eligible service?

It is a period of service for which the contribution under EPS'95 has been received or is receivable.

What do you need to know as a "Seasonal Employee" ?

For eligibility, the contributory service in any year will be treated as full year, even if contributory period is less than a year.

Example:

If an employee has a contributory service of 4 months in year 2016 then the entire year 2016 is counted as eligible service. It will not be restricted to 4 months but treated as one year for eligibility.

Follow us on:



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Visit us on: www.epfindia.gov.in

Yes! You are eligible for pension



Employees' Provident Fund Organisation
Ministry of Labour and Employment

Bhavishya Nidhi Bhawan, 14, Bhikaiji Cama Place,
New Delhi - 110 066

Yes you are eligible for pension after 10 years of membership if you work in any of these seasonal factories and establishments even if you work only for part of the year.



Tea



Sugar



Turpentine



Oil Milling



Licensed Salt



Jute Baling & pressing



Rubber



Rosin



Indigo



Fireworks



Percussion Cap



Ice Industry



Lac



Fruit Preservation



Vegetable Preservation



Ice-Cream Industry



Cotton Ginning, Baling and Pressing



Tea Plantation



Rice Milling



Dal Milling



Cashewnut Industry



Coffee Plantation



Coffee Curing



Cardamom Plantation



Tobacco Leaf



Tile



Hosiery



Pepper Farm



Fireclay or Gypsum

"I am a seasonal worker and I am eligible for pension"



CHAPTER 4

Compliance Management
In EPFO



LAWS

RULES

REGULATIONS

COMPLIANCE

4.1 The Act is a Social Welfare Legislation enacted with a view to extend social security benefits in the form of Provident Fund, Pension and Insurance to the organized work force of the country engaged in the industries, factories and class of establishments to which the statute applies.

ROLE OF COMPLIANCE

4.2 The role of compliance begins with coverage of establishments under section 1(3) (a), 1(3) (b), & Section 1(4) of the Act. After coverage, the employers of the establishments are required to comply with the provisions envisaged under the Act and Schemes framed there under in enrolling their employees as "members" of the fund, deduct provident fund contributions from their salaries and deposit the same to the Fund along with their matching contribution. The employers are also required to deposit their contribution towards inspection and administrative charges under the Act.

4.3 Action in the case of non-compliance

There may be the following types of issues of non-compliance on the part of the employers :

- Disputes regarding the applicability of the Act.
- Non- payment / delayed payment of provident fund and allied dues.
- Non-enrollment of all eligible Members.
- Non-submission of returns and other documents.

The following actions are provided in the Act that can be taken against defaulters to ensure compliance under the Act:

- (i) **Action under section 7A** – For deciding applicability of the Act in case of disputes and for determination of amounts due from any employer under the provisions of this Act, the Provident Fund Scheme or the Pension Scheme or the Insurance Scheme, as the case may be, inquiries under Section 7A are initiated. It is quasi-judicial in nature, thereby giving powers for enforcing attendance, of any person or examining him on oath, requiring the discovery and production of documents, receiving evidence on affidavit and issuing commissions for examination of witnesses.
- (ii) **Action under section 7Q** – Levy of simple interest at the rate of twelve percent per annum or at such higher rate, as may be specified in the Scheme on any amount due from the employer under this Act from the date on which the amount has become so due till the date of its actual payment.
- (iii) **Action under section 14B** – Levy of damages, as penalty, for belated remittance of contributions due from any employer or transfer of accumulations required to be transferred by him under sub-section (2) of Section 15 or sub-section (5) of Section 17 or in the payment of any charges payable under any other provision of this Act or the Schemes framed thereunder after giving a reasonable opportunity of being heard, and at such rates as specified in the Scheme.
- (iv) **Action under section 8F** – Issue of prohibitory orders to third parties including post offices, bankers, insurance companies etc. to withhold any payment due or that may become due to the defaulting employers and to remit the same to the Fund for appropriation against Provident Fund and allied dues.
- (v) **Action under section 14** – Filing of prosecution cases against the defaulting employers before the appropriate courts of law for avoiding payment of dues, non-submission of statutory returns, making or causing to make false statement or representation,

contravening any condition subject to which exemption was granted and of committing same offence repeatedly or any other contravention of provision of the Act or Schemes framed thereunder.

(vi) **Action under para 76 of the EPF Scheme 1952**

Punishment for failure to pay contribution, etc., if any person—

- (a) deducts or attempts to deduct from the wages or other remuneration of a member, the whole or any part of the employer's contribution, or
- (b) fails or refuses to submit any return, statement or other document required by this Scheme or submits a false return, statement or other document, or makes a false declaration, or
- (c) obstructs any Inspector or other official appointed under the Act or this Scheme in the discharge of his duties or fails to produce any record for inspection by such Inspector or other official, or
- (d) is guilty of contravention of or non-compliance with any other requirement of this Scheme,

he shall be punishable with imprisonment which may extend to one year, or with fine which may extend to four thousand rupees or with both.

(vii) **Action under the Indian Penal Code 1860**

- (a) Complaint under section 406 - Punishment for criminal breach of trust:— Whoever commits criminal breach of trust shall be punished with imprisonment of either description for a term which may extend to three years, or with fine, or with both.
- (b) Complaint under section 409 - Criminal breach of trust by public servant, or by banker, merchant or agent.—Whoever, being in any manner entrusted with property,

or with any dominion over property in his capacity of a public servant or in the way of his business as a banker, merchant, factor, broker, attorney or agent, commits criminal breach of trust in respect of that property, shall be punished with imprisonment for life or with imprisonment of either description for a term which may extend to ten years, and shall also be liable to fine

Filing cases U/s 406/409 of the IPC 1860 with Police Authorities or courts against the employers who fail to remit the employees contribution to the Provident Fund after deducting the same from wages / salary of their employees which amounts to 'criminal breach of trust' and is a cognizable offence.

(viii) **Action under section 110 CrPC –** Requiring the employers who habitually fail or attempt to fail in making payment of provident fund and allied dues to execute bond, with sureties, for 'good behavior' with the Executive Magistrate.

4.4 e-Governance initiatives.

- Common online registration of establishments (OLRE) on the Shram Suvidha Portal.
- Introduction of e-proceedings for inquiries under Section 7A & 14B of the EPF & MP Act, 1952.

- Facility to see the compliance status of any registered establishment online on the 'Establishment Search Portal'.

Central Analysis Intelligence Unit (CAIU)

4.5 The following facilities have been initiated through CAIU for employers as well as employees.

I Self-generation of UAN by Workers:

To ensure coverage of all workers, a facility has been launched on 01.11.2019 through which workers can now self-generate their Universal Account Number (UAN) for enrolment as members of the social security schemes under EPFO. Now workers are no longer dependent only on their employers for UAN generation. Workers need not share their Aadhaar with employer. Employer can simply link the UAN obtained by his worker to start payment of monthly contributions. This is in the direction of Ease of Living and ensuring wider social security coverage.

This facility is also providing an actionable intelligence database to EPFO to identify cases in covered establishments, where the UANs are not linked by the employers, or ECR is not filed within due date after linking the UANs with the establishment code, or the date of joining of employee is shown by the employer as being later than the date of joining declared by the employee himself. It will also help in identifying uncovered establishments which might have engaged employees at more than the statutory limit for taking mandatory coverage.

II Online faceless registration process of establishments for employers:

The registration of establishments under EPF & MP Act, 1952, has been simplified and the registration is now done online at the Unified Shram Suvidha Portal of Ministry of Labour & Employment. No registration fee is charged at the time of registration. No physical visit to any EPFO office is required on the part of the employer. No submission of physical documents is required to be done by the employer. All relevant documents are to be uploaded online at the time of registration. The employer can start making remittances online immediately after taking registration. No approvals are necessary from any office of EPFO. The mandatory post-coverage inspection of the newly covered establishments has also been done away with. The entire process is faceless, online, fully transparent, free of any charges, and completely hassle free.

III Auto-registration under EPFO for new companies incorporated under Companies Act through MCA Portal from Feb 2020:

In order to facilitate Ease of Doing Business in case of companies from Feb 2020, the registration of new Public and Private Limited Companies and One Person Companies has been stopped on the Unified Shram Suvidha Portal, and these companies may visit the website of Ministry of Corporate Affairs for registration under EPFO through Spice+ and AGILE-PRO e-forms, at the time of their incorporation. Such companies will have to comply under the EPF & MP Act, only when they cross the threshold limit of employment. If any company along with a majority of its employees wishes to do so, it can also start compliance before crossing the threshold limit of employment.

IV E-Inspections:

This is a new digital interface of EPFO with employers. The E-Inspection Form is made available in the user login of the selected employers not filing ECR. The employers need to fill in such details as whether the establishment is functional or closed, and if closed, the type of closure, i.e. temporary or permanent, along with reasons of closure and uploading of supporting documents, if any. Further, if the establishment is functional, the employer can declare the outstanding amount of unpaid dues, along with reasons for non-payment, and also propose a time frame between 2 to 36 months, for payment of unpaid dues, etc.

The e-inspection system is a step to reduce the cost of compliance for non-wilful defaulters and increase ease of doing business for employers. It nudges the employers for compliant behaviour and prevents their undue harassment. It also helps EPFO to better utilize the limited resources available with its enforcement machinery and is a cost, time, and effort saving mechanism to ensure better default management. The pilot run was done in the offices of Karnal and Agra in November 2019, and then later on in a few other offices in March 2020. The learnings of the pilot phase, including the inputs received from the various stakeholders like the employers, workers, field functionaries, etc., were used to improve upon the process from a technical and operational point of view, and to sensitize the field functionaries about their role in ensuring the successful implementation of the e-inspection system.

V System of e-communication and default management through SMS, E-mails and e-Inspections:

The establishments which do not submit the monthly returns and payments by the due date are reminded by way of SMS and e-mails. This has been done with the objective of nudging the employers/establishments towards compliant behaviour. The text of the communication is also varied based on the repetition of default. The first message sent upon first month default is a gentle reminder, the message upon default of second or third month is advisory in nature, and the consequent message and e-mail after default of 4 months or more makes the employer aware of the legal action which may be initiated against the establishment in case of non-compliance. Subsequently, an opportunity is also provided to the employer to declare closure or disclose unpaid dues, as the case may be, through the mechanism of e-inspection. Since the launch of this system of e-communication in July 2019, it is seen that lakhs of defaulting establishments have paid the dues amounting to lakhs of crores of rupees, in respect of crores of employees, thereby hugely impacting the reach of social security coverage to the eligible employees, and that too without the need of any coercive action against anyone, and saving tremendous amount of valuable resources like time, cost and effort of EPFO enforcement machinery.

EXEMPTION

4.6 Exemption from operation of the EPF Scheme, 1952 by the Appropriate Government is granted to an establishment, already covered under the Employees Provident Funds & Miscellaneous Provisions Act, 1952, subject to terms and conditions of grant of exemption.

The Central Government is the Appropriate Government for the establishments under the control of Central Government, Railways, major Ports, Mines, Oil-fields, any controlled industry or any establishments having branches in more than one state. Consequently, State Government is the Appropriate Government for exemption from operation of EPF Scheme 1952 for other establishments not mentioned before. Exemption is granted to an eligible establishment by Appropriate Governments on its application addressed to the Appropriate Government subject to terms and conditions of grant of exemption.

Major Statutory Provisions about Grant of Exemption

4.7 The power to grant exemption from the operation of all or any of the provisions of any scheme is derived from Section 17 of the Employees Provident Funds & Miscellaneous Provisions Act, 1952.

Under the above statutory provisions, any establishment is granted Exemption by the Appropriate Government, only when the rules of its provident fund with respect to the rates of contribution are not less favourable than the statutory rate and the employees are also in enjoyment of other provident fund benefits which on the whole are not less favourable to the employees than the statutory benefits provided under the EPF & MP Act or any Scheme. Secondly, grant of exemption is also considered when the employees of such establishment are in enjoyment of benefits in the nature of provident fund, pension or gratuity and such benefits, separately or jointly, are on the whole not less favourable to such employees

than the statutory benefits provided under this Act or any Scheme in relation to employees in any other establishment of a similar character.

However, the grant of exemption is considered by the appropriate government in consultation with the Central Board of Trustees, EPF, constituted under Section 5 of the EPF & MP Act, 1952.

The terms and Conditions, under which an establishment is granted exemption, are elaborately detailed in Para 27 of the EPF Scheme, 1952. However, Section 17(3) of the EPF & MP Act, 1952 casts upon the employer the following statutory responsibilities:

- (a) To maintain such accounts, submit such returns, make such investment, provide for such facilities for inspection and pay such inspection charges, as the Central Government may direct;
- (b) Not to reduce, at any time after the exemption, without the leave of the Central Government, the total quantum of benefits in the nature of pension, gratuity or provident fund to which any such person or class of persons was entitled at the time of the exemption; and
- (c) To effect transfer of amount accumulated in the credit of such employee where any such person leaves his employment and obtains re-employment in another establishment to which this Act applies.

Types of exemption

4.8 The statutory provisions under the Employees Provident Funds & Miscellaneous Provisions Act, read with the Employees provident Fund Scheme 1952 provide for following types of exemption from the provisions of Provident Fund:

- a. Exemption for the establishment as a whole is granted under Section 17 of the Act.
- b. Exemption for the 'Class of Employees' under Para 27A of the EPF Scheme, 1952 read with Section 17(2) of the Act.
- c. Exemption for individual employees under Para 27 of the EPF Scheme, 1952 read with Section 17(2) of the Act.

Major Statutory Provisions about Cancellation of Exemption

4.9 In the event of non-compliance of the terms and conditions of the Exemption from the Employees Provident Fund Scheme, the statute also provides for the cancellation of such exemption under the provisions of Section 17(4) of the Employees Provident Funds & Miscellaneous provisions Act, 1952. The power to cancel such exemption vests with the authority which granted it, by order in writing. In the event of such cancellation of exemption, the employer has the responsibility to transfer the accumulations standing in the credit of accounts of every employee. Some exempted establishments may also apply for the surrender of their exemption along with the copy of the resolutions passed by their Board of Trustees to this effect.

Governance Structure

4.10 As mentioned earlier, the power to grant exemption vests with the appropriate governments in consultation with the Central Board of Trustees of EPF. A committee on exempted establishments is also constituted to support the CBT, EPF in the matters related to Exemption. CPFC acts as the Chairman of the Committee on Exempted Establishments.

The Exemption Division in the Head Office of EPFO is headed by an officer of the rank of Additional Central Provident Fund Commissioner (HQ), who is assisted by Additional Central PF Commissioner, Regional PF Commissioner, Assistant PF Commissioners, Section Officers and Assistant Section Officers.

In the field, the Regional Provident Fund Commissioner in-charge of the Region is responsible for regulatory function with respect to monitoring of the exempted establishments, situated in its geographical jurisdiction.

General process of handling Exemption related applications.

4.11 Application for grant of exemption is submitted by employer with requisite documents to concerned Regional Office, where it is scrutinised thoroughly. Such applications, with supporting documents are forwarded to the respective Zonal Offices for further scrutiny and recommendations. The recommendations of the Zonal Offices, after receipt in the Head Office, are placed before the Committee on Exempted Establishments, if they are in order. Subsequently, the recommendations of the Committee along with the complete documents are placed before the Central Board of trustees, EPF for final recommendation to the Appropriate Governments.

New Initiatives undertaken during 2019-2020

4.12 One of the major initiatives taken during 2019-2020 was to involve the respective Zonal Offices in the monitoring of exemption related work-areas in their respective Regional Offices. These areas were mainly related to filing of online returns, conducting of Annual Compliance Audit and processing of the exemption related proposals.

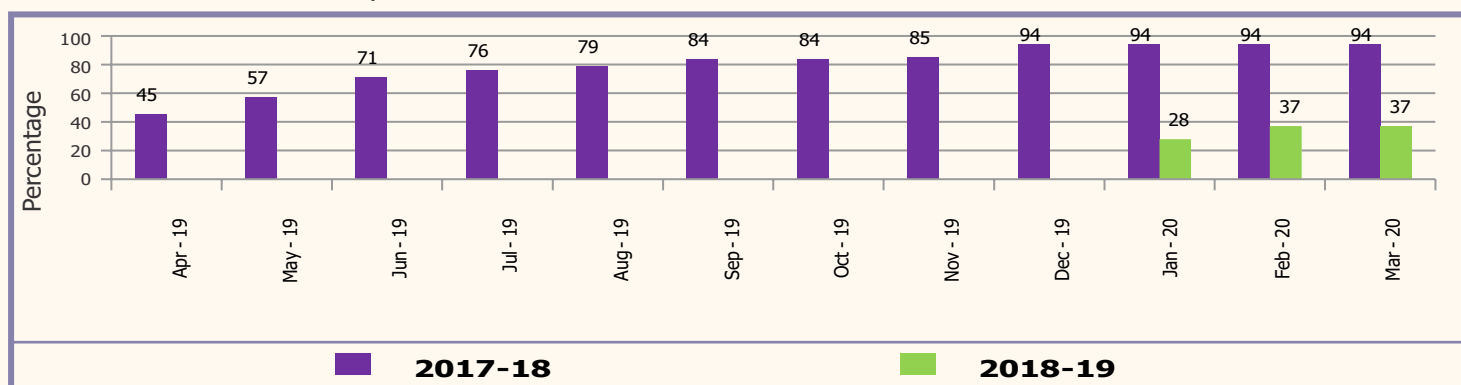
Another major initiative undertaken during 2019-2020 was related to auto transfer online facility for transfer of PF accumulations from Exempted to Unexempted establishments. This facility was started in May 2019 in which the Trusts process the transfer in Unified Portal using DSC approval and internet banking similar to ECR. The transferred amount is credited directly to the EPF account of the member immediately after the auto reconciliation process.

A system of preparing a Monthly Progress Report stressing on monitoring of the filing of online returns and compliance audit was also established.

During the year 2019-2020, two meetings of the Committee of Exempted establishments (43rd and 44th) could be organised.

Conduct of the Compliance Audit :

4.13 Compliance audit in respect of 1279 establishments was completed in 2019-20 for the year 2017-18 which is 94% of the workload. Compliance audit in respect of 509 establishments has been completed in 2019-20 for the year 2018-19 which is 37% of the workload and compliance audit for remaining establishment is underway.



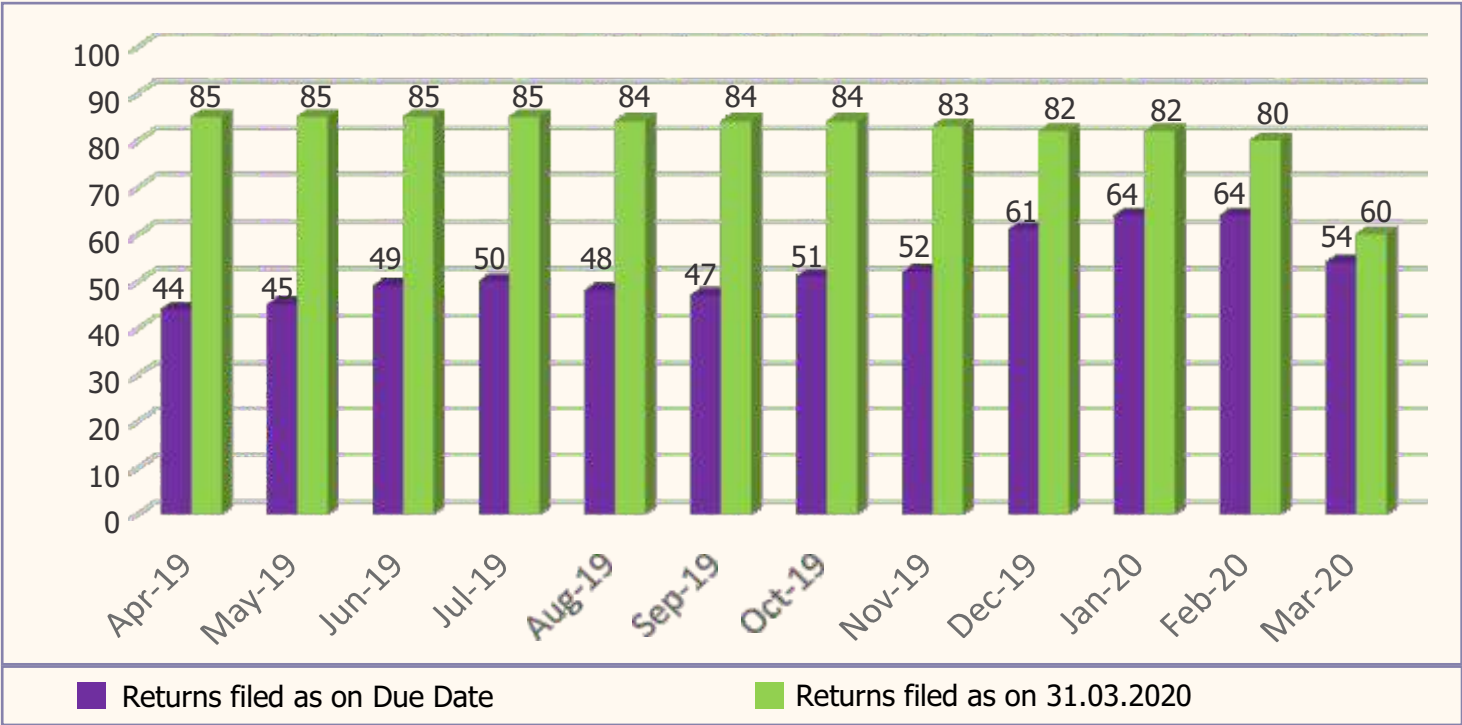
Online returns :

Online returns are filed in different parts as per details given below,

Part-A	=	Master details of establishment
Part-B	=	Master details of Trust
Part-C	=	Employment details
Part-D	=	Contribution details
Part-E	=	Accumulations/ Investments
Part-F	=	Annual returns

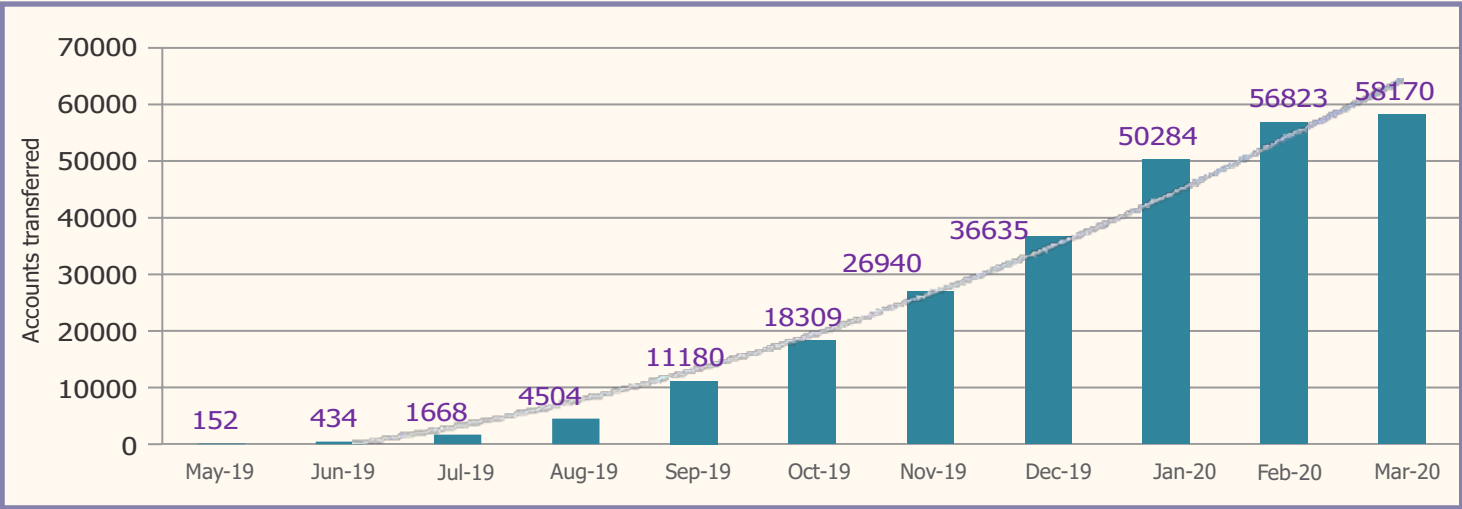
Status of online returns filed by exemption establishments/Trusts is 81.58% (Average) upto March, 2020

Percentage of filing of Online Returns by Exempted Establishments.



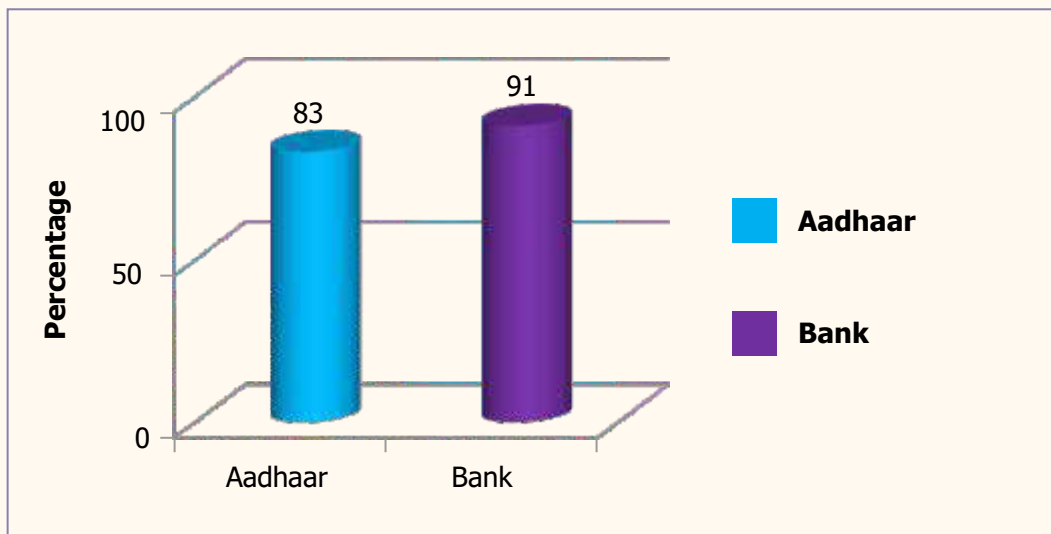
Online transfer :

Online transfer of PF of employees from exempted Trusts to un-exempted is being done successfully. About 58170 accounts have been transferred upto 31st March, 2020.



Aadhaar & Bank Accounts Seeding:

83% Exempted (EPS) members have seeded their Aadhaar numbers and 91% of Exempted (EPS) members have seeded their Bank accounts (upto 31st March, 2020)



Issue of Notification

Details of establishments where decision of the Appropriate Governments regarding grant of exemption vide Notifications / Orders has been received, are as below:-

S.No.	Establishment Name	Zone	Appropriate Govt.	Notification no. & Date
1.	Software Technology Parks of India, DL/CPM/21101	ACC (Delhi) Central	Central Govt.	S-35015/1/2019-SS-II, dated 26.07.2019
2.	M/s HP PPS Services India Private Limited, BG/BNG/1353792	ACC (Bengaluru)	Govt. Of Karnataka	LD 65 LWA 2019, dated 21.11.2019.
3.	M/s HP PPS India Operations Private Limited, BG/BNG/1370095	ACC (Bengaluru)	Govt. Of Karnataka	LD 65 LWA 2019, dated 21.11.2019.

Awareness campaigns

4.14 During the year 2019-2020, the exemption division of the Head Office was also involved in many activities towards dissemination of information in the matter of exemption. It participated in the following seminars and workshops:

- Workshop for representatives of Exempted Establishments was held from 23rd - 24th December, 2019 at PDNASS.
- Conference organised by Confederation of Indian Industries (CII) at Bengaluru and New Delhi - introduced Online transfer of PF of employees from exempted Trusts to un-exempted facilities in May 2019.
- Seminar on the Best Practices by Exempted Establishments at Chennai in collaboration with CII held on 24th January 2020. It was a unique seminar, first of its kind, in which delegates from 14 exempted establishments from all-over the country presented their main areas of work where they had followed a different and innovative approach so as to give better yield or better service to their subscribers.

EXEMPTION FROM THE EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976

4.15 On the request of the employer, the CPFC may, by notification in the Official Gazette, and subject to such conditions as may be specified in the notification, exempt, any establishment from the operation of all or any of the provisions of the Insurance Scheme, if he is satisfied that the employees of such establishment are, without making any separate contribution or payment of premium, in enjoyment of benefits in the nature of life insurance, whether linked to their deposits in provident fund or not, and such benefits are more favorable to such employees than the benefits as admissible under the Insurance Scheme under section 17 (2A) of the Act. The Insurance Scheme may provide for the exemption of any person or class of persons employed in any establishment and covered by that scheme from the operation of all or any of the provisions thereof, if the benefits in the nature of life insurance admissible to such person or class of persons are more favorable than the benefits under the Insurance Scheme.

EXEMPTED ESTABLISHMENTS AND MEMBERS

4.16 There are 3477 PF exempted unique code numbers and there are 1346 PF exempted establishments. 1,33,76,735 member accounts are serviced by these exempted establishments as against 1,04,81,450 member accounts during the previous year.

STATE WISE CONCENTRATION OF ESTABLISHMENTS AND MEMBERS

4.17 Exempted member accounts are concentrated mainly in five states namely Maharashtra, Karnataka, Delhi, West Bengal, and Tamil Nadu. These five States constitute 50.16% of the total exempted establishments and 75.25% of the total membership of the exempted sector.

INSPECTION CHARGES

4.18 The employers of exempted establishments are required to pay the Inspection Charges @ 0.18% of the basic wages and DA including cash value of food concession and retaining allowance if any, to the EPFO.

RECOVERY OF AREARS

4.19 Provisions for recovery of amount due from employers were inbuilt in the Employees' Provident Funds Ordinance, 1951, the Employees' Provident Funds Bill, 1952 and the Act. As per the modes of recovery provided, any amount due from an employer in respect of any contribution payable under this Act or towards the cost of administering the Fund payable by him under any Scheme could be recovered by the Appropriate Government in the same manner as arrears of land revenue. Requisitions used to be sent to the Certificate Officers/Revenue Officers of the respective State Governments for recovery of any money due from an employer in respect of any contribution payable under this Act or towards the cost of administering the Fund payable by him under any Scheme. The pace of recovery was very slow as there was no control over the State Governments. Therefore, evolving an institution of independent recovery machinery within the Organisation was thought of. Accordingly, Section 8 of the Principal Act was amended by the EPF & MP (Amendment) Act, 1988 (33 of 1998) and in the Principal Act, for the words "by the Central Provident Fund Commissioner or such other officer as may be authorized by him, by notification in the Official Gazette, in this behalf, in the same manner as an arrear of land revenue", the words, figures and letters "in the manner specified in Sections 8B to 8G" were substituted. Definition and role of 'Recovery Officer' were inserted in the Act by the said amendment of 1988 effective from 1st August 1988. As a result, independent recovery machinery was put in place from 1st July, 1990 and RPFCs were notified as Recovery Officers by name. From 4th March, 1997, all the RPFCs and APFCs working in the Regional/Sub Regional Offices located at different States and in Headquarters of the Organisation have been notified to act as Recovery Officers. Notification No. S.O. 796 dated the 4th March, 1997 was published in the Official Gazette on 22nd March, 1997 to that effect.

4.20 For augmenting recovery, a Directorate of Recovery has been created at the Head Office level which is directly monitoring the performance of the field functionaries in the area of recovery.

Following recovery actions are provided in the statute against the defaulters :

- attachment and sale of movable or immovable property of the establishment or, as the case may be, of the employer;
- arrest of the employer and his detention in prison; and
- appointing receiver for the management of movable or immovable properties of the establishment or, as the case may be, the employer.

PRIORITY OF PROVIDENT FUND DUES

4.21 Section 11(2) of the Act provides that, if any amount is due from an employer, whether in respect of employees' contribution (deducted from the wages of employees) or the employers' contribution, the amount so due shall be deemed to be the first charge on the assets of the establishment, and shall notwithstanding anything contained in any other law for the time being in force, be paid in priority to all other debts.

4.22 The Hon'ble Supreme Court in Maharashtra State Co-operative Bank Vs. Provident Fund Commissioner [2009(10) SCC.123:2009(123) FLR, 653:2009(2) SCC, (L&S) 743(S.C. – 3M)] has held that the provident fund dues shall be paid in priority to all other dues and debt of a company. Even in cases of liquidation, the Hon'ble Supreme Court has held that the EPF dues are to be paid in priority in Employees' Provident Fund Commissioner Vs. O.L. of Esskay Pharmaceuticals Limited –2011(5)LN.1 :2012(1)LLJ.1:2012(132)FLR.98(S.C.-2M)]

ARREAR MANAGEMENT DURING THE YEAR

4.23 During the year 2019-20 the scheme-wise details of assessed arrears, amounts recovered and closing balance are given in the table below.

ARREARS TO BE RECOVERED				(Rs. in cr.)
	TYPE OF DUES	Workload	Realised	Closing Balance
a.	Provident Fund	8,245.25	2,624.36	5,620.90
b.	EPF Admn. & Inspection Charges	569.48	148.39	421.09
c.	Pension Fund	3,983.92	1,093.36	2,890.56
d.	Insurance Fund	369.36	110.29	259.08
e.	EDLI Admn. & Inspection Charges	12.24	3.66	8.58
f.	TOTAL (a to e)	13,180.25	3,980.06	9,200.21
g.	Penal Damages and Interest	4557.93	1069.24	3488.70
h.	Exempted Sector	1625.04	315.66	1309.39
GRAND TOTAL (f & h)		14,805.29	4,295.72	10509.60

The Zone-wise details are given in **Appendices-4(i) to 4(iii), 4(ix), 4(xi) & 4(xviii).**

BIFURCATION OF ARREARS OF CONTRIBUTION (ALL 3 SCHEMES)

4.24 Out of the total arrears of Rs. 9,200.21 cr. an amount of Rs. 5,654.33 cr. falls under NIR category and Rs 3,545.88cr. is realizable through recovery proceedings. The arrears falling under NIR category could not be recovered over the years due to various reasons such as:

- Amount disputed in Courts/Tribunal.
- Establishments having gone into liquidation.
- Grant of Installments.
- Establishments in respect of which Rehabilitation Scheme had been sanctioned by the BIFR.

4.25 NIR amount accounts for 61.46 % of the arrears demand. The break-up indicating the reason and category of the default falling under NIR category is given below :-

Status of NIR arrears	Number of cases	Amount involved (Rs. in cr.)	% of Total
Stay by Courts	10126	4557.05	80.59
Under Liquidation	1728	618.95	10.95
BIFR	450	144.04	2.55
Others	9455	334.28	5.91
TOTAL	21759	5654.33	100%

4.26 Sector-wise status of defaulting establishments is as under :-

Sector	Amount to be recovered (Rs. in cr.)
Private	7146.18
Public	1699.52
Co-operative	354.50
Total	9200.20

4.27 Zone-wise bifurcation of arrears for all schemes as on 31.03.2020 with reference to Public, Private and Cooperative Sector is given in **Appendix-4(iv)**.

4.28 The summary of Un-Exempted establishments which were in default of Provident Fund dues of Rs.50 lac and above as on 31.03.2020 is given at **Appendix-4(v)** and a summary of exempted establishments in default of Rs.50 lac or more is given in **Appendix-4(vi)**.

ACTIONS TAKEN TO ARREST THE DEFAULT

4.29 The following actions were taken by the organization against the defaulting establishments for assessment and recovery of dues :

- **Assessment of dues under Section 7A of the Act:** The status of initiation and disposal of assessment cases, zone-wise is given in **Appendix-4(vii)** and the details of periodicity of pending Section 7A cases are given in **Appendix-4(viii)**.
- **Assessment of Interest under Section 7Q of the Act:** The total workload during 2019-20 was Rs. 1761.96 cr. out of which Rs. 474.10 cr., being 26.91 % of the total workload was recovered. As on 31st March 2020, Rs. 1287.87cr. was outstanding for recovery. The Zone wise details are given in **Appendix-4(ix)**.
- **Levy of Damages under Section 14B of the Act for belated remittances:** Total amount due for realization during the year 2019-20 was Rs. 2795.97 cr. Out of this Rs. 595.14 cr. was recovered. Zone wise details of cases and amount of penal damages imposed, collected and outstanding at the end of the year are given in **Appendices- 4(x) & 4(xi)**.

- **Recovery through coercive actions:** During the year 2019-20, a sum of Rs. 526.83 cr. was recovered by invoking the provisions of Section 8B for attachment and sale of properties of defaulting establishments, arrest of defaulters etc. The status of attachment/sale of property / arrest of defaulters in Un-Exempted sector is given in **Appendix-4(xii)**.
- **Action taken under Section 14 of the Act:** 38335 cases were pending in the Criminal Courts under the provisions of Section 14 of the Act against defaulting establishments and employers. Zone-wise status of EPF, EPS and EDLI cases are given in **Appendix-4(xiii) to 4(xv)** respectively.
- **Action taken under Section 406/409 of IPC:** FIRs were filed with the police authorities u/s 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. Zone-wise data of the cases filed before the police, the details of challans filed by the police in courts and complaints directly filed in Court and details of their disposal with pendency of cases are given in **Appendix4(xvi) & 4(xvii)**.

ARREAR MANAGEMENT IN THE EXEMPTED SECTOR

4.30 Out of an arrear of Rs. 1625.04 cr., an amount of Rs. 315.66 cr. was recovered leaving a balance of Rs. 1309.39 cr. The details are given in **Appendix-4(xviii)**.

4.31 The major portion of arrears of exempted establishments is in the State of Telangana amounting to Rs.385.96 cr. followed by the State of Delhi amounting to Rs. 214.21 crore, West Bengal & Sikkim amounting to Rs. 155.70 crore, Jharkhand amounting to Rs. 122.48 cr. and Rajasthan amounting to Rs. 113.20 crore, together representing 75.73 % of the total arrears as depicted in **Appendix-4(xix)**.

ACTION TAKEN AGAINST DEFAULTERS IN THE EXEMPTED SECTOR

4.32 During the year, 8 complaints were filed for offences punishable under section 406/409 of I.P.C. against the defaulting employers who failed to remit the Provident Fund contributions deducted from the wages of their employees.

4.33 During the year 2019-20, a sum of Rs. 7.13 cr. was recovered through various modes from defaulters in exempted sector as given below :

STATUS OF ARREST & ATTACHMENT OF PROPERTY ON ACCOUNT OF DEFAULT- EXEMPTED SECTOR			
Sl. No.	Mode of Action	No. of Cases	Amount Recovered (Rs.in cr.)
1	Bank Accounts Attached	20	7.13
2	Movable Property Attached	0	0.00
3	Immovable Property Attached	0	0.00
4	Arrest of Defaulters	0	0.00
	TOTAL	20	7.13

OTHER ACTIONS TAKEN BY EPFO FOR RECOVERY OF ARREARS

4.34 Apart from the above actions, instructions have also been issued to all RPFCs to take the following steps for recovery :

- To seek the help of the State Governments for recovery of arrears.

- To display the names of 10 biggest defaulters of the 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 defaulting employers.
- To have the jails notified as civil prisons by the appropriate authorities.
- Flash the names of major defaulters on the EPFO's website.

PRADHAN MANTRI ROJGAR PROTSAHAN YOJANA (PMRPY)

4.35 The Pradhan Mantri Rojgar Protsahan Yojana (PMRPY) was launched on 9th of August, 2016. In order to incentivise creation and generation of new jobs in formal sector, the Scheme provided that Government of India will pay the Employee's Pension Scheme (EPS'95) contribution of 8.33% for all new employees enrolling under the Employees' provident Fund Scheme, 1952 (with EPFO) for the first three years of their employment. This was intended to incentivise the employers to recruit unemployed persons and also to formalize the employment. In order to channelize this intervention towards the target group of semi-skilled and unskilled workers, the Scheme was applicable to those with salary/wages up to Rs 15000/- per month and who had not worked in any establishment registered with EPFO prior to 01/04/2016 and did not have UAN prior to 01/04/2016. This Scheme had a dual benefit, where, on the one hand, the employer is incentivised for increasing the employment base of workers in the establishment, and on the other hand, a large number of workers will find jobs in such establishments. A direct benefit is that these workers will have access to social security benefits of the organised sector. To check duplication errors and prevent unscrupulous members from availing the benefit, it was mandated that the UAN of beneficiaries will be seeded with Aadhaar.

In case of the textile (apparel) sector where the establishment particularly dealt with manufacturing of wearing apparel, the employers were also eligible to get 3.67% of employers' share of EPF contribution paid by the Government (in addition to paying the EPS'95 contribution of 8.33%) under the Pradhan Mantri Paridhan Rojgar Protsahan Yojana (PMRPY).

With effect from 01/04/2018, the whole of employer's share of EPF & EPS contribution (10% or 12% as the case may be) is being provided to the employers for a period of three years in respect of the new employees and the existing employees for their remaining period of three years. Hence, the establishments and the employees therein which were getting twin benefits under both PMRPY & PMRPY now are eligible for the full benefit of 12% (or 10%) under PMRPY since 01.04.2018. The terminal date for registration of beneficiary through establishment was 31st March, 2019.

The Scheme received good response from the employers. Though a little slow initially, but with the effective and large scale publicity by Head Office and the field offices of EPFO through conduct of seminars and workshops with both the employers & Employers' Associations and employees & Union representatives, the response picked up fast and by the terminal date of registration (i.e. 31.03.2019), 185022 establishments had registered with 13791049 employees under the scheme. Out of this, 145512 establishments had been benefitted in respect of 11805003 employees amounting to Rs. 43706034526/-. The year wise details are given as under :

PMRPY

Financial Year	Employees benefitted	Employers benefitted	Subsidy disbursed (In Rs)
2016-17	33031	868	25839391
2017-18	3025084	39423	4919573820
2018-19	8746888	144736	38708772274
2019-20	364957	135760	33935995284

PMRPY

Financial Year	Employees benefitted	Employers benefitted	Subsidy disbursed (In Rs)
2016-17	3900	19	1787994
2017-18	218304	689	187502672
2018-19	46840	781	51668588
2019-20	N.A.	N.A.	N.A.

The Government has revised the Scheme guidelines dated 23.02.2017 vide their order dated 07.03.2019. This has produced the effect that for any establishment to avail upfront benefit under PMRPY for a particular wage month, it is now mandatory that the ECR is filed by 15th of the subsequent month.

On the initiative of the ACC (HQ) PMRPY and the help of Concurrent Audit Cell as well as IS Division, a scrutiny of the data of beneficiaries under PMRPY scheme was taken up and the same was validated with the legacy data of members exiting before 01.04.2016 on different parameters like PAN, Aadhar, Bank Account, Name, Father's Name, Date of Birth and Gender of the beneficiaries. The outcome located a large number of duplicate cases which were suspected to be ineligible beneficiaries under the PMRPY scheme. Such accounts were blocked and further flow of benefits under the PMRPY scheme in respect of the suspected UANs was disallowed.

The lists of such cases were pushed into the logins of the respective establishments for verification and certification of their authenticity. A notice to the effect was also issued to all the related establishments by the respective RPFCs with a request to either confirm their authenticity or block those cases permanently.

During the Financial Year 2019-20, the de-duplication exercise was completed involving verification of about 8.98 lakh UANs registered under PMRPY. Out of this, employers had availed benefit under PMRPY in lieu of a total of 7,62,013 ineligible member beneficiaries, amounting to a total of Rs.285.49 crores approx. Accordingly, a recovery module was prepared by the IS Division for recovering the principal amount along with interest and damages. The details of recovery effected from employers till March 2020 are as follows :-

Principal amount	263.32 crores (92.23 %)
Damages	32.83 crores
Interest	16.40 crores.
Total	312.55 crores

CHAPTER 5

INVESTMENTS &
ACCOUNTS



RATE OF CONTRIBUTION

5.1 The rate of contribution payable to Provident Fund by the employees and the employers under the Act has been revised from time to time. The current rate of contribution as percentage of wages for funding the various schemes along with its administrative charges is given below :

	CONTRIBUTION ACCOUNTS (Rate of contribution)			ADMINISTRATION ACCOUNTS (Rate of contribution)		TOTAL
	EPF	EPS	EDLI	EPF(*)	EDLI	
Employer	3.67	8.33	0.50	0.50	0.00	13.00
Employee	12.00	0.00	0.00	0.00	0.00	12.00
Central Government	0.00	1.16	0.00	0.00	0.00	1.16
TOTAL	15.67	9.49	0.50	0.50	0.00	26.16

(*) w.e.f. 01.06.2018

5.2 The rate of contribution excluding the administrative charges and contribution in EDLI Scheme is presently 12% on the wages both for employer as well as employee. The employer bears the entire administrative charges for EPF and contribution under EDLI Scheme. The Government of India contributes @1.16% of wages to the EPS. Only for following categories of establishments, the rate of contribution, both for employer and employee is 10% of wages.

- Any establishment in which less than twenty persons are employed;
- Any sick industrial company as defined in clause (o) of sub-section (1) of Section 3 of the Sick Industrial Companies (Special Provisions) Act, 1985 (1 of 1986) and which has been declared as such by the Board for Industrial and Financial reconstruction established under section 4 of that Act, for the period commencing on and from the date of registration of the reference in the Board and ending either on the date by which the net worth of the said company becomes positive in terms of the orders passed under subsection (2) of section 17 of that Act or on the last date of implementation of the scheme sanctioned under section 18 of that 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.
- Any establishment in the (A) Jute Industry (B) Beedi Industry (C) Brick Industry (D) Coir Industry other than the spinning sector (E) Guar gum factories;

5.3 The following table indicates the different rates of contribution both for employers and employees for the period indicated from the date of inception of the Act.

