

**GOVERNMENT OF INDIA  
MINISTRY OF LABOUR AND EMPLOYMENT**

**RAJYA SABHA**

**STARRED QUESTION NO. 100**

**TO BE ANSWERED ON 29.07.2015**

**PAYMENT OF MINIMUM PENSION OF RUPEES ONE THOUSAND**

**\*100. SHRIMATI RENUKA CHOWDHURY:**

**Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:**

- (a) whether the Employees' Provident Fund Organisation (EPFO) has put on hold the decision regarding payment of a minimum pension of Rs. 1000 per month;**
- (b) if so, the reasons for delay in implementation of the decision; and**
- (c) the corrective steps taken by Government in this regard?**

**ANSWER**

**MINISTER OF STATE(IC) FOR LABOUR AND EMPLOYMENT  
(SHRI BANDARU DATTATREYA)**

**(a) to (c): A statement is laid on the Table of the House.**

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**STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (c) OF RAJYA SABHA STARRED QUESTION NO. 100 TO BE ANSWERED ON 29.07.2015 BY SHRIMATI RENUKA CHOWDHURY REGARDING PAYMENT OF MINIMUM PENSION OF RUPEES ONE THOUSAND.**

**(a): No, Sir. The provision of minimum pension of Rs. 1000/- per month under the Employees' Pension Scheme (EPS), 1995 which was notified vide GSR No. 593 (E) dated 19.08.2014 was valid for 2014-15 only. However, the Union Cabinet in its meeting held on 29.04.2015 has approved the continuation of minimum pension of Rs. 1000/- per month under EPS, 1995 beyond 2014-15 with certain conditionalities. Instructions have been issued to Employees' Provident Fund Organisation (EPFO) to release monthly pension under EPS, 1995 with the minimum pension provision from the month of April, 2015 onwards.**

**(b) & (c): Do not arise in view of reply to part (a) of the Question above.**

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**GOVERNMENT OF INDIA  
MINISTRY OF LABOUR AND EMPLOYMENT**

**RAJYA SABHA**

**STARRED QUESTION NO. 105**

**UNIVERSAL ACCOUNT NUMBER**

**\*105. SHRI T. RATHINAVEL:**

**Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:**

- (a) whether it is a fact that the Employees' Provident Fund Organisation (EPFO) has notified an order to make Universal Account Number (UAN) mandatory for all employers covered under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952;**
- (b) if so, the details thereof; and**
- (c) what are the reasons for making the UAN mandatory for the employers?**

**ANSWER**

**MINISTER OF STATE(IC) FOR LABOUR AND EMPLOYMENT  
(SHRI BANDARU DATTATREYA)**

**(a) to (c): A statement is laid on the Table of the House.**

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**STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (c) OF RAJYA SABHA STARRED QUESTION NO. 105 TO BE ANSWERED ON 29.07.2015 BY SHRI T. RATHINAVEL REGARDING UNIVERSAL ACCOUNT NUMBER.**

**(a) to (c): Yes, Sir. The Employees' Provident Fund Organisation (EPFO) has mandated the employers to do the following:**

- i. Employer of the establishment covered under the Employees' Provident Funds & Miscellaneous Provisions (EPF&MP) Act, 1952 is to get the declaration in Form No. 11(New) from all the employees joining the establishment in a month and eligible to become member of the Fund and upload the same in Universal Account Number (UAN) Portal within 25 days of close of each month.**
- ii. Employer of the establishment covered under the EPF & MP Act, 1952 is to disseminate the UAN generated by EPFO to all his existing employees who are members of the Fund within 15 days from the receipt of UAN and get acknowledgement from them.**
- iii. Employer of the establishment covered under the EPF&MP Act, 1952 is to get the UAN activated by his employees who are members of the Fund within 15 days of such dissemination.**
- iv. Employer of the establishment covered under the EPF&MP Act, 1952 is to duly seed the Know Your Customer (KYC) details of such members (such as bank account details, Permanent Account Number (PAN), AADHAAR, etc.) within one month of the receipt of UAN so as to enable them to avail the services from EPFO.**
- v. Employer of the establishment covered under the EPF & MP Act, 1952 is to seed AADHAAR Numbers in respect of the members who have got AADHAAR within one month of receipt of UAN. Wherever the members do not have AADHAAR, the employer is to obtain a certificate from such members of the Fund to the effect that they have no AADHAAR within one month of receipt of UAN. As soon as the AADHAAR is submitted by any member, the employer is directed to upload the same on the UAN Portal within 15 days of receipt.**
- vi. Employer of the establishment covered under the EPF & MP Act, 1952 is to ensure incorporation of UAN and to seed all relevant information in the claim form before forwarding the same to EPFO.**

