



71ST ANNUAL REPORT 2023-2024



EMPLOYEES' PROVIDENT FUND ORGANISATION
MINISTRY OF LABOUR AND EMPLOYMENT
GOVERNMENT OF INDIA

EPFO

ANNUAL REPORT

71ST

2023-24



EMPLOYEES' PROVIDENT FUND ORGANISATION

Ministry of Labour and Employment

Government of India

www.epfindia.gov.in



71st Foundation Day - EPFO



234th CBT Meeting, Delhi



235th CBT Meeting, Delhi



Bhumi Poojan for Regional Office, Gurugram (Central)



NAN 2.0 camp organised by Regional Office

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ABBREVIATIONS

ABBREVIATIONS	WORDS
Act	Employees' Provident Funds & Miscellaneous Provisions Act, 1952
AD	Assistant Director
Addi CPFC	Additional Central Provident Fund Commissioner
APFC	Assistant Provident Fund Commissioner
Asstt. Dir (Vig.)	Assistant Director (Vigilance)
AVS	Administrative Vigilance Section
BIFR	Board for Industrial and Financial Reconstruction
Board	Central Board of Trustees
CG	Central Government
CPFC	Central Provident Fund Commissioner
CSD	Customer Service Division
DA	Dearness Allowance
DD	Deputy Director
Dir (Vig.)	Director (Vigilance)
EPFAT	Employees' Provident Fund Appellate Tribunal
EPFO	Employees' Provident Fund Organisation
Ex	Exempted
F&A	Finance and Accounts
FA&CAO	Financial Advisor & Chief Accounts Officer
Family Pension Scheme	Employees' Family Pension Scheme, 1971
GOI	Government of India
HO	Head Office
IMC	Investment Monitoring Cell
Insurance Fund	Employees' Deposit Linked Insurance Fund
Insurance Scheme	Employees' Deposit Linked Insurance Scheme, 1976
IR	Immediately Realisable
IW	International Workers
Mol&E	Ministry of Labour & Employment
NATRSS	National Academy for Training and Research in Social Security
NIR	Not Immediately Realisable
PDNASS	Pandit Deendayal Upadhyaya National Academy of Social Security
Pension Fund	Employees' Pension Fund
Pension Scheme	Employees' Pension Scheme, 1995
PG	Public Grievances
PRO	Public Relations Officer
PF	Provident Fund
PSFI	Public Sector Financial Institutions
RFD	Results Framework Document
RO	Regional Office
RPFC-I	Regional Provident Fund Commissioner, Grade-I
RPFC-II	Regional Provident Fund Commissioner, Grade-II
RRC	Revenue Recovery Certificate
SC	Scheduled Caste
Scheme	Employees' Provident Fund Scheme, 1952
SDS	Special Deposit Scheme
SRO	Sub-Regional Office
SSA	Social Security Assistant
U/S	Under Section
Un-Ex	Unexempted
VIG	Vigilance
zo	Zonal Office
ZTI	Zonal Training Institute
ZVD	Zonal Vigilance Directorate
EPFO	Employees' Provident Fund Organisation
EPS	Employee Pension Scheme
EDLI	Employees Deposit Linked Insurance Scheme

EPFO *ATA* Glance

- 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 7,00,000/- without any contribution from employees.



AN AVERAGE DAY at EPFO 2023-24



Contribution received
2,91,980.6 Cr.
Average per day
1,186.91 Cr.



Disbursed to
beneficiaries
1,44,152.67 Cr.
Average per day
585.99 Cr.



Establishments covered
during the year
2,94,910
Average per day
1,198



Members enrolled
1,19,73,456
Average per day
48,673



Total Claims settled
4,45,09,610
Average per day
1,80,933



Total Pensioners
77,49,338
Pension disbursed
per day
31,908



EDLI Claims settled
74,576
Average per day
303



Grievances received
17,15,407
Average per day
6,973



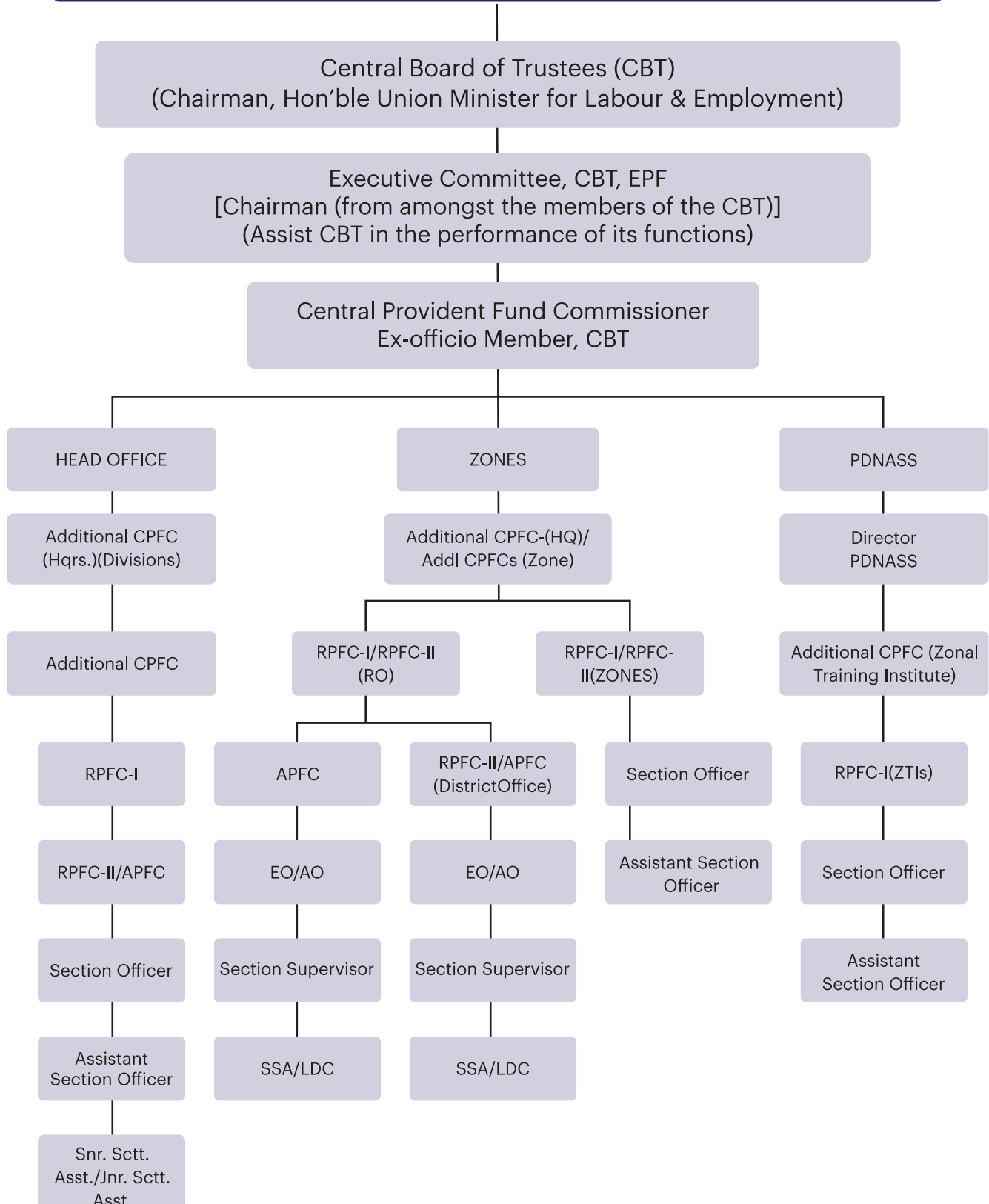
Grievances disposed
17,27,962
Average per day
7,024



Average calls attended
per day (Call Center
Query Resolution)
13,813

ORGANISATION CHART

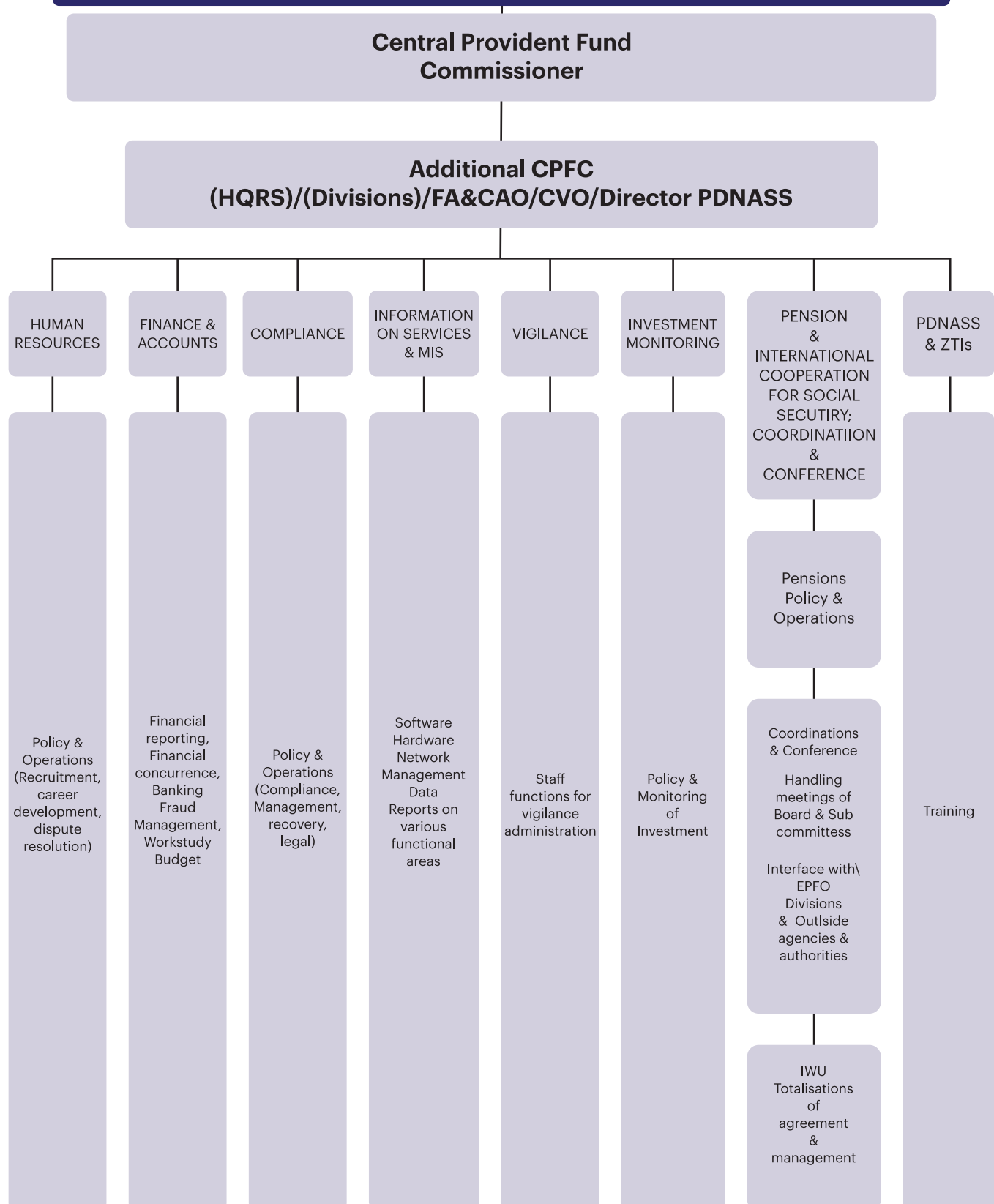
EMPLOYEES' PROVIDENT FUND ORGANISATION





ORGANISATION CHART

EMPLOYEES' PROVIDENT FUND ORGANISATION





1

**EMPLOYEES'
PROVIDENT
FUND
ORGANISATION**



HISTORICAL PERSPECTIVE

- 1.1 Social security is a vital foundation of contemporary societies, serving as a safeguard for individuals against the uncertainties of life. The International Labour Organisation (ILO) offers a comprehensive definition of social security, characterizing it as a collective support system provided by society to ensure that individuals and households have access to healthcare and maintain income security during various life circumstances such as retirement, unemployment, illness, disability, workplace injuries, maternity, or premature death. Recognized as a fundamental human right by the United Nations, social security is widely acknowledged as a crucial element in fostering a thriving, constructive, and prosperous society.

In India, social security laws draw their inspiration and principles from the Directive Principles of State Policy enshrined in the Constitution. Article 41 of the Constitution mandates that the State, within its economic capacity and progress, must establish effective measures to ensure the right to employment, education, and public assistance in situations of unemployment, old age, illness, disability, and other forms of undeserved deprivation. Additionally, Article 42 expands on this obligation by emphasizing the need to secure fair and humane working conditions, along with providing relief during maternity. Article 47 further directs the State to elevate the nutritional standards, living conditions, and public health of its citizens as one of its primary responsibilities. These constitutional provisions form the fundamental framework for the provision of social security to the people of the country.

Social security in India was historically entrusted to the family and local community, primarily due to localized economies. However, with the gradual process of industrialization following independence, and later with the accelerated globalization and liberalization of the economy after 1991, the traditional bonds within communities weakened, leading to the disintegration of joint families into nuclear ones. As a result, there arose a need for a structured and regulated social security system that combines the efforts of both the state and society. The state-cum-society regulated social security arrangement seeks to address the growing complexities of modern life and provide comprehensive support to individuals and households in times of need.

The origins of social security protection in India can be traced back to the introduction of the first Provident Fund Act in 1925. Although initially limited to regulating certain private concerns, the aim of this legislation was to extend social security benefits to industrial workers upon their retirement or to their dependents in the event of untimely death. Following extensive deliberations since 1929, it was widely agreed to include industrial workers in the Provident Fund scheme, with provisions allowing them the choice to opt-out if desired. These rules were circulated to employers in 1945 to facilitate the adoption of Provident Funds in industrial concerns. Notably, some progressive employers took the initiative to establish voluntary Provident Funds, benefiting approximately 3 lakh workers.

- 1.2 In 1947, during the Asian Regional Conference of the International Labour Organisation (ILO), India took a position favoring a contributory provident fund scheme over a pension or gratuity payment system due to financial and administrative constraints faced by the newly sovereign nation. One of the main challenges in implementing a gratuity scheme was the relatively small amount that could be provided to workers or their dependents, as the workers themselves would not be making

any contributions to the fund. Consequently, it was determined that a compulsory contributory provident fund, involving contributions from both workers and employers, would be more suitable for ensuring workforce protection in India. This decision was made with the following perspective:

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

- 1.3 In accordance with the recommendations 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. A general agreement was reached, 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 was replaced by the Employees' Provident Funds and Miscellaneous Provisions Act, on 4th March 1952 (Act No 19 of 1952). The Scheme framed under section 5 of the Act was brought into force in stages and was enforced in its entirety by 1st November 1952. This date is now celebrated as "Foundation Day" of EPFO.

The working of the Scheme brought out certain issues in the Act such as:

- i. no provision for inspection of exempted factories,
- ii. recovery of dues from such factories,
- iii. payment of damages etc.

- 1.7 To address these issues, an amendment bill was introduced in the Council of States on 14th September 1952. The bill couldn't be passed during the session but urgent implementation required an amending Ordinance to be promulgated. This was subsequently replaced by the Employees' Provident Funds (Amendment) Act, 1953. The Presidential assent was received on 12th December 1953.
- 1.8 Consequent upon the enactment of the Jammu & Kashmir Reorganisation Act 2019 on 9th August 2019, the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 has been extended to the entire country repealing the Jammu & Kashmir Employees' Provident Fund and Miscellaneous Provisions Act, 1961.



Schemes Framed Under The Employees' Provident Funds And Miscellaneous Provisions Act.

1.9 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 benefits admissible under each of the current schemes are as under:

Provident Funds Scheme	Pension Scheme	Insurance Scheme
i. Accumulations plus interest upon retirement, resignation, death.	i. Monthly pension for members on superannuation/retirement, disability.	i. In the event of premature death of a member while in service, an insurance upto Rs 7 lakhs is payable.
ii. Partial withdrawals for specific expenses such as house construction, higher education, marriage, illness etc	ii. Monthly pension for dependents of deceased member viz. widow(er), children, parent/nominee.	ii. No premium is charged to EPF members for this benefit.

1.11 GOVERNANCE STRUCTURE

The Employees' Provident Fund Organisation (EPFO) is a statutory body under the Ministry of Labour & Employment, Government of India. It administers the Act and the Schemes under the overall supervision of the Central Board of Trustees.

1.12 CENTRAL BOARD OF TRUSTEES

The Central Board (EPF) is a tripartite statutory body constituted by the Central Government under Section 5A of the Act. It has the responsibility to administer the Act and the three Schemes framed under the Act. The Union Minister for 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 is as under:

Chairman	01
Vice Chairman	01
Co-Vice Chairman	01
Central Provident Fund Commissioner - Member Secretary (ex-officio)	01
Central Government's representatives	05
State Governments' representatives	15
Employers' representatives	10
Employees' representatives	10
Total	44

The main functions of the Central Board are:

- i. Administration of the funds vested in the Board.
- ii. Delegation of Administrative and Financial powers as deemed necessary for efficient administration of the Schemes.
- iii. Appointment of Officers and Staff.
- iv. Maintenance of Accounts of Income & Expenditure in prescribed form and manner.
- v. Submission of Audited Accounts (with comments of CAG) and Annual Report 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 was amended vide Gazette Notifications dated 02.12.2019, 19.03.2020, 26.02.2021, 16.11.2021, 14.02.2022 and 14.06.2022 for a period of five years. Accordingly, the term of the Board expired on 08.11.2023 and hence, the Board was reconstituted by the Ministry of Labour & Employment, Government of India on 12.01.2024.

1.14 During the year 2023-24, two meetings of the Central Board were held. Shri Bhupender Yadav, Union Minister for Labour & Employment, was the Chairman of the Board. Shri Rameswar Teli, Union Minister of State for Labour & Employment was the Vice-Chairman of the Board, and Ms. Arti Ahuja, Secretary for Labour & Employment, was Co-Vice-Chairperson of the Board. The list of members of the erstwhile Board as on 11.01.2024 and the Board as on 31.03.2024 are given in **Appendix-1(i) & 1(ii)** respectively.

1.15 COMMITTEES OF THE CENTRAL BOARD OF TRUSTEES

The reconstitution of the Board on 12.01.2024 by the Central Government, has necessitated the reconstitution of Committees of the Board and hence, an agenda was placed in 235th Board meeting held on 10.02.2024 for the reconstitution of the sub-committees of the Board. In the meeting, the Board unanimously authorised the Chairman of the Board to re-constitute sub-committees of the Board which are pending for reconstitution.

However, as on 11.01.2024, the Committees of the Central Board, consisting of representatives of employers, employees, Government and domain experts constituted to aid & advise the Board for specific purposes are detailed below:

A. Finance and Audit Committee (FAC)

In the 102nd meeting of the Executive Committee held on 28.07.2022, it had been desired by the Chairman of Executive Committee to examine the bifurcation of the Finance, Investment and Audit Committee (FIAC) for better analysis of the concerned subject matters. Accordingly, vide office order dated 30.08.2023, the competent authority constituted two committees in place of FIAC, i.e. (i) Finance & Audit Committee; and (ii) Investment Committee.

The terms of reference of the committee are:

- i. Examination of Annual Accounts/ Balance Sheet of EPFO & recommendation to be placed before the CBT.
- ii. Review of the Special Audit Report on the Balance Sheet.
- iii. Examination & recommendation of Budget to be placed before CBT.
- iv. Any issues relating to the Banking requires to be examined and reviewed by Liquidity Status.



- v. To oversee progress in overpayment cases.
- vi. Review Concurrent Audit Reports.
- vii. To review quarterly reports on frauds and system improvement.
- viii. Evaluation of internal financial controls and risk management systems for EPFO System other than Investments.
- ix. Any other work/responsibility that may be assigned by the Board.

During the year 2023-24, two (02) meetings of FAC were held and before bifurcation, one (01) meeting of FIAC was held.

Composition of the FAC as on 11.01.2024 is as under:

Sl. No.	Name and Designation of the member	Appointment as
1.	Central Provident Fund Commissioner (ex-officio)	Chairperson
2.	i. Additional Secretary, Ministry of Labour & Employment ii. Additional Secretary & Financial Advisor or Joint Secretary & Financial Advisor, Ministry of Labour and Employment	Central Government's representatives
3.	i. Shri Sougata Roy Choudhary ii. Shri Sanjay Bhatia	Employers' representatives
4.	i. Shri Hiranmay J. Pandya ii. Shri Sukumar Damle	Employees' representatives
5.	Financial Advisor & Chief Accounts Officer, EPFO	Convener
6.	Domain Expert from CAG or other Audit Departments of Government of India not below the rank of Joint Secretary	Domain Expert(s)
7.	May be invited as per needs by the Chairperson	Special Invitee

B. Investment Committee (IC)

In the 102nd meeting of the Executive Committee held on 28.07.2022, it had been desired by the Chairman to examine the bifurcation of the Finance, Investment and Audit Committee (FIAC) for better analysis of the concerned subject matters. Accordingly, vide office order dated 30.08.2023, the competent authority constituted two committees in place of FIAC, i.e. (i) Finance & Audit Committee; and (ii) Investment Committee.

The terms of reference of the committee are:

- i. Oversee the investments being done by the Portfolio Managers and AMCs.
- ii. Watch timely investment of trust money with a view to realize the optimum returns.
- iii. Advise on the matters of investment, re-investment of redemption proceeds, interest etc. in accordance with the prescribed pattern of investment & guidelines thereof.

- iv. Recommend rate of interest for the members of the Fund to the Board.
- v. Recommend formulation of guidelines for utilization of the Special Reserve Fund to the Board.
- vi. Recommend to Board the appointment monitoring of financial partner agencies including consultants related to investments, portfolio managers, AMCs and monitor their performance periodically.
- vii. To examine all proposals related to review/framing of Investment Guidelines for recommendation to the Board.
- viii. Recommend broad principles for inter se allocation of fund to portfolio managers and AMCs.
- ix. To review the Risk Management of investments.
- x. Deliberate and recommend the exercise of Exit option on the downgraded securities as per the Exit policy for EPFO Investments.
- xi. To review all Default cases for follow up action.
- xii. Any other work/responsibility that may be assigned by the Board.

During the year 2023-24, two (02) meetings of the Committee were held.

Composition of the IC as on 11.01.2024 is as under:

Sl. No.	Name and Designation of the member	Appointment as
1.	Central Provident Fund Commissioner (ex-officio)	Chairperson
2.	i. Additional Secretary, Ministry of Labour & Employment ii. Additional Secretary & Financial Advisor or Joint Secretary & Financial Advisor, Ministry of Labour and Employment	Central Government's representatives
3.	i. Shri Sougata Roy Choudhary ii. Shri Sanjay Bhatia	Employers' representatives
4.	i. Shri Hiranmay J. Pandya ii. Shri Dilip Bhattacharya	Employees' representatives
5.	Financial Advisor & Chief Accounts Officer, EPFO	Convener
6.	Domain Expert from Ministry of Finance, Government of India not below the rank of Joint Secretary	Domain Expert(s)
7.	May be invited as per needs by the Chairperson	Special Invitee

C. Pension & EDLI Implementation Committee (PEIC)

The terms of reference of the Committee are:

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



- iii. To review the functioning of the Employees' Deposit Linked Insurance Scheme, 1976 and to consider the suggestions/proposals for amendment/improvement in the EDLI scheme.

During the year 2023-24, two (02) meetings of the Committee were held.

Composition of the PEIC as on 11.01.2024 is as under:

Sl. No.	Name and Designation of the member	Appointment as
1.	Central Provident Fund Commissioner (ex-officio)	Chairperson
2.	i. Director/Deputy Secretary (Social Security), Ministry of Labour & Employment ii. Central Government representative from concerned Department in Ministry of Finance, Government of India not below the rank of Deputy Secretary	Central Government's representatives
3.	i. Shri Arun Chawla ii. Shri Anupam Malik	Employers' representatives
4.	i. Shri Hiranmay J Pandya ii. Shri A.K. Padmanabhan	Employees' representatives
5.	i. Actuary appointed for valuation of Pension Fund ii. Representative from PFRDA nominated by concerned Department in Ministry of Finance/PFRDA iii. Additional Domain Experts may be invited by Committee as the subject matter needs	Domain Experts
6.	Additional Central Provident Fund Commissioner (HQ) Pension	Convener

D. Exempted Establishments' Committee (EEC)

The terms of reference of the Committee are:

- i. 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.
- ii. To consider and suggest additional guidelines for grant of exemption/relaxation.
- iii. To review the role of exempted trusts in the context of changing business environment and current experience.

During the year 2023-24, three (03) meetings of the Committee were held.

Composition of the EEC as on 11.01.2024 is as under:

Sl. No.	Name and Designation of the member	Appointment as
1.	Central Provident Fund Commissioner (ex-officio)	Chairperson

Sl. No.	Name and Designation of the member	Appointment as
2.	i) Additional Secretary & Financial Advisor or Joint Secretary & Financial Advisor, Ministry of Labour & Employment ii) Joint Secretary (Social Security), Ministry of Labour & Employment	Central Government's representatives
3.	i) Shri Ashish Wig ii) Shri S.K. Sharma	Employers' representatives
4.	i) Shri Hiranmay J. Pandya ii) Shri Sunkari Malleshham	Employees' representatives
5.	Additional Central Provident Fund Commissioner (HQ) Exemption	Convener
6.	Domain Experts may be invited by Committee as the subject matter needs	Domain Expert

1.16 EXECUTIVE COMMITTEE, CENTRAL BOARD (EPF)

The Executive Committee is a statutory committee, constituted from and 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, in discharge 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 Executive Committee was reconstituted under Section 5AA of the EPF & MP Act, 1952 by the Ministry of Labour & Employment, Government of India on 20.02.2020 and was amended vide Gazette Notification dated 04.03.2022.

The reconstitution of the Board on 12.01.2024 has necessitated the reconstitution of the Executive Committee under Section 5AA of the Act. Section 5AA of EPF & MP Act, 1952 provides that the Central Government may, by notification in the official Gazette, constitute an Executive Committee with effect from such date as may be specified therein, to assist the Central Board in performance of its functions. Therefore, an agenda was placed in the 235th Board meeting held on 10.02.2024 for reconstitution of the Executive Committee and its sub-committees. In the meeting, the Board unanimously authorised the Chairman of the Board to reconstitute the Executive Committee and sub-committees of the Executive Committee which are pending for reconstitution.

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 - Member Secretary (ex-officio)	01
Central Government's representatives	02
State Governments' representatives	03



Employers' representatives	03
Employees' representatives	03
Total	13

During the year 2023-24, three meetings of the Executive Committee were held. Ms. Arti Ahuja, Secretary for Labour & Employment, was the Chairperson of the Executive Committee. The list of members of the Executive Committee as on 11.01.2024 is given in **Appendix- 1(iii)**.

1.17 COMMITTEES OF THE EXECUTIVE COMMITTEE, CENTRAL BOARD (EPF)

A. Sub-Committee on IT

The terms of reference of the Committee are:

- Finalizing the entire IT Policy including data management policy, procurement and implementation aspects.
- Establishing convergence synergies between Vision, Business Goals, re-engineered change management process, change in technology viz. databases including movement to cloud, bringing in micro services etc.
- Governance structure to manage the IT of EPFO.
- Human resource hiring / recruitment- requirement with competence levels in hardware, software and networking; training and capacity building of IT personnel.
- To look into the operational issues of Phase 2.O1 -drawing Service Level Agreement (SLA) with timelines & penalty clause & monitoring of implementation of centralized payments systems on Unified Portal by C-DAC to replace decentralized mode Field Office application as approved by CBT.
- To oversee the roadmap for IT reforms in Phase 2.O2 with thrust areas- technology upgrade, business process re-engineering & complete system overhaul involving Technology shift.
- Hiring of Technical Consultant for project monitoring, drawing of SLAs / RFPs and hiring UAT agency
- Miscellaneous works related to IT Reforms in EPFO due to new requirements and any issue referred by the Central Board of Trustees, Executive Committee or the Central P.F. Commissioner

During the year 2023-24, three (03) meetings of the Committee were held.

Composition of the Sub-Committee on IT as on 11.01.2024 is as under:

Sl. No.	Name and Designation of the member	Appointment as
1.	Central Provident Fund Commissioner (ex-officio)	Chairperson
2.	i) Additional Secretary, Ministry of Labour & Employment ii) Additional Secretary, Ministry of Electronics & Information Technology	Central Government's representatives
3.	Shri Govind Lele	Employers' representatives
4.	Shri Sunkari Malleshham	Employees' representatives

Sl. No.	Name and Designation of the member	Appointment as
5.	i) Representative from National Informatics Centre (NIC) ii) Technical Expert from MeitY or its departments, Gol iii) Technical Expert from SBI	Domain Experts
6.	i) Financial Advisor & Chief Accounts Officer ii) Chief Technology Officer iii) Chief Information Security Officer	EPFO's Officials
7.	Additional Central P.F. Commissioner (HQ) Information Services	Convener

B. Sub-Committee on Human Resources (HR)

The Committee's terms of reference are to examine the proposal on HR and Establishment Matters which are to be placed before the Executive Committee and/or Central Board of Trustees. The members of the HR Committee shall examine the proposals and call for further data or information, if any is considered to be needed and give their recommendations/views/observations/ comments of the same. The Agendas shall be placed before the Competent Body – EC/CBT with the recommendations/views/ observations/comments of the HR Committee for final decision.

During the year 2023-24, two (02) meetings of the Committee were held.

Composition of the Sub-Committee on HR as on 11.01.2024 is as under:

Sl. No.	Name and Designation of the member	Appointment as
1.	Additional Central P.F. Commissioner (HQ) HR	Chairperson
2.	Director (Social Security), Ministry of Labour and Employment	Central Government's representatives
3.	Shri Govind Lele	Employers' representatives
4.	Shri Sunkari Malleshram	Employees' representatives
5.	Shri Shyama Prasad Roy, Joint Secretary, Capacity Building Commission	Domain Expert
6.	Shri J.A. Vaidyanathan, Director(Retd.), DoP&T	Special Invitee
7.	Additional Central P.F. Commissioner-HR	Convener

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

The Regional Committees (EPF) for States/Union Territories are constituted under the provisions of Para 4 of EPF Scheme, 1952 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.



1.19 The Chairman, Central Board, is the competent authority to constitute the Regional Committee (EPF) for the State/Union Territory. 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 successors are appointed and notified in the Official Gazette.

1.20 As per Para 4(1) of EPF Scheme, the composition of the Regional Committee is as follows:-

Members	No. of Members	Mode of appointment as provided in EPF Scheme
Chairman	1	To be appointed by the Chairman of the Central Board. (Conventionally, Labour Secretary of the State/UT)
Official Members	2	To be appointed by the Chairman of the Central Board on recommendation of the State Government.
Employers' Representatives	2	To be appointed by the Chairman of the Central Board in consultation with such organizations of employers in the State as may be recognized for the purpose by the Central Government.
Employees' Representatives	2	To be appointed by the Chairman of the Central Board in consultation with such organizations of employees in the State as may be recognized for the purpose by the Central Government.
Non-Official Members		All non-official members of the Central Board ordinarily resident in the State.

As per provision to Para 4(1) of EPF Scheme, the Chairman of the Central Board may appoint up to five additional representatives of the employers or, as the case may be, the employees.

1.21 According to Para 11 of EPF Scheme, the Regional Committee shall meet at least four times in each financial year. The list showing the number of meetings of each Regional Committee held during the financial year 2023-24 is given below:

S. No.	Regional Committee for the State/UT	Total No. of meetings held during the FY 2023-24
1	Andhra Pradesh	1
2	Assam	0
3	Bihar	2
4	Chhattisgarh	1
5	Delhi	2
6	Goa	1
7	Gujarat	2
8	Haryana	3
9	Himachal Pradesh	3
10	Jharkhand	2

S. No.	Regional Committee for the State/UT	Total No. of meetings held during the FY 2023-24
11	Karnataka	4
12	Kerala	3
13	Madhya Pradesh	2
14	Maharashtra	2
15	Odisha	1
16	Puducherry	0
17	Punjab	4
18	Rajasthan	2
19	Tamil Nadu	3
20	Telangana	2
21	Tripura	1
22	Uttar Pradesh	1
23	Uttarakhand	2
24	West Bengal	2



CULTURAL PROGRAMME



2

OVERVIEW OF THE ACT & SCHEMES



APPLICATION OF THE ACT

Compulsory Coverage

2.1 The Act extends to the whole of India and is currently applicable to:

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

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

Voluntary Coverage

2.2 An establishment which does not otherwise fall under the purview of Act, can get itself covered voluntarily when the employer and the majority of its employees agree that the provisions of the Act should be made applicable to their establishment. This can be done 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 establishments opting to take voluntary coverage to extend social security to their employees were 2,29,403. Zone wise and State wise details of voluntary covered Establishments and Accounts during the year 2023-24 is given in **Appendix 2 (viii) & (ix)** respectively.

Exclusion from the Coverage

2.3 The Act does not apply to:

- i. any establishment registered under the Co-operative Societies Act, 1912 (2 of 1912), or under any other law that is currently in force in any State relating to co-operative societies employing less than 50 persons and working without the aid of power;
- ii. any other establishment belonging to or under the control of the Central Government or a State Government 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
- iii. any other establishment set up under any Central or State Act 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

2.4 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. Industry/Class wise establishments and members as on 31.03.2024 are given in **Appendix-2(i)**. Zone wise and Regional Office wise position is given in **Appendix-2(ii)** (a) & (b) and State-wise position is given in **Appendix-2(iii)**. Zone wise position of Employees' range wise number of establishments as on 31.03.2024 is given in **Appendix-2(v)**. Zone wise and State wise position of Establishments covered and Members joined during the year 2023-24 is given in **Appendix-2(vi)** and **Appendix-2(vii)** respectively.

Maharashtra State followed by Karnataka has the largest number of members. 59.24% of the members are concentrated in five states namely Maharashtra, Karnataka, Tamil Nadu, Gujarat and Delhi. Out of the Industries/Classes of establishments, to which the Act applies, 89.91% members and 84.46% establishments are concentrated in 25 categories indicated in **Appendix-2(iv)**.

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

- 2.5 Employees' Provident Fund Scheme, 1952 is the first scheme under the EPF & MP Act, 1952, came into effect on 1st November, 1952. It is a statutory benefit available to the employees post retirement or when they leave the services. In case of deceased employees, their dependents are entitled for the benefits. Under the scheme both employers and employees make their contribution towards the fund. Interest earned on the amount is credited to the members Provident Fund Account (PF accounts) and is available to the employees at the time of retirement or exit from employment as the case may be, provided certain conditions are fulfilled.

Objective: The objective of the scheme is to provide post-retirement benefit for the employees or a class of employees or their legal heir (in case of death), employed in an establishment to which the EPF Act applies.

Coverage: The Scheme mandates coverage of all establishments under its scheduled list of establishments/factories, employing 20 or more persons.

Membership: The Scheme mandates coverage of all establishments under its scheduled list of establishments/factories, employing 20 or more persons, wherein, employees earning monthly wages equal to or less than Rs. 15,000/- (Basic + DA) have to be mandatorily covered.

Contribution: Member's contribution (12% of EPF wages) and employer's contribution (3.67% of EPF wages, after diverting 8.33% of the total 12% share towards EPS) goes towards the EPF account of the member.

*The rate of contribution, for both the employer and the employee is 10% of the wages for certain categories of establishments.

- 2.6 Wage ceiling and Qualifying period of service over the years: Chronological order of the change of wage ceiling and qualifying period for membership under the Scheme over the years 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 MEMBERSHIP (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

2.7 Rate of Interest

The rate of interest on EPF accounts has been declared as 8.25% for the FY 2023-24.

2.8 Recent Amendments

- 2020:** Special provisions for non-refundable advance to EPF members in the event of an outbreak of pandemic.
- 2018:** Non-refundable advance in case of continuous unemployment for a period of not less than one month.
- 2017:** Implementation of Direct Benefit Transfer through electronic or digital mode.
- 2016:** An amnesty scheme in the form of Employees Enrolment Campaign waiving liability towards penal damages and employees' share of PF contribution.
- 2015:** Mandatory deposit of Contribution through Internet Banking.

2.9 Advances under EPF Scheme: Apart from Final Settlement/withdrawal under the EPF schemes, 1952, the following advances are allowed to the members to meet their various needs as per the conditions & their eligibility:-

Sl. No.	Para of the EPF Scheme	Nature of Advance
1.	68B-68BD	For purchase of plot/flat, construction of House, Repair of house, etc (Minimum 5 years of service)
2.	68H	Grant of advances in special cases, like, unemployment, closure of the establishment, nonreceipt of wages for more than 2 months, etc.
3.	68J	Grant of advances in case of Illness of self/family

Sl. No.	Para of the EPF Scheme	Nature of Advance
4.	68K	Advance from the Fund for marriages or post matriculation education of children (Minimum 7 years of service)
5.	68L	Advance in case of Natural Calamities. (Covid advance was introduced in March, 2020 under Para 68L(3) of the Scheme)
6.	68M	Advance in case of cut in electricity supply
7.	68N	Advance for purchase of equipment by a physically handicapped person (Minimum 3 years gap between 2 advances)
8.	68NN	Withdrawal within 1 year before retirement. (After attaining the age of 54 years or more)

EMPLOYEES' PENSION SCHEME, 1995

2.10 Brief Historical Note

The Employees' Pension Scheme, 1995 (EPS) came into effect on 16th November, 1995. With its introduction, the erstwhile Employees' Family Pension Scheme, 1971 (EFPS) ceased to operate and all the assets and liabilities of this 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.

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 survivor-ship coverage to Members and their families. The Employees' Pension Scheme, 1995 is funded by diversion of an amount equivalent to 8.33% of the monthly wages 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.

2.11 Applicability

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 the Employees' Provident Fund from 16.11.1995 onwards also acquired membership of the Scheme on compulsory basis. However, the same is restricted to the statutory wage 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.

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 family/ nominees were entitled for pension benefits under EPS, 1995.



2.12 Benefits

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

- i. Member Pension upon superannuation at 58 years of age.
- ii. Early Member Pension from age of 50 years.
- iii. Disability Pension on permanent and total disablement during 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 to 2 orphans at a time till the age of 25 years on death of a member when there is no spouse or on death of spouse.
- vii. Disabled Children/Orphan Pension for the entire life of the disabled child/orphan.
- viii. Nominee Pension on death of member and paid for life to a person duly nominated by the member in case there is no family as defined under EPS, 1995.
- ix. Pension to dependent father/mother upon death of a member provided there is no family or nominee of the member.
- x. Withdrawal benefit on exit from service or on superannuation provided member has not rendered service eligible for pension.

EPS is a significant improvement over the erstwhile Employees' Family Pension Scheme, 1971, under which only Widow/Widower pension was payable in case of death of member while in reckonable service and prior to completion of 60 yrs 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.

2.13 Eligibility

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

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

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. 26.9.2008) 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 applies for pension entitlement in case of disablement or death of the member and even membership with one-month contribution will suffice in such cases.

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, namely, the period of pensionable service rendered by the member and the pensionable salary.

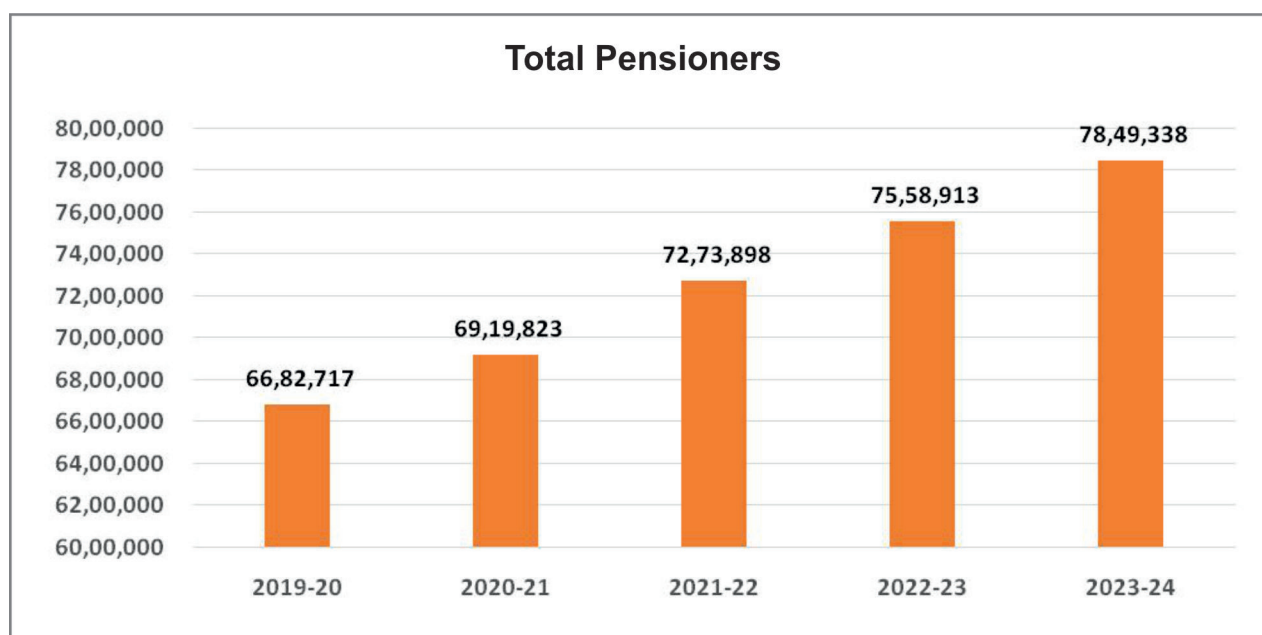
Those members having service prior to 16-11-1995, have the added benefit of past service pension for the period of their membership under the erstwhile Employees' Family Pension Scheme, 1971 as per values in the tables provided in the scheme.

FINANCIAL STATEMENT - PENSIONERS

2.14 Classification of Pensioners

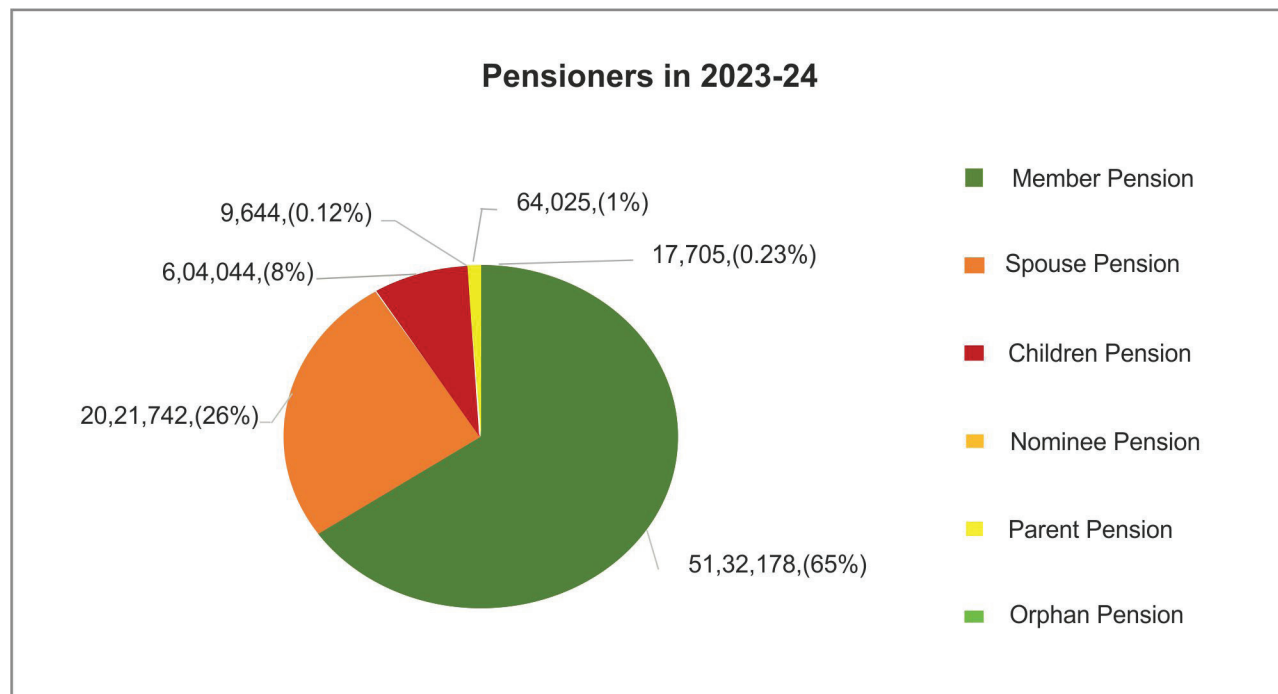
The EPS has, since its inception, grown in terms of the beneficiaries at a rapid pace. In the last five years the overall growth in terms of the pensioners being benefited by the scheme has increased at compound annual growth rate of 3.27% since last 5 years. The increase in the number of pensioners in the last five years is given in the table and the graph below:

Distribution of Pensioners (Category-wise) under the Employees' Pension Scheme, 1995							
Year	Member Pensioners	Spouse Pensioners	Children Pensioners	Nominee Pensioners	Parent Pensioners	Orphan Pensioners	Total Pensioners
2019-20	4477710	1565361	562352	10424	46922	19948	6682717
2020-21	4627733	1657184	555785	10402	49791	18928	6919823
2021-22	4804956	1805966	579400	10360	54675	18541	7273898
2022-23	4960922	1916647	594256	9931	59236	17921	7558913
2023-24	5132178	2021742	604044	9644	64025	17705	7849338





Member Pensioners constitute 65.4% of the total number of pensioners during 2023-24. Spouse and Children Pensioners together account for about 33.5% of the pensioners. The distribution of pensioners in the year 2023--2024 is shown in the figure below: -

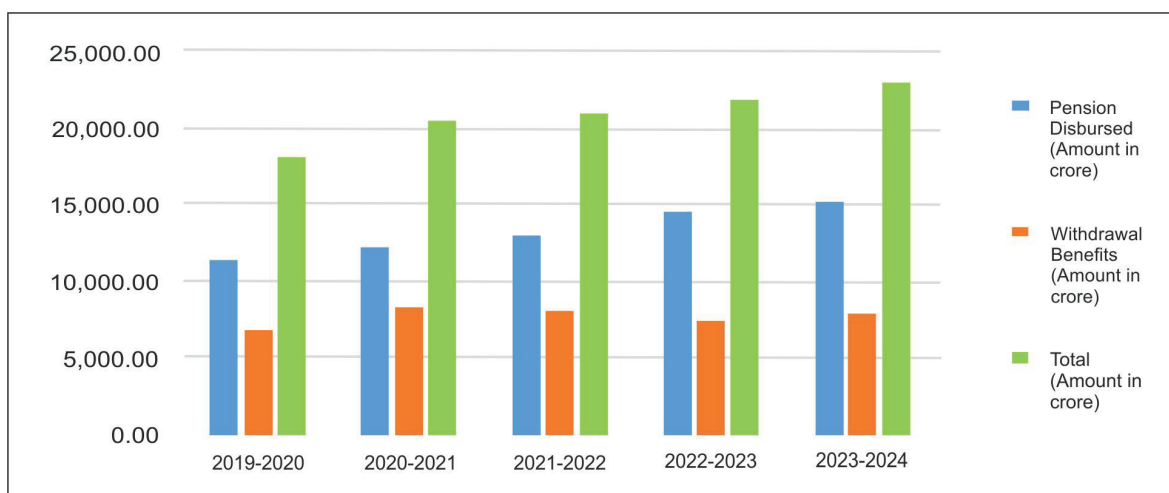


Number of pensioners of EPS, 1995 State and RO wise as on 31.03.2024 is shown at **Appendix-2(x)** and **2(xi)** respectively. Classification of pensioners by Pension range and type is shown at **Appendix-2(xii)**.

2.15 EPS Fund - Receipts, Payments and Corpus

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 its inception and the position in the last five years is depicted in the table and the graph below:

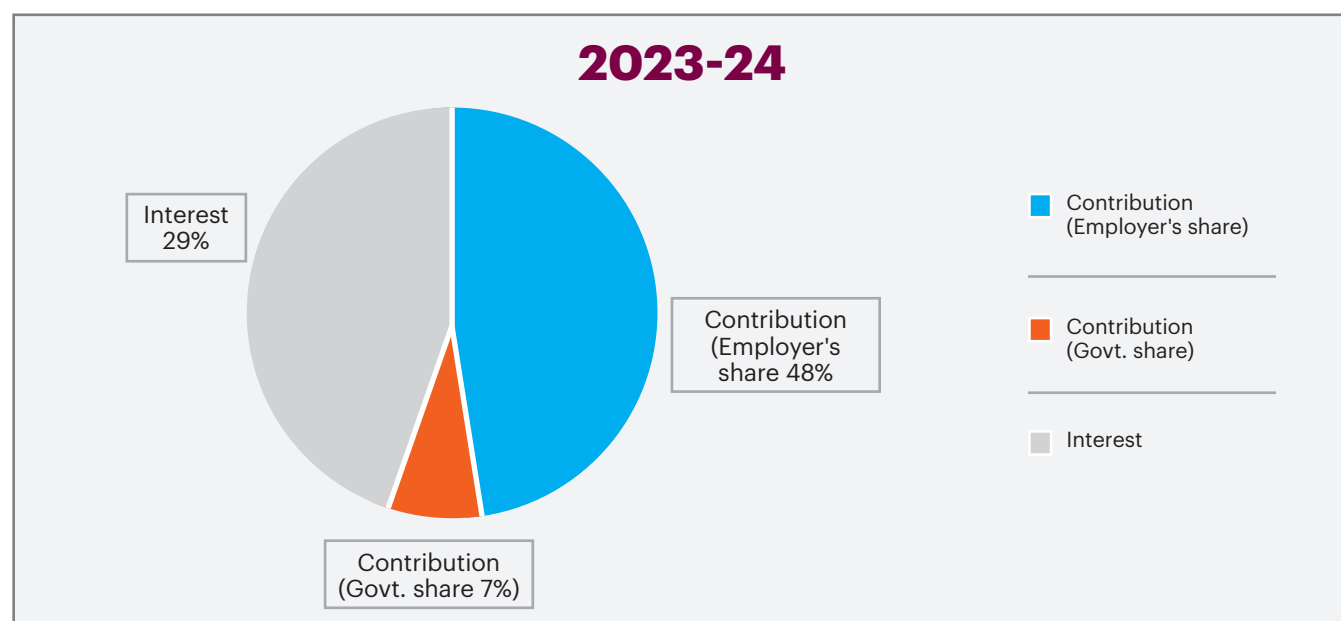
EPS Payments (Rs. in crores)			
Year	Pension Disbursed	Withdrawal Benefits	Total
2019-20	11,320.89	6,796.62	18,117.51
2020-21	12,172.56	8,206.41	20,378.97
2021-22	12,933.12	7,989.01	20,922.14
2022-23	14,444.60	7,352.25	21,796.85
2023-24	15,130.68	7,908.25	23,038.94



Along with the increase in the pension and withdrawal benefit payments; there has been a continuous increase in the receipts and corpus due to growth in the membership as well as general increase in wages. The growth in the receipts and corpus in the last 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
2018-19	40,259.74	6,401.90	46,661.64	32,982.68	4,37,762.54
2019-20	44,448.55	7504.59	51,953.14	39,042.05	5,30,846.39
2020-21	44,009.53	6,552.48	50,562.01	41,472.14	6,02,319.81
2021-22	49,719.98	7,806.20	57,526.18	50,613.95	6,89,210.72
2022-23	56,170.84	8,714.76	64,885.60	52,171.00	7,80,494.11
2023-24*	62,423.93	9,356.48	71,780.41	58,668.73	8,88,269.01

*Unaudited data





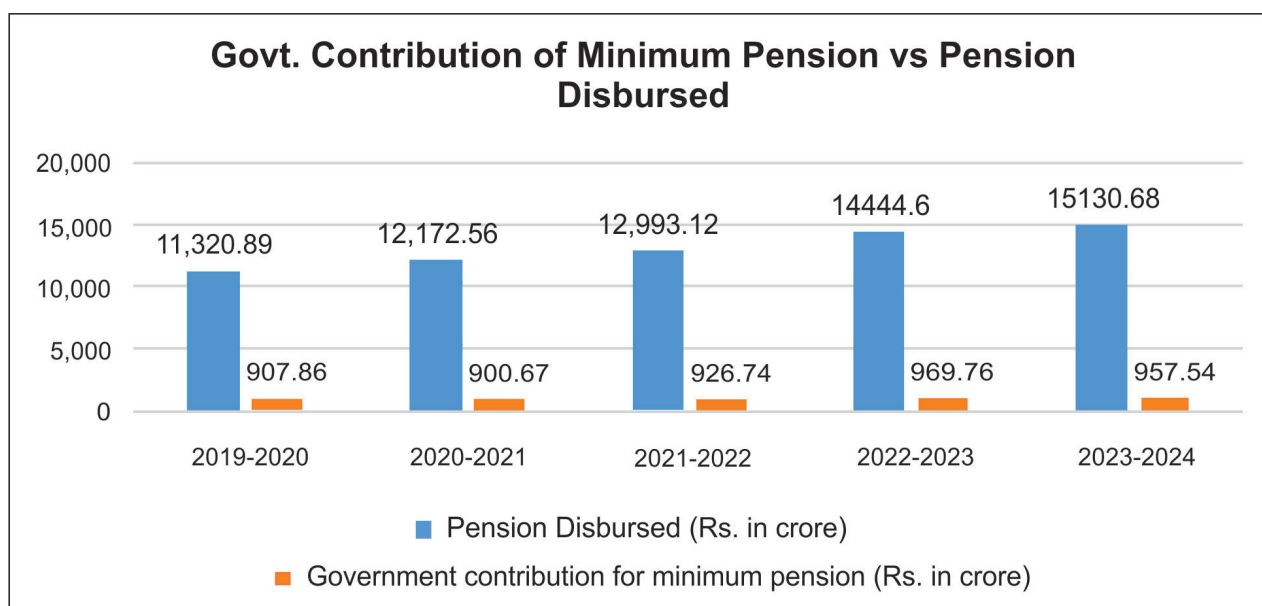
The accumulated corpus of the EPS has grown steadily and since the year 2018-19, corpus has increased at a compound annual growth rate of 15.2%

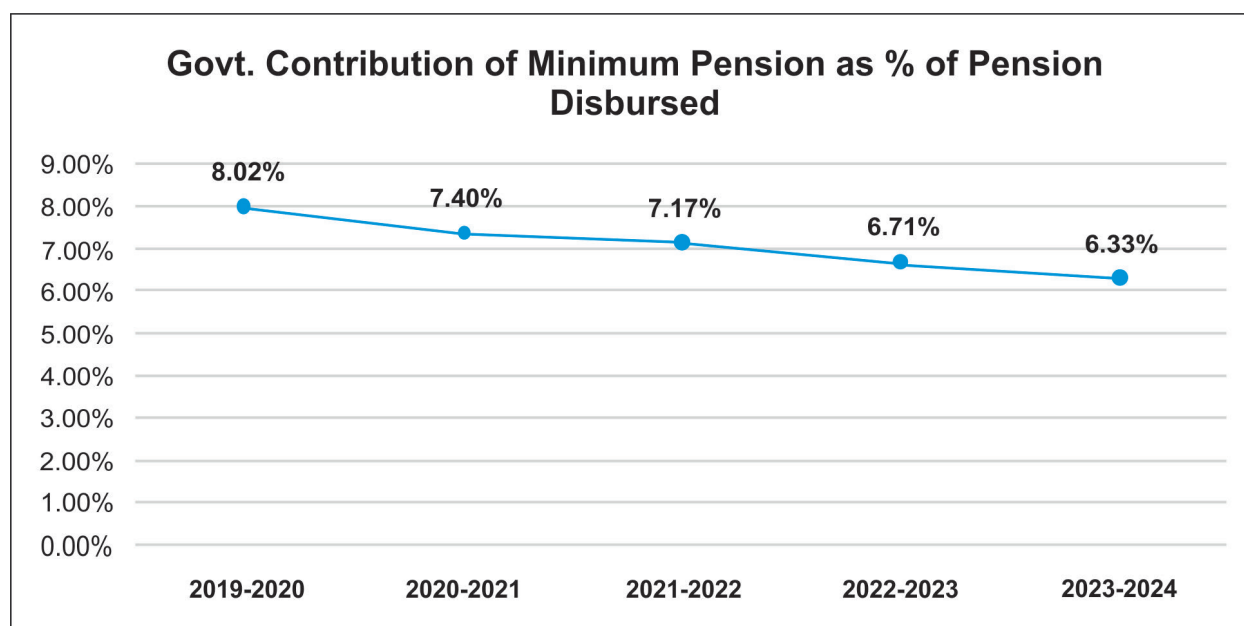
Implementation of Minimum Pension Provision

2.16 During the year 2014-15, one of the long-awaited demands for implementation of a minimum pension was given effect to. The Central Government 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 in respect of them in the last five years are as follows:

Year	No. of Pensioner benefited	Amount paid as original pension (Rs. In Crores)	Amount Paid as per minimum pension notification (Rs. in Crores)	Subsidy from the Central Govt. (Rs. in Crores)
2019-20	19,82,612	1,403.97	2,311.83	907.86
2020-21	19,70,670	1415.03	2315.70	900.67
2021-22	20,44,136	1421.57	2348.31	926.74
2022-23	20,55,878	1463.01	2432.77	969.76
2023-24	20,64,693	1437.24	2394.78	957.54





After implementation of the minimum pension notification, the pension for all member/widow(er) / disabled/nominee/ dependent parent pensioners whose original pension were less than Rs.1,000/- p.m. have been fixed at the 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 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 2023-24 is given in **Appendix-2(xiii)**.

2.17 Actuarial Valuation of EPS, 1995

As per Para 32 of the Scheme, a Valuer is appointed by the Central Government for annual valuation of Employees' Pension Fund. The 22nd and 23rd actuarial valuation of Pension Fund for the year 2017-18 and 2018-19 has been completed. The Valuer for 24th, 25th & 26th valuation for the year 2019-20, 2020-21 & 2021-22 has been appointed and valuation for year 2019-20 is under process. Summary of results of previous valuations is given in **Appendix-2(xiv)**.

In addition, a Consultant actuary has also been appointed for actuarial work related to Pension on Higher Wages.

2.18 Pension Disbursement

As per Para 33 of the Employees' Pension Scheme pension can be disbursed through agencies like Post Office, Treasuries, Scheduled Commercial banks including Regional Rural banks or Co-operative Banks.



Depending upon the need of pensioners and reach of an agency in a particular District, Region or State, the agreement for pension disbursement with above agencies can be made at Regional, Zonal or National level. At present, agreement for disbursement of pension has been made with 20 scheduled commercial banks at Regional/ Zonal Level and with three banks (HDFC, ICICI and Axis Bank) at national level to disburse pension and other benefits all over India.

The disbursement of pension is carried out at present using the Core Banking System (CBS) platform of the pension disbursing banks. The pension is credited to the pensioners' accounts on the last working day of every month.

The region- wise list of banks with which various Regional Offices have made agreements is given at **Appendix-2(xv)**

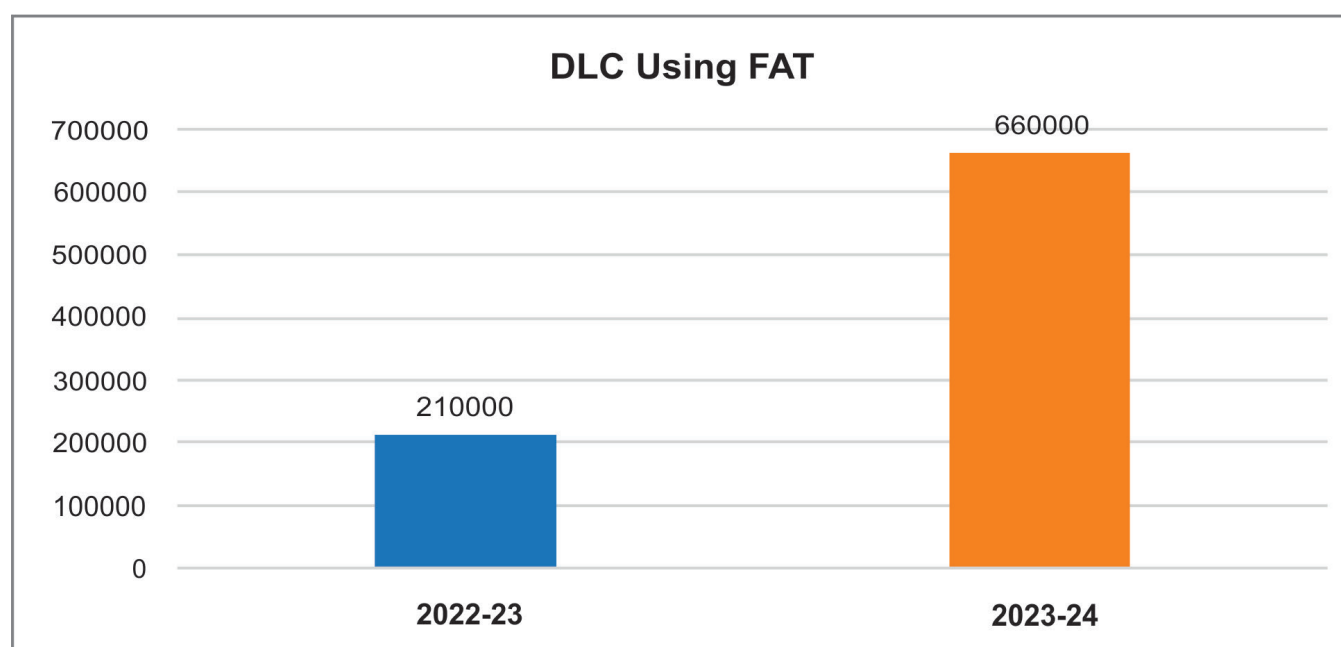
2.19 Important developments related to EPS, 1995

i) DLC submission using mobile

Pensioners can now submit digital life certificate (DLC) using Facial Authentication technology (FAT) by using android based mobile anytime anywhere. The use of this innovative and convenient technology for the purpose of EPS pensioners' DLC was embedded in EPFOs software in July, 2022.

Since its launch at EPFO, FAT based DLCs have been submitted by 2.1 lakh pensioners in 2022-23, that rose to 6.6 lakh in 2023-24 which reflects a growth of more than 200% year-on-year in the use of this technology. It is also noteworthy that the 6.6 lakh FAT based DLCs in 2023-24 comprise almost 10% of the total DLCs received during the year.

Detailed instructions were issued to all the field offices to ensure that the new method is made popular among more and more pensioners. The process is regularly explained to the pensioners not only in the field offices but also during Nidhi Apke Nikat programme being held in all districts throughout India since January, 2023. A detailed video on using this technology is available on official YouTube handle of EPFO @SOCIALEPFO.



ii) PRAYAAS

It is an endeavor for handing over PPOs to members of EPS, 1995 on the day of their superannuation. Every fortnight, a webinar is conducted by Regional Offices for EPS, 1995 members, who are superannuating within three months in which their employers are also invited. The purpose of these Webinars is to educate the members of the EPS, 1995 and their employers so that they can submit the Pension claims complete in all respects and PPO can be issued to such members on the day of superannuation. More than 8,200 Webinars have been conducted and a total 29,629 PPOs have been handed over to superannuating members on the day of retirement.

iii) Pension on due basis

EPFO launched this initiative in August 2022 to identify those members and their wards who were eligible for pension and insurance benefits but could not get due to various reasons such as unawareness, technical issues etc.

iv) Modification in EPS 1995

Gazette Notification No. 2061(E) dated 03.05.2023 was issued by Government of India for the 1.16% additional contribution on salary exceeding Rs. 15,000 p.m from employer in respect of eligible option cases in respect of pension on higher wages.

2.20 PENSION ON HIGHER WAGES

- A. The Employees' Pension Scheme, 1995 (EPS) since its inception in the year 1995 was mandatorily applicable to workers in EPF covered establishments with wages limited to the applicable wage ceiling from time to time (Rs 5,000 per month from 1995 to May 2001; Rs 6500 p.m. from June 2001 to August 2014; and Rs 15,000 p.m. from Sep 2014).
- B. The issue of Pension on Higher Wages (PoHW) emanated from an extant provision of the EPS that permitted contribution on wages higher than the applicable wage ceiling at the joint option of the worker and the employer (proviso to sub-paragraph 3 of paragraph 11 of EPS). It had been the stand of EPFO that this option had to be exercised at the time when the wages of the member exceeded the wage ceiling and such option cannot be exercised retrospectively. More particularly, EPFO took a view that such options can only be exercised by a member while in service and not after their retirement.
- C. Since the option of pension on higher wages was putting a disproportionate strain on the Pension Fund vis-à-vis those who were contributing on ceiling, amendments were made by the Government in the EPS w.e.f. from 01.09.2014 bringing in, inter-alia, the following changes:
 - i. The option for contributing on higher wages was withdrawn
 - ii. Members who had already opted for pension on higher wages were given an opportunity to give a fresh option to continue contributions on higher wages
 - iii. The wage ceiling for contributions was enhanced to Rs. 15,000 per month from Rs. 6,500 per month
 - iv. Membership of the EPS was restricted to members whose pay at the time of joining was less than or equal to Rs. 15,000 per month
 - v. Members who had opted to contribute on higher wages earlier were required to pay 1.16% of the Government contribution above the wage ceiling from and out their share of contribution



D. Genesis of the Case:

The option for contributing on higher wages and the amendments that were brought out in the EPS w.e.f. 01.09.2014 had been contested by many members and group of members in several Judicial Forums. The Kerala HC through a common judgement dated 12.10.2018 had disposed off 507 writ petitions with orders which, inter alia, included the following: -

- i. Modifications to EPS (w.e.f 1.09.2014) & consequential orders of EPFO were set aside.
- ii. The EPFO orders of disallowing joint option and remission of contributions to the EPS based on the higher salaries were set aside.
- iii. The employees were permitted to exercise the joint option for contributing to Provident Fund without insistence on a cut-off date.

An SLP was filed by the Union of India and EPFO against judgment dated 12.10.2018 of Hon'ble Kerala High Court. The Hon'ble Supreme Court pronounced judgement dated 04-11-2022 in SLP (C.) 8658-8659 / 2019 titled Employees' Provident Funds Organisation & ors. vs. Sunil Kumar B & Ors. giving directions in Para 44 of the judgement.

The Hon'ble Supreme Court vide its judgement while upholding the powers of the Central Government to make amendments to the EPS ordered thus:

- i. Upheld the constitutional validity of notification no. G.S.R. 609(E) dated 22nd August 2014, amending the Employees' Pension Scheme 1995. [Paragraph 44 (i) of the judgement].
- ii. Did not find any flaw in altering the basis for computation of pensionable salary. [Paragraph 44(viii) of the judgement].
- iii. Held that it is within the competence of the Central Government to amend the scales of benefit, rate of contribution etc. on the basis of valuation made under Paragraph 32 of the Scheme. [Paragraph 12, 23, 36 and 44(viii) of the judgement]

E. The judgement had given three important timelines that needed to be complied with:

Sl. No.	Directions and Timelines	Compliance Status
1.	The employees who retired before 1 st September, 2014 upon exercising option under paragraph 11(3) of the EPS 1995 shall be covered by the provisions of the paragraph 11(3) of the pension scheme as it stood prior to the amendment of 2014. Timeline: 30.12.2022	Instructions dated 29.12.2022 and 05.01.2023 issued calling for validation of Joint Options exercised earlier. Online facility was provided initially till 03.03.2023 and the time limit was extended thrice with the approval of competent authority. The final submission date was 11th July, 2023. The timeline for employers was also extended on their request thrice with the approval of Chairman, CBT and the time limit will end on 31.05.2024.
2.	For employees who were in service on 01.09.2014 and continued in service on or after 01.09.2014 and did not exercise option, as contemplated in the proviso to paragraph 11(3) of the EPS 1995 (before 2014	Instructions issued vide circular dated 20.02.2023 calling for Joint Options from eligible employees. Online facility was also provided that had been extended till 11th July, 2023.

	amendment), further time period of 4 months was granted to exercise option under paragraph 11(4) of EPS 1995. Timeline: 30.05.2023	The timeline for employers was also extended on their request thrice with the approval of Chairman, CBT and the time limit will end on 31.05.2024.
3.	The 1.16% additional contribution from Employees on salary exceeding Rs. 15,000 p.m. had been held ultra-vires of the EPF & MP Act, 1952. However, the court allowed 6 months to make the necessary amendments to regularize the same. Timeline: 03.05.2023	Gazette Notification No. 2061(E) dated 03.05.2023 was issued by Government of India for regularizing the 1.16% additional contribution on salary exceeding Rs. 15,000 p.m. Instructions have also been issued by EPFO vide circular No. Pension/Supreme Court/judgement/HPM/2022/Pt dated 04.05.2023.

F. Instructions issued related to the Judgement are as follows:

Sl. No.	Circular Dated	Instructions issued for
1.	29.12.2022	Instructions in compliance of orders contained in Para 44(ix) read with para 44(v) and (vi) of the Hon'ble Supreme Court judgement dt. 04.11.2022 (Validation of joint options exercised by pensioners pre-01.09.2014 retirees)
2.	05.01.2023	Corrigendum to 29.12.2022 Circular.
3.	25.01.2023	Re-examination of cases of pension on Higher Wages, of employees who had retired upto 1 st September 2014 without exercising any option under Para 11(3) of pre-amended EPS'95
4.	20.02.2023	Instructions in compliance of orders contained in Para 44(iii) & (iv) read with para 44(v) of the Hon'ble Supreme Court judgement dt. 04.11.2022 (For exercising joint options by eligible members/pensioners who were in service prior to 01.09.2014 and continued to be in service post 01.09.2014)
5.	23.04.2023	Application for Validation of Option / Joint Option- Scrutiny of information and wage details submitted by the employee and employer.
6.	03.05.2023	Deleting and Re-submitting Application for Validation of Option/Joint Option-Reg.
7.	04.05.2023	Effecting certain provisions of the Code on Social Security, 2020 in respect of Employees' Provident Funds & Miscellaneous Provisions Act 1952 and EPS' 1995
8.	04.05.2023	Instructions on 1.16% increased contribution from employer's share into the Pension Fund on salary exceeding Rs. 15,000/-
9.	11.05.2023	Application for Validation of Option / Joint Options – Deposit / Transfer of due contribution with interest- Web Circulation.
10.	01.06.2023	Application for Validation of Option / Joint Options – Method of computation of pension
11.	02.06.2023	Adherence to timelines for Scrutiny of Applications for Validation of Joint Option /Joint Options - Expedious disposal of the Applications for Validation of Option /Joint Options.



Sl. No.	Circular Dated	Instructions issued for
12.	14.06.2023	Proof of Joint Option under 26(6) of the EPF Scheme, 1952 duly verified by the employer – list of admissible documents based on which the applicants who are already contributing/ have contributed in PF on actual (higher) pay, can submit Joint request and undertaking of employer any time before the grant of pension on higher wages.
13.	13.12.2023	Updated Frequently Asked Questions (FAQs) for Implementation of Judgment of Hon'ble Supreme Court dated 04.11.2022.

G. Steps taken to facilitate members / pensioners/ employers in the process: In order to implement the Supreme Court judgement dated 04.11.2022 several initiatives have been taken:

- A separate category was provided in EPFiGMS(Grievance portal of EPFO) for grievances related to pension on higher wages so as to ensure prompt action on such grievances. A total of 11,265 grievances were received and resolved.
- With a view to facilitating members, a total of 9 FAQs are currently placed at EPFO website related to Applications for Validation of Joint Option/ Joint Options, Proof of Joint Option under Para 26(6) of EPFS 1952, Computation of Pension and Payment of arrears of Pension etc.
- Calculator for estimating dues for Pension on Higher Wages has also been provided at EPFO website so that applicants may estimate the amount to be diverted/ deposited into Pension Fund.
- Instructions on procedure to be followed for proof of Joint Option under Para 26(6) (Circular dated 14.06.2023) and computation of pension (Circular dated 01.06.2023) have been issued with the approval of Chairman, CBT to comply with the directions of the Hon'ble Supreme Court.
- The EPFO Head Office is regularly monitoring the processing of Applications for Validation of Joint Option/ Joint Options by the Field Offices. The Field Offices have been conducting webinars, VCs and public outreach programmes to educate the applicants and the employers. So far, more than 3,000 meetings/ webinars have been conducted with the employers. Special Help Desks have also been set up in all the Field Offices to assist the applicants.
- While the actuarial analysis/ study can be completed only after all the Applications for Validation of Joint Option/ Joint Options are finally processed, interim actuarial evaluations will continue for every 50,000 Demand Letters issued.

H. The status of applications received and their processing and disposal at the end of the financial year is as follows:

S.No.	Status	Application Forms for Validation of Options	Application Forms for Joint Options	Total
1	Forms submitted by Employers to Field Offices	2,66,895	11,54,772	14,21,667
2 (a)	Forms scrutinized	2,25,589	8,59,103	10,84,692
2 (b)	Communication with Employer out of Forms scrutinized 2(a)	38,916	1,47,130	1,86,046
2 (c)	Demand Letters issued	0	56,137	56,137

S.No.	Status	Application Forms for Validation of Options	Application Forms for Joint Options	Total
2 (d)	Forms accepted (approved)	0	2,347	2,347
2 (e)	Forms rejected	43,771	14,507	58,278

EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976.

2.21 Enacted in 1976 under the provisions of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952, the Employees' Deposit Linked Insurance Scheme (EDLI) Scheme aims to provide life insurance coverage to employees who are members of the Employees' Provident Fund (EPF) Scheme.

2.22 Objective

The primary objective of the EDLI Scheme is to provide for financial protection to the families of EPF members in the unfortunate event of the member's untimely demise. It ensures that the dependents receive a lump sum amount, providing a measure of economic support during a difficult time.

2.23 Applicability

The Employees' Deposit Linked Insurance Scheme, 1976 is applicable to the employees of all factories/establishments to which the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 applies. All eligible employees who contribute to the EPF are automatically covered under the EDLI Scheme. The provisions of this Scheme are not applicable to:

- Tea factories/plantations in the State of Assam;
- Establishments for which exemption is granted under Section 17(2A) of the Act;
- Any person or class of persons to whom exemption is granted under Para 28 of the Employees' Deposit Linked Insurance Scheme, 1976.

2.24 Contributions

- The members of the Employees' Deposit Linked Insurance Scheme, 1976 are not required to contribute any amount as their share to the Insurance Fund.
- The employers of covered establishments are required to pay every month to the Insurance Fund, contributions at the rate of 0.5% of the basic wages, D.A. (including the cash value of food concession) and retaining allowance, if any, actually drawn during the whole month whether paid on daily, weekly, fortnightly or monthly basis.
- Where the monthly pay of a member exceeds Fifteen thousand Rupees, the contribution payable in respect of him by the employer shall be limited to the amount payable on a monthly pay of Fifteen thousand Rupees including Dearness Allowance, retaining allowance (if any) and cash value of food concession.
- No contribution is payable by the Central Government into the Employees' Deposit Linked Insurance Fund.

2.25 Payment of Assurance Benefits - Basis

The e-nomination made by a member under the EPF Scheme 1952 shall be treated as the nomination



under the Employees' Deposit Linked Insurance Scheme, 1976 as per para 23 of EDLI Scheme and the assurance amount shall become payable to such nominee or nominees.

If no nomination subsists or if the nomination relates only to part of the amount standing to the credit of a deceased member, the whole amount or the part thereof to which the nomination does not relate, as the case may be, shall become payable to the members of his family in equal shares or the person legally entitled to it as per provisions of the EDLI Scheme.

2.26 Assurance Benefits under the Scheme

The following benefits to the family are provided in case of death of an employee who was a member of the scheme at the time of his/her death: -

- i. The family will get an amount equal to the average balance in Provident Fund 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 employment 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 five plus fifty percent of the average balance in the Provident Fund account of the deceased during the preceding twelve months subject to a ceiling of one lakh and seventy five thousand rupees.

2.27 Important Amendments in the EDLI Scheme vide G.S.R 299(E) dated 28.04.2021:

- i. Maximum assurance benefits enhanced to 7,00,000/- from ₹ earlier ₹6,00,000/-
- ii. Minimum assurance benefits of ₹2,50,000/- has been restored retrospectively w.e.f. 15.02.2020.
- iii. The minimum and maximum assurance benefits will be payable to members who were in employment for a continuous period of 12 months preceding the month in which the member died irrespective of change of establishment during the said period.
- iv. Power to grant exemption to a class of employees under Para 28 (4) of EDLI Scheme has been delegated to ACC Zone.
- v. The monetary fine payable under Paragraph 29 of EDLI Scheme has been enhanced to Rs. 25,000.

2.28 Administrative & Inspection Charges:

No charge is payable by the employer towards the administration of the Employees' Deposit Linked Insurance Scheme, 1976 with effect from 1st April, 2017.

Inspection Charge @ 0.005% of the aggregate of the basic wages, dearness allowance (including the cash value of any food concession) and retaining allowance, if any, subject to a minimum of Re.1/- per month, is payable by the employers of establishments exempted from the EDLI Scheme.

2.29 Actuarial Valuation of EDLI Fund

- i. Since EDLI Fund is a pooled fund of contributors, the actuarial valuation is necessary to ensure the sufficiency and solvency of the fund. Depending on the results of the Valuation, changes can be made in the rate of contribution or the benefits.

- ii. Employees' Deposit Linked Insurance (EDLI) Fund was last valued as on 31.03.2019 and the valuation results were as under:

	Amount (in Rs. crore)
Net Liability (a)	10,779.34
Less Fund (b)	27,234.66
Surplus after Fund (b)-(a)	16,455.32

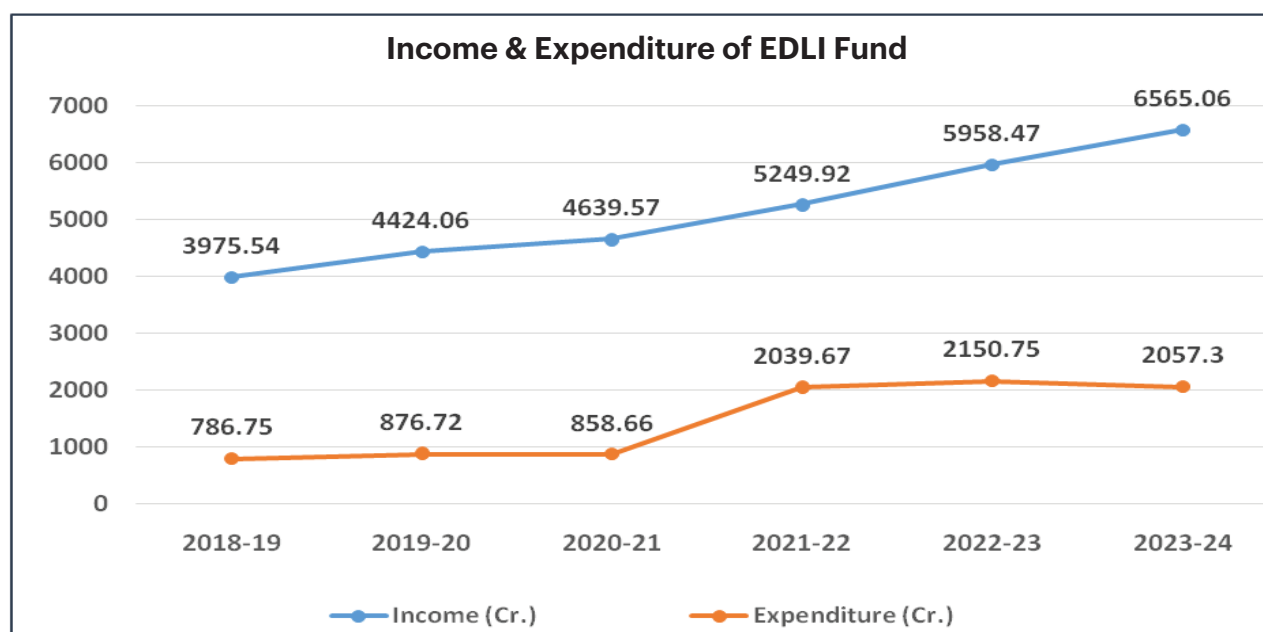
- iii. A number of amendments were made by Central Government, vide G.S.R 299(E) dated 28.04.2021 for enhancing the benefits payable under the EDLI Scheme, 1976.
- iv. These amendments shall remain in force for a period of three years from the date of notification i.e. 28.04.2021 and thereafter to be reviewed as per the financial position of the EDLI Fund.
- v. Post above amendments as valued by actuary, the projected position of EDLI Fund was estimated as under: -

	Amount (in Rs. crore)
Net Liability (a)	27099.38
Less Fund (b)	27234.66
Surplus after Fund (b)-(a)	135.28

2.30 Income and Expenditure of EDLI Fund:

FY	Income (Cr.)	Expenditure (Cr.)
2018-19	3975.54	786.75
2019-20	4424.06	876.72
2020-21	4639.57	858.66
2021-22	5249.92	2039.67
2022-23	5958.47	2150.75
2023-24	6565.06	2057.30

*Data for FY 2023-2024 is Un-audited.

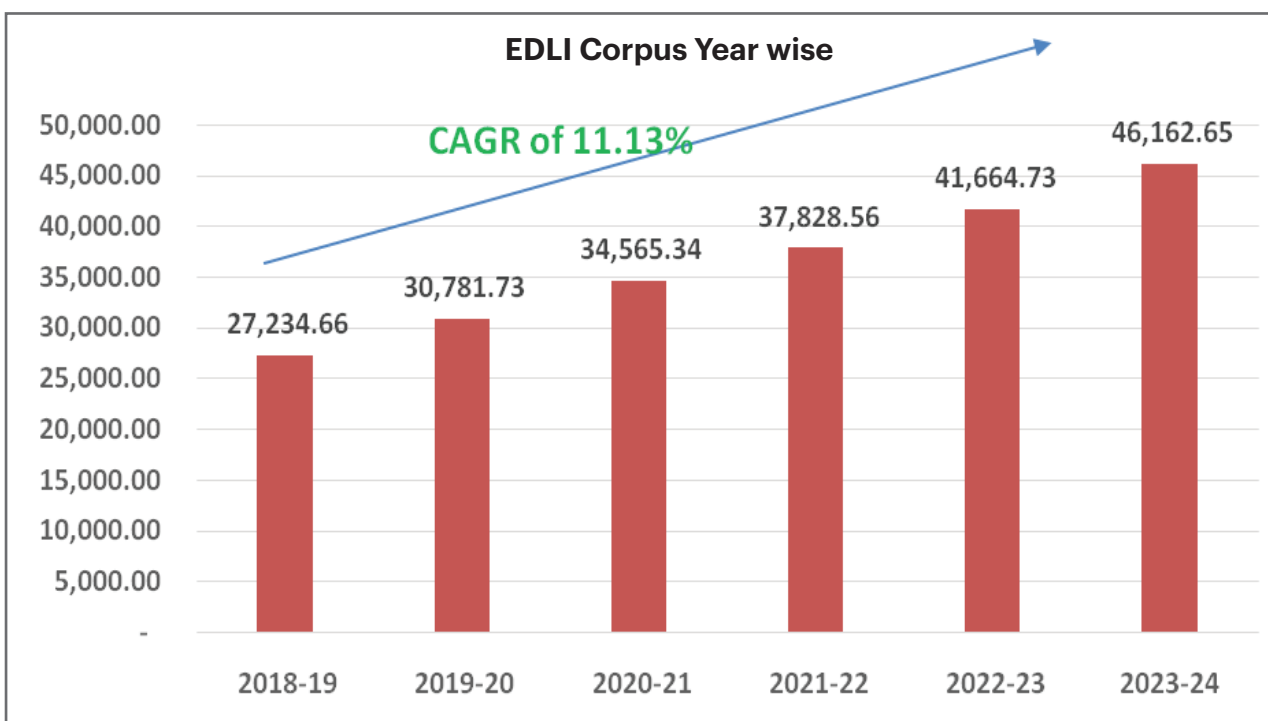




2.31 Corpus of EDLI Fund:

Financial Year	CORPUS (Cr.)
2018-19	27,234.66
2019-20	30,781.73
2020-21	34,565.34
2021-22	37,828.56
2022-23	41,664.73
2023-24	46,162.65

*Data for FY 2023-2024 is Un-audited.

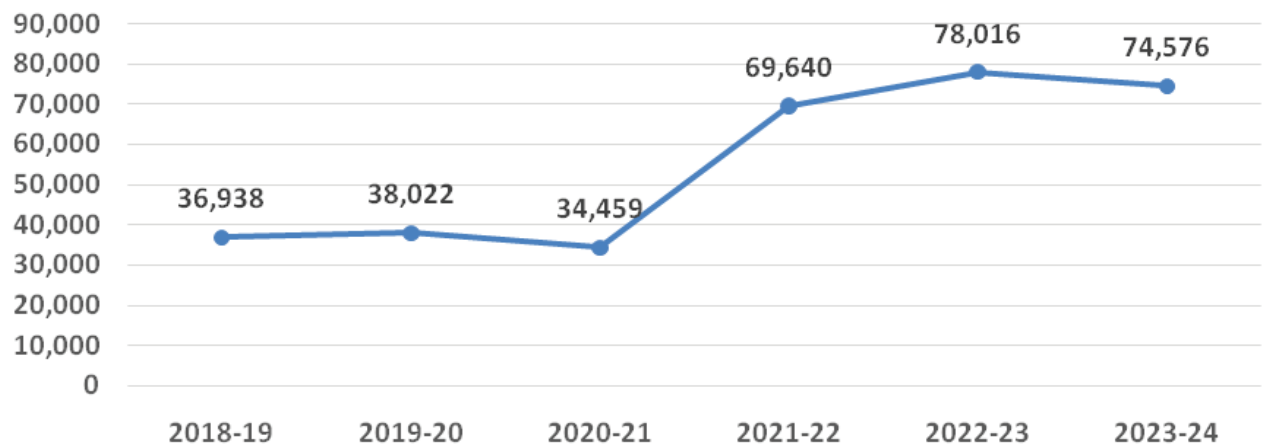


Growth In EDLI Claim Settlement:

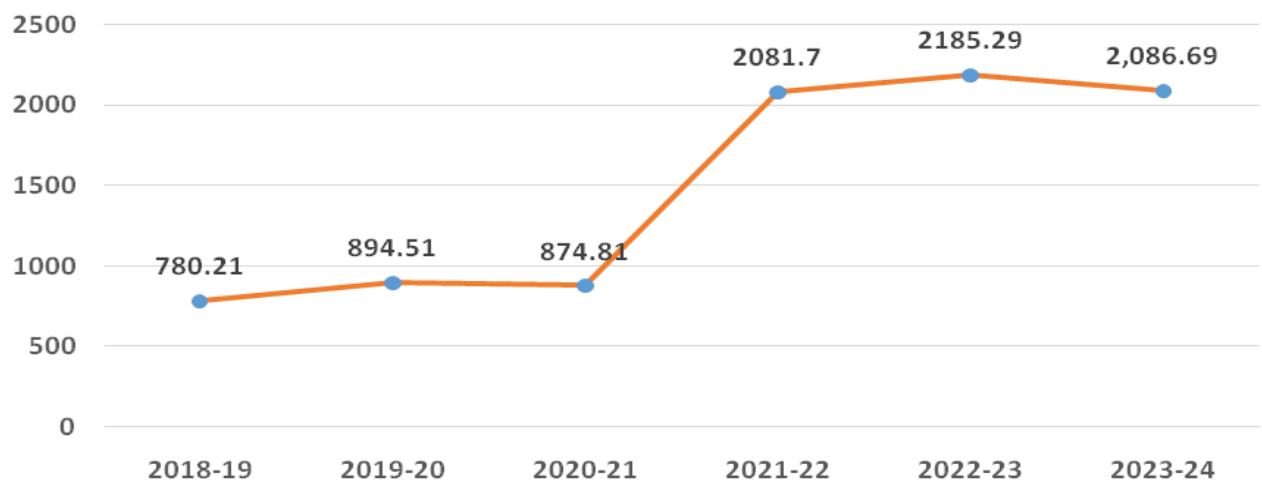
2.32 Since its inception, the number of EDLI beneficiaries have increased at a rapid pace. The increase over the last five years has been more than double. The number of beneficiaries benefiting and amount disbursed as assurance benefits from the scheme in the last five years, are as follows:

Financial Year	Claims settled	Total Amount (in ₹ Crore)
2018-19	36,938	780.21
2019-20	38,022	894.51
2020-21	34,459	874.81
2021-22	69,640	2081.70
2022-23	78,016	2185.29
2023-24	74,576	2,086.69

Year wise EDLI Claims settled



EDLI Total Amount Disbursed (in Rs. Cr.)



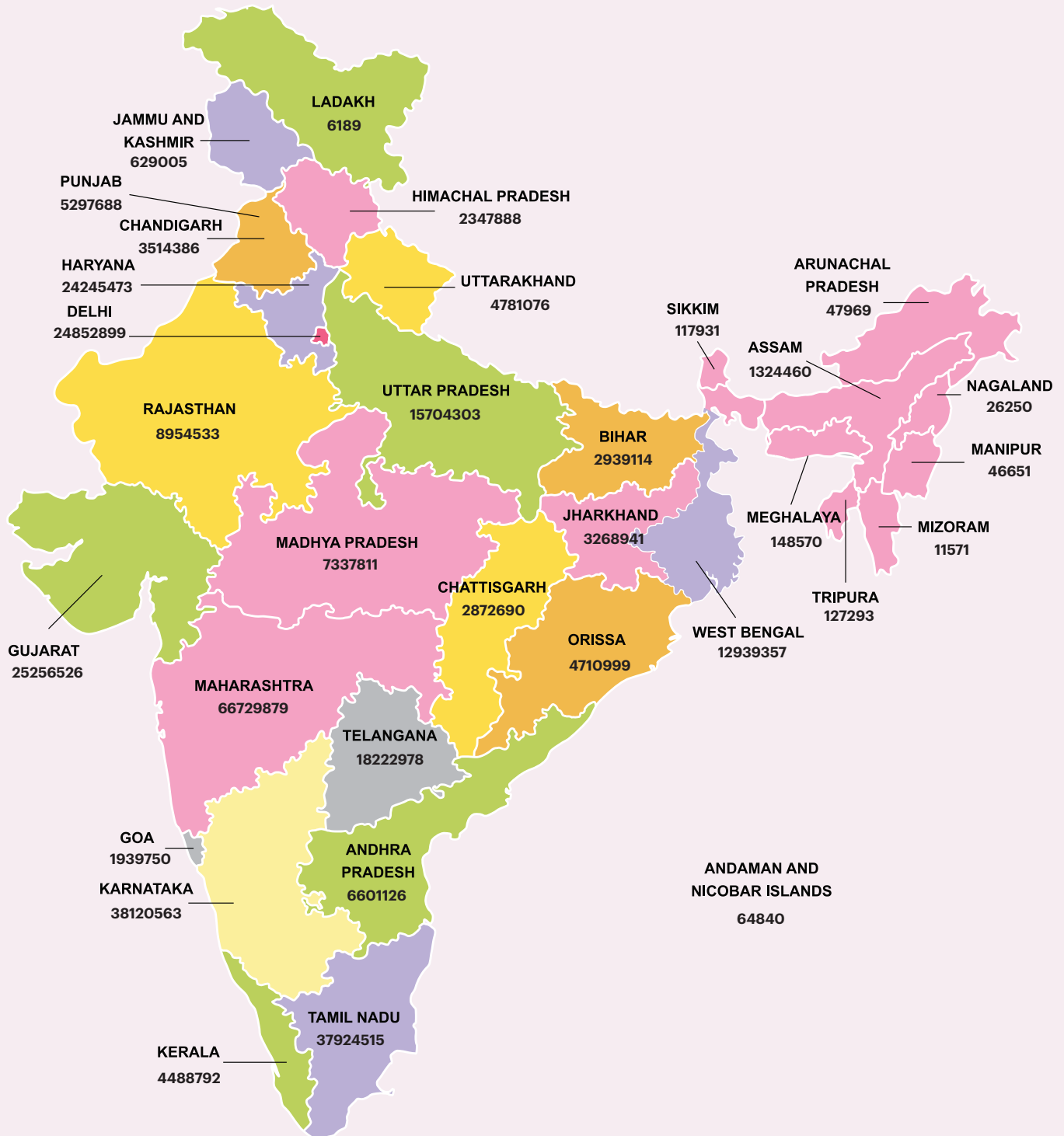
Top 5 States in respect of Members



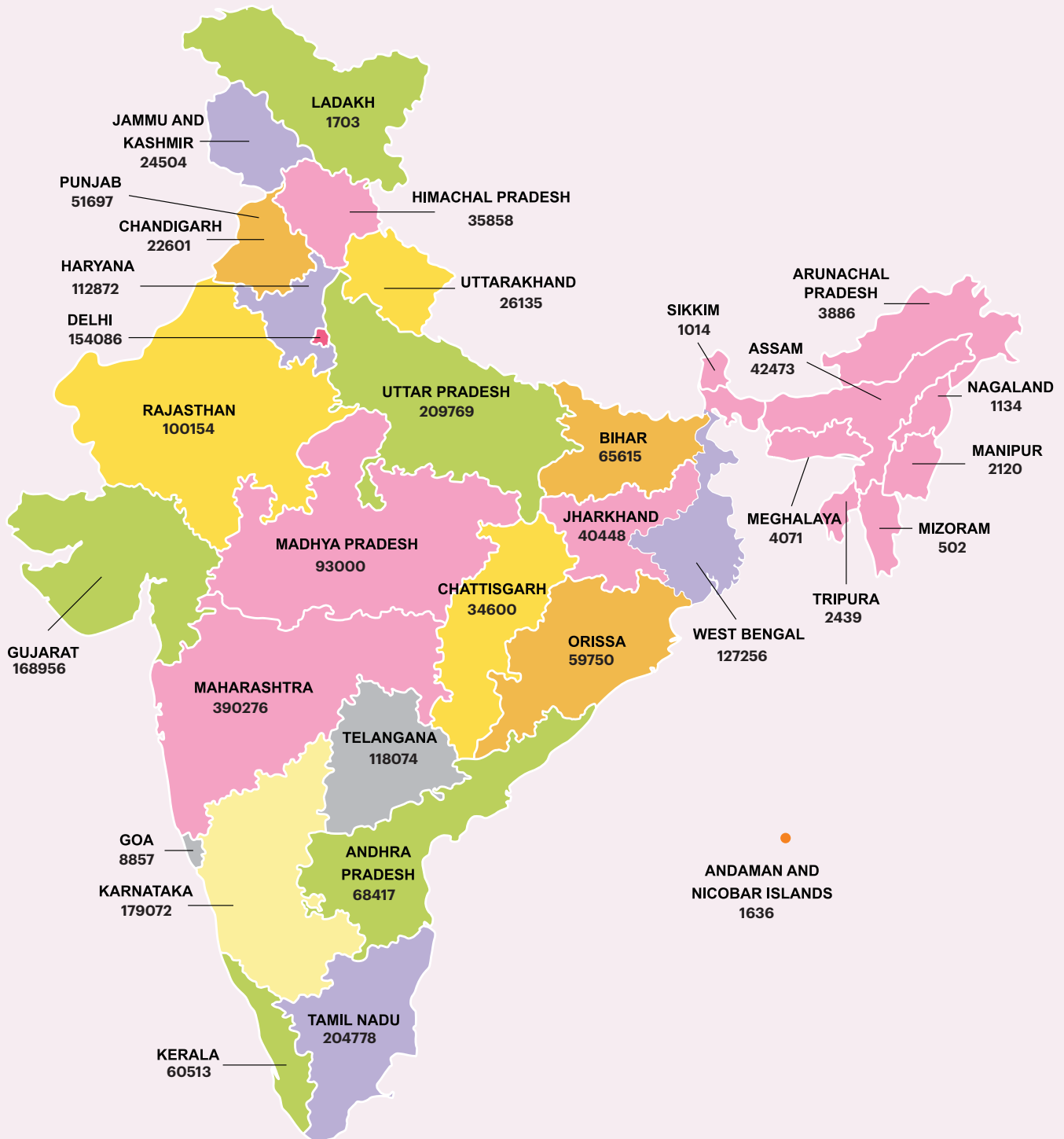
Top 5 States in respect of Establishments



Total Members State Wise



Total Establishments State Wise





प्रयास योजना

सेवानिवृत्ति के दिन जारी पीपीओ

दिसंबर 2023

ईपीएफओ कोठी



ईपीएफओ राजमहेंद्रवरम



ईपीएफओ लुधियाना



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PRAYAS INITIATIVES



3

PERFORMANCE MANAGEMENT IN EPFO



3.1 OUR MANDATE - CITIZENS' CHARTER

The indicative performance and service delivery parameters are laid out in the Citizen's Charter, which is a document enlisting the organisation's commitment to stakeholders to meet their expectations of service standards, and a declaration of timely, accessible, affordable, equitable, seamless and sensitive delivery of services.

VISION

An innovation driven social security organization aiming to extend universal coverage and ensure Nirbadh (seamless and uninterrupted) service delivery to its stakeholders through state-of-the-art technology.

MISSION

To meet the evolving needs of comprehensive social security in a transparent, contactless, faceless and paperless manner. To ensure Nirbadh services with Multi-Locational and Auto claim settlement process for disaster proofing EPFO.

To ensure Ease of Living for members and pensioners and Ease of Doing Business for employers by leveraging Government of India technology platforms for reaching out to millions.

3.2 SERVICE STANDARDS

For Employees

Services	Settlement Time as per Scheme	Settlement Time as per Citizens' Charter
PF - Final Withdrawal (Settlement of Form-19)	20 Days	7 Working Days
PF - Illness Advance (Settlement of Form-31)	20 Days	3 Working Days
PF - Pandemic Advance (Settlement of Form-31)	20 Days	3 Working Days
PF - Part Withdrawal (Settlement of Form-31)	20 Days	7 Working Days
PF - Transfer (Settlement of Form-13)	20 Days	7 Working Days
PF - Withdrawal by nominees/survivors (Settlement of Form-20)	20 Days	3 Working Days
Insurance- Payment to nominees/survivors (Settlement of Form-51F)	20 Days	3 Working Days

For Pensioners

Services	Settlement Time as per Scheme	Settlement Time as per Citizens' Charter
Pension - Monthly pension (Settlement of Form-10D)	20 Days	7 Working Days
Pension - Withdrawal Benefit/Scheme Certificate (Settlement of Form-10C)	20 Days	7 Working Days

For International Workers

Services	Time as per Citizens' Charter
Issue of Certificate of Coverage	3 Working Days

For all Stakeholders

Services	Redressal Time as per Citizens' Charter
Redressal of grievances	7 Working Days

* Settlement Time as per Citizens' Charter is aspirational and is over and above the time-limits statutorily mandated by the Schemes framed under the EPF & MP Act, 1952.

The service standards mentioned in the three Schemes under the EPF & MP Act, 1952 will be applicable to EPFO stakeholders, namely, the employees, employers and pensioners. EPFO is now disaster proof and therefore it promises to maintain the service standards even during times of disasters owing to floods, earthquakes, epidemics etc in any part of the country.

3.3 EXPECTATIONS FROM NEW MEMBERS

- Create a UAN based login (if the UAN has been allotted for the first time) and link ones' KYC(s) including Aadhaar.
- In order to avail auto-transfer of accounts, submit UAN with details of previous membership of Fund to the present employer.
- File e-nomination and get demographic details updated to avail services in a seamless manner.
- Furnish bank account and PAN details along with other KYC details online against UAN.

3.4 EXPECTATIONS FROM EXISTING MEMBERS :-

- Refer to Frequently Asked Questions (FAQs) available on EPFO website to understand the process of availing benefits, URLs for FAQs:
 - https://www.epfindia.gov.in/site_en/FAQ.php
 - https://www.epfindia.gov.in/site_en/covid19.php
- Become aware of due benefits through Pension & EDLI calculators.
- In case of death of the member, the nominee/legal heir/dependent must approach EPFO to receive due benefits under various schemes.



3.5 EXPECTATIONS FROM PENSIONERS

- i. To submit Jeevan Pramaan Patra(JPP)/Life Certificate every year to continue receiving pension via following modes:
 - JPP Portal (URL: <https://jeevanpramaan.gov.in/>)
 - Visiting Pension Disbursing bank, EPFO office, CSC Centres, IPPB (Post Offices)
 - Through Postman or Banking Alliance facility at home
 - UMANG app
- ii. Avail the newly launched UIDAI Face Authentication Technology for submitting Jeevan Praman Patra(JPP) through Jeevan Pramaan application.
- iii. To submit details of a new bank branch in case of switching bank branch for pension disbursement with change in residence.
- iv. Avail services of DigiLocker for safe custody and easy retrieval of the pension documents.
- v. Use UMANG mobile application to view pension passbooks.
- vi. In case of death of the pensioner, intimation to be submitted promptly by the survivor(s) so that widow/widower/children pension can start, if applicable.

3.6 EXPECTATIONS FROM EMPLOYERS

- i. Ensure compliance of all the statutory provisions under the Act and allied schemes.
- ii. Enroll all eligible employees from the month in which such employees have joined.
- iii. Submit monthly returns electronically and make the corresponding remittances through the Unified-Portal.
- iv. Link/generate UAN of a new employee and update the date of joining/exit immediately on joining/exit of each employee.
- v. Facilitate all employees of the establishment to update their KYC details and to create their UAN based login to avail the online services.
- vi. Promptly forward member requests for rectification of errors in their basic details after duly verifying the same from records.
- vii. Furnish reply to notices, issued by EPFO Office, with supporting documents within the specified time limit.
- viii. Attend webinar sessions organized by EPFO on various topics to facilitate better implementation of the Act and the Schemes.
- ix. Resolve and reply to all grievances/issues referred by EPFO Office within 5 working days.
- x. Exempted establishments to extend benefits to their members at par or better than EPFO benefits.

3.7 GRIEVANCE REDRESSAL MECHANISM

- i. Dedicated revamped grievance portal EPFiGMS for handling grievances digitally.
- ii. Regular Webinars by field offices for awareness generation and solving grievances of employers, employees and pensioners
- iii. General time limit for settlement of any grievance shall be 7 working days
- iv. In case of non-redressal, the grievance will be escalated to next higher authority

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

URL to lodge online grievance:

<https://www.epfigms.gov.in/> , <https://www.pgportal.gov.in/>

- Facility available on UMANG mobile app
- Call centre Toll Free No. 1800118005
- WhatsApp Helpline Number at each Regional Office available on EPFO website.

3.8 RESPONSIBILITY CENTERS AND ORGANISATION'S PRESENCE

EPFO has a nationwide network of:

- 21 Zonal offices (Supervision of Regional Offices)
- 139 Regional offices (Securing Compliance, Services Delivery, Supervision of District Offices)
- 117 District Offices (Securing Compliance & Grievance Redressal)

The responsibility centres reach out to the clients and ensure extension of the Social Security services. Contact details are available at: www.epfindia.gov.in>>contact us

3.9 NUMBER SPEAKS FOR US

a) Service Area

- A "member" of the Employees' Provident Fund, i.e. a member having PF balance in his/her EPFO account. As on 31st March 2024, there were 32.56 crore members (**Appendix 2(ii)**). 1,19,73,456 new members joined during the year 2023-24 (**Appendix 2 (vi) & (vii)**).
- Each EPFO member is now identifiable through a number called Universal Account Number (UAN). UAN is a permanent number and remains the same life long allowing portability of accounts while changing employment. This is also useful to access online services any time anywhere. Number of UANs allotted till 31.03.2024 is 20.31 Crore. Efforts are being made to issue UANs to all the members of EPFO.
- Establishments registered with EPFO - Establishments and their branches can apply for and get unique PF code numbers. There are two types of establishments namely Unexempted and Exempted. The Unexempted establishments are directly served by EPFO. The Exempted establishments are permitted to service their employees directly. However, they are monitored and audited by EPFO for compliance with the Act and the quality of services provided. As on 31st March 2024, there were 24,18,266 unique PF code numbers registered with EPFO. Out of these, 24,14,982 were PF un-exempted codes and 3,284 were PF exempted codes (**Appendix 2(ii)**). 2,94,910 new establishments were covered during the year 2023-24. (**Appendix 2 (vi) & (vii)**)
- "Contributing members" refer to those making regular contributions through their establishments. During 2023-24, there were 7,37,39,204 members (UANs) that contributed at least once in the financial year. Number of contributing establishments during the year 2023-24 were 7,66,254. Details are given in **Appendix 3(iii)**.



- v During the year, 445.10 lakh claims were settled. Summary of all claims settled is given in **Appendix-3(iv)**. Zone and category wise settlement of claims is given in **Appendixes- 3(v) to 3(xii)**.
- vi During the year, EPFO catered to 78.49 lakh pensioners. State wise details are given in **Appendix 2 (x)**.
- vii During the year, Annual Accounts in respect of 12.42 lakh establishments were updated. Details are given in **Appendix-3(xiii)**.

b) Financial Area

- i. Contribution received during the year in the unexempted sector was Rs. 2,91,980.60 Crore.
- ii. Benefits paid during the year in the unexempted sector amounted to Rs. 1,44,152.67 Crore.

Contribution : Payment Ratio for the last 5 years is as under:

Year	2019-20	2020-21	2021-22	2022-23	2023-24
Contribution received during the year in the unexempted sector	1,71,054.27	1,76,870.14	2,22,143.50	2,71,518.70	2,91,980.60
Benefits paid during the year in the unexempted sector	89,190.78	1,12,459.45	1,28,242.49	1,38,743.17	1,44,152.67
Ratio	1.92:1	1.57:1	1.73:1	1.96:1	2.03:1

c) Compliance Area

EPFO regularly conducts compliance audits for default containment. The Act provides for judicial assessment of dues and dispute resolution. Through a defined process, the stakeholders are heard before passing a judicial order.

- i. During the year 2023-24 55,287 enquiries were concluded; while 5,719 were under Section 7A of the Act, 49,568 were under Section 14B of the Act.
- ii. As on 31st March, 2024, there were 28,626 enquiries pending which included 7,305 under Section 7A of the Act and 21,321 under Section 14B of the Act. Out of these, 5,898 (77.78%) enquiries under Section 7A of the Act were pending for more than six months and 6,974 (32.71%) enquiries under Section 14B were pending for more than six months.
- iii. Rs. 6,360.16 cr. were assessed as amount due from defaulting unexempted establishments during the year.
- iv. Rs. 3113.75 cr. were recovered from defaulting unexempted establishments.
- v. Rs. 16349.70 cr. remained outstanding to be recovered from unexempted establishments. (Rs. 5000.53 cr. being Penal Damages and Interest).
- vi. Rs. 4470.65 cr. remained pending for recovery from exempted establishments.
- vii. Total amount of Rs. 20,820.35 cr. was pending for recovery as on 31st March, 2024.
- viii. Total amount in Not Immediately Realisable (NIR) Category, as on 31st March 2024, was Rs. 9474 crore, which was 57.95% of outstanding demand (unexempted category) of Rs. 16349.70 crore. NIR amounts are locked in primarily because of pendency of litigations in various courts of the country.

3.10 Summary of Statistical Abstract (2023-24) is given in the **Appendix 3(xiv)**



4

COMPLIANCE MANAGEMENT IN EPFO



- 4.1 The EPF & MP Act, 1952 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 workforce of the country engaged in the factories in notified industries and class of establishments notified to which the statute applies. The schemes under the legislation also cater to the interest of international workers.

ROLE OF COMPLIANCE

- 4.2 The role of compliance begins with coverage of establishments under sections 1(3) (a), 1(3) (b), or Section 1(4) of the Act. After coverage, the employers of the establishments are required to comply with the provisions of the Act and the Schemes framed thereunder by enrolling their employees as “members” of the fund, deducting contributions from their salaries and depositing the same to the fund along with their matching contributions & filing prescribed returns. The employers are also required to deposit their contribution towards Administrative/ Inspection Charges under the Act.

4.3 Action in case of non-compliance

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

- i. Dispute of applicability of the Act;
- ii. Non-payment / delayed payment of dues.
- iii. Non-enrollment of all eligible Members.
- iv. Non-submission of returns and other documents.

The following actions are provided in the Act to secure compliance:-

- a) **Inquiry under section 7A** – For deciding applicability of the Act in case of disputes or for determination of amounts due from any employer under the provisions of this Act, the Provident Fund Scheme, the Pension Scheme or the Insurance Scheme, as the case may be, inquiries under Section 7A are provided. Inquiries under the Act are judicial proceedings with powers for enforcing the attendance of any person or examination on oath, requiring the discovery and production of documents, receiving evidence on affidavit, and issuing commissions for the examination of witnesses under the Code of Civil Procedure, 1908.

(The data regarding Initiation and disposal of Assessment Cases under Section 7A of the Act and Periodicity of Pending 7A cases are placed at **Appendix-4(vii)** and **4(viii) respectively**).

- b) **Action under section 7Q** – Simple interest at the rate of 12% per annum or at such higher rate as may be specified in the Scheme is payable on any amount due from the employer under the Act from the date on which the amount has become due till the date of its actual payment.

(The data regarding Interest u/s 7Q in respect of all three schemes (Unexempted) (in cr.) is placed at **Appendix-4(ix)**).

- c) **Action under section 14B** – Levy of damage for belated remittance of contributions 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 Schemes.

(The data regarding Cases of Levy of Damages u/s 14B (Unexempted) and Levy of damages u/s 14B in respect of all three schemes (Unexempted) (in cr.) are placed at **Appendix-4(x)** and **4(xi)** respectively).

- d) **Action under section 8B to 8G** – Issue of prohibitory orders to third parties including post offices, bankers, insurance companies, etc. to withhold any payment due and to remit the same to the fund for appropriation against dues. In addition assets may be attached & sold and even arrest & imprisonment may be resorted to.
- e) **Action under section 14** – Filing of prosecution against the defaulting employers before the appropriate courts of law for offences like non- 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 for committing same offence repeatedly or any other contravention of any provision of the Act or Schemes framed thereunder.

(The data regarding Prosecution Cases under Section 14 of the Act (Unexempted) (EPF Scheme) is placed at **Appendix-4(xiii)**).

- f) **Action under para 76 of the EPF Scheme 1952** - Punishment (s) for failure to pay a contribution, etc., if any person:-
- 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
 - fails/refuses to submit any return, statement, or other document required by this scheme or submits a false return, statement or other documents, or makes a false declaration, or
 - obstructs any Inspector or other official appointed under the Act or this Scheme in the discharge of duties or fails to produce any record for inspection by such inspector or other officials, or
 - is guilty of contravention of or non-compliance with any other requirement of this Scheme, shall be punishable with imprisonment which may extend to one year, or with a fine which may extend to four thousand rupees or with both.

g) **Action under the Indian Penal Code 1860**

- 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 a fine, or with both.
- Complaint under section 409 - Criminal breach of trust by a public servant, or by banker, merchant or agent - whoever, being in any manner entrusted with property, or with any dominion over the 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 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 amount to 'criminal breach of trust' and is a cognizable offence.

(The data regarding Cases before the Police Authorities under Section 406/409 of IPC (Unexempted) and Cases before various Courts under Section 406/409 of IPC (Unexempted) are placed at **Appendix-4(xvi)** and **4(xvii)** respectively).

- h) **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 the bond, with sureties, for 'good behaviour' with the Executive Magistrate.



4.4 e-Governance initiatives

- a) Common online registration of establishments on the Shram Suvidha Portal.
- b) Facility for auto calculation and deposition of interest under Section 7Q (interest) and damages under Section 14B of the Act.
- c) Facility to see the compliance status of any registered establishment online on the 'Establishment Search Portal'.

d) Compliance e-proceedings

- i. E-proceedings management system for inquiries under the EPF & MP Act, 1952 is enabled through the Compliance e-Proceedings Portal.
- ii. All Field Offices initiate and conduct all inquiries only through Compliance e-Proceedings Portal.
- iii. URL of Compliance e-Proceedings Portal to enable the employer to know case status including next date of hearing & daily orders- <https://eproceedings.epfindia.gov.in/epfo/public/caseenowisearch.php>

e) Initiation of Virtual Hearing from 01.10.2020

- i. The Organisation has started conducting all quasi-judicial proceedings in virtual mode fast track dispute resolution and assessment of the dues of workers. The move is a step towards the EPFO's objective of faceless hearings with a view to providing expeditious and affordable adjudication to covered employers and members.
- ii. It has eliminated the need for the physical presence of parties in hearings before the Adjudicating Officers leading to ease and convenience for employers and employees to appear in hearings from the remote location of their choice.
- iii. E-notices and online recordings of proceedings and communication of orders have become possible by combined use of secure video conferencing tools and Compliance e-Proceedings Portal.

f) Principal Employers Functionality

- i. EPFO has deployed on 4.3.2021 an electronic facility at Employer Interface of EPFO's Unified Portal <https://unifiedportal-emp.epfindia.gov.in/epfo>. This has enabled the Principal Employer to view in their login the ECR filed by their Contractors in respect of contract employees by adding the EPF code number of contractor(s) & UANs of contract employees. The Principal Employer can verify whether the wages and EPF contributions paid to the contractor have been reported and remitted through ECR by the contractors.
- ii. Even the Principal Employers (PE) not registered with EPFO can register on EPFO's Unified Portal to receive Login ID/password to add details of their contractor(s) & contract employees.
- iii. The information captured on the functionality serves as intelligence input for the EPFO Field Offices to ensure compliance by the contractor establishments and now the Principle Employers have been empowered to verify compliances made by their contractors.

g) Launch of Principal Employers' Functionality 2.0

The launch of this additional functionality from 12.3.2022 provides for a two – way mechanism for the declaration of PEs by the Contractors, especially those establishments that cater to the manpower needs of PEs such as security services, house-keeping, facility management etc.

Such contractor establishments can declare their PEs, whether registered with EPFO or not, in their Login in the following manner:

- i. PEs that are registered with EPFO can be declared by their contractors through their EPF code.
- ii. PEs not registered with EPFO can also be declared by the contractors through their TAN.
- iii. The contractor establishments are also allowed to declare particulars like contract tenure, contract/ work order document and UANs of the employees deployed. Once such a declaration has been made by the contractor, the PE can view the compliances for the UANS of employees deployed by the contractor.

The above facility will ensure capturing of contract employee data & compliance record even if the Principal employer is not discharging the duty of reporting the details of contractors & contract employees.

The launch of this functionality is a step further towards Ease of Compliance for PEs & Contractors alike.

h) Web Facility for Registering, Processing & Monitoring of Complaints and Optional Inspection by Regional Offices (ROs), Zonal Offices (ZOs) and Head Office (HO)-

- i. This Web Portal was launched on 04.03.2021.
- ii. Requests for Optional Inspection Permission / Complaint received through any mode can be registered by HO/ZO/RO with a unique ID and tracking of each case is possible.
- iii. The Inspection permission request & complaints uploaded by Regional Offices on the Portal is examined by concerned Zonal Offices for inspection.
- iv. Actions taken in each case - assignment of inspections, uploading of reports, and issue of communication to complainants - gets updated on the Portal.
- v. Performance monitoring of Regional Offices by Zonal Offices & the Head Office is possible through Dashboards.

4.5 Decriminalisation of offences

An Ad-hoc Committee from amongst the members of the CBT, EPF headed by Hon'ble Minister of State for Labour and Employment was constituted to give recommendations for wider coverage and steps to reduce litigation.

In line with the recommendations of the committee, new guidelines have been framed and issued for withdrawal of prosecution Cases filed for non-seeding of KYC details with UAN.

4.6 Special Achievement during the Financial Year 2023-24:

i) Issuance of Compliance Manual:

The Compliance Division works to ensure adherence to the EPF & MP Act, 1952, extending social security to beneficiaries. Various instructions guide compliance officers, and the Compliance Manual consolidates statutory provisions, head office instructions, and court interpretations for easy reference. It also offers an evolutionary perspective on compliance and addresses emerging challenges. The manual aims to maintain uniformity, transparency, objectivity, and fairness, fostering trust and excellence, with clearly defined roles and responsibilities



ii) SOP issued for establishments under IBC

To protect workers' dues in litigation specific to the Insolvency and Bankruptcy Code 2016 (IBC), EPF offices must follow guidelines ensuring the primacy of PF dues. The IBC, which consolidates and amends laws for the reorganization and insolvency resolution of corporate entities, partnership firms, and individuals, includes provisions to safeguard the interests of workmen and employees. Specifically, EPF dues are considered third-party assets held in trust, outside the liquidation estate. Therefore, it is crucial to prioritize these dues. EPF officials are requested to proactively utilize the gestation period of IBC proceedings to assess and recover EPF dues before formal resolution initiation. Understanding the Corporate Insolvency Resolution Process (CIRP) and utilizing the time between the filing of an application by companies and the start of the resolution process is essential. The issued guidelines emphasize a proactive approach in managing the insolvency resolution process in a timely and standardized manner, ensuring the protection of employees' social security entitlements under the EPF & MP Act 1952. This integration of the IBC with the EPFO's enforcement mechanisms represents a proactive approach to addressing defaults and upholding the financial security of the workforce.

iii) SOP issued on Bridge the Gap between Registered and Complying establishments

The Standard Operating Procedure (SOP) aims to bridge the gap between establishments that are statutorily covered and those that are actually complying with the Act. It provides uniform guidelines for field functionaries to identify defaulting establishments using data triangulation techniques. The primary objective of the SOP is to determine the period of non-compliance of defaulters, get their current compliance restored and regularize overall compliance by assessing dues for the period of non-remittance. Since the issue of the SOP, around one lakh eighty thousand chronic defaulters have been found to be active. Follow-up action is being taken to bring the defaulters back to compliance. This exercise is likely to safeguard the social security of several lakh employees in these establishments and prevent manifold grievances from arising. In the ensuing year, action shall be taken against the identified defaulters and impact measurement be done.

Additionally, the scope of the SOP would be expanded to focus on defaulting establishments to which the Act has been applied under sub-section (4) of section 1 of the Act.

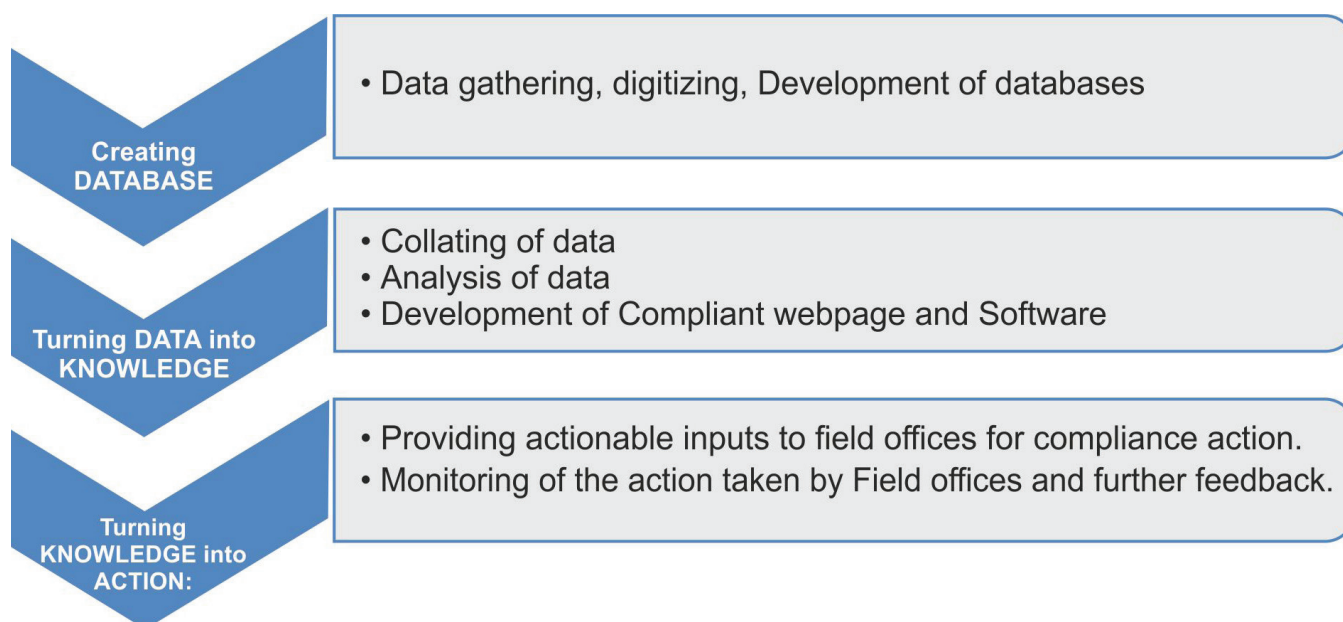
CENTRAL ANALYSIS AND INTELLIGENCE UNIT (CAIU)

4.7 EPFO has set up a Central Analysis and Intelligence Unit (CAIU) in the Head Office for collecting and analyzing field level data for a transparent and accountable labour inspection system. The cases forwarded through Central Analysis & Intelligence Unit (CAIU) of EPFO are based on data and evidence.

Objective of CAIU - The broad objective of Central Analysis and Intelligence Unit (CAIU) have been defined as follows:

- i. To introduce an effective e-governance system in the compliance setup of EPFO and to ensure a transparent and effective service delivery mechanism for its stake-holders.
- ii. Creation of database for targeted monitoring of establishments to achieve an optimum level of coverage of establishments and membership by developing linkages with other enforcement agencies.
- iii. To act as the nodal agency for facilitating compliance, tracking, monitoring and initiating default control measures under the provisions of the EPF & MP Act, 1952.

4.8 Basic Processes involved in the work are as follows:



4.9 Steps taken by CAIU so far:

- For better administration of the system of processing request for permissions for optional inspections and monitor investigation into complaints regarding non-compliance, each Zonal Office now function as extended arm of the CAIU EPFO (HO) to accord permissions to Regional Offices for carrying out inspections in all types of cases other than the mandatory inspections as listed in the EPFO. Further the ZOs are required to scrutinize the cases based on the extant guidelines and grant permissions.
- Web facility for registering complaints and requests for permission to carry out optional inspections introduced in CAIU Login of the Zonal & Regional Offices. The facility allows real time tracking of the status of complaints relating to evasion and non-compliance as well as the status of inspections for other cases.
- Now, the pendency at each level (i.e. inspection registration, grant of permission by zones, conduct of inspection and uploading of inspection report) is available on the dashboard for monitoring which has brought transparency & enhanced the efficiency of the process.
- Over a period of time after review of the functioning of the web facility, certain modifications have been incorporated in the process flow for better & efficient functioning.
- Standard Operating Procedure (SOP) for Inspection of Establishments to formalize the mechanism of inspections has been issued. The SOP involves data-based identification of defaulting establishments, nudging of the identified defaulters by means of SMS/emails and randomized selection of establishments for Inspections. This enables the creation of a transparent, objective and robust Inspection System for ease of compliance for employers while effectively protecting workers' social security rights.



EXEMPTION

4.10 Introduction:

Under Section 17 of the EPF & MP Act 1952, Businesses can be permitted to manage Social Security contributions of their employees while ensuring compliance with various provisions of the Act. Such businesses known as “Exempted establishments” manage the provident fund of their employees.

The exemption is granted by the Appropriate Government. One of the preconditions to grant of exemption, is that the Rules of the Provident Fund with respect to the rates of contribution of such an establishment are not less favourable than those specified in Section 6 and the employees are in enjoyment of other Provident Fund benefits which are again not less favourable than the employees of the other establishments of a similar character. The provision for exemption came into effect from 14th of October 1953.

EPFO is the regulator and regular supervision ensures that the employees do not suffer any disadvantage, only because the employer has chosen to seek exemption. Thus, at the core of the legislation is the ‘worker’ whose interest is supreme. Exemption to establishments, is an extension of this focus by injecting competitiveness over a level playing field between a publicly delivered service vis a vis a privately led service.

Exemption from operation of the EPF Scheme, 1952 is granted, subject to specified 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, Oilfields, any controlled industry or any establishments having branches in more than one state. The State Government is the Appropriate Government for any establishment situated in only that state.

4.11 Statutory Provisions

a) Grant of Exemption:

The Appropriate Government, with prior consultation with the Central Board of Trustees takes a decision for grant of exemption on individual merits that is in the interest of the workers, through a formal Gazette notification. The exemption can be granted to an establishment, a class of establishment or to an employee. While the exemption to an establishment or a class of establishment is ordered by the Appropriate Government, for an employee the authority lies with the Commissioner on an application made to this effect in a prescribed form. The conditions of exemptions are further governed through 31 terms and conditions prescribed in Appendix A of Para 27AA of EPF Scheme, 1952

b) Cancellation of Exemption:

In the event of non-compliance of the terms and conditions of the Exemption from the Employees Provident Fund Scheme, the statute provides for the cancellation of such exemption under the provisions of Section 17(4) of the Employees Provident Funds & Miscellaneous provisions Act, 1952. Cancellation is done by the authority which granted it, by order in writing.

Surrender of Exemption: In response to the changing business environment, it was seen that many establishments do not prefer to continue with the responsibility of managing Provident Fund of their employees reposing trust in public governance of EPFO. Hence in the year 2016 the Central Board of Trustees in its 215th meeting resolved to provide a guideline to regulate cases of surrender of Trust. This resolution forms the basis of accepting surrender of Trusts for reporting compliance with EPFO.

In the event of cancellation or surrender of exemption, the employer has the responsibility to transfer the entire corpus to the accounts of the Central Board of Trustees, EPF. Besides cancellation of exemption, other actions as stipulated under the EPF & MP Act 1952 may also be initiated against the defaulting establishments as per provisions and prescribed procedures.

c) Statutory duties of the Employers and Board of Trustees:

Section 17(1A) of the EPF & MP Act, 1952 provides for certain duties of the Board of Trustees. Key duties include maintaining detailed accounts to show the contributions credited, withdrawals made, and interest accrued in respect of each employee; submitting such returns to the Regional Provident Fund Commissioner; investing the provident fund monies

in accordance with the directions issued by the Central Government from time to time; and transfer, where necessary, the provident fund account of any employee; and perform such other duties as may be specified in the EPF Scheme 1952.

4.12 During the period 01 January 2023 – 31 March 2024, the Exempted Establishments Committee of CBT met on 03 occasions (54th, 55th and 56th) and the Central Board met 02 times (233rd and 234th). Following proposals were recommended by EEC for a decision making to the CBT: -

Cancellation of Exemption:

- i. M/s. Indian Card Clothing, PU/PUN/3762.
- ii. M/s. Otis Elevators Co. (I) Ltd. MH/2295.
- iii. M/s. Andhra Pradesh Paper Mills Limited, Rajahmundry, GR/RJY/3802.
- iv. M/s. Kilburn Office Automation Limited, Code No. WB/PRB/25897.
- v. M/s. NJMC Limited (Unit Kinnison), Code No. WB/TLO/48 & 55.
- vi. M/s. Anil Limited, GJ/NRD/1062.

Surrender of Exemption:

- i. M/s. TT Krishnamachari & Co. Ltd. TN/MAS/2508.
- ii. M/s. NITK Surathkal Hostels, KN/5036.
- iii. M/s. National Cereals Products Limited, HP/SML/4159.
- iv. M/s. Cargill India Private Limited, GN/GGN/0027436.
- v. M/s. Xavier Labour Relations Institute (XLRI) JH/JAM/4116.
- vi. M/s. Virudhunagar Textile Mills Ltd. Code No. TN/293.
- vii. M/s. Burn & Company Limited, now M/s SAIL refractory company Ltd., CB/SLM/2949.
- viii. M/s. Faiveley Transport Rail Technologies India Ltd. CB/SLM/28082.
- ix. M/s. JSW Steel Ltd., GB/BLR/17173 and M/s. JSW Energy Ltd. GB/BLR/28832.
- x. M/s. Ripley & Company Ltd, GR/VSP/1263.
- xi. M/s. R K Swamy BBDO Private Limited, TN/MAS/10021.
- xii. M/s. Shree Services & Trading Co. Ltd, WB/CAL/14067.
- xiii. M/s. Gillander Arbuthnot & Company Limited (General Industries Society Limited), WB/CAL/5438.
- xiv. M/s. Kumbakonam Central Cooperative Bank Limited, Kumbakonam, CB/TRY/4125.



xv. M/s. B.P. OIL MILLS, UP/247.

xvi. M/s. The Young Women's Christian Association, WB/9417.

xvii. The society of Sacred Heart Leprosy Centre, Kumbakonam, CB/TRY/7541.

Projection: 5 more proposals for surrender/cancellation are expected to be placed before the upcoming EEC meeting.

Major Achievements:

The Standard Operating Procedures (SOP) on the following and the Exemption Manual have been released by the Exemption Division and were circulated to all Zonal and Regional Offices and were also uploaded on the EPFO Website.

- i. SOP on Grant of EPF Exemption. (circulated on 22.08.2023)
- ii. SOP on Management and Regulation of Exempted Establishments. (circulated on 06.10.2023)
- iii. SOP on Surrender of EPF Exemption. (circulated on 30.10.2023)
- iv. SOP on Cancellation of EPF Exemption. (circulated on 30.10.2023)

4.13 SOPs and Manuals issued during the year 2023-24

During the year 2023-24, the Exemption Division has prepared, finalized and issued 04 Standard Operating Procedures and Exemption Manual as below:

a) SOP for Grant of EPF Exemption issued on 22/08/2023:

Establishments that seek to maintain their own Provident Fund Trusts apply for grant of exemption under Section 17 of the EPF & MP Act, 1952. While exemption for the establishment as a whole is regulated by Section 17(1) of the EPF Act, the exemption for a class of employees is regulated by Section 17(2) of the Act; the enabling provision enshrined in Para 27A of the EPF Scheme, 1952. This Standard Operating Procedure (SOP) defines the documents, the proper channel, role, responsibilities and procedures for a time bound processing of the grant of exemption cases.

This Standard Operating Procedure describes the process through which the proposals of exemptions are to be examined and forwarded with recommendations by the field offices to Head Office, EPFO. The Head Office examines and obtains recommendation of its committees and the Central Board to communicate for the consideration of the appropriate Government.

It is pertinent to mention here that previously no such SOP was issued for Grant of EPF Exemption. Hence, an attempt has been made and the SOP for Grant of Exemption has been issued.

b) SOP for Management and Regulation of EPF Exempted Establishments issued on 06/10/2023:

Exemption from the operations of the EPF Scheme is granted to an establishment by the appropriate Government to manage the Provident Fund of its employees within certain conditions and obligations mandated under Section 17 of the EPF Act, 1952 and its enabling provisions in the EPF Scheme, 1952. The scheme framed by the establishment is however a scheme under the Act; it needs to run as per the provisions of the EPF Act and the EPF Scheme, 1952.

This privilege to run its own Trust based on its own scheme is however predicated upon the employees of the establishment enjoying benefits which are not less favourable than those afforded

by EPFO to its own members. This Standard Operating Procedure aims to delineate the process of compliance to be done by the exempted/relaxed establishments managing their own Trust and the regulations thereof on the conditions and obligations as per the statute.

It is pertinent to mention here that previously no such SOP was issued for Management and Regulation of EPF Exempted Establishments. Hence, an attempt has been made and the SOP for Management and Regulation of EPF Exempted Establishments has been issued.

c) SOP for Cancellation of EPF Exemption issued on 30/10/2023:

Exemption under Section 17 of the EPF Act is granted to an establishment which has the financial wherewithal to sustain and match the benefits provided by the Government under the EPF Act to its members. A logical corollary to this, is that the privilege of exemption is liable to be cancelled once the conditions meriting its grant in the first place and its subsequent continuation, changes with time to the detriment of the social security entitlement of its members.

It is in this context, that the EPFO steps in as a regulator of P.F. Trusts by virtue of the provisions of Section 17(4) of the EPF Act which provides for regulatory powers and cancellation of the Exemption granted to an establishment once the conditions of Exemption are violated. As explained above, such an action is simply in the nature of cancellation of what essentially was a privilege accorded to the establishment. Here it is pertinent to point out that since cancellation of exemption doesn't affect any vested rights of the establishment under the EPF Act, it has no penal consequences which altogether merit a separate action under Section 14 (2A) of the EPF Act.

It is pertinent to mention here that previously no such SOP was issued for Cancellation of EPF Exemption. Hence, an attempt has been made and the SOP for Cancellation of Exemption has been issued.

d) SOP for Surrender of EPF Exemption issued on 30/10/2023:

Cancellation of exemption can take the route of a voluntary relinquishing of exemption by the establishment. Once such a decision is taken by the establishment and the Board of Trustees the exempted establishment needs to follow a designated protocol before the Trust fund is taken over by RPFC. As a matter of fact, such a voluntary surrender of exemption is seen to be getting more frequent as exempted establishments unable to cope with the vagaries of an uncertain business climate and the fluctuations in the Bond and capital market find it difficult to match the benefits being provided by EPFO.

A tactical decision to concentrate on their core business while leaving the task of managing the PF of their employees to EPFO which has also significantly improved its service to its subscribers is taken and EPFO informed about such a decision well in advance. The increasing frequency of such decisions by exempted establishments led the CBT to devise a protocol in its 215th meeting. Encapsulating the decisions taken in the said meeting EPFO came out with a detailed circular dated 27/12/2016 which lays down the guidelines for handling such cases.

This Standard Operating Procedure (SOP):

- i. Standardizes the administrative procedures for surrender of EPF Exemption.
- ii. Supersedes all extant procedures and circulars from the date of effect of this SOP.



- iii. Prescribes the documents, the formats, the channel, and timelines for various scenarios of surrender of EPF Exemptions and iron out operational issues.
- iv. Puts in place a mechanism for monitoring, feedback, and stakeholder management.

It is pertinent to mention here that previously no such SOP was issued for Surrender of EPF Exemption. Hence, an attempt has been made and the SOP for Surrender of Exemption has been issued.

e) **Exemption Manual issued on 09/11/2023:**

The Exemption manual is an attempt at a consolidation of the various procedures and steps involved in the grant, regulation cancellation and surrender of exemption from the EPF Scheme as indicated in their respective standard operating procedures. This would enable all stakeholders namely Establishment, Employer and EPFO to effectively perform their respective duties by referring to this manual as a single source.

The Exemption Manual is the summary of all the new Standard Operating Procedures issued. The purpose of the Exemption Manual is to foster transparency, consistency, and excellence in the way EPFO manages exemption cases and serves its valued stakeholders.

The Exemption Manual has been meticulously crafted to offer a detailed insight into the functioning of the exemption division, from its core principles to its day-to-day operations. By providing a standardized and comprehensive reference, it is aimed to foster transparency, consistency, and excellence in the way the EPFO manage exemption cases and serve its valued stakeholders.

The Exemption Manual is aimed to provide clarity & guidance, promote consistency & standardization in operations, ensure compliance in an ever – changing regulatory environment, enhance efficiency of the EPFO Exemption machinery and most importantly emphasize on Customer service and Stakeholder centricity.

It is pertinent to mention here that previously no such Exemption Manual was issued. Hence, an attempt has been made and the Exemption Manual has been issued.

4.14 Comparative Analysis for the previous five year related to core areas of Exemption Division

a) **Meeting of Exempted Establishments Committee**

S. No.	Year	No. Of meetings	No. Of proposals placed before EEC
1.	2019-20	02	02
2.	2020-21	02	12
3.	2021-22	02	16
4.	2022-23	05	23
5.	2023-24	03	32

b) **Surrender/cancellation/Grant proposal forwarded to Appropriate Govt.**

S. No.	Year	No. of proposals forwarded
1.	2019-20	01

S. No.	Year	No. of proposals forwarded
2.	2020-21	09
3.	2021-22	12
4.	2022-23	18
5.	2023-24	19

c) Compliance Audit Status

S. No.	Year	No. of Estt. CA to be conducted	No. of Estt. CA conducted	Pending
1.	2019-20	1311	1311	0
2.	2020-21	1311	1309	02
3.	2021-22	1311	1308	03
4.	2022-23	1161	1148	13
5.	2023-24	1161	0	*1161

*The Compliance Audit for 2023-24 will be conducted w.e.f. 01.10.2024 onwards and completed by 31.12.2024.

RECOVERY OF ARREARS IN EPFO

4.15 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 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 RPFs were notified as Recovery Officers by name. From 4th March, 1997, all the RPFs 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.

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:



- i. Attachment and sale of movable or immovable property of the establishment or, as the case may be, of the employer;
- ii. Arrest of the employer and his detention in prison; and
- iii. Appointing receiver for the management of movable or immovable properties of the establishment or, as the case may be, the employer.

ARREAR MANAGEMENT DURING THE YEAR

4.16 The scheme-wise details of assessed arrears, amounts recovered and closing balance during the year 2023-24 are as under:

		ARREARS TO BE RECOVERED		(Rs. in cr.)
TYPE OF DUES		Workload	Realised	Closing Balance
a.	Provident Fund	12304.36	2051.55	10252.81
b.	EPF Administration & Inspection Charges	739.27	96.90	642.37
c.	Pension Fund	5805.80	881.49	4924.31
d.	Insurance Fund	588.78	80.20	508.59
e.	EDLI Administration & Inspection Charges	25.23	3.61	21.62
f.	TOTAL (a to e)	19463.44	3113.75	16349.7
g.	Penal Damages and Interest	6307.00	1306.47	5000.53
h.	Exempted Sector	5318.42	847.77	4470.65
GRAND TOTAL (F to H)		31088.86	5267.99	25820.88

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

Bifurcation of Arrears - Unexempted Sector (All three schemes)

4.17 Out of the total arrears of Rs. 16349.7 cr., an amount of Rs. 9474 cr. falls under Not Immediately Realisable (NIR) category and Rs 6875.7 cr. is realisable through recovery proceedings.

The arrears falling under NIR category could not be recovered over the years for reasons such as:

- i. Amount in dispute in Courts/Tribunal.
- ii. Establishments into liquidation.
- iii. Grant of Installments.
- iv. Establishments in respect of which Rehabilitation Scheme had been sanctioned by the BIFR.

NIR amount accounts for 57.95% of the arrears demand. The break-up indicating the reason and category of the default falling under NIR category is as below:-

Status of NIR arrears	Number of cases	Amount involved (Rs. in cr.)	% of Total
Stay by Courts	11407	6835.71	72.15
Under Liquidation	2755	2039.71	21.53
BIFR	544	168.73	1.78
Others	12763	429.85	4.54
TOTAL	27469	9474	100%

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

Sector	Amount to be recovered (Rs. in cr.)
Private	13734.85
Public	2252.27
Co-operative	362.58
TOTAL	16349.7

4.18 Zone-wise bifurcation of arrears for all schemes as on 31.03.2024 with reference to Public, Private and Cooperative Sector is given in **Appendix-4(iv)**.

4.19 The summary of Un-Exempted establishments which were in default of Provident Fund dues of Rs.50 lac and above as on 31.03.2024 is at **Appendix-4(v)** and a summary of exempted establishments in default of Rs.50 lac or more is given in **Appendix-4(vi)**.

ARREAR MANAGEMENT IN THE EXEMPTED SECTOR

4.20 Out of an arrear of Rs. 5318.42 cr., an amount of Rs. 847.77 cr. was recovered leaving a balance of Rs. 4470.65 cr. The details are given in **Appendix-4(xviii)**. The major portion of arrears of exempted establishments is in the State of Telangana amounting to Rs. 3505.84 cr. followed by Delhi amounting to Rs. 213.52 crore, West Bengal & Sikkim amounting to Rs. 145.26 crore, Jharkhand amounting to Rs. 135.66 cr. and Rajasthan amounting to Rs. 115.85 crore, together representing 92.07% of the total arrears as depicted in **Appendix-4(xix)**.

Action taken against defaulters in the Exempted Sector

4.21 During the year 2023-24, a sum of Rs. 9.25 cr. was recovered (Bank Accounts attached) from defaulters in the exempted sector.

OTHER ACTIONS TAKEN BY EPFO FOR RECOVERY OF ARREARS

4.22 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 cooperation 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.

4.23 AATMANIRBHAR BHARAT ROZGAR YOJANA (ABRY)

- The Central Govt. launched the Aatmanirbhar Bharat Rozgar Yojana (ABRY) from 01.10.2020 to incentivize creation of new employment opportunities during the COVID-19 recovery phase by providing assistance to the employers of establishments registered with EPFO to recruit unemployed persons including re-employment of those who were rendered un-employed during the Pandemic.
- Incentive is in the form of payment of EPF contributions available for 24 wage months from date of registration of new employees, earning wages less than Rs.15,000/- per month. Incentive



of both employees' & employer's contributions i.e., 24% of wages in r/o new employees in establishments employing up to 1000 employees & only employees' EPF contributions i.e. 12% of wages in r/o new employees in establishments employing more than 1000 employees.

- iii. **Benefits of the scheme:** The monthly employee's EPF contribution @ 12% of monthly wage which is liable to be deducted from wage of employee is now to be paid by the Central Govt. in the EPF account of new employees of eligible establishments. So, there will be no deduction of contribution of 12% from the wages of new employee and he/ she will have a higher take home salary.

Employer of eligible establishment is not required to pay his share of EPF and EPS contribution @ 12% of monthly wage of new employees of his establishment provided total number of employees in his establishment is less than one thousand (1000) in wage month of September 2020. So, the employer saves this money. This also incentivizes employers of all eligible establishments to retain all their new employees at higher take home pay.

- iv. **Eligibility conditions for establishments:** Number of EPF Contributory Members in ECR filed for wage month September 2020 is the reference base of employees.

"Establishments employing up to 50 employees have to add a minimum 2 new employees and Establishments employing more than 50 employees have to add minimum 5 new employees to the reference base and retain the number of employees in reference base on month-to-month basis to be eligible for benefits."

For new establishments getting registered with EPFO between 01.10.2020 to 31.03.2022, the reference base of employees shall be treated as zero. If any such establishment registers voluntarily with less than 20 employees and continues to maintain less than 20 employees during the validity period of this Scheme, such establishment will not be allowed to exit from statutory Schemes under EPF & MP Act, 1952 and beneficiaries who received benefit shall not be allowed to make final withdrawals until expiry of a period of two years after validity period of this Scheme

- v. **Beneficiaries- "New Employees"-** "New employee" means any employee drawing wages less than Rs. 15,000/- per month and include:

- Those who join employment in any EPFO registered establishments for the first time from 01.10.2020 to 31.03.2022 and are allotted Aadhaar validated UAN.
- Those EPF members who made exit from employment during 01.03.2020 to 30.09.2020 and joined any EPFO registered establishment between 1.10.2020 to 31.03.2022.

The new employee should continue to be employed in any eligible Establishment to avail the incentive. Benefits not available to any new employee who is a registered beneficiary under PMRPY / PMPRPY.

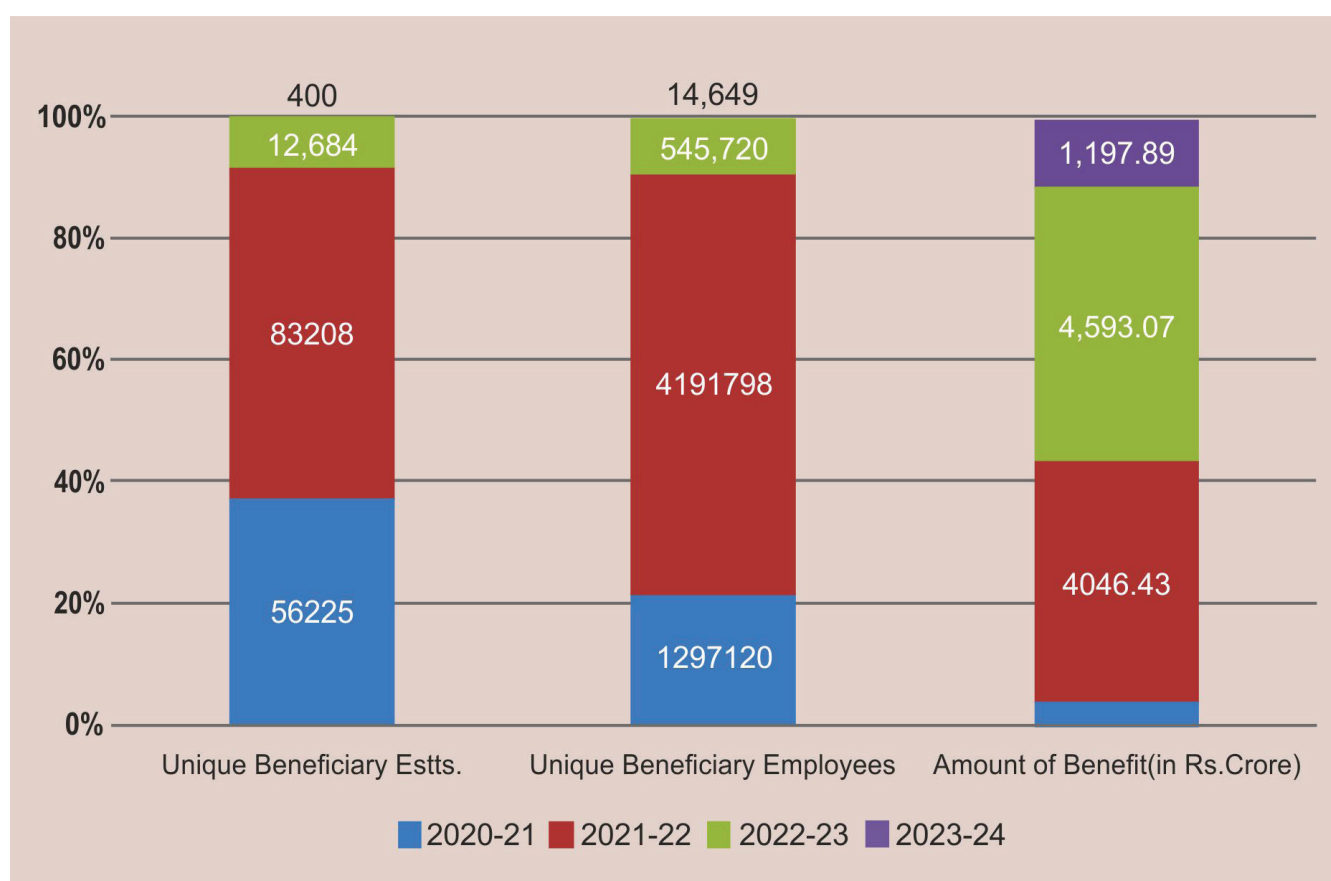
- vi. **Claim of benefits and disbursement:** To implement ABRY, EPFO has deployed an electronic facility on Employer's portal whereby the employers can register the establishment and new employees and claim benefits through Electronic Challan cum Return (ECR) for each wage month.

Employers have to file one Electronic Challan cum Return (ECR) in respect of all employees including new employees for each wage month within 60 days of the close of that wage month. However, the employer shall be liable for consequent liability of interest due u/s 7Q for belated submission of ECR.

The benefits of employees' and employer's share of EPF/EPS contributions is provided upfront to the employers at the time of submission of ECR. This amount is provided as a subsidy by the government of India and credited to the employees' account. This results in an increase in take-home pay of the benefitted employees.

The benefits of ABRY is credited in Aadhaar seeded Universal Account Number (UAN) of new employees in order to check duplication errors and prevent unscrupulous members from availing the benefit under the scheme.

- vii. **Status of the scheme as on 31.03.2024:** The registration window for Establishment and New-employees was closed on 31.03.2022 and the benefit is available for a period of twenty-four months from date of registration of new employee, not later than 31/03/2024 i.e Date of closure of scheme. Number of Beneficiaries under the Scheme as on 31.03.2024:







5

INVESTMENTS AND ACCOUNTS



RATE OF CONTRIBUTION

- 5.1 The rate of contribution payable 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 as 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 Govt.	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 the employer as well as the employee. The employer supports the entire administrative charges for EPF and contribution under EDLI Scheme. The Government of India contributes @1.16% of the total wages to the EPS. The rate of contribution, for both employer and employee is 10% of the wages only for following categories of establishments:
- 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 sub-section (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 periods 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.

Period	Contribution Rate
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 31 st 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	8½% 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	8½% 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 31 st 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 8½% to 10% for all except 5 categories of industries/ establishments. With this, 5 categories of industries/establishments were to pay Provident Fund contribution @ 8½% 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 2023-24, 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:

Contributions Received from Un-exempted Establishments* (Rs. in Crore)		
	Scheme	2023-24
1.	Employees' Provident Funds Scheme	2,26,198.57
2.	Employees' Pension Scheme:	
	a) Employers' Share	62,423.93
	b) Government's Share	9,356.48
	Total:	71,780.41
3.	Employees' Deposit Linked Insurance Scheme:	
	Employers' Share	3,358.10

* Unaudited



Provident Fund

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

PROVIDENT FUND CONTRIBUTIONS RECEIVED (Rs. in Cr.)		
Year	Un-exempted Sector	Year-wise variation in %
2023-24*	2,26,198.57	6.54
2022-23	2,12,317.01	25.00
2021-22	1,69,855.05	29.98
2020-21	1,30,675.45	5.07
2019-20	1,24,365.85	17.54

*Unaudited

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 the 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 the current 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 the wages of the member.

5.8 The following table shows the contribution received in the Pension Fund in the last five years:

Year	Employer's share (Rs. in Cr.)	Central Govt. share (Rs. in Cr.)	Year-wise variation in % (both shares)
2023-24*	62,423.93	9,356.48	10.63
2022-23	56,170.84	8,714.76	12.79
2021-22	49,719.98	7,806.20	13.77
2020-21	44,009.53	6,552.48	-2.67
2019-20	44,448.55	7,504.59	11.34

* Unaudited

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 2023-24, a sum of Rs. 3,358.10 Cr. was received as against Rs. 3,030.85 Cr. in the year 2022-23.

5.10 The zone-wise receipts and payments in the contribution accounts of all the three Schemes (Un-exempted Sector) for the year 2023-24 are given in **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 un-exempted establishment should pay Administrative Charges). Section 17(3) of the Act stipulates the payment of Inspection Charges by the exempted establishments every month.

Considering 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 are fixed by the Central Government and notified in the Gazette. 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.
01.12.1978 to 30.09.1986	0.37%	On total pay on which contributions are payable. Minimum Administrative charges payable per month per establishment is Rs. 5/-.
01.10.1986 to 31.07.1998	0.65%	On total pay on which contributions are payable. Minimum Administrative charges payable per month per establishment is Rs. 5/-.
01.08.1998 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. The 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. The 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. The 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 31.07.1998	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 2023-24 relating to Employees' Provident Fund Scheme, 1952 is as below:

INCOME & EXPENDITURE ACCOUNT (Rs. in Crore)		2023-24*
INCOME		
A	Administrative, Inspection Charges & Penal Damages (including 7Q interest)	6,071.00
B	Interest on Investments	2,210.98
C	Receipts from other accounts	59.43
D	Miscellaneous receipts	21.87
	TOTAL	8,363.28
EXPENDITURE		
A	Revenue Expenditure	5,883.08
B	Payments to other Accounts	59.43
	TOTAL	5,942.51
Excess of Income over Expenditure		2,420.77

* Unaudited

ADMINISTRATIVE REVENUE

5.13 During the year 2023-24, the details of Administrative Revenue collected from the employers with respect to 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) *				
	Scheme	EPF Scheme*	EDLI Scheme*	Total
1	Adm. Charges	5,633.57	18.60	5,652.17
2	Inspection Charges	365.12	5.36	370.49
3	Penal Damages (Including 7Q Interest)	72.31	2.65	74.96
	TOTAL	6,071.00	26.61	6,097.61

* Unaudited

5.14 The establishments granted an 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. During the year 2023-24, Rs. 6,071.00 Cr. has been collected as Administrative Revenue as against Rs. 5,374.88 Cr. collected during 2022-23 under EPF Scheme. During the year 2023-24, Rs. 26.61 Cr. has been collected as Administrative, Inspection Charges, Damages and Interest charged as against Rs. 28.14 Cr. collected during 2022-23 under EDLI Scheme.

5.15 BANKING DIVISION

i. **Banking Agreement with Bank of India and YES Bank for Centralized Collection :-**

Banking Agreement was made between EPFO & Bank of India on 14th December, 2023 and between EPFO & YES Bank on 05th January 2024 for collection of EPF dues through internet banking.

ii. **Renewal of centralized collection agreements with 15 banks :-**

Banking Agreement has been renewed with 15 banks for collection of EPF dues through internet banking.

iii. **Revision of Service charges on payments of EPFO :-**

The service charges for EPFO payments, previously based on volume (Payment Commission @ 5.5 paisa per Rs. 100/-), have been revised and changed to transaction-based charges (transactions from SBI to SBI - NIL charges, transactions from SBI to Other banks - Rs. 5/- per transaction).

5.16 INVESTMENT OF FUNDS BY EPFO

A) Investment of funds in EPFO is done as per the pattern of Investment notified by the Ministry of Labour and Employment, Govt. of India vide notification no. 1071 (E) dated 23rd April, 2015 (as per para 52 of the EPF Scheme 1952) which is reproduced as under:

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 hereby directs that all incremental accretions belonging to the Fund shall be invested in accordance with the following pattern namely-

Category	Particulars	Range of Investment
I.	Government Securities and Related Investments	45%- 65%
II.	Debt Instruments and Related Investments	20%- 45%
III.	Short-term Debt Instruments and Related Investments	Upto 5%
IV.	Equities and Related Investments	5%- 15%
V.	Asset Backed, Trust Structured and Miscellaneous Investments	Upto 5%

Detailed pattern of Investment is placed at **Appendix-5(ix)**

B) 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.



- C) 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.
- D) Proceeds arising out of sale or redemption of investment in equities and related investments, 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.
- E) 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.
- F) 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.
- G) 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.
- H) 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.
- 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.
 - i. The trustees will take suitable steps to control and optimize the cost of management of the fund.
 - ii. The trust will ensure that the process of investment is accountable and transparent.
 - iii. 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.

- iv. The trust / fund should adopt and implement prudent guidelines to prevent concentration of investment in any one company, corporate group or sector.
- J) 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 Employees Pension Scheme 1995 Fund

- 5.17 The Scheme provides for investment of the pension fund in the following manner (Para 26 of the pension scheme).
- i. All monies 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 Fund Scheme, 1952.
 - ii. Net assets of the Family Pension Fund as on 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.

PORTFOLIO MANAGEMENT

5.18 a) Debt Portfolio

- i. The funds of EPFO which are invested in debt instruments are managed by portfolio managers duly appointed by the Central Board of Trustees. 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.
- ii. The Central Board of Trustees had approved the appointment of following two Portfolio managers for managing the EPFO corpus (Debt -side):
 - UTI Asset Management Company Ltd.
 - SBI Funds Management Ltd.
- iii. The Performance Evaluation of the portfolio managers of EPFO is a regular exercise and is evaluated against a performance benchmark developed by the consultant M/s CRISIL. The performance benchmark is dynamic in nature and captures the 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. Performance evaluation of the Portfolio Manager is also placed before of the Finance Investment and Audit Committee.



b) Performance of the Portfolio Managers for the Year 2023-24

- i. As per the report submitted by CRISIL, the Consultant of EPFO, the yield generated by the Portfolio Managers during the financial year 2023-24 is 7.62%, which is higher than the benchmark yield of 7.57% for the financial year 2023-24.
- ii. The return on investment during a year is subject to variation in market yield 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 the same regulations.
- iii. The competition among the Fund Managers has diversified the risk of under performance by one single Portfolio Manager, affecting the yield of the entire portfolio. Along with competition, creation of dynamic benchmarks, work as a reference for the Portfolio Managers who optimize their efforts to not only meet the benchmark but also outperform it.
- iv. Performance of Portfolio Managers for the period from 01.04.2023 to 31.03.2024 is as under:

Portfolio Manager	Portfolio Yield (%)	Benchmark Yield (%)
SBI AMC	7.62	7.57
UTI AMC	7.61	
Overall EPFO	7.62	

- v. On the portfolio yield parameter, SBI Fund AMC is ranked first with the portfolio yield of 7.62 compared to 7.61 generated by UTI AMC.
- vi. On the asset parameter, SBI Funds AMC is ranked first due to relatively higher exposure of 10.83% into G-secs as compared to 8.07% by UTI AMC.

5.19 Equity Portfolio

- i. The pattern of investment notified by the Ministry of Labour & Employment mandates investments in Equity and Related Investment in the range of 5% to 15%. Accordingly, EPFO started with an investment of 5% in Equity through ETFs based on the BSE Sensex Index or NSE Nifty 50 Index in August 2015. Subsequently from 2017 the investment in ETFs was increased to 15% of the fresh accretion.
- ii. The funds of EPFO which are invested in equity instruments are managed by Asset Management Companies (AMC) for ETF Investments duly appointed by Central Board of Trustees. EPFO invests these funds in the Equity instruments through ETFs based on the BSE Sensex Index or NSE Nifty 50 Index.
- iii. The Investments in the ETFs based on BSE Sensex Index or NSE Nifty 50 Index have been made till 31st March, 2023 by the following:
 - SBI Funds Management Limited
 - UTI Asset Management Company Limited
 - Nippon Life India Asset Management Limited
 - ICICI Prudential Asset Management Company Limited

* Nippon Life India AMC & ICICI Prudential AMC have started managing corpus w.e.f. 03.07.2023.

- iv. EPFO has also made investments in CPSE ETF and Bharat 22 ETF.
- v. The primary objective of ETFs is to track the underlying index as closely as possible. The investment managers of ETFs attempt to replicate the investment results of the underlying index by holding all the securities in the Index in the same proportion across all times.
- vi. The performance of ETF Managers is measured in terms of the tracking error of the ETFs. Tracking error is defined as the annualised standard deviation of the daily difference in returns between the ETF and its underlying Index. A lower tracking error implies the scheme has been consistent.

ETF	Benchmark	Tracking Error
SBI Funds AMC	Nifty 50 TRI	0.044%
	S&P BSE SENSEX TRI	0.037%
UTI AMC	Nifty 50 TRI	0.044%
	S&P BSE SENSEX TRI	0.037%
Nippon Life India AMC	Nifty 50 TRI	0.044%
	S&P BSE SENSEX TRI	0.051%
ICICI Prudential AMC	Nifty 50 TRI	0.043%
	S&P BSE SENSEX TRI	0.036%

5.20 Corpus and Category wise breakup of Investments (Un-Exempted Sector)

a) Employees' Provident Fund:

i. Investment (at face value)

(Rs. in Cr.)

1.	Total Investments as on 31.03.2023	13,04,264.41
2.	Total Investments as on 31.03.2024	15,29,368.04
3.	Net addition in Investments at Face value during the year 2023-24	2,25,103.63

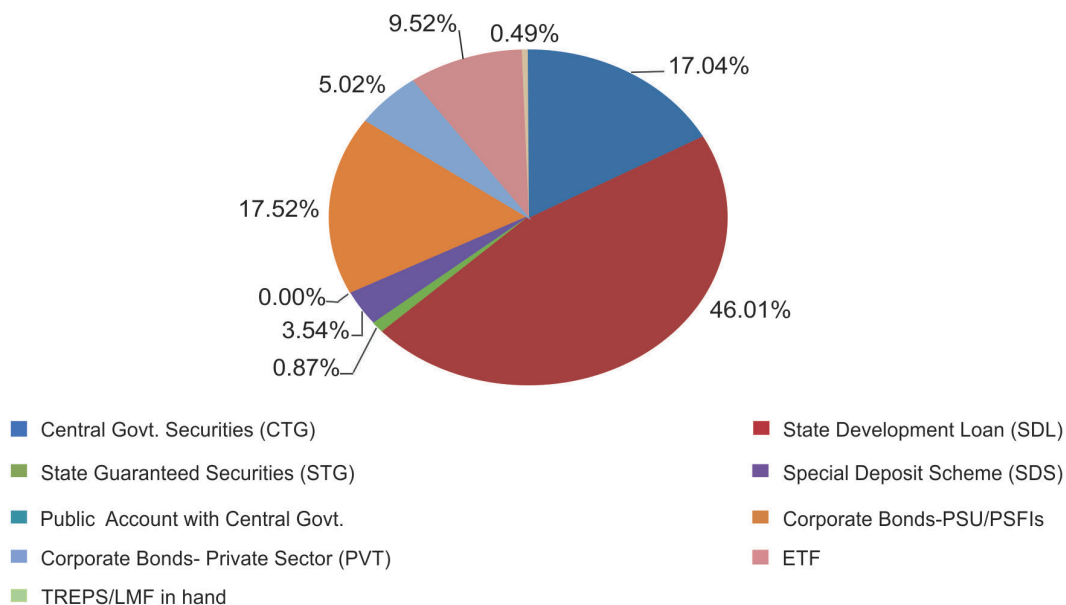
ii. Category wise break up of investments:

(Rs. in Cr.)

Sl. No.	Category	Face Value as on 31.03.2024	Percentage
1.	Central Govt. Securities (CTG)	2,60,613.74	17.04%
2.	State Development Loan (SDL)	7,03,691.38	46.01%
3.	State Guaranteed Securities (STG)	13,289.60	0.87%
4.	Special Deposit Scheme (SDS)	54,080.72	3.54%
5.	Public Account with Central Govt.	-	0.00%
6.	Corporate Bonds - PSU/PSFIs	2,67,925.42	17.52%
7.	Corporate Bonds -Private Sector (PVT)	76,721.30	5.02%
8.	ETF(at cost Price)	1,45,541.17	9.52%
9.	TREPS/LMF in hand	7,504.70	0.49%
TOTAL		15,29,368.04	100.00%



Investments in EPF Scheme



b) Employees' Pension Fund:

i. Investment (at face value)

(Rs. in Cr.)

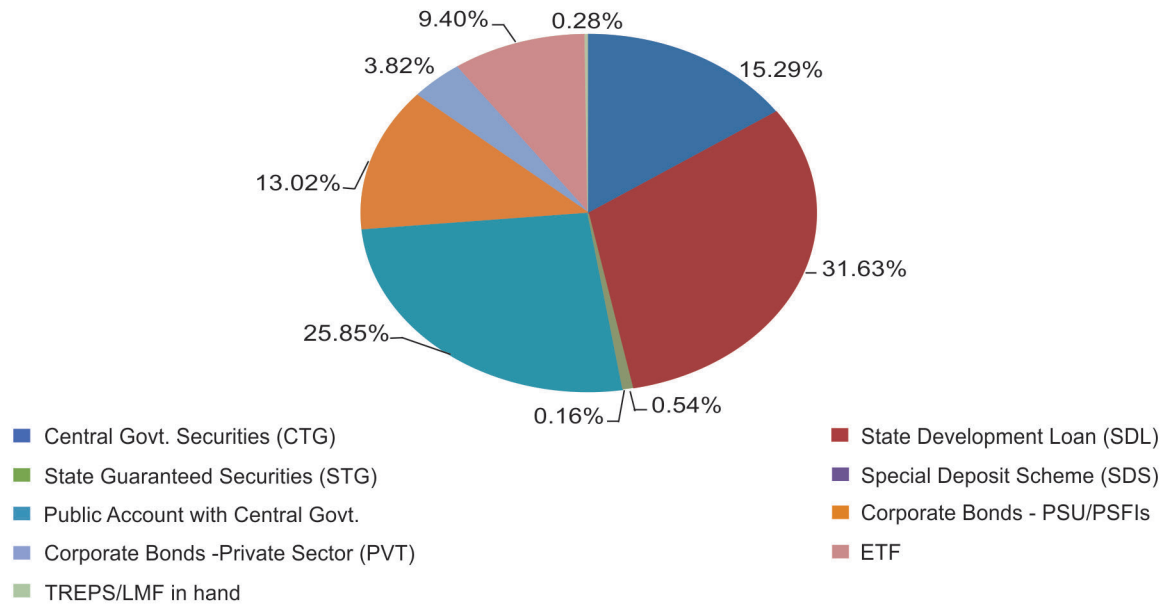
1.	Total Investments as on 31.03.2023	7,70,604.05
2.	Total Investments as on 31.03.2024	8,76,163.50
3.	Net addition in Investments at Face value during the year 2023-24	1,05,559.45

ii. Category wise break up of investments:

(Rs. in Cr.)

Sl. No.	Category	Face Value as on 31.03.2024	Percentage
1.	Central Govt. Securities (CTG)	1,33,946.98	15.29%
2.	State Development Loan (SDL)	2,77,136.58	31.63%
3.	State Guaranteed Securities (STG)	4,773.70	0.54%
4.	Special Deposit Scheme (SDS)	1,400.52	0.16%
5.	Public Account with Central Govt.	2,26,530.85	25.85%
6.	Corporate Bonds - PSU/PSFIs	1,14,068.87	13.02%
7.	Corporate Bonds -Private Sector (PVT)	33,454.95	3.82%
8.	ETF(at cost Price)	82,361.24	9.40%
9.	TREPS/LMF in hand	2,489.80	0.28%
TOTAL		8,76,163.50	100.00%

Investments in EPS Scheme



c) Employees' Deposit Linked Insurance Fund

i. Investment (at face value)

(Rs. in Cr.)

1.	Total Investments as on 31.03.2023	41,062.80
2.	Total Investments as on 31.03.2024	45,528.99
3.	Net addition in Investments at Face value during the year 2023-24	4,466.19

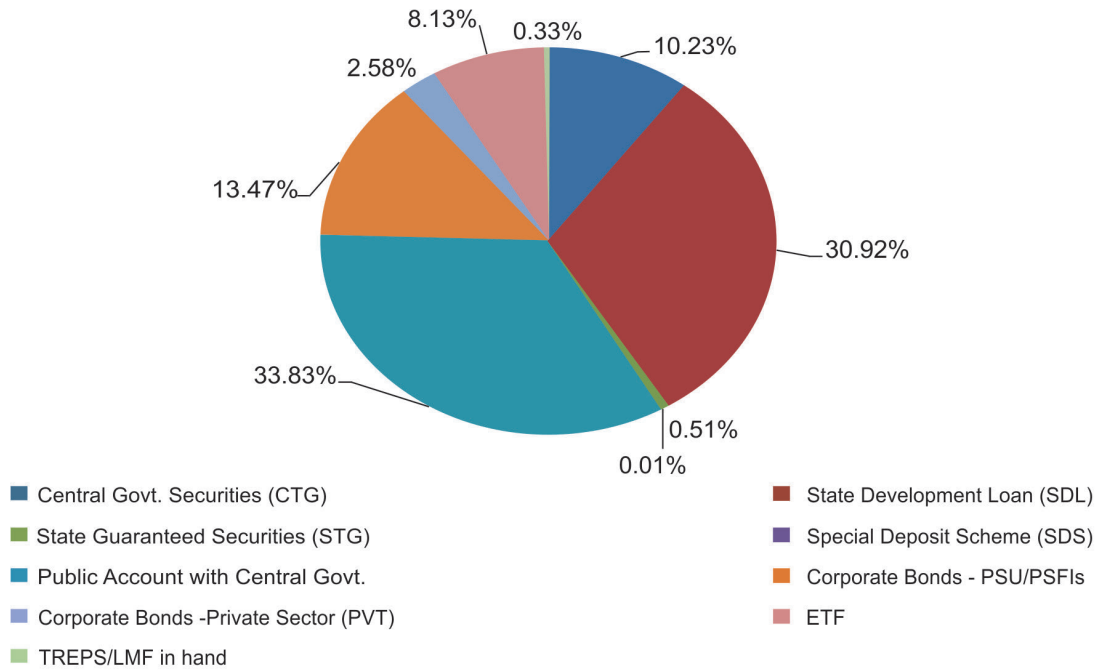
ii. Category wise break up of investments

(Rs. in Cr.)

Sl. No.	Instrument/Asset	Face Value as on 31.03.2024	Percentage
1.	Central Govt. Securities (CTG)	4,659.43	10.23%
2.	State Development Loan (SDL)	14,075.60	30.92%
3.	State Guaranteed Securities (STG)	230.50	0.51%
4.	Special Deposit Scheme (SDS)	2.50	0.01%
5.	Public Account with Central Govt.	15,404.09	33.83%
6.	Corporate Bonds - PSU/PSFIs	6,131.77	13.47%
7.	Corporate Bonds -Private Sector (PVT)	1,174.94	2.58%
8.	ETF(at cost Price)	3,699.45	8.13%
9.	TREPS/LMF in hand	150.71	0.33%
TOTAL		45,528.99	100.00%



Investments in EDLI Scheme



d) Staff Provident Fund

i. Investment (at face value)

(Rs. in Cr.)

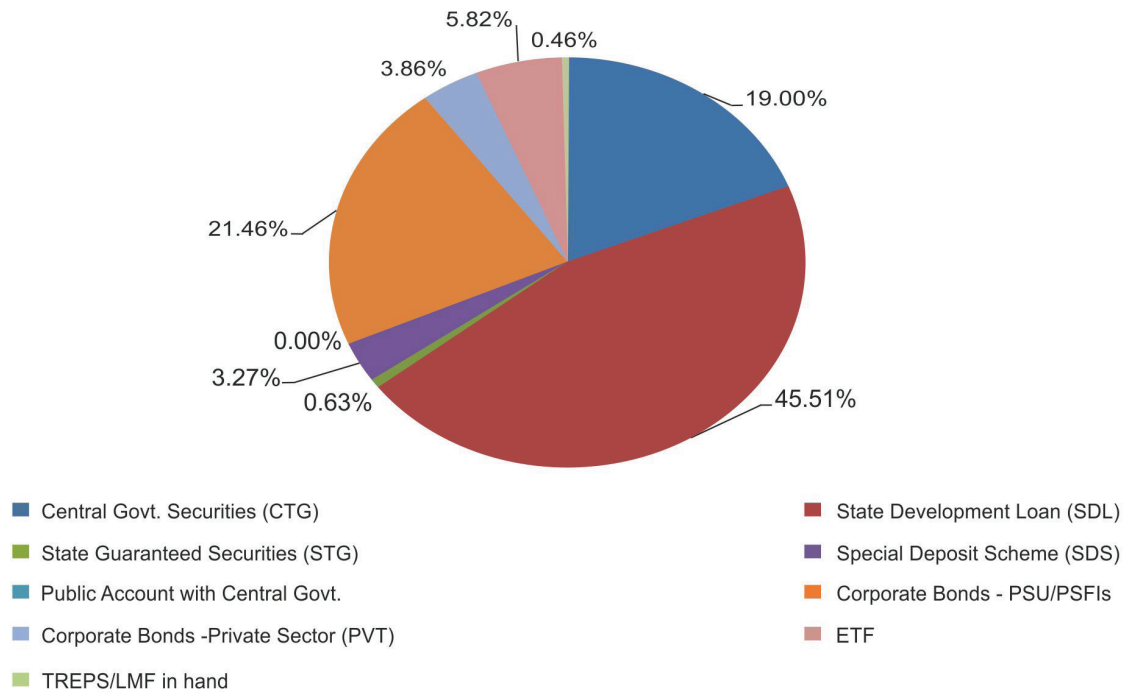
1.	Total Investments as on 31.03.2023	2,354.75
2.	Total Investments as on 31.03.2024	2,547.69
3.	Net addition in Investments at Face value during the year 2023-24	192.94

ii. Category wise break up of investments

(Rs. in Cr.)

Sl. No.	Instrument/Asset	Face Value as on 31.03.2024	Percentage
1.	Central Govt. Securities (CTG)	483.94	19.00%
2.	State Development Loan (SDL)	1,159.38	45.51%
3.	State Guaranteed Securities (STG)	16.00	0.63%
4.	Special Deposit Scheme (SDS)	83.33	3.27%
5.	Public Account with Central Govt.	0.00	0.00%
6.	Corporate Bonds - PSU/PSFIs	546.81	21.46%
7.	Corporate Bonds -Private Sector (PVT)	98.39	3.86%
8.	ETF(at cost Price)	148.25	5.82%
9.	TREPS/LMF in hand	11.59	0.46%
TOTAL		2,547.69	100.00%

Investments in SPF Scheme



e) Staff Pension and Gratuity

i. Investment (at face value)

(Rs. in Cr.)

1.	Total Investments as on 31.03.2023	18,312.68
2.	Total Investments as on 31.03.2024	22,235.58
3.	Net addition in Investments at Face value during the year 2023-24	3,922.90

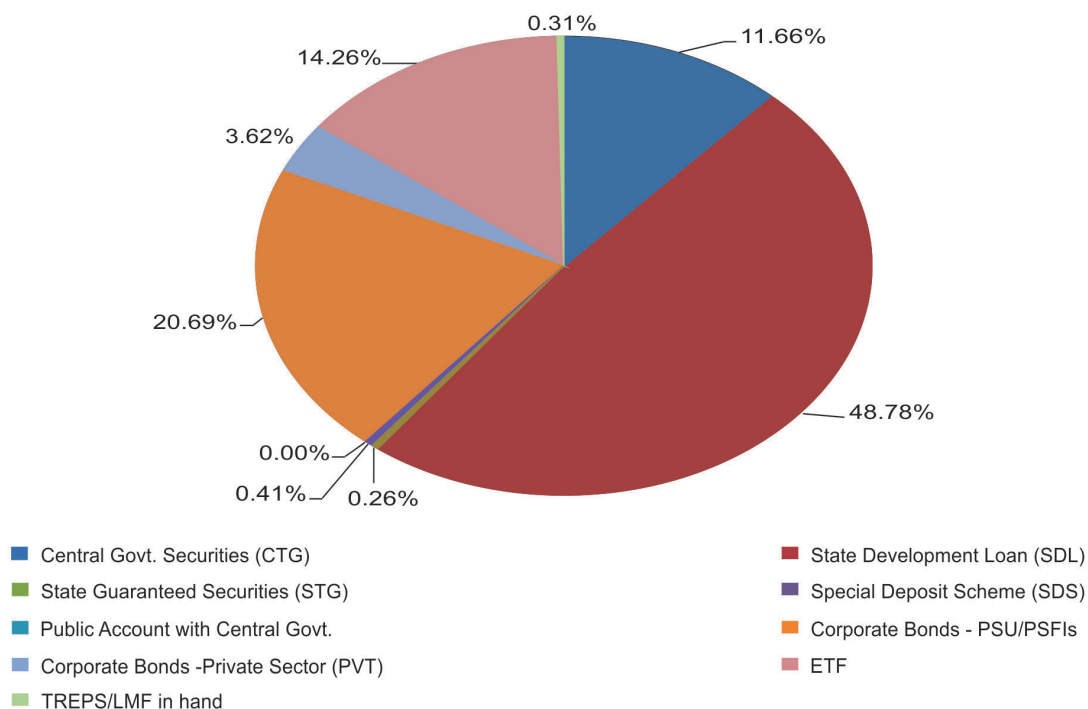
ii. Category wise break up of investments

(Rs. in Cr.)

Sl. No.	Instrument/Asset	Face Value as on 31.03.2024	Percentage
1.	Central Govt. Securities (CTG)	2,593.73	11.66%
2.	State Development Loan (SDL)	10,846.00	48.78%
3.	State Guaranteed Securities (STG)	57.90	0.26%
4.	Special Deposit Scheme (SDS)	91.79	0.41%
5.	Public Account with Central Govt.	0.00	0.00%
6.	Corporate Bonds - PSU/PSFIs	4,600.00	20.69%
7.	Corporate Bonds -Private Sector (PVT)	804.94	3.62%
8.	ETF(at cost Price)	3,171.39	14.26%
9.	TREPS/LMF in hand	69.82	0.31%
TOTAL		22,235.58	100.00%



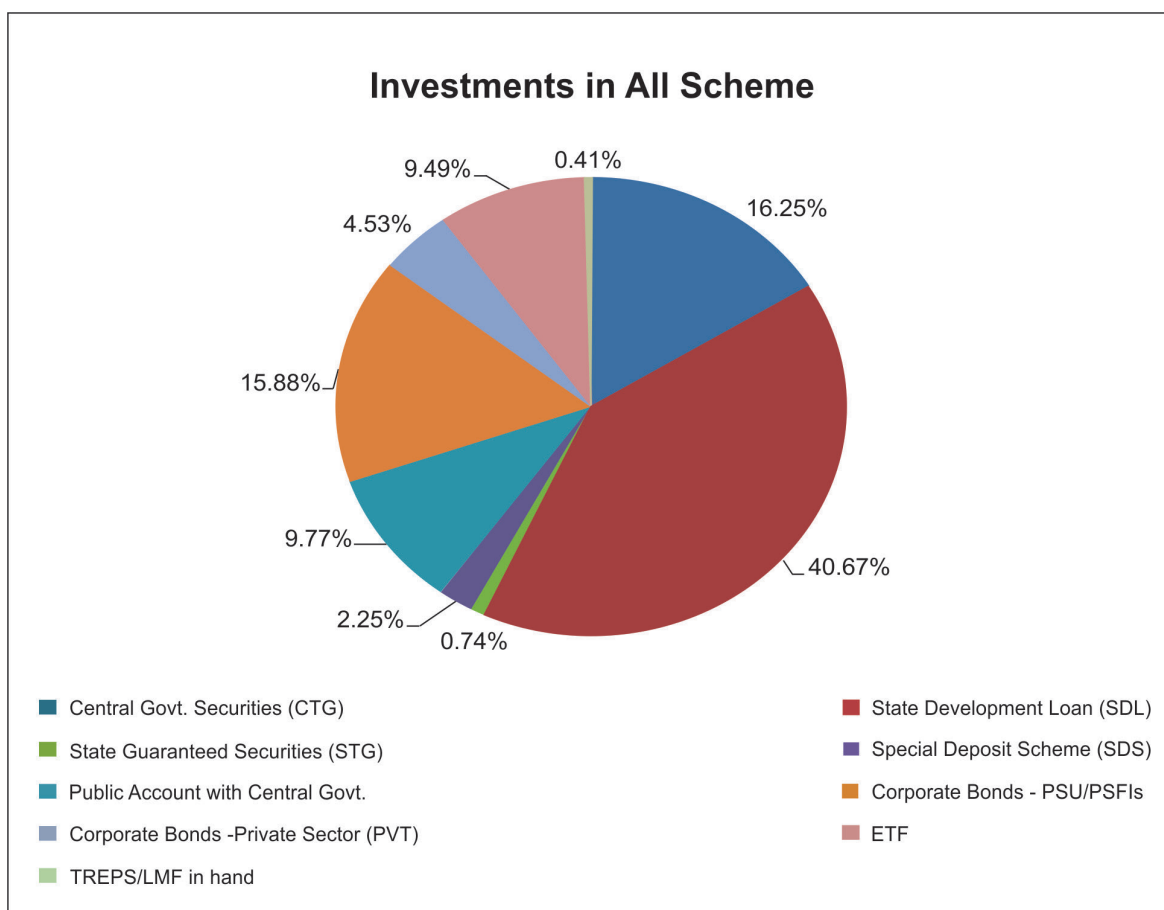
Investments in PNG Scheme



Consolidated statement of category wise investment of corpus under different schemes at face value as on 31.03.2024 [Including Equity related investments].

Category	Schemes					(Rs. in Crore)	
	Employees' Provident Fund	Employees' Pension Fund	Employees' Deposit Linked Insurance Fund	Staff Provident Fund	Staff Pension and Gratuity Fund	Total	%
Central Govt. Securities (CTG)	2,60,613.74	1,33,946.98	4,659.43	483.94	2,593.73	4,02,297.83	16.25%
State Development Loan (SDL)	7,03,691.38	2,77,136.58	14,075.60	1,159.38	10,846.00	10,06,908.93	40.67%
State Guaranteed Securities (STG)	13,289.60	4,773.70	230.50	16.00	57.90	18,367.70	0.74%
Special Deposit Scheme (SDS)	54,080.72	1,400.52	2.50	83.33	91.79	55,658.87	2.25%
Public Account with Central Govt.	-	2,26,530.85	15,404.09	0.00	0.00	2,41,934.95	9.77%
Corporate Bonds - PSU/PSFIs	2,67,925.42	1,14,068.87	6,131.77	546.81	4,600.00	3,93,272.87	15.88%
Corporate Bonds -Private Sector (PVT)	76,721.30	33,454.95	1,174.94	98.39	804.94	1,12,254.53	4.53%

Category	Schemes					(Rs. in Crore)	
	Employees' Provident Fund	Employees' Pension Fund	Employees' Deposit Linked Insurance Fund	Staff Provident Fund	Staff Pension and Gratuity Fund	Total	%
ETF(at cost Price)	1,45,541.17	82,361.24	3,699.45	148.25	3,171.39	2,34,921.49	9.49%
TREPS/LMF in hand	7,504.70	2,489.80	150.71	11.59	69.82	10,226.62	0.41%
Total	15,29,368.04	8,76,163.50	45,528.99	2,547.69	22,235.58	24,75,843.79	100.00%



5.21 The details of category and coupon wise investment at Face Value (Debt) (Un-exempted Sector) in respect of different schemes, i.e., EPF Scheme 1952, EPS 1995, EDLI Scheme 1976, SPF and SP&G are given in **Appendix- 5(ii) to 5(vi)**

5.22 Investments made by Exempted Establishments during the year are given below:

INVESTMENTS MADE BY EXEMPTED ESTABLISHMENTS DURING 2023-24	
Category of Investment	Amount Invested (Rs. in Cr.)
Special Deposit Account	1,397.11
Govt. Guaranteed Securities	2,46,513.82



INVESTMENTS MADE BY EXEMPTED ESTABLISHMENTS DURING 2023-24	
Category of Investment	Amount Invested (Rs. in Cr.)
Others	1,47,102.54
TOTAL GROSS INVESTMENT	4,56,848.78
LESS: Redemption	24,935.40
TOTAL NET INVESTMENT	4,31,913.38

5.23 RATE OF INTEREST TO MEMBERS

The interest rate on EPF deposits declared since 1952 onwards is given in **Appendix 5 (vii)**

5.24 PRODUCTIVITY LINKED BONUS TO EPFO EMPLOYEES

Office-wise details of Productivity Linked Bonus for the year 2022-23 paid during the year 2023-24 to the employees of EPFO are given in **Appendix-5(viii)**.



6

CUSTOMER SERVICE, COMMUNICATIONS & PUBLIC RELATIONS



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 the EPFO Head office, New Delhi and field formations in 21 Zones and 139 Regional Offices across the country are equipped with full-fledged Facilitation centres, Public relation officers and supporting staff with an aim to provide quality service to all stakeholders of the organisation.

The various modes of registering and resolving grievances are:

- i. CPGRAMS
- ii. Grievance Appeals
- iii. EPFIGMS
- iv. Call Centre
- v. Whatsapp Helpline
- vi. Twitter and FB account of EPFO
- vii. Frequently asked questions
- viii. Facilitation Centres

Grievances are received from subscribers, pensioners, account holders of EPFO and 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 Governance of Customer Service Division

The Customer Service Division in Head Office is headed by an Additional Central Provident Fund Commissioner (Hqrs) level officer, who is assisted by Additional Central Provident Fund Commissioner, Regional Provident Fund Commissioner grade-1, Regional Provident Fund Commissioner grade-2, Section officers and Assistant Section officers. The Nodal Officers looking after grievance resolution, have been nominated in each Zonal Office and Regional Office.

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). This is an online web-enabled system over NICNET developed by NIC, in association with Directorate of Public Grievances (DPG) and Department of Administrative Reforms and Public Grievances (DARPG). CPGRAMS is the platform based on web technology which primarily aims to enable submission of grievances by the aggrieved citizens from anywhere and anytime (24x7) basis to Ministries/Departments/Organisations who scrutinize and take action for speedy and favorable redressal of these grievances which has been successfully implemented in EPFO. All the offices are regularly using CPGRAMS to monitor and redress the grievances.

i. Monitoring of grievances received under CPGRAMS Portal.

- a. The grievances under CPGRAMS Portal are received by Customer Service Division (CSD) in EPFO Head Office through Ministry of Labour and Employment. 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. However after implementation of CPGRAMS 7.0 for all the Regional offices of EPFO, grievances received through MoLBR category directly falls into the login of the concerned Regional Offices and speedup the process of resolution of grievances leading to better service delivery.

- b. The field offices redress the grievances within the stipulated time and upload their replies on the CPGRAMS Portal of Customer Service Division at Head Office.
- c. The customer service division in turn forwards the reply to Ministry of Labour and Employment for its final disposal. The Ministry of Labour and Employment then replies to the citizen except in case of grievances pertaining to DPG which are disposed by DPG itself.
- d. Vigorous monitoring of grievances is done at all levels. Reports of pendency and disposal are generated regularly and followed up with field offices and different sections of Head Office through multiple modes like Emails, whatsapp, calls etc
- e. Disposal of Public Grievances is reviewed by the Ministry of Labour and Employment every month and feedback also taken over calls from randomly selected complainants from Ministry every month to know the quality of redressal of grievances on CPGRAMS portal.

Comparison of receipts and disposal of grievances through CPGRAMS-

Year	Opening balance	Number of Grievance received	Number of Grievance disposed	Percentage of disposal	Average time taken
(01.04.2023 to 31.03.2024)	1456	141495	140029	98	8

The total number of grievances received in 2023-24 is 141495. The average time taken to resolve the grievances is 8 days in 2023-24.

Disposal of grievances received from various offices of Government of India:

S. No.	Grievance Source	Total Receipt	Disposed	Disposal Percentage
1.	DPG	8626	8243	95.56
2.	DARPG	910	903	99.23
3.	Local/Internet	119787	117506	98.10
4.	President Secretariat	891	871	97.76
5.	Pension	4993	4899	98.12
6.	PMO	7744	7607	98.23

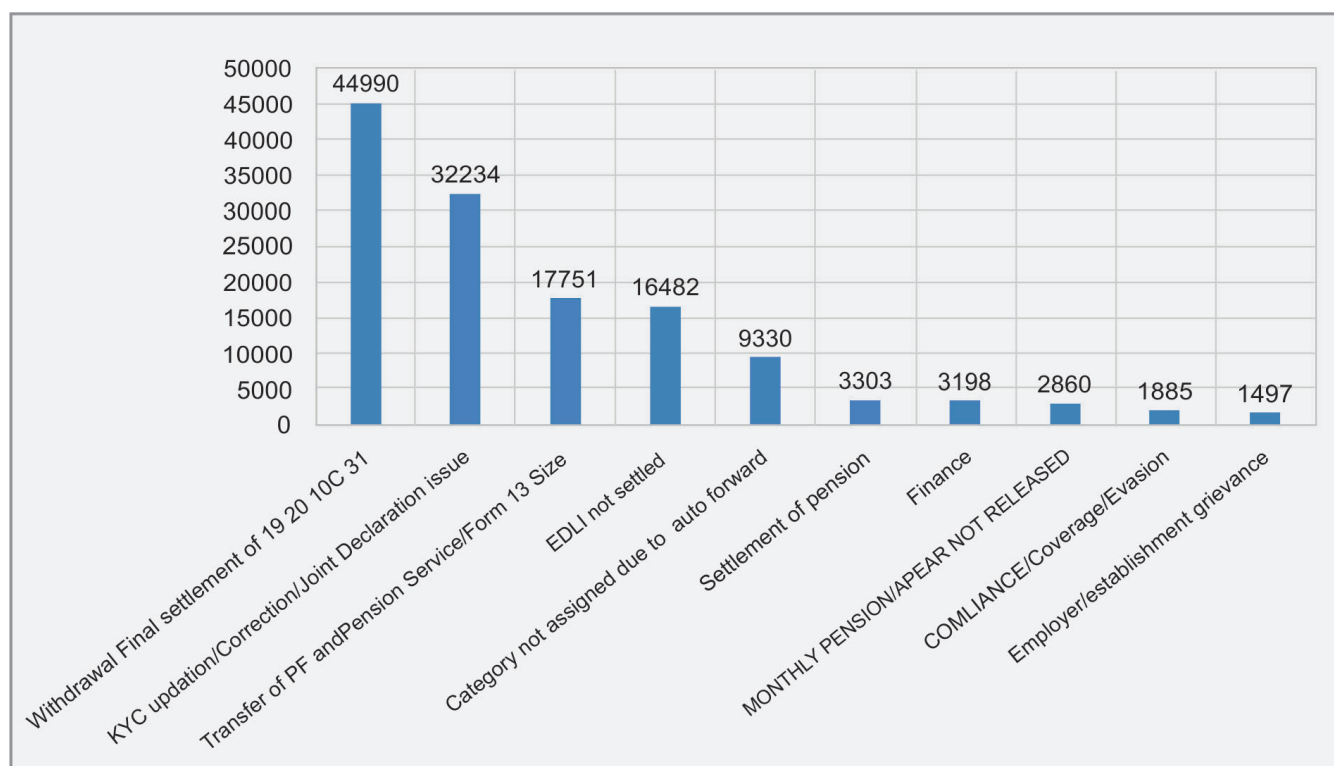
Quality analysis of top categories in CPGRAMS (2023-24)

S. No.	Grievance Category	Brought forward	Received during	Total receipts
1	Withdrawal Final settlement of 19, 20, 10C, 31	44	44990	45034
2	KYC updation/Correction/Joint Declaration issue	38	32234	32272



S. No.	Grievance Category	Brought forward	Received during	Total receipts
3	Transfer of PF and Pension Service/Form 13 issue	26	17751	17777
4	EDLI not settled	320	16482	16802
5	Category not assigned due to auto forward	962	9330	10292
6	Settlement of pension	20	3303	3323
7	Finance	0	3198	3198
8	Monthly Pension/ Arrear not released	20	2860	2880
9	COMPLIANCE/Coverage/Evasion	0	1885	1885
10	Employer/establishment grievance	0	1497	1497

CPGRAM category of grievance received during 01.04.2023 to 31.03.2024.



ii. Appeals in CPGRAMS

Ministry of Labour & Employment forwarded 34,767 Appeal Cases for the period from 01.04.2023 to 31.03.2024. Out of that 34,426 have been disposed of and 341 were pending as on 31.03.2024.

6.4 EMPLOYEES PROVIDENT FUND ONLINE GRIEVANCE MANAGEMENT SYSTEM (EPFIGMS)

i. Features of EPFIGMS

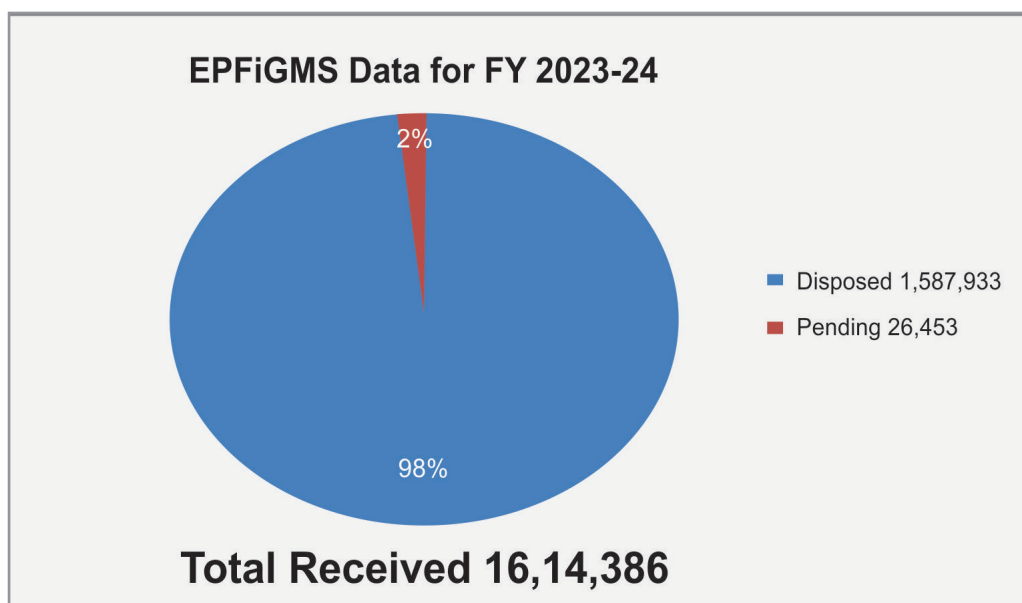
- EPFO introduced several new online services to its stakeholders like ECR, UAN, Passbook, PMPRY, online transfer, online claim processing etc. With the extension of service areas of EPFO, the earlier EPFIGMS version 1.0 launched in 2010 was not meeting the challenges and new issues faced by the members necessitating its revamping. In order to meet these challenges, the revamped EPFIGMS version 2.0 was launched by Hon'ble Minister of State for Labour and Employment on 21 August 2019 at Hyderabad.

This system has not only provided convenience to subscribers to register their grievances/queries but also has proved to be of immense value to field offices in managing grievances. Subscribers can register their grievances on the EPFiGMS portal anytime from anywhere. The grievance can be lodged by the Members, Pensioners, Establishments and Others. EPFiGMS has been developed with a view to provide a single window platform that is able to record, acknowledge and track/monitor grievances till it is finally redressed. Besides the revamped EPFiGMS is citizen centric and facilitates EPFO in monitoring the redressal of grievances efficiently, transparently and with greater accountability. It has helped EPFO in streamlining its processes and improving the ease of business for its subscribers.

- b. The revamped EPFiGMS2.0 is loaded with several innovative features, as below: -
- 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 database 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 – 65 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, Zonal and HO
 - Daily Monitoring through dashboard and MIS reports
- c. A Grievance can be lodged on the EPFiGMS Portal by-
- PF member
 - EPS Pensioner
 - Employer
 - Others

ii) Grievances Registered & Disposed in EPFiGMS

Year	Opening Balance	Receipt	Total Receipt	Disposed	% of Disposal
2023-24	40,474	15,73,912	16,14,386	15,87,933	98.36%



During the period 01.04.2023 to 31.03.2024, within 30 days, 97.76% of grievances were redressed. 9.08% redressed within 3 Days, 29.89% between 4 to 7 Days, 39.09% between 8 to 15 Days and 19.68% redressed between 16 to 30 Days. Further, the top management reviews the grievance redressal mechanism periodically.

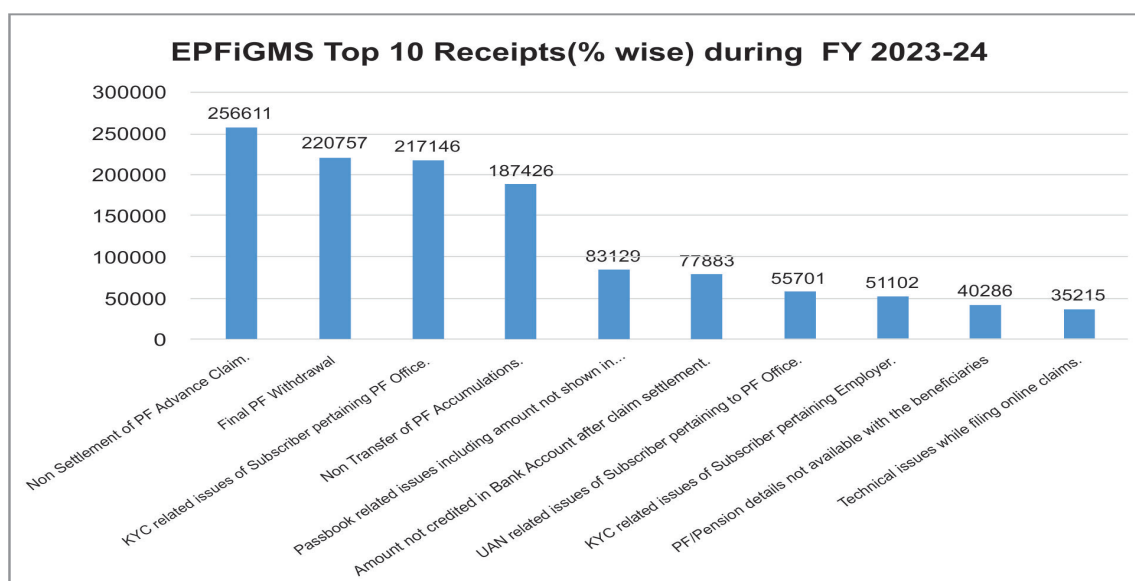
iii) COVID-19 grievances of EPFiGMS

Three Categories of Grievances incorporated in EPFiGMS during the Covid-19 Pandemic period.

- i. Covid-19 Advance related
- ii. PMGKY related
- iii. Claims rejected more than once

During the year 2023-24, Covid-19 Pandemic Period, 18,413 grievances related to COVID-19 advances were received and 18,307 were disposed of with 99.42% of disposal. Now it has been discontinued w.e.f 12th June 2024.

iv) Qualitative analysis of grievances in EPFiGMS during the period 01-04-2023 to 31-03-2024:



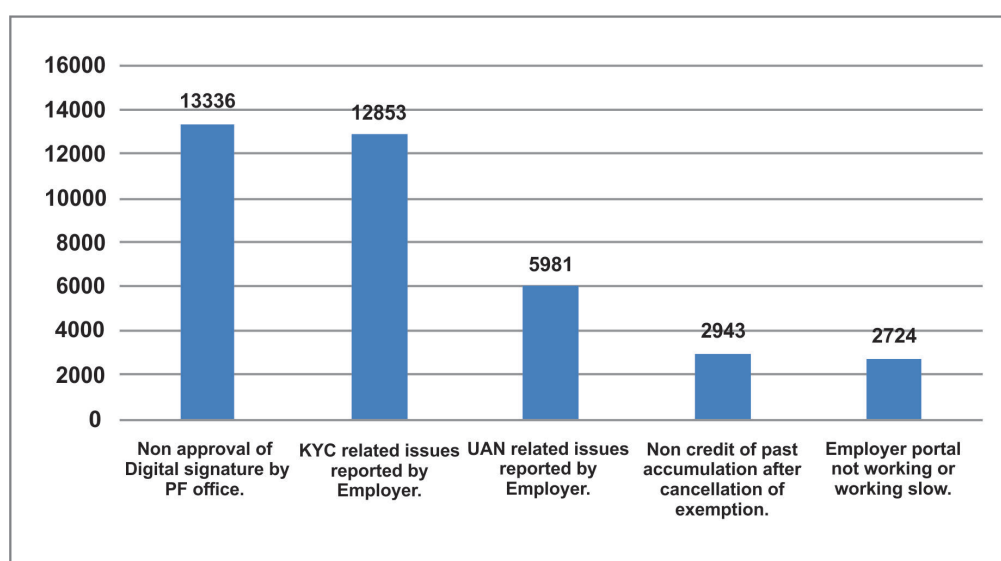
Category Analysis is being done regularly as it is a tool to assist Management in improving the system so as to minimise the grievances.

v) EPFiGMS in UMANG APP-

EPFiGMS has been onboarded in UMANG app. The data of UMANG App for the Financial year 2023-24 is as follows:

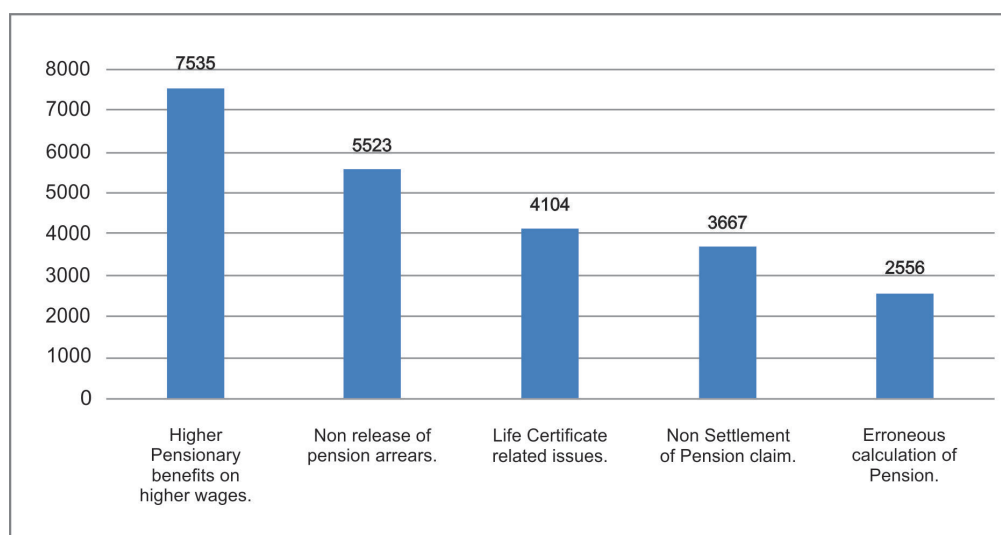
Total Grievances registered	Grievances registered through Umang App	% Receipt(out of total grievances registered)	Disposal of Umang Grievances
1573767	293872	18.67	293872(100%)

Analysis of Employer Grievances in EPFiGMS



Note : Total No. of Employer Grievance are 42396

Analysis of Pensioner grievances in EPFiGMS



Note : Total No. of Pensioner Grievances are 29867



vi) Star Rating of Offices in Epfirms

The feedback has been obtained from the stakeholders for the disposal of grievances to evaluate the quality of the grievance disposal. Out of 16,14,386 total grievance receipt during 2023-24, 15,87,933 grievances have been disposed i.e. (98.36%). As per EPFiGMS portal as of 01.04.2023 to 31.03.2024 out of 15,87,933 grievance disposal, EPFO received 2,07,445 feedback from the stakeholders i.e. (13.06%). Further, out of that 2,07,445 feedback, 43,956 (21.18%) feedback are 5 Star. Further 83,473 (40.23%) feedbacks are 3 star and above. Hence, it is presumed that more than 40% of stakeholders are satisfied with the grievance resolution mechanism in EPFO. The feedback also obtained from the stakeholders for the portal performance and improvement. During the period 01.04.2023 to 31.03.2024, 79.51% feedbacks are 3 star and above with respect to performance of the EPFiGMS portal.

Santush cell monitored cases:

After creation of Santush Cell in Ministry for Grievance resolution, the emails are being received on regular basis for taking up the same with field offices

Period	No. of email received	e-mails forwarded to concerned office
(01.04.2023 to 31.03.2024)	4,591	4,591

6.5 VIP CASES

Special emphasis is laid on monitoring and disposal of offline and email grievances/Time line/TD cases received from MoL&E, MPs, MLAs, Lok Sabha Sectt, Rajya Sabha Sectt., CBT members, CVO, NHRC, National Commission for SC/ST and other Commissions.

6.6 CALL CENTRE

EPFO Call Centre is operational at 12 locations to address the queries received on the toll-free number 1800118005 from its stakeholders across India. The short code 14470 has been introduced to address queries. During 2023-24, 33,98,006 calls were replied in the Call Centre. The call centre is functional in three shifts, from 7:00 A.M. to 9:00 P.M., on all days of the week except gazetted holidays. Further, the call centre was revamped in January 2021 by implementing the CSC VCC (virtual contact centre), which has the following advantages over the earlier system:

- Call Recording Facility
- Call Monitoring Facility
- Real Time Dashboard
- Provision to store Missed Calls
- Call Back Facility
- Provision to send SMS
- Feedback from stakeholders
- Provision for detailed report

The capacity of the revamped call centre has increased by almost 100%. Now approximately 9,598 calls are replied to per day as compared to 2000 calls before revamping. 143 Agents are responding to the queries of stakeholders in 10 vernacular languages i.e. Tamil, Telugu, Gujarati,

Marathi, Bengali, Kannada, Assamese, Punjabi, Malayalam, Odia in addition to Hindi and English from 7:00 A.M to 9:00 P.M in three shifts. Constant monitoring of live calls by utilising the feature of interception has ensured the quality of replies furnished to the stakeholders. The facility of recording all the calls with a time shelf of six months ensures the complaint verification.

S.No	Zonal Office/Particulars	States Covered under the Zone	Local Vernacular Language other than Hindi & English
1	Zonal ACC Office, Delhi & Uttarakhand, Jammu	Pan India	Hindi & English
2	Zonal ACC Office, Chennai & Puducherry	Tamil Nadu & Puducherry	Tamil
3	Zonal ACC Office, Telangana	Telangana, Andhra Pradesh	Telugu
4	Zonal ACC Office, Gujarat (Ahmedabad)	Gujarat	Gujarati
5	Zonal ACC Office, Bandra	Maharashtra, Pune, Thane & Goa	Marathi
6	Zonal ACC Office (West Bengal) & A&N & Sikkim	West Bengal, Union Territory of Andaman & Nicobar Islands, Sikkim	Bengali
7	Zonal ACC Office, Rajasthan (Jaipur)	Rajasthan	Hindi
8	Zonal ACC Office, Karnataka	Karnataka	Kannada
9	Zonal ACC Office, Guwahati	Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura	Assamese
10	Zonal ACC Office, PB & HP	Punjab	Punjabi
11	Zonal ACC Office, Kerala	Kerala, Union Territory of Lakshadweep islands	Malayalam
12	Zonal ACC Office, Orissa	Orissa	Odia

Real-time and interactive dashboard ensures the smooth functioning of the Call Centre concerning the number of total agents, login agents, active agents, free agents, agents on break, customers waiting in queue etc.

6.7 WHATSAPP HELPLINE:

- EPFO has introduced WhatsApp Helpline Call number in all 138 Regional Offices from July, 2020 to resolve the queries raised by stakeholders from the comfort of their homes. These WhatsApp Helpline numbers are posted on EPFO website so that stakeholders can easily access the numbers of their respective PF Office.
- A dedicated team in each Regional Office ensures the reply to the queries within 24 hours.
- 3,94,176 Grievances/ Queries through WhatsApp Helpline were received for the period from 01.04.2023 to 31.03.2024, out of which 3,91,418 have been resolved.



- iv. Frequently Asked Questions/Self - explanatory texts and standardized infographic has been shared in different regional languages in the catalogue features on the helpline for the benefit of all stakeholders.
- v. End to end encryption of WhatsApp Helpline assures total security.
- vi. The WhatsApp Helpline ensure seamless and un-interrupted service delivery to the subscribers.

6.8 SOCIAL MEDIA:

EPFO has an impressive presence in Social Media on Facebook, Twitter, Whatsapp and Quora. EPFO onboarded Quora also in October 2020. Social media queries are replied from the social media handles of EPFO. The replies furnished on Social Media on Facebook page and Twitter handle of EPFO from 01.04.2023 to 31.03.2024 is as under:

	No. of queries received	No. of queries replied	Pendency	Disposal%
Facebook	34,966	34,966	0	100%
Twitter	16,644	16,644	0	100%

6.9 FAQs

- i. A total of 375 FAQs have been updated by various Head Office Divisions.
- ii. These FAQs are available in both English and Hindi version of the EPFO website.
- iii. 375 FAQs are uploaded on Quora platform of EPFO.
- iv. FAQs have been translated in 13 Regional Languages so far, for the benefit of Stakeholders.
- v. In ABRY, FAQs in 19 languages including English and Hindi has been translated so far.

6.10 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.

6.11 WOMEN'S EMPOWERMENT DESKS

On the occasion of International Women's day (8th March 2022), the Hon'ble Minister virtually launched a Women Empowerment Desk to cater to all women stakeholder interactions with EPFO under which 25 helpdesks have been setup for facilitation of Women stake holders of EPFO

1. Delhi (Central)	2. Delhi (North)	2. Delhi (West)
4. Delhi (South)	5. Bandra	6. Bengaluru
7. Kolkata	8. Barakkpore	9. Kozikode
10. Jaipur	11. Shimla	12. Udaipur
13. Akola	14. Nagpur	15. Nasik
16. Jodhpur	17. Kota	18. Aurangabad
19. Kolhapur	20. Pune-Akurdi	21. Pune-Cantt.
22. Solapur	23. Ludhiana	24. Chennai
25. Mangalore		

6.12 NIDHI AAPKE NIKAT 2.0

Nidhi Aapke Nikat 2.0 is not only a grievance redressal platform and information exchange network for the employers and the employees but also a platform for exchange of information with the district level authorities of various State and Central Government departments.

Under the Nidhi Aapke Nikat 2.0, EPFO reaches out to all its stakeholders, there by increasing accessibility and visibility of the organization in all the districts of the country. The aim of the programme is to reach out to all the districts in the country on the same day every month. The Nidhi Aapke Nikat 2.0 will be conducted on 27th of every month starting from January 2023.

Nidhi aapke Nikat is an interactive platform for employees, employers, pensioners etc, It is an information exchange program for all stakeholders to ensure on the spot grievance redressal and those grievances, which is not resolved on the spot, same is to be registered on EPFiGMS portal for resolution.

The data for grievances registered in EPFiGMS under the category “Nidhi Aapke Nikat 2.0” for the period from 01.04.2023 to 31.03.2024 is as follows:-

Opening balance	Receipt	Disposed	Pending
195	5102	5258	39

6.13 EPFO CHATBOT- “ MAITREYI”

In the case of EPFO website, a specialized chatbot has been designed to cater to the needs of individuals seeking information about the Employees' Provident Fund Organization (EPFO). This chatbot operates using advanced Natural Language Processing (NLP) technology to facilitate easy and efficient access to crucial information related to EPFO services.

Key Features and Functions:

- Keyword-Based Interaction
- Information Retrieval
- FAQ Responses
- Office Locator
- Voice to Text Facility
- Forms Inclusion

6.14 Recognition and awards:

The Department of Administrative Reforms and Public Grievances (DARPG) has developed the Centralized Public Grievance Redress and Monitoring System (CPGRAMS) to enhance the efficiency and transparency in grievance redressal mechanisms. A significant feature of this initiative is the ranking of various government offices based on their performance in addressing public grievances. Month wise ranking of Ministry of Labour and Employment on four criteria is given below:

Month	Receipt of grievances	Disposal of grievances	Disposal of appeals	GRAI
April	1st	2nd	-	2nd
may	1st	1st	-	7th



Month	Receipt of grievances	Disposal of grievances	Disposal of appeals	GRAI
June	1st	1st	2nd	7th
July	1st	1st	2nd	9th
August	1st	2nd	2nd	13th
Sep	1st	2nd	2nd	9th
Oct	1st	1st	2nd	11th
Nov	1st	1st	2nd	6th
Dec	1st	1st	2nd	9th
Jan	1st	1st	1st	6th
Feb	2nd	1st	1st	8th
Mar	3rd	3rd	-	7th

The Employees Provident Fund Organisation contributes more than 80% in grievance redressal which leads to the above ranking of Ministry of Labour and Employment.

6.15 COMMUNICATION & PUBLIC RELATIONS DIVISION

The Communication & Public Relations Division is the nodal division which acts as an interface between EPFO and its stakeholders. Its responsibilities include designing communications campaigns, managing social media handles, issuing press releases and coordinating with the press. Apart from this, it also maintains the official website of EPFO. It also works for building the brand image of EPFO thereby enhancing the image of the Central Government as a citizen-centric unit.

During FY 2023-24, the Division's main activities are as follows:-

- Media Coverage:** Press releases were issued from time to time to bring forth developments in EPFO for knowledge of stakeholders. The efforts of EPFO in truly acting as an "essential services" arm of the Government, earned the trust of the citizens while handling service requests. National media carried out news of EPFO extensively giving confidence in the Government's commitment for ensuring social security delivery seamlessly.
- Nidhi Aapke Nikat 2.0:** Over the years, EPFO has taken several measures and reforms for the benefit of its subscribers and has been carrying out several public outreach activities. It started with Bhavishya Nidhi Adalat later on rechristened as Nidhi Aapke Nikat where its members and employers were invited to visit the office on a fixed day for the resolution of their grievances. In January 2023, Nidhi Aapke Nikat 2.0 was launched. The approach now is to reach out to the stakeholders, thereby increasing accessibility and visibility of the organization, in all the districts of the country, with regular periodicity. The Nidhi Aapke Nikat 2.0 is not only a grievance redressal platform and information exchange network for the employers and the employees but also a platform for the exchange of information with the district-level authorities of various State and Central Government departments. Under the Nidhi Aapke Nikat 2.0, EPFO is organizing camps at the district level on the 27th of every month starting from January 2023 or the next day in case of a holiday. From April 2023 to March 2024, EPFO held a total of 7,859 camps with 267,221 participants. During this period, 112,569 grievances were received, out of which 95,931 were resolved on

the spot and the remaining within the shortest possible time as these required actions at the office level.

- iii. **Social Media Activities:** C&PR Division is entrusted with the responsibility of educating and making the stakeholders aware through social media by posting creatives, cartoons, GIFs and videos on Facebook, Twitter, Public App, Koo, Instagram and YouTube. As of 31st March 2024, EPFO had 2,81,168 followers on Twitter, 3,21,199 on Facebook, 6,39,400 on Public App, 10,75,008 on YouTube, 30,764 on Instagram and 9718 followers on Koo. EPFO has one of the largest number of followers on YouTube among the Central Government Organisations. The key areas of information dissemination during the year 2023-24 were -Types of EPF Advances, EDLI Scheme, Convergence – a step towards integrated service, NidhiAapkeNikat 2.0, Prayaas initiative, e-Nomination, e-Passbook on UMANG App, Call Center, PIDPI-Vigilance awareness, e-Establishment report, Services on Pensioners Portal, Fraud Prevention, JeevanPramaan Submission, Damages and Interest, etc. In the year 2023-2024, a total of 1255 social media posts were done on the official social media handles of EPFO.
- iv. **Educative Videos:** To educate our stakeholders, EPFO releases one short film every Friday at 6 PM on the YouTube channel @socialepfo. The educative films on various topics e.g., EPF Scheme and Types of EPF Advances, EPF Transfer from exempted to unexempted and vice-versa, EPS 95 Scheme and Types of EPS 95 pension, how to submit final settlement claim and pension form, Reasons of claim rejections, how to file grievances on EPFiGMS, digital services for members and pensioners, NidhiAapkeNikat 2.0, Prayaas initiative, International workers and their social security, Exempted Establishments: how to download Certificate of coverage(COC), etc. were posted for educating and enabling stakeholders to get benefits from EPFO. In the year 2023-2024, 44 informative and educative videos were posted on the official YouTube channel of EPFO.
- v. **Webinars:** Field Offices are conducting Webinars to create awareness and educate the stakeholders. From April 2023 to March 2024, a total of 24,379 webinars were organised with 1, 05,987 participants.
- vi. **My Gov Quiz :** A quiz was conducted through the My Gov Platform on various services provided by EPFO. The quiz was live on My Gov platform from 11th December 2023 to 11th February 2024. To ensure maximum participation in the quiz, due publicity was given to the quiz on all social media handles of EPFO through posts and re-posts. The number of participants was 68,647.
- vii. **Communication Framework Document:** EPFO has introduced a comprehensive communication manual to improve engagement with subscribers through clear, consistent, and effective communication strategies. This manual serves as a cornerstone for all organizational communication efforts, ensuring that information disseminated across various channels is accurate, reliable, and accessible. By standardizing communication practices, EPFO aims to provide subscribers with dependable information, enhancing transparency and trust while fostering a more informed subscriber base.

6.16 EPFO has designated Central Public Information Officers (CPIOs), Central Assistant Public Information Officers (CAPIOs) and First Appellate Authorities (FAAs) for its Field Offices, Zonal Offices as well as each Division of Head Office to effectively discharge the responsibilities under the RTI Act' 2005. Status of disposal of applications/appeals filed under RTI Act during the year is given in **Appendix 6**.





7

HUMAN RESOURCES



7.1 INTRODUCTION

The "Human Resource Management" (HRM) division plays a crucial role within the Employees' Provident Fund Organisation (EPFO), given its large organizational structure and the diverse nature of its line and staff functions. The HR Wing is tasked with fostering a work environment that consistently identifies, nurtures, and utilizes the capabilities of its officers and staff through effective policies in training, career development, and performance management. Recognizing human resources as the organization's most valuable asset, the HR Wing continually evaluates current roles and future plans to ensure preparedness for upcoming responsibilities. As of March 2024, the EPFO's workforce comprised 15,547 officers and staff stationed across the Head Office (including the National Academy, four Zonal Training Institutes, and one Sub-Zonal Institute), 21 Zones, 139 Regional Offices, 113 District Offices, and five Special State Offices. The HR functions are primarily guided by policy directives from the Department of Personnel & Training (DOP&T) to manage manpower resources efficiently and optimize their use in delivering social security benefits under the EPF & MP Act 1952. The Human Resource Wing is led by an Additional CPFC (HQ), a Joint Secretary-level officer, and its operations are structured into several sections, including the Human Resource Management, Human Resource Development, and the Recruitment Cell.

7.2 MANPOWER

As of March 31, 2024, the total number of Officers and Staff in the Employees' Provident Fund Organisation was 15,547 against the sanctioned manpower of 24,183. The detailed sanctioned and in-position strength of Officers/Staff categorized by Group A, Group B, and Group C, can be found in **Appendix-7(i) to 7(iii)**, while the Zone/Category-wise details are provided in **Appendix-7(iv) to 7(vi)**.

HUMAN RESOURCE DIVISION (HRD):

7.3 The "Human Resource Development" (HRD) Division plays a vital role in an organization, focusing on improving employees' skills, knowledge, and abilities, as well as overseeing policies related to employee welfare and career advancement. Its main objective is to ensure that the workforce is adequately prepared to meet both the present and future demands of the organization, while also maintaining a balance between the needs of employees and the organization. A summary of the HRD Division's functions is provided below:

- I. **Organisational Structure:** Ongoing analysis and restructuring of the organizational framework are essential to ensure that the organization evolves in line with the broader economic progress. This involves creating posts and cadres as needed to support the organization's core functions. Additionally, it includes delegating authority at various levels to ensure efficient and timely completion of tasks, facilitated through continuous review and reassessment.
- II. **Service Conditions:** To ensure that Human Resources, the core of the organization, continue to function effectively, it is essential to establish transparent service conditions. This involves creating and regularly updating comprehensive regulations, as well as overseeing service conditions and managing disciplinary matters.
- III. **Career Development:** The HRD Division aids employees in their career growth by providing opportunities for advancement, career counseling, and skill development in coordination with the organization's Training Division. Therefore, Recruitment Rules for each cadre must be designed to promote the career progression of current employees while ensuring that higher supervisory and decision-making positions are filled with suitably experienced and qualified individuals.

- IV. **HR Policies and its Compliance:** The HRD Division plays a critical role in ensuring the organization complies with labor laws, Government of India guidelines, and internal HR policies. This responsibility also includes regularly reviewing and redefining functional roles within the organization to align with changes in the work environment.

7.4 ACCOMPLISHMENTS DURING THE YEAR

a) Transfer Policies-

Group A - During the year 2023-2024, Amendment to the Transfer policy for Commissioner Cadre, 2022 was circulated on 25.01.2024 vide which some changes were effected in the "Competent Authority" for transfers on Promotion.

b) Delegation of Administrative and Financial Powers-

In order to ensure effective and efficient functioning, the administrative and financial powers have been re-delegated by CPFC in exercise of the powers conferred by para 24(3) of the EPF Scheme, 1952. Delegation of Financial Power in relation to Expenditure on Educative Publicity(C&PR), as delegated by CPFC to the Subordinate Officers of EPFO vide circular no. HRD/25/2023/Delegation_C&PR/935 dated 29.12.2023 was done.

c) Rationalisation of field offices and manpower requirement of EPFO

EPFO has made a number of changes over the years, more so in the recent past. A large number of initiatives have been undertaken to usher in an era of e-Governance. Sustained efforts have been made at multiple levels to improve the delivery of public services and simplify the process of accessing them. It was felt that the Organisational structure, the re-deployment and disposition of manpower, the career paths and requirements of officers and staff etc needs to be taken up as a comprehensive proposal for adoption so that the human resource component as well as the organizational structure is prepared to absorb and exploit effectively the technology being envisaged.

Accordingly, HRD made a proposal for conducting a work study on Rationalisation of field offices and manpower requirement of EPFO. IIT Delhi has been chosen as the institute for conducting the work study.

d) Rationalization of Big Regional Offices:

During the CR 2015-16, CBT has approved the general norms for offices i.e "Existing big offices having more than 7.5 lakhs contributing members are proposed to be bifurcated" the same parameter was made criteria for rationalization of Big Regional Offices.

A need was felt to reduce the workload in offices that have exceeded 7.5 lakh cases by significant margins, making them challenging to manage. This overload leads to delays in meeting timelines for services to subscribers, employers, and EPF personnel, resulting in increased grievances and slower resolution times. Additionally, the heavy workload hampers effective supervision, raising the risk of fraud and complicating its management.

Total 25 such Regional Offices were identified under the 13 Zonal Offices which were required to be rationalized. The Basic Principle/Norms for the rationalization used are as below:-

- i. The Regional Office with more than 7.5 Lakhs Contributing Members.
- ii. District Office with more than 1 Lakh Contributing Members may be upgraded to a new Regional Office to reduce the workload of the Parent Regional Office.



- iii. While upgrading the District Office, additional charge of the geographical nearby districts / District Offices may also be considered where necessary, justifiable and logical. Also up gradation of such district office should not make the existing Regional Office redundant and small.
- iv. If there are Regional Offices with close geographical boundaries with low workload, redistribution from Big Regional Office to such smaller Regional Offices may be considered ensuring logical and justifiable distribution.
- v. In case the above is not possible, creation of a new Regional Office by carving out from the existing Regional Office(s) may be considered, especially in respect of cases where there is only one Geographical area being shared by multiple offices. (eg 1 District).

Officers and Staff to be redistributed from the existing sanction strength in proportion the workload.

Based upon the above principles and approval of the Competent Authority, Office orders have been issued for distribution of work and staff for Offices eligible under the proposal in respect of the offices under ZO Maharashtra(Pune), ZO(Bandra), ZO (Thane), ZO (Haryana), ZO (Uttar Pradesh), ZO (Gujarat) and ZO Tamil Nadu (excluding Chennai).

e) Employees' Provident Fund (Staff and Conditions of Service) Regulations, 2024.

- The Employees' Provident Fund (Officers and Employees' Conditions of Services) Regulations, 2008 needed to be amended subsequent to Cadre Restructuring in 2015-16, revision in Pay scales in 7thCPC, change in the competent authority for transfer as per the notified Transfer Policies, addition / deletion of certain cadres, introduction of new/revised rules of Government of India.
- A Committee was constituted with the approval of EC on 24.03.2023 with a mandate to carry out a comprehensive review of Employees' Provident Fund (Officers and Employees' Conditions of Services) Regulations, 2008 and preparation of the draft of the revised regulations to ensure its conformity with the Central Government Rules keeping in view the mandate of the Organisation.
- The Committee after examination and due deliberations has submitted its report dated 12.01.2024 along with the Draft Employees' Provident Fund (Staff and Conditions of Service) Regulations, 2024. The same has been framed in lines with the ESIC Regulations, 1959 as amended in 2023 where provisions of Classification, Control & Appeal were covered under the Regulations instead of being separately notified as in case of EPFO.
- The draft Employees' Provident Fund (Staff and Conditions of Service) Regulations, 2024 thus placed has been approved by Central Board of Trustees in its 235th meeting held on 10.02.2024.

f) Recruitment Rules Review

- A Committee was constituted on 15.09.2023 to examine and review the existing Recruitment Rules of all cadres of EPFO as per DoPT instructions and administrative requirements, keeping in view the amendments required as per the proposed EPF (Staff and Conditions of Service) Regulations, 2024.
- After detailed meetings and deliberations, committee recommended amendments to the RRs of technical cadres of IS Division and the same was placed before EC and CBT during its 108th and 234th meetings respectively.

- Reviewing of other cadres of EPFO is under process.

g) Administrative Inspection

Guidelines for administrative Inspections of the Regional Offices and District Offices by the Addl. CPFCs of the concerned Zones were issued on 11.08.2023

h) Foundation Day

EPFO celebrated its 71st Foundation day on 1st of November 2023. HRD was given the responsibility of finalizing the Awardees, for the Foundation day. For the same Awards were given in the following categories :-

Sr. No	Category of Awards	Awardees
1	BhavishyaNidhi Award 2023 for Best Regional Office {Large}	RO Coimbatore
2	BhavishyaNidhi Award 2023 for Best Regional Office {Small}	RO Rajahmahendravaram
3	BhavishyaNidhi Award 2023 for Best District Office	DO Aligarh
4	Bhavishya Nidhi Award 2023 for Best Remote Office	RO Guwahati
5	Bhavishya Nidhi Award 2023 for Best Zonal Office	ZO Hubli {Karnataka & Goa}
6	Bhavishya Nidhi Award 2023 for Best Office in Grievance management	RO Ahmedabad
7	Bhavishya Nidhi Award 2023 for Best Office in Pro active settlement	RO Kollam
8	Bhavishya Nidhi Award 2023 for Best Performance in JeevanPramaan	RO Vatwa
9	Bhavishya Nidhi Award 2023 for Best NAN 2.0 Campaign	RO Jammu
10	Bhavishya Nidhi Swachhata Award 2023	RO Bhopal
11	Bhavishya Nidhi Award 2023 for Best Innovation	RO Noida
12	Bhavishya Nidhi Award 2023 for Best Tech Intervention	Technical Team Headed by sh Dinesh Dharni DD {IS}
13	Bhavishya Nidhi Award 2023 for Best Achievement in capacity Building	1 Shri Nilendu Mishra RPFC - I PDNASS
		2 Shri Sunil Kumar RPFC-II PDNASS
14	Bhavishya Nidhi Award 2023 for Best Exempted Trust	m\s ZENSAR TECH LTD {PUPUN000398}
15	Bhavishya Nidhi Award 2023 for Best Outstanding sport achievement	ZO Chennai & Puducherry
16	Bhavishya Nidhi Award 2023 for Best Sport person of the year -female	Ms Radhika Gupta, SSSA RO Kandivali East
17	Bhavishya Nidhi Award 2023 for Best Sport person of the year - male	Shri Clement Gupta, SSSA RO Kandivali east
18	Bhavishya Nidhi Award 2023 for Best Sport person of the year – Male	Shri P.Shiva Kumar, SSSA, RO Chennai North



7.5 PROMOTIONS MADE DURING 2023-24:

The Group 'A' cadre within the organization is centrally managed by the Human Resources Wing at the Head Office. The Human Resources Management Division successfully carried out all key activities to meet the organization's manpower needs by regularly conducting Departmental Promotion Committees (DPCs). The promotions across Group 'A,' 'B,' and 'C' cadres are as follows:-

7.5.1 GROUP A CADRE:

- i **Additional Central Provident Fund Commissioner- (HQ)** - Departmental Promotion Committee meeting for promotion to the post of Additional Central Provident Fund Commissioner- (HQ) in level 13-A of the pay matrix was conducted and a total of 02 officers were promoted to the post of Additional Central Provident Fund Commissioner- (HQ)
- ii **Additional Central Provident Fund Commissioner** - Departmental Promotion Committee meeting for promotion to the post of Additional Central Provident Fund Commissioner in level 13 of the pay matrix was conducted and a total of 04 officers were promoted to the post of Additional Central Provident Fund Commissioner.
- iii **Regional Provident Fund Commissioner-I:** Review Departmental Promotion Committee meeting for promotion to the post of Regional Provident Fund Commissioner-I in level 12 of the pay matrix was conducted and a total of 78 officers were promoted to the post of Regional Provident Fund Commissioner-I.
- iv **Regional Provident Fund Commissioner-II:** Departmental Promotion Committee meeting for promotion to the post of Regional Provident Fund Commissioner-II in level 11 of the pay matrix was conducted and a total of 5 officers were promoted to the post of Regional Provident Fund Commissioner-II.
- v. **Assistant Provident Fund Commissioner:** Departmental Promotion Committee meeting for promotion to the post of Assistant Provident Fund Commissioner in level 10 of the pay matrix was conducted and placement / promotion of 17 officers to the post of Assistant Provident Fund Commissioner were done.

7.5.2 GROUP B CADRE:

- i. Enforcement Officer/Accounts Officer (Promotion): The Regularization/Promotion for the post of Enforcement Officer/Accounts Officer in respect of 17 regions/states was approved. Total 249 promotions to the post of Enforcement Officer/Accounts Officer under Seniority Quota were made during the period.
- ii. Enforcement Officer/Accounts Officer (Direct Recruitment): Total of 58 appointment letter has been issued and out of which 48 candidates have joined in the Cadre of Enforcement Officer/ Accounts Officer under Direct Recruitment Quota.
- iii. Assistant Section Officer (Direct Recruitment): 1 UDC has been promoted to the post of Assistant Section Officer.

7.5.3 GROUP C CADRE:

A total of 44 promotions have been made in the Group C cadre.

EXAMINATION DIVISION:

7.6 The Examination Division (now Recruitment Division) in EPFO, Headquarters conducts Limited

Departmental Competitive Examinations for filling up vacancies against the Examination Quota as laid down in the Recruitment Rules of various cadres in EPFO and gets exams for Direct Recruitment of Group-B (Non-Gazetted) and Group-C posts in EPFO through nominated agencies. In addition, the Examination Division also notifies examination schemes for conducting Limited Departmental Competitive Examinations and Probationary Examinations for Direct Recruits. The details of action taken during the year 2023-2024 are provided below: -

Main Achievement of Examination Division During the Year 2023-2024 are as under: -

- a) Details of Limited Departmental Competitive Examination conducted during the year 2023-2024: -

Name of the examination	Vacancies	Date of the examination	Number of candidates appeared	Remarks
Senior Secretariat Assistant (UDC)	05	29.01.2024	05	The final result of the examination was declared on 25.04.2024.

- b) **Direct Recruitment Examination:** - Details of the Direct Recruitment Examination conducted during the year 2023-2024:-

- i. **Social Security Assistant:** The advertisement for the direct recruitment for filling up of 2674 Social Security Assistants in EPFO was published on 26.04.2023. – The details of examination are as under:-

S.No.	Phase of the examination	Date of Exam	No of Candidates to be appeared	No of Candidates appeared	Date of declaration of result	Total No of Candidates Qualified
1.	Phase-I	18, 21 st to 23 rd , August, 2023	6,46,261	2,46,725	18.10.2023	26,777
2.	Phase-II	19.11.2023	26,777	22,833	12.01.2024	2,674

- ii. **Stenographer:** The advertisement for the direct recruitment of 185 Stenographers in EPFO was published on 26.04.2023. The details of the examination are as under:-

S.No.	Phase of the examination	Date of Exam	No of Candidates to be appeared	No of Candidates appeared	Date of declaration of result	Total No of Candidates Qualified
1.	Phase-I	01.08.2023	1,23,040	40523	16.09.2023	1871
2.	Phase-II	18.11.2023	1871	1217	26.02.2024	62



- iii. **Probationary Examination:-** The details of the Probationary examination conducted during the year are as under:-

S.N.	Name of the Exam	Date	Total No of Candidates Appeared	Total No of Candidates Qualified
1.	ASO (Assistant Section Officer)	03.06.2023	29	15
2.	SSA (Social Security Assistant)	10.12.2023	1762	1755
3.	ASO (Assistant Section Officer)	19.02.2024 & 20.02.2024	48	46

c) Miscellaneous:-

Calendar for Examination - The calendar for the Limited Departmental Competitive Examination and Probationary examination to be conducted was issued on 21.11.2023.

Examination Schemes:- During the period the following Limited Departmental Competitive Examination Schemes / Probationary Examination schemes were notified.

S.No.	Name of the scheme	Date of Publication
1	Employees' Provident Fund Social Security Assistant (Probationer) Examination Scheme, 2023	10.11.2023
2	Employees' Provident Fund Senior Secretariat Assistant Limited Departmental Examination Scheme, 2023	01.12.2023
3	Employees' Provident Fund Section Supervisor Limited Departmental Examination Scheme, 2023	19.01.2024
4	Employees' Provident Fund Lower Division Clerk / Junior Secretariat Assistant Limited Departmental Examination Scheme, 2023	19.01.2024

d) Transformation of Examination Division into Recruitment Division:-

The work of development of Examination Division to Recruitment Division was initiated during the year. It was decided that the Recruitment Division should carry out the following recruitment-related works, in addition to the other works presently being carried out:-

- Direct recruitment to all the cadres: The Recruitment Division will be the nodal section for all the Direct Recruitment in EPFO. Liaisoning with the UPSC for the Direct Recruitment to Group-A and Group-B cadres to be transferred to the Recruitment Division. Direct Recruitment work also includes recruitment of Meritorious Sportspersons and Compassionate Appointments.
- Conduct of LDCE for promotion through examination quota : All the LDCEs for promotion will be conducted by the Recruitment Division.
- Conduct of Probationary Examination: All the Probationary Examinations will be conducted by the Recruitment Division through agencies/PDUNASS
- Recruitment through Deputation: Recruitment Division will be the nodal section for all the recruitments through Deputation and the Deputation related works.

Benefits of formation of Recruitment Division are as under:-

- i. Timely conduct of Recruitment for the vacant posts in all the cadres
- ii. Maintenance of the required manpower for the efficient functioning of the Organisation.
- iii. Reduction of stagnation in career progression
- iv. Positive impact on the HRM section
- v. Trickle-down effect on the functioning of the Zonal/Regional Offices.
- vi. Improvement in the overall service delivery of EPFO.

PROGRESSIVE USE OF OFFICIAL LANGUAGE HINDI

7.7 EPFO is committed towards ensuring propagation and expansion of the Official Language i.e. Hindi and its increasing use at various levels. The year (2023-2024) had witnessed an overall increase in the progressive use of the Official Language, as is evident from the following:

- i. Official Language Implementation Committee has been constituted in all the regional / zonal offices including Zonal Headquarters and Zonal Training Institutes. The Official Language Implementation Committees constituted in all the regional / zonal offices and zonal training institutes have taken necessary steps to increase the use of Hindi in official work every quarter. A total of **634** meetings of the Official Language Implementation Committees were held in these offices.
- ii. During the year, **654** quarterly progress reports received from the Regional/Zonal Offices PDNASS and Zonal Training Institutes were reviewed by the Headquarters and based on the quality of work; 'Outstanding', 'Very Good', 'Satisfactory' and 'Poor' grading had been 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.
- iii. A total of **641** 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 6,113 officers and employees got an opportunity to improve their knowledge and skills to make practical use of Hindi in their official work.
- iv. Cash award of ₹ 1000 / - each to those employees of the organization who have done 75% work in 'B' area and 50% in 'C' area under 'Departmental Cash Award Promotion Scheme for Hindi Usage' has been given. A total amount of **Rs 14,89,000/-** has been spent under this head.
- v. 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 Town Official Language Implementation Committee (NARKAS) and actively participate in its activities. For best performance in Hindi in their respective offices during the year to Regional Offices, viz., **Guwahati, Bengaluru (Electronic City) Ambattur, Jodhpur, Kannur, Ludhiana, Muzaffarpur, Nagpur** were honoured with various prizes, Official Language Shield and letter of Appreciation.
- vi. Each office has a library for the usage of staff members. Out of the total amount spent on the purchase of books, **50%** is spent for the purchase of Hindi books as per the norms prescribed by Department of Official Language, Ministry of Home affairs, Govt of India.
- vii. Keeping SOP guidelines and instructions of the Government of India, Hindi fortnight was organized in all the offices of the organization during the month of September. In the competitions organized during the Hindi Fortnight, an amount of **Rs. 44,66,000/-** was spent.



- viii. To review the progress of Official Language in EPFO, the Committee of Parliament on Official Language visited Zonal Offices viz., Rajasthan (05.10.2023), Delhi (11.03.2024), Regional Offices, viz., Ludhiana (19.04.2023), Shimla (20.04.2023), Raipur (24.05.2023), Lucknow (16.06.2023), Patna (13.07.2023), Ranchi (13.07.2023), Thane (11.09.2023), Jaipur (05.10.2023), Naroda (12.01.2024), Vatwa (12.01.2024), Bandra (14.02.2024), and Goa (15.02.2024).

EPF STAFF PENSIONERS:

- 7.8 The total number of pensioners of EPFO as on 31.03.2024 stood at 15218. Out of this, 11631 are pensioners and 3587 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) are provided at **Appendix-7(vii)**.

VIGILANCE

- 7.9 The Vigilance Division in EPFO is headed by a Joint Secretary level Chief Vigilance Officer at the Headquarters in New Delhi. There are four Zonal Vigilance Directorates headed by a Deputy Director (Vigilance), located in Hyderabad, Mumbai, Kolkata and New Delhi.

The vigilance administration in EPFO has striven to mould its approach and strategy in tune with changing organizational needs and challenges. It lays emphasis on preventive and participative vigilance to curb and eradicate corrupt activities and to promote transparency and efficiency through continuous engagement with the core functional areas. It also assays the function of punitive vigilance which is essential in an organization with constant citizen interface and handling public funds.

7.10 Preventive Vigilance

Preventive Vigilance inspections/surprise checks were conducted in **08** offices of EPFO during the period from 01.04.2023 to 31.03.2024.

7.11 Punitive Vigilance

- i. **Complaints:** 820 new complaints were received from 01.04.2023 to 31.03.2024. 801 Complaints were disposed till 31.03.2024.
- ii. **CVC's 1st and 2nd stage advice:** During the year upto 31.03.2024 first stage advice of Central Vigilance Commission was disposed off in 01 case, out of which no major penalty cases and 01 was minor penalty cases. CVC's second stage advice in 01 case was disposed off, all of which were major penalty cases.
- iii. **Disciplinary proceedings initiated:** 53 disciplinary proceedings were initiated during the year till 31.03.2024.
- iv. **Disciplinary proceeding finalized:** A total of 32 Disciplinary proceedings were finalized during the year of which 24 were major penalty proceedings and 08 were minor penalty.
- v. **Prosecution Sanction:** Prosecution Sanctions were accorded in 09 cases during the year till 31.03.2024.

7.12 Surveillance & Detection

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

7.13 Vigilance Awareness Week, 2023:

VAW 2023 was observed in EPFO from 30.10.2023 to 05.11.2023 with the theme “Say no to Corruption; commit to the Nation”. Further, as per CVC guidelines, a 3 months’ Campaign was held from 16th August, 2023 to 15th November, 2023 as a precursor to VAW 2023 with focus on awareness about Public Interest and Protection of Informers (PIDPI), grievance and complaints disposal, Capacity Building and updation of circulars/guidelines. Following activities were undertaken during the VAW 2023:

- i. **Integrity pledge:** VAW 2023 activities kicked off with the integrity pledge on 30.10.2022. The E- Pledge link was posted on the official website of EPFO and an awareness was created promoted through social media accounts of EPFO.
- ii. **Signature campaign:** A signature campaign was organized at all Offices to disseminate the spirit and message of the VAW 2023.
- iii. **Webinar cum training:** Webinars cum training sessions were conducted by the Training Academy and Zonal Offices on various topics such as Cyber Hygiene and Cyber Security. During the Campaign period, training on “Disciplinary Proceedings & Vigilance Administration and Reservation” was organised by PanditDeenDayalUpadhyay National Academy of Social Security (PDNASS). Chief Vigilance Officer, EPFO attended 3-day Advanced Training in “Vigilance Investigation” was held at SVPNPA, Hyderabad. Officers from Vigilance Headquarters also attended a 3 day IO/PO Training at CBI Academy, Ghaziabad (UP).
- iv. **Outreach Activities:** At the field office level a variety of initiatives were undertaken which saw earnest participation of the stakeholders, especially through the “NidhiAapkeNikat” District Outreach Programmes of EPFO. Seminars, workshops, panel discussions and grievance redressal (both in online and offline mode) were organised. As part of public outreach activities, competitions were organized for schools, college and gram sabhas at various locations, in order to disseminate the message of the VAW 2023. Quizzes on Vigilance Awareness and on Cyber Hygiene were also conducted at Field office levels.
- v. A Nukad Natak(Street Play) was performed by the officials of EPFO at RO Delhi South and West to create awareness about Vigilance and PIDPI.
- vi. The posters provided by the Central Vigilance Commission (CVC) were displayed at the Head Office and by all field Offices for dissemination of Public Interest Disclosure and Protection of Informer (PIDPI) provisions. It is also relevant to mention that social media platforms of EPFO were utilized to a great extent to promote the theme and message of VAW 2023 and to publicize the various activities undertaken by EPFO during the campaign period.
- vii. **Initiatives by Vigilance HQ, EPFO:**
 - A Compilation on the Vulnerable Areas Identified in Vigilance Investigations and Systemic Suggestions offered by the Vigilance Headquarters over the recent years was prepared and circulated for detailed analysis and taking corrective actions by the concerned Functional Divisions of EPFO.
 - The EPFO website has provided a link to the CMS Portal for usage by the Public for complaint registration.
 - Guidelines on filing of Complaints with EPFO Vigilance has been displayed in the EPFO website for public information.
 - A Vigilance Database Management Software, called “VigilNet” was developed by the



Vigilance HQ through the National Data Centre (NDC) EPFO. This Software provides for capture, storage, updation and monitoring of Disciplinary Proceedings, Criminal cases, Complaints and Investigations. The “VigilNet” was launched by the Central Provident Fund Commissioner (CPFC) in the Valedictory function of the VAW 2023.

- viii. Concluding Ceremony:** The observance of VAW 2023 concluded at Head Office with a closing ceremony presided over by the Central Provident Fund Commissioner on 03.11.2023, during which the winners of the various competitions held during the week were felicitated.

PHYSICAL INFRASTRUCTURE DIVISION

7.14 The Physical Infrastructure Division (PID) caters to the physical infrastructure related requirements of head office, field offices and staff quarters of EPFO. The Division is headed by a Chief Engineer, who is the technical advisor to CPFC in all matters relating to construction/ maintenance and hiring of buildings. Chief Engineers’ suggestion is also sought on purchasing of land for construction of office buildings and staff quarters.

During the year 2023-24, Chief Engineer was assisted by one RPFC-I, two Junior Engineers, one Assistant Section Officer in the Physical Infrastructure Division at Head Office. Additionally, fourteen (14) AEEs/ JEs were deployed at field offices of EPFO to assist Zonal/ Regional Heads for work related matters.

Physical Infrastructure Division had prepared a perspective plan envisaging that all the major offices of EPFO shall be functioning from own office buildings in next 5 years. The proposed plan also included enhancing the quality of the current physical infrastructure of EPFO. The action plan and achievements of 2023-24 were the direct outcome of the meticulously planned approach.

Targets achieved in FY 2023-24 is as under :

Office Category Wise	Achievement 2023-24
ZO	1
RO	6
HQ/NDC/DRC	1

7.15 Specific Activities/Achievement

- Bhumi Pujan for an ambitious plan to construct 302 staff quarters at Borivali was held on 14th August 2023. This thirty five floor building will provide much needed respite to EPFO staff facing shortage of housing in Mumbai.
- Inauguration of EPFO Head Office at East Kidwai Nagar, New Delhi during Foundation Day held on 1st November 2023. Pursuant to completion of East Kidwai Nagar office building, the Head Office of EPFO moved from Bhikaji Cama Place into newly built office. The shifting has added to the endeavour of EPFO to provide suitable work space to its officials and better and pleasing experience to stakeholder.
- Bhumi Pujan for the land acquired for Office Building of Regional Office Brahmapur during Foundation Day held on 1st November 2023.
- Inauguration of Regional Office Building, Tumkur during Foundation Day held on 1st November 2023.

- v. Bhumi Pujan for the land acquired for Office Building of Regional Office Gurugram (Central) during 235th CBT Meeting held on 10th Feb 2024.
- vi. Inaugurated Office Building of Regional Office Gwalior in a public function held on 5th March 2024.

7.16 Future Planning

- i. Future planning of PID encompasses three key categories outlined in Perspective Plan viz Land purchase, Construction of office buildings, and Improvement & Expansion of existing office buildings.
- ii. In a pursuit to acquire appropriate land division has made steady progress and is ready with Agendas to purchase land at Sagar, Gujrat and Lucknow.
- iii. Our office building initiatives include construction of office buildings at Kolkata, Prayag raj, Bhagalpur, Mohali, and Udupi.
- iv. Division is also striving to improve existing offices and Guntur is one such project.
- v. Additionally approved projects of construction of staff quarters at Borivali, Mumbai and at Malviya Nagar, Delhi is in advance stage of tendering process.
- vi. These projects aim to enhance our operational capabilities and provide state-of-the-art facilities for our staff and stakeholders.

7.17 Other Major Initiatives

Roof Top Solar Power: To promote renewable energy and meet 100 Giga Watt (GW) target, all the Department / Ministries were instructed to ensure installation of “Rooftop Solar Photovoltaic Panels”. To comply with the issued guidelines, EPFO framed a road map and initiated the work of installing Solar PV Panel in its offices under the Renewable Energy Service Company Model (RESCO) through Rajasthan Electronics & Instruments Ltd (REIL). Till 31.03.2024 EPFO has installed Solar Power Panels in 12 offices.

Rainwater Harvesting: Employees' Provident Fund Organisation (EPFO) is actively engaged in rainwater harvesting efforts across its buildings and 18 of these office buildings currently have such systems in place. EPFO is committed to sustainable water management and environmental responsibility.



Vigilance Awareness Week-2023



8

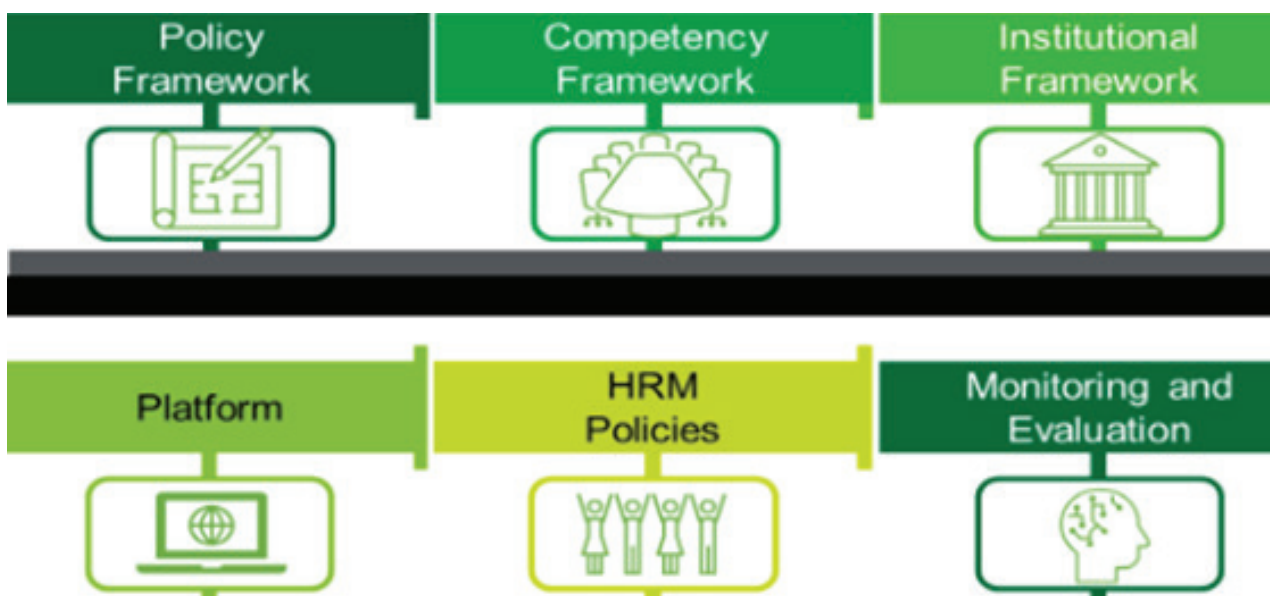
**TRAINING &
RESEARCH**



8.1 BACKGROUND

The Government of India, as part of its ongoing reform in public human resource management and governance, has launched the National Programme for Civil Services Capacity Building (NPCSCB) – MISSION KARMAYOGI, which aims to create a professional, well trained and future looking civil service that is imbued with a shared understanding of India's developmental aspirations, national programs and priorities. The NPCSCB is built upon six key pillars, which are as follows:

The focus of NPCSCB is on promoting ease of living and ease of doing business, by considerably enhancing the citizen-government interface through creation of functional and behavioral competencies among the civil servants. The goal is to create an ecosystem of competency driven



training and Human Resources (HR) management by transitioning from a 'rules-based' system to the 'roles-based' system.

The NPCSCB covers all civil servants across ministries, departments, organisations and government agencies, which are required to align their capacity building plans on similar lines. Accordingly, the training policy of EPFO has been built, encompassing the above broad guidelines and pillars of the NPCSCB, and also drawing upon the National Training

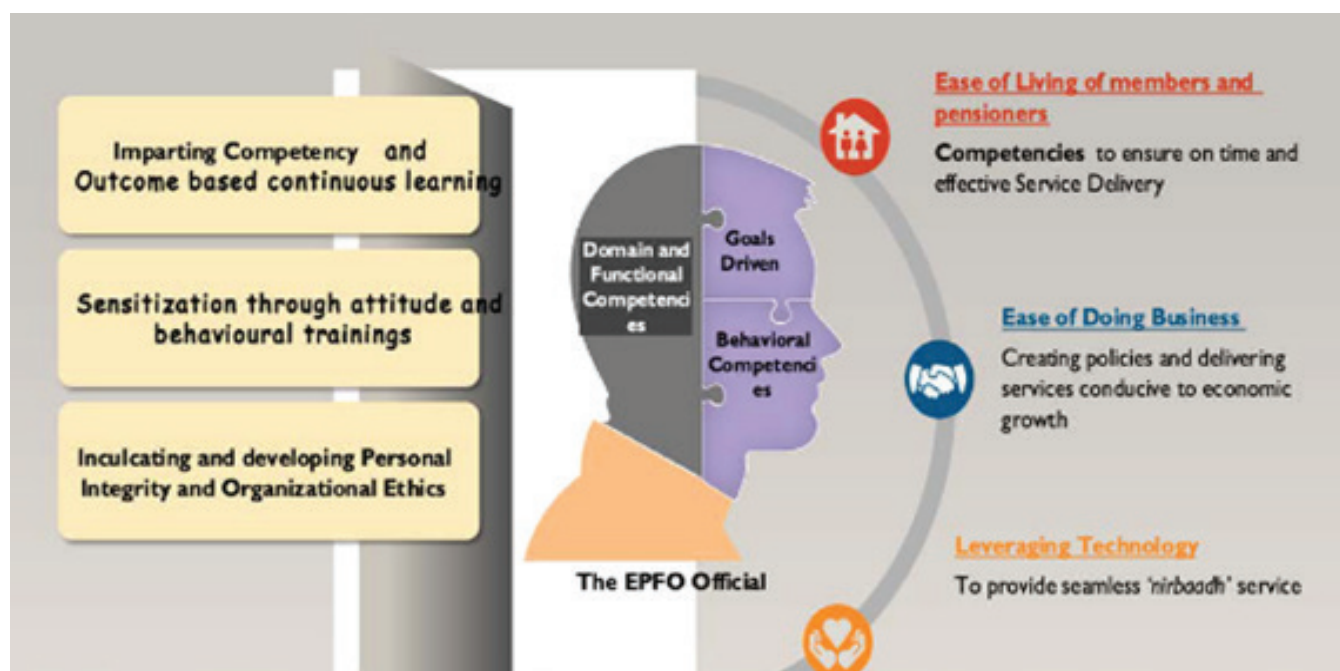
Policy (NTP-2012) of the Department of Personnel and Training (DoPT), as well as the recommendations of The Global Commission on The Future of Work, constituted by the ILO, which has specified a Human Centered Agenda for the future of the work to strengthen the social contract by placing people and the work they do at the center of economic and social policy and business practice. Accordingly, EPFO has modified and aligned its training policy.

The training policy of EPFO was approved during 231st EC on 29-30 July 2022.

8.2 OBJECTIVES OF TRAINING

- i. To enhance the attitude, knowledge and skill levels of EPFO employees by providing them competency and outcome based continuous learning interventions, in order to enable them to create such service standards, leveraging technology, which will ensure the greatest ease of living for all members and pensioners.

- ii. To sensitize EPFO employees towards organizational goals and aspirations of its various stakeholders, through attitude and behavioural trainings, to enable ease of doing business.
- iii. To Inculcate the highest levels of Integrity and organizational ethics in EPFO employees, at both personal and professional levels to enhance the image of EPFO and enable the organization to fulfil its mission and mandate to emerge as a world class social security organization.
- iv. The objectives are sought to be linked to the desired organizational outcomes through training interventions, as depicted in the following pictogram.



- v. Each EPFO official is thus required to be equipped with necessary and need-based training interventions, attitude and behavioural changes and also sensitized to organizational and personal ethics. This will enhance his/her behavioural, domain and functional competencies, so as to fulfil the organizational vision of ensuring ease of living for members and pensioners and ease of doing business, leveraging technology to provide seamless 'Nirbaddh' service delivery.

8.3 STRATEGY

i. Competency Mapping and Career Progression Planning

Competency Profiling of all officers and staff will be done and a competency database shall be maintained and matched with competencies required for each role in the EPFO organogram. A data driven approach to identification of strengths, skill gaps, training requirements, as well as job-fitment will be done in-house with possibility of taking professional assistance.

Career progression planning will pick up from competency mapping in order to figure out possible career paths for officials and mechanisms to upgrade their skills, in a targeted and realistic manner.

ii. Conducting Training Needs Analysis (TNA)

Training Needs Analysis (TNA) will help the organization identify training and development needs of employees so that they can do their job effectively and correct training interventions



can be provided at the right place and time to ensure that skill sets of employees are aligned with organizational requirements.

iii. **Designing of Appropriate Training interventions**

Training interventions would include offsite learning designed to complement on-site learning methods as focus areas. On-line content will be developed by associating in house faculty with professional content developers co-opted by the iGOT Platform. Tie-ups with the best available national and international learning platforms shall be explored. EPFO shall strive to create its own world class learning platform using state-of-art technology.

8.4 TRAINING STRUCTURE IN EPFO

Pandit Deendayal Upadhyaya National Academy of Social Security (PDNASS) imparts training to the staff and officers of EPFO, ensuring their development into ideal civil servants who are tech enabled and professional, remaining sensitive to clients and other stakeholders.

In its 32 years of existence, the Academy has emerged as a premier institution for training and research. Currently, it trains EPFO officers and participants from other social security organisations in India and abroad. PDNASS is also a certified Central Training Institute of the Department of Personnel & Training (DoPT), Government of India, for Trainer

Development Programmes. Other focus areas include Policy, Advocacy, Research and Capacity Building.

8.5 INFRASTRUCTURE AT PDNASS

Lecture Hall: PDNASS has two well-equipped lecture halls with all latest training aids and equipment's besides a Yoga Hall and an Auditorium having a seating capacity for 118 persons. Presently, the task of upgrading the training facilities is underway. In addition, a new research wing has been created for carrying out research in all areas of Social Security.

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

Hostel: The Hostel block has 48 air-conditioned single as well as double occupancy rooms equipped with Wi-Fi. Facilities include a gymnasium, music room, cafeteria, sports and other recreational facilities.

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

Mess: The academy's mess has a sitting capacity of 80 and a newly constructed cafeteria has a sitting capacity of 64 persons.

Replacement/ Modernization of present Air-conditioning system and installation of VRV/VRF system: Replacement/modernization of present Air-conditioning system and installation of VRV/ VRF system at PDNASS, Janakpuri, New Delhi for Rs. 2,41,36,324/- is approved by the competent authority. The work is in progress.

Up-gradation/special repair of fire-fighting wet riser & Automatic fire Alarm in office building at

PDNASS building: The approval of the subject work amounting to Rs. 95,79,000/- is accorded by the competent authority. The work is in progress.

Replacement/ Modernization of Three (03) Lifts: The proposal of Replacement / Modernization of three (03) Lifts at PDNASS, Janakpuri, New Delhi. (SH- Replacements of Lifts)’’ at an estimated cost of Rs. 54,30,600/- is approved by the competent authority. The work is in progress.

Providing & Fixing Computer lab in Shukra Hall at 2nd floor with separate Procurement and installation of 35 nos. of PCs: The approval for the subject work for Providing & Fixing Computer Points, LAN Points, Split AC & El work in Computer lab at 2nd floor in Shukra Hall amounting to Rs. 32,99,700/- is accorded by the competent authority (including both civil and electrical work). The work is completed by CPWD with a sitting capacity of 35 nos. of work station. The separate procurement for 35 PCs is done and installed in the lab. The lab has internet and MPLS connectivity.

Other details of infrastructure works in PDNASS (AR&MO): The AR & MO works of the PDNASS building for the (civil and electrical works) are awarded to CPWD. The CPWD Is looking after the maintenance works in the PDNASS building.

- Painting work in the building room, verandah, halls, corridor and staircase areas etc.
- Providing and fixing toughened glass doors in the dining hall, library hall, director Secretariat, Tea lounge, VIP Room, Cafeteria Hall etc.
- Construction of a new ladies’ toilet (1 no.) at 2nd Floor.
- Providing and fixing of some new split and window air conditioners.

8.6 TRAINING CANVAS

Training at the academy is imparted to all Group ‘A’ officers of EPFO along with Central and State Government officials through Trainer Development Programmes. Training programmes are also offered for participants from abroad especially on Social Security related topics.

8.7 ADMINISTRATIVE STRUCTURE

At present, the Academy is headed by an Officer at the level of Additional Central Provident Fund Commissioner (Hqrs.). The Academy’s sanctioned strength in respect of officers and other staff had been revised in January, 2017.

8.8 THE ZONAL TRAINING INSTITUTES

The National Academy has an all-India presence with four Zonal Training Institutes and one Sub- Zonal Training Institute. It coordinates with the Zonal Training Institutes for designing and implementing training courses for personnel working in the supervisory and operative levels in the EPFO. Following are the support training units of the Academy that cater to the training needs of Group B and group C officials.

- i. Dr. SP Mukherjee Institute of Social Security Administration, Zonal Training Institute (North Zone) located at Faridabad (Haryana): The institute serves the offices of EPFO in the states of Delhi, Haryana, Himachal Pradesh, Punjab, Uttar Pradesh and Uttarakhand.
- ii. Zonal Training Institute (South Zone) at Chennai (Tamil Nadu): It serves the states of Andhra Pradesh, Karnataka, Kerala, Pondicherry, Tamil Nadu and Telangana.
- iii. Zonal Training Institute (East Zone) at Kolkata (West Bengal): The offices in the states of Bihar, Jharkhand, Orissa, West Bengal and Union Territory of Andaman & Nicobar Islands, Assam & Meghalaya are serviced by this institute.



- iv. Zonal Training Institute (West Zone) at Ujjain (Madhya Pradesh): It takes care of the training needs of the offices of EPFO situated in the States of Chhattisgarh, Goa, Gujarat, Madhya Pradesh, Maharashtra and Rajasthan.
- v. Sub-Zonal Training Institute at Shillong (Meghalaya): Sub-ZTI serves the offices at Guwahati, Agartala, Tinsukia and Shillong.

8.9 PHYSICAL FACILITIES & INFRASTRUCTURE AT ZTIS

ZTI, NZ	<p>Zonal Training Institute, North Zone, Faridabad is located in its own building at Faridabad (Haryana) with the following physical facilities & infrastructure:</p> <ol style="list-style-type: none"> i) Training classroom which can accommodate 55-60 trainees at a time. ii) Hostel block which can accommodate 55 trainees at a time (maximum 60 trainees). iii) Canteen with the dining capacity of 60 trainees at a time. iv) Computer lab (20 computer systems) v) Gym Room vi) Activity Room vii) Conference Hall viii) Library ix) Badminton Court x) Auditorium which is proposed under renovation
ZTI, WZ	<p>ZTI West Zone Ujjain is housed in their own buildings and is equipped with necessary training infrastructure in terms of training hall, computer lab, conference facility, library and hostel with dining facility.</p>
ZTI, SZ	<p>Total campus area of the ZTI SZ is 8512 Sq metre. It has one admin block and one hostel block.</p> <p>Admin Block:</p> <ol style="list-style-type: none"> i) Two Classrooms ii) One Recreation Hall iii) One Gym iv) One Yoga Hall v) Four Store Rooms (being converted into hostel rooms) vi) Ladies' Room vii) Chambers of Officers viii) Admin rooms of Staff ix) Faculty Rooms <p>Hostel Block:</p> <ol style="list-style-type: none"> i) Sixteen Rooms for Trainees ii) Kitchen and Dining Area iii) One Classroom

	Sports Facility: i) Badminton Court ii) Volleyball court iii) TT iv) Carrom v) Chess
ZTI, EZ	Physical Facilities & Infrastructure of present building of ZTI, Kolkata i) ZTI Kolkata has limited hostel capacity. The three dormitories can accommodate 30 candidates at max. This is subject to women candidates being exact 10 in number to utilize and achieve peak capacity of 30. In the event of female candidates being more than 10 or just 3, one guest house Room can be converted to Hostel. This might theoretically enhance the hostel capacity to 33.
ZTI, EZ	ii) There are two training halls of the sitting capacity 30 each. iii) Mess with capacity to sit around 32 persons. Present status of ZTI Rajarhat Land A dedicated training institute for Group-B and Group-C officials has been planned in Kolkata. Revised drawings with adequate Parking space as per building norms has been received from CPWD and approved by the competent authority. The estimate for the same has also been obtained from CPWD and vetted and forwarded to Chief Engineer-HO for approval.
Sub-ZTI, Shillong	Rented building having adequate facilities for training.

8.10 TRAINING PROGRAMMES AT ZTIs

The training programmes at ZTIs are in the following categories:

- Induction course for newly appointed/promoted SSAs, and EOs/AOs.
- Refresher courses for Group B and C officials in functional areas.
- Specialized programmes on Customer Services, HRM, RTI & Women's empowerment.
- Workshops for Employers/Employees.

8.11 TARGET GROUP FOR ZTIs

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

8.12 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/RPFC-IIs.



8.13 HIGHLIGHTS OF TRAINING ACTIVITIES DURING THE YEAR 2023-2024 AT PDNASS AND ZTIs/SUB-ZTI:

- During the year 2023-24, the Academy organized a total of 43 training programmes/workshops/ non training interventions for officers on different functional, domain as well as Behavioral topics. A total man days of 9796 group A officers participated in the above-mentioned programmes.
- During the year 2023-24, a total of 166 training programmes were conducted by the ZTIs/Sub-ZTI, in which 9049 participants had participated. The details of the programmes conducted by the ZTIs and the Sub-ZTI during 2023-24 is at **Appendix -8 (ii)**.
- The details of the programmes conducted by the PDNASS and ZTIs during 2023- 24 is at **Appendix -8 (i)**.

8.14 NON TRAINING ACTIVITIES

Other than training, the academy conducts probationary examinations for all the cadres. These examinations are conducted by PDNASS in association with Zonal Training Institutes and other field offices.

The following examinations were conducted by PDNASS during the year 2023-24:

- ASO (Probationers) Examination (Phase-I)
- SSAs (DR) - 2021 Batch (Probationers) Examination
- Conduct of Limited Departmental Examination for promotion to the post of Senior Secretariat Assistant under 25% Examination Quota
- Assistant Section Officers (2nd) Probationary Examination.

Name of the Examination/Skill Test	Number of examinations conducted	No. of Candidates Appeared
ASO (Probationers) Examination (Remaining- Phase-I)	01 (03.06.2023)	29
SSAs (DR)- 2021 Batch (Probationers) Examination	01 (10.12.2023)	Paper-I-1759 Paper-II-1762 Paper-III-1762
Conduct of Limited Departmental Examination for promotion to the post of Senior Secretariat Assistant under 25% Examination Quota.	01 (29.01.2024)	05
ASO (2nd) Probationers) Examination	01 (19.02.2024 to 20.02.2024)	48

8.15 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. In the light of that, it is the systematic collection and assessment of information for deciding how best to utilize available training resources in order to achieve organisational goals.

8.16 RESEARCH

A dedicated research wing has been created in the academy to conduct research in all areas of social security. The research completed by the Academy are:

- i. Research study on low contribution to the pension fund is completed. Specific Industries were identified where contribution is less (expert/ facility management, Beedi Making, Textiles/ Garment making, Building & Construction, Trading and commercial) apart from reasons.
- ii. Presentations on EPF Malaysia, EPF Singapore and other countries were made by team PDNASS.

The research in progress are:

- i. The RFP for studying the extension of EPFO's social security benefits to all the eligible Beedi, Jute and Plantation workers in India has been issued.

Research collaboration & research tie-ups:

- i. Process has been initiated for collaboration with various National level reputed institutions conducting research in areas of labour & economic development.
- ii. Model Memorandum of Understanding (MoU) has been drafted for collaboration with institutions.

Miscellaneous:

- i. The Research Policy Document was formulated & circulated.
- ii. The Research Advisory Council (RAC) & Committee for Approval of Research Proposal (CARP) were constituted. The eminent researchers in area of Social Security were empanelled in the RAC & CARP.



Workshop on the "Draft Pension Scheme under Code on Social Security"



Training Programme on "Law and EPF Judicial Proceedings"



9

**INFORMATION
TECHNOLOGY
INITIATIVES**



9.1 EPFO, has undertaken various initiatives out of which, major initiatives having a larger impact are as under:

Members (Ease of Living)

- I. **Industrial accident- payment of benefits- monitoring dashboard:** The Industrial accident monitoring dashboard was launched on June, 2023 for immediate benefits to the member.
- II. **Joint declaration functionality** - A new functionality on Joint declaration launched in February 2024 to enable members to submit Member profile updating requests along with documents through their Login to the employer concerned and its processing at Field offices. The member data in EPFO's database may be, in some cases, incomplete or has mismatches due to change of establishments by the members. Due to this, the member profiles data mismatch leading to rejections of claims. To maintain the correct profile of the member, reduce rejection of the joint declaration, and minimize fraud owing to UAN identity change, the Standard Operating Procedure (SOP) for the Joint Declaration – Member profile correction has been introduced by EPFO and the same is implemented in Unified Portal Application.
- III. **Redesigned member A/c & interest credit Processor (Revamped Annual Accounts Updation Processor):** To fast track the process with roles of verifier and approver to the Regional Offices
- IV. **Augmentation of compute, storage Infra and database licenses for enhanced hassle-free user experience:** After augmentation of compute by 50% and storage by 72%, provision made for more than 80,000 concurrent user sessions on Unified Portal which is more than double the avg peak time concurrency.

Establishment (Ease of Doing Business)

- I. **Establishment e-report Card:** In line with Ease of Doing Business and Ease of living, Establishment e-Report has been launched by EPFO on 1st November 2023. The report available to the public on the homepage of the EPFO website contains all basic and critical coverage data- membership, remittances of contributions, payments against claims of members, filing of e-nominations, Pending KYC to be approved etc. in the open domain for all the stakeholders. It will help in assessing default risk assessment of Establishments for ensuring social security to employees.
- II. **Online monthly return for EDLI Exempted Establishments:** The functionality was developed & deployed in employers' login on Unified Portal dispensing with need to file physical copies. The EPFO can also monitor the compliance on a month-on-month basis.
- III. **Issue of system generated intimation of Auto calculated due under section 7Q and 14B:** A functionality developed on Unified Portal for issue of system generated intimation of auto-calculated amount due under section 7Q & section 14B of the Act & submission of response by the employer. Summary of Amounts- due, Paid, Pending- available in Employers' Login and in MIS of EPFO Regional Offices.

EPFO Officials – Increasing Efficiency and Effectiveness

- I. **MIS 3.0 Dashboard** launched for providing efficient and relevant dashboards with easy navigation, facility for formatting of available reports. Some of the proposed fruitful results are Enhanced User Interface Experience, Better Navigation, Self-Customizable Reports, User-Oriented Reports Extraction and Download, Insights at a glance, Convenient reports searching facility etc.
- II. **On boarding of PMC, STQC and UAT consultancy services:** The EPFO has engaged consultancy services of Tier-I consultants for project monitoring, User Acceptance Testing and all software developments are scanned by CERT-In empanelled VAPT consultant for any vulnerabilities for deployment



10

AUDIT



- 10.1 Para 56 of the EPF Scheme 1952, Para 30 of the EPS 1995 and Para 20 of the EDLI Scheme 1976 provide for audit of the Accounts of the Funds, (including their Administration Accounts and the expenses incurred towards operating the aforesaid Schemes) in accordance with the instructions issued by the Central Government in consultation with the Comptroller and Auditor General of India.

Audit Manual was adopted by the CBT in its 234th Meeting held at New Delhi on 31.10.2023. The Audit Manual provides comprehensive guidelines and instructions for the management of Audit in EPFO.

STATUTORY AUDIT

- 10.2 The Statutory Audit is mainly concerned with the Propriety Audit or System Audit or Efficiency-cum-Performance Audit. It mainly checks the regularity, compliance and appropriation to the General Financial Rules (GFRs), General Accounting Rules (GARs) and legislated enactments.

The accounts and transactions of the Head Office of the Organization are regularly audited by the Director General of Audit, under the guidance of the CAG of India. Further, the Audit Division in the Head Office monitors regular audits of each of the Regional Offices and other offices by the respective Accountant General of the States.

During the F.Y. 2023-24, a total of 624 outstanding audit paras were dropped by the O/o concerned DGA in respect of various offices under EPFO. Moreover, replies of 1755 outstanding paras were forwarded to O/o concerned DGA for early settlement/dropping of pending audit paras in respect of various offices under EPFO. The status of CAG Paras during the financial year 2023-24 is tabulated as under:-

Total Paras pending as on 01.04.2023	No. of paras added during the year	No. of paras dropped during the year	Closing balance as on 31.03.2024
1476	367	624	1219

INTERNAL AUDIT

- 10.3 Internal Audit in EPFO is an independent assessment of administrative, financial, and operational functions. Its aim is to ensure accuracy, operational efficiency and compliance with prescribed procedures for receipts, payments and accounting. The primary goal is to maintain adherence to laws, regulations and organizational policies, thereby safeguarding EPFO's operational integrity.

The Audit Division functions under the supervision and control of ACC(HQ) (Audit). Structure of Internal Audit Division in Head Office and its strength (in terms of manpower) is as follows:-

Audit Division-Head Office Strength (Human Resources)				
Sl. No.	Post	Sanction	In-Position	Deficit
1	ACC Audit	1	1	0
2	RPFC-I	3	2	1
3	RPFC-II	3	2	1

Audit Division-Head Office Strength (Human Resources)				
4	Section Officer	6	3	3
5	Asst. Section Officer	12	5	7
Total		25	13	12

In addition to the setup at the Head Office, there are 15 sanctioned Internal Audit Parties (IAPs). Each IAP is headed by Deputy Director (Audit), who is assisted by 2-3 Asstt. Director (Audit), 2 Asstt. Audit Officers and 2-4 Auditors. Strength of IAPs is as on 31.03.2024 was as under:-

Internal Audit Party Strength (Human Resources)				
Sl. No.	Post	Sanction	In-Position	Deficit
1	Deputy Director(Audit)	15	2	13
2	Assistant Director(Audit)	31	16	15
3	AAO	38	15	23
4	Auditor	62	11	51
Total		146	44	102

The status of Internal Audit Paras during the Financial Year 2023-24 is as under:-

Total Paras pending as on 01.04.2023	No. of Paras added during the year	No. of paras dropped during the year	Closing balance as on 31.03.2024
23975	2545	2831	23689

CONCURRENT AUDIT

10.4 Concurrent Audit in EPFO is conducted across various Offices and Regions of the Organization. They are carried out continuously, parallel to the ongoing financial transactions, to provide real-time oversight.

Concurrent Audit has developed 10 Functionalities (filters), with help of IS Division through which office wise alerts on claims are downloaded and analyzed on daily basis, as per following functionalities:

- Dob/Name Change
- Multiple Payments in same account
- Payments from Dormant Accounts
- Top-50 (High Value claims)
- Revision of PPO
- Payment of EDLI claims from Exempted establishment
- Claims with Appendix E
- Claims from closed Establishments
- Member Accounts opened with Zero OB
- Physical Claims



10.5 Total Alerts generated during 2023-24 (functionality wise) are tabulated below :

S. No	Functionalities	Alerts generated
1	Top-50(High Value claims)	1322927
2	DoB/Name change	433999
3	Appendix E	331328
4	Multiple payments in the same bank account	233573
5	Claims from closed establishments	182445
6	Claims from dormant accounts	86130
7	Physical claims	73541
8	Revision of PPO	22665
9	Zero Balance Accounts	4985
10	EDLI claims from exempted estt.	881
Total		2692474

10.6 Audit Manual: changes made in Concurrent Audit

The responsibility for verifying replies submitted by the concerned Regional Offices in response to alerts has been assigned to the jurisdictional Zonal Offices. Functionalities may be reviewed annually and revised based on their efficacy and relevance, as suggested by the Zonal Offices.

10.7 Conclusion:

2545 Internal Audit paras were raised by the IAPs during the year and 2831 Internal Audit paras were dropped in accordance with the guidelines stipulated in the Audit Manual. Similarly, 367 CAG Paras were raised during the year and 624 CAG paras were dropped by the O/o concerned DGA in respect of various offices of EPFO.



11

LEGAL MATTERS



Litigation Management in EPFO:-

11.1 Legal Dispute is an inevitable phenomenon arising in the process of implementation of the EPF & MP Act 1952 and the Schemes framed there under. Such disputes are raised both by establishments and members.

The Legal Framework Document (LFD) of EPFO contains the broad legal management policy for handling legal cases in EPFO. The LFD was approved by CBT in the 231st meeting held on 30.07.2022. The litigation management is being regularized under the Framework.

11.2 Limitation Periods for Filing Appeals and Special Leave Petitions: NCLT, NCLAT, and SLP

The limitation periods for filing appeals in the National Company Law Tribunal (NCLT), National Company Law Appellate Tribunal (NCLAT), and Special Leave Petitions (SLPs) in the Supreme Court are crucial for ensuring that legal actions are taken within the prescribed timeframes.

a) Limitation for Filing Appeals in NCLAT:

The NCLAT hears appeals against the orders of the NCLT, as well as decisions of the Insolvency and Bankruptcy Board of India (IBBI).

- i. **Time Limit under the IBC** - Under Section 61 of the IBC, 2016, an appeal against an order of the NCLT must be filed within 30 days from the date of the order's pronouncement. This period can be extended by an additional 15 days if sufficient cause for the delay is demonstrated. Beyond this, no further extension is permitted. The date of pronouncement of the order is the critical starting point for the limitation period, and this applies even in cases where the order was passed ex parte (in the absence of one party).
- ii. **Exclusion of Time for Obtaining Certified Copy** - As per Section 12(2) of the Limitation Act, 1963, the time taken to obtain a certified copy of the order is excluded from the computation of the limitation period. Additionally, NCLAT Rule 3 excludes the date of the order's pronouncement from the limitation period calculation.
- iii. **Condonation of Delay** - While the NCLAT can condone delays within the additional 15-day window, it cannot condone delays beyond this period, as established by the Supreme Court in V Nagarajan Vs. SKS Ispat and Power Ltd. and National Spot Exchange Ltd. v. Mr. Anil Kohli.
- iv. **Advice for EPFO Field Offices** - Appeals to the NCLAT must be filed promptly, adhering strictly to the 30-day limitation period. Field Offices should prioritize obtaining certified copies of NCLT orders and ensure that appeals are filed within the prescribed time. Procedural delays adversely affect securing of EPF members' rights and due importance may be given to ensure adherence to stipulated timelines.

b) Limitation for Filing Special Leave Petitions (SLPs) in the Supreme Court:

An SLP is a petition filed in the Supreme Court of India seeking special permission to appeal against the judgment of a lower court or tribunal.

- i. **General Time Limit** - Under the Supreme Court Rules, 2013, an SLP must be filed within 90 days from the date of the judgment or order against which the SLP is being filed. This 90-day period begins from the date the judgment is pronounced by the High Court, not from the date when the party receives a copy of the judgment.
- ii. **Condonation of Delay** - Requests for condonation of delay beyond the specified period

may draw adverse attention from Hon'ble Supreme Court. However, this discretion is exercised sparingly, and the party seeking condonation has to provide a compelling justification for the delay.

c) Instruction for EPFO Field Offices:

- i. The proposal for filing SLP before Hon'ble Supreme Court shall be sent by Zonal ACC after scrutiny along with his specific recommendation.
- ii. Proposals for filing of SLPs shall invariably contain facts of the case, impugned order, complete set of pleadings right from court of first instance, question of law involved, legal opinion from a panel advocate other than the one who argued the case and specific recommendation of the Zonal ACC.
- iii. The suitability of filing appeal before the Supreme Court shall be properly examined. SLPs shall only be recommended where a larger question of law is wrongly settled by the Court. Mere financial implications cannot be a ground of appeal. The proposal should be submitted to Head Office through the Addl. CPFC (Zone).
- iv. Adhering to the limitation periods for filing appeals and SLPs is essential for ensuring that the EPFO's legal interests are protected. EPFO Field Offices are directed to take note of the above limitation periods and ensure that all necessary actions are taken within the prescribed timeframes. Delays must be avoided, and appeals should be filed promptly to avoid any legal disadvantage.

11.3 Important Cases/matters/judgements: -

Significant judgments have clarified the applicability of the Employees' Provident Funds (EPF) Act to various establishments, including Municipal Corporations and Homeguards, while also addressing the treatment of allowances as part of basic wages. The courts have consistently reinforced that provident fund contributions must be made without the necessity of proving mens rea (intent), thus ensuring strict compliance.

In the context of insolvency, key rulings have established that provident fund and gratuity dues are to be prioritized, and that government dues must be adequately addressed in resolution plans. Notably, the Supreme Court has upheld the exclusion of employee benefits from liquidation estate assets, affirming the protection of these funds during insolvency proceedings. The important judgments are as under:-

a) Applicability -

Supreme Court of India

- i. **Thankamma Baby vs The Regional Provident Fund Commissioner 7 November, 2023, Supreme Court of India [Civil appeal No. 4619 of 2010]** - The case revolves around the interpretation of clause (b) of sub-Section (3) of Section 1 of the Employees' Provident Fund and Miscellaneous Provisions Act, 1952 (the 1952 Act). This legal document outlines the facts, submissions, and considerations made during the appeals process.
- ii. **Mathoshri College Judgement-** 'Clubbing of establishment for EPF Coverage'- A Division Bench of the Supreme Court determined the legal position pertaining to the clubbing of different institutes for the purpose of coverage under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (EPF Act).



High Court

- i. **W.P.(C) 7729/1999, M/S Whirlpool Of India Ltd Vs RPFC Before Delhi High Court, Order dated 06-07-2023** - Hon'ble Court observed that canteen allowance can be treated as an emolument which is part of the basic wages of an employee under Section 2(b) of the E.P.F. Act and therefore, the Petitioner needs to deposit Provident Fund on the said amount
- ii. **Applicability of the EPF Act on Municipal Corporations** - Hon'ble Calcutta High Court (Appellate Side) vide judgement dated 14 July, 2022 in case Provident Fund Organisation vs Kolkata Municipal Corporation, has held that the 74th Constitutional Amendment Act, 1992 shall override the provisions of the Kolkata Municipal Corporation Act, 1980 and Chapter IX of the Constitution of India (as amended) shall apply to the Kolkata Municipal Corporation.

CGIT

- i. **Applicability of the EPF & MP Act on the Homeguards** - CGIT Jabalpur order dated 22.08.2022 [CGIT/LC/EPFA-21-2020], Director General Homeguard Jabalpur vs RPFC Jabalpur- The finding of the Respondent Authority regarding applicability of the Act with respect to the intervener home guards is held justified in law and fact and is affirmed.

b) Damages -

- i. **Supreme Court of India** - Regarding question of Mens Rea- Hon'ble Supreme Court in its judgement dated 23-02-2022 in Horticulture Experiment Station Gonikoppal Coorg Vs Regional Provident Fund Organization [Civil Appeal 2136 of 2012] has held that mens rea or actus reus is NOT an essential element for imposing penalty/damages.
- ii. **Madras High Court (Madurai Bench)** - Hon'ble High court of Madras bench at Madurai in W.P.(MD)Nos.7339, 9688 of 2013, 2765 & 2782 of 2014 - Recent rulings clarify that mens rea (intention or knowledge of wrongdoing) is not necessary for imposing penal damages under Section 14B of the Employees' Provident Funds (EPF) Act. The Supreme Court has held that the intention of parties is irrelevant when determining the quantum of damages for delayed remittance of provident fund contributions. However, a recent CGIT Delhi ruling challenged this by citing earlier judgments that emphasize mens rea. The High Court of Madras at Madurai recently upheld that mens rea is not a requirement, reinforcing the stance that damages can be recovered without proving intent.

c) Accounts -

Supreme Court of India - Judgement dated 30.01.2024 in SLP (C) No. 30357-30358 of 2017 in the matter of Dr. Arun Gopal Agarwal Vs The Union of India & Ors - The matter relates to non-payment of interest on the amount transferred in inoperative account. The petitioner prayed for quashing of the Gazette Notification No. GSR25-E dated 15/01/11 issued by Ministry of Labour and Employment, Govt. of India and EPFO Circular No. Coord./3(2)2010/Inoperative account/92370 dated 25.01.2011 whereby EPF accounts in which there is no deposit for a period of 36 months are declared inoperative accounts denying the legitimate and rightful interest earned to EPF subscribers even though EPFO invested these money into various securities and earned interest in these accounts. Earlier Hon'ble High Court has dismissed the Petition. Now the Hon'ble Supreme Court vide order dated 30.01.2024 dismissed the SLP.

d) Pension on Higher Wages: -

Kerala High Court - Judgement dated 30.09.2023 Hon'ble HC of Kerala in Pension on Higher wages [Contempt matters COC No. 124/2020, 1377/2019 & 1883/2020] -The Hon'ble Court has stated that the EPFO would have the right to reconsider the entitlement of pensioners for disbursement of higher pension even in such cases where higher pension has already been disbursed based on the previous Judgement, in view of the Judgement of Apex Court dated 04-11-2022 in Civil Appeal No. 8143-44/2022 and connected matters (Sunil Kumar B).

e) Insolvency and Bankruptcy Code (IBC): -

- i. **Supreme Court of India - Civil Appeal No. 1661 of 2020, Sanjay Kumar Agarwal vs State Tax Officer (1) & Anr before Hon'ble Supreme Court [IBC Resolution Plan Can't Ignore Government Dues]:-** The Supreme Court dismissed a batch of review petitions filed against a 2022 judgment which held that the definition of a secured creditor under the Insolvency and Bankruptcy Code (IBC) 2016 included any government or governmental authority and that a resolution plan which ignored dues to the government was liable to be rejected.
- ii. **Supreme Court of India - Civil Appeal no. 5910 of 2019; Sunil Kumar Jain and others Versus Sundaresh Bhatt and others :-**The Supreme Court held that only the wages/salaries of workmen/employees who worked during CIRP when the corporate debtor was a going concern should be included in CIRP costs, enjoying first priority under Section 53(1)(a) of the IBC. The wages/salaries of non-working employees would be governed by Sections 53(1)(b) and (c). Provident fund, gratuity fund, and pension fund are excluded from the liquidation estate assets, ensuring their protection. This case highlights the balance between employee rights and creditor interests in insolvency proceedings, promoting fairness in the resolution process.

f) National Company Law Appellate Tribunal (NCLAT):-

- i. **Jet Aircraft Maintenance Engineers Welfare Association v. Ashish Chhawchharia & Ors. [(2022) SCC OnLine NCLAT 418] dated 21/10/2022** - Hon'ble NCLAT in its judgement held that non-payment of full provident fund amount to the workmen and employees and the gratuity payment till the insolvency commencement date amounts to noncompliance of provisions of Section 30(2)(e) of Insolvency and Bankruptcy Code, 2016 (IBC) finding no other parts of the resolution plan to be infirm in any manner. The Court further directed the Successful Resolution Applicant to make pending payments of provident fund and gratuity to the workmen and the employees.
- ii. **Sikander Singh Jamuwal v. Vinay Talwar Resolution Professional and Others [Company Appeal (AT) (Ins)No. 483 of 2019] dated 11.03.2022-** Hon'ble NCLAT held that there was no conflict between Section 17B (Liability in case of transfer of establishment) of the Employees Provident Fund and Miscellaneous Provisions Act, 1952 ("EPF Act") and the Insolvency and Bankruptcy Code, 2016 ("IBC"), owing to which Section 238 of the IBC (Provisions of the IBC to override other laws) would not come into force. Hence, the payment or non-payment of provident fund ("PF") dues is not a matter of commercial wisdom, and necessary compliance of law is a must.

g) Other important judgments of Supreme Court :-

- i. **State of Uttar Pradesh v. Association of Retired Supreme Court and High Court Judges at Allahabad, 2024 SCC OnLine SC14, Decided on: 03-01-2023:-** Hon'ble Supreme Court has



issued guidelines to HCs on summoning govt officials, says personal presence should be exceptional

- ii. **Criminal Appeal No. 3589 of 2023 High Court Bar Association, Allahabad vs State of U.P. & Ors.** - The Supreme Court of India, in the case of High Court Bar Association, Allahabad v. State of U.P. & Ors., overturned the 2018 decision in Asian Resurfacing. The new judgment emphasizes that interim orders by High Courts should not automatically expire after six months. Instead, they can only be vacated through a judicial order, ensuring adherence to principles of natural justice. The ruling reaffirms the autonomy of High Courts and limits the use of Article 142, ensuring that procedural fairness is maintained in the legal process.

11.4 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 2024	Total Number of cases decided	Decided in favour	Decided against	Remanded back
01.04.2023-31.03.2024	29	15 (52%)	13 (45%)	1 (3%)

11.5 Cases in High Courts: During this period, a Total No. of 3213 cases were decided in various High Courts.

Year 2024	Total Number of cases decided	Decided in favour	Decided against	Remanded back
01.04.2023-31.03.2024	3213	2778 (86%)	266 (8%)	169 (6%)

11.6 'Adyatan':- EPFO has started its monthly Legal News Bulletin 'ADYATAN' from the month of September, 2023. The idea is to create a knowledge sharing platform exclusively dedicated to EPFO legal issues.

11.7 Status of the recommendations of the Ad-hoc Committee on Coverage & Litigation :-

Recommendation	Current Status
Statutory Wage Ceiling	The recommendation for aligning the wage ceiling to an identifiable metric was sent vide EPFO letter dated 20.09.2022 is currently under consideration with the government.
Universal social security coverage by enrolling all employees upto the wage ceiling	The proposal was sent vide EPFO letter dated 26.05.2022 is currently under consideration with the government.
Rationalization of the rates of damages	As approved by CBT, EPF, the proposal was sent to the Government. Government of India has notified the revised rates of damages on 14.06.2024.
Reducing the coverage threshold	The recommendation for reducing the coverage threshold to 10 was sent vide EPFO letter dated 20.09.2022 is currently under consideration with the government.

Recommendation	Current Status
Central Government to frame and assign administration of scheme for Gig and platform workers, to EPFO	The recommendation was sent to MoLE, vide EPFO letter dated 26.05.2022 and is currently under consideration with the government.

11.8 Status of cases before various Judicial Forums is as under:

Sl. No.	Category	Total Workload (as on 01.04.2023)	Total cases added during the year	Decided during the year			Total cases decided during the year	C.B as on (31.03.2024)
				Against	In favour	Remand back		
1	Status of Supreme Court cases	86	24	13	16	01	30	80
2	Status of High Court cases	11770	2920	277	2861	167	3305	11385
3	Status of District Court cases	5532	1046	70	811	3	884	5694
4	Status of National Commission cases	47	18	10	5	0	15	50
5	Status of State Commission cases	2412	207	435	305	6	746	1873
6	Status of District Consumer Forum cases	3378	398	163	608	1	763	3013
7	Status of CAT cases	379	97	16	66	6	85	391
8	Status of CGIT cases	8134	1306	107	381	110	593	8847
9	Others	58	11	1	8	0	9	60
TOTAL		31796	6027	1092	5061	294	6430	31393



11.9 Zone wise status of cases under various courts is as under:

Sl. no.	Zonal Office	Total Workload (as on 01.04.2023)	Total cases added during the year	Decided during the year			Total cases decided during the year	C.B as on (31.03.2024)
				Against	In favour	Remand back		
1	Ahmedabad	1182	313	37	109	3	147	1348
2	Bandra	1253	102	29	156	8	193	1162
3	Bengaluru	1141	369	41	281	12	333	1177
4	Bhopal	2142	490	46	516	32	594	2038
5	Bhubaneshwar	952	164	18	154	0	172	944
6	Chandigarh	1479	421	43	299	25	353	1547
7	Chennai	1594	300	84	515	7	606	1288
8	Coimbatore	2295	450	56	373	23	452	2293
9	Delhi	1574	236	9	175	29	213	1597
10	Haryana	821	188	10	119	8	137	872
11	Hubli	3107	309	514	254	2	770	2646
12	Jaipur	1300	178	17	127	4	148	1330
13	Kanpur	1724	385	14	254	34	302	1807
14	Kerala	2753	663	52	887	33	972	2444
15	Kolkata	1878	358	20	148	12	180	2056
16	NER	85	13	0	20	0	20	78
17	Patna	795	244	53	151	29	233	806
18	Pune	2813	356	21	175	12	208	2961
19	Telangana	1193	247	19	183	6	208	1232
20	Thane	987	152	6	38	14	58	1081
21	Vijayawada	728	89	3	127	1	131	686
TOTAL		31796	6027	1092	5061	294	6430	31393



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.

There has been an increase in mobility of specialized workforce from other countries to India for employment in various sectors as well with the advent of technology and in response to the efforts made by the Government of India to encourage FDI in multifarious activities that cut across manufacturing, agro based Industries and booming service sector industries in India amongst others.

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

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. The return of contribution paid in that country was therefore not available in case of return to the home country. Additionally, there was no provision for counting of service for a short span of contributory period in the host country for availing social security benefits in the country of origin.

- 12.3 With a view to protect the rights of migrant workers, Government of India decided to enter into bilateral Social Security Agreements (SSAs). An SSA coordinates the social security schemes of two contracting states in order to overcome the barriers and facilitate extension of benefits to beneficiaries. By virtue of an SSA, Indian workers are exempted from mandatory social security contribution in the country of their posting and the double taxation scenario is avoided. 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 (IWs) were introduced in the Employees' Provident Fund Scheme and Employees' Pension Scheme by inserting Para 83 of Employees Provident Fund Scheme 1952 and Para 43-A of Employees Pension Scheme 1995 and 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 the bilateral Social Security negotiations. EPFO supports the negotiation process, and the Ministry of Labour and Employments is the guiding body.

EPFO is the designated Competent Institution and Liaison body to operate the provisions of the SSAs. This includes issuing Certificates of Coverage (COC) to all Indian establishments (Private and Public Sector) apart from the employees of establishments covered under the EPF & MP Act when they are posted/deputed abroad in a country having SSA with India.

Special Provisions In Respect Of International Worker

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) under para 83 of the EPF Scheme 1952.

Definition of international worker (IW):

- 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;
- 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. A SSA generally covers four important provisions namely, 'equality' 'detachment', 'totalisation' and 'portability'. However, SSA with some countries does not provide for totalisation.

- Equality of treatment- SSA ensures that Indian workers to whom it applies have the same rights and obligations under the social security legislation of the foreign country as its own nationals.
- 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.
- 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.
- 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 21 SSAs of which the latest one is yet to be implemented. Types of benefits available to the International Workers of the various countries are as detailed 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	√	√



S. No.	Country	Date of Effect	Detachment	Totalisation	Portability
7	South Korea	01-11-2011	8 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	√	√
20	Brazil	01.01.2024	3 Years	√	√
21	Argentina	Yet to enter into force		√	√

As of now bilateral negotiations for social security agreements are ongoing with 17 foreign countries which are USA, UK, Philippines, Spain, Poland, Russia, Thailand, Chile, Uruguay, Peru, Lithuania, Indonesia, Cyprus, Sri Lanka, Italy, China and Albania.

12.10 Certificate Of Coverage (COC)

This is also called a detachment certificate/certificate of applicable legislation. A COC is issued to the Indian employees posted to a country having SSA with India. Indian workers who are issued Certificate of Coverage issued by EPFO are exempted from making Social Security contributions in the country of their posting in terms of detachment provisions of the SSA. The facility to apply for COC has been made available online. The employee or the employer can apply for COC in the International Workers Portal the link of which is available on the EPFO website. The application is directed electronically to the concerned Regional Office of EPFO where the applications are processed.

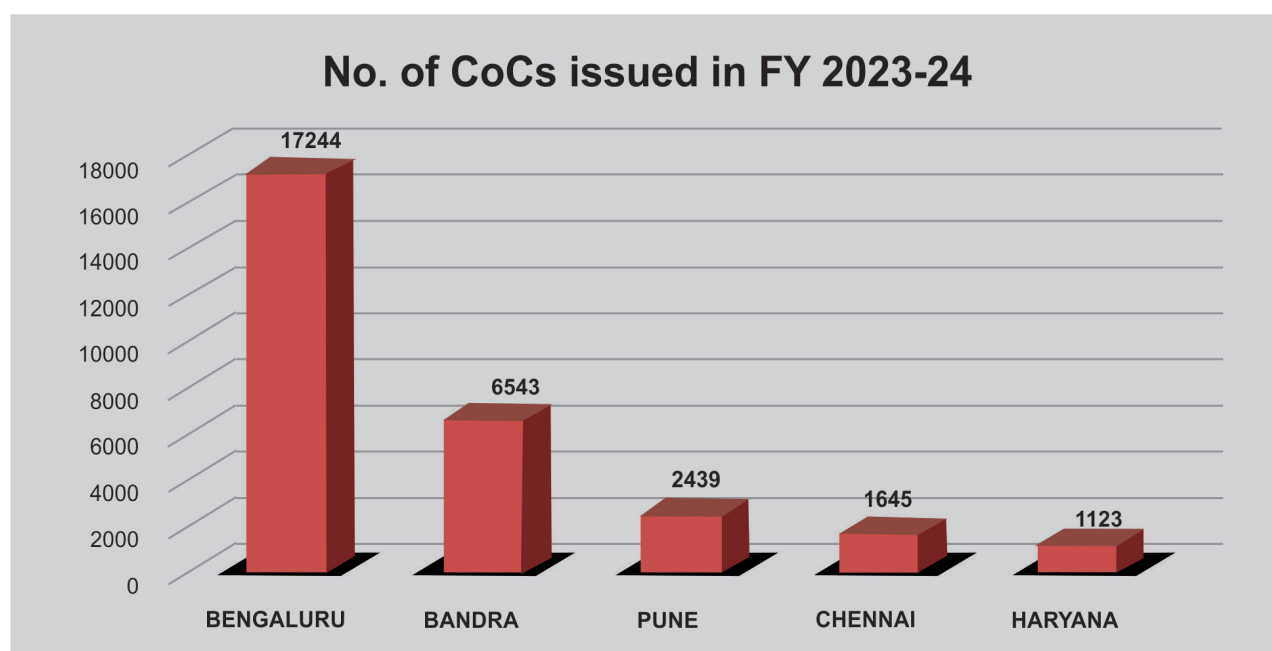
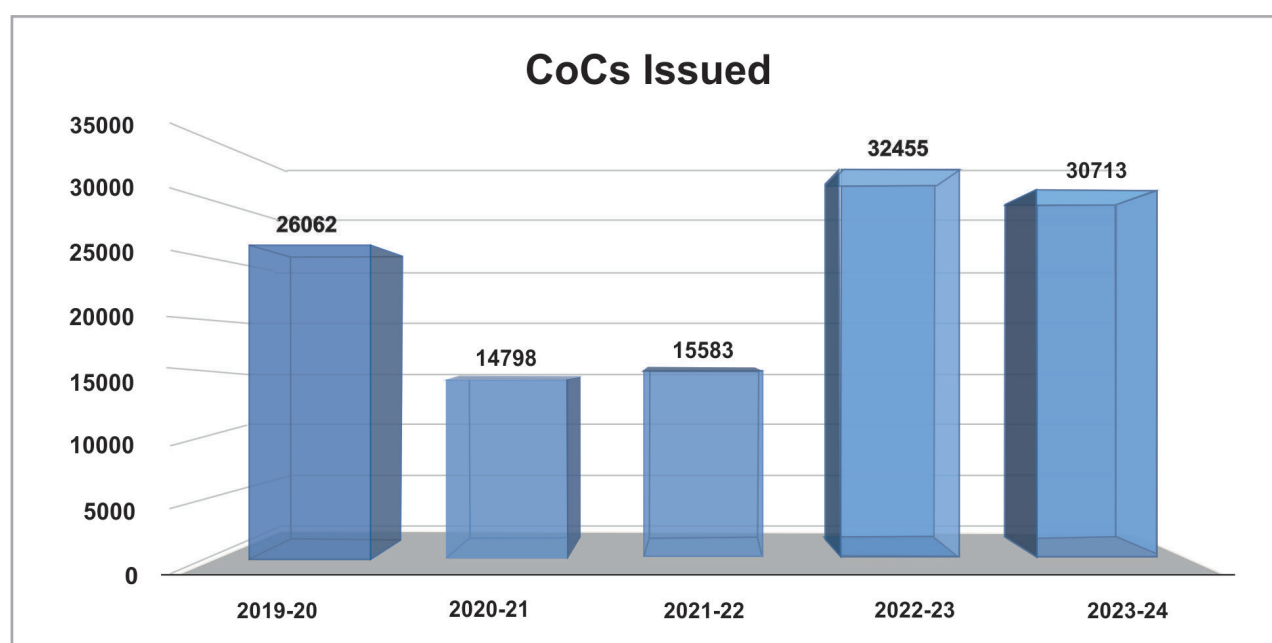
COCs have been issued to the Indian employees posted in the countries covered under SSA, i.e. Belgium, Germany, Switzerland, Denmark, Luxembourg, France, South Korea, Netherlands, Hungary, Finland, Czech Republic, Sweden, Norway, Austria, Canada, Australia, Japan, Portugal, Quebec and Brazil.

In the financial year 2020-21 (Covid Year), the number of Certificates of Coverage (COCs) issued by the EPFO experienced a notable decline, with only 14,798 COCs issued compared to 26,062 in the financial year 2019-20. However, a positive upward trend has been observed in the subsequent years. In the financial year 2021-22, the number of COCs issued increased to 15,583, and in 2022-

23, it further rose to 32,455. Further, for financial year 2023-24, with a total of 30,713 COCs issued, reflects a recovery in the cross-border movement of international workers.

12.11 INTERNATIONAL SOCIAL SECURITY ASSOCIATION (ISSA)

The Employees Provident Fund Organisation (EPFO) of India achieved a significant milestone by becoming an affiliate member of the International Social Security Association (ISSA) on April 1, 2023. This affiliation highlights EPFO's commitment to be part of global best practices in social security. As an ISSA member, EPFO now participates in international conferences and workshops, gaining valuable insights and adopting innovative solutions to enhance social security systems. This move underscores EPFO's proactive approach to strengthening its institutional capabilities and improving employee welfare through advanced social security mechanisms.







APPENDIX



APPENDIX-1(i)

MEMBERS OF CENTRAL BOARD OF TRUSTEES, EPF AS ON 11.01.2024	
Chairman	
1.	Minister for Labour and Employment, Government of India, New Delhi.
Vice Chairman	
2.	Minister of State for Labour and Employment, Government of India, New Delhi.
Co-Vice Chairman	
3.	Secretary, Ministry of Labour and Employment, Government of India, New Delhi.
Central Government Representatives - 5	
4.	Additional Secretary, Ministry of Labour and Employment, Government of India, New Delhi
5.	Additional Secretary & Financial Adviser or Joint Secretary & Financial Adviser, Ministry of Labour and Employment, Government of India, New Delhi.
6.	Joint Secretary (In-charge of Employees' Provident Fund Organisation), Ministry of Labour and Employment, Government of India, New Delhi.
7.	Joint Secretary and Director General Labour Welfare, Ministry of Labour and Employment, Government of India, New Delhi
8.	Joint Secretary (Investment), Department of Economic Affairs, Ministry of Finance, Government of India, New Delhi
State Government Representatives - 15	
9.	Secretary to the Government of Andhra Pradesh, Labour Department, Hyderabad.
10.	Secretary to the Government of Chandigarh Administration, Labour Department, Chandigarh.
11.	Secretary to the Government of National Capital Territory of Delhi, Labour Department, Delhi.
12.	Secretary to the Government of Gujarat, Labour & Employment Department, Gandhinagar.
13.	Secretary to the Government of Haryana, Labour Department, Chandigarh.
14.	Secretary to the Government of Karnataka, Department of Labour, Bangalore.
15.	Secretary to the Government of Kerala, Labour Department, Thiruvananthapuram.
16.	Secretary to the Government of Madhya Pradesh, Department of Labour, Bhopal.
17.	Secretary to the Government of Maharashtra, Department of Labour, Mumbai.
18.	Secretary to the Government of Punjab, Department of Labour, Chandigarh.
19.	Secretary to the Government of Rajasthan, Department of Labour, Jaipur.
20.	Secretary to the Government of Tamil Nadu, Labour Department, Chennai.
21.	Secretary to the Government of Telangana, Department of Labour, Hyderabad.
22.	Secretary to the Government of Uttar Pradesh, Labour Department, Lucknow.
23.	Secretary to the Government of West Bengal, Department of Labour, Kolkata.

Employers' Representatives - 10	
24.	Shri Arun Chawla, All India Organisation of Employers (Council of Indian Employers).
25.	Shri Michael Dias, Employers' Federation of India (Council of Indian Employers).
26.	Shri Atul Sobti, Standing Conference of Public Enterprises (Council of Indian Employers).
27.	Shri Sougata Roy Choudhury, Confederation of Indian Industry.
28.	Shri Ashish Wig, PHD Chamber of Commerce and Industry.
29.	Shri K.E. Raghunathan, All India Manufacturers' Organisation.
30.	Shri S.K. Sharma, Associations of Industries and Institution.
31.	Shri Govind Lele, LaghuUdyogBharati.
32.	Shri Anupam Maillk, Associated Chambers of Commerce and Industry of India.
33.	Shri Sanjay Bhatia, Federation of India Chambers of Commerce and Industry.
Employees' Representatives - 10	
34.	Shri Hiranmay J. Pandya, Bharatiya Mazdoor Sangh.
35.	Shri Prabhakar J. Banasure, Bharatiya Mazdoor Sangh.
36.	Shri SunkariMalleshm, Bharatiya Mazdoor Sangh.
37.	Shri A.K. Padmanabhan, Centre of Indian Trade Unions.
38.	Shri Sukumar Damle, All India Trade Union Congress.
39.	Shri Harbhajan Singh Sidhu, Hind Mazdoor Sabha.
40.	Shri Dilip Bhattacharya, All India United Trade Union Centre.
41.	Vacant, Indian National Trade Union Congress.
42.	Vacant, Indian National Trade Union Congress.
43.	Vacant, Indian National Trade Union Congress.
Ex-Officio Member Secretary	
44.	Central Provident Fund Commissioner, Employees' Provident Fund Organisation.



APPENDIX-1(ii)

MEMBERS OF CENTRAL BOARD OF TRUSTEES, EPF AS ON 31.03.2024	
Chairman	
1.	Minister for Labour and Employment, Government of India, New Delhi.
Vice Chairman	
2.	Minister of State for Labour and Employment, Government of India, New Delhi.
Co-Vice Chairman	
3.	Secretary, Ministry of Labour and Employment, Government of India, New Delhi.
Central Government Representatives - 5	
4.	Additional Secretary, Ministry of Labour and Employment, Government of India, New Delhi
5.	Additional Secretary & Financial Adviser or Joint Secretary & Financial Adviser, Ministry of Labour and Employment, Government of India, New Delhi.
6.	Joint Secretary (In-charge of Employees' Provident Fund Organisation), Ministry of Labour and Employment, Government of India, New Delhi.
7.	Joint Secretary and Director General Labour Welfare, Ministry of Labour and Employment, Government of India, New Delhi
8.	Joint Secretary (Investment), Department of Economic Affairs, Ministry of Finance, Government of India, New Delhi
State Government Representatives - 15	
9.	Secretary to the Government of Andhra Pradesh, Labour Department, Amravati.
10.	Secretary to the Government of Gujarat, Labour & Employment Department, Gandhinagar.
11.	Secretary to the Government of Haryana, Labour Department, Chandigarh.
12.	Secretary to the Government of Gujarat, Labour & Employment Department, Gandhinagar.
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.
23.	Secretary to the Government of National Capital Territory of Delhi, Labour Department, Delhi.
Employers' Representatives - 10	
24.	Ms. Kanika Shriram, All India Organisation of Employers (Council of Indian Employers)
25.	Shri Atul Sobti, Standing Conference of Public Enterprises (Council of Indian Employers).
26.	Shri Baldevbhai G. Prajapati, Laghu Udyog Bharati.
27.	Dr. Sachin B. Sabnis, Laghu Udyog Bharati
28.	Shri Hitender Mehta, Associated Chambers of Commerce and Industry of India
29.	Shri Sougata Roy Choudhury, Confederation of Indian Industry
30.	Shri Sanjay Bhatia, Federation of Indian Chambers of Commerce and Industry
31.	Shri Ashish Mohan Wig, PHD Chamber of Commerce & Industry
32.	Shri Vineet Nahata, PHD Chamber of Commerce & Industry
33.	Shri Madhu Damodaran, Employers' Federation of India (Council of Indian Employers)
Employees' Representatives - 10	
34.	Shri Hiranmay Jaydevprasad Pandya, Bharatiya Mazdoor Sangh.
35.	Shri Girish Chandra Arya, Bharatiya Mazdoor Sangh
36.	Shri Sunkari Malleshram, Bharatiya Mazdoor Sangh.
37.	Shri Harbhajan Singh Sidhu, Hind Mazdoor Sabha
38.	Shri R Karumalaiyan, Centre of Indian Trade Unions
39.	Shri Sheo Prasad Tiwari, Trade Union Co-ordination Centre
40.	Ms. Manali Shah, Self Employed Women's Association
41.	Dr. Deepak Kumar Jaiswal, National Front of Indian Trade Unions
42.	Vacant
43.	Vacant
Ex-Officio Member Secretary	
44.	Central Provident Fund Commissioner, Employees' Provident Fund Organisation.



APPENDIX-1(iii)

MEMBERS OF EXECUTIVE COMMITTEE, CBT, EPF AS ON 11.01.2024	
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 Harbhajan Singh Sidhu
11.	Shri Sunkari Malleshram
12.	Shri Dilip Bhattacharya
Ex-Officio Member Secretary	
13.	Central Provident Fund Commissioner, Employees' Provident Fund Organisation.

APPENDIX-2(i)

Establishments and Members – Industry Type Wise (31.03.2024)							
S. No.	Industry Type	Establishments			Members		
		Exempted	Un-Exempted	Total	Exempted	Un-Exempted	Total
1	AERATED WATER	1	1736	1737	5	183213	183218
2	AGARBATTI	0	977	977	0	80975	80975
3	AGRICULTURE FARMS	6	32465	32471	15762	323789	339551
4	APARTITE MINES	0	37	37	0	1801	1801
5	ARCHITECTS	1	3050	3051	217	115741	115958
6	ASBESTOS	1	212	213	508	23278	23786
7	ASBESTOS CEMENT SHEETS	1	225	226	260	53860	54120
8	ASBESTOS MINES	0	60	60	0	5839	5839
9	ATTORNEYS	2	187	189	93	8212	8305
10	AUTOMOBILE SERVICING	22	12671	12693	229814	1826245	2056059
11	BALL CLAY MINES	0	96	96	0	9754	9754
12	BANKS OTHER THAN NATIONALISED BANKS.	65	5032	5097	1190924	1204423	2395347
13	BARYTES / DOLOMITE/FIRECLAY ETC. MINES	1	67	68	0	5363	5363
14	BARYTES MINES	0	33	33	0	1496	1496
15	BAUXITE MINES	6	151	157	18252	9415	27667
16	BEEDI MAKING	0	8525	8525	0	4107168	4107168
17	BEER MFG.	1	521	522	2934	91548	94482
18	BISCUIT MAKING	3	2090	2093	6716	415526	422242
19	BONE CRUSHING	0	196	196	0	9065	9065
20	BOTANICAL GARDENS	0	417	417	0	42593	42593
21	BREAD	6	1155	1161	366	135027	135393
22	BRICKS	1	19945	19946	0	416145	416145
23	BRUSHES	0	185	185	0	12521	12521
24	BUILDING AND CONSTRUCTION INDUSTRY	34	204264	204298	140123	21383744	21523867
25	BUTTONS	0	185	185	0	18933	18933
26	CALCITE MINES	0	82	82	0	11727	11727
27	CANE FARMS	4	210	214	772	13958	14730
28	CANTEENS	1	7157	7158	955	627603	628558
29	CARDAMOM PLANTATIONS	0	438	438	0	11427	11427
30	CASHEW NUTS	0	3344	3344	0	532911	532911
31	CATTLE FEED INDUSTRY	1	1082	1083	404	146706	147110



S. No.	Industry Type	Establishments			Members		
		Exempted	Un-Exempted	Total	Exempted	Un-Exempted	Total
32	CEMENT	45	3667	3712	187072	658365	845437
33	CHARTERED OR REGD. ACCOUNTANTS	0	1798	1798	0	166287	166287
34	CHINA CLAY MINES	0	164	164	0	13453	13453
35	CHROMITE MINES	1	97	98	818	72657	73475
36	CIGARETTES	2	155	157	27318	29417	56735
37	CINCHONA PLANTATIONS	0	24	24	0	13414	13414
38	CINEMA THEATRES EMPLOYING 5 OR MORE WORKERS	0	2369	2369	0	61746	61746
39	CINEMAS INCLUDING PREVIEW THEATRES	4	8035	8039	54	121835	121889
40	COFFEE CURING	2	261	263	398	28384	28782
41	COFFEE PLANTATIONS	3	2966	2969	2209	218462	220671
42	COIR	1	917	918	0	70631	70631
43	COLLEGE	5	11559	11564	854	763841	764695
44	COMPANIES OFFERING LIFE INSURANCE , ANNUITIES ETC.	2	886	888	160690	439641	600331
45	COMPANIES/SOCIETIES/ ASSC/ CLUBS/TROUPES FOR PERFORMANCES	16	6641	6657	3510	764196	767706
46	CONFECTIONERY	4	3251	3255	834	422869	423703
47	CORUNDUM MINES	0	50	50	0	4183	4183
48	COST - WORKS ACCOUNTANTS	0	486	486	0	17586	17586
49	COTTON GINNING - PRESSING	20	7683	7703	19985	577305	597290
50	CROCKERY	1	806	807	0	76154	76154
51	DAL MILLING	0	1296	1296	0	47556	47556
52	DIAMOND CUTTING	1	3854	3855	0	348653	348653
53	DIAMOND MINES	1	75	76	189	3352	3541
54	DIAMOND SAWMILLS	1	57	58	0	6021	6021
55	DISTILLING - RECTIFYING OF SPIRITS	6	1179	1185	4188	188646	192834
56	DISTRIBUTION-FILM	1	220	221	1	9380	9381
57	DOLOMITE MINES	0	103	103	0	15027	15027
58	EDIBLE OIL - FAT	21	5233	5254	18988	370945	389933
59	ELEC, MECH OR GEN ENGG PRODUCTS	276	115598	115874	1534988	23198504	24733492
60	ELECT. PORCELAIN INSULATOR	5	4424	4429	1615	137261	138876
61	ELECTRICITY (G,T,D)	218	14481	14699	483289	849901	1333190
62	ELECTRONIC MEDIA COMPANIES IN PRIVATE SECTOR	6	2763	2769	580636	691042	1271678
63	EMERALD MINES	0	53	53	0	8785	8785

S. No.	Industry Type	Establishments			Members		
		Exempted	Un-Exempted	Total	Exempted	Un-Exempted	Total
64	ENGINEERS - ENGG. CONTRACTORS	52	208618	208670	462395	15873765	16336160
65	ESTABLISHMENT ENGAGED IN MANUFACTURE, MARKETING SERVICING, USAGE OF COMPUTERS	21	29049	29070	1948230	8323510	10271740
66	ESTABLISHMENT ENGAGED IN RAILWAYS FOR CONSTRUCTION, MAINTENANCE, OPERATION	1	6319	6320	2330	168246	170576
67	ESTABLISHMENTS ENGAGED IN CLEANING,SWEEPING SERVICES	0	28235	28235	0	4636458	4636458
68	ESTABLISHMENTS ENGAGED IN RENDERING COURIER SERVICES	0	1633	1633	0	390990	390990
69	ESTABLISHMENTS OF AIRCRAFT OR AIRLINES	3	504	507	21634	87272	108906
70	EXPERT SERVICES	176	401619	401795	2366113	114663733	117029846
71	EXPLOSIVES	4	665	669	2332	61114	63446
72	FELDSPAR MINES	1	75	76	4434	7925	12359
73	FERRO CHROME	1	274	275	460	103622	104082
74	FERRO MANGANESE	2	241	243	574	38940	39514
75	FILM PROCESS-LABORATORIES	0	502	502	0	41887	41887
76	FILM PRODUCTION CONCERN	0	2940	2940	0	74924	74924
77	FILM STUDIOS	0	1117	1117	0	46028	46028
78	FINANCING ESTABLISHMENT	52	15460	15512	287859	4397012	4684871
79	FIRE WORKS	1	1855	1856	1258	311640	312898
80	FIRECLAY MINES	0	38	38	0	3709	3709
81	FISH PROCESSING AND NON-VEG FOOD PRESERVATION	1	2193	2194	22	284120	284142
82	FLAVOURITE MINES	0	36	36	0	3574	3574
83	FLOUR MILLING	4	2713	2717	6182	199494	205676
84	FORWARDING AGENCY	2	5106	5108	60498	784811	845309
85	FRUIT ORCHARDS	1	309	310	2485	20553	23038
86	FRUITS - VEG. PRESERVATION	2	3785	3787	170	342000	342170
87	GARMENTS MAKING	5	22138	22143	1447	12635327	12636774
88	GAUR GUM FACTORIES	0	117	117	0	7088	7088
89	GENERAL INSURANCE	1	462	463	0	1038468	1038468
90	GLASS	11	2269	2280	44144	418857	463001
91	GLU AND GELATINE FACTORIES	0	90	90	0	6483	6483
92	GOLD MINES	2	202	204	6234	8755	14989
93	GRAPHITE MINES	0	130	130	0	6272	6272
94	GYPSUM MINES	0	66	66	0	1166	1166
95	HEAVY - FINE CHEMICALS	166	18476	18642	427292	5093566	5520858



S. No.	Industry Type	Establishments			Members		
		Exempted	Un-Exempted	Total	Exempted	Un-Exempted	Total
96	HOSPITALS	29	29244	29273	59913	3814507	3874420
97	HOTEL	21	30553	30574	33922	3074233	3108155
98	ICE OR ICE CREAM	0	964	964	0	99374	99374
99	INDIGO	0	119	119	0	39506	39506
100	INDL. - POWER ALCOHOL	1	162	163	22	17652	17674
101	INDOLEUM	53	2135	2188	21183	119264	140447
102	INLAND WATER TRANSPORT	5	702	707	6816	31557	38373
103	IRON AND STEEL	62	19834	19896	280252	2636450	2916702
104	IRON ORE MINES	21	871	892	22348	106442	128790
105	IRON ORE PELLETS	2	504	506	1815	81320	83135
106	JUTE	70	338	408	290320	140295	430615
107	JUTE BAILING OR PRESSING	0	161	161	0	4657	4657
108	KATTHA MAKING	2	172	174	1486	17464	18950
109	KNOWLEDGE OR TRAINING INSTITUTION	4	10690	10694	433	603925	604358
110	KYANITE MINES	0	34	34	0	1007	1007
111	LAC / SHELLAC	1	110	111	3431	4908	8339
112	LAUNDRY - LAUNDRY SERVICES	0	973	973	0	61582	61582
113	LEATHER PRODUCTS	11	8204	8215	18108	1429333	1447441
114	LIGNITE MINES	2	106	108	24629	32406	57035
115	LIMESTONE MINES	3	864	867	1003	84706	85709
116	LINOLEUM	1	22	23	0	2477	2477
117	LODGING HOUSES, SERVICE APARTMENT, CONDOMINIUMS	0	1971	1971	0	150883	150883
118	MAGNESITE MINES	2	123	125	1222	43201	44423
119	MANGANESE MINES	16	360	376	8129	55553	63682
120	MARBLE MINES	0	656	656	0	22156	22156
121	MATCHES	1	1828	1829	576	270913	271489
122	MEDICAL PRACTITIONERS	4	5776	5780	1399	716534	717933
123	MESSES	0	672	672	0	78272	78272
124	MICA MINES	2	294	296	4776	13619	18395
125	MICA MINES - MICA INDUSTRY	2	526	528	734	37381	38115
126	MILK PRODUCTS	28	5415	5443	26591	542813	569404
127	MINERAL OIL REFINING	3	500	503	4206	71312	75518
128	MIXED PLANTATIONS	0	644	644	0	21494	21494
129	MUNICIPAL COUNCILS/ CORPORATIONS	0	3484	3484	0	388808	388808
130	MYROBALAN - VEG. TANNING	0	58	58	0	3581	3581

S. No.	Industry Type	Establishments			Members		
		Exempted	Un-Exempted	Total	Exempted	Un-Exempted	Total
131	NEWSPAPER ESTABLISHMENTS	14	1950	1964	23799	199775	223574
132	NON EDIBLE OIL / FAT	0	817	817	0	59923	59923
133	NONFERROUS METAL AND ALLOYS	11	2688	2699	96968	302058	399026
134	OCHRE MINES	0	252	252	0	15757	15757
135	OTHERS	122	551085	551207	243828	8568646	8812474
136	PAINTS - VARNISH	19	3228	3247	44312	336426	380738
137	PAPER	16	3706	3722	37249	316243	353492
138	PAPER PRODUCTS	15	6609	6624	32795	621367	654162
139	PEPPER PLANTATIONS	0	75	75	0	4355	4355
140	PETROLEUM / NAT.GAS PRODUCTION	35	2928	2963	101320	139215	240535
141	PETROLEUM NAT.GAS REFINING	18	2138	2156	53403	207184	260587
142	PICKERS	0	238	238	0	32504	32504
143	PLASTICS PRODUCTS	8	17894	17902	7349	2209844	2217193
144	PLYWOOD	1	3920	3921	6	328403	328409
145	POULTRY FARMING	0	1914	1914	0	274239	274239
146	PRINTING	21	10289	10310	3471	637931	641402
147	PRIVATE AIRPORTS AND JOINT VENTURE AIRPORTS	0	103	103	0	12116	12116
148	PROCESSING AND TREATMENT OF WOOD	1	947	948	113	66496	66609
149	QUARTZITE MINES	0	74	74	0	3830	3830
150	QUARTZ MINES	0	182	182	0	187328	187328
151	RAILWAY BOOKING AGENCIES	0	85	85	0	4699	4699
152	REFRATORIES	8	1111	1119	15279	176841	192120
153	RESEARCH INSTITUTE	6	2465	2471	9415	153213	162628
154	RESTAURANT	1	21179	21180	43	1906727	1906770
155	RICE MILLING	1	16952	16953	3071	453636	456707
156	ROAD MOTOR TRANSPORT	158	17538	17696	771290	1762359	2533649
157	RUBBER PLANTATIONS	1	1181	1182	0	69053	69053
158	RUBBER PRODUCTS	17	5691	5708	19508	1592048	1611556
159	SALT	3	762	765	357	76553	76910
160	SANITARY WARE	1	1527	1528	3586	138576	142162
161	SAW MILLS	1	1304	1305	27	47926	47953
162	SCHOOL	275	52319	52594	52079	3228836	3280915
163	SCIENTIFIC INSTITUTES	3	720	723	628	85845	86473
164	SILICA(SAND) MINES	2	346	348	1566	24369	25935
165	SILLIMANITE MINES	1	33	34	791	906	1697
166	SOAP STONE MINES	1	521	522	1877	74482	76359



S. No.	Industry Type	Establishments			Members		
		Exempted	Un-Exempted	Total	Exempted	Un-Exempted	Total
167	SOCIETIES / CLUBS / ASSOCIATIONS	5	4268	4273	2516	339592	342108
168	SOCIETIES CLUBS OR ASSOCIATIONS	13	12970	12983	1793	872159	873952
169	SORTING / CLEANING / TEASING OF COTTON WASTE	0	569	569	0	84132	84132
170	STARCH	3	271	274	1689	35472	37161
171	STATIONERY PRODUCTS	1	1747	1748	236	179569	179805
172	STEATITE MINES	0	149	149	0	8420	8420
173	STEMMING OR REDRYING OF TOBACCO LEAF	0	88	88	0	9508	9508
174	STEVEDORING, LOADING-UNLOADING SHIPS	1	920	921	11954	137587	149541
175	STONE QUARRIES FOR CHIPS BUILDERS ETC.	0	1552	1552	0	58201	58201
176	STONE QUARRIES FOR ROOF-FLOOR SLABS ETC.	2	2354	2356	24000	118668	142668
177	STONEWARE JARS	0	105	105	0	8675	8675
178	STONEWARE PIPES	1	618	619	72	43612	43684
179	STORAGE, TRANSPORT OR DISTT OF PETROL/ NATURAL GAS	5	5369	5374	8824	231338	240162
180	SUGAR	44	3794	3838	60031	723560	783591
181	TEA	28	2096	2124	17897	682332	700229
182	TEA PLANTATION	5	1178	1183	1299	408538	409837
183	TENT MAKING	1	332	333	2	12965	12967
184	TEXTILES	92	48551	48643	217471	10368650	10586121
185	THEATERS HOLDING DRAMATIC PERFORMANCES	1	1502	1503	0	41165	41165
186	TILES	2	4163	4165	2549	269671	272220
187	TOBACCO INDUSTRY	1	2139	2140	0	227267	227267
188	TRADING - COMMERCIAL ESTABLISHMENTS	178	133540	133718	589472	20720187	21309659
189	TRAVEL AGENCIES	19	15087	15106	36577	750028	786605
190	UNIVERSITY	140	2276	2416	10025	290506	300531
191	UNIVERSITY, COLLEGE, SCHOOL. ETC.	323	34915	35238	63981	3148101	3212082
192	WINDING THREAD YARN REELING	2	599	601	8386	145513	153899
193	WOOD PRESERVATION PLANTS	1	425	426	3861	234657	238518
194	WOOD SEASONING KILNS	0	158	158	0	20914	20914
195	WOOD WORKSHOP	0	4033	4033	0	285679	285679
196	ZOOLOGICAL GARDENS	2	192	194	0	17329	17329
TOTAL		3284	2414982	2418266	13681913	311920103	325602016

APPENDIX-2(ii) (a)

Establishments and Members - Zone Wise (31.03.2024)								
Zone	Establishments				Members			
	Exempted	Un-Exempted	Total	% of All India Total	Exempted	Un-Exempted	Total	% of All India Total
Andhra Pradesh (Vijaywada)	46	68371	68417	2.83	87472	6513654	6601126	2.03
Bengaluru (Bengaluru)	86	112086	112172	4.64	2596856	29834594	32431450	9.96
Bihar & Jharkhand (Patna)	255	105808	106063	4.39	280922	5927133	6208055	1.91
Chennai & Puducherry (Chennai)	116	100389	100505	4.16	689345	21750523	22439868	6.90
Delhi & Uttarakhand	206	180015	180221	7.46	597348	29036627	29633975	9.10
Gujarat (Ahmedabad)	147	168809	168956	6.99	422660	24833866	25256526	7.77
Haryana	138	112734	112872	4.67	749656	23495817	24245473	7.45
Jammu Kashmir And Ladakh (DL & UK)	0	26207	26207	1.09	0	635194	635194	0.19
Karnataka (Other Than Bengaluru) & Goa (Hubli)	80	75677	75757	3.14	227748	7401115	7628863	2.35
Kerala & Lakshadweep (Thiruvananthapuram)	53	60460	60513	2.51	48645	4440147	4488792	1.38
Madhya Pradesh & Chattisgarh (Bhopal)	179	127421	127600	5.28	194008	10016493	10210501	3.13
Maharashtra (Excluding Mumbai) (Pune)	149	215134	215283	8.89	531799	24041251	24573050	7.54
Mumbai-1 (Bandra)	275	45163	45438	1.87	3564500	16556375	20120875	6.18
Mumbai-2 (Thane)	108	129447	129555	5.36	895598	21140356	22035954	6.77
North-Eastern Region (Guwahati)	25	56602	56627	2.34	33633	1703919	1737552	0.53
Orissa (Bhubaneswar)	110	59640	59750	2.46	107038	4603961	4710999	1.45
Punjab & Himachal Pradesh	187	109969	110156	4.55	265063	10894899	11159962	3.43
Rajasthan	248	99906	100154	4.15	264168	8690365	8954533	2.75
Tamil Nadu (Excluding Chennai)	58	104215	104273	4.31	242391	15242256	15484647	4.75
Telangana (Hyderabad)	75	117999	118074	4.89	911173	17311805	18222978	5.61
Uttar Pradesh	192	209577	209769	8.67	299094	15405209	15704303	4.83
WB, A&N Islands & Sikkim (Kolkata)	551	129353	129904	5.37	672796	12444544	13117340	4.01
All India	3284	2414982	2418266	100	13681913	311920103	325602016	100



APPENDIX-2(ii) (b)

Establishments and Members - Regional Office Wise (31.03.2024)								
Zone	Establishments				Members			
	Exempted	Un-Exempted	Total	% of All India Total	Exempted	Un-Exempted	Total	% of All India Total
Guntur	7	19684	19691	0.81	1959	1715139	1717098	0.53
Kadapa	10	18433	18443	0.76	2804	1819319	1822123	0.56
Rajamundry	7	11512	11519	0.48	31373	732518	763891	0.23
Visakhapatnam	22	18742	18764	0.78	51336	2246678	2298014	0.71
Andhra Pradesh (Vijayawada)	46	68371	68417	2.83	87472	6513654	6601126	2.03
Bengaluru (Central)	15	9307	9322	0.39	81591	4308228	4389819	1.35
Bengaluru (Electronic City)	6	9741	9747	0.40	1053428	3253689	4307117	1.32
Bengaluru (Koramangala)	3	11592	11595	0.48	1201611	4624203	5825814	1.79
Bengaluru (Malleswaram)	19	14519	14538	0.60	121389	4430131	4551520	1.40
K R Puram (Whitefield)	11	25687	25698	1.06	79050	5480533	5559583	1.71
Peenya	16	13440	13456	0.56	36762	4112113	4148875	1.27
Rajarajeshwari Nagar	10	14830	14840	0.61	14940	1723030	1737970	0.53
Tumkur	1	2341	2342	0.10	128	277081	277209	0.09
Yelahanka	5	10629	10634	0.44	7957	1625586	1633543	0.50
Bengaluru (Bengaluru)	86	112086	112172	4.64	2596856	29834594	32431450	9.96
Bhagalpur	18	12505	12523	0.52	2676	326708	329384	0.10
Jamshedpur	29	12148	12177	0.50	71411	1695478	1766889	0.54
Muzaffarpur	40	22132	22172	0.92	14012	527010	541022	0.17
Patna	50	30870	30920	1.28	10938	2057770	2068708	0.64
Ranchi	118	28153	28271	1.17	181885	1320167	1502052	0.46
Bihar & Jharkhand (Patna)	255	105808	106063	4.39	280922	5927133	6208055	1.91
Ambattur	24	26266	26290	1.09	203710	4345514	4549224	1.40
Chennai (North)	56	22756	22812	0.94	164670	5490738	5655408	1.74
Chennai (South)	15	15572	15587	0.64	255424	5601628	5857052	1.80
Pondicherry	1	5010	5011	0.21	2061	908091	910152	0.28
Tambaram	14	20437	20451	0.85	42165	4397149	4439314	1.36
Vellore	6	10348	10354	0.43	21315	1007403	1028718	0.32
Chennai & Puducherry (Chennai)	116	100389	100505	4.16	689345	21750523	22439868	6.90
Dehradun	18	17465	17483	0.72	74993	2879213	2954206	0.91
Delhi (Central)	73	9993	10066	0.42	146519	2662846	2809365	0.86
Delhi (East)	15	36642	36657	1.52	22815	5546022	5568837	1.71
Delhi (North)	32	54676	54708	2.26	88417	5151693	5240110	1.61
Delhi (South)	37	23071	23108	0.96	177524	4676153	4853677	1.49
Delhi (West)	14	29533	29547	1.22	78778	6302132	6380910	1.96
Haldwani	17	8635	8652	0.36	8302	1818568	1826870	0.56
Jammu	0	12730	12730	0.53	0	482552	482552	0.15
Ladakh (Leh)	0	1703	1703	0.07	0	6189	6189	0.00

Zone	Establishments				Members			
	Exempted	Un-Exempted	Total	% of All India Total	Exempted	Un-Exempted	Total	% of All India Total
Srinagar (Kashmir)	0	11774	11774	0.49	0	146453	146453	0.04
Delhi & Uttarakhand (Delhi)	206	206222	206428	8.55	597348	29671821	30269169	9.29
Ahmedabad	40	51810	51850	2.14	131900	7358341	7490241	2.30
Bharuch	11	8124	8135	0.34	10377	1784127	1794504	0.55
Naroda	9	10370	10379	0.43	18884	686327	705211	0.22
Rajkot	42	30800	30842	1.28	90894	3722981	3813875	1.17
Surat	16	27090	27106	1.12	31113	3277312	3308425	1.02
Vadodara	25	20757	20782	0.86	123161	3800612	3923773	1.21
Vapi	4	13696	13700	0.57	16331	3661721	3678052	1.13
Vatwa	0	6162	6162	0.25	0	542445	542445	0.17
Gujarat (Ahmedabad)	147	168809	168956	6.99	422660	24833866	25256526	7.77
Faridabad	21	20088	20109	0.83	24193	5259267	5283460	1.62
Gurugram (East)	19	19387	19406	0.80	658987	6196879	6855866	2.11
Gurugram (West)	9	22903	22912	0.95	2748	8249349	8252097	2.53
Karnal	50	32332	32382	1.34	43130	2452205	2495335	0.77
Rohtak	39	18024	18063	0.75	20598	1338117	1358715	0.42
Haryana (Faridabad)	138	112734	112872	4.67	749656	23495817	24245473	7.45
Bellary	8	7841	7849	0.32	13551	578822	592373	0.18
Chikamagalur	4	4861	4865	0.20	9460	277238	286698	0.09
Goa	8	8849	8857	0.37	13503	1926247	1939750	0.60
Gulbarga	11	8284	8295	0.34	31903	402785	434688	0.13
Hubli	25	16053	16078	0.66	66397	1196302	1262699	0.39
Mangalore	2	6414	6416	0.27	13640	1004780	1018420	0.31
Mysore	12	11027	11039	0.46	44984	1114606	1159590	0.36
Raichur	6	4533	4539	0.19	14396	233323	247719	0.08
Shimoga	2	4759	4761	0.20	9357	361253	370610	0.11
Uduppi	2	3056	3058	0.13	10557	305759	316316	0.10
Karnataka (Other Than Bengaluru) & Goa (Hubli)	80	75677	75757	3.14	227748	7401115	7628863	2.35
Kannur	0	4124	4124	0.17	0	180339	180339	0.06
Kochi (Cochin)	37	25364	25401	1.05	34180	2246037	2280217	0.70
Kollam	3	3771	3774	0.16	2485	287867	290352	0.09
Kottayam	0	4488	4488	0.19	0	328796	328796	0.10
Kozhikode (Calicut)	7	13352	13359	0.55	7444	616458	623902	0.19
Thiruvananthapuram (Trivendrum)	6	9361	9367	0.39	4536	780650	785186	0.24
Kerala & Lakshadweep (Thiruvananthapuram)	53	60460	60513	2.51	48645	4440147	4488792	1.38
Bhopal	8	19976	19984	0.83	14798	1818859	1833657	0.56
Gwalior	4	11828	11832	0.49	836	738361	739197	0.23
Indore	10	26748	26758	1.11	67483	3094714	3162197	0.97
Jabalpur	37	22919	22956	0.95	35569	923848	959417	0.29
Raipur (Chattisgarh)	116	34484	34600	1.43	75174	2797516	2872690	0.88
Sagar	2	5190	5192	0.21	136	253254	253390	0.08



Zone	Establishments				Members			
	Exempted	Un-Exempted	Total	% of All India Total	Exempted	Un-Exempted	Total	% of All India Total
Ujjain	2	6276	6278	0.26	12	389941	389953	0.12
Madhya Pradesh & Chattisgarh (Bhopal)	179	127421	127600	5.28	194008	10016493	10210501	3.13
Akola	12	10662	10674	0.44	21274	407448	428722	0.13
Aurangabad	13	23662	23675	0.98	28189	2712080	2740269	0.84
Kolhapur	23	22475	22498	0.93	71135	1294632	1365767	0.42
Nagpur	30	30265	30295	1.25	88029	2303391	2391420	0.73
Nasik	31	30072	30103	1.24	94392	2711209	2805601	0.86
Pune (Akurdi)	18	36247	36265	1.50	131206	6573414	6704620	2.06
Pune (Pune Cantt)	15	49912	49927	2.06	74885	7530448	7605333	2.34
Solhapur	7	11839	11846	0.49	22689	508629	531318	0.16
Maharashtra (Excluding Mumbai) (Pune)	149	215134	215283	8.89	531799	24041251	24573050	7.54
Mumbai (Bandra)	30	13354	13384	0.55	611443	5441065	6052508	1.86
Mumbai (Dadar)	59	13200	13259	0.55	356113	4102636	4458749	1.37
Mumbai (Nariman Point)	151	17340	17491	0.72	1711794	3574114	5285908	1.62
Mumbai (Powai)	35	1269	1304	0.05	885150	3438560	4323710	1.33
Mumbai-1 (Bandra)	275	45163	45438	1.87	3564500	16556375	20120875	6.18
Kandivali (East)	14	19020	19034	0.79	71523	4824910	4896433	1.50
Kandivali (West)	8	32407	32415	1.34	185825	4457089	4642914	1.43
Thane (North)	19	28321	28340	1.17	66534	2894444	2960978	0.91
Thane (South)	23	17095	17118	0.71	504656	3597947	4102603	1.26
Vashi	44	32604	32648	1.35	67060	5365966	5433026	1.67
Mumbai-2 (Thane)	108	129447	129555	5.36	895598	21140356	22035954	6.77
Agartala	0	2439	2439	0.10	0	127293	127293	0.04
Guwahati	18	39498	39516	1.63	11266	1219983	1231249	0.38
Shillong	2	4594	4596	0.19	17865	150352	168217	0.05
Tinsukia	5	10071	10076	0.42	4502	206291	210793	0.06
North-Eastern Region (Guwahati)	25	56602	56627	2.34	33633	1703919	1737552	0.53
Berhampur	8	7837	7845	0.32	16363	298200	314563	0.10
Bhubaneswar	50	37761	37811	1.56	30928	2703101	2734029	0.84
Keonjhar	25	4557	4582	0.19	8119	356390	364509	0.11
Rourkela	27	9485	9512	0.39	51628	1246270	1297898	0.40
Orissa (Bhubaneshwar)	110	59640	59750	2.46	107038	4603961	4710999	1.45
Amritsar	16	9346	9362	0.39	7434	517726	525160	0.16
Bhatinda	25	16775	16800	0.69	4964	1191294	1196258	0.37
Chandigarh	40	22561	22601	0.93	17693	3496693	3514386	1.08
Jalandhar	22	10518	10540	0.44	180022	964067	1144089	0.35
Ludhiana	6	14989	14995	0.62	6085	2426096	2432181	0.75
Shimla	78	35780	35858	1.48	48865	2299023	2347888	0.72
Punjab & Himachal Pradesh (Chandigarh)	187	109969	110156	4.55	265063	10894899	11159962	3.43
Alwar	23	12197	12220	0.51	28256	1909091	1937347	0.60
Jaipur	110	43655	43765	1.81	84558	3303053	3387611	1.04

Zone	Establishments				Members			
	Exempted	Un-Exempted	Total	% of All India Total	Exempted	Un-Exempted	Total	% of All India Total
Jodhpur	58	23308	23366	0.97	42213	1041805	1084018	0.33
Kota	30	8171	8201	0.34	50584	729563	780147	0.24
Udaipur	27	12575	12602	0.52	58557	1706853	1765410	0.54
Rajasthan (Jaipur)	248	99906	100154	4.15	264168	8690365	8954533	2.75
Coimbatore	11	28097	28108	1.16	29472	5535238	5564710	1.71
Madurai	14	20091	20105	0.83	10235	2718994	2729229	0.84
Nagercoil	2	4519	4521	0.19	390	307726	308116	0.09
Salem	14	19618	19632	0.81	101968	3523132	3625100	1.11
Tirunelveli	9	10116	10125	0.42	55945	1434705	1490650	0.46
Trichy	8	21774	21782	0.90	44381	1722461	1766842	0.54
Tamil Nadu (Excluding Chennai) (Coimbatore)	58	104215	104273	4.31	242391	15242256	15484647	4.75
Hyderabad (Barkatpura)	34	39711	39745	1.64	798299	4734317	5532616	1.70
Hyderabad (Madhapur)	14	30119	30133	1.25	48078	6578288	6626366	2.04
Karimnagar	3	5981	5984	0.25	1347	344838	346185	0.11
Kukatpalli	14	21753	21767	0.90	44258	2838191	2882449	0.89
Nizamabad	0	2683	2683	0.11	0	938979	938979	0.29
Patancheru	5	9557	9562	0.40	18734	1414633	1433367	0.44
Siddipet	0	1044	1044	0.04	0	99731	99731	0.03
Warangal	5	7151	7156	0.30	457	362828	363285	0.11
Telangana (Hyderabad)	75	117999	118074	4.89	911173	17311805	18222978	5.61
Agra	9	19715	19724	0.82	5911	970915	976826	0.30
Allahabad	23	11030	11053	0.46	12243	428771	441014	0.14
Bareilly	11	16046	16057	0.66	11337	726946	738283	0.23
Gorakhpur	8	12635	12643	0.52	5486	297788	303274	0.09
Kanpur	15	22593	22608	0.93	14152	1469128	1483280	0.46
Lucknow	46	30133	30179	1.25	35659	1395769	1431428	0.44
Meerut	49	41300	41349	1.71	58041	2716663	2774704	0.85
Noida	12	36534	36546	1.51	88240	6479578	6567818	2.02
Varanasi	19	19591	19610	0.81	68025	919651	987676	0.30
Uttar Pradesh (Kanpur)	192	209577	209769	8.67	299094	15405209	15704303	4.83
Barrackpore (Titagarh)	28	17149	17177	0.71	91671	892699	984370	0.30
Darjeeling	2	827	829	0.03	291	73966	74257	0.02
Durgapur	35	16766	16801	0.69	61789	1044980	1106769	0.34
Howrah	54	14077	14131	0.58	159854	951069	1110923	0.34
Jalpaiguri	3	5496	5499	0.23	6433	627922	634355	0.19
Jangipur	2	7161	7163	0.30	1049	1011599	1012648	0.31
Kolkata	222	46612	46834	1.94	157632	4731034	4888666	1.50
Park Street	194	9269	9463	0.39	193196	2422101	2615297	0.80
Port Blair	2	1634	1636	0.07	339	64501	64840	0.02
Siliguri	9	10362	10371	0.43	542	624673	625215	0.19
WB, A&N Islands & Sikkim (Kolkata)	551	129353	129904	5.37	672796	12444544	13117340	4.01
Grand Total	3284	2414982	2418266	100	13681913	311920103	325602016	100



APPENDIX-2(iii)

Establishments and Members – State Wise (31.03.2024)								
State/UT	Establishments				Members			
	Exempted	Un-Exempted	Total	% of All India Total	Exempted	Un-Exempted	Total	% of All India Total
Andaman And Nicobar Islands	2	1634	1636	0.07	339	64501	64840	0.02
Andhra Pradesh	46	68371	68417	2.83	87472	6513654	6601126	2.03
Arunachal Pradesh	4	3882	3886	0.16	0	47969	47969	0.01
Assam	16	42457	42473	1.76	15651	1308809	1324460	0.41
Bihar	108	65507	65615	2.71	27626	2911488	2939114	0.90
Chandigarh	40	22561	22601	0.93	17693	3496693	3514386	1.08
Chattisgarh	116	34484	34600	1.43	75174	2797516	2872690	0.88
Delhi	171	153915	154086	6.37	514053	24338846	24852899	7.63
Goa	8	8849	8857	0.37	13503	1926247	1939750	0.60
Gujarat	147	168809	168956	6.99	422660	24833866	25256526	7.76
Haryana	138	112734	112872	4.67	749656	23495817	24245473	7.45
Himachal Pradesh	78	35780	35858	1.48	48865	2299023	2347888	0.72
Jammu and Kashmir	0	24504	24504	1.01	0	629005	629005	0.19
Jharkhand	147	40301	40448	1.67	253296	3015645	3268941	1.00
Karnataka	158	178914	179072	7.40	2811101	35309462	38120563	11.71
Kerala	53	60460	60513	2.50	48645	4440147	4488792	1.38
Ladakh	0	1703	1703	0.07	0	6189	6189	0.00
Madhya Pradesh	63	92937	93000	3.85	118834	7218977	7337811	2.25
Maharashtra	532	389744	390276	16.14	4991897	61737982	66729879	20.49
Manipur	3	2117	2120	0.09	117	46534	46651	0.01
Meghalaya	2	4069	4071	0.17	17865	130705	148570	0.05
Mizoram	0	502	502	0.02	0	11571	11571	0.00
Nagaland	0	1134	1134	0.05	0	26250	26250	0.01
Orissa	110	59640	59750	2.47	107038	4603961	4710999	1.45
Punjab	69	51628	51697	2.14	198505	5099183	5297688	1.63
Rajasthan	248	99906	100154	4.14	264168	8690365	8954533	2.75
Sikkim	4	1010	1014	0.04	61	117870	117931	0.04
Tamil Nadu	174	204604	204778	8.47	931736	36992779	37924515	11.65
Telangana	75	117999	118074	4.88	911173	17311805	18222978	5.60
Tripura	0	2439	2439	0.10	0	127293	127293	0.04
Uttar Pradesh	192	209577	209769	8.67	299094	15405209	15704303	4.82
Uttarakhand	35	26100	26135	1.08	83295	4697781	4781076	1.47
West Bengal	545	126711	127256	5.26	672396	12266961	12939357	3.97
All India	3284	2414982	2418266	100.00	13681913	311920103	325602016	100.00

APPENDIX-2(iv)

Establishments and Members - Top 25 Industry/Class Wise (31.03.2024)					
Sr. No.	Industry Type	Establishments		Members	
		No.	%	No.	%
1	EXPERT SERVICES	401795	16.62	117029846	35.94
2	ELEC, MECH OR GEN ENGG PRODUCTS	115874	4.79	24733492	7.60
3	BUILDING AND CONSTRUCTION INDUSTRY	204298	8.45	21523867	6.61
4	TRADING - COMMERCIAL ESTABLISHMENTS	133718	5.53	21309659	6.54
5	ENGINEERS - ENGG. CONTRACTORS	208670	8.63	16336160	5.02
6	GARMENTS MAKING	22143	0.92	12636774	3.88
7	TEXTILES	48643	2.01	10586121	3.25
8	ESTABLISHMENT ENGAGED IN MANUFACTURE, MARKETING SERVICING, USAGE OF COMPUTERS	29070	1.20	10271740	3.15
9	OTHERS	551207	22.79	8812474	2.71
10	HEAVY - FINE CHEMICALS	18642	0.77	5520858	1.70
11	FINANCING ESTABLISHMENT	15512	0.64	4684871	1.44
12	ESTABLISHMENTS ENGAGED IN CLEANING,SWEEPING SERVICES	28235	1.17	4636458	1.42
13	BEEDI MAKING	8525	0.35	4107168	1.26
14	HOSPITALS	29273	1.21	3874420	1.19
15	SCHOOL	52594	2.17	3280915	1.01
16	UNIVERSITY, COLLEGE, SCHOOL. ETC.	35238	1.46	3212082	0.99
17	HOTEL	30574	1.26	3108155	0.95
18	IRON AND STEEL	19896	0.82	2916702	0.90
19	ROAD MOTOR TRANSPORT	17696	0.73	2533649	0.78
20	BANKS OTHER THAN NATIONALISED BANKS.	5097	0.21	2395347	0.74
21	PLASTICS PRODUCTS	17902	0.74	2217193	0.68
22	AUTOMIBILE SERVICING	12693	0.52	2056059	0.63
23	RESTAURANT	21180	0.88	1906770	0.59
24	RUBBER PRODUCTS	5708	0.24	1611556	0.49
25	LEATHER PRODUCTS	8215	0.34	1447441	0.44
Top 25 Industries		2042398	84.46	292749777	89.91
Rest of Industries		375868	15.54	32852239	10.09
Grand Total		2418266	100.00	325602016	100.00



APPENDIX-2(v)

Zone	No. of Establishments (Employees' range wise) As on 31.03.2024					Total Establishments
	0-50	51-100	101-150	151-200	Above 200	
Andhra Pradesh (Vijaywada)	54400	5680	2312	1290	4735	68417
Bengaluru (Bengaluru)	83714	9558	4338	2625	11937	112172
Bihar & Jharkhand (Patna)	93414	5393	2181	1218	3857	106063
Chennai & Puducherry (Chennai)	72211	9723	4477	2647	11447	100505
Delhi & Uttarakhand	147820	11798	5109	2909	12585	180221
Gujarat (Ahmedabad)	128655	14462	6145	3623	16071	168956
Haryana	87373	8901	3941	2267	10390	112872
Jammu Kashmir and Ladakh (DL & UK)	24308	889	316	163	531	26207
Karnataka (Other Than Bengaluru) & Goa (Hubli)	60711	6073	2500	1314	5159	75757
Kerala & Lakshadweep (Thiruvananthapuram)	49614	4690	1947	1050	3212	60513
Madhya Pradesh & Chattisgarh (Bhopal)	105631	8842	3749	2002	7376	127600
Maharashtra (Excluding Mumbai) (Pune)	175776	14781	6388	3695	14643	215283
Mumbai-1 (Bandra)	33565	4179	1894	1025	4775	45438
Mumbai-2 (Thane)	100089	10996	4823	2761	10886	129555
North-Eastern Region (Guwahati)	51774	2309	867	412	1265	56627
Orissa (Bhubaneswar)	48936	4458	1786	980	3590	59750
Punjab & Himachal Pradesh	87034	9773	3722	2117	7510	110156
Rajasthan	82230	6879	2966	1658	6421	100154
Tamil Nadu(Excluding Chennai)	75715	11045	4912	2713	9888	104273
Telangana (Hyderabad)	94641	8761	3698	2103	8871	118074
Uttar Pradesh	180706	11386	4746	2620	10311	209769
WB, A&N Islands & Sikkim (Kolkata)	105593	10160	4127	2234	7790	129904
Total	1943910	180736	76944	43426	173250	2418266

Note: Employees range wise is no. of accounts in those establishments are considered.

APPENDIX-2(vi)

Establishments covered and Members joined during 2023-24 - Zone Wise		
Zone	Establishments*	Members
Andhra Pradesh (Vijaywada)	5653	277902
Bengaluru (Bengaluru)	16262	1091128
Bihar & Jharkhand(Patna)	15047	255466
Chennai & Puducherry (Chennai)	10330	732428
Delhi & Uttarakhand	24033	1017058
Gujarat (Ahmedabad)	16482	953973
Haryana	13613	803456
Jammu Kashmir And Ladakh (DL & UK)	2898	41035
Karnataka (Other Than Bengaluru) & Goa (Hubli)	6084	249772
Kerala & Lakshadweep (Thiruvananthapuram)	7446	206979
Madhya Pradesh & Chattisgarh (Bhopal)	15617	427517
Maharashtra (Excluding Mumbai) (Pune)	28170	896073
Mumbai-1 (Bandra)	4038	611174
Mumbai-2 (Thane)	16248	790431
North-Eastern Region (Guwahati)	8026	95331
Orissa (Bhubaneswar)	6830	200485
Punjab & Himachal Pradesh	10306	359386
Rajasthan	12614	419127
Tamil Nadu(Excluding Chennai)	9017	562259
Telangana (Hyderabad)	16268	766000
Uttar Pradesh	34185	700338
WB, A&N Islands & Sikkim (Kolkata)	15743	516138
Total	294910	11973456

*Establishments whose Form submit date is between FY 23-24



APPENDIX-2(vii)

Establishments covered and Members joined during 2023-24- State Wise		
State	Establishments*	Members
ANDAMAN AND NICOBAR ISLANDS	166	2522
ANDHRA PRADESH	5653	277803
ARUNACHAL PRADESH	575	2709
ASSAM	6236	77309
BIHAR	10776	135465
CHANDIGARH	2580	120795
CHATTISGARH	4328	126331
DADRA AND NAGAR HAVELI	137	35745
DAMAN AND DIU	104	18196
DELHI	20800	847786
GOA	941	53720
GUJARAT	16241	900032
HARYANA	13613	803456
HIMACHAL PRADESH	4385	90939
JAMMU AND KASHMIR	2313	40469
JHARKHAND	4271	120001
KARNATAKA	21405	1287180
KERALA	7431	206968
LADAKH	585	566
LAKSHADWEEP	15	11
MADHYA PRADESH	11289	301186
MAHARASHTRA	48456	2297678
MANIPUR	251	2119
MEGHALAYA	409	5929
MIZORAM	83	713
NAGALAND	199	1667
ORISSA	6830	200485
PUDUCHERRY	341	24083
PUNJAB	3341	147652
RAJASTHAN	12614	419127
SIKKIM	59	3773
TAMIL NADU	19006	1270703
TELANGANA	16268	766000
TRIPURA	273	4881
UTTAR PRADESH	34185	700338
UTTARAKHAND	3233	169272
WEST BENGAL	15518	509847
Total	294910	11973456

*Establishments whose Form submit date is between FY 23-24

APPENDIX-2(viii)

Voluntary covered Establishments during 2023-24 - Zone Wise		
Zone	Establishments*	Accounts
Andhra Pradesh (Vijaywada)	4424	5941
Bengaluru (Bengaluru)	13911	15028
Bihar & Jharkhand(Patna)	11090	8950
Chennai & Puducherry (Chennai)	8447	12768
Delhi & Uttarakhand	20700	9408
Gujarat (Ahmedabad)	11797	10501
Haryana	10763	9350
Jammu Kashmir And Ladakh (DL & UK)	2413	1093
Karnataka (Other Than Bengaluru) & Goa (Hubli)	4477	7610
Kerala & Lakshadweep (Thiruvananthapuram)	6735	2899
Madhya Pradesh & Chattisgarh (Bhopal)	9815	7122
Maharashtra (Excluding Mumbai) (Pune)	22789	17884
Mumbai-1 (Bandra)	3463	2081
Mumbai-2 (Thane)	13259	8577
North-Eastern Region (Guwahati)	6271	3688
Orissa (Bhubaneswar)	4760	6134
Punjab & Himachal Pradesh	7189	4203
Rajasthan	9570	9391
Tamil Nadu(Excluding Chennai)	6882	10653
Telangana (Hyderabad)	13441	11956
Uttar Pradesh	26150	18680
WB, A&N Islands & Sikkim (Kolkata)	11057	11998
Total	229403	195915

* Establishments whose Form submit date is between FY 23-24 & voluntarily covered



APPENDIX-2(ix)

Voluntary covered Establishments during 2023-24 - State Wise		
State	Establishments*	Accounts
ANDAMAN AND NICOBAR ISLANDS	141	165
ANDHRA PRADESH	4424	5941
ARUNACHAL PRADESH	404	377
ASSAM	4805	2832
BIHAR	8082	4942
CHANDIGARH	2055	1900
CHATTISGARH	2395	1956
DELHI	18401	7217
GOA	747	946
GUJARAT	11797	10501
HARYANA	10763	9350
HIMACHAL PRADESH	3196	1473
JAMMU AND KASHMIR	1909	1080
JHARKHAND	3008	4008
KARNATAKA	17641	21692
KERALA	6735	2899
LADAKH	504	13
MADHYA PRADESH	7420	5166
MAHARASHTRA	39511	28542
MANIPUR	225	64
MEGHALAYA	344	166
MIZORAM	81	38
NAGALAND	180	58
ORISSA	4760	6134
PUNJAB	1938	830
RAJASTHAN	9570	9391
SIKKIM	22	103
TAMIL NADU	15329	23421
TELANGANA	13441	11956
TRIPURA	232	153
UTTAR PRADESH	26150	18680
UTTARAKHAND	2299	2191
WEST BENGAL	10894	11730
Total	229403	195915

* Establishments whose Form submit date is between FY 23-24 & voluntarily covered

APPENDIX-2(x)

Total Pensioners - State wise (As on 31.03.2024)	
State/ UT	Pensioners
Andaman and Nicobar Islands	3932
Andhra Pradesh	334172
Arunachal Pradesh	731
Assam	61008
Bihar	231241
Chandigarh	25010
Chattisgarh	108400
Dadra and Nagar Haveli	1645
Daman And Diu	1182
Delhi	183049
Goa	31016
Gujarat	485820
Haryana	174297
Himachal Pradesh	45730
Jammu and Kashmir	1089
Jharkhand	164908
Karnataka	657086
Kerala	478292
Ladakh	
Lakshadweep	57
Madhya Pradesh	252342
Maharashtra	1312800
Manipur	2393
Meghalaya	5067
Mizoram	646
Nagaland	1933
Orissa	207595
Pondicherry	19191
Punjab	160203
Rajasthan	198259
Sikkim	1061
Tamil Nadu	856850
Telangana	423791
Tripura	10706
Uttar Pradesh	597609
Uttarakhand	76019
West Bengal	734208
TOTAL	7849338
NOTE: Statewise bifurcation is on the state from which pension is drawn ie. (state in which bank branch is located as per pension bank master). Wherever the state is not available in the pension bank master, the state in which the disbursing office belongs is taken.	



APPENDIX-2(xi)

Classification of Pensioners - RO wise (As on 31.03.2024)																							
Regional Office	Members of Pension Fund		Member Pensioners					Spouse Pensioners					Children Pension				Others Pensioners				Grand Total Col. No. 712,15, & 19)	ROC Pensioners	Final Total (20+21)
			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)	Non-linee Pensioners	Parent Pensioners	Orphan Pensioners	Total (16+17+18)					
	Ex	Un-ex					FPS'71	EPS'95															
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22		
GUNTUR	914	1743199	14667	25423	24	40114	1727	11152	3134	10504	26517	2	7745	7747	212	944	223	1379	75757	76	75833		
KADAPA	2535	1883756	16336	24625	19	40980	2370	11694	2679	11298	28041	13	8711	8724	62	930	156	1148	78893	92	78985		
RAJAMUNDRY	23650	755141	10863	22078	16	32957	1192	8058	2125	9669	21044	0	5490	5490	123	620	156	899	60390	64	60454		
VISHAKAPATNAM	45897	2267318	12868	38913	26	51807	2492	14003	3911	14235	34641	5	9305	9310	209	763	174	1146	96904	66	96970		
BENGALURU (CENTRAL)	57696	4538429	13138	19977	17	33132	3348	6378	1286	7209	18221	5	2695	2700	131	671	54	856	54909	17	54926		
BENGALURU (ELECTRONIC CITY)	782025	3229965	2280	4074	2	6356	3	1644	391	548	2586	0	1741	1741	28	234	29	291	10974	0	10974		
BENGALURU (KORAMANGALA)	938575	4616561	451	1489	0	1940	0	390	106	178	674	0	382	382	8	80	11	99	3095	0	3095		
BENGALURU (WALLSWARAM)	95984	4409155	8489	16772	6	25267	400	4306	745	5071	10522	0	1555	1555	64	227	34	325	37669	24	37693		
K R PURAM (WHITEFIELD)	60038	5610005	12402	21967	12	34381	18	4234	1227	5696	11175	0	4030	4030	29	693	60	782	50368	9	50377		
PEENYA	26585	4209339	9800	17494	7	27301	12	4334	1237	3678	9261	0	4091	4091	57	757	113	927	41580	32	41612		
RAJAJESHWARI NAGAR	11584	1732740	3563	9231	4	12798	1	2102	496	1107	3706	0	2258	2258	19	398	53	470	19232	0	19232		
TUMKUR	68	274146	3076	2516	0	5592	2	599	224	790	1615	0	508	508	6	61	10	77	7792	2	7794		
YELAHANKA	5142	1618211	2510	3449	0	5959	65	896	254	923	2138	0	628	628	22	112	9	143	8868	6	8874		
BHAGALPUR	2032	338900	3360	11117	9	14486	294	3434	545	2556	6829	0	2726	2726	12	293	46	351	24392	2	24394		
JAMSHEDPUR	45954	1717603	15056	25639	6	40701	925	4427	3230	6897	15479	1	3290	3291	45	220	74	339	59810	13	59823		
MUZAFFARPUR	10130	573934	21895	64343	33	86271	2702	14003	3003	20460	40168	6	12635	12641	34	717	185	936	140016	78	140094		
PATNA	8397	2109526	11839	29060	39	40938	1188	7738	1785	7735	18446	1	7359	7360	85	450	114	649	67393	26	67419		
RANCHI	166502	1364705	13618	55420	24	69062	1955	9383	2921	13624	27883	1	7612	7613	44	454	188	686	105244	379	105623		
AMBATTUR	193309	4374213	13535	18550	18	32103	961	4707	1303	5528	12499	0	3967	3967	55	709	104	868	49437	28	49465		
CHENNAI (NORTH)	122487	5516860	19533	40122	17	59672	2011	6832	1666	9574	20083	0	4194	4194	96	812	122	1030	84979	91	85070		
CHENNAI (SOUTH)	209788	5748407	3446	8955	2	12403	152	1956	512	1554	4174	0	1541	1541	34	311	35	380	18498	17	18515		
PONDICHERRY	1888	918321	4309	9208	5	13522	457	1959	534	2776	5726	5	1533	1538	28	190	54	272	21058	14	21072		

Classification of Pensioners - RO wise (As on 31.03.2024)																							
Regional Office	Members of Pension Fund		Member Pensioners				Spouse Pensioners					Children Pension				Others Pensioners				Grand Total Co-I, No. 712,15, & 19)	ROC Pensioners	Final Total (20+21)	
			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)	Non-linee Pensioners	Parent Pensioners	Orphan Pensioners	Total (16+17+18)					
	FPS71	EPS'95																					
	Ex	Un-ex	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
TAMBARAM	31923	4369315	12604	19134	7	31745	703	4386	1186	5435	11710	0	3667	3667	64	725	134	923	48045	25	48070		
VELLORE	13438	1009288	25334	20266	19	45619	1521	9281	2861	10593	24256	0	7922	7922	112	1260	212	1584	79381	62	79443		
DEHRADUN	43404	3050859	4622	21800	12	26434	866	5899	1134	5433	13332	2	5855	5857	75	515	174	764	46387	14	46401		
DELHI (CENTRAL)	91154	2627144	4853	25833	4	30690	667	3183	555	3899	8304	6	2011	2017	22	122	58	202	41213	33	41244		
DELHI (EAST)	17187	5549823	4779	13335	12	18126	86	3612	778	2167	6643	1	3214	3215	46	326	79	451	28435	10	28445		
DELHI (NORTH)	69488	5169162	14269	37264	13	51546	2360	8928	1861	7368	20517	31	7050	7081	132	621	198	951	80095	54	80149		
DELHI SOUTH	150892	4895001	2121	8951	4	11076	10	2197	463	1236	3906	0	1739	1739	27	204	50	281	17002	18	17020		
DELHI WEST	47932	6466790	2368	8315	6	10689	144	1862	468	1046	3520	1	1780	1781	20	142	36	198	16188	10	16198		
HALDWANI	6430	1862023	4853	12107	17	16977	519	4643	879	3146	9187	1	4706	4707	48	393	128	569	31440	6	31446		
AHMEDABAD	78296	7476580	10387	32095	15	42497	1309	7181	1429	7577	17496	1	5246	5247	70	807	193	1070	66310	26	66336		
BHARUCH	7917	1840714	2804	10357	11	13172	22	2878	761	2082	5743	0	2692	2692	46	323	90	459	22066	6	22072		
NARODA	12014	696329	24550	31923	12	56485	1141	7126	2051	11976	22294	3	5446	5449	46	605	231	882	85110	51	85161		
RAJKOT	52437	3811227	14206	35206	10	49422	1137	7472	1612	10688	20889	3	5013	5016	85	727	187	999	76326	154	76480		
SURAT	22930	3201995	9160	25958	17	35135	577	5644	1565	5575	13361	0	3938	3938	57	584	120	761	53195	19	53214		
VADODARA	84311	3796185	16004	41619	20	57643	774	8496	2109	10790	22169	0	5768	5768	110	487	180	777	86357	273	86630		
VAPI	11413	3646051	3559	10072	6	13637	209	3180	902	2178	6469	0	3170	3170	18	361	66	445	23721	99	23820		
VATWA	0	510488	19203	29016	11	48230	1372	6613	1809	12622	22416	5	3805	3810	62	386	191	639	75095	43	75138		
FARIDABAD	12111	5552589	14630	19311	17	33958	674	5283	1726	5186	12869	2	5788	5790	50	388	139	577	53194	47	53241		
GURUGRAM (EAST)	505353	6343274	2576	7825	9	10410	222	2134	572	1114	4042	1	2233	2234	33	163	43	239	16925	5	16930		
GURUGRAM (WEST)	2199	8623613	1543	3926	8	5477	43	1692	360	563	2658	1	1977	1978	64	87	40	191	10304	0	10304		
KARNAL	29998	2514793	9408	23791	26	33225	894	7925	1897	6395	17111	1	7231	7232	97	660	217	974	58542	21	58563		
ROHTAK	14565	1377772	5828	13289	16	19133	657	5378	1184	3753	10972	0	4663	4663	79	465	168	712	35480	6	35486		
JAMMU	0	932686	13	427	0	440	0	111	49	11	171	0	208	208	0	32	9	41	860	0	860		
LADAKH(LEH)	0	9908					0					0											
SRINAGAR	0	284449	5	40	0	45	0	24	2	2	28	0	32	32	0	6	0	6	111	0	111		
BELLARY	12531	638240	4364	7372	5	11741	571	3622	991	3173	8357	2	3523	3525	27	490	89	606	24229	24	24253		
CHIKAMAGALUR	7510	267651	5301	7256	7	12564	376	2059	626	2268	5329	0	1536	1536	36	376	40	452	19881	9	19890		
GOA	9657	1927209	5090	14365	18	19473	467	2934	965	3481	7847	0	2732	2732	126	360	71	557	30609	29	30638		
GULBARGA	27781	428025	4505	11193	6	15704	828	4433	1090	4602	10953	0	4415	4415	38	365	131	534	31606	8	31614		



Classification of Pensioners - RO wise (As on 31.03.2024)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
Regional Office	Members of Pension Fund		Member Pensioners				Spouse Pensioners				Children Pension				Others Pensioners				Grand Total Col. No. 7,12,15, & 19)	ROC Pen-sioners	Final Total (20+21)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
			Early Pension (50-57 years)	Superan-nuation Pension (58 years)	Disable-ment 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)	Non-linee Pen-sioners	Parent Pensioners	Orphan Pensioners	Total (16+17+18)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
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Classification of Pensioners - RO wise (As on 31.03.2024)																										
Regional Office	Members of Pension Fund			Member Pensioners					Spouse Pensioners					Children Pension				Others Pensioners				Grand Total Col. No. 712,15, & 19)	ROC Pensioners	Final Total (20+21)		
				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)	Non-linee Pensioners	Parent Pensioners	Orphan Pensioners	Total (16+ 17+18)							
	Ex	Un- ex	FPS 71					EPS 95	8											9	10				11	12
1	2	3		4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22				
MUMBAI (DADAR)	271297	3921565		11538	8551	4	20093	1043	2032	888	4815	8778	2	779	781	37	131	37	205	29857	39	29896				
MUMBAI (NARIMAN POINT)	1348223	3364954		8635	19840	12	28487	1546	3995	835	5331	11707	1	1308	1309	60	187	54	301	41804	25	41829				
MUMBAI (POWAI)	726644	3453638		1008	2037	2	3047	189	521	121	524	1355	0	257	257	13	64	9	86	4745	3	4748				
KANDIVALI (EAST)	55029	4800797		6252	8750	3	15005	2	1388	482	2221	4093	0	1079	1079	14	194	27	235	20412	29	20441				
KANDIVALI (WEST)	156132	4426629		21481	43600	16	65097	32	6642	2029	8777	17480	1	4815	4816	53	726	110	889	88282	75	88357				
THANE (NORTH)	47834	2789504		30397	53264	45	83706	32	9242	3033	13895	26202	1	6985	6986	58	843	158	1059	117953	88	118041				
THANE (SOUTH)	401177	3594487		7845	12047	8	19900	4	1641	695	3526	5866	0	1117	1117	13	175	34	222	27105	18	27123				
VASHI	45883	5297272		16107	39790	19	55916	31	6617	2106	7607	16361	1	5270	5271	60	490	111	661	78209	44	78253				
AGARTALA	0	127459		843	5748	4	6595	152	1607	253	1292	3304	1	718	719	20	45	21	86	10704	1	10705				
GUWAHATI	6449	1273589		7562	20446	14	28022	666	6126	1318	4297	12407	14	4929	4943	107	569	100	776	46148	15	46163				
SHILLONG	15213	151470		637	2185	1	2823	99	1198	123	515	1935	1	939	940	19	101	38	158	5856	1	5857				
TINSUKIA	1855	202535		2530	9800	2	12332	367	2626	428	2383	5804	0	1452	1452	42	83	30	155	19743	2	19745				
BERHAMPUR	11724	297779		4234	13366	8	17608	831	3714	729	3965	9239	3	2704	2707	27	307	38	372	29926	21	29947				
BHUBANESWAR	21965	2811693		30019	47785	42	77846	1408	8700	3018	11400	24526	10	7973	7983	83	1067	100	1250	111605	32	111637				
KEONJHAR	5637	328199		4275	7500	2	11777	236	1898	620	1532	4286	1	1851	1852	11	125	39	175	18090	2	18092				
ROURKELA	35302	1323401		8931	22315	15	31261	756	4485	1926	5165	12332	2	3993	3995	27	297	75	399	47987	17	48004				
AMRITSAR	6497	531277		4989	15317	12	20318	877	4223	737	3807	9644	1	2654	2655	52	286	92	430	33047	112	33159				
BHATINDA	3700	1162328		3538	13888	9	17435	484	4538	921	3055	8998	3	2907	2910	41	333	123	497	29840	12	29852				
CHANDIGARH	12828	3496777		9125	24830	17	33972	885	6624	1447	5071	14027	3	4920	4923	55	476	141	672	53594	25	53619				
JALANDHAR	144464	982552		6243	17157	8	23408	852	4785	853	4107	10597	2	3164	3166	53	362	136	551	37722	5	37727				
LUDHIANA	4669	2294071		4656	13427	12	18095	346	4402	1068	2562	8378	2	3887	3889	56	413	132	601	30963	6	30969				
SHIMLA	47077	2343196		4921	21468	34	26423	929	6172	1244	4853	13198	10	5316	5326	35	661	145	841	45788	19	45807				
ALWAR	25804	1975524		2797	4231	4	7032	362	1222	379	1031	2994	1	1353	1354	22	62	24	108	11488	9	11497				
JAIPUR	68222	3366526		16808	33061	36	49905	2319	8807	2297	8946	22369	7	8025	8032	90	647	182	919	81225	44	81269				
JODHPUR	38455	1034420		6525	12915	13	19453	682	4299	1109	3242	9332	0	4408	4408	33	404	107	544	33737	13	33750				
KOTA	42612	689539		8721	10811	9	19541	638	2624	719	3496	7477	0	2446	2446	32	165	78	275	29739	27	29766				
UDAIPUR	48480	1689934		11423	14691	20	26134	764	4726	1536	4127	11153	0	4487	4487	68	240	73	381	42155	15	42170				
COIMBATORE	25120	5526139		54356	36946	30	91332	1714	8810	3284	16788	30596	2	6049	6051	117	1035	183	1335	129314	219	129533				
MADURAI	7913	2616189		36613	27048	33	63694	1850	10081	4096	13305	29332	5	9738	9743	367	1268	313	1948	104717	142	104859				
NAGERCOIL	65	279342		5381	11362	3	16746	543	1718	486	2953	5700	0	1071	1071	37	219	27	283	23800	43	23843				
SALEM	91856	3584344		21246	24163	13	45422	0	8158	2043	7929	18130	0	5390	5390	79	1090	142	1311	70253	35	70288				
TIRUNELVELI	65248	1178981		82114	21131	25	103270	1913	7221	3219	15171	27524	2	6189	6191	213	710	440	1363	138348	106	138454				



Classification of Pensioners - RO wise (As on 31.03.2024)																						
Regional Office	Members of Pension Fund		Member Pensioners				Spouse Pensioners				Children Pension				Others Pensioners				Grand Total Col. No. 7,12,15, & 19)	ROC Pen-sioners	Final Total (20+21)	
	Ex	Un-ex	Early Pension (50-57 years)	Superan-nuation Pension (58 years)	Disable-ment 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)	Non-inse Pen-sioners	Parent Pensioners	Orphan 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	21	22	
TRICHY	23037	1711890	17604	49024	28	66656	2482	11775	2146	13707	30110	6	9134	9140	136	1436	201	1773	107679	119	107798	
HYDERABAD (BARKATPURA)	748630	4799023	22434	48728	33	71195	1923	12819	2914	12168	29824	2	9490	9492	101	984	195	1280	111791	80	111871	
HYDERABAD (MADHAPUR)	34059	6617482	2836	7806	1	10643	165	3010	709	1135	5019	0	3114	3114	28	381	86	495	19271	9	19280	
KARIMNAGAR	337	352203	59724	14060	22	73806	680	5948	1984	5241	13853	1	4560	4561	48	512	295	855	93075	29	93104	
KUKATPALLI	37985	2906851	10535	13501	5	24041	623	3807	1084	4267	9781	0	2892	2892	21	226	56	303	37017	20	37037	
NIZAMABAD	0	827568	83159	5606	49	88814	443	3874	1575	3924	9816	2	3442	3444	79	318	326	723	102797	15	102812	
PATANCHERU	13369	1469314	5542	9476	9	15027	364	3065	882	2744	7055	0	2941	2941	29	252	57	338	25361	7	25368	
SIDDIPET	0	98344	13361	1120	5	14486	35	1048	304	560	1947	0	894	894	15	122	74	211	17538	1	17539	
WARANGAL	477	368376	14829	9787	14	24630	508	4805	1171	3398	9882	0	3537	3537	28	373	100	501	38550	17	38567	
AGRA	4098	975073	6357	15878	13	22248	636	5608	1417	4154	11815	0	6307	6307	79	502	165	746	41116	22	41138	
ALLAHABAD	4515	439491	15076	22944	16	38036	1191	5810	1507	7675	16183	3	5114	5117	29	308	110	447	59783	19	59802	
BAREILLY	8908	733225	4180	11090	10	15280	659	4081	965	3418	9123	2	4822	4824	29	385	130	544	29771	8	29779	
GORAKHPUR	3380	309514	25934	42003	18	67955	1966	10505	2405	14881	29757	1	11160	11161	75	448	299	822	109695	50	109745	
KANPUR	10130	1412765	18902	30462	22	49386	1708	8149	2046	9695	21598	2	8011	8013	184	660	198	1042	80039	25	80064	
LUCKNOW	16582	1474981	10116	30906	11	41033	965	5911	1031	6416	14323	1	4596	4597	36	442	152	630	60583	25	60608	
MEERUT	46992	2693401	20723	37412	37	58172	1192	12757	2605	9618	26172	4	11245	11249	143	1061	249	1453	97046	61	97107	
NOIDA	57425	6735559	2601	10548	5	13154	68	2588	639	1002	4297	0	3160	3160	12	145	66	223	20834	11	20845	
VARANASI	54134	953614	24874	36184	32	61090	1817	9031	2347	12845	26040	1	8533	8534	61	466	147	674	96338	32	96370	
BARRACKPORE (TITAGARH)	63678	899101	20659	48593	10	69262	1580	9437	1966	17041	30024	3	5185	5188	109	586	146	841	105315	29	105344	
DARJEELING	205	71932	3472	8630	5	12107	87	1994	350	1284	3715	0	430	430	30	125	70	225	16477	22	16499	
DURGAPUR	34327	1084928	11674	42136	18	53828	1169	9082	2673	12577	25501	1	5458	5459	81	526	109	716	85504	181	85685	
HOWRAH	116381	960155	25420	57024	16	82460	2131	9373	2879	20180	34563	2	5358	5360	163	504	105	772	123155	64	123219	
JALPAIGURI	5371	624582	10407	43269	8	53684	687	19209	5036	6081	31013	6	8661	8667	142	785	685	1612	94976	50	95026	
JANGIPUR	387	961124	17080	20122	8	37210	127	10569	4687	2915	18298	0	11422	11422	55	402	491	948	67878	0	67878	
KOLKATA	113831	4940028	28824	78839	26	107689	2765	12247	2857	19548	37417	11	6737	6748	143	789	120	1052	152906	156	153062	
PARK STREET	159679	2411986	5294	17073	3	22370	43	1885	427	3314	5669	0	835	835	57	86	21	164	29038	29	29067	
PORT BLAIR	352	59769	668	1763	0	2431	44	516	84	411	1055	0	400	400	12	22	11	45	3931	1	3932	
SILIGURI	196	627313	13077	26065	7	39149	346	8390	1576	3010	13322	3	5492	5495	61	406	201	668	58634	12	58646	
Total	10746313	315539293	1977872	3145493	2796	5126161	124123	781239	202759	913621	2021742	359	603685	604044	9644	64025	17705	91374	7843321	6017	7849338	

APPENDIX-2(xii)

Pension Range wise categorization of Pensioners for FY 2023-24						
S. No.	Pension Range	Pension Type	No. of pensioners	Amount disbursed	Total Pensioners	Total Amount disbursed
a.	<=1000	Children	601250	3570142539	3660201	34377883784
		Member	1927175	18680267883		
		Nominee	4245	36956898		
		Parent	10311	103398134		
		Spouse	1106133	11894233469		
		orphan	6774	66633098		
		roc_pension	4313	26251763		
b.	1001 - 1500	Children	1683	17293611	1206470	17436267618
		Member	945340	13840353192		
		Nominee	1665	17914892		
		Parent	7497	96783938		
		Spouse	245209	3391361444		
		orphan	3615	56386216		
		roc_pension	1461	16174325		
c.	1501 - 2000	Children	329	2223563	898560	18815858942
		Member	651934	13805024179		
		Nominee	1825	29967638		
		Parent	12319	242770549		
		Spouse	227151	4623303078		
		orphan	4798	110037623		
		roc_pension	204	2532312		
d.	2001 - 2500	Children	202	2098946	929483	24923798050
		Member	630907	17272507402		
		Nominee	1499	32607524		
		Parent	21859	583879575		
		Spouse	272746	6959077563		
		orphan	2259	73380761		
		roc_pension	11	246279		
e.	2501 - 3000	Children	145	1701495	522173	18574870216
		Member	368391	12722939049		
		Nominee	377	12705070		
		Parent	11896	467579610		
		Spouse	141182	5363674256		
		orphan	178	6139536		
		roc_pension	4	131200		
f.	3001 - 3500	Children	69	1054116	256059	10982616932
		Member	242950	10443597151		
		Nominee	15	597767		
		Parent	52	1679763		
		Spouse	12932	534305732		
		orphan	36	1322791		
		roc_pension	5	59612		



Pension Range wise categorization of Pensioners for FY 2023-24						
S. No.	Pension Range	Pension Type	No. of pensioners	Amount disbursed	Total Pensioners	Total Amount disbursed
g.	3501 - 4000	Children	64	1913493	207399	10858042742
		Member	196895	10344449092		
		Nominee	6	541429		
		Parent	47	2322343		
		Spouse	10381	508584772		
		orphan	5	188377		
		roc_pension	1	43236		
h.	4001 - 4500	Children	64	1156350	119835	6645959077
		Member	117389	6536371009		
		Nominee	4	185432		
		Parent	14	626056		
		Spouse	2356	107355102		
		orphan	6	211200		
		roc_pension	2	53928		
i.	4501 - 5000	Children	52	1446371	19550	679730867
		Member	19042	663287833		
		Nominee	1	-		
		Parent	1	-		
		Spouse	448	14750079		
		orphan	3	134168		
		roc_pension	3	112416		
j.	above 5000	Children	186	7472120	29608	5364983254
		Member	26138	5131644143		
		Nominee	7	119748		
		Parent	29	522719		
		Spouse	3204	223107167		
		orphan	31	1047102		
		roc_pension	13	1070255		
TOTAL					7849338	148660011482

Summary	Pensioners	Amount Disbursed 2023-24
Children	604044	3606502604
Member	5126161	109440440933
Nominee	9644	131596398
Parent	64025	1499562687
Spouse	2021742	33619752662
orphan	17705	315480872
roc_pension	6017	46675326
Total	7849338	148660011482

APPENDIX-2(xiii)

The details of pensioners benefited from Minimum Pension of Rs.1000/- per month for the year 2023-24 (as on 31.03.2024)				
Month/ Year	Number of Pensioners Benefitted	Amount paid as per original pension (In Rs.)	Amount paid as per Minimum Pension Notification (In Rs.)	Difference Amount (In Rs.)
2023-04	18,47,932	1,19,92,43,608	1,99,08,06,853	79,15,63,245
2023-05	18,58,202	1,22,23,94,034	2,03,12,38,000	80,88,43,966
2023-06	18,70,944	1,21,82,89,704	2,03,06,31,959	81,23,42,255
2023-07	18,73,789	1,21,52,94,854	2,02,31,07,458	80,78,12,604
2023-08	18,83,591	1,23,76,29,648	2,06,96,46,233	83,20,16,585
2023-09	18,88,010	1,22,45,59,027	2,03,98,36,205	81,52,77,178
2023-10	18,88,140	1,21,72,97,170	2,02,59,36,572	80,86,39,402
2023-11	18,97,812	1,27,20,81,766	2,11,64,20,599	84,43,38,833
2023-12	18,38,638	1,29,41,08,044	2,15,45,40,373	86,04,32,329
2024-01	18,13,323	1,22,04,80,185	2,03,52,62,294	81,47,82,109
2024-02	12,95,112	86,81,96,009	1,45,42,81,243	58,60,85,234
2024-03	17,93,174	1,18,28,64,448	1,97,61,85,083	79,33,20,635
Total		14,37,24,38,497	23,94,78,92,872	9,57,54,54,375



APPENDIX-2(xiv)

Summary Results of EPS-95 Actuarial Valuation (Rs. In Crores)					
Particulars	31.03.2014	31.03.2015	31.03.2016 & 31.03.2017 (Combined Report)	31.03.2018 & 31.03.2019 (Combined Report)	31.03.2020, 31.03.2021 & 31.03.2022
Active Members	3,49,14,215	3,45,48,189	4,12,37,384	4,68,89,899	The Valuer for 24th, 25th & 26th valuation for the year 2019-20, 2020-21 & 2021-22 has been appointed and valuation for year 2019-20 is under process.
Active Beneficiaries (Pensioners)	46,90,669	51,04,397	56,49,797	64,51,749	
Inactive Members / Deferred Beneficiaries/ Dormant Accounts	8,28,98,785	9,65,21,305	14,65,04,679	16,92,58,709	
Present Value of all benefits (in Crores)	3,86,222.54	5,25,315.42	7,37,700.57	10,32,537.55	
Present Value of future Contribution (In Crores)	1,70,704.21	2,91,810.45	4,03,756.28	5,57,448.07	
Value of Corpus (In Crores)	2,07,685.60	2,38,531.84	3,18,412.38	4,37,762.54	
Net Liability	-7,832.74	5,026.87	-15,531.91	-37,326.94	

APPENDIX-2(xv)

List of pension Disbursing Agencies (As on 31.03.2024)			
Sr. No.	Zone Name	Office Name	Banks
1	Andhra Pradesh (Vijaywada)	Guntur	Axis Bank, HDFC Bank, ICICI Bank, State Bank of India, Union Bank of India
2		Kadapa	State Bank of India, Axis Bank, ICICI Bank, Union Bank of India
3		Rajamundry	Axis Bank, HDFC Bank, ICICI Bank, Indian Bank, State Bank Of India, Union Bank of India
4		Vishakapatnam	Axis Bank, HDFC Bank, ICICI Bank, Indian Bank, State Bank of India, Union Bank of India
5	Bengaluru (Bengaluru)	Bengaluru (Central)	State Bank of India, HDFC Bank, Canara Bank, Syndicate Bank, ICICI Bank, Bank of Baroda, Axis Bank, Union Bank of India
6		Rajarajeshwari Nagar	State Bank of India, HDFC Bank, Canara Bank, ICICI Bank, Bank of Baroda, Axis Bank, Union Bank of India
7		Electronic City	State Bank of India, Canara Bank, Union Bank of India, HDFC Bank, ICICI Bank, Axis Bank, Bank of Baroda
8		K R Puram (White-field)	State Bank of India, Canara Bank, Axis Bank, HDFC Bank, Union Bank of India, Bank of Baroda
9		Peenya	State Bank of India, Canara Bank, Axis Bank, Union Bank of India, HDFC Bank, ICICI Bank
10	Bihar & Jharkhand (Patna)	Bhagalpur	Bank of India, Punjab National Bank, State Bank of India
11		Jamshedpur	Bank of India, Punjab National Bank, State Bank of India, HDFC Bank, ICICI Bank, Axis Bank
12		Muzaffarpur	Bank of India, HDFC Bank, Punjab National Bank, State Bank of India
13		Patna	Bank of India, HDFC Bank, Punjab National Bank, State Bank of India
14		Ranchi	State Bank of India, ICICI Bank, Union Bank of India, Punjab National Bank, HDFC Bank, Axis Bank, Bank of India
15	Chennai & Puducherry	Ambattur	State Bank of India, Indian Bank, Indian Overseas Bank, Axis Bank, HDFC Bank, ICICI Bank
16		Chennai (North & South)	State Bank of India, Indian Bank, Indian Overseas Bank, Axis Bank, HDFC Bank, ICICI Bank
17		Puducherry	Axis Bank, HDFC Bank, ICICI Bank, Indian Bank, Indian Overseas Bank, State Bank of India
18		Tambaram	State Bank of India, Indian Bank, Indian Overseas Bank, Axis Bank, HDFC Bank, ICICI Bank
19		Vellore	Indian Bank, Indian Overseas Bank, State Bank of India
20	Delhi & Uttarakhand	Dehradun	Punjab National Bank, State Bank of India
21		Delhi (East)	Axis Bank, HDFC Bank, ICICI Bank, Indian Bank, Union Bank of India, Punjab National Bank, State Bank of India
22		Delhi (North)	Axis Bank, HDFC Bank, ICICI Bank, Indian Bank, Punjab National Bank, State Bank of India, Union Bank of India
23		Delhi South	Axis Bank, HDFC Bank, ICICI Bank, Indian Bank, Punjab National Bank, State Bank of India
24		Haldwani	Punjab National Bank, State Bank of India
25	Gujarat (Ahmedabad)	Ahmedabad	Bank of Baroda, HDFC Bank, State Bank of India
26		Bharuch	Bank of Baroda, State Bank of India
27		Naroda	Bank of Baroda, State Bank of India
28		Rajkot	Axis Bank, Dena Bank, HDFC Bank, ICICI Bank, State Bank of India, Bank of Baroda
29		Surat	State Bank of India



List of pension Disbursing Agencies (As on 31.03.2024)

Sr. No.	Zone Name	Office Name	Banks
30		Vadodara	State Bank of India
31		Vapi	Bank of Baroda, State Bank of India
32		Vatwa	Bank of Baroda, HDFC Bank, State Bank of India
33	Haryana	Faridabad	Axis Bank, HDFC Bank, ICICI Bank, Punjab National Bank, SBI
34		Gurugram (West)	HDFC Bank, ICICI Bank, Punjab National Bank, State Bank of India, Axis Bank
35		Karnal	HDFC Bank, Punjab National Bank, State Bank of India
36		Rohtak	Axis Bank, HDFC Bank, ICICI Bank, Punjab National Bank, State Bank of India
37	Jammu, Kashmir And Ladakh	Jammu	Jammu And Kashmir Bank, State Bank of India
38		Kashmir	Jammu And Kashmir Bank, State Bank of India
39	Karnataka (Other Than Bengaluru) & Goa (Hubli)	Bellary	Axis Bank, Canara Bank, State Bank of India, Union Bank of India
40		Chikamagalur	Bank of Baroda, Canara Bank, State Bank of India, Union Bank of India
41		Goa	Bank of India, HDFC Bank, State Bank of India
42		Gulbarga	Canara Bank, ICICI Bank, State Bank of India, Union Bank of India
43		Hubli	Axis Bank, Canara Bank, HDFC Bank, ICICI Bank, State Bank of India, Union Bank of India
44		Mangalore	Canara Bank, State Bank of India
45		Mysore	Axis Bank, Canara Bank, HDFC Bank, ICICI Bank, State Bank of India, Union Bank of India, Bank of Baroda
46		Raichur	Canara Bank, State Bank of India
47		Shivamogga	Canara Bank, Union Bank of India, State Bank of India
48		Uduppi	Axis Bank, Canara Bank, Union Bank of India, State Bank of India, Bank of Baroda
49	Kerala & Lakshadweep (Thiruvananthapuram)	Kannur	State Bank of India, Canara Bank, Indian Overseas Bank, Indian Bank, Kerala Gramin Bank, HDFC Bank, Punjab National Bank, Federal Bank
50		Kochi	State Bank of India, Indian Bank, Punjab National Bank, Canara Bank, ICICI Bank, Kerala Gramin Bank, Axis Bank, Indian Overseas Bank, HDFC Bank, Federal Bank
51		Kollam	Canara Bank, Indian Bank, State Bank of India
52		Kottayam	ICICI Bank, Indian Overseas Bank, Axis Bank, Punjab National Bank, Canara Bank, Kerala Gramin Bank, Indian Bank, HDFC Bank
53		Kozhikode	State Bank of India, Canara Bank, Kerala Gramin Bank, Federal Bank, Indian Bank, Indian Overseas Bank, Punjab National Bank, HDFC Bank, ICICI Bank
54		Thiruvanthapuram	State Bank of India, Canara Bank, Kerala Gramin Bank, Federal Bank, Axis Bank, HDFC Bank, Punjab National Bank, Indian Overseas Bank, ICICI Bank, Indian Bank
55	Madhya Pradesh & Chattisgarh (Bhopal)	Bhopal	Axis Bank, HDFC Bank, ICICI Bank, Punjab National Bank, State Bank of India
56		Gwalior	Axis Bank, HDFC Bank, Punjab National Bank, State Bank of India
57		Indore	Axis Bank, HDFC Bank, ICICI Bank, Punjab National Bank, State Bank of India
58		Jabalpur	Punjab National Bank, State Bank of India
59		Raipur (Chattisgarh)	Axis Bank, Central Bank of India, HDFC Bank, ICICI Bank, Punjab National Bank, State Bank of India
60		Sagar	Punjab National Bank, State Bank of India

List of pension Disbursing Agencies (As on 31.03.2024)

Sr. No.	Zone Name	Office Name	Banks
61		Ujjain	State Bank of India
62	Maharashtra (Excluding Mumbai) (Pune)	Akola	Axis Bank, Bank of India, Central Bank of India, ICICI Bank, Punjab National Bank, State Bank of India
63		Ch. Sambhaji Nagar (Aurangabad)	Axis Bank, Bank of India, HDFC Bank, ICICI Bank, Punjab National Bank, State Bank of India
64		Kolhapur	Axis Bank, Bank of Maharashtra, Bank of India, HDFC Bank, Punjab National Bank, State Bank of India
65		Nagpur	Axis Bank, Bank of India, Central Bank of India, HDFC Bank, ICICI Bank, Punjab National Bank, State Bank of India
66		Nasik	Axis Bank, Bank of India, HDFC Bank, ICICI Bank, Punjab National Bank, State Bank of India
67		Pune I & II	Axis Bank, Bank of India, Bank of Maharashtra, HDFC Bank, ICICI Bank, Punjab National Bank, State Bank of India
68		Solhapur	Axis Bank, Bank of India, Bank of Maharashtra, Punjab National Bank, State Bank of India
69	Mumbai-1 (Bandra)	Mumbai (Bandra)	Axis Bank, Bank of India, Bank of Maharashtra, HDFC Bank, ICICI Bank, Indian Bank, Punjab National Bank, State Bank of India
70	Mumbai-2 (Thane)	Kandivali West & East	State Bank of India, Other Banks
71		Thane North & South	Axis Bank, Bank of India, HDFC Bank, ICICI Bank, Punjab National Bank, State Bank of India
72		Vashi	Axis Bank, Bank of India, HDFC Bank, Punjab National Bank, State Bank of India
73	North-Eastern Region (Guwahati)	Agartala	State Bank of India
74		Guwahati	HDFC Bank, State Bank of India
75		Shillong	State Bank of India
76		Tinsukia	State Bank of India
77	Orissa (Bhubaneswar)	Berhampur	Axis Bank, Bank of India, State Bank of India, UCO bank
78		Bhubaneswar	Axis Bank, Bank of India, HDFC Bank, ICICI Bank, State Bank of India, UCO Bank
79		Keonjhar	Bank of India, State Bank of India
80		Rourkela	State Bank of India
81	Punjab & Himachal Pradesh (Chandigarh)	Amritsar	HDFC Bank, Punjab National Bank, State Bank of India
82		Bhatinda	HDFC Bank, Punjab National Bank, State Bank of India
83		Chandigarh	Axis Bank, HDFC Bank, ICICI Bank, Punjab National Bank, State Bank of India
84		Jalandhar	HDFC Bank, Punjab National Bank, State Bank of India
85		Ludhiana	Axis Bank, HDFC Bank, Punjab National Bank, State Bank of India
86		Shimla	Axis Bank, Punjab National Bank, State Bank of India
87	Rajasthan (Jaipur)	Jaipur	State Bank of India, Punjab National Bank, Bank of Baroda, HDFC Bank, Baroda Rajasthan Kshetriya Gramin Bank, Rajasthan Marudhara Gramin Bank, Axis Bank, ICICI Bank
88		Jodhpur	State Bank of India, Punjab National Bank, HDFC Bank, Rajasthan Marudhara Gramin Bank, Bank of Baroda
89		Kota	HDFC Bank, Punjab National Bank, State Bank of India, ICICI Bank, Baroda Rajasthan Kshetriya Gramin Bank, Bank of Baroda
90		Udaipur	State Bank of India, Punjab National Bank, HDFC Bank, Bank of Baroda, ICICI Bank, Axis Bank



List of pension Disbursing Agencies (As on 31.03.2024)			
Sr. No.	Zone Name	Office Name	Banks
91	Tamil Nadu(Excluding Chennai)	Coimbatore	Axis Bank, HDFC Bank, ICICI Bank, Indian Bank, Indian Overseas Bank, State Bank of India
92		Madurai	Axis Bank, HDFC Bank, ICICI Bank, Indian Bank, Indian Overseas Bank, State Bank of India, Uti Bank
93		Nagercoil	ICICI Bank, Indian Bank, Indian Overseas Bank, State Bank of India
94		Salem	Axis Bank, HDFC Bank, ICICI Bank, Indian Bank, Indian Overseas Bank, State Bank of India
95		Tirunelveli	Axis Bank, ICICI Bank, Indian Bank, Indian Overseas Bank, Indian Bank, State Bank of India
96		Trichy	Axis Bank, HDFC Bank, ICICI Bank, Indian Bank, Indian Overseas Bank, State Bank of India
97	Telangana (Hyderabad)	Hyderabad I & II	Andhra Bank, Axis Bank, HDFC Bank, ICICI Bank, State Bank of India, Union Bank of India
98		Karimnagar	Union Bank of India, State Bank of India, Syndicate Bank, Deccan Grameena Bank, ICICI Bank
99		Kukatpalli	State Bank of India, Union Bank of India, Axis Bank, ICICI Bank, HDFC Bank
100		Nizamabad	State Bank of India, Andhra Bank, Canara Bank, Union Bank of India
101		Patancheru	Union Bank of India, Axis Bank, HDFC Bank, State Bank of India
102		Siddipet	Axis Bank, HDFC Bank, ICICI Bank, State Bank of India, Union Bank of India
103		Warangal	State Bank of India, Union Bank of India
104	Uttar Pradesh	Agra	Punjab National Bank, State Bank of India
105		Allahabad	HDFC Bank, ICICI Bank, Punjab National Bank, State Bank of India
106		Bareilly	Punjab National Bank, State Bank of India
107		Gorakhpur	Purvanchal Bank, Punjab National Bank, State Bank of India
108		Kanpur	Punjab National Bank, State Bank of India
109		Lucknow	HDFC Bank, Punjab National Bank, State Bank of India
110		Meerut	Punjab National Bank, State Bank of India
111		Noida	Axis Bank, HDFC Bank, Punjab National Bank, State Bank of India
112		Varanasi	Bank of Baroda, HDFC Bank, ICICI Bank, Punjab National Bank, State Bank of India
113	WB, A&N Islands & Sikkim (Kolkata)	Barrackpore	Axis Bank, HDFC Bank, Punjab National Bank, State Bank of India
114		Darjeeling	State Bank of India
115		Durgapur	Axis Bank, HDFC Bank, ICICI Bank, Punjab National Bank, State Bank of India
116		Howrah	Axis Bank, HDFC Bank, Punjab National Bank, State Bank of India
117		Jalpaiguri	Indian Overseas Bank, Punjab National Bank, State Bank of India, Uttar Banga Kshetriya Gramin Bank, UCO Bank, Indian Bank, Central Bank of India
118		Jangipur (Beh-rampore)	Punjab National Bank, State Bank of India
119		Kolkata	Axis Bank, HDFC Bank, ICICI Bank, Punjab National Bank, State Bank of India, Uti Bank
120		Park Street	Axis Bank, HDFC Bank, ICICI Bank, Punjab National Bank, State Bank of India
121		Port Blair	Andaman And Nicobar Coop. Bank
122		Siliguri	Punjab National Bank, Axis Bank, Uttar Banga Kshetriya Gramin Bank, State Bank of India, Union Bank of India, HDFC 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 (Vijayawada)	Guntur		Ongole Vijayawada		
		Kadapa		Anantapur Kurnool Nellore Tirupati		
		Rajahmundry		Bhimavaram Eluru Kakinada		
		Visakhapatnam		Srikakulam Vizianagaram		
2.	TELANGANA (Hyderabad)	Hyderabad - I (Barkatpura)				
		Hyderabad - II (Madhapur)				
		Kukatpally				
		Patancheru				
		Nizamabad				
			Karimnagar	Nirmal (Adilabad)		
			Siddipet			
			Warangal	Khammam		Nalgonda
3.	BENGALURU (Bengaluru)	Bengaluru -I (Central)				
		Bengaluru -II (Malleswaram)				
		Bommasandra - I (Electronic City)				
		Bommasandra - II (Koramangala)				
		K R Puram		Kolar		
		Peenya				
		RR Nagar				
			Tumkur			
			Yelahanka			
4.	KARNATAKA	Goa				Margao
		(OTHER THAN BENGALURU) & GOA (Hubli)		Belagavi Karwar		
		Mysore		Madikeri (Kodagu) Mandya		
			Bellary			



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
			Chikamagalur	Hassan		
			Gulbarga	Bijapur Bidar		
			Raichur	Bagalkot		
			Shimoga	Davanagere		
			Udupi			
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 (North)				
		Chennai - II (South)				
		Tambaram				
		Vellore				
			Puducherry			
7.	TAMIL NADU (EXCLUDING CHENNAI) (Coimbatore)	Coimbatore		Coonoor Ooty Pollachi Tiruppur		
		Madurai		Dindigul Sivakasi		
		Salem		Erode Krishnagiri		
		Tirunelveli		Thoothukudi		
		Trichy		Cuddalore Karur Kumbakonam Thanjavur		
			Nagercoil			
8.	DELHI , UTTARAKHAND, J&K and Ladakh (Delhi)	Delhi East				
		Delhi West				
		Delhi Central				
		Delhi North				
		Delhi South				
		Dehradun				Haridwar
		Haldwani				
		Jammu				
		Kashmir				
			Ladakh			

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 (East)				
		Gurgaon - II (West)				
		Karnal		Ambala Panipat Sonipat Yamunanagar		
		Rohtak		Hisar		
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)				
		Bandra II (Dadar)				
		Bandra III (Nariman point)				
		Bandra IV (Powai)				
14.	MUMBAI-2 (Thane)	Kandivali - I (West)				
		Kandivali - II (East)				
		Thane - I (North)				
		Thane - II (South)				
		Vashi				



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
15.	MAHARASHTRA (excluding Mumbai) (Pune)	Pune - I (Pune Cantt.)				
		Pune - II (Akurdi)				
		Aurangabad				
		Kolhapur				
		Nagpur		Chandrapur		
		Nasik		Ahmadnagar Jalgaon		
		Solapur				
			Akola	Amravati		
16.	NORTH-EASTERN REGION (Guwahati)	Guwahati		Bongaigaon Cachar (Silchar) Tezpur	Imphal Itanagar Dimapur	
			Agartala	Dharmanagar		
			Shillong		Aizawl	
			Tinsukia	Jorhat		
17.	ODISHA (Bhubaneswar)	Bhubaneswar		Baleswar (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 Jhunjhunu		
			Alwar	Bharatpur		
		Jodhpur		Bikaner Pali Sri Ganganagar		
		Udaipur		Bhilwara		
			Kota			

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
20	UTTAR PRADESH (Kanpur)	Agra		Aligarh		
		Kanpur				
		Lucknow				
		Meerut		Muzaffarnagar Saharanpur		Ghaziabad
		Noida				
		Varanasi				
			Allahabad			
			Bareilly	Moradabad		
			Gorakhpur			
21.	WB, A&N Islands & Sikkim (Kolkata)	Barrackpore				
		Durgapur				
		Howrah		Shrirampur		
		Jalpaiguri		Alipurduar Malbazar		
		Jangipur				
		Kolkata		Midnapore		
		Park Street				
		Siliguri			Gangtok	
			Darjeeling			
			Port Blair			
Total	21	102	37	113	05	04



APPENDIX-3(ii)

Average Contributing Establishments and Members (2023-24)		
Zone	Average Contributing Establishments	Average Contributing Members
ANDHRA PRADESH (VIJAYWADA)	19485	1353093
BENGALURU (BENGALURU)	33466	5858800
BIHAR & JHARKHAND(PATNA)	20882	1661432
CHENNAI & PUDUCHERRY (CHENNAI)	31752	3667692
DELHI & UTTARAKHAND	41055	4240985
GUJARAT (AHMEDABAD)	56390	3758523
HARYANA	31300	3098296
JAMMU KASHMIR AND LADAKH	5464	166882
KARNATAKA (OTHER THAN BENGALURU) & GOA (HUBLI)	27957	1463509
KERALA & LAKSHADWEEP (THIRUVANANTHAPURAM)	18121	1172389
MADHYA PRADESH & CHATTISGARH (BHOPAL)	34889	1848055
MAHARASHTRA(EXCLUDING MUMBAI)(PUNE)	60425	4119842
MUMBAI-1 (BANDRA)	13789	4271936
MUMBAI-2 (THANE)	38157	3735230
NORTH-EASTERN REGION (GUWAHATI)	10207	430795
ORISSA (BHUBANESWAR)	18184	979920
PUNJAB & HIMACHAL PRADESH	33028	1631996
RAJASTHAN	28798	1468261
TAMIL NADU(EXCLUDING CHENNAI)	39838	2341264
TELANGANA (HYDERABAD)	31435	3588265
UTTAR PRADESH	45975	2765107
WB, A&N ISLANDS & SIKKIM (KOLKATA)	46041	3067622
TOTAL	686638	56689892

* Average Uans & Establishments contributing at least once in FY 23-24

APPENDIX-3(iii)

Contributing Establishments and Members (2023-24)		
Zone	Contributing Establishments	Contributing Members
ANDHRA PRADESH (VIJAYWADA)	21327	1731349
BENGALURU (BENGALURU)	36734	7335828
BIHAR & JHARKHAND(PATNA)	24539	2053807
CHENNAI & PUDUCHERRY (CHENNAI)	34669	4713275
DELHI & UTTARAKHAND	45323	5678647
GUJARAT (AHMEDABAD)	61391	5162918
HARYANA	34639	4289595
JAMMU KASHMIR AND LADAKH	6144	218629
KARNATAKA (OTHER THAN BENGALURU) & GOA (HUBLI)	31133	1823217
KERALA & LAKSHADWEEP (THIRUVANANTHAPURAM)	19492	1444047
MADHYA PRADESH & CHATTISGARH (BHOPAL)	40617	2446622
MAHARASHTRA(EXCLUDING MUMBAI)(PUNE)	67944	5443364
MUMBAI-1 (BANDRA)	14630	5195117
MUMBAI-2 (THANE)	42043	4855558
NORTH-EASTERN REGION (GUWAHATI)	12155	551446
ORISSA (BHUBANESWAR)	20908	1254353
PUNJAB & HIMACHAL PRADESH	36777	2167903
RAJASTHAN	33056	2061584
TAMIL NADU(EXCLUDING CHENNAI)	43094	3164746
TELANGANA (HYDERABAD)	34880	4628891
UTTAR PRADESH	53054	3763702
WB, A&N ISLANDS & SIKKIM (KOLKATA)	51705	3754606
TOTAL	766254	73739204

* Uans & Establishments contributing at least once in FY 23-24



APPENDIX-3(iv)

All Claims Summary (2023-24)								
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 - Form 19	70,33,334	21,37,892	48,95,442	6,69,884	26,73,069	44,22,112	2,44,556	2,28,774
PF Final settlement - Form 20	1,24,781	32,742	92,039	49,726	82,632	89,871	1,634	534
PF Transfer Claims- Form 13	1,12,00,919	29,46,567	82,54,352	14,31,527	43,29,896	74,76,665	3,46,815	4,30,872
PF Part Withdrawal/ Advance Claims- Form 31, 14	3,77,83,285	82,97,282	2,94,86,003	1,14,31,625	1,94,60,438	2,74,76,107	9,19,084	10,90,812
Pension Claims- Form 10 D	6,33,353	2,51,847	3,81,506	30,394	1,56,340	2,97,330	65,227	18,949
Pension Withdrawal Benefit and Scheme Certificate Claims- Form 10 C	54,99,210	22,15,143	32,84,067	3,22,010	15,04,285	28,67,918	2,27,715	1,88,434
Insurance (EDLI) Claims- Form 5IF	1,06,566	31,370	75,196	38,557	65,733	72,534	2,042	620
Others	11	-	11	-	-	-	-	11
Total	6,23,81,459	1,59,12,843	4,64,68,616	1,39,73,723	2,82,72,393	4,27,02,537	18,07,073	19,59,006

APPENDIX-3(v)

All Claims (2023-24)									
Zone Name	Total Claims	Rejected	Net Workload	Settled				Closing Balance	
				within 3 days	within 10 days	within 20 days	in more than 20 days		
Andhra Pradesh (Vijaywada)	16,16,057	3,60,351	12,55,706	5,82,323	11,34,256	12,18,712	985	12,19,697	36,009
Bengaluru (Bengaluru)	63,01,292	17,61,905	45,39,387	7,53,246	14,08,531	40,38,295	2,55,066	42,93,361	2,46,026
Bihar & Jharkhand(Patna)	13,62,299	2,42,150	11,20,149	5,86,894	9,26,281	10,68,231	15,183	10,83,414	36,735
Chennai & Puducherry (Chennai)	42,81,840	10,91,485	31,90,355	7,06,065	12,91,792	28,77,860	1,71,831	30,49,691	1,40,664
Delhi, Uttarakhand & Jammu	64,83,469	19,59,595	45,23,874	17,94,060	31,38,317	42,29,168	1,13,201	43,42,369	1,81,505
Gujarat (Ahmedabad)	43,87,974	9,51,061	34,36,913	15,98,833	30,41,856	33,19,859	9,234	33,29,093	1,07,820
Haryana	43,92,399	12,90,172	31,02,227	6,83,279	13,85,733	27,62,414	1,97,422	29,59,836	1,42,391
Karnataka (Other Than Bengaluru) & Goa (Hubli)	13,03,694	2,68,886	10,34,808	2,85,607	7,77,437	9,90,780	10,322	10,01,102	33,706
Kerala & Lakshadweep (Thiruvananthapuram)	12,70,952	2,79,957	9,90,995	3,46,416	6,30,052	9,04,028	53,614	9,57,642	33,353
Madhya Pradesh & Chattisgarh (Bhopal)	21,10,237	4,40,019	16,70,218	6,38,876	12,33,575	15,89,537	29,637	16,19,174	51,044
Maharashtra(Excluding Mumbai)(Pune)	41,52,848	9,46,057	32,06,791	7,11,772	17,97,090	29,76,679	93,749	30,70,428	1,36,363
Mumbai-1 (Bandra)	31,13,011	9,95,768	21,17,243	3,74,226	5,73,970	16,04,784	3,52,949	19,57,733	1,59,510
Mumbai-2 (Thane)	44,89,094	12,87,509	32,01,585	6,72,913	10,26,560	27,70,781	2,32,568	30,03,349	1,98,236
North-Eastern Region (Guwahati)	4,65,098	1,12,497	3,52,601	1,38,653	2,73,561	3,27,881	11,728	3,39,609	12,992
Orissa (Bhubaneswar)	9,30,049	1,91,871	7,38,178	2,79,604	5,56,319	6,92,252	26,034	7,18,286	19,892
Punjab & Himachal Pradesh	21,49,962	4,86,331	16,63,631	7,71,003	14,63,976	15,94,559	19,092	16,13,651	49,980
Rajasthan	15,88,304	3,84,398	12,03,906	3,08,351	7,13,894	11,12,966	42,058	11,55,024	48,882
Tamil Nadu(Excluding Chennai)	26,70,735	6,05,358	20,65,377	5,89,764	14,88,189	19,53,892	36,987	19,90,879	74,498
Telangana (Hyderabad)	32,36,152	7,43,549	24,92,603	7,87,914	20,65,991	23,83,334	34,470	24,17,804	74,799
Uttar Pradesh	36,71,138	9,83,158	26,87,980	7,48,201	19,06,505	25,41,130	45,768	25,86,898	1,01,082
WB, A&N Islands & Sikkim (Kolkata)	24,04,855	5,30,766	18,74,089	6,15,723	14,38,508	17,45,395	55,175	18,00,570	73,519
Total	6,23,81,459	1,59,12,843	4,64,68,616	1,39,73,723	2,82,72,393	4,27,02,537	18,07,073	4,45,09,610	19,59,006



APPENDIX-3(vi)

PF Final settlement - Form 19 (2023-24)								
Zone Name	Total Claims	Rejected	Net Workload	Settled				Closing Balance
				within 3 days	within 10 days	within 20 days	in more than 20 days	
Andhra Pradesh (Vijaywada)	136,153	34,900	101,253	32,405	89,119	97,445	247	97,692
Bengaluru (Bengaluru)	713,535	226,279	487,256	13,519	120,472	428,312	31,580	459,892
Bihar & Jharkhand(Patna)	116,512	29,900	86,612	33,012	71,789	82,377	1,029	83,406
Chennai & Puducherry (Chennai)	428,437	167,684	260,753	6,937	76,449	227,868	16,896	244,764
Delhi, Uttarakhand & Jammu	719,740	281,253	438,487	92,196	248,312	390,027	24,694	414,721
Gujarat (Ahmedabad)	570,991	143,569	427,422	122,894	360,060	410,173	1,831	412,004
Haryana	553,083	198,262	354,821	32,032	127,410	310,606	28,230	338,836
Karnataka (Other Than Bengaluru) & Goa (Hubli)	174,356	36,437	137,919	21,260	107,012	132,189	1,142	133,331
Kerala & Lakshadweep (Thiruvananthapuram)	158,518	38,437	120,081	16,057	69,009	109,364	5,970	115,334
Madhya Pradesh & Chattisgarh (Bhopal)	223,735	56,382	167,353	33,088	110,137	156,777	4,945	161,722
Maharashtra(Excluding Mumbai)(Pune)	480,228	115,368	364,860	22,239	172,026	332,716	15,954	348,670
Mumbai-1 (Bandra)	284,900	104,687	180,213	1,140	18,943	119,755	45,573	165,328
Mumbai-2 (Thane)	466,130	153,014	313,116	4,963	58,601	259,839	33,340	293,179
North-Eastern Region (Guwahati)	50,728	14,416	36,312	7,167	25,706	33,022	1,705	34,727
Orissa (Bhubaneswar)	74,437	19,798	54,639	10,817	40,848	50,664	2,141	52,805
Punjab & Himachal Pradesh	288,995	70,457	218,538	66,354	188,224	208,458	2,516	210,974
Rajasthan	196,695	53,167	143,528	12,191	76,002	131,686	6,127	137,813
Tamil Nadu(Excluding Chennai)	374,808	100,101	274,707	19,197	175,020	257,725	4,368	262,093
Telangana (Hyderabad)	287,151	78,420	208,731	44,203	169,204	197,418	3,766	201,184
Uttar Pradesh	462,409	158,945	303,464	31,323	199,318	284,386	7,083	291,469
WB, A&N Islands & Sikkim (Kolkata)	271,793	56,416	215,377	46,890	169,408	201,305	5,419	206,724
Total	7,033,334	2,137,892	4,895,442	669,884	2,673,069	4,422,112	244,556	4,666,668
								228,774

APPENDIX-3(vii)

PF Final settlement - Form 20 (2023-24)								
Zone Name	Total Claims	Rejected	Net Workload	Settled				Closing Balance
				within 3 days	within 10 days	within 20 days	in more than 20 days	
Andhra Pradesh (Vijaywada)	3,596	311	3,285	2,828	3,260	3,280	1	3,281
Bengaluru (Bengaluru)	6,122	1,372	4,750	2,067	4,194	4,623	103	4,726
Bihar & Jharkhand(Patna)	4,606	1,664	2,942	1,361	2,513	2,887	48	2,935
Chennai & Puducherry (Chennai)	7,578	2,322	5,256	1,755	4,316	5,055	155	5,210
Delhi, Uttarakhand & Jammu	8,112	2,763	5,349	2,502	4,712	5,205	84	5,289
Gujarat (Ahmedabad)	7,906	2,083	5,823	4,730	5,736	5,816	4	5,820
Haryana	4,354	1,256	3,098	1,902	2,812	3,039	51	3,090
Karnataka (Other Than Bengaluru) & Goa (Hubli)	4,545	959	3,586	2,594	3,510	3,563	7	3,570
Kerala & Lakshadweep (Thiruvananthapuram)	3,060	833	2,227	971	1,889	2,159	38	2,197
Madhya Pradesh & Chattisgarh (Bhopal)	5,542	856	4,686	3,071	4,400	4,617	42	4,659
Maharashtra(Excluding Mumbai)(Pune)	7,479	1,781	5,698	2,878	5,056	5,569	115	5,684
Mumbai-1 (Bandra)	4,355	1,757	2,598	630	1,663	2,246	303	2,549
Mumbai-2 (Thane)	5,099	1,365	3,734	1,024	2,720	3,445	255	3,700
North-Eastern Region (Guwahati)	1,601	458	1,143	581	1,025	1,102	19	1,121
Orissa (Bhubaneswar)	3,808	1,212	2,596	1,671	2,411	2,530	65	2,595
Punjab & Himachal Pradesh	5,053	1,287	3,766	1,946	3,429	3,709	38	3,747
Rajasthan	2,638	833	1,805	780	1,538	1,756	37	1,793
Tamil Nadu(Excluding Chennai)	7,536	1,776	5,760	2,882	5,360	5,694	43	5,737
Telangana (Hyderabad)	6,561	1,466	5,095	4,721	5,014	5,038	26	5,064
Uttar Pradesh	8,484	2,584	5,900	3,249	5,502	5,839	47	5,886
WB, A&N Islands & Sikkim (Kolkata)	16,746	3,804	12,942	5,583	11,572	12,699	153	12,852
Total	124,781	32,742	92,039	49,726	82,632	89,871	1,634	91,505
								534



APPENDIX-3(viii)

PF Transfer Claims- Form 13 (2023-24)								
Zone Name	Total Claims	Rejected	Net Workload	Settled				Closing Balance
				within 3 days	within 10 days	within 20 days	in more than 20 days	
Andhra Pradesh (Vijaywada)	206,066	59,384	146,682	52,273	128,853	141,095	200	141,295
Bengaluru (Bengaluru)	1,519,199	427,973	1,091,226	30,446	230,631	962,094	60,007	1,022,101
Bihar & Jharkhand(Patna)	147,585	33,536	114,049	59,898	94,404	107,707	1,974	109,681
Chennai & Puducherry (Chennai)	781,590	216,189	565,401	22,517	166,988	500,850	32,564	533,414
Delhi, Uttarakhand & Jammu	1,157,562	361,216	796,346	253,816	518,925	730,728	19,870	750,598
Gujarat (Ahmedabad)	799,593	159,300	640,293	306,815	577,502	617,126	1,565	618,691
Haryana	1,042,875	270,518	772,357	75,657	317,765	694,184	39,232	733,416
Karnataka (Other Than Bengaluru) & Goa (Hubli)	210,267	49,568	160,699	32,763	124,028	153,265	1,664	154,929
Kerala & Lakshadweep (Thiruvananthapuram)	107,280	24,599	82,681	17,126	49,853	74,349	4,823	79,172
Madhya Pradesh & Chattisgarh (Bhopal)	323,482	82,111	241,371	63,242	165,820	227,964	4,768	232,732
Maharashtra(Excluding Mumbai)(Pune)	736,867	178,385	558,482	45,033	283,250	509,853	14,980	524,833
Mumbai-1 (Bandra)	699,571	213,979	485,592	5,269	62,092	355,789	89,593	445,382
Mumbai-2 (Thane)	826,796	203,766	623,030	15,058	125,318	540,084	38,190	578,274
North-Eastern Region (Guwahati)	31,267	9,689	21,578	6,456	16,626	19,937	669	20,606
Orissa (Bhubaneswar)	115,904	30,459	85,445	26,826	63,155	79,764	2,875	82,639
Punjab & Himachal Pradesh	329,557	90,971	238,586	105,559	207,525	226,997	3,171	230,168
Rajasthan	283,263	76,058	207,205	20,718	114,017	191,133	7,334	198,467
Tamil Nadu(Excluding Chennai)	418,630	95,725	322,905	43,471	230,175	303,183	4,501	307,684
Telangana (Hyderabad)	516,215	130,379	385,836	85,765	308,987	366,884	6,568	373,452
Uttar Pradesh	647,499	166,330	481,169	103,271	367,896	458,884	4,720	463,604
WB, A&N Islands & Sikkim (Kolkata)	299,851	66,432	233,419	59,548	176,086	214,795	7,547	222,342
Total	11,200,919	2,946,567	8,254,352	1,431,527	4,329,896	7,476,665	346,815	7,823,480
								430,872

APPENDIX-3(ix)

PF Part Withdrawal / Advance Claims- Form 31, 14 (2023-24)									
Zone Name	Total Claims	Rejected	Net Workload	Settled				Closing Balance	
				within 3 days	within 10 days	within 20 days	in more than 20 days		
Andhra Pradesh (Vijaywada)	1,139,553	221,363	918,190	471,888	840,259	894,197	203	894,400	23,790
Bengaluru (Bengaluru)	3,478,675	861,479	2,617,196	701,612	1,000,972	2,361,448	128,888	2,490,336	126,860
Bihar & Jharkhand (Patna)	985,265	141,220	844,045	468,757	703,187	807,476	9,963	817,439	26,606
Chennai & Puducherry (Chennai)	2,700,112	535,898	2,164,214	670,405	1,001,866	1,984,132	101,029	2,085,161	79,053
Delhi, Uttarakhand & Jammu	3,990,516	1,018,524	2,971,992	1,390,572	2,209,152	2,833,523	46,688	2,880,211	91,781
Gujarat (Ahmedabad)	2,491,834	471,722	2,020,112	1,095,743	1,834,453	1,960,177	3,173	1,963,350	56,762
Haryana	2,320,521	603,651	1,716,870	547,469	862,645	1,544,256	100,279	1,644,535	72,335
Karnataka (Other Than Bengaluru) & Goa (Hubli)	748,546	133,491	615,055	218,685	473,807	591,851	4,139	595,990	19,065
Kerala & Lakshadweep (Thiruvananthapuram)	868,899	168,031	700,868	306,848	484,621	653,244	26,974	680,218	20,650
Madhya Pradesh & Chattisgarh (Bhopal)	1,345,973	224,543	1,121,430	519,261	877,317	1,076,529	13,501	1,090,030	31,400
Maharashtra (Excluding Mumbai) (Pune)	2,503,596	502,044	2,001,552	629,382	1,238,664	1,890,489	40,353	1,930,842	70,710
Mumbai-1 (Bandra)	1,866,436	550,621	1,315,815	366,297	479,769	1,050,413	175,107	1,225,520	90,295
Mumbai-2 (Thane)	2,783,545	745,142	2,038,403	649,252	814,965	1,800,771	122,626	1,923,397	115,006
North-Eastern Region (Guwahati)	332,624	70,466	262,158	120,318	211,868	247,080	6,321	253,401	8,757
Orissa (Bhubaneswar)	662,385	112,342	550,043	234,780	421,409	518,457	18,056	536,513	13,530
Punjab & Himachal Pradesh	1,269,427	240,614	1,028,813	558,821	925,538	993,221	8,424	1,001,645	27,168
Rajasthan	929,742	187,012	742,730	268,917	476,966	694,269	19,921	714,190	28,540
Tamil Nadu (Excluding Chennai)	1,524,751	283,099	1,241,652	514,111	967,085	1,187,435	18,804	1,206,239	35,413
Telangana (Hyderabad)	2,169,815	433,317	1,736,498	624,386	1,464,280	1,667,911	20,053	1,687,964	48,534
Uttar Pradesh	2,142,854	477,139	1,665,715	596,273	1,217,003	1,581,540	24,200	1,605,740	59,975
WB, A&N Islands & Sikkim (Kolkata)	1,528,216	315,564	1,212,652	477,848	954,612	1,137,688	30,382	1,168,070	44,582
Total	37,783,285	8,297,282	29,486,003	11,431,625	19,460,438	27,476,107	919,084	28,395,191	1,090,812



APPENDIX-3(x)

Pension Claims- Form 10 D (2023-24)									
Zone Name	Total Claims	Rejected	Net Workload	Settled				Total	Closing Balance
				within 3 days	within 10 days	within 20 days	in more than 20 days		
Andhra Pradesh (Vijaywada)	17,878	7,449	10,429	2,207	7,853	9,980	134	10,114	315
Bengaluru (Bengaluru)	24,881	10,789	14,092	495	3,777	9,648	3,646	13,294	798
Bihar & Jharkhand(Patna)	17,390	5,920	11,470	2,750	8,031	10,262	927	11,189	281
Chennai & Puducherry (Chennai)	29,109	12,627	16,482	449	4,005	11,371	4,183	15,554	928
Delhi, Uttarakhand & Jammu	35,109	14,455	20,654	1,376	8,965	16,672	2,950	19,622	1,032
Gujarat (Ahmedabad)	36,538	13,095	23,443	3,830	16,433	22,333	618	22,951	492
Haryana	17,193	7,638	9,555	1,912	4,253	6,932	2,076	9,008	547
Karnataka (Other Than Bengaluru) & Goa (Hubli)	32,620	10,375	22,245	1,052	8,363	19,708	1,772	21,480	765
Kerala & Lakshadweep (Thiruvananthapuram)	32,324	13,679	18,645	83	1,433	9,737	7,653	17,390	1,255
Madhya Pradesh & Chattisgarh (Bhopal)	25,679	9,094	16,585	1,809	9,029	14,622	1,473	16,095	490
Maharashtra(Excluding Mumbai)(Pune)	54,740	23,855	30,885	1,074	7,557	21,383	7,416	28,799	2,086
Mumbai-1 (Bandra)	35,972	16,749	19,223	144	2,324	7,953	8,943	16,896	2,327
Mumbai-2 (Thane)	30,503	16,800	13,703	244	1,803	6,184	5,912	12,096	1,607
North-Eastern Region (Guwahati)	6,540	2,010	4,530	432	2,130	3,235	1,021	4,256	274
Orissa (Bhubaneswar)	15,577	6,009	9,568	1,104	5,821	8,347	974	9,321	247
Punjab & Himachal Pradesh	18,336	6,477	11,859	899	5,727	9,406	1,915	11,321	538
Rajasthan	14,247	6,515	7,732	252	2,307	5,561	1,746	7,307	425
Tamil Nadu(Excluding Chennai)	43,468	19,453	24,015	1,299	9,973	20,677	2,137	22,814	1,201
Telangana (Hyderabad)	37,055	12,694	24,361	5,573	17,767	22,749	1,095	23,844	517
Uttar Pradesh	38,116	14,845	23,271	1,583	9,379	20,208	2,261	22,469	802
WB, A&N Islands & Sikkim (Kolkata)	70,078	21,319	48,759	1,827	19,410	40,362	6,375	46,737	2,022
Total	633,353	251,847	381,506	30,394	156,340	297,330	65,227	362,557	18,949

APPENDIX-3(xi)

Pension Withdrawal Benefit and Scheme Certificate Claims- Form 10 C (2023-24)									
Zone Name	Total Claims	Rejected	Net Workload	Settled				Closing Balance	
				within 3 days	within 10 days	within 20 days	in more than 20 days		Total
Andhra Pradesh (Vijaywada)	109,538	36,616	72,922	18,182	61,986	69,775	200	69,975	2,947
Bengaluru (Bengaluru)	553,923	232,612	321,311	4,040	45,626	268,803	30,680	299,483	21,828
Bihar & Jharkhand(Patna)	86,716	28,094	58,622	20,126	44,387	55,192	1,168	56,360	2,262
Chennai & Puducherry (Chennai)	329,594	154,844	174,750	2,844	35,335	145,230	16,891	162,121	12,629
Delhi, Uttarakhand & Jammu	565,531	278,683	286,848	51,612	144,579	248,948	18,828	267,776	19,072
Gujarat (Ahmedabad)	473,901	159,184	314,717	60,715	242,646	299,146	2,032	301,178	13,539
Haryana	450,723	207,676	243,047	22,924	68,638	200,995	27,484	228,479	14,568
Karnataka (Other Than Bengaluru) & Goa (Hubli)	129,197	37,038	92,159	7,070	57,678	87,092	1,587	88,679	3,480
Kerala & Lakshadweep (Thiruvananthapuram)	98,680	33,820	64,860	4,574	21,839	53,612	8,114	61,726	3,134
Madhya Pradesh & Chattisgarh (Bhopal)	181,445	66,224	115,221	16,114	63,508	105,519	4,870	110,389	4,832
Maharashtra(Excluding Mumbai)(Pune)	363,597	123,014	240,583	8,795	86,373	212,067	14,817	226,884	13,699
Mumbai-1 (Bandra)	217,342	106,225	111,117	664	8,327	66,743	32,801	99,544	11,573
Mumbai-2 (Thane)	372,817	165,999	206,818	1,701	21,135	157,910	32,047	189,957	16,861
North-Eastern Region (Guwahati)	41,129	15,071	26,058	3,339	15,492	22,728	1,974	24,702	1,356
Orissa (Bhubaneswar)	54,861	20,928	33,933	3,254	20,910	30,595	1,866	32,461	1,472
Punjab & Himachal Pradesh	234,660	75,601	159,059	35,907	130,804	149,842	2,972	152,814	6,245
Rajasthan	159,427	59,966	99,461	4,869	41,857	87,178	6,840	94,018	5,443
Tamil Nadu(Excluding Chennai)	295,675	103,411	192,264	6,860	96,871	175,176	7,086	182,262	10,002
Telangana (Hyderabad)	213,771	85,913	127,858	19,372	96,576	119,154	2,944	122,098	5,760
Uttar Pradesh	363,950	160,658	203,292	9,876	102,654	185,191	7,388	192,579	10,713
WB, A&N Islands & Sikkim (Kolkata)	202,733	63,566	139,167	19,172	97,064	127,022	5,126	132,148	7,019
Total	5,499,210	2,215,143	3,284,067	322,010	1,504,285	2,867,918	227,715	3,095,633	188,434



APPENDIX-3(xii)

Insurance (EDLI) Claims- Form 5IF (2023-24)								
Zone Name	Total Claims	Rejected	Net Workload	Settled			Closing Balance	
				within 3 days	within 10 days	within 20 days	in more than 20 days	Total
Andhra Pradesh (Vijaywada)	3,273	328	2,945	2,540	2,926	2,940	-	2,940
Bengaluru (Bengaluru)	4,954	1,401	3,553	1,067	2,859	3,367	162	3,529
Bihar & Jharkhand(Patna)	4,225	1,816	2,409	990	1,970	2,330	74	2,404
Chennai & Puducherry (Chennai)	5,419	1,921	3,498	1,158	2,833	3,354	113	3,467
Delhi, Uttarakhand & Jammu	6,899	2,701	4,198	1,986	3,672	4,065	87	4,152
Gujarat (Ahmedabad)	7,211	2,108	5,103	4,106	5,026	5,088	11	5,099
Haryana	3,648	1,171	2,477	1,383	2,210	2,402	70	2,472
Karnataka (Other Than Bengaluru) & Goa (Hubli)	4,163	1,018	3,145	2,183	3,039	3,112	11	3,123
Kerala & Lakshadweep (Thiruvananthapuram)	2,191	558	1,633	757	1,408	1,563	42	1,605
Madhya Pradesh & Chattisgarh (Bhopal)	4,381	809	3,572	2,291	3,364	3,509	38	3,547
Maharashtra(Excluding Mumbai)(Pune)	6,341	1,610	4,731	2,371	4,164	4,602	114	4,716
Mumbai-1 (Bandra)	4,435	1,750	2,685	82	852	1,885	629	2,514
Mumbai-2 (Thane)	4,204	1,423	2,781	671	2,018	2,548	198	2,746
North-Eastern Region (Guwahati)	1,209	387	822	360	714	777	19	796
Orissa (Bhubaneswar)	3,077	1,123	1,954	1,152	1,765	1,895	57	1,952
Punjab & Himachal Pradesh	3,934	924	3,010	1,517	2,729	2,926	56	2,982
Rajasthan	2,292	847	1,445	624	1,207	1,383	53	1,436
Tamil Nadu(Excluding Chennai)	5,866	1,793	4,073	1,944	3,705	4,002	48	4,050
Telangana (Hyderabad)	5,582	1,360	4,222	3,894	4,163	4,180	18	4,198
Uttar Pradesh	7,824	2,657	5,167	2,626	4,753	5,082	69	5,151
WB, A&N Islands & Sikkim (Kolkata)	15,438	3,665	11,773	4,855	10,356	11,524	173	11,697
Total	106,566	31,370	75,196	38,557	65,733	72,534	2,042	74,576
								620

APPENDIX-3(xiii)

Annual Accounts (Unexempted) Update upto 2023-24													
Zone	Accounts updated	Active Member Accounts	Active Members Account with Bal<=0	Settled Member Accounts	Settled Member Accounts with CB<=0	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 Account Pending for Update
Andhra Pradesh (Vijaywada)	40299	5774956	25982	244675	236499	52170	220	262721	182730	567764	502411	4556195	153481
Bengaluru (Bengaluru)	56854	26869360	126388	1181203	1135410	113253	228	1262068	689334	2363081	2334541	21514834	215656
Bihar & Jharkhand(Patna)	38722	5271260	24018	184417	172335	60722	662	197060	159366	471389	404816	4283813	70326
Chennai & Puducherry (Chennai)	60662	19579279	61438	662384	644625	164089	310	706406	695670	2050860	1854785	15098064	177382
Delhi & Uttarakhand	81551	25851854	145740	1027178	983886	139270	347	1130172	898450	2642615	2568088	19779176	353650
Gujarat (Ahmedabad)	101468	22156762	92211	942734	911337	152394	333	1004061	771543	2480207	2339941	16656318	500532
Haryana	60320	21458763	129153	963654	906545	82642	335	1036050	1230826	2648848	2360860	15228492	27280
Jammu Kashmir And Ladakh (DL & UK)	5221	41965	12933	41623	39792	1	1	52853	96	308	368	30091	643144
Karnataka (Other Than Bengaluru) & Goa (Hubli)	49853	6792533	25910	269279	258541	70945	166	284651	368894	826535	701261	4951450	47604
Kerala & Lakshadweep (Thiruvananthapuram)	29321	3931669	20814	193981	186844	73315	225	207909	124815	281945	255370	3328952	126826
Madhya Pradesh & Chattisgarh (Bhopal)	66072	9036541	35152	361486	348614	84392	354	384177	378772	985830	849081	6884616	63211
Maharashtra(Excluding Mumbai)(Pune)	105242	21503848	98556	816225	780081	140766	289	879054	1034194	2585526	2213160	15749033	345179
Mumbai-1 (Bandra)	27663	14901999	80749	509557	490761	74707	819	572366	280063	1097751	1229854	12306266	130711
Mumbai-2 (Thane)	70050	18949633	120853	764966	739200	87131	211	860330	539611	1642890	1621584	15137381	163331
North-Eastern Region (Guwahati)	20763	1510252	8504	53562	51002	15907	74	59608	67721	162017	117303	1173100	43271
Orissa (Bhubaneswar)	31444	4078428	14988	140328	134014	53696	215	149239	122766	469329	398295	3132845	57462
Punjab & Himachal Pradesh	63517	9957937	42553	413526	395707	74802	305	438600	480274	1135313	1036736	7355377	176551
Rajasthan	50870	7706692	46207	290005	280279	52680	336	326827	326589	947436	853145	5595385	104560
Tamil Nadu(Excluding Chennai)	70615	13723816	47570	509267	493113	185882	455	541179	732939	1816175	1454547	9874166	187734
Telangana (Hyderabad)	53875	15273063	66685	524124	507773	89244	245	574724	438949	1376097	1333103	12163579	374351
Uttar Pradesh	85600	13612588	80180	661603	633296	101208	385	714005	490830	1437521	1307858	10425329	135248
WB, A&N Islands & Sikkim (Kolkata)	71819	10872650	55356	450905	434188	150379	455	490122	392232	1219984	1054656	8317063	286819
All India	1241801	278855848	1361940	11206682	10763842	2019595	6970	12134182	10406664	29209421	26791763	213541525	4384309



APPENDIX-3(xiv)

SUMMARY OF STATISTICAL ABSTRACT (2023-24)

A. Service

Periodicity of Claims			
(In Lakhs.)			
Provident Fund Claims	Final Settlement (Form 19 And Form 20)	Net Workload	49.87
		Claims Settled	47.58
		Claims Pending	2.29
	Part Withdrawal / Advance (Form 31, 14)	Net Workload	294.86
		Claims Settled	283.95
		Claims Pending	10.91
	Transfer Cases	Net Workload	82.54
		Claims Settled	78.23
		Claims Pending	4.31
	Total	Net Workload	427.27
		Claims Settled	409.76
		Claims Pending	17.51
Pension Claims	Monthly Pension	Net Workload	3.82
		Claims Settled	3.63
		Claims Pending	0.19
	Other Than Monthly Pension	Net Workload	32.84
		Claims Settled	30.96
		Claims Pending	1.88
	Total	Net Workload	36.66
		Claims Settled	34.59
		Claims Pending	2.07
Insurance Claims		Net Workload	0.75
		Claims Settled	0.75
		Claims Pending	0
Grand Total		Net Workload	464.69
		Claims Settled	445.10
		Claims Pending	19.59

Establishments And Members				
				(in Lakhs)
Year	Establishments	Members	Year on Year Growth (%)	
			Establishments	Members
2023-24	24.18	3,256.02	13.89	8.96

B. Revenue Statement

Contribution received (Unexempted) (During the year) (Rs. in cr.)	
Provident Fund	2,26,198.57
Pension Fund	
Employee's / Employer's Share	62,423.93
Government's Share	9,356.48
Total	71,780.41
Insurance Fund (Employer's Share)	3,358.10
Grand Total	3,01,337.1

Payments made (Unexempted) (During the year) (Rs. in cr.)	
Provident Fund	1,18,690.66
Pension Fund	23,410.17
Insurance Fund	2,051.84
Total	1,44,152.67

Administration Account (EPF Scheme) (Rs. in Cr.)			
Year	Income	Expenditure	Balance
2023-24	8,363.28	5,942.51	2,420.77

C. Compliance Action

Assessments During The Year (2023-24)			
Particulars	Under Section 7A	Under Section 14B	Total
Workload	13024	70889	83913
Disposed	5719	49568	55287
Pending	7305	21321	28626

Arrears to be Recovered (2023-24)				(Rs. in Cr.)
Type of Dues		Workload	Realised	Closing Balance
a.	Provident Fund	12304.36	2051.55	10252.81
b.	EPF Administration & Inspection Charges	739.27	96.90	642.37
c.	Pension Fund	5805.80	881.49	4924.31
d.	Insurance Fund	588.78	80.20	508.59
e.	EDLI Administration & Inspection Charges	25.23	3.61	21.62
f.	TOTAL (a to e)	19463.44	3113.75	16349.7
g.	Penal Damages and Interest	6307.00	1306.47	5000.53
h.	Exempted Sector	5318.42	847.77	4470.65
GRAND TOTAL (f & h)		31088.86	5267.99	25820.88



D. Manpower

GROUP	STATUS	2023-24
GROUP A	Sanctioned	1,473
	In-Position	766
	Shortfall	707
GROUP B	Sanctioned	7,734
	In-Position	4,341
	Shortfall	3,393
GROUP C (including erstwhile Group D)	Sanctioned	14,976
	In-Position	10,440
	Shortfall	4,536
TOTAL	Sanctioned	24,183
	In-Position	15,547
	Shortfall	8,636

APPENDIX-4(i)

Assessed Arrears under EPF Scheme in Unexempted Sector as on 31.03.2024 (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)	200.92	13.56	214.47	59.81	2.54	62.35	141.10	11.02	152.12
Bengaluru (Bengaluru)	904.34	47.44	951.78	250.88	8.10	258.98	653.46	39.34	692.80
Bihar & Jharkhand (Patna)	275.19	14.06	289.25	77.28	3.14	80.41	197.91	10.93	208.84
Chennai & Puducherry (Chennai)	568.17	34.68	602.85	191.77	8.50	200.27	376.40	26.19	402.58
Delhi & Uttarkhand (Delhi)	1,346.78	73.30	1,420.08	70.43	3.58	74.01	1,276.35	69.72	1,346.07
Gujarat (Ahmedabad)	288.56	20.19	308.75	89.88	4.87	94.75	198.68	15.32	214.00
Haryana (Faridabad)	400.02	16.81	416.83	92.50	3.38	95.88	307.52	13.43	320.95
Jammu, Kashmir & Ladakh	0.65	0.02	0.68	0.13	0.00	0.13	0.52	0.02	0.54
Karnataka (Other Than Bengaluru) & Goa (Hubli)	217.82	12.15	229.97	86.66	3.50	90.16	131.16	8.66	139.81
Kerala & Lakshadweep (Thiruvananthapuram)	376.14	24.01	400.15	65.61	3.95	69.56	310.53	20.06	330.59
Madhya Pradesh & Chattisgarh (Bhopal)	505.72	28.81	534.53	180.92	8.66	189.57	324.80	20.15	344.95
Maharashtra (Excluding Mumbai) (Pune)	1,157.36	67.64	1,225.00	162.06	9.02	171.08	995.29	58.63	1,053.92
Mumbai I (Bandra)	534.58	86.17	620.75	72.22	3.49	75.71	462.36	82.68	545.04
Mumbai II (Thane)	666.89	39.09	705.98	41.10	2.76	43.86	625.79	36.34	662.12
North-Eastern Region (Guwahati)	89.78	4.07	93.84	32.01	1.24	33.25	57.77	2.83	60.59
Odisha (Bhubaneswar)	525.55	35.10	560.65	59.46	2.98	62.44	466.09	32.12	498.21
Punjab & Himachal Pradesh (Chandigarh)	270.82	24.53	295.35	83.97	6.35	90.32	186.85	18.18	205.04
Rajasthan (Jaipur)	232.85	14.09	246.94	44.01	2.13	46.14	188.84	11.96	200.80
Tamil Nadu (Excluding Chennai) (Coimbatore)	373.66	23.25	396.92	78.20	4.07	82.28	295.46	19.18	314.64
Telangana (Hyderabad)	861.36	61.71	923.07	103.98	4.08	108.06	757.38	57.63	815.01
Uttar Pradesh (Kanpur)	2,082.81	67.32	2,150.13	137.66	6.82	144.48	1,945.15	60.49	2,005.65
West Bengal, A&N Islands & Sikkim (Kolkata)	424.40	31.26	455.65	71.00	3.75	74.75	353.40	27.50	380.90
All India	12,304.36	739.27	13,043.63	2,051.55	96.90	2,148.45	10,252.81	642.37	10,895.18



APPENDIX-4(ii)

Assessed Arrears under EPS in Unexempted Sector as on 31.03.2024 (Rs. in cr.)			
Zone	Workload	Collection made	Closing Balance
Andhra Pradesh (Vijaywada)	117.69	25.82	91.87
Bengaluru (Bengaluru)	431.02	67.84	363.18
Bihar & Jharkhand (Patna)	146.68	31.08	115.61
Chennai & Puducherry (Chennai)	309.32	86.76	222.55
Delhi & Uttarkhand (Delhi)	698.18	29.89	668.29
Gujarat (Ahmedabad)	140.41	30.62	109.79
Haryana (Faridabad)	213.66	47.49	166.17
Jammu, Kashmir & Ladakh	0.35	0.07	0.28
Karnataka (Other Than Bengaluru) & Goa (Hubli)	100.30	32.95	67.35
Kerala & Lakshadweep (Thiruvananthapuram)	187.44	31.73	155.71
Madhya Pradesh & Chattisgarh (Bhopal)	276.52	76.23	200.29
Maharashtra (Excluding Mumbai) (Pune)	476.09	77.82	398.26
Mumbai I (Bandra)	187.76	30.48	157.28
Mumbai II (Thane)	277.83	15.19	262.64
North-Eastern Region (Guwahati)	47.32	16.16	31.16
Odisha (Bhubaneswar)	281.60	31.15	250.44
Punjab & Himachal Pradesh (Chandigarh)	147.07	39.26	107.81
Rajasthan (Jaipur)	101.19	13.66	87.53
Tamil Nadu (Excluding Chennai) (Coimbatore)	211.00	36.78	174.22
Telangana (Hyderabad)	455.22	47.95	407.27
Uttar Pradesh (Kanpur)	739.21	77.95	661.25
West Bengal, A&N Islands & Sikkim (Kolkata)	259.97	34.61	225.36
All India	5,805.80	881.49	4,924.31

APPENDIX-4(iii)

Assessed Arrears under EDLI Scheme in Unexempted Sector as on 31.03.2024 (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)	9.46	0.35	9.81	1.63	0.14	1.78	7.83	0.21	8.04
Bengaluru (Bengaluru)	24.73	0.40	25.13	8.10	0.06	8.17	16.63	0.33	16.96
Bihar & Jharkhand (Patna)	10.41	0.54	10.95	2.58	0.06	2.64	7.83	0.48	8.31
Chennai & Puducherry (Chennai)	19.53	2.02	21.55	4.50	0.14	4.65	15.03	1.87	16.90
Delhi & Uttarkhand (Delhi)	45.40	0.69	46.09	1.91	0.05	1.96	43.50	0.64	44.13
Gujarat (Ahmedabad)	12.09	0.39	12.48	4.71	0.12	4.83	7.37	0.27	7.64
Haryana (Faridabad)	19.77	0.52	20.29	3.20	0.08	3.27	16.58	0.44	17.02
Jammu, Kashmir & Ladakh	0.02	0.00	0.02	0.00	0.00	0.00	0.02	0.00	0.02
Karnataka (Other Than Bengaluru) & Goa (Hubli)	6.66	0.34	6.99	2.11	0.10	2.21	4.54	0.24	4.78
Kerala & Lakshadweep (Thiruvananthapuram)	15.42	1.45	16.87	2.34	0.69	3.03	13.08	0.76	13.84
Madhya Pradesh & Chattisgarh (Bhopal)	18.57	1.19	19.75	4.74	0.46	5.20	13.83	0.73	14.55
Maharashtra (Excluding Mumbai) (Pune)	46.38	3.54	49.92	6.43	0.49	6.92	39.95	3.05	43.00
Mumbai I (Bandra)	106.35	0.29	106.64	5.16	0.04	5.20	101.19	0.25	101.45
Mumbai II (Thane)	59.65	7.57	67.22	6.96	0.28	7.23	52.69	7.29	59.99
North-Eastern Region (Guwahati)	3.05	0.11	3.16	1.13	0.04	1.17	1.92	0.07	1.99
Odisha (Bhubaneswar)	17.57	0.35	17.91	1.94	0.07	2.01	15.63	0.27	15.90
Punjab & Himachal Pradesh (Chandigarh)	19.42	0.61	20.03	4.60	0.19	4.80	14.82	0.42	15.23
Rajasthan (Jaipur)	10.79	0.32	11.11	5.40	0.06	5.46	5.39	0.26	5.66
Tamil Nadu (Excluding Chennai) (Coimbatore)	12.20	0.94	13.13	2.28	0.22	2.49	9.92	0.72	10.64
Telangana (Hyderabad)	26.46	0.80	27.26	2.66	0.10	2.76	23.79	0.70	24.49
Uttar Pradesh (Kanpur)	82.96	2.06	85.02	5.30	0.15	5.45	77.65	1.91	79.56
West Bengal, A&N Islands & Sikkim (Kolkata)	21.91	0.76	22.67	2.51	0.06	2.57	19.40	0.70	20.11
All India	588.78	25.23	614.01	80.20	3.61	83.81	508.59	21.62	530.20



APPENDIX-4(iv)

Breakup of Arrears in Public, Private and Cooperative Sector (Unexempted) as on 31.03.2024 (All Three Schemes) (Rs. in cr.)				
Zone	Public Sector	Private Sector	Cooperative Sector	Total Demand
Andhra Pradesh (Vijaywada)	24.38	221.34	6.31	252.03
Bengaluru (Bengaluru)	166.37	902.22	4.34	1,072.94
Bihar & Jharkhand (Patna)	74.56	257.80	0.39	332.75
Chennai & Puducherry (Chennai)	90.17	524.74	27.12	642.04
Delhi & Uttarkhand (Delhi)	52.08	2,006.41	0.00	2,058.49
Gujarat (Ahmedabad)	26.65	303.71	1.08	331.44
Haryana (Faridabad)	10.47	493.66	0.00	504.13
Jammu, Kashmir & Ladakh	0.00	0.84	0.00	0.84
Karnataka (Other Than Bengaluru) & Goa (Hubli)	41.46	157.32	13.16	211.95
Kerala & Lakshadweep (Thiruvananthapuram)	92.63	368.70	38.81	500.14
Madhya Pradesh & Chattisgarh (Bhopal)	210.15	346.51	3.13	559.80
Maharashtra (Excluding Mumbai) (Pune)	33.94	1,285.26	175.99	1,495.19
Mumbai I (Bandra)	121.04	682.73	0.00	803.77
Mumbai II (Thane)	87.16	897.59	0.00	984.75
North-Eastern Region (Guwahati)	25.91	57.03	10.80	93.74
Odisha (Bhubaneswar)	585.39	143.39	35.78	764.55
Punjab & Himachal Pradesh (Chandigarh)	57.78	269.18	1.11	328.08
Rajasthan (Jaipur)	71.28	222.28	0.43	293.99
Tamil Nadu (Excluding Chennai) (Coimbatore)	51.06	419.29	29.15	499.50
Telangana (Hyderabad)	11.94	1,233.49	1.34	1,246.77
Uttar Pradesh (Kanpur)	373.25	2,360.01	13.20	2,746.46
West Bengal, A&N Islands & Sikkim (Kolkata)	44.58	581.35	0.43	626.36
All India	2,252.27	13,734.85	362.58	16,349.70

APPENDIX-4(v)

Summary of Defaulting Unexempted Establishments with dues of Rs. 50 lakhs and above as on 31.03.2024		
Zone	No. of Defaulting Establishments	Amount of default (Rs. in cr.)
Andhra Pradesh (Vijaywada)	55	141.10
Bengaluru (Bengaluru)	99	337.88
Bihar & Jharkhand (Patna)	72	134.02
Chennai & Puducherry (Chennai)	195	343.72
Delhi & Uttarakhand (Delhi)	209	1,599.94
Gujarat (Ahmedabad)	95	179.00
Haryana (Faridabad)	62	130.07
Jammu, Kashmir & Ladakh	1	0.56
Karnataka (Other Than Bengaluru) & Goa (Hubli)	36	50.94
Kerala & Lakshadweep (Thiruvananthapuram)	123	204.69
Madhya Pradesh & Chattisgarh (Bhopal)	63	199.41
Maharashtra (Excluding Mumbai) (Pune)	255	755.14
Mumbai I (Bandra)	72	282.56
Mumbai II (Thane)	153	516.59
North-Eastern Region (Guwahati)	18	66.85
Odisha (Bhubaneswar)	52	104.11
Punjab & Himachal Pradesh (Chandigarh)	63	129.06
Rajasthan (Jaipur)	51	170.22
Tamil Nadu (Excluding Chennai) (Coimbatore)	117	236.33
Telangana (Hyderabad)	201	869.30
Uttar Pradesh (Kanpur)	198	2,101.49
West Bengal, A&N Islands & Sikkim (Kolkata)	91	225.57
All India	2,281	8,778.55



APPENDIX-4(vi)

Summary of Defaulting Exempted Establishments with dues of Rs. 50 lakhs and above as on 31.03.2024		
Zone	No. of Defaulting Establishments	Amount of default (Rs. in cr.)
Andhra Pradesh (Vijaywada)	0	0.00
Bengaluru (Bengaluru)	3	38.34
Bihar & Jharkhand (Patna)	6	133.70
Chennai & Puducherry (Chennai)	4	12.83
Delhi & Uttarkhand (Delhi)	11	243.07
Gujarat (Ahmedabad)	10	22.65
Haryana (Faridabad)	6	28.11
Jammu, Kashmir & Ladakh	0	0.00
Karnataka (Other Than Bengaluru) & Goa (Hubli)	0	0.00
Kerala & Lakshadweep (Thiruvananthapuram)	2	2.89
Madhya Pradesh & Chattisgarh (Bhopal)	3	7.69
Maharashtra (Excluding Mumbai) (Pune)	8	33.17
Mumbai I (Bandra)	3	13.41
Mumbai II (Thane)	2	9.38
North-Eastern Region (Guwahati)	2	10.11
Odisha (Bhubaneswar)	1	2.97
Punjab & Himachal Pradesh (Chandigarh)	1	0.76
Rajasthan (Jaipur)	3	114.88
Tamil Nadu (Excluding Chennai) (Coimbatore)	0	0.00
Telangana (Hyderabad)	6	147.96
Uttar Pradesh (Kanpur)	11	18.76
West Bengal, A&N Islands & Sikkim (Kolkata)	22	94.30
All India	104	934.98

APPENDIX-4(vii)

Initiation and disposal of Assessment Cases under Section 7A of the Act during 2023-24						
Zone	Cases for disposal as on 01.04.2023	Cases initiated during the year	Total Workload	Cases disposed by issue of final orders	Disposal in terms of %	Cases pending as on 31.03.2024
Andhra Pradesh (Vijaywada)	225	315	540	341	63.15	199
Bengaluru (Bengaluru)	232	161	393	208	52.93	185
Bihar & Jharkhand (Patna)	168	62	230	73	31.74	157
Chennai & Puducherry (Chennai)	802	197	999	562	56.26	437
Delhi & Uttarkhand (Delhi)	635	230	865	358	41.39	507
Gujarat (Ahmedabad)	413	365	778	374	48.07	404
Haryana (Faridabad)	327	289	616	173	28.08	443
Jammu, Kashmir & Ladakh	0	0	0	0		0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	177	69	246	119	48.37	127
Kerala & Lakshadweep (Thiruvananthapuram)	212	163	375	186	49.60	189
Madhya Pradesh & Chattisgarh (Bhopal)	320	170	490	212	43.27	278
Maharashtra (Excluding Mumbai) (Pune)	1,195	472	1,667	537	32.21	1,130
Mumbai I (Bandra)	220	79	299	143	47.83	156
Mumbai II (Thane)	248	214	462	144	31.17	318
North-Eastern Region (Guwahati)	87	68	155	91	58.71	64
Odisha (Bhubaneswar)	178	166	344	127	36.92	217
Punjab & Himachal Pradesh (Chandigarh)	650	372	1,022	415	40.61	607
Rajasthan (Jaipur)	169	192	361	158	43.77	203
Tamil Nadu (Excluding Chennai) (Coimbatore)	545	376	921	518	56.24	403
Telangana (Hyderabad)	566	272	838	340	40.57	498
Uttar Pradesh (Kanpur)	699	216	915	460	50.27	455
West Bengal, A&N Islands & Sikkim (Kolkata)	441	67	508	180	35.43	328
All India	8,509	4,515	13,024	5,719	43.91	7,305



APPENDIX-4(viii)

Periodicity of Pending 7A Cases		
Periodicity	As on 31.03.2024	As on 31.03.2023
Less than Six Months	1,623	2,724
Six Months to One Year	1,854	1,818
One Year to Three Years	2,991	1,711
Over Three Years	837	2,369
Total	7,305	8,622

APPENDIX-4(ix)

Levy of Interest u/s 7Q in respect of all three Schemes (Unexempted) as on 31.03.2024 (Rs. in cr.)				
Zone	Total Workload	Collection made during the year	% of Collection made	Closing Balance as on 31.03.2024
Andhra Pradesh (Vijaywada)	43.11	18.32	42.49	24.80
Bengaluru (Bengaluru)	93.59	31.44	33.60	62.14
Bihar & Jharkhand (Patna)	99.11	46.35	46.76	52.76
Chennai & Puducherry (Chennai)	120.11	46.12	38.40	73.99
Delhi & Uttarkhand (Delhi)	259.74	21.33	8.21	238.42
Gujarat (Ahmedabad)	69.74	16.50	23.66	53.24
Haryana (Faridabad)	102.50	24.39	23.79	78.11
Jammu, Kashmir & Ladakh	0.10	0.00	0.00	0.10
Karnataka (Other Than Bengaluru) & Goa (Hubli)	63.00	29.71	47.16	33.29
Kerala & Lakshadweep (Thiruvananthapuram)	57.26	13.51	23.59	43.75
Madhya Pradesh & Chattisgarh (Bhopal)	138.48	59.12	42.69	79.36
Maharashtra (Excluding Mumbai) (Pune)	259.29	69.48	26.80	189.81
Mumbai I (Bandra)	29.12	12.27	42.14	16.85
Mumbai II (Thane)	140.91	12.68	9.00	128.22
North-Eastern Region (Guwahati)	32.87	11.07	33.68	21.80
Odisha (Bhubaneswar)	355.99	21.12	5.93	334.87
Punjab & Himachal Pradesh (Chandigarh)	46.56	16.27	34.94	30.29
Rajasthan (Jaipur)	31.31	7.84	25.05	23.47
Tamil Nadu (Excluding Chennai) (Coimbatore)	82.16	26.65	32.44	55.51
Telangana (Hyderabad)	108.01	32.42	30.02	75.58
Uttar Pradesh (Kanpur)	125.44	25.46	20.30	99.98
West Bengal, A&N Islands & Sikkim (Kolkata)	70.71	11.48	16.24	59.22
All India	2,329.11	553.54	23.77	1,775.58



APPENDIX-4(x)

Cases of Levy of Damages u/s 14B (Unexempted) 2023-24				
Zone	Total Workload	Cases disposed by issue of final orders	Disposal in terms of %	Cases pending as on 31.03.2024
Andhra Pradesh (Vijaywada)	6,009	4,364	72.62	1,645
Bengaluru (Bengaluru)	5,717	4,218	73.78	1,499
Bihar & Jharkhand (Patna)	2,791	1,527	54.71	1,264
Chennai & Puducherry (Chennai)	4,608	3,532	76.65	1,076
Delhi & Uttarkhand (Delhi)	3,430	2,326	67.81	1,104
Gujarat (Ahmedabad)	3,430	2,661	77.58	769
Haryana (Faridabad)	3,169	1,617	51.03	1,552
Jammu, Kashmir & Ladakh	0	0		0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	3,792	3,239	85.42	553
Kerala & Lakshadweep (Thiruvananthapuram)	1,479	1,037	70.11	442
Madhya Pradesh & Chattisgarh (Bhopal)	4,234	3,155	74.52	1,079
Maharashtra (Excluding Mumbai) (Pune)	6,167	4,045	65.59	2,122
Mumbai I (Bandra)	1,572	1,182	75.19	390
Mumbai II (Thane)	2,398	1,426	59.47	972
North-Eastern Region (Guwahati)	490	244	49.80	246
Odisha (Bhubaneswar)	2,879	1,936	67.25	943
Punjab & Himachal Pradesh (Chandigarh)	5,211	3,193	61.27	2,018
Rajasthan (Jaipur)	2,380	1,886	79.24	494
Tamil Nadu (Excluding Chennai) (Coimbatore)	3,777	2,950	78.10	827
Telangana (Hyderabad)	3,906	2,727	69.82	1,179
Uttar Pradesh (Kanpur)	2,129	1,584	74.40	545
West Bengal, A&N Islands & Sikkim (Kolkata)	1,321	719	54.43	602
All India	70,889	49,568	69.92	21,321

APPENDIX-4(xi)

Levy of damages u/s 14B in respect of all three Schemes (Unexempted) as on 31.03.2024 (Rs. in cr.)				
Zone	Total Workload	Collection made during the year	% of Collection made	Closing Balance as on 31.03.2024
Andhra Pradesh (Vijaywada)	83.51	22.68	27.16	60.83
Bengaluru (Bengaluru)	452.86	44.22	9.76	408.64
Bihar & Jharkhand (Patna)	157.31	52.24	33.21	105.08
Chennai & Puducherry (Chennai)	253.41	58.72	23.17	194.69
Delhi & Uttarkhand (Delhi)	293.63	29.12	9.92	264.51
Gujarat (Ahmedabad)	120.43	21.80	18.10	98.62
Haryana (Faridabad)	178.89	33.32	18.63	145.57
Jammu, Kashmir & Ladakh	0.20	0.00	0.00	0.20
Karnataka (Other Than Bengaluru) & Goa (Hubli)	123.40	38.22	30.97	85.18
Kerala & Lakshadweep (Thiruvananthapuram)	187.37	25.76	13.75	161.61
Madhya Pradesh & Chattisgarh (Bhopal)	211.90	90.22	42.58	121.68
Maharashtra (Excluding Mumbai) (Pune)	474.67	89.74	18.91	384.93
Mumbai I (Bandra)	64.88	14.74	22.71	50.15
Mumbai II (Thane)	187.37	13.93	7.43	173.45
North-Eastern Region (Guwahati)	50.70	17.80	35.11	32.90
Odisha (Bhubaneswar)	114.28	29.18	25.53	85.10
Punjab & Himachal Pradesh (Chandigarh)	79.91	24.32	30.43	55.59
Rajasthan (Jaipur)	71.78	10.21	14.22	61.57
Tamil Nadu (Excluding Chennai) (Coimbatore)	233.91	34.54	14.77	199.37
Telangana (Hyderabad)	255.00	53.46	20.96	201.55
Uttar Pradesh (Kanpur)	207.19	34.67	16.73	172.52
West Bengal, A&N Islands & Sikkim (Kolkata)	175.27	14.06	8.02	161.21
All India	3,977.88	752.93	18.93	3,224.96



APPENDIX-4(xii)

Status of Attachment/Sale of Property/Arrest of Defaulters - Unexempted as on 31.03.2024		
Type of Coercive Action	No. of Cases	Amount Recovered (in Rs. lakhs)
Bank Accounts Attached	19,532	53,203.71
Movable Property Attached	83	506.53
Immovable Property Attached	70	1,923.97
Arrest of Defaulters	4	35.27
Public Auctions of Movable Property	1	0.00
Public Auctions of Immovable Property	0	0.00
Total	19,690	55,669.48

APPENDIX-4(xiii)

Prosecution Cases under Section 14 of the Act (Unexempted) as on 31.03.2024 (EPF Scheme)								
Zone	Workload	Cases Decided						Total pendency
		Convicted	Acquitted	Discharged	Admonished	Withdrawn	Total cases decided	
Andhra Pradesh (Vijaywada)	0	0	0	0	0	0	0	0
Bengaluru (Bengaluru)	60	20	0	0	0	0	20	40
Bihar & Jharkhand (Patna)	350	0	6	0	0	0	6	344
Chennai & Puducherry (Chennai)	381	0	0	0	0	0	0	381
Delhi & Uttarkhand (Delhi)	239	0	0	0	0	0	0	239
Gujarat (Ahmedabad)	648	278	15	0	71	0	364	284
Haryana (Faridabad)	234	0	2	0	0	0	2	232
Jammu, Kashmir & Ladakh	0	0	0	0	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	503	0	1	5	0	2	8	495
Kerala & Lakshadweep (Thiruvananthapuram)	473	0	0	0	0	0	0	473
Madhya Pradesh & Chattisgarh (Bhopal)	204	43	6	0	0	0	49	155
Maharashtra (Excluding Mumbai) (Pune)	437	0	6	0	0	0	6	431
Mumbai I (Bandra)	284	0	0	0	0	0	0	284
Mumbai II (Thane)	237	0	0	25	0	0	25	212
North-Eastern Region (Guwahati)	395	0	0	0	0	0	0	395
Odisha (Bhubaneswar)	1,259	0	0	0	0	0	0	1,259
Punjab & Himachal Pradesh (Chandigarh)	30	2	0	0	0	0	2	28
Rajasthan (Jaipur)	33	0	0	0	0	0	0	33
Tamil Nadu (Excluding Chennai) (Coimbatore)	820	0	0	33	0	0	33	787
Telangana (Hyderabad)	89	0	0	0	0	0	0	89
Uttar Pradesh (Kanpur)	167	0	0	0	0	0	0	167
West Bengal, A&N Islands & Sikkim (Kolkata)	2,651	0	0	0	0	0	0	2,651
All India	9,494	343	36	63	71	2	515	8,979



APPENDIX-4(xiv)

Prosecution Cases under Section 14 of the Act (Unexempted) as on 31.03.2024 (Pension Scheme)								
Zone	Workload	Cases Decided						Total pendency
		Convicted	Acquitted	Discharged	Admonished	Withdrawn	Total cases decided	
Andhra Pradesh (Vijaywada)	0	0	0	0	0	0	0	0
Bengaluru (Bengaluru)	54	16	0	0	0	0	16	38
Bihar & Jharkhand (Patna)	57	0	0	0	0	0	0	57
Chennai & Puducherry (Chennai)	345	0	0	0	0	0	0	345
Delhi & Uttarkhand (Delhi)	239	0	0	0	0	0	0	239
Gujarat (Ahmedabad)	248	16	4	0	0	0	20	228
Haryana (Faridabad)	211	0	2	0	0	0	2	209
Jammu, Kashmir & Ladakh	0	0	0	0	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	267	0	1	3	0	2	6	261
Kerala & Lakshadweep (Thiruvananthapuram)	150	0	0	0	0	0	0	150
Madhya Pradesh & Chattisgarh (Bhopal)	184	43	6	0	0	0	49	135
Maharashtra (Excluding Mumbai) (Pune)	337	0	6	0	0	0	6	331
Mumbai I (Bandra)	114	0	0	0	0	0	0	114
Mumbai II (Thane)	175	0	0	21	0	0	21	154
North-Eastern Region (Guwahati)	221	0	0	0	0	0	0	221
Odisha (Bhubaneswar)	684	0	0	0	0	0	0	684
Punjab & Himachal Pradesh (Chandigarh)	22	1	0	0	0	0	1	21
Rajasthan (Jaipur)	4	0	0	0	0	0	0	4
Tamil Nadu (Excluding Chennai) (Coimbatore)	358	0	0	33	0	0	33	325
Telangana (Hyderabad)	64	0	0	0	0	0	0	64
Uttar Pradesh (Kanpur)	111	0	0	0	0	0	0	111
West Bengal, A&N Islands & Sikkim (Kolkata)	1,488	0	0	0	0	0	0	1,488
All India	5,333	76	19	57	0	2	154	5,179

APPENDIX-4(xv)

Prosecution Cases under Section 14 of the Act (Unexempted) as on 31.03.2024 (EDLI Scheme)								
Zone	Workload	Cases Decided						Total pendency
		Convicted	Acquitted	Discharged	Admonished	Withdrawn	Total cases decided	
Andhra Pradesh (Vijaywada)	0	0	0	0	0	0	0	0
Bengaluru (Bengaluru)	58	18	0	0	0	0	18	40
Bihar & Jharkhand (Patna)	0	0	0	0	0	0	0	0
Chennai & Puducherry (Chennai)	374	0	0	0	0	0	0	374
Delhi & Uttarkhand (Delhi)	239	0	0	0	0	0	0	239
Gujarat (Ahmedabad)	197	16	4	0	0	0	20	177
Haryana (Faridabad)	201	0	2	0	0	0	2	199
Jammu, Kashmir & Ladakh	0	0	0	0	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	261	0	1	3	0	2	6	255
Kerala & Lakshadweep (Thiruvananthapuram)	166	0	0	0	0	0	0	166
Madhya Pradesh & Chattisgarh (Bhopal)	184	1	42	6	0	0	49	135
Maharashtra (Excluding Mumbai) (Pune)	332	0	6	0	0	0	6	326
Mumbai I (Bandra)	143	0	0	0	0	0	0	143
Mumbai II (Thane)	107	0	0	23	0	0	23	84
North-Eastern Region (Guwahati)	313	0	0	0	0	0	0	313
Odisha (Bhubaneswar)	824	0	0	0	0	0	0	824
Punjab & Himachal Pradesh (Chandigarh)	22	1	0	0	0	0	1	21
Rajasthan (Jaipur)	4	0	0	0	0	0	0	4
Tamil Nadu (Excluding Chennai) (Coimbatore)	285	0	0	33	0	0	33	252
Telangana (Hyderabad)	64	0	0	0	0	0	0	64
Uttar Pradesh (Kanpur)	111	0	0	0	0	0	0	111
West Bengal, A&N Islands & Sikkim (Kolkata)	1,409	0	0	0	0	0	0	1,409
All India	5,294	36	55	65	0	2	158	5,136



APPENDIX-4(xvi)

Cases before the Police Authorities under Section 406/409 of IPC (Unexempted) as on 31.03.2024				
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)	0	0	0	0
Bengaluru (Bengaluru)	132	0	3	129
Bihar & Jharkhand (Patna)	30	0	0	30
Chennai & Puducherry (Chennai)	1,139	0	33	1,106
Delhi & Uttarkhand (Delhi)	0	0	0	0
Gujarat (Ahmedabad)	18	0	0	18
Haryana (Faridabad)	27	0	0	27
Jammu, Kashmir & Ladakh	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	168	2	0	166
Kerala & Lakshadweep (Thiruvananthapuram)	291	1	0	290
Madhya Pradesh & Chattisgarh (Bhopal)	0	0	0	0
Maharashtra (Excluding Mumbai) (Pune)	97	0	0	97
Mumbai I (Bandra)	124	0	0	124
Mumbai II (Thane)	55	0	0	55
North-Eastern Region (Guwahati)	2	0	0	2
Odisha (Bhubaneswar)	18	0	0	18
Punjab & Himachal Pradesh (Chandigarh)	47	0	0	47
Rajasthan (Jaipur)	9	0	0	9
Tamil Nadu (Excluding Chennai) (Coimbatore)	2	0	0	2
Telangana (Hyderabad)	33	5	0	28
Uttar Pradesh (Kanpur)	18	0	13	5
West Bengal, A&N Islands & Sikkim (Kolkata)	1,022	0	0	1,022
All India	3,232	8	49	3,175

APPENDIX-4(xvii)

Cases before various Courts under Section 406/409 of IPC (Unexempted) as on 31.03.2024						
Zone	Workload	Cases disposed during the year				Total pendency in Courts
		Convicted	Acquitted	Dismissed / Discharged	Total Cases Decided	
Andhra Pradesh (Vijaywada)	0	0	0	0	0	0
Bengaluru (Bengaluru)	14	0	0	0	0	14
Bihar & Jharkhand (Patna)	38	1	0	0	1	37
Chennai & Puducherry (Chennai)	34	0	0	0	0	34
Delhi & Uttarkhand (Delhi)	14	0	0	0	0	14
Gujarat (Ahmedabad)	164	0	6	0	6	158
Haryana (Faridabad)	0	0	0	0	0	0
Jammu, Kashmir & Ladakh	0	0	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	52	0	0	0	0	52
Kerala & Lakshadweep (Thiruvananthapuram)	64	0	0	0	0	64
Madhya Pradesh & Chattisgarh (Bhopal)	0	0	0	0	0	0
Maharashtra (Excluding Mumbai) (Pune)	38	0	2	1	3	35
Mumbai I (Bandra)	119	0	0	0	0	119
Mumbai II (Thane)	32	0	0	0	0	32
North-Eastern Region (Guwahati)	2	0	0	0	0	2
Odisha (Bhubaneswar)	1	0	0	0	0	1
Punjab & Himachal Pradesh (Chandigarh)	4	0	0	0	0	4
Rajasthan (Jaipur)	33	0	0	0	0	33
Tamil Nadu (Excluding Chennai) (Coimbatore)	2	0	0	0	0	2
Telangana (Hyderabad)	16	0	2	0	2	14
Uttar Pradesh (Kanpur)	0	0	0	0	0	0
West Bengal, A&N Islands & Sikkim (Kolkata)	10	0	0	0	0	10
All India	637	1	10	1	12	625



APPENDIX-4(xviii)

Total Arrears in Exempted Sector as on 31.03.2024 (Rs. in cr.)			
Zone	Workload	Realised during the year	Closing Balance
Andhra Pradesh (Vijaywada)	0.05	0.00	0.05
Bengaluru (Bengaluru)	76.50	0.86	75.64
Bihar & Jharkhand (Patna)	141.93	0.02	141.91
Chennai & Puducherry (Chennai)	16.23	0.02	16.21
Delhi & Uttarkhand (Delhi)	244.71	0.25	244.46
Gujarat (Ahmedabad)	49.16	0.36	48.80
Haryana (Faridabad)	28.77	0.00	28.77
Jammu, Kashmir & Ladakh	0.00	0.00	0.00
Karnataka (Other Than Bengaluru) & Goa (Hubli)	1.61	1.28	0.33
Kerala & Lakshadweep (Thiruvananthapuram)	8.71	3.16	5.55
Madhya Pradesh & Chattisgarh (Bhopal)	17.52	0.77	16.75
Maharashtra (Excluding Mumbai) (Pune)	43.31	4.07	39.24
Mumbai I (Bandra)	14.18	0.21	13.97
Mumbai II (Thane)	611.96	592.21	19.75
North-Eastern Region (Guwahati)	10.36	0.00	10.36
Odisha (Bhubaneswar)	13.73	0.00	13.73
Punjab & Himachal Pradesh (Chandigarh)	0.79	0.01	0.79
Rajasthan (Jaipur)	115.91	0.06	115.85
Tamil Nadu (Excluding Chennai) (Coimbatore)	1.63	0.00	1.63
Telangana (Hyderabad)	3,728.08	222.24	3,505.84
Uttar Pradesh (Kanpur)	26.19	0.42	25.77
West Bengal, A&N Islands & Sikkim (Kolkata)	167.09	21.83	145.26
All India	5,318.42	847.77	4,470.65

APPENDIX-4(xix)

States with major portion of arrears in Exempted Sectors as on 31.03.2024 (Rs. in cr.)				
State	Workload	Realised during the year	Closing Balance	Percentage of Total
Telangana	3728.08	222.24	3505.84	78.42
Delhi	213.70	0.18	213.52	4.78
West Bengal & Sikkim	167.09	21.83	145.26	3.25
Jharkhand	135.66	0.00	135.66	3.03
Rajasthan	115.91	0.06	115.85	2.59
Sub-Total	4360.44	244.31	4116.13	92.07
Rest of the States	957.98	603.46	354.52	7.93
All India (Total Arrears)	5318.42	847.77	4470.65	100.00



APPENDIX-5(i)

Contribution and Payment of all three Schemes* (2023-24) (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)	3,719.08	2,577.45	1,847.89	786.09	81.93	68.60	5,648.90	3,432.14
Telangana (Hyderabad)	15,901.83	6,644.59	3,832.60	1,053.98	188.00	113.81	19,922.43	7,812.38
Bengaluru	45,248.71	17,117.82	6,823.52	1,345.59	357.48	108.10	52,429.71	18,571.51
Karnataka & Goa (Hubli)	4,058.64	2,952.46	1,578.27	1,038.02	89.43	85.47	5,726.34	4,075.95
Bihar & Jharkhand (Patna)	4,028.10	2,116.89	1,831.77	865.50	109.89	77.80	5,969.76	3,060.19
Chennai & Puducherry (Chennai)	15,979.49	7,930.45	4,157.30	1,108.93	201.59	94.64	20,338.38	9,134.02
Tamil Nadu (Coimbatore)	4,833.04	3,919.69	2,244.02	1,384.54	116.76	93.91	7,193.82	5,398.14
Delhi & Uttarakhand (Delhi)	17,858.16	10,599.96	4,933.11	1,360.30	273.57	112.08	23,064.84	12,072.34
Gujarat (Ahmedabad)	10,907.45	7,116.28	3,980.25	1,738.94	232.79	135.10	15,120.49	8,990.32
Haryana (Faridabad)	13,374.48	6,078.48	3,569.67	940.97	192.88	77.32	17,137.03	7,096.77
Kerala & Lakshadweep (Thiruvananthapuram)	3,674.69	3,022.46	1,459.32	1,192.68	73.58	39.44	5,207.59	4,254.58
Mp & Chh (Bhopal)	4,676.69	3,689.87	1,825.23	899.23	104.91	91.61	6,606.83	4,680.71
Mumbai-1 (Bandra)	20,769.84	8,805.60	5,138.76	530.37	220.48	100.99	26,129.08	9,436.96
Mumbai-2 (Thane)	15,476.30	7,796.81	4,361.22	1,280.07	238.55	88.14	20,076.07	9,165.02
Maharashtra (Pune)	17,895.72	8,911.98	4,684.64	2,207.26	279.74	150.31	22,860.10	11,269.55
NER (Guwahati)	1,141.21	995.75	508.15	300.34	26.36	29.10	1,675.72	1,325.19
Odisha (Bhubaneshwar)	2,722.80	1,471.75	949.24	529.57	55.43	44.10	3,727.47	2,045.42
Punjab & Himachal Pradesh (Chandigarh)	4,745.15	3,709.32	1,675.93	916.64	102.29	73.56	6,523.37	4,699.52
Rajasthan (Jaipur)	3,690.24	2,535.83	1,343.72	610.40	76.29	43.65	5,110.25	3,189.88
Uttar Pradesh (Kanpur)	8,279.13	5,343.55	2,862.47	1,606.88	171.60	146.54	11,313.20	7,096.97
WB, A&N Islands & Sikkim (Kolkata)	6,753.39	4,778.68	2,678.33	1,687.92	154.31	271.70	9,586.03	6,738.30
Jammu & Kashmir (DI & UK)	464.43	574.98	138.54	25.96	10.25	5.89	613.22	606.83
Total	2,26,198.57	1,18,690.66	62,423.93	23,410.17	3,358.10	2,051.84	2,91,980.60	1,44,152.67

* Unaudited

APPENDIX-5(ii)

CATEGORY AND COUPON WISE INVESTMENT AT FACE VALUE (Debt) - EPF (EMPLOYEES' PROVIDENT FUND) A/C 05 - HOLDING AS ON 31.03.2024 (Rs. in crores)														
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	13 to 14	Grand Total
CTG	0.00	1,652.19	89,342.85	62,466.65	26,216.49	7,394.90	67,889.26	4,731.19	0.00	920.22	0.00	0.00	0.00	2,60,613.74
PSU	14,629.40	3,116.85	27,402.03	56,299.39	1,15,990.01	24,971.48	26,695.26	5,057.58	407.27	0.13	0.00	0.00	0.00	2,74,569.40
PVT	0.04	0.00	198.99	9,560.00	30,656.13	13,886.42	12,942.80	8,271.20	423.71	782.00	0.00	0.00	0.00	76,721.30
SDL	0.00	2,380.29	85,337.07	2,60,367.67	1,81,673.06	21,405.84	1,48,765.66	3,449.97	30.08	281.73	0.00	0.00	0.00	7,03,691.38
SDS	0.00	0.00	0.00	54,080.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54,080.72
STG	0.73	0.00	0.00	2,950.00	1,250.28	4,257.88	1,101.00	6.42	3,716.74	6.55	0.01	0.00	0.00	13,289.60
Grand Total	14,630.17	7,149.33	2,02,280.95	3,91,643.71	3,55,785.97	1,24,832.63	2,58,558.59	21,516.36	4,577.80	1,990.62	0.01	0.00	0.00	13,82,966.15



APPENDIX-5(iii)

CATEGORY AND COUPON WISE INVESTMENT AT FACE VALUE (Debt) - EPS (EMPLOYEES' PENSION FUND) A/C 11 - HOLDING AS ON 31.03.2024 (Rs. in crores)														
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	13 to 14	Grand Total
CTG	0.00	870.30	40,819.03	38,824.99	15,019.49	2,758.26	31,069.78	2,903.52	0.00	1,681.62	0.00	0.00	0.00	1,33,946.98
PSU	3,700.20	509.70	10,785.43	31,692.46	43,773.99	11,570.65	11,789.29	2,172.79	207.55	0.00	0.00	0.00	0.00	1,16,202.06
PVT	0.00	0.00	59.90	4,865.00	11,564.50	6,233.60	6,777.20	3,685.00	51.75	218.00	0.00	0.00	0.00	33,454.95
SDL	0.00	1,241.89	41,282.68	95,515.13	62,468.39	13,394.97	61,561.21	1,469.53	20.00	182.78	0.00	0.00	0.00	2,77,136.58
SDS	0.00	0.00	0.00	1,400.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,400.52
STG	0.00	0.00	0.00	1,500.00	250.00	1,806.20	1,217.50	0.00	0.00	0.00	0.00	0.00	0.00	4,773.70
Grand Total	3,700.20	2,621.88	92,947.04	1,72,397.59	1,33,076.37	37,164.21	1,12,414.97	10,230.84	279.30	2,082.40	0.00	0.00	0.00	5,66,914.80

APPENDIX-5(iv)

CATEGORY AND COUPON WISE INVESTMENT AT FACE VALUE (Debt) - EDLI (EMPLOYEES' DEPOSIT LINKED INSURANCE FUND) A/C 25 - HOLDING AS ON 31.03.2024 (Rs. in crores)														
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	13 to 14	Grand Total
CTG	0.00	38.22	948.65	1,166.78	465.92	175.82	1,681.09	121.05	0.00	61.89	0.00	0.00	0.00	4,659.43
PSU	110.00	0.00	619.48	1,589.46	2,341.60	567.50	859.75	163.30	17.92	0.00	0.00	0.00	0.00	6,269.01
PVT	0.00	0.00	3.13	0.00	410.00	284.19	318.00	157.10	2.52	0.00	0.00	0.00	0.00	1,174.94
SDL	0.00	0.00	2,118.37	5,027.32	2,939.67	822.43	3,102.70	52.92	0.00	12.19	0.00	0.00	0.00	14,075.60
SDS	0.00	0.00	0.00	2.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.50
STG	0.00	0.00	0.00	25.00	0.00	120.50	85.00	0.00	0.00	0.00	0.00	0.00	0.00	230.50
Grand Total	110.00	38.22	3,689.64	7,808.56	6,157.20	1,972.94	6,046.54	494.37	20.44	74.08	0.00	0.00	0.00	26,411.98



APPENDIX-5(v)

CATEGORY AND COUPON WISE INVESTMENT AT FACE VALUE (Debt) - SPF (STAFF PROVIDENT FUND) A/C 08 - HOLDING AS ON 31.03.2024 (Rs. in crores)														
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	13 to 14	Grand Total
CTG	0.00	11.37	82.09	72.34	77.34	15.67	172.75	44.04	0.00	8.34	0.00	0.00	0.00	483.94
PSU	0.00	0.00	14.51	218.07	178.20	61.09	67.40	16.02	0.40	0.00	0.00	0.00	0.00	555.69
PVT	0.00	0.00	0.00	0.00	26.20	23.77	27.00	21.00	0.42	0.00	0.00	0.00	0.00	98.39
SDL	0.00	0.00	130.50	419.65	236.09	66.48	302.82	2.03	0.00	1.82	0.00	0.00	0.00	1,159.38
SDS	0.00	0.00	0.00	83.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83.33
STG	0.00	0.00	0.00	0.00	0.00	12.50	3.50	0.00	0.00	0.00	0.00	0.00	0.00	16.00
Grand Total	0.00	11.37	227.10	710.06	517.83	262.84	573.46	83.09	0.82	10.16	0.00	0.00	0.00	2,396.73

APPENDIX-5(vi)

CATEGORY AND COUPON WISE INVESTMENT AT FACE VALUE (Debt) - PNG (STAFF PENSION & GRATUITY) A/C 09 - HOLDING AS ON 31.03.2024 (in crores)														
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	13 to 14	Grand Total
CTG	0.00	20.51	937.58	937.42	262.84	33.89	356.27	29.35	0.00	15.88	0.00	0.00	0.00	2,593.73
PSU	110.00	0.00	213.22	1,708.47	1,932.40	252.07	408.85	27.69	0.80	0.00	0.00	0.00	0.00	4,653.49
PVT	0.00	0.00	0.00	0.00	327.00	139.30	282.00	55.30	1.34	0.00	0.00	0.00	0.00	804.94
SDL	0.00	0.00	1,442.50	4,224.31	2,611.99	564.19	1,995.34	3.78	0.00	3.89	0.00	0.00	0.00	10,846.00
SDS	0.00	0.00	0.00	91.79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91.79
STG	0.00	0.00	0.00	25.00	0.00	20.40	12.50	0.00	0.00	0.00	0.00	0.00	0.00	57.90
Grand Total	110.00	20.51	2,593.30	6,895.21	5,134.23	1,101.64	3,054.96	116.12	2.14	19.77	0.00	0.00	0.00	19,047.86



APPENDIX-5(vii)

Rate of Interest on EPF balances 1952 onwards				
Year	Rate of Interest		Year	Rate of Interest
1953-54	3%		1988-89	11.80%
1954-55	3%		1989-90	12%
1955-56	3.50%		1990-91	12%
1956-57	3.50%		1991-92	12%
1957-58	3.75%		1992-93	12%
1958-59	3.75%		1993-94	12%
1959-60	3.75%		1994-95	12%
1960-61	3.75%		1995-96	12%
1961-62	3.75%		1996-97	12%
1962-63	3.75%		1997-98	12%
1963-64	4%		1998-99	12%
1964-65	4.25%		1999-00	12%
1965-66	4.50%		2000-01	12%(April,2000 to June,2000) 11% (July, 2000 onwards)
1966-67	4.75%		2001-02	9.50%
1967-68	5%		2002-03	9.50%
1968-69	5.25%		2003-04	9.50% @
1969-70	5.50%		2004-05	9.5%
1970-71	5.70%		2005-06	8.50%
1971-72	5.80%		2006-07	8.50%
1972-73	6%		2007-08	8.50%
1973-74	6%		2008-09	8.50%
1974-75	6.50%		2009-10	8.50%
1975-76	7%		2010-11	9.50%
1976-77	7.50%		2011-12	8.25%
1977-78	8%		2012-13	8.50%
1978-79	8.25%+0.5%bonus*		2013-14	8.75%
1979-80	8.25%		2014-15	8.75%
1980-81	8.25%		2015-16	8.80%
1981-82	8.50%		2016-17	8.65%
1982-83	8.75%		2017-18	8.55%
1983-84	9.15%		2018-19	8.65%
1984-85	9.90%		2019-20	8.50%
1985-86	10.15%		2020-21	8.50%
1986-87	11%		2021-22	8.10%
1987-88	11.50%		2022-23	8.15%
2023-24	8.25%			
*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(viii)

Productivity Linked Bonus (Unaudited) *		
Sl. No.	Zone	PLB
1	ANDHRA PRADESH (VIJAYWADA)	72,49,831.00
2	TELANGANA (HYDERABAD)	1,01,33,852.00
3	BENGALURU	1,11,23,344.00
4	KARNATAKA & GOA (HUBLI)	61,99,818.00
5	BIHAR & JHARKHAND (PATNA)	61,34,345.00
6	CHENNAI & PUDUCHERRY (CHENNAI)	1,02,98,958.00
7	TAMIL NADU (COIMBATORE)	1,06,67,143.00
8	DELHI & UTTARAKHAND (DELHI)	1,27,16,202.00
9	GUJARAT (AHMEDABAD)	1,30,57,232.00
10	HARYANA (FARIDABAD)	83,03,150.00
11	KERALA & LAKSHADWEEP (THIRUVANANTHAPURAM)	64,38,974.00
12	MP & CHH (BHOPAL)	83,83,005.00
13	MUMBAI-1 (BANDRA)	71,35,868.00
14	MUMBAI-2 (THANE)	88,29,695.00
15	MAHARASHTRA (PUNE)	1,29,97,486.00
16	NER (GUWAHATI)	24,65,005.00
17	ODISHA (BHUBANESHWAR)	49,46,647.00
18	PUNJAB & HIMACHAL PRADESH (CHANDIGARH)	92,29,419.00
19	RAJASTHAN (JAIPUR)	62,92,947.00
20	UTTAR PRADESH (KANPUR)	1,21,67,132.00
21	WB, A&N ISLANDS & SIKKIM (KOLKATA)	1,21,25,858.00
22	JAMMU & KASHMIR (DELHI)	5,66,456.00
23	HEAD OFFICE	28,94,452.00
24	PDUNASS	7,29,715.00
	TOTAL	19,10,86,534.00

* Productivity Linked Bonus for the year 2022-23 was paid during the year 2023-24.



APPENDIX-5(ix)

Category	Investment Pattern	Percentage amount to be invested
1.	Government Securities and Related Investments <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>	^[1] Minimum 45% and upto* 65%
2.	Debt Instruments and Related Investments <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> <ol style="list-style-type: none"> having declared profit in the immediately preceding three financial years; maintaining a minimum Capital to Risk Weighted Assets Ratio of 9%, or mandated by prevailing RBI norms, whichever is higher; having net non-performing assets of not more than 4% of the net advances; having a minimum net worth of not less than Rs.200 crores. 	^[2] Minimum 20% and upto 45%

Category	Investment Pattern	Percentage amount to be invested
	<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> <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>	



Category	Investment Pattern	Percentage amount to be invested
	<p>For sub-category (c), a single rating of AA or above by a domestic or international rating agency will be acceptable.</p> <p>It is clarified that debt securities covered under category (i) (b) above are excluded from this category (ii).</p> <p>^[3](g) Units of Debt Exchange Traded Funds (ETFs) regulated by the Securities and Exchange Board of India and managed by an asset management company appointed as per an agreement with Government of India, specifically meant to invest in the bonds of the Central Public Sector Enterprises (CPSEs), Central Public Sector Undertakings (CPSUs), Central Public Financial Institute (CPFIs) and other Government Organisations.</p>	
3.	<p>Short-term Debt Instruments and Related Investments</p> <p>(a) 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> <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>	Upto 5%
4.	<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.</p> <p>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>(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>	Minimum 5% and upto 15%

Category	Investment Pattern	Percentage amount to be invested
5.	<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>^[4](e) Units issued by Category I and Category II Alternative Investment Funds(AIF) regulated by the Securities and Exchange Board of India.</p> <p>^[5] Provided that investment “in sub-categories (a) to (d)” shall only be in listed instruments or fresh issues that are proposed to be listed.</p> <p>^[5] Provided further that investment “in sub-categories (a) to (d)” 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> <p>^[5] Provided also that the investments in sub-category (e) is allowed subject to satisfaction of the following conditions, namely: -</p> <ol style="list-style-type: none"> the permitted funds under Category I are infrastructure funds, SME Funds, Venture Capital Funds and Social Venture Capital Funds as detailed in Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012; for Category II- AIF as per Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012, at least 51% of the funds of such AIF shall be invested in either of the infrastructure entities or SMEs or venture capital or social welfare entities; Funds shall invest only in those AIFs whose corpus is equal to or more than Rs. 100 crores; the exposure to a single AIF shall not exceed 10% of the AIF Size. However, this limit would not apply to a Government sponsored AIF; Funds to ensure that investment should not be made directly or indirectly in securities of the companies or Funds incorporated and/or operated outside India; the Sponsor of Alternative Investment Fund should not be the promoter in the Fund or the promoter group of the Fund; and the AIFs shall not be managed by an investment manager, who is directly or indirectly controlled or managed by the Fund or the promoter group of the Fund.” 	Upto 5%

[1] Modified vide S.O. 3034(E) dated 22.09.2016 effective from 17.03.2016

[2] Modified vide S.O. 1685(E) dated 20.04.2018 effective from 19.02.2018

[3] Modified vide S.O. 4779(E) dated 30.12.2020 effective from 11.12.2019

[4] Modified vide S.O. 1710(E) dated 29.04.2021 effective from 15.03.2021

[5] Modified vide S.O. 1710(E) dated 29.04.2021 effective from 29.04.2021

[6] Modified vide S.O.3730 (E) dated 01.09.2023 effective from 24.08.2023



APPENDIX-6

Details about the RTI Requests and Appeals 2023-24

	Opening Balance	No. of application 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/ appeal rejected	Decisions where requests/ appeals replied
Request	69	9977	28686	3626	2709	28371
First Appeal	42	-	3645	-	172	2515

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)
111816	10424	0	0

Details of various provisions of section 8 while rejecting the requested information

No. of times various provisions where invoked while rejecting requests													
Section 8(I)										Sections			
A	B	C	D	E	F	G	H	I	J	9	11	24	Others
0	0	0	1	29	4	0	0	0	404	0	17	0	618

APPENDIX-7(i)

Post-wise Sanctioned/In-position strength of Group-"A" in EPFO as on 31.03.2024						
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	C.P.F.C	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	10
5	Addl. CPFC	37400- 67000	8900	13A	32	22
6	Director (Vigilance)	37400-67000	8700	13	1	0
7	Chief Engineer	37400- 67000	8700	13	1	1
8	Director (IS)*	37400-67000	8700	13	9	2
9	Joint Dir.(IS)	15600-39100	7600	12	30	14
10	RPFC-I	15600-39100	7600	12	240	204
11	Director (OL)	15600-39100	7600	12	1	2
12	Deputy Director (Audit)	15600-39100	6600	11	17	2
13	Executive Engineer (Civil)	15600-39100	6600	11	1	0
14	Executive Engineer (Electrical)	15600-39100	6600	11	1	0
15	Deputy Director (Vigilance)	15600-39100	6600	11	12	0
16	RPFC-II	15600-39100	6600	11	302	221
17	Law Officer	15600-39100	6600	11	1	0
18	Principal Private Secretary	15600-39100	6600	11	16	3
19	Deputy Director (OL)	15600-39100	6600	11	10	1
20	Deputy Director (IS)	15600-39100	6600	11	60	18
21	APFC	15600-39100	5400	10	455	189
22	Assistant Director (IS)	15600-39100	5400	10	120	0
23	Assistant Director (VIG)	15600-39100	5400	10	40	11
24	Assistant Director (OL)	15600-39100	5400	10	57	52
25	Assistant Director (Audit)	15600-39100	5400	10	31	9
26	Assistant Executive Engineer (Civil)	15600-39100	5400	10	18	2
27	Assistant Executive Engineer (Elect.)	15600-39100	5400	10	3	0
Total					1473	766

* 02 Posts of Director (IS) are currently being filled as CISO & CTO.



APPENDIX-7(ii)

Post-wise Sanctioned/In-position strength of Group-"B" in EPFO as on 31.03.2024						
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	67
2	Enforcement Officer/Accounts Officer	9300-34800	4800	8	3098	2116
3	Audit Officer (PFD)	9300-34800	4800	8	1	0
4	Programmer*	9300-34800	4800	8	212	2
5	Private Secretary	9300-34800	4800	8	205	115
6	Assistant Section Officer	9300-34800	4600	7	400	194
7	Section Supervisor	9300-34800	4600	7	2707	1541
8	Assistant Audit Officer	9300-34800	4600	7	38	8
9	Personal Assistant	9300-34800	4600	7	434	7
10	Data Processing Assistant	9300-34800	4600	7	0	213
11	Senior Hindi Translation Officer	9300-34800	4600	7	80	22
12	Auditor	9300-34800	4200	6	62	9
13	Junior Engineer (Civil)	9300-34800	4200	6	44	11
14	Junior Engineer (Electrical)	9300-34800	4200	6	2	1
15	Vigilance Assistant	9300-34800	4200	6	40	8
16	Library Information Assistant	9300-34800	4200	6	1	0
17	Junior Hindi Translation Officer	9300-34800	4200	6	120	21
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	0
22	Statistical Assistant	9300-34800	4200	6	38	0
23	Staff Car Driver (Special Grade)	9300-34800	4200	6	6	6
24	Press-Coordinator				0	0
Total					7734	4341

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

APPENDIX-7(iii)

Post-wise Sanctioned/In-position strength of Group-"C" in EPFO as on 31.03.2024						
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	19
2	Social Security Assistant (SSA)	5200-20200	2800	5	12555	9117
3	Stenographer	5200-20200	2400	4	187	2
4	Senior Secretariat Assistant (Headquarters)	5200-20200	2400	4	16	5
5	Data Entry Operator	5200-20200	2400	4	0	81
6	Staff Car Driver (Grade-II)	5200-20200	2400	4	35	19
7	Lower Division Clerk	5200-20200	1900	2	568	366
8	Junior Secretariat Assistant (Headquarters)	5200-20200	1900	2	25	13
9	Electrician	5200-20200	1900	2	28	12
10	Gestetnor Operator (Sr.)	5200-20200	1900	2	3	0
11	Pump Operator	5200-20200	1900	2	14	1
12	Plumber	5200-20200	1900	2	20	7
13	Lift Operator	5200-20200	1900	2	18	4
14	Telex Operator	5200-20200	1900	2	2	0
15	Canteen Employees	5200-20200	1900	2	167	59
16	Staff Car Driver (Ordinary Grade)	5200-20200	1900	2	34	6
17	Multi Tasking Staff	5200-20200	1800	1	1265	729
Total					14976	10440



APPENDIX-7(iv)

Zone/Category wise Sanctioned/In Position Strength of Group 'A' in EPFO as on 31.03.2024								
Sl No.	Zones	Sanctioned	In position	In Position				
				SC	ST	OBC	PH	EXSR
1	Vijayawada (AP)	34	22	0	2	5	1	0
2	Telangana	64	34	3	2	7	1	0
3	Bihar & Jharkhand	29	22	3	3	5	1	0
4	Delhi, Uttarakhand, Jammu, Kashmir & Ladakh	97	47	14	3	8	1	0
5	Gujarat	73	39	3	4	11	0	0
6	Haryana	46	28	6	2	7	1	0
7	Bengaluru (KN)	90	36	3	2	10	0	0
8	KN & Goa (other than Bengaluru)	5	25	3	2	3	0	0
9	Kerala & Lakshadweep	30	21	0	0	0	0	0
10	Madhya Pradesh & Chattisgarh	49	32	3	1	9	0	0
11	Mumbai-I, Bandra (MH)	45	19	2	2	8	0	0
12	Mumbai-II, Thane (MH)	50	31	11	4	4	0	0
13	Pune, (MH)	63	30	6	1	7	0	0
14	Guwahati,(NER)	19	18	3	7	4	1	0
15	Odisha	21	14	3	0	0	0	0
16	Punjab & Himachal Pradesh	57	30	9	1	4	0	0
17	Rajasthan	31	21	2	3	2	0	0
18	Chennai & Puducherry (Tamil Nadu)	57	27	5	2	6	0	0
19	Coimbatore,TN (excluding Chennai)	54	27	3	1	7	0	0
20	Uttar Pradesh	58	38	6	0	9	4	0
21	Kolkata (West Bengal, A & N Island & Sikkim)	79	45	0	4	10	0	0
22	Head Office*	422	160	13	7	37	1	0
Total		1473	766	101	53	163	11	0

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

APPENDIX-7(v)

Zone/Category wise Sanctioned/ In Position Strength of Group 'B' in EPFO as on 31.03.2024								
Sl No.	Zones	Sanctioned	In position	In Position				
				SC	ST	OBC	PH	EXSR
1	Vijayawada (AP)	242	139	16	5	17	7	0
2	Telangana	355	206	32	20	28	11	1
3	Bihar & Jharkhand	192	134	13	3	43	7	0
4	Delhi, Uttarakhand, Jammu, Kashmir & Ladakh	559	305	52	29	22	12	0
5	Gujarat	512	325	52	40	58	5	1
6	Haryana	358	188	36	11	23	2	0
7	Bengaluru (KN)	656	240	45	18	44	4	3
8	KN & Goa (other than Bengaluru)	37	117	18	9	20	4	0
9	Kerala & Lakshadweep	228	149	0	0	2	0	0
10	Madhya Pradesh & Chattisgarh	326	185	29	43	23	2	0
11	Mumbai-I, Bandra (MH)	230	156	16	3	13	4	0
12	Mumbai-II, Thane (MH)	366	204	26	14	23	4	1
13	Pune, (MH)	510	317	70	25	48	4	2
14	Guwahati,(NER)	115	54	8	11	5	1	0
15	Odisha	163	92	10	5	10	0	0
16	Punjab & Himachal Pradesh	388	223	69	8	24	3	0
17	Rajasthan	217	122	14	11	9	5	0
18	Chennai & Puducherry (Tamil Nadu)	398	246	56	10	58	3	2
19	Coimbatore,TN (excluding Chennai)	417	215	33	13	45	6	2
20	Uttar Pradesh	407	224	51	5	52	4	0
21	Kolkata (West Bengal, A & N Island & Sikkim)	411	267	60	19	24	3	1
22	Head Office*	647	233	43	23	39	0	0
Total		7734	4341	749	325	630	91	13
*The posts not distributed Field Offices/Zonal Offices wise are shown against the sanctioned strength of Head Office.								



APPENDIX-7(vi)

Zone/Category wise Sanctioned/In Position Strength of Group 'C' in EPFO as on 31.03.2024

Sl No.	Zones	Sanctioned	In position	In Position				
				SC	ST	OBC	PH	EXSR
1	Vijayawada (AP)	571	379	60	28	83	15	6
2	Telangana	711	588	101	42	205	16	14
3	Bihar & Jharkhand	553	357	41	47	106	5	5
4	Delhi, Uttarakhand, Jammu, Kashmir & Ladakh	1038	737	114	49	178	33	43
5	Gujarat	1091	728	121	107	244	18	34
6	Haryana	733	457	101	11	121	16	36
7	Bengaluru (KN)	1246	605	94	41	176	11	12
8	KN & Goa (other than Bengaluru)	80	364	61	33	88	15	3
9	Kerala & Lakshadweep	495	352	34	5	53	14	19
10	Madhya Pradesh & Chattisgarh	645	462	77	82	77	18	15
11	Mumbai-I, Bandra (MH)	563	376	72	32	99	2	1
12	Mumbai-II, Thane (MH)	774	501	46	55	149	9	8
13	Pune, (MH)	1085	680	84	88	171	23	58
14	Guwahati, (NER)	191	132	17	34	29	3	2
15	Odisha	333	242	33	45	30	7	8
16	Punjab & Himachal Pradesh	799	482	157	10	94	16	12
17	Rajasthan	448	351	59	46	42	14	4
18	Chennai & Puducherry (Tamil Nadu)	865	574	122	2	151	12	11
19	Coimbatore, TN (excluding Chennai)	920	601	134	12	223	32	33
20	Uttar Pradesh	854	706	159	32	199	21	23
21	Kolkata (West Bengal, A & N Island & Sikkim)	877	717	183	28	168	18	16
22	Head Office*	104	49	25	6	1	0	0
Total		14976	10440	1895	835	2687	318	363

*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 as on 31.03.2024			
Sl No.	Zones/States	No. of Pensioners	No. of Family Pensioners
1	Vijayawada (AP)	325	141
2	Telangana	468	191
3	Bihar & Jharkhand	252	126
4	Delhi, Uttarakhand, Jammu, Kashmir & Ladakh	455	146
5	Gujarat	563	204
6	Haryana	483	79
7	Bengaluru (KN)	509	197
8	KN & Goa (other than Bengaluru)	378	99
9	Kerala & Lakshadweep	959	182
10	Madhya Pradesh & Chattisgarh	419	164
11	Mumbai-I, Bandra (MH)	705	244
12	Mumbai-II, Thane (MH)	409	64
13	Pune, (MH)	421	116
14	Guwahati,(NER)	177	54
15	Odisha	305	84
16	Punjab & Himachal Pradesh	553	132
17	Rajasthan	306	81
18	Chennai & Puducherry (Tamil Nadu)	753	310
19	Coimbatore,TN (excluding Chennai)	781	191
20	Uttar Pradesh	750	257
21	Kolkata (West Bengal, A & N Island & Sikkim)	1282	428
22	Head Office	378	97
Total		11631	3587



APPENDIX-8(i)

Sl. No.	Details of Training programmes/webinars/Workshops/Non Training Interventions conducted by PDNASS and ZTIs/Sub-ZTI during 2023-24	No. of programmes conducted	No. of participants attended at PDNASS	No. of participants attended at ZTIs/ Sub-ZTI	Total no. of participants	Man Days
1	Online Training Programme on "Conduct Rules & their implications – do's & don'ts"	5	245	342	587	1267
2	Online Training Programme on "Information and Communication Technology – Basic Computer & Digital Skills"	5	437	683	1120	1938
3	Online training programme on "Concurrent Audit: Role and utility of concurrent audit, Case studies in identifying frauds, data analysis for fraud detection and system errors"	3	119	241	360	720
4	Online Training Programme on "COMMUNICATION IN THE TIMES OF SOCIAL MEDIA"	3	217	239	456	912
5	Online Training on "Handling Public Grievances Efficiently Using IT Tools"	3	186	269	455	910
6	Online Training Programme on 'Social Media & Cyber Security'	3	287	243	530	1060
7	Physical Training programme on "FINANCIAL MANAGEMENT :Double entry system and automated balance sheets; Income Tax Act, TDS, and GST related provision and its interface with EPFO	1	27	0	27	135
8	Online Training programme on "International Workers: Social security Agreement and provisions regarding international workers"	6	632	521	1153	1153
9	Online Training Programme on "Communication for Advocacy"	3	200	251	451	902
10	Outreach Programmes for the Employers of the Newly Covered Establishments"	4	984	0	984	984
11	One day online training programme on "Double Entry Accounting System and Balance Sheet"	3	306	248	554	544
12	Training programme on "Social Security Code: Main features and its comparative analysis with the existing laws"	2	311	78	389	467
13	One day online training Programme on "Grievance Management"	2	236	50	286	286
14	Online Training Programme on "Cyber Security"	1	189	0	189	189

Sl. No.	Details of Training programmes/ webinars/Workshops/Non Training Interventions conducted by PDNASS and ZTIs/Sub-ZTI during 2023-24	No. of programmes conducted	No. of participants attended at PDNASS	No. of participants attended at ZTIs/ Sub-ZTI	Total no. of participants	Man Days
15	Online Training Programme on "Customer Service through NAN 2.0, PRO, CRM and PSD"	2	345	50	395	395
16	One day training programme on "File Management-Record keeping and retrieval techniques"	5	403	120	523	523
17	Online Training Programme on "Basics of MS Excel and PowerPoint"	3	362	79	441	441
18	Online Training Programme on "Exemption : Improved Monitoring "	4	125	147	272	412
19	Online Training Programme on "Recovery Provisions & Case Laws"	2	222	28	250	250
20	On Campus Training programme on "EPF & MP Act and Schemes"	3	24	69	93	369
21	ONLINE TRAINING PROGRAMME ON "CYBER HYGIENE AND SECURITY"	2	198	100	298	298
22	Online Training Programme on "E- Office"	3	293	160	453	453
23	On-campus training programme on "Disciplinary Proceedings & Vigilance Administration and Reservation"	1	36	29	65	267
24	On-Campus training/workshops on 'Compliance Management and Insolvency & Bankruptcy Code, 2016' (CMIBC10092023)	3	44	38	82	389
25	On-Campus training on 'Exemption: Provisions & Procedure'	2	58	0	58	290
26	On Campus Training Programme on "GENDER SANSITISATION AND WORK LIFE BALANCE"	1	30	0	30	150
27	On campus training programme on "MAJOR SOCIAL PROTECTIONS SYSTEM & GOVERNANCE ETHICS"	1	28	0	28	140
28	On campus training on good governance, ISSA guidelines and best practices	2	60	0	60	300
29	On Campus training Programme on HUMAN RESOURCE MANAGEMENT	1	32	0	32	160
30	Corrigendum to the Circular No.300 regarding On Campus Training programme on "FRAUD PREVENTION AND AUDIT MECHANISM"	1	23	0	23	69
31	Training Programme on "BEHAVIORAL AND EMOTIONAL SKILLS"	1	23	0	23	115
32	Training Programme on "CHANGE MANAGEMENT AND LEADERSHIP"	1	16	0	16	80
33	LAW & EPF JUDICIAL PROCEEDINGS	1	16	0	16	80



Sl. No.	Details of Training programmes/ webinars/Workshops/Non Training Interventions conducted by PDNASS and ZTIs/Sub-ZTI during 2023-24	No. of programmes conducted	No. of participants attended at PDNASS	No. of participants attended at ZTIs/ Sub-ZTI	Total no. of participants	Man Days
34	On-campus training programme on "GRIEVANCE MANAGEMENT THROUGH ETHICAL SELF MANAGEMENT"	1	30	0	30	90
35	On-campus training programme on "COMMUNICATION IN THE TIMES OF SOCIAL MEDIA & DIGITAL LITERACY"	2	14	82	96	480
36	Training programme for the newly recruited Audit Parties	0	0	29	29	87
37	Induction Training Programme for DR AO/EO	8	0	303	303	6203
38	induction Training Programme for DR SSAs	61	0	3405	3405	85296
39	Physical Training Programme for PROs	3	0	111	111	222
40	Physical Training Programme for Balance sheet	3	0	103	103	200
41	New Inspection Policy	1	0	25	25	125
42	Reservation Policy & Issues	1	0	25	25	50
43	Intensive training programme for PROs	1	0	27	27	135
44	"Intensive training program for Account Officers and Enforcement Office	1	0	34	34	170
45	Training on Preparation and Compilation of Balance Sheet and Banking Matters	1	0	48	48	96
46	Double Entry Accounting System and Balance Sheet	2	0	284	248	248
47	Vigilance Awareness Week 2023	1	0	38	38	114
48	Best practices in running of an Exempted trust & Exemption management	1	0	39	39	156
49	DOPT instructions & Handling public grievances efficiently	1	0	32	32	160
50	Training for Officers/Officials of J&K	2	0	38	38	190
51	Preparation & Compilation of Balance Sheet and Banking matters	2	0	101	101	202
52	Basic course on cyber security and detecting cyber frauds	2	0	289	289	578
53	Customer Relationship Management with Grievance Redressal Mechanism (Physical)	1	0	3	14	42
54	Retirement Planning (Physical)	2	0	48	48	96
TOTAL		180	6758	9049	15782	111588

APPENDIX-8(ii)

Detail of the Training Programme conducted by ZTIs & Sub ZTI during 2023-24				
Part-A	ZTIs/Sub ZTI	Number of Programmes	Number of Officials/ Officer Trained	Man Days
	NORTH ZONE	21	1246	12203
	EAST ZONE	44	2801	7534
	WEST ZONE	59	3922	13817
	SOUTH ZONE	54	746	4905
	SUB ZTI SHILLONG	1	7	14
	Total	179	8722	38473

Detail of the Training Programme conducted by PDNASS & ZTIs/Sub ZTI during the last three year			
Part-B	Last three years	Number of Programmes	Number of Officials/ Officer Trained
	2021-2022	8	1719
	2022-2023	315	23032
	2023-2024	180	15782