RATE OF CONTRIBUTION SINCE 1952 ONWARDS	
Period	Contribution Rate
01.11.1952 to 31.03.1956	One anna per rupee of total basic wages, DA and food concession by both employers & employees.
01.04.1956 to 31.03.1971	6¼% of the total of basic wages, DA and cash value of food concession by employee. An equal amount was paid by the employer
01.04.1971 to 31.07.1988	6¼% of the total of basic wages, DA and cash value of food concession by employee. An equal amount was paid by the employer.
	As on 31st March 1972, the enhanced rate of 8 per cent was made (for employer and employee both) applicable to the establishments employing 50 or more persons.
01.08.1988 to 31.05.1990	8⅓% of the basic wages, DA (including the cash value of any food concession) and retaining allowance (if any) payable to each employee who is a subscriber, with effect from 1st August, 1988.
01.06.1990 to 08.04.1997	8⅓% of the basic wages, DA (including the cash value of any food concession) and retaining allowance (if any) payable to each employee who is a subscriber, with effect from 1st August, 1988.
	As on 31st March 1991, the enhanced rate of 10 per cent was made applicable to the establishments employing 50 or more persons.
09.04.1997 to 21.09.1997	Notification dated 9th April, 1997 was issued enhancing Provident Fund contribution rate from 8⅓% to 10% for all except 5 categories of industries/establishments. With this, 5 categories of industries/establishments were to pay Provident Fund contribution @ 8⅓% while the remaining categories of industries/establishments were to pay Provident Fund contribution @ 10% w.e.f. 01.05.1997.
22.09.1997 onwards	5 categories of industries/establishments were to pay Provident Fund contribution @ 10% while the remaining categories of industries/establishments were to pay Provident Fund contribution @ 12%.

CONTRIBUTIONS RECEIVED (ALL THREE SCHEMES)

5.4 During the year 2019-20, following contributions were collected from un-exempted establishments by the Organisation in respect of Employees’ Provident Fund Scheme, 1952, Employees’ Pension Scheme, 1995 and Employees’ Deposit Linked Insurance Scheme, 1976:

PROVIDENT FUND CONTRIBUTIONS RECEIVED FROM UN-EXEMPTED ESTABLISHMENTS (RS. IN CRORE)		
	SCHEME	2019 - 20
1.	EMPLOYEES’ PROVIDENT FUND SCHEME:	1,24,365.85
2.	EMPLOYEES’ PENSION SCHEME :	
	a) Employer’s Share	44,448.55
	b) Government’s Share	7,504.59
	Total:	51,953.14
3.	EMPLOYEES’ DEPOSIT LINKED INSURANCE SCHEME:	
	Employer’s Share	2,239.88

PROVIDENT FUND

5.5 The contribution received in Provident Fund in the last four years is as under :-

PROVIDENT FUND CONTRIBUTIONS RECEIVED (Rs. in cr.)		
Year	Un-Exempted Sector	Year-wise variation in %
2019 - 20	1,24,365.85	17.54
2018 - 19	1,05,804.25	13.20
2017 - 18	93,468.73	14.98
2016 - 17	81,289.37	15.74

PENSION FUND

5.6 The erstwhile Family Pension Scheme, 1971 mandated contribution of 1.16% of wages from employers and employees to Family Pension Fund. The Central Government also contributed 1.16% of the wages of members to the Pension Fund. The present Pension Scheme was introduced in 1995. The accumulations in the erstwhile Family Pension Fund formed part of the corpus of Pension Scheme.

5.7 The Pension Scheme is financed by employer contribution at the rate of 8.33% of the wages of the Members. In addition, the Central Government contributes at the rate of 1.16% of wages of the member.

5.8 The following table shows the contribution received in the Pension Fund in last four years.

Year	Employer's share (Rs. in cr.)	Central Govt. share (Rs. in cr.)	Year - wise variation in % (both shares)
2019 -20	44,448.55	7,504.59	11.34
2018 -19	40,259.74	6,401.90	10.11
2017 -18	36,618.23	5,757.42	16.44
2016 -17	32,108.65	4,284.80	12.65

INSURANCE FUND

5.9 The employers are required to contribute to the Insurance Fund at the rate of 0.5% of wages of the employee (subject to Maximum wages of Rs.15,000/-per month). During the year 2019-20, a sum of Rs. 2,239.88 cr. was received as against Rs. 1,942.56 cr. in the year 2018-19.

5.10 The Zone-wise receipts and payments in the contribution accounts of all the three Schemes (Un-exempted Sector) for the year 2019-20 are given at **Appendix-5(i)**.

ADMINISTRATIVE ACCOUNT

5.11 The expenditure in administering the Employees' Provident Fund as provided in para 54 of the EPF Scheme, 1952 is met from the levy of Administrative charges and Inspection charges at the prescribed rate from the employers of un-exempted and exempted establishments respectively. (Para 38 and 39 of the Employees' Provident Funds Scheme, 1952 stipulate that the employer of the establishments complying with the Employees' Provident Funds Scheme, 1952 as an unexempted establishment should pay Administrative Charges). Section 17(3) of the Act stipulates the payment of Inspection Charges by the exempted establishments every month.

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 employers. On the recommendation of the Central Board, the rates of Administrative charges and Inspection charges is fixed by the Central Government and notified in the Gazette.

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

ADMINISTRATIVE CHARGES PAYABLE BY THE EMPLOYERS OF UN-EXEMPTED ESTABLISHMENTS		
Period	Rate	Reckoned on
01.11.1952 to 31.12.1962	3%	Total 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 is Rs. 5/-.
01.10.1986 to 31.07.1998	0.65%	On total pay on which contributions are payable. Minimum Administrative charges payable per month per establishment is Rs. 5/-.
01.08.1998 to 31.12.2014	1.10%	On total pay on which contributions are payable. Minimum Administrative charges payable per month per establishment is Rs. 5/-.
01.01.2015 to 31.03.2017	0.85%	On total pay on which contributions are payable. Minimum sum of Rs. 75/- per month for every non-functional establishment having no contributory member and Rs. 500/- per month per establishment for other establishments.
01.04.2017 to 31.05.2018	0.65%	On total pay on which contributions are payable. Minimum sum of Rs.75/- per month for every non-functional establishment having no contributory member and Rs. 500/- per month per establishment for other establishments.
01.06.2018 onwards	0.50%	On total pay on which contributions are payable. Minimum sum of Rs. 75/- per month for every non-functional establishment having no contributory member and Rs. 500/- per month per establishment for other establishments

INSPECTION CHARGES PAYABLE BY THE EMPLOYERS OF EXEMPTED ESTABLISHMENTS

Period	Rate	Reckoned on
01.11.1952 to 31.12.1962	0.75%	On total employees' and employer's contributions payable @ 6.25%.
01.01.1963 to 30.09.1964	0.75%	On total employees' and employer's contributions payable @ 6.25%.
	0.60%	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.

5.12 The Income and Expenditure of Administration Account for the year 2019-20 relating to Employees' Provident Fund Scheme, 1952 is as below :

INCOME & EXPENDITURE ACCOUNT (Rs. in Crore)		2019 - 20*
INCOME:		
A	Administrative, Inspection Charges & Penal Damages (including 7Q interest)	3,834.36
B	Interest on Investments	1,861.05
C	Receipts from other accounts	37.61
D	Miscellaneous receipts	31.75
	TOTAL	5,764.77
EXPENDITURE:		
A	Revenue Expenditure	3,723.33
B	Payments to other Accounts	37.61
	TOTAL	3,760.94
Excess of Income over Expenditure		2,003.83

* Un-audited

ADMINISTRATIVE REVENUE

5.13 During the year 2019-20, 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 detailed below:

ADMINISTRATIVE / INSPECTION CHARGES AND PENAL DAMAGES RECEIVED FROM ESTABLISHMENTS (RS. IN CRORE)				
	PARTICULARS	EPF SCHEME *	EDLI SCHEME *	TOTAL*
1	Administrative Charges	3,548.42	31.20	3,579.62
2	Inspection Charges	227.59	5.22	232.81
3	Penal Damages (Including 7Q Interest)	58.35	3.18	61.53
	TOTAL	3,834.36	39.60	3,873.96

*Un-audited

5.14 The establishments granted exemption under the Insurance Scheme, are required to pay the inspection charges @ 0.005% of wages subject to a minimum of Rs. 1 per month.

5.15 During the year 2019-20, Rs. 3,834.36 cr. has been collected as Administrative Revenue as against Rs.3,592.95 cr. collected during 2018-19 under EPF Scheme. During the year 2019-20, Rs.39.60 cr. has been collected as Administrative, Inspection Charges, Damages and Interest charged as against Rs.42.38 cr. collected during 2018-19 under EDLI Scheme.

5.16 COLLECTION OF CONTRIBUTION THROUGH INTERNET BANKING

1. **Addition of one more bank under the Centralised Receipt Module:** EPFO has signed an agreement with the Bank of Maharashtra for the collection of the EPF dues, under the Centralised Receipt Module, during the year and with this EPFO now has banking arrangements with 16 banks for the collection of its dues.

2. **Banking arrangement in the UTs of J&K and Ladakh:** All the Banking arrangements have been made for the newly created offices in the UTs of J&K and Ladakh. Banking section is also in the process of including J&K Bank as a collecting bank for EPFO through internet banking , as well as the physical mode, which will be beneficial for the recently added employers in J&K and Ladakh UTs ,who are scattered in the remote locations, where only the J&K Bank has presence.

3. **Renewal of the Banking agreement with the SBI:** The Banking Agreement for the collection and payment between EPFO and SBI was renewed on 15.01.2020, for a period of four years, post expiry of the old Agreement on 30.11.2019. The renewed Agreement incorporates several new clauses, in tune with the changed scenario of centralized collection. In the renewed agreement, various service charges were successfully negotiated, resulting in savings of around Rs.15 crore, annually, for the Organization.

PATTERN OF INVESTMENT

5.17 S. O. 1071 (E). - In exercise of the powers conferred by sub-paragraph (1) of paragraph 52 of the Employees' Provident Funds Scheme, 1952 and in supersession of the notification of the Government of India in the Ministry of Labour No. S.O. 3450(E).- dated the 21st Nov 2013, the Central Government has directed that all incremental accretions belonging to the Fund shall be invested in accordance with the following pattern namely -

Category	INVESTMENT PATTERN	Percentage amount to be invested
(i)	<p>Government Securities and Related Investments</p> <p>(a) Government Securities,</p> <p>(b) Other Securities {'Securities' as defined in section 2(h) of the Securities Contracts (Regulation) Act, 1956} the principal whereof and interest whereon is fully and unconditionally guaranteed by the Central Government or any State Government.</p> <p>The portfolio invested under this sub-category of securities shall not be in excess of 10% of the total portfolio of the fund.</p> <p>(c) Units of Mutual Funds set up as dedicated funds for investment in Govt. securities and regulated by the Securities and Exchange Board of India:</p> <p>Provided that the portfolio invested in such mutual funds shall not be more than 5% of the total portfolio at any point of time and fresh investments made in them shall not exceed 5% of the fresh accretions in the year.</p>	<p>Minimum 45% and upto* 65%</p>

Category	INVESTMENT PATTERN	Percentage amount to be invested
(ii)	<p>Debt Instruments and Related Investments</p> <p>(a) Listed (or proposed to be listed in case of fresh issue) debt securities issued by bodies corporate, including banks and public financial institutions ('Public Financial Institutions' as defined under Section 2 of the Companies Act, 2013), which have a minimum residual maturity period of three years from the date of investment.</p> <p>(b) Basel III Tier-I bonds issued by scheduled commercial banks under RBI Guidelines:</p> <p>Provided that in case of initial offering of the bonds the investment shall be made only in such Tier-I bonds which are proposed to be listed.</p> <p>Provided further that investment shall be made in such bonds of a scheduled commercial bank from the secondary market only if such Tier I bonds are listed and regularly traded.</p> <p>Total portfolio invested in this sub-category, at any time, shall not be more than 2% of the total portfolio of the fund.</p> <p>No investment in this sub-category in initial offerings shall exceed 20% of the initial offering. Further, at any point of time, the aggregate value of Tier I bonds of any particular bank held by the fund shall not exceed 20% of such bonds issued by that Bank.</p> <p>(c) Rupee Bonds having an outstanding maturity of at least 3 years issued by institutions of the International Bank for Reconstruction and Development, International Finance Corporation and Asian Development Bank.</p> <p>(d) Term Deposit receipts of not less than one year duration issued by scheduled commercial banks, which satisfy the following conditions on the basis of published annual report(s) for the most recent years, as required to have been published by them under law:</p> <p>(i) having declared profit in the immediately preceding three financial years;</p> <p>(ii) maintaining a minimum Capital to Risk Weighted Assets Ratio of 9%, or mandated by prevailing RBI norms, whichever is higher;</p>	<p>Minimum **20% and upto 45%</p>

Category	INVESTMENT PATTERN	Percentage amount to be invested
	<p>(iii) having net non-performing assets of not more than 4% of the net advances;</p> <p>(iv) having a minimum net worth of not less than Rs.200 crores.</p> <p>(e) Units of Debt Mutual Funds as regulated by Securities and Exchange Board of India:</p> <p>Provided that fresh investment in Debt Mutual Funds shall not be more than 5% of the fresh accretions invested in the year and the portfolio invested in them shall not exceed 5% of the total portfolio of the fund at any point in time.</p> <p>(f) The following infrastructure related debt instruments:</p> <p>(I) Listed (or proposed to be listed in case of fresh issue) debt securities issued by body corporates engaged mainly in the business of development or operation and maintenance of infrastructure, or development, construction or finance of low cost housing.</p> <p>Further, this category shall also include securities issued by Indian Railways or any of the body corporates in which it has majority shareholding.</p> <p>This category shall also include securities issued by any Authority of the Government which is not a body corporate and has been formed mainly with the purpose of promoting development of infrastructure.</p> <p>It is further clarified that any structural obligation undertaken or letter of comfort issued by the Central Government, Indian Railways or any Authority of the Central Government, for any security issued by a body corporate engaged in the business of infrastructure, which notwithstanding the terms in the letter of comfort or the obligation undertaken, fails to enable its inclusion as security covered under category (i) (b) above, shall be treated as an eligible security under this sub-category.</p> <p>(ii) Infrastructure and affordable housing Bonds issued by any scheduled commercial bank, which meets the conditions specified in (ii)(d) above.</p> <p>(iii) Listed (or proposed to be listed in case of fresh issue) securities issued by Infrastructure debt funds operating as a Non-Banking Financial Company and regulated by Reserve Bank of India.</p> <p>(iv) Listed (or proposed to be listed in case of fresh issue) units issued by Infrastructure Debt Funds operating as a Mutual Fund and regulated by Securities and Exchange Board of India.</p>	

Category	INVESTMENT PATTERN	Percentage amount to be invested
	<p>It is clarified that, barring exceptions mentioned above, for the purpose of this sub-category (f), a sector shall be treated as part of infrastructure as per Government of India's harmonized master-list of infrastructure sub-sectors.</p> <p>Provided that the investment under sub-categories (a), (b) and (f) (i) to (iv) of this category No. (ii) shall be made only in such securities which have minimum AA rating or equivalent in the applicable rating scale from at least two credit rating agencies registered with Securities and Exchange Board of India under Securities and Exchange Board of India (Credit Rating Agency) Regulation, 1999. Provided further that in case of the sub-category (f) (iii) the ratings shall relate to the Non-Banking Financial Company and for the sub-category (f) (iv) the ratings shall relate to the investment in eligible securities rated above investment grade of the scheme of the fund.</p> <p>Provided further that if the securities / entities have been rated by more than two rating agencies, the two lowest of all the ratings shall be considered.</p> <p>Provided further that investments under this category requiring a minimum AA rating, as specified above, shall be permissible in securities having investment grade rating below AA in case the risk of default for such securities is fully covered with Credit Default Swaps (CDSs) issued under Guidelines of the Reserve Bank of India and purchased along with the underlying securities. Purchase amount of such Swaps shall be considered to be investment made under this category.</p> <p>For sub-category (c), a single rating of AA or above by a domestic or international rating agency will be acceptable. It is clarified that debt securities covered under category (i) (b) above are excluded from this category (ii).</p>	
(iii)	<p>Short-term Debt Instruments and Related Investments</p> <p>Money market instruments:</p> <p>Provided that investment in commercial paper issued by body corporates shall be made only in such instruments which have minimum rating of A1+ by at least two credit rating agencies registered with the Securities and Exchange Board of India.</p> <p>Provided further that if commercial paper has been rated by more than two rating agencies, the two lowest of the ratings shall be considered.</p>	Upto 5%

Category	INVESTMENT PATTERN	Percentage amount to be invested
	<p>Provided further that investment in this sub-category in Certificates of Deposit of up to one year duration issued by scheduled commercial banks, will require the bank to satisfy all conditions mentioned in category (ii) (d) above.</p> <p>(b) Units of liquid mutual funds regulated by the Securities and Exchange Board of India.</p> <p>(c) Term Deposit Receipts of up to one year duration issued by such scheduled commercial banks which satisfy all conditions mentioned in category (ii) (d) above.</p>	
(iv)	<p>Equities and Related Investments</p> <p>(a) Shares of body corporates listed on Bombay Stock Exchange (BSE) or National Stock Exchange (NSE), which have:</p> <p>(i) Market capitalization of not less than Rs. 5000 crore as on the date of investment; and</p> <p>(ii) Derivatives with the shares as underlying, traded in either of the two stock exchanges.</p> <p>(b) Units of mutual funds regulated by the Securities and Exchange Board of India, which have minimum 65% of their investment in shares of body corporates listed on BSE or NSE. Provided that the aggregate portfolio invested in such mutual funds shall not be in excess of 5% of the total portfolio of the fund at any point in time and the fresh investment in such mutual funds shall not be in excess of 5% of the fresh accretions invested in the year.</p> <p>(c) Exchange Traded Funds (ETFs) / Index Funds regulated by the Securities and Exchange Board of India that replicate the portfolio of either BSE Sensex Index or NSE Nifty 50 Index.</p> <p>(d) ETFs issued by SEBI regulated Mutual Funds constructed specifically for disinvestment of shareholding of the Government of India in body corporates.</p>	<p>Minimum 5% & upto 15%</p>

Category	INVESTMENT PATTERN	Percentage amount to be invested
	<p>(e) Exchange traded derivatives regulated by the Securities and Exchange Board of India having the underlying of any permissible listed stock or any of the permissible indices, with the sole purpose of hedging.</p> <p>Provided that the portfolio invested in derivatives in terms of contract value shall not be in excess of 5% of the total portfolio invested in sub-categories (a) to (d) above.</p>	
(v)	<p>Asset Backed, Trust Structured and Miscellaneous Investments</p> <p>(a) Commercial mortgage based Securities or Residential mortgage based securities.</p> <p>(b) Units issued by Real Estate Investment Trusts regulated by the Securities and Exchange Board of India.</p> <p>(c) Asset Backed Securities regulated by the Securities and Exchange Board of India.</p> <p>(d) Units of Infrastructure Investment Trusts regulated by the Securities and Exchange Board of India.</p> <p>Provided that investment under this category No. (v) shall only be in listed instruments or fresh issues that are proposed to be listed.</p> <p>Provided further that investment under this category shall be made only in such securities which have minimum AA or equivalent rating in the applicable rating scale from at least two credit rating agencies registered by the Securities and Exchange Board of India under Securities and Exchange Board of India (Credit Rating Agency) Regulations, 1999. Provided further that in case of the sub-categories (b) and (d) the ratings shall relate to the rating of the sponsor entity floating the trust.</p> <p>Provided further that if the securities / entities have been rated by more than two rating agencies, the two lowest of the ratings shall be considered.</p>	Upto 5%

*Modified vide Notification dated 26th of September, 2016

** Modified vide Notification dated 20th of April, 2018

2. Fresh accretions to the fund will be invested in the permissible categories specified in this investment pattern in a manner consistent with the above specified maximum permissible percentage amounts to be invested in each such investment category, while also complying with such other restrictions as made applicable for various sub-categories of the permissible investments.
3. Fresh accretions to the funds shall be the sum of un-invested funds from the past and receipts like contributions to the funds, dividend / interest / commission, maturity amounts of earlier investments etc., as reduced by obligatory outgo during the financial year.
4. Proceeds arising out of exercise of put option, tenure or asset switch or trade of any asset before maturity can be invested in any of the permissible categories described above in the manner that at any given point of time the percentage of assets under that category should not exceed the maximum limit prescribed for that category and also should not exceed the maximum limit prescribed for the sub-categories, if any. However, asset switch because of any RBI mandated Government debt switch would not be covered under this restriction.
5. Turnover ratio (the value of securities traded in the year / average value of the portfolio at the beginning of the year and at the end of the year) should not exceed two.
6. If for any of the instruments mentioned above the rating falls below the minimum permissible investment grade prescribed for investment in that instrument when it was purchased, as confirmed by one credit rating agency, the option of exit shall be considered and exercised, as appropriate, in a manner that is in the best interest of the subscribers.
7. On these guidelines coming into effect, the above prescribed investment pattern shall be achieved separately for each successive financial year through timely and appropriate planning.
8. The investment of funds should be at arms length, keeping solely the benefit of the beneficiaries in mind. For instance, investment (aggregated across such companies / organizations described herein)

beyond 5% of the fresh accretions in a financial year will not be made in the securities of a company / organization or in the securities of a company / organization in which such a company / organization holds over 10% of the securities issued, by a fund created for the benefit of the employees of the first company / organization, and the total volume of such investments will not exceed 5% of the total portfolio of the fund at any time. The prescribed process of due diligence must be strictly followed in such cases and the securities in question must be permissible investments under these guidelines.

9. i. The prudent investment of the Funds of a trust / fund within the prescribed pattern is the fiduciary responsibility of the Trustees and needs to be exercised with appropriate due diligence. The Trustees would accordingly be responsible for investment decisions taken to invest the funds.

ii. The trustees will take suitable steps to control and optimize the cost of management of the fund.

iii. The trust will ensure that the process of investment is accountable and transparent.

iv. It will be ensured that due diligence is carried out to assess risks associated with any particular asset before investment is made by the fund in that particular asset and also during the period over which it is held by the fund. The requirement of ratings as mandated in this notification merely intends to limit the risk associated with investments at a broad and general level. Accordingly, it should not be construed in any manner as an endorsement for investment in any asset satisfying the minimum prescribed rating or a substitute for the due diligence prescribed for being carried out by the fund / trust.

- v. The trust / fund should adopt and implement prudent guidelines to prevent concentration of investment in any one company, corporate group or sector.
10. If the fund has engaged services of professional fund / asset managers for management of its assets, payment to whom is being made on the basis of the value of each transaction, the value of funds invested by them in any mutual funds mentioned in any of the categories or ETFs or Index Funds shall be reduced before computing the payment due to them in order to avoid double incidence of costs. Due caution will be exercised to ensure that the same investments are not churned with a view to enhancing the fee payable. In this regard, commissions for investments in Category III instruments will be carefully regulated, in particular.

INVESTMENT OF PENSION FUND

5.18 The Scheme provides for investment of the Pension Fund in the following manner (Para 26 of the Pension Scheme).

- All moneys accruing to the Employees' Pension Fund Account except the contributions of the Central Government shall be invested in accordance with the provisions of paragraph 52 of the Employees' Provident Funds Scheme, 1952.
- Net assets of the Family Pension Fund as on the 16-11-1995 shall merge in the Pension Fund and remain invested in the Public Account of the Government of India. The future Central Government's contribution accruing to the Pension Fund from 17th November, 1995 onwards shall also be invested in the Public Account of the Government of India.

INVESTMENT OF INSURANCE FUND

5.19 All moneys standing to the credit of the Insurance Fund as on 31st March 1997, shall be kept in deposit with the Central Government in the Public Account. The moneys credited as contributions to the Insurance Fund on and from the 1st day of April, 1997 shall be invested as per the investment pattern notified under paragraph 52 of the Employees' Provident Funds Scheme, 1952.

PORTFOLIO MANAGEMENT

5.20 The funds of EPFO are managed by duly appointed portfolio managers. The Portfolio Managers are mandated to invest the funds as per the pattern of investment notified by the Ministry of Labour & Employment and guidelines prescribed by the Central Board from time to time. The Performance Evaluation of the portfolio managers of EPFO is a regular exercise and is evaluated against a performance benchmark developed by consultant M/s CRISIL.

1. The performance benchmark is dynamic in nature and captures the daily yields of securities in which investment of EPFO money is permissible as per existing investment pattern and investment guidelines. It is a very important tool with which EPFO is able to compare the performance of portfolio managers. It also serves as a reference point for both EPFO as well as for the portfolio managers, giving an indicative minimum yield, which could have been generated by investing in the prevailing market in the asset classes permissible as per extant investment pattern and investment guidelines.
2. The Central Board of Trustees in its 207th meeting held on 31.03.2015 approved the appointment of following five fund managers for managing the EPFO corpus for a period of three years:

- i. ICICI Securities Primary Dealership Ltd.
- ii. Reliance Capital Asset Management Ltd.
- iii. HSBC Asset Management (India) Private Ltd.
- iv. UTI Asset Management Company Ltd.
- v. SBI (SBI ended Portfolio Management Services w.e.f.31.03.2019)

The Central Board of Trustees in its 225th meeting held on 21.08.2019 approved appointment of following two fund managers for managing the EPFO corpus for a period of three years

- i. SBI Funds Management Private Ltd.
 - ii. UTI Asset Management Company Ltd
3. The old Portfolio Managers started managing EPFO corpus from 1st July,2015 and their tenure has been extended till 30.09.2019 by the Board except State Bank of India as SBI has closed its Portfolio Management Services w.e.f. 31.03.2019.
 4. M/s UTI AMC managed 100% of the corpus of EPFO for month of October, 2020 as per ratification of decision of Chairman, CBT in 226th meeting of Central Board of Trustees held on 05.03.2020. Both newly appointed Portfolio Managers SBI FMPL & UTI AMC started managing EPFO corpus w.e.f. 01.11.2020.
 5. During the year 2019-20, the Portfolio Managers generated the yield by investing in the approved securities as per the Investment pattern and Investment guidelines. The return on investment during a year is subject to variation in market yields due to various conditions prevailing in the market and thus cannot be strictly compared with the yields generated during the past years. Therefore, the true comparison can be made only amongst the Portfolio Managers who are investing in the same market following same regulations. The competition among the Fund Managers has diversified the risk of under performance by one single Portfolio Manager affecting the yield of entire portfolio. Along with competition, creation of dynamic benchmark, works as a reference for the Portfolio Managers who optimize their efforts to not only meet the benchmark but also to outperform it.
 6. Performance of old Portfolio Managers for the period 01.04.2019 to 30.09.2019

Portfolio Manager	Yield %	Benchmark Yield %
UTI AMC	7.48	7.64
ICICI Sec PD	7.63	
Reliance AMC	7.53	
HSBC AMC	7.61	
Overall EPFO	7.54	

7. UTI AMC generated a yield of 7.37% and outperformed the cumulative benchmark yield of 7.28% (for period 01.10.2019 to 31.03.2020).
8. The cumulative performance of the new Portfolio Managers for the period 01.11.2019 to 30.03.2020 (common period) is as under

Portfolio Manager	Yield %	Benchmark Yield %
SBI AMC	7.27	7.26
UTI AMC	7.36	
Overall EPFO	7.32	

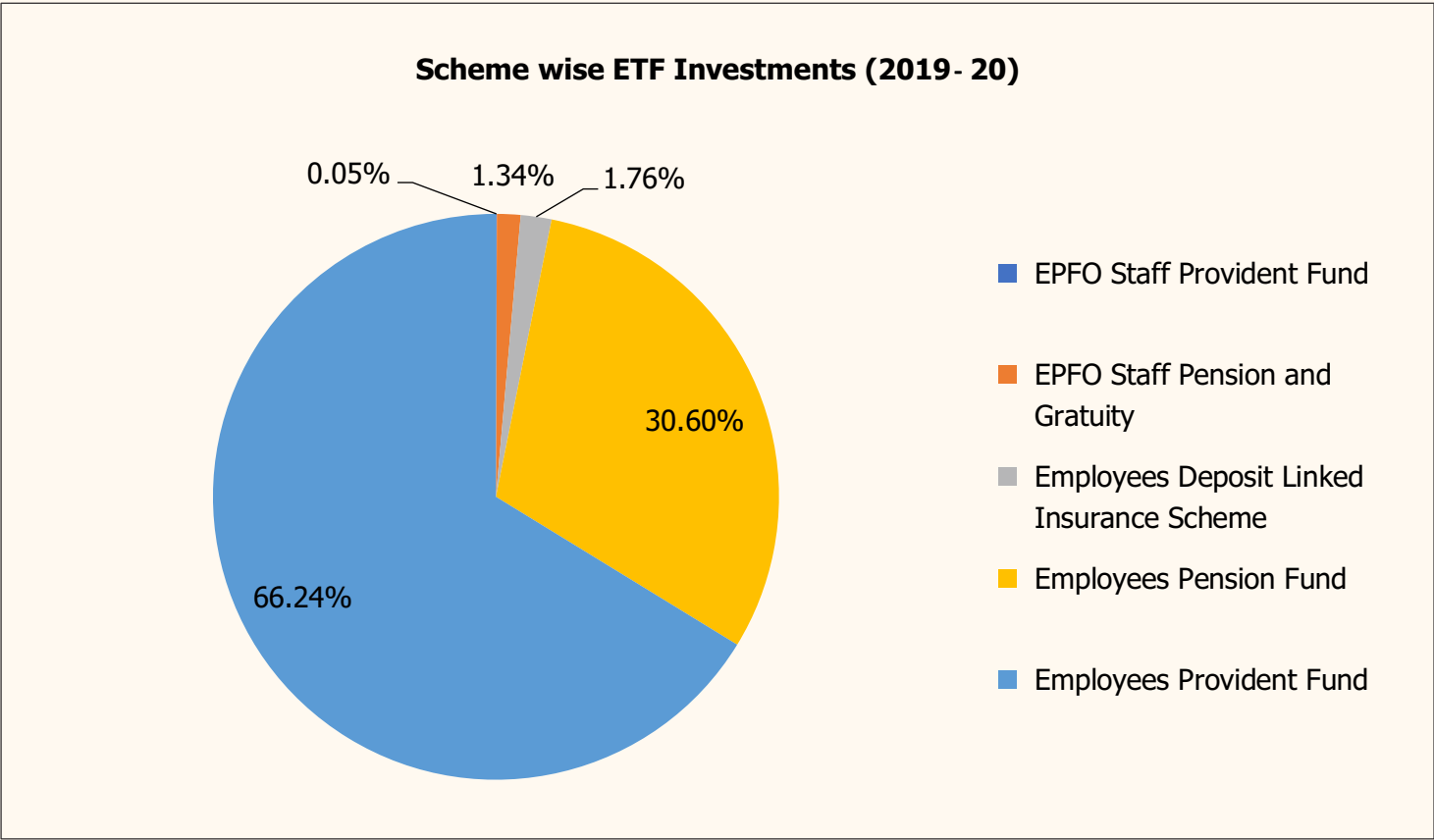
INVESTMENT IN EXCHANGE TRADED FUND (ETF)

5.21 The Ministry of Labour and Employment, Govt. Of India vide notification no. 1071 (E) dated 23rd April, 2015 issued Investment Pattern for investments by EPFO. This Investment Pattern prescribes 5 to 15% investments in equity and related investment. The Central Board in its 207th meeting held on 31.03.2015 decided to invest 5% of the total annual investments in Exchange Traded Fund (ETF) of Nifty and Sensex.

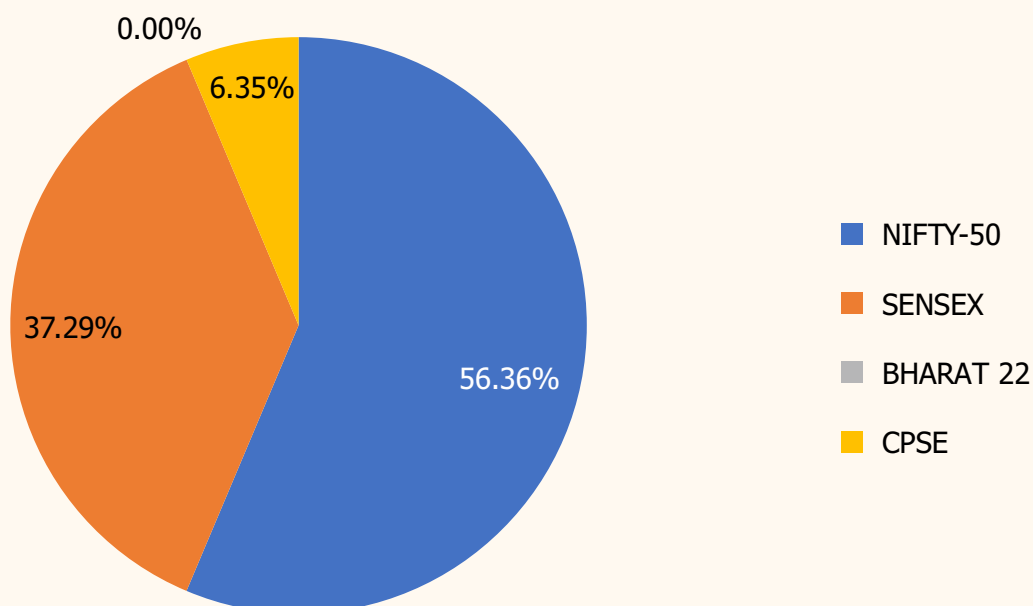
- Accordingly, investment in ETF started w.e.f from 05th August 2015 in Nifty ETF and Sensex ETF.
- Central Board in its 208th meeting held on 16th September, 2015 decided that allocation to Nifty based ETF would be 65-85% and the allocation to Sensex based ETF would be 35-15% of the total allocation for investment in ETFs. In addition to the above mentioned indices, a minimum 5% to about 20% of the total ETF investment would be made in CPSE-ETF depending upon the offer of Ministry of Finance.
- The Central Board in its 213th meeting held on 8th July 2016 approved selection of UTI Mutual Fund in addition to the SBI Mutual Fund. Further in the 214th meeting of the Central Board held on 26th July 2016 the allocation of funds between SBI MF and UTI MF was fixed at 75% and 25% respectively.
- The Central Board in its 215th Meeting held on 12.09.2016 enhanced the allocation to ETF from existing 5% to 10% within the scope of Investment Pattern notified by the Ministry of Labour & Employment. This was done in exercise of powers under section 20 of the EPF & MP Act 1952.
- The Central Board in its 218th Meeting held on 27.05.2017 further enhanced the allocation to ETF from 10% to 15%.
- EPFO has also made investments in CPSE ETF and Bharat 22 ETF.
- During FY 2015-16 with 5% allocation, EPFO made a total investment of Rs. 6,578 Crores in ETF.
- During FY 2016-17 with 10% allocation, EPFO made a total investment of Rs. 14,981 Crores in ETF.
- During FY 2017-18 with 15% allocation, EPFO made a total investment of Rs. 24,790 Crores in ETF.
- During FY 2018-19 with 15% allocation, EPFO made a total investment of Rs. 27,974.25 Crores in ETF.
- During FY 2019-20 with 15% allocation, EPFO made a total investment of Rs.31,501.06 Crores in ETF.

- Gross investment made in ETFs (considering only buy transactions) during the FY 2019-20 is as follows:

Scheme	NIFTY-50	SENSEX	BHARAT - 22	CPSE
EPFO Staff Provident Fund	9.45	7.21	-	-
EPFO Staff Pension and Gratuity	225.75	197.55	-	-
Employees Deposit Linked Insurance Scheme	329.45	224.8	-	-
Employees Pension Fund	5,579.26	3,359.77	-	700
Employees Provident Fund	11,609.15	7,958.67	-	1,300
Sub Total(in crores)	17,753.06	11,748	-	2,000
Total (in crores)	31,501.06			



Index - wise ETF Investments (2019-20)

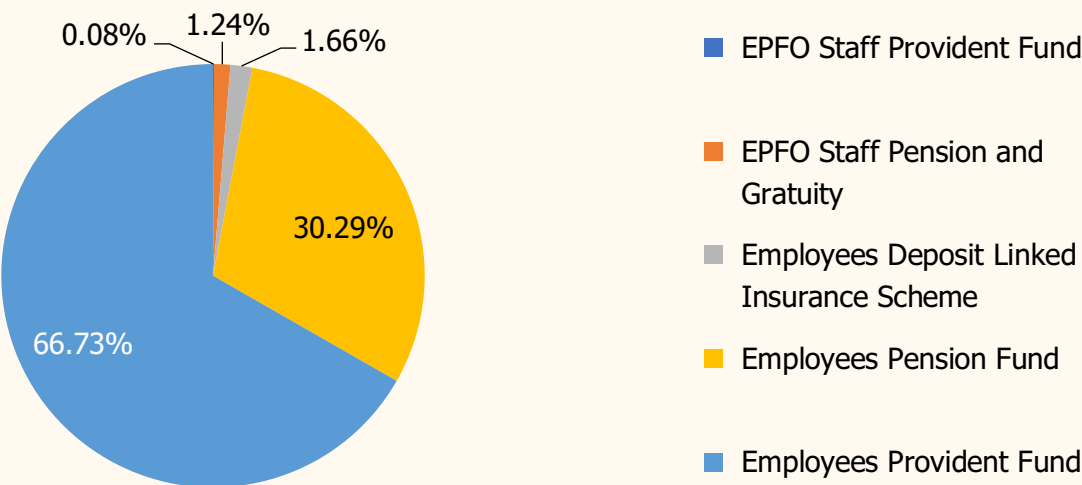


The gross amount invested in ETF till 31st March 2020 is Rs. 1,05,825.11 crores.

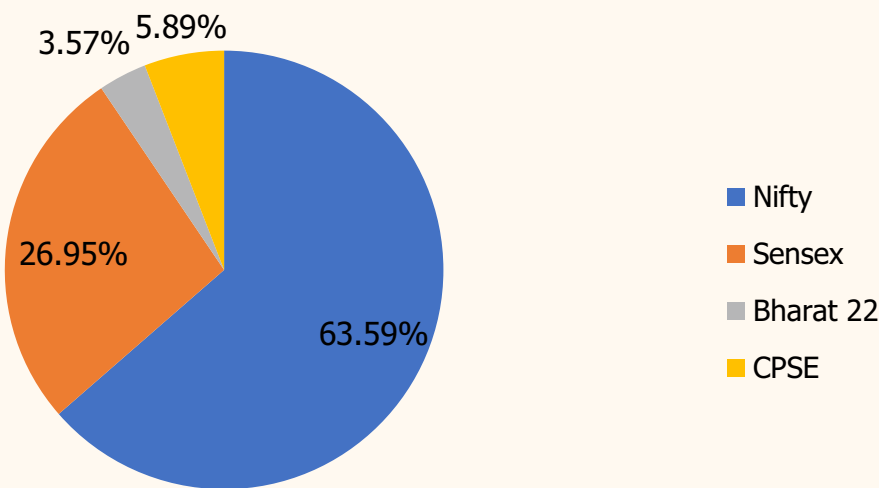
- Gross investments made in ETFs (considering only buy transactions) during the period 5th Aug 2015 to 31st Mar 2020 is as under:

Scheme	SBI MF		UTI MF		BHARAT 22	CPSE
	NIFTY 50	SENSEX	NIFTY 50	SENSEX		
EPFO Staff Provident Fund	52.05	36.05	-	-	-	-
EPFO Staff Pension and Gratuity	873.16	436.53	-	-	-	-
Employees Deposit Linked Insurance Scheme	1,214.90	546.37	-	-	-	-
Employees Pension Fund	16,326.01	6,603.10	4,669.52	1,981.88	1,028.12	1,443.72
Employees Provident Fund	34,243.65	14,564.04	9,919.48	4,350.79	2,746.62	4,789.09
Sub Total (in crores)	52,709.77	22,186.09	14,589	6,332.67	3,774.74	6,232.81
Total (in crores)	1,05,825.11					

Scheme - wise ETF Investments since beginning

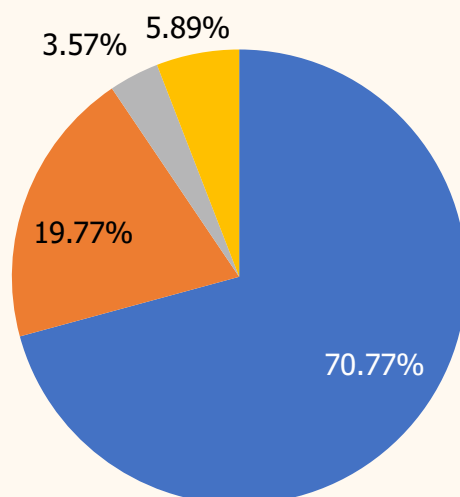


Index - wise ETF Investments since beginning



ETF Manufacturer - wise ETF Investments since beginning

■ SBI MF ■ UTI MF ■ BHARAT 22 ■ CPSE

**5.22 FACTS AND PARTICULARS REGARDING INVESTMENTS (UN-EXEMPTED SECTOR).****A. INVESTMENT (AT FACE VALUE) [Excluding Equity related investments]****(1) Employees' Provident Fund:**

(i)	Total Investments as on 31.03.2019	Rs. 6,73,832.78 Crore.
(ii)	Net addition in Investments at Face Value during the year:	Rs. 92,436.75 Crore.
(iii)	Total Investments as on 31.03.2020	Rs. 7,66,269.53 Crore.

The net addition in investment during the year 2019-20 was Rs.92,436.75 Crore as against Rs.80,840.64 Crore during the year 2018-19.

(2) Employees' Pension Fund :

(i)	Total Investments as on 31.03.2019.	Rs.4,14,687.98 Crore.
(ii)	Net addition in Investments at Face Value during the year:	Rs.61,029.88 Crore.
(iii)	Total Investments as on 31.03.2020.	Rs.4,75,717.86 Crore.

The net addition in investment during the year 2019-20 was Rs.61,029.88 Crore as against Rs. 51,568.35 Crore during the year 2018-19.

(3) Employees' Deposit Linked Insurance Fund :

(i)	Total Investments as on 31.03.2019.	Rs.25,545.75 Crore.
(ii)	Net addition in Investments at Face Value during the year:	Rs.2,917.75 Crore.
(iii)	Total Investments as on 31.03.2020.	Rs.28,463.50 Crore.

The net addition in investment during the year 2019-20 was Rs.2,917.75 Crore as against Rs.3,434.77 Crore during the year 2018-19.

B. BREAK UP OF INVESTMENTS :

5.23 The total corpus (excluding Equity related investments) lying invested under the three schemes and the percentage distribution of amounts invested in different categories of Investment provided under the extant Pattern and their consolidated status is depicted in following tables:-

Employees' Provident Fund Face value (Rs. in Crores)			
Sl. No.	Category	Face Value as on 31.03.2020 (Rs. in Crore)	Percentage
1.	Central Govt. Securities (CTG).	1,35,606.35	17.70%
2.	(a) State Development Loan (SDL).	3,44,492.52	44.96%
	(b) State Government Securities (STG).	16,415.18	2.14%
3.	Special Deposit Scheme (SDS).	53,144.56	6.94%
4.	Public Sector Financial Institutions/Undertakings (PSU) [including Private Sector bonds/securities (PVT)].	2,16,160.96	28.21%
5.	CBLO in hand	449.97	0.06%
TOTAL		7,66,269.53	100.00%

Employees' Pension Fund		Face value (Rs. in Crores)	
S. No.	Category	Face Value as on 31.03.2020 (Rs. in Crore)	Percentage
1.	Central Govt. Securities (CTG).	69,758.47	14.66%
2.	(a) State Development Loan (SDL).	1,56,171.72	32.83%
	(b) State Government Securities (STG).	7,161.90	1.51%
3.	Special Deposit Scheme (SDS).	1,400.52	0.29%
4.	Public Sector Financial Institutions/Undertakings (PSU) [including Private Sector bonds/securities (PVT)].	96,342.98	20.25%
5.	Public Account	1,44,782.28	30.43%
6.	CBLO in hand	99.99	0.02%
TOTAL		4,75,717.86	100.00%

Employees' Deposit Linked Insurance Fund		Face value (Rs. in Crores)	
S. No.	Category	Face Value as on 31.03.2020 (Rs. in Crore)	Percentage
1.	Central Govt. Securities (CTG).	3,409.14	11.98%
2.	(a) State Development Loan (SDL).	8,343.24	29.31%
	(b) State Government Securities (STG).	362.70	1.27%
3.	Special Deposit Scheme (SDS).	2.50	0.01%
4.	Public Sector Financial Institutions/Undertakings (PSU) [including Private Sector bonds/securities (PVT)].	5,230.72	18.38%
5.	Public Account	11,115.20	39.05%
6.	CBLO in hand	0	0.00%
TOTAL		28,463.50	100.00%

Consolidated statement of category wise investment of corpus under different schemes at face value as on 31.03.2020 [Excluding Equity related investments].						
S.No.	Category	Schemes (Rs. in Crore)				
		Employees' Provident Fund	Employees' Pension Fund	Employees' Deposit Linked Insurance Fund	TOTAL	Percentage
1	Central Govt. Securities (CTG).	1,35,606.35	69,758.47	3,409.14	2,08,773.96	16.43%
2	(a) State Development Loan (SDL).	3,44,492.52	1,56,171.72	8,343.24	5,09,007.48	40.07%
	(b) State Government Securities (STG).	16,415.18	7,161.90	362.70	23,939.78	1.88%
3	Special Deposit Scheme (SDS).	53,144.56	1,400.52	2.50	54,547.58	4.29%
4	Public Sector Financial Institutions/Undertakings (PSU) [including Private Sector bonds/securities (PVT)].	2,16,160.96	96,342.98	5,230.72	3,17,734.66	25.01%
5	Public Account	0.00	1,44,782.28	11,115.20	1,55,897.48	12.27%
6	CBLO in hand	449.97	99.99	0.00	549.96	0.04%
	Total	7,66,269.53	4,75,717.86	28,463.50	12,70,450.90	100.00%

5.24 The details of category and coupon wise investment at Face Value (Debt) (Un-exempted Sector) in respect of different schemes i.e., for Provident Fund, Pension Fund and Insurance Fund as on 31st March 2020 are at **Appendices-5(ii) to 5(iv)**.

5.25 Net Interest earned on Investments (including Equity Related Investments) (Un-exempted sector) during the year 2019-20 is tabulated below:-

S.No.	Scheme	Net Interest (Rs. in crore)
1.	Employees' Provident Fund	57,491.23
2.	Employees' Pension Fund	24,647.82
3.	Employees' Deposit Linked Insurance Fund	1,317.96

INVESTMENTS OF PROVIDENT FUND (EXEMPTED SECTOR)

5.26 The exempted establishments are also required to follow the same pattern of investment as prescribed for the investment of the funds of un-exempted establishments being done by EPFO. The net investments during the year by exempted establishments were Rs.83,640.93 cr.

5.27 Investments made during the year are given below :

INVESTMENTS MADE BY EXEMPTED ESTABLISHMENTS DURING 2019 - 20	
Category of Investment	Amount Invested (Rs. in cr.)
Special Deposit Account	2783.53
Govt. Guaranteed Securities	19,945.70
State Govt. Securities	23,627.14
Others	55,721.82
TOTAL GROSS INVESTMENT	1,02,078.19
LESS : Redemption	18,437.26
TOTAL NET INVESTMENT	83,640.93

RATE OF INTEREST TO MEMBERS

5.28 The interest rate on EPF deposits declared since 1952 onwards is given in **Appendix5(v)**.

PRODUCTIVITY LINKED BONUS TO EPFO EMPLOYEES

5.29 Office-wise details of Productivity Linked Bonus for the year 2018-19 paid during the year 2019-20 to the employees of EPFO are given in **Appendix-5(vi)**.

CHAPTER 6

CUSTOMER SERVICE,
COMMUNICATIONS &
PUBLIC RELATIONS

CUSTOMER REVIEWS

4.5



CUSTOMER SERVICE DIVISION

6.1 GRIEVANCE REDRESSAL MECHANISM IN EPFO

EPFO, in tune with its objectives, lays strong emphasis on customer service and the redressal of grievances of all stakeholders. The Organization has a robust mechanism to handle the grievances of its stakeholders i.e. employers, employees and pensioners through a network of its offices spread throughout the country. The Customer Service Division existing in EPFO Head Office, New Delhi and field formations in 22 Zones and 138 Regional Offices across the country are equipped with full –fledged Facilitation Centres, PROs and supporting staff with an aim to provide quality service to all stake holders of the organisation.

The various modes of registering and resolving grievances are-

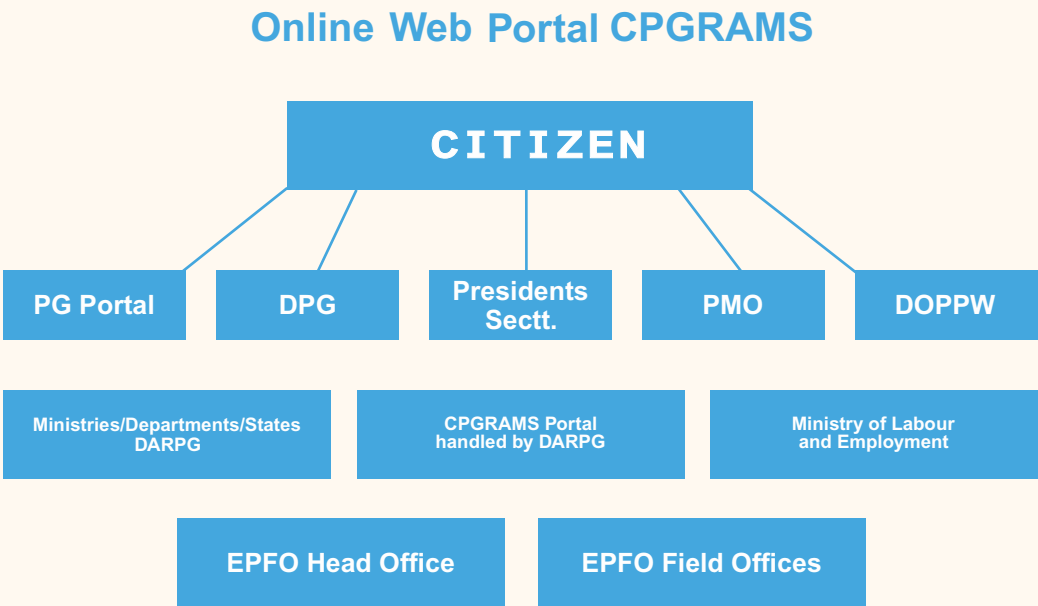
- CPGRAMS
- EPFiGMS
- Call Center
- Social Media
- E-mails
- Nidhi Apke Nikat
- Facilitation Centers.

Grievances are received from subscribers, pensioners, account holders of EPFO and from employers of establishments both exempted and unexempted, directly and also through President’s Secretariat, Prime Minister’s Office (PMO), Directorate of Public Grievances (DPG), Directorate of Administrative Reforms and Public Grievances (DARPG), Ministry of Labour and Employment, National Human Rights commission(NHRC) and Social Media like Twitter and Facebook.

6.2 STRUCTURE OF CUSTOMER SERVICE DIVISION.

The Customer Service Division in Head Office is headed by an ACC(HQ) level officer, who is assisted by, ACC(CSD), RPFC-Is, RPFC-IIIs, APFCs, and other staff officials. The Nodal Officers looking after grievance resolution, have been nominated in each Zonal Office and Regional Office. All Officers are part of a WhatsApp Group so that grievance resolution is expedited through quick communication.

6.3 CENTRALIZED PUBLIC GRIEVANCE REDRESSAL AND MONITORING SYSTEM (CPGRAMS)



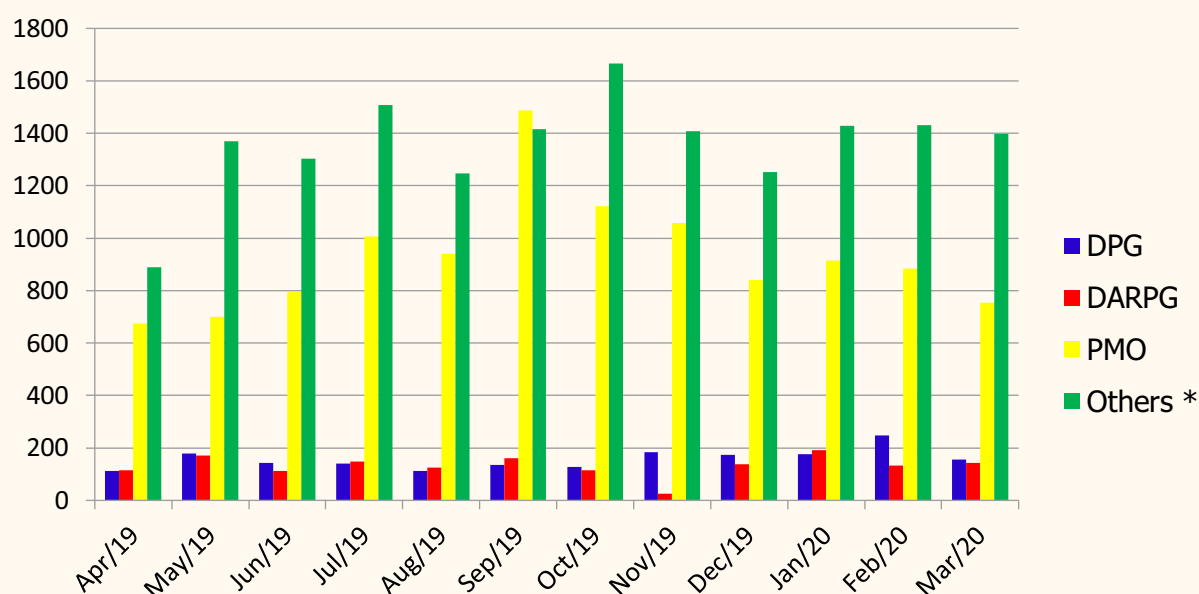
Centralized Public Grievance Redressal and Monitoring System (CPGRAMS) is available on PG portal of Govt of India. (www.pgportal.gov.in).CPGRAMS is a programme developed and executed by the DARPG under Ministry of Personnel, PG & Pension, Govt. of India which has been successfully implemented in EPFO. All the offices are regularly using CPGRAMS to monitor & redress the grievances.

Monitoring of grievances received under CPGRAM Portal.

- The grievances under CPGRAM Portal are received by Customer Service Division (CSD) in EPFO Head Office through Ministry of Labour. After receipt of grievances, they are forwarded to the concerned field office as well as ACC's of the concerned Division in Head Office for redressal.
- The field offices redress the grievances within the stipulated time and upload their reply on the PG Portal of CSD at Head Office.
- The CSD in turn forwards the reply to Ministry of Labour for its final disposal. The Ministry of Labour then replies to the citizen except in case of grievances pertaining to DPG which are disposed by DPG itself.

Year	Number of Grievances received	Number of Grievances disposed	Percentage of disposal	Average Time Taken
2019-20 (01.04.19 to 31.03.20)	30886	31052	100 %	9 days

Grievances resolved through CPGRAMS in 2019-20 (Monthwise)



* President Secretariat, Pension & local/internet

6.4 Employees' Provident Fund Online Grievance Management System (EPFiGMS)

1. EPFiGMS launched in 2010 is an internet based grievance management system, developed by CSD in collaboration with NIC, and is customised to the needs of the Organisation. EPFiGMS has been developed with a view to provide a single window platform that is able to record, acknowledge and track/monitor grievances till their final redressal.
2. This system has not only provided convenience to subscribers to register their grievances/queries without any spatial or temporal restrictions but has also proved to be of immense value to field offices in managing grievances. Subscribers can access the system from anywhere and at any time.
3. Subsequently EPFO introduced many new online services to its stakeholders like ECR, UAN, Passbook, PMPRY, Online Transfer, Online Claim processing etc. With the extension of service areas of EPFO, the earlier EPFiGMS launched in 2010 was not meeting the challenges and new issues faced by the members necessitating its revamping. The revamped EPFiGMS was launched by Hon'ble Minister of State for Labour and Employment on 21 August, 2019 at Hyderabad.
4. Besides, the revamped EPFiGMS is citizen centric and facilitates EPFO in monitoring the redressal of grievances more efficiently, transparently and with greater accountability. It has helped EPFO in streamlining its processes and improving the ease of business for the subscribers.
5. The revamped EPFiGMS 2.0 is loaded with several innovative features, some of which are:-
 - Bilingual, as the grievances can be registered both in English and Hindi.
 - OTP verification to authenticate the user.
 - Online lodging of grievance/complaint based on UAN
 - UAN integrated with master data base of EPFO resulting in identification of EPF office for redressal of grievance
 - Quick resolution - the lodged grievance is directed to the officer who is handling the account of the member.
 - Comprehensive Categorization - 62 categories introduced to identify exact nature of grievance
 - Grievance closure only after satisfaction of complainant
 - Feedback by complainant on (a) Portal Interface (b) Quality of Redressal
 - Multiple document upload - Up to 3 documents can be uploaded in one grievance
 - Interactive system - Complainant can send online comments/ clarifications when asked
 - Interim reply to complainant can be sent in case redress is delayed

- Dedicated Email and SMS facility to provide communications and alerts.
- 3-level escalation of grievances - RO, ZO and HO
- Daily Monitoring through dashboard and MIS reports

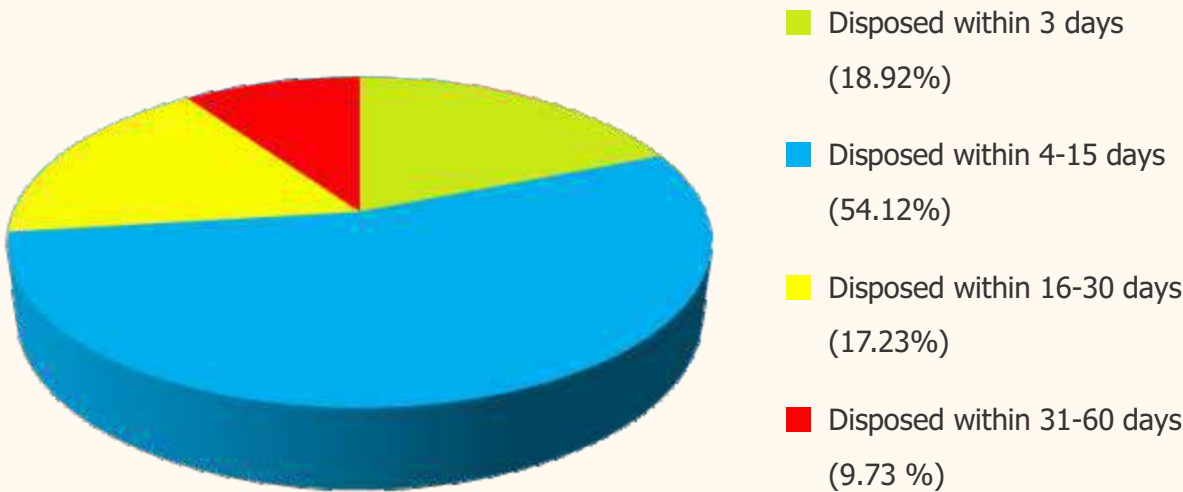
6. A Grievance can be lodged on the EPFiGMS Portal by

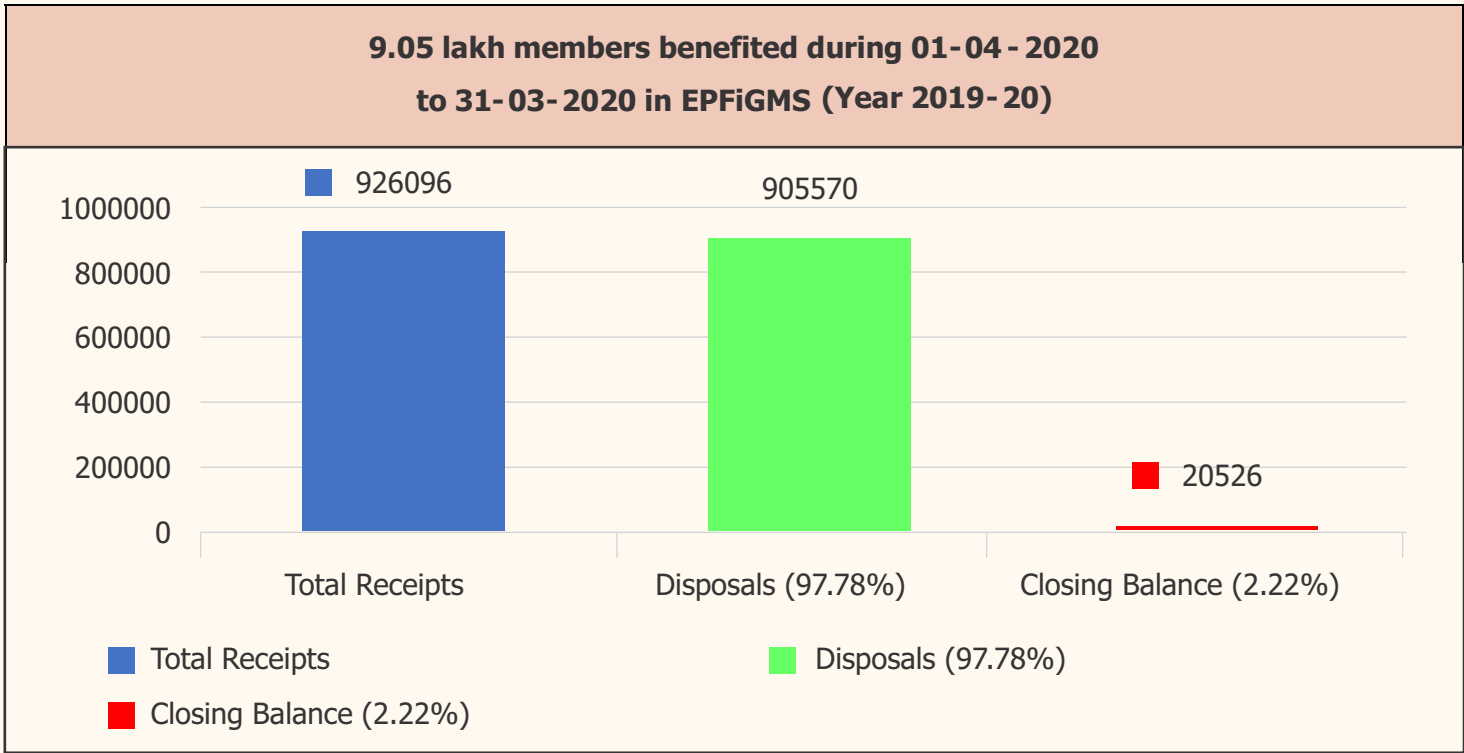
- (i) PF member
- (ii) EPS Pensioner
- (iii) Employer
- (iv) Others

7. Once a grievance is registered, system generates a unique registration number and auto generates acknowledgement through SMS & email. Thus there is ease of registration of grievances and faster redressal after revamp. The interface has also been made bilingual for easier access.

Grievances Registered & Disposed in EPFiGMS

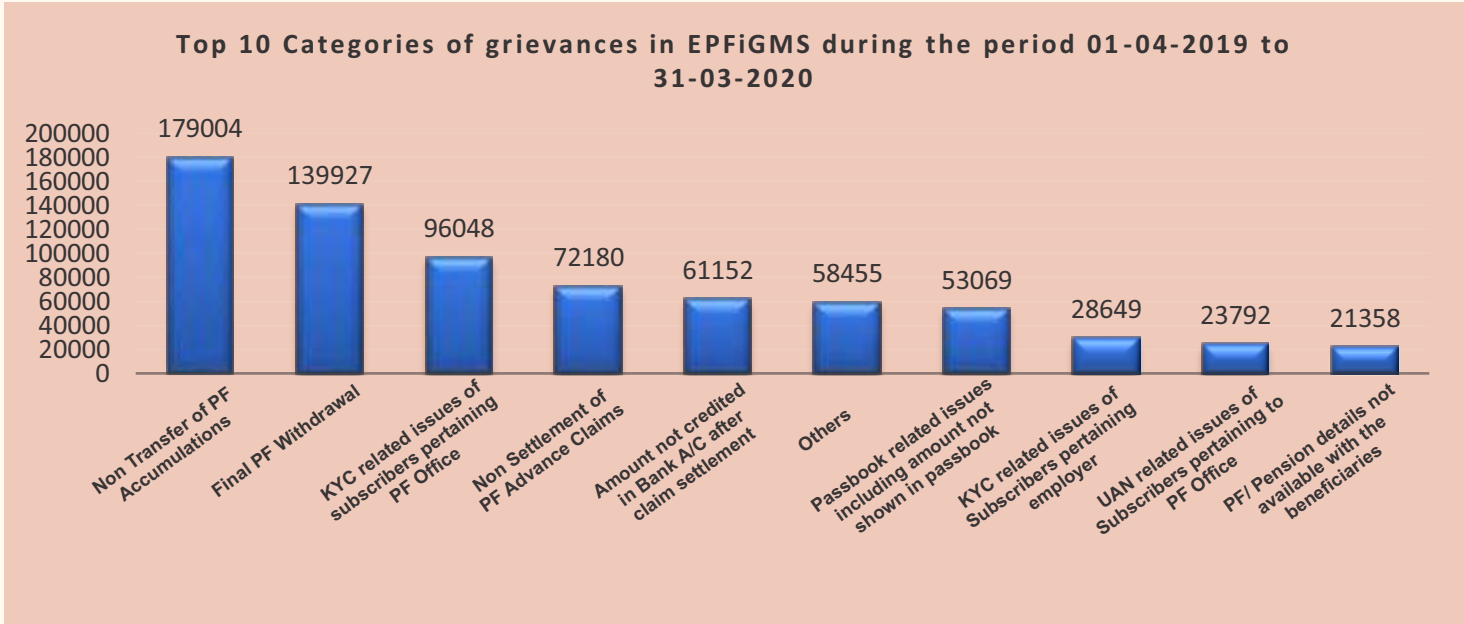
Year	No. of Grievances	Disposed	% of Disposal
2019 -20	926096	905570	97.78%





73% of grievances resolved within 15 days
90% of grievances resolved within 30 days

Category Analysis is being done regularly as it is a tool to assist management in improving the system so as to minimize the grievances



6.5 CALL CENTRE

Toll Free Number 1800118005 is activated and replies are sent to emails received on employeefeedback@epfindia.gov.in and employerfeedback@epfindia.gov.in. There are 16 lines for the Toll Free Number and all of them are manned by operators during working hours. Earlier Call Centre was running in a single shift. However now, Call Centre is being run 24X7 in three shifts of 8 hours each. During the year 2019-2020, 7,37,095 calls and 7,46,708 emails were replied by the Call Centre. Capacity enhancement & technological upgradation of Call Centre is in process.

6.6 PRO AND FACILITATION CENTRES

Every office in the organization has a PRO (Public Relation Officer) and a Facilitation Center. All visitors are received at the facilitation centre and proper guidance/clarifications are given to them about various services/benefits extended by the organization. Their grievances, if any, are also redressed.



6.7 NIDHI APKE NIKAT

In an endeavor on the part of the organization to be more accessible to its stakeholders including employers, Nidhi Apke Nikat Camps are held at field levels on 10th of every month. This programme is also a platform for grievance redressal as it brings all stakeholders on a common platform where feedback is obtained for future improvement in service delivery.

- It brings together employees/employers and pensioners on a common platform.
- Various new initiatives in the interest of the employees/employers by EPFO are explained during the programme.
- It encourages both employees and employers to give suggestions and feedback regarding different issues affecting EPFO's service delivery.

6.8 Social Media Grievances received from Ministry of Labour & Employment/ MoS (IC)

The grievances/queries received on Social Media Account of Ministry of Labour & Employment and Minister of State (Labour & Employment)(Independent Charge) pertaining to EPFO are also redressed regularly. During the period 01.04.2019 to 31.03.2020, 1979 grievances/queries were received and the same were redressed .

Total No. of FaceBook Grievances	Total No. of Twitter Grievances	Total (FaceBook + Twitter) Grievances	Disposed
175	1804	1979	1979(100%)

6.9 POLICY CHANGES

Comprehensive policy guidelines have been issued from time to time reiterating commitment to improve service standards in the EPFO and they are being monitored intensively by the Head Office and the Zonal offices.

The following policy changes have been initiated in an effort to streamline the services of EPFO making them more customer friendly.

- (i) An SMS is sent to all PF Subscribers in whose account the employer’s share of PF has not been credited.
- (ii) In order to bring more transparency and minimise grievances, calculation sheets are provided to subscribers at the time of PF withdrawal and also to pensioners explaining the pension amount sanctioned.

COMMUNICATIONS & PUBLIC RELATIONS (C & PR) :

6.10 The C&PR division is the nodal desk of EPFO for dissemination of information on policy briefs, media coordination, print media advertising, audio visual advertising, printed publicity, exhibitions, outdoor publicity and the likes.

6.11 The C&PR Division has been quite active in spreading awareness about the initiatives taken by EPFO to facilitate ease of living, ease of doing business, efficient service delivery and widening the reach of EPF benefits. Press releases were issued from time to time for bringing developments in EPFO to the knowledge of citizens. Digital media also carried out news articles on the basis of press releases issued by EPFO. Press Conferences, held on the sidelines of major events like CBT meetings, launch of new facilities etc. highlighted the initiatives of the Organisation for good media coverage. Communications highlighted in media through press release included EPFO advisory to its members, pensioners and employers to avail various online services offered by EPFO, from the comfort of their homes or elsewhere and to avoid visiting EPFO offices.

6.12 It was highlighted that during 67th Foundation Day celebration of EPFO on 1st November 2019, Shri Santosh Kumar Gangwar, Hon’ble Minister of State for Labour & Employment (Independent Charge) launched three important digital initiatives of EPFO “Online Facility for UAN generation by worker”, facility for “EPS Pensioners to keep PPO in DigiLocker” and “e-inspections” and also enumerated major achievements of EPFO during last year. It was also highlighted that the ‘Digital India’ drive was being implemented in letter and spirit in EPFO. EPFO members were the largest users of UMANG. On this eventful day, a booklet was also released commemorating the historic journey of EPFO from 1952 to 2019.

Social Media Platforms of EPFO

6.13 EPFO was quite active on social media platforms namely facebook, twitter and youtube. All these platforms were being extensively used to share information among its stakeholders viz employers, employees and pensioners for spreading awareness about various initiatives taken by EPFO.

6.14 Twitter account of the field offices were also created for better information dissemination.

6.15 The link of a centralized album of social media creatives was shared with all field offices, for extensive dissemination of information in offices, seminars, PRO Cells, etc.

6.16 During 2019-2020, these platforms were also used to highlight important meetings/events namely CBT, EPF meetings, Foundation Day celebrations of EPFO and launch of Schemes by the Government. As on 31.3.2020, EPFO had 2,14,631 followers on its facebook page and 71,349 followers on twitter.

RIGHT TO INFORMATION

6.17 EPFO has designated Central Public Information Officers (CPIOs), Central Assistant Public Information Officers (CAPIOs) and First Appellate Authorities for its Regional Offices, Zonal offices as well as each Division of Head Office to discharge the responsibilities under the RTI Act, 2005. The list of these officials is available on the EPFO's website:- www.epfindia.gov.on. Status of disposal of applications/appeals filed under RTI Act during the year is given in **Appendix-6**.



CHAPTER 7

HUMAN RESOURCES



7.1 "Human Resource Management" (HRM) is an important division in EPFO in view of huge organizational set up and diversity in line and staff functions. The overall mandate of HR Wing of EPFO is to create a work environment that can continuously identify, nurture and use the capabilities of its officers and staff through appropriate policies in the area of training, career development and performance management. Regarding human resource as the most valuable asset of the Organisation, present jobs and plans are evaluated continuously making provisions for expected future role. A dedicated work force of 14653 officers and staff was in position at the end of March 2020 in the Head Office (including National Academy and 4 Zonal Training Institutes and 1 Sub Zonal Institute), 22 Zonal Offices, 138 Regional Offices, 114 District Offices, 5 Special State Offices and 4 Service Centres. The HR functions are principally guided by policy guidelines issued by the Department of Personnel & Training (DOP&T) in management of manpower resources and optimum utilization for delivery of the social security benefits under the EPF & MP Act 1952.

7.2 The Human Resource Wing is headed by Additional CPFC (HQ), a Joint Secretary level officer. Its functions are organized into Divisions and sections viz., Human Resource Management Division, Human Resource Development Division, Examination, Training, Welfare, and Industrial Relations sections.

MANPOWER

7.3 The total strength of Officers and Staff in the Employees' Provident Fund Organisation as on 31.03.2020 stood at 14,653 as against the total sanctioned manpower of 24,073.

7.4 The detailed post-wise sanctioned strength and in position strength for Group A, Group B and Group C Officers/Staff are given in **Appendices-7(i) to 7(iii)** and Zone/Category-wise in **Appendices-7(iv) to 7(vi)** respectively.

PROMOTIONS/RECRUITMENTS

7.5 The Group A cadre of the Organisation is managed centrally at Head Office by the Human Resources Wing. Following are the Group A promotions made during the year for vacancy year 2019:-

S. No.	Cadre	No. of promotions
1.	ACC (HQ)	2
2.	ACC	15
3.	RPFC -I	9
4.	RPFC -II	81

Further, confirmation of 130 APFCs was also done.
For Group B, following promotions were made(01.04.19 to 31.03.20) :-

S. no.	Cadre	No. of promotions	Remarks
1.	EO/AO (Exam Quota)	12	Promotions were made in r/o Delhi, Maharashtra, Odisha, Punjab and Uttarakhand
2.	EO/AO (Seniority Quota)	37	Regularisation/promotion of 5 Regions was approved

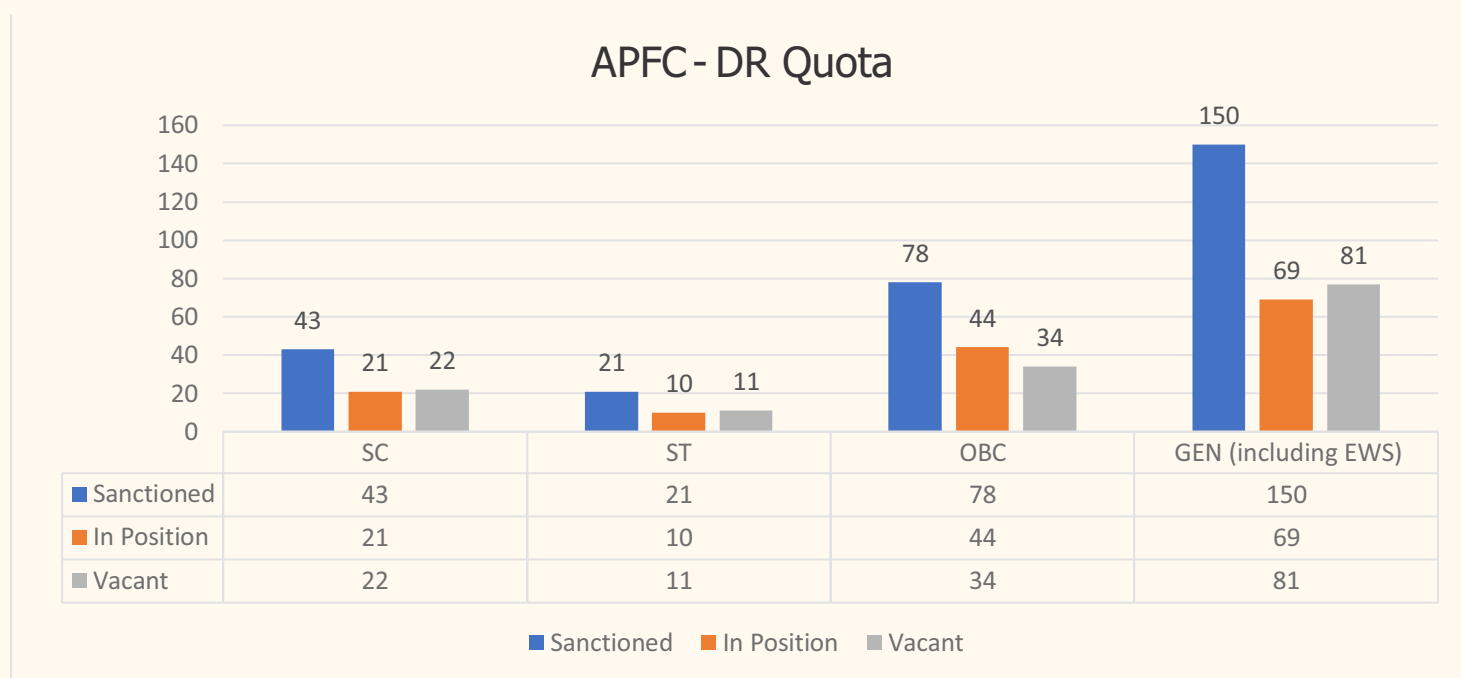
IMPLEMENTATION OF RESERVATION POLICIES

Reservation in Group 'A' posts

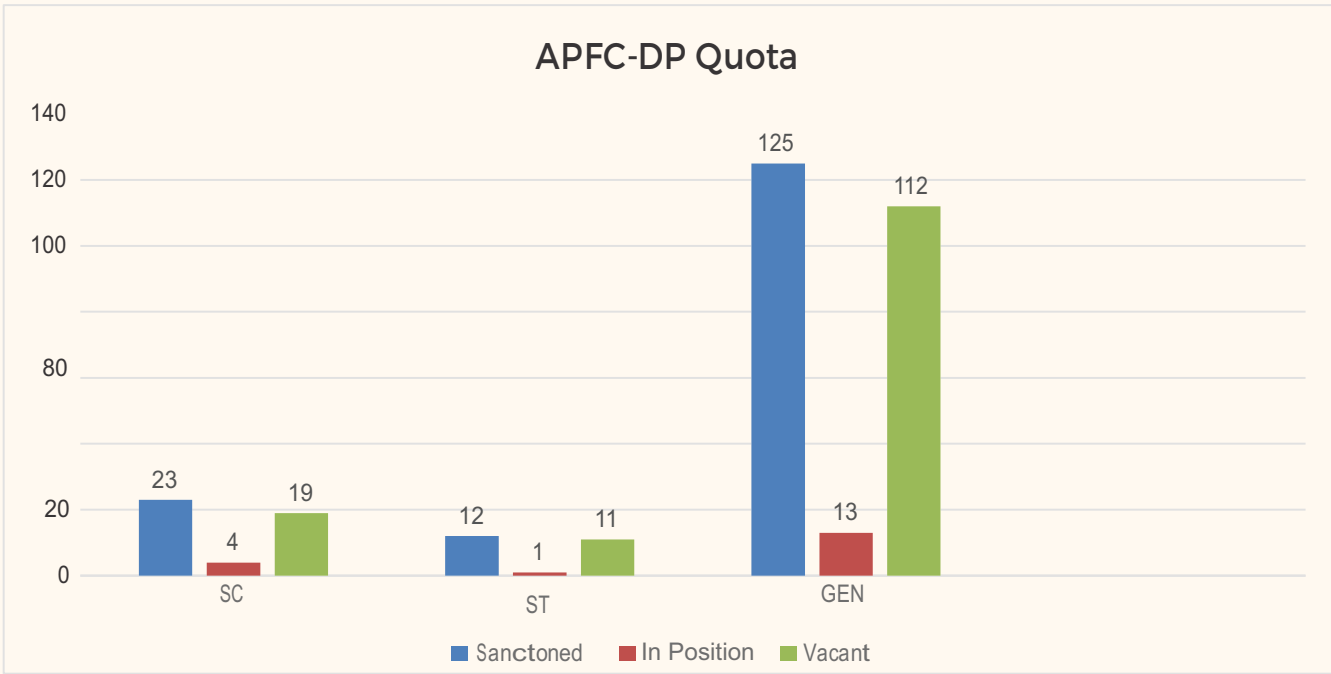
7.6 The reservation in services in Group 'A' is only applicable in the lowest rung of the Commissioners' cadre of the Organisation in the grade of Assistant Provident Fund Commissioner (APFC) in accordance with the policy of the Government of India.

In accordance with extant provisions, the benefit of reservation representation has been extended to eligible officers in APFC cadre. As on 31.12.2019, the representation of various categories in the cadre of APFCs in Direct Recruitment Quota as well as Departmental Promotion quota is given in the tables below.

Direct Recruitment Quota Position as on 31.12.2019



Seniority Quota - Position as on 31.12.2019



Opening of two new Regional Offices at Jammu and Kashmir & one Regional Office at Leh.

7.7 The Government of India has notified “The Jammu and Kashmir Reorganization Act, 2019” on 09.08.2019 in the Gazette of India and the State of J&K was denoted as the Union Territory of Jammu & Kashmir and Union Territory of Ladakh comprising the districts of Kargil and Leh. In the context of applicability of EPF & MP Act, 1952, it became applicable to the Union Territory of Jammu & Kashmir as well as UT of Ladakh w.e.f. 31.10.2019, the appointed day by virtue of Section 2 (a) and entry No. 22 of Fifth Schedule (Table-1) to the Notification. As a consequence, the J&K Employees’ Provident Fund Act, 1961 got repealed w.e.f. 31.10.2019 i.e. the appointed day as per entry 43 of Table-3 of Fifth Schedule.

In continuation of the notification dated 09.08.2019, in 225th meeting of CBT, a decision was taken to open two new Regional Offices at Jammu and Kashmir in Union Territory of Jammu & Kashmir and one Regional Office at Leh in Union Territory of Ladakh.

Accordingly, notifications dated 25.10.2019 were issued to open the said Regional Offices. Moreover, one Regional P.F. Commissioner-I, one Regional P.F. Commissioner-II, 5 Enforcement /Accounts Officers and 1 Social Security Assistant were also posted to the newly opened Regional Offices at Jammu, Kashmir and Leh.

Recruitment in SSA Cadre

7.8 On the basis of requisitions sent by various Zonal Offices, a total of 2189 vacancies (including the anticipated vacancies up to 31.12.2019) in the Direct Recruitment (DR) quota of Social Security Assistants (SSAs) were intimated to the Examination Section. Accordingly, the Examination Section issued a notification dated 25.06.2019 for filling up of 2189 posts of SSAs out of which 293, 221, 631, 317 and 116 vacancies were reserved for candidates belonging to the category of Scheduled Castes, Scheduled Tribes, Other Backward Classes, Economic Weaker Sections and Persons with Benchmark Disability, respectively. Phase-I and Phase-II examinations were successfully conducted during the year.

Inter-state Transfer

7.9 Many requests for inter-state transfer on spouse-service or disability grounds could not be considered as the Inter State Transfer Policy, 2019 does not have any relaxation clause. Hence, the Central Board of Trustees in its 226th Meeting held on 05.03.2020 amended the Inter-State Transfer Policy, 2019 for the cadre of SSAs, and authorized the Competent authority to grant relaxation in service period in respect of the officials where the request for transfer has been made on the basis of prevalent DoP&T guidelines. The Board, magnanimously, as a one time measure, also decided to reduce the prescribed eligibility service from eight years to five years.

Compassionate Appointment

7.10 Further, in order to enlarge the scope of coverage, broad-basing of beneficiaries, keeping in mind the exceptional cases and to accelerate the decision making process, the Central Board of Trustees, EPF in its 226th meeting held on 05.03.2020 delegated the power for appointment on compassionate grounds to Central Provident Fund Commissioner and Additional Central Provident Fund Commissioners (Zones).

During the year 2019-20, six cases of compassionate appointment have been approved by CPFC.

HUMAN RESOURCES DEVELOPMENT

7.11 The Human Resource Development Division is the policy planning and management Division of the Human Resource Wing. Its specific responsibilities include creation of posts and drafting and amendment of Recruitment Rules in consultation with the Ministry of Labour & Employment. It also deals with Cadre Review and Restructuring, policy matters relating to Training & Development and Delegation of Administrative and Financial Powers. The Division's broader mandate is to create a climate that can continuously identify, nurture and use the human resource pool through appropriate policies and interventions in the areas of training and career development.

7.12 During the year 2019-2020, 05 Recruitment Rules i.e. Junior Secretariat Assistant (earlier known as Lower Division Clerk-LDC), Senior Secretariat Assistant (earlier known as Upper Division Clerk-UDC), Junior Hindi Translator (now known as Junior Translation Officer), Private Secretary and Stenographer were notified in the Gazette of India.

7.13 The New Pension Scheme (NPS) of the Govt. of India was adopted by the Organisation during the deliberations of 190th meeting of the CBT, EPF held on 15-09-2010 for officers/employees of the Central Board appointed on or after 01-01-2004.

A total of 135 DDOs of EPFO are registered as PAOs with National Securities Depository Limited (NSDL). 5811 employees of EPFO are currently subscribing to NPS.

EXAMINATION SECTION

7.14 The Examination Section in EPFO, Headquarters conducts Limited Competitive Departmental Examinations for filling up vacancies against the Examination Quota as laid down in the Recruitment Rules of various cadres in EPFO and Direct Recruitment Examinations for Group-B (Non-Gazetted) and Group-C posts in EPFO. The Examination Section also conducts Probationary Examination for Direct Recruits to the posts of Assistant Provident Fund Commissioner and Enforcement Officer/ Accounts Officer. The details of Examinations held /follow-up action taken during the year 2019-2020 are provided in the table below:-

Limited Departmental Competitive Examination conducted during 2019-2020 :

Sl. No.	Name of exam	Vacancies	Date of Exam	No. of candidates applied	No. of candidates appeared	Date of result	No. of candidates successful
1.	Section Supervisor	933	27.07.2019	4432	3928	The result could not be declared due to pending cases in Bangalore Bench of the Hon'ble High Court of Karnataka & different benches of Hon'ble CAT	

Direct Recruitment Examination during 2019-2020 :-

i) Assistant (Now designated as Assistant Section Officer) :- The Direct Recruitment examination for the post of Assistant (Now designated as Assistant Section Officer) was notified on 17.05.2019 for filling up of 280 vacancies, subsequently revised to 240. The details of the examination are as under:-

S. No.	Phase of the Exam	Date of Exam	No. of candidates who applied for the post	No. of candidates who appeared in the Exam	Date of declaration of result	No. of successful candidates	Remarks
1	Prelim Exam (Phase -I)	31.07.2019	479515	337864	15.10.2019	3049	240 candidates were selected for appointment
2	Main Exam (Phase -II)	07.11.2019	3049	2556	26.11.2019	240	

ii) Social Security Assistant:-The Direct Recruitment examination for the post of SSA was notified on 25.06.2019 for filling up of 2189 vacancies. The details of the examination are as under:

Sl. No.	Phase of the Exam	Date of Exam	No. of candidates who applied for the post	No. of candidates who appeared in the Exam	Date of declaration of result	No. of successful candidates	Remarks
1	Prelim. Exam (Phase -I)	31.08.2019	143142	95430	21.10.2019	22229	
2	Main Exam. (Phase -II)	14.11.2019	22229	19746	10.02.2020	7384	7384 selected candidates will appear in Phase - III (Computer Data Entry Test).

Probationary Examinations conducted during 2019-2020 :

Sl. No	Name of Exam	Date of Exam	Eligible candidates	No. of Candidates appeared	Date of Result	No. of successful candidates
1	APFC (Probationary Examination)	10.06.2019 to 14.06.2019	27	27	16.07.2019	26
2	Enforcement Officer / Accounts Officer (Probationary Examination)	10.06.2019 to 14.06.2019	191	161	09.07.2019	130

PROGRESSIVE USE OF HINDI

7.15 EPFO is committed towards ensuring propagation and expansion of the Official Language i.e. Hindi and its increasing use at various levels. The year (2019-2020) witnessed an overall increase in the progressive use of the Official Language, as is evident from the following :

Official Language Implementation Committee (OLIC) was constituted in all the Regional / Zonal Offices including Zonal Headquarters and Zonal Training Institutes. The OLICs have taken necessary steps to increase the use of Hindi in official work. A total of 481 meetings of the OLICs were held in these offices.

During the year, 563 quarterly progress reports received from the Regional Offices / Zonal Offices and Zonal Training Institutes were reviewed by the Head Office and based on the quality of work; 'Outstanding', 'Very Good', 'Satisfactory' and 'Poor' gradings were given. It is noteworthy that the Official Language Rule - 5 and Section - 3 (3) of the Official Language Act are being fully followed by all the offices of the Organization.

A total of 563 Hindi workshops were organized during the year to promote Hindi in the Organization and to provide training to the staff. In these workshops, a total of 4,272 officers and employees got an opportunity to improve their knowledge and skills to make practical use of Hindi in their official work.

Cash award of ₹ 1000 / - each to those employees of the organization who did 75% work in 'B' area and 50% in 'C' area under 'Departmental Cash Award Promotion Scheme for Hindi Usage' was given. A total amount of Rs. 4,04,400 has been spent under this head.

On the direction of Department of Official Language, Ministry of Home Affairs, Govt of India, through its letter dated 29.03.2017, the chairmanship of Town Official Language Implementation Committee (TOLIC), South Delhi-I was entrusted to EPFO, Head Office. At present, the number of member offices under it is around 60. Eight nodal offices have also been nominated to monitor the reports of member offices. In order to provide information to all the offices, "Nagar Rajbhasha Karyanvan Samiti (NARAKAS)" tab was made available on the official website of EPFO, in collaboration with NDC and e-mail id: 'tolic.epfo@epfindia.gov.in' was created for communication through e-mails.

As per the instructions of the Department of Official Language, almost all the Regional / Zonal Offices and Zonal Training Institutes of the Organization are active members of the TOLIC (NARAKAS) and actively participate in its activities. For best performance in Hindi in their respective offices during the year, first prize and Official Language Shield was awarded by Regional Official Language Implementation Committee (NARAKAS) to Regional Office, Aurangabad, while Regional Offices,

Rourkela, Varanasi, Ludhiana, Mangaluru and Muzaffarpur were honoured with Second prize, Official Language Shield and letter of appreciation.

Each office has a library for the use of staff members. Out of the total amount spent on the purchase of books, 50% is spent for the purchase of Hindi books. The total amount spent for the purchase of Hindi books during the year was Rs. 4,29,618 / -, while the total amount spent on the purchase of books during the year was Rs. 8,41,288 / -.

In accordance to the instructions of the Government of India, Hindi fortnight was organized in all the offices of the Organization during the month of September. 5-7 competitions were organized by all the offices during the Hindi fortnight. A total of 1,603 officers and employees participated in these competitions and received awards. On this occasion, the award amount of Rs. 37,12,700 was spent. Also, under the annual noting-drafting competition, Rs. 4,16,000 were distributed as prize money.

To review the progress of Official Language in EPFO, the Committee of Parliament on Official Language visited Regional Office, Noida (18.01.2020), and Regional Office, Bhubaneswar (21.02.2020).

Publication of Hindi literary articles, written by employees of the Organization, in the prestigious Rajbhasha Bharati (magazine of the Official Language Department), is also a matter of pride for the organization. In the recently published issue 157 of "Rajbhasha Bharati", an article of Sri Arvindakshan M., Hindi translator, RO Kerala, was published.

EPF STAFF PENSIONERS

7.16 The total number of pensioners of EPFO as on 31.03.2020 stood at 13645. Out of this, 10534 are pensioners and 3111 are family pensioners. Nodal Officers have been designated for redressing the grievances of the pensioners in particular. The details of total number of Staff pensioners and Family pensioners (Zone-wise) is provided at **Appendix-7(vii)**.

SPORTS ACTIVITIES IN EPFO

7.17 EPF, Central Sports Promotion Board (CSPB) is entrusted with organising sports related activities for the employees of the Board. All sports events are organised by various Regional Sports Promotion Boards (RSPBs) in a Zone by rotation. A sports calendar for 2019-20 was circulated to all RSPBs giving a flexibility to the organiser RSPB for conducting the event as per suitability and availability of venue around the proposed dates.

7.18 EPF CSPB made the budgetary allocation to all RSPBs, out of a budget of Rs 3 Crore allotted during the year 2019-20, in accordance with the approved criteria for smooth conduct of both indoor as well outdoor sports activities as per the Calendar and to meet the expenditure towards promoting sports activities like various tournaments and sports allowances for participation in Zonal and Final events.

7.19 In accordance with the sports calendar for the year 2019-20, sports events were successfully organised by RSPBs in respect of Indoor Games, Football, Cricket All India Athletic Meet along with Indoor final and Basketball & Volley Ball, first at Zonal Level. The Zonal winners of respective events qualify for the All-India finals. Winners of All India final of various sports events during 2019-20 were:

Sr. No.	Sports Event	Organiser RSPB and Venue (All India Event)	Winner Team (All India)
1.	Cricket	Gujarat at Ahemadabad	Delhi
2.	Football	NER at Guwahati	Tamil Nadu
3.	Basket Ball	Jharkhand at Ranchi	Tamil Nadu
4.	Volley Ball	Jharkhand at Ranchi	Goa
5.	All India Athletic Meet & Indoor Finals	Punjab at Chandigarh	Maharashtra

A new Regional Sports Promotion Board for Union Territories of Jammu & Kashmir and Ladakh was also constituted.

STAFF WELFARE FUND

7.20 The CBT in its 121st meeting held on 29.12.1989 approved the setting up of an EPF Staff Welfare Fund with an objective to provide security-cum-welfare cover to all the staff members of the EPFO. During the year 2019-20, a budget of Rs. 17.00 Crore under the budget head "Staff Welfare Fund" towards welfare activities was approved by the competent authority. An allotment to various Regional Staff Welfare Committees (RSWCs) through respective Zonal Offices (ZOs) was made for following activities during the year:

Staff Recreation Club : During 2019-2020, funds were allotted under the Budget Head "Staff Recreation Club" for purchase of equipment/ furniture/ library books/ excursion trips and also for setting up of recreation club in newly opened Offices.

Scholarship & Book Award : Fund was disbursed to the Regional Staff Welfare Committees towards Scholarship & Book Award for continuance of studies of those wards of employees, who secured 80% marks in class XII.

Other Activities:

- Providing financial assistance @ Rs.1,95,000/- to the employees/family members in case of prolonged illness & surgery after screening by a committee constituted in each field office including Head Office and PDNASS;
- Farewell grant to the retiring Officials which was fixed at Rs. 15,000/- per retiring Employee;
- Mandatory medical health checkup for all employees who have attained the age of 50 years and optional for employees who have attained the age of 45 years. Medical checkup facilities can be availed by the employees and their spouses biennially in the age group between 50-55 years and every year in the age group 55-60 years with a maximum ceiling of Rs. 2000/- per male employee/spouse of female employee and of Rs. 2200/-for female employee/spouse of male employee.
- Women's Day Celebration;
- Maintenance of Ladies Common Room;
- Instructions were issued to Regional Staff Welfare Committees for arranging Yoga classes and related infrastructure.
- Death Relief Fund was released to the family members of employees of EPFO@ Rs.3.90 Lakh in an unfortunate event of death while in service. Adequate budget was disbursed to the Regional Staff Welfare Committees toward Death Relief Fund.

Cultural Meet : Fund was allocated @ Rs 20,000/- to each office for conducting the cultural meet.

Holiday Home/Guest House : Holiday Homes at Shimla (Himachal Pradesh), Panaji (Goa) and Kanyakumari (Tamil Nadu) are functioning properly.

Canteen : The allocation of fund is based on the demand raised by the Regional Staff Welfare Committees for their respective canteens functional at Regional Offices.

New initiatives during the year :

- Plantation of saplings on the occasion of Independence Day was carried out.
- Proposals for Mountaineering, Cyclothon & Marathon were considered.
- Regional Staff Welfare Committees for Union Territories of Jammu, Kashmir & Ladakh were constituted for welfare activities.

Disciplinary & Appeal/Review Section

7.21 Administrative Vigilance Section (AVS) was created under the Human Resource Wing of the Head Office on 29th September, 2011 to deal with the lapses of administrative nature not involving vigilance angle, with some additional items of work being transferred later on. The Section has since been renamed as Disciplinary & Appeal/Review (DAR) Section. The performance during 2019-20 is summarized as under :-

- Complaints and grievances from all sections of the society and individuals through various sources such as Prime Minister's Office, Ministry of Labour & Employment, Central Vigilance Commission, Cabinet Secretariat and other Divisions in Head Office: The contents of 103 such receipts were looked into and appropriate action as per extant rules were taken to ensure probity amongst the officials manning the Organisation. A total of 02 complaints alleging sexual harassment were also received in the Section which were got investigated/examined as per procedure stipulated in the relevant Act/Rules.
- Institution of Disciplinary Proceedings for Misconducts in respect of whom Disciplinary Authority is Central P.F. Commissioner: Based on misconduct noticed, Disciplinary Proceedings were initiated against 08 officials. Steps were taken for timely finalisation of pending departmental cases, as a result of which 13 such cases were concluded and penalty was imposed on 10 errant officials and charges were dropped in the remaining 03 cases.
- Disposal of Appeal, Revision and Review Petitions against orders passed by the Disciplinary Authority or Appellate Authority under relevant provisions of the EPF Staff (CC&A) Rules, 1971: 08 such requests were received during the year, and a total of 09 cases (including those pending from previous years) were decided by the Competent Authority.
- Review of cases of Suspension: Consequent upon transfer of this matter from Vigilance Wing to HRM and then to AVS, suspension in all matters, including vigilance cases, are processed in DAR Section. Meetings/deliberations of Suspension Review Committee are held from time to time and all the cases as per time due are placed before it for review. Based on decision of the Appointing Authority, a total of 05 officials were placed under suspension. During the period, suspensions of 08 officials were revoked as per recommendations of the Committee.
- Miscellaneous work pertaining to aforesaid core areas: Approximately 1600 Vigilance Clearance Certificates were processed, apart from applications under RTI Act, cases

pertaining to Courts/Tribunals/Commissions, sanction of honorarium to Inquiry/Presenting Officers for department cases, etc.

7.22 APAR for the year 2019-20

Annual Performance Appraisal Reports for all Group "A" Officers are maintained in Head Office and representations of Group "A" officers regarding APAR grading and adverse remarks were disposed off and conveyed to the officers concerned.

From reporting year 2016-2017, EPFO has implemented e-SPARROW software of NIC for online submission, monitoring and recording of Annual Immovable Property Return (AIPR) and Annual Performance Assessment Report (APAR) for Group 'A' Officers in the Commissioner cadre w.e.f. January, 2017. From the reporting year 2017-18, the process of filing of online Annual Immovable Property Return was implemented for groups 'A' & 'B'. For the year 2019-20, 2427 Annual Immovable Property Returns (AIPR) in respect of officers and officials of EPFO were submitted online through SPARROW Portal.

7.23 Review under FR 56(J) and Rule 48 of CCS (Pension) Rules, 1972

The exercise relating to Screening and Review under FR 56(J) and Rule 48 of CCS (Pension) Rules, 1972 is an ongoing exercise being undertaken in Head office as well as 138 Field Offices. The review was undertaken in respect of Field Offices for Group-A and Group-B (EO/AO) and equivalent posts and in Head office in respect of Section Officer and equivalent and below Section Officer and equivalent posts. A review of 330 officials was made during 2019-20 in the cadre of EO/AO and equivalent. Screening and Review of 713 officials for the cadre of below EO/AO and equivalent was made in the respective zonal offices.

VIGILANCE

7.24 To ensure transparency, efficiency and integrity in administration, EPFO's Vigilance Division has adopted a multi-pronged strategy of preventive vigilance measures to contain, control and curb corruption in order to ensure prompt, effective and hassle-free service to its subscriber members.

7.25 As the organization grew larger with an ever-increasing subscriber base, its functions became more diverse and had to cope with the increased quantum of service delivery responsibilities and consequently its accountability also grew manifold. In these circumstances the role of vigilance wing became more crucial. The Vigilance Division in EPFO is headed by a Joint Secretary level Chief Vigilance Officer at the Headquarters in New Delhi. It has four Zonal Vigilance Directorates headed by Deputy Directors (Vigilance), located in Hyderabad, Mumbai, Kolkata and New Delhi to monitor effective implementation of preventive vigilance measure in a proactive manner.

7.26 PUNITIVE VIGILANCE

Complaints

992 new complaints were received during 2019-2020 along with an opening balance of 48 carried forward from the previous year. A total of 1040 complaints were disposed off during the year.

CVC's 1st and 2nd stage advice

During the year charge memoranda were issued in three cases of first stage advice obtained from CVC. At the end of the year no first stage of CVC was pending for action. Similarly, in two cases CVC's second stage advice was obtained and both cases were finalized during the year.

Disciplinary proceedings initiated

In three cases disciplinary proceedings were initiated during the year, all of which were major penalty proceedings.

Disciplinary proceedings finalized

Disciplinary Proceedings were finalized in nine cases during the year, all of which were major penalty proceedings.

Prosecution Sanctions / Fraud cases

Proposals for prosecution sanction was received in 13 cases from CBI /ACBs out of which 11 were disposed off including one carried forward case from the previous year. All cases were disposed off within the prescribed time frame of three months. Further reference was made to CBI in 5 cases of suspected fraudulent payments exceeding Rs 25 lakhs.

7.27 SURVEILLANCE AND DETECTION**Coordination meeting with CBI/ACB**

Coordination meetings were held with CBI/ACB and the Agreed List was prepared and ODI list was updated.

Preventive Vigilance Activities

Preventive Vigilance inspection was undertaken in respect of offices/areas found to be susceptible to frequent complaints. Vulnerable areas were undertaken for detailed analysis and suggestions for systemic improvements forwarded to Finance, Customer Service and HRM.

Training in Vigilance Functions

A three-day comprehensive training programme for Inquiry Officers and Presenting Officers was organised by PDNASS in August 2019 under the guidance of the Chief Vigilance Officer. The Vigilance Division was actively involved in designing the course content and providing expert faculty for the programme.

Vigilance Awareness Week-2019 from 28.10.2019 to 02.11.2019 on the theme "Integrity – A Way of Life."

The following activities were undertaken during the week :

About 21298 citizens took integrity e-pledge during the VAW activities and events organized by EPFO across the country. As a part of the Outreach program, different activities were conducted in various Schools and Colleges across the country, competitions such as Essay writing, Elocution, Slogan writing, Debate, Poster making, Panel discussion etc. were organized in about 137 schools and 40 colleges in 143 cities. About 13692 students participated in these activities.

Banners/posters reflecting the theme of VAW – "Integrity – A Way of Life" were displayed during the week in all administrative offices of EPFO and at prominent public places like petrol pumps/ railway stations / banks / airports etc. Handouts/ Pamphlets were also distributed manually while the message of "Integrity – A Way of Life" was spread through – mail to all establishments / members of EPFO.

To spread awareness in rural areas, 'Awareness Gram Sabhas' were organized by many offices of EPFO.

Various activities/ competitions such as Essay writing, Elocution, Slogan writing, Debate, Poster making, Panel discussion etc. focusing upon the theme of VAW-2019, i.e. "Integrity – A Way of

Life", were organized in all EPFO offices in which around 2000 EPFO employees participated. Spreading the message of Vigilance Awareness among young children during their formative years was a special initiative undertaken during this year's VAW-2019. An All India Level Poster Making Competition was organised for children upto the age of 16 years on this year's theme of "Integrity – A Way of Life" and the importance of honesty and truthfulness in day-to-day life. The programme evoked enthusiastic response from all regions with children as young as 5-6 years of age participating.

INDUSTRIAL RELATIONS (IR) DIVISION

7.28 Industrial Relations encapsulates the spirit of relationship between the management and employees of an organization and is an outcome of continuous interactions between management and employees as a result of their composite attitudes and approaches. A harmonious relationship between the management and the employees by resolving their problems through the process of collective bargaining is the measure of successful industrial relations. Thus, the maintenance of a good industrial relations is an essential aspect for a motivated and productive work force.

7.29 In the context of EPFO, it translates into an interaction between management (at Head Office level and at field office level) on one hand and the employees through their legitimate representatives of various recognised staff associations on the other hand.

7.30 In its endeavor to provide state-of-the-art service to its subscribers and at the same time providing a conducive work environment for its employees, the management has constantly strived to have a harmonious equation with the legitimate representatives of employees. For a congenial environment and boosting the performance of employees, proper channels of communications have always been kept open for assimilating the views of various staff associations in policy formulation as well as implementation thereof. During 2019-20, CPFC held a meeting with EPF Officers' Association on 27.08.2019 and with AIEPFSF on 29.08.2019.

7.31 An extensive use of Information Technology in various business processes of EPFO over a period of time necessitated a re-alignment of the existing manpower for enhancing its technical edge and also to meet the legitimate career aspiration of its employees in the form of a massive organizational and cadre restructuring in 2016-17. Majority of the recommendations were implemented in a phase-wise time-bound manner.

IMPLEMENTATION OF E-OFFICE

7.32 EPFO is committed towards the goal of being a "paper-free" organisation. In pursuit of the aforementioned goal, NIC platform e-office was introduced at the Head office level and presently has been implemented in Zonal Offices. It is a Mission Mode Project (MMP) under the National eGovernance Programme of the Government of India. The product is developed by National Informatics Centre (NIC) and aims to usher in more efficient, effective and transparent intergovernment and intra-government transactions and processes.

PHYSICAL FACILITIES DIVISION

7.33 The Physical Infrastructure Division fulfills the physical facility requirements of Head Office, field offices and staff quarters of EPFO. Physical Infrastructure Division (PID) is headed by Chief Engineer, who is the technical advisor to CPFC in all matters relating to construction/ maintenance and hiring of buildings as well as purchasing of land for construction of office building and staff quarters thereon.

7.34 During the year, ACC(HQ) while functioning as Chief Engineer was assisted by an ACC, one RPFC-I, one RPFC-II and three Junior Engineers in Physical Infrastructure Division at Head Office.

7.35 As on 31.03.2020, the status of EPFO owned buildings and rented buildings are as under :

Type Of Office	Total Offices	Own Buildings	Offices In Rented Premises	Land purchased/ available	Land Purchase Under Process	Building under construction
Zonal Offices	22	19*	3	NIL	2	1
Regional Offices	138	90	48**	6	32	10
District Offices	114	Nil	114	Nil	Nil	Nil
PDNASS/ZTI	6	5	1	Nil	1	Nil

*ZO (J&K) is at present functioning from the office of ZO (DL & UK)

**Jammu & Kashmir offices are at present functioning from the office buildings provided by State Govt. of J&K

7.36 Year on year, the ambit of EPFO is rapidly spreading with wider coverage of establishments and subscribers. EPFO is upgrading its existing offices as well as constructing new buildings for its offices housed in rented premises. While evaluating construction related proposals, PID ensures physical facilities for smooth and effective functioning of these offices by providing easy accessibility to stake holders, especially the old age and differently abled visitors, as well as providing congenial working atmosphere for the officers and staff.

7.37 Proposals relating to purchase of land, construction of office buildings and staff quarters and rent/ lease agreements generally require approval of the Executive Committee/CBT under the extant delegation of financial powers.

7.38 During the year 2019-2020, the Executive Committee in its 95th Meeting held on 20.05.2019 approved the proposals for purchase of land at RO Bhagalpur (Bihar), RO Udupi (Karnataka), RO Pune-I,II & ZO (under process), 6 ROs of Karnataka viz. R R Nagar, Yahalanka, Bommasandra-I &II, Peenya & K R Puram (under process). Proposal for construction of office building for Regional Office, Tumkur as well as provision of fixture and furniture, interior works, E&M services & horticulture works by CPWD for ready built office space at Kidwai Nagar, New Delhi was also approved.

Further, the Executive Committee in its 96th Meeting held on 01.08.2019 also approved the proposal for construction of Office Building at RO Naroda & RO Vatwa (Gujarat). These approvals by Executive Committee were ratified in 225th CBT Meeting held on 21.08.2019.

OTHER INITIATIVES

7.39 Roof Top Solar Power Initiative : To promote Rooftop / Ground mounted Solar Photo Voltaic (PV) Panel by Departments / Ministries of Govt. of India and to meet 100 Giga Watt (GW) target by 2022, an office memorandum dated 29th Sept. 2015 was issued by the Ministry of Labour and Employment, Govt. of India. As per guidelines of the Ministry of New and Renewable Energy, Govt. of India and direction of Ministry of Labour and Employment, the road map for installing Solar PV Panel in offices of EPFO under the Renewable Energy Service Company (RESCO) Model through Rajasthan Electronics & Instruments Ltd (REIL) was given a thrust by EPFO. In the process, M/s REIL could install Solar Roof Top Panels at 07 offices of EPFO (out of total 80 planned) namely Goa, Kochi, Kozhikode, Agartala, Bhopal, Jabalpur and Dwarka (ND) with a capacity of 369.03 Kwp. Installation work in rest 73 offices is under way.

7.40 LED lighting Initiative : Another landmark initiative undertaken by EPFO is installation of LED light in all its offices in accordance with Govt. of India guidelines vide O.M. No. 25(24)/ E. Coord/ 2017 dated 04.08.2017. In this regard, all new building projects are being executed with LED lights. This initiative will result in substantive savings for the organization.



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CHAPTER 8

TRAINING & RESEARCH



'Excellence is an art won by training and habituation. We do not act rightly because we have virtue or excellence, but we rather have those because we have acted rightly. We are what we repeatedly do. Excellence, then, is not an act but a habit.'

-Aristotle

8.1 BACKGROUND

In today's fast changing world, training has become extremely important for organisations in keeping pace with technological up-gradation as well as in meeting rising expectations of its stakeholders. At the same time, it is also very useful in maintaining its human resources at their peak performance levels. Thus, having a training policy and its well execution is vital to the success and development of any organisation. It becomes more significant in case of an organisation dealing with public service delivery like Employees' Provident Fund Organisation (EPFO).

Further, as per "National Training Policy" 2012, issued by the Govt. of India, all civil servants should be provided with training to equip them with the competencies for their current or future jobs. Such training should be imparted; (a) at the time of their entry into service, and (b) at appropriate intervals in the course of their careers. Keeping in view the objectives of National Training Policy, 2012, EPFO has also taken up several steps to provide necessary training to its officers and subordinate employees.

8.2 OBJECTIVES OF TRAINING

Training in the Employees' Provident Fund Organisation strives to achieve the following objectives: -

- (i) Keeping up-to-date and enhancing professional knowledge, skills and attitude needed for better performance of individuals and the organization;
- (ii) Promoting better understanding of professional requirements as well as sensitization to professional, socio-economic and political environment in which work is done;
- (iii) Bringing about right attitudinal orientation.

8.3 FRAMEWORK FOR TRAINING

All categories of employees to receive:

- (a) Induction training at time of entry into service;
- (b) In-service training at suitable intervals in their career and
- (c) In-service training at the time of their promotion.

8.4 STRATEGY

Training for All : Training is imparted to all rungs of the Organization starting from the lowest and cutting-edge to the highest in policy making. For the purpose of appropriate training design, the organizational service is divided into the following two levels:

1. Group 'A' level officers comprising the administration/ management level from APFCs, RPFC-II, RPFC-I up to the Additional CPFC cadre.
2. (i) The Group 'B' officers who are supervisory to Group 'C' officials.
(ii) The lowest level functionaries, who are operative at the cutting edge and who are mostly members of the Group 'C' services including erstwhile Group 'D' staff.

Further, a number of other functional divisions of the organization require training in the respective work areas. There is, as such, a need to formulate the training modules for divisions like, Vigilance, Internal Audit, Physical Facilities Division, Information Services Division and Official Language (Rajbhasha). Attendance in training programmes are prescribed as a mandatory exercise with possible linkages to career progression. In order to improve the effectiveness of personnel at different levels and different sectors, area specific short-term skill up-gradation/ sensitization programmes are invariably formulated by the Organization specifically targeted to personnel holding specific jobs.

8.5 TRAINING PROGRAMMES

Keeping in view the different needs of different level of cadres and functional requirements, training programmes are classified in the following categories:

- Induction Training/Foundation Training Programme for new entrants.
- Refresher Training Programme /In-service Skill Development Training Programme.
- Management Development Training Programme.
- Technical Training Programme.
- Special training programmes (Workshops/Seminars) on specific issues.
- Special training for specific category of officials.
- Awareness programmes for Employers and Members.
- Training of Trainers (ToT) Programmes as part of Trainer Development Programme of Department of Personnel & Training (DoP&T), Govt. Of India.

8.6 TRAINING STRUCTURE IN EPFO

Lifelong learning sustains individual and organisational development. Realising the vital role that training and development play in the sustenance and growth of organisations, a training centre called National Institute for Training and Research in Social Security (NITRSS) was set up in the Head Office of EPFO in October 1990.

In due course, NITRSS started functioning as an independent unit and with effect from November 1992, it was known as National Academy for Training and Research in Social Security (NATRSS). It started functioning from its own present premises at Institutional Area, Janakpuri, New Delhi since December 1997. On 25th May, 2016, NATRSS was renamed as Pandit Deendayal Upadhyaya National Academy of Social Security (PDNASS). The time is ripe to embark on a modernization plan to effectively respond to the ever increasing expectations of the personnel in EPFO who look up to the Academy for guidance and direction in respect of their training and research needs.

The Academy and its zonal constituents have been assigned the primary task of imparting training to approximately 15,000 strong manpower of EPFO and conducting research in the field of social security. In its 30 years of existence, PDNASS has emerged as a premier institution involved in training, research and consultancy in the social security sector. The Academy not only provides training to the officers of EPFO, it also invites participants from other social security organisations in India and abroad. A pioneer in training in social security, PDNASS, is the only institution of its kind in the country and is a certified Central Training Institute by the Department of Personnel & Training, Govt. of India for Trainer Development Programmes. Other focus areas of the Academy include Policy Advocacy, Research and Capacity Building.

8.7 INFRASTRUCTURE AT PDNASS

Lecture Hall: It has four well-equipped lecture halls with all latest training aids and equipments besides one Yoga Hall and one Auditorium having a seating capacity for 118 persons.

Library : PDNASS has a library with more than 10000 books in English and Hindi language besides a few books in regional languages. Apart from books on social security, the collection pertains to a large range of subjects and variety such as Training & Development, Indian Polity and Economy, Law and Constitutions, Literature, Management, Public Administration, Spiritualism, Yoga, Personality Development, Travelogues etc. Besides subscribing to various labour law journals, the library also subscribes to various Indian and foreign journals.

Hostel : The Hostel block has 48 air-conditioned single as well as double occupancy rooms equipped with Wi-Fi Internet facility. The Hostel also has a Gymnasium and a music room.

Sports Facilities : The Academy also has several sports facilities like Badminton, Table Tennis, Carrom, Chess, Billiards, Cycling etc.

Mess : The mess, having a seating capacity of 80, offers balanced diet for the Officer Trainees.

8.8 TRAINING TARGET GROUP FOR PDNASS

At PDNASS, training is imparted to all Group 'A' officers of EPFO and also to the Officials from the Central Government and State Governments for Trainer Development Programmes as well as from foreign countries.

8.9 ADMINISTRATIVE STRUCTURE

At present, the Academy is headed by a Director, who is in the rank of Additional CPFC (Hqrs.). The Central Provident Fund Commissioner is the Ex-Officio Dean of the Academy. The Director, PDNASS, and his/her subordinate officers exercise the administrative and financial powers as per the Schedule of Delegation of Administrative and Financial Powers, required for smooth conduct of training programmes and other activities in the Academy.

8.10 Highlights of Training activities during the year 2019-2020 at PDNASS :

- During the year 2019-20, the Academy organised a total of 26 training programmes/workshops on different functional as well as soft-skill topics in which 604 participants participated.
- Apart from above, during the year 2019-2020, the Academy also focused on organising training programmes like Ethics & Values, Work Life Balance etc. The Academy intends to impart life skills to officers and other employees of EPFO.
- A special Training programme on 'Advance Training on Finance & Investment' was organised by the Academy in collaboration with IIM, Bangalore.
- A special Training Programme on 'Leadership' was organized by the Academy in collaboration with IIM, Ahmedabad.
- A special Training programme on 'Strategic Management' was organised by the Academy in collaboration with ASCI, Hyderabad.
- A total of seven Trainer Development Programmes of DoP&T were successfully conducted at PDNASS.

8.11 ALL INDIA PRESENCE

The National Academy has an all India presence through its five Zonal/Sub-Zonal Training Institutes. The Academy co-ordinates with the Zonal Training Institutes for designing and implementing training courses on a uniform basis for personnel working at 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.

- Dr. SP Mukherjee Institute of Social Security Administration, Zonal Training Institute (North Zone) at Faridabad (Haryana): The jurisdiction of ZTI (NZ) covers the offices of EPFO in the states of Delhi, Haryana, Himachal Pradesh, Punjab, Uttar Pradesh and Uttarakhand (for Group B and C officials).
- Zonal Training Institute (South Zone) at Chennai (Tamil Nadu): ZTI (SZ) covers the states of Andhra Pradesh, Karnataka, Kerala, Pondicherry, Tamil Nadu and Telangana (for Group B and C officials).
- Zonal Training Institute (East Zone) at Kolkata (West Bengal): It covers the offices in the states of Bihar, Jharkhand, Orissa, West Bengal and Union Territory of Andaman & Nicobar Islands (for Group B and C officials), Assam & Meghalaya (for Group B officials).
- Zonal Training Institute (West Zone) at Ujjain (Madhya Pradesh): ZTI (WZ) takes care of the training needs of the offices of EPFO situated in the States of Chhattisgarh, Goa, Gujarat, Madhya Pradesh, Maharashtra and Rajasthan (for Group B and C officials).
- Sub-Zonal Training Institute at Shillong (Meghalaya) : Sub-ZTI covers the offices of North- Eastern states of Assam i.e. Guwahati, Agartala, Tinsukia and Shillong (only for Group C officials).

8.12 TRAINING PROGRAMMES AT ZTIS

Keeping in view the changing training requirements of the staff, training programmes at ZTIs are conducted in a uniform manner. These training programmes can be classified in the following categories:

- (i) Induction course for newly appointed/promoted SSAs, SSs and EOs/AOs.
- (ii) Refresher courses for Group B and C officials in functional areas.
- (iii) Specialized programmes on Customer Services, HRM, RTI & Women Empowerment.
- (iv) Workshops for Employer/Employees.

8.13 TARGET GROUP FOR ZTIS

The target group of ZTIs comprises of all Groups B Officers & Group C Staff members deployed in the field offices lying in their respective jurisdiction.

8.14 ADMINISTRATIVE STRUCTURE AT ZTIS

Consequent upon Cadre restructure in EPFO, now ZTIs are headed by an officer of the rank of Addl. CPFC, supported by a suitable number of RPFC-Is.

8.15 Highlights of Training activities at PDNASS, ZTIs and Sub-ZTI

During the year 2019-20, a total of 288 training programmes were organized by PDNASS, ZTIs & Sub-ZTI, in which 6220 participants participated. The details of the programmes conducted by the PDNASS, ZTIs and the Sub-ZTI during 2019-20 are at **Appendix -8(i) & (ii)**.

8.16 Other Activities

Other than training, one of the activities of the Academy is to conduct Probationary Examinations and Computer Skill Tests for Social Security Assistants (Probationers) through Zonal Training Institutes. Accordingly, the following examinations were conducted by all ZTIs under the supervision of PDNASS during the year 2019-20:

- EO/AO (Probationers) Examinations
- SSA (Probationers) Examinations
- Computer Skill Tests for SSAs appointed on Compassionate grounds / for promotion from LDC to SSAs.

Details of examination conducted by the ZTIs during 2019-20 are as under :

Name of the Examination	Number of examinations Conducted	No. of Candidates Appeared
EO/AO (Probationers) Examination	1 exam conducted in South ZTI (Chennai)	89
SSA (Probationers) Examination	7 exams conducted in all ZTIs (except Sub-ZTI Shillong)	94
Computer Skill Test for LDC (Promotion & Compassionate appointment)	4 tests conducted in all ZTIs (except Sub-ZTI Shillong)	118

8.17 Physical Facilities & Infrastructure at ZTIs

All ZTIs except Sub-ZTI Shillong are housed in own buildings and are equipped with necessary training infrastructure in terms of training halls, computer lab, conference facilities, library and hostel with dining facility.

8.18 Monitoring and Evaluation of Training

The Academy has put in place a regular feedback system in respect of all training programmes conducted by it to have a database for evaluation of training programmes at PDNASS. The main purpose of evaluating training is to obtain information/feedback on the impact of training programmes and to assess the relevance and significance of a particular training programme. It also provides an insight for making necessary modifications in future training programmes. Systematic collection and assessment of feedback helps in deciding how best to utilize available training resources in order to achieve organisational goals. Evaluation is done through the reactions and opinions of the trainees along with their job behaviour and functioning levels.

8.19 Research

The Academy conducts research on various facets of social security administration. Some of the research projects undertaken by the Academy are:

1. Social Security scheme for barbers as part of a research project sponsored by the Ministry of Labour & Employment, Government of India.
2. Research Project on Rikshaw Pullers of Delhi
3. Social Security needs & coverability of Beedi Workers under EPF & MP Act, 1952
4. Social Security Scheme for Construction Workers of SAARC countries – 2018-19.

Besides the above, PDNASS has also compiled and issued a compendium of important judgments on EPF & MP Act, 1952. So far seven volumes have been issued by the Academy.



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CHAPTER 9

INFORMATION TECHNOLOGY INITIATIVES



9.1 IS Division has always been central to new initiatives enabling access to various services from anywhere anytime by reducing physical forms and need of visiting offices benefitting employers and millions of PF members. In recent past, the launch of UAN and its linking with KYC enabled the extension of online services to millions by eliminating middlemen, distance, discretion, time limit and manual intervention. In a way, UAN enabled and empowered a common citizen of India by delivering due benefits to actual beneficiary in time. On this platform, various online services like Online Claim Receipt, Online Filing of Returns by exempted establishments and Auto Transfer of PF accounts were launched among others including their extension at UMANG App for making it convenient for a PF member to access online services either through their desktops or mobile phones.

Major initiatives

9.2 IS Division has undertaken various initiatives out of which, major initiatives having a larger impact are as under:-

- **Online filing of Pension Claims :**

A majority of Forms 19, 31 & 10C are received online, however, 502703 pension claims (in Form 10-D) were received physically in 2018-19 requiring physical visit by claimants to the concerned PF Office and enclosing various physical forms and documents. To eliminate these difficulties and enabling a PF member to file pension claim digitally from anywhere anytime with minimal inputs, a new service was added in Unified Portal- Member for online filing of pension claims. This also sped up the settlement of claims as well as reduced rejection ratio.

The online filing of Form 10-D and 10-C, has also been extended to the PF members belonging to exempted establishments. This initiative was a major relief to the subscribers of PF trusts in availing online services of EPFO.

- **Online filing of Claims by family / Legal Heirs of deceased member :**

As a major relief to the family members or nominees of a deceased PF member, a new facility has been launched for filing Composite claim i.e. Form 20, 5IF & 10D online. This functionality will help in timely delivery of due benefits to the bereaved family, thereby, fulfilling the objectives of the Act and Schemes.

- **Online Transfer of PF accumulation from Exempted establishments :**

The transfer of PF accumulations from exempted establishment to un-exempted establishment has been a major source of grievance. The process being manual earlier required physical transfer of Annexure-K and money which resulted in undue delays in receipt, reconciliation and credit of PF amount in members' account. Now, exempted establishments have been provided a new facility to transfer Annexure-K and PF amount digitally to PF Office eliminating any physical document and manual intervention either on the part of establishment or EPFO and thereby reducing any lag/gap in crediting the PF members' account.

- **UAN generation by an Employee :**

Online Aadhaar Verified UAN Allotment functionality for allotment of UAN by a citizen himself/herself was introduced to help an individual to generate his/her UAN on the basis of his/her Aadhaar which eliminated discrepancies in his/her PF Account in respect of his/her name, father's name and DOB. This functionality also helped employers of large establishments by reducing the time in generation of UAN, increasing their productivity and by ensuring timely compliance of the various provisions of the Act.

- **Online filing of Form 15G/15H :**

The amendment in Income Tax Act, 1961 requires deduction of TDS on PF withdrawal in case where PF accumulation is more than Rs. 50000/- and contributory service is less than five years. To declare exemption from deduction of TDS, a PF member was required to submit Form 15G/H physically to the Field Office even in online claims. To eliminate physical visit and submission of physical Form to Field Office by the member, a new functionality was launched to provide facility to upload scanned Form 15G/H in case of online claims.

- **Bulk upload facility for PA statement and contribution for Exempted establishments :**

The credit of past PF accumulations from exempted establishment to PF member accounts in Field Office was a tedious exercise in case of large exempted establishments which has been a major source of grievance. The Field Offices were provided functionality to upload PA statement and bulk contribution details in case of withdrawal of relaxation or cancellation of exemption which increased productivity and eliminated the manual intervention in auto reconciliation of contribution credit.

- **Pensioner's PPO in Digilocker :**

Moving towards becoming a paperless organization, EPFO integrated with DigiLocker of NeGD. Now EPS pensioners are not required to preserve physical copy of PPO. Pensioners can easily access their PPO in the Digilocker. DigiLocker is accessible through UMANG App also.

- **Dashboard 2.0 :**

Dashboard 2.0 has been designed and developed using a centralized database introducing flat file system which overcomes the limitations of current PDB architecture. The new dashboard website provides individual user login and access control based on office and designation to the EPFO officials. The Dashboard contains reports/information related to various subject divisions and is categorized into zones.

- **E-Inspection:**

It is a digital interface provided to nudge employers towards compliant behavior and prevent harassment. Employers may either intimate closure of business or disclose unpaid dues with proposal of payment. It is restricted to the period of unpaid dues only. In case of no response from an employer, the employer is treated as willful defaulter.

CHAPTER 10

AUDIT



19.05	23.92	40.29	63.58
261.58	31.47	49.58	60.97
559.78	36.19	151.96	67.3
88.84	163.57	22.05	64.1
65.91	63.57	59.73	63.57
559.78	65.59	174.96	70.37
72.02	78.25	24.86	80.81
77.82	117.52	44.92	63.57
82.2	151.78	40.1	27.25
50.49	42.03	62.39	52.72
84.05	64.51	82.09	24.47
74.67	87.59	96.32	22.81
589.19	92.57	77.81	35.84
92.57	17.56	55.26	51.7
17.56	25.62	70.30418972	53.21
22.38	70.30418972	59.71979249	132.17
70.30418972	59.71979249	49.13539526	128.95
59.71979249	49.13539526		463.46
49.13539526			463.46
			67.9

AUDIT DIVISION

10.1 As per the provisions of Para 56 of the EPF Scheme 1952, Para 30 of the EPS 1995 and Para 20 of the EDLI Scheme 1976, the Accounts of the Fund, (including the Administration Accounts and expenses incurred in operating the schemes) is audited in accordance with the instructions issued by the Central Government in consultation with the Comptroller and Auditor General of India.

10.2 The Audit Wing functions under the control of Additional Central Provident Fund Commissioner (HQ) (Audit) and is assisted by an Additional Central Provident Fund Commissioner (Audit), 1 Regional Provident Fund Commissioner I and 1 Deputy Director (Audit) in Head Office.

10.3 The Audit Wing in Head Office monitors the Internal Audit of Regional Offices, PDNASS, Zonal Training Institutes, and Head Office. The audit wing plays a vital role in ensuring the implementation of rules and regulations.

10.4 In addition to an audit set up at the headquarters, there are 15 sanctioned Internal Audit Parties at the field level. Each Party consists of one Deputy Director, two to three Assistant Directors, two Assistant Audit Officers and two to four Auditors.

10.5 During the year 2019-2020, due to shortage of staff, some parties were merged and following 11 Internal Audit Parties were functional.

AUDIT PARTIES

· Chandigarh	· Hyderabad	· Bangalore
· Chennai	· Thiruvanthapuram	· Jalpaiguri
· Mumbai	· Ranchi	· Kanpur
· Kolkata	· Jaipur	

INTERNAL AUDIT

10.6 The following 33 core areas were focused upon :

Sl. No.	Item of Core Areas for Field Offices
	Accounts:
1	100% verification of multiple payments in single bank account during the year
2	100% checking of amounts credited in Dummy Accounts during the year
3	Verification in respect of transfer out cases
4	Inoperative accounts of the office and the withdrawal thereof
5	100% verification of change through Appendix –E entries
6	Un-reconciled credits of subscribers due to non allotment of UAN/or any other reason /un -reconciled Challan
7	Adverse balances in accounts of the subscribers of EPFO
8	Unclaimed deposits/balances to be checked
9	Universal Account Numbers (UAN) not allotted to the PF members
10	Un -reconciled credits of subscribers due to non-allotment of UAN number
11	Whether ECR is being submitted on time with complete details
12	Periodicity in the settlement of various types of claims

13	Audit of the COVID - 19 claims settlement
14	Audit of claims settled through auto mode (BOT)
	Cash:
15	Collection of Interest on belated credit from SBI and payment of commission/service charges to the bank
16	100% verification of TDS deduction on PF claims and deposited with IT department
17	100% verification of remittances received by way of Demand Draft, whether it is properly accounted, without any delay
	Pension:
18	100% verification of Special 10D & Special 10C cases
19	100% verification of higher pension cases
20	100% verification of record relating to PPO wise pension reconciliation
	Compliance:
21	100% verification of coverage U/s 1(4) during the year
22	Short payment of administrative charges by employer during the year
23	Test check of coverage confirmation of OLRE coverage
24	Pendency of prosecution cases under Section 14 of the Act
25	Status of levy & collection of damages
	Exemption :
26	100% verification of EDLI exemption cases
27	Status of the Compliance Audit of Exempted Establishments and compliance thereof.
	PMRPY
28	Verification of expenditure/reimbursement to the employer under PMRPY Scheme up to 2019
29	Un -reconciled subsidy under PMRPY Scheme
30	Irregularity in accounting of unspent balances of the grants under PMRPY
	Administration :
31	Procurement and expenditure to be audited in the context of GFR provisions, Budget allocation and Schedule of Administrative & Financial Powers.
32	Physical cleanliness of the office in terms of directives given under the Swachh Bharat Abhiyan
33	Service matters of the officers/ officials

10.7 The position of progress achieved in audit of the offices by the Internal Audit Parties during the year was as under :

No. of Internal Audit Parties	No. of offices due for Audit during the year 2019 - 20 for Audit of 2018 - 2019.	No. of offices Audited up to 31.03.2020
11 (Functional)	132	132

10.8 The number of paras raised during the year was 3657. Major deficiencies were found in the following fields:-

<u>ADMINISTRATION</u>	
1	Improper maintenance of Budget Control Register.
ACCOUNTS	
2	Payments of settlements/withdrawal/advances through unauthorised mode through Non Scheduled Banks
3	Non -removal of Negative Balances (Adverse Balances in accounts of the subscribers) in member's accounts.
4	Multiple payments in single bank account of suspected cases (EPF+EPS).
CASH	
5	Irregularities in deduction and deposition of TDS on EPF settlements.
6	Verification of Service Charge debited by the bank.
PENSION	
7	Same Aadhaar linked with two PPOs.
8	Dual Pension cases linked with same Aadhaar Number.
9	Undisbursed pension amount lying in Pension Fund Disbursement SB Account with Pension Disbursing banks.
10	Non reconciliation of PPO wise Pension Payments.
11	Improper maintenance of Pension Cash Book in respect of Pension Disbursing Banks.
12	Verification of settlement of Pension Cases on Higher Wages.
COMPLIANCE	
13	Non compliance under EDLI Scheme, 1976 by EDLI Un-exempted establishments.
14	Loss due to non remittance of minimum administrative charges in A/c No -02.
15	Verification of expenditure/re imbursement to the employer under Pradhan Mantri Rojgar Protsahan Yojna (PMRPY) Scheme.
16	Verification of coverage under section 1(4).
17	Mismatch of Data maintained in the Establishment Master and in the Exemption Cell in respect of EDLI Exempted Establishments.
18	Compliance Audit of Exempted Trusts.

10.9 In the field of Multiple Payments & Negative Balance, the following amount was found in Audit Reports.

Head	2019 -2020	Difference Increase from previous year
Multiple Payments	Rs. 3,479,040,100	Rs. 1,801,278,482
Negative Balance	Rs. 10,983,238,778	Rs. 8,566,815,483

10.10 In order to streamline the process of Internal Audit para scrutiny and to take appropriate action there upon, a Committee system was set up with the approval of Finance Investment & Audit Committee. The Committee System envisaged the setting up of a hierarchy of three Committees - Committee 'A', Committee 'B' and Committee 'C'. Composition of the same is as under :-

Committee "A"	CPFC, Chairman
	FA & CAO, Member
	ACC (Hqrs) Member

The audit paras which are likely to have a major impact on the vital systems of the Organisation, had huge financial implications and were of a global nature would be dropped by Committee 'A'.

Committee "B"	FA & CAO, Chairman
	ACC (Compliance), Member
	ACC (CSD), Member

The audit paras which impacted systems and were critical and required urgent attention were to be examined and dropped by the Committee 'B'.

Committee "C"	RPFC -I (F&A), Chairman
	RPFC -I, (HRM), Member
	RPFC -II, (ASD -I), Member

The Committee 'C' was to examine all the routine paras which were recommended by the Audit Wing.

10.11 Special audit was conducted on the higher wage pension in Regional Office Chandigarh, Puducherry and Trivandrum on text check basis. Special audit on commutation of pension (restoration cases) was conducted in Bengaluru I & II. Special audit at Regional Office Gorakhpur was conducted of the Ganesh Sugar Mills.

10.12 Systemic Improvements proposed :

a) making systemic change regarding preventing EDLI claims in EDLI exempted establishments.

b) making Aadhaar linking to PPO on Pan India basis.

STATUTORY AUDIT

10.13 The Accounts and transactions of the Head Office of the Organization are regularly audited by the Director General of Audit, under guidance of CAG of India. Further, the Audit Wing in the Head Office closely monitors/co-ordinates the regular audits of each of the Regional Offices and other offices by the respective Accountant General of the States. The Internal Audit Parties monitors closely the outstanding audit paras raised by the State AG in respect of different Regional Offices and paras raised by the Comptroller and Auditor General of India.

Concurrent Audit

10.14 Concurrent Audit in EPFO was set up on 29.08.2017 at NDC, Dwarka. Concurrent Audit Portal was officially launched on 01.05.2018 by Union Minister (Labour & Employment), Govt. of India. Consequent to gradual move towards system-based environment (i.e. online claims settlement) resulting in availability of data at a centralised location and increasing irregular payments, EPFO, like other financial organisations, felt the need for concurrent audit in the Organisation. Hence, concurrent audit was introduced in EPFO.

10.15 Concurrent Audit is headed by Additional Central Provident Fund Commissioner (Head Quarters) and is assisted by a team comprising of an Additional Central Provident Fund Commissioner, 1 Regional Provident Fund Commissioner-I, 1 Assistant Provident Fund Commissioner, 1 Assistant Director(Audit), 4 Assistant Audit Officers and 4 Auditors.

The concurrent audit work has been decentralized at the level of Zones for ensuring more effectiveness and completeness in contemporaneous audit of claims processed by respective Regional Offices with effect from 03.10.2019 after imparting necessary training to 21 Zonal Teams, consisting of 2 Auditors (1 DPA & 1 SSA) for each zone, nominated by respective Zonal ACC.

Concurrent audit is a systematic and timely examination which is contemporaneous with the occurrence of transactions or is carried out as near the transaction as possible, on a regular basis to ensure accuracy, authenticity and compliance with procedures and guidelines. The emphasis is on substantial checking of transactions and finding the systemic gaps.

This audit is essentially a management process integral to the establishment and indicates sound internal accounting functions and effective controls. It is expected to set the tone for a vigilant internal audit to preclude the incidence of serious errors in implementation of procedures and irregular manipulations.

Objectives :

1. Bring to light any violation of procedure.
2. Studying the key transactions involved in the field offices at the time of happening or parallel with the transactions (i.e. concurrently), on a daily basis.
3. Ensure timely detection and prevention of financial irregularities/anomalies/ potential wrong payments.

Significance :

1. Shorten the interval between occurrence of a transaction and its examination.
2. Examination by an independent person (presently from within EPFO).
3. To see whether transactions or decisions are within the policy parameters laid down by EPFO.
4. Transactions are done or decisions are taken by the delegated authority.

Basic Filters used by Concurrent Audit : Concurrent Audit developed four functionalities (filters), through which reports regarding list of office-wise claims were analyzed on daily basis, concurrent settlements or otherwise as per following details:.

1. Where alterations in key parameters such as Member name, father/spouse name and Date of birth of member had taken place.
2. Processing from dormant Accounts.
3. Transactions in which multiple payments were made to single bank account, along with details of earlier payments.
4. High value Cases.

10.16 In Addition, special tasks were also undertaken such as identifying ineligible beneficiaries of PMRPY Scheme; EPS pensioners drawing multiple pensions; wrong linking of Aadhaar with PPOs; Children/Orphan Pensioners drawing pension beyond 25 years of age; EDLI claims settled in case of exempted establishments; online COVID-19 claims (auto/manual); online 68J claims (auto/manual). Data regarding claims settlement was downloaded on a daily basis, analyzed and reports were generated in the form of alerts and sent to each field office by respective Zonal Concurrent Auditors.

Achievements of Concurrent Audit for 2017 -2018	
S. No.	Area of Audit
1.	Prepared special Audit Report on multiple payments through same bank account with different time.
2	Prepared a special report on Children pension and multiple pension linked with same Aadhaar.
3	Prepared a special Audit report on Appendix -E
4	Prepared a special Audit report on Rejection of claims

Achievements of Concurrent Audit for 2018 -2019		
S. No.	Area of Audit	Number/Amount
1	Number of Concurrent Audit alerts	635981
2	Amount of irregular payments prevented	Rs.1.20 Cr
3	Number/Amount of ineligible PMRPY beneficiaries	41328 /Rs. 76.87 Crore
4	Double Pension (member & beneficiary Pensioners) identified	5676 PPOs
5	Wrong linking of Aadhaar identified.	8745 PPOs
6	Fraudulent Payments through Paytm (number/amount) identified	69/Rs. 6.90 Lakhs

Achievements of Concurrent Audit for 2019 - 2020			
	Area of Audit	Number	Amount Involved (Rs)
1	Concurrent Audit alerts sent	461804	4027.36 Cr
2	Irregular payments prevented	601	5.00 Cr
3	Amount recovered by Regional Offices	45	34.17 Lakh
4	Irregular payments under EDLI Scheme, 1976 (in r/o exempted employees)	185	5.51 Cr
5	Amount recovered under EDLI Scheme, 1976	79	2.68 Cr
6	Ineligible children/orphan pensioners (> 25 years) identified	124	46.8 Lakh
7	Ineligible PMRPY beneficiaries identified	12329	84.52 Lakh
8	Double Pension PPOs (member/beneficiary Pensioners) identified	6153	N.A
9	Wrong linking of Aadhaar detail with PPOs identified	8178	N.A



Hyderabad



Tiruchirappalli



Hyderabad



Kukatpally

NIDHI AAPKE NIKAT



Nizamabad



Barkatpura



Madhapur



Siddipet

VIGILANCE AWARENESS WEEK

CHAPTER 11

LEGAL MATTERS



OVERVIEW OF LEGAL CASES

11.1 The Employees' Provident Fund Organization is entrusted with the responsibility of administration of Employees' Provident Funds & Miscellaneous Provisions Act, 1952 and Schemes framed there under. A large number of court cases are generated in course of discharge of statutory duties by the organization. Broadly, the legal cases can be classified into following categories: -

Compliance actions : - Court cases in this area originate due to action taken by the Authorized officers under various provisions of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 such as Section 7A, 7B, 7Q, 14B etc.

Service to subscriber's area : - Hon'ble Supreme Court through order dated 14.12.1999 in RPFC Vs Shiv Kumar Joshi has held that the Consumer Protection Act, 1986 would apply to the services rendered by EPFO. Accordingly, a number of cases are instituted under the Consumer Protection Act, 1986 for any deficiency in the services provided to the subscribers under the three schemes namely Employees' Provident Funds Scheme, 1952, Employees' Deposit Linked Insurance Scheme, 1976 & Employees' Pension Scheme, 1995.

Cases of administrative nature : - Cases under this category are mostly related to the service matters of the employees and officers of the Employees' Provident Fund Organization and are initiated at Central Administrative Tribunals.

Important Cases during the Year

I. Pension Litigations in the Supreme Court :

Hon'ble Kerala High Court Judgement in P Sasikumar Vs Union of India (WP No. 13120 of 2015, decided on 12.10.2018), which struck down the 2014 amendments to the EPS 1995, has been challenged by Union of India, in SLP(C) 16721- 16722/2019 and by EPFO, in Review Petition no. 1430-1431/2019 in SLP(C) No. 8658-8659/2019. Having found merit in the submissions made before it, Hon'ble Supreme Court directed the SLP of Union of India to be listed along with the review petition of EPFO by its order dated 12.07.2019. The reliefs adjudicated upon in the judgment dated 12.10.2018 are also pending consideration of Hon'ble Supreme Court in a batch of 42 writ petitions and 2 contempt petitions, the lead matter being W.P.(C.) 233/2018 [M. Chokalingam v. Union of India and others]. Hon'ble Supreme Court vide Order dated 06.02.2020, has directed the matters to be placed before a larger bench of three judges hearing the SLP and Review Petition.

II. Performance in Supreme Court : The cases in Supreme Court are conducted directly by the Legal Division at Headquarters. During the year the performance of EPFO in Supreme Court was as under:

Year	Total No. Of matters Decided including connected cases	Decided Favourably	Decided Adversely
2019-2020	12	11	01

III. Important Judgements : The following cases involving important questions of law were decided by the Supreme Court during the year:

- 1. Rudra Estates Pvt. Limited Vs Ravish Kumar (MA No. 2905/2018 in Contempt Petition No.214/2016 decided on. 01.04.2019).** This important case has been decided with direction to the District Magistrate, Meerut to pay the EPF dues out of liquidation proceeds of the establishment while maintaining the first charge of EPF dues on the assets of an establishment under liquidation.
- 2. EPFO, Aurangabad Vs Godavari Garments (Civil Appeal No. 5821/2019 decided on 24.07.2019).** In this significant pronouncement, it has been held that employees engaged through contractors and working from home on piece rate basis will be covered under the Act.
- 3. APFC Bareilly Vs UP State Warehousing Corp (Civil Appeal No. 6295/2019 decided on. 14.08.2019).** In this case, a significant question of law has been decided in favor of the EPFO to the effect that the question of employment of workmen decided in the proceeding under the Industrial Disputes Act would not be binding on the authority under the EPF Act as both enactments operate in separate domains.
- 4. M/s Shree Vishal Printers Vs RPFC Jaipur (Civil Appeal No. 4474/2010 decided on 12.09.2019).** The question of law settled in this case is that separate legal identity of the companies cannot act as a bar to treat them as one composite establishment for the purpose of compliance under the EPF Act. It is further held that companies would be covered as a single establishment under the EPF Act if the test of unity of purpose and common ownership are answered in the positive.
- 5. Pawan Hans Limited Vs Aviation Karmachari Sangathana (SLP No. 381/2019 decided on 24.10.2019).** In this case, the Supreme Court has held that an establishment, although owned or controlled by the Central Government, would still be covered under the Act if all the employees, including the ones engaged through contractors, are not provided benefits of Provident fund/old age pension under the rules of the establishment.
- 6. K.L Chachra Vs State of Jharkhand (SLP No.7288-7289/2019 decided on 22.11.2019).** This important pronouncement reiterates the position of law that remission of dues would not render the prosecution instituted for such default infructuous.
- 7. Bhupinder Singh Vs Unitech Ltd. (Civil Appeal no. 10856/2016 decided on 20.01.2020).** In this matter, the Hon'ble Court vacated its previous order of stay on any coercive action against any of the directors of the construction company on the application moved by EPFO. The Hon'ble Court clarified, that the order will not come in the way of any of the authorities or the appropriate court from imposing such conditions contemplated under the law while seeking recourse to remedies.

IV. Cases in High Courts : The principal cause of litigations in various High Courts was due to the issues arising out of interpretation of various provisions of the Pension Scheme. During the FY 2019-20, a total of 2451 cases were disposed and 10632 cases remained pending in various High Courts.

V. Central Government Industrial Tribunal-cum-Labour Courts

under the provisions of Industrial Disputes Act, 1947 for adjudication of industrial disputes arising in central sphere. There are 22 CGIT-cum-LCs set up in various states. The CGIT-cum-LC No. I, Mumbai and CGIT-cum-LC, Kolkata also function as National Tribunals.

EPFAT was merged with CGIT by the Finance Act, 2017. Vide Section 156 of Part XIV of Chapter VI of Finance Act, 2017, sub section (1A) was inserted in section 7A of Industrial Disputes Act, 1947 which reads as "(1A) The Industrial Tribunal constituted by the Central Government under Sub Section (I) shall also exercise, on and from commencement of Part XIV of Chapter VI of Finance Act, 2017, the jurisdiction, powers and authority conferred on Tribunal referred to in section 7D of Employees Provident Fund and Miscellaneous Provisions Act, 1952". 26th May, 2017 was decided as date on which the provisions of the Part XIV of Chapter VI of Finance Act, 2017 would come into force.

After the merger, appeals U/S 7I of the Act are now being heard by the jurisdictional benches of CGITs.

VI. Legal Information Management & Briefing System

Legal Information Management and Briefing System (LIMBS) was been launched by Department of Legal Affairs, Ministry of Law & Justice to monitor conduct of cases on behalf of Union of India and organizations under the administrative control of Central Government through web-based applications. EPFO implemented LIMBS in June, 2017 and all the cases of the organization can now be tracked online via this software.

11.2 Details of cases before various Judicial Fora during the year are given below :

Category	Total Workload (As on 01.04.2019)	Total Cases added during the year	Total cases decided during the year	Closing balance as on (31.03.2020)
Status of Supreme Court cases	129	36	23	142
Status of High Court cases	9965	3118	2451	10632
Status of District Court cases	5485	805	799	5491
Status of National Commission cases	67	73	15	125
Status of State Commission cases	1395	538	316	1617
Status of District Consumer Forum cases	3469	1026	821	3674
Status of CAT cases	274	97	96	275
Status of CGIT cases	6513	2006	1216	7303
Grand Total	27297	7699	5737	29259



India - China Negotiations on SSA - November 2019



**Visit of Indonesian Parliamentary Delegation to Mumbai
September 2019**

CHAPTER 12

SOCIAL SECURITY FOR INTERNATIONAL WORKERS



BACKGROUND

12.1 Advent of globalisation and economic liberalization, coupled with changing demographic profile of the world has made international migration of labour inevitable. India, with a large pool of young and technically qualified manpower in sectors like IT, health, and management etc. has emerged as a global reservoir of human capital. This has encouraged mobility of skilled workforce from India to other countries.

Moreover with advent of technology and efforts made by the Government of India to bring in more and more FDI in multifarious activities cutting across manufacturing, agro based Industries and booming service sector industries in India, there has been increase in mobility of specialized workforce from other countries to India for employment in various sectors.

12.2 Indian professionals working in various countries were required to make the mandatory social security contributions in the countries of their posting. However, despite making monetary contributions, such migrant Indian expatriates were deprived of social security benefits in the host country.

The contributions made by such migrant professionals during their stay in the host country were lost as the benefits were not payable before expiry of a minimum qualifying period and return of contribution paid in that country was not available in case of return to the home country.

There was no provision for counting of service for short span of contributory period in host country for availing social security benefits in country of origin.

12.3 With a view to protect the rights of migrant workers, Government of India decided to go for bilateral Social Security Agreements (SSAs). A Social Security Agreement (SSA) coordinates the social security schemes of two contracting states in order to overcome the barriers and facilitate extension of benefits to beneficiaries.

It exempts Indian workers from mandatory social security contribution in the country of their posting. Further, the benefits of service rendered abroad are received by way of 'totalisation' and the payment is received in India.

12.4 In the context of above and in order to implement the provisions of bilateral SSAs, enabling provisions for International Workers (IW) were introduced in the EPF Scheme and Employees Pension Scheme by inserting Para 83 in Employees Provident Fund Scheme 1952 and Para 43-A in Employees Pension Scheme 1995 which were given effect from 1st October, 2008. The special provisions have been amended subsequently keeping in view the requirements arising over the period of time.

12.5 The Ministry of External Affairs (MEA), Govt. of India, is the nodal ministry for initiating negotiations for SSAs on bilateral basis. Besides the MEA, the Ministry of Labour & Employment, and EPFO are also involved in the process of negotiations.

EPFO has been designated as the Competent Institution to operate the provisions of the SSAs and for issuing Certificates of Coverage (COC) to the employees of establishments covered under the Act as well as employees of other social security providers like the Seamen's Provident Fund, Banks etc., when they are posted abroad in a country having SSAs with India.

SPECIAL PROVISIONS IN RESPECT OF INTERNATIONAL WORKERS

12.6 The special provisions enshrined in Para 83 of Employees' Provident Fund Scheme 1952 and Para 43-A of Employees Pension Scheme 1995, provide for identification, exclusion, membership and benefits in respect of an International Worker.

12.7 An International Worker (IW) may be an Indian worker or a foreign national as defined under substituted sub para 2(ja) of para 83 of the EPF Scheme 1952.

Definition of International Worker (IW) :

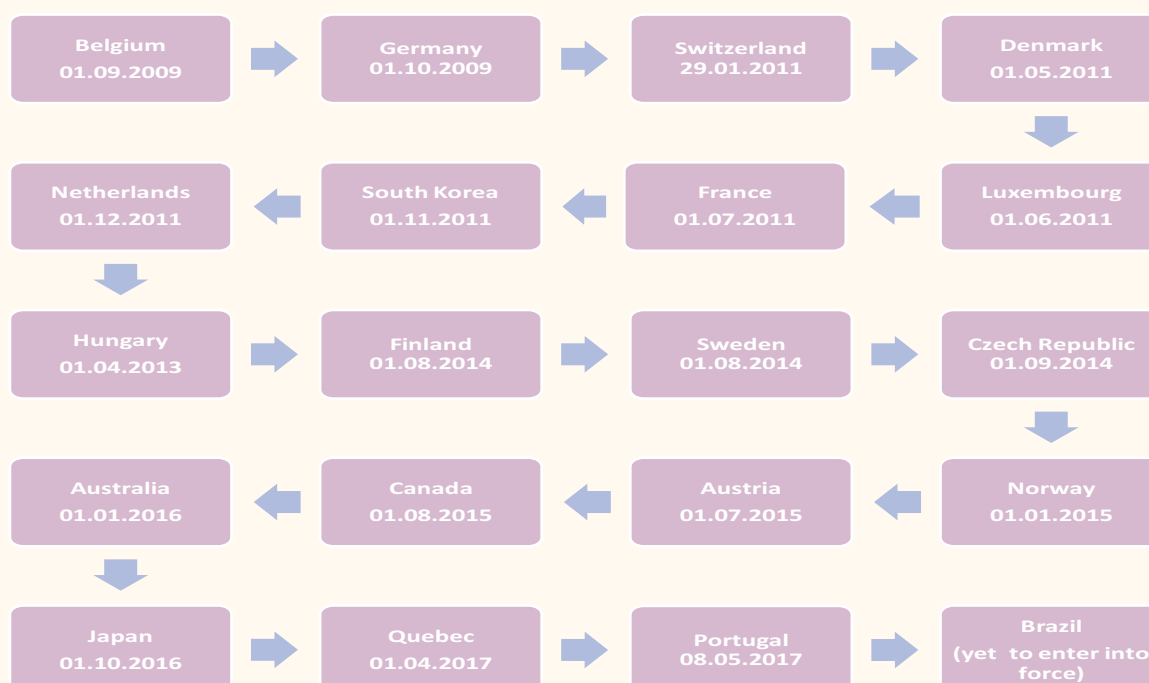
- (i) An Indian employee having worked or going to work in a foreign country with which India has entered into a social security agreement and being eligible to avail the benefits under social security programme of that country, by virtue of the eligibility gained or going to gain, under the said agreement;
- (ii) An employee other than an Indian employee, holding other than an Indian Passport, working for an establishment in India to which the EPF & MP Act, 1952 applies;

12.8 SOCIAL SECURITY AGREEMENT (SSA)

A Social Security Agreement is a bilateral instrument to protect the interests of workers. An SSA generally covers three important provisions namely, 'detachment', 'totalisation' and 'portability'. However, SSAs with some countries do not provide for 'totalisation'.

- (i) **Detachment** – Indian employees, working in countries with which India has Social Security Agreements, are exempted from contributing to their social security system, provided they are complying with the Indian social security system. This exemption is available for a specified period stipulated in the agreement.
- (ii) **Totalisation of benefits** – The period of service rendered in another country is counted for determining eligibility for pension. The actual pensionary benefits, however, are payable only for the period of contributory service on pro-rata basis.
- (iii) **Portability of Pension** – Pension benefits are payable without reduction, direct to the beneficiaries choosing to reside in the home country or in any other country.

12.9 India has signed 20 Social Security Agreements out of which 19 have already entered into effect. The latest SSA signed with Brazil on 25.01.2020 is yet to enter into force. Following are the twenty (20) Social Security Agreements signed by India along with their dates of coming into force, as on 31st March, 2020:-



Under the different SSAs signed between India and other countries different types of benefits are made available to the International Workers, the details of benefits available under them are mentioned in the table below:-

S. No.	Country	Date of Effect	Detachment	Totalisation	Portability
1	Belgium	01 -09 -2009	5 years	✓	✓
2	Germany	01-10-2009	4 years	✓	✓
3	Switzerland	29 -01 -2011	6 years	×	✓
4	Denmark	01 -05 -2011	5 years (for Indians) 3 years (for Danish)	✓	✓
5	Luxembourg	01 -06 -2011	5 years	✓	✓
6	France	01 -07 -2011	5 years	✓	✓
7	South Korea	01 -11 -2011	5 years	✓	✓
8	Netherlands	01 -12 -2011	5 years	×	✓
9	Hungary	01 -04 -2013	5 years	✓	✓
10	Finland	01 -08 -2014	5 Years	✓	✓
11	Sweden	01 -08 -2014	2 Years	✓	✓
12	Czech Republic	01 -09 -2014	5 Years	✓	✓
13	Norway	01 -01 -2015	5 Years	✓	✓
14	Austria	01 -07 -2015	5 Years	✓	✓
15	Canada	01 -08 -2015	5 Years	✓	✓
16	Australia	01 -01 -2016	5 Years	✓	✓
17	Japan	01-10-2016	5 Years	✓	✓
18	Quebec	01-04-2017	5 Years	✓	✓
19	Portugal	08-05-2017	5 Years	✓	✓

12.10 CERTIFICATE OF COVERAGE (COC)

Certificate of Coverage (COC) : Also called as detachment certificate, a COC is issued to the Indian employees posted to a country having SSA with India. Indian workers who are issued Certificate of Coverage by EPFO are exempted from making Social Security contribution in the country of their posting in terms of detachment provisions of the Social Security Agreement.

The facility to apply for COC has been made available online. The employee or the employer can apply for COC on the International Workers Portal, the link of which is available on the EPFO website. The application is then directed electronically to the concerned Regional Office of EPFO where the applications are processed. COCs have been issued to the Indian employees posted in the countries covered under SSAs, i.e. Belgium, Germany, Switzerland, Denmark, Luxembourg, France, South Korea and Netherlands and Hungary, Finland, Czech Republic, Sweden, Norway Austria, Canada, Australia, Japan and Portugal.

As on 31.03.2020, 54288 COCs were active out of which 26062 COCs were issued in the year 2019-2020.



APPENDICES

Appendix-1(i)

MEMBERS OF CENTRAL BOARD OF TRUSTEES, EPF AS ON 31.03.2020	
Chairman	
1.	Minister of State (Independent Charge) for Labour and Employment, Government of India, New Delhi.
Vice Chairman	
2.	Secretary, Ministry of Labour and Employment, Government of India, New Delhi.
Central Government Representatives - 5	
3.	Additional Secretary, Ministry of Labour and Employment, Government of India, New Delhi
4.	Additional Secretary & Financial Advisor or Joint Secretary & Financial Advisor, Ministry of Labour and Employment, Government of India, New Delhi.
5.	Joint Secretary (In-charge of Employees' Provident Fund Organisation), Ministry of Labour and Employment, Government of India, New Delhi.
6.	Joint Secretary and Director General Labour Welfare, Ministry of Labour and Employment, Government of India, New Delhi
7.	Joint Secretary (Pension Reforms), Department of Financial Services, Ministry of Finance, Government of India, New Delhi.
State Government Representatives - 15	
8.	Secretary to the Government of Andhra Pradesh, Labour Department, Hyderabad.
9.	Secretary to the Government of Chandigarh Administration, Labour Department, Chandigarh.
10.	Secretary to the Government of National Capital Territory of Delhi, Labour Department, Delhi.
11.	Secretary to the Government of Gujarat, Labour & Employment Department, Gandhinagar.
12.	Secretary to the Government of Haryana, Labour Department, Chandigarh.
13.	Secretary to the Government of Karnataka, Department of Labour, Bangalore.
14.	Secretary to the Government of Kerala, Labour Department, Thiruvananthapuram.
15.	Secretary to the Government of Madhya Pradesh, Department of Labour, Bhopal.
16.	Secretary to the Government of Maharashtra, Department of Labour, Mumbai.
17.	Secretary to the Government of Punjab, Department of Labour, Chandigarh.
18.	Secretary to the Government of Rajasthan, Department of Labour, Jaipur.
19.	Secretary to the Government of Tamil Nadu, Labour Department, Chennai.
20.	Secretary to the Government of Telangana, Department of Labour, Hyderabad.
21.	Secretary to the Government of Uttar Pradesh, Labour Department, Lucknow.
22.	Secretary to the Government of West Bengal, Department of Labour, Kolkata.
Employers' Representatives - 10	
23.	Shri Arun Chawla, All India Organisation of Employers (Council of Indian Employers).
24.	Shri Michael Dias, Employers' Federation of India (Council of Indian Employers).
25.	Shri M.L. Maurya, Standing Conference of Public Enterprises (Council of Indian Employers).

26.	Shri Sougata Roy Choudhury, Confederation of Indian Industry.
27.	Shri Ashish Wig, PHD Chamber of Commerce and Industry.
28.	Shri K.E. Raghunathan, All India Manufacturers' Organisation.
29.	Shri S.K. Sharma, Associations of Industries and Institution.
30.	Shri Govind Lele, Laghu Udyog Bharati.
31.	Shri Anupam Mailk, Associated Chambers of Commerce and Industry of India.
32.	Shri Sanjay Bhatia, Federation of India Chambers of Commerce and Industry.
Employees' Representatives - 10	
33.	Shri Virjesh Upadhyay, Bharatiya Mazdoor Sangh.
34.	Shri Prabhakar J. Banasure, Bharatiya Mazdoor Sangh.
35.	Shri Sunkari Malleshram, Bharatiya Mazdoor Sangh.
36.	Shri A.K. Padmanabhan, Centre of Indian Trade Unions.
37.	Shri Ramendra Kumar, All India Trade Union Congress.
38.	Shri Harbhajan Singh Sidhu, Hind Mazdoor Sabha.
39.	Shri Dilip Bhattacharya, All India United Trade Union Centre.
40.	Vacant, Indian National Trade Union Congress.
41.	Vacant, Indian National Trade Union Congress.
42.	Vacant, Indian National Trade Union Congress.
Ex-Officio Member Secretary	
43.	Central Provident Fund Commissioner, Employees' Provident Fund Organisation.

Appendix-1(ii)

MEMBERS OF EXECUTIVE COMMITTEE, CBT, EPF AS ON 31.03.2020	
Chairman	
1	Secretary to the Government of India, Ministry of Labour and Employment, New Delhi.
Central Government's Representatives - 2	
2.	Additional Secretary or Joint Secretary (Social Security), Ministry of Labour and Employment, Government of India, New Delhi.
3.	Additional Secretary or Joint Secretary and Financial Advisor, Ministry of Labour and Employment, Government of India, New Delhi.
State Governments' Representatives- 3	
4.	Secretary to the Government of Uttar Pradesh, Labour Department, Lucknow.
5.	Secretary to the Government of Maharashtra, Industry, Labour and Energy Department, Mantralaya, Mumbai.
6.	Secretary to the Government of Haryana, Labour and Employment Department, Chandigarh.
Employers' Representatives – 3	
7.	Shri Arun Chawla
8.	Shri Sougata Roy Choudhury
9.	Shri Govind Lele
Employees' Representatives – 3	
10.	Shri Virjesh Upadhyay
11.	Shri Sunkari Mallesham
12.	Shri Dilip Bhattacharya
Ex-Officio Member Secretary	
13.	Central Provident Fund Commissioner, Employees' Provident Fund Organisation.

Appendix-2(i)

Establishments And Members – Industry/Class Wise (31.03.2020)								
S. No.	Effective From	Industry Type	Establishments			Members		
			Exempted	Un-Exempted	Total	Exempted	Un-Exempted	Total
1	01 Nov, 1952	Cement	49	2,360	2,409	154,350	601,108	755,458
2	01 Nov, 1952	Cigarettes	4	113	117	22,807	26,220	49,027
3	01 Nov, 1952	Elec, Mech or Gen Engg Products	316	96,436	96,752	1,668,957	20,436,634	22,105,591
4	01 Nov, 1952	Iron and Steel	65	13,002	13,067	326,638	2,076,372	2,403,010
5	01 Nov, 1952	Jute	78	291	369	282,404	124,557	406,961
6	01 Nov, 1952	Other Textiles	135	49,266	49,401	207,979	3,316,115	3,524,094
7	01 Nov, 1952	Paper	19	1,924	1,943	42,978	272,372	315,350
8	01 Nov, 1952	Textiles	92	34,160	34,252	187,323	8,131,447	8,318,770
9	31 Jul, 1956	Edible Oils and Fats	19	4,080	4,099	14,237	331,163	345,400
10	31 Jul, 1956	Electrical porcelain Insulators	4	957	961	759	108,106	108,865
11	31 Jul, 1956	Electricity including generation, transmission and distribution thereof	203	8,092	8,295	441,041	808,651	1,249,692
12	31 Jul, 1956	Glass	12	1,735	1,747	34,504	372,902	407,406
13	31 Jul, 1956	Matches	2	1,777	1,779	1,216	262,692	263,908
14	31 Jul, 1956	Printing excluding printing presses covered under "Newspaper establishments"	22	8,114	8,136	3,474	574,351	577,825
15	31 Jul, 1956	Refractories	10	913	923	91,594	129,222	220,816
16	31 Jul, 1956	Rubber and rubber products	19	5,130	5,149	17,390	1,372,465	1,389,855
17	31 Jul, 1956	Sanitarywares	1	928	929	3,636	110,243	113,879
18	31 Jul, 1956	Stone-ware pipes	1	533	534	72	43,882	43,954
19	31 Jul, 1956	Sugar	47	3,272	3,319	57,360	648,546	705,906
20	31 Jul, 1956	Tea (except in State of Assam)	27	1,352	1,379	13,663	678,411	692,074
21	31 Jul, 1956	Tiles	3	3,387	3,390	3,975	244,380	248,355
22	30 Sep, 1956	Heavy and Fine chemicals	181	16,324	16,505	361,127	4,513,460	4,874,587
23	30 Sep, 1956	Indigo	0	98	98	0	32,047	32,047
24	30 Sep, 1956	Lac including shellac	1	94	95	2,603	4,513	7,116
25	30 Sep, 1956	Non-edible veg & animal oil & fats	0	582	582	0	47,381	47,381
26	31 Dec, 1956	Newspaper Establishments	17	1,495	1,512	26,063	193,943	220,006
27	31 Jan, 1957	Mineral Oil refining	3	315	318	3,840	68,557	72,397
28	30 Apr, 1957	Cardamom Plantations	0	417	417	0	10,874	10,874
29	30 Apr, 1957	Coffee Plantations	4	2,913	2,917	1,939	122,057	123,996
30	30 Apr, 1957	Pepper Plantations	1	64	65	68	4,473	4,541
31	30 Apr, 1957	Rubber Plantations	1	563	564	0	64,330	64,330
32	30 Apr, 1957	Tea plantations (except in Assam)	7	1,108	1,115	1,622	389,559	391,181
33	30 Apr, 1957	Mixed Plantations	0	184	184	0	12,545	12,545
34	30 Nov, 1957	Asbestos Cement Sheets	1	172	173	250	45,915	46,165
35	30 Nov, 1957	Coffee curing Establishments	2	187	189	285	26,919	27,204
36	30 Nov, 1957	Gold Mines	3	91	94	6,358	5,759	12,117
37	30 Nov, 1957	Industrial and Power Alcohol	1	110	111	22	17,126	17,148

Establishments And Members – Industry/Class Wise (31.03.2020)

S. No.	Effective From	Industry Type	Establishments			Members		
			Exempted	Un-Exempted	Total	Exempted	Un-Exempted	Total
38	30 Nov, 1957	Iron Ore Mines	21	542	563	21,077	102,236	123,313
39	30 Nov, 1957	Limestone Mines	3	722	725	995	83,149	84,144
40	30 Nov, 1957	Manganese Mines	16	292	308	7,202	51,667	58,869
41	30 Apr, 1958	Biscuit making industry	3	1,678	1,681	4,351	342,575	346,926
42	30 Apr, 1959	Road Motor Transport estt.	152	11,530	11,682	695,836	1,459,011	2,154,847
43	31 May, 1960	Mica Mines	2	291	293	4,578	13,157	17,735
44	31 May, 1960	Mica Mines - Mica Industry	2	424	426	726	29,977	30,703
45	30 Jun, 1960	Automobile repair and servicing	25	8,609	8,634	180,386	1,251,834	1,432,220
46	30 Jun, 1960	Plywood	3	2,932	2,935	14	272,688	272,702
47	30 Nov, 1960	Cane Farms owned by sugar factories	1	80	81	16	3,925	3,941
48	31 Dec, 1960	Dal Milling	0	1,046	1,046	0	42,570	42,570
49	31 Dec, 1960	Flour Milling	4	1,769	1,773	585	159,091	159,676
50	31 Dec, 1960	Rice Milling	2	15,036	15,038	5,829	420,915	426,744
51	31 May, 1961	Starch	3	194	197	1,689	28,032	29,721
52	30 Jun, 1961	Hotels	20	21,487	21,507	28,014	2,570,065	2,598,079
53	30 Jun, 1961	Petroleum or natural gas exploitation, prospecting, drilling or production	36	1,716	1,752	93,946	123,135	217,081
54	30 Jun, 1961	Petroleum or natural gas refining	18	1,479	1,497	42,146	190,807	232,953
55	30 Jun, 1961	Restaurants	1	13,331	13,332	43	1,446,395	1,446,438
56	30 Jun, 1961	Storage/transport or distribution of petroleum or Natural gas	4	3,412	3,416	5,419	158,894	164,313
57	31 Jul, 1961	Cinemas (including Preview theaters)	4	7,555	7,559	47	114,685	114,732
58	31 Jul, 1961	Distribution concerns dealing with exposed films	1	178	179	1	7,662	7,663
59	31 Jul, 1961	Film production concerns	0	457	457	0	62,796	62,796
60	31 Jul, 1961	Film Studios	0	283	283	0	40,179	40,179
61	31 Jul, 1961	Film processing Laboratories	0	398	398	0	37,632	37,632
62	31 Aug, 1961	Leather and Leather products	11	6,829	6,840	15,716	1,240,393	1,256,109
63	30 Nov, 1961	Crockery	1	629	630	0	73,677	73,677
64	30 Nov, 1961	Stone-ware Jars	0	75	75	0	8,324	8,324
65	31 Dec, 1961	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	2	124	126	337	8,855	9,192
66	31 Mar, 1962	Confectionery	4	2,028	2,032	834	297,796	298,630
67	30 Apr, 1962	Trading and commercial estt.	203	98,598	98,801	809,628	16,101,374	16,911,002
68	31 May, 1962	Companies, societies, associations, clubs or troupes which give any exhibition of acrobatic or other performances or both	18	3,916	3,934	5,049	369,858	374,907
69	31 May, 1962	Societies, clubs or associations which provide service on payment	15	7,627	7,642	3,371	464,282	467,653

Establishments And Members – Industry/Class Wise (31.03.2020)								
S. No.	Effective From	Industry Type	Establishments			Members		
			Exempted	Un-Exempted	Total	Exempted	Un-Exempted	Total
70	31 May, 1962	Theaters	1	1,411	1,412	0	38,289	38,289
71	30 Jun, 1962	Fruit and vegetable preservation	2	2,525	2,527	148	258,320	258,468
72	30 Sep, 1962	Cashew nuts	0	2,852	2,852	0	545,552	545,552
73	31 Oct, 1962	Processing or treatment of wood products	1	596	597	111	56,994	57,105
74	31 Oct, 1962	Saw Mills	1	1,265	1,266	27	44,297	44,324
75	31 Oct, 1962	Wood Preservation Plants	1	362	363	3,722	207,226	210,948
76	31 Oct, 1962	Wood Seasoning Kilns	0	118	118	0	10,545	10,545
77	31 Oct, 1962	Wood Workshop	0	3,044	3,044	0	219,954	219,954
78	31 Dec, 1962	Bauxite Mines	7	114	121	20,723	6,297	27,020
79	30 Apr, 1963	Brushes	0	146	146	0	9,594	9,594
80	30 Apr, 1963	Buttons	0	174	174	0	16,740	16,740
81	30 Apr, 1963	Laundry and Laundry services	0	654	654	0	49,703	49,703
82	30 Apr, 1963	Plastic and plastic products	8	12,837	12,845	6,362	1,768,421	1,774,783
83	30 Apr, 1963	Stationery products	1	1,135	1,136	235	142,223	142,458
84	31 Aug, 1963	Aerated water, soft drinks or carbonated water	1	1,006	1,007	5	151,655	151,660
85	31 Aug, 1963	Canteens	1	5,483	5,484	782	455,747	456,229
86	31 Oct, 1963	Distilling and rectifying of spirits	8	660	668	5,615	163,460	169,075
87	31 Jan, 1964	Bone Crushing	0	175	175	0	7,752	7,752
88	31 Jan, 1964	Paint and Varnish	18	1,919	1,937	30,670	242,953	273,623
89	30 Jun, 1964	China Clay Mines	0	141	141	0	12,221	12,221
90	30 Jun, 1964	Pickers	0	172	172	0	19,782	19,782
91	31 Oct, 1964	Architects	1	1,368	1,369	174	90,265	90,439
92	31 Oct, 1964	Attorneys as defined in the Advocates Act, 1965	2	104	106	93	6,368	6,461
93	31 Oct, 1964	Chartered Accountants	1	816	817	14,211	95,614	109,825
94	31 Oct, 1964	Cost and Works Accountants	0	224	224	0	12,322	12,322
95	31 Oct, 1964	Engineers and Engineering Contractors	57	141,356	141,413	675,984	11,575,078	12,251,062
96	31 Oct, 1964	Medical Specialists	5	1,999	2,004	1,462	559,638	561,100
97	31 Dec, 1964	Milk and milk products	30	3,090	3,120	37,755	464,370	502,125
98	31 Jan, 1965	Forwarding agencies	2	4,108	4,110	59,261	669,860	729,121
99	31 Jan, 1965	Non-ferrous metals and alloys in the form of ingots	9	1,546	1,555	29,413	208,852	238,265
100	31 Jan, 1965	Travel Agencies	12	7,416	7,428	56,120	657,419	713,539
101	31 Mar, 1965	Bread	5	869	874	302	104,247	104,549
102	30 Jun, 1965	Stemming or redrying of tobacco leaf industries	0	73	73	0	5,663	5,663
103	31 Jul, 1965	Agarbatti (including dhoop and dhoopbatti)	0	556	556	0	62,566	62,566
104	31 Aug, 1965	Magnesite Mines	2	103	105	1,130	45,065	46,195
105	30 Sep, 1965	Coir (excluding the spinning sector)	1	778	779	0	65,163	65,163
106	31 Dec, 1965	Stone quarries producing roof & floor slabs, dimension stones and mosaic chips;	2	1,928	1,930	18,541	110,254	128,795

Establishments And Members – Industry/Class Wise (31.03.2020)								
S. No.	Effective From	Industry Type	Establishments			Members		
			Exempted	Un-Exempted	Total	Exempted	Un-Exempted	Total
107	31 Jan, 1966	Banks other than nationalised banks	73	4,354	4,427	737,406	829,819	1,567,225
108	30 Jun, 1966	Tobacco industry that is any industry engaged in the manufacture of cigars, zarda, snuff, quivaam, and guraku from tobacco.	1	1,770	1,771	0	219,835	219,835
109	31 Jul, 1966	Paper Products industry	15	5,626	5,641	31,109	535,370	566,479
110	30 Sep, 1966	Licensed salt industry	3	613	616	351	72,419	72,770
111	30 Apr, 1967	Indoleum	63	2,158	2,221	22,356	200,534	222,890
112	30 Apr, 1967	Linoleum	1	17	18	0	2,185	2,185
113	31 Jul, 1967	Explosives	4	396	400	8,031	48,691	56,722
114	31 Aug, 1967	Jute Baling or Pressing	0	42	42	0	2,870	2,870
115	31 Oct, 1967	Fireworks and percussion cap work	1	1,400	1,401	1,244	272,702	273,946
116	30 Nov, 1967	Tent Making	1	188	189	2	10,497	10,499
117	31 Aug, 1968	Barytes, dolomite, fireclay, gypsum, kyanite, siliminate and steatite mines	1	70	71	0	5,212	5,212
118	31 Aug, 1968	Kyanite Mines	0	11	11	0	900	900
119	31 Aug, 1968	Siliminite Mines	0	21	21	0	333	333
120	31 Aug, 1968	Steatite Mines	0	137	137	0	7,742	7,742
121	31 Aug, 1968	Barytes Mines	0	15	15	0	3,540	3,540
122	31 Aug, 1968	Gypsum Mines	0	16	16	0	681	681
123	31 Aug, 1968	Fireclay Mines	0	20	20	0	2,887	2,887
124	31 Aug, 1968	Dolomite Mines	0	38	38	0	13,322	13,322
125	31 Dec, 1968	Chinchona Plantations	0	23	23	0	13,391	13,391
126	30 Apr, 1969	Ferro Manganese	2	178	180	364	33,620	33,984
127	30 Jun, 1969	Diamond Mines	1	45	46	188	3,421	3,609
128	30 Jun, 1969	Ice and ice-cream industry	1	701	702	5,717	77,416	83,133
129	31 Jan, 1970	General insurance business	1	267	268	0	711,631	711,631
130	31 Mar, 1971	Establishments rendering expert services	210	304,364	304,574	3,186,153	83,046,479	86,232,632
131	30 Nov, 1971	Winding of thread and yarn reeling industry	2	514	516	7,649	125,268	132,917
132	31 Mar, 1972	Railway booking Agencies	0	55	55	0	4,316	4,316
133	30 Sep, 1972	Cotton ginning, bailing and pressing	21	6,824	6,845	27,054	557,827	584,881
134	31 Mar, 1973	Messes other than Military Messes	0	541	541	0	67,833	67,833
135	31 May, 1973	Katha making	2	148	150	1,371	16,153	17,524
136	31 Aug, 1973	Hospitals	37	18,068	18,105	75,136	2,848,378	2,923,514
137	30 Apr, 1974	Beer manufacturing	4	266	270	11,169	76,769	87,938
138	30 Sep, 1974	Societies, clubs & associations which charge no fee other than subscription	10	4,548	4,558	4,614	340,888	345,502
139	30 Sep, 1974	Sorting, cleaning and teasing of cotton waste.	0	323	323	0	67,077	67,077
140	30 Nov, 1974	Garments making factories	6	18,439	18,445	1,873	11,138,579	11,140,452
141	31 Dec, 1974	Agricultural farms	6	3,006	3,012	14,381	246,276	260,657

Establishments And Members – Industry/Class Wise (31.03.2020)

S. No.	Effective From	Industry Type	Establishments			Members		
			Exempted	Un-Exempted	Total	Exempted	Un-Exempted	Total
142	31 Dec, 1974	Botanical Gardens	0	274	274	0	35,561	35,561
143	31 Dec, 1974	Fruit Orchards	1	229	230	2,038	18,230	20,268
144	31 Dec, 1974	Zoological Gardens	2	147	149	0	11,484	11,484
145	30 Jun, 1975	Soap Stone Mines	1	383	384	1,437	71,151	72,588
146	31 Jul, 1976	Apartite Mines	0	20	20	0	1,379	1,379
147	31 Jul, 1976	Asbestos Mines	0	48	48	0	5,691	5,691
148	31 Jul, 1976	Ball Clay Mines	0	81	81	0	9,078	9,078
149	31 Jul, 1976	Calcite Mines	0	64	64	0	11,227	11,227
150	31 Jul, 1976	Chromite Mines	1	81	82	819	59,735	60,554
151	31 Jul, 1976	Corundum Mines	0	50	50	0	7,476	7,476
152	31 Jul, 1976	Emerald Mines	0	42	42	0	5,748	5,748
153	31 Jul, 1976	Feldspar Mines	1	50	51	3,883	6,048	9,931
154	31 Jul, 1976	Flourite Mines	0	23	23	0	2,549	2,549
155	31 Jul, 1976	Graphite Mines	0	83	83	0	5,235	5,235
156	31 Jul, 1976	Ochre Mines	0	123	123	0	14,373	14,373
157	31 Jul, 1976	Quartz Mines	0	167	167	0	160,682	160,682
158	31 Jul, 1976	Silica (Sand) Mines	2	247	249	1,527	22,101	23,628
159	28 Jan, 1977	Fish Processing And Non-Veg Food Preservation	1	1,144	1,145	22	180,835	180,857
160	28 Jan, 1977	Glue And Gelatine Factories	0	57	57	0	5,531	5,531
161	28 Jan, 1977	Stone quarries producing stone chips, stone sets, stone boulders and ballasts	0	1,074	1,074	0	49,567	49,567
162	31 May, 1977	Beedi industry	0	8,254	8,254	0	4,046,899	4,046,899
163	31 Dec, 1978	Financing Establishments other than Banks	57	7,983	8,040	96,398	2,638,074	2,734,472
164	06 Jan, 1979	Lignite Mines	2	49	51	21,924	22,799	44,723
165	31 Jul, 1979	Ferro Chrome	1	259	260	407	96,861	97,268
166	31 May, 1980	Diamond Cutting	1	3,298	3,299	0	310,171	310,171
167	31 May, 1980	Inland Water Transport establishments	6	418	424	10,827	37,218	48,045
168	31 May, 1980	Quartzite Mines	0	38	38	0	3,634	3,634
169	31 Oct, 1980	Building And Construction Industry	35	107,358	107,393	104,395	15,470,438	15,574,833
170	31 Oct, 1980	Manufacture of Myrobalan	0	48	48	0	2,665	2,665
171	30 Nov, 1980	Brick	1	18,962	18,963	0	383,518	383,518
172	23 Nov, 1981	Stevedoring loading and unloading of ships.	2	580	582	12,298	86,973	99,271
173	07 Dec, 1981	Cattle Feed Industry	1	532	533	388	95,627	96,015
174	07 Dec, 1981	Poultry Farming	0	1,136	1,136	0	221,283	221,283
175	19 Feb, 1982	College	6	9,505	9,511	1,200	598,794	599,994
176	19 Feb, 1982	Knowledge or Training Institution	5	3,798	3,803	479	433,289	433,768
177	19 Feb, 1982	Research Institute	5	845	850	5,972	101,357	107,329
178	19 Feb, 1982	School	248	42,645	42,893	42,731	2,480,079	2,522,810
179	19 Feb, 1982	Scientific Institution	4	403	407	1,175	72,296	73,471
180	19 Feb, 1982	University	104	783	887	4,599	94,507	99,106
181	19 Feb, 1982	University, College, School. Etc.	368	36,467	36,835	72,179	3,182,218	3,254,397

Establishments And Members – Industry/Class Wise (31.03.2020)

S. No.	Effective From	Industry Type	Establishments			Members		
			Exempted	Un-Exempted	Total	Exempted	Un-Exempted	Total
182	01 Jan, 1984	Asbestos industries	2	121	123	2,888	18,324	21,212
183	01 Jan, 1984	Cinema theaters employing five or more workers	0	2,410	2,410	0	62,526	62,526
184	01 Sep, 1989	Iron Ore Pellets	2	369	371	1,541	66,590	68,131
185	25 Mar, 1992	Diamond Saw Mills	1	48	49	0	3,816	3,816
186	25 Mar, 1992	Guar Gum Factories	0	98	98	0	7,416	7,416
187	25 Mar, 1992	Marble Mines	0	255	255	0	16,037	16,037
188	01 Apr, 2001	Aircraft or Airlines other than those owned or controlled by Central/State Government	3	211	214	20,878	42,244	63,122
189	01 Apr, 2001	Cleaning & Sweeping	0	16,099	16,099	0	2,216,817	2,216,817
190	01 Apr, 2001	Couriers Service	1	767	768	27,279	185,028	212,307
191	19 Nov, 2005	Establishments in construction, maintenance, operation and commercial activities of Railways, excluding Indian Railways	0	2,080	2,080	0	60,898	60,898
192	27 Jul, 2006	Establishment Engaged In Manufacture, Marketing Servicing, Usage of Computers	35	15,420	15,455	1,811,817	4,929,797	6,741,614
193	08 Dec, 2007	Companies offering life insurance, Annuities etc. other than life insurance	2	224	226	106,091	272,792	378,883
194	08 Dec, 2007	Electronic Media Companies	6	1,817	1,823	14,160	390,389	404,549
195	08 Dec, 2007	Lodging Housing , Service Apartment & Condominiums	0	921	921	0	75,234	75,234
196	08 Dec, 2007	Private Airports & Joint Venture Airports	0	34	34	0	8,237	8,237
197	08 Jan, 2011	Municipal Councils/Corporations	0	2,373	2,373	0	296,835	296,835
Total			3,477	1,347,126	1,350,603	13,376,735	234,287,624	247,664,359

Appendix -2(ii)

Establishments And Members - Zone & Office Wise (31.03.2020)								
Zone	Establishments				Members			
	Exempted	Un - Exempted	Total	% of All India Total	Exempted	Un - Exempted	Total	% of All India Total
Andhra Pradesh (Vijaywada)	48	46,626	46,674	3.46	82,896	4,848,518	4,931,414	1.99
Bengaluru (Bengaluru)	116	53,210	53,326	3.95	3,239,158	21,119,666	24,358,824	9.84
Bihar & Jharkhand (Patna)	248	51,546	51,794	3.83	291,317	4,008,555	4,299,872	1.74
Chennai & Puducherry (Chennai)	127	62,110	62,237	4.61	597,610	16,715,900	17,313,510	6.99
Delhi & Uttarkhand (Delhi)	242	89,987	90,229	6.68	1,044,838	21,944,850	22,989,688	9.28
Gujarat (Ahmedabad)	162	108,153	108,315	8.02	427,267	18,874,724	19,301,991	7.79
Haryana (Faridabad)	141	62,320	62,461	4.62	568,867	17,695,382	18,264,249	7.37
Jammu, Kashmir & Ladakh	0	16,640	16,640	1.23	0	130,388	130,388	0.05
Karnataka (Other Than Bengaluru) & Goa (Hubli)	82	50,119	50,201	3.72	226,280	5,991,364	6,217,644	2.51
Kerala & Lakshadweep (Thiruvananthapuram)	54	31,002	31,056	2.30	44,172	3,644,566	3,688,738	1.49
Madhya Pradesh & Chattisgarh (Bhopal)	183	72,932	73,115	5.41	171,913	7,592,005	7,763,918	3.13
Maharashtra (Excluding Mumbai) (Pune)	161	107,351	107,512	7.96	805,033	18,041,519	18,846,552	7.61
Mumbai I (Bandra)	301	30,441	30,742	2.28	2,433,143	12,443,927	14,877,070	6.01
Mumbai II (Thane)	117	69,983	70,100	5.19	672,540	15,711,334	16,383,874	6.62
North-Eastern Region (Guwahati)	28	31,518	31,546	2.34	33,049	1,299,742	1,332,791	0.54
Odisha (Bhubaneswar)	108	33,280	33,388	2.47	104,663	3,482,527	3,587,190	1.45
Punjab & Himachal Pradesh (Chandigarh)	187	74,042	74,229	5.50	178,497	8,847,182	9,025,679	3.64
Rajasthan (Jaipur)	235	52,246	52,481	3.89	238,126	6,202,489	6,440,615	2.60
Tamil Nadu (Excluding Chennai) (Coimbatore)	68	71,463	71,531	5.30	215,320	11,969,936	12,185,256	4.92
Telangana (Hyderabad)	76	59,004	59,080	4.37	715,894	12,824,864	13,540,758	5.47
Uttar Pradesh (Kanpur)	208	98,797	99,005	7.33	340,328	11,063,859	11,404,187	4.60
West Bengal, A&N Islands & Sikkim (Kolkata)	585	74,356	74,941	5.55	945,824	9,834,327	10,780,151	4.35
All India	3,477	1,347,126	1,350,603	100.00	13,376,735	234,287,624	247,664,359	100.00

Appendix-2(iii)

ESTABLISHMENT AND MEMBERS – STATE WISE (31.03.2020)								
State-wise	Establishments				Members			
	EX	Un-Ex	Total	% of All India Total	Ex	Un-Ex	Total	% of All India Total
A&N Islands	1	1,107	1,108	0.08	27	50,421	50,448	0.02
Andhra Pradesh	48	46,626	46,674	3.46	82,896	4,848,518	4,931,414	1.99
Assam, Arunachal Pradesh, Manipur & Nagaland	26	27,463	27,489	2.04	16,463	1,067,670	1,084,133	0.44
Bihar	102	27,333	27,435	2.03	28,635	1,719,707	1,748,342	0.71
Chattisgarh	122	19,999	20,121	1.49	74,038	2,047,507	2,121,545	0.86
Delhi	199	75,650	75,849	5.62	946,625	18,361,169	19,307,794	7.80
Goa	10	5,721	5,731	0.42	13,513	1,565,262	1,578,775	0.64
Gujarat, Dadra & Nagar Haveli and Daman & Diu	162	108,153	108,315	8.02	427,267	18,874,724	19,301,991	7.79
Haryana	141	62,320	62,461	4.62	568,867	17,695,382	18,264,249	7.37
Himachal Pradesh	76	21,227	21,303	1.58	41,055	1,738,569	1,779,624	0.72
Jammu & Kashmir	0	16,392	16,392	1.21	0	129,911	129,911	0.05
Jharkhand	146	24,213	24,359	1.80	262,682	2,288,848	2,551,530	1.03
Karnataka	188	97,608	97,796	7.24	3,451,925	25,545,768	28,997,693	11.71
Kerala & Lakshadweep	54	31,002	31,056	2.30	44,172	3,644,566	3,688,738	1.49
Ladakh	0	248	248	0.02	0	477	477	0.00
Madhya Pradesh	61	52,933	52,994	3.92	97,875	5,544,498	5,642,373	2.28
Maharashtra	579	207,775	208,354	15.43	3,910,716	46,196,780	50,107,496	20.23
Meghalaya & Mizoram	2	2,532	2,534	0.19	16,586	123,434	140,020	0.06
Odisha	108	33,280	33,388	2.47	104,663	3,482,527	3,587,190	1.45
Puducherry	1	3,684	3,685	0.27	1,602	762,175	763,777	0.31
Punjab & Chandigarh	111	52,815	52,926	3.92	137,442	7,108,613	7,246,055	2.93
Rajasthan	235	52,246	52,481	3.89	238,126	6,202,489	6,440,615	2.60
Tamil Nadu	194	129,889	130,083	9.63	811,328	27,923,661	28,734,989	11.60
Telangana	76	59,004	59,080	4.37	715,894	12,824,864	13,540,758	5.47
Tripura	0	1,523	1,523	0.11	0	108,638	108,638	0.04
Uttar Pradesh	208	98,797	99,005	7.33	340,328	11,063,859	11,404,187	4.60
Uttarakhand	43	14,337	14,380	1.06	98,213	3,583,681	3,681,894	1.49
West Bengal & Sikkim	584	73,249	73,833	5.47	945,797	9,783,906	10,729,703	4.33
All India	3,477	1,347,126	1,350,603	100.00	13,376,735	234,287,624	247,664,359	100.00

Appendix-2(iv)

Establishments & Members - Top 25 Industry/Class Wise (31.03.2020)				
Industry Type	Establishments		Members	
	No.	%	No.	%
Establishments rendering expert services	304,574	22.55	86,232,632	34.82
Electrical, Mechanical or General Engineering Products	96,752	7.16	22,105,591	8.93
Trading and commercial establishments	98,801	7.32	16,911,002	6.83
Building And Construction Industry	107,393	7.95	15,574,833	6.29
Engineers and Engineering Contractors	141,413	10.47	12,251,062	4.95
Garments making factories	18,445	1.37	11,140,452	4.50
Textiles	34,252	2.54	8,318,770	3.36
Establishments Engaged In Manufacture, Marketing Servicing, Usage of Computers	15,455	1.14	6,741,614	2.72
Heavy and Fine chemicals	16,505	1.22	4,874,587	1.97
Beedi industry	8,254	0.61	4,046,899	1.63
Other Textiles	49,401	3.66	3,524,094	1.42
University, College, School. Etc.	36,835	2.73	3,254,397	1.31
Hospitals	18,105	1.34	2,923,514	1.18
Financing Establishments other than Banks	8,040	0.60	2,734,472	1.10
Hotels	21,507	1.59	2,598,079	1.05
Schools	42,893	3.18	2,522,810	1.02
Iron and Steel	13,067	0.97	2,403,010	0.97
Cleaning & Sweeping	16,099	1.19	2,216,817	0.90
Road Motor Transport establishments	11,682	0.86	2,154,847	0.87
Plastic and plastic products	12,845	0.95	1,774,783	0.72
Banks other than nationalised banks	4,427	0.33	1,567,225	0.63
Restaurants	13,332	0.99	1,446,438	0.58
Automobile repair and servicing	8,634	0.64	1,432,220	0.58
Rubber and rubber products	5,149	0.38	1,389,855	0.56
Leather and Leather products	6,840	0.51	1,256,109	0.51
Top 25 Industries	1,110,700	82.24	221,396,112	89.39
Rest of Industries	239,903	17.76	26,268,247	10.61
Grand Total	1,350,603	100.00	247,664,359	100.00

Appendix-2(v)

Classification of Pensioners as on 31.03.2020																				
Regional Office	Members of Pension Fund		Member Pensioners					Spouse Pensioners					Children Pension			Others Pensioners				Grand Total Col. No. 7,12,15, & 19)
	Ex	Un-ex	Early Pension (50-57 years)	Superannuation Pension (58 years)	Disab lement pension	Total (4+5+6)	Death in Service		Death away from Service	Spouse pensioners other than 8, 9 & 10	Total (8+9+10+11)	FPS' 71	EPS'95	Total (13+14)	Nomin ee Pensioners	Parent Pensioners	Orph an Pensioners	Total (16+17+18)		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
KADAPA	2209	1292595	17642	24049	22	41713	2397	10809	2634	8822	24662	7	8845	8852	109	883	265	1257	76484	
GUNTUR	1953	1235433	14698	22196	23	36917	1767	8886	2691	7405	20749	2	6987	6989	212	658	306	1176	65831	
VISHAKAPATNAM	48016	1730689	14070	32603	27	46700	2584	11989	3485	10644	28702	5	9014	9019	241	572	246	1059	85480	
RAJAMUNDRY	25708	598746	10858	19094	17	29969	1661	6543	1850	7153	17207	2	4822	4824	126	419	177	722	52722	
BANGALORE	1077939	7150881	24607	33734	20	58361	3862	10356	2008	9628	25854	5	5157	5162	217	843	136	1196	90573	
PEENYA	24736	3835917	12395	15255	6	27656	17	3502	1129	2800	7448	0	3698	3698	60	579	113	752	39554	
BOMMASANDRA	1476827	5776698	2505	3688	2	6195	3	1339	384	421	2147	0	1581	1581	40	254	43	337	10260	
K R PURAM (WHITEFIELD)	83073	3583877	12887	16733	9	29629	21	3021	1022	3581	7645	0	3211	3211	25	517	63	605	41090	
MYSORE ROAD	11868	1231964	3059	6006	3	9068	1	1222	353	528	2104	0	1502	1502	17	272	35	324	12998	
PATNA	10102	1422470	11658	24407	31	36096	1202	6032	1321	5348	13903	1	6317	6318	83	306	112	501	56818	
BHAGALPUR	2016	157329	2895	8455	7	11357	299	2388	426	1647	4760	0	1967	1967	11	235	44	290	18374	
MUZAFFARPUR	10527	224657	22290	58175	32	80497	2717	11631	2472	14210	31030	4	11630	11634	34	522	182	738	123899	
RANCHI	164758	912349	13354	48725	22	62101	2007	7563	2398	9609	21577	1	6680	6681	41	278	171	490	90849	
JAMSHEDPUR	74905	1301615	17814	22329	10	40153	937	4637	3538	5185	14297	1	4306	4307	85	179	135	399	59156	
CHENNAI	273573	8581462	23565	39076	22	62663	2254	6998	1754	7617	18623	0	4726	4726	129	854	161	1144	87156	
VELLORE	12878	804541	24702	16882	20	41604	1999	8338	2487	7551	20375	4	7640	7644	135	1055	232	1422	71045	
AMBATTUR	176543	3151405	13901	15299	16	29216	996	3957	1140	3731	9824	0	3533	3533	80	646	109	835	43408	
TAMBARAM	31043	3472410	13158	15816	6	28980	911	3539	1006	3620	9076	4	3171	3175	75	644	123	842	42073	
PONDICHERRY	1456	760810	3824	6950	5	10779	462	1619	433	1918	4432	5	1423	1428	29	157	41	227	16866	
DELHI (NORTH)	318505	9385330	21105	51255	22	72382	3291	10277	2125	7549	23242	39	8787	8826	170	552	295	1017	105467	
LAXMI NAGAR	20602	1900559	2583	6635	9	9227	77	1791	339	1009	3216	0	1689	1689	23	125	42	190	14322	
DELHI (SOUTH)	472286	7332953	4295	11739	6	16040	9	2944	684	1485	5122	0	2819	2819	37	260	99	396	24377	
DEHRADUN	54401	2260416	4628	17229	12	21869	903	4387	812	3555	9657	2	4660	4662	64	320	157	541	36729	
HALDWANI	16852	1440247	4627	8825	14	13466	531	3613	666	2011	6821	1	4239	4240	47	239	147	433	24960	
AHMEDABAD	100740	5489771	37649	55977	27	93653	3708	12915	3217	16296	36136	7	9126	9133	144	924	360	1428	140350	
SURAT	22300	2595208	9253	20026	19	29298	604	4358	1259	3716	9937	0	3501	3501	57	366	132	555	43291	
VADODARA	76454	2753825	17690	33627	19	51336	959	6812	1875	6913	16559	1	5237	5238	105	350	180	635	73768	
RAJKOT	59246	2913197	14775	28571	10	43356	1226	5829	1312	7059	15426	3	4498	4501	80	465	158	703	63986	
VAPI	11752	2741613	3603	6832	7	10442	216	2044	710	1366	4336	0	2143	2143	16	242	64	322	17243	
NARODA	43639	496361	13505	13318	4	26827	371	2678	958	3853	7860	2	2554	2556	15	206	127	348	37591	

Classification of Pensioners as on 31.03.2020																			
Regional Office	Members of Pension Fund		Member Pensioners					Spouse Pensioners				Children Pension			Others Pensioners				Grand Total Col. No. 7,12,15, & 19)
	Ex	Un-ex	Early Pension (50-57 years)	Superannuation Pension (58 years)	Disability Pension (pension)	Total (4+5+6)	Death in Service		Death away from Service	Spouse pensioners other than 8, 9 & 10	Total (8+9+10+11)	FPS' 71	EPS'95	Total (13+14)	Nomin ee Pensioners	Parent Pensioners	Orphan Pensioners	Total (16+17+18)	
							FPS'71	EPS'95											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
VATWA	0	405413	4957	6003	3	10963	13	864	356	1064	2297	0	1014	1014	21	81	67	169	14443
BHARUCH	8239	1314433	2855	7133	12	10000	20	1989	549	1254	3812	0	1955	1955	46	191	90	327	16094
FARIDABAD	13905	4429187	15375	14726	18	30119	676	4206	1423	3784	10089	2	5194	5196	52	294	183	529	45933
KARNAL	29464	1854155	9118	19420	26	28564	934	6202	1506	4433	13075	1	6260	6261	94	454	230	778	48678
ROHTAK	15923	972723	6236	10625	21	16882	680	4773	1007	2850	9310	0	4988	4988	102	346	190	638	31818
GURGAON	402296	11232329	4022	8063	17	12102	275	3017	746	1182	5220	2	3617	3619	105	177	96	378	21319
GOA	11039	1551813	5002	11105	19	16126	488	2501	801	2445	6235	0	2756	2756	127	290	92	509	25626
GULBARGA	27920	334921	4765	8996	5	13766	846	3680	897	3172	8595	0	4153	4153	40	269	148	457	26971
HUBLI	53600	907724	20745	25428	31	46204	1779	8350	2225	8336	20690	3	8507	8510	169	782	344	1295	76699
MANGALORE	14270	811435	65764	16773	49	82586	1107	5012	1424	5468	13011	13	4610	4623	621	374	399	1394	101614
MYSORE	42543	917028	14284	15092	15	29391	1224	5210	1279	4805	12518	5	4211	4216	104	760	131	995	47120
BELLARY	21970	431209	4525	5758	4	10287	590	2731	785	2211	6317	2	2831	2833	21	349	93	463	19900
CHIKAMAGALUR	7248	203855	5359	5938	10	11307	385	1751	533	1574	4243	0	1430	1430	37	299	50	386	17366
RAICHUR	7954	190071	3083	5108	8	8199	582	2672	544	2201	5999	0	2788	2788	37	173	98	308	17294
SHIMOGA	9298	264745	9241	9694	18	18953	700	2939	737	3677	8053	1	2275	2276	67	304	86	457	29739
UDUPPI	5451	247160	11158	5707	14	16879	215	1170	339	1079	2803	2	1138	1140	182	194	90	466	21288
THIRUVANANTHAPURAM (TRIVENDRUM)	3066	626558	10503	25441	59	36003	647	2864	460	4305	8276	3	1739	1742	72	258	109	439	46460
KOZHIKODE (CALICUT)	7592	505847	23369	25887	99	49355	1151	3520	684	7880	13235	4	2371	2375	143	284	109	536	65501
KANNUR	0	166939	39162	14118	130	53410	928	1973	587	5939	9427	5	1375	1380	163	188	80	431	64648
KOCHI (COCHIN)	28646	1781166	30564	50708	111	81383	1631	5757	1101	10216	18705	17	3886	3903	216	520	184	920	104911
KOTTAYAM	0	264340	17102	18067	35	35204	642	2625	691	3718	7676	6	1646	1652	61	191	87	339	44871
KOLLAM	2862	236790	19822	53101	251	73174	850	3533	542	7479	12404	27	1480	1507	57	160	121	338	87423
RAIPUR (CHATTISGARH)	49260	2086246	15790	42813	42	58645	1592	9749	2559	9952	23852	1	8099	8100	49	495	222	766	91363
INDORE	47535	2365853	25125	15740	18	40883	1339	4992	1510	6077	13918	4	4588	4592	61	311	149	521	59914
BHOPAL	9389	1372132	6487	15442	9	21938	620	3422	674	3273	7989	0	3184	3184	76	218	102	396	33507
JABALPUR	22763	698025	12732	20470	26	33228	1104	6932	1559	5413	15008	1	6634	6635	108	459	191	758	55629
UJJAIN	10	312161	11056	5743	10	16809	689	1834	773	3662	6958	0	1687	1687	30	117	75	222	25676
GWALIOR	94	581965	11254	6295	11	17560	814	1919	881	2864	6478	5	2161	2166	38	141	80	259	26463
SAGAR	115	202331	3941	4087	2	8030	276	2603	666	1319	4864	0	2357	2357	26	125	40	191	15442
AURANGABAD	19021	2192840	18523	24813	47	43383	1113	6944	1443	6461	15961	1	5604	5605	82	213	119	414	65363
KOLHAPUR	57099	952731	42366	58650	130	101146	3707	14454	3957	18373	40491	14	13628	13642	130	990	563	1683	156962

Classification of Pensioners as on 31.03.2020																				
Regional Office	Members of Pension Fund		Member Pensioners				Spouse Pensioners				Children Pension			Others Pensioners				Grand Total Col. No. 7,12,15, & 19)		
	Ex	Un- ex	Early Pension (50-57 years)	Superannuation Pension (58 years)	Disability Pension	Total (4+5+6)	Death in Service		Death away from Service	Spouse pensioners other than 8, 9 & 10	Total (8+9+10+11)	FPS' 71	EPS'95	Total (13+14)	Nomin ee Pensioners	Parent Pensioners	Orphan Pensioners		Total (16+17+18)	
							FPS'71	EPS'95												
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
NAGPUR	58575	1688514	38904	39989	54	78947	2679	11996	2802	14676	32153	8	10085	10093	112	731	334	1177	122370	
NASIK	72906	2115346	39143	63586	63	102792	2781	13602	2956	13757	33096	5	9964	9969	88	624	313	1025	146882	
PUNE	442172	10303616	33057	53378	34	86469	2090	11757	2800	10818	27465	4	9860	9864	64	841	343	1248	125046	
SOLHAPUR	16095	404809	28197	21833	20	50050	821	5828	1851	6120	14620	0	5636	5636	32	399	355	786	71092	
AKOLA	14820	299423	13970	23340	12	37322	1010	4453	1026	5686	12175	0	3013	3013	22	273	85	380	52890	
BANDRA(MUMBAL-I)	2004583	12216753	31866	40115	24	72005	6866	10742	2639	11710	31957	13	5453	5466	186	687	287	1160	110588	
MALAD (KANDIVALI)	163403	6894499	29038	40632	17	69687	37	6226	2205	6827	15295	1	5695	5696	80	698	164	942	91620	
THANE (MUMBAL-II)	341277	4810434	40696	53612	57	94365	39	8965	3401	11044	23449	1	8297	8298	92	825	306	1223	127335	
VASHI	54593	3724406	16808	30121	18	46947	34	5549	1804	4821	12208	1	5475	5476	73	428	183	684	65315	
GUWAHATI	6943	936985	7099	14692	12	21803	667	4871	1009	2723	9270	14	4615	4629	103	354	110	567	36269	
AGARTALA	0	107394	720	4302	4	5026	153	1313	175	746	2387	1	674	675	19	32	19	70	8158	
SHILLONG	15008	124160	628	1479	1	2108	101	943	103	351	1498	1	898	899	13	65	52	130	4635	
TINSUKIA	2313	160080	2542	7853	3	10398	374	2245	330	1514	4463	0	1476	1476	42	53	24	119	16456	
BHUBANESWAR	21493	1975656	30455	35086	43	65584	1421	6765	2440	7546	18172	10	7213	7223	91	748	110	949	91928	
ROURKELA	37927	1001692	8803	16858	16	25677	758	3584	1611	3455	9408	2	3593	3595	26	217	99	342	39022	
BERHAMPUR	15849	228967	4190	10025	5	14220	851	2845	536	2568	6800	3	2184	2187	27	178	38	243	23450	
KEONJHAR	5310	266781	4294	5684	3	9981	238	1650	553	921	3362	1	1920	1921	16	91	67	174	15438	
SHIMLA	40060	1756320	4825	15244	27	20096	952	4949	957	3092	9950	9	4784	4793	37	511	134	682	35521	
CHANDIGARH	15588	2772743	8784	19306	16	28106	906	5359	1096	3317	10678	2	4528	4530	57	331	208	596	43910	
AMRITSAR	7389	433538	5078	13095	12	18185	908	3700	595	2674	7877	1	2867	2868	51	190	114	355	29285	
BHATINDA	3342	978036	3311	10889	7	14207	502	3625	682	1851	6660	3	2672	2675	44	191	109	344	23886	
LUDHIANA	4521	1992816	4232	10142	9	14383	370	3358	761	1555	6044	2	3328	3330	53	251	117	421	24178	
JALANDHAR	81388	827649	5986	14152	8	20146	884	4046	694	3043	8667	2	3293	3295	61	274	146	481	32589	
JAIPUR	84554	3567948	19842	29774	38	49654	2743	8278	2234	6760	20015	8	8776	8784	118	511	220	849	79302	
JODHPUR	34279	741231	6403	10080	15	16498	914	3512	906	2125	7457	0	4121	4121	31	273	109	413	28489	
KOTA	39389	526375	8711	8990	7	17708	673	2237	583	2223	5716	0	2304	2304	33	104	68	205	25933	
UDAIPUR	47506	1255569	11439	10852	18	22309	949	3796	1315	2678	8738	2	4371	4373	57	182	91	330	35750	
COIMBATORE	22388	4277391	56055	28868	29	84952	2325	7410	2898	11749	24382	6	5861	5867	115	850	173	1138	116339	
MADURAI	27854	2069758	38357	23489	42	61888	2198	8886	3738	9556	24378	14	9282	9296	504	1087	337	1928	97490	
SALEM	67043	2662416	21128	19264	16	40408	0	6853	1676	5256	13785	0	4593	4593	87	814	138	1039	59825	
TIRUNELVELI	45341	998351	75118	19404	29	94551	2443	7325	3144	11802	24714	7	7165	7172	284	632	576	1492	127929	
TRICHY	26385	1305961	18931	41519	31	60481	2540	9673	1872	9112	23197	5	7967	7972	173	1140	232	1545	93195	
NAGERCOIL	244	239850	5541	9486	5	15032	586	1601	425	2301	4913	0	1172	1172	55	207	64	326	21443	

Classification of Pensioners as on 31.03.2020																				
Regional Office	Members of Pension Fund			Member Pensioners			Spouse Pensioners					Children Pension				Others Pensioners				Grand Total Col. No. 7,12,15, & 19)
	Ex	Un- ex	Early Pension (50-57 years)	Superannuation Pension (58 years)	Disabling pension	Total (4+5+6)	Death in Service		Death away from Service	Spouse pensioners other than 8, 9 & 10	Total (8+9+10+11)	FPS' 71	EPS'95	Total (13+14)	Nomin ee Pensioners	Parent Pensioners	Orphan Pensioners	Total (16+17 +18)		
							FPS'71	EPS'95												
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
HYDERABAD	604708	8304737	24623	43037	32	67692	2748	12141	2970	9255	27114	5	11047	11052	132	976	318	1426	107284	
NIZAMABAD	0	774723	71081	5069	47	76197	452	3879	1704	3259	9294	2	3750	3752	131	365	527	1023	90266	
WARANGAL	463	307432	13662	7793	7	21462	521	3824	989	2326	7660	0	3089	3089	30	285	134	449	32660	
PATANCHERU	12040	1077944	5248	7395	10	12653	372	2387	731	1907	5397	0	2621	2621	31	187	81	299	20970	
KUKATPALLI	28594	2036868	10799	10563	4	21366	631	3081	956	3095	7763	0	2699	2699	25	183	61	269	32097	
KARIMNAGAR	499	288580	48668	10200	20	58888	691	4665	1745	3578	10679	1	4230	4231	49	421	396	866	74664	
SIDDIPET	0	81038	10644	746	4	11394	38	841	268	386	1533	0	912	912	14	105	120	239	14078	
KANPUR	10212	1091809	19022	24249	17	43288	1765	6480	1659	6801	16705	2	7482	7484	189	431	205	825	68302	
AGRA	4749	713889	6216	12614	11	18841	653	4420	1082	2952	9107	0	5609	5609	85	320	180	585	34142	
BAREILLY	10274	561820	4446	9214	9	13669	735	3204	713	2513	7165	2	4009	4011	35	237	126	398	25243	
GORAKHPUR	4229	196643	27297	39306	21	66624	1992	9350	2107	10608	24057	1	11081	11082	82	308	347	737	102500	
LUCKNOW	41678	989728	11104	26543	11	37658	996	5218	937	4686	11837	1	4936	4937	53	260	174	487	54919	
MEERUT	40903	1984177	20384	28530	30	48944	1183	9785	2098	6708	19774	3	10219	10222	141	707	297	1145	80085	
VARANASI	47250	670531	25327	30689	31	56047	1839	7225	1967	9132	20163	1	8140	8141	58	310	184	552	84903	
NOIDA	87447	4657612	2379	6322	4	8705	67	1570	436	497	2570	0	2170	2170	11	103	56	170	13615	
ALLAHABAD	5880	299104	15684	20027	11	35722	1208	4816	1309	5333	12666	3	5569	5572	30	195	176	401	54361	
KOLKATA	396774	3336250	28721	61859	19	90599	2853	9782	2170	12795	27600	11	6044	6055	139	537	115	791	125045	
BARRACKPORE(TITAGARH)	72636	677245	20953	41781	10	62744	1654	7946	1579	11493	22672	3	5184	5187	111	415	166	692	91295	
HOWRAH	115129	710070	25591	47831	14	73436	2212	7967	2328	13180	25687	2	5521	5523	159	341	115	615	105261	
DARJEELING	221	68236	3254	6349	3	9606	89	1568	318	910	2885	0	534	534	31	93	74	198	13223	
DURGAPUR	39675	804356	11714	35683	15	47412	1203	6925	2106	8168	18402	1	4510	4511	79	331	112	522	70847	
JALPAIGURI	4800	573146	9332	26068	6	35406	679	13403	3713	3173	20968	6	8672	8678	135	519	607	1261	66313	
PORT BLAIR	2	46198	553	1615	0	2168	47	238	44	275	604	0	307	307	4	10	4	18	3097	
SILIGURI	215	515022	8759	18045	6	26810	352	5945	1086	1809	9192	3	4720	4723	56	256	162	474	41199	
PARK STREET	141195	2157701	5402	15447	3	20852	44	1782	404	2273	4503	0	1114	1114	58	77	32	167	26636	
JANGIPUR	573	906847	10782	16724	7	27513	132	8361	4167	1519	14179	0	11031	11031	66	229	381	676	53399	
SRINAGAR	0	210932	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
JAMMU	0	686116	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
LADAKH(LEH)	0	5504	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Grand Total	11116163	235349178	1933676	2541288	2746	4477710	131578	636950	1711129	625704	1565361	388	561964	562352	10424	46922	19948	77294	6682717	

Appendix-2 (vi)

The details of pensioners benefited from Minimum Pension of Rs.1000/-per month for the year 2019-2020 (as on 31.03.2020)				
Month/ Year	Number of Pensioners Benefited	Amount paid as per original pension	Amount paid as per Minimum Pension Notification	Difference Amount
		(In Rs.)	(In Rs.)	(In Rs.)
Apr-19	1843700	193,44,83,559	117,64,88,817	75,79,94,722
May-19	1867253	193,69,26,407	117,83,89,704	75,85,36,703
Jun-19	1893317	193,34,95,732	117,95,21,926	75,39,73,806
Jul-19	1918278	200,78,76,185	122,13,33,217	78,65,42,968
Aug-19	1930805	196,79,23,308	119,33,17,664	77,46,05,644
Sep-19	1940416	195,67,85,656	118,71,09,042	76,96,76,614
Oct-19	1934351	193,23,75,766	117,28,84,304	75,94,91,462
Nov-19	1982612	203,24,75,296	123,34,43,198	79,90,32,098
Dec-19	1985181	201,37,38,431	121,88,04,471	79,49,33,960
Jan-20	1592559	170,44,42,903	103,57,58,400	66,86,84,503
Feb-20	1838343	187,18,49,692	113,95,74,265	73,22,75,427
Mar-20	1819385	182,60,07,229	110,31,09,084	72,28,98,145
Total	22546200	2311,83,80,164	1403,97,34,112	907,86,46,052

Appendix-2 (vii)

Summay Results of Valuation (Rs. in Crores)				
Particulars	31.03.2014	31.03.2015	31.03.2016 & 31.03.2017 (Combined Report)	31.03.2020
Active Members	3,49,14,215	3,45,48,189	4,12,37,384	The Actuary appointed for the 22 nd and 23 rd valuation of Employees' Pension Fund for the year 2017-18 and 2018-19 has almost completed the valuation and the report is expected shortly. The process for appointment of Actuary for 24th valuation for the year 2019-20 has been initiated.
Active Beneficiaries (Pensioners)	46,90,669	51,04,397	56,49,797	
Inactive members Deferred Beneficiaries/ Dormant Accounts	8,28,98,785	9,65,21,305	14,65,04,679	
Present Value of all Benefits (in crores)	3,86,222.54	5,25,315.42	7,37,700.57	
Present Value of future Contributions (in crores)	1,70,704.21	2,91,810.45	4,03,756.28	
Value of Corpus (in crores)	2,07,685.60	2,38,531.84	3,18,412.38	
Net liability	-7,832.74	5,026.87	-15,531.91	

Appendix-2 (viii)

List of Pension Disbursing Agencies under EPS-1995 (as on 31.03.2020)		
S.No.	Name of the ROs	BANKS
1	Delhi (North)	PNB, SBI, Indian Bank, United Bank of India, HDFC Bank, ICICI Bank, AXIS Bank
2	Delhi (South)	PNB, SBI, Indian Bank, United Bank of India, HDFC Bank, ICICI Bank, AXIS Bank
3	Dehradun	PNB, SBI
4	Gurgaon	PNB, SBI, HDFC Bank, ICICI Bank, AXIS Bank
5	Faridabad	PNB, SBI, HDFC Bank, ICICI Bank, AXIS Bank
6	Jaipur	PNB, Madhyanchal Gramin Bank, HDFC Bank, ICICI Bank, AXIS Bank, State Bank of Bikaner & Jaipur Bank (SBBJ), Bank of Baroda, Baroda Rajasthan Kshetriya Gramin Bank (BRKGB)
7	Shimla	PNB, SBI, AXIS Bank
8	Ludhiana	PNB, SBI, HDFC Bank, AXIS Bank
9	Chandigarh	PNB, SBI, HDFC Bank, AXIS Bank, ICICI Bank
10	Bihar	PNB, Bank Of India, HDFC Bank
11	Meerut	PNB, SBI
12	Kanpur	PNB, SBI
13	Hyderabad	SBI, United Bank of India, Andhra Bank, HDFC Bank, AXIS Bank, ICICI Bank
14	Guntur	SBI, Andhra Bank, HDFC Bank, AXIS Bank, ICICI Bank
15	Nizamabad	SBI, Syndicate Bank, Gramin Bank, United Bank of India, Andhra Bank, AXIS Bank
16	Bhubaneswar	Andhra Bank, Bank Of India, UCO Bank, HDFC Bank, AXIS Bank, ICICI Bank
17	Bangalore	SBI, Canara Bank, Syndicate Bank, Corporation Bank, Vijaya Bank, HDFC Bank, AXIS Bank, ICICI Bank, UTI Bank
18	Goa	SBI, Bank Of India, HDFC Bank
19	Gulbarga	SBI, Canara Bank, Syndicate Bank, ICICI Bank, Corporation Bank
20	Mangalore	SBI, Canara Bank, Syndicate Bank, Corporation Bank, Vijaya Bank, AXIS Bank
21	Peenya	SBI, Canara Bank, Syndicate Bank, Corporation Bank, HDFC Bank, AXIS Bank, ICICI Bank
22	Coimbatore	SBI, Indian Bank, Indian Overseas Bank, HDFC Bank, AXIS Bank, ICICI Bank
23	Kerala	PNB, SBI, Indian Bank, Indian Overseas Bank, Canara Bank, Syndicate Bank, Federal Bank, HDFC Bank, AXIS Bank, ICICI Bank, Narmada Malwa Gramin Bank
24	Madurai	SBI, Indian Bank, Indian Overseas Bank, HDFC Bank, AXIS Bank, ICICI Bank
25	Tambram	SBI, Indian Bank, Indian Overseas Bank, HDFC Bank, AXIS Bank, ICICI Bank
26	Chennai	SBI, Indian Bank, Indian Overseas Bank, HDFC Bank, AXIS Bank, ICICI Bank
27	Ranchi	PNB, Bank Of India, United Bank of India, HDFC Bank, AXIS Bank, ICICI Bank
28	Jalpaiguri	SBI, United Bank of India, UCO Bank, Central Bank of India, Uttar banga Kshetriya Gramin Bank (UBKGB)
29	Kolkata	PNB, United Bank of India, HDFC Bank, AXIS Bank, ICICI Bank
30	Guwahati	SBI, HDFC Bank, AXIS Bank, ICICI Bank
31	Raipur	PNB, SBI, HDFC Bank, AXIS Bank, ICICI Bank, Central Bank of India(CBI)
32	Bandra	PNB, SBI, Bank Of India, HDFC Bank, AXIS Bank, ICICI Bank, Bank of Maharashtra (BOM)
33	Thane	PNB, SBI, Bank Of India, HDFC Bank, AXIS Bank, ICICI Bank,
34	Kandivali	PNB, SBI, Bank Of India, HDFC Bank, AXIS Bank, ICICI Bank
35	Pune	PNB, SBI, Bank Of India, HDFC Bank, AXIS Bank, ICICI Bank, Bank of Maharashtra (BOM)
36	Nagpur	PNB, SBI, Bank Of India, HDFC Bank, AXIS Bank, ICICI Bank
37	Ahmedabad	SBI, Dena Bank, HDFC Bank
38	Surat	SBI, Dena Bank, HDFC Bank, AXIS Bank, ICICI Bank
39	Vadodara	SBI, Dena Bank
40	Indore	PNB, SBI, HDFC Bank, AXIS Bank, ICICI Bank

Appendix-3(i)

LIST OF ZONAL OFFICES, REGIONAL, DISTRICT OFFICES, SPECIAL STATE OFFICES AND SERVICE CENTRES IN EPFO						
Sl. No	Zonal Office Headed by ACC / ACC (HQ)	Regional Office Headed by RPFC-I	Regional Office Headed by RPFC-II	District Office Headed By APFC	Special State Offices	Service Centres
1.	ANDHRA PRADESH (Vijaywada)	Guntur		Ongole Vijayawada		
		Kadapa		Anantapur Kurnool Nellore Tirupathi		
		Rajamundhry		Bhimavaram Elluru Kakinanda		
		Vishakapatnam		Srikakulam Vizianagaram		
2.	TELANGANA (Hyderabad)	Hyderabad - I				
		Hyderabad - II				
		Kukatpalli				
		Patancheru				
		Nizamabad				
			Karimnagar	Nirmal (Adilabad)		
			Siddipet			
			Warangal	Khammam		Nalgonda
3.	BENGALURU (Bengaluru)	Bengaluru -I				
		Bengaluru -II				
		Bommasandra - I				
		Bommasandra - II				
		K R Puram		Kolar		
		Peenya				
		RR Nagar				
			Tumkur			
			Yelahanka			
4.	KARNATAKA (OTHER THAN BENGALURU) & GOA (Hubli)	Goa				Margao
		Hubli		Belagavi Karwar		

LIST OF ZONAL OFFICES, REGIONAL, DISTRICT OFFICES, SPECIAL STATE OFFICES AND SERVICE CENTRES IN EPFO						
Sl. No	Zonal Office Headed by ACC / ACC (HQ)	Regional Office Headed by RPFC-I	Regional Office Headed by RPFC-II	District Office Headed By APFC	Special State Offices	Service Centres
		Mangalore				
		Mysore		Madikeri (Kodagu) Mandya		
			Bellary			
			Chikamagalur	Hassan		
			Gulbarga	Bijapur Bidar		
			Raichur	Bagalkot		
			Shimoga	Davanagere		
			Uduppi			
5.	BIHAR & JHARKHAND (Patna)	Jamshedpur		West Singhbhum (Chaibasa)		
		Patna		Gaya Rohtas		
		Ranchi		Bokaro Deoghar Dhanbad Giridih Koderma Sahibganj		
			Bhagalpur	Katihar Munger		
			Muzaffarpur	Darbhanga		
6.	CHENNAI & PUDUCHERRY (Chennai)	Ambattur				
		Chennai - I				
		Chennai – II				
		Tambaram				
		Vellore				
			Puducherry			
7.	TAMIL NADU (EXCLUDING CHENNAI) (Coimbatore)	Coimbatore		Coonor Ooty Pollachi Tiruppur		
		Madurai		Dindigul Sivakasi		
		Salem		Erode Krishnagiri		
		Tirunelveli		Thoothukudi		
		Trichy		Cuddalore Karur Kumbakonam Thanjavur		
			Nagercoil			
8.	DELHI , UTTARAKHAND (Delhi)	Dehradun				Haridwar
		Delhi (East)				
		Delhi (West)				
		Delhi (Central)				
		Delhi (North)				
		Delhi (South)				
		Haldwani				

LIST OF ZONAL OFFICES, REGIONAL, DISTRICT OFFICES, SPECIAL STATE OFFICES AND SERVICE CENTRES IN EPFO						
Sl. No	Zonal Office Headed by ACC / ACC (HQ)	Regional Office Headed by RPFC-I	Regional Office Headed by RPFC-II	District Office Headed By APFC	Special State Offices	Service Centres
9.	GUJARAT (Ahmedabad)	Ahmedabad		Bhavnagar Mahesana Nadiad		
		Bharuch				
		Naroda		Himmat Nagar		
		Rajkot		Gandhidham Jamnagar Junagadh Surendranagar		
		Surat				
		Vadodara				
		Vapi				
			Vatwa			
10.	HARYANA (Faridabad)	Faridabad				
		Gurgaon - I				
		Gurgaon - II				
		Karnal		Ambala Panipat Sonipat Yamunanagar		
		Rohtak		Hissar		
11.	KERALA & LAKSHADWEEP (Thiruvananthapuram)	Calicut		Kalpetta Palakkad		
		Cochin		Alappuzha Thrissur		
		Thiruvananthapuram				
			Kannur			
			Kollam			
			Kottayam	Munnar		
12.	MADHYA PRADESH & CHATTISGARH (Bhopal)	Bhopal		Itarsi		
		Indore		Dhar Khandwa		
		Jabalpur		Chhindwara Satna		
		Raipur		Bilaspur		
			Gwalior			
			Sagar			
			Ujjain	Ratlam		
13.	MUMBAI-1 (Bandra)	Bandra I				
		Bandra II				
		Bandra III				
		Bandra IV				
14.	MUMBAI-2 (Thane)	Kandivali - I				
		Kandivali - II				
		Thane - I				

**LIST OF ZONAL OFFICES, REGIONAL, DISTRICT OFFICES, SPECIAL STATE OFFICES AND SERVICE CENTRES
IN EPFO**

Sl. No	Zonal Office Headed by ACC / ACC (HQ)	Regional Office Headed by RPFC-I	Regional Office Headed by RPFC-II	District Office Headed By APFC	Special State Offices	Service Centres
		Thane – II				
		Vashi				
15.	MAHARASHTRA (excluding Mumbai) (Pune)	Pune - I				
		Pune – II				
		Aurangabad				
		Kolhapur				
		Nagpur		Chandrapur		
		Nasik		Ahmadnagar Jalgaon		
		Solhapur				
			Akola	Amravati		
16.	NORTH-EASTERN REGION (Guwahati)	Guwahati		Bongaigaon Cachar (Silchar) Tezpur	1. Imphal 2. Itanagar 3. Dimapur	
			Agartala	Dharmanagar		
			Shillong		Aizawl	
			Tinsukia	Jorhat		
17.	ODISHA (Bhubaneswar)	Bhubaneswar		Baleshwar (Balasore) Cuttack		
		Rourkela		Sambalpur		
			Berhampur	Rayagada		
			Keonjhar	Barbil		
18.	PUNJAB & HIMACHAL PRADESH (Chandigarh)	Bhatinda		Moga Sangrur		
		Chandigarh		Mandi Gobindgarh Patiala		
		Jalandhar		Hoshiarpur Phagwara		
		Ludhiana				
		Shimla		Kullu Palampur Nahan Baddi		
			Amritsar	Batala		
19.	RAJASTHAN (Jaipur)	Jaipur		Ajmer Alwar Bharatpur Jhunjhunu		
		Jodhpur		Bikaner Pali Sri Ganganagar		
		Udaipur		Bhilwara		
			Kota			
20	UTTAR PRADESH (Kanpur)	Agra		Aligarh		
		Kanpur				
		Lucknow				
		Meerut		Muzaffarnagar Saharanpur		Ghaziabad

LIST OF ZONAL OFFICES, REGIONAL, DISTRICT OFFICES, SPECIAL STATE OFFICES AND SERVICE CENTRES IN EPFO						
Sl. No	Zonal Office Headed by ACC / ACC (HQ)	Regional Office Headed by RPFC-I	Regional Office Headed by RPFC-II	District Office Headed By APFC	Special State Offices	Service Centres
		Noida				
		Varanasi				
			Allahabad			
			Bareilly	Moradabad		
			Gorakhpur			
21.	WB, Islands Sikkim (Kolkata) A&N &	Barrackpore				
		Durgapur				
		Howrah		Shrirampur		
		Jalpaiguri		Alipurduar Malbazar		
		Jangipur				
		Kolkata		Midnapore		
		Park Street				
		Siliguri			Gangtok	
			Darjeeling			
			Port Blair			
22.	Jammu & Kashmir and Ladakh	Jammu				
		Kashmir				
			Ladakh			
Total	22	102	36	114	05	04

*Note : 3 Regional Offices were opened i.e. Jammu, Kashmir and Ladakh under ACC (HQ), Zonal Office, DL & UK.

Note : Belagavi (earlier name Belgaum) is erstwhile inspectorate. Belagavi was made Sub-Regional Office which is yet to be opened. Hence, its status kept as District Office.

Gangtok, Imphal, Aizwal and Itanagar were functioning as Service Centres and Dimapur as District Office. These are shown separately as they are Special State Offices.

Appendix-3(ii)

Average Contributing Establishments and Members (2019-20)		
Zone	Contributing Establishments	Contributing Members
Andhra Pradesh (Vijaywada)	20,948	1,229,961
Bengaluru (Bengaluru)	30,332	4,675,465
Bihar & Jharkhand (Patna)	19,720	1,099,171
Chennai & Puducherry (Chennai)	30,894	3,245,436
Delhi & Uttarkhand (Delhi)	41,348	3,691,853
Gujarat (Ahmedabad)	53,374	3,222,174
Haryana (Faridabad)	29,205	2,552,424
Jammu, Kashmir & Ladakh	2,783	35,579
Karnataka (Other Than Bengaluru) & Goa (Hubli)	28,162	1,450,118
Kerala & Lakshadweep (Thiruvananthapuram)	18,469	1,204,732
Madhya Pradesh & Chattisgarh (Bhopal)	34,303	1,680,650
Maharashtra (Excluding Mumbai) (Pune)	55,711	3,548,045
Mumbai I (Bandra)	14,130	3,317,308
Mumbai II (Thane)	37,243	3,140,164
North-Eastern Region (Guwahati)	11,643	440,138
Odisha (Bhubaneswar)	15,855	868,186
Punjab & Himachal Pradesh (Chandigarh)	34,753	1,530,854
Rajasthan (Jaipur)	25,695	1,197,831
Tamil Nadu (Excluding Chennai) (Coimbatore)	39,565	2,345,895
Telangana (Hyderabad)	28,383	3,028,289
Uttar Pradesh (Kanpur)	43,980	2,358,795
West Bengal, A&N Islands & Sikkim (Kolkata)	43,708	3,057,957
All India	660,204	48,921,025

Appendix-3(iii)

All Claims Summary (2019-20)								
Type of Claim	Workload	Rejected	Net Workload	Settled				Closing Balance
				within 3 days	within 10 days	within 20 days	in more than 20 days	
PF Final Settlement	7,114,998	1,712,253	5,402,745	945,510	2,946,266	4,544,644	599,724	258,377
PF Transfer	5,290,694	1,192,019	4,098,675	981,811	2,314,688	3,444,776	444,632	209,267
PF Part Withdrawal	11,281,911	2,943,879	8,338,032	1,818,480	4,652,011	7,042,927	689,872	605,233
Pension	462,500	157,563	304,937	17,847	85,849	173,398	107,270	24,269
Pension Withdrawal Benefit	5,949,704	1,859,005	4,090,699	708,205	2,154,279	3,364,911	488,446	237,342
Insurance (EDLI)	61,200	22,708	38,492	15,334	29,855	35,716	2,303	473
Total	30,161,007	7,887,427	22,273,580	4,487,187	12,182,948	18,606,372	2,332,247	1,334,961

Appendix-3(iv)

All Claims (2019-20)								
Zone	Workload	Rejected	Net Workload	Settled				Closing Balance
				within 3 days	within 10 days	within 20 days	in more than 20 days	
Andhra Pradesh (Vijaywada)	699,703	164,586	535,117	113,585	361,090	500,407	11,833	22,877
Bengaluru (Bengaluru)	2,789,582	735,948	2,053,634	127,367	760,896	1,587,543	324,669	141,422
Bihar & Jharkhand (Patna)	489,832	104,691	385,141	123,350	239,748	346,778	19,889	18,474
Chennai & Puducherry (Chennai)	2,446,354	741,778	1,704,576	115,494	723,912	1,591,834	21,933	90,809
Delhi & Uttarkhand (Delhi)	3,423,735	1,110,570	2,313,165	1,155,338	2,006,346	2,203,990	22,883	86,292
Gujarat (Ahmedabad)	2,231,787	625,400	1,606,387	519,603	1,359,671	1,541,601	9,804	54,982
Haryana (Faridabad)	2,199,501	654,799	1,544,702	112,232	386,659	840,236	523,197	181,269
Jammu, Kashmir & Ladakh	7	0	7	0	0	0	0	7
Karnataka (Other Than Bengaluru) & Goa (Hubli)	650,643	150,908	499,735	110,885	387,230	485,607	623	13,505
Kerala & Lakshadweep (Thiruvananthapuram)	619,939	116,325	503,614	70,187	254,122	438,774	45,524	19,316
Madhya Pradesh & Chattisgarh (Bhopal)	1,099,484	272,078	827,406	224,014	498,869	672,248	108,740	46,418
Maharashtra (Excluding Mumbai) (Pune)	1,986,261	403,637	1,582,624	175,071	842,670	1,402,099	108,198	72,327
Mumbai I (Bandra)	1,409,298	327,425	1,081,873	12,012	79,712	323,289	603,685	154,899
Mumbai II (Thane)	2,025,883	529,404	1,496,479	30,972	266,518	1,016,339	340,623	139,517
North-Eastern Region (Guwahati)	144,701	28,418	116,283	27,845	70,971	104,332	7,209	4,742
Odisha (Bhubaneswar)	369,857	66,681	303,176	109,552	264,310	288,870	4,664	9,642
Punjab & Himachal Pradesh (Chandigarh)	1,176,646	275,602	901,044	366,530	750,218	871,358	6,219	23,467
Rajasthan (Jaipur)	801,949	240,557	561,392	289,669	516,918	544,591	645	16,156
Tamil Nadu (Excluding Chennai) (Coimbatore)	1,444,493	306,516	1,137,977	147,221	629,792	1,043,739	38,035	56,203
Telangana (Hyderabad)	1,542,752	379,745	1,163,007	180,154	521,448	1,028,358	64,060	70,589
Uttar Pradesh (Kanpur)	1,666,689	477,258	1,189,431	267,217	740,591	1,074,384	40,840	74,207
West Bengal, A&N Islands & Sikkim (Kolkata)	941,911	175,101	766,810	208,889	521,257	699,995	28,974	37,841
All India	30,161,007	7,887,427	22,273,580	4,487,187	12,182,948	18,606,372	2,332,247	1,334,961

Appendix-3(v)

PF Final Settlement Claims (2019-20)									
Zone	Workload	Rejected	Net Workload	Settled				Total	Closing Balance
				within 3 days	within 10 days	within 20 days	in more than 20 days		
Andhra Pradesh (Vijaywada)	157,558	33,466	124,092	21,636	81,276	117,335	2,823	120,158	3,934
Bengaluru (Bengaluru)	629,348	141,924	487,424	24,747	182,437	385,207	76,980	462,187	25,237
Bihar & Jharkhand (Patna)	108,143	25,495	82,648	25,348	55,959	77,595	2,610	80,205	2,443
Chennai & Puducherry (Chennai)	495,216	167,349	327,867	14,794	129,867	309,625	4,764	314,389	13,478
Delhi & Uttarkhand (Delhi)	759,428	244,206	515,222	209,491	440,034	495,248	5,374	500,622	14,600
Gujarat (Ahmedabad)	589,535	149,688	439,847	122,657	368,744	427,074	1,674	428,748	11,099
Haryana (Faridabad)	575,678	146,334	429,344	15,633	78,530	205,377	173,824	379,201	50,143
Jammu, Kashmir & Ladakh	0	0	0	0	0	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	182,423	33,889	148,534	32,389	117,775	146,120	24	146,144	2,390
Kerala & Lakshadweep (Thiruvananthapuram)	152,396	26,047	126,349	15,735	65,795	115,369	8,126	123,495	2,854
Madhya Pradesh & Chattisgarh (Bhopal)	254,865	59,316	195,549	46,285	115,561	155,677	31,380	187,057	8,492
Maharashtra (Excluding Mumbai) (Pune)	483,478	81,074	402,404	33,938	202,805	362,085	27,246	389,331	13,073
Mumbai I (Bandra)	281,229	63,366	217,863	1,310	10,098	54,212	133,377	187,589	30,274
Mumbai II (Thane)	461,322	111,161	350,161	5,701	56,577	235,016	87,769	322,785	27,376
North-Eastern Region (Guwahati)	43,512	7,679	35,833	5,708	18,883	32,433	2,510	34,943	890
Odisha (Bhubaneswar)	77,620	12,786	64,834	19,783	56,342	63,220	316	63,536	1,298
Punjab & Himachal Pradesh (Chandigarh)	311,712	61,771	249,941	89,043	207,935	244,657	1,126	245,783	4,158
Rajasthan (Jaipur)	204,110	53,106	151,004	71,137	140,228	147,873	42	147,915	3,089
Tamil Nadu (Excluding Chennai) (Coimbatore)	389,061	72,761	316,300	37,637	173,536	293,929	10,685	304,614	11,686
Telangana (Hyderabad)	320,320	73,473	246,847	33,300	111,684	221,590	14,196	235,786	11,061
Uttar Pradesh (Kanpur)	406,790	109,910	296,880	62,150	187,950	271,789	10,354	282,143	14,737
West Bengal, A&N Islands & Sikkim (Kolkata)	231,254	37,452	193,802	57,088	144,250	183,213	4,524	187,737	6,065
All India	7,114,998	1,712,253	5,402,745	945,510	2,946,266	4,544,644	599,724	5,144,368	258,377

Appendix-3(vi)

PF Transfer Claims (2019-20)									
Zone	Workload	Rejected	Net Workload	Settled				Total	Closing Balance
				within 3 days	within 10 days	within 20 days	in more than 20 days		
Andhra Pradesh (Vijaywada)	100,566	24,046	76,520	20,610	54,766	72,269	1,215	73,484	3,036
Bengaluru (Bengaluru)	653,147	150,442	502,705	51,303	218,226	412,975	61,970	474,945	27,760
Bihar & Jharkhand (Patna)	67,395	12,808	54,587	20,856	39,452	50,550	1,852	52,402	2,185
Chennai & Puducherry (Chennai)	405,334	104,708	300,626	28,137	144,388	284,526	2,719	287,245	13,381
Delhi & Uttarakhand (Delhi)	573,213	141,169	432,044	245,725	380,414	415,675	4,358	420,033	12,011
Gujarat (Ahmedabad)	368,749	84,182	284,567	127,737	250,636	275,864	965	276,829	7,738
Haryana (Faridabad)	511,086	109,593	401,493	51,442	152,769	292,007	84,550	376,557	24,936
Jammu, Kashmir & Ladakh	0	0	0	0	0	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	98,336	26,484	71,852	19,902	56,953	69,948	31	69,979	1,873
Kerala & Lakshadweep (Thiruvananthapuram)	65,833	14,538	51,295	7,639	27,092	45,446	4,368	49,814	1,481
Madhya Pradesh & Chattisgarh (Bhopal)	160,086	37,790	122,296	39,900	74,549	96,412	19,358	115,770	6,526
Maharashtra (Excluding Mumbai) (Pune)	338,733	69,977	268,756	53,022	168,900	246,787	11,998	258,785	9,971
Mumbai I (Bandra)	323,300	62,521	260,779	1,843	12,079	59,885	165,851	225,736	35,043
Mumbai II (Thane)	380,258	75,222	305,036	8,787	63,422	216,497	63,704	280,201	24,835
North-Eastern Region (Guwahati)	8,532	1,907	6,625	1,263	3,468	5,592	703	6,295	330
Odisha (Bhubaneswar)	45,161	10,250	34,911	12,679	30,331	33,526	256	33,782	1,129
Punjab & Himachal Pradesh (Chandigarh)	190,913	50,643	140,270	61,282	118,571	135,953	729	136,682	3,588
Rajasthan (Jaipur)	116,439	27,011	89,428	49,662	83,780	87,321	61	87,382	2,046
Tamil Nadu (Excluding Chennai) (Coimbatore)	184,497	47,496	137,001	20,526	74,114	125,808	4,137	129,945	7,056
Telangana (Hyderabad)	268,437	51,704	216,733	41,764	107,609	198,939	8,481	207,420	9,313
Uttar Pradesh (Kanpur)	279,619	64,777	214,842	85,552	161,603	200,758	4,626	205,384	9,458
West Bengal, A&N Islands & Sikkim (Kolkata)	151,060	24,751	126,309	32,080	91,566	118,038	2,700	120,738	5,571
All India	5,290,694	1,192,019	4,098,675	981,811	2,314,688	3,444,776	444,632	3,889,408	209,267

Appendix-3(vii)

PF Part Withdrawal Claims (2019-20)									
Zone	Workload	Rejected	Net Workload	Settled				Closing Balance	
				within 3 days	within 10 days	within 20 days	in more than 20 days		
Andhra Pradesh (Vijaywada)	293,974	64,993	228,981	52,458	158,403	214,175	2,887	217,062	11,919
Bengaluru (Bengaluru)	921,609	264,990	656,619	30,090	210,752	477,239	115,736	592,975	63,644
Bihar & Jharkhand (Patna)	215,199	38,072	177,127	55,299	100,458	156,162	10,619	166,781	10,346
Chennai & Puducherry (Chennai)	1,101,892	293,569	808,323	60,974	347,327	749,548	7,362	756,910	51,413
Delhi & Uttarkhand (Delhi)	1,408,020	447,583	960,437	539,510	857,808	912,879	3,717	916,596	43,841
Gujarat (Ahmedabad)	739,810	222,554	517,256	169,944	445,003	491,514	1,130	492,644	24,612
Haryana (Faridabad)	615,230	229,328	385,902	32,940	94,587	193,494	132,210	325,704	60,198
Jammu, Kashmir & Ladakh	7	0	7	0	0	0	0	0	7
Karnataka (Other Than Bengaluru) & Goa (Hubli)	201,740	46,912	154,828	34,105	119,759	148,225	35	148,260	6,568
Kerala & Lakshadweep (Thiruvananthapuram)	269,011	38,888	230,123	36,912	121,340	201,517	18,790	220,307	9,816
Madhya Pradesh & Chattisgarh (Bhopal)	448,969	99,656	349,313	105,437	223,513	298,820	28,905	327,725	21,588
Maharashtra (Excluding Mumbai) (Pune)	726,940	142,563	584,377	61,969	320,591	516,403	33,789	550,192	34,185
Mumbai I (Bandra)	529,367	126,946	402,421	7,843	49,186	166,364	174,107	340,471	61,950
Mumbai II (Thane)	778,418	213,881	564,537	12,169	105,126	393,804	109,285	503,089	61,448
North-Eastern Region (Guwahati)	50,495	7,976	42,519	16,168	32,986	39,755	939	40,694	1,825
Odisha (Bhubaneswar)	169,436	26,838	142,598	59,327	129,746	136,965	244	137,209	5,389
Punjab & Himachal Pradesh (Chandigarh)	396,068	86,304	309,764	142,037	263,428	298,090	736	298,826	10,938
Rajasthan (Jaipur)	297,611	98,141	199,470	111,727	184,419	191,459	38	191,497	7,973
Tamil Nadu (Excluding Chennai) (Coimbatore)	506,300	89,065	417,235	59,231	242,049	384,078	7,998	392,076	25,159
Telangana (Hyderabad)	664,907	167,276	497,631	79,892	220,895	438,020	20,707	458,727	38,904
Uttar Pradesh (Kanpur)	621,193	177,670	443,523	79,712	256,650	396,412	11,438	407,850	35,673
West Bengal, A&N Islands & Sikkim (Kolkata)	325,715	60,674	265,041	70,736	167,985	238,004	9,200	247,204	17,837
All India	11,281,911	2,943,879	8,338,032	1,818,480	4,652,011	7,042,927	689,872	7,732,799	605,233

Appendix-3(viii)

Pension Claims (2019-20)									
Zone	Workload	Rejected	Net Workload	Settled				Total	Closing Balance
				within 3 days	within 10 days	within 20 days	in more than 20 days		
Andhra Pradesh (Vijaywada)	12,976	5,622	7,354	322	2,249	4,654	2,282	6,936	418
Bengaluru (Bengaluru)	18,478	8,303	10,175	196	1,330	3,915	5,383	9,298	877
Bihar & Jharkhand (Patna)	11,430	2,695	8,735	1,067	3,849	5,892	1,869	7,761	974
Chennai & Puducherry (Chennai)	24,141	10,059	14,082	385	4,323	11,427	2,160	13,587	495
Delhi & Uttarkhand (Delhi)	27,932	9,930	18,002	1,504	7,831	14,138	2,738	16,876	1,126
Gujarat (Ahmedabad)	24,134	5,620	18,514	2,198	8,242	13,972	3,791	17,763	751
Haryana (Faridabad)	10,146	2,386	7,760	177	1,370	3,090	3,714	6,804	956
Jammu, Kashmir & Ladakh	0	0	0	0	0	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	23,329	7,965	15,364	1,355	7,140	14,402	482	14,884	480
Kerala & Lakshadweep (Thiruvananthapuram)	25,290	10,590	14,700	157	1,443	6,250	5,961	12,211	2,489
Madhya Pradesh & Chattisgarh (Bhopal)	19,485	7,552	11,933	1,041	4,150	6,638	4,319	10,957	976
Maharashtra (Excluding Mumbai) (Pune)	38,981	13,163	25,818	403	2,829	9,287	14,285	23,572	2,246
Mumbai I (Bandra)	26,421	8,028	18,393	58	330	956	15,429	16,385	2,008
Mumbai II (Thane)	22,643	9,949	12,694	60	428	1,440	9,741	11,181	1,513
North-Eastern Region (Guwahati)	5,000	1,752	3,248	96	695	1,473	980	2,453	795
Odisha (Bhubaneswar)	11,714	3,299	8,415	143	2,093	4,452	3,493	7,945	470
Punjab & Himachal Pradesh (Chandigarh)	13,733	4,158	9,575	683	3,716	7,026	2,187	9,213	362
Rajasthan (Jaipur)	11,995	4,222	7,773	847	4,194	7,104	437	7,541	232
Tamil Nadu (Excluding Chennai) (Coimbatore)	35,310	14,281	21,029	775	4,785	11,861	7,436	19,297	1,732
Telangana (Hyderabad)	27,955	9,799	18,156	831	4,047	9,154	7,664	16,818	1,338
Uttar Pradesh (Kanpur)	27,830	8,969	18,861	926	4,959	11,475	6,063	17,538	1,323
West Bengal, A&N Islands & Sikkim (Kolkata)	43,577	9,221	34,356	4,623	15,846	24,792	6,856	31,648	2,708
All India	462,500	157,563	304,937	17,847	85,849	173,398	107,270	280,668	24,269

Appendix-3(ix)

Pension Withdrawal Benefit Claims (2019-20)									
Zone	Workload	Rejected	Net Workload	Settled				Closing Balance	
				within 3 days	within 10 days	within 20 days	in more than 20 days		
Andhra Pradesh (Vijaywada)	132,433	35,802	96,631	17,984	63,114	90,490	2,576	93,066	3,565
Bengaluru (Bengaluru)	563,887	168,958	394,929	20,701	147,089	306,648	64,391	371,039	23,890
Bihar & Jharkhand (Patna)	86,516	25,271	61,245	20,393	39,399	55,827	2,906	58,733	2,512
Chennai & Puducherry (Chennai)	416,176	164,267	251,909	10,862	96,930	235,121	4,756	239,877	12,032
Delhi & Uttarkhand (Delhi)	650,500	265,314	385,186	158,405	318,618	363,903	6,611	370,514	14,672
Gujarat (Ahmedabad)	506,596	162,949	343,647	95,380	284,643	330,672	2,206	332,878	10,769
Haryana (Faridabad)	485,454	166,638	318,816	11,659	58,431	145,064	128,744	273,808	45,008
Jammu, Kashmir & Ladakh	0	0	0	0	0	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	141,994	34,644	107,350	22,107	83,909	105,116	48	105,164	2,186
Kerala & Lakshadweep (Thiruvananthapuram)	105,262	25,311	79,951	9,426	37,679	69,116	8,189	77,305	2,646
Madhya Pradesh & Chattisgarh (Bhopal)	212,795	66,535	146,260	30,165	79,307	112,756	24,703	137,459	8,801
Maharashtra (Excluding Mumbai) (Pune)	393,694	95,592	298,102	24,293	144,783	264,464	20,830	285,294	12,808
Mumbai I (Bandra)	246,940	65,907	181,033	902	7,581	41,061	114,353	155,414	25,619
Mumbai II (Thane)	380,561	118,101	262,460	4,024	40,094	168,269	69,856	238,125	24,335
North-Eastern Region (Guwahati)	36,287	8,747	27,540	4,352	14,495	24,590	2,063	26,653	887
Odisha (Bhubaneswar)	64,572	13,050	51,522	17,317	45,018	49,839	336	50,175	1,347
Punjab & Himachal Pradesh (Chandigarh)	262,089	72,128	189,961	72,625	155,226	184,141	1,406	185,547	4,414
Rajasthan (Jaipur)	170,014	57,281	112,733	55,893	103,448	109,873	62	109,935	2,798
Tamil Nadu (Excluding Chennai) (Coimbatore)	325,323	81,180	244,143	28,111	133,374	225,853	7,750	233,603	10,540
Telangana (Hyderabad)	257,322	75,590	181,732	23,563	75,771	158,914	12,875	171,789	9,943
Uttar Pradesh (Kanpur)	326,456	114,292	212,164	37,862	127,262	191,066	8,143	199,209	12,955
West Bengal, A&N Islands & Sikkim (Kolkata)	184,833	41,448	143,385	42,181	98,108	132,128	5,642	137,770	5,615
All India	5,949,704	1,859,005	4,090,699	708,205	2,154,279	3,364,911	488,446	3,853,357	237,342

Appendix-3(x)

Insurance (EDLI) Claims (2019-20)									
Zone	Workload	Rejected	Net Workload	Settled				Total	Closing Balance
				within 3 days	within 10 days	within 20 days	in more than 20 days		
Andhra Pradesh (Vijaywada)	2,196	657	1,539	575	1,282	1,484	50	1,534	5
Bengaluru (Bengaluru)	3,113	1,331	1,782	330	1,062	1,559	209	1,768	14
Bihar & Jharkhand (Patna)	1,149	350	799	387	631	752	33	785	14
Chennai & Puducherry (Chennai)	3,595	1,826	1,769	342	1,077	1,587	172	1,759	10
Delhi & Uttarkhand (Delhi)	4,642	2,368	2,274	703	1,641	2,147	85	2,232	42
Gujarat (Ahmedabad)	2,963	407	2,556	1,687	2,403	2,505	38	2,543	13
Haryana (Faridabad)	1,907	520	1,387	381	972	1,204	155	1,359	28
Jammu, Kashmir & Ladakh	0	0	0	0	0	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	2,821	1,014	1,807	1,027	1,694	1,796	3	1,799	8
Kerala & Lakshadweep (Thiruvananthapuram)	2,147	951	1,196	318	773	1,076	90	1,166	30
Madhya Pradesh & Chattisgarh (Bhopal)	3,284	1,229	2,055	1,186	1,789	1,945	75	2,020	35
Maharashtra (Excluding Mumbai) (Pune)	4,435	1,268	3,167	1,446	2,762	3,073	50	3,123	44
Mumbai I (Bandra)	2,041	657	1,384	56	438	811	568	1,379	5
Mumbai II (Thane)	2,681	1,090	1,591	231	871	1,313	268	1,581	10
North-Eastern Region (Guwahati)	875	357	518	258	444	489	14	503	15
Odisha (Bhubaneswar)	1,354	458	896	303	780	868	19	887	9
Punjab & Himachal Pradesh (Chandigarh)	2,131	598	1,533	860	1,342	1,491	35	1,526	7
Rajasthan (Jaipur)	1,780	796	984	403	849	961	5	966	18
Tamil Nadu (Excluding Chennai) (Coimbatore)	4,002	1,733	2,269	941	1,934	2,210	29	2,239	30
Telangana (Hyderabad)	3,811	1,903	1,908	804	1,442	1,741	137	1,878	30
Uttar Pradesh (Kanpur)	4,801	1,640	3,161	915	2,167	2,884	216	3,100	61
West Bengal, A&N Islands & Sikkim (Kolkata)	5,472	1,555	3,917	2,181	3,502	3,820	52	3,872	45
All India	61,200	22,708	38,492	15,334	29,855	35,716	2,303	38,019	473

Appendix-3(xi)

Annual Accounts (Unexempted) Updation												
Zone	Accounts updated	Active Member Accounts	Active Members Account with Bal<=0	Settled Member Accounts	Inoperative Member Accounts	Inoperative Member Accounts with Bal<=0	Member Account Balance with Bal<=0	Member Account Balance with Bal 1-100	Member Account Balance with Bal 101-500	Member Account Balance with Bal 501-1000	Member Account Balance with Bal>1000	Member Accounts Pending for Update
Andhra Pradesh (Vijaywada)	4,535,231	4,283,286	16,420	231,901	134,404	20,044	540	172,532	526,755	448,655	3,235,925	104,376
Bengaluru (Bengaluru)	19,723,595	18,616,008	83,038	1,065,733	633,534	41,854	402	619,473	2,117,486	2,089,105	14,180,557	536,472
Bihar & Jharkhand (Patna)	3,652,454	3,452,840	16,844	173,083	98,718	26,531	523	116,085	415,086	346,476	2,623,979	102,552
Chennai & Puducherry (Chennai)	15,645,235	14,870,702	51,750	710,287	482,957	64,246	482	645,938	1,865,967	1,685,089	10,913,052	466,467
Delhi & Uttarakhand (Delhi)	19,877,201	18,888,159	132,858	931,428	630,707	57,614	620	798,235	2,263,472	2,183,226	13,868,083	1,258,996
Gujarat (Ahmedabad)	17,725,279	16,906,195	54,356	766,481	517,150	52,603	717	700,526	2,228,874	2,078,983	12,144,673	453,174
Haryana (Faridabad)	16,077,101	15,219,866	100,961	824,498	536,089	32,737	325	1,141,630	2,209,910	1,928,500	10,159,686	798,641
Jammu, Kashmir & Ladakh	0	0	0	0	0	0	0	0	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	5,769,810	5,447,117	27,106	290,429	162,502	32,264	421	351,813	770,416	653,155	3,804,397	85,325
Kerala & Lakshadweep (Thiruvananthapuram)	3,596,400	3,308,405	18,102	243,268	163,712	44,727	1,405	126,987	283,175	250,577	2,752,442	40,521
Madhya Pradesh & Chattisgarh (Bhopal)	7,158,101	6,772,355	23,626	353,070	220,551	32,676	433	343,128	863,706	720,574	4,986,083	135,977
Maharashtra (Excluding Mumbai) (Pune)	16,786,735	15,891,881	68,164	819,510	456,032	75,344	1,132	947,586	2,354,825	1,944,946	11,014,050	515,911
Mumbai I (Bandra)	8,523,875	8,074,243	135,588	432,228	324,950	17,404	250	172,068	676,292	810,966	6,403,761	3,289,497
Mumbai II (Thane)	13,963,983	13,171,789	80,840	752,992	480,640	39,202	520	446,160	1,385,455	1,381,502	10,188,866	857,427
North-Eastern Region (Guwahati)	1,160,251	1,081,202	9,450	71,143	41,086	7,906	94	54,208	139,810	95,930	819,673	71,223
Odisha (Bhubaneswar)	3,348,886	3,152,797	11,404	175,003	106,578	21,086	281	120,017	443,406	357,114	2,310,086	56,244
Punjab & Himachal Pradesh (Chandigarh)	8,689,809	8,198,009	17,632	458,932	271,830	32,868	670	466,297	1,063,155	975,956	5,894,269	34,711
Rajasthan (Jaipur)	5,923,345	5,643,506	29,937	261,157	182,502	18,682	556	297,997	823,785	720,124	3,868,444	16,595
Tamil Nadu (Excluding Chennai) (Coimbatore)	11,138,178	10,580,040	39,469	489,405	331,800	68,733	722	673,356	1,596,920	1,244,130	7,251,781	405,808
Telangana (Hyderabad)	12,151,422	11,502,590	41,263	607,792	355,127	41,040	593	414,820	1,296,710	1,220,775	8,822,134	214,662
Uttar Pradesh (Kanpur)	9,979,183	9,351,030	51,406	589,405	347,941	38,748	534	438,548	1,204,013	1,052,586	6,884,155	425,493
West Bengal, A&N Islands & Sikkim (Kolkata)	9,048,304	8,506,119	43,032	479,022	257,618	63,163	1,398	337,284	1,089,962	920,513	6,398,497	469,304
All India	214,474,378	202,918,139	1,053,246	10,726,767	6,736,428	829,472	12,618	9,419,431	25,619,180	23,108,882	148,524,593	10,339,376

Appendix-3(xii)

SUMMARY OF STATISTICAL ABSTRACT (2019-20)			
A. SERVICE AREA			
ALL CLAIMS			
			(In Lakhs.)
PROVIDENT FUND CLAIMS	FINAL SETTLEMENT	NET WORKLOAD	54.03
		CLAIMS SETTLED	51.44
		CLAIMS PENDING	2.58
	PARTIAL WITHDRAWAL	NET WORKLOAD	83.38
		CLAIMS SETTLED	77.33
		CLAIMS PENDING	6.05
	TRANSFER CASES	NET WORKLOAD	40.99
		CLAIMS SETTLED	38.89
		CLAIMS PENDING	2.09
	TOTAL	NET WORKLOAD	178.39
		CLAIMS SETTLED	167.67
		CLAIMS PENDING	10.73
PENSION CLAIMS	MONTHLY PENSION	NET WORKLOAD	3.05
		CLAIMS SETTLED	2.81
		CLAIMS PENDING	0.24
	OTHER THAN MONTHLY PENSION	NET WORKLOAD	40.91
		CLAIMS SETTLED	38.53
		CLAIMS PENDING	2.37
	TOTAL	NET WORKLOAD	43.96
		CLAIMS SETTLED	41.34
		CLAIMS PENDING	2.62
INSURANCE CLAIMS		NET WORKLOAD	0.38
		CLAIMS SETTLED	0.38
		CLAIMS PENDING	0.00
GRAND TOTAL		NET WORKLOAD	222.74
		CLAIMS SETTLED	209.39
		CLAIMS PENDING	13.35

ANNUAL STATEMENT OF ACCOUNTS (In lakhs)		
YEAR	UPDATED DURING THE YEAR	PENDING AT THE END OF YEAR
2019-20	2144.74	103.39

ESTABLISHMENTS AND MEMBERS				
YEAR	ESTABLISHMENTS	MEMBERS (In lakhs)	YEAR ON YEAR GROWTH (%)	
			ESTABLISHMENTS	MEMBERS
2019-20	13,50,603	2476.64	9.42	8.06

B. REVENUE STATEMENTS

CONTRIBUTION COLLECTED (During the year)

SCHEME	2019-20 (Rs. in cr.)
Provident Fund	
Unexempted	1,24,365.85
Total	1,24,365.85
Pension Fund	
Employer’s Share	44,448.55
Government’s Share	7,504.59
Total	51,953.14
Insurance Fund	
Employer’s Share	2,239.88
Total	2,239.88
Grand Total	1,78,558.87

PAYMENTS MADE (UNEXEMPTED) (During the year) (Rs. in cr.)	2019-20
Provident Fund	70,202.34
Pension Fund	18,117.51
Insurance Fund	870.93
Total	89,190.78

ADMINISTRATION ACCOUNT (EPF SCHEME)			(Rs. in cr.)
YEAR	INCOME	EXPENDITURE	BALANCE
2019-20	5,764.77	3,760.94	2,003.83

C. COMPLIANCE ACTION

ASSESSMENTS DURING THE YEAR			
PARTICULARS	2019-20		
	UNDER SECTION 7A	UNDER SECTION 14B	Total
Workload	32945	122009	154954
Disposed	17901	90624	108525
Pending	15044	31385	46429

ARREARS TO BE RECOVERED (2019-20)				(Rs. in cr.)
TYPE OF DUES		Workload	Realised	Closing Balance
a.	Provident Fund	8,245.25	2,624.36	5,620.90
b.	EPF Admn. & Inspection Charges	569.48	148.39	421.09
c.	Pension Fund	3,983.92	1,093.36	2,890.56
d.	Insurance Fund	369.36	110.29	259.08
e.	EDLI Admn. & Inspection Charges	12.24	3.66	8.58
f.	TOTAL (a to e)	13,180.25	3,980.06	9,200.21
g.	Penal Damages and Interest	4557.93	1069.24	3488.70
h.	Exempted Sector	1625.04	315.66	1309.39
GRAND TOTAL (f&h)		14,805.29	4,295.72	10509.60

D. MANPOWER

GROUP	STATUS	2019-20
GROUP A	SANCTIONED	1467
	IN-POSITION	889
	SHORTFALL	578
GROUP B	SANCTIONED	7693
	IN-POSITION	3412
	SHORTFALL	4281
GROUP C (including erstwhile Group D)	SANCTIONED	14913
	IN-POSITION	10352
	SHORTFALL	4561
TOTAL	SANCTIONED	24073
	IN-POSITION	14653
	SHORTFALL	9420

Appendix - 4(i)

Assessed Arrears under EPF Scheme in Unexempted Sector as on 31.03.2020 (Rs. in cr.)									
Zone	Workload			Collection made			Closing Balance		
	EPF Dues	EPF Admin & Insp. Charges	Total	EPF Dues	EPF Admin & Insp. Charges	Total	EPF Dues	EPF Admin & Insp. Charges	Total
Andhra Pradesh (Vijaywada)	143.12	10.18	153.30	42.63	2.20	44.84	100.48	7.98	108.46
Bengaluru (Bengaluru)	607.66	34.52	642.18	173.49	6.91	180.41	434.17	27.60	461.77
Bihar & Jharkhand (Patna)	105.37	8.40	113.77	41.83	3.03	44.86	63.54	5.36	68.90
Chennai & Puducherry (Chennai)	558.59	36.11	594.70	209.76	12.06	221.82	348.83	24.05	372.87
Delhi & Uttarkhand (Delhi)	914.54	48.17	962.71	220.06	9.74	229.80	694.48	38.43	732.91
Gujarat (Ahmedabad)	167.50	13.77	181.27	70.16	3.82	73.98	97.34	9.95	107.29
Haryana (Faridabad)	250.97	18.14	269.11	73.81	6.99	80.80	177.16	11.15	188.31
Jammu, Kashmir & Ladakh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Karnataka (Other Than Bengaluru) & Goa (Hubli)	194.83	12.24	207.07	86.29	4.84	91.13	108.54	7.40	115.94
Kerala & Lakshadweep (Thiruvananthapuram)	381.48	24.93	406.42	67.47	3.01	70.48	314.01	21.92	335.93
Madhya Pradesh & Chattisgarh (Bhopal)	368.90	23.77	392.67	160.21	8.54	168.75	208.69	15.24	223.93
Maharashtra (Excluding Mumbai) (Pune)	827.37	36.04	863.40	124.41	6.05	130.45	702.96	29.99	732.95
Mumbai I (Bandra)	241.28	75.95	317.23	39.55	3.66	43.20	201.73	72.29	274.02
Mumbai II (Thane)	284.87	16.01	300.87	104.45	5.48	109.93	180.42	10.52	190.94
North-Eastern Region (Guwahati)	69.44	3.48	72.92	35.50	1.85	37.36	33.93	1.63	35.56
Odisha (Bhubaneswar)	460.58	32.56	493.14	34.87	1.97	36.84	425.71	30.59	456.29
Punjab & Himachal Pradesh (Chandigarh)	265.66	20.69	286.35	129.90	8.59	138.49	135.76	12.10	147.86
Rajasthan (Jaipur)	104.02	7.55	111.57	41.73	2.41	44.14	62.29	5.14	67.42
Tamil Nadu (Excluding Chennai) (Coimbatore)	347.18	22.99	370.16	120.93	6.29	127.23	226.24	16.70	242.94
Telangana (Hyderabad)	1,122.85	74.38	1,197.23	668.96	40.81	709.78	453.89	33.57	487.46
Uttar Pradesh (Kanpur)	470.20	26.43	496.63	118.87	5.94	124.81	351.33	20.49	371.82
West Bengal, A&N Islands & Sikkim (Kolkata)	358.85	23.19	382.04	59.46	4.17	63.62	299.39	19.02	318.41
All India	8,245.25	569.48	8,814.73	2,624.36	148.39	2,772.74	5,620.90	421.09	6,041.99

Appendix -4(ii)

Assessed Arrears under EPS in Unexempted Sector as on 31.03.2020 (Rs. in cr.)			
Zone	Workload	Collection made	Closing Balance
Andhra Pradesh (Vijaywada)	88.14	20.25	67.90
Bengaluru (Bengaluru)	328.38	82.73	245.65
Bihar & Jharkhand (Patna)	79.98	24.90	55.08
Chennai & Puducherry (Chennai)	280.25	90.27	189.97
Delhi & Uttarkhand (Delhi)	423.47	77.40	346.07
Gujarat (Ahmedabad)	91.65	30.10	61.55
Haryana (Faridabad)	135.97	40.77	95.20
Jammu, Kashmir & Ladakh	0.00	0.00	0.00
Karnataka (Other Than Bengaluru) & Goa (Hubli)	95.95	42.29	53.66
Kerala & Lakshadweep (Thiruvananthapuram)	187.89	28.35	159.54
Madhya Pradesh & Chattisgarh (Bhopal)	204.33	80.01	124.32
Maharashtra (Excluding Mumbai) (Pune)	291.72	34.67	257.05
Mumbai I (Bandra)	97.06	16.79	80.26
Mumbai II (Thane)	124.11	46.35	77.76
North-Eastern Region (Guwahati)	30.54	15.41	15.13
Odisha (Bhubaneswar)	251.49	20.49	231.00
Punjab & Himachal Pradesh (Chandigarh)	136.43	64.44	71.99
Rajasthan (Jaipur)	48.41	16.70	31.71
Tamil Nadu (Excluding Chennai) (Coimbatore)	191.28	58.07	133.21
Telangana (Hyderabad)	464.35	224.83	239.52
Uttar Pradesh (Kanpur)	239.78	51.03	188.75
West Bengal, A&N Islands & Sikkim (Kolkata)	192.75	27.53	165.22
All India	3,983.92	1,093.36	2,890.56

Appendix-4(iii)

Assessed Arrears under EDLI Scheme in Unexempted Sector as on 31.03.2020 (Rs. in cr.)									
Zone	Workload			Collection made			Closing Balance		
	EDLI Dues	EDLI Admin. & Insp. Charges	Total	EDLI Dues	EDLI Admin. & Insp. Charges	Total	EDLI Dues	EDLI Admin. & Insp. Charges	Total
Andhra Pradesh (Vijaywada)	5.19	0.23	5.42	1.31	0.07	1.38	3.88	0.16	4.04
Bengaluru (Bengaluru)	21.34	0.30	21.63	6.17	0.08	6.26	15.17	0.21	15.38
Bihar & Jharkhand (Patna)	5.66	0.41	6.07	1.45	0.11	1.55	4.22	0.30	4.52
Chennai & Puducherry (Chennai)	23.54	1.80	25.34	4.89	0.48	5.36	18.65	1.32	19.98
Delhi & Uttarkhand (Delhi)	38.01	0.76	38.78	10.38	0.14	10.52	27.64	0.62	28.26
Gujarat (Ahmedabad)	6.36	0.34	6.71	2.53	0.14	2.66	3.84	0.21	4.04
Haryana (Faridabad)	14.33	0.56	14.89	5.05	0.18	5.23	9.28	0.38	9.66
Jammu, Kashmir & Ladakh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Karnataka (Other Than Bengaluru) & Goa (Hubli)	6.27	0.40	6.67	2.52	0.20	2.72	3.75	0.20	3.95
Kerala & Lakshadweep (Thiruvananthapuram)	11.63	0.51	12.14	1.55	0.12	1.67	10.08	0.39	10.47
Madhya Pradesh & Chattisgarh (Bhopal)	13.74	0.47	14.21	4.98	0.17	5.15	8.76	0.29	9.06
Maharashtra (Excluding Mumbai) (Pune)	61.61	1.42	63.03	25.02	0.32	25.34	36.60	1.10	37.69
Mumbai I (Bandra)	15.50	0.14	15.64	1.84	0.06	1.90	13.66	0.08	13.74
Mumbai II (Thane)	25.57	0.31	25.88	6.49	0.11	6.60	19.08	0.20	19.28
North-Eastern Region (Guwahati)	2.31	0.06	2.37	1.30	0.03	1.33	1.01	0.03	1.04
Odisha (Bhubaneswar)	15.84	0.31	16.15	1.23	0.03	1.25	14.62	0.28	14.90
Punjab & Himachal Pradesh (Chandigarh)	18.11	0.69	18.80	6.29	0.34	6.63	11.82	0.35	12.17
Rajasthan (Jaipur)	2.74	0.36	3.09	0.91	0.14	1.05	1.83	0.22	2.04
Tamil Nadu (Excluding Chennai) (Coimbatore)	12.32	0.76	13.08	3.86	0.30	4.16	8.46	0.46	8.92
Telangana (Hyderabad)	26.46	0.75	27.21	11.47	0.33	11.81	14.99	0.42	15.40
Uttar Pradesh (Kanpur)	28.78	0.87	29.66	9.11	0.13	9.23	19.68	0.75	20.42
West Bengal, A&N Islands & Sikkim (Kolkata)	14.04	0.79	14.82	1.95	0.18	2.13	12.09	0.60	12.69
All India	369.36	12.24	381.60	110.29	3.66	113.95	259.08	8.58	267.66

Appendix – 4(iv)
Breakup of Arrears in Public, Private and Cooperative Sector (Unexempted) as on 31.03.2020 (All Three Schemes) (Rs. in cr.)

Zone	Public Sector	Private Sector	Cooperative Sector	Total Demand
Andhra Pradesh (Vijaywada)	27.73	150.56	2.12	180.40
Bengaluru (Bengaluru)	157.12	565.47	0.20	722.80
Bihar & Jharkhand (Patna)	40.78	86.86	0.86	128.50
Chennai & Puducherry (Chennai)	99.53	446.88	36.42	582.82
Delhi & Uttarkhand (Delhi)	81.31	1,025.93	0.00	1,107.24
Gujarat (Ahmedabad)	8.21	164.47	0.21	172.89
Haryana (Faridabad)	0.16	290.91	2.08	293.16
Jammu, Kashmir & Ladakh	0.00	0.00	0.00	0.00
Karnataka (Other Than Bengaluru) & Goa (Hubli)	28.39	144.73	0.43	173.55
Kerala & Lakshadweep (Thiruvananthapuram)	84.01	382.03	39.90	505.94
Madhya Pradesh & Chattisgarh (Bhopal)	152.65	203.94	0.72	357.30
Maharashtra (Excluding Mumbai) (Pune)	37.46	808.39	181.85	1,027.69
Mumbai I (Bandra)	121.04	246.99	0.00	368.03
Mumbai II (Thane)	0.00	287.98	0.00	287.98
North-Eastern Region (Guwahati)	32.28	18.60	0.86	51.74
Odisha (Bhubaneswar)	584.49	81.82	35.88	702.19
Punjab & Himachal Pradesh (Chandigarh)	50.50	180.90	0.63	232.02
Rajasthan (Jaipur)	0.87	99.88	0.43	101.18
Tamil Nadu (Excluding Chennai) (Coimbatore)	45.70	315.30	24.06	385.06
Telangana (Hyderabad)	7.69	733.84	0.85	742.38
Uttar Pradesh (Kanpur)	99.30	455.20	26.51	581.00
West Bengal, A&N Islands & Sikkim (Kolkata)	40.30	455.50	0.52	496.32
All India	1,699.52	7,146.18	354.50	9,200.20

Appendix – 4(v)

Summary of Defaulting Unexempted Establishments with dues of Rs. 50 lakhs and above as on 31.03.2020		
Zone	No. of Defaulting Establishments	Amount of default (Rs. in cr.)
Andhra Pradesh (Vijaywada)	45	79.64
Bengaluru (Bengaluru)	125	482.34
Bihar & Jharkhand (Patna)	30	41.81
Chennai & Puducherry (Chennai)	175	385.90
Delhi & Uttarkhand (Delhi)	91	79.30
Gujarat (Ahmedabad)	64	75.43
Haryana (Faridabad)	55	80.67
Jammu, Kashmir & Ladakh	0	0.00
Karnataka (Other Than Bengaluru) & Goa (Hubli)	37	80.89
Kerala & Lakshadweep (Thiruvananthapuram)	115	264.00
Madhya Pradesh & Chattisgarh (Bhopal)	77	147.66
Maharashtra (Excluding Mumbai) (Pune)	168	699.56
Mumbai I (Bandra)	41	147.31
Mumbai II (Thane)	65	157.37
North-Eastern Region (Guwahati)	6	15.44
Odisha (Bhubaneswar)	48	610.72
Punjab & Himachal Pradesh (Chandigarh)	49	103.56
Rajasthan (Jaipur)	26	60.29
Tamil Nadu (Excluding Chennai) (Coimbatore)	108	127.55
Telangana (Hyderabad)	149	433.01
Uttar Pradesh (Kanpur)	83	3.13
West Bengal, A&N Islands & Sikkim (Kolkata)	122	220.78
All India	1,679	4,296.36

Appendix – 4(vi)

Summary of Defaulting Exempted Establishments with dues of Rs. 50 lakhs and above as on 31.03.2020		
Zone	No. of Defaulting Establishments	Amount of default (Rs. in cr.)
Andhra Pradesh (Vijaywada)	1	14.33
Bengaluru (Bengaluru)	6	79.22
Bihar & Jharkhand (Patna)	7	124.77
Chennai & Puducherry (Chennai)	9	31.10
Delhi & Uttarkhand (Delhi)	3	0.20
Gujarat (Ahmedabad)	6	5.87
Haryana (Faridabad)	2	4.46
Jammu, Kashmir & Ladakh	0	0.00
Karnataka (Other Than Bengaluru) & Goa (Hubli)	0	0.00
Kerala & Lakshadweep (Thiruvananthapuram)	3	4.06
Madhya Pradesh & Chattisgarh (Bhopal)	3	1.46
Maharashtra (Excluding Mumbai) (Pune)	5	4.68
Mumbai I (Bandra)	2	14.35
Mumbai II (Thane)	5	11.74
North-Eastern Region (Guwahati)	0	0.00
Odisha (Bhubaneswar)	1	2.97
Punjab & Himachal Pradesh (Chandigarh)	2	1.58
Rajasthan (Jaipur)	2	112.69
Tamil Nadu (Excluding Chennai) (Coimbatore)	1	0.51
Telangana (Hyderabad)	6	371.52
Uttar Pradesh (Kanpur)	4	0.11
West Bengal, A&N Islands & Sikkim (Kolkata)	24	78.26
All India	92	863.89

Appendix – 4(vii)

Initiation and disposal of Assessment Cases under Section 7A of the Act during 2019- 20

Zone	Cases for disposal as on 01.04.2019	Cases initiated during the year	Total Workload	Cases disposed by issue of final orders	Disposal in terms of %	Cases pending as on 31.03.2020
Andhra Pradesh (Vijaywada)	163	141	304	172	56.58	132
Bengaluru (Bengaluru)	539	776	1,315	987	75.06	328
Bihar & Jharkhand (Patna)	1,027	185	1,212	432	35.64	780
Chennai & Puducherry (Chennai)	2,621	2,174	4,795	3,109	64.84	1,686
Delhi & Uttarkhand (Delhi)	788	1,115	1,903	986	51.81	917
Gujarat (Ahmedabad)	1,317	238	1,555	732	47.07	823
Haryana (Faridabad)	486	417	903	432	47.84	471
Jammu, Kashmir & Ladakh	0	0	0	0		0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	514	495	1,009	626	62.04	383
Kerala & Lakshadweep (Thiruvananthapuram)	278	687	965	688	71.30	277
Madhya Pradesh & Chattisgarh (Bhopal)	1,267	628	1,895	1,009	53.25	886
Maharashtra (Excluding Mumbai) (Pune)	1,670	1,272	2,942	1,489	50.61	1,453
Mumbai I (Bandra)	378	81	459	143	31.15	316
Mumbai II (Thane)	819	312	1,131	633	55.97	498
North-Eastern Region (Guwahati)	88	50	138	63	45.65	75
Odisha (Bhubaneswar)	128	179	307	138	44.95	169
Punjab & Himachal Pradesh (Chandigarh)	1,426	1,733	3,159	1,549	49.03	1,610
Rajasthan (Jaipur)	489	160	649	256	39.45	393
Tamil Nadu (Excluding Chennai) (Coimbatore)	666	1,731	2,397	1,336	55.74	1,061
Telangana (Hyderabad)	1,399	314	1,713	1,392	81.26	321
Uttar Pradesh (Kanpur)	1,907	1,188	3,095	1,296	41.87	1,799
West Bengal, A&N Islands & Sikkim (Kolkata)	664	435	1,099	433	39.40	666
All India	18,634	14,311	32,945	17,901	54.34	15,044

Appendix – 4(viii)

Periodicity of Pending 7A Cases		
Periodicity	As on 31.03.2020	As on 31.03.2019
Less than Six Months	5462	5,444
Six Months to One Year	3297	3,689
One Year to Three Years	3794	5,327
Over Three Years	2491	4,277
Total	15044	18,737

Appendix – 4(ix)

Levy of Interest u/s 7Q in respect of all three Schemes (Unexempted) as on 31.03.2020 (Rs. in cr.)				
Zone	Total Workload	Collection made during the year	% of Collection made	Closing Balance as on 31.03.2020
Andhra Pradesh (Vijaywada)	44.86	12.60	28.08	32.26
Bengaluru (Bengaluru)	91.72	40.42	44.07	51.30
Bihar & Jharkhand (Patna)	44.81	12.65	28.22	32.16
Chennai & Puducherry (Chennai)	96.50	41.22	42.71	55.29
Delhi & Uttarakhand (Delhi)	188.42	49.85	26.46	138.57
Gujarat (Ahmedabad)	46.58	17.44	37.44	29.14
Haryana (Faridabad)	63.82	15.37	24.08	48.46
Jammu, Kashmir & Ladakh	0.00	0.00		0.00
Karnataka (Other Than Bengaluru) & Goa (Hubli)	38.80	18.66	48.08	20.15
Kerala & Lakshadweep (Thiruvananthapuram)	51.54	13.98	27.12	37.56
Madhya Pradesh & Chattisgarh (Bhopal)	104.06	29.59	28.43	74.47
Maharashtra (Excluding Mumbai) (Pune)	149.15	39.18	26.27	109.97
Mumbai I (Bandra)	46.10	7.83	16.99	38.27
Mumbai II (Thane)	66.53	33.05	49.68	33.48
North-Eastern Region (Guwahati)	10.99	7.66	69.67	3.33
Odisha (Bhubaneswar)	330.25	12.13	3.67	318.13
Punjab & Himachal Pradesh (Chandigarh)	49.06	17.71	36.09	31.35
Rajasthan (Jaipur)	22.45	8.11	36.12	14.34
Tamil Nadu (Excluding Chennai) (Coimbatore)	73.99	30.04	40.59	43.96
Telangana (Hyderabad)	80.53	27.31	33.91	53.23
Uttar Pradesh (Kanpur)	76.49	26.51	34.66	49.98
West Bengal, A&N Islands & Sikkim (Kolkata)	85.29	12.82	15.03	72.47
All India	1,761.96	474.10	26.91	1,287.87

Appendix – 4(x)

Cases of Levy of Damages u/s 14B (Unexempted) 2019-20				
Zone	Total Workload	Cases disposed by issue of final orders	Disposal in terms of %	Cases pending as on 31.03.2019
Andhra Pradesh (Vijaywada)	1,572	1,212	77.10	360
Bengaluru (Bengaluru)	9,686	7,514	77.58	2,172
Bihar & Jharkhand (Patna)	12,079	3,245	26.86	8,834
Chennai & Puducherry (Chennai)	15,987	14,284	89.35	1,703
Delhi & Uttarkhand (Delhi)	11,015	8,058	73.15	2,957
Gujarat (Ahmedabad)	4,216	3,050	72.34	1,166
Haryana (Faridabad)	2,183	1,731	79.29	452
Jammu, Kashmir & Ladakh	0	0		0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	7,874	7,348	93.32	526
Kerala & Lakshadweep (Thiruvananthapuram)	5,153	3,012	58.45	2,141
Madhya Pradesh & Chattisgarh (Bhopal)	6,698	5,746	85.79	952
Maharashtra (Excluding Mumbai) (Pune)	5,148	3,579	69.52	1,569
Mumbai I (Bandra)	2,001	1,154	57.67	847
Mumbai II (Thane)	4,506	2,874	63.78	1,632
North-Eastern Region (Guwahati)	539	205	38.03	334
Odisha (Bhubaneswar)	2,244	1,186	52.85	1,058
Punjab & Himachal Pradesh (Chandigarh)	7,093	5,812	81.94	1,281
Rajasthan (Jaipur)	1,845	1,453	78.75	392
Tamil Nadu (Excluding Chennai) (Coimbatore)	13,724	13,254	96.58	470
Telangana (Hyderabad)	2,574	2,030	78.87	544
Uttar Pradesh (Kanpur)	2,624	1,727	65.82	897
West Bengal, A&N Islands & Sikkim (Kolkata)	3,248	2,150	66.19	1,098
All India	122,009	90,624	74.28	31,385

Appendix – 4(xi)

Levy of damages u/s 14B in respect of all three Schemes (Unexempted) as on 31.03.2020 (Rs. in cr.)				
Zone	Total Workload	Collection made during the year	% of Collection made	Closing Balance as on 31.03.2020
Andhra Pradesh (Vijaywada)	110.54	16.96	15.34	93.58
Bengaluru (Bengaluru)	198.04	40.95	20.68	157.09
Bihar & Jharkhand (Patna)	64.04	20.36	31.78	43.69
Chennai & Puducherry (Chennai)	202.64	49.61	24.48	153.03
Delhi & Uttarkhand (Delhi)	230.90	46.14	19.98	184.76
Gujarat (Ahmedabad)	90.84	21.28	23.42	69.56
Haryana (Faridabad)	125.00	25.54	20.43	99.46
Jammu, Kashmir & Ladakh	0.00	0.00		0.00
Karnataka (Other Than Bengaluru) & Goa (Hubli)	75.43	24.45	32.42	50.98
Kerala & Lakshadweep (Thiruvananthapuram)	149.05	15.10	10.13	133.95
Madhya Pradesh & Chattisgarh (Bhopal)	189.69	61.54	32.44	128.15
Maharashtra (Excluding Mumbai) (Pune)	266.58	54.82	20.57	211.76
Mumbai I (Bandra)	48.83	12.96	26.54	35.87
Mumbai II (Thane)	122.89	17.57	14.30	105.32
North-Eastern Region (Guwahati)	17.54	13.11	74.73	4.43
Odisha (Bhubaneswar)	65.66	16.79	25.57	48.87
Punjab & Himachal Pradesh (Chandigarh)	65.73	28.67	43.63	37.05
Rajasthan (Jaipur)	49.76	9.80	19.70	39.96
Tamil Nadu (Excluding Chennai) (Coimbatore)	180.32	41.70	23.12	138.63
Telangana (Hyderabad)	182.20	29.87	16.40	152.32
Uttar Pradesh (Kanpur)	145.18	32.04	22.07	113.13
West Bengal, A&N Islands & Sikkim (Kolkata)	215.11	15.86	7.37	199.25
All India	2,795.97	595.14	21.29	2,200.83

Appendix – 4(xii)

Status of Attachment/Sale of Property/Arrest of Defaulters - Unexempted as on 31.03.2020		
Type of Coercive Action	No. of Cases	Amount Recovered (in Rs. lakhs)
Bank Accounts Attached	32,060	52,295.28
Movable Property Attached	180	68.74
Immovable Property Attached	88	195.17
Arrest of Defaulters	36	116.84
Public Auctions of Movable Property	10	0.00
Public Auctions of Immovable Property	16	6.57
Total	32,390	52,682.60

Appendix – 4(xiii)

Prosecution Cases under Section 14 of the Act (Unexempted) as on 31.03.2020 (EPF Scheme)								
Zone	Workload	Cases Decided						Total pendency
		Convicted	Acquitted	Discharged	Admonished	Withdrawn	Total cases decided	
Andhra Pradesh (Vijaywada)	157	0	0	0	0	0	0	157
Bengaluru (Bengaluru)	203	1	0	0	0	0	1	202
Bihar & Jharkhand (Patna)	358	2	1	0	0	0	3	355
Chennai & Puducherry (Chennai)	515	4	0	0	0	0	4	511
Delhi & Uttarakhand (Delhi)	189	8	0	0	0	0	8	181
Gujarat (Ahmedabad)	1,657	69	2	68	0	0	139	1,518
Haryana (Faridabad)	332	0	0	0	0	0	0	332
Jammu, Kashmir & Ladakh	0	0	0	0	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	695	1	5	0	0	0	6	689
Kerala & Lakshadweep (Thiruvananthapuram)	683	4	0	0	0	0	4	679
Madhya Pradesh & Chattisgarh (Bhopal)	527	7	0	1	0	0	8	519
Maharashtra (Excluding Mumbai) (Pune)	2,648	0	0	1	0	1	2	2,646
Mumbai I (Bandra)	363	0	0	0	0	0	0	363
Mumbai II (Thane)	1,032	2	0	0	0	0	2	1,030
North-Eastern Region (Guwahati)	470	1	0	0	0	0	1	469
Odisha (Bhubaneswar)	1,241	0	0	0	0	0	0	1,241
Punjab & Himachal Pradesh (Chandigarh)	496	39	0	0	0	0	39	457
Rajasthan (Jaipur)	80	2	6	32	0	0	40	40
Tamil Nadu (Excluding Chennai) (Coimbatore)	887	3	13	27	0	0	43	844
Telangana (Hyderabad)	606	0	0	37	0	0	37	569
Uttar Pradesh (Kanpur)	393	12	0	0	0	0	12	381
West Bengal, A&N Islands & Sikkim (Kolkata)	3,295	0	0	0	0	0	0	3,295
All India	16,827	155	27	166	0	1	349	16,478

Appendix – 4(xiv)

Prosecution Cases under Section 14 of the Act (Unexempted) as on 31.03.2020 (Pension Scheme)								
Zone	Workload	Cases Decided						Total pendency
		Convicted	Acquitted	Discharged	Admonished	Withdrawn	Total cases decided	
Andhra Pradesh (Vijaywada)	157	0	0	0	0	0	0	157
Bengaluru (Bengaluru)	185	0	0	0	0	0	0	185
Bihar & Jharkhand (Patna)	80	2	1	0	0	0	3	77
Chennai & Puducherry (Chennai)	466	4	0	0	0	0	4	462
Delhi & Uttarkhand (Delhi)	127	8	0	0	0	0	8	119
Gujarat (Ahmedabad)	769	68	2	68	0	0	138	631
Haryana (Faridabad)	315	0	0	0	0	0	0	315
Jammu, Kashmir & Ladakh	0	0	0	0	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	449	1	5	0	0	0	6	443
Kerala & Lakshadweep (Thiruvananthapuram)	331	0	0	0	0	0	0	331
Madhya Pradesh & Chattisgarh (Bhopal)	1,115	7	0	1	0	0	8	1,107
Maharashtra (Excluding Mumbai) (Pune)	2,270	0	0	1	0	1	2	2,268
Mumbai I (Bandra)	179	0	0	0	0	0	0	179
Mumbai II (Thane)	1,010	2	0	0	0	0	2	1,008
North-Eastern Region (Guwahati)	470	1	0	0	0	0	1	469
Odisha (Bhubaneswar)	684	0	0	0	0	0	0	684
Punjab & Himachal Pradesh (Chandigarh)	271	35	0	0	0	0	35	236
Rajasthan (Jaipur)	63	0	0	0	0	0	0	63
Tamil Nadu (Excluding Chennai) (Coimbatore)	412	3	11	16	0	0	30	382
Telangana (Hyderabad)	599	0	0	37	0	0	37	562
Uttar Pradesh (Kanpur)	39	0	0	0	0	0	0	39
West Bengal, A&N Islands & Sikkim (Kolkata)	1,619	0	0	0	0	0	0	1,619
All India	11,610	131	19	123	0	1	274	11,336

Appendix – 4(xv)

Prosecution Cases under Section 14 of the Act (Unexempted) as on 31.03.2020 (EDLI Scheme)								
Zone	Workload	Cases Decided						Total pendency
		Convicted	Acquitted	Discharged	Admonished	Withdrawn	Total cases decided	
Andhra Pradesh (Vijaywada)	157	0	0	0	0	0	0	157
Bengaluru (Bengaluru)	154	0	0	0	0	0	0	154
Bihar & Jharkhand (Patna)	0	0	0	0	0	0	0	0
Chennai & Puducherry (Chennai)	490	4	0	0	0	0	4	486
Delhi & Uttarkhand (Delhi)	188	8	0	0	0	0	8	180
Gujarat (Ahmedabad)	844	68	2	68	0	0	138	706
Haryana (Faridabad)	305	0	0	0	0	0	0	305
Jammu, Kashmir & Ladakh	0	0	0	0	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	443	1	5	0	0	0	6	437
Kerala & Lakshadweep (Thiruvananthapuram)	276	0	0	0	0	0	0	276
Madhya Pradesh & Chattisgarh (Bhopal)	468	7	0	1	0	0	8	460
Maharashtra (Excluding Mumbai) (Pune)	2,176	0	0	1	0	1	2	2,174
Mumbai I (Bandra)	200	0	0	0	0	0	0	200
Mumbai II (Thane)	994	2	0	0	0	0	2	992
North-Eastern Region (Guwahati)	470	1	0	0	0	0	1	469
Odisha (Bhubaneswar)	824	0	0	0	0	0	0	824
Punjab & Himachal Pradesh (Chandigarh)	297	35	0	0	0	0	35	262
Rajasthan (Jaipur)	36	0	0	0	0	0	0	36
Tamil Nadu (Excluding Chennai) (Coimbatore)	321	3	12	5	0	0	20	301
Telangana (Hyderabad)	560	0	0	37	0	0	37	523
Uttar Pradesh (Kanpur)	39	0	0	0	0	0	0	39
West Bengal, A&N Islands & Sikkim (Kolkata)	1,540	0	0	0	0	0	0	1,540
All India	10,782	129	19	112	0	1	261	10,521

Appendix – 4(xvi)

Cases before the Police Authorities under Section 406/409 of IPC (Unexempted) as on 31.03.2020				
Zone	Workload	Cases dropped by Police	Challans Filed by Police in Court	FIRs pending with Police at the end of the year
Andhra Pradesh (Vijaywada)	40	0	0	40
Bengaluru (Bengaluru)	237	0	0	237
Bihar & Jharkhand (Patna)	57	0	0	57
Chennai & Puducherry (Chennai)	1,370	0	0	1,370
Delhi & Uttarkhand (Delhi)	19	0	0	19
Gujarat (Ahmedabad)	288	0	136	152
Haryana (Faridabad)	3	0	0	3
Jammu, Kashmir & Ladakh	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	174	5	0	169
Kerala & Lakshadweep (Thiruvananthapuram)	349	0	0	349
Madhya Pradesh & Chattisgarh (Bhopal)	44	0	0	44
Maharashtra (Excluding Mumbai) (Pune)	111	0	0	111
Mumbai I (Bandra)	44	0	0	44
Mumbai II (Thane)	120	0	0	120
North-Eastern Region (Guwahati)	15	4	0	11
Odisha (Bhubaneswar)	114	0	0	114
Punjab & Himachal Pradesh (Chandigarh)	65	0	5	60
Rajasthan (Jaipur)	19	0	0	19
Tamil Nadu (Excluding Chennai) (Coimbatore)	451	0	0	451
Telangana (Hyderabad)	167	60	2	105
Uttar Pradesh (Kanpur)	16	0	13	3
West Bengal, A&N Islands & Sikkim (Kolkata)	994	0	0	994
All India	4,697	69	156	4,472

Appendix – 4(xvii)

Cases before various Courts under Section 406/409 of IPC (Unexempted) as on 31.03.2020						
Zone	Workload	Cases disposed during the year				Total pendency in Courts
		Convicted	Acquitted	Dismissed / Discharged	Total Cases Decided	
Andhra Pradesh (Vijaywada)	68	0	0	0	0	68
Bengaluru (Bengaluru)	5	0	0	0	0	5
Bihar & Jharkhand (Patna)	37	0	0	0	0	37
Chennai & Puducherry (Chennai)	0	0	0	0	0	0
Delhi & Uttarkhand (Delhi)	3	0	0	0	0	3
Gujarat (Ahmedabad)	791	13	1	0	14	777
Haryana (Faridabad)	0	0	0	0	0	0
Jammu, Kashmir & Ladakh	0	0	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	48	0	0	0	0	48
Kerala & Lakshadweep (Thiruvananthapuram)	9	0	0	0	0	9
Madhya Pradesh & Chattisgarh (Bhopal)	3	0	0	0	0	3
Maharashtra (Excluding Mumbai) (Pune)	60	0	0	0	0	60
Mumbai I (Bandra)	389	0	0	0	0	389
Mumbai II (Thane)	34	0	0	0	0	34
North-Eastern Region (Guwahati)	0	0	0	0	0	0
Odisha (Bhubaneswar)	49	0	0	0	0	49
Punjab & Himachal Pradesh (Chandigarh)	9	0	1	0	1	8
Rajasthan (Jaipur)	58	0	0	0	0	58
Tamil Nadu (Excluding Chennai) (Coimbatore)	0	0	0	0	0	0
Telangana (Hyderabad)	16	0	0	0	0	16
Uttar Pradesh (Kanpur)	0	0	0	0	0	0
West Bengal, A&N Islands & Sikkim (Kolkata)	11	0	0	0	0	11
All India	1,590	13	2	0	15	1,575

Appendix – 4(xviii)

Total Arrears in Exempted Sector as on 31.03.2020 (Rs. in cr.)			
Zone	Workload	Realised during the year	Closing Balance
Andhra Pradesh (Vijaywada)	15.22	0.14	15.08
Bengaluru (Bengaluru)	100.24	18.65	81.59
Bihar & Jharkhand (Patna)	126.03	0.33	125.70
Chennai & Puducherry (Chennai)	31.23	0.00	31.23
Delhi & Uttarkhand (Delhi)	233.51	0.00	233.51
Gujarat (Ahmedabad)	19.46	0.03	19.42
Haryana (Faridabad)	4.77	0.00	4.77
Jammu, Kashmir & Ladakh	0.00	0.00	0.00
Karnataka (Other Than Bengaluru) & Goa (Hubli)	1.57	1.25	0.32
Kerala & Lakshadweep (Thiruvananthapuram)	6.83	1.47	5.36
Madhya Pradesh & Chattisgarh (Bhopal)	17.73	0.00	17.73
Maharashtra (Excluding Mumbai) (Pune)	90.24	48.30	41.94
Mumbai I (Bandra)	15.11	0.00	15.11
Mumbai II (Thane)	20.33	2.41	17.92
North-Eastern Region (Guwahati)	9.50	0.00	9.50
Odisha (Bhubaneswar)	13.66	0.00	13.66
Punjab & Himachal Pradesh (Chandigarh)	2.02	0.07	1.94
Rajasthan (Jaipur)	114.50	1.29	113.20
Tamil Nadu (Excluding Chennai) (Coimbatore)	1.27	0.00	1.27
Telangana (Hyderabad)	593.36	207.40	385.96
Uttar Pradesh (Kanpur)	20.14	1.68	18.46
West Bengal, A&N Islands & Sikkim (Kolkata)	188.33	32.63	155.70
All India	1,625.04	315.66	1,309.39

Appendix – 4(xix)

STATES WITH MAJOR PORTION OF ARREARS IN EXEMPTED SECTOR AS ON 31.03.2020 (Rs. in cr.)				
State	Workload	Realised during the year	Closing Balance	Percentage of Total
Telangana	593.36	207.40	385.96	29.48
Delhi	214.21	0.00	214.21	16.36
West Bengal & Sikkim	188.33	32.63	155.70	11.89
Jharkhand	122.48	0.01	122.48	9.35
Rajasthan	114.50	1.29	113.20	8.65
Sub-Total	1232.87	241.33	991.55	75.73
Rest of the States	392.17	74.33	317.84	24.27
All India (Total Arrears)	1625.04	315.66	1309.39	100.00

Appendix – 5(i)

Contribution and Payment of all three Schemes (2019-20) (Unexempted) (Rs. in cr.)								
ZONE	Total EPF Contribution	Total EPF Payment	Total EPS Contribution	Total EPS Payment	Total EDLI Contribution	Total EDLI Payment	Total Contribution	Total Payment
ANDHRA PRADESH(VIJAYWADA)	2516.13	1910.75	1002.87	664.10	57.41	31.44	3576.41	2606.29
TELANGANA (HYDERABAD)	8058.06	4237.98	2511.26	855.88	117.21	41.48	10686.53	5135.34
BENGALURU	17822.02	6783.55	5115.85	1,085.02	194.16	44.37	23132.03	7912.94
KARNATAKA & GOA (HUBLI)	2663.68	2023.54	1227.58	760.93	66.79	43.09	3958.05	2827.56
BIHAR & JHARKHAND (PATNA)	1780.58	1044.56	891.86	467.38	51.62	14.55	2724.06	1526.49
CHENNAI & PUDUCHERRY (CHENNAI)	9633.30	5869.90	3163.06	941.03	139.84	36.94	12936.2	6847.87
TAMIL NADU (COIMBATORE)	3616.08	3219.66	1,597.14	1,106.71	86.69	40.21	5299.91	4366.58
DELHI & UTTARAKHAND (DELHI)	10823.94	5965.95	3,748.50	1,087.10	186.45	52.73	14758.89	7105.78
GUJARAT (AHMEDABAD)	6692.87	4044.25	2,682.72	1,222.23	152.13	55.08	9527.72	5321.56
HARYANA (FARIDABAD)	7306.05	3133.52	2,417.37	718.26	127.87	32.08	9851.29	3883.86
KERALA & LAKSHADWEEP (THIRUVANANTHAPURAM)	3003.51	2419.93	1,291.06	1,026.68	60.94	21.96	4355.51	3468.57
MP & CHH (BHOPAL)	3280.68	2087.88	1,337.29	741.75	77.37	47.39	4695.34	2877.02
MUMBAI-1 (BANDRA)	11314.58	6013.49	3,765.59	553.15	147.92	41.34	15228.09	6607.98
MUMBAI-2 (THANE)	9183.35	4892.05	3,120.73	974.74	164.98	38.84	12469.06	5905.63
MAHARASHTRA (PUNE)	9330.32	5279.80	3,386.32	1,732.01	193.09	81.64	12909.73	7093.45
NER (GUWAHATI)	774.21	501.79	320.80	174.36	19.49	14.00	1114.5	690.15
ODISHA (BHUBANESHWAR)	1535.58	991.14	670.21	439.71	37.10	17.84	2242.89	1448.69
PUNJAB & HIMACHAL PRADESH (CHANDIGARH)	3314.29	2711.44	1,285.01	746.51	76.67	30.60	4675.97	3488.55
RAJASTHAN (JAIPUR)	2376.81	1516.27	933.02	460.31	49.91	23.92	3359.74	2000.5
UTTAR PRADESH (KANPUR)	5156.38	2835.78	2,027.47	1,147.31	115.51	82.95	7299.36	4066.04
WB, A&N ISLANDS & SIKKIM (KOLKATA)	4104.13	2719.12	1,928.81	1,212.33	114.95	78.48	6147.89	4009.93
Jammu & Kashmir	79.28	-	24.03	-	1.77	-	105.08	-
TOTAL	124365.85	70202.34	44,448.55	18,117.51	2,239.88	870.93	171054.28	89190.78

Appendix – 5(ii)

CATEGORY AND COUPON WISE INVESTMENT AT FACE VALUE (Debt) - EPF (EMPLOYEES' PROVIDENT FUND) A/C 05 - HOLDING AS ON 31.03.2020													
Category/ Coupon	LESS THAN 6	6 - 6.5	6.5-7	7- 7.5	7.5-8	8-8.5	8.5-9.0	9-9.5	9.5-10	10 to 11	11 to 12	12 to 13	Grand Total
CTG	1,104.87	1,711.01	6,864.23	11,013.26	27,785.11	72,156.74	7,366.99	4,691.39	0.00	2,633.96	278.78	0.00	135,606.35
PSU	730.82	0.00	167.00	21,676.00	42,144.80	36,144.75	39,366.69	19,264.85	7,775.97	27.75	0.00	0.00	167,298.63
PVT	0.22	0.00	0.00	0.00	9,290.13	10,482.10	11,680.20	14,796.38	2,279.31	783.41	0.50	0.05	49,312.29
SDL	0.00	0.00	12,479.27	79,372.23	36,554.92	151,868.68	42,650.30	16,258.41	5,039.04	269.67	0.00	0.00	344,492.52
SDS	0.00	0.00	0.00	0.00	0.00	228.45	52,916.11	0.00	0.00	0.00	0.00	0.00	53,144.56
STG	2.77	0.00	0.00	2,950.00	0.67	1,119.10	5,088.16	4,218.78	2,497.79	537.90	0.01	0.00	16,415.18
Grand Total	1,838.67	1,711.01	19,510.50	115,011.49	115,775.63	271,999.82	159,068.45	59,229.81	17,592.11	4,252.69	279.29	0.05	766,269.53

Appendix – 5(iii)

CATEGORY AND COUPON WISE INVESTMENT AT FACE VALUE (Debt) - EPS (EMPLOYEES' PENSION FUND) A/C 11 - HOLDING AS ON 31.03.2020													
Category/ Coupon	LESS THAN 6	6 - 6.5	6.5-7	7- 7.5	7.5-8	8-8.5	8.5-9.0	9-9.5	9.5-10	10 to 11	11 to 12	12 to 13	Grand Total
CTG	122.92	1,325.77	4,068.88	4,525.79	16,510.16	33,054.89	2,758.26	2,903.52	0.00	3,921.01	567.28	0.00	69,758.47
PSU	219.99	0.00	68.00	9,127.00	19,210.60	19,047.71	17,824.68	7,053.66	2,152.93	5.00	0.00	0.00	74,709.57
PVT	0.00	0.00	0.00	0.00	3,692.50	4,712.90	5,922.94	6,250.66	936.40	218.00	0.00	0.00	21,733.40
SDL	0.00	0.00	5,713.14	37,205.55	15,362.58	64,958.21	22,993.45	6,704.26	3,051.75	182.78	0.00	0.00	156,171.72
SDS	0.00	0.00	0.00	0.00	0.00	0.00	1,400.52	0.00	0.00	0.00	0.00	0.00	1,400.52
STG	0.00	0.00	0.00	1,500.00	0.00	1,222.50	1,916.90	1,699.40	685.10	138.00	0.00	0.00	7,161.90
Public Account	0.00	0.00	0.00	0.00	144,782.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144,782.28
Grand Total	342.91	1,325.77	9,850.02	52,358.34	199,558.13	122,996.21	52,816.74	24,611.50	6,826.17	4,464.79	567.28	0.00	475,717.86

Appendix – 5(iv)

CATEGORY AND COUPON WISE INVESTMENT AT FACE VALUE (Debt) - EDLI (EMPLOYEES' DEPOSIT LINKED INSURANCE FUND) A/C 25 - HOLDING AS ON 31.03.2020													
Category/ Coupon	LESS THAN 6	6 - 6.5	6.5-7	7- 7.5	7.5-8	8-8.5	8.5-9.0	9-9.5	9.5-10	10 to 11	11 to 12	12 to 13	Grand Total
CTG	5.12	42.50	260.75	355.05	498.51	1,793.35	175.82	121.05	0.00	130.77	26.21	0.00	3,409.14
PSU	0.00	0.00	0.00	496.00	1,029.20	1,101.56	861.55	423.70	194.55	0.00	0.00	0.00	4,106.56
PVT	0.00	0.00	0.00	0.00	219.00	218.00	289.28	275.79	122.10	0.00	0.00	0.00	1,124.17
SDL	0.00	0.00	280.00	1,734.79	1,295.49	3,189.47	1,273.90	355.91	201.50	12.19	0.00	0.00	8,343.24
SDS	0.00	0.00	0.00	0.00	0.00	0.00	2.50	0.00	0.00	0.00	0.00	0.00	2.50
STG	0.00	0.00	0.00	25.00	0.00	85.00	120.50	50.70	81.50	0.00	0.00	0.00	362.70
Public Account	0.00	0.00	0.00	0.00	11,115.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,115.20
Grand Total	5.12	42.50	540.75	2,610.84	14,157.41	6,387.38	2,723.55	1,227.14	599.64	142.96	26.21	0.00	28,463.50

Appendix – 5(v)

Rate of Interest on EPF balances from 1952 onwards				
Year	Rate of Interest		Year	Rate of Interest
1952-53	3%		1986-87	11%
1953-54	3%		1987-88	11.50%
1954-55	3%		1988-89	11.80%
1955-56	3.50%		1989-90	12%
1956-57	3.50%		1990-91	12%
1957-58	3.75%		1991-92	12%
1958-59	3.75%		1992-93	12%
1959-60	3.75%		1993-94	12%
1960-61	3.75%		1994-95	12%
1961-62	3.75%		1995-96	12%
1962-63	3.75%		1996-97	12%
1963-64	4%		1997-98	12%
1964-65	4.25%		1998-99	12%
1965-66	4.50%		1999-00	12%
1966-67	4.75%		2000-01	12%(April,2000 to June,2000) 11% (July, 2000 onwards)
1967-68	5%		2001-02	9.50%
1968-69	5.25%		2002-03	9.50%
1969-70	5.50%		2003-04	9.50% @
1970-71	5.70%		2004-05	9.5%
1971-72	5.80%		2005-06	8.50%
1972-73	6%		2006-07	8.50%
1973-74	6%		2007-08	8.50%
1974-75	6.50%		2008-09	8.50%
1975-76	7%		2009-10	8.50%
1976-77	7.50%		2010-11	9.50%
1977-78	8%		2011-12	8.25%
1978-79	8.25%+0.5%bonus*		2012-13	8.50%
1979-80	8.25%		2013-14	8.75%
1980-81	8.25%		2014-15	8.75%
1981-82	8.50%		2015-16	8.80%
1982-83	8.75%		2016-17	8.65%
1983-84	9.15%		2017-18	8.55%
1984-85	9.90%		2018-19	8.65%
1985-86	10.15%		2019-20	8.50%
*Who did not withdraw any amount from their PF during 1976-1977 & 1977-1978				
(@ 9% Interest plus 0.5% Golden Jubilee bonus interest).				

Appendix – 5(vi)

Productivity Linked Bonus for 2018-19*	
ANDRA PRADESH VIJAYWADA	7,614,947.00
TELANGANA HYDERABAD	10,085,499.00
BENGALURU	10,873,720.00
KARNATAKA GOA HUBLI	7,203,081.00
BIHAR JHARKHAND PATNA	6,665,974.00
CHENNAI	11,568,244.00
COIMBATORE	13,019,398.00
DELHI AND UK	12,112,082.00
AHMEDABAD	12,505,891.00
HARYANA FARIDABAD	6,844,056.00
KERALA	7,870,108.00
MP CHH	8,918,397.00
MUMBAI 1	7,744,492.00
MUMBAI 2	8,467,160.00
PUNE	12,351,884.00
NER GUWAHATI	2,672,245.00
ODISHA	5,520,248.00
PUNJAB	10,425,133.00
RAJASTHAN JAIPUR	7,082,859.00
UP KANPUR	10,918,774.00
KOLKATTA	16,292,365.00
Jammu & Kashmir	-
HEAD OFFICE	2,277,293.00
PDUNASS	856,592.00
TOTAL	199,890,442.00

*Productivity Linked Bonus for the year 2018-19 paid during the year 2019-20.

Appendix – 6

RTI Annual Report for the year 2019-2020
Details of requests and appeals

	Opening Balance	No. of applications received as transfer from other Public Authorities U/s 6(3)	Received during the Year (including cases transferred to other Public Authorities)	No. of cases transferred to other Public Authorities u/s 6(3)	Decisions where requests/appeals rejected	Decisions where requests/appeals replied
Request	1180	18384	43703	4713	2095	56459
First Appeal	169	894	3974	125	229	4683

Details about fee collected, penalty imposed and disciplinary action taken

Registration fee collected (in Rs.) u/s 7(1)	Addl. Fee Collected (in Rs.) u/s 7(3)	Penalty /Amount Recovered (in Rs.) as directed by CIC u/s 20(1)	No of cases where disciplinary action taken against any officer u/s 20(2)
202800	71224	0	0

Details of reliance on various provisions of RTI Act 2005 while rejecting the requested information

Section 8 (I)											Sections
a	b	c	d	e	f	g	h	i	j		Others
0	0	0	0	4	50	0	62	0	4	10	1775
										80	110

Appendix – 7(i)

POST-WISE SANCTIONED/IN-POSITION STRENGTH OF OFFICERS IN EPFO as on 31.03.2020						
GROUP 'A' as on 31.03.2020						
Sl. No.	Name of the post	Pay Band in 6th CPC	Grade Pay in 6th CPC	Level in the pay matrix in 7th CPC	Total Sanction	In-Position
1	CPFC	80000 [FIXED]	----		1	1
2	FA & CAO	37400- 67000	10000	14	1	1
3	CVO	37400- 67000	10000	14	1	1
4	Addl. CPFC (HQ)	37400- 67000	10000	14	11	11
5	Addl. CPFC	37400- 67000	8900	13A	32	29
6	Director (Vigilance)	37400-67000	8700	13	1	0
7	Chief Engineer	37400- 67000	8700	13	1	0
8	Director (IS)	37400-67000	8700	13	9	0
9	Director (Audit)*	15600-39100	8700	13	1	0
10	Joint Dir.(IS)	15600-39100	7600	12	30	0
11	RPFC-I	15600-39100	7600	12	239	165
12	Director (OL)	15600-39100	7600	12	1	0
13	Deputy Director (Audit)	15600-39100	6600	11	17	6
14	Executive Engineer (Civil)	15600-39100	6600	11	2	0
15	Executive Engineer (Electrical)	15600-39100	6600	11	2	0
16	Deputy Director (Vigilance)	15600-39100	6600	11	12	2
17	RPFC -II	15600-39100	6600	11	299	213
18	Law Officer	15600-39100	6600	11	1	0
19	Principal Private Secretary	15600-39100	6600	11	16	9
20	Deputy Director (OL)	15600-39100	6600	11	10	7
21	Deputy Director (IS)	15600-39100	6600	11	60	16
22	APFC	15600-39100	5400	10	452	381
23	Assistant Director (IS)	15600-39100	5400	10	120	19
24	Assistant Director (VIG)	15600-39100	5400	10	40	13
25	Assistant Director (OL)	15600-39100	5400	10	57	1
26	Assistant Director (Audit)	15600-39100	5400	10	31	13
27	Assistant Engineer (Civil)	15600-39100	5400	10	17	1
28	Assistant Engineer (Elect.)	15600-39100	5400	10	3	0
	Total				1467	889

* In the Anomaly Redressal-cum-Implementation Committee meeting held on 20.7.2017, it was decided to maintain status-quo for the cadre of Vigilance and Audit. Accordingly, one post of Director (Audit) which was existing prior to cadre restructuring has been retained.

Appendix – 7(ii)

Post-wise Sanctioned / In Position Strength of Group- "B" Officers/Staff in EPFO as on 31.03.2020						
Sl. No.	Name of the post	Pay Band in 6th CPC	Grade Pay in 6th CPC	Level in the pay matrix in 7th CPC	Total Sanction	In-Position
1	Section Officer	9300-34800	4800	8	196	94
2	Audit Officer (PFD)	9300-34800	4800	8	1	0
3	Programmer*	9300-34800	4800	8	210	5
4	Private Secretary	9300-34800	4800	8	205	13
5	Assistant (Headquarters)	9300-34800	4600	7	400	21
6	Assistant Audit Officer	9300-34800	4600	7	38	14
7	Personal Assistant	9300-34800	4600	7	434	134
8	Enforcement Officer/Accounts Officer	9300-34800	4800	8	3072	1296
9	Data Processing Assistant	9300-34800	4600	7	0	243
10	Hindi Translator-I (Sr.)	9300-34800	4600	7	97	88
11	Auditor	9300-34800	4200	6	62	22
12	Junior Engineer (Civil)	9300-34800	4200	6	40	15
13	Junior Engineer (Electrical)	9300-34800	4200	6	2	1
14	Vigilance Assistant	9300-34800	4200	6	40	1
15	Library Information Assistant	9300-34800	4200	6	1	0
16	Section Supervisor	9300-34800	4200	6	2698	1427
17	Hindi Translator-II (Jr.)	9300-34800	4200	6	103	27
18	Junior Analyst	9300-34800	4200	6	2	0
19	Research Assistant /ARO	9300-34800	4200	6	4	0
20	Welfare officer	9300-34800	4200	6	1	0
21	Legal Assistant	9300-34800	4200	6	43	2
22	Statistical Assistant	9300-34800	4200	6	38	3
23	Staff Car Driver (Special grade)	9300-34800	4200	6	6	5
24	Press-Coordinator					1
	Total				7693	3412

*Includes in-position Asstt. Programmer/Supervisor (Computer cell)

Appendix – 7(iii)

Post-wise Sanctioned/ In Position Strength of Group - "C" Staff in EPFO as on 31.03.2020						
Sl. No.	Name of the post	Pay Band in 6th CPC	Grade Pay in 6th CPC	Level in the pay matrix in 7th CPC	Total Sanction	In Position
1	Staff Car Driver (Grade-I)	5200-20200	2800	5	39	32
2	Stenographer	5200-20200	2400	4	187	8
3	Social Security Assistant (SSA)	5200-20200	2400	4	12503	8435
4	Upper Division Clerk (Headquarters)	5200-20200	2400	4	16	14
5	Data Entry Operator	5200-20200	2400	4	0	101
6	Staff Car Driver (Grade-II)	5200-20200	2400	4	33	25
7	Lower Division Clerk	5200-20200	1900	2	593	421
8	Electrician	5200-20200	1900	2	28	10
9	Gestetnor Operator (Sr.)	5200-20200	1900	2	3	0
10	Pump Operator	5200-20200	1900	2	14	2
11	Plumber	5200-20200	1900	2	20	6
12	Lift Operator	5200-20200	1900	2	18	7
13	Telex Operator	5200-20200	1900	2	2	0
14	Canteen Employees	5200-20200	1900	2	39	8
15	Staff Car Driver (Ordinary Grade)	5200-20200	1900	2	34	8
16	Multi Tasking Staff	5200-20200	1800	1	1256	1227
17	Canteen Employees	4440-7440	1300	--	128	46
18	Helper to electrician			1		1
19	Cashier					1
	Total				14913	10352

Appendix – 7(iv)

Zone/Category wise Sanctioned / In Position Strength of Group `A' Officers in EPFO as on 31.03.2020							
Zones	Sanctioned	In position	In Position				
			SC	ST	OBC	PH	EXSR
Vijaywada (AP)	34	24	4	1	5	0	0
Hyderabad,Telangana	64	42	6	2	6	1	0
Bihar & Jharkhand	29	28	0	2	9	0	0
Delhi & Uttrakhand	83	58	10	1	8	2	0
Gujarat	73	51	5	5	9	0	0
Haryana	46	35	4	1	4	0	0
Bengaluru (KN)	56	32	3	1	9	1	0
KN & Goa (other than Bengaluru)	39	30	5	3	6	0	0
Kerala & Lakshadweep	30	19	3	3	4	0	0
Madhya Pradesh & Chhattisgarh	49	37	4	2	8	1	0
Mumbai-I,Bandra (MH)	45	22	4	0	0	0	0
Mumbai-II,Thane (MH)	50	40	8	3	4	0	0
Pune, MH(excluding Mumbai)	63	34	9	1	5	0	0
Guwahati,(NER)	19	17	1	5	0	0	0
Orissa	21	18	1	0	3	0	0
Punjab & Himachal Pradesh	57	34	10	2	3	0	0
Rajasthan	31	23	1	5	3	0	0
Chennai & Puducherry (Tamil Nadu)	53	43	6	3	2	1	0
Coimbatore,TN (excluding Chennai)	58	33	7	1	10	0	0
Uttar Pradesh	58	52	4	1	11	2	0
Kolkata (West Bengal, A & N Island & Sikkim)	79	48	3	6	5	1	0
Head Office*	425	167	20	6	15	3	0
Jammu & Kashmir	0	2	0	0	0	0	0
Total	1467	889	118	54	129	12	0

*The posts not distributed Field Offices/Zonal Offices wise is shown against the sanctioned strength of Head Office.

Appendix – 7(v)

Zone/Category wise Sanctioned / In Position Strength of Group `B' Officers in EPFO as on 31.03.2020							
Zones	Sanctioned	In position	In Position				
			SC	ST	OBC	PH	EXSR
Vijaywada (AP)	242	108	17	5	4	5	0
Hyderabad (Telangana)	355	189	22	16	19	9	1
Bihar & Jharkhand	192	109	10	10	17	4	0
Delhi & Uttrakhand	493	226	37	18	11	7	0
Gujarat	512	250	35	25	19	6	0
Haryana	358	138	11	6	6	2	0
Bengaluru (KN)	398	136	20	19	5	2	1
KN & Goa (other than Bengaluru)	295	109	15	3	12	2	0
Kerala & Lakshadweep	228	105	18	4	13	0	1
Madhya Pradesh & Chhattisgarh	326	163	18	44	14	0	0
Mumbai-I,Bandra (MH)	230	111	14	4	4	3	0
Mumbai-II,Thane (MH)	366	200	21	9	5	1	0
Pune, MH(excluding Mumbai)	510	189	26	19	7	3	0
Guwahati,(NER)	115	40	6	6	3	0	0
Orissa	163	87	8	4	3	2	0
Punjab & Himachal Pradesh	388	157	30	8	4	1	0
Rajasthan	217	107	7	11	4	1	0
Chennai & Puducherry (Tamil Nadu)	383	166	25	11	39	3	0
Coimbatore,TN (excluding Chennai)	432	206	34	15	43	3	1
Uttar Pradesh	407	213	37	3	18	1	0
Kolkata (West Bengal, A & N Island, Sikkim)	411	220	41	18	10	1	0
Head Office*	672	179	36	13	13	1	0
Jammu & Kashmir	0	4	0	0	3	0	0
Total	7693	3412	488	271	276	57	4

*The posts not distributed Field Offices/Zonal Offices wise is shown against the sanctioned strength of Head Office.

Appendix – 7(vi)

Zone/Category wise Sanctioned/ In Position Strength of Group 'C' Staff in EPFO as on 31.03.2020							
Zones	Sanctioned	In position	In Position				
			SC	ST	OBC	PH	EXSR
Vijaywada (AP)	571	423	76	32	32	22	2
Hyderabad (Telangana)	711	526	84	42	127	25	11
Bihar & Jharkhand	361	349	27	28	62	3	0
Delhi & Uttrakhand	1037	593	93	45	84	16	12
Gujarat	1091	759	141	59	203	10	15
Haryana	733	308	45	8	31	9	11
Bengaluru (KN)	843	620	102	41	109	11	17
KN & Goa (other than Bengaluru)	555	362	53	18	30	12	2
Kerala & Lakshadweep	495	430	50	9	72	8	17
Madhya Pradesh & Chhattisgarh	645	435	43	54	59	11	1
Mumbai-I,Bandra (MH)	563	402	82	19	32	4	2
Mumbai-II,Thane (MH)	774	488	44	17	48	5	10
Pune, MH(excluding Mumbai)	1085	540	101	69	47	6	21
Guwahati,(NER)	191	145	13	28	15	1	2
Orissa	333	283	21	37	11	2	1
Punjab & Himachal Pradesh	799	560	142	6	56	17	8
Rajasthan	448	366	46	61	38	6	5
Chennai & Puducherry (Tamil Nadu)	885	655	182	3	199	7	23
Coimbatore,TN(excluding Chennai)	895	707	200	6	181	26	28
Uttar Pradesh	854	482	74	31	84	8	4
Kolkata (West Bengal, A & N Island, Sikkim)	877	819	184	12	143	11	4
Head Office*	167	99	41	11	6	1	0
Jammu & Kashmir	0	1	0	0	0	0	0
Total	14913	10352	1844	636	1669	221	196

* The posts not distributed Field Offices/Zonal Offices wise are shown against the sanctioned strength of Head Office.

Appendix – 7(vii)

Staff Pensioners and Family Pensioners of EPFO as on 31.03.2020			
S. No	Zones	No. of Pensioners	No. of Family Pensioners
1.	Vijayawada (AP)	271	80
2.	Hyderabad (Telangana)	493	185
3.	Bihar & Jharkhand	224	105
4.	Delhi & Uttarakhand	392	125
5.	Gujarat	541	155
6.	Haryana	244	67
7.	Bengaluru (KN)	449	153
8.	KN & Goa (other than Bengaluru)	227	61
9.	Kerala & Lakshadweep	989	203
10.	Madhya Pradesh & Chhattisgarh	361	123
11.	Mumbai-I, Bandra (MH)	701	208
12.	Mumbai-II, Thane (MH)	334	49
13.	Pune, MH (excluding Mumbai)	310	65
14.	Guwahati, (NER)	71	41
15.	Orissa	230	71
16.	Punjab & Himachal Pradesh	423	115
17.	Rajasthan	285	64
18.	Chennai & Puducherry (Tamil Nadu)	1316	385
19.	Coimbatore, TN (excluding Chennai)	622	125
20.	Uttar Pradesh	654	223
21.	Kolkata (West Bengal, A & N Island, Sikkim)	1109	429
22.	Head Office	288	79
23.	Total	10534	3111

Appendix – 8 (i)

Sl. No.	Details of Training programmes conducted by National Academy during 2019-2020	No. of Programmes conducted	No. of participants attended
FUNCTIONAL PROGRAMMES			
1.	Government of Marketplace (GeM)	1	17
2.	EPF & MP Act : Strategies for Voluntary Compliance	1	20
3.	Human Resource Management and Development	1	21
4.	EPS, 1995 & International Workers	1	19
5.	Compliance Management	1	24
Total		5	101
REFRESHER TRAINING PROGRAMMES			
6.	Orientation programme for Officer on Deputation in EPFO	1	4
7.	Training programme for Ios/Pos	1	23
8.	Orientation programme on promotion to RPFC-I	1	21
Total		3	48
MANAGEMENT DEVELOPMENT PROGRAMME			
9.	Work Life Balance	1	22
10.	Communication and Presentation Skills	1	17
11.	Planning for life after Retirement	1	23
Total		3	62
NATIONAL/INTERNATIONAL WORKSHOPS & SEMINARS			
12.	Workshop on Pension Litigation in EPFO (organized by HQ)	1	54
13.	Workshop on Gender Sensitization	1	17
14.	Seminar on International Workers	1	118
15.	Workshop on EPFiGMS	1	30
Total		4	219

OUTSIDE TRAINING PROGRAMMES			
16.	Basic Training Programme on Finance & Investment at IIM Bangalore	1	15
17.	Advance Training Programme on Finance & Investment, IIM Bangalore	2	30
18.	Strategic Management at ASCI, Hyderabad	1	18
Total		4	63
DoP&T SPONSORED PROGRAMMES			
19.	Direct Trainer Skills (DTS)	1	26
20.	Design of Training (DoT)	1	11
21.	Systematic Approach to Training (SAT)	1	16
22.	Evaluation of Training (EoT)	1	16
23.	Mentoring Skills	1	10
24.	Training Needs Analysis (TNA)	1	16
25.	Experiential Learning Tools (ELT)	1	16
Total		7	111
GRAND TOTAL		26	604

Appendix – 8 (ii)

Details of Training Programmes conducted by ZTIs/Sub ZTI during 2019-20			
	ZTIs/Sub ZTI	Number of Programmes	Number of Officials/ Officers Trained
Part-A	North Zone	56	912
	East Zone	64	1429
	West Zone	63	2041
	South Zone	54	1122
	Sub ZTI Shillong	25	112

Details of Training Programmes conducted by PDNASS & ZTIs/Sub ZTI during last three years			
	Year	Number of Programmes	Number of Officials/ Officers Trained
Part-B	2017-2018	308	8147
	2018-2019	313	7622
	2019-20	288	6220

NOTES



Mumbai



Bengaluru



Chennai



New Delhi



**Glimpses of Sports Activities
during the Year**



225th Meeting of Central Board of Trustees



EMPLOYEES' PROVIDENT FUND ORGANISATION
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