**These directions are to ensure that information be uploaded online which will help in giving online services to Provident Fund (PF) subscribers and ensure portability of their PF deposit.**

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**GOVERNMENT OF INDIA  
MINISTRY OF LABOUR AND EMPLOYMENT**

**RAJYA SABHA**

**UNSTARRED QUESTION NO. 1051  
TO BE ANSWERED ON 29.07.2015**

**TDS ON PREMATURE PF WITHDRAWALS**

**1051. SHRI RANJIB BISWAL**

**Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:**

- (a) whether Government has decided to deduct tax at source on premature Provident Fund (PF) withdrawals;**
- (b) if so, the details thereof and the reasons therefor;**
- (c) whether Government is aware that almost all the trade unions in the country have opposed the said decision and called it anti-worker who often withdraw the PF money under dire need;**
- (d) if so, whether Government proposes to withdraw the said decision; and**
- (e) if so, the details thereof and if not, the reasons therefor?**

**ANSWER**

**MINISTER OF STATE(IC) FOR LABOUR AND EMPLOYMENT  
(SHRI BANDARU DATTATREYA)**

**(a): Yes, Sir, but subject to the provisions of Section 192A of Finance Act, 2015.**

**(b): Provisions relating to deduction of tax at source existed in Income Tax Act, 1961 at Schedule IV of the Act. However, the provisions for Tax Deduction at Source (TDS) could not be implemented because of the complexity of the process prescribed therein.**

**In the Finance Act, 2015, a new Section 192A has been introduced simplifying the process for deduction of the tax in certain cases. The provisions of Section 192A inter alia include:**

**Contd...2/-**

- 1. There is no deduction on the withdrawal if it is being made after five years of deposit.**
- 2. No deduction of tax is made if the amount of withdrawal is less than Rupees Thirty Thousand.**
- 3. No deduction is made if the beneficiary informs that his income is below taxable limit by submitting Form No. 15G/15H, as the case may be.**
- 4. In residual cases wherein income of the beneficiary was taxable in the year in which contribution towards Employees' Provident Fund (EPF) has been made, only 10 per cent of TDS is deducted if Permanent Account Number (PAN) is given by the beneficiary. In case, the beneficiary fails to give his PAN, tax at maximum marginal rate i.e. 34.608 per cent is deducted.**

**(c): Some representations have been received from the trade unions in this regard. However, the said provision is not anti-worker as it does not intend to deduct tax at source from the withdrawal benefits of the beneficiary who are low wage earners.**

**(d) & (e): No proposal for withdrawal of the above provision is at present under consideration of the Government.**

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**GOVERNMENT OF INDIA  
MINISTRY OF LABOUR AND EMPLOYMENT**

**RAJYA SABHA**

**UNSTARRED QUESTION NO. 1043  
TO BE ANSWERED ON 29.07.2015**

**SCHEME TO PROVIDE HOMES TO EPF ACCOUNT HOLDERS**

**+1043. SHRI NAZIR AHMED LAWAY:  
MIR MOHAMMAD FAYAZ:**

**Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:**

- (a) whether Government has formulated any scheme to provide homes to Employees Provident Fund (EPF) account holders;**
- (b) if so, the details thereof; and**
- (c) the number of persons likely to be benefited by it?**

**ANSWER**

**MINISTER OF STATE(IC) FOR LABOUR AND EMPLOYMENT  
(SHRI BANDARU DATTATREYA)**

**(a): No, Sir.**

**(b) & (c): Do not arise in view of reply to part (a) of the Question above.**

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**GOVERNMENT OF INDIA  
MINISTRY OF LABOUR AND EMPLOYMENT  
RAJYA SABHA  
UNSTARRED QUESTION NO. 1848  
TO BE ANSWERED ON 05.08.2015**

**SETTLEMENT OF PF CLAIMS**

**1848. SHRI S. THANGAVELU:**

**Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:**

- (a) whether it is a fact that the Employees' Provident Fund Organisation (EPFO) has settled 11.06 lakh claims like PF withdrawals in June, 2015;**
- (b) whether it is also a fact that the EPFO has mandated to settle all claims within 20 days;**
- (c) whether it is also a fact that EPFO has taken landmark decision to unveil Nidhi Aapke Nikat or PF Near You; and**
- (d) if so, the objectives achieved in this regard?**

**ANSWER**

**MINISTER OF STATE(IC) FOR LABOUR AND EMPLOYMENT  
(SHRI BANDARU DATTATREYA)**

**(a) & (b): Yes, Sir.**

**(c): Yes, Sir. The first Nidhi Aapke Nikat or PF Near You was held on 10<sup>th</sup> July, 2015. It is a continuous public engagement Programme to be held on 10<sup>th</sup> of every month or subsequent working day if 10<sup>th</sup> is a holiday.**

**(d): The objective of organizing Nidhi Aapke Nikat or PF Near You by Employees' Provident Fund Organisation (EPFO) is to be more accessible to its different stakeholders. It aims to bring all the stakeholders on a common platform and facilitate exchange of ideas and dissemination of information regarding new initiatives besides grievance redressal and taking feedback. Nidhi Aapke Nikat adopts a broad based and participatory approach.**

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**GOVERNMENT OF INDIA  
MINISTRY OF LABOUR AND EMPLOYMENT  
RAJYA SABHA**

**UNSTARRED QUESTION NO. 2644  
TO BE ANSWERED ON 12.08.2015**

**NON-DEDUCTION OF PF BY COMPANIES IN UTTARAKHAND**

**†2644. SHRI RAJ BABBAR:**

**Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:**

- (a) the details of the companies in Uttarakhand which are running in loss and did not open the pool for the amount of provident fund deducted from the labourers for the last few years even after directions issued by Government; and**
- (b) the details of steps taken by Government to protect the provident fund of such labourers of the State?**

**ANSWER**

**MINISTER OF STATE(IC) FOR LABOUR AND EMPLOYMENT  
(SHRI BANDARU DATTATREYA)**

**(a): Employees' Provident Fund Organisation (EPFO) does not differentiate between profit or loss making companies covered under Employees' Provident Funds & Miscellaneous Provisions (EPF & MP) Act, 1952. However, thirty three establishments covered under the Act in the State of Uttarakhand have defaulted in depositing Provident Fund and allied dues amounting to Rs. 57.96 crore.**

**(b): EPFO takes following actions against the defaulting companies including those situated in Uttrakhand under the provisions of EPF & MP Act, 1952:**

- i. Proceedings under Section 7A of the Act for assessment of dues are initiated.**
- ii. Prosecution for non-deposit of dues is launched under Section 14 of the Act.**
- iii. First Information Reports (FIRs) are filed under Section 406/409 of Indian Penal Code (IPC) for non-deposit of employees' share of contribution recovered from wages of employees and not deposited to EPFO account.**

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**GOVERNMENT OF INDIA  
MINISTRY OF LABOUR AND EMPLOYMENT**

**RAJYA SABHA**

**UNSTARRED QUESTION NO. 2638  
TO BE ANSWERED ON 12.08.2015**

**NIDHI AAPKA NIKAT PROGRAMME OF EPFO**

**2638. SHRI RAVI PRAKASH VERMA:  
SHRI A.U. SINGH DEO:**

**Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:**

- (a) whether Government has unveiled Nidhi Aapka Nikat, a public outreach programme of Employees' Provident Fund Organisation (EPFO) in the recent past;**
- (b) if so, the details and the salient features thereof;**
- (c) the zone-wise number of customer grievances/complaints received by EPFO during 2014-15 so far and the number of them addressed and pendency as on date; and**
- (d) the extent to which the Nidhi Aapka Nikat programme will be able to check increasing number of customer grievances/complaints in various EPFO centres in the country?**

**ANSWER**

**MINISTER OF STATE(IC) FOR LABOUR AND EMPLOYMENT  
(SHRI BANDARU DATTATREYA)**

**(a): Yes, Sir.**

**(b): The details and salient features of Nidhi Aapke Nikat launched by Employees' Provident Fund Organisation (EPFO) on 10<sup>th</sup> July 2015, are as follows:-**

- i. It is a public outreach programme.**
- ii. It is proposed to be held on 10<sup>th</sup> of the month and on the next working day if the 10<sup>th</sup> happens to be a holiday.**

**Contd..2/-**

- iii. It is held in all the 122 field offices of EPFO across the country and is to be presided over by the Officer-in-charge.**
- iv. Various new initiatives in the interest of employees/employers taken by EPFO are explained during the programme.**
- v. It is an endeavour by EPFO to bring together all its different stakeholders on a common platform.**
- vi. It encourages employees and employers to give their suggestions and feedback regarding the different issues affecting EPFO besides redressing grievances.**

**(c): The zone-wise details of customer grievances/complaints received by EPFