

# EPFO

## 68th ANNUAL REPORT 2020-21

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



# ANNUAL REPORT 2020-21



**EMPLOYEES' PROVIDENT FUND ORGANISATION**

Ministry of Labour & Employment

Government of India

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**228th Meeting of Central Board of Trustees**



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# ABBREVIATIONS

## Abbreviations

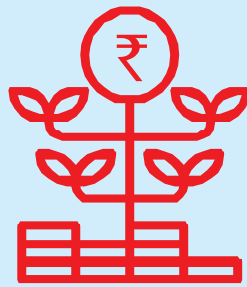
Act  
AD  
Addl CPFC  
APFC  
Asstt. Dir (Vig.)  
AVS  
BIFR  
Board  
CG  
CPFC  
CSD  
DA  
DD  
Dir (Vig.)  
EPFO  
**Ex**  
F & A  
FA & CAO  
Family Pension Scheme  
GOI  
HO  
IMC  
Insurance Fund  
Insurance Scheme  
IR  
IW  
MoL&E  
NATRSS  
NIR  
PDNASS  
Pension Fund  
Pension Scheme  
PG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

## Words

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

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

# AN AVERAGE DAY AT EPFO 2020-21



**₹710.32 cr. received as contribution**



**987 establishments registered and  
44667 members enrolled**



**130875 claims  
settled**



**₹ 451.64 Cr. disbursed to  
beneficiaries**



**5553 Public Grievances  
Received**



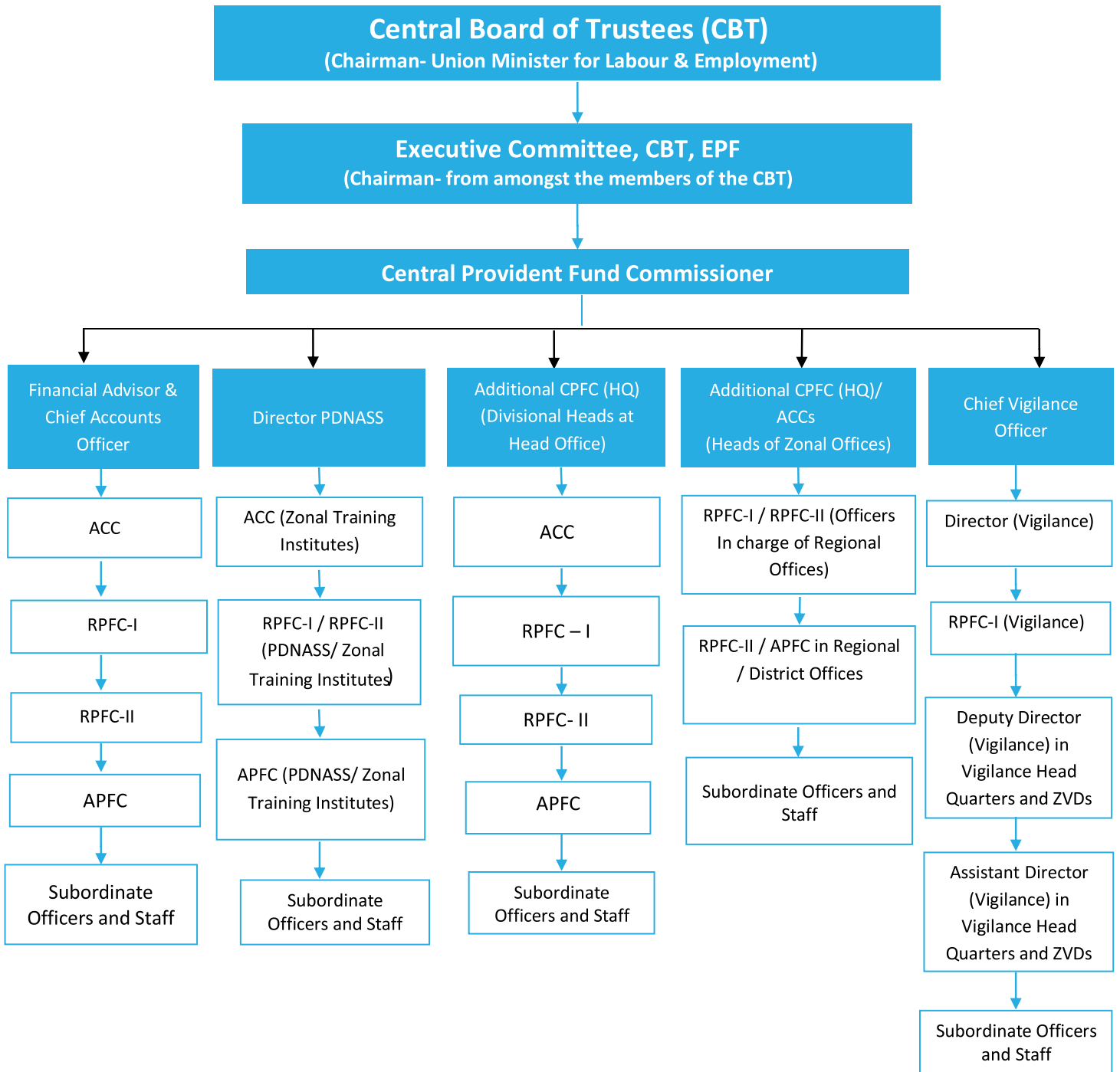
**9.73 lakh member  
accounts updated**



**5493 Public Grievances  
Settled**



# ORGANISATION CHART



# CHAPTER 1

Employees' Provident Fund  
Organisation

## HISTORICAL PERSPECTIVE

**1.1** The framework of social security is an important cornerstone of any modern society. It assures individuals that the society will look after their interest against vagaries of life. The International Labour Organisation (ILO) defines social security as a protection provided to individuals and households by the society to ensure access to health care and to guarantee income security post retirement, unemployment, sickness, invalidity, work injury, maternity or untimely demise. As a basic human right defined in UN instruments, it is widely considered as instrumental in a healthy, positive and productive society.

In India, the social security legislations derive their strength and spirit from the Directive Principles of the State Policy of the Constitution. Article 41 of the Constitution requires that the State shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement, and in other cases of undeserved want. Furthermore, Article 42 expands the obligations to make provision for securing just and humane conditions of work and for maternity relief. Article 47 requires that the State should raise the level of nutrition and the standard of living of its people and improve public health as among its primary duties. These, thus, are the basic frameworks of Social Security provisioning for the citizenry in the country.

Social Security in India was traditionally the responsibility of the family/community when the economy was still localised. However, first with gradual industrialisation post-independence, followed by a more rapid globalisation process and liberalised economy after 1991, the bonds within the community weakened and joint families fragmented into nuclear ones. This has necessitated an institutionalized response in the shape of state-cum-society regulated social security arrangement.

The history of social security protection in India traces its roots to the first Provident Fund Act passed in 1925. Although the law was limited to regulating some private concerns at that time, it aimed to provide social security to the industrial workers after their superannuation or to their dependents in the event of premature death. After several rounds of deliberations starting from 1929, it was generally agreed to bring industrial workers under the Provident Fund scheme while allowing them a choice to opt-out of the fund. It was further recommended that the Central Government would frame a model set of rules for management of Provident Funds, which may in turn be adopted by the employers for establishing Provident Funds. The rules were circulated to employers in 1945 for adoption in industrial concerns. Some progressive employers took the initiative to establish voluntary Provident Funds for the benefit of about 3 lakh workers.

**1.2** In 1947, India took a stance at the Asian Regional Conference of the ILO that a contributory provident fund scheme was preferable to a scheme of pension or gratuity payments due to financial and administrative constraints of the economy. For a country that had just become sovereign, the main difficulty in a gratuity scheme was the amount paid to a worker or his dependents to be small as the worker would not himself be making any contribution to the fund. It was later decided that a compulsory contributory provident fund, in which both workers and employers would contribute, was more suitable for the country's workforce protection keeping the following in 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 10<sup>th</sup> 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 15<sup>th</sup> 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 4<sup>th</sup> 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 1<sup>st</sup> November 1952. This date is now celebrated as the "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 14<sup>th</sup> 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 12<sup>th</sup> December 1953.

**1.8** Consequent upon the enactment of the Jammu & Kashmir Reorganisation Act 2019 on 9<sup>th</sup> 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. 1<sup>st</sup> November 1952)
- (ii) The Employees' Pension Scheme, 1995 (EPS) (w.e.f. 16<sup>th</sup> November, 1995) {replacing the Employees' Family Pension Scheme, 1971}
- (iii) The Employees' Deposit Linked Insurance Scheme, 1976 (EDLI) – (w.e.f. 1<sup>st</sup> August 1976)

**1.10** The benefits admissible under each of the current schemes are as under:

<b>Provident Funds Scheme</b>	<b>Pension Scheme</b>	<b>Insurance Scheme</b>
<ul style="list-style-type: none"> <li>• Accumulations plus interest upon retirement, resignation, death.</li> <li>• Partial withdrawals for specific expenses such as house construction, higher education, marriage, illness etc</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly pension for members on superannuation/ retirement, disability.</li> <li>• Monthly pension for dependents of deceased member viz. widow(er), children, parent/nominee.</li> </ul>	<ul style="list-style-type: none"> <li>• In the event of premature death of a member while in service, an insurance upto ₹ 6 lakhs is payable.</li> <li>No premium is charged to EPF members for this benefit.</li> </ul>

### 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 & the Schemes framed under the Act. The Union Minister for Labour & Employment 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
• Central Provident Fund Commissioner Member Secretary (ex-officio)	-	01
• Central Government's representatives	-	05
• State Governments' representatives	-	15
• Employers' representatives	-	10
• Employees' representatives	-	10
<b>Total</b>	<b>-</b>	<b>43</b>

The main functions of the Central Board are:

- Administration of the funds vested in the Board.
- Delegation of Administrative & Financial powers as deemed necessary for efficient administration of the Schemes.
- Appointment of Officers and Staff.
- Maintenance of Accounts of Income & Expenditure in prescribed form and manner.
- Submission of Audited Accounts (with comments of CAG) and Annual Report 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.

**1.14** During the year 2020-21, two meetings of the Central Board were held. Shri Santosh Kumar Gangwar, Union Minister of State (I/C), Ministry of Labour & Employment, was the Chairman of the Board. Shri Heeralal Samariya, Union Labour & Employment Secretary, was Vice-Chairman of the Board till September, 2020. Thereafter, Shri Apurva Chandra, Union Labour & Employment Secretary was Vice-Chairman of the Board. The list of members of the Board as on 31.03.2021 is given in **Appendix-1(i)**.

### 1.15 COMMITTEES OF THE CENTRAL BOARD OF TRUSTEES

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

#### A. FINANCE, INVESTMENT AND AUDIT COMMITTEE (FIAC)

The terms of reference of the committee were as below:

- To oversee investments handled by the portfolio managers.
- To supervise timely investment of Trust money with a vision to realize the optimum return thereon.
- To issue investment-related instructions to the portfolio managers, reinvestment of redemption proceeds, interest etc. in accordance with the prescribed pattern of investment & guidelines.

- To recommend a rate of interest for the members of the Fund.
- To recommend formulation of guidelines for utilization of the Special Reserve Fund.
- Audit related issues.
- Appointment of consultant for selection of portfolio managers.
- Broad principles for inter-se allocation of funds to portfolio managers.
- Any other work/responsibility that may be assigned by the Board.

During the year 2020-21, three meetings of the Committee were held.

Composition of the FIAC as on 31.03.2021 is as under:

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

The Joint Secretary (Social Security), Ministry of Labour & Employment was the "special invitee" to the FIAC.

## B. PENSION & EDLI IMPLEMENTATION COMMITTEE

The Committee's terms of reference was to review the functioning of the Employees' Pension Scheme, 1995 and Employees' Deposit Linked Insurance Scheme, 1976 and to consider suggestions/proposals for amendment/improvement in these two schemes.

During the year 2020-21, two meetings of the Committee were held.

Composition of the Committee as on 31.03.2021 is as under:

Sl. No.	Name and Designation of the member	Appointment as
1.	Central Provident Fund Commissioner (ex-officio)	Chairman
2.	i) Director/Deputy Secretary (Social Security), Ministry of Labour & Employment ii) Director/Deputy Secretary (Finance), Department of Financial Services, Ministry of Finance	Central Government's representatives
3.	i) Vacant ii) Shri Michael Dias	Employers' representatives

4.	i) Shri Sunkari Mallesham ii) Shri Harbhajan Singh Sidhu	Employees' representatives
5.	i) Actuary appointed for valuation of Pension Fund ii) Representative from PFRDA nominated by Department of Financial services/PFRDA	Domain Experts
6.	Additional Central Provident Fund Commissioner (HQ) Pension	Convener

### C. EXEMPTED ESTABLISHMENTS' COMMITTEE

The terms of reference of the Committee were:

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

During the year 2020-21, two meetings of the Committee were held.

Composition of the Committee as on 31.03.2021 is as under:

Sl. No.	Name and Designation of the member	Appointment as
1.	Central Provident Fund Commissioner (ex-officio)	Chairman
2.	i) Additional 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 Govind Lele	Employers' representatives
4.	i) Vacant ii) Shri Ramendra Kumar	Employees' representatives
5.	Additional Central Provident Fund Commissioner (HQ) Exemption	Convener

### 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 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
<b>Total</b>	-	<b>13</b>

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

During the year 2020-21, two meetings of the Executive Committee, CBT (EPF) were held. Shri Heeralal Samariya, Union Labour & Employment Secretary was the Chairman of the Executive Committee till September 2020. Thereafter, Shri Apurva Chandra, Union Labour & Employment Secretary was the Chairman of the Executive Committee. The list of members of the Executive Committee as of 31.03.2021 is given in **Appendix-1(ii)**.

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

The Regional Committees (Employees' Provident Fund) for States are constituted under the provisions of Para 4 of Employees' Provident Funds Scheme, 1952. The Chairman, Central Board, is the competent authority to constitute the Regional Committee (EPF) for the State. The term of each Regional Committee is three years from the date of notification in the Official Gazette. According to para 4 of EPF Scheme, 1952, a Regional Committee for a State is constituted to advise the Central Board on matters connected with the administration of the Scheme in the State and in particular on: -

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

24 Regional Committees (EPF) for the States/Union Territories in the country have been constituted in accordance with Para 4 of EPF Scheme. According to para 5 of EPF Scheme, 1952, the terms 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.

## Services on Unified Member Portal

### Claim related services

- ▶ Online claim submission
- ▶ Online EPF transfer
- ▶ Track claim status

### Download facilities

- ▶ UAN card
- ▶ e-passbook
- ▶ Annexure K

### Other Services

- ▶ KYC seeding
- ▶ e-nomination filing
- ▶ Mark Date of Exit

Unified Member Portal : <https://unifiedportal-mem.epfindia.gov.in/memberinterface/>

## Services available on Pensioners' Portal



Visit [www.epfindia.gov.in](http://www.epfindia.gov.in) >> Pensioners' Portal under Online Services

# CHAPTER 2

Overview of the Act &  
Schemes

## APPLICATION OF THE ACT

### COMPULSORY COVERAGE

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

- to 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
- to any other establishment employing twenty or more persons or class of such establishments which the Central Government notifies in the Official Gazette.

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

### VOLUNTARY COVERAGE

**2.3** An establishment which 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 1,83,303. Last year such coverages were 30555, roughly a 500 percentage increase.

### EXCLUSION FROM COVERAGE

**2.4** The Act does not apply to:

- any establishment registered under the Co-operative Societies Act, 1912 (2 of 1912), or under any other law 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;
- 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
- 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

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

**2.6** Industry/Class wise establishments and members as on 31.03.2021 is given in **Appendix-2(i)**. Zone and Office-wise position is given in **Appendix-2(ii)** and State-wise position is given in **Appendix-2(iii)**.

**2.7** Maharashtra State followed by Karnataka has the largest number of members. 58.89% of the members are concentrated in five states namely Maharashtra, Karnataka, Tamil Nadu, Gujarat and Delhi.

**2.8** Out of the Industries/Classes of establishments, to which the Act applies, 89.45% members and 83% establishments are concentrated in 25 categories indicated in **Appendix-2(iv)**.



**EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952**

**2.9** When the scheme was launched in 1952, an employee earning upto ceiling of ₹ 300/- per month and who had worked for one year was eligible for membership of the EPF.

Chronological order of the change of **wage ceiling** and **qualifying period** for membership under the Scheme is given below:

<b>CHRONOLOGICAL ORDER OF THE CHANGE OF WAGE CEILING (PARA 2(f) OF EPF SCHEME 1952)</b>	
<b>Period</b>	<b>Wage limit per month</b>
01.11.1952 to 31.05.1957	₹ 300/-
01.06.1957 to 30.12.1962	₹ 500/-
31.12.1962 to 10.12.1976	₹ 1,000/-
11.12.1976 to 31.08.1985	₹ 1,600/-
01.09.1985 to 31.10.1990	₹ 2,500/-
01.11.1990 to 30.09.1994	₹ 3,500/-
01.10.1994 to 31.05.2001	₹ 5,000/-
01.06.2001 to 31.08.2014	₹ 6,500/-
01.09.2014 onwards	₹ 15,000/-
<b>QUALIFYING PERIOD OF SERVICE FOR MEMBERSHIP (Para 26 of the EPF SCHEME 1952)</b>	
From the inception of the EPF Scheme, in 1952 till 02.12.1971	Completion of one year's continuous service or has actually worked for not less than 240 working days within a period of one year or less, whichever is earlier.
From 03.12.1971 to 09.08.1974	Completion of one year's continuous service or has actually worked for not less than 240 working days within a period of one year or less or has been declared permanent in any such factory or other establishment, whichever is the earliest.
From 10.08.1974 to 30.01.1981	Completion of six months continuous service or has actually worked for not less than 120 days within a period of six months or less or has been declared permanent in any such factory or other establishment, whichever is the earliest.
From 31.01.1981 to 31.10.1990	Completion of three months continuous service or has actually worked for not less than 60 days within a period of three months or has been declared permanent in any such factory or other establishment, whichever is the earliest.
From 01.11.1990 onwards	From the date of joining the factory/ establishment

## **EMPLOYEES' PENSION SCHEME, 1995**

### **BRIEF HISTORY**

**2.10** 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) were protected and continued under the new EPS, 1995.

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

### **APPLICABILITY**

**2.12** At its inception, the EPS applied compulsorily to all the existing Members of the Employees' Provident Fund who were contributing to the Employees' Family Pension Scheme, 1971. The new entrants, as Members of Provident Fund from 16.11.1995 onwards, also acquired membership of the Scheme on compulsory basis.

However, the same is now restricted to the statutory salary ceiling of ₹ 15000/- since 1st September 2014. The then existing Members of the Employees' Provident Fund as on 15.11.1995 who had not opted for the erstwhile Employees' Family Pension Scheme, 1971 were given an option to join this scheme.

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

### **BENEFITS**

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

- 1) Member Pension upon superannuation at 58 years of age.
- 2) Early Member Pension from age of 50 years.
- 3) Disability Pension on permanent and total disablement during service.
- 4) Widow/Widower Pension on death of Member or Pensioner.
- 5) Children Pension for 2 children at a time till the age of 25 years on death of the member.
- 6) 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.
- 7) Disabled Children/Orphan Pension for the entire life of the disabled child/orphan.
- 8) 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.
- 9) Pension to dependent father/mother upon death of a member provided there is no family or nominee of the member.
- 10) Withdrawal benefit on exit from service or on superannuation provided member has not rendered service eligible for pension.

**2.15** The 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 while in reckonable service and prior to completion of 60 years of age. In the absence of spouse or on cessation of spouse pension, the eldest child was eligible for pension up to the age of 25 years and in turn to other children one at a time, subject to the age limit of 25 years. There was no provision for pension to members on superannuation/retirement or disablement, and the employee was entitled to withdrawal benefit only.

## ELIGIBILITY

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

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

**2.17** On cessation of employment before completing 58 years, a member can opt for early pension. Such early pension can be availed only after completing 50 years of age, subject to a discounting factor at the rate of 4% (w.e.f. 26.9.2008) for every year falling short of 58 years. No such age or minimum eligibility service criteria though is applicable for pension entitlements in case of disablement or death of the member. In such an eventuality, membership with even one month's contribution is sufficient.

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

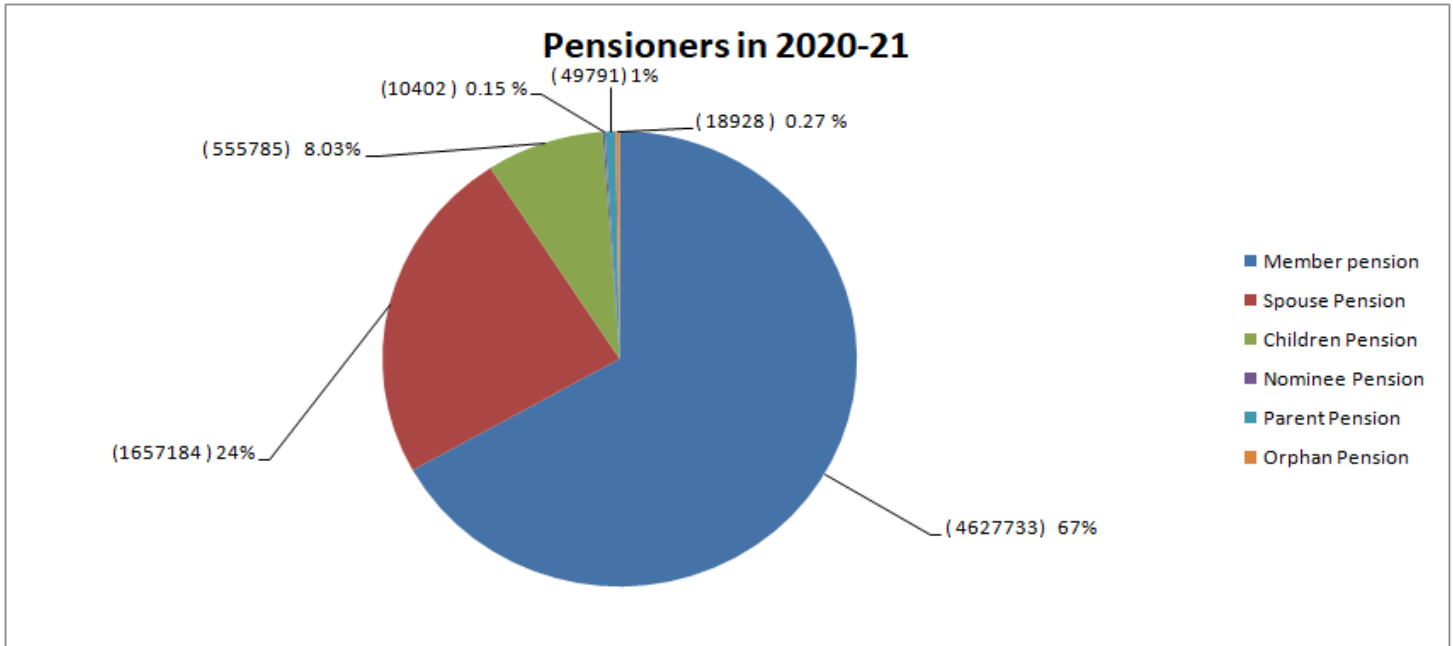
**2.19** Members with service ending prior to 16-11-1995 had the added benefit of past service pension for the period of their membership under the erstwhile Employees' Family Pension Scheme, 1971 as per values in the tables provided in the scheme.

## FINANCIAL STATEMENT - PENSIONERS

**2.20** Since its inception, the EPS beneficiaries have increased rapidly. In the last five years, the number of pensioners benefiting from the scheme has grown year on year. The growth of pensioners during this time is as below:

Pensions under the Employees' Pension Scheme, 1995							
Year	Member Pension	Spouse Pension	Children Pension	Nominee Pension	Parent Pension	Orphan Pension	Total Pensioners
2016-17	3875335	1139764	570519	12300	31261	20618	5649797
2017-18	4211685	1431613	556510	10562	41740	21080	6273190
2018-19	4325413	1477583	573580	10538	43264	21368	6451746
2019-20	4477710	1565361	562352	10424	46922	19948	6682717
2020-21	4627733	1657184	555785	10402	49791	18928	6919823

Member Pensioners constitute 66.88% of the total number of pensioners during 2020-21. Spouse and Children Pensioners together account for about 32% of the total. The pensioners in different categories in the year 2020-2021 is as below:-

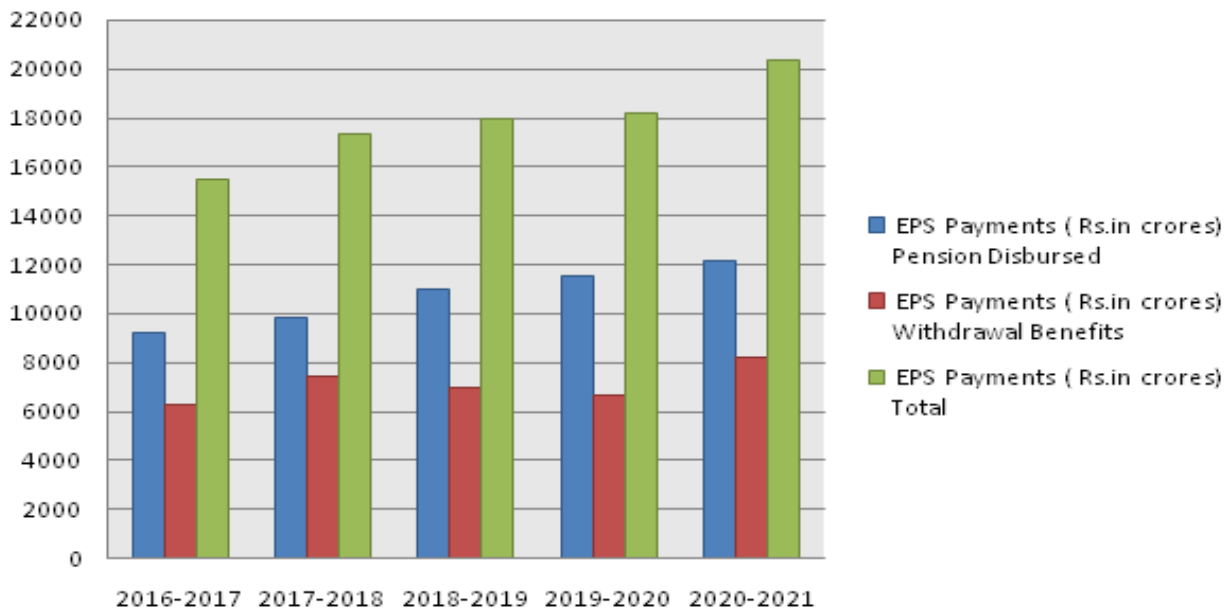


Classification of pensioners of EPS,1995 into various categories as on 31.03.2021 is at **Appendix-2(v)**.

**EPS FUND - RECEIPTS, PAYMENTS AND CORPUS**

**2.21** The amount disbursed as pension has an increasing trend over the years responding to the increase in the number of pensioners. However, the Fund has not witnessed any cash flow problems until now and has consistently shown more receipts than payment outgo since its inception. The position in the last five years is as below:

EPS Disbursements (₹ in crores)			
Year	Pension Disbursed	Withdrawal Benefits	Total
2016-2017	9,212.25	6,297.98	15,510.23
2017-2018	9,613.59	6,983.45	16,597.04
2018-2019	11,207.34	7,636.41	18,843.75
2019-2020	11,320.89	6,796.62	18,117.51
2020-2021	12,172.56	8,206.41	20,378.97

**EPS Payments (₹ in Crores)**

**2.22** The receipts and corpus have continuously grown due to increase in the membership along with general increase in wages. The growth in the receipts and corpus in the last five years is as below:

<b>Pension Fund Receipts &amp; Corpus (₹ in crores)</b>					
Year	Contribution (Employer's share)	Contribution (Govt. share)	Total Contribution received during the year	Interest	Corpus as at the end of Financial Year
2016-17	32,108.65	4,284.80	36,393.45	25,381.19	3,18,412.38
2017-18	36,618.23	5,757.42	42,375.65	30,260.66	3,93,604.40
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	35,773.36	5,93,546.52

\*The data is provisional and Un-Audited

The accumulated corpus of the EPS has grown steadily and since the year 2016-17, the corpus has increased by almost 86.41%.

**IMPLEMENTATION OF MINIMUM PENSION PROVISION**

**2.23** One of the long awaited demands for a minimum pension was implemented during the year 2014-15. Vide Gazette Notification No. 593(E) dated 19.08.2014, a minimum pension of ₹ 1,000/- per month for member / widow(er) / disabled/ nominee/ dependent parent pensioners, ₹ 750/- per month for orphan pensioners and ₹ 250/- per month for children pensioners was notified.

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

Year	No. of Pensioner benefited	Amount paid as original pension (₹ In crores)	Amount Paid as minimum pension (₹ In crores)	Difference amount (₹ in crores)
2016-17	18,34,624	1333.63	2146.69	813.06
2017-18	17,21,904	1,342.47	2,177.30	834.83
2018-19	20,03,143	1,433.64	2,354.07	920.43
2019-20	19,82,612	1,403.97	2,311.83	907.86
2020-21	19,70,670	1415.03	2315.70	900.67

**2.24** After implementation of the minimum pension decision, the pension for all member/widow(er)/disabled/nominee/dependent parent pensioners whose original pension were less than ₹1,000/- per month have been fixed at the minimum of ₹1,000/- per month. Deductions, on account of benefits, availed by members on the basis of choice exercised at the time of making claims like commutation, Return of Capital and Short Services are applied on the minimum pension of ₹1,000/- per month. Allowing the minimum pension of ₹1,000/- per month disregarding deductions on account of Commutation and 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 ₹1000/- per month for the year 2020-2021 is given in **Appendix-2(vi)**.

## ACTUARIAL VALUATION OF THE EMPLOYEES' PENSION SCHEME, 1995

**2.25** Employees' Pension Scheme, 1995 is a funded scheme with combined features of Defined Benefit and Defined Contribution. Accordingly, the scheme prescribes the rate of contribution payable and the scale of benefits admissible. A provision has been made under Para 32 of the Employees' Pension Scheme, 1995 for annual valuation of Employees' Pension Fund by a Valuer appointed by the Central Government. The Actuary appointed for the 22nd and 23rd valuation of Employees' Pension Fund for the year 2017-18 and 2018-19 has completed the valuation and the report is under consideration with the Government. The process for appointment of Actuary for 24<sup>th</sup> and 25<sup>th</sup> valuation for the year 2019-20 and 2020-21 respectively, has been initiated. Details are given in **Appendix-2(vii)**.

## PENSION DISBURSEMENT

**2.26** The pension is currently being disbursed using the Core Banking System (CBS) platform of the pension disbursement banks. The attempt is to credit the pensioners' accounts on the last working day of the month.

**2.27** The monthly pension benefit disbursement is made through the network of branches of banks with which EPFO has agreements. Agreements governing centralized pension disbursement have also been made with HDFC Bank, ICICI Bank, Axis Bank and Post offices to disburse pension and other benefits all over India.

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

## IMPORTANT DEVELOPMENTS RELATED TO EPS 1995

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

**2.30** EPFO has replaced the system of submission of Life Certificate/Jeevan Pramaan by pensioners in the month of November each year by a system of submission of Life Certificate / Jeevan Pramaan any time in a year from the date of submission of last Life certificate/ Jeevan Pramaan.

**2.31** The "Prayaas" initiative for grant of Pension Payment Order (PPO) to a new pensioner on the date of his superannuation has been widely appreciated. Under this initiative, the member and his employer are suitably facilitated and guided through the process of submission of claim form in advance so that the member's PPO is issued soon after retirement.

## EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976.

**2.32** The Insurance Scheme came into force on 1st August, 1976. This Scheme is supported by a nominal contribution by the employers. No contribution is payable by the employee for availing the insurance cover which makes it unique.

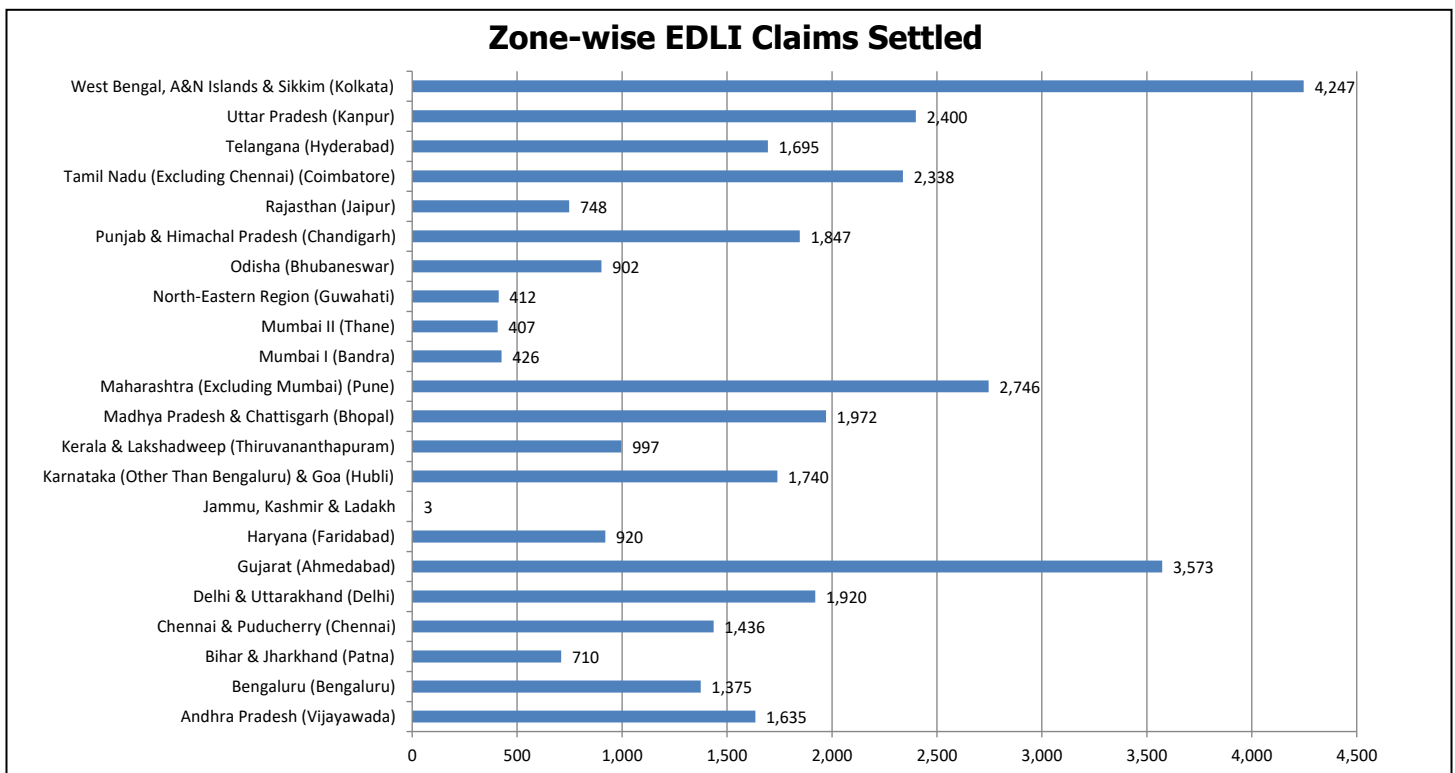
## APPLICATION AND COVERAGE

**2.33** All the employees who are members of the provident fund are members of this Scheme.

## BENEFITS UNDER THE SCHEME

It is payable to family/nominee in case of death of an employee who was a member of this scheme at the time of his/her death. The minimum assurance benefit payable is two lakh and fifty thousand rupees, if the member had rendered continuous service of one year in the same establishment. The maximum assurance benefit could go upto six lakh rupees depending upon the average monthly wages drawn and his/her average PF balance.

In the year 2020-21, 34449 claims were settled, of which 66% were settled within 03 days and about 97% within 10 days.



## Why provident fund is so important

- Higher returns on PF savings.
- Lifelong pension under EPS'95.
- Tax exemption under Section 80C of IT Act.
- Partial withdrawal facility for pandemic, unemployment etc.
- Minimum assured payment to nominee in case of death of member.



For more information, visit [www.epfindia.gov.in](http://www.epfindia.gov.in)

## Pensioner!!!

Have you submitted Digital Life Certificate yet?

- Submit Digital Life Certificate at your convenience during any time of the year.
- It will remain valid for 1 year from date of submission.

Submit Digital Life Certificate at  
any EPFO office / Pension Disbursing Bank /  
UMANG App/Common Service Centre (CSC)

After submission of Digital Life Certificate,  
no requirement to send any document to EPFO office.





# CHAPTER 3

Performance Management  
In EPFO

### 3.1 OUR MANDATE - CITIZEN'S 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 organisation aiming to extend universal coverage and ensuring 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's technology platforms for reaching out to millions.

### 3.2 SERVICE STANDARDS

S. NO.	STANDARDS*	
1.	Settlement of form 19 (PF – final withdrawal)	7 working days
2.	Settlement of form 31 (PF- pandemic advance)	3 working days
3.	Settlement of form 31 (PF- illness advance)	3 working days
4.	Settlement of form 31 (PF- Part withdrawal)	7 working days
5.	Settlement of form 13 (PF- Transfer)	7 working days
6.	Settlement of form 20 (PF - withdrawal by nominee)	3 working days
7.	Settlement of form 10 D (Pension – monthly pension)	7 working days
8.	Settlement of form 10C (Pension – withdrawal/scheme certificate)	7 working days
9.	Settlement of form 5 IF (Insurance – payment to nominee)	3 working days
10.	Redressal of grievances	7 working days
11.	Issue of Certificate of Coverage	3 working days

\*EPFO aims to achieve the above aspirational standards. These are superior to any of the mandatory standards of service. EPFO is now disaster-proof as it promises to maintain the service standards even during calamities like floods, earthquakes and epidemics among others.

### STAKEHOLDERS

The service standards mentioned in the three Schemes under the EPF & MP Act, 1952 are applicable to key stakeholders, namely, the employees, employers and the pensioners.

### 3.3 RIGHTS OF THE MEMBERS

- Membership is subject to the scheme provisions .
- Get access to services of EPFO in a faceless and contactless manner independent of employer.
- Get KYC updated online with reduced employer dependence.
- Get demographic details corrected, file nominations and date of leaving service (exit date) updated online without making physical visits to EPFO or employers.
- Get accounts portability done digitally.
- Get assistance in availing online services and acknowledgement for submission of any document offline.
- Approach any officer for redressal of grievance in respect of an establishment, including an exempted establishment, without prior appointment.
- Demand conduct of orientation programmes.

Member e-Sewa is the platform to access online services and can be accessed at: <https://unifiedportal-mem.epfindia.gov.in/memberinterface/>

### 3.4 RIGHTS OF PENSIONERS

- Get Pension Payment order (PPO) issued on the day of retirement.
- Get PPO in digital format safely stored in DigiLocker.
- Get monthly pensions on the first day of the month.
- Submit digital life certificate (Jeevan Pramaan Patra) anytime , anywhere once a year to disbursing bank branch, Common Service Center (CSC), through postal services or at EPFO offices.
- Get details of pension calculation.
- Get services on the pensioner portal and an updated e-passbook.
- To change the pension payment branch or transfer pension to the nearest EPFO office.

Pensioners portal link -<https://mis.epfindia.gov.in/PensionPaymentEnquiry/enquiry.jsp>

### 3.5 RIGHTS OF EMPLOYERS

- Voluntary registration under the Employees' Provident Funds & MP Act 1952 without any human interface.
- Avail faceless interaction with EPFO through online services and transactions.
- Avail geographically delinked e-Inspection facility for ensuring voluntary compliance in objective and transparent manner.
- Avail virtual hearing facility in quasi-judicial cases under EPF & MP Act, 1952 through Video conferencing by use of secure IT applications.
- Demand for a dedicated Nodal/Relationship Officer in each EPFO office.
- Demand for clarifications/guidance relating to provident fund matters.
- Demand conduct of orientation programmes.
- Demand an Identity Card from the visiting inspector.
- Meet the Officer in-charge to resolve any pending issue.

Unified portal- <https://unifiedportal-emp.epfindia.gov.in/epfo>

Shram Suvidha portal- <https://registration.shramsuvudha.gov.in/user/login>

### 3.6 EXPECTATIONS FROM MEMBERS

- Create a UAN based login (if the UAN has been allotted for the first time) and link their KYC(s) including Aadhar.
- To avail auto-transfer of accounts, submit UAN with details of previous membership of the fund to the present employer.

- File e-nominations, get demographic details updated to avail services in a seamless manner.
- Link bank account along with other KYC details online against UAN.
- Connect with the social media handles of EPFO on Twitter, Facebook and WhatsApp to engage with EPFO.
- Refer to frequently asked questions (FAQs) available on EPFO website to understand the process of availing benefits.

### **3.7 EXPECTATIONS FROM PENSIONERS**

- Submit Jeevan Praman Patra every year to continue receiving pension.
- Submit details of the new bank branch in case of switching bank branches for pension disbursement with change in residence.
- Avail services of DigiLocker for safe custody and easy retrieval of the pension documents.
- Avail the services of nearest Common Service Centres (CSC), Post Offices or UMANG App to submit Jeevan Pramaan Patra.
- Use UMANG mobile application to view pension passbooks.
- In case of death of the pensioner, intimation to be submitted promptly by the survivor so that widow/widower/children pension can start, if applicable.

### **3.8 EXPECTATIONS FROM EMPLOYERS**

- Comply with all the statutory provisions under the Act and allied schemes.
- Enroll all eligible employees from the wage month in which the employee has joined.
- Submit monthly returns electronically and make the corresponding remittances through the unified Portal.
- Link/generate UAN of a new employee and update the date of exit of such members who have left the employment within 15 days of the following month.
- Get all employees to update their KYC details and create their UAN based login to avail the online services.
- Promptly forward the cases of request from the members for the rectification of the errors in their basic details after duly verifying the same from their records.
- Furnish reply to e-Inspection notice with supporting documents within specified time limit.
- Attend webinars sessions organised by EPFO on various issues to facilitate the ease of doing business.
- Resolve and reply to all grievances/issues referred by the PF Office within 5 working days.
- Exempted establishments to extend benefits at par or better than EPFO to their members.

### **3.9 GRIEVANCE REDRESSAL MECHANISM**

- Dedicated revamped grievance portal EPFiGMS for handling grievances digitally.
- Grievance redressal is made more convenient through social media platforms.
- Regular webinars for awareness generation and attending to grievances of employers, employees and pensioners.
- General time limit for grievance resolution is 7 working days with an escalation mechanism for attending to delays.

**The Public Grievance Officer at the Head Office.**

Additional Central Provident Fund Commissioner (CSD)  
Bhavishya Nidhi Bhawan, 14 Bhikaji Cama Place  
New Delhi-110066  
(contact details available on [www.epfindia.gov.in](http://www.epfindia.gov.in))

**URL to file online grievance:**

[www.epfigms.gov.in](http://www.epfigms.gov.in), [www.pgportal.gov.in](http://www.pgportal.gov.in) (facility available on UMANG mobile app as well)  
Call centre Toll Free No. 1800118005 (call centre operational on all 7 days)

**3.10 EPFO PRESENCE**

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

Details of the Act, scheme, benefits, duties of employers and contractors etc. are available at [www.epfindia.gov.in](http://www.epfindia.gov.in)

**3.11 NUMBERS SPEAK FOR US**

Following terminologies are relevant to comprehend the reach of EPFO and its services:-

- A "member" of the Employees' Provident Fund, i.e. a member having PF balance in his/her EPFO account. As on 31<sup>st</sup> March 2021, there were 25.88 crore members.
- Each EPFO member is now identified 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 31.03.2021 is 15.55 Crore.
- "Contributing members" refer to those making regular contributions through their establishments. During 2020-21, there were an average of 4.63 crore contributing members.

**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 31<sup>st</sup> March 2021, there were 15,96,545 unique PF code numbers registered with EPFO. Out of these, 15,93,065 were PF un-exempted codes and 3,480 were PF exempted codes.
- Average number of contributing establishments during the year 2020-21 was 6,69,371.

**SERVICE AREA**

- 2,45,942 additional establishments were allotted PF codes during the year taking the cumulative total to 15.97 lakh on 31<sup>st</sup> March 2021.
- 6.69 lakh establishments remitted dues in respect of 4.63 crore members. Details are given in **Appendix-3(ii)**.
- During the year, 325.88 lakh claims were settled. Summary of all claims settled is given in **Appendix-3(iii)**. Zone and category wise settlement of claims is given in **Appendixes- 3(iv) to 3(x)**.
- During the year, EPFO catered to 69.20 lakh pensioners.
- During the year, 2422.44 lakh Annual Statements of Accounts were updated. Details are given in **Appendix-3(xi)**.

**FINANCIAL AREA**

- Contribution received during the year in the un-exempted sector was ₹ 176,870.14 cr.
- Benefits paid during the year in the un-exempted sector amounted to ₹ 112,459.45 cr.

**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.

- During the year 36,717 enquiries were concluded; while 4,285 were under Section 7A of the Act, 32,432 were under Section 14B of the Act.
- As on 31<sup>st</sup> March, 2021, there were 37,886 enquiries pending which included 12,954 under Section 7A of the Act and 24,932 under Section 14B of the Act. Of these, 11,446 (88.36%) enquiries under Section 7A of the Act were pending for more than six months and 16,505 (66.20%) enquiries under Section 14B were pending for more than six months.
- ₹ 2681.86 cr. were assessed as amount due from defaulting unexempted establishments during the year.
- ₹ 1503.75 cr. were recovered from defaulting unexempted establishments.
- ₹ 9837.30 cr. remained outstanding to be recovered from unexempted establishments. (₹3334.61 cr. being Penal Damages and Interest).
- ₹ 1,315.20 cr. remained pending for recovery from exempted establishments.
- Total amount of ₹ 11,152.50 cr. was pending for recovery as on 31<sup>st</sup> March, 2021.
- Total amount in Not Immediately Realisable (NIR) Category, as on 31<sup>st</sup> March 2021, was ₹ 6953.58 crore, which was 70.69% of outstanding demand (unexempted category) of ₹ 9837.30 crore. NIR amounts are locked in primarily because of pendency of litigations in various courts of the country.

Following is the breakup of NIR category:-

Category	Amount Outstanding (₹ in cr.)	% of NIR
Stay by Courts	5394.05	77.57
Under Liquidation	989.37	14.23
BIFR	175.66	2.53
Others	394.50	5.67

**3.12** Summary of Statistical Abstract (2020-21) is given in **Appendix-3(xii)**.

# CHAPTER

# 4

## Compliance Management in EPFO

**4.1** The Act is social welfare legislation enacted with a view to extend social security benefits in the form of Provident, Pension and Insurance Funds to the workforce of the country engaged in the industries, factories, and class of establishments 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 under the Act and the Schemes framed thereunder in enrolling their employees as "Members" of the fund, deducting contributions from their salaries and depositing the same to the fund along with their matching contribution. The employers are also required to deposit their contribution towards the Inspection and Administrative Charges under the Act.

### **4.3 Action in the case of non-compliance**

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

- Disputes on the applicability of the Act;
- Non-payment / delayed payment of dues.
- Non-enrollment of all eligible Members.
- Non-submission of returns and other documents.

The following actions are provided in the Act against defaulters to secure compliance under the Act:

**i. Inquiries 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.

**ii. Action under section 7Q** – Levy of simple interest at the rate of twelve percent per annum or at such higher rate as may be specified in the Scheme on any amount due from the employer under this Act from the date on which the amount has become due till the date of its actual payment.

**iii. Action under section 14B**– Levy of damages, as a penalty, for belated remittance of contributions due from any employer or transfer of accumulations required to be transferred by him under sub-section (2) of Section 15 or sub-section (5) of Section 17 or in the payment of any charges payable under any other provision of this Act or the Schemes framed thereunder after giving a reasonable opportunity of being heard, and at such rates as specified in the Scheme.

**iv. Action under section 8F** – Issue of prohibitory orders to 3rd parties including post offices, bankers, insurance companies, etc. to withhold any payment due or that may become due to the defaulting employers and to remit the same to the fund for appropriation against dues.

**v. Action under section 14**– Filing of prosecution against the defaulting employers before the appropriate courts of law for avoiding payment of dues, non-submission of statutory returns, making or causing to make false statement or representation, contravening any condition subject to which exemption was granted and of committing same offence repeatedly or any other contravention of a provision of the Act or Schemes framed thereunder.

### **vi. Action under para 76 of the EPF Scheme 1952**

Punishment (s) for failure to pay a contribution, etc., if any person:-



- (a) deducts or attempts to deduct from the wages or other remuneration of a member, the whole or any part of the employer's contribution, or
- (b) fails/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
- (c) 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
- (d) is guilty of contravention of or non-compliance with any other requirement of this Scheme,

he/she 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.

#### vii Action under the Indian Penal Code 1860

- a) Complaint under section 406 - Punishment for criminal breach of trust:- Whoever commits criminal breach of trust shall be punished with imprisonment of either description for a term which may extend to three years, or with a fine, or with both.
- b) 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.

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

#### 4.4 e-Governance initiatives

- (i) Common online registration of establishments (OLRE) on the Shram Suvidha Portal.
- (ii) Facility for auto calculation and deposition of dues under Section 7Q (interest) and under Section 14B (damages for delayed payments) of the EPF & MP Act, 1952 through ECR portal.
- (iii) Facility to see the compliance status of any registered establishment online on the 'Establishment Search Portal'.
- (iv) Compliance e-proceedings -
  - E-proceedings management system for inquiries under the EPF & MP Act, 1952 is enabled through the Compliance e-Proceedings Portal.
  - All Field Offices initiate and conduct all inquiries only through Compliance e-Proceedings Portal.
  - 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>
- (v) Initiation of Virtual Hearing from 01.10.2020 -
  - The Organisation has launched virtual hearings in inquiries under Section 7A and 14B of the Act to 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.

- It has eliminated the need for the physical presence of parties in hearings before the Adjudicating Officer leading to ease and convenience for employers and employees to appear in hearings from the remote location of their choice.
  - E-notices and real-time recordings of proceedings and communication of orders have become possible by combined use of secure video conferencing tools and Compliance e-Proceedings Portal.
- (vi) Principal Employers Functionality (launched on 04.03.2021)
- EPFO deployed 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.
  - 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.
  - 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.
- (vii) Web Facility for Registering, Processing & Monitoring of Complaints and Optional Inspection by Regional Offices (ROs), Zonal Offices (ZOs) and Head Office (HO)-
- This Web Portal was launched on 04.03.2021.
  - 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.
  - The Inspection permission request & complaints uploaded by Regional Offices on the Portal is examined by concerned Zonal Offices for inspection.
  - Actions taken in each case - assignment of inspections, uploading of reports, and issue of communication to complainants - gets updated on the Portal.
  - Performance monitoring of Regional Offices by Zonal Offices & the Head Office is possible through Dashboards.

#### 4.5 Central Govt. initiatives under PMGKY and Aatmanirbhar Bharat Abhiyan during Covid 19 Pandemic

**i** During the COVID Pandemic period under the Prime Minister Garib Kalyan Yojna (PMGKY), the Central Government paid the employees' and employers' share of EPF & EPS contributions (24% of wages) for the period from March 2020 to May 2020. It was aimed at preventing disruption in the employment of low wage-earning EPFO members in EPF covered establishments who were employing up to hundred employees. Ninety percent of these were earning wages of less than ₹15,000/- per month.

Under the Aatmanirbhar Bharat Abhiyan, the Central Govt. extended the above Scheme for three more months from June, 2020 to August, 2020. The benefits amounting to ₹ 2567.20 Crore were credited upfront in EPFO accounts of 38.85 lakh eligible employees of 2.63 Lakh eligible establishments.

**ii.** To facilitate the PMGKY intervention, the EPF Scheme (1952) was amended on 28.03.2020 by inserting a provision for allowing the non-refundable advance to EPF members during Pandemic/Epidemic. The above provision allows EPFO members to avail advance from their EPF a/c to the extent of 75% of their balance or three months' wages whichever is less. Online facility for filing of claims by members without the intervention of employers was enabled on EPFO website as well as through UMANG App. During the year 2020-21, 69.09 Lakhs EPF members availed advance amounting to ₹ 17,106.17 Crore.

**iii.** The Central Government in order to provide relief from the liquidity crunch during Pandemic also announced a reduction in the statutory rate of EPF contributions from 12% to 10% for all class of establishments & employees except those owned or controlled by the Central / State Govt. and PMGKY beneficiary establishments.

Number of establishments and members who benefitted are below:

Month	Establishments	Employees
May 2020	1.25 Lakh	1.57 Crore
June 2020	1.39 Lakh	1.75 Crore
July 2020	1.41 Lakh	1.80 Crore

**iv.** On 12.11.2020, the Central Government announced Aatmanirbhar Bharat 3.0 package and as a part of the same, announced the Aatmanirbhar Bharat Rozgar Yojana from 01.10.2020 to incentivize employment generation in EPFO registered establishments during Covid Recovery phase. It made payment of both employees & employer's contributions i.e. 24% of wages in r/o new employees in establishments employing up to 1000 employees & only employee's EPF contributions i.e. 12% of wages in r/o new employees in establishments employing more than 1000 employees.

#### 4.6 Eligibility Conditions:

For Establishments:-

- Contributory UANs in ECR for wage month Sept. 2020 is the reference base of employees for establishments already registered with EPFO as of 30.09.20.
- Establishments with up to 50 UANs in ECR for September'20 (reference base) had to add a minimum of 2 new employees and establishments with more than 50 UANs, had to add a minimum of 5 new employees while retaining the reference base.
- Establishments covered from 1.10.2020 to 30.06.21 were entitled to benefits for all new employees without there being any reference base of employees.
- Eligibility conditions to be fulfilled on a month to month basis by establishments.

For employees:

- Benefits were available for new employees joining employment from 01.10.2020 till 30.06.2021 (now 31.03.2022) with monthly EPF wages less than ₹ 15000/-
- a. who joined employment for the first time and allotted Aadhaar validated Universal Account Number (UAN).
  - b. who rejoined employment after being rendered unemployed during the Covid Pandemic with the date of exit (01.03.2020 to 30.09.2020) captured in their UANs.
    - Eligibility conditions to be fulfilled on a monthly basis by employees - employment in any eligible establishment and wages less than ₹15000/-.
    - New employees eligible for benefits for 24 months from date of registration.

**As on 31.03.2021, 56,168 establishments created employment opportunities for 12.96 Lakh new-employees as under:**

No. of estts. availing benefits	No. of beneficiary new employees	Amount of benefits credited upfront
56,168	12.96 Lakh	₹ 350.49 Crore

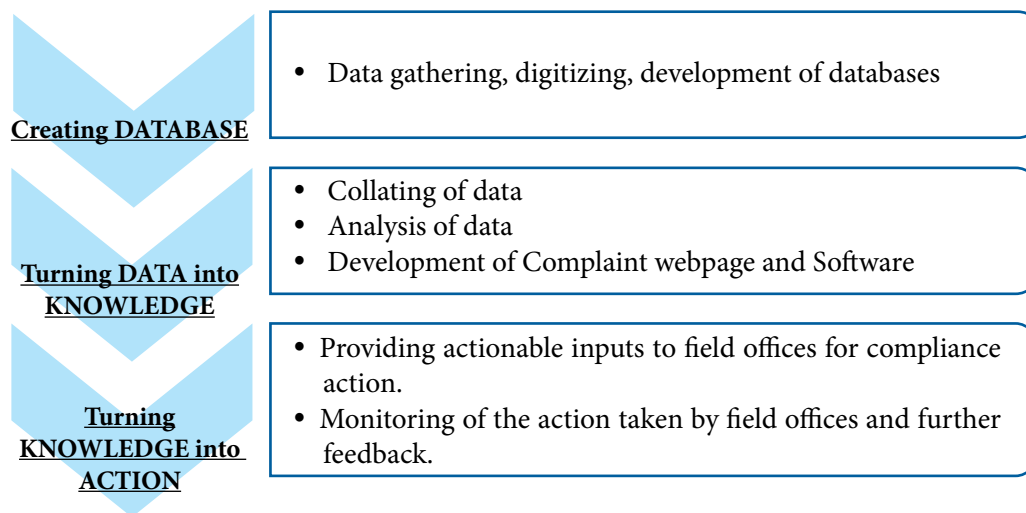
**CENTRAL ANALYSIS AND INTELLIGENCE UNIT (CAIU)**

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

**Objective of CAIU** - The broad objective of the Central Analysis and Intelligence Unit (CAIU) are:

- 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 stakeholders.
- ii. Creation of a 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.

**Basic Processes involved in the work are as follows:**



**Steps taken by CAIU so far;**

- i) Delegation of Inspection Permissions to Zonal Offices -
  - For better administration of the system of processing requests for permissions for optional inspections, partial modification has been done in the earlier system.
  - Each Zonal Office now functions as an extended arm of the CAIU, EPFO to accord permissions to the field Offices for carrying out inspections in all types of cases other than the mandatory inspections.
  - Zonal Offices as the extended arm of CAIU, scrutinize the cases on the extant guidelines and grant permissions keeping in view the manpower availability & workload of mandatory inspections at the field offices under their jurisdiction.
- ii) Complaint and Optional Inspection Portal -
  - Each Zonal Office now functions as an extended arm of CAIU (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 on the basis of the extant guidelines and grant permissions.
  - On 04.03.2021, the Union Labour and Employment Minister and the Chairman CBT launched the online portal for registering complaints and other optional inspections. The portal 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. This is aimed at greater transparency in the inspection process as the

pendency at each level (i.e. inspection registration, grant of permission by zones, the conduct of inspection, and uploading of inspection report) can be tracked. It will also lead to better efficiency as the process of granting inspection permissions has been moved online. It would further lead to quicker resolution of complaints regarding evasion.

### iii) e-Inspections -

This is a new digital interface of EPFO with employers. The E-Inspection Form is made available in the user login of the selected employers not filing ECR. The employers need to respond as to whether the establishment is functional or closed, and if closed, the type of closure, i.e. temporary or permanent, along with reasons for closure and uploading of supporting documents, if any. Further, if the establishment is functional, the employer can declare the outstanding amount of unpaid dues, along with reasons for non-payment, and also propose a time frame between 2 to 36 months, for payment of unpaid dues, etc. The e-inspection system is a step to reduce the cost of compliance for non-willful defaulters and increase the ease of doing business for employers. It nudges the employers for compliant behavior and prevents avoidable harassment. It also helps EPFO to better utilize the limited resources available with its enforcement machinery and is a cost, time, and effort-saving mechanism towards default management. The pilot run was done in the offices of Karnal and Agra in November 2019, and later on in a few more offices in March 2020. The learnings of the pilot phase, including the inputs received from the various stakeholders like the employers, workers, field functionaries, etc., were used to improve upon the process from a technical and operational point of view, and to sensitize the field functionaries about their role in ensuring the successful implementation of the e-inspection system.

- iv) Efforts were made to generate actionable data through data exchange with other governmental departments and agencies like CBSE, ESIC and FSSAI etc.
- v) Data was also fetched from online sources in respect of such establishments as hospitals, RERA registered projects etc. and compared with the EPF database to reduce coverage gaps.
- vi) It is expected that with the strengthening of CAIU, a more robust and transparent system to track Compliance under the EPF & MP Act, 1952 shall be possible in coming years.

## EXEMPTION

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

The Central Government is the Appropriate Government for the establishments under the control of the Central Government, Railways, major ports, mines, Oil-fields, 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.

### Statutory Provisions about Grant of Exemption

**4.9** The power to grant exemption from the operation of all or any of the provisions of any scheme is derived from Section 17 of the Employees' Provident Funds & Miscellaneous Provisions Act, 1952 read with Para 27/27A of the EPF Scheme 1952.

The terms and conditions, under which an establishment is granted exemption, is detailed in Para 27AA of the EPF Scheme, 1952.

Under the above statutory provisions, an establishment can be granted exemption by the Appropriate Government, when the rules of its provident fund with respect to the rates of contribution are not less favourable than the statutory rate and the employees are also in enjoyment of other provident fund benefits which on the whole are not less favourable than the statutory benefits provided under the EPF & MP Act and its Schemes. Grant

of exemption is also considered when the employees of such establishment are in enjoyment of benefits in the nature of provident fund, pension or gratuity and such benefits, separately or jointly, are on the whole not less favourable than the statutory benefits provided under this Act or any Scheme in relation to employees in any other establishment of a similar character.

The grant of exemption is considered by the appropriate government in consultation with the Central Board of Trustees.

### **Statutory Provisions about Cancellation/Surrender of Exemption**

**4.10** In the event of non-compliance with 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 Act.

The power to cancel such exemption vests with the authority, which granted it giving an order in writing. The procedure of cancellation involves a show cause notice to the establishment by the appropriate government/ authority detailing the violations of the conditions of the exemption. Besides cancellation of exemption, other actions as stipulated under the EPF & MP Act 1952 may also be initiated against the defaulting establishments as per those provisions and prescribed procedures.

Some exempted establishments may also apply for the surrender of their exemption along with the copy of the resolutions passed by their Board of Trustees to this effect. The process involves the transfer of the corpus as well as completion of a third party audit to ascertain the financial health of the trust.

In the event of such cancellation and surrender of exemption, the employer has the responsibility to transfer the entire corpus to the accounts of the Central Board of Trustees.

### **Monitoring Structure**

**4.11** The Exemption Division is headed by an officer of the rank of Additional Central Provident Fund Commissioner (HQ). In field offices, the Regional Provident Fund Commissioners in-charge of the Region are responsible for regulatory function with respect to monitoring of the exempted establishments, under their jurisdiction. The Office of the Regional PF Commissioners are supervised by the respective Zonal Offices, headed by the Additional Central Provident Fund Commissioners (HQ)/ Additional Central Provident Fund Commissioners, as the case may be.

### **Committee on Exempted Establishments**

Composition of the Committee:

Central Provident Fund Commissioner (ex-officio) is the Chairman. Other members are Additional Secretary & Financial Advisor, Ministry of Labor & Employment and Joint Secretary (Social Security), Ministry of Labor & Employment as the Central Government representatives, Two Employers' representatives and Two Employees' representatives also are a part of the committee.

The terms of reference of the Committee are as under:

- a. 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.
- b. To consider and suggest guidelines for grant of exemption/relaxation.
- c. To review the role of exempted trusts in the context of changing business environment and current experience.

## Process of handling Exemption related applications

**4.12** An application for grant of exemption is submitted by the employer with requisite documents to the concerned EPFO field Office. Here it is scrutinised and forwarded to the respective Zonal Offices for recommendations. The recommendations of the Zonal Offices, are examined at the Head Office, and are placed before the Committee on Exempted Establishments, for consideration. The recommendations of the Committee in the form of a proposal are placed before the Central Board of Trustees, for consideration to the Appropriate Government.

## 4.13 Progress during 2020-2021

### (a) Meetings of the Exempted Establishments' Committee

During the year 2020-2021, two meetings of the Exempted Establishments' Committee, namely the 45th meeting on 07.09.2020 and the 46th Meeting on 26.02.2021, were held. Following cases of cancellation/surrender of exemption have been recommended:

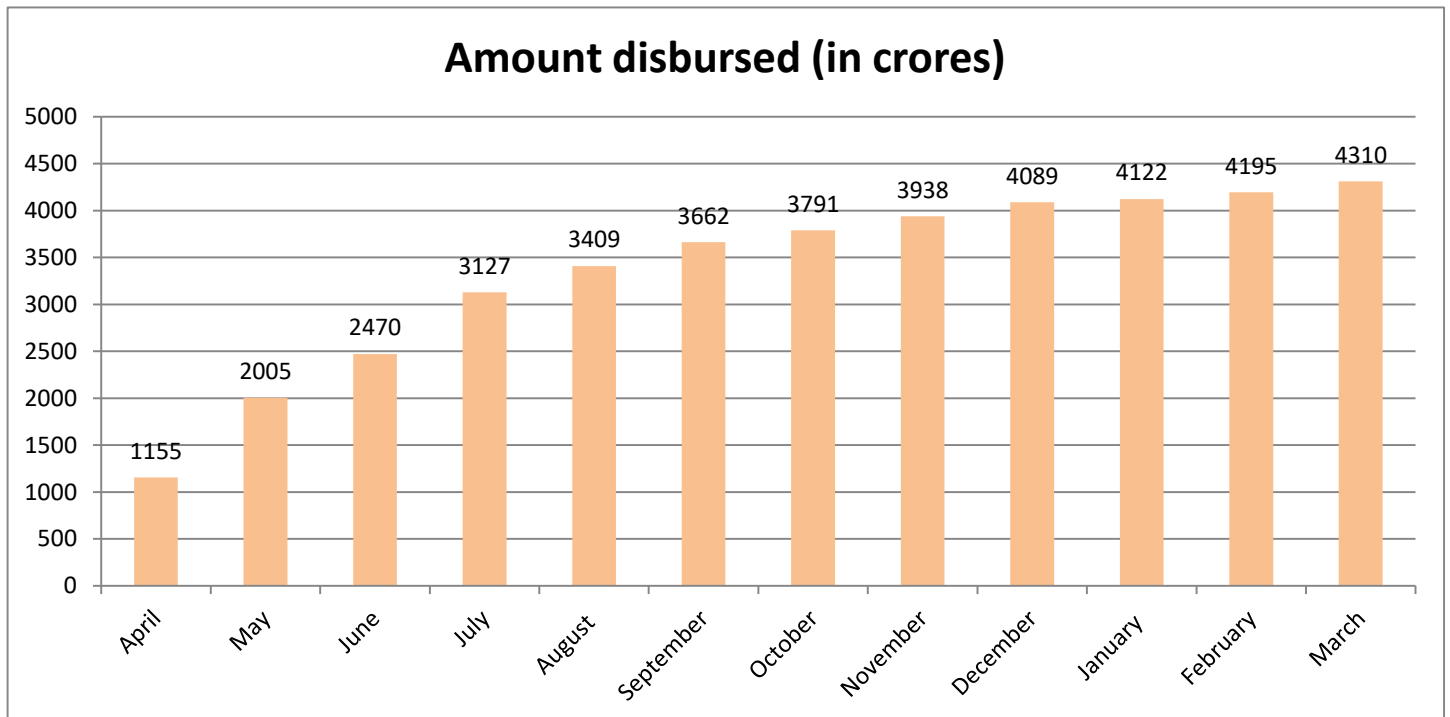
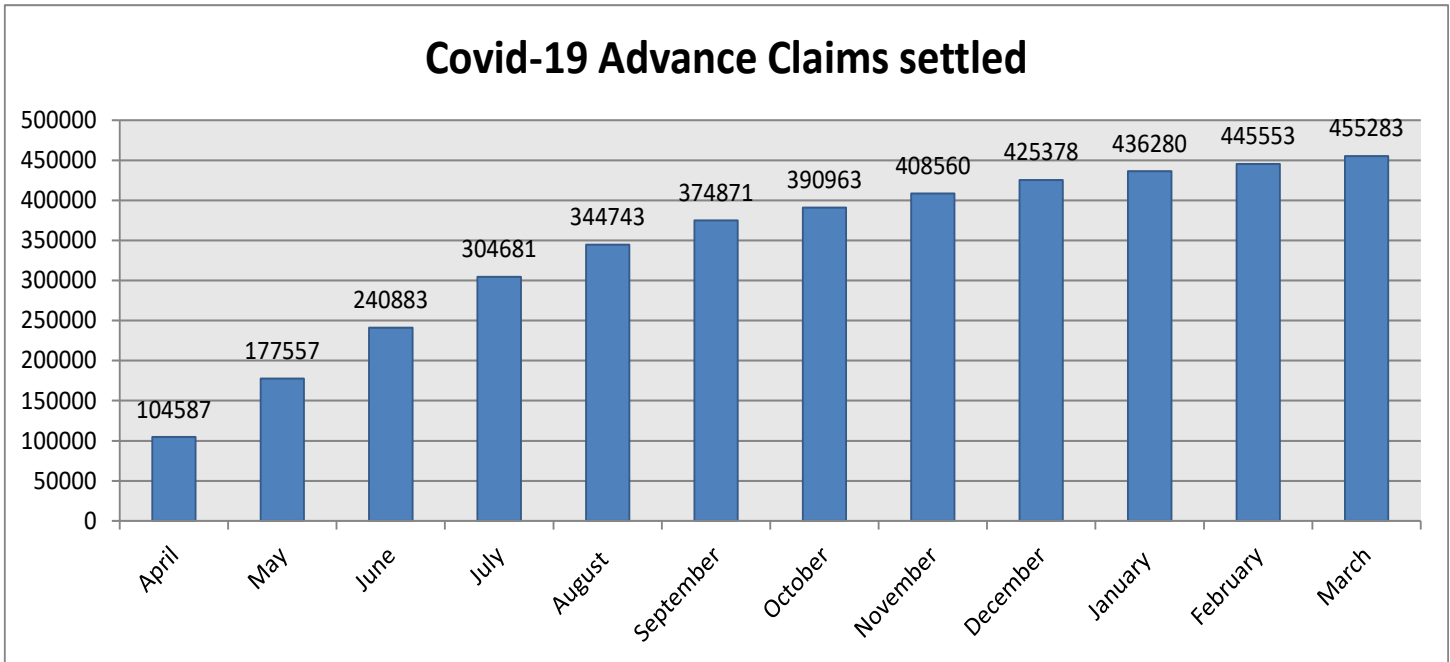
Sl. No.	Name of establishment
1.	Surrender of Exemption in respect of M/s Gandevi Taluka Khedut Sahakari Sangh Ltd., (GJ/SRT/8002).
2.	Surrender of Exemption in respect of M/s Raja Bahadur International Ltd., (PU/PUN/338).
3.	Withdrawal of application for grant exemption in respect of M/s. Cisco Video technology India Pvt. Ltd. (BG/BNG/25359).
4.	Surrender of Exemption in respect of M/s Gujarat Venture Finance Ltd., (GJ/23206).
5.	Surrender of Exemption in respect of M/s. Bapalal & Co. Jewellers, (TN/2562).
6.	Cancellation of Exemption in respect of M/s. Alliance Mills Limited (WB/BKP/13 & 16).
7.	Withdrawal of application for grant of exemption in respect of M/s. Philips Lighting India Limited (GN/GGN/1457911).
8.	Cancellation of Exemption granted to M/s. Fertilizer and Chemicals Travancore Ltd., Udyog mandal Division (KR/KCH/165).
9.	Surrender of Exemption granted to M/s Gujarat Narmada valley Fertilizers and Chemicals Ltd, (SR/BRH/14401).
10.	Cancellation of Exemption granted to M/s. Fertilizer and Chemicals Travancore Ltd., Kochi Division (KR/KCH/3805).
11.	Cancellation of Exemption granted to M/s. Ghadge Patil Transport Limited (PU/KOL/1603).

The above proposals have been forwarded to the appropriate government.

### (b) Disbursement of COVID Advance

- Through an amendment in the EPF Scheme, 1952 by inserting Sub-Para (3) under Para 68L of the EPF Scheme, 1952, the provision for a non-refundable advance to EPF members was introduced in the event of outbreak of epidemic or pandemic. In this scheme, the members were eligible for an amount of advance not exceeding the basic wages and dearness allowances for three months or upto 75% of the amount standing to member's credit in the EPF account.

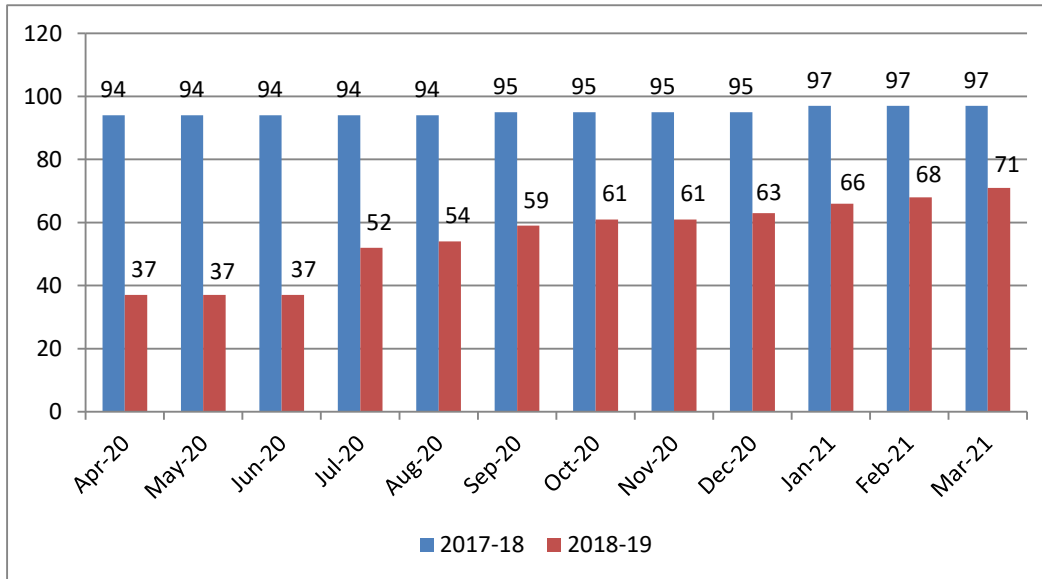
- In the exempted establishments an amount of ₹ 42,55,96,21,006/- (₹ 4,255.96 crores) were disbursed as advance for COVID-19 to 4,53,752 members.



**(c) Compliance Audit:**

- During Covid pandemic times, physical inspection of the exemption establishments/ trusts was not considered practical. Therefore, a system of online submission of the self-certified documents was introduced where the Exempted Establishments could submit their reports related to the compliance audit for the year upto 2019-2020 electronically. The physical inspection was authorized only in respect of non-filers, reduction in the membership/contribution over 15% from the previous years, non-paying statutory rate of interest, companies reporting losses for the last two years, changes in the legal status etc.

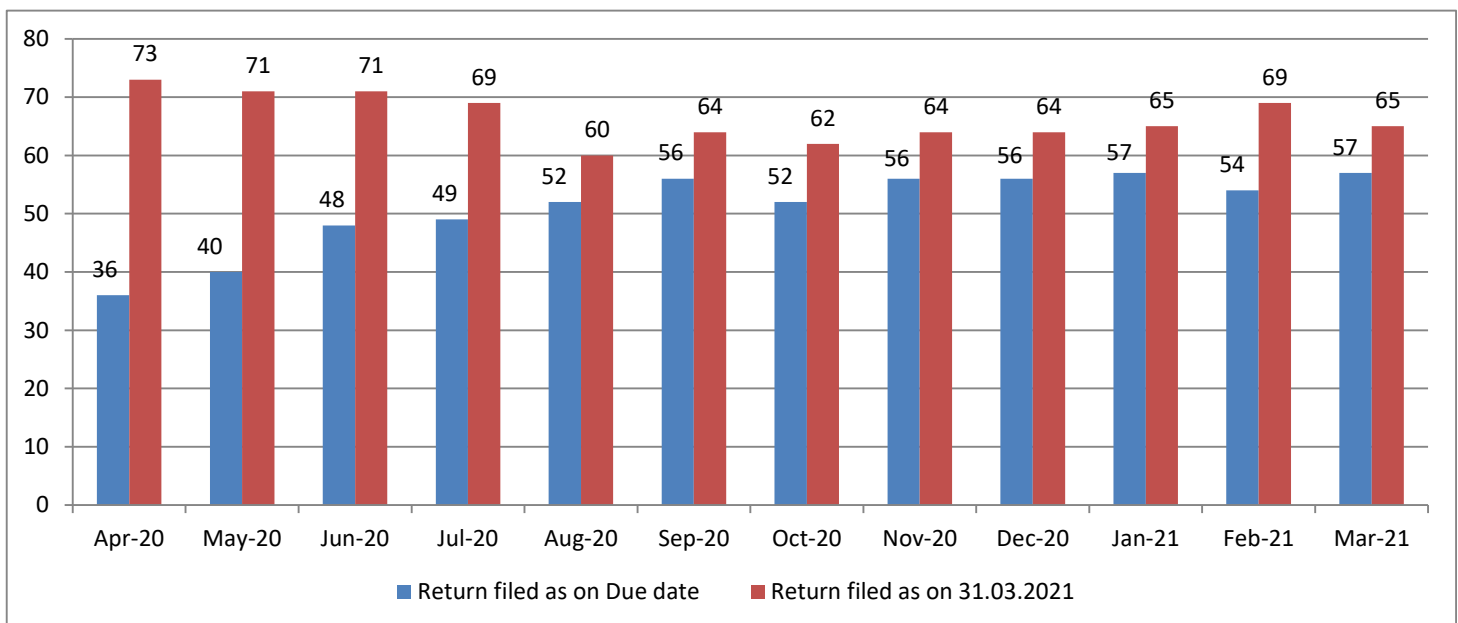




- As on 31st march 2021, the compliance audit in respect of 1302 establishments out of 1340 establishments has been completed for the year 2017-18. This is 97%. The compliance audit in respect of 945 establishments out of 1340 establishments were completed for the year 2018-2019. This is 71%. Compliance audit for the remaining establishment and for subsequent financial years is an ongoing continuous process.

**(d) Online returns**

- The exempted establishments are required to submit monthly and annual online returns. These returns provide for the basic details of the establishment, their trust, employment and contribution details in respect of the employees enrolled and the investments made etc.
- Percentage of filing of Online Returns by Exempted Establishments for the Return Months from April 2020 to March, 2021 – Comparison between those filed within Due date and as on 31.03.2021

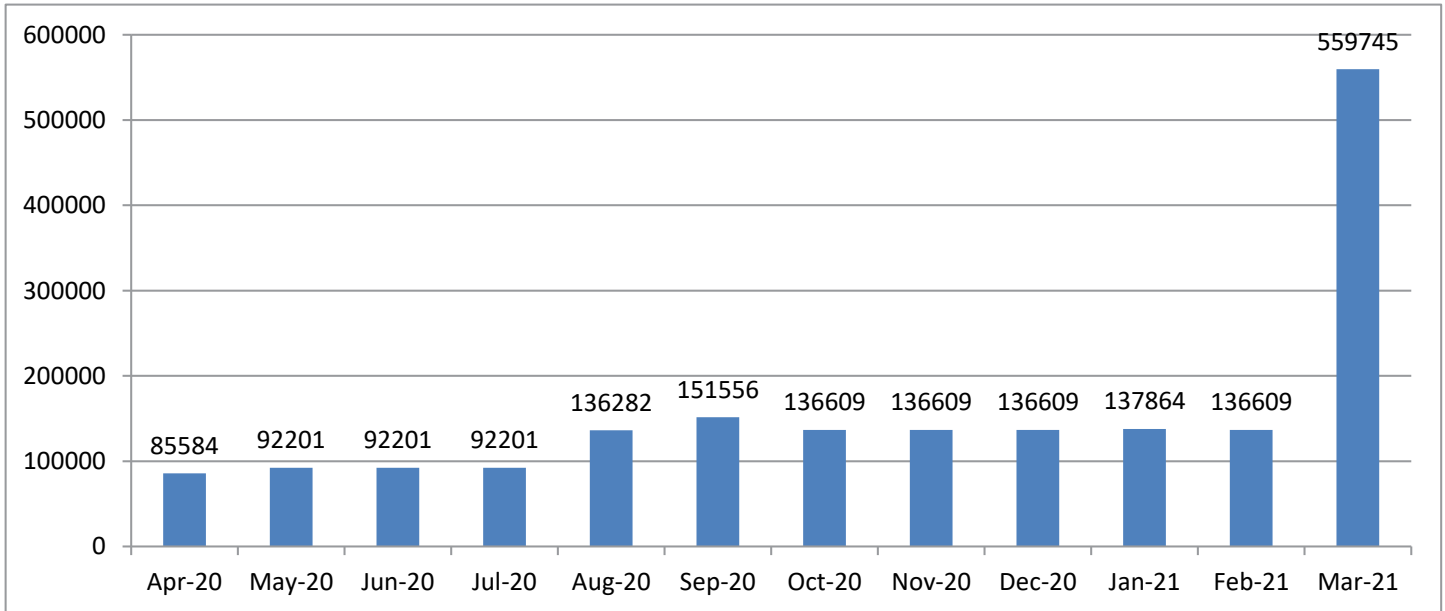


- Because of the nation-wide lockdown the status of filing of online return was few in the initial months of the financial year. However, after the openings of the establishments, the filing of the online returns resumed and the establishments could also file for those months, which they could not have done earlier.

- Some 36 – 49% establishments could file their online returns on time during April - July 2020. By the end of the financial year 70-73% of such establishments could file their returns in respect of these months.

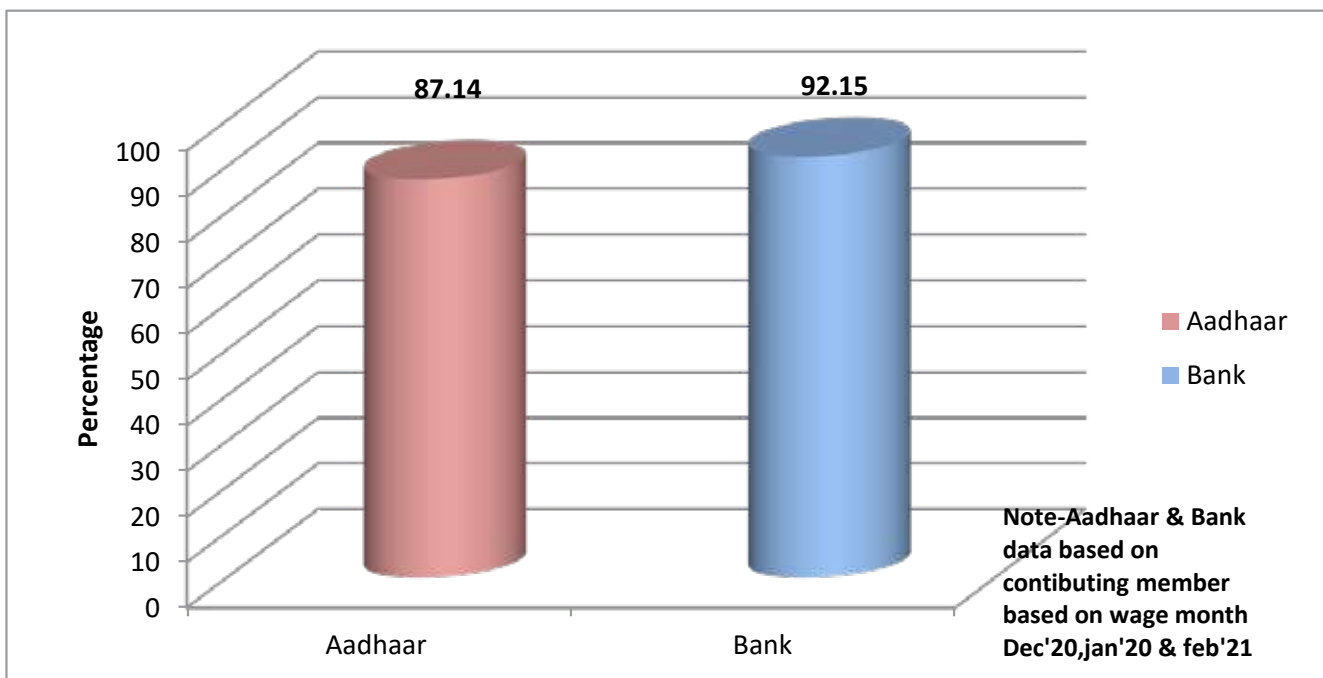
**(e) Online Transfer of EPF contributions from Exempted to Unexempted Establishments:**

Online transfer of EPF of employees from exempted trust to un-exempted is now done successfully. About 559745 accounts were transferred up to March 2021. Month wise numbers of transfers done by trusts using the facility are as below:.



**(f) Aadhar & Bank seeding:**

87% Exempted (EPS) members seeded their Aadhaar numbers and 92% of Exempted (EPS) members seeded their Bank account (upto 31st March, 2021). The status of Aadhaar seeding and bank account seeding was 83 % and 91 % respectively for the corresponding period in the financial year 2019-2020.



#### 4.14 DRAFT CODE OF SOCIAL SECURITY (CENTRAL) RULES 2020: EXEMPTION MATTERS.

The Ministry of Labour & Employment, Government of India, vide G.S.R. 713 (E) dated 13.11.2020, has published the draft rules. Such rules shall come into force after the date of their final publication in the Official Gazette, on the date of the commencement of the Code on Social Security, 2020 (36 of 2020).

#### 4.15 Points with respect to exemption matters

The draft rules attempt to frame the Eligibility conditions to be fulfilled prior to grant of exemption and the conditions to be complied with after exemption and extension period of exemption.

The salient points are below:

- An establishment, to be eligible to seek exemption under section 143 of the Code shall be required to fulfil the conditions, prior to grant of exemption;
- The employees of such establishment are in receipt of benefits substantially similar or superior to the benefits granted in the scheme framed under Chapter III of the Code;
- The establishment seeking exemption shall make an application electronically or otherwise;
- The establishment has been complying with the provisions of Chapter III of the Code or the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (19 of 1952) for a period of three years continuously immediately before making the application and has not defaulted in payment of contribution payable under the respective Chapters during such period;
- The establishment seeking exemption under section 143 of the Code should have minimum of five hundred contributory members for the purposes of Chapter III of the Code on the date of such application;
- The establishment seeking exemption from the provisions of the Provident Fund Scheme or the Pension Scheme framed under section 15 of the Code should have a cumulative balance in members account of rupees fifty crore or more in respect of the Scheme from which exemption is sought;
- For the purposes of the Chapter III, the establishment shall furnish consent of majority of the employees for seeking exemption under section 143 of the Code;
- The establishment seeking exemption should have a positive net worth during each of the last three years before the date of application;
- The establishment must have seeded the Aadhaar Number of each of the member in the respective members' account for the purposes of Chapter III in the respective data-base;
- The establishment shall provide facilities for online claim settlement and has an online portal for grievance resolution to provide linkages with that of Employees' Provident Fund Organisation within ninety days of grant of exemption;
- The notification granting exemption under section 143 of the Code shall be issued so as to take effect from the date of the notification and shall contain the other terms and conditions to be complied with by the establishment and/or the employer, as the case may be;
- The application for extension of exemption under section 143 of the Code shall be made on specified portal, at least six months before expiry of exemption;
- The exemption granted in respect of the Provident Fund Scheme or the Pension Scheme or the Insurance Scheme, as the case may be, extended for such period and on such terms and conditions as may be specified in the respective Schemes;
- The Central Board shall forward its views on the application seeking exemption under section 143 of the Code to the appropriate government within six months of receipt of proposal for exemption. If Central Board is unable to provide its views within the said period, the appropriate government may extend the time limit or take action on the application of exemption, as it may deem fit;
- The establishment and/or employer, after the grant of exemption, shall comply with all such terms and conditions as may be specified in the Provident Fund Scheme or the Pension Scheme or the Insurance Scheme, as the case may be, framed under section 15 of the Code;
- A Board of Trustees shall be established for the management of the Provident Fund or the Pension Fund according to such directions as may be given by the Central Government or the Central

- Provident Fund Commissioner, as the case may be, from time to time;
- The Board of Trustees shall consist of such equal number of representatives each of the employers and employees as may be prescribed in the Provident Fund Scheme or the Pension Scheme, as the case may be;
- The employer of such exempted establishment shall be the Chairperson of the Board of Trustees. The Chairperson may exercise a casting vote in an event of equality of votes. However, arm's length principles shall be maintained by the Chairperson in all meetings of the Board of Trustees;
- The Board of Trustees shall meet at least once in every three months and shall function in the accordance with the guidelines that may be issued from time to time by the Central Government or the Central Provident Fund Commissioner or any officer authorized by him;
- The terms and conditions, including the tenure of office of the Trustees, the procedure and manner for election or nomination of the representatives of the employees and of employers to the Board of Trustees, disqualification and cessation of trusteeship, re-election or re-nomination of trustees, the quorum at the meeting of the Board, records to be kept of the transaction of business and all such other matters and conditions for the management of the Trust shall be as provided for in the Provident Fund Scheme or the Pension Scheme, as the case may be;
- In case of any dispute or doubt on any general issues within the ambit of these terms and conditions, the matter shall be referred to the Regional Provident Fund Commissioner in whose jurisdiction the head office of the establishment is located. The decision of the Regional Provident Fund Commissioner in the matter shall be final and binding.

## **EXEMPTED ESTABLISHMENTS AND MEMBERS**

**4.16** There are 3480 EPF exempted unique codes. 1,39,27,183 member accounts are serviced by these exempted establishments as against 1,33,76,735 member accounts during the previous year.

## **STATE WISE CONCENTRATION OF ESTABLISHMENTS AND MEMBERS**

**4.17** Exempted member accounts are concentrated mainly in five states in the country namely Maharashtra, Karnataka, West Bengal, Delhi and Tamil Nadu. These five States constitute 50.11% of the total exempted establishments and 75.14% of the total membership of the exempted sector.

## **INSPECTION CHARGES**

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

## **RECOVERY OF ARREARS IN EPFO**

**4.19** Provisions for recovery of amount due from employers were inbuilt in the Employees' Provident Funds Ordinance, 1951, the Employees' Provident Funds Bill, 1952 and the Act. As per the modes of recovery provided, any amount due from an employer in respect of any contribution payable under this Act or towards the cost of administering the Fund payable 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 Offices located at different States and in

Headquarters of the Organisation have been notified to act as Recovery Officers. Notification No. S.O. 796 dated the 4th March, 1997 was published in the Official Gazette on 22nd March, 1997 to that effect.

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

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

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

### PRIORITY OF PROVIDENT FUND DUES

**4.21** Section 11(2) of the Act provides that, if any amount is due from an employer, whether in respect of employees' contribution (deducted from the wages of employees) or the employers' contribution, the amount so due shall be deemed to be the first charge on the assets of the establishment, and shall not withstand anything contained in any other law for the time being in force, be paid in priority to all other debts.

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

### ARREAR MANAGEMENT DURING THE YEAR

**4.23** During the year 2020-21 the scheme-wise details of assessed arrears, amounts recovered and closing balance are as in the table below.

ARREARS TO BE RECOVERED			₹ in cr.)	
TYPE OF DUES		Workload	Realised	Closing Balance
a.	Provident Fund	6952.85	976.91	5975.94
b.	EPF Administration & Inspection Charges	519.35	49.48	469.87
c.	Pension Fund	3566.48	437.43	3129.05
d.	Insurance Fund	290.98	38.43	252.55
e.	EDLI Administration & Inspection Charges	11.39	1.50	9.89
f.	<b>TOTAL (a to e)</b>	<b>11341.05</b>	<b>1503.75</b>	<b>9837.30</b>
g.	Penal Damages and Interest	3783.91	449.31	3334.61
h.	Exempted Sector	1441.09	125.89	1315.20
<b>GRAND TOTAL (f &amp; h)</b>		<b>12,782.14</b>	<b>1,629.64</b>	<b>11,152.50</b>

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

**BIFURCATION OF ARREARS OF CONTRIBUTION (ALL THREE SCHEMES)**

**4.24** Out of the total arrears of ₹ 9837.30 cr. an amount of ₹ 6953.58 cr. falls under Not Immediately Relisable (NIR) category and ₹ 2883.73cr. is realizable through recovery proceedings.

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

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

**4.25** NIR amount accounts for 70.69 % 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 (₹ in cr.)	% of Total
Stay by Courts	10111	5394.05	77.57
Under Liquidation	1963	989.37	14.23
BIFR	484	175.66	2.53
Others	10896	394.50	5.67
<b>TOTAL</b>	<b>23454</b>	<b>6953.58</b>	<b>100%</b>

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

Sector	Amount to be recovered (₹ in cr.)
Private	7857.79
Public	1634.52
Co-operative	345.00
<b>Total</b>	<b>9837.30</b>

**4.27** Zone-wise bifurcation of arrears for all schemes as on 31.03.2021 with reference to Public, Private and Cooperative Sector is given in **Appendix-4(iv)**.

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

## ACTIONS TAKEN TO ARREST THE DEFAULT

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

- Assessment of dues under Section 7A of the Act: The status of initiation and disposal of assessment cases, zone-wise is given in **Appendix-4(vii)** and the details of periodicity of pending Section 7A cases are given in **Appendix-4(viii)**.
- Assessment of Interest under Section 7Q of the Act: The total workload during 2020-21 was ₹ 1,423.95 cr. out of which ₹ 201.43, being 14.15 % of the total workload was recovered. As on 31st March 2021, ₹ 1,222.52cr. was outstanding for recovery. The Zone wise details are given in **Appendix-4(ix)**.
- Levy of Damages under Section 14B of the Act for belated remittances: Total amount due for realization during the year 2020-21 was ₹ 2,359.96 cr. Out of this ₹ 247.87 cr. was recovered. Zone wise details of cases and amount of penal damages imposed, collected and outstanding at the end of the year are given in **Appendices- 4(x) & 4(xi)**.
- Recovery through coercive actions: During the year 2020-21, a sum of ₹ 183.97 cr. was recovered by invoking the provisions of Section 8B for attachment and sale of properties of defaulting establishments, arrest of defaulters etc. The status of attachment/sale of property /arrest of defaulters in the Un-Exempted sector is given in **Appendix-4(xii)**.
- Action taken under Section 14 of the Act: 35,354 cases were pending in the Criminal Courts under the provisions of Section 14 of the Act against defaulting establishments and employers. Zone-wise status of EPF, EPS and EDLI cases are given in **Appendix-4(xiii) to (xv)** respectively.
- Action taken under Section 406/409 of IPC: FIRs were filed with the police authorities u/s 406/409 of Indian Penal Code (IPC) against the employers for non-remittance of the Employees' share of Provident Fund contributions deducted from their wages / salary. Zone-wise data of the cases filed before the police, the details of challans filed by the police in courts and complaints directly filed in Court and details of their disposal with pendency of cases are given in **Appendix-4(xvi) & 4(xvii)**.

## ARREAR MANAGEMENT IN THE EXEMPTED SECTOR

**4.30** Out of an arrear of ₹ 1,441.09 cr., an amount of ₹ 125.89 cr. was recovered leaving a balance of ₹1315.20 cr. The details are given in **Appendix-4(xviii)**.

**4.31** The major portion of arrears of exempted establishments is in the State of Telangana amounting to ₹332.42 cr. followed by the State of Delhi amounting to ₹ 213.72 crore, West Bengal & Sikkim amounting to ₹152.84 crore, Jharkhand amounting to ₹ 122.48 cr. and Maharashtra amounting to ₹ 120.00 crore, together representing 71.58 % of the total arrears as depicted in **Appendix-4(xix)**.

## ACTION TAKEN AGAINST DEFAULTERS IN THE EXEMPTED SECTOR

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

**4.33** During the year 2020-21, a sum of ₹ 24.29 cr. was recovered through various modes from defaulters in exempted sector as given below:

STATUS OF ARREST & ATTACHMENT OF PROPERTY ON ACCOUNT OF DEFAULT- EXEMPTED SECTOR			
Sl. No.	Mode of Recovery	No. of Cases	Amount Recovered (₹ in cr.)
1	Bank Accounts Attached	6	24.29
2	Movable Property Attached	0	0.00
3	Immovable Property Attached	2	0.00
4	Arrest of Defaulters	0	0.00
	TOTAL	8	24.29

#### OTHER ACTIONS TAKEN BY EPFO FOR RECOVERY OF ARREARS

**4.34** Apart from the above actions, instructions have also been issued to all RPFs 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.

#### PRADHAN MANTRI ROJGAR PROTSAHAN YOJANA (PMRPY)

**4.35** The Pradhan Mantri Rojgar Protsahan Yojana (PMRPY) was launched on 9th of August, 2016. This was to incentivize creation and generation of new jobs. The Scheme provided that the Government of India will pay the Employees' Pension Scheme (EPS'95) contribution of 8.33% for all new employees enrolling under the Employees' Provident Fund Scheme, 1952 for the first three years of their employment. This was to incentivize the employers to recruit unemployed persons and also to formalize the employment.

Targeting the group of semi-skilled and unskilled workers, the Scheme was applicable to those with salary/wages up to Rs. 15000/- per month and who had not worked in any establishment registered with EPFO prior to 01/04/2016 and not having UAN prior to 01/04/2016. While on the one hand, the employer is incentivized for increasing the employment base of workers in the establishment, and on the other hand, a large number of workers will find jobs in such establishments. As a direct benefit these workers have access to social security. It was mandated that the UAN of beneficiaries will be seeded with Aadhaar to ensure entry of rightful.

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

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



The Scheme received good response from the employers. By the terminal date of registration (i.e. 31.03.2019), 185022 establishments had registered with 1,37,91,049 employees under the scheme. Out of this, 1,52,900 establishments had benefited in respect of 1,21,69,960 employees amounting to ₹ 89,56,85,52,337/- from inception of the scheme till 31st March 2021.

The year wise details are given as under:

#### **Pradhan Mantri Rojgar Protsahan Yojana (PMRPY)**

<b>Financial Year</b>	<b>New Unique Employees benefitted</b>	<b>Distinct Employers benefitted</b>	<b>Subsidy disbursed (in ₹)</b>
2016-17	33031	868	25839391
2017-18	3025084	39423	4919573820
2018-19	8746888	144736	38708772274
2019-20	364957	135760	33935995284
2020-21	Nil	111568	11978371568

#### **Pradhan Mantri Paridhan Rojgar Protsahan Yojana (PMPRPY)**

<b>Financial Year</b>	<b>New Unique Employees benefitted</b>	<b>Employers benefitted</b>	<b>Subsidy disbursed (in ₹)</b>
2016-17	3900	19	1787994
2017-18	218304	689	187502672
2018-19	46840	781	51668588
2019-20	N.A.	N.A.	N.A.
2020-21	N.A.	N.A.	N.A.

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

A scrutiny of the data of beneficiaries under PMRPY scheme was taken up and the same was validated with the legacy data of members exiting before 01.04.2016 on different parameters like PAN, Aadhaar, Name, Father's Name, Date of Birth and Gender of the beneficiaries.

During the Financial Year 2019-20, the deduplication exercise was completed involving verification of about 8.98 lakh UANs registered under PMRPY. Out of this, employers had availed benefit under PMRPY in lieu of a total of 7,62,013 ineligible member beneficiaries, amounting to a total of ₹ 285.49 crores. Accordingly, a recovery module was prepared by the IS Division for recovering the principal amount along with interest and damages.

The details of recovery effected from employers till March, 2021 are as follows:-

Principal amount	266.00 crores (93.17 %)
Damages	30.47 crores
Interest	15.29 crores
<b>Total</b>	<b>311.76 crores</b>

This exercise has led to massive savings for the Government of India, firstly by recovering the subsidy already disbursed in respect of ineligible beneficiaries, and secondly by preventing further subsidy disbursement into such accounts. It can safely be assumed that the total savings would be in excess of ₹ 500cr.

As per the requirement of Cabinet Secretariat, the granularity of PMRPY data was changed by IS division from State level to District level for pushing into PRAYAS Portal periodically. Accordingly, needful APIs were developed by the IS Division to integrate the data of PMRPY data into PRAYAS Portal. The process has now been completed and data updation is being done regularly as well.

The scheme is expected to end on 31st March, 2022 as the last of the registered beneficiaries in March, 2019 would be completing three years from their date of joining. However, a new scheme named Aatmanirbhar Bharat Rozgar Yojana (ABRY) has been initiated by the Government and subsidy disbursement in that scheme is continuing.

#### 4.36 AATMANIRBHAR BHARAT ROZGAR YOJANA (ABRY)

- i. 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 unemployed during the Pandemic.
- ii. Incentive is in the form of payment of EPF contributions available for 24 wage months from date of registration of new employees. 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. The scheme is intended to benefit a total of 58.5 lakhs members and the total outlay of the ABRY scheme for the entire period of the scheme is ₹ 22810 Crore.
- iv. **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,
  - Employers of eligible establishments are not required to pay their share of EPF and EPS contribution @ 12% of monthly wage of new employees of their establishment provided total number of employees in their 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.

v. Registration of eligible employers and new employees under the ABRY was open from 1st October 2020 up to 30th June 2021. (Further extended up to 31st March 2022)

vi. **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 30.06.2021, 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.

vii. **Beneficiaries- "New Employees"**

"New employee" means any employee drawing wages less than ₹ 15000/- per month and include:

- Those who join employment in any EPFO registered estts. for the first time from 01.10.2020 to 30.06.2021 and is allotted Aadhaar validated UAN.
- Those EPF members who made exit from employment during 1.03.2020 to 30.09.2020 and joined any EPFO registered establishment between 1.10.2020 to 30.06.2021.

The new employee should continue to be employed in any eligible Establishment to avail the incentive.

Benefits are not available to any new employee who is a registered beneficiary under PMRPY / PMPRPY.

viii. **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 Returns cum Challans (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/EPF 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.

ix. EPFO has taken a series of steps for the effective implementation of the scheme. In order to popularize the scheme, EPFO has deployed an electronic facility for registration and also uploaded Scheme guidelines

and FAQs on the EPF website under a designated ABRY tab. Mass awareness has been created through a large-scale publicity by Head office and Field Offices of EPFO through conduct of seminars and workshops with both the employers & employers' associations and employees & union representatives. Moreover, EPFO is also promoting the scheme through social media platforms. Creatives and videos related to ABRY scheme were shared on social media of EPFO including Facebook, Twitter and YouTube.

x. The overall progress under the scheme as on 31.03.2021 is: -

	Establishment	New Employees (UANs)			Benefit Amount paid (in ₹ Crore)
		New Joinee	Re-joinee	Total	
Unique Establishments & Beneficiaries (UANs)	56,225	10,82,073	2,15,047	12,97,120	351.07



Union Labour & Employment Minister amongst Field Officials to appreciate their dedication during Covid times.

# CHAPTER 5

## Investments and Accounts

## RATE OF CONTRIBUTION

**5.1** The rate of contribution payable to Provident Fund by the employees and the employers under the Act has been revised timely. 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 Government	0.00	1.16	0.00	0.00	0.00	1.16
<b>TOTAL</b>	15.67	9.49	0.50	0.50	0.00	26.16

(\*) w.e.f. 01.06.2018

**5.2** The rate of contribution excluding the administrative charges and contribution in EDLI Scheme is presently 12% on the wages both for employer as well as 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. Only for following categories of establishments, the rate of contribution, both for employer and employee is 10% of the wages:

- Any establishment in which less than twenty persons are employed;
- Any sick industrial company as defined in clause (o) of sub-section (1) of Section 3 of the Sick Industrial Companies (Special Provisions) Act, 1985 (1 of 1986) and which has been declared as such by the Board for Industrial and Financial Reconstruction established under section 4 of that Act, for the period commencing on and from the date of registration of the reference in the Board and ending either on the date by which the net worth of the said company becomes positive in terms of the orders passed under 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.
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 <sup>st</sup> 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 <sup>st</sup> 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 2020-21, the 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 (₹ in Crore)		
	Scheme	2020-21
1.	Employees' Provident Funds Scheme	130,675.45
2.	Employees' Pension Scheme:	
	a) Employers' Share	44,009.53
	b) Government's Share	6,552.48
	<b>Total:</b>	<b>50,562.01</b>
3.	Employees' Deposit Linked Insurance Scheme:	
	Employers' Share	2,185.16

**PROVIDENT FUND**

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

<b>PROVIDENT FUND CONTRIBUTIONS RECEIVED</b> (₹ in cr.)		
<b>Year</b>	<b>Un-exempted Sector</b>	<b>Year-wise variation in %</b>
2020-21	130,675.45	5.07
2019-20	1,24,365.85	17.54
2018-19	1,05,804.25	13.20
2017-18	93,468.73	14.98
2016-17	81,289.37	15.74

**PENSION FUND**

**5.6** The erstwhile Family Pension Scheme, 1971 mandated contribution of 1.16% of wages from employers and employees to Family Pension Fund. The Central Government also contributed 1.16% of the wages of 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:

<b>Year</b>	<b>Employer's share</b> (₹ in cr.)	<b>Central Govt. share</b> (₹ in cr.)	<b>Year-wise variation</b> <b>in % (both shares)</b>
2020-21	44,009.53	6,552.48	-2.67
2019-20	44,448.55	7,504.59	11.34
2018-19	40,259.74	6,401.90	10.11
2017-18	36,618.23	5,757.42	16.44
2016-17	32,108.65	4,284.80	12.65

**INSURANCE FUND**

**5.9** The employers are required to contribute to the Insurance Fund at the rate of 0.5% of wages of the employee (subject to Maximum wages of ₹ 15,000/-per month). During the year 2020-21, a sum of ₹ 2,185.16 cr. was received as against ₹ 2239.88 cr. in the year 2019-20.

**5.10** The zone-wise receipts and payments in the contribution accounts of all the three Schemes (Un-exempted Sector) for the year 2020-21 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.

**i.** Taking into account the resources of the Fund and meeting the expenditure for running the Scheme, the Central Board of Trustees, 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.

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

<b>Administrative Charges payable by the Employers of Un-exempted Establishments</b>		
<b>Period</b>	<b>Rate</b>	<b>Reckoned on</b>
01.11.1952 to 31.12.1962	3%	Total employers' and employees' contributions.
01.01.1963 to 30.09.1964	3%	Total employer's and employees' contributions payable @ 6.25%.
	2.4%	Total employer's and employees' contributions payable @ 8%.
01.10.1964 to 30.11.1978	0.37%	On total pay on which contributions are payable.
01.12.1978 to 30.09.1986	0.37%	On total pay on which contributions are payable. Minimum Administrative charges payable per month per establishment is ₹ 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 ₹ 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 ₹ 5/-.
01.01.2015 to 31.03.2017	0.85%	On total pay on which contributions are payable. The minimum sum of ₹ 75/- per month for every non-functional establishment having no contributory member and ₹ 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 ₹ 75/- per month for every non-functional establishment having no contributory member and ₹ 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 ₹ 75/- per month for every non-functional establishment having no contributory member and ₹ 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 2020-21 relating to Employees' Provident Fund Scheme, 1952 is as below:

INCOME & EXPENDITURE ACCOUNT (₹ in Crore)		2020-21*
<b>INCOME:</b>		
A	Administrative, Inspection Charges & Penal Damages (including 7Q interest)	3,797.36
B	Interest on Investments	1,796.11
C	Receipts from other accounts	38.12
D	Miscellaneous receipts	9.67
	<b>TOTAL</b>	<b>5,641.25</b>
<b>EXPENDITURE:</b>		
A	Revenue Expenditure	3,773.61
B	Payments to other Accounts	38.12
	<b>TOTAL</b>	<b>3,811.73</b>
Excess of Income over Expenditure		1,829.53

\* These figures are provisional and may change after the finalisation of the Balance Sheet.

## ADMINISTRATIVE REVENUE

**5.13** During the year 2020-21, 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: -

<b>Administrative / Inspection Charges and Penal Damages received from Establishments (₹ In Crore)</b>				
	<b>Particulars</b>	<b>EPF Scheme*</b>	<b>EDLI Scheme*</b>	<b>TOTAL *</b>
1	Adm. Charges	3,552.33	20.76	3,573.08
2	Inspection Charges	220.30	5.07	225.37
3	Penal Damages (Including 7Q Interest)	24.73	2.17	26.90
	<b>TOTAL</b>	<b>3,797.36</b>	<b>27.99</b>	<b>3,825.35</b>

\* These figures are provisional and may change after the finalisation of the Balance Sheet.

**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 ₹ 1 per month.

**5.15** During the year 2020-21, ₹ 3,797.36 cr. has been collected as Administrative Revenue as against ₹ 3,834.36 cr. collected during 2019-20 under EPF Scheme. During the year 2020-21, ₹ 27.99 cr. has been collected as Administrative, Inspection Charges, Damages and Interest charged as against ₹ 39.60 cr. collected during 2019-20 under EDLI Scheme.

## 5.16 COLLECTION OF CONTRIBUTIONS THROUGH INTERNET BANKING

### i. Banking agreement with J&K Bank

EPFO entered into Banking Agreement with J & K Bank during the year for collection of EPF dues through internet banking, as well as the physical mode. This will be beneficial for the recently added employers in the J&K and Ladakh UTs, who are scattered in remote locations, where only the J&K Bank has a presence.

### ii. Liquidity Management between Banks and ROs

EPFO successfully managed the funds flow, ensuring optimum liquidity during the unprecedented situation of Covid-19 induced lock-down. During the lock-down period, the volume of the collections was uncertain but the payments increased manifold, particularly with the introduction of new advances under Para 68 L of the EPF Scheme. This was achieved by constant monitoring and augmenting the existing OD limits with SBI which also resulted in the direct saving of more than ₹ 36 Crore to the organisation. This was duly appreciated by the Chairman, FIAC and all its members, in its 161st meeting.

## PATTERN OF INVESTMENT

**5.17** Investment of funds in EPFO is done as per the pattern of Investment notified by the Ministry of Labour and Employment, Government of India vide notification S.O. 1071 (E) dated 23rd April 2015 (as per para 52 of the EPF Scheme 1952). In accordance all incremental accretions belonging to the Fund are to be invested in accordance with the following pattern:-

Category	INVESTMENT PATTERN	Percentage amount to be invested
(i)	<p><b>Government Securities and Related Investments</b></p> <p>(a) Government Securities,</p> <p>(b) Other Securities {'Securities' as defined in section 2(h) of the Securities Contracts (Regulation) Act, 1956} the principal whereof and interest whereon is fully and unconditionally guaranteed by the Central Government or any State Government.</p> <p>The portfolio invested under this sub-category of securities shall not be in excess of 10% of the total portfolio of the fund.</p> <p>(c) Units of Mutual Funds set up as dedicated funds for investment in Govt. securities and regulated by the Securities and Exchange Board of India:</p> <p>Provided that the portfolio invested in such mutual funds shall not be more than 5% of the total portfolio at any point of time and fresh investments made in them shall not exceed 5% of the fresh accretions in the year.</p>	<p><b>Minimum 45% and up to 65%</b> modified vide notification dated 22.09.2016</p>
(ii)	<p><b>Debt Instruments and Related Investments</b></p> <p>(a) Listed (or proposed to be listed in case of fresh issue) debt securities issued by bodies corporate, including banks and public financial institutions ('Public Financial Institutions' as defined under Section 2 of the Companies Act, 2013), which have a minimum residual maturity period of three years from the date of investment.</p> <p>(b) Basel III Tier-I bonds issued by scheduled commercial banks under RBI Guidelines:</p> <p>Provided that in case of initial offering of the bonds the investment shall be made only in such Tier-I bonds which are proposed to be listed.</p> <p>Provided further that investment shall be made in such bonds of a scheduled commercial bank from the secondary market only if such Tier I bonds are listed and regularly traded.</p> <p>Total portfolio invested in this sub-category, at any time, shall not be more than 2% of the total portfolio of the fund.</p> <p>No investment in this sub-category in initial offerings shall exceed 20% of the initial offering. Further, at any point of time, the aggregate value of Tier I bonds of any particular bank held by the fund shall not exceed 20% of such bonds issued by that Bank.</p> <p>(c) Rupee Bonds having an outstanding maturity of at least 3 years issued by institutions of the International Bank for Reconstruction and Development, International Finance Corporation and Asian Development Bank.</p> <p>(d) Term Deposit receipts of not less than one year duration issued by scheduled commercial banks, which satisfy the following conditions on the basis of published annual report(s) for the most recent years, as required to have been published by them under law:</p>	<p><b>Minimum 20% and up to 45%</b> modified vide notification dated 20.04.2018</p>

Category	INVESTMENT PATTERN	Percentage amount to be invested
	<p>(i) Having declared profit in the immediately preceding three financial years;</p> <p>(ii) maintaining a minimum Capital to Risk Weighted Assets Ratio of 9%, or mandated by prevailing RBI norms, whichever is higher;</p> <p>(iii) Having net non-performing assets of not more than 4% of the net advances;</p> <p>(iv) Having a minimum net worth of not less than ₹ 200 crores.</p> <p>(e) Units of Debt Mutual Funds as regulated by Securities and Exchange Board of India:</p> <p>Provided that fresh investment in Debt Mutual Funds shall not be more than 5% of the fresh accretions invested in the year and the portfolio invested in them shall not exceed 5% of the total portfolio of the fund at any point in time.</p> <p>(f) The following infrastructure related debt instruments:</p> <p>(i) Listed (or proposed to be listed in case of fresh issue) debt securities issued by body corporates engaged mainly in the business of development or operation and maintenance of infrastructure, or development, construction or finance of low cost housing.</p> <p>Further, this category shall also include securities issued by Indian Railways or any of the body corporates in which it has majority shareholding.</p> <p>This category shall also include securities issued by any Authority of the Government which is not a body corporate and has been formed mainly with the purpose of promoting development of infrastructure.</p> <p>It is further clarified that any structural obligation undertaken or letter of comfort issued by the Central Government, Indian Railways or any Authority of the Central Government, for any security issued by a body corporate engaged in the business of infrastructure, which notwithstanding the terms in the letter of comfort or the obligation undertaken, fails to enable its inclusion as security covered under category (i) (b) above, shall be treated as an eligible security under this sub-category.</p> <p>(ii) Infrastructure and affordable housing Bonds issued by any scheduled commercial bank, which meets the conditions specified in (ii)(d) above.</p> <p>(iii) Listed (or proposed to be listed in case of fresh issue) securities issued by Infrastructure debt funds operating as a Non-Banking Financial Company and regulated by Reserve Bank of India.</p> <p>(iv) Listed (or proposed to be listed in case of fresh issue) units issued by Infrastructure Debt Funds operating as a Mutual Fund and regulated by Securities and Exchange Board of India.</p> <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>	

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

Category	INVESTMENT PATTERN	Percentage amount to be invested
(iv)	<p><b>Equities and Related Investments</b></p> <p>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 ₹ 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>	<b>Minimum 5% and upto 15%</b>
(v)	<p><b>Asset Backed, Trust Structured and Miscellaneous Investments</b></p> <p>(a) Commercial mortgage based Securities or Residential mortgage based securities.</p> <p>(b) Units issued by Real Estate Investment Trusts regulated by the Securities and Exchange Board of India.</p> <p>(c) Asset Backed Securities regulated by the Securities and Exchange Board of India.</p> <p>(d) Units of Infrastructure Investment Trusts regulated by the Securities and Exchange Board of India.</p> <p>Provided that investment under this category No. (v) shall only be in listed instruments or fresh issues that are proposed to be listed.</p>	<b>Upto 5%</b>

Category	INVESTMENT PATTERN	Percentage amount to be invested
	<p>Provided further that investment under this category shall be made only in such securities which have minimum AA or equivalent rating in the applicable rating scale from at least two credit rating agencies registered by the Securities and Exchange Board of India under Securities and Exchange Board of India (Credit Rating Agency) Regulations, 1999. Provided further that in case of the sub-categories (b) and (d) the ratings shall relate to the rating of the sponsor entity floating the trust.</p> <p>Provided further that if the securities / entities have been rated by more than two rating agencies, the two lowest of the ratings shall be considered.</p>	

1. 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 subcategories of the permissible investments.
2. 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.
3. Proceeds arising out of exercise of put option, tenure or asset switch or trade of any asset before maturity can be invested in any of the permissible categories described above in the manner that at any given point of time the percentage of assets under that category should not exceed the maximum limit prescribed for that category and also should not exceed the maximum limit prescribed for the sub-categories, if any. However, asset switches because of any RBI mandated Government debt switch would not be covered under this restriction.
4. 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.
5. 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.
6. 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.
7. The investment of funds should be at arm's 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.
8. (i). The prudent investment of the Funds of a trust / fund within the prescribed pattern is the fiduciary responsibility of the Trustees and needs to be exercised with appropriate due diligence. The Trustees would accordingly be responsible for investment decisions taken to invest the funds.  
 (ii). The trustees will take suitable steps to control and optimize the cost of management of the fund.



- (iii). The trust will ensure that the process of investment is accountable and transparent.
- (iv). It will be ensured that due diligence is carried out to assess risks associated with any particular asset before investment is made by the fund in that particular asset and also during the period over which it is held by the fund. The requirement of ratings as mandated in this notification merely intends to limit the risk associated with investments at a broad and general level. Accordingly, it should not be construed in any manner as an endorsement for investment in any asset satisfying the minimum prescribed rating or a substitute for the due diligence prescribed for being carried out by the fund / trust.
- (v). The trust / fund should adopt and implement prudent guidelines to prevent concentration of investment in any one company, corporate group or sector.

**9.** 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 enhance the fee payable. In this regard, commissions for investments in Category III instruments will be carefully regulated, in particular.

### **Investment of Pension Fund**

**5.18** The Scheme provides for investment of the pension fund in the following manner (Para 26 of the pension scheme).

- All 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.
- 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 17<sup>th</sup> November 1995 onwards shall also be invested in the Public Account of the Government of India.

### **Portfolio Management**

**5.19** The funds of EPFO are managed by duly appointed Portfolio Managers. The portfolio managers are mandated to invest the funds as per the pattern of investment notified by the Ministry of Labour & Employment and guidelines prescribed by the Central Board regularly. 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 on quarterly basis.

- The performance benchmark is dynamic in nature and captures the daily yields of securities in which investment of EPFO money is permissible as per existing investment pattern and investment guidelines. It is a very important tool with which EPFO is able to compare the performance of portfolio managers. It also serves as a reference point for both EPFO as well as for the portfolio managers, giving an indicative minimum yield, which could have been generated by investing in the prevailing market in the asset classes permissible as per extant investment pattern and investment guidelines.
- The Central Board of Trustees in its 225<sup>th</sup> meeting held on 21.08.2019 had approved the appointment of following two Portfolio managers for managing the EPFO corpus (Debt -side) for a period of three years:
  - UTI Asset Management Company Ltd.
  - SBI fund management (P) Ltd.
- The current Portfolio Managers started managing EPFO corpus from 1st November, 2019.

## Performance of the Portfolio Managers for the Year 2020-21

- During the year 2020-21, the Portfolio Managers generated the yield by investing in the approved securities as per the Investment patterns and guidelines.
- The return on investment during a year is subject to variation in market yields due to various conditions prevailing in the market and thus, cannot be strictly compared with the yields generated during the past years. Therefore, the true comparison can be made only amongst the Portfolio Managers who are investing in the same market following the same regulations.
- 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 the competition, creation of dynamic benchmarks, works as a reference for the Portfolio Managers who optimize their efforts to not only meet the benchmark but also to outperform it.
- As per the performance report submitted by CRISIL, the Consultant of EPFO the yield generated by the PMs during the Financial Year 2020-21 is 6.87% which is way above the benchmark yield of 6.63% for FY 2020-21.
- Performance of PMs for the period from 01.04.2020 to 31.03.2021 is as under:

Portfolio Manager	Portfolio Yield (%)	Benchmark Yield
UTI AMC	6.87	6.63
SBIFMPL	6.87	
Overall EPFO	6.87	

\*Source – CRISIL report

- I. On the portfolio yield parameter, SBI AMC is ranked first with portfolio yield of 6.8730% compared to 6.8728% generated by UTI AMC.
- II. On the asset quality parameter, SBI AMC is ranked first due to relatively higher allocation to G-Sec.

## Investment in Exchange Traded Fund

**5.20** The Ministry of Labor and Employment, Govt. of India vide notification no. 1071(E) dated 23<sup>rd</sup> April, 2015 issued Investment Pattern for investments by EPFO. This Investment Pattern prescribes 05 to 15 percent investments in equity and related investments. The Central Board in its 207<sup>th</sup> Meeting held on 31.03.2015 decided to invest 5% of the total annual investments in the Exchange Traded Fund (ETF) of Nifty and Sensex.

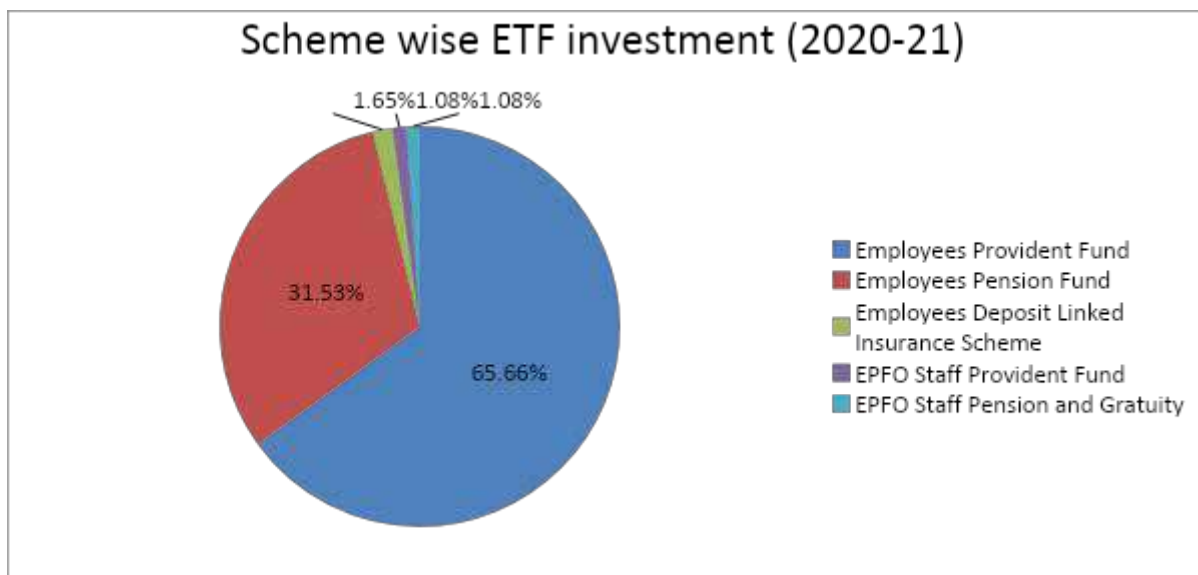
1. Accordingly, investment in the ETF started w.e.f from 05<sup>th</sup> August 2015 in Nifty ETF and Sensex ETF.
2. The Central Board in its 208<sup>th</sup> meeting held on 16<sup>th</sup> September, 2015 decided that allocation to Nifty based ETF would be 65-85% and the allocation to Sensex based ETF would be 35-15% of the total allocation for investment in ETFs. In addition to the above mentioned, indices a minimum 5% to about 20% of the total ETF investment would be made in CPSE-ETF depending upon the offer of the Ministry of Finance. Allocation between Nifty 50 & Sensex ETF in the ratio of 50:50 has been approved by the Central Board in its 225<sup>th</sup> CBT meeting held on 21.08.2019.
3. The Central Board in its 213<sup>th</sup> meeting held on 8<sup>th</sup> July 2016 approved the selection of UTI Mutual Fund in addition to the SBI Mutual Fund. Further, in the 214<sup>th</sup> meeting of the Central Board held on 26<sup>th</sup> July 2016, the allocation of funds between SBI MF and UTI MF was fixed at 75% and 25% respectively.
4. The Central Board in its 215<sup>th</sup> Meeting held on 12.09.2016 enhanced the allocation to the ETF from existing 5% to 10% within the scope of Investment Pattern notified by the Ministry of Labour & Employment. This was done in exercise of powers under section 20 of the EPF & MP Act 1952.
5. The Central Board in its 218<sup>th</sup> Meeting held on 27.05.2017 further enhanced the allocation to ETF from 10% to 15%.

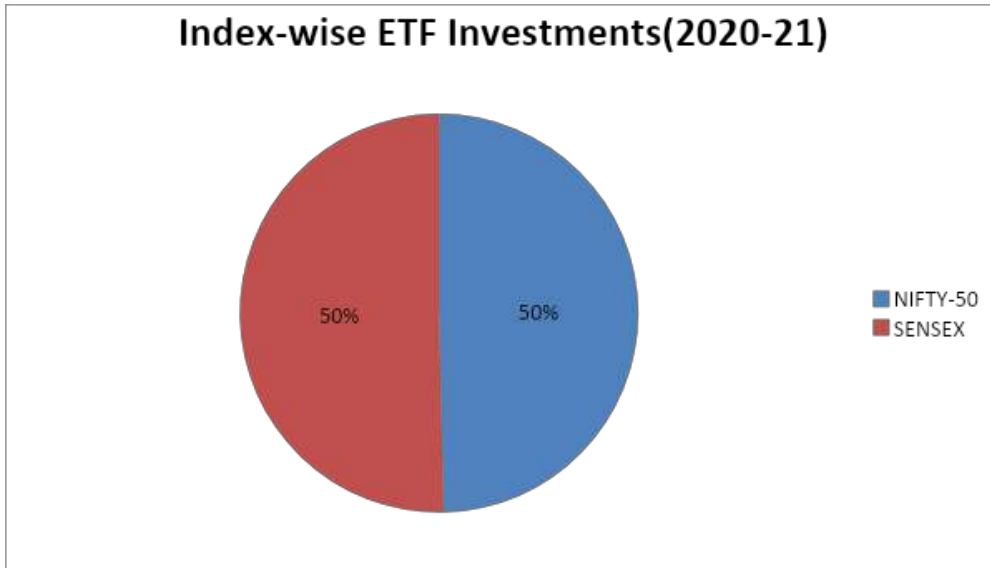
6. EPFO has also made investments in CPSE ETF and Bharat 22 ETF.  
7. The year wise investments made by EPFO in ETFs are below:

FY	% of Fund (Fresh accretion) allocated for ETF investment	Amount invested (₹ in Crs.)
2015-16	5%	6,578
2016-17	10%	14,981
2017-18	15%	24,790
2018-19	15%	27,974.25
2019-20	15%	31,501.06
2020-21	15%	32,070.84

8. Gross investment made in ETFs (considering only buy transactions) during the FY 2020-21 is as follows:

Scheme	NIFTY-50	SENSEX	BHARAT 22	CPSE	TOTAL
Employees' Provident Fund (EPF)	10,465.23	10,592.58	0.00	0.00	<b>21,057.81</b>
Employees' Pension Fund (EPS)	5,025.87	5,087.51	0.00	0.00	<b>10,113.38</b>
Employees' Deposit Linked Insurance Scheme (EDLI)	249.55	281.04	0.00	0.00	<b>530.59</b>
EPFO Staff Provident Fund (SPF)	10.92	10.24	0.00	0.00	<b>21.15</b>
EPFO Staff Pension and Gratuity (SP&G)	166.06	181.86	0.00	0.00	<b>347.91</b>
<b>Total</b>	<b>15,917.62</b>	<b>16,153.22</b>	<b>0.00</b>	<b>0.00</b>	<b>32,070.84</b>

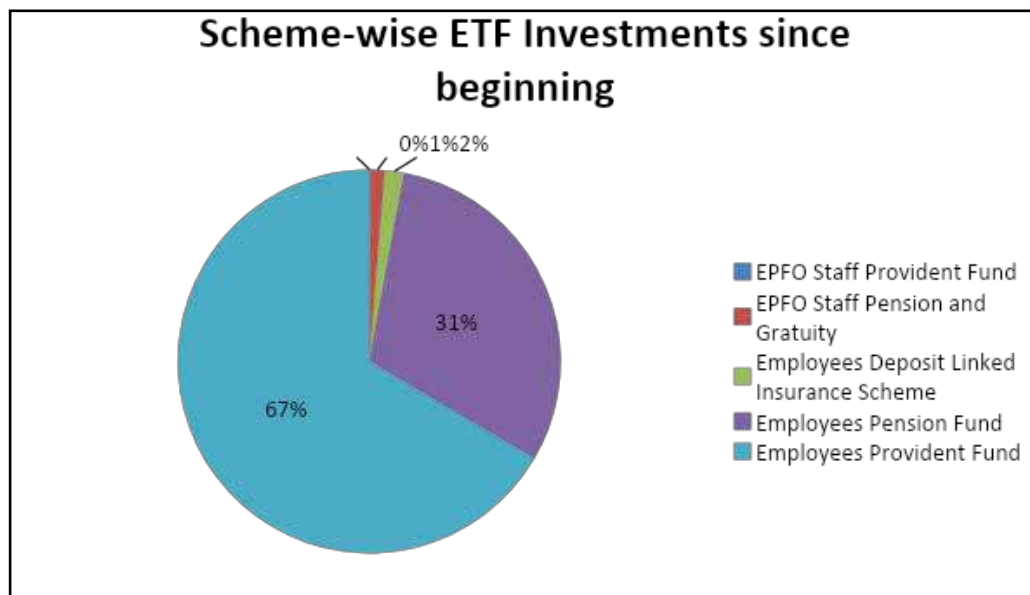




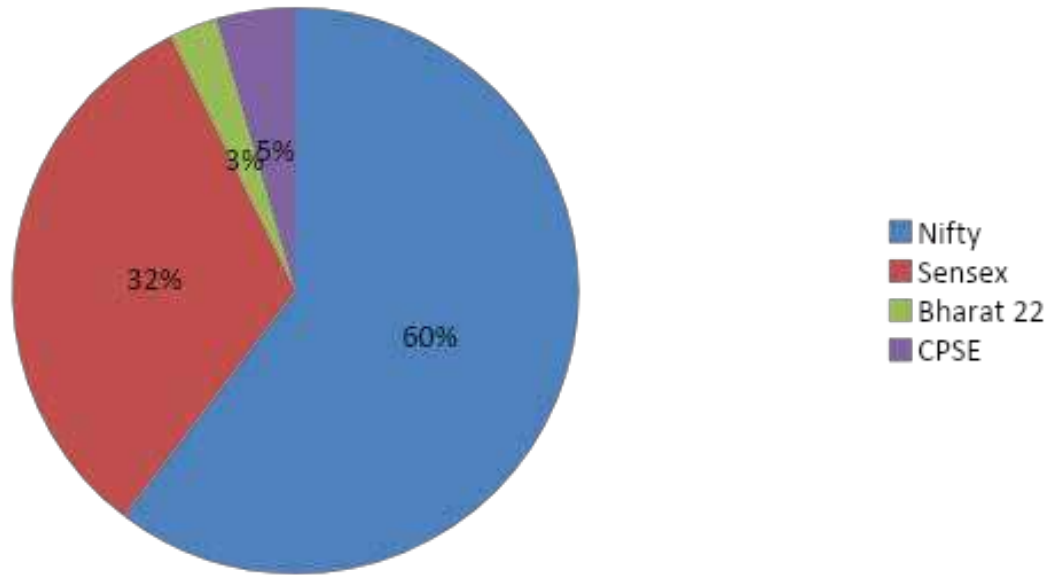
9. The gross amount invested in the ETF till 31<sup>st</sup> March 2021 is ₹ 1,37,895.95 crore.
10. Gross investments made in ETFs (considering only buy transactions) during the period from 5th Aug 2015 to 31st Mar 2021 is as under:

(₹ in Crs)

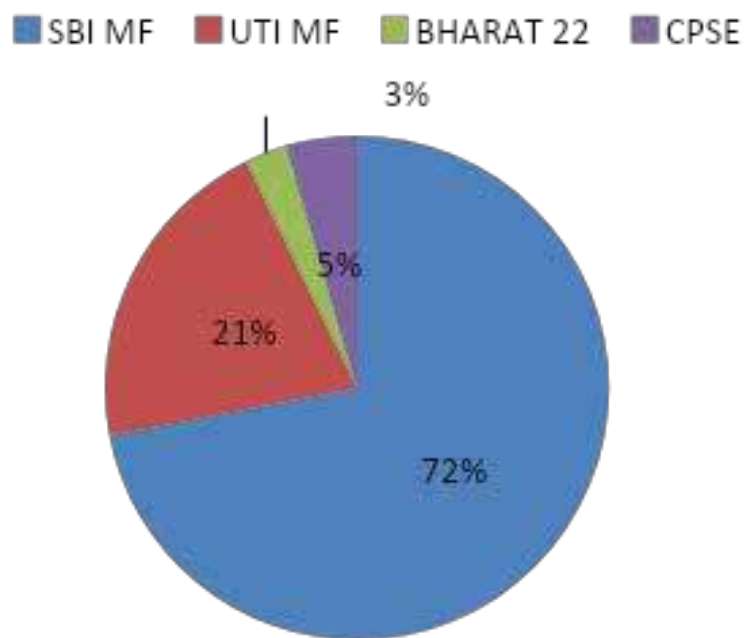
Scheme	SBI MF		UTI MF		BHARAT 22	CPSE	Total
	NIFTY 50	SENSEX	NIFTY 50	SENSEX			
EPF	42,141.87	22,516.12	12,523.47	7,004.08	2,746.62	4,789.09	<b>91,721.24</b>
EPS	20,123.24	10,421.87	5,888.50	3,246.72	1,028.12	1,443.72	<b>42,152.18</b>
EDLI	1,437.14	818.47	0.00	0.00	0.00	0.00	<b>2,255.61</b>
SPF	62.97	46.35	0.00	0.00	0.00	0.00	<b>109.32</b>
SP&G	1,039.22	618.38	0.00	0.00	0.00	0.00	<b>1,657.60</b>
<b>Total</b>	<b>64,804.43</b>	<b>34,421.19</b>	<b>18,411.97</b>	<b>10,250.80</b>	<b>3,774.75</b>	<b>6,232.81</b>	<b>1,37,895.95</b>



### Index-wise ETF Investments since beginning



### ETF Manufacturer-wise ETF Investments since beginning



11. In the Financial year 2020-21, ETF units were redeemed for booking profits/ capital gains twice after taking due approval from the competent authority.

The details are as under:

A. ETF units pertaining to Calendar year 2016 were redeemed from 19.10.2020 to 09.11.2020, thereby generating a capital gain of ₹ 3277.16 Crore.

(₹ in Crs)

Particular	Cost of Acquisition	Market Price	Capital Gains Actual	Gain(%)	Annualized Return (%)
SBI MF Nifty-50	4044.83	6130.05	2085.22	51.55	10.32
SBI MF Sensex	1387.55	2188.39	800.84	57.72	11.35
UTI MF Nifty-50	544.23	823.76	279.53	51.36	11.23
UTI MF Sensex	189.57	301.15	111.58	58.86	12.61
<b>Grand Total</b>	<b>6166.18</b>	<b>9443.34</b>	<b>3277.16</b>	53.15	

\* The above capital gains were utilized for declaration of the rate of interest for the FY 2019-2020 in accordance with the approval of 227<sup>th</sup> meeting of CBT held on 09/09/2020.

B. ETF units pertaining to the first two quarters of Calendar year 2017 were redeemed from 12.03.2021 to 30.03.2021, thereby generating a capital gain of ₹ 4072.83 Crore.

(₹ in Crs)

Particular	Cost of Acquisition (₹ in Crs)	Market Price (₹ in Crs)	Capital Gains Actual (₹ in Crs)	Gain(%)	Annualized Return (%)
SBI MF Nifty-50	3,383.37	5,589.35	2,205.97	65.2%	13.38%
SBI MF Sensex	1,145.85	1,969.45	823.60	71.88%	14.50%
UTI MF Nifty-50	1,151.23	1,915.62	764.40	66.4%	13.58%
UTI MF Sensex	376.40	655.26	278.86	74.09%	14.86%
<b>Grand Total</b>	<b>6,056.85</b>	<b>10,129.68</b>	<b>4,072.83</b>	<b>67.24%</b>	

\* The above capital gains is to be utilized for declaration of the rate of interest for the FY 2020-2021 in accordance with the approval of the 228<sup>th</sup> meeting of CBT held on 04/03/2021.

12. In addition, the following income has also been received on account of Dividend declaration on different schemes during the financial year 2020-21:

(₹ in Crs.)

A/c No.	SBI MF			UTI MF			Grand total
	Nifty 50	Sensex	SBI MF Total	Nifty 50	Sensex	UTI MF Total	
5	1,163.15	630.38	1,793.53	409.79	214.92	624.71	2418.24
11	735.38	357.77	1,093.15	209.77	108.78	318.55	1411.70
25	52.21	27.40	79.61	0	0	0	79.61
8	2.29	1.75	4.03	0	0	0	4.03
9	37.41	21.02	58.43	0	0	0	58.43
<b>Total</b>	<b>1,990.43</b>	<b>1,038.32</b>	<b>3,028.75</b>	<b>619.56</b>	<b>323.70</b>	<b>943.26</b>	<b>3,972.01</b>

13. Consolidated EPFO holdings of ETF at Cost Price as on 31.03.2021 is shown in the below table:

(₹ in Crs)

Scheme Account	5	11	8	9	25	TOTAL
ETF	76,811.69	42,152.18	109.32	1,657.60	2,255.61	<b>1,22,986.40</b>
LMF				0.0139	0.03	

## 5.21 CORPUS AND CATEGORY WISE BREAKUP OF INVESTMENTS (UN-EXEMPTED SECTOR)

### (1) Employees' Provident Fund:

#### A. Investment (at face value) [Excluding Equity related investments]

- (i) Total Investments as on 31.03.2020: ₹ 7,66,269.53 Crore
- (ii) Net addition in Investments at Face value during the year: ₹ 98,259.59 Crore
- (iii) Total Investments as on 31.03.2021: ₹ 864,529.12 Crore

The net addition in investments during the year 2020-21 was ₹ 98,259.59 Crore as against ₹ 92,436.75 Crore during the year 2019-20.

**B. Category wise break up of investments:**

(₹ in Crs.)

Sl. No.	Category	Face Value as on 31.03.2021	Percentage
1.	Central Govt. Securities (CTG).	150,409.07	17.40
2.	(a) State Development Loan (SDL).	410,676.67	47.50
	(b) State Government Securities (STG).	16,393.23	1.90
3.	Special Deposit Scheme (SDS).	531,68.39	6.15
4.	Public Sector Financial Institutions/Undertakings (PSU) [including Private Sector bonds/securities (PVT)].	2,30,552.08	26.67
5.	CBLO in hand	3,329.68	0.38
	<b>TOTAL</b>	<b>864,529.12</b>	<b>100.00%</b>

**(2) Employees' Pension Fund:**
**A. Investment ( at face value) [Excluding Equity related investments]**

- (i) Total Investments as on 31.03.2020: ₹ 4,75,717.86Crore.
- (ii) Net addition in Investments at Face Value during the year: ₹ 61,602.18 Crore.
- (iii) Total Investments as on 31.03.2021: ₹ 537,320.04 Crore.

*The net addition in investments during the year 2020-21 was ₹ 61,602.18 Crore as against ₹ 61,029.88 Crore during the year 2019-20.*

**B. Category wise break up of investments:**

(₹ in Crs.)

Sl. No.	Category	Face Value as on 31.03.2021	Percentage
1.	Central Govt. Securities (CTG).	76,984.66	14.33
2.	(a) State Development Loan (SDL).	185,757.23	34.57
	(b) State Government Securities (STG).	7,161.90	1.33
3.	Special Deposit Scheme (SDS).	1400.52	0.26
4.	Public Sector Financial Institutions/Undertakings (PSU) [including Private Sector bonds/securities (PVT)].	101,427.71	18.88
5.	Public Account	163,111.11	30.36
6.	CBLO in hand	1,476.90	0.27
	<b>TOTAL</b>	<b>537,320.04</b>	<b>100.00%</b>



**(3) Employees' Deposit Linked Insurance Fund****A. Investment ( at face value) [Excluding Equity related investments]**

- (i) Total Investments as on 31.03.2020: ₹ 28,463.50 Crore.
- (ii) Net addition in Investments at Face Value during the year: ₹ 3,326.58 Crore.
- (iii) Total Investments as on 31.03.2021: ₹ 31,790.08 Crore.

The net addition in investments during the year 2020-21 was ₹ 3,326.58 Crore as against ₹ 2,917.75 Crore during the year 2019-20.

**B. Category wise break up of investments****(₹ in Crs.)**

Sl. No.	Category	Face Value as on 31.03.2021	Percentage
1.	Central Govt. Securities (CTG).	3,616.36	11.38
2.	(a) State Development Loan (SDL).	10,165.31	31.98
	(b) State Government Securities (STG).	362.70	1.14
3.	Special Deposit Scheme (SDS).	2.50	0.01
4.	Public Sector Financial Institutions/Undertakings (PSU) [including Private Sector bonds/securities (PVT)].	5,568.57	17.52
5.	Public Account	12,059.40	37.92
6.	CBLO in hand	15.24	0.05
	<b>TOTAL</b>	<b>31,790.08</b>	<b>100.00%</b>

**(4) Staff Provident Fund****A. Investment ( at face value) [Excluding Equity related investments]**

- (i) Total Investments as on 31.03.2020: ₹ 1,764.90 Crore.
- (ii) Net addition in Investments at Face Value during the year: ₹ 132.92 Crore.
- (iii) Total Investments as on 31.03.2021 : ₹ 1,897.82 Crore.

The net addition in investments during the year 2020-21 was ₹ 132.92 Crore as against ₹ 131.73 Crore during the year 2019-20.

**B. Category wise break up of investments**

(₹ in Crs.)

Sl. No.	Category	Face Value as on 31.03.2021	Percentage
1.	Central Govt. Securities (CTG).	450.23	23.72
2.	(a) State Development Loan (SDL).	839.57	44.24
	(b) State Government Securities (STG).	24.60	1.30
3.	Special Deposit Scheme (SDS).	83.33	4.39
4.	Public Sector Financial Institutions/Undertakings (PSU) [including Private Sector bonds/securities (PVT)].	497.78	26.23
5.	CBLO in hand	2.31	0.12
	<b>TOTAL</b>	<b>1,897.82</b>	<b>100.00</b>

**(5) Staff Pension and Gratuity****A. Investment ( at face value) [Excluding Equity related investments]**

- (i) Total Investments as on 31.03.2020: ₹ 8,904.63Crore.
- (ii) Net addition in Investments at Face Value during the year: ₹ 1,878.94 Crore.
- (iii) Total Investments as on 31.03.2021: ₹ 10,783.57 Crore.

*The net addition in investments during the year 2020-21 was ₹ 1878.94 Crore as against ₹1,510.49 Crore during the year 2019-20.*

**B. Category wise break up of investments**

(₹ in Crs)

Sl. No.	Category	Face Value as on 31.03.2021	Percentage
1.	Central Govt. Securities (CTG).	1,347.66	12.50
2.	(a) State Development Loan (SDL).	6,097.16	56.54
	(b) State Government Securities (STG).	74.30	0.69
3.	Special Deposit Scheme (SDS).	91.79	0.85
4.	Public Sector Financial Institutions/Undertakings (PSU) [including Private Sector bonds/securities (PVT)].	3,157.85	29.28
5.	CBLO in hand	14.81	0.14
	<b>TOTAL</b>	<b>10,783.57</b>	<b>100.00</b>

**Consolidated statement of category wise investment of corpus under different schemes at face value as on 31.03.2021 [Excluding Equity related investments].**

(₹ in Crore)

Category	Schemes					Total	Percentage
	Employees' Provident Fund	Employees' Pension Fund	Employees' Deposit Linked Insurance Fund	Staff Provident Fund	Staff Pension and Gratuity Fund		
Central Govt. Securities (CTG).	1,50,409.07	76,984.66	3,616.36	450.23	1,347.66	2,32,807.98	16.10
(a) State Development Loan (SDL).	4,10,676.67	1,85,757.23	10,165.31	839.57	6,097.16	6,13,535.94	42.42
(b) State Government Securities (STG).	16,393.23	7,161.90	362.70	24.60	74.30	24,016.73	1.66
Special Deposit Scheme (SDS).	53,168.39	1,400.52	2.50	83.33	91.79	54,746.54	3.79
Public Sector Financial Institutions/ Undertakings (PSU) [including Private Sector bonds/securities (PVT)].	2,30,552.08	1,01,427.71	5,568.57	497.78	3,157.85	3,41,203.98	23.59
Public Account	0.00	1,63,111.11	12,059.40	0.00	0.00	1,75,170.52	12.11
CBLO in hand	3,329.68	1,476.90	15.24	2.31	14.81	4,838.95	0.33
<b>Total</b>	<b>8,64,529.12</b>	<b>5,37,320.04</b>	<b>31,790.08</b>	<b>1,897.82</b>	<b>10,783.57</b>	<b>14,46,320.64</b>	<b>100.00</b>

**5.22** The details of category and coupon-wise investment at Face Value (Debt) (Un-exempted Sector) in respect to different schemes i.e., E.P.F. Scheme, 1952, E.P.S. Scheme, 1995, E.D.L.I. Scheme, 1976, Staff Provident Fund, Staff Pension & Gratuity are also given in **Appendices- 5(ii) to 5(vi)**

**5.23** Net Interest earned on investments (Including Equity related investments) (Un-exempted Sector) during the year 2020-21 is tabulated below:-

S.No.	Scheme	Net Interest (₹ in crore)
1.	Employees' Provident Fund	72,811.61
2.	Employees' Pension Fund	29,089.35
3.	Employees' Deposit Linked Insurance Fund	1,539.88
4.	Staff Provident Fund	150.87
5.	Staff Pension & Gratuity	796.03

**5.24** Investments made during the year are given below:

<b>INVESTMENTS MADE BY EXEMPTED ESTABLISHMENTS DURING 2020-21</b>	
<b>Category of Investment</b>	<b>Amount Invested (₹ in cr.)</b>
Special Deposit Account	1,552.28
Govt. Guaranteed Securities	16,508.85
State Govt. Securities	23,278.75
Others	57,814.33
<b>TOTAL GROSS INVESTMENT</b>	<b>99,154.20</b>
LESS: Redemption	20,326.27
<b>TOTAL NET INVESTMENT</b>	<b>78,827.93</b>

#### **RATE OF INTEREST TO MEMBERS**

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

#### **PRODUCTIVITY LINKED BONUS TO EPFO EMPLOYEES**

**5.26** Office-wise details of Productivity Linked Bonus for the year 2019-20 paid during the year 2020-21 to the employees of EPFO are given in **Appendix-5(viii)**.

# CHAPTER 6

Customer Service,  
Communications & Public  
Relations

## CUSTOMER SERVICE DIVISION

### 6.1 GRIEVANCE REDRESSAL MECHANISM IN EPFO

EPFO lays strong emphasis on customer service and redressal of grievances of all stakeholders. The Organization has robust mechanisms for resolving complaints of all stakeholders that include employers, employees and pensioners. The Customer Service Division at EPFO Head Office, along with the field formations in Zones and field Offices across the country are equipped with full-fledged Facilitation Centres, PROs and support staff to provide quality service. The various modes of registering and resolving grievances are :-

- CPGRAMS
- EPFIGMS
- Call Center
- Whatsapp Business Helpline
- Twitter and FB account of EPFO & MoL&E
- FAQs
- Facilitation Centers

Grievances originate from members, pensioners, employers of establishments, both exempt and unexempted. They are also routed 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 & Employment, National Human Rights Commission (NHRC) and Social Media. Despite countrywide lockdown during COVID-19 lockdown, which forced EPFO to operate with only 50 percent staff presence, the momentum in redressal of grievances was maintained efficiently.

### 6.2 GOVERNANCE OF CUSTOMER SERVICE DIVISION

The Customer Service Division in the Head Office is headed by an ACC(HQ) level officer, who is assisted by, ACC(CSD), RPF-1s, RPF-2s, APFCs, and other staff officials. The Nodal Officers looking after redressal of grievance have been nominated in each Zonal Office and field Office.

### 6.3 CENTRALIZED PUBLIC GRIEVANCE REDRESSAL AND MONITORING SYSTEM (CPGRAMS)

CPGRAMS is available on the PG portal of Government of India. ([www.pgportal.gov.in](http://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 aims to enable submission of grievances by the aggrieved citizens from across the country, around the clock (24x7). All the EPFO offices are regularly using CPGRAMS to monitor & redress the grievances.

#### Monitoring of grievances received under CPGRAMS Portal.

- The grievances under CPGRAMS Portal are received by Customer Service Division (CSD) in EPFO Head Office through the Ministry of Labour & Employment. Thereafter, they are forwarded to the concerned field office and ACCs of the concerned divisions in Head Office for redressal.
- The field offices redress the grievances within the stipulated time and upload their replies on the PG Portal.
- The CSD, in turn, examines and forwards the reply to the Ministry of Labour & Employment for its final disposal. The Ministry then replies to the citizen concerned, except in case of grievances pertaining to DPG which are disposed of by DPG itself.
- Vigorous monitoring of grievances are carried out at all levels. Reports of pendency and disposal are generated regularly, and are followed up with field offices and different sections of Head Office through multiple modes like E-mails, whatsapp, calls etc.
- For grievances registered on CPGRAMS Portal, feedback is obtained over calls from 20 complainants every month to know the quality of service on CPGRAMS portal.
- Utmost priority is accorded to Covid-19 grievances registered on CPGRAMS Portal and are to be resolved within 3 days.

**Receipts and disposal of grievances through CPGRAMS-**

Year	Number of Grievances received	Number of Grievances disposed	Percentage of disposal	Average Time Taken
2020-21	44522	44077	99%	8 days

The total number of grievances increased in terms of numbers over 2019-20. However, the average time taken to resolve the complaints reduced to 8 days in 2020-21 compared with 9 days in 2019-20.

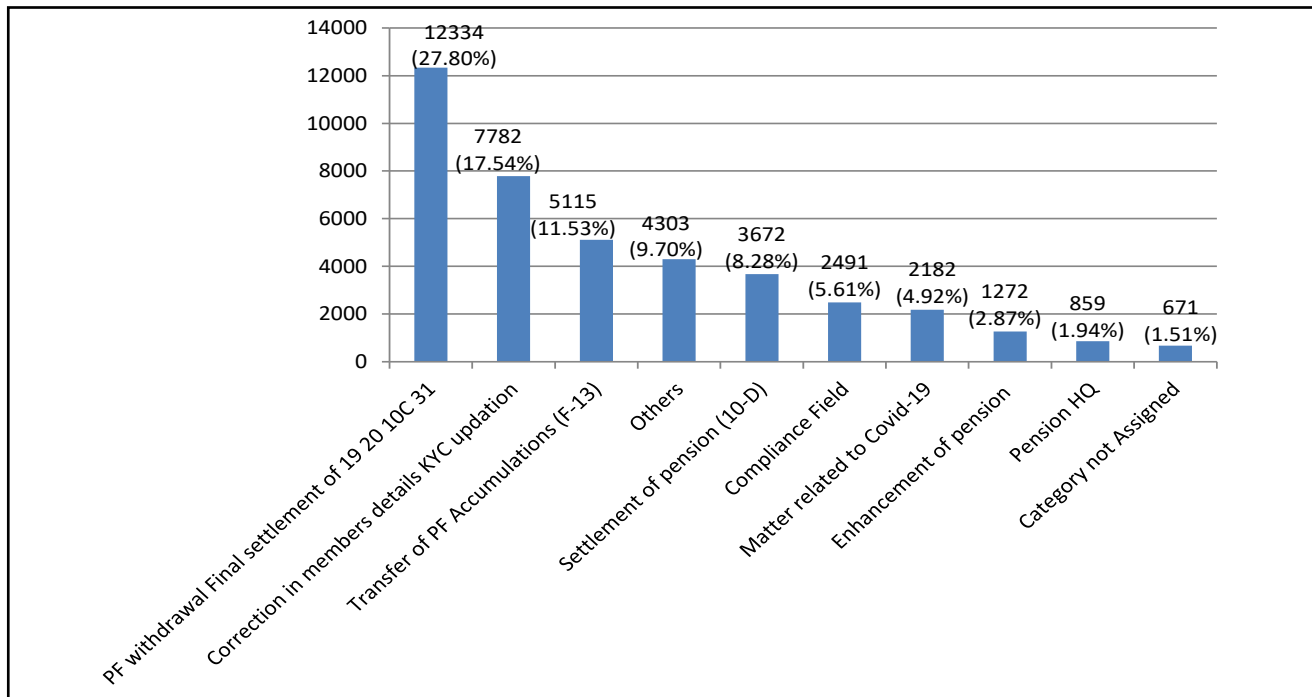
Disposal of grievances received from various sources:

S.No.	Grievance Source	Total Receipt	Disposed	Disposal Percentage
1.	DPG	2244	2162	96.34%
2.	DARPG	1764	1754	99.43%
3.	Local/Internet	23529	23236	98.75%
4.	President of India Secretariat	153	146	95.42%
5.	Pension	3112	3049	97.97%
6.	PMO	13720	13650	99.48%

**Top 10 category of grievances on CPGRAMS portal (2020-21)**

Grievance Category	Brought Forward	Received	Total Receipt
Withdrawal Final settlement of 19 20 10C 31	43	12334	12377
Correction in member details KYC updation	16	7781	7797
Transfer of PF Accumulations (F-13)	37	5115	5152
Other	2	4303	4305
Settlement of pension ( 10 -D )	24	3672	3696
Compliance Field	19	2491	2510
COVID-19 related	0	2182	2182
Enhancement of pension	0	1272	1272
Pension HQ	3	859	862
Category Not Assigned	1	671	672

**CPGRAMS Category wise Grievance Received during 2020 -2021**



**6.4 Employee’s Provident Fund Online Grievance Management System (EPFiGMS)**

EPFO has introduced many new online services for its stakeholders like ECR, UAN, Passbook, PMPRY, Online Transfer, Online Claim processing etc. The EPFiGMS launched in 2010 had outlived its utility, and was revamped to address new issues faced by the members. The updated EPFiGMS was launched by the Union Minister of State for Labour and Employment on 21 August, 2019 at Hyderabad.

This system has not only provided the convenience of a single window platform to the subscribers to register grievances/queries but has also proved to be of immense value to field offices in managing grievances. Subscribers like members, pensioners, establishments and others can register grievances on the EPFiGMS portal from across the country and around the clock. Additionally, EPFiGMS can also record, acknowledge and track/monitor grievances till it is finally redressed. It has also ensured that the citizen-centric platform facilitates EPFO in maintaining efficiency, transparency and greater accountability while helping the organisation in streamlining processes and improving the ease of convenience for the subscribers.

The EPFiGMS 2.0 has several innovative features:-

- 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 EPFO master database helps in identifying EPF offices for redressal of grievances.
- Quick resolution - the lodged grievance is directed to the officer who is handling the account of the member.
- Comprehensive Categorization – 62 categories introduced to identify exact nature of grievance.
- Grievance closure occurs only after satisfaction of the complainant.
- Feedback by complainant on (a) Portal Interface (b) Quality of Redressal
- Multiple document uploading - Up to 3 documents can be uploaded in one grievance.
- Interactive system - Complainants can send online comments/ clarifications when asked.
- Interim reply to the 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.



**COVID-19 GRIEVANCES ON EPFIGMS**

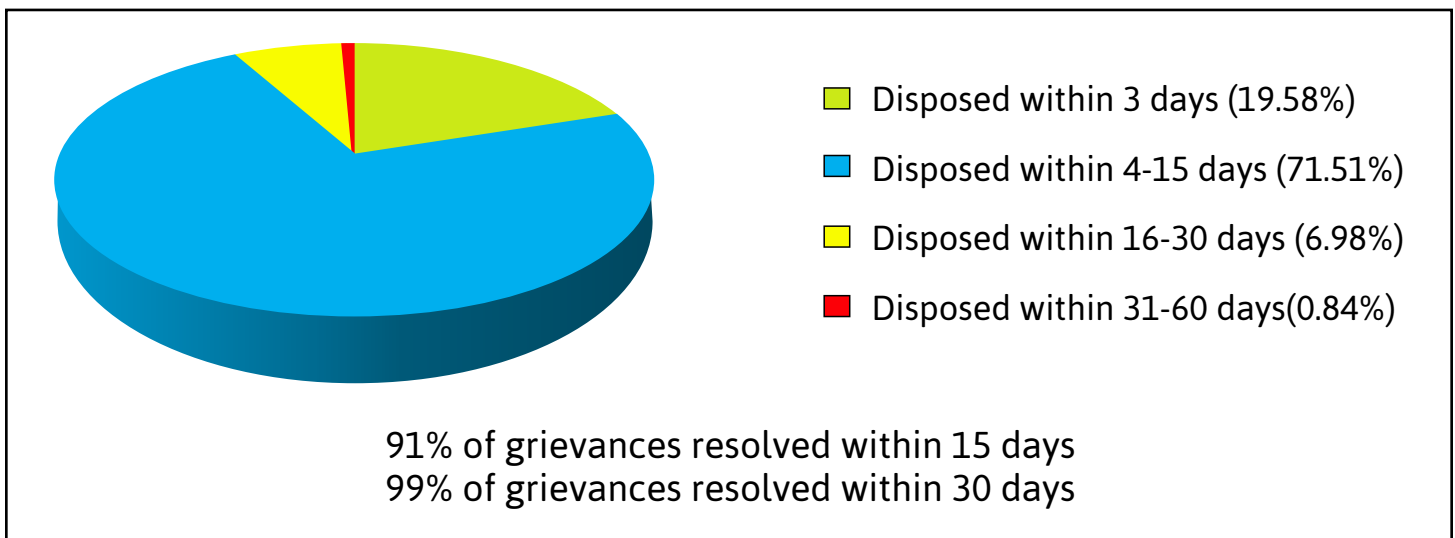
Three Categories of Grievances incorporated in EPFIGMS during the Covid-19 Pandemic.

- (a) Covid-19 Advance related
- (b) PMGKY related
- (c) Claims rejected more than once

During the Pandemic, 20,924 grievances related to COVID-19 advances were received and 20,780 were disposed of at the redressal rate of 99.31%.

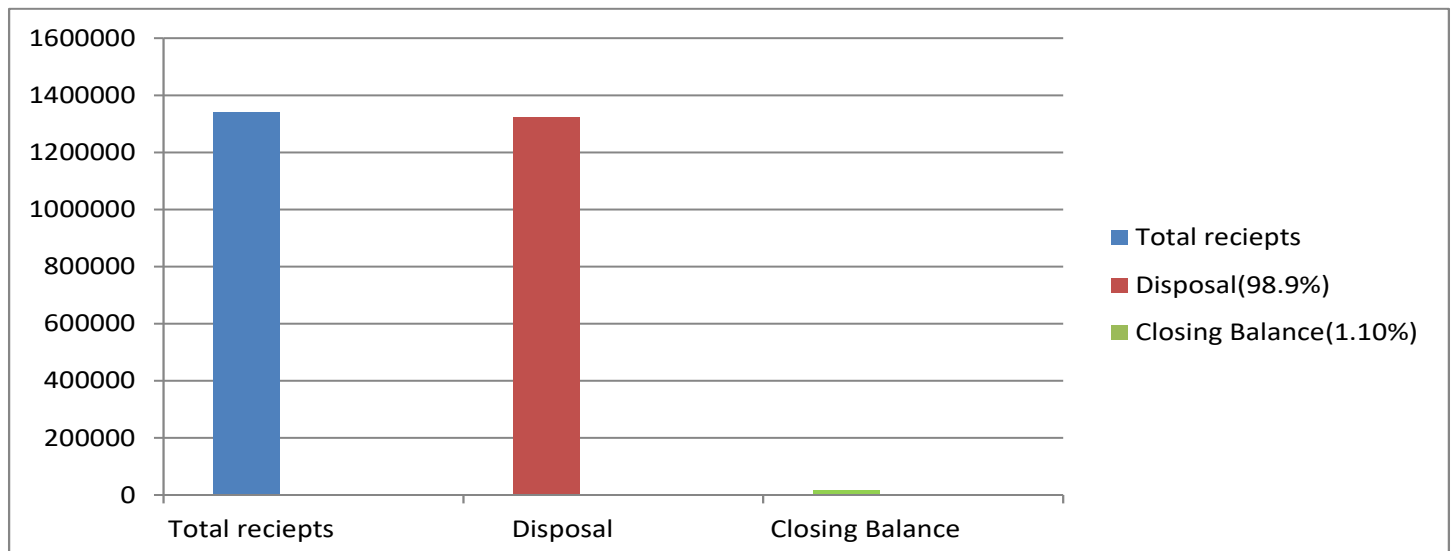
**Grievances Registered & Disposed in EPFIGMS**

Year	No. of Grievances	Disposed	% of Disposal
2020-21	13,38,292	13,23,612	98.91%



EPFIGMS also saw an increase of 44.51% grievances at 13,38,292 in 2020-21 compared with 9,26,096 in 2019-20. However, the disposal rate improved in 2020-21 to 98.90% as compared with 97.78% last year.

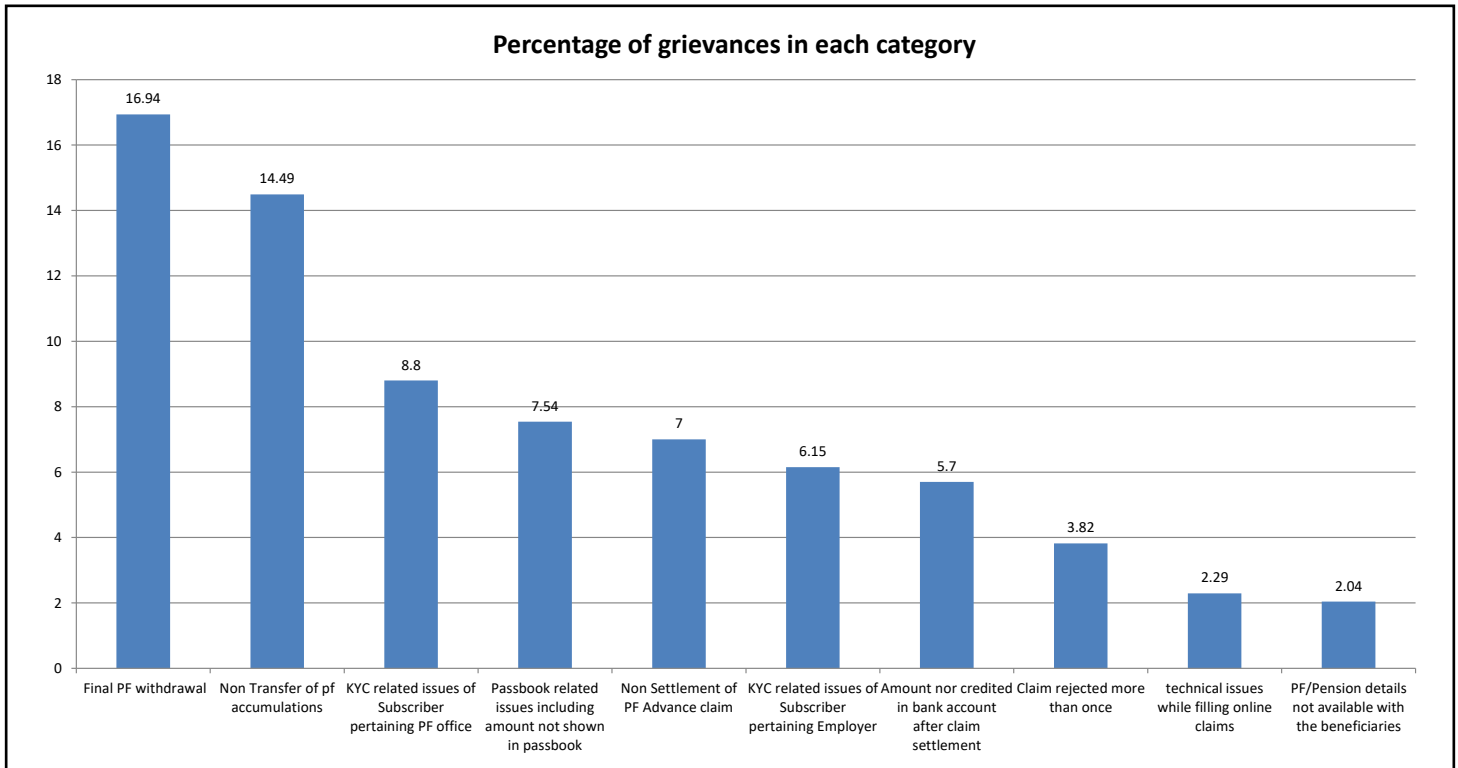
**EPFIGMS Receipt and Disposal during 2020 -2021**



The grievances of over 13 lakh subscribers were resolved during the pandemic year 2020-21.

**QUALITATIVE ANALYSIS OF GRIEVANCES IN EPFIGMS DURING THE PERIOD 01-04-2020 TO 31-03-2021**

**Top 10 Categories of Grievances registered in EPFIGMS in 2020-2021**



Category Analysis is being done regularly to assist the Management carrying out systemic reform to improve processes and reduce grievances.

**EPFIGMS on UMANG APP-**

EPFIGMS has on-boarded UMANG app during September, 2020. However, the data has been obtained from the UMANG app in November, 2020.

Period	Grievance Registered	Grievance Registered through UMANG	Percentage
Nov'2020	95,350	8,421	8.83%
Dec' 2020	1,11,991	8,568	7.7%
Jan' 2021	1,35,195	13,508	9.99%
Feb'2021	1,20,742	8,970	7.43%
Mar'2021	1,24,841	12,086	9.68%
TOTAL	5,88,119	51,553	8.76%

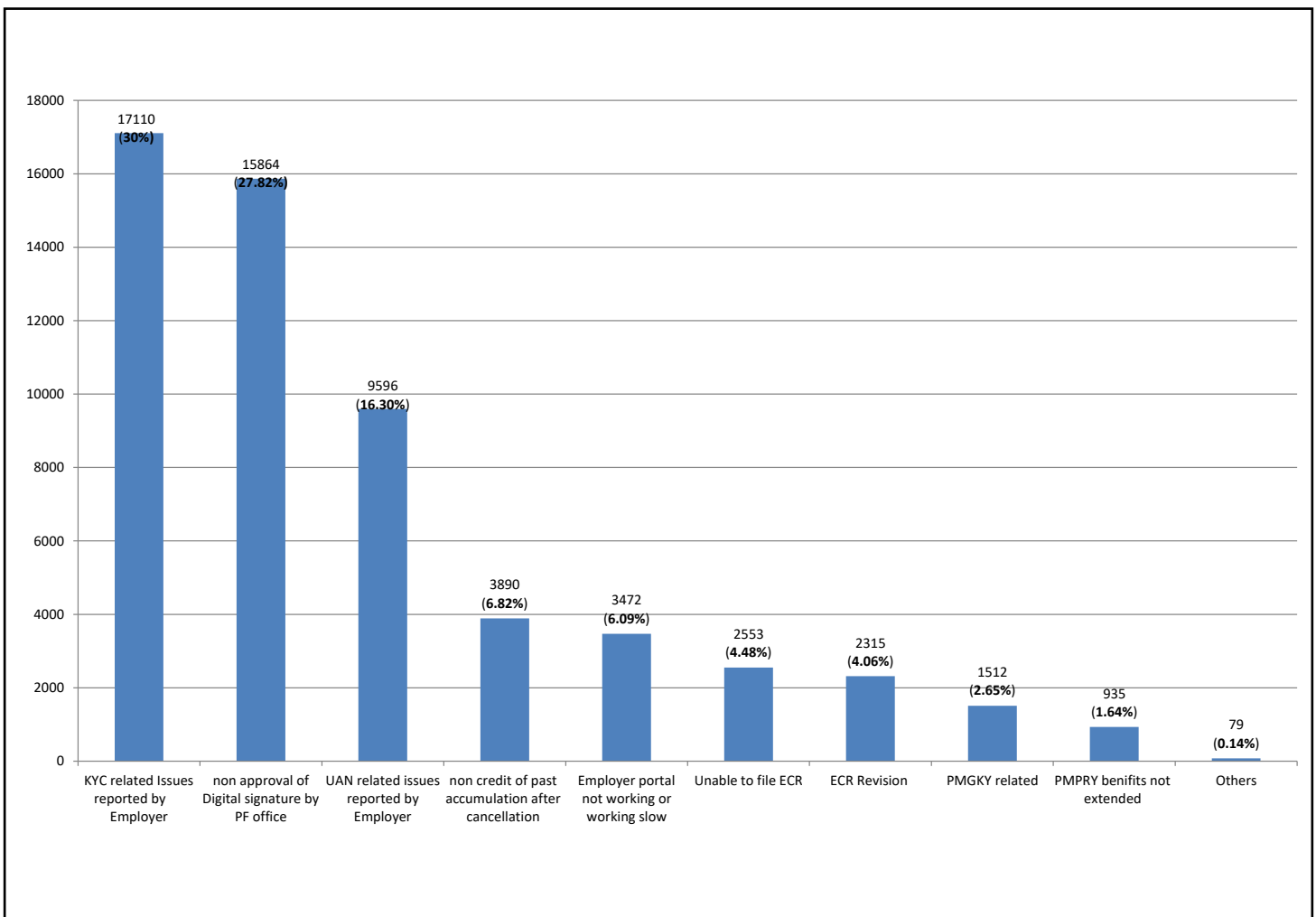
### 6.5 STAR RATING OF OFFICES IN EPFIGMS

The feedback on the disposal of grievances has been obtained from the stakeholders in order to evaluate the quality of service. Out of 1,338 , 292 grievances received during 2020-21, 13,23,612 of them have been disposed of i.e. (98.90%).

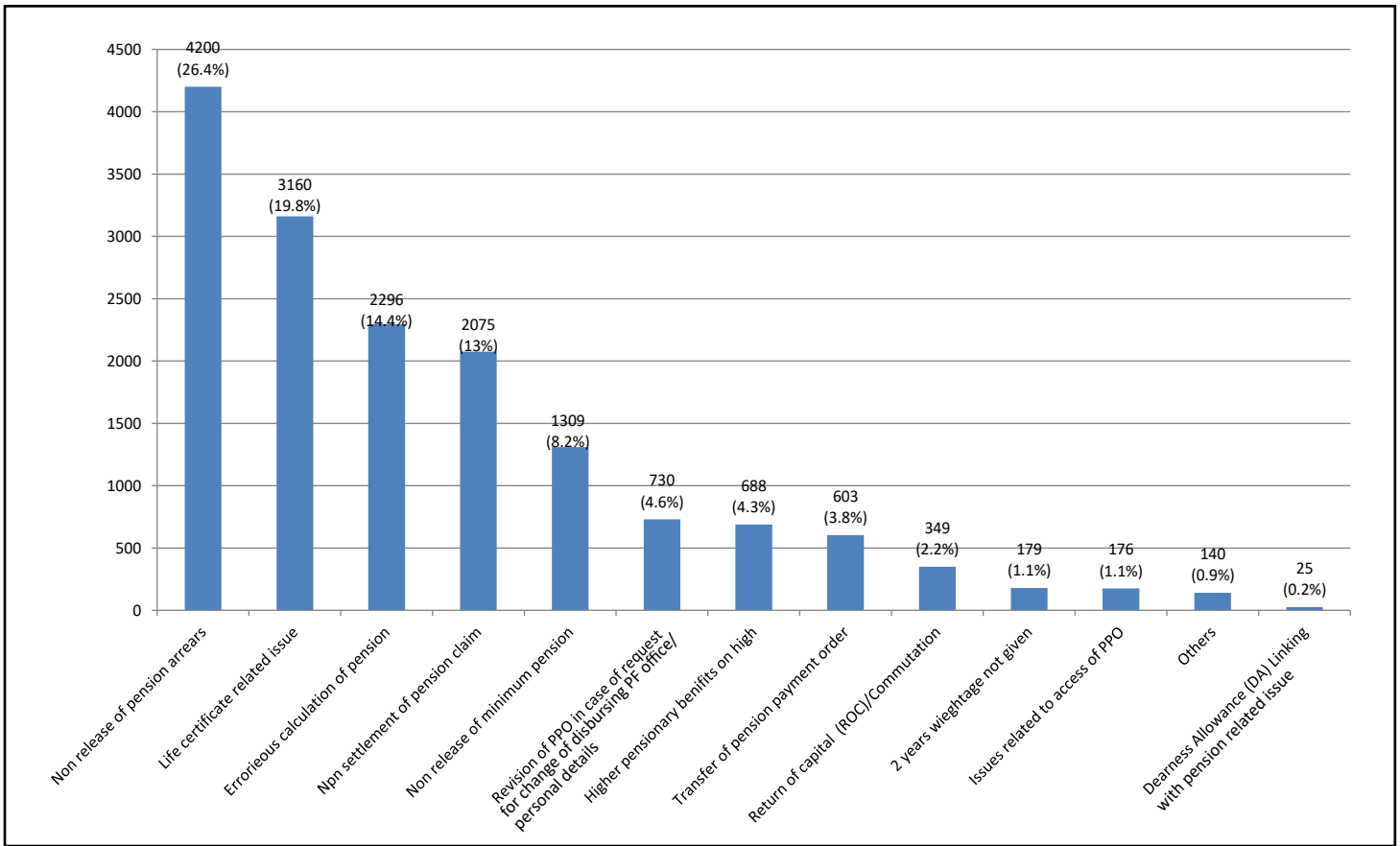
Of the 13,23,612 disposals, EPFO received 1,45,144 feedback from the stakeholders i.e. (11%). Further, of the total feedback, 59,270 (41%) are 3-star and above. It is presumed that more than 80% complainants are satisfied with EPFO's grievance resolution mechanism.

The feedback was also obtained from the stakeholders for the portal performance and improvement. During the period 01.04.2020 to 31.03.2021, 83% responses are 3 star and above on the performance of the EPFIGMS portal.

#### Category Analysis of Employer Grievances registered in EPFIGMS in 2020-21



**Category Analysis of Pensioner Grievances in EPFIGMS in 2020-2021**



**SKOCH Award for EPFIGMS in 2020-21**



Grievance resolution mechanism through EPFO's in-house portal EPFIGMS won the GOLD award by SKOCH India SKOCH Digital India & e-Governance Award 2020 in the Category : Services Delivery – Government to Citizen (G2C). The award was conferred during the 66th SKOCH summit on 30th July, 2020. SKOCH Award, instituted in 2003, recognizes people, projects and institutions that go extra mile to make India a better nation.

## 6.6 CALL CENTRE

EPFO has a Call Centre to address the queries received on Toll Free Number 1800118005 from its stakeholders across India. The Call Centre remained functional even during the COVID-19 pandemic. During the year 2020-21, 7,56,133 calls and 4,86,696 emails were replied to by the Call Centre. The facility is functional in three shifts from morning 7.00 AM to Evening 9.00 PM on all days of the week.

Further, the Call Centre was revamped with CSC VCC (virtual contact centre) in January, 2021 , which has 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

i. The capacity of the updated call centre has grown by almost 100% to about 4,000 call responses per day. The facilities are extended at Zonal Level to help the stakeholders in regional languages, in addition to English and Hindi.

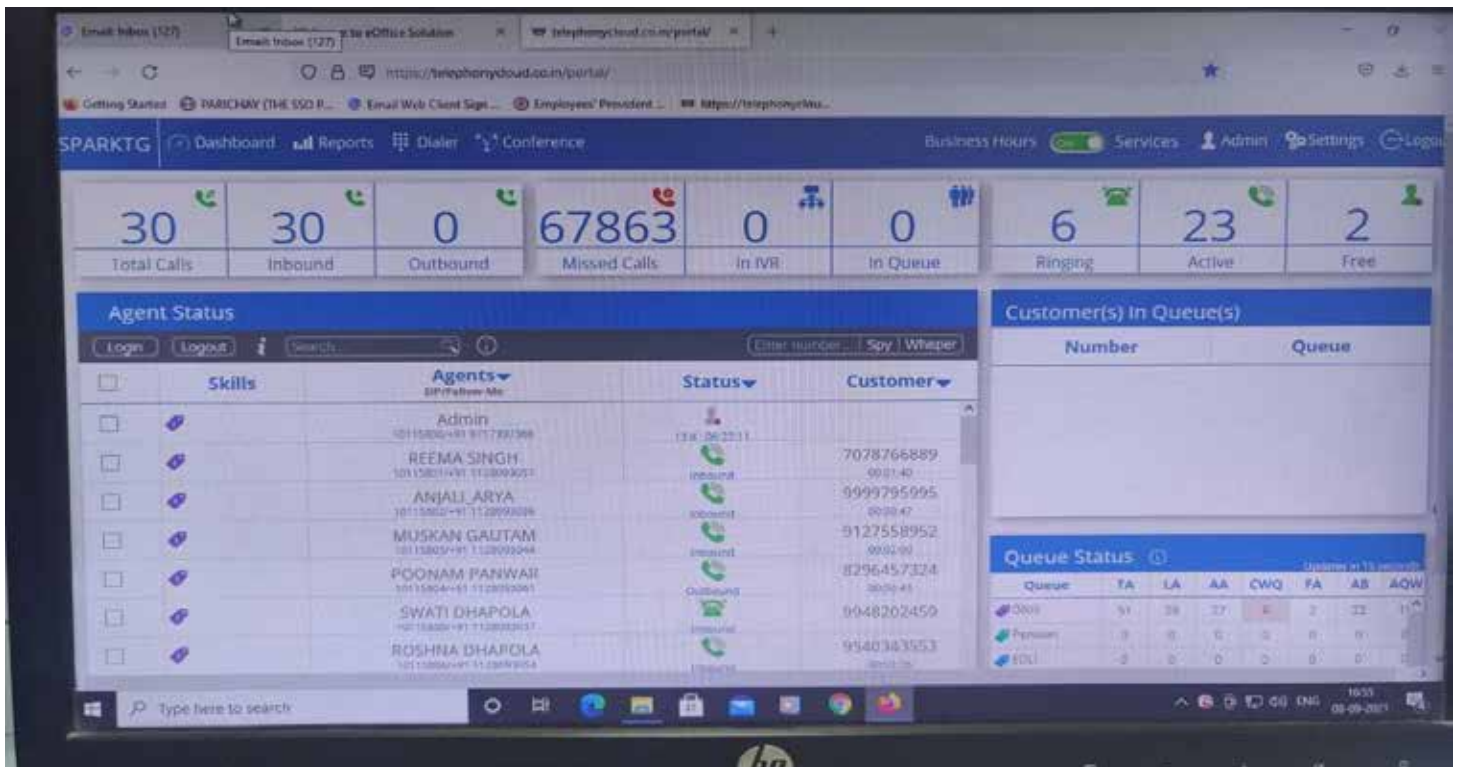
ii. Constant monitoring of live calls through interception features has ensured quality to the replies furnished.



iii. The facility of recording all calls with a time shelf of six months ensures complaint verification.

iv. Real time and interactive dashboard ensures smooth functioning of Call Centre as it tracks number of total agents, login agents, active agents, free agents, agents on break, customer waiting in queue etc. 45 agents work in both Hindi and English languages from 7 AM to 9 PM in 3 shifts.

**DASHBOARD OF CALL CENTRE AT NDC**



**6.7 WHATSAPP BUSINESS HELPLINE**

- i. EPFO has introduced WhatsApp Business Helpline Call number in all Field Offices from July, 2020 to resolve queries raised by stakeholders from the comfort of their homes. These numbers are posted on EPFO website so the stakeholders can easily access their respective EPFO Office.
- ii. A dedicated team in each Field Office ensures the reply to the queries within 24 hours.
- iii. As on 31.03.2021, total 5,65,353 Grievances/Queries through WhatsApp Helpline were received and 5,46,795 of them had 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 ensures seamless and uninterrupted service delivery to the subscribers.

**6.8 Social Media**

EPFO has an impressive presence on Social Media which is leveraged to reply to queries from the social media handles of EPFO. The queries related to EPFO, but received on handle, are also replied to which is then used by the ministry to post on its handle. The number of queries received and replied through Social Media Platform are below:

**A. Social Media Grievances (Received from Ministry OF Labour & Employment / MoS(IC))**

The grievances/queries received on the Social Media Account of the Ministry of Labour & Employment and Minister of State (Labour & Employment) (Independent Charge) pertaining to EPFO have also been redressed.

During the period of 01.04.2020 to 31.03.2021, total 3112 grievances/queries have been received and the same have been redressed.

Total No. of Face Book Grievances	Total No. of Twitter Grievances	Total (FaceBook + Twitter) Grievances	Disposed
145	2967	3112	3112 (100%)

### EPFO SOCIAL MEDIA HANDLES @socialepfo

EPFO has its presence on Facebook, Twitter, Whatsapp and Quora. EPFO boarded Quora as well in October,2020. The replies furnished on Social Media upto 31.03.2021 is as under:-

	No. of queries received	No. of queries replied	Pendency	Disposal %
FaceBook	12818	12818	0	100%
Twitter	19225	19225	0	100%
Quora	4	4	0	100%

### 6.9 Frequently Asked Questions (FAQs)

- **375** FAQs were compiled and translated into different Regional Languages for the benefit of stakeholders.
- These 375 FAQs have been uploaded on EPFO website in Hindi and English . These FAQs have been also uploaded on Quora.
- They have also been translated into 12 Indian Languages (English, Hindi, Tamil, Telugu, Kannada, Malayalam, Marathi, Bengali, Assami, Oriya, Nepali and Punjabi) and efforts are being made to upload them on EPFO website.

### 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 are provided with guidance/clarifications about various services/benefits. Their grievances, if any, are also redressed face to face.





## 6.11 SYSTEMIC CHANGES

Comprehensive policy guidelines have been issued on regular intervals, reiterating commitment to improve service standards in the EPFO. They are being monitored intensively by the Head Office and the Zonal offices.

The following policy changes have been initiated to streamline the EPFO services to make them more customer friendly.

An SMS is sent to all EPFO Subscribers in whose account the Employers' Share of PF has not been credited.

To bring more transparency and minimise grievances, calculation sheets are provided to subscribers and pensioners at the time of PF withdrawal, explaining the pension amount sanctioned.

## COMMUNICATION & PUBLIC RELATIONS (C & PR)

**6.12** The Communication & Public Relations Division (C&PR) represents the nodal desk for public relations to establish and maintain relationships with stakeholders especially the media, and other opinion makers of the society. Its responsibilities include designing, communications, campaigns, issuing press releases, coordinating with the press. It acts as the Organisation's spokesperson, maintaining the website and social media content, and building brand image of EPFO, thereby improving the image of the Government as a citizen centric unit.

The COVID pandemic tossed unique challenges in the preceding financial year in terms of traditional outreach activities. However, the C&PR Division has been quite active in spreading awareness about the initiatives taken by EPFO to facilitate ease of living, ease of doing business, efficient service delivery and widening the reach of EPF benefits.

Press releases were issued from time to time for bringing developments in EPFO for citizens' engagement, especially regarding initiatives that helped mitigate the impact of COVID era. The strategy was to reach out through press releases, webinars, media interviews by officers and social media. Consequently, the efforts of EPFO in truly acting as an "essential services" arm of the Government despite the constraints of 50 percent working hands, earned the trust of the citizens while handling an exceptional 60% increase in service requests as compared to last year. National media carried out news of EPFO extensively giving confidence about the Government's commitment for ensuring Social Security delivery seamlessly. Almost all the initiatives made positive stories such as the quick roll out of Pradhan Mantri Gareeb Kalyan Yojana that was specially introduced to contain inconveniences caused by lockdown. The Organization's efforts towards load distribution amongst offices during the Covid times were also well received. Another such initiative was the launch of "virtual hearing facility in quasi-judicial cases" during the 227th meeting of Central Board of Trustees (CBT) by Shri Santosh Kumar Gangwar, Union Minister of State for Labour & Employment (Independent Charge).



Sh. Apurva Chandra, Union Secretary (Labour & Employment) launched a new facility of bulk transfer of funds and data from exempted trusts to EPFO through a single payment. Two important other digital initiatives of EPFO namely "e-facility for the Principal Employers (PE), to view PF compliance and remittance made by their contractors in "monthly ECR and web facility for registering, processing & monitoring of complaints & optional inspection through a web-based portal" caught impressive media attention and discourse.

Two specially designed booklets titled 'Response to Covid' were released. The booklets were an effort to encapsulate the preparedness of EPFO to innovate and deliver uninterrupted services to its stakeholders through the difficult times of Covid-19 pandemic. EPFO extending its reach in Jammu, Kashmir and Ladakh was captured in a special booklet titled "operations of EPFO in J&K and Ladakh".

During 2020-2021, where serious challenges were posed by pandemic Covid-19 and consequent lockdown, C&PR Division educated the stakeholders through social media by posting of creatives on Facebook & Twitter, banners, cartoons, and videos on Youtube about the steps taken by the Government in the area of Social security.

**6.13** The key areas of information dissemination and popularization by C&PR division were:

- Education of the stakeholders about the relief package announced by the Government under PMGKY.
- Appealing the employers to not deduct salaries of their employees who were not able to work due to disease or social distancing.
- Ensuring credit of monthly pension in time, despite COVID operational challenges.
- Special Covid-19 Advance Eligibility and process to file claims.
- Popularization of UMANG App.
- Education of relaxed procedure to rectify Date of Birth and other credentials update.
- Pension Payment Orders and UAN cards on Digilocker.
- Restoration of commuted Pension.
- Jeevan Pramaan through CSC network.
- Support Business Houses through reduction in statutory rate of contribution from 12% to 10% for wage months May, June and July 2020 as a part of Atma-Nirbhar Bharat package and Relief to establishments from levy of penal damages.
- Launching e-Inspection with the purpose of enhancing ease of doing business and promoting transparency and objectivity in EPFO's compliance machinery.
- Virtual hearing facility for quasi-judicial cases.
- PRAYAAS initiative popularization regarding release of pension on the day of superannuation.

During 2020-2021, Social Media Platforms of EPFO were extensively used as an outreach tool to highlight important meetings/events such as CBT meetings, Foundation Day celebrations and launch of Schemes by the Government. As on 31.3.2021, EPFO had **2,39,800 followers on its facebook page and 1,22,826 followers on twitter**. Total number of webinars organized were 16,416 with 131,905 stakeholders participating.

## RIGHT TO INFORMATION

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



श्रम एवं रोजगार मंत्रालय  
Ministry of Labour & Employment  
भारत सरकार (Government of India)



EPFO

## "NIRBADH SEWA" by EPFO

Subscribers to get Pension Payment Order(PPO)  
on the date of retirement

- Monthly webinar 'Prayaas an endeavour to release PPO on the day of retirement' being organised by all Regional Offices.
- Employees retiring within 03 months are being invited for guidance & training in webinar along with employers.

To Benefit about 3 lakh employees  
retiring every year.



[epfindia.gov.in](http://epfindia.gov.in)



@socialepfo



@socialepfo



Employees' Provident Fund Organisation



श्रम एवं रोजगार मंत्रालय  
Ministry of Labour & Employment  
भारत सरकार (Government of India)



EPFO

### Prerequisite for availing **Online Claim Services**

- UAN should be activated
- Verified Aadhaar should be linked with UAN
- Bank Account with IFSC should be seeded with UAN



# CHAPTER 7

## HUMAN RESOURCES

## INTRODUCTION

**7.1** "Human Resource Management" (HRM) division is tasked with handling the diverse staff functions of the Organisation, guided by policy guidelines issued by the Department of Personnel & Training (DOPT) in management of manpower resources and optimum utilization for delivery of the social security benefits. The overall mandate is to create a work environment that can continuously identify, nurture and utilise the capabilities of its officers and staff through appropriate policies in the area of training, career development and performance management. The department continuously evaluates present jobs and make provisions for expected future role for its 14,208-strong workforce, deployed at the Head Office (including National Academy and 4 Zonal Training Institutes and 1 Sub Zonal Institute); 21 Zones; and 138 Regional (field) Offices, 114 District Offices, 5 Special State Offices and 4 Service Centers. The Human Resource Wing is headed by an Additional CPFC (HQ), a Joint Secretary level officer. Its functions are organized into Divisions and sections viz., Human Resource Management Division; Human Resource Development Division, Examination Division, Training, Welfare and Industrial Relations section.

## MANPOWER

**7.2** The total strength of Officers and Staff in the Employees' Provident Fund Organisation stood at 14208 as of 31.03.2021 as against the total sanctioned manpower of 24,073.

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

## PROMOTIONS MADE DURING THE YEAR

**7.3** The Group 'A' cadre of the Organisation is managed centrally. Human Resources Management Division completed all the important activities in order to fulfil the manpower requirement for the Organisation by conducting regular DPCs.

The cadre-wise promotions made in Group 'A', 'B' and 'C' are as under: -

### Group 'A' cadre:

- 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 for the panel years 2020 and 2021 decided to promote 07 officers to the post of Regional Provident Fund Commissioner-II. Further, 02 officers were promoted to the post of Regional Provident Fund Commissioner-II by the opening of sealed cover.
- 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 placed/ promoted 141 officers to the post of Assistant Provident Fund Commissioner. Further, a Senior Time Scale (STS) order was issued for the placement of 206 Assistant P.F. Commissioner in the Time Scale of PB3 ₹ 15600-39100/- + Grade Pay ₹ 6600/-.
- Deputy Director (OL) and 04 officers were promoted to the post of Deputy Director (OL) in level 11 of the pay matrix.

### Group 'B' Cadre:

- Enforcement Officer/Accounts Officer (Seniority Quota): The Regularization / Promotion for the post of Enforcement Officer/Accounts Officer for 16 Regions was approved. Total 444 staff promotions to the post of Enforcement Officer/Account Officer under Seniority Quota were made.
- Enforcement Officer/Accounts Officer (Examination Quota): The DPC recommendation for promotion to the post of Enforcement Officer/Accounts Officer under Exam Quota for the Bihar Region was approved.
- Private Secretary (Seniority Quota): The Regularization / Promotion for the post of Private Secretary of 47 Personal Assistants was approved by the Competent Authority.

## 7.4 RECRUITMENTS MADE DURING THE YEAR

- Assistant Section Officer (Direct Recruitment): Recruitment for 240 posts of Assistant Section Officers has been completed.
- Social Security Assistant (SSA) Cadre(Direct Recruitment): For filling the 2189 vacancies (including the anticipated vacancies up to 31.12.2019) in the Direct Recruitment (DR) quota of Social Security Assistant (SSAs), Phase-I, Phase-II and Phase-III examinations were conducted and the final result was declared on 21.01.2021. A total of 2111 candidates were declared eligible for appointment to the post of SSA which had 2189 notified Vacancies.
- Revised Recruitment Rules for the post of Social Security Assistant were notified on 1st February, 2021. Existing pay level was enhanced to Level-5 in the Pay Matrix. It was notified that after completion of 4 years of regular service in the Cadre, 80% of Social Security Assistants(SSA) shall be placed to pay Level 6 in the pay matrix (35400 - 112400) subject to fitness and availability of vacancy.

## IMPLEMENTATION OF RESERVATION POLICY:

**7.5** A Special Cell headed by Additional Central Provident Fund Commissioner as Chief Liaison Officer (CLO), set up at Head Office, ensures due compliance to the reservation policy issued from time to time pertaining to SCs and STs. It also disposes off employee grievances of these categories, and scrutinizes and consolidates the statistical data for the categories. The Chief Liaison Officer is assisted by the Liaison officer and 01 Section Officer in the Head Office. Further, one Liaison Officer has been nominated in each of the Regional Offices.

The CLO also visits the Regional Offices to inspect the Reservation rosters /Registers maintained by them. Similarly, Liaison officers of the Regional Offices periodically inspect and scrutinize the reservation rosters/registers in their respective offices. The lapses, if any, in proper implementation of the reservation rosters registers, including shortfall / backlog vacancies of reserved categories, are recorded in the inspection report for rectification by the concerned offices. The recommendations of the CLO are promptly attended to and clarified.

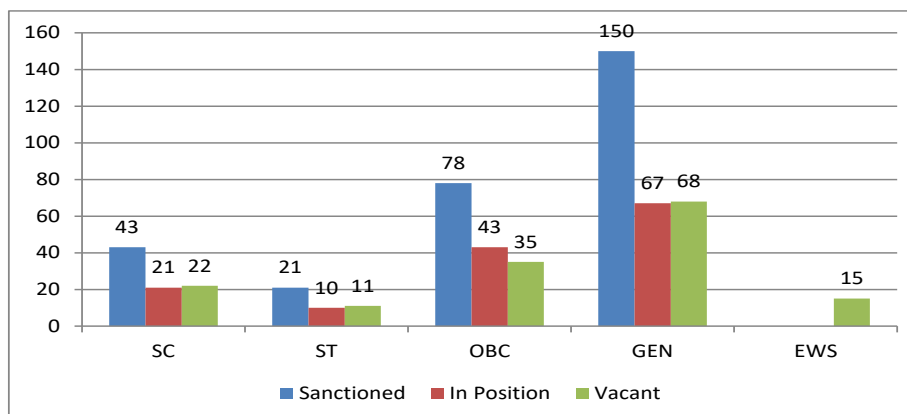
The Special Cell received 15 grievances from SC/ST employees and their Associations in the financial year 2020-21. Of this, 06 have been replied to or redressed and the remaining 09 are being pursued for finalization.

**1) Reservation In Group A Posts:** The reservation in Group 'A', in accordance with the policy of the Government of India, is only applicable in the lowest rung of the Commissioners' cadre of the Organisation of Assistant Provident Fund Commissioner.

As per extant provisions, the benefit of reservation representation has been extended to eligible officers in APFC cadre. As on 31.12.2020, the representation of various categories in the cadre of APFCs in Direct Recruitment Quota as well as Departmental Promotion quota is given below : -

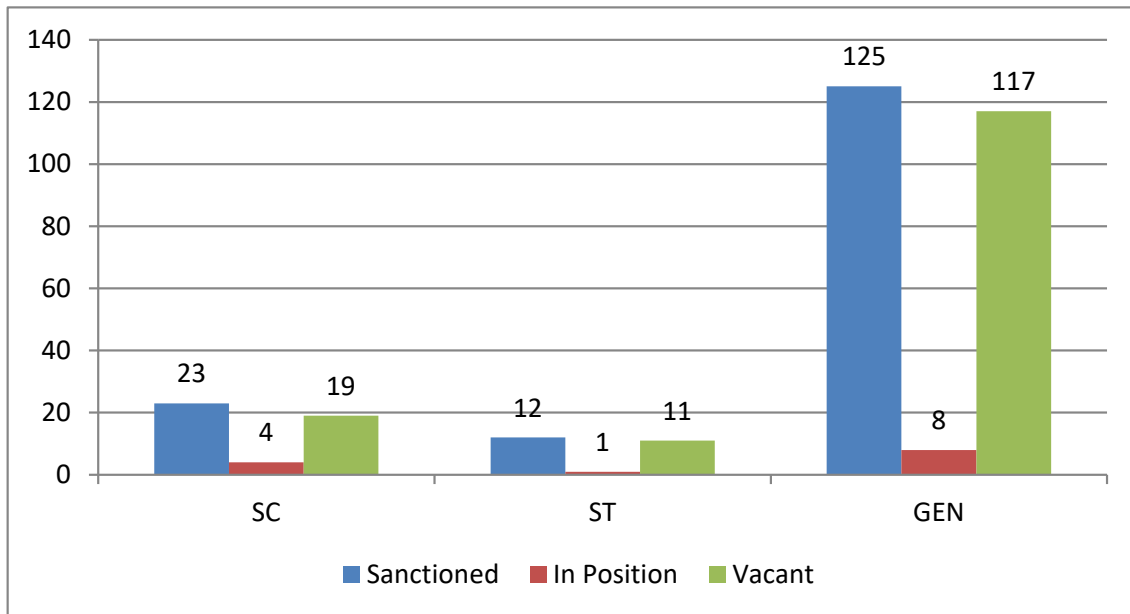
**TABLE -I:**

Direct Recruitment Quota (APFCs) – Position as on 31.12.2020



**TABLE -II**

Departmental Promotion Quota (APFCs) - Position as on 31.12.2020



**INTER-REGIONAL TRANSFERS**

**7.6** The Central Board of Trustees amended the Inter-State Transfer Policy for the SSA cadre, and authorized the competent authority to relax service period for officials making transfer requests based on extant DoP&T guidelines. As a one-time measure, the Board also decided to reduce the prescribed eligibility service from eight years to five years. Further, a model calendar for Inter Regional (State) Transfers has been issued.

**COMPASSIONATE APPOINTMENTS**

**7.7** To enlarge the scope of coverage, broad-basing of beneficiaries with due care to exceptional cases, and to accelerate the decision-making process, the Central Board of Trustees, 226th meeting, delegated the power of making appointments on compassionate grounds to the Central Provident Fund Commissioner and Additional Central Provident Fund Commissioner (Zones). Detailed guidelines on compassionate appointments were issued vide Head Office Circular dated 23.07.2020. Competent authorities have issued 05 offers of appointments to the applicants based on the recommendations of the Screening Committees.

**HUMAN RESOURCES DEVELOPMENT (HRD)**

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

**7.9** During the year 2020-2021, 03 Recruitment Rules i.e. Enforcement Officer/Accounts Officer, Social Security Assistant and Personal Assistant were notified in the Gazette of India.

**7.10** The New Pension Scheme (NPS) of the Govt. of India was adopted during the 190<sup>th</sup> meeting of the Central Board of Trustees, held on 15-09-2010 for officers/employees of the Central Board appointed on and after 01-01-2004. A total of 136 DDOs of EPFO are registered as PAO with National Securities Depository Limited (NSDL). 5989 employees of EPFO are currently subscribing to NPS.

## EXAMINATION DIVISION

**7.11** The Examination Division (Head Office) EPFO 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. It also holds Direct Recruitment Examinations for Group-B (Non-Gazetted) and Group-C posts. In addition, the Examination Section also notifies examination schemes for conducting Limited Departmental Competitive Examinations and Probationary Examinations for Direct Recruits.

**7.12** The Assistant Section Officer (Probationers) Examination Scheme, 2020 was notified on 20.07.2020.

**7.13** The Computer Data Entry Skill Test for Direct Recruitment to the post of Social Security Assistant was conducted on 25.12.2020 in 23 centers across India for 7384 candidates. This was held by observing the Standard Operating Procedure dated 02/09/2020 issued by the Ministry of Health and Family Welfare, Government of India for conducting examinations with Social Distancing norms and other safety measures that were prescribed due to COVID-19 pandemic. A total of 6051 candidates appeared for the test and 2,111 qualified for the post according to the result declared on 21/01/2021.

## PROGRESSIVE USE OF OFFICIAL LANGUAGE

**7.14** EPFO is committed towards increasing use of official language at various levels. Amidst challenging situations due to COVID-19 pandemic, the year (2020-2021) witnessed an overall increase in the progressive use of the Official Language, as is evident from the following:

- Official Language Implementation Committee has been constituted in all the regional / zonal offices including Zonal Headquarters and Zonal Training Institutes as well as Head Office. A total of 515 meetings of the Official Language Implementation Committees were held in these offices through virtual platform (s) or maintaining social distancing norms as per SOP's issued by Ministry of Home affairs, Ministry of Health & Family Welfare, Govt of India.
- During the year, quarterly progress reports received from the Regional Offices /Zonal Offices and Zonal Training Institutes were reviewed by the Head Office. The Official Language Rule - 5 and Section - 3 (3) of the Official Language Act are being fully followed by all the offices of the organization.
- A total of 433 Hindi workshops were organized during the year through virtual platform (s) or maintaining social distancing norms as per SOPs issued by Govt. of India. In these workshops, a total of 3,829 officers and employees were imparted training.
- 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 ₹ 4,57,000/- has been spent under this head.
- The Department of Official Language, Ministry of Home Affairs, Govt of India, through its letter dated 29.03.2017, entrusted the chairmanship of TOLIC, South Delhi -I EPFO Head Office. At present the number of member offices under it is around 64. Eight nodal offices have also been nominated to monitor the reports of member offices. In order to provide information to all the offices, a, "Narakas" tab has been made available on the website of EPFO and e-mail id: 'tolic.epfo@epfindia.gov.in' has been created for coordinating with the member offices.
- 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. During the year the Regional Offices, viz., Aurangabad, Rourkela, Guwahati (NER), Varanasi, Ludhiana, Mangaluru and Muzaffarpur were honoured with various prizes, Official Language Shield and Letter of Appreciation for best performance in Hindi.
- Each office of EPFO has a Hindi library for the usage of officers & staff members.
- 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 ₹ 3,08,500/ - was spent. Also, under the annual Noting & Drafting competition, ₹ 2,75,000/ - were disbursed.

- To review the progress of usage of Official Language in EPFO, the Committee of Parliament on Official Language visited Regional Offices, viz., Delhi West (9.10.2020), Delhi North (26.10.2020), Meerut (26.11.2020), Gurugram West (11.01.2021) & Delhi East (21.01.2021).

## **EPF STAFF PENSIONERS**

**7.15** The total number of pensioners of EPFO as on 31.3.2021 stood at 13,450. Out of this, 10,358 are pensioners and 3092 are family pensioners. Nodal Officers have been designated for redressing their grievances in particular. The details of total number of Staff pensioners and Family pensioners (Zone-wise) is provided in **Appendix-7(vii)**.

## **REVIEW UNDER FR SECTION 56(j) AND RULE 48 OF CCS (Pension) RULES, 1972**

**7.16** Exercise relating to Screening and Review under FR 56(j) and Rule 48 of CCS (Pension) Rules, 1972 is an ongoing exercise at the Head Office and at Field Offices. The reviews of field offices for Group-A and Group-B (EO/AO and equivalent and Below EO/AO and Equivalent) posts and in the Head Office (SO and equivalent and Below SO and Equivalent) posts were undertaken. A review of total 172 officials and screening of 26 officials was made in the cadres belonging to Group-A and Group-B posts. Screening and Review of 477 officials for cadres EO/AO and equivalent and Below EO/AO and Equivalent were also performed in the respective Field Offices.

## **ANNUAL IMMOVABLE PROPERTY RETURN (AIPR)**

**7.17** In-house developed AIPR module has been deployed, and AIPR in respect of 814 Group A officers & 2921 Group B officials of EPFO were submitted online as on 31.12.2020 through this AIPR module. This software was designed, developed and deployed in house.

## **ANNUAL PERFORMANCE APPRAISAL REPORT (APAR):**

**7.18** APAR for all Group "A" Officers is maintained in Head Office and representations to the Group "A" officers on APAR grading, and adverse remarks were conveyed.

From the reporting year 2020-2021, the Annual Performance Appraisal Report (APAR) module of HR-Soft online window has been launched for the officers of EPFO. It is mandatory for all officers in the cadre of ACC(HQ), ACC, RPFC-I, RPFC-II, APFC, DD(Vig.), AD(Vig.), DD(IS), AD(IS), DD(OL), AD(OL), Director (OL), Section Officer and EO/AO to submit their self appraisal through electronic mode only.

## **DISCIPLINARY & APPEAL/ REVIEW SECTION (DAR):**

**7.19** The Administrative Vigilance Section (AVS) was created under the Human Resource Division of the Head Office on 29<sup>th</sup> September, 2011 to deal with the lapses of administrative nature, not involving a vigilance angle. Additionally, some work items were transferred later. The section now has been renamed as DISCIPLINARY & APPEAL/ REVIEW SECTION (DAR)

The performance is summarised as under:

- Complaints and grievances from all sections of the society and individuals through various sources such as 'Prime Minister' Office, Ministry of Labour & Employment, Central Vigilance Commission, Cabinet Secretariat and other Divisions in Head Office: The contents of 87 such receipts were looked into and appropriate action as per extant rules were taken to ensure probity amongst the officials manning the Organisation.
- Institution of Disciplinary Proceedings for Administrative Lapses: Based on misconduct noticed, disciplinary proceedings were initiated against 07 officials. Steps were taken for timely finalization of pending departmental cases (including those pending from previous year), as a result of which 09 such cases were concluded. Out of these, a penalty was imposed on 06 cases while charges were dropped in the remaining 03 cases.



- Disposal of Appeal, Revision and Review Petitions under relevant provisions of the EPF staff (CC&A) Rules, 1971: 04 Petitions were received, and a total of 03 requests were disposed of / decided by the Competent Authority.
- Review of cases of Suspension: After the matter was transferred from Vigilance Wing to HRM and then to AVS, suspension in all matters, including vigilance cases, are processed in DAR Section. Meetings/ deliberations of the Suspension Review Committee are held from time to time and all the cases are placed before it for review. Based on a decision of the Appointing Authority, a total of 04 officials were placed under suspension. Suspension of 16 officials (including those suspended during the previous years) was revoked as per recommendation of the Committee.
- Miscellaneous work pertaining to aforesaid core areas: Approximate 1400 Vigilance Clearance Certificates were processed, apart from applications under RTI Act and including cases pertaining to Courts/Tribunals/Commissions, sanction of honorarium to Inquiry/Presenting Officers for department cases etc.

## STAFF WELFARE ACTIVITIES

**7.20** The CBT (EPF) in its 121st meeting held on 29.12.1989 approved the proposal for setting up of the EPF Staff Welfare Fund with an objective to provide security-cum-welfare cover to all of the staff members of the EPFO.

- An amount of ₹ 17.50 Crore was allotted to various Regional Staff Welfare Committees (RSWCs) through respective Zonal Offices under the Budgetary Head of "Staff Welfare Fund" for Staff Recreation Club, Scholarship & Book Award and other activities (such as providing financial assistance @ ₹ 1,95,000/- to the employees/ family member in the prolonged illness & surgery based on the recommendations made by a Screening Committee constituted in each field office including Head Office and PDNASS; Farewell grant to the retiring Officials fixed at ₹ 15,000/- per retiring Employee; mandatory health checkup for all the employees having attained 50 years of age (and optional for the all employees who have attained the age of 45 years.) . Further, medical checkup facilities can be availed by the employees and spouse biennially in the age group between 50-55 years and every year 56-60 years with a maximum ceiling of ₹ 2000/- per male employees / spouse of female employee and to ₹ 2200/- for the female employee / spouse of male employees, Women's Day Celebrations expenses, Maintenance of Ladies Common Room; Holiday Home/Guest House, Canteen maintenance; Death Relief Fund etc.

- **New Initiatives Undertaken:**

**Ex-Gratia Death Relief Fund of ₹ 10 Lakh:** In the wake of Covid-19 pandemic, a provision was made for grant of Ex-Gratia Death Relief Fund of ₹ 10 Lakh to the family members in the event of unfortunate death of an employee due to COVID-19.

**Felicitation of employees of EPFO for outstanding performance during COVID-19 :** An amount of ₹ 2.21 Crore was allocated under sub-head budget of "Other Activities" from the Staff Welfare Fund to all the Offices of EPFO for felicitating 10 or more deserving Group-B and Group-C employees with a letter of appreciation along with a cash award not exceeding ₹ 5000/- (₹ Five Thousand only) for rising to the occasion and ensuring consistent and seamless services to the stakeholders during the lock-down period that helped in further strengthening of Citizen-Government Trust.

## SPORTS ACTIVITIES IN EPFO

**7.21** The Central Sports Promotion Board (CSPB) is entrusted with organizing sports related activities for the employees of the Board. All sports events are organized on rotation by various Regional Sports Promotion Boards (RSPBs) in a Zone. A budget of ₹ 2.50 Crore under the budget head "Sports Activities" was approved. However, due to the Covid-19 pandemic, it was not possible to conduct sports activities in EPFO for containment of the Covid-19 virus.

## **INDUSTRIAL RELATIONS (IR)**

**7.22** Industrial Relations is tasked with building a relationship between the management and employees. A harmonious relationship between the management and the employees is cultivated through a process of collective negotiation, which should ideally result in resolution of problems. Good industrial relations is an essential aspect for a motivated and productive workforce.

In the context of EPFO, this means an interaction between management (at Head Office level and at field office level) on one hand and the staff/employees through their legitimate representatives of recognized staff associations or Federations or Unions of Officers/staff on the other hand.

The goal is to provide state-of-the-art service to its subscribers while creating a conducive work environment for its employees. The management has been constantly striving to have a harmonious equation with the legitimate representatives of employees. For a congenial environment that enhances employees' performance, proper channels of communication have always been kept open for assimilating the views of various recognized staff associations/Federations/Unions of Officers/staff in policy formulation and its implementation.

A meeting was convened between EPFO authorities and All India EPF Staff Federation (AIEPFSF) at Head Office, EPFO, New Delhi to discuss various issues related to EPFO employees and their career progression in detail. IR has been amongst the top priorities of the HRM division throughout the year as it plays an important role in balancing organisational goals as well as progressive management.

## **VIGILANCE**

**7.23** To ensure transparency, efficiency and integrity in administration, the Vigilance Division has adopted a multi-pronged strategy of preventive vigilance measures to contain, control and curb corruption. It is to ensure prompt, effective and hassle-free service to stakeholders.

**7.24** As the organisation has become larger along with an ever increasing membership base, its functions have become more diverse including the responsibility of handling increasing service delivery responsibilities. The Vigilance Division is headed by a Joint Secretary level Chief Vigilance Officer. The Division has four Zonal Vigilance Directorates headed by a Deputy Director (Vigilance), located in Hyderabad, Mumbai, Kolkata and New Delhi to monitor effective implementation of preventive vigilance measures in a proactive manner.

### **7.25 PREVENTIVE VIGILANCE**

Preventive Vigilance inspections were conducted in eight offices of EPFO, namely, Delhi South, Park Street, Hyderabad-I, Bandra, Jamshedpur, Durgapur and Jangipur. Joint Surprise Checks with CBI was conducted in four offices during the year, viz. Visakhapatnam, Guntur, Kadapa and Rajahmundry.

### **7.26 PUNITIVE VIGILANCE**

- **Complaints:**

1096 new complaints were received during 2020-21 (from 01.04.2020 to 31.03.2021). 1057 complaints were disposed of till 31.03.2021.

- **CVC's 1<sup>st</sup> and 2<sup>nd</sup> stage advice:**

Till 31.03.2021, first stage advice of CVC was disposed of in 5 cases, all of which were major penalty cases. CVC's second stage advice in 1 case was also dealt with.

- **Disciplinary proceedings initiated:**

11 disciplinary proceedings were initiated during the year till 31/03/2021, all of which were major penalty proceedings.

- **Disciplinary proceeding finalized :**

A total of 16 Disciplinary proceedings were finalized during the year, of which 15 were major penalty proceedings and 1 was for minor penalty.

- **Prosecution Sanctions:**

Prosecution Sanctions were accorded in 10 cases during the year till 31/03/2021.

- **Departmental action upon conviction by Court:**

Departmental action on the back of conviction on criminal charges in judicial proceedings was undertaken in 6 cases. Out of these, penalty of dismissal was imposed in 3 cases and a cut in pension was imposed in the remaining 3 cases.

## 7.27 SURVEILLANCE & DETECTION

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

## VIGILANCE AWARENESS WEEK (VAW) 2020

**7.28** VAW 2020 was observed from 27.10.2020 to 02.11.2020 with the theme "Satark Bharat Samridh Bharat". All activities related to VAW 2020 were undertaken observing the social distancing norms and safety protocols related to Covid-19 and adhering to the economic measures prescribed by the Govt. of India.

The following activities were undertaken during the VAW 2020:

- **Integrity pledge:** VAW 2020 activities kicked off with the integrity pledge on 27.10.2020. In view of the pandemic situation officials were encouraged to take an e-pledge. A total of 9699 officials across all 121 EPFO offices in the country participated in the exercise.
- **Outreach Activities:** As part of outreach activities, steps for grievance redressal and empowerment of EPFO subscribers and general public through dissemination of information on the social security schemes administered under the EPF & MP Act 1952 and related services were undertaken. Further, three competitions were conducted with the active participation of all offices in Video making, creative making and preparation of FAQs. The field officers in all 21 Zones of EPFO participated in the competitions. The winning entries adjudged by expert panels of judges were selected for hosting on EPFO's Website and social media platforms for the benefit of EPFO's members/pensioners and the general public.
- A competition for preparing case studies was also conducted which saw enthusiastic participation from officials. The winning entries in the case study competition are proposed to be used for training EPFO staff and officers to build their capacity.
- An appeal was also made to the general public to forward suggestions for Vigilance Administration for which a dedicated email ID was created. The suggestions are under examination for further action.
- **Preventive Vigilance Training:** A webinar on the topic "Preventive Vigilance in EPFO" was conducted in collaboration with PDNASS on 24/03/2021 and 25/03/2021. The webinar was attended by more than 500 officers from the Zonal and Regional offices of EPFO. The sessions covered relevant topics such as SOPs in service and compliance areas, audit systems and case studies on fraud cases.

## PHYSICAL INFRASTRUCTURE DIVISION

**7.29** The Physical Infrastructure Division 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 in all matters relating to construction/ maintenance and hiring of buildings, purchasing land for construction of office buildings and staff quarters.

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

As on 31.03.2021, the status of EPFO owned buildings and rented buildings are as under:

Type of Office	Total Offices	Own Office Buildings	Offices in Rented Premises	Land purchased in process	No. of Offices, where land is yet to be identified	Under construction buildings
Zonal offices	21	18	3	1	1	1
Field Offices (ROs)	138	92	46	8	28	10
PDNASS/ZTI (Training Centers)	6	5	1	0	1	0
District Offices	117	NIL	117	NIL	NIL	NIL
Head Office	1	1	0	0	0	0

The ambit of EPFO is rapidly spreading with wider coverage every year. EPFO is upgrading its existing offices as well as constructing new buildings for its offices, which are functioning from rented premises. For construction related proposals, PID ensures the latest physical facilities are included in the design of the building so as to make it a modern building to ensure smooth and effective functioning of these offices. Provisions such as easy accessibility to stakeholders, especially the old age and differently abled persons (Divyang) is ensured in all new buildings and in old buildings, wherever such facilities are not provided.

Proposals relating to purchase of land, and construction of office buildings/ staff quarters, special repairs and lease agreements require approval of the Executive Committee/CBT under the extant delegation of financial powers were processed. During 2020-2021 the Executive Committee approved the following proposals:

- Purchasing land for construction of office buildings for Barrackpore (West Bengal), Behrampur (Odisha), Allahabad (Uttar Pradesh) and Puducherry. Presently these offices are functioning from rental premises.
- Construction of Office building for Zonal Office, Telangana which also accommodates Kukatpally office, Alternate data centre- Secunderabad and offices for Zonal Vigilance Directorate (South Zone), Deputy Director (Audit) and Deputy Director (Official Language) along with Staff quarters at Begumpet, Hyderabad.
- One proposal for the Renewal of rent of Annexe Building of Tambaram (Tamil Nadu).

### 7.30 Other Major Initiatives

- Roof Top Solar Power Initiative:** To promote renewable energy and meet 100 GigaWatt (GW) target by 2022, all 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 panels in its offices under the Renewable Energy Service Company Model (RESCO) through Rajasthan Electronics & Instruments Ltd (REIL). Up to 31st March 2021, M/s REIL has installed Solar Roof Top Panels in 08 EPFO offices at Goa, Kochi, Kozhikode, Agartala, Bhopal, Jabalpur, EPFO Complex Dwarka and Dehradun, with total capacity of 410.39 KWp. Installation work of solar roof top panels at other EPFO offices, where feasibility study has allowed such installation, is under progress.
- LED lighting Initiative:** Another landmark initiative is Installation of LED light in all its offices in accordance with Government of India guidelines vide O.M. No. 25(24)/ E.Coord/2017 dated 04.08.2017. In this regard, all new building projects are being provided with LED lights. This initiative will result in substantive savings for the organization.

# CHAPTER 8

TRAINING & RESEARCH

"Intellectual growth should commence at birth and cease only at death."

- **Albert Einstein**

"Live as if you were to die tomorrow. Learn as if you were to live forever."

- **Mahatma Gandhi**

## 8.1 BACKGROUND

In today's dynamic world, regular training is essential for any organisation. It has become vital for public service delivery entities like EPFO to maintain pace with technological evolution and meet rising expectations of its stakeholders. Suitable training ensures that human resources operate at peak performance levels. It makes the employees creative, constructive, imaginative, innovative, professional and technology enabled. The year 2020-21 has been very challenging on account of covid-19 pandemic resulting in disruption of normal activities.

As per "**National Training Policy**" 2012, all civil servants are to be provided with training to equip them for their current or future jobs. Such training is to be imparted; (a) at the time of their entry into service, and (b) at appropriate intervals in the course of their careers. Accordingly, EPFO has also taken several steps to provide necessary training to its officers and employees.

## 8.2 OBJECTIVES

Training in EPFO strives to achieve the following objectives: -

- (i) Keep updated and enhance professional knowledge, skills and attitude needed for better performance of our employees and organisation;
- (ii) Promote better understanding of professional requirements and sensitization to the professional, socio-economic and political environment.
- (iii) Bring about right attitudinal orientation.

## 8.3 FRAMEWORK

All categories of employees shall receive:

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

## 8.4 STRATEGY

**Training for All:** For the purpose of appropriate training design, the organisational service is divided as below:

1. The administration/management level training for all rungs of Group **A** officers.
2. (i) Training for the Group '**B**' Supervisory officers.  
(ii) Training to the cutting edge level for Group '**C**' level officials.

Additionally, targeted training sessions are organised for functional divisions like Vigilance, Internal Audit, Physical Facilities Division, Information Services Division and Official Language (Rajbhasha).

## 8.5 TRAINING PROGRAMMES

The following training programs are designed according to the functional needs of different cadres:

- Induction Training/Foundation Training Programme for new entrants.
- Refresher Training Programme /In-service Skill Development Training Programme.
- Management Development Training Programme.
- Technical Training Programme.
- Special training programmes(Workshops/Seminars) on specific issues.
- Special training for specific categories of officials.
- Awareness programmes for Employers' and Members.
- Training of Trainers (ToT) Programmes as part of Trainer Development Programme of Department of Personnel & Training (DoP&T), Govt. Of India.

## 8.6 TRAINING STRUCTURE IN EPFO

Lifelong learning sustains individual and organisational development. The journey began with a training centre called National Institute for Training and Research in Social Security (NITRSS) in October 1990. It was renamed as National Academy for Training and Research in Social Security (NATRSS) in 1992. It started functioning from its own present premises at Institutional Area, JanakPuri, New Delhi in December 1997.

On 25th May, 2016, NATRSS was renamed as Pandit Deendayal Upadhyaya National Academy of Social Security (PDNASS). The Academy and its zonal constituents have been assigned the primary task of imparting training to approximately 18 thousand strong human resources of EPFO, and taking up research in the social security field.

In its 28 years of existence, the Academy has emerged as a premier institution for training, research and consultancy. Currently, it trains EPFO officers, and participants from other social security organisations in India and abroad. . The pioneering institute for social security training is also a certified Central Training Institute by the Department of Personnel & Training, Government of India for Trainer Development Programmes. Other focus areas of the only institution of its kind in the country include Policy Advocacy, Research and Capacity Building.

## 8.7 INFRASTRUCTURE

**Lecture Hall:** It has well-appointed four lecture halls with latest training aids and equipment besides a Yoga Hall and auditorium with a seating capacity for 118 persons.

**Library:** The Library houses an eclectic mix of over 10,000 books in English, Hindi and other regional languages. Apart from books on social security, the collection has a large range of subjects and variety such as Training & Development, Indian Polity and Economy, Law and Constitutions, Literature, Management, Public Administration, Spiritualism, Yoga, Personality Development, Travelogue, Indian and foreign journals.

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

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

**Mess:** The mess has a sitting capacity of 80.

## 8.8 TRAINING CANVAS

Training at the Academy is imparted to all Group 'A' officers of EPFO along with Central and State Governments officials through Trainer Development Programmes. It also conducts programmes for participants from abroad.

## 8.9 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.

## 8.10 HIGHLIGHTS OF TRAINING ACTIVITIES DURING THE YEAR 2020-2021

- During the year 2020-21, the Academy could organise a total of **08** training programmes/webinars in virtual mode despite the pandemic. The areas covered were on Law Enforcement & Important Case Laws, Code on Social Security 2020, Preventive Vigilance in EPFO, familiarisation programmes for the Employers of the newly registered establishments including a webinar for employers of J&K and Ladakh. A total of **3154 participants** participated in the above mentioned programmes.
- A four-week Online Induction Training programme for the newly recruited Assistant Section Officers of EPFO was conducted.
- The details of the programmes conducted during **2020-21** are at **Appendix -8 (i)**.

## 8.11 THE SUPPORTING UNITS OF THE ACADEMY

The National Academy has an all India presence with five Zonal/Sub-Zonal Training Institutes. 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.

- **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.
- **Zonal Training Institute (South Zone)** at Chennai (Tamil Nadu): It serves the states of Andhra Pradesh, Karnataka, Kerala, Pondicherry, Tamil Nadu and Telangana.
- **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.
- **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.
- **Sub-Zonal Training Institute at Shillong**(Meghalaya): Sub-ZTI serves the offices at Guwahati, Agartala, Tinsukia and Shillong.

## 8.12 TRAINING PROGRAMMES AT ZTIS

The training programmes at ZTIs are in the following categories:

- I Induction courses for newly appointed/promoted Social Security Assistants, Section Supervisors and Enforcement Officers/Accounts officers.
- II Refresher courses for Group B and C officials in functional areas.
- III Specialized programmes on Customer Services, HRM, RTI & Women's empowerment.
- IV Workshops for Employers/Employees.

## 8.13 TARGET GROUP FOR ZTIS

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

## 8.14 ADMINISTRATIVE STRUCTURE AT ZTIS

The ZTIs are headed by an Addl. CPFC rank officer.

**8.15 HIGHLIGHTS OF TRAINING ACTIVITIES AT ZTIS AND SUB-ZTI** Despite the pandemic, 06 training programmes were conducted by the ZTIs/Sub-ZTI during the year 2020-21, in which 217 participants were trained. The details of the programmes conducted by the ZTIs and the Sub-ZTI during 2020-21 is at **Appendix -8 (ii)**.



## 8.16 OTHER ACTIVITIES

Other than training, the Academy conducts all probationary examinations for the cadres of Assistant Provident Fund Commissioners, Enforcement Officers/Accounts Officers, Assistant Section Officers and Social Security Assistants. The Academy also conducts Computer Skill Test for Social Security Assistants (SSAs) and Data Entry Operators (DEOs) appointed on compassionate grounds. These examinations are conducted in association with Zonal Training Institutes.

The following examinations were conducted by PDNASS during the year 2020-21:

- Assistant Section Officers Probationary Examination (Phase-I).
- Enforcement Officers/Accounts Officers Probationers Examination.
- Computer Skill Tests for SSAs/DEOs appointed on compassionate grounds / and for promotion from LDC to SSAs.

Details of examination conducted by the ZTIs and PDANSS during 2020-21 are::

Name of the Examination	Number of examinations conducted	No. of Candidates Appeared
EO/AO (Probationers) Examination	01	74
Phase-I ASO (Probationers) Examination	01	207
Computer Skill Test for LDC/SSA (Promotion & Compassionate Appointees)	01	01

## 8.17 PHYSICAL FACILITIES & INFRASTRUCTURE AT ZTIS

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

## 8.18 MONITORING AND EVALUATION OF TRAINING

The Academy has a regular feedback system for all training programmes which ensures it has a database for evaluation of training programmes. The main purpose of evaluation is to obtain information/feedback on the impact of training programmes, and to assess the relevance and significance of any particular programme. It also provides insight for making necessary modifications in future training programmes. Evaluation can be done through the reactions of the trainees, the job behavioural level, the functioning level and trainees' opinions.



**Online Induction Training Programme for the ASOs Batch 2020**

# CHAPTER 9

## INFORMATION TECHNOLOGY INITIATIVES

EPFO as a public service organisation aspires to use information technology to meet stakeholders' expectations with ease and efficiency. On that front, the Information Services Division (IS) implemented the government of India e-governance initiatives especially during Covid times such as PMGKY or ABRY. It took special steps to introduce multi location claims for load balancing in response to staff presence restrictions.

**9.1** The UAN and linking it with KYC transformed the way EPFO operated in the past. With the advent of online services the initiative empowered common citizens by ushering in transparency to online services like Claim Receipt, Online Filing of Returns and Auto Transfer of accounts on change in employment among others. Further, these services extended on UMANG App for making it convenient for a PF member to access online services either through their desktops or mobile phones.

Major initiatives are as under:

- i. Benefit to Employers under Pradhan Mantri Garib Kalyan Yojana (PMGKY):** Pradhan Mantri Garib Kalyan Yojna (PMGKY) intended to provide an aggregate upfront benefit of 24% contribution —12% each for employee and employer share — to the units employing upto 100 persons with at least 90% of them receiving less than Rs 15000 monthly wages. The scheme necessitated changes in Unified portal so that eligible employers face a hassle-free experience.
- ii. EPF Advance to fight COVID-19 pandemic:** As a relief measure in the face of COVID-19 pandemic, the Government of India announced that it would allow a non-refundable advance amounting to basic wages and dearness allowances for three months or upto 75% of money in a member's EPF account, whichever is less. A new Sub-Para (3) was inserted in Paragraph 68L of the EPF Scheme, 1952 through GSR No.225(E) published in the Gazette of India (Extraordinary), Part II- Section 3- sub section (1) on 28.03.2020 to enable the scheme.

The IS division brought upon necessary changes to the Unified Portal in a very short time while enabling auto settlement facility for quick settlement and benefit disbursement.

- iii. Auto-settlement of EPF advance claims:** EPFO launched auto-settlement of advance claims facility for the PF members having their UAN seeded with complete KYC. Though this initiative was introduced on pilot basis in 2019, with the onset of pandemic and consequent lockdown in March 2020, the facility was launched earlier than planned. This ensured services to subscribers with minimal human intervention in the quickest time possible to provide much needed financial assistance.
- iv. Multi-location settlement of claims:** The lockdown due to Covid-19 impacted metropolitan cities more, resulting in huge inflow of claims at these EPFO centres. To ease matters for the subscribers, EPFO launched a multi-location claim settlement facility allowing EPFO offices to settle online claims from any of its field offices across the country. This ensured speedy claim settlements through optimum utilization of human resources in EPFO Offices during lockdown.
- v. Facility for Jeevan Pramaan anytime in a year and extension of life certificate:** Pensioners were required to submit Life certificate /Jeevan Pramaan in November every year under Employees' Pension Scheme, 1995. To reduce crowding of offices during the month of November and to avoid risk of spread of COVID-19 among pensioners who are more vulnerable to COVID-19, a facility was launched to enable them to submit their Life Certificate/ Jeevan Pramaan anytime in a year impacting around 65 lakhs of pensioners.

Further, the validity period for last year's Life Certificate was extended up to February 2021 as a relief measure for the elderlies.

- vi. Restoration of commutation and releasing of arrears:**

EPFO launched a new function to generate the list of eligible member pensioners for restoring the commutation amount and release of arrears through AUTO mode.

Vide Notification no. GSR 132 E dated 20.02.2020, normal pension of Employees' Pension Scheme, 1995 was restored after completion of fifteen years from the date of such commutation, in respect of those members who availed the benefit of commutation of pension on or before the 25th day of September 2008.

- vii. **EPFiGMS and Scheme certificate facility on UMANG App:** EPFO embraced UMANG application to reach out to citizens through their smartphones. Continuing the effort to be available on diverse platforms/mobile platforms, grievance filing facility was provided through UMANG app, which also hosts the functionality of filing application of scheme certificate.
- viii. **Facility of Self-Generation of UAN:** The self-generation of UAN by an employee, who has not been allocated the same by the employer, was provided on Unified Portal. This facility has been replicated through the UMANG App. This is expected to empower employees, making them Atma Nirbhar in claiming social security benefits while checking evasion.
- ix. **Facility of Know Your UAN:** Some EPFO members fail to collect UAN from their employer and are not aware of the online facility. Similarly, some members never had their UAN generated. A facility to know UAN and also generate UAN was provided for such members.
- x. **E-sign Facility in International Workers portal (IWU):** IS division is continuously striving to make the processes of EPFO paper-free. To ease the process for services related to international workers, the E-sign facility has been integrated at the Employer portal and EPFO portal. This function helps streamline the process of approving COC (Certificate of Coverage), COC-Extension and COC-BP Cancellation.
- xi. **Atmanirbhar Bharat Rojgar Yojana (ABRY) functionality:** Under the scheme, GOI pays both 12% employees' contribution and 12% employers' contribution i.e. 24% of wages towards EPF in respect of new employees in establishments employing up to 1000 employees for two years. For it to work seamlessly, EPFO has developed the functionality of ABRY.
- xii. **Principal Employers, Contract Workers:** EPFO has launched an electronic facility for Principal Employers to view EPF compliances of their contractors. In case the employers are not registered with EPFO, they can do so at Unified Portal to receive login/password to add details of their contractors and contract employees.
- xiii. **Auto Verification of Bank account through SBI:** For the member having a State Bank of India bank account, the Account number is verified by the bank itself, and the account details are seeded to the member KYC after verification without the Employer's intervention. This functionality eliminated one step in the process to improve the user experience.
- xiv. **Auto-calculation of Administrative Charges in ECR:** A check has been deployed in ECR functionality to prevent short payment of Administrative charges. The functionality auto calculates the admin charges and also benefits the employer by adjusting the extra administrative charges paid in previous ECRs, if any.
- xv. **Web facility for registering, processing, and monitoring of complaints and optional Inspection by Regional Offices (ROs), Zonal Offices(ZOs) and Head Office :** A functionality for registering, processing, monitoring of complaints and inspection has been deployed in CAIU login, which allows each RO to upload request for inspection to the ZO for consideration. which may be approved or rejected by ZO on examination. For approved inspections, field offices can assign an Enforcement officer and the report can be uploaded on the portal. The progress in each inspection can be monitored by Zonal Offices and CAIU, Head Office. This functionality will help improve transparency of the inspection process.



**PRAYAAS INITIATIVE**

# CHAPTER 10

AUDIT

**10.1** As per scheme provisions, audit of the Accounts of the Funds, (including Administration Accounts and the expenses incurred towards operating the aforesaid Schemes) is required. This is carried out in accordance with the instructions issued by the Central Government in consultation with the Comptroller and Auditor General of India.

**10.2 Internal Audit Division:** It functions under the supervision and control of Additional Central Provident Fund Commissioner(HQ) (Audit). The Internal Audit Division in Head Office monitors internal Audit of Regional Offices, PDNASS, Zonal Training Institutes, and Head Office and thus plays a vital role in ensuring the implementation of rules and regulations and in reduction of financial irregularities. It also scrutinizes the audit paras raised by Internal Audit Parties and accordingly offers suggestions for corrective measures and for systemic improvements in the functioning of various subject Divisions of EPFO.

**10.3** In addition to set up at the Head Office, there are 15 sanctioned Internal Audit Parties(IAPs) at the field level. Each IAP is headed by a Deputy Director (Audit), who is assisted by 2-3 Asstt. Director (Audit), 2 Asstt. Audit Officers and 2-4 Auditors.

**10.4** During the year 2020-21, the following 11 IAPs were functional instead of the 15 sanctioned IAPs who carried out responsibilities of other teams to meet administrative exigencies :-

Chandigarh	Hyderabad	Bengaluru
Chennai	Thiruvananthapuram	Kanpur
Mumbai	Ranchi	Ahmedabad
Kolkata/Jalpaiguri	Jaipur	

**CORE AREAS OF INTERNAL AUDIT**

**10.5** For the purpose of focused and effective internal audit of the various offices of the Organisation, certain core areas were identified on the basis of their importance and nature of work and functions. The following 36 core areas were identified for audit during the year covering almost all the fields:

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



Sl. No.	Core Areas for Field Offices
12	Periodicity in the settlement of various types of claims
13	Audit of the COVID-19 claims settlement
14	Audit of claims settled through auto mode (BOT)
	<b>Cash</b>
15	Collection of Interest on belated credit from SBI and payment of commission/service charges to the bank
16	100% verification of TDS deduction on PF claims and deposited with IT department
17	100% verification of remittances received by way of Demand Draft, whether it is properly accounted, without any delay
	<b>Pension:</b>
18	100% verification of special 10D & Special 10C cases
19	100% verification of higher pension cases
20	100% verification of record relating to PPO wise pension reconciliation
	<b>Compliance:</b>
21	100% verification of coverage U/s 1(4) during the year
22	Short payment of administrative charges by employer during the year
23	Test check of coverage confirmation of OLRE coverage
24	Pendency of prosecution cases under Section 14 of the Act
25	Status of levy & collection of damages
	<b>Exemption :</b>
26	100% verification of EDLI exemption cases
27	Status of the Compliance Audit of the Exempted Establishment and compliance thereof.
	<b>PMRPY</b>
28	Verification of expenditure/reimbursement to the employer under PMRPY Scheme up to 2019
29	Un-reconciled subsidy under PMRPY Scheme
30	Irregularity in accounting of unspent balances of the grants under PMRPY
	<b>Administration :</b>
31	Procurement and expenditure to be audited in the context of GFR provisions, Budget allocation and Schedule of Administrative & Financial Powers.
32	Physical cleanliness of the office in terms of directives given under the Swachh Bharat Abhiyan
33	Service matters of the officers/ officials
34	The audit conducted on claims passed by each office and the percentage of rejected Claims. Reasons for rejection of claims and remedial action thereof.
35	The audit of the PMGKY scheme of the Government implemented in the Field Offices.
36	Audit of administrative charges payable by covered establishments and inspection charges payable by Exempted Establishments.

**10.6** The status of progress achieved in internal audit of the offices by the Internal Audit Parties during the year was as under:

No. of Internal Audit Parties	No. of offices due for Audit during the year 2020-21 for Audit of 2019-20	No. of offices Audited up to 31.03.2021
11 (Functional)	132	*58

\*Following the outbreak of COVID-19 induced pandemic during the year leading to nationwide lockdown, restrictions imposed on movements, and widespread disruption of activities on a pan India scale, out of 132 offices, only 58 offices could be audited by the IAPs.

Status of internal Audit paras during the year is tabulated as under:-

S. No	Zone	Paras as on 01/04/2019	Para added during 2020-21	Total Paras as 31/03/2021	Total Para Dropped during 2020-21	Remaining Paras as on 31/03/2021
(1)	(2)	(3)	(4)	5(3+4)	(6)	7(5-6)
1	Vijayawada (AP)	626	0	626	0	626
2	Hyderabad	850	86	936	0	936
3	Bengaluru	1125	104	1229	37	1192
4	Hubli (Karnataka & Goa)	1370	62	1432	149	1283
5	Patna(Bihar & Jharkhand))	867	28	895	102	793
6	Chennai	957	70	1027	9	1018
7	Coimbatore	916	14	930	47	883
8	Delhi & Uttarakhand	731	0	731	0	731
9	Ahmedabad(Gujarat)	1170	113	1283	47	1236
10	Faridabad(Haryana)	777	0	777	0	777
11	Thiruvananthapuram	923	55	978	25	953
12	Bhopal	1124	63	1187	0	1187
13	Mumbai-I (Bandra)	439	114	553	0	553
14	Mumbai-II (Thane)	679	0	679	0	679
15	Pune	1387	103	1490	97	1393
16	Guwahati(NER)	808	18	826	0	826
17	Bhubaneshwar	523	31	554	113	441
18	Chandigarh	665	86	751	251	500
19	Jaipur(RaJasthan)	635	77	712	54	658
20	Kanpur(Uttar Pradesh)	992	95	1087	20	1067
21	Kolkata	1746	133	1879	83	1796
22	PDNASS/HO	252	1	253	0	253
	<b>Total</b>	<b>19562</b>	<b>1253</b>	<b>20815</b>	<b>1034</b>	<b>19781</b>

In a nutshell, 1253 internal audit paras were raised by the IAPs during the year. Further, 1034 internal audit paras were dropped by the Committees in accordance with the guidelines set by the FIAC.

**10.7** In order to streamline the process of dealing with internal Audit Paras - scrutiny and appropriate action- a Committee system was set up with the approval of the Finance Investment & Audit Committee (FIAC). In accordance with the guidelines set by the FIAC, a hierarchy of three Committees - Committee 'A', Committee 'B' and Committee 'C' was put in place. Composition of the same is as under:-

- (a) Committee "A" is vested with the power to drop paras pertaining to "Systemic or policy issues and the paras related to procedural lapse which involves financial value of more than Rs. 1 Crore". The Committee consists of the following officers:

<b>Committee "A"</b>	CPFC, Chairman
	ACC(HQ)(Audit), Member
	FA & CAO or the ACC(HQ), Member

- (b) Committee "B" is vested with the powers to drop those paras of "Procedural lapses which involve financial value of up to Rs. 1 Crore". Further, all the paras in respect of Head Office and PDNASS, other than those pertaining to committee-A, will be dropped by Committee-B. The Committee consists of the following officers:

<b>Committee "B"</b>	ACC(HQ)(Audit), Chairman
	ACC(F&A), Member
	ACC(Legal)/RPFC(Legal), Member
	Deputy Director/Assistant Director (Jurisdictional IAP), Member

- (c) Committee-C is vested with the powers to drop paras involving "procedural lapses without financial Value". The Committee consists of the following officers:

<b>Committee "C"</b>	ACC(HQ)/ACC, Chairman
	RPFC-I(senior-most posted at ZO), Member
	Deputy Director/Assistant Director (Jurisdictional IAP), Member

## STATUTORY AUDIT

**10.8** The Accounts and transactions of the Head Office of the Organization are regularly audited by the Director General of Audit, under guidance from CAG of India. Further, the Internal Audit Wing in the Head Office monitors regular audits of each of the Regional Offices and other offices by the respective Accountant General of the States. Internal Audit Parties also monitor the outstanding audit paras raised by the State AG in respect of different Regional Offices.

## CONCURRENT AUDIT

**10.9** Concurrent Audit in EPFO was set up on 29.08.2017. Concurrent Audit Portal was officially launched on 01.05.2018 by the Union Minister for Labour & Employment. Consequent to the gradual move towards a system-based environment (i.e. online claims settlement), resulting in availability of data at a centralised location and increasing volume of payments, EPFO felt the need for concurrent audit in the Organisation to flag irregular payments while the process was still on.

Concurrent audit is a systematic and timely examination which is contemporaneous with the occurrence of transactions. In other words, it is carried out almost simultaneously with the transaction on a regular basis to ensure accuracy, authenticity and compliance with procedures and guidelines. The emphasis is on substantial checking of transactions and finding systematic gaps.

Concurrent Audit is headed by Additional Central Provident Fund Commissioner (HQ) who is assisted by a team of officials consisting of one Additional Central Provident Fund Commissioner, one Regional Provident Fund Commissioner - I, one Assistant Provident Fund Commissioner, one Assistant Director(Audit), Four Assistant Audit Officers, three Auditors and two ASOs.

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

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

**Objectives:**

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

**Significance:**

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

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

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

**Additional Mandates by Concurrent Audit**

The Additional tasks undertaken by Concurrent Audit during 2020-21 are:

- a. Audit of Covid claims, a new initiation considering Covid pandemic.
- b. Audit of online 68 J advances.

- c. Audited reimbursement of PMGKY benefit to the Employers and saved ₹ 5.31 Crores against wrong claims.
- d. Audited the claims settled in Multi location by the Delegated Regional Offices
- e. Based on IW return, audited settlements in r/o Non SSA IW members, who are eligible for PF benefits after attaining 58 years of age but are not eligible for any kind of EPS benefits from EPFO. The shortcoming in the application software has also been brought to the notice of the concerned Authority.
- f. In addition to the routine audit work, the CA HO team has found time to review the alerts sent to the ROs and for which replies received as "OK" or "No irregularity found" or "settling as per manual provisions" etc. and detected wrong releases of payments. Later on insistence, the ROs recovered these payments and reported to CA HO.

### Achievements:

The achievements of Concurrent Audit Team, as a whole for the last three consecutive years are tabulated below:

#### Achievements of Concurrent Audit during 2018 - 2019

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

#### Achievements of Concurrent Audit during 2019 - 2020

S. No	Area of Audit	Number	Amount Involved (₹)
1	Concurrent Audit alerts sent	461804	4027.36 Cr
2	Irregular payments prevented	601	5.00 Cr
3	Amount recovered by Regional Offices	45	34.17 Lakh
4	Irregular payments under EDLI Scheme, 1976 (in r/o exempted employees)	185	5.51 Cr
5	Amount recovered under EDLI Scheme, 1976	79	2.68 Cr
6	Ineligible children/orphan pensioners (> 25 years) identified	124	46.8 Lakh
7	Ineligible PMRPY beneficiaries identified	12329	84.52 Lakh
8	Double Pension PPOs ( member/beneficiary Pensioners) identified	6153	N.A
9	Wrong linking of Aadhaar detail with PPOs identified	8178	N.A

**Achievements of Concurrent Audit during 2020 - 2021**

S. No	Area of Audit	Number	Amount Involved (₹)
1	High Risk Alerts (DoB./Name Change, Dormant Accounts, Multiple Payments)	422182	5636.41 Cr
2	Other Alerts (Top 20 Amt, EDLI, Revision of PPO)	579688	29984.67 Cr
3	Irregular payments prevented by alerts	277	5.22 Cr
4	Amount recovered in response to Alerts from Concurrent Audit and Review of replies on Alerts.	127	0.62 Cr
6	Amount recovered by Review of International Workers' Claims	27	4.06 Cr
7	Ineligible children/orphan pensioners (> 25 years) identified	134	43.11 Lakh
8	Audit of PMGKY reimbursements	4825	16.47 Cr

# CHAPTER

# 11

## LEGAL MATTERS

## OVERVIEW

The EPFO is entrusted with the responsibility of implementation and regulation of Employees' Provident Funds & Miscellaneous Provisions Act, 1952 and schemes framed thereunder. Court cases involving EPFO relate to interpretation and implementation of the Act. Broadly, the legal cases can be classified into following categories:-

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

**Service to Subscribers area:-** The Supreme Court vide order dated 14.12.1999 in the matter of RPFC vs Shiv Kumar Joshi held that EPFO comes under the purview of the Consumer Protection Act, 1986. Accordingly, cases are filed under the Consumer Protection Act, 1986 for alleged deficiency in the services under the three schemes namely Employees' Provident Funds Scheme, 1952, Employees' Deposit-Linked Insurance Scheme, 1976 & Employees' Pension Scheme, 1995.

**Cases of administrative nature:** - Cases under this category are mostly related to service matters of the employees and EPFO officers, which are initiated at Central Administrative Tribunals.

## IMPORTANT CASES DURING THE YEAR

### I. Pension Litigations in the Supreme Court:

1. The Kerala High Court Judgement in P Sasikumar Vs Union of India (WP No. 13120 of 2015, decided on 12.10.2018), that struck down the 2014 amendments to the EPS 1995 has been challenged by Union of India in SLP(C) 16721 - 16722/2019 and by EPFO in Review Petition no. 1430-1431/2019 in SLP(C) No. 8658-8659/2019. The Supreme Court directed the SLP of Union of India to be listed along with the review petition of EPFO in its order dated 12.07.2019. The Supreme Court vide Order dated 06.02.2020 further directed the matters to be placed before the larger bench of three judges for hearing the SLP and Review Petition.
2. Further, the Kerala High Court vide its order dated 21.12.2020 in P Sasikumar Vs Union of India directed that the matter be referred to a full bench in response to EPFO submissions.
3. Vide order dated 21.01.2021 in SLP No 16721-16722 of 2019, the Supreme Court recalled its order dated 01.04.2019 vide which it had dismissed the SLP filed by EPFO challenging the High Court of Kerala order dated 12.10.2018.
4. In the matters listed below, the Supreme Court, after challenge from EPFO, issued notices in the consequential orders passed by Delhi & Rajasthan High Court on the basis of Kerala High Court judgment dated 12.10.2018:
  - a) SLP No. 1366 of 2021 CPFC Vs All India ONGC Ex-Employees Welfare Association,
  - b) Dy No 44650 of 2019 CPFC Vs Neeraj Bhargava,
  - c) Dy No 44506 of 2019 Chairman CBT EPFO Vs Vinod Kumar Sharma,
  - d) Dy No 26686 of 2020 Regional Provident Fund Commissioner (Pension) Vs RSMM Limited Employees Welfare Society,
  - e) SLP No 1701 of 2021 CPFC, EPFO Vs Amit Mukharjee,
  - f) SLP No 1738 of 2021 CPFC Vs Surinder Singh Gumar,
  - g) SLP No 2465 of 2021 Chairman CBT Vs HMT Ex-Employees Welfare Society
5. All the matters were listed on 25.02.2021, wherein the Supreme Court passed an order for day to day listing of the matters.



**Performance in Supreme Court:**

During the year the performance of EPFO in Supreme Court was as under:

Year	Total No. of cases Decided	Decided Favourably	Decided Adversely	Remanded Back
2020-21	5	3	1	1

**II. Cases in High Courts:** Litigations in High Courts were primarily due to various interpretations of provisions of the Pension Scheme. During the FY 2020-21, a Total No. of **1045** cases were disposed of and Total No. of **12074** cases were pending in Various High Courts.

**III. Central Government Industrial Tribunal-cum-Labour Court's**

Central Government Industrial Tribunal-cum-Labour Courts (CGIT-cum-LCs) are set up under the provisions of Industrial Disputes Act, 1947 for adjudication of industrial disputes arising in the Central Sphere. There are 22 CGIT-cum-LCs set up in various States. The CGIT-cum-LC No. I, Mumbai and CGIT-cum-LC, Kolkata also function as National Tribunals.

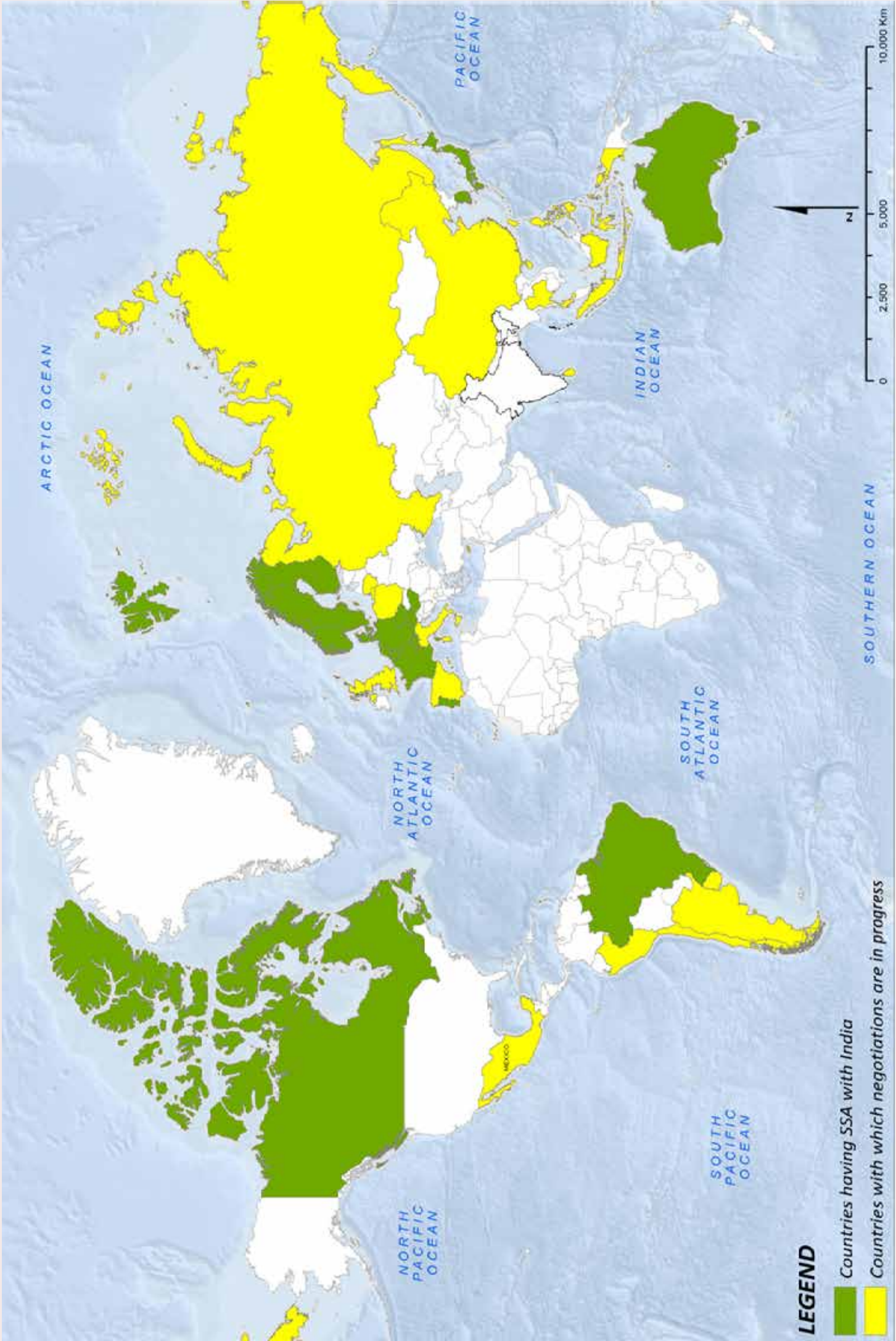
The Cases of appeals U/S 7I of the Act are heard by the jurisdictional benches of CGITs.

**IV. Legal Information Management & Briefing System**

Legal Information Management and Briefing System (LIMBS) was launched by the Department of Legal Affairs, Ministry of Law & Justice to monitor the progress of cases through web-based applications. EPFO implemented LIMBS in June, 2017 and all the cases of the organization can now be tracked online via this software.

**Details of cases before various Judicial Forums are as below:**

Category	Total Workload (As on 01.04.2020)	Total cases added during the year	Total cases decided during the year	Closing Balance (As on 31.03.2021)
Supreme Court cases	142	19	6	155
High Court cases	10632	2487	1045	12074
District Court cases	5491	598	497	5592
National commission cases	125	81	5	201
State commission cases	1617	238	98	1757
District consumer Forum cases	3674	654	341	3987
Central Administrative Tribunal cases	275	73	49	299
CGIT cases	7303	740	656	7387
<b>Grand Total</b>	<b>29259</b>	<b>4890</b>	<b>2697</b>	<b>31452</b>



# CHAPTER 12

Social Security for  
International Workers

## BACKGROUND

**12.1** Advent of globalisation and economic liberalization, coupled with changing demographic profile of the world has made international migration of labour inevitable. India, with a large pool of young and technically qualified manpower in sectors like IT, health, 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 and secure the rights of migrant workers, the Government of India decided to go for bilateral Social Security Agreements (SSAs). A Social Security Agreement (SSA) coordinates the social security schemes of two contracting states to overcome the barriers and facilitate extension of benefits to the beneficiaries. By virtue of a SSA, it exempts Indian workers from mandatory social security contributions in the country of their posting and avoids a double taxation scenario. 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 Worker (IW) were introduced in the Employees' Provident Fund Scheme and Employees' Pension Scheme through Para 83 of Employees' Provident Fund Scheme, 1952 and Para 43-A of Employees Pension Scheme 1995. These were given effect from 1<sup>st</sup> 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 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 three important provisions (**DTP**) namely, '**Detachment**', '**Totalisation**' and '**Portability**'. However, SSA with some countries does not provide for totalisation.

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

**12.9** India has signed 20 Social Security Agreements. Out of these 19 are into effect. The latest SSA signed with Brazil on 25.01.2020 is likely to enter into force soon.

Types of benefits available to the International Workers of 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	√	√
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	√	√

S. No	Country	Date of Effect	Detachment	Totalisation	Portability
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	Yet to enter into force	5 Years	√	√

### 12.10 CERTIFICATE OF COVERAGE (COC)

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

The facility to apply for COC has been made available online. The employee or the employer can apply for COC on the dedicated International Workers Portal, available on the EPFO website. The application is directed electronically to the concerned Offices 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 and Portugal.

The global health pandemic restricted cross border movement of people in the year 2020-2021. Impact of the global health pandemic is noticeable on the migration statistics of International Workers. The number of COCs issued by EPFO saw a downward trend. Some 14798 COCs were issued in the financial year 2020-21 as against 26062 in the year 2019-20.



# APPENDICES

**Appendix-1(i)**

<b>MEMBERS OF CENTRAL BOARD OF TRUSTEES, EPF AS ON 31.03.2021</b>	
<b>Chairman</b>	
1.	Union Minister of State (Independent Charge) for Labour and Employment, Government of India, New Delhi.
<b>Vice Chairman</b>	
2.	Union Secretary, Ministry of Labour and Employment, Government of India, New Delhi.
<b>Central Government Representatives - 5</b>	
3.	Additional Secretary, Ministry of Labour and Employment, Government of India, New Delhi
4.	Additional Secretary & Financial Adviser or Joint Secretary & Financial Adviser, Ministry of Labour and Employment, Government of India, New Delhi.
5.	Joint Secretary (In-charge of Employees' Provident Fund Organisation), Ministry of Labour and Employment, Government of India, New Delhi.
6.	Joint Secretary and Director General Labour Welfare, Ministry of Labour and Employment, Government of India, New Delhi
7.	Joint Secretary (Pension Reforms), Department of Financial Services, Ministry of Finance, Government of India, New Delhi.
<b>State Government Representatives - 15</b>	
8.	Secretary to the Government of Andhra Pradesh, Labour Department, Hyderabad.
9.	Secretary to the Government of Chandigarh Administration, Labour Department, Chandigarh.
10.	Secretary to the Government of National Capital Territory of Delhi, Labour Department, Delhi.
11.	Secretary to the Government of Gujarat, Labour & Employment Department, Gandhinagar.
12.	Secretary to the Government of Haryana, Labour Department, Chandigarh.
13.	Secretary to the Government of Karnataka, Department of Labour, Bangalore.
14.	Secretary to the Government of Kerala, Labour Department, Thiruvananthapuram.
15.	Secretary to the Government of Madhya Pradesh, Department of Labour, Bhopal.
16.	Secretary to the Government of Maharashtra, Department of Labour, Mumbai.
17.	Secretary to the Government of Punjab, Department of Labour, Chandigarh.
18.	Secretary to the Government of Rajasthan, Department of Labour, Jaipur.
19.	Secretary to the Government of Tamil Nadu, Labour Department, Chennai.
20.	Secretary to the Government of Telangana, Department of Labour, Hyderabad.
21.	Secretary to the Government of Uttar Pradesh, Labour Department, Lucknow.
22.	Secretary to the Government of West Bengal, Department of Labour, Kolkata.



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

## Appendix-1(ii)

<b>MEMBERS OF EXECUTIVE COMMITTEE, CBT, EPF AS ON 31.03.2021</b>	
<b>Chairman</b>	
1.	Union Secretary to the Government of India, Ministry of Labour and Employment, New Delhi.
<b>Central Government's Representatives - 2</b>	
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.
<b>State Governments' Representatives- 3</b>	
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.
<b>Employers' Representatives – 3</b>	
7.	Shri Arun Chawla
8.	Shri Sougata Roy Choudhury
9.	Shri Govind Lele
<b>Employees' Representatives – 3</b>	
10.	Vacant
11.	Shri Sunkari Mallesham
12.	Shri Dilip Bhattacharya
<b>Ex-Officio Member Secretary</b>	
13.	Central Provident Fund Commissioner, Employees' Provident Fund Organisation.

## Appendix-2(i)

Establishments and Members – Industry/Class Wise (31.03.2021)								
S. No.	Effective From	Industry Type	Establishments			Members		
			Exempted	Un-Exempted	Total	Exempted	Un-Exempted	Total
1	01 Nov, 1952	Cement	48	2,705	2,753	159,393	608,184	767,577
2	01 Nov, 1952	Cigarettes	4	120	124	23,496	26,452	49,948
3	01 Nov, 1952	Elec, Mech or Gen Engg Products	314	101,489	101,803	1,665,183	20,913,127	22,578,310
4	01 Nov, 1952	Iron and Steel	63	14,721	14,784	321,393	2,164,847	2,486,240
5	01 Nov, 1952	Jute	77	309	386	286,292	125,299	411,591
6	01 Nov, 1952	Other Textiles	137	157,521	157,658	213,120	3,795,846	4,008,966
7	01 Nov, 1952	Paper	18	2,438	2,456	41,881	279,306	321,187
8	01 Nov, 1952	Textiles	94	37,628	37,722	197,775	8,441,988	8,639,763
9	31 Jul, 1956	Edible Oils and Fats	19	4,431	4,450	15,059	338,604	353,663
10	31 Jul, 1956	Electrical porcelain Insulators	4	2,090	2,094	759	112,781	113,540
11	31 Jul, 1956	Electricity including generation, transmission and distribution thereof	207	9,690	9,897	449,239	830,813	1,280,052
12	31 Jul, 1956	Glass	12	1,851	1,863	36,235	379,026	415,261
13	31 Jul, 1956	Matches	2	1,789	1,791	1,217	265,876	267,093
14	31 Jul, 1956	Printing excluding printing presses covered under "Newspaper establishments"	22	8,682	8,704	3,519	578,618	582,137
15	31 Jul, 1956	Refractories	9	972	981	113,081	134,362	247,443
16	31 Jul, 1956	Rubber and rubber products	19	5,259	5,278	17,766	1,405,998	1,423,764
17	31 Jul, 1956	Sanitarywares	1	1,096	1,097	3,588	114,966	118,554
18	31 Jul, 1956	Stone-ware pipes	1	553	554	72	43,190	43,262
19	31 Jul, 1956	Sugar	46	3,392	3,438	57,852	657,110	714,962
20	31 Jul, 1956	Tea (except in State of Assam)	27	1,564	1,591	14,181	679,781	693,962
21	31 Jul, 1956	Tiles	3	3,597	3,600	4,108	245,873	249,981
22	30 Sep, 1956	Heavy and Fine chemicals	184	17,009	17,193	377,844	4,606,784	4,984,628
23	30 Sep, 1956	Indigo	0	100	100	0	33,635	33,635
24	30 Sep, 1956	Lac including shellac	1	97	98	2,713	4,564	7,277
25	30 Sep, 1956	Non-edible veg & animal oil & fats	0	649	649	0	48,977	48,977
26	31 Dec, 1956	Newspaper Establishments	17	1,633	1,650	26,441	190,455	216,896
27	31 Jan, 1957	Mineral Oil refining	3	367	370	3,938	68,863	72,801
28	30 Apr, 1957	Cardamom Plantations	0	428	428	0	10,802	10,802
29	30 Apr, 1957	Coffee Plantations	4	2,924	2,928	1,985	121,468	123,453
30	30 Apr, 1957	Pepper Plantations	1	69	70	72	4,435	4,507
31	30 Apr, 1957	Rubber Plantations	1	758	759	0	63,576	63,576
32	30 Apr, 1957	Tea plantations (except Assam)	6	1,122	1,128	1,631	388,100	389,731

**Establishments and Members – Industry/Class Wise (31.03.2021)**

S. No.	Effective From	Industry Type	Establishments			Members		
			Exempted	Un-Exempted	Total	Exempted	Un-Exempted	Total
33	30 Apr, 1957	Mixed Plantations	0	333	333	0	13,273	13,273
34	30 Nov, 1957	Asbestos Cement Sheets	1	185	186	254	47,275	47,529
35	30 Nov, 1957	Coffee curing Establishments	2	201	203	386	27,006	27,392
36	30 Nov, 1957	Gold Mines	3	112	115	6,388	6,128	12,516
37	30 Nov, 1957	Industrial and Power Alcohol	1	120	121	22	17,400	17,422
38	30 Nov, 1957	Iron Ore Mines	21	617	638	21,410	103,144	124,554
39	30 Nov, 1957	Limestone Mines	3	754	757	999	83,537	84,536
40	30 Nov, 1957	Manganese Mines	16	311	327	7,363	51,124	58,487
41	30 Apr, 1958	Biscuit making industry	3	1,780	1,783	4,939	353,216	358,155
42	30 Apr, 1959	Road Motor Transport estt.	159	12,845	13,004	769,028	1,478,922	2,247,950
43	31 May, 1960	Mica Mines	2	292	294	4,630	13,149	17,779
44	31 May, 1960	Mica Mines - Mica Industry	2	447	449	730	30,697	31,427
45	30 Jun, 1960	Automobile repair and servicing	27	9,687	9,714	210,089	1,312,284	1,522,373
46	30 Jun, 1960	Plywood	1	3,159	3,160	6	281,582	281,588
47	30 Nov, 1960	Cane Farms owned by sugar factories	1	80	81	17	3,972	3,989
48	31 Dec, 1960	Dal Milling	0	1,133	1,133	0	43,355	43,355
49	31 Dec, 1960	Flour Milling	4	2,118	2,122	617	165,997	166,614
50	31 Dec, 1960	Rice Milling	2	15,393	15,395	6,024	426,087	432,111
51	31 May, 1961	Starch	3	220	223	1,689	30,469	32,158
52	30 Jun, 1961	Hotels	21	23,048	23,069	28,454	2,542,516	2,570,970
53	30 Jun, 1961	Petroleum or natural gas exploitation, prospecting, drilling or production	36	2,034	2,070	94,706	122,357	217,063
54	30 Jun, 1961	Petroleum or natural gas refining	18	1,655	1,673	42,428	196,266	238,694
55	30 Jun, 1961	Restaurants	1	14,722	14,723	43	1,451,875	1,451,918
56	30 Jun, 1961	Storage/transport or distribution of petroleum or Natural gas	4	3,940	3,944	5,577	170,834	176,411
57	31 Jul, 1961	Cinemas (including Preview theaters)	4	7,648	7,652	47	112,541	112,588
58	31 Jul, 1961	Distribution concerns dealing with exposed films	1	190	191	1	7,916	7,917
59	31 Jul, 1961	Film production concerns	0	1,224	1,224	0	62,467	62,467
60	31 Jul, 1961	Film Studios	0	444	444	0	39,670	39,670
61	31 Jul, 1961	Film processing Laboratories	0	440	440	0	40,665	40,665
62	31 Aug, 1961	Leather and Leather products	11	7,150	7,161	16,484	1,235,426	1,251,910
63	30 Nov, 1961	Crockery	1	666	667	0	73,994	73,994
64	30 Nov, 1961	Stone-ware Jars	0	80	80	0	8,396	8,396

## Establishments and Members – Industry/Class Wise (31.03.2021)

S. No.	Effective From	Industry Type	Establishments			Members		
			Exempted	Un-Exempted	Total	Exempted	Un-Exempted	Total
65	31 Dec, 1961	Every cane farm owned by the owner or occupier of a sugar factory or cultivated by such owner or occupier or any person on his behalf	3	126	129	748	8,589	9,337
66	31 Mar, 1962	Confectionery	4	2,455	2,459	834	319,143	319,977
67	30 Apr, 1962	Trading and commercial estt.	199	107,852	108,051	855,215	16,478,949	17,334,164
68	31 May, 1962	Companies, societies, associations, clubs or troupes which give any exhibition of acrobatic or other performances or both	18	4,542	4,560	5,198	467,610	472,808
69	31 May, 1962	Societies, clubs or associations which provide service on payment	15	8,615	8,630	3,402	650,990	654,392
70	31 May, 1962	Theaters	1	1,434	1,435	0	37,361	37,361
71	30 Jun, 1962	Fruit and vegetable preservation	2	2,931	2,933	148	272,425	272,573
72	30 Sep, 1962	Cashew Nuts	0	2,981	2,981	0	542,791	542,791
73	31 Oct, 1962	Processing or treatment of wood products	1	699	700	111	58,950	59,061
74	31 Oct, 1962	Saw Mills	1	1,272	1,273	27	44,716	44,743
75	31 Oct, 1962	Wood Preservation Plants	1	380	381	3,740	216,465	220,205
76	31 Oct, 1962	Wood Seasoning Kilns	0	126	126	0	11,481	11,481
77	31 Oct, 1962	Wood Workshop	0	3,277	3,277	0	233,555	233,555
78	31 Dec, 1962	Bauxite Mines	7	119	126	20,821	6,245	27,066
79	30 Apr, 1963	Brushes	0	154	154	0	10,521	10,521
80	30 Apr, 1963	Buttons	0	178	178	0	17,296	17,296
81	30 Apr, 1963	Laundry and Laundry services	0	728	728	0	49,951	49,951
82	30 Apr, 1963	Plastic and plastic products	8	14,235	14,243	6,480	1,846,971	1,853,451
83	30 Apr, 1963	Stationery products	1	1,301	1,302	236	144,191	144,427
84	31 Aug, 1963	Aerated water, soft drinks or carbonated water	1	1,172	1,173	5	153,697	153,702
85	31 Aug, 1963	Canteens	1	5,814	5,815	840	471,407	472,247
86	31 Oct, 1963	Distilling and rectifying of spirits	6	811	817	3,889	165,592	169,481
87	31 Jan, 1964	Bone Crushing	0	183	183	0	8,025	8,025
88	31 Jan, 1964	Paint and Varnish	19	2,206	2,225	32,992	258,803	291,795
89	30 Jun, 1964	China Clay Mines	0	144	144	0	12,310	12,310
90	30 Jun, 1964	Pickers	0	194	194	0	29,605	29,605
91	31 Oct, 1964	Architects	1	1,748	1,749	180	93,636	93,816
92	31 Oct, 1964	Attorneys as defined in the Advocates Act, 1965	2	125	127	93	6,420	6,513
93	31 Oct, 1964	Chartered Accountants	1	1,031	1,032	14,457	100,005	114,462

**Establishments and Members – Industry/Class Wise (31.03.2021)**

S. No.	Effective From	Industry Type	Establishments			Members		
			Exempted	Un-Exempted	Total	Exempted	Un-Exempted	Total
94	31 Oct, 1964	Cost and Works Accountants	0	297	297	0	15,012	15,012
95	31 Oct, 1964	Engineers and Engineering Contractors	56	157,080	157,136	737,256	12,274,992	13,012,248
96	31 Oct, 1964	Medical Specialists	5	2,915	2,920	1,492	575,615	577,107
97	31 Dec, 1964	Milk and milk products	30	3,770	3,800	38,451	471,096	509,547
98	31 Jan, 1965	Forwarding agencies	2	4,365	4,367	59,414	688,582	747,996
99	31 Jan, 1965	Non-ferrous metals and alloys in the form of ingots	9	1,795	1,804	30,310	223,937	254,247
100	31 Jan, 1965	Travel Agencies	15	9,054	9,069	25,549	640,439	665,988
101	31 Mar, 1965	Bread	6	935	941	366	108,533	108,899
102	30 Jun, 1965	Stemming or redrying of tobacco leaf industries	0	78	78	0	5,951	5,951
103	31 Jul, 1965	Agarbatti (including dhoop and dhoopbatti)	0	675	675	0	68,005	68,005
104	31 Aug, 1965	Magnesite Mines	2	107	109	1,157	45,279	46,436
105	30 Sep, 1965	Coir (excluding the spinning sector)	1	800	801	0	64,014	64,014
106	31 Dec, 1965	Stone quarries producing roof & floor slabs, dimension stones and mosaic chips;	2	2,059	2,061	19,936	111,557	131,493
107	31 Jan, 1966	Banks other than nationalised banks	72	4,479	4,551	783,199	857,437	1,640,636
108	30 Jun, 1966	Tobacco industry is any industry engaged in the manufacture of cigars, zarda, snuff, quivaam, and guraku from tobacco.	1	1,901	1,902	0	221,859	221,859
109	31 Jul, 1966	Paper Products industry	15	5,836	5,851	30,401	550,410	580,811
110	30 Sep, 1966	Licensed salt industry	3	651	654	351	72,923	73,274
111	30 Apr, 1967	Indoleum	63	2,158	2,221	22,567	202,254	224,821
112	30 Apr, 1967	Linoleum	1	18	19	0	2,199	2,199
113	31 Jul, 1967	Explosives	5	457	462	8,110	45,528	53,638
114	31 Aug, 1967	Jute Baling or Pressing	0	73	73	0	3,809	3,809
115	31 Oct, 1967	Fireworks and percussion cap work	1	1,497	1,498	1,244	278,958	280,202
116	30 Nov, 1967	Tent Making	1	235	236	2	10,684	10,686
117	31 Aug, 1968	Barytes, dolomite, fireclay, gypsum, kyanite, siliminate and steatite mines	1	70	71	0	5,186	5,186
118	31 Aug, 1968	Kyanite Mines	0	22	22	0	875	875
119	31 Aug, 1968	Sillimanite Mines	0	22	22	0	602	602
120	31 Aug, 1968	Steatite Mines	0	140	140	0	7,579	7,579
121	31 Aug, 1968	Barytes Mines	0	19	19	0	3,896	3,896
122	31 Aug, 1968	Gypsum Mines	0	24	24	0	698	698

**Establishments and Members – Industry/Class Wise (31.03.2021)**

S. No.	Effective From	Industry Type	Establishments			Members		
			Exempted	Un-Exempted	Total	Exempted	Un-Exempted	Total
123	31 Aug, 1968	Fireclay Mines	0	27	27	0	2,913	2,913
124	31 Aug, 1968	Dolomite Mines	0	58	58	0	13,480	13,480
125	31 Dec, 1968	Cinchona Plantations	0	23	23	0	13,393	13,393
126	30 Apr, 1969	Ferro Manganese	2	186	188	427	33,796	34,223
127	30 Jun, 1969	Diamond Mines	1	49	50	189	3,438	3,627
128	30 Jun, 1969	Ice and ice-cream industry	1	743	744	5,847	79,032	84,879
129	31 Jan, 1970	General insurance business	1	310	311	0	805,733	805,733
130	31 Mar, 1971	Establishments rendering expert services	208	328,363	328,571	3,307,214	88,051,268	91,358,482
131	30 Nov, 1971	Winding of thread and yarn reeling industry	2	532	534	7,720	129,427	137,147
132	31 Mar, 1972	Railway booking Agencies	0	67	67	0	4,287	4,287
133	30 Sep, 1972	Cotton ginning, bailing and pressing	21	7,345	7,366	27,600	565,138	592,738
134	31 Mar, 1973	Messes other than Military Messes	0	565	565	0	68,655	68,655
135	31 May, 1973	Katha making	2	161	163	1,423	16,579	18,002
136	31 Aug, 1973	Hospitals	37	20,276	20,313	79,287	2,961,135	3,040,422
137	30 Apr, 1974	Beer manufacturing	4	336	340	11,521	81,246	92,767
138	30 Sep, 1974	Societies, clubs & associations which charge no fee other than subscription	10	4,546	4,556	4,661	341,972	346,633
139	30 Sep, 1974	Sorting, cleaning and teasing of cotton waste.	0	382	382	0	69,061	69,061
140	30 Nov, 1974	Garments making factories	6	19,368	19,374	2,056	11,282,434	11,284,490
141	31 Dec, 1974	Agricultural farms	6	9,856	9,862	14,534	258,203	272,737
142	31 Dec, 1974	Botanical Gardens	0	318	318	0	36,675	36,675
143	31 Dec, 1974	Fruit Orchards	1	252	253	2,234	18,793	21,027
144	31 Dec, 1974	Zoological Gardens	2	157	159	0	12,757	12,757
145	30 Jun, 1975	Soapstone Mines	1	463	464	1,522	71,718	73,240
146	31 Jul, 1976	Apartite Mines	0	24	24	0	1,373	1,373
147	31 Jul, 1976	Asbestos Mines	0	49	49	0	5,666	5,666
148	31 Jul, 1976	Ball Clay Mines	0	81	81	0	9,026	9,026
149	31 Jul, 1976	Calcite Mines	0	66	66	0	11,260	11,260
150	31 Jul, 1976	Chromite Mines	1	89	90	819	61,543	62,362
151	31 Jul, 1976	Corundum Mines	0	51	51	0	7,441	7,441
152	31 Jul, 1976	Emerald Mines	0	44	44	0	6,740	6,740
153	31 Jul, 1976	Feldspar Mines	1	56	57	3,933	6,450	10,383
154	31 Jul, 1976	Fluorite Mines	0	25	25	0	2,703	2,703
155	31 Jul, 1976	Graphite Mines	0	101	101	0	5,495	5,495

**Establishments and Members – Industry/Class Wise (31.03.2021)**

S. No.	Effective From	Industry Type	Establishments			Members		
			Exempted	Un-Exempted	Total	Exempted	Un-Exempted	Total
156	31 Jul, 1976	Ochre Mines	0	144	144	0	15,535	15,535
157	31 Jul, 1976	Quartz Mines	0	169	169	0	162,980	162,980
158	31 Jul, 1976	Silica (Sand) Mines	2	272	274	1,532	22,196	23,728
159	28 Jan, 1977	Fish Processing And Non-Veg Food Preservation	1	1,440	1,441	22	202,010	202,032
160	28 Jan, 1977	Glue And Gelatine Factories	0	65	65	0	5,637	5,637
161	28 Jan, 1977	Stone quarries producing stone chips, stone sets, stone boulders and ballasts	0	1,256	1,256	0	50,480	50,480
162	31 May, 1977	Beedi industry	0	8,301	8,301	0	4,040,103	4,040,103
163	31 Dec, 1978	Financing Establishments other than Banks	56	9,941	9,997	106,735	2,740,325	2,847,060
164	06 Jan, 1979	Lignite Mines	2	72	74	22,012	24,037	46,049
165	31 Jul, 1979	Ferro Chrome	1	258	259	423	97,488	97,911
166	31 May, 1980	Diamond Cutting	1	3,388	3,389	0	311,941	311,941
167	31 May, 1980	Inland Water Transport establishments	5	491	496	6,864	37,488	44,352
168	31 May, 1980	Quartzite Mines	0	48	48	0	3,576	3,576
169	31 Oct, 1980	Building And Construction Industry	33	129,011	129,044	94,423	16,166,967	16,261,390
170	31 Oct, 1980	Manufacture of Myrobalan	0	48	48	0	2,783	2,783
171	30 Nov, 1980	Brick	1	19,216	19,217	0	390,110	390,110
172	23 Nov, 1981	Stevedoring loading and unloading of ships.	2	689	691	12,304	91,385	103,689
173	07 Dec, 1981	Cattle Feed Industry	1	678	679	391	101,188	101,579
174	07 Dec, 1981	Poultry Farming	0	1,355	1,355	0	228,812	228,812
175	19 Feb, 1982	College	6	9,912	9,918	1,204	603,256	604,460
176	19 Feb, 1982	Knowledge or Training Institution	4	5,985	5,989	402	465,147	465,549
177	19 Feb, 1982	Research Institute	5	1,333	1,338	6,169	104,568	110,737
178	19 Feb, 1982	School	249	44,792	45,041	47,518	2,573,838	2,621,356
179	19 Feb, 1982	Scientific Institution	3	496	499	574	73,965	74,539
180	19 Feb, 1982	University	110	904	1,014	4,832	104,995	109,827
181	19 Feb, 1982	University, College, School. Etc.	365	36,381	36,746	72,219	3,180,674	3,252,893
182	01 Jan, 1984	Asbestos industries	2	136	138	2,886	18,486	21,372
183	01 Jan, 1984	Cinema theaters employing five or more workers	0	2,411	2,411	0	60,299	60,299
184	01 Sep, 1989	Iron Ore Pellets	2	397	399	1,561	68,948	70,509
185	25 Mar, 1992	Diamond SawMills	1	51	52	0	4,659	4,659
186	25 Mar, 1992	Guar Gum Factories	0	103	103	0	7,302	7,302
187	25 Mar, 1992	Marble Mines	0	426	426	0	16,544	16,544



**Establishments and Members – Industry/Class Wise (31.03.2021)**

S. No.	Effective From	Industry Type	Establishments			Members		
			Exempted	Un-Exempted	Total	Exempted	Un-Exempted	Total
188	01 Apr, 2001	Aircraft or Airlines other than those owned or controlled by Central/State Government	3	259	262	20,983	44,586	65,569
189	01 Apr, 2001	Cleaning & Sweeping	0	19,432	19,432	0	2,579,047	2,579,047
190	01 Apr, 2001	Couriers Service	1	1,033	1,034	28,364	212,998	241,362
191	19 Nov, 2005	Establishments in construction, maintenance, operation and commercial activities of Railways, excluding Indian Railways	0	3,010	3,010	0	74,309	74,309
192	27 Jul, 2006	Establishment Engaged In Manufacture, Marketing Servicing, Usage of Computers	35	19,451	19,486	1,925,420	5,251,082	7,176,502
193	08 Dec, 2007	Companies offering life insurance, Annuities etc. other than life insurance	2	391	393	113,608	290,356	403,964
194	08 Dec, 2007	Electronic Media Companies	5	2,019	2,024	14,365	458,985	473,350
195	08 Dec, 2007	Lodging Housing , Service Apartment & Condominiums	0	1,156	1,156	0	86,436	86,436
196	08 Dec, 2007	Private Airports & Joint Venture Airports	0	52	52	0	8,496	8,496
197	08 Jan, 2011	Municipal Councils/ Corporations	0	2,678	2,678	0	323,473	323,473
<b>Total</b>			<b>3,480</b>	<b>1,593,065</b>	<b>1,596,545</b>	<b>13,927,183</b>	<b>244,859,175</b>	<b>258,786,358</b>

**Appendix-2(ii)**

<b>Establishments and Members - Zone &amp; Office Wise (31.03.2021)</b>								
<b>Zone</b>	<b>Establishments</b>				<b>Members</b>			
	<b>Exempted</b>	<b>Un-Exempted</b>	<b>Total</b>	<b>% of All India Total</b>	<b>Exempted</b>	<b>Un-Exempted</b>	<b>Total</b>	<b>% of All India Total</b>
Andhra Pradesh (Vijayawada)	48	52,041	52,089	3.26	84,466	5,155,531	5,239,997	2.02
Bengaluru (Bengaluru)	117	66,921	67,038	4.20	3,400,834	22,075,440	25,476,274	9.84
Bihar & Jharkhand (Patna)	248	65,764	66,012	4.13	295,822	4,587,379	4,883,201	1.89
Chennai & Puducherry (Chennai)	126	70,744	70,870	4.44	622,107	17,347,772	17,969,879	6.94
Delhi & Uttarakhand (DL, UK & J)	240	111,855	112,095	7.02	1,013,729	22,771,828	23,785,557	9.19
Gujarat (Ahmedabad)	164	122,339	122,503	7.67	436,745	19,792,165	20,228,910	7.82
Haryana (Faridabad)	140	74,668	74,808	4.69	611,357	18,552,718	19,164,075	7.41
Jammu, Kashmir & Ladakh (DL, UK & J)	0	18,701	18,701	1.17	0	266,495	266,495	0.10
Karnataka (Other Than Bengaluru) & Goa (Hubli)	86	55,956	56,042	3.51	252,694	6,179,690	6,432,384	2.49
Kerala & Lakshadweep (Thiruvananthapuram)	54	38,528	38,582	2.42	44,424	3,714,411	3,758,835	1.45
Madhya Pradesh & Chattisgarh (Bhopal)	183	85,393	85,576	5.36	174,650	7,959,525	8,134,175	3.14
Maharashtra (Excluding Mumbai) (Pune)	166	132,400	132,566	8.30	816,469	18,895,286	19,711,755	7.62
Mumbai I (Bandra)	298	33,714	34,012	2.13	2,572,079	12,810,747	15,382,826	5.94
Mumbai II (Thane)	118	83,463	83,581	5.24	695,682	16,359,991	17,055,673	6.59
North-Eastern Region (Guwahati)	25	36,007	36,032	2.26	32,019	1,365,119	1,397,138	0.54
Odisha (Bhubaneswar)	107	39,468	39,575	2.48	105,604	3,630,490	3,736,094	1.44
Punjab & Himachal Pradesh (Chandigarh)	187	81,751	81,938	5.13	202,364	9,171,402	9,373,766	3.62
Rajasthan (Jaipur)	241	63,366	63,607	3.98	242,220	6,573,357	6,815,577	2.63
Tamil Nadu (Excluding Chennai) (Coimbatore)	66	78,578	78,644	4.93	229,719	12,434,760	12,664,479	4.89
Telangana (Hyderabad)	76	72,744	72,820	4.56	765,766	13,371,451	14,137,217	5.46
Uttar Pradesh (Kanpur)	207	122,849	123,056	7.71	351,894	11,718,530	12,070,424	4.66
West Bengal, A&N Islands & Sikkim (Kolkata)	583	85,815	86,398	5.41	976,539	10,125,088	11,101,627	4.29
<b>All India</b>	<b>3,480</b>	<b>1,593,065</b>	<b>1,596,545</b>	<b>100.00</b>	<b>13,927,183</b>	<b>244,859,175</b>	<b>258,786,358</b>	<b>100.00</b>

## Appendix-2(iii)

Establishments and Members – State Wise (31.03.2021)								
State-wise	Establishments				Members			
	EX	Un-Ex	Total	% of All India Total	Ex	Un-Ex	Total	% of All India Total
A&N Islands	2	1,211	1,213	0.08	194	52,597	52,791	0.02
Andhra Pradesh	48	52,041	52,089	3.26	84,466	5,155,531	5,239,997	2.02
Assam, Arunachal Pradesh, Manipur & Nagaland	23	31,500	31,523	1.97	15,209	1,125,849	1,141,058	0.44
Bihar	102	37,363	37,465	2.35	28,840	2,195,355	2,224,195	0.86
Chattisgarh	123	23,282	23,405	1.47	74,703	2,154,544	2,229,247	0.86
Delhi	197	94,888	95,085	5.96	914,578	18,993,762	19,908,340	7.69
Goa	10	6,338	6,348	0.40	13,786	1,624,866	1,638,652	0.63
Gujarat, Dadra & Nagar Haveli and Daman & Diu	164	122,339	122,503	7.67	436,745	19,792,165	20,228,910	7.82
Haryana	140	74,668	74,808	4.69	611,357	18,552,718	19,164,075	7.41
Himachal Pradesh	77	24,074	24,151	1.51	42,607	1,848,189	1,890,796	0.73
Jammu & Kashmir	0	18,364	18,364	1.15	0	263,735	263,735	0.10
Jharkhand	146	28,401	28,547	1.79	266,982	2,392,024	2,659,006	1.03
Karnataka	193	116,539	116,732	7.31	3,639,742	26,630,264	30,270,006	11.70
Kerala & Lakshadweep	54	38,528	38,582	2.42	44,424	3,714,411	3,758,835	1.45
Ladakh	0	337	337	0.02	0	2,760	2,760	0.00
Madhya Pradesh	60	62,111	62,171	3.89	99,947	5,804,981	5,904,928	2.28
Maharashtra	582	249,577	250,159	15.67	4,084,230	48,066,024	52,150,254	20.15
Meghalaya & Mizoram	2	2,754	2,756	0.17	16,810	127,176	143,986	0.06
Odisha	107	39,468	39,575	2.48	105,604	3,630,490	3,736,094	1.44
Puducherry	1	4,000	4,001	0.25	1,793	786,739	788,532	0.30
Punjab & Chandigarh	110	57,677	57,787	3.62	159,757	7,323,213	7,482,970	2.89
Rajasthan	241	63,366	63,607	3.98	242,220	6,573,357	6,815,577	2.63
Tamil Nadu	191	145,322	145,513	9.11	850,033	28,995,793	29,845,826	11.53
Telangana	76	72,744	72,820	4.56	765,766	13,371,451	14,137,217	5.46
Tripura	0	1,753	1,753	0.11	0	112,094	112,094	0.04
Uttar Pradesh	207	122,849	123,056	7.71	351,894	11,718,530	12,070,424	4.66
Uttarakhand	43	16,967	17,010	1.07	99,151	3,778,066	3,877,217	1.50
West Bengal & Sikkim	581	84,604	85,185	5.34	976,345	10,072,491	11,048,836	4.27
<b>All India</b>	<b>3,480</b>	<b>1,593,065</b>	<b>1,596,545</b>	<b>100.00</b>	<b>13,927,183</b>	<b>244,859,175</b>	<b>258,786,358</b>	<b>100.00</b>

**Appendix-2(iv)**

<b>Establishments and Members - Top 25 Industry/Class Wise (31.03.2021)</b>				
<b>Industry Type</b>	<b>Establishments</b>		<b>Members</b>	
	<b>No.</b>	<b>%</b>	<b>No.</b>	<b>%</b>
Establishments rendering expert services	328,571	20.58	91,358,482	35.30
Elec, Mech or Gen Engg Products	101,803	6.38	22,578,310	8.72
Trading and commercial estt.	108,051	6.77	17,334,164	6.70
Building And Construction Industry	129,044	8.08	16,261,390	6.28
Engineers and Engineering Contractors	157,136	9.84	13,012,248	5.03
Garments making factories	19,374	1.21	11,284,490	4.36
Textiles	37,722	2.36	8,639,763	3.34
Establishment Engaged In Manufacture, Marketing Servicing, Usage of Computers	19,486	1.22	7,176,502	2.77
Heavy and Fine chemicals	17,193	1.08	4,984,628	1.93
Beedi industry	8,301	0.52	4,040,103	1.56
Other Textiles	157,658	9.87	4,008,966	1.55
University, College, School. Etc.	36,746	2.30	3,252,893	1.26
Hospitals	20,313	1.27	3,040,422	1.17
Financing Establishments other than Banks	9,997	0.63	2,847,060	1.10
School	45,041	2.82	2,621,356	1.01
Cleaning & Sweeping	19,432	1.22	2,579,047	1.00
Hotels	23,069	1.44	2,570,970	0.99
Iron and Steel	14,784	0.93	2,486,240	0.96
Road Motor Transport estt.	13,004	0.81	2,247,950	0.87
Plastic and plastic products	14,243	0.89	1,853,451	0.72
Banks other than nationalised banks	4,551	0.29	1,640,636	0.63
Automobile repair and servicing	9,714	0.61	1,522,373	0.59
Restaurants	14,723	0.92	1,451,918	0.56
Rubber and rubber products	5,278	0.33	1,423,764	0.55
Electricity including generation, transmission and distribution thereof	9,897	0.62	1,280,052	0.49
<b>Top 25 Industries</b>	<b>1,325,131</b>	<b>83.00</b>	<b>231,497,178</b>	<b>89.45</b>
Rest of Industries	271,414	17.00	27,289,180	10.55
<b>Grand Total</b>	<b>1,596,545</b>	<b>100.00</b>	<b>258,786,358</b>	<b>100.00</b>

**Appendix-2(v)**

Classification of Pensioners as on 31.03.2021																					
Regional Office	Members of Pension Fund		Member Pensioners					Spouse Pensioners					Children Pension				Others Pensioners				Grand Total Col. No. 7,12,15, & 19)
	Ex	Un-ex	Early Pension (50-57 years)	Superannuation Pension (58 years)	Disabling Pension	Total (4+5+6)	Death in Service FPS/71	Death in Service EPS/95	Death away from Service	Spouse pensioners other than 8, 9 & 10	Total (8+9+10+11)	FPS/71	EPS/95	Total (13+14)	Nominee Pensioners	Orphan Pensioners	Parent 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		
GUNTUR	913	1390797	14666	22736	23	37425	1757	9280	2762	8239	22038	2	6916	6918	211	292	709	1212	67593		
KADAPA	2256	1392631	17758	24467	22	42247	2379	11116	2710	9583	25788	7	8592	8599	109	239	918	1266	77900		
RAJAHMUNDRY	25447	625099	10810	19683	17	30510	1639	6832	1933	7937	18341	2	4863	4865	125	170	459	754	54470		
VISAKHAPATNAM	48214	1834166	14146	33733	27	47906	2552	12339	3588	11716	30195	5	8800	8805	237	215	619	1071	87977		
BENGALURU (CENTRAL)	1133843	7486213	24549	35094	22	59665	3852	10561	2062	10299	26774	5	4949	4954	217	124	863	1204	92597		
BENGALURU (ELECTRONIC CITY)	1526435	6135274	2536	3841	2	6379	3	1422	403	470	2298	0	1594	1594	40	41	260	341	10612		
K R PURAM (WHITEFIELD)	62472	3854488	12830	17749	11	30590	18	3163	1057	4040	8278	0	3184	3184	24	56	541	621	42673		
PEENYA	24514	3929929	12575	16342	6	28923	15	3745	1208	3122	8090	0	3868	3868	60	105	620	785	41666		
RAJARAJESHWARI NAGAR	11775	1302644	3231	6798	3	10032	1	1366	383	648	2398	0	1618	1618	17	42	289	348	14396		
BHAGALPUR	2055	272026	2932	8897	8	11837	295	2486	442	1796	5019	0	1952	1952	11	43	238	292	19100		
JAMSHEDPUR	78239	1366835	17875	23466	10	41351	928	4731	3611	5541	14811	1	4027	4028	85	129	189	403	60593		
MUZAFFARPUR	10568	410174	22115	58991	32	81138	2696	11935	2557	15709	32897	4	11430	11434	34	189	559	782	126251		
PATNA	9470	1616616	11701	25367	31	37099	1195	6266	1383	5841	14685	1	6263	6264	86	113	326	525	58573		
RANCHI	165768	979232	13354	50122	22	63498	1981	7770	2516	10451	22718	1	6597	6598	39	165	295	499	93313		
AMBATTUR	177618	3374890	14032	16083	17	30132	983	4101	1183	4093	10360	0	3487	3487	79	106	668	853	44832		
CHENNAI (EAST)	280528	8970786	23475	40679	23	64177	2206	7190	1798	8271	19465	0	4618	4618	129	152	880	1161	89421		
PONDICHERRY	1644	791806	3856	7474	5	11335	461	1675	457	2089	4682	5	1431	1436	28	45	160	233	17686		
TAMBARAM	30064	3619937	13149	16498	6	29653	899	3685	1038	4042	9664	4	3204	3208	74	118	678	870	43395		
VELLORE	12948	820366	25171	17755	21	42947	1982	8664	2611	8365	21622	4	7653	7657	135	224	1139	1498	73724		
DEHRADUN	52657	2413171	4636	18317	12	22965	896	4631	869	3903	10299	2	4767	4769	64	163	345	572	38605		

Classification of Pensioners as on 31.03.2021																					
Regional Office	Members of Pension Fund		Member Pensioners						Spouse Pensioners				Children Pension				Others Pensioners				Grand Total Col. No. 7,12,15, & 19)
	Ex	Un-ex	Early Pension (50-57 years)	Superannuation Pension (58 years)	Disability Pension	Total (4+5+6)	Death in Service FPS/71	Death in Service EPS/95	Death away from Service	Spouse pensioners other than 8, 9 & 10	Total (8+9+10+11)	FPS/71	EPS/95	Total (13+14)	Nominee Pensioners	Orphan Pensioners	Parent 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		
DELHI (EAST)	20405	1980863	2597	7095	9	9701	76	1893	368	1086	3423	0	1714	1714	24	43	132	199	15037		
DELHI (NORTH)	289412	9785493	21144	54667	22	75833	3255	10763	2212	8468	24698	39	8915	8954	176	274	589	1039	110524		
DELHI SOUTH	448862	7616373	4324	12519	6	16849	9	3082	715	1584	5390	0	2818	2818	37	91	278	406	25463		
HALDWANI	19741	1527557	4676	9468	14	14158	526	3778	694	2222	7220	1	4236	4237	48	140	264	452	26067		
AHMEDABAD	93566	5822737	37161	59636	28	96825	3635	13587	3323	18320	38865	7	9286	9293	144	367	987	1498	146481		
BHARUCH	8481	1411258	2863	7852	13	10728	23	2139	591	1474	4227	0	2054	2054	47	90	215	352	17361		
NARODA	43923	534695	13390	14200	4	27594	365	2848	980	4433	8626	2	2614	2616	14	122	228	364	39200		
RAJKOT	56087	3066582	14679	30472	12	45163	1207	6137	1367	7949	16660	3	4500	4503	79	156	511	746	67072		
SURAT	22606	2684727	9308	21639	18	30965	590	4646	1329	4193	10758	0	3596	3596	58	125	393	576	45895		
VADODARA	72206	2948807	17695	36194	19	53908	947	7184	1931	7419	17481	1	5269	5270	105	162	360	627	77286		
VAPI	12355	2922466	3589	7492	6	11087	214	2198	748	1508	4668	0	2251	2251	16	67	265	348	18354		
VATWA	0	424287	4990	6361	3	11354	13	923	380	1250	2566	0	1020	1020	20	72	87	179	15119		
FARIDABAD	13158	4652104	15355	15747	18	31120	669	4407	1477	4135	10688	2	5235	5237	52	172	310	534	47579		
GURUGRAM (EAST)	432577	11827726	4098	8910	17	13025	272	3168	793	1332	5565	2	3647	3649	110	92	190	392	22631		
KARNAL	28936	1979399	9194	20238	25	29457	923	6477	1560	4881	13841	1	6256	6257	96	219	477	792	50347		
ROHTAK	14239	1070895	6287	11292	19	17598	674	5012	1086	3169	9941	0	5004	5004	101	185	372	658	33201		
BELLARY	11756	475139	4502	6040	4	10546	584	2876	817	2450	6727	2	2885	2887	21	90	366	477	20637		
CHIKAMAGALUR	7230	218938	5179	6027	9	11215	382	1726	523	1726	4357	0	1405	1405	34	45	295	374	17351		
GOA	10540	1624862	5032	11665	19	16716	480	2533	821	2703	6537	0	2643	2643	124	80	296	500	26396		
GULBARGA	27657	353409	4728	9532	6	14266	841	3842	948	3519	9150	0	4170	4170	40	143	283	466	28052		
HUBLI	62221	947152	20761	26630	30	47421	1760	8652	2311	9076	21799	3	8472	8475	169	299	816	1284	78979		
MANGALORE	14252	825102	67609	17886	49	85544	1084	5120	1470	5912	13586	13	4474	4487	618	392	390	1400	105017		
MYSORE	45663	961401	14432	16181	15	30628	1218	5428	1319	5293	13258	3	4191	4194	104	134	808	1046	49126		
RAICHUR	9920	199492	3058	5398	8	8464	575	2790	566	2423	6354	0	2764	2764	36	100	185	321	17903		

Classification of Pensioners as on 31.03.2021																					
Regional Office	Members of Pension Fund		Member Pensioners					Spouse Pensioners					Children Pension				Others Pensioners				Grand Total Col. No. 7,12,15, & 19)
	Ex	Un-ex	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20		
			Early Pension (50-57 years)	Superannuation Pension (58 years)	Disability Pension	Total (4+5+6)	Death in Service FPS/71	Death in Service EPS/95	Death away from Service	Spouse pension other than 8, 9 & 10	Total (8+9+10+11)	FPS/71	EPS/95	Total (13+14)	Nominations	Orphan Pensioners	Parent Pensioners	Total (16+17+18)			
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>		
SHIMOGA	8865	275201	9405	10021	18	19444	689	3049	784	4135	8657	1	2312	2313	66	81	325	472	30886		
UDUPI	5631	252987	11437	6200	13	17650	212	1226	347	1176	2961	2	1116	1118	180	83	204	467	22196		
KANNUR	0	166672	39937	14741	135	54813	914	2003	593	6406	9916	5	1322	1327	164	81	194	439	66495		
KOCHI (COCHIN)	28587	1839099	31018	54020	111	85149	1615	5956	1151	10994	19716	17	3768	3785	214	182	555	951	109601		
KOLLAM	2814	234963	20416	55037	251	75704	842	3592	570	7928	12932	25	1431	1456	55	111	169	335	90427		
KOTTAYAM	0	266925	17224	19297	34	36555	631	2687	706	3958	7982	6	1551	1557	60	81	195	336	46430		
KOZHIKODE (CALICUT)	6573	519524	23521	27260	98	50879	1138	3599	707	8417	13861	4	2315	2319	143	101	311	555	67614		
THIRUVANANTHA PURAM (TRIVANDRUM)	3096	655548	10475	26505	58	37038	640	2949	470	4664	8723	3	1697	1700	71	99	268	438	47899		
BHOPAL	9196	1472995	6458	16166	10	22634	611	3596	712	3587	8506	0	3200	3200	76	105	249	430	34770		
GWALIOR	134	608491	11252	6587	11	17850	800	1998	923	3077	6798	5	2153	2158	38	78	162	278	27084		
INDORE	48221	2509947	25287	17077	18	42382	1318	5298	1606	6834	15056	4	4709	4713	60	143	338	541	62692		
JABALPUR	21301	730433	12698	21654	25	34377	1099	7278	1623	5999	15999	1	6672	6673	106	185	505	796	57845		
RAIPUR (CHATTISGARH)	47195	2224053	15790	45533	43	61366	1590	10175	2711	10879	25355	1	8251	8252	50	212	540	802	95775		
SAGAR	115	207439	3952	4284	2	8238	274	2663	686	1468	5091	0	2299	2299	25	48	132	205	15833		
UJJAIN	10	324752	10925	5988	10	16923	676	1909	781	3942	7308	0	1674	1674	31	63	129	223	26128		
AKOLA	14595	307805	13986	23967	12	37965	997	4565	1046	6341	12949	0	2888	2888	22	82	283	387	54189		
AURANGABAD	18770	2306591	18532	26258	53	44843	1100	7180	1492	7272	17044	1	5393	5394	83	111	236	430	67711		
KOLHAPUR	58930	1007102	42194	60474	126	102794	3676	14880	4026	20406	42988	13	13102	13115	130	520	1014	1664	160561		
NAGPUR	58038	1776150	38841	41555	54	80450	2646	12280	2846	15938	33710	8	9607	9615	110	302	761	1173	124948		
NASIK	71831	2216459	39448	66838	66	106352	2777	14056	3052	15486	35371	5	9911	9916	87	282	653	1022	152661		
PUNE (PUNE CANTT)	260997	11144115	33336	55846	31	89213	2074	12228	2883	12222	29407	4	9704	9708	64	335	881	1280	129608		
SOLAPUR	15908	419547	28919	22928	21	51868	815	6017	1894	6802	15528	0	5476	5476	32	345	419	796	73668		

Classification of Pensioners as on 31.03.2021

Regional Office	Members of Pension Fund		Member Pensioners					Spouse Pensioners					Children Pension				Others Pensioners				Grand Total Col. No. 7,12,15, & 19)
	Ex	Un-ex	Early Pension (50-57 years)	Superannuation Pension (58 years)	Disability Pension	Total (4+5+6)	Death in Service FPS/71	Death in Service EPS/95	Death away from Service	Spouse pensioners other than 8, 9 & 10	Total (8+9+10+11)	FPS/71	EPS/95	Total (13+14)	Nominee Pensioners	Orphan Pensioners	Parent 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		
MUMBAI (BANDRA)	2110659	12712108	31595	41089	24	72708	6812	10830	2651	12423	32716	13	4889	4902	183	236	689	1108	111434		
KANDIVALI (WEST)	171430	7209734	29042	43199	17	72258	36	6476	2239	7597	16348	1	5419	5420	80	152	732	964	94990		
THANE (NORTH)	343686	5056691	40503	56003	55	96561	37	9224	3431	12090	24782	1	7854	7855	92	270	856	1218	130416		
VASHI	53484	3974868	16798	31770	19	48587	31	5724	1826	5546	13127	1	5244	5245	74	160	442	676	67635		
AGARTALA	0	111879	756	4684	4	5444	153	1382	195	854	2584	1	692	693	19	18	36	73	8794		
GUWAHATI	7215	998739	7218	15970	12	23200	664	5084	1058	2912	9718	14	4561	4575	104	100	380	584	38077		
SHILLONG	15070	129072	635	1612	1	2248	100	1000	110	388	1598	1	898	899	14	48	66	128	4873		
TINSUKIA	2094	166361	2559	8357	2	10918	369	2316	346	1654	4685	0	1426	1426	42	20	59	121	17150		
BERHAMPUR	15451	236726	4243	11047	6	15296	845	3024	587	2785	7241	3	2270	2273	27	41	204	272	25082		
BHUBANESWAR	20880	2094344	30517	37932	42	68491	1413	7069	2549	8257	19288	10	7160	7170	91	105	779	975	95924		
KEONJHAR	5541	277917	4311	6030	3	10344	239	1720	572	1039	3570	1	1918	1919	16	66	97	179	16012		
ROURKELA	37150	1056972	8848	18214	16	27078	755	3715	1663	3655	9788	2	3545	3547	27	88	229	344	40757		
AMRITSAR	6374	451041	5096	13753	11	18860	899	3814	621	2958	8292	1	2792	2793	51	108	201	360	30305		
BHATINDA	3308	1021125	3347	11768	7	15122	498	3855	742	2150	7245	3	2751	2754	43	109	217	369	25490		
CHANDIGARH	15200	2886496	8854	20568	17	29439	892	5592	1168	3732	11384	2	4491	4493	57	187	355	599	45915		
JALANDHAR	99413	853811	6088	14948	7	21043	869	4253	720	3339	9181	2	3233	3235	60	141	301	502	33961		
LUDHIANA	4472	2053223	4341	10935	9	15285	356	3561	826	1790	6533	2	3437	3439	53	120	277	450	25707		
SHIMLA	41563	1885786	4871	16639	29	21539	958	5192	1031	3500	10681	9	4869	4878	37	138	543	718	37816		
JAIPUR	87575	3867122	19851	31145	38	51034	2682	8569	2335	7504	21090	8	8707	8715	120	209	550	879	81718		
JODHPUR	36756	784635	6468	10846	12	17326	904	3652	946	2406	7908	0	4105	4105	30	103	298	431	29770		
KOTA	39939	552401	8640	9352	7	17999	658	2284	599	2530	6071	0	2250	2250	33	66	112	211	26531		
UDAIPUR	47257	1327801	11569	11815	19	23403	942	3991	1370	3055	9358	2	4420	4422	56	93	190	339	37522		
COIMBATORE	22640	4474781	56379	30827	29	87235	2301	7796	3018	12980	26095	6	5866	5872	114	174	911	1199	120401		
MADURAI	27789	2162531	38586	24660	41	63287	2173	9344	3929	10758	26204	14	9529	9543	504	348	1156	2008	101042		



Classification of Pensioners as on 31.03.2021

Regional Office	Members of Pension Fund		Member Pensioners						Spouse Pensioners				Children Pension				Others Pensioners				Grand Total Col. No. 7,12,15, & 19)
	Ex	Un-ex	Early Pension (50-57 years)	Superannuation Pension (58 years)	Disability Pension	Total (4+5 +6)	Death in Service FPS/71	Death in Service EPS/95	Death away from Service	Spouse pensioners other than 8, 9 & 10	Total (8+9+10+11)	FPS/71	EPS/95	Total (13+14)	Nominee Pensioners	Orphan Pensioners	Parent 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		
NAGERCOIL	228	245858	5573	9961	5	15539	569	1657	443	2427	5096	0	1128	1128	55	57	211	323	22086		
SALEM	77052	2829728	21268	20498	15	41781	0	7137	1748	5774	14659	0	4648	4648	85	143	876	1104	62192		
TIRUNELVELI	50239	1036982	77361	20182	31	97574	2424	7533	3254	12963	26174	7	7105	7112	282	526	667	1475	132335		
TRICHY	25054	1372456	18895	43924	30	62849	2521	10172	1953	10146	24792	5	8167	8172	171	227	1229	1627	97440		
HYDERABAD (BARKATPURA)	650869	8728679	24909	45671	33	70613	2470	12642	3103	9900	28115	4	10901	10905	132	293	1042	1467	111100		
KARIMNAGAR	440	296604	51096	11031	20	62147	684	4878	1820	3907	11289	1	4171	4172	49	370	433	852	78460		
KUKATPALLY	30174	2173323	10900	11160	5	22065	628	3209	985	3353	8175	0	2622	2622	25	51	194	270	33132		
NIZAMABAD	0	782286	74621	5354	46	80021	449	4013	1732	3475	9669	2	3617	3619	131	470	380	981	94290		
PATANCHERU	12227	1152131	5413	7888	10	13311	369	2527	768	2135	5799	0	2695	2695	31	78	198	307	22112		
SIDDIPET	0	82880	11227	833	4	12064	35	862	273	416	1586	0	885	885	14	104	106	224	14759		
WARANGAL	451	315500	13832	8288	8	22128	515	3979	1023	2580	8097	0	3072	3072	30	137	295	462	33759		
AGRA	4709	759218	6301	13423	11	19735	643	4622	1141	3274	9680	0	5613	5613	84	187	352	623	35651		
ALLAHABAD	5598	320570	15610	20781	11	36402	1202	4970	1343	5815	13330	3	5448	5451	30	168	210	408	55591		
BAREILLY	9358	599651	4464	9907	9	14380	723	3373	745	2723	7564	2	4018	4020	36	118	255	409	26373		
GORAKHPUR	4212	222127	27140	40265	21	67426	1976	9570	2157	11554	25257	1	10857	10858	82	323	325	730	104271		
KANPUR	10581	1147682	18963	25685	17	44665	1755	6776	1741	7507	17779	2	7483	7485	190	187	475	852	70781		
LUCKNOW	42535	1068030	11124	28159	11	39294	989	5446	982	5026	12443	1	4855	4856	53	168	303	524	57117		
MEERUT	42306	2119716	20451	30024	29	50504	1190	10139	2165	7264	20758	3	9905	9908	141	275	756	1172	82342		
NOIDA	92830	5013684	2420	7027	4	9451	67	1676	461	578	2782	0	2204	2204	12	59	109	180	14617		
VARANASI	47586	720752	25271	31764	30	57065	1835	7504	2018	9895	21252	1	7937	7938	58	176	322	556	86811		
BARRACKPORE (TITAGARH)	72473	722344	20927	43259	10	64196	1643	8155	1632	12522	23952	3	5028	5031	111	148	432	691	93870		
DARJEELING	218	68797	3252	6569	3	9824	86	1629	324	1036	3075	0	493	493	31	78	95	204	13596		
DURGAPUR	38701	849920	11671	36999	17	48687	1195	7190	2195	8794	19374	1	4376	4377	79	97	368	544	72982		

Classification of Pensioners as on 31.03.2021																					
Regional Office	Members of Pension Fund		Member Pensioners					Spouse Pensioners					Children Pension				Others Pensioners				Grand Total Col. No. 7,12,15, & 19)
	Ex	Un-ex	Early Pension (50-57 years)	Superannuation Pension (58 years)	Disability Pension	Total (4+5+6)	Death in Service FPS/71	Death in Service EPS/95	Death away from Service	Spouse pensioners other than 8, 9 & 10	Total (8+9+10+11)	FPS/71	EPS/95	Total (13+14)	Nominee Pensioners	Orphan Pensioners	Parent Pensioners	Total (16+17+18)			
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>		
HOWRAH	116313	756256	25607	49769	15	75391	2189	8111	2441	14045	26786	2	5221	5223	159	112	369	640	108040		
JALPAIGURI	4892	585314	9444	27882	6	37332	680	14376	3952	3606	22614	6	8446	8452	137	596	567	1300	69698		
JANGIPUR	472	910947	11668	17417	8	29093	130	8472	4271	1824	14697	0	10641	10641	66	370	237	673	55104		
KOLKATA	414807	3508213	28758	65102	19	93879	2826	10134	2265	13951	29176	11	5813	5824	140	105	563	808	129687		
PARK STREET	145184	2185434	5359	15649	3	21011	43	1787	405	2475	4710	0	990	990	57	27	79	163	26874		
PORT BLAIR	218	48739	585	1651	0	2236	47	251	47	290	635	0	308	308	4	5	15	24	3203		
SILIGURI	219	537784	9019	18879	6	27904	347	6199	1130	2041	9717	3	4647	4650	56	152	273	481	42752		
<b>Grand Total</b>	<b>11218920</b>	<b>247423111</b>	<b>1951343</b>	<b>2673633</b>	<b>2757</b>	<b>4627733</b>	<b>130010</b>	<b>661807</b>	<b>177558</b>	<b>687809</b>	<b>1657184</b>	<b>382</b>	<b>555403</b>	<b>555785</b>	<b>10402</b>	<b>18928</b>	<b>49791</b>	<b>79121</b>	<b>6919823</b>		

## Appendix-2 (vi)

<b>Pensioners benefiting from Minimum Pension of ₹ 1000/- per month for the year 2020-2021 (as on 31.03.2021)</b>				
<b>Month/ Year</b>	<b>Number of Pensioners Benefitted</b>	<b>Amount paid as per Minimum Pension Notification</b>	<b>Amount paid as per original pension</b>	<b>Difference Amount</b>
		<b>(In ₹)</b>	<b>(In ₹)</b>	<b>(In ₹)</b>
<b>Apr-2020</b>	1778256	1652284834	1006410853	645873981
<b>May-2020</b>	1803306	1747982232	1068586245	679395987
<b>Jun-2020</b>	1851681	1905631642	1169868737	735762905
<b>Jul-2020</b>	1865550	1911724677	1175005407	736719270
<b>Aug-2020</b>	1873035	1894309450	1163607569	730701881
<b>Sep-2020</b>	1889454	1947854533	1187905715	759948818
<b>Oct-2020</b>	1901834	1945794844	1189621852	756172992
<b>Nov-2020</b>	1930952	2066286805	1263634561	802652244
<b>Dec-2020</b>	1952586	2114678011	1293565289	821112722
<b>Jan-2021</b>	1933665	1995450754	1217514901	777935853
<b>Feb-2021</b>	1970670	2064376032	1255270370	809105662
<b>Mar-2021</b>	1757587	1910676566	1159351499	751325067
<b>Total</b>	<b>22508576</b>	<b>23157050380</b>	<b>14150342998</b>	<b>9006707382</b>

**Appendix-2 (vii)**

<b>Summary Results of Valuation (₹ in Crores)</b>				
<b>Particulars</b>	<b>31.03.2014</b>	<b>31.03.2015</b>	<b>31.03.2016 &amp; 31.03.2017 (Combined Report)</b>	<b>31.03.2021</b>
<b>Active Members</b>	3,49,14,215	3,45,48,189	4,12,37,384	<b>The Actuary appointed for the 22<sup>nd</sup> and 23<sup>rd</sup> valuation of Employees' Pension Fund for the year 2017-18 and 2018-19 has submitted the report which is under consideration with the Government. The process for appointment of Actuary for 24<sup>th</sup> and 25<sup>th</sup> valuation for the year 2019-20 and 2020-21 has been initiated.</b>
<b>Active Beneficiaries (Pensioners)</b>	46,90,669	51,04,397	56,49,797	
<b>Inactive members Deferred Beneficiaries/ Dormant Accounts</b>	8,28,98,785	9,65,21,305	14,65,04,679	
<b>Present Value of all Benefits (in crores)</b>	3,86,222.54	5,25,315.42	7,37,700.57	
<b>Present Value of future Contributions (in crores)</b>	1,70,704.21	2,91,810.45	4,03,756.28	
<b>Value of Corpus (in crores)</b>	2,07,685.60	2,38,531.84	3,18,412.38	
<b>Net liability</b>	-7,832.74	5,026.87	-15,531.91	

## Appendix-2 (viii)

List of Pension Disbursing Agencies under EPS-1995 (as on 31.03.2021)		
S.No.	FIELD OFFICES	BANKS
1	Delhi (North)	PNB, SBI, Indian Bank, Union Bank of India, HDFC Bank, ICICI Bank, AXIS Bank
2	Delhi (South)	PNB, SBI, Indian Bank, HDFC Bank, ICICI Bank, AXIS Bank
3	Dehradun	PNB, SBI
4	Gurgaon	PNB, SBI, HDFC Bank, ICICI Bank, UTI
5	Faridabad	PNB, SBI, HDFC Bank, ICICI Bank, AXIS Bank
6	Jaipur	SBI, PNB, Marudhara Gramin Bank, HDFC Bank, ICICI Bank, AXIS Bank, Bank of Baroda, Baroda Rajasthan Kshetriya Gramin Bank (BRKGB)
7	Shimla	PNB, SBI, AXIS Bank
8	Ludhiana	PNB, SBI, HDFC Bank, AXIS Bank
9	Chandigarh	PNB, SBI, HDFC Bank, AXIS Bank, ICICI Bank
10	Bihar	SBI, PNB, Bank of India, HDFC Bank, ICICI Bank, UTI Bank, Axis Bank
11	Meerut	PNB, SBI
12	Kanpur	PNB, SBI
13	Hyderabad	SBI, United Bank of India, Andhra Bank, HDFC Bank, AXIS Bank, ICICI Bank
14	Guntur	SBI, Andhra Bank, HDFC Bank, AXIS Bank, ICICI Bank, Union Bank of India
15	Nizamabad	SBI, Syndicate Bank, Telangana Grameena Bank, Union Bank of India , Andhra Bank, AXIS/UTI Bank
16	Bhubaneswar	SBI, Bank Of India, UCO Bank, HDFC Bank, AXIS Bank, ICICI Bank
17	Bangalore	SBI, Canara Bank, Syndicate Bank, Corporation Bank, Vijaya Bank, HDFC Bank, AXIS Bank, ICICI Bank, UTI Bank
18	Goa	SBI, Bank of India, HDFC Bank
19	Gulbarga	SBI, Canara Bank, Syndicate Bank, ICICI Bank, Corporation Bank
20	Mangalore	SBI, Canara Bank, Syndicate Bank, Corporation Bank, ICICI Bank
21	Peenya	SBI, Canara Bank, Syndicate Bank, Corporation Bank, HDFC Bank, UTI Bank, ICICI Bank

**List of Pension Disbursing Agencies under EPS-1995 (as on 31.03.2021)**

<b>S.No.</b>	<b>FIELD OFFICES</b>	<b>BANKS</b>
22	Coimbatore	SBI, Indian Bank, Indian Overseas Bank, HDFC Bank, AXIS Bank, ICICI Bank
23	Kerala	PNB, SBI, Indian Bank, Indian Overseas Bank, Canara Bank, Syndicate Bank, Federal Bank, HDFC Bank, AXIS Bank, ICICI Bank, Kerala Gramin Bank, Corporation Bank, State Bank of Travancore
24	Madurai	SBI, Indian Bank, Indian Overseas Bank, HDFC Bank, AXIS Bank, ICICI Bank
25	Tambaram	SBI, Indian Bank, Indian Overseas Bank, HDFC Bank, AXIS Bank, ICICI Bank
26	Chennai	SBI, Indian Bank, Indian Overseas Bank, HDFC Bank, AXIS Bank, ICICI Bank
27	Ranchi	PNB, Bank Of India, United Bank of India, HDFC Bank, AXIS Bank, ICICI Bank
28	Jalpaiguri	SBI, Union Bank of India, UCO Bank, Central Bank of India, Uttar banga Kshetriya Gramin Bank (UBKGB), Allahabad Bank, Peoples Co-op Bank, United Bank of India
29	Kolkata	SBI, PNB, United Bank of India, HDFC Bank, AXIS Bank, ICICI Bank
30	Guwahati	SBI, HDFC Bank, AXIS Bank, ICICI Bank
31	Raipur	PNB, SBI, HDFC Bank, AXIS Bank, ICICI Bank, Central Bank of India(CBI)
32	Bandra	PNB, SBI, Bank of India, HDFC Bank, AXIS Bank, ICICI Bank, Bank of Maharashtra (BOM)
33	Thane	PNB, SBI, Bank Of India, HDFC Bank, AXIS Bank, ICICI Bank
34	Kandivali	PNB, SBI, Bank Of India, HDFC Bank, UTI Bank, ICICI Bank
35	Pune	PNB, SBI, Bank Of India, HDFC Bank, AXIS Bank, ICICI Bank, Bank of Maharashtra (BOM), Central Bank of India
36	Nagpur	PNB, SBI, Bank of India, HDFC Bank, AXIS Bank, ICICI Bank
37	Ahmedabad	SBI, Dena Bank(Now Bank of Baroda), HDFC Bank
38	Surat	SBI, Dena Bank (Now Bank of Baroda), HDFC Bank, AXIS Bank, ICICI Bank
39	Vadodara	SBI, Dena Bank(Now Bank of Baroda),HDFC Bank, ICICI Bank
40	Indore	PNB, SBI, HDFC Bank, AXIS Bank, ICICI Bank

## Appendix-3(i)

<b>LIST OF ZONAL OFFICES, REGIONAL, DISTRICT OFFICES, SPECIAL STATE OFFICES AND SERVICE CENTRES IN EPFO</b>						
<b>Sl. No</b>	<b>Zonal Office Headed by ACC / ACC (HQ)</b>	<b>Regional Office Headed by RPFC-I</b>	<b>Regional Office Headed by RPFC-II</b>	<b>District Office Headed By APFC</b>	<b>Special State Offices</b>	<b>Service Centres</b>
1.	<b>ANDHRA PRADESH</b> (Vijayawada)	Guntur		Ongole Vijayawada		
		Kadapa		Anantapur Kurnool Nellore Tirupathi		
		Rajahmundry		Bhimavaram Elluru Kakinada		
		Visakhapatnam		Srikakulam Vizianagaram		
2.	<b>TELANGANA</b> (Hyderabad)	Hyderabad - I (Barkatpura)				
		Hyderabad - II (Madhapur)				
		Kukatpally				
		Patancheru				
		Nizamabad				
			Karimnagar	Nirmal (Adilabad)		
			Siddipet			
			Warangal	Khammam		Nalgonda
3.	<b>BENGALURU</b> (Bengaluru)	Bengaluru -I (Central)				
		Bengaluru -II (Malleswaram)				
		Bommasandra - I (Electronic City)				
		Bommasandra - II (Koramangala)				
		K R Puram		Kolar		
		Peenya				
		RR Nagar				
			Tumkur			
			Yelahanka			

**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
4.	<b>KARNATAKA (OTHER THAN BENGALURU) &amp; GOA</b> (Hubli)	Goa				Margao
		Hubli		Belagavi Karwar		
		Mangalore				
		Mysore		Madikeri (Kodagu) Mandya		
			Bellary			
			Chikamagalur	Hassan		
			Gulbarga	Bijapur Bidar		
			Raichur	Bagalkot		
			Shimoga	Davanagere		
			Udupi			
5.	<b>BIHAR &amp; JHARKHAND</b> (Patna)	Jamshedpur		West Singhbhum (Chaibasa)		
		Patna		Gaya Rohtas		
		Ranchi		Bokaro Deoghar Dhanbad Giridih Koderma Sahibganj		
			Bhagalpur	Katihar Munger		
			Muzaffarpur	Darbhanga		
6.	<b>CHENNAI &amp; PUDUCHERRY</b> (Chennai)	Ambattur				
		Chennai - I (North)				
		Chennai – II (South)				
		Tambaram				
		Vellore				
			Puducherry			



**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
7.	<b>TAMIL NADU (EXCLUDING CHENNAI)</b> (Coimbatore)	Coimbatore		Coonoor Ooty Pollachi Tiruppur		
		Madurai		Dindigul Sivakasi		
		Salem		Erode Krishnagiri		
		Tirunelveli		Thoothukudi		
		Trichy		Cuddalore Karur Kumbakonam Thanjavur		
			Nagercoil			
8.	<b>DELHI , UTTARAKHAND, J&amp;K and Ladakh</b> (Delhi)	Delhi East				
		Delhi West				
		Delhi Central				
		Delhi North				
		Delhi South				
		Dehradun				Haridwar
		Haldwani				
		Jammu				
		Kashmir				
			Ladakh			
9.	<b>GUJARAT</b> (Ahmedabad)	Ahmedabad		Bhavnagar Mahesana Nadiad		
		Bharuch				
		Naroda		Himmat Nagar		
		Rajkot		Gandhidham Jamnagar Junagadh Surendranagar		
		Surat				
		Vadodara				
		Vapi				
			Vatva			

**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
10.	<b>HARYANA</b> (Faridabad)	Faridabad				
		Gurgaon - I (East)				
		Gurgaon - II (West)				
		Karnal		Ambala Panipat Sonipat Yamunanagar		
		Rohtak		Hissar		
11.	<b>KERALA &amp; LAKSHADWEEP</b> (Thiruvananthapuram)	Calicut		Kalpetta Palakkad		
		Cochin		Alappuzha Thrissur		
		Thiruvananthapuram				
			Kannur			
			Kollam			
			Kottayam	Munnar		
12.	<b>MADHYA PRADESH &amp; CHATTISGARH</b> (Bhopal)	Bhopal		Itarsi		
		Indore		Dhar Khandwa		
		Jabalpur		Chhindwara Satna		
		Raipur		Bilaspur		
			Gwalior			
			Sagar			
			Ujjain	Ratlam		
13.	<b>MUMBAI-1</b> (Bandra)	Bandra I (Bandra)				
		Bandra II (Dadar)				
		Bandra III (Nariman point)				
		Bandra IV (Powai)				
14.	<b>MUMBAI-2</b> (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.	<b>MAHARASHTRA (excluding Mumbai)</b> (Pune)	Pune - I (Pune Cantt.)					
		Pune – II (Akurdi)					
		Aurangabad					
		Kolhapur					
		Nagpur			Chandrapur		
		Nasik			Ahmadnagar Jalgaon		
		Solapur					
				Akola	Amravati		
16.	<b>NORTH-EASTERN REGION</b> (Guwahati)	Guwahati		Bongaigaon Cachar (Silchar) Tezpur	1. Imphal 2. Itanagar 3. Dimapur		
			Agartala	Dharmanagar			
			Shillong		Aizawl		
			Tinsukia	Jorhat			
17.	<b>ODISHA</b> (Bhubaneswar)	Bhubaneswar		Baleswar (Balasore) Cuttack			
		Rourkela		Sambalpur			
			Berhampur	Rayagada			
			Keonjhar	Barbil			
18.	<b>PUNJAB &amp; HIMACHAL PRADESH</b> (Chandigarh)	Bhatinda		Moga Sangrur			
		Chandigarh		Mandi Gobindgarh Patiala			
		Jalandhar		Hoshiarpur Phagwara			
		Ludhiana					
		Shimla		Kullu Palampur Nahan Baddi			
				Amritsar	Batala		

<b>LIST OF ZONAL OFFICES, REGIONAL, DISTRICT OFFICES, SPECIAL STATE OFFICES AND SERVICE CENTRES IN EPFO</b>						
<b>Sl. No</b>	<b>Zonal Office Headed by ACC / ACC (HQ)</b>	<b>Regional Office Headed by RPFC-I</b>	<b>Regional Office Headed by RPFC-II</b>	<b>District Office Headed By APFC</b>	<b>Special State Offices</b>	<b>Service Centres</b>
19.	<b>RAJASTHAN</b> (Jaipur)	Jaipur		Ajmer Alwar Bharatpur Jhunjhunu		
		Jodhpur		Bikaner Pali Sri Ganganagar		
		Udaipur		Bhilwara		
			Kota			
20	<b>UTTAR PRADESH</b> (Kanpur)	Agra		Aligarh		
		Kanpur				
		Lucknow				
		Meerut		Muzaffarnagar Saharanpur		Ghaziabad
		Noida				
		Varanasi				
			Allahabad			
			Bareilly	Moradabad		
			Gorakhpur			
21.	<b>WB, A&amp;N Islands &amp; Sikkim</b> (Kolkata)	Barrackpore				
		Durgapur				
		Howrah		Shrirampur		
		Jalpaiguri		Alipurduar Malbazar		
		Jangipur				
		Kolkata		Midnapore		
		Park Street				
		Siliguri			Gangtok	
			Darjeeling			
			Port Blair			
<b>Total</b>	<b>21</b>	<b>102</b>	<b>36</b>	<b>114</b>	<b>05</b>	<b>04</b>

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

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

## Appendix-3(ii)

Average Contributing Establishments and Members (2020-21)		
Zone	Contributing Establishments	Contributing Members
Andhra Pradesh (Vijayawada)	20,695	1,148,445
Bengaluru (Bengaluru)	30,950	4,536,903
Bihar & Jharkhand (Patna)	20,473	1,260,867
Chennai & Puducherry (Chennai)	30,693	2,991,524
Delhi & Uttarakhand (DL, UK & J)	40,699	3,434,924
Gujarat (Ahmedabad)	54,475	3,051,245
Haryana (Faridabad)	29,913	2,375,103
Jammu, Kashmir & Ladakh (DL, UK & J)	5,013	153,754
Karnataka (Other Than Bengaluru) & Goa (Hubli)	28,653	1,330,016
Kerala & Lakshadweep (Thiruvananthapuram)	18,334	1,125,670
Madhya Pradesh & Chattisgarh (Bhopal)	35,347	1,619,021
Maharashtra (Excluding Mumbai) (Pune)	57,156	3,249,072
Mumbai I (Bandra)	13,663	3,157,352
Mumbai II (Thane)	36,369	2,863,234
North-Eastern Region (Guwahati)	10,670	417,114
Odisha (Bhubaneswar)	16,868	823,951
Punjab & Himachal Pradesh (Chandigarh)	34,438	1,442,307
Rajasthan (Jaipur)	27,196	1,138,991
Tamil Nadu (Excluding Chennai) (Coimbatore)	39,815	2,109,751
Telangana (Hyderabad)	29,049	2,876,832
Uttar Pradesh (Kanpur)	44,551	2,239,001
West Bengal, A&N Islands & Sikkim (Kolkata)	44,351	2,939,210
<b>All India</b>	<b>669,371</b>	<b>46,284,287</b>

**Appendix-3(iii)**

<b>All Claims Summary (2020-21)</b>									
<b>Type of Claim</b>	<b>Workload</b>	<b>Rejected</b>	<b>Net Workload</b>	<b>Settled</b>					<b>Closing Balance</b>
				<b>within 3 days</b>	<b>within 10 days</b>	<b>within 20 days</b>	<b>in more than 20 days</b>	<b>Total</b>	
PF Final Settlement	8,732,325	2,690,805	6,041,520	1,376,387	3,730,959	5,362,354	393,475	5,755,829	285,691
PF Transfer	5,951,046	1,151,406	4,799,640	1,865,596	3,368,531	4,293,556	338,202	4,631,758	167,882
PF Part Withdrawal	24,084,325	6,095,551	17,988,774	11,511,281	15,344,684	17,132,602	502,003	17,634,605	354,169
Pension	461,613	170,624	290,989	30,214	123,297	217,117	58,263	275,380	15,609
Pension Withdrawal Benefit	7,543,522	3,024,578	4,518,944	966,407	2,632,360	3,916,148	339,759	4,255,907	263,037
Insurance (EDLI)	59,264	24,562	34,702	22,746	33,367	34,151	298	34,449	253
<b>Total</b>	<b>46,832,095</b>	<b>13,157,526</b>	<b>33,674,569</b>	<b>15,772,631</b>	<b>25,233,198</b>	<b>30,955,928</b>	<b>1,632,000</b>	<b>32,587,928</b>	<b>1,086,641</b>

## Appendix-3(iv)

All Claims (2020-21)									
Zone	Workload	Rejected	Net Workload	Settled				Total	Closing Balance
				within 3 days	within 10 days	within 20 days	in more than 20 days		
Andhra Pradesh (Vijayawada)	1,134,081	270,970	863,111	468,310	750,600	829,917	13,376	843,293	19,818
Bengaluru (Bengaluru)	4,687,855	1,287,748	3,400,107	1,239,010	2,181,299	3,068,858	216,214	3,285,072	115,035
Bihar & Jharkhand (Patna)	888,798	204,814	683,984	402,167	606,768	657,484	12,159	669,643	14,341
Chennai & Puducherry (Chennai)	3,510,017	1,034,244	2,475,773	931,128	1,524,298	2,252,535	130,225	2,382,760	93,013
Delhi & Uttarakhand (DL, UK & J)	5,057,308	1,697,251	3,360,057	2,570,517	3,098,379	3,226,193	62,148	3,288,341	71,716
Gujarat (Ahmedabad)	3,210,320	920,198	2,290,122	1,160,166	1,997,129	2,193,343	34,037	2,227,380	62,742
Haryana (Faridabad)	3,383,031	1,125,530	2,257,501	613,494	1,104,520	1,824,535	295,648	2,120,183	137,318
Jammu, Kashmir & Ladakh (DL, UK & J)	7,273	1,838	5,435	3,404	4,901	4,987	1	4,988	447
Karnataka (Other Than Bengaluru) & Goa (Hubli)	1,047,361	242,516	804,845	416,849	664,989	779,896	5,776	785,672	19,173
Kerala & Lakshadweep (Thiruvananthapuram)	892,466	163,385	729,081	302,904	545,497	681,821	28,853	710,674	18,407
Madhya Pradesh & Chattisgarh (Bhopal)	1,768,152	417,304	1,350,848	676,599	1,035,559	1,265,855	56,655	1,322,510	28,338
Maharashtra (Excluding Mumbai) (Pune)	2,790,797	574,499	2,216,298	840,532	1,587,304	2,068,416	77,134	2,145,550	70,748
Mumbai I (Bandra)	2,521,385	785,796	1,735,589	695,378	1,138,816	1,429,216	222,016	1,651,232	84,357
Mumbai II (Thane)	3,413,120	956,925	2,456,195	1,008,118	1,766,120	2,151,418	208,634	2,360,052	96,143
North-Eastern Region (Guwahati)	234,268	48,813	185,455	82,915	139,831	164,534	11,817	176,351	9,104
Odisha (Bhubaneswar)	606,193	128,580	477,613	270,295	436,069	462,736	7,307	470,043	7,570
Punjab & Himachal Pradesh (Chandigarh)	1,621,792	404,198	1,217,594	767,308	1,134,003	1,187,542	10,769	1,198,311	19,283
Rajasthan (Jaipur)	1,285,633	434,825	850,808	552,232	784,121	823,296	7,957	831,253	19,555
Tamil Nadu (Excluding Chennai) (Coimbatore)	2,090,684	467,303	1,623,381	591,709	1,141,842	1,508,138	64,089	1,572,227	51,154
Telangana (Hyderabad)	2,471,495	660,538	1,810,957	931,201	1,444,791	1,712,342	53,961	1,766,303	44,654
Uttar Pradesh (Kanpur)	2,717,926	969,077	1,748,849	723,839	1,236,273	1,618,242	59,526	1,677,768	71,081
West Bengal, A&N Islands & Sikkim (Kolkata)	1,492,140	361,174	1,130,966	524,556	910,089	1,044,624	53,698	1,098,322	32,644
<b>All India</b>	<b>46,832,095</b>	<b>13,157,526</b>	<b>33,674,569</b>	<b>15,772,631</b>	<b>25,233,198</b>	<b>30,955,928</b>	<b>1,632,000</b>	<b>32,587,928</b>	<b>1,086,641</b>

**Appendix – 3(v)**

PF Final Settlement Claims (2020-21)									
Zone	Workload	Rejected	Net Workload	Settled				Total	Closing Balance
				within 3 days	within 10 days	within 20 days	in more than 20 days		
Andhra Pradesh (Vijayawada)	186,765	45,106	141,659	45,247	112,383	133,885	2,874	136,759	4,900
Bengaluru (Bengaluru)	872,558	255,750	616,808	87,999	299,177	537,446	48,037	585,483	31,325
Bihar & Jharkhand (Patna)	152,170	44,362	107,808	43,291	89,856	101,700	2,192	103,892	3,916
Chennai & Puducherry (Chennai)	554,112	206,092	348,020	18,715	127,042	303,341	24,706	328,047	19,973
Delhi & Uttarakhnad (DL, UK & J)	910,071	350,905	559,166	312,586	488,962	524,830	14,636	539,466	19,700
Gujarat (Ahmedabad)	708,544	216,516	492,028	128,302	392,477	465,782	7,418	473,200	18,828
Haryana (Faridabad)	722,244	259,247	462,997	20,721	111,909	332,968	94,353	427,321	35,676
Jammu, Kashmir & Ladakh (DL, UK & J)	1,335	383	952	318	737	790	0	790	162
Karnataka (Other Than Bengaluru) & Goa (Hubli)	225,928	53,924	172,004	61,174	134,328	165,332	930	166,262	5,742
Kerala & Lakshadweep (Thiruvananthapuram)	163,208	32,396	130,812	21,818	80,425	120,459	5,128	125,587	5,225
Madhya Pradesh & Chattisgarh (Bhopal)	301,427	76,805	224,622	52,352	138,823	201,305	15,259	216,564	8,058
Maharashtra (Excluding Mumbai) (Pune)	532,113	102,223	429,890	44,967	232,155	391,905	18,924	410,829	19,061
Mumbai I (Bandra)	406,316	139,512	266,804	24,537	117,112	196,180	50,681	246,861	19,943
Mumbai II (Thane)	594,802	184,727	410,075	48,616	225,010	334,490	53,408	387,898	22,177
North-Eastern Region (Guwahati)	43,809	9,010	34,799	8,549	22,963	29,928	2,463	32,391	2,408
Odisha (Bhubaneswar)	96,051	22,125	73,926	28,568	63,973	70,711	1,107	71,818	2,108
Punjab & Himachal Pradesh (Chandigarh)	330,562	81,990	248,572	119,031	226,657	239,871	2,100	241,971	6,601
Rajasthan (Jaipur)	268,026	100,867	167,159	76,009	148,227	159,282	1,908	161,190	5,969
Tamil Nadu (Excluding Chennai) (Coimbatore)	423,525	95,873	327,652	37,144	175,017	296,038	16,089	312,127	15,525
Telangana (Hyderabad)	400,937	118,753	282,184	66,613	183,993	258,797	10,416	269,213	12,971
Uttar Pradesh (Kanpur)	539,678	224,389	315,289	42,874	172,804	285,199	13,472	298,671	16,618
West Bengal, A&N Islands & Sikkim (Kolkata)	298,144	69,850	228,294	86,956	186,929	212,115	7,374	219,489	8,805
<b>All India</b>	<b>8,732,325</b>	<b>2,690,805</b>	<b>6,041,520</b>	<b>1,376,387</b>	<b>3,730,959</b>	<b>5,362,354</b>	<b>393,475</b>	<b>5,755,829</b>	<b>285,691</b>



## Appendix-3(vi)

Zone	Workload	Rejected	Net Workload	Settled					Closing Balance
				within 3 days	within 10 days	within 20 days	in more than 20 days	Total	
Andhra Pradesh (Vijayawada)	123,318	25,836	97,482	44,537	82,104	92,713	2,059	94,772	2,710
Bengaluru (Bengaluru)	728,870	136,418	592,452	137,412	334,318	521,950	49,489	571,439	21,013
Bihar & Jharkhand (Patna)	89,724	15,025	74,699	44,563	66,143	71,663	1,310	72,973	1,726
Chennai & Puducherry (Chennai)	385,982	89,004	296,978	35,559	137,400	253,445	31,669	285,114	11,864
Delhi & Uttarakhnad (DL, UK & J)	627,979	135,175	492,804	387,595	450,538	470,526	12,043	482,569	10,235
Gujarat (Ahmedabad)	431,657	69,197	362,460	191,473	321,698	346,556	6,772	353,328	9,132
Haryana (Faridabad)	611,410	114,777	496,633	99,344	250,733	415,290	50,111	465,401	31,232
Jammu, Kashmir & Ladakh (DL, UK & J)	0	0	0	0	0	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	119,462	27,335	92,127	43,566	71,350	88,623	939	89,562	2,565
Kerala & Lakshadweep (Thiruvananthapuram)	59,411	8,776	50,635	14,633	34,629	46,391	2,405	48,796	1,839
Madhya Pradesh & Chattisgarh (Bhopal)	203,762	44,678	159,084	70,597	113,974	147,200	7,194	154,394	4,690
Maharashtra (Excluding Mumbai) (Pune)	366,201	64,406	301,795	94,219	219,632	279,219	10,723	289,942	11,853
Mumbai I (Bandra)	356,073	66,467	289,606	52,951	135,211	197,756	76,371	274,127	15,479
Mumbai II (Thane)	422,404	64,481	357,923	126,055	241,994	297,694	49,370	347,064	10,859
North-Eastern Region (Guwahati)	13,405	3,726	9,679	3,146	6,868	8,693	568	9,261	418
Odisha (Bhubaneswar)	66,311	15,022	51,289	27,704	46,148	49,293	936	50,229	1,060
Punjab & Himachal Pradesh (Chandigarh)	206,602	47,051	159,551	101,004	147,777	154,762	1,733	156,495	3,056
Rajasthan (Jaipur)	147,790	33,960	113,830	74,504	102,560	109,189	1,584	110,773	3,057
Tamil Nadu (Excluding Chennai) (Coimbatore)	196,571	39,253	157,318	35,885	104,539	142,121	8,440	150,561	6,757
Telangana (Hyderabad)	277,316	44,770	232,546	95,875	178,355	217,002	8,576	225,578	6,968
Uttar Pradesh (Kanpur)	352,000	82,648	269,352	120,758	208,721	253,506	8,272	261,778	7,574
West Bengal, A&N Islands & Sikkim (Kolkata)	164,798	23,401	141,397	64,216	113,839	129,964	7,638	137,602	3,795
<b>All India</b>	<b>5,951,046</b>	<b>1,151,406</b>	<b>4,799,640</b>	<b>1,865,596</b>	<b>3,368,531</b>	<b>4,293,556</b>	<b>338,202</b>	<b>4,631,758</b>	<b>167,882</b>

**Appendix-3(vii)**

<b>PF Part Withdrawal Claims (2020-21)</b>									
<b>Zone</b>	<b>Workload</b>	<b>Rejected</b>	<b>Net Workload</b>	<b>Settled</b>				<b>Total</b>	<b>Closing Balance</b>
				<b>within 3 days</b>	<b>within 10 days</b>	<b>within 20 days</b>	<b>in more than 20 days</b>		
Andhra Pradesh (Vijayawada)	649,408	143,995	505,413	341,113	463,811	492,074	5,691	497,765	7,648
Bengaluru (Bengaluru)	2,261,352	575,002	1,686,350	954,859	1,327,639	1,583,365	71,204	1,654,569	31,781
Bihar & Jharkhand (Patna)	498,793	86,579	412,214	279,471	379,852	402,270	4,703	406,973	5,241
Chennai & Puducherry (Chennai)	2,068,663	511,979	1,556,684	865,244	1,168,440	1,463,791	50,286	1,514,077	42,607
Delhi & Uttarakhnad (DL, UK & J)	2,665,151	791,374	1,873,777	1,620,562	1,794,412	1,830,892	20,633	1,851,525	22,252
Gujarat (Ahmedabad)	1,405,461	381,277	1,024,184	738,056	962,081	998,177	9,405	1,007,582	16,602
Haryana (Faridabad)	1,407,537	456,595	950,942	478,873	665,190	846,092	68,361	914,453	36,489
Jammu, Kashmir & Ladakh (DL, UK & J)	5,368	1,191	4,177	2,998	3,940	3,966	1	3,967	210
Karnataka (Other Than Bengaluru) & Goa (Hubli)	494,478	96,437	398,041	266,937	353,788	390,399	2,213	392,612	5,429
Kerala & Lakshadweep (Thiruvananthapuram)	529,329	79,655	449,674	256,367	387,117	435,703	7,465	443,168	6,506
Madhya Pradesh & Chattisgarh (Bhopal)	972,979	190,349	782,630	515,667	679,437	758,281	17,116	775,397	7,233
Maharashtra (Excluding Mumbai) (Pune)	1,389,933	257,944	1,131,989	667,042	957,174	1,083,787	26,271	1,110,058	21,931
Mumbai I (Bandra)	1,392,849	422,457	970,392	602,702	804,621	888,325	53,170	941,495	28,897
Mumbai II (Thane)	1,856,958	482,756	1,374,202	804,399	1,144,670	1,272,858	60,834	1,333,692	40,510
North-Eastern Region (Guwahati)	130,919	23,495	107,424	65,114	93,091	102,085	2,834	104,919	2,505
Odisha (Bhubaneswar)	350,696	62,596	288,100	192,502	274,169	282,859	2,781	285,640	2,460
Punjab & Himachal Pradesh (Chandigarh)	782,360	172,353	610,007	454,751	582,684	602,593	3,880	606,473	3,534
Rajasthan (Jaipur)	623,580	188,987	434,593	341,666	418,030	427,619	2,527	430,146	4,447
Tamil Nadu (Excluding Chennai) (Coimbatore)	1,079,618	208,531	871,087	494,972	734,647	836,960	20,728	857,688	13,399
Telangana (Hyderabad)	1,429,490	356,750	1,072,740	722,766	947,737	1,036,506	23,954	1,060,460	12,280
Uttar Pradesh (Kanpur)	1,348,179	428,001	920,178	533,831	737,515	865,928	23,470	889,398	30,780
West Bengal, A&N Islands & Sikkim (Kolkata)	741,224	177,248	563,976	311,389	464,639	528,072	24,476	552,548	11,428
<b>All India</b>	<b>24,084,325</b>	<b>6,095,551</b>	<b>17,988,774</b>	<b>11,511,281</b>	<b>15,344,684</b>	<b>17,132,602</b>	<b>502,003</b>	<b>17,634,605</b>	<b>354,169</b>

## Appendix-3(viii)

Pension Claims (2020-21)									
Zone	Workload	Rejected	Net Workload	Settled					Closing Balance
				within 3 days	within 10 days	within 20 days	in more than 20 days	Total	
Andhra Pradesh (Vijayawada)	13,905	6,219	7,686	1,016	4,782	6,950	451	7,401	285
Bengaluru (Bengaluru)	18,186	8,804	9,382	1,263	4,162	6,982	1,799	8,781	601
Bihar & Jharkhand (Patna)	11,921	3,692	8,229	1,220	4,712	6,319	1,707	8,026	203
Chennai & Puducherry (Chennai)	20,498	8,795	11,703	686	4,363	8,433	2,622	11,055	648
Delhi & Uttarakhnad (DL, UK & J)	27,563	10,783	16,780	3,431	10,157	14,364	1,672	16,036	744
Gujarat (Ahmedabad)	35,000	12,286	22,714	2,981	12,442	18,904	3,154	22,058	656
Haryana (Faridabad)	12,718	4,819	7,899	604	2,650	4,860	2,349	7,209	690
Jammu, Kashmir & Ladakh (DL, UK & J)	8	2	6	2	5	6	0	6	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	24,590	9,101	15,489	2,349	9,645	14,271	712	14,983	506
Kerala & Lakshadweep (Thiruvananthapuram)	28,915	10,830	18,085	215	1,808	9,135	7,797	16,932	1,153
Madhya Pradesh & Chattisgarh (Bhopal)	21,310	7,765	13,545	1,858	6,025	9,825	3,122	12,947	598
Maharashtra (Excluding Mumbai) (Pune)	41,168	14,406	26,762	1,685	7,099	19,767	5,662	25,429	1,333
Mumbai I (Bandra)	16,427	6,210	10,217	174	1,493	4,934	3,741	8,675	1,542
Mumbai II (Thane)	13,548	5,921	7,627	329	1,805	3,967	2,674	6,641	986
North-Eastern Region (Guwahati)	5,345	1,614	3,731	81	848	1,956	1,611	3,567	164
Odisha (Bhubaneswar)	11,047	3,232	7,815	1,085	4,189	6,325	1,251	7,576	239
Punjab & Himachal Pradesh (Chandigarh)	14,712	4,576	10,136	1,473	6,101	8,956	845	9,801	335
Rajasthan (Jaipur)	14,095	7,183	6,912	1,480	4,425	6,198	304	6,502	410
Tamil Nadu (Excluding Chennai) (Coimbatore)	33,491	12,465	21,026	1,103	6,297	14,008	5,512	19,520	1,506
Telangana (Hyderabad)	29,748	9,514	20,234	2,405	9,854	16,330	2,790	19,120	1,114
Uttar Pradesh (Kanpur)	28,671	11,027	17,644	1,457	7,248	14,543	2,207	16,750	894
West Bengal, A&N Islands & Sikkim (Kolkata)	38,747	11,380	27,367	3,317	13,187	20,084	6,281	26,365	1,002
<b>All India</b>	<b>461,613</b>	<b>170,624</b>	<b>290,989</b>	<b>30,214</b>	<b>123,297</b>	<b>217,117</b>	<b>58,263</b>	<b>275,380</b>	<b>15,609</b>

**Appendix-3(ix)**

<b>Pension Withdrawal Benefit Claims (2020-21)</b>									
Zone	Workload	Rejected	Net Workload	Settled					Closing Balance
				within 3 days	within 10 days	within 20 days	in more than 20 days	Total	
Andhra Pradesh (Vijayawada)	158,387	49,153	109,234	35,209	85,892	102,663	2,298	104,961	4,273
Bengaluru (Bengaluru)	803,995	310,333	493,662	56,585	214,645	417,744	45,681	463,425	30,237
Bihar & Jharkhand (Patna)	134,794	54,470	80,324	33,117	65,516	74,831	2,238	77,069	3,255
Chennai & Puducherry (Chennai)	478,062	217,111	260,951	10,254	85,797	222,133	20,898	243,031	17,920
Delhi & Uttarakhnad (DL, UK & J)	822,264	406,686	415,578	245,093	352,467	383,687	13,138	396,825	18,753
Gujarat (Ahmedabad)	623,242	238,090	385,152	96,673	304,916	360,360	7,279	367,639	17,513
Haryana (Faridabad)	627,321	289,220	338,101	13,404	73,151	224,416	80,463	304,879	33,222
Jammu, Kashmir & Ladakh (DL, UK & J)	558	261	297	86	216	222	0	222	75
Karnataka (Other Than Bengaluru) & Goa (Hubli)	180,039	54,597	125,442	41,369	94,144	119,535	978	120,513	4,929
Kerala & Lakshadweep (Thiruvananthapuram)	109,704	30,827	78,877	9,482	40,640	69,159	6,035	75,194	3,683
Madhya Pradesh & Chattisgarh (Bhopal)	265,531	96,536	168,995	34,609	95,367	147,287	13,949	161,236	7,759
Maharashtra (Excluding Mumbai) (Pune)	457,041	133,941	323,100	30,499	168,518	291,001	15,545	306,546	16,554
Mumbai I (Bandra)	349,134	151,001	198,133	14,863	80,037	141,614	38,034	179,648	18,485
Mumbai II (Thane)	524,682	218,722	305,960	28,480	152,271	242,014	42,336	284,350	21,610
North-Eastern Region (Guwahati)	40,071	10,664	29,407	5,822	15,674	21,468	4,333	25,801	3,606
Odisha (Bhubaneswar)	80,806	25,227	55,579	19,854	46,715	52,653	1,225	53,878	1,701
Punjab & Himachal Pradesh (Chandigarh)	285,007	97,539	187,468	89,856	169,005	179,522	2,202	181,724	5,744
Rajasthan (Jaipur)	230,146	102,603	127,543	58,199	110,147	120,260	1,634	121,894	5,649
Tamil Nadu (Excluding Chennai) (Coimbatore)	353,356	109,404	243,952	21,185	119,030	216,683	13,310	229,993	13,959
Telangana (Hyderabad)	331,335	129,778	201,557	42,258	123,186	182,028	8,209	190,237	11,320
Uttar Pradesh (Kanpur)	445,180	221,197	223,983	23,514	107,664	196,697	12,074	208,771	15,212
West Bengal, A&N Islands & Sikkim (Kolkata)	242,867	77,218	165,649	55,996	127,362	150,171	7,900	158,071	7,578
<b>All India</b>	<b>7,543,522</b>	<b>3,024,578</b>	<b>4,518,944</b>	<b>966,407</b>	<b>2,632,360</b>	<b>3,916,148</b>	<b>339,759</b>	<b>4,255,907</b>	<b>263,037</b>

## Appendix-3(x)

Insurance (EDLI) Claims (2020-21)									
Zone	Workload	Rejected	Net Workload	Settled				Total	Closing Balance
				within 3 days	within 10 days	within 20 days	in more than 20 days		
Andhra Pradesh (Vijayawada)	2,298	661	1,637	1,188	1,628	1,632	3	1,635	2
Bengaluru (Bengaluru)	2,894	1,441	1,453	892	1,358	1,371	4	1,375	78
Bihar & Jharkhand (Patna)	1,396	686	710	505	689	701	9	710	0
Chennai & Puducherry (Chennai)	2,700	1,263	1,437	670	1,256	1,392	44	1,436	1
Delhi & Uttarakhnad (DL, UK & J)	4,280	2,328	1,952	1,250	1,843	1,894	26	1,920	32
Gujarat (Ahmedabad)	6,416	2,832	3,584	2,681	3,515	3,564	9	3,573	11
Haryana (Faridabad)	1,801	872	929	548	887	909	11	920	9
Jammu, Kashmir & Ladakh (DL, UK & J)	4	1	3	0	3	3	0	3	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	2,864	1,122	1,742	1,454	1,734	1,736	4	1,740	2
Kerala & Lakshadweep (Thiruvananthapuram)	1,899	901	998	389	878	974	23	997	1
Madhya Pradesh & Chattisgarh (Bhopal)	3,143	1,171	1,972	1,516	1,933	1,957	15	1,972	0
Maharashtra (Excluding Mumbai) (Pune)	4,341	1,579	2,762	2,120	2,726	2,737	9	2,746	16
Mumbai I (Bandra)	586	149	437	151	342	407	19	426	11
Mumbai II (Thane)	726	318	408	239	370	395	12	407	1
North-Eastern Region (Guwahati)	719	304	415	203	387	404	8	412	3
Odisha (Bhubaneswar)	1,282	378	904	582	875	895	7	902	2
Punjab & Himachal Pradesh (Chandigarh)	2,549	689	1,860	1,193	1,779	1,838	9	1,847	13
Rajasthan (Jaipur)	1,996	1,225	771	374	732	748	0	748	23
Tamil Nadu (Excluding Chennai) (Coimbatore)	4,123	1,777	2,346	1,420	2,312	2,328	10	2,338	8
Telangana (Hyderabad)	2,669	973	1,696	1,284	1,666	1,679	16	1,695	1
Uttar Pradesh (Kanpur)	4,218	1,815	2,403	1,405	2,321	2,369	31	2,400	3
West Bengal, A&N Islands & Sikkim (Kolkata)	6,360	2,077	4,283	2,682	4,133	4,218	29	4,247	36
<b>All India</b>	<b>59,264</b>	<b>24,562</b>	<b>34,702</b>	<b>22,746</b>	<b>33,367</b>	<b>34,151</b>	<b>298</b>	<b>34,449</b>	<b>253</b>

**Appendix-3(xi)**

<b>Annual Accounts (Unexempted) Updation</b>													
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 Accounting Pending for Update
Andhra Pradesh (Vijayawada)	5,019,284	4,702,692	17,717	290,584	185,180	26,008	489	203,386	178,353	550,368	472,549	3,614,628	22,531
Bengaluru (Bengaluru)	22,025,515	20,659,057	87,639	1,316,617	826,309	49,841	381	914,329	643,344	2,220,267	2,181,075	16,066,500	87,994
Bihar & Jharkhand (Patna)	4,124,200	3,885,948	16,425	204,483	123,783	33,769	543	140,751	153,255	435,557	363,656	3,030,981	45,978
Chennai & Puducherry (Chennai)	17,189,248	16,291,039	34,810	819,883	564,009	78,326	393	599,212	673,409	1,957,797	1,763,201	12,195,629	31,034
Delhi & Uttarakhnd (DL, UK & J)	22,733,280	21,448,077	74,887	1,220,562	856,477	64,641	568	931,932	848,706	2,444,542	2,357,695	16,150,405	86,621
Gujarat (Ahmedabad)	19,550,581	18,534,451	50,384	948,162	667,747	67,968	667	718,798	729,960	2,356,373	2,199,725	13,545,725	48,094
Haryana (Faridabad)	18,432,652	17,328,362	75,928	1,067,866	733,405	36,424	346	809,679	1,193,620	2,398,862	2,109,529	11,920,962	20,176
Jammu, Kashmir & Ladakh (DL, UK & J)	177,921	177,825	12,536	0	0	96	96	12,632	1,012	4,221	6,692	153,364	3,988
Karnataka (Other Than Bengaluru) & Goa (Hubli)	6,149,846	5,772,234	21,508	337,619	198,106	39,993	350	219,964	356,975	791,187	668,166	4,113,554	29,266
Kerala & Lakshadweep (Thiruvananthapuram)	3,796,459	3,491,344	18,734	249,878	163,321	55,237	2,079	184,134	129,778	287,670	254,424	2,940,453	15,711
Madhya Pradesh & Chattisgarh (Bhopal)	7,831,770	7,364,679	29,639	427,268	284,080	39,823	392	314,111	351,246	909,722	756,871	5,499,820	42,414
Maharashtra (Excluding Mumbai) (Pune)	18,503,105	17,421,214	66,588	998,326	589,768	83,565	1,205	657,561	982,586	2,472,109	2,059,428	12,331,421	121,002
Mumbai I (Bandra)	12,782,573	12,221,119	29,901	532,160	380,930	29,294	267	411,098	247,886	1,015,640	1,184,158	9,923,791	42,856
Mumbai II (Thane)	16,234,077	15,282,744	61,454	911,035	589,529	40,298	535	651,518	491,089	1,512,816	1,509,418	12,069,236	50,774
North-Eastern Region (Guwahati)	1,317,585	1,234,674	7,868	73,499	39,394	9,412	145	47,407	63,759	150,254	103,856	952,309	22,238
Odisha (Bhubaneswar)	3,556,432	3,362,732	11,702	163,505	90,756	30,195	357	102,815	123,615	451,976	365,608	2,512,418	22,715
Punjab & Himachal Pradesh (Chandigarh)	9,242,419	8,644,733	25,096	559,164	351,792	38,522	458	377,346	476,506	1,094,723	996,807	6,297,037	9,932
Rajasthan (Jaipur)	6,448,998	6,112,981	30,797	313,498	226,669	22,519	454	257,920	312,685	856,872	752,585	4,268,936	8,687
Tamil Nadu (Excluding Chennai) (Coimbatore)	12,385,439	11,702,827	28,848	589,896	412,477	92,716	881	442,206	720,313	1,726,158	1,345,700	8,151,062	23,244
Telangana (Hyderabad)	13,271,751	12,515,861	37,794	708,390	433,333	47,500	640	471,767	427,548	1,338,273	1,273,230	9,760,933	23,580
Uttar Pradesh (Kanpur)	11,470,002	10,692,382	45,731	728,186	447,161	49,434	489	493,381	461,603	1,304,384	1,147,366	8,063,268	68,172
West Bengal, A&N Islands & Sikkim (Kolkata)	10,001,216	9,381,208	29,061	534,895	291,961	85,113	1,209	322,231	369,129	1,162,757	981,027	7,166,072	61,850
<b>All India</b>	<b>242,244,353</b>	<b>228,228,183</b>	<b>815,047</b>	<b>12,995,476</b>	<b>8,456,187</b>	<b>1,020,694</b>	<b>12,944</b>	<b>9,284,178</b>	<b>9,936,377</b>	<b>27,442,528</b>	<b>24,852,766</b>	<b>170,728,504</b>	<b>888,857</b>

## Appendix-3(xii)

<b>SUMMARY OF STATISTICAL ABSTRACT (2020-21)</b>			
<b>A. SERVICE AREA</b>			
<b>ALL CLAIMS</b>			
			<b>(In Lakhs.)</b>
<b>PROVIDENT FUND CLAIMS</b>	FINAL SETTLEMENT	NET WORKLOAD	60.42
		CLAIMS SETTLED	57.56
		CLAIMS PENDING	2.86
	PARTIAL WITHDRAWAL	NET WORKLOAD	179.89
		CLAIMS SETTLED	176.35
		CLAIMS PENDING	3.54
	TRANSFER CASES	NET WORKLOAD	48.00
		CLAIMS SETTLED	46.31
		CLAIMS PENDING	1.68
	<b>TOTAL</b>	<b>NET WORKLOAD</b>	<b>288.30</b>
		<b>CLAIMS SETTLED</b>	<b>280.22</b>
		<b>CLAIMS PENDING</b>	<b>8.07</b>
<b>PENSION CLAIMS</b>	MONTHLY PENSION	NET WORKLOAD	2.91
		CLAIMS SETTLED	2.75
		CLAIMS PENDING	0.16
	OTHER THAN MONTHLY PENSION	NET WORKLOAD	45.19
		CLAIMS SETTLED	42.56
		CLAIMS PENDING	2.63
	<b>TOTAL</b>	<b>NET WORKLOAD</b>	<b>48.10</b>
		<b>CLAIMS SETTLED</b>	<b>45.31</b>
		<b>CLAIMS PENDING</b>	<b>2.79</b>
<b>INSURANCE CLAIMS</b>	NET WORKLOAD	<b>0.35</b>	
	CLAIMS SETTLED	<b>0.34</b>	
	CLAIMS PENDING	<b>0.00</b>	
<b>GRAND TOTAL</b>	<b>NET WORKLOAD</b>	<b>336.75</b>	
	<b>CLAIMS SETTLED</b>	<b>325.88</b>	
	<b>CLAIMS PENDING</b>	<b>10.87</b>	

ANNUAL STATEMENT OF ACCOUNTS (In lakhs)				
YEAR		UPDATED DURING THE YEAR	PENDING AT THE END OF YEAR	
2020-21		2422.44	8.89	
ESTABLISHMENTS AND MEMBERS				
YEAR	ESTABLISHMENTS	MEMBERS (In lakhs)	YEAR ON YEAR GROWTH (%)	
			ESTABLISHMENTS	MEMBERS
2020-21	15,96,545	2587.86	18.21	4.49

**B. REVENUE STATEMENTS**
**CONTRIBUTION COLLECTED (During the year)**

SCHEME	2020-21 (₹ in cr.)
<b>Provident Fund</b>	
Unexempted	130,675.45
<b>Total</b>	<b>130,675.45</b>
<b>Pension Fund</b>	
Employee's / Employer's Share	44,009.53
Government's Share	6,552.48
<b>Total</b>	<b>50,562.01</b>
<b>Insurance Fund</b>	
Employer's Share	2,185.16
<b>Total</b>	<b>2,185.16</b>
<b>Grand Total</b>	<b>183,422.62</b>
<b>PAYMENTS MADE (UNEXEMPTED) (During the year) (₹ in cr.)</b>	
<b>2020-21</b>	
Provident Fund	91,187.54
Pension Fund	20,417.00
Insurance Fund	854.91
<b>Total</b>	<b>112,459.45</b>

ADMINISTRATION ACCOUNT (EPF SCHEME) (₹ in cr.)			
YEAR	INCOME	EXPENDITURE	BALANCE
2020-21	5641.25	3811.73	1829.53



**C. COMPLIANCE ACTION**

<b>ASSESSMENTS DURING THE YEAR 2020-21</b>			
<b>PARTICULARS</b>	<b>UNDER SECTION 7A</b>	<b>UNDER SECTION 14B</b>	<b>Total</b>
Workload	17239	57364	74603
Disposed	4285	32432	36717
Pending	12954	24932	37886

<b>ARREARS TO BE RECOVERED (2020-21)</b>				<b>(₹ in cr.)</b>
<b>TYPE OF DUES</b>		<b>Workload</b>	<b>Realised</b>	<b>Closing Balance</b>
a.	Provident Fund	6952.85	976.91	5975.94
b.	EPF Admn. & Inspection Charges	519.35	49.48	469.87
c.	Pension Fund	3566.48	437.43	3129.05
d.	Insurance Fund	290.98	38.43	252.55
e.	EDLI Administration & Inspection Charges	11.39	1.50	9.89
f.	<b>TOTAL (a to e)</b>	<b>11341.05</b>	<b>1503.75</b>	<b>9837.30</b>
g.	Penal Damages and Interest	3783.91	449.31	3334.61
h.	<b>Exempted Sector</b>	1441.09	125.89	1315.20
<b>GRAND TOTAL (f&amp;h)</b>		<b>12,782.14</b>	<b>1,629.64</b>	<b>11,152.50</b>

**D. MANPOWER**

<b>GROUP</b>	<b>STATUS</b>	<b>2020-21</b>
<b>GROUP A</b>	SANCTIONED	1467
	IN-POSITION	826
	<b>SHORTFALL</b>	<b>641</b>
<b>GROUP B</b>	SANCTIONED	7693
	IN-POSITION	3419
	<b>SHORTFALL</b>	<b>4274</b>
<b>GROUP C (including erstwhile Group D)</b>	SANCTIONED	14913
	IN-POSITION	9963
	<b>SHORTFALL</b>	<b>4951</b>
<b>TOTAL</b>	SANCTIONED	24073
	IN-POSITION	14208
	<b>SHORTFALL</b>	<b>9866</b>

**Appendix-4(i)**

<b>Assessed Arrears under EPF Scheme in Unexempted Sector as on 31.03.2021 (₹ in cr.)</b>									
<b>Zone</b>	<b>Workload</b>			<b>Collection made</b>			<b>Closing Balance</b>		
	<b>EPF Dues</b>	<b>EPF Admin &amp; Insp. Charges</b>	<b>Total</b>	<b>EPF Dues</b>	<b>EPF Admin &amp; Insp. Charges</b>	<b>Total</b>	<b>EPF Dues</b>	<b>EPF Admin &amp; Insp. Charges</b>	<b>Total</b>
Andhra Pradesh (Vijayawada)	125.35	9.32	134.67	18.07	1.08	19.14	107.28	8.24	115.52
Bengaluru (Bengaluru)	568.65	32.68	601.33	134.05	6.60	140.65	434.60	26.09	460.69
Bihar & Jharkhand (Patna)	100.47	7.50	107.98	19.95	1.44	21.39	80.53	6.06	86.59
Chennai & Puducherry (Chennai)	396.32	26.35	422.67	62.94	3.21	66.15	333.38	23.13	356.52
Delhi & Uttarakhand (DL, UK & J)	873.58	50.08	923.67	64.85	2.71	67.56	808.73	47.38	856.11
Gujarat (Ahmedabad)	141.61	12.46	154.07	32.48	1.77	34.25	109.13	10.69	119.82
Haryana (Faridabad)	258.03	15.64	273.67	66.74	2.95	69.69	191.29	12.69	203.98
Jammu, Kashmir & Ladakh (DL, UK & J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Karnataka (Other Than Bengaluru) & Goa (Hubli)	124.55	8.18	132.73	23.79	1.32	25.11	100.76	6.86	107.61
Kerala & Lakshadweep (Thiruvananthapuram)	334.94	24.38	359.32	25.84	1.05	26.88	309.11	23.33	332.43
Madhya Pradesh & Chattisgarh (Bhopal)	247.06	18.60	265.66	35.87	1.83	37.70	211.19	16.77	227.96
Maharashtra (Excluding Mumbai) (Pune)	749.12	34.02	783.13	53.19	2.53	55.72	695.92	31.49	727.41
Mumbai I (Bandra)	217.51	73.14	290.65	3.89	0.27	4.16	213.62	72.87	286.49
Mumbai II (Thane)	362.28	31.01	393.29	44.95	2.16	47.12	317.32	28.85	346.17
North-Eastern Region (Guwahati)	56.05	4.25	60.29	25.43	2.49	27.93	30.62	1.75	32.37
Odisha (Bhubaneswar)	448.35	31.49	479.84	19.55	0.90	20.45	428.80	30.59	459.39
Punjab & Himachal Pradesh (Chandigarh)	238.00	18.56	256.56	94.37	5.13	99.50	143.63	13.43	157.06
Rajasthan (Jaipur)	93.63	7.09	100.72	24.76	1.84	26.60	68.87	5.25	74.12
Tamil Nadu (Excluding Chennai) (Coimbatore)	314.04	20.80	334.84	91.22	4.07	95.29	222.82	16.73	239.55
Telangana (Hyderabad)	519.16	36.55	555.71	55.09	1.92	57.01	464.07	34.63	498.70
Uttar Pradesh (Kanpur)	457.14	30.75	487.89	50.18	2.38	52.56	406.96	28.36	435.33
West Bengal, A&N Islands & Sikkim (Kolkata)	327.01	26.50	353.51	29.71	1.82	31.52	297.30	24.69	321.99
<b>All India</b>	<b>6,952.85</b>	<b>519.35</b>	<b>7,472.20</b>	<b>976.91</b>	<b>49.48</b>	<b>1,026.39</b>	<b>5,975.94</b>	<b>469.87</b>	<b>6,445.81</b>

## Appendix -4(ii)

<b>Assessed Arrears under EPS in Unexempted Sector as on 31.03.2021 (₹ in cr.)</b>			
<b>Zone</b>	<b>Workload</b>	<b>Collection made</b>	<b>Closing Balance</b>
Andhra Pradesh (Vijayawada)	80.67	10.38	70.29
Bengaluru (Bengaluru)	306.37	66.31	240.06
Bihar & Jharkhand (Patna)	78.22	13.80	64.41
Chennai & Puducherry (Chennai)	212.45	28.51	183.94
Delhi & Uttarakhand (DL, UK & J)	428.97	23.43	405.54
Gujarat (Ahmedabad)	79.13	13.48	65.65
Haryana (Faridabad)	138.84	35.28	103.56
Jammu, Kashmir & Ladakh (DL, UK & J)	0.00	0.00	0.00
Karnataka (Other Than Bengaluru) & Goa (Hubli)	62.13	11.91	50.23
Kerala & Lakshadweep (Thiruvananthapuram)	168.69	11.88	156.81
Madhya Pradesh & Chattisgarh (Bhopal)	141.64	14.85	126.79
Maharashtra (Excluding Mumbai) (Pune)	281.96	21.41	260.55
Mumbai I (Bandra)	89.03	1.59	87.44
Mumbai II (Thane)	179.16	17.55	161.61
North-Eastern Region (Guwahati)	23.09	7.17	15.93
Odisha (Bhubaneswar)	242.69	10.23	232.47
Punjab & Himachal Pradesh (Chandigarh)	116.58	42.54	74.04
Rajasthan (Jaipur)	47.84	12.75	35.09
Tamil Nadu (Excluding Chennai) (Coimbatore)	171.44	37.69	133.75
Telangana (Hyderabad)	280.81	22.36	258.45
Uttar Pradesh (Kanpur)	246.55	19.52	227.03
West Bengal, A&N Islands & Sikkim (Kolkata)	190.23	14.81	175.43
<b>All India</b>	<b>3,566.48</b>	<b>437.43</b>	<b>3,129.05</b>

**Appendix-4(iii)**

<b>Assessed Arrears under EDLI Scheme in Unexempted Sector as on 31.03.2021 (₹ in cr.)</b>									
<b>Zone</b>	<b>Workload</b>			<b>Collection made</b>			<b>Closing Balance</b>		
	<b>EDLI Dues</b>	<b>EDLI Admin. &amp; Insp. Charges</b>	<b>Total</b>	<b>EDLI Dues</b>	<b>EDLI Admin. &amp; Insp. Charges</b>	<b>Total</b>	<b>EDLI Dues</b>	<b>EDLI Admin. &amp; Insp. Charges</b>	<b>Total</b>
Andhra Pradesh (Vijayawada)	4.53	0.18	4.71	1.05	0.03	1.08	3.48	0.15	3.63
Bengaluru (Bengaluru)	18.93	0.32	19.25	2.85	0.05	2.90	16.08	0.28	16.35
Bihar & Jharkhand (Patna)	5.64	0.38	6.02	0.86	0.06	0.92	4.79	0.32	5.10
Chennai & Puducherry (Chennai)	19.93	1.39	21.32	1.57	0.09	1.65	18.37	1.30	19.67
Delhi & Uttarakhand (DL, UK & J)	33.21	0.64	33.85	1.83	0.08	1.91	31.39	0.56	31.95
Gujarat (Ahmedabad)	5.73	0.27	6.00	1.14	0.06	1.20	4.59	0.21	4.80
Haryana (Faridabad)	10.69	0.44	11.13	2.47	0.06	2.54	8.21	0.38	8.59
Jammu, Kashmir & Ladakh (DL, UK & J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Karnataka (Other Than Bengaluru) & Goa (Hubli)	4.34	0.29	4.63	0.81	0.08	0.89	3.53	0.21	3.74
Kerala & Lakshadweep (Thiruvananthapuram)	10.70	0.44	11.14	0.69	0.03	0.72	10.01	0.41	10.42
Madhya Pradesh & Chattisgarh (Bhopal)	12.94	0.35	13.29	3.44	0.05	3.49	9.50	0.30	9.80
Maharashtra (Excluding Mumbai) (Pune)	29.43	2.10	31.53	3.57	0.11	3.68	25.85	1.99	27.84
Mumbai I (Bandra)	14.58	0.10	14.67	0.09	0.01	0.10	14.49	0.09	14.58
Mumbai II (Thane)	12.11	0.30	12.41	1.52	0.05	1.57	10.60	0.25	10.84
North-Eastern Region (Guwahati)	1.74	0.04	1.79	0.54	0.01	0.54	1.21	0.04	1.24
Odisha (Bhubaneswar)	15.33	0.30	15.62	0.61	0.02	0.63	14.72	0.28	14.99
Punjab & Himachal Pradesh (Chandigarh)	16.92	0.50	17.41	4.16	0.16	4.32	12.76	0.33	13.09
Rajasthan (Jaipur)	2.80	0.34	3.13	0.95	0.12	1.07	1.85	0.21	2.06
Tamil Nadu (Excluding Chennai) (Coimbatore)	10.70	0.94	11.64	2.05	0.29	2.34	8.65	0.65	9.30
Telangana (Hyderabad)	17.92	0.45	18.38	2.08	0.04	2.12	15.84	0.42	16.26
Uttar Pradesh (Kanpur)	25.71	0.98	26.69	4.99	0.07	5.07	20.72	0.91	21.63
West Bengal, A&N Islands & Sikkim (Kolkata)	17.10	0.66	17.76	1.16	0.04	1.20	15.94	0.62	16.56
<b>All India</b>	<b>290.98</b>	<b>11.39</b>	<b>302.37</b>	<b>38.43</b>	<b>1.50</b>	<b>39.93</b>	<b>252.55</b>	<b>9.89</b>	<b>262.44</b>

## Appendix – 4(iv)

<b>Breakup of Arrears in Public, Private and Cooperative Sector (Unexempted) as on 31.03.2021 (All Three Schemes) (₹ in cr.)</b>				
<b>Zone</b>	<b>Public Sector</b>	<b>Private Sector</b>	<b>Cooperative Sector</b>	<b>Total Demand</b>
Andhra Pradesh (Vijayawada)	15.20	173.37	0.88	189.45
Bengaluru (Bengaluru)	160.34	556.76	0.00	717.09
Bihar & Jharkhand (Patna)	61.13	94.12	0.86	156.11
Chennai & Puducherry (Chennai)	90.93	432.51	36.69	560.12
Delhi & Uttarakhand (DL, UK & J)	72.57	1,221.03	0.00	1,293.60
Gujarat (Ahmedabad)	7.92	182.15	0.21	190.27
Haryana (Faridabad)	1.55	314.57	0.00	316.12
Jammu, Kashmir & Ladakh (DL, UK & J)	0.00	0.00	0.00	0.00
Karnataka (Other Than Bengaluru) & Goa (Hubli)	15.36	144.18	2.04	161.58
Kerala & Lakshadweep (Thiruvananthapuram)	72.25	389.47	37.95	499.66
Madhya Pradesh & Chattisgarh (Bhopal)	136.77	226.28	1.49	364.54
Maharashtra (Excluding Mumbai) (Pune)	35.14	806.85	173.81	1,015.80
Mumbai I (Bandra)	121.04	267.46	0.00	388.50
Mumbai II (Thane)	2.39	516.24	0.00	518.63
North-Eastern Region (Guwahati)	33.30	15.38	0.86	49.54
Odisha (Bhubaneswar)	575.16	95.68	36.01	706.85
Punjab & Himachal Pradesh (Chandigarh)	46.81	196.71	0.68	244.20
Rajasthan (Jaipur)	0.87	109.98	0.43	111.27
Tamil Nadu (Excluding Chennai) (Coimbatore)	45.98	311.40	25.23	382.60
Telangana (Hyderabad)	7.69	764.87	0.85	773.41
Uttar Pradesh (Kanpur)	92.82	564.66	26.51	683.98
West Bengal, A&N Islands & Sikkim (Kolkata)	39.29	474.15	0.53	513.97
<b>All India</b>	<b>1,634.52</b>	<b>7,857.79</b>	<b>345.00</b>	<b>9,837.30</b>

**Appendix – 4(v)**

<b>Summary of Defaulting Unexempted Establishments with dues of ₹ 50 lakhs and above as on 31.03.2021</b>		
<b>Zone</b>	<b>No. of Defaulting Establishments</b>	<b>Amount of default (₹ in cr.)</b>
Andhra Pradesh (Vijayawada)	38	67.29
Bengaluru (Bengaluru)	148	498.71
Bihar & Jharkhand (Patna)	35	58.30
Chennai & Puducherry (Chennai)	187	226.85
Delhi & Uttarakhand (DL, UK & J)	196	1,071.14
Gujarat (Ahmedabad)	57	95.16
Haryana (Faridabad)	62	185.92
Jammu, Kashmir & Ladakh (DL, UK & J)	0	0.00
Karnataka (Other Than Bengaluru) & Goa (Hubli)	42	40.63
Kerala & Lakshadweep (Thiruvananthapuram)	151	258.21
Madhya Pradesh & Chattisgarh (Bhopal)	75	254.20
Maharashtra (Excluding Mumbai) (Pune)	209	805.92
Mumbai I (Bandra)	30	162.58
Mumbai II (Thane)	73	194.65
North-Eastern Region (Guwahati)	7	28.96
Odisha (Bhubaneswar)	39	62.54
Punjab & Himachal Pradesh (Chandigarh)	56	145.15
Rajasthan (Jaipur)	27	68.07
Tamil Nadu (Excluding Chennai) (Coimbatore)	125	198.98
Telangana (Hyderabad)	146	550.29
Uttar Pradesh (Kanpur)	94	433.63
West Bengal, A&N Islands & Sikkim (Kolkata)	151	379.96
<b>All India</b>	<b>1,948</b>	<b>5,787.13</b>

## Appendix – 4(vi)

<b>Summary of Defaulting Exempted Establishments with dues of ₹ 50 lakhs and above as on 31.03.2021</b>		
<b>Zone</b>	<b>No. of Defaulting Establishments</b>	<b>Amount of default (₹ in cr.)</b>
Andhra Pradesh (Vijayawada)	1	14.33
Bengaluru (Bengaluru)	3	38.93
Bihar & Jharkhand (Patna)	4	124.69
Chennai & Puducherry (Chennai)	7	10.74
Delhi & Uttarakhand (DL, UK & J)	10	232.38
Gujarat (Ahmedabad)	5	5.76
Haryana (Faridabad)	3	15.75
Jammu, Kashmir & Ladakh (DL, UK & J)	0	0.00
Karnataka (Other Than Bengaluru) & Goa (Hubli)	0	0.00
Kerala & Lakshadweep (Thiruvananthapuram)	1	2.26
Madhya Pradesh & Chattisgarh (Bhopal)	9	13.83
Maharashtra (Excluding Mumbai) (Pune)	6	84.72
Mumbai I (Bandra)	2	14.35
Mumbai II (Thane)	4	8.36
North-Eastern Region (Guwahati)	1	9.50
Odisha (Bhubaneswar)	1	2.97
Punjab & Himachal Pradesh (Chandigarh)	1	0.01
Rajasthan (Jaipur)	3	115.41
Tamil Nadu (Excluding Chennai) (Coimbatore)	0	0.00
Telangana (Hyderabad)	5	62.32
Uttar Pradesh (Kanpur)	4	6.57
West Bengal, A&N Islands & Sikkim (Kolkata)	28	108.12
<b>All India</b>	<b>98</b>	<b>870.99</b>

**Appendix – 4(vii)**

<b>Initiation and disposal of Assessment Cases under Section 7A of the Act during 2020-21</b>						
<b>Zone</b>	<b>Cases for disposal as on 01.04.2019</b>	<b>Cases initiated during the year</b>	<b>Total Workload</b>	<b>Cases disposed by issue of final orders</b>	<b>Disposal in terms of %</b>	<b>Cases pending as on 31.03.2020</b>
Andhra Pradesh (Vijayawada)	132	21	153	50	32.68	103
Bengaluru (Bengaluru)	328	179	507	210	41.42	297
Bihar & Jharkhand (Patna)	777	42	819	125	15.26	694
Chennai & Puducherry (Chennai)	1,685	93	1,778	339	19.07	1,439
Delhi & Uttarakhand (DL, UK & J)	917	260	1,177	413	35.09	764
Gujarat (Ahmedabad)	823	37	860	151	17.56	709
Haryana (Faridabad)	473	119	592	164	27.70	428
Jammu, Kashmir & Ladakh (DL, UK & J)	0	0	0	0		0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	383	109	492	182	36.99	310
Kerala & Lakshadweep (Thiruvananthapuram)	278	133	411	183	44.53	228
Madhya Pradesh & Chattisgarh (Bhopal)	886	72	958	217	22.65	741
Maharashtra (Excluding Mumbai) (Pune)	1,453	131	1,584	249	15.72	1,335
Mumbai I (Bandra)	318	15	333	33	9.91	300
Mumbai II (Thane)	508	35	543	119	21.92	424
North-Eastern Region (Guwahati)	75	4	79	25	31.65	54
Odisha (Bhubaneswar)	169	53	222	83	37.39	139
Punjab & Himachal Pradesh (Chandigarh)	1,617	132	1,749	473	27.04	1,276
Rajasthan (Jaipur)	393	24	417	109	26.14	308
Tamil Nadu (Excluding Chennai) (Coimbatore)	1,061	478	1,539	651	42.30	888
Telangana (Hyderabad)	323	63	386	104	26.94	282
Uttar Pradesh (Kanpur)	1,797	121	1,918	295	15.38	1,623
West Bengal, A&N Islands & Sikkim (Kolkata)	670	52	722	110	15.24	612
<b>All India</b>	<b>15,066</b>	<b>2,173</b>	<b>17,239</b>	<b>4,285</b>	<b>24.86</b>	<b>12,954</b>



**Appendix – 4(viii)**

<b>Periodicity of Pending 7A Cases</b>		
<b>Periodicity</b>	<b>As on 31.03.2021</b>	<b>As on 31.03.2020</b>
Less than Six Months	1508	5,462
Six Months to One Year	919	3,297
One Year to Three Years	7820	3,794
Over Three Years	2707	2,491
<b>Total</b>	<b>12954</b>	<b>15,044</b>

**Appendix – 4(ix)**

<b>Levy of Interest u/s 7Q in respect of all three Schemes (Unexempted) as on 31.03.2021 (₹ in cr.)</b>				
<b>Zone</b>	<b>Total Workload</b>	<b>Collection made during the year</b>	<b>% of Collection made</b>	<b>Closing Balance as on 31.03.2021</b>
Andhra Pradesh (Vijayawada)	39.55	9.56	24.18	29.99
Bengaluru (Bengaluru)	80.05	30.52	38.12	49.54
Bihar & Jharkhand (Patna)	33.26	9.05	27.21	24.21
Chennai & Puducherry (Chennai)	68.94	11.42	16.56	57.52
Delhi & Uttarakhand (DL, UK & J)	136.43	15.41	11.30	121.02
Gujarat (Ahmedabad)	35.54	7.42	20.88	28.12
Haryana (Faridabad)	63.47	12.67	19.96	50.80
Jammu, Kashmir & Ladakh (DL, UK & J)	0.00	0.00		0.00
Karnataka (Other Than Bengaluru) & Goa (Hubli)	28.80	8.18	28.39	20.62
Kerala & Lakshadweep (Thiruvananthapuram)	50.50	7.43	14.71	43.08
Madhya Pradesh & Chattisgarh (Bhopal)	57.91	4.05	7.00	53.86
Maharashtra (Excluding Mumbai) (Pune)	120.84	14.07	11.64	106.78
Mumbai I (Bandra)	44.51	1.37	3.08	43.14
Mumbai II (Thane)	39.33	7.09	18.02	32.24
North-Eastern Region (Guwahati)	6.67	3.49	52.34	3.18
Odisha (Bhubaneswar)	324.32	4.33	1.34	319.99
Punjab & Himachal Pradesh (Chandigarh)	37.47	10.87	29.00	26.61
Rajasthan (Jaipur)	20.58	6.44	31.28	14.14
Tamil Nadu (Excluding Chennai) (Coimbatore)	54.94	14.60	26.58	40.34
Telangana (Hyderabad)	64.59	9.94	15.39	54.65
Uttar Pradesh (Kanpur)	40.45	8.21	20.29	32.24
West Bengal, A&N Islands & Sikkim (Kolkata)	75.79	5.33	7.03	70.46
<b>All India</b>	<b>1,423.95</b>	<b>201.43</b>	<b>14.15</b>	<b>1,222.52</b>

## Appendix – 4(x)

<b>Cases of Levy of Damages u/s 14B (Unexempted) 2020-21</b>				
<b>Zone</b>	<b>Total Workload</b>	<b>Cases disposed by issue of final orders</b>	<b>Disposal in terms of %</b>	<b>Cases pending as on 31.03.2021</b>
Andhra Pradesh (Vijayawada)	553	274	49.55	279
Bengaluru (Bengaluru)	2,696	2,011	74.59	685
Bihar & Jharkhand (Patna)	10,072	3,348	33.24	6,724
Chennai & Puducherry (Chennai)	8,670	6,071	70.02	2,599
Delhi & Uttarakhand (DL, UK & J)	5,930	3,717	62.68	2,213
Gujarat (Ahmedabad)	1,958	920	46.99	1,038
Haryana (Faridabad)	676	454	67.16	222
Jammu, Kashmir & Ladakh (DL, UK & J)	0	0		0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	1,889	1,479	78.30	410
Kerala & Lakshadweep (Thiruvananthapuram)	3,377	1,512	44.77	1,865
Madhya Pradesh & Chattisgarh (Bhopal)	1,640	868	52.93	772
Maharashtra (Excluding Mumbai) (Pune)	2,139	749	35.02	1,390
Mumbai I (Bandra)	890	262	29.44	628
Mumbai II (Thane)	1,618	720	44.50	898
North-Eastern Region (Guwahati)	356	109	30.62	247
Odisha (Bhubaneswar)	1,548	591	38.18	957
Punjab & Himachal Pradesh (Chandigarh)	2,493	1,436	57.60	1,057
Rajasthan (Jaipur)	1,243	720	57.92	523
Tamil Nadu (Excluding Chennai) (Coimbatore)	5,799	5,112	88.15	687
Telangana (Hyderabad)	1,221	782	64.05	439
Uttar Pradesh (Kanpur)	1,366	739	54.10	627
West Bengal, A&N Islands & Sikkim (Kolkata)	1,230	558	45.37	672
<b>All India</b>	<b>57,364</b>	<b>32,432</b>	<b>56.54</b>	<b>24,932</b>

**Appendix – 4(xi)**

<b>Levy of damages u/s 14B in respect of all three Schemes (Unexempted) as on 31.03.2021 (₹ in cr.)</b>				
<b>Zone</b>	<b>Total Workload</b>	<b>Collection made during the year</b>	<b>% of Collection made</b>	<b>Closing Balance as on 31.03.2021</b>
Andhra Pradesh (Vijayawada)	105.94	10.37	9.79	95.56
Bengaluru (Bengaluru)	211.05	15.91	7.54	195.15
Bihar & Jharkhand (Patna)	49.91	15.23	30.52	34.68
Chennai & Puducherry (Chennai)	174.07	16.58	9.52	157.49
Delhi & Uttarakhand (DL, UK & J)	196.23	22.41	11.42	173.82
Gujarat (Ahmedabad)	79.71	10.33	12.96	69.38
Haryana (Faridabad)	120.73	19.10	15.82	101.63
Jammu, Kashmir & Ladakh (DL, UK & J)	0.00	0.00		0.00
Karnataka (Other Than Bengaluru) & Goa (Hubli)	64.01	11.17	17.45	52.84
Kerala & Lakshadweep (Thiruvananthapuram)	142.11	7.01	4.93	135.10
Madhya Pradesh & Chattisgarh (Bhopal)	99.69	6.90	6.93	92.78
Maharashtra (Excluding Mumbai) (Pune)	224.21	16.02	7.15	208.19
Mumbai I (Bandra)	41.16	0.74	1.80	40.42
Mumbai II (Thane)	111.46	7.28	6.54	104.17
North-Eastern Region (Guwahati)	8.75	4.55	52.06	4.19
Odisha (Bhubaneswar)	57.34	7.12	12.42	50.22
Punjab & Himachal Pradesh (Chandigarh)	51.42	13.32	25.90	38.10
Rajasthan (Jaipur)	48.72	8.79	18.04	39.93
Tamil Nadu (Excluding Chennai) (Coimbatore)	156.51	16.53	10.56	139.98
Telangana (Hyderabad)	168.93	19.00	11.25	149.92
Uttar Pradesh (Kanpur)	62.57	10.44	16.69	52.13
West Bengal, A&N Islands & Sikkim (Kolkata)	185.46	9.05	4.88	176.40
<b>All India</b>	<b>2,359.96</b>	<b>247.87</b>	<b>10.50</b>	<b>2,112.09</b>

**Appendix – 4(xii)**

<b>Status of Attachment/Sale of Property/Arrest of Defaulters - Unexempted as on 31.03.2021</b>		
<b>Type of Coercive Action</b>	<b>No. of Cases</b>	<b>Amount Recovered (in lakhs)</b>
Bank Accounts Attached	10,821	16,875.50
Movable Property Attached	27	664.53
Immovable Property Attached	82	198.16
Arrest of Defaulters	2	3.56
Public Auctions of Movable Property	4	654.84
Public Auctions of Immovable Property	2	0.00
<b>Total</b>	<b>10,938</b>	<b>18,396.59</b>

**Appendix – 4(xiii)**

<b>Prosecution Cases under Section 14 of the Act (Unexempted) as on 31.03.2021 (EPF Scheme)</b>								
Zone	Workload	Cases Decided						Total pendency
		Convicted	Acquitted	Discharged	Admonished	Withdrawn	Total cases decided	
Andhra Pradesh (Vijayawada)	136	0	0	0	0	0	0	136
Bengaluru (Bengaluru)	214	0	1	5	0	1	7	207
Bihar & Jharkhand (Patna)	355	0	0	0	0	0	0	355
Chennai & Puducherry (Chennai)	511	0	0	0	0	0	0	511
Delhi & Uttarakhand (DL, UK & J)	366	0	0	0	0	0	0	366
Gujarat (Ahmedabad)	1,579	4	0	88	0	0	92	1,487
Haryana (Faridabad)	339	0	0	0	0	0	0	339
Jammu, Kashmir & Ladakh (DL, UK & J)	0	0	0	0	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	586	6	0	9	0	0	15	571
Kerala & Lakshadweep (Thiruvananthapuram)	679	2	1	0	0	0	3	676
Madhya Pradesh & Chattisgarh (Bhopal)	386	22	0	1	0	0	23	363
Maharashtra (Excluding Mumbai) (Pune)	2,617	0	0	0	0	0	0	2,617
Mumbai I (Bandra)	363	0	0	0	0	0	0	363
Mumbai II (Thane)	674	0	0	28	0	0	28	646
North-Eastern Region (Guwahati)	663	0	0	0	0	0	0	663
Odisha (Bhubaneswar)	1,241	0	0	0	0	0	0	1,241
Punjab & Himachal Pradesh (Chandigarh)	401	78	0	0	0	0	78	323
Rajasthan (Jaipur)	40	1	2	5	0	0	8	32
Tamil Nadu (Excluding Chennai) (Coimbatore)	845	18	0	0	0	0	18	827
Telangana (Hyderabad)	569	0	0	0	0	0	0	569
Uttar Pradesh (Kanpur)	392	12	0	0	0	0	12	380
West Bengal, A&N Islands & Sikkim (Kolkata)	2,618	0	0	0	0	0	0	2,618
<b>All India</b>	<b>15,574</b>	<b>143</b>	<b>4</b>	<b>136</b>	<b>0</b>	<b>1</b>	<b>284</b>	<b>15,290</b>

## Appendix – 4(xiv)

Prosecution Cases under Section 14 of the Act (Unexempted) as on 31.03.2021 (Pension Scheme)								
Zone	Workload	Cases Decided						Total pendency
		Convicted	Acquitted	Discharged	Admonished	Withdrawn	Total cases decided	
Andhra Pradesh (Vijayawada)	136	0	0	0	0	0	0	136
Bengaluru (Bengaluru)	198	0	0	5	0	0	5	193
Bihar & Jharkhand (Patna)	79	0	0	0	0	0	0	79
Chennai & Puducherry (Chennai)	462	0	0	0	0	0	0	462
Delhi & Uttarakhand (DL, UK & J)	248	0	0	0	0	0	0	248
Gujarat (Ahmedabad)	696	4	0	88	0	0	92	604
Haryana (Faridabad)	315	0	0	0	0	0	0	315
Jammu, Kashmir & Ladakh (DL, UK & J)	0	0	0	0	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	338	6	0	8	0	0	14	324
Kerala & Lakshadweep (Thiruvananthapuram)	331	0	0	0	0	0	0	331
Madhya Pradesh & Chattisgarh (Bhopal)	233	22	0	1	0	0	23	210
Maharashtra (Excluding Mumbai) (Pune)	2,313	0	0	0	0	0	0	2,313
Mumbai I (Bandra)	179	0	0	0	0	0	0	179
Mumbai II (Thane)	562	0	0	23	0	0	23	539
North-Eastern Region (Guwahati)	489	0	0	0	0	0	0	489
Odisha (Bhubaneswar)	684	0	0	0	0	0	0	684
Punjab & Himachal Pradesh (Chandigarh)	267	27	0	0	0	0	27	240
Rajasthan (Jaipur)	63	0	0	0	0	0	0	63
Tamil Nadu (Excluding Chennai) (Coimbatore)	382	18	0	0	0	0	18	364
Telangana (Hyderabad)	562	0	0	0	0	0	0	562
Uttar Pradesh (Kanpur)	38	0	0	0	0	0	0	38
West Bengal, A&N Islands & Sikkim (Kolkata)	1,539	0	0	0	0	0	0	1,539
<b>All India</b>	<b>10,114</b>	<b>77</b>	<b>0</b>	<b>125</b>	<b>0</b>	<b>0</b>	<b>202</b>	<b>9,912</b>

**Appendix – 4(xv)**

<b>Prosecution Cases under Section 14 of the Act (Unexempted) as on 31.03.2021 (EDLI Scheme)</b>								
Zone	Workload	Cases Decided					Total cases decided	Total pendency
		Convicted	Acquitted	Discharged	Admonished	Withdrawn		
Andhra Pradesh (Vijayawada)	136	0	0	0	0	0	0	136
Bengaluru (Bengaluru)	167	0	0	5	0	0	5	162
Bihar & Jharkhand (Patna)	0	0	0	0	0	0	0	0
Chennai & Puducherry (Chennai)	486	0	0	0	0	0	0	486
Delhi & Uttarakhand (DL, UK & J)	348	0	0	0	0	0	0	348
Gujarat (Ahmedabad)	771	4	0	88	0	0	92	679
Haryana (Faridabad)	305	0	0	0	0	0	0	305
Jammu, Kashmir & Ladakh (DL, UK & J)	0	0	0	0	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	332	6	0	8	0	0	14	318
Kerala & Lakshadweep (Thiruvananthapuram)	276	0	0	0	0	0	0	276
Madhya Pradesh & Chattisgarh (Bhopal)	504	22	0	1	0	0	23	481
Maharashtra (Excluding Mumbai) (Pune)	2,219	0	0	0	0	0	0	2,219
Mumbai I (Bandra)	200	0	0	0	0	0	0	200
Mumbai II (Thane)	554	0	0	23	0	0	23	531
North-Eastern Region (Guwahati)	581	0	0	0	0	0	0	581
Odisha (Bhubaneswar)	824	0	0	0	0	0	0	824
Punjab & Himachal Pradesh (Chandigarh)	293	27	0	0	0	0	27	266
Rajasthan (Jaipur)	36	0	0	0	0	0	0	36
Tamil Nadu (Excluding Chennai) (Coimbatore)	301	18	0	0	0	0	18	283
Telangana (Hyderabad)	523	0	0	0	0	0	0	523
Uttar Pradesh (Kanpur)	38	0	0	0	0	0	0	38
West Bengal, A&N Islands & Sikkim (Kolkata)	1,460	0	0	0	0	0	0	1,460
<b>All India</b>	<b>10,354</b>	<b>77</b>	<b>0</b>	<b>125</b>	<b>0</b>	<b>0</b>	<b>202</b>	<b>10,152</b>



## Appendix – 4(xvi)

Cases before the Police Authorities under Section 406/409 of IPC (Unexempted) as on 31.03.2021				
Zone	Workload	Cases dropped by Police	Challans Filed by Police in Court	FIRs pending with Police at the end of the year
Andhra Pradesh (Vijayawada)	9	0	0	9
Bengaluru (Bengaluru)	244	0	0	244
Bihar & Jharkhand (Patna)	51	0	0	51
Chennai & Puducherry (Chennai)	1,370	0	0	1,370
Delhi & Uttarakhand (DL, UK & J)	58	0	0	58
Gujarat (Ahmedabad)	159	0	0	159
Haryana (Faridabad)	3	0	0	3
Jammu, Kashmir & Ladakh (DL, UK & J)	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	177	5	0	172
Kerala & Lakshadweep (Thiruvananthapuram)	190	0	0	190
Madhya Pradesh & Chattisgarh (Bhopal)	3	0	0	3
Maharashtra (Excluding Mumbai) (Pune)	85	0	0	85
Mumbai I (Bandra)	9	0	0	9
Mumbai II (Thane)	108	0	0	108
North-Eastern Region (Guwahati)	2	0	0	2
Odisha (Bhubaneswar)	114	0	0	114
Punjab & Himachal Pradesh (Chandigarh)	57	0	0	57
Rajasthan (Jaipur)	19	0	0	19
Tamil Nadu (Excluding Chennai) (Coimbatore)	288	0	0	288
Telangana (Hyderabad)	109	0	0	109
Uttar Pradesh (Kanpur)	16	0	13	3
West Bengal, A&N Islands & Sikkim (Kolkata)	717	0	0	717
<b>All India</b>	<b>3,788</b>	<b>5</b>	<b>13</b>	<b>3,770</b>

**Appendix – 4(xvii)**

<b>Cases before various Courts under Section 406/409 of IPC (Unexempted) as on 31.03.2021</b>						
<b>Zone</b>	<b>Workload</b>	<b>Cases disposed during the year</b>				<b>Total pendency in Courts</b>
		<b>Convicted</b>	<b>Acquitted</b>	<b>Dismissed / Discharged</b>	<b>Total Cases Decided</b>	
Andhra Pradesh (Vijayawada)	68	0	0	0	0	68
Bengaluru (Bengaluru)	29	0	0	0	0	29
Bihar & Jharkhand (Patna)	31	0	0	0	0	31
Chennai & Puducherry (Chennai)	0	0	0	0	0	0
Delhi & Uttarakhand (DL, UK & J)	0	0	0	0	0	0
Gujarat (Ahmedabad)	772	0	0	0	0	772
Haryana (Faridabad)	0	0	0	0	0	0
Jammu, Kashmir & Ladakh (DL, UK & J)	0	0	0	0	0	0
Karnataka (Other Than Bengaluru) & Goa (Hubli)	48	0	0	0	0	48
Kerala & Lakshadweep (Thiruvananthapuram)	11	0	0	0	0	11
Madhya Pradesh & Chattisgarh (Bhopal)	3	0	0	0	0	3
Maharashtra (Excluding Mumbai) (Pune)	46	0	0	0	0	46
Mumbai I (Bandra)	389	0	0	0	0	389
Mumbai II (Thane)	12	0	0	0	0	12
North-Eastern Region (Guwahati)	0	0	0	0	0	0
Odisha (Bhubaneswar)	49	0	0	0	0	49
Punjab & Himachal Pradesh (Chandigarh)	7	0	0	0	0	7
Rajasthan (Jaipur)	58	0	0	0	0	58
Tamil Nadu (Excluding Chennai) (Coimbatore)	0	0	0	0	0	0
Telangana (Hyderabad)	14	0	0	0	0	14
Uttar Pradesh (Kanpur)	0	0	0	0	0	0
West Bengal, A&N Islands & Sikkim (Kolkata)	143	1	0	0	1	142
<b>All India</b>	<b>1,680</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1,679</b>

## Appendix – 4(xviii)

Total Arrears in Exempted Sector as on 31.03.2021 (₹ in cr.)			
Zone	Workload	Realised during the year	Closing Balance
Andhra Pradesh (Vijayawada)	15.19	0.01	15.18
Bengaluru (Bengaluru)	93.69	10.86	82.83
Bihar & Jharkhand (Patna)	125.70	0.00	125.70
Chennai & Puducherry (Chennai)	31.48	0.00	31.48
Delhi & Uttarakhand (DL, UK & J)	233.08	0.05	233.03
Gujarat (Ahmedabad)	19.42	0.00	19.42
Haryana (Faridabad)	16.07	0.01	16.06
Jammu, Kashmir & Ladakh (DL, UK & J)	0.00	0.00	0.00
Karnataka (Other Than Bengaluru) & Goa (Hubli)	1.02	0.73	0.29
Kerala & Lakshadweep (Thiruvananthapuram)	11.16	2.59	8.57
Madhya Pradesh & Chattisgarh (Bhopal)	17.74	0.93	16.81
Maharashtra (Excluding Mumbai) (Pune)	109.71	24.03	85.69
Mumbai I (Bandra)	15.69	0.50	15.19
Mumbai II (Thane)	21.13	2.01	19.12
North-Eastern Region (Guwahati)	9.50	0.00	9.50
Odisha (Bhubaneswar)	13.66	0.00	13.66
Punjab & Himachal Pradesh (Chandigarh)	1.23	0.11	1.12
Rajasthan (Jaipur)	120.95	4.78	116.17
Tamil Nadu (Excluding Chennai) (Coimbatore)	2.33	1.06	1.27
Telangana (Hyderabad)	402.09	69.67	332.42
Uttar Pradesh (Kanpur)	19.10	0.35	18.76
West Bengal, A&N Islands & Sikkim (Kolkata)	161.15	8.20	152.94
<b>All India</b>	<b>1,441.09</b>	<b>125.89</b>	<b>1,315.20</b>

**Appendix – 4(xix)**

<b>STATES WITH MAJOR PORTION OF ARREARS IN EXEMPTED SECTORS AS ON 31.03.2021</b> (₹ in cr.)				
<b>State</b>	<b>Workload</b>	<b>Realised during the year</b>	<b>Closing Balance</b>	<b>Percentage of Total</b>
Telangana	402.09	69.67	332.42	25.27
Delhi	213.77	0.05	213.72	16.25
West Bengal & Sikkim	161.05	8.20	152.84	11.62
Jharkhand	122.48	0.00	122.48	9.31
Maharashtra	146.53	26.54	120.00	9.12
<b>Sub-Total</b>	<b>1045.91</b>	<b>104.46</b>	<b>941.46</b>	<b>71.58</b>
Rest of the States	395.17	21.43	373.75	28.42
<b>All India (Total Arrears)</b>	<b>1441.09</b>	<b>125.89</b>	<b>1315.20</b>	<b>100.00</b>

## Appendix-5(i)

Contribution and Payment of all three Schemes (2020-21) (Unexempted) (₹ 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)	2,431.56	2,545.77	990.05	722.08	55.98	37.33	3,477.59	3,305.18
TELANGANA (HYDERABAD)	8,654.13	5,722.32	2,481.33	922.25	117.56	43.99	11,253.02	6,688.56
BENGALURU	19,026.73	10,196.01	5,070.10	1,390.90	190.89	40.34	24,287.72	11,627.25
KARNATAKA & GOA (HUBLI)	3,646.78	2,741.06	1,164.39	871.44	62.37	45.08	4,873.54	3,657.58
BIHAR & JHARKHAND (PATNA)	2,230.27	1,530.86	1,154.31	731.33	66.56	16.15	3,451.14	2,278.34
CHENNAI & PUDUCHERRY (CHENNAI)	9,246.17	7,211.26	3,033.44	1,026.20	130.54	35.02	12,410.15	8,272.48
TAMIL NADU (COIMBATORE)	3,107.44	4,093.92	1,497.65	1,220.50	77.74	46.76	4,682.83	5,361.18
Delhi & Uttarakhand (DL, UK & J)	11,301.64	8,002.94	3,622.34	1,258.08	176.21	50.05	15,100.19	9,311.07
GUJARAT (AHMEDABAD)	8,841.33	5,027.83	2,717.55	1,444.93	151.08	94.55	11,709.96	6,567.31
HARYANA (FARIDABAD)	7,319.31	4,742.97	2,376.62	855.58	123.06	22.73	9,818.99	5,621.28
KERALA & LAKSHADWEEP (THIRUVANANTHAPURAM)	2,571.99	2,868.94	1,175.03	1,141.51	55.51	20.55	3,802.53	4,031.00
MP & CHH (BHOPAL)	3,166.00	3,253.78	1,350.30	822.82	75.87	49.46	4,592.17	4,126.06
MUMBAI-1 (BANDRA)	11,322.68	5,204.96	3,772.60	533.64	143.47	14.47	15,238.75	5,753.07
MUMBAI-2 (THANE)	9,311.28	6,541.71	3,065.70	1,127.73	158.18	11.76	12,535.16	7,681.20
MAHARASHTRA (PUNE)	9,904.27	6,713.86	3,330.94	1,923.93	188.75	88.16	13,423.96	8,725.95
NER (GUWAHATI)	802.29	700.50	339.68	190.68	19.95	12.87	1,161.92	904.05
ODISHA (BHUBANESHWAR)	1,460.01	1,353.86	670.80	434.42	37.16	19.74	2,167.97	1,808.02
PUNJAB & HIMACHAL PRADESH (CHANDIGARH)	3,108.86	3,249.13	1,237.01	767.06	72.93	40.44	4,418.80	4,056.63
RAJASTHAN (JAIPUR)	2,183.71	1,995.60	924.20	513.20	48.16	19.79	3,156.07	2,528.59
UTTAR PRADESH (KANPUR)	5,111.17	3,929.94	2,009.79	1,260.09	111.49	65.22	7,232.45	5,255.25
WB, A&N ISLANDS & SIKKIM (KOLKATA)	3,957.99	3,551.85	1,925.36	1,258.43	113.93	80.46	5,997.28	4,890.74
Jammu & Kashmir (DL, UK & J)	1,969.82	8.48	100.36	0.20	7.76	0.00	2,077.94	8.68
<b>TOTAL</b>	<b>130,675.45</b>	<b>91,187.54</b>	<b>44,009.53</b>	<b>20,417.00</b>	<b>2,185.16</b>	<b>854.91</b>	<b>176,870.14</b>	<b>112,459.45</b>

**Appendix – 5(ii)**

<b>CATEGORY AND COUPON WISE INVESTMENT AT FACE VALUE (Debt) - EPF (EMPLOYEES' PROVIDENT FUND) A/C 05 - HOLDING AS ON 31.03.2021 (in crores)</b>														
<b>Category/ Coupon</b>	<b>LESS THAN 6</b>	<b>6 - 6.5</b>	<b>6.5-7</b>	<b>7- 7.5</b>	<b>7.5-8</b>	<b>8-8.5</b>	<b>8.5-9.0</b>	<b>9-9.5</b>	<b>9.5-10</b>	<b>10 to 11</b>	<b>11 to 12</b>	<b>12 to 13</b>	<b>13 to 14</b>	<b>Grand Total</b>
<b>CTG</b>	1,104.87	1,712.07	8,458.70	24,731.45	27,693.80	72,193.52	7,377.08	4,693.33	0.00	2,444.23	0.00	0.00	0.00	150,409.07
<b>PSU</b>	3,740.50	1,650.00	15,392.50	35,634.00	42,175.30	32,217.75	29,396.94	14,966.00	6,454.49	25.38	0.00	0.00	0.00	181,652.86
<b>PVT</b>	0.26	0.00	0.00	0.00	9,270.13	10,472.10	14,010.90	15,690.98	2,002.51	782.03	0.00	0.00	0.00	52,228.91
<b>SDL</b>	0.00	1068.64	65,149.70	99,011.39	36,556.97	1,48591.85	38,723.31	16,262.76	5,042.27	269.77	0.00	0.00	0.00	410,676.68
<b>SDS</b>	0.00	0.00	0.00	0.00	0.00	252.28	52,916.11	0.00	0.00	0.00	0.00	0.00	0.00	53,168.39
<b>STG</b>	1.50	0.00	0.00	2,950.00	0.67	1116.00	5,087.72	4,206.96	2,492.58	537.80	0.01	0.00	0.00	16,393.23
<b>Grand Total</b>	<b>4,847.12</b>	<b>4,430.72</b>	<b>89,000.91</b>	<b>162,326.85</b>	<b>115,696.87</b>	<b>264,843.50</b>	<b>147,512.05</b>	<b>55,820.03</b>	<b>15,991.85</b>	<b>4,059.20</b>	<b>0.01</b>	<b>0.00</b>	<b>0.00</b>	<b>864,529.12</b>

## Appendix – 5(iii)

CATEGORY AND COUPON WISE INVESTMENT AT FACE VALUE (Debt) - EPS (EMPLOYEES' PENSION FUND) A/C 11 - HOLDING AS ON 31.03.2021 (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
<b>CTG</b>	122.92	1,325.77	5,118.88	11,535.41	16,464.18	33,054.89	2,758.26	2,903.52	0.00	3,700.84	0.00	0.00	0.00	76,984.66
<b>PSU</b>	1,676.90	350.00	6,284.80	16,427.20	19,327.40	14,814.61	14,298.41	5,601.88	1,770.51	5.00	0.00	0.00	0.00	80,556.71
<b>PVT</b>	0.00	0.00	0.00	0.00	3,692.50	4,712.90	6,496.04	6,564.96	663.50	218.00	0.00	0.00	0.00	22,347.90
<b>SDL</b>	0.00	1,241.89	31,613.68	42,539.93	15,362.58	64,078.03	20,982.34	6,704.26	3,051.75	182.78	0.00	0.00	0.00	185,757.23
<b>SDS</b>	0.00	0.00	0.00	0.00	0.00	0.00	1,400.52	0.00	0.00	0.00	0.00	0.00	0.00	1,400.52
<b>STG</b>	0.00	0.00	0.00	1,500.00	0.00	1,222.50	1,916.90	1,699.40	685.10	138.00	0.00	0.00	0.00	7,161.90
<b>Public Account</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Grand Total</b>	<b>1,799.82</b>	<b>2,917.66</b>	<b>43,017.36</b>	<b>72,002.54</b>	<b>54,846.67</b>	<b>117,882.93</b>	<b>47,852.47</b>	<b>23,474.02</b>	<b>6,170.85</b>	<b>4,244.62</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>374,208.93</b>

**Appendix – 5(iv)**

<b>CATEGORY AND COUPON WISE INVESTMENT AT FACE VALUE (Debt) - EDLI (EMPLOYEES' DEPOSIT LINKED INSURANCE FUND) A/C 25 - HOLDING AS ON 31.03.2021 (in crores)</b>														
<b>Category/ Coupon</b>	<b>LESS THAN 6</b>	<b>6 - 6.5</b>	<b>6.5-7</b>	<b>7- 7.5</b>	<b>7.5-8</b>	<b>8-8.5</b>	<b>8.5-9.0</b>	<b>9-9.5</b>	<b>9.5-10</b>	<b>10 to 11</b>	<b>11 to 12</b>	<b>12 to 13</b>	<b>13 to 14</b>	<b>Grand Total</b>
<b>CTG</b>	5.12	42.50	260.75	595.05	493.50	1,793.35	175.82	121.05	0.00	129.21	0.00	0.00	0.00	3616.36
<b>PSU</b>	15.24	0.00	253.50	986.00	1,047.20	968.66	730.35	325.26	164.84	0.00	0.00	0.00	0.00	4491.05
<b>PVT</b>	0.00	0.00	0.00	0.00	219.00	218.00	294.48	307.19	54.10	0.00	0.00	0.00	0.00	1092.77
<b>SDL</b>	0.00	0.00	1,838.37	2,134.79	1,295.49	3,120.24	1,206.82	355.91	201.50	12.19	0.00	0.00	0.00	10165.31
<b>SDS</b>	0.00	0.00	0.00	0.00	0.00	0.00	2.50	0.00	0.00	0.00	0.00	0.00	0.00	2.50
<b>STG</b>	0.00	0.00	0.00	25.00	0.00	85.00	120.50	50.70	81.50	0.00	0.00	0.00	0.00	362.70
<b>Public Account</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Grand Total</b>	<b>20.36</b>	<b>42.50</b>	<b>2,352.62</b>	<b>3,740.84</b>	<b>3,055.19</b>	<b>6,185.26</b>	<b>2,530.47</b>	<b>1,160.10</b>	<b>501.93</b>	<b>141.40</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>19730.68</b>



## Appendix – 5(v)

CATEGORY AND COUPON WISE INVESTMENT AT FACE VALUE (Debt) - A/C 08-SPF - HOLDING AS ON 31.03.2021 (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
<b>CTG</b>	7.65	11.37	40.44	48.08	81.23	186.00	15.67	44.04	0.00	15.76	0.00	0.00	0.00	450.23
<b>PSU</b>	2.31	0.00	6.00	120.00	68.80	68.40	81.54	38.04	11.50	0.00	0.00	0.00	0.00	396.59
<b>PVT</b>	0.00	0.00	0.00	0.00	18.20	22.00	23.97	33.98	5.35	0.00	0.00	0.00	0.00	103.50
<b>SDL</b>	0.00	0.00	105.50	189.58	83.85	283.82	116.30	36.03	22.68	1.82	0.00	0.00	0.00	839.57
<b>SDS</b>	0.00	0.00	0.00	0.00	0.00	0.00	83.33	0.00	0.00	0.00	0.00	0.00	0.00	83.33
<b>STG</b>	0.00	0.00	0.00	0.00	0.00	3.50	12.50	3.60	5.00	0.00	0.00	0.00	0.00	24.60
<b>Grand Total</b>	<b>9.96</b>	<b>11.37</b>	<b>151.94</b>	<b>357.66</b>	<b>252.08</b>	<b>563.71</b>	<b>333.31</b>	<b>155.69</b>	<b>44.53</b>	<b>17.58</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,897.82</b>

**Appendix – 5(vi)**

<b>CATEGORY AND COUPON WISE INVESTMENT AT FACE VALUE (Debt) - A/C 09-P&amp;G - HOLDING AS ON 31.03.2021 (in crores)</b>														
<b>Category/ Coupon</b>	<b>LESS THAN 6</b>	<b>6 - 6.5</b>	<b>6.5-7</b>	<b>7- 7.5</b>	<b>7.5-8</b>	<b>8-8.5</b>	<b>8.5-9.0</b>	<b>9-9.5</b>	<b>9.5-10</b>	<b>10 to 11</b>	<b>11 to 12</b>	<b>12 to 13</b>	<b>13 to 14</b>	<b>Grand Total</b>
<b>CTG</b>	9.45	20.51	159.28	349.52	281.88	427.59	33.89	29.35	0.00	36.20	0.00	0.00	0.00	1,347.66
<b>PSU</b>	14.81	0.00	64.00	1,038.20	670.40	469.18	290.47	62.54	33.20	0.00	0.00	0.00	0.00	2,642.80
<b>PVT</b>	0.00	0.00	0.00	0.00	179.00	132.00	139.60	72.73	6.54	0.00	0.00	0.00	0.00	529.87
<b>SDL</b>	0.00	0.00	1,103.08	1,496.13	823.71	1,962.34	633.93	45.50	28.58	3.89	0.00	0.00	0.00	6,097.16
<b>SDS</b>	0.00	0.00	0.00	0.00	0.00	0.00	91.79	0.00	0.00	0.00	0.00	0.00	0.00	91.79
<b>STG</b>	0.00	0.00	0.00	25.00	0.00	12.50	20.40	10.40	6.00	0.00	0.00	0.00	0.00	74.30
<b>Grand Total</b>	<b>24.26</b>	<b>20.51</b>	<b>1,326.36</b>	<b>2,908.84</b>	<b>1,954.99</b>	<b>3,003.61</b>	<b>1,210.08</b>	<b>220.51</b>	<b>74.32</b>	<b>40.09</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>10,783.57</b>

## Appendix – 5(vii)

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

*\*Who did not withdraw any amount from their PF during 1976-1977 & 1977-1978 (@ 9% Interest plus 0.5% Golden Jubilee bonus interest).*

**Appendix – 5(viii)**

<b>Productivity Linked Bonus for 2019-20 (Unaudited)*</b>	
ANDRA PRADESH VIJAYWADA	7,451,138.00
TELANGANA (HYDERABAD)	9,926,647.00
BENGALURU	10,477,420.00
KARNATAKA & GOA (HUBLI)	6,814,689.00
BIHAR & JHARKHAND (PATNA)	6,441,926.00
CHENNAI	11,189,505.00
COIMBATORE	12,567,712.00
DELHI AND UK	11,597,654.00
AHMEDABAD	12,725,432.00
HARYANA (FARIDABAD)	6,411,342.00
KERALA	7,310,998.00
MP CHH	8,347,948.00
MUMBAI 1	7,226,144.00
MUMBAI 2	7,954,683.00
PUNE	11,919,729.00
NER (GUWAHATI)	2,564,915.00
ODISHA	5,203,705.00
PUNJAB	10,265,875.00
RAJASTHAN (JAIPUR)	6,614,769.00
UP (KANPUR)	9,730,840.00
KOLKATTA	15,190,900.00
JK	82,896.00
HEAD OFFICE	2,204,206.00
PDNASS	805,944.00
<b>TOTAL</b>	<b>191,027,017.00</b>

\*Productivity Linked Bonus for the year 2019-20 paid during the year 2020-21.

## Appendix – 6

## RTI Annual Report for the year 2020-21

## Details of Requests and Appeals

	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
<b>Request</b>	1247	29216	71473	6333	2394	93209
<b>First Appeal</b>	161	NA	5587	NA	498	5250

## 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)
235821	83366	0	0

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

Section 8(I)													
Sections													
a	b	c	d	e	f	g	h	i	j	9	11	24	Others
0	0	0	0	2	0	0	62	0	0	13	0	331	2311

**Appendix-7(i)**

<b>Post-wise Sanctioned/In-position Strength Of Group – "A" As On 31.03.2021</b>						
<b>Sl. No.</b>	<b>Name of the post</b>	<b>Pay Band in 6th CPC</b>	<b>Grade Pay in 6th CPC</b>	<b>Level in the pay matrix in 7th CPC</b>	<b>Total Sanction</b>	<b>In-Position</b>
1	Central Provident Fund Commissioner	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	27
6	Director (Vigilance)	37400-67000	8700	13	1	0
7	Chief Engineer	37400- 67000	8700	13	1	0
8	Director (IS)	37400-67000	8700	13	9	0
9	Director (Audit)*	15600-39100	8700	13	1	0
10	Joint Dir.(IS)	15600-39100	7600	12	30	0
11	RPFC-I	15600-39100	7600	12	239	164
12	Director (OL)	15600-39100	7600	12	1	0
13	Deputy Director (Audit)	15600-39100	6600	11	17	3
14	Executive Engineer (Civil)	15600-39100	6600	11	2	0
15	Executive Engineer (Electrical)	15600-39100	6600	11	2	0
16	Deputy Director (Vigilance)	15600-39100	6600	11	12	2
17	RPFC.-II	15600-39100	6600	11	299	204
18	Law Officer	15600-39100	6600	11	1	0
19	Principal Private Secretary	15600-39100	6600	11	16	7
20	Deputy Director (OL)	15600-39100	6600	11	10	4
21	Deputy Director (IS)	15600-39100	6600	11	60	15
22	APFC	15600-39100	5400	10	452	351
23	Assistant Director (IS)	15600-39100	5400	10	120	18
24	Assistant Director (VIG)	15600-39100	5400	10	40	7
25	Assistant Director (OL)	15600-39100	5400	10	57	1
26	Assistant Director (Audit)	15600-39100	5400	10	31	9
27	Assistant Engineer (Civil)	15600-39100	5400	10	17	1
28	Assistant Engineer (Elect.)	15600-39100	5400	10	3	0
	<b>Total</b>				<b>1467</b>	<b>826</b>

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

## Appendix-7(ii)

Post-wise Sanctioned/In-position Strength Of Group - "B" As On 31.03.2021						
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	97
2	Audit Officer (PFD)	9300-34800	4800	8	1	0
3	Programmer *	9300-34800	4800	8	210	5
4	Private Secretary	9300-34800	4800	8	205	45
5	Assistant Section Officer	9300-34800	4600	7	400	172
6	Assistant Audit Officer	9300-34800	4600	7	38	14
7	Personal Assistant	9300-34800	4600	7	434	100
8	Enforcement Officer/Accounts Officer	9300-34800	4800	8	3072	1359
9	Data Processing Assistant	9300-34800	4600	7	0	241
10	Senior Hindi Translation Officer	9300-34800	4600	7	80	88
11	Auditor	9300-34800	4200	6	62	23
12	Junior Engineer (Civil)	9300-34800	4200	6	40	15
13	Junior Engineer (Electrical)	9300-34800	4200	6	2	0
14	Vigilance Assistant	9300-34800	4200	6	40	1
15	Library Information Assistant	9300-34800	4200	6	1	0
16	Section Supervisor	9300-34800	4600	7	2698	1225
17	Junior Hindi Translation Officer	9300-34800	4200	6	120	22
18	Junior Analyst	9300-34800	4200	6	2	0
19	Research Assistant /ARO	9300-34800	4200	6	4	0
20	Welfare officer	9300-34800	4200	6	1	0
21	Legal Assistant	9300-34800	4200	6	43	2
22	Statistical Assistant	9300-34800	4200	6	38	3
23	Staff Car Driver (Special Grade)	9300-34800	4200	6	6	6
24	Press-Coordinator				0	1
	<b>Total</b>				<b>7693</b>	<b>3419</b>

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

**Appendix-7(iii)**

<b>Post-wise Sanctioned/In-position Strength of Group - "C" as on 31.03.2021</b>						
<b>Sl. No.</b>	<b>Name of the post</b>	<b>Pay Band in 6th CPC</b>	<b>Grade Pay in 6th CPC</b>	<b>Level in the pay matrix in 7th CPC</b>	<b>Total Sanction</b>	<b>In Position</b>
1	Staff Car Driver (Grade-I)	5200-20200	2800	5	39	30
2	Stenographer	5200-20200	2400	4	187	3
3	Social Security Assistant (SSA)	5200-20200	2400	4	12503	8157
4	Upper Division Clerk (Headquarters)	5200-20200	2400	4	16	13
5	Data Entry Operator	5200-20200	2400	4	0	101
6	Staff Car Driver (Grade-II)	5200-20200	2400	4	33	25
7	Lower Division Clerk	5200-20200	1900	2	593	415
8	Electrician	5200-20200	1900	2	28	10
9	Gestetner Operator (Sr.)	5200-20200	1900	2	3	0
10	Pump Operator	5200-20200	1900	2	14	2
11	Plumber	5200-20200	1900	2	20	6
12	Lift Operator	5200-20200	1900	2	18	6
13	Telex Operator	5200-20200	1900	2	2	0
14	Canteen Employees	5200-20200	1900	2	39	7
15	Staff Car Driver (Ordinary Grade)	5200-20200	1900	2	34	12
16	Multi Tasking Staff	5200-20200	1800	1	1256	1129
17	Canteen Employees	4440-7440	130	-	128	46
18	Helper to electrician					1
<b>Total</b>					<b>14913</b>	<b>9963</b>



## Appendix-7(iv)

Zone/Category wise Sanctioned/In Position Strength of Group `A' as on 31.03.2021							
Zones	Sanctioned	In position	In Position				
			SC	ST	OBC	PH	EXSR
Vijayawada (AP)	34	25	4	1	5		0
Telangana	64	39	6	2	6	1	0
Bihar & Jharkhand	29	27	0	3	8	0	0
Delhi & Uttrakhand (DL, UK & J)	83	74	9	1	7	2	0
Gujarat	73	47	4	5	9	0	0
Haryana	46	34	4	1	4	0	0
Bengaluru (KN)	56	28	3	1	8	0	0
KN & Goa (other than Bengaluru)	39	26	4	3	6	0	0
Kerala & Lakshadweep	30	17	3	3	4	0	0
Madhya Pradesh & Chhattisgarh	49	29	3	2	8	1	0
Mumbai-I,Bandra (MH)	45	20	4	0	0	0	0
Mumbai-II,Thane (MH)	50	38	7	3	4	0	0
Pune, (MH)	63	34	9	1	5	0	0
Guwahati,(NER)	19	16	1	5	1	0	0
Odisha	21	16	1	1	3	0	0
Punjab & Himachal Pradesh	57	31	8	2	3	0	0
Rajasthan	31	22	1	5	3	0	0
Chennai & Puducherry (Tamil Nadu)	53	33	5	1	1	1	0
Coimbatore,TN (excluding Chennai)	58	19	8	2	11	0	0
Uttar Pradesh	58	47	4	1	10	2	0
Kolkata (West Bengal, A & N Island & Sikkim)	79	45	3	5	5	1	0
Head Office*	423	157	19	6	15	2	0
Jammu, Kashmir & Ladakh (DL, UK & J)	7	2	0	0	0	0	0
<b>Total</b>	<b>1467</b>	<b>826</b>	<b>110</b>	<b>54</b>	<b>126</b>	<b>10</b>	<b>0</b>

\*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' as on 31.03.2021							
Zones	Sanctioned	In position	In Position				
			SC	ST	OBC	PH	EXSR
Vijayawada (AP)	242	111	16	5	6	5	0
Telangana	355	187	23	15	21	10	1
Bihar & Jharkhand	192	111	10	10	16	3	0
Delhi & Uttarakhand (DL, UK & J)	493	345	41	19	12	9	0
Gujarat	512	233	31	28	18	4	0
Haryana	358	148	15	6	6	2	0
Bengaluru (KN)	398	129	19	17	4	2	1
KN & Goa (other than Bengaluru)	295	92	11	3	13	2	0
Kerala & Lakshadweep	228	102	16	3	12	0	1
Madhya Pradesh & Chhattisgarh	326	168	20	45	13	0	0
Mumbai-I, Bandra (MH)	230	99	13	4	4	3	0
Mumbai-II, Thane (MH)	366	186	18	8	5	1	0
Pune ( MH)	510	184	25	18	10	4	0
Guwahati (NER)	115	39	6	6	3	0	0
Odisha	163	88	10	7	2	2	0
Punjab & Himachal Pradesh	388	176	34	7	4	1	0
Rajasthan	217	94	5	8	5	2	0
Chennai & Puducherry (Tamil Nadu)	383	133	20	8	29	2	0
Coimbatore,TN (excluding Chennai)	432	112	39	18	50	4	1
Uttar Pradesh	407	187	35	3	18	1	0
Kolkata (West Bengal, A & N Island, Sikkim)	411	212	39	19	10	1	0
Head Office*	643	278	51	23	41	0	0
Jammu, Kashmir & Ladakh (DL, UK & J)	29	5	0	0	3	0	0
<b>Total</b>	<b>7693</b>	<b>3419</b>	<b>497</b>	<b>280</b>	<b>305</b>	<b>58</b>	<b>4</b>

\*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' as on 31.03.2021							
Zones	Sanctioned	In position	In Position				
			SC	ST	OBC	PH	EXSR
Vijayawada (AP)	571	428	74	31	42	25	1
Telangana	711	537	83	43	141	23	11
Bihar & Jharkhand	361	336	25	26	62	3	0
Delhi & Uttarakhand (DL, UK & J)	1037	873	84	43	82	16	12
Gujarat	1091	747	140	57	202	10	15
Haryana	733	277	42	7	30	9	11
Bengaluru (KN)	843	591	96	38	109	10	16
KN & Goa (other than Bengaluru)	555	360	56	20	31	10	2
Kerala & Lakshadweep	495	410	47	9	75	6	16
Madhya Pradesh & Chhattisgarh	645	420	51	53	65	11	1
Mumbai-I, Bandra (MH)	563	383	78	19	31	4	2
Mumbai-II, Thane (MH)	774	467	43	17	47	5	9
Pune (MH)	1085	528	103	67	46	6	21
Guwahati (NER)	191	139	13	31	13	1	0
Odisha	333	265	19	31	11	1	0
Punjab & Himachal Pradesh	799	515	133	6	56	15	9
Rajasthan	448	358	44	61	38	6	4
Chennai & Puducherry (Tamil Nadu)	885	510	135	3	151	3	21
Coimbatore, TN (excluding Chennai)	895	501	229	6	227	29	27
Uttar Pradesh	854	460	68	31	86	8	4
Kolkata (West Bengal, A & N Island & Sikkim)	877	758	173	11	147	10	2
Head Office*	104	99	38	10	7	1	0
Jammu, Kashmir & Ladakh (DL, UK & J)	63	1	0	0	0	0	0
<b>Total</b>	<b>14913</b>	<b>9963</b>	<b>1774</b>	<b>620</b>	<b>1699</b>	<b>212</b>	<b>184</b>

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

**Appendix-7(vii)**

<b>Staff Pensioners and Family Pensioners of EPFO as on 31.03.2021</b>			
<b>S. No</b>	<b>Zones</b>	<b>No. of Pensioners</b>	<b>No. of Family Pensioners</b>
1.	Vijayawada (AP)	387	107
2.	Hyderabad (Telangana)	426	162
3.	Bihar & Jharkhand	253	108
4.	Delhi & Uttarakhand (DL, UK & J)	408	113
5.	Gujarat	545	164
6.	Haryana	252	77
7.	Bengaluru (KN)	470	165
8.	KN & Goa (other than Bengaluru)	306	82
9.	Kerala & Lakshadweep	1011	214
10.	Madhya Pradesh & Chhattisgarh	373	131
11.	Mumbai-I, Bandra (MH)	670	223
12.	Mumbai-II, Thane (MH)	342	51
13.	Pune, MH (excluding Mumbai)	322	74
14.	Guwahati, (NER)	94	44
15.	Orissa	251	72
16.	Punjab & Himachal Pradesh	436	114
17.	Rajasthan	258	68
18.	Chennai & Puducherry (Tamil Nadu)	692	267
19.	Coimbatore, TN (excluding Chennai)	656	147
20.	Uttar Pradesh	710	229
21.	Kolkata (West Bengal, A & N Island, Sikkim)	1189	393
22.	Head Office	307	87
	<b>Total</b>	<b>10358</b>	<b>3092</b>

## Appendix-8 (i)

Sl. No.	Details of Training programmes/Webinars conducted by PDNASS during 2020-21	No. of Programmes conducted	No. of participants attended
<b>TRAININGS &amp; WEBINARS</b>			
1.	Online Induction Training for the newly recruited Assistant Section Officers (ASOs)	1	207
2.	Online training on Law Enforcement & Important case Laws	1	84
3.	Online training on Code on Social Security 2020	1	60
4.	Webinar on Preventive Vigilance in EPFO	1	360
5.	Webinar for the employers of newly registered establishments in EPFO	3	2198
6.	Webinar for the employers of J&K and Ladakh	1	245
	<b>Total</b>		<b>3154</b>

**Appendix-8 (ii)**

<b>Detail of the Training Programme conducted by ZTIs &amp; Sub ZTI during 2020-21</b>		
<b>ZTIs/Sub ZTI</b>	<b>Number of Programmes</b>	<b>Number of Officials/ Officer Trained</b>
North Zone	1	37
East Zone	5	180
West Zone	0	0
South Zone	0	0
Sub ZTI Shillong	0	0
<b>Total</b>	<b>6</b>	<b>217</b>

# NOTES



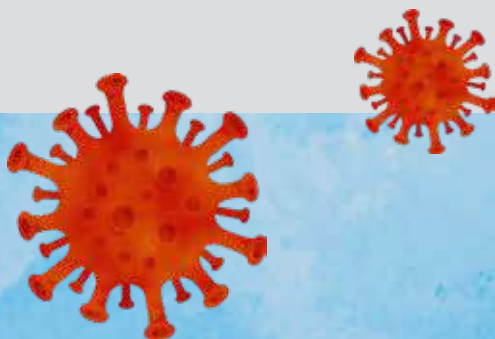




## VIGILANCE AWARENESS WEEK

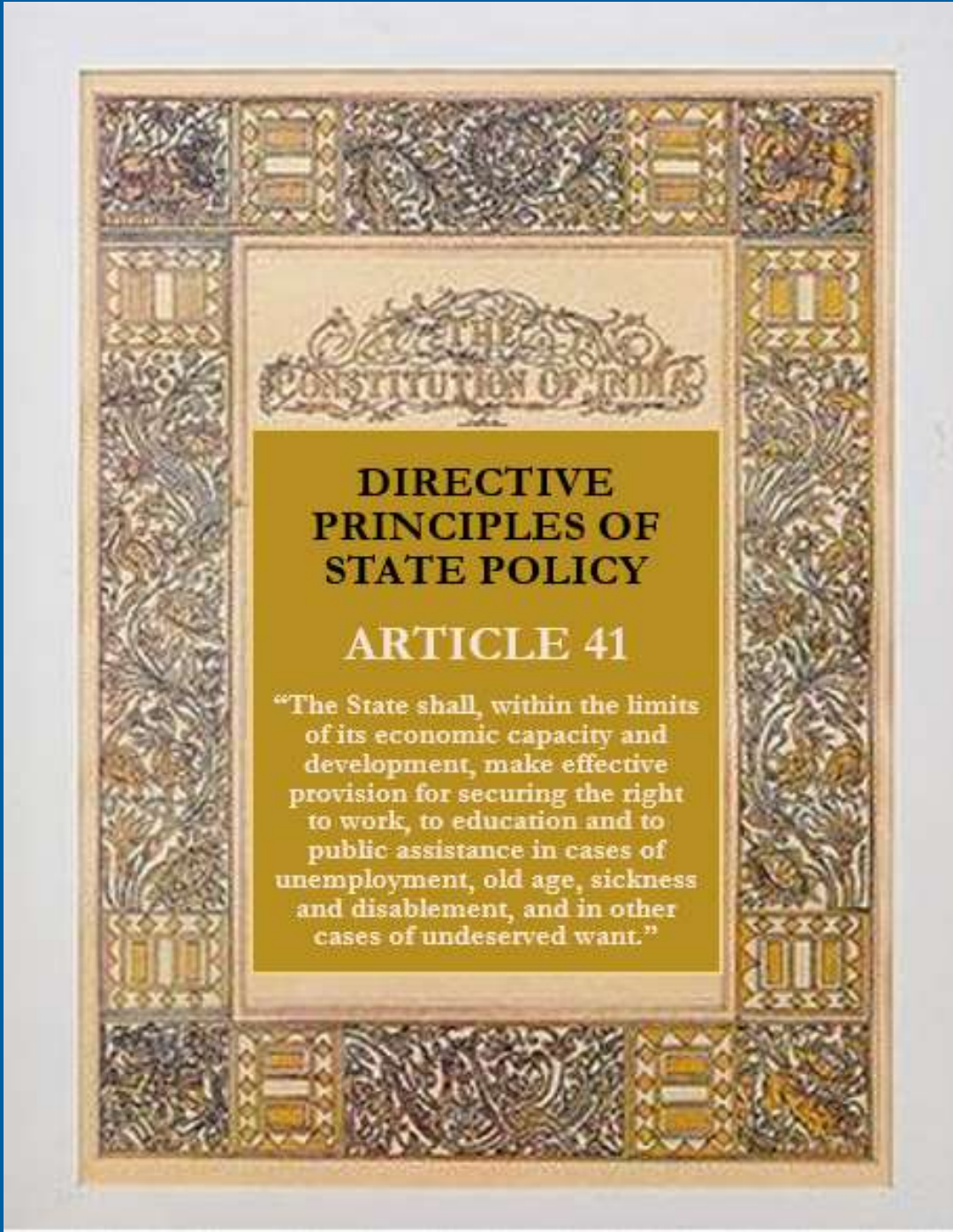


## SWACHHTA ABHIYAN



Felicitaton of  
Covid Warriors





OFFICE



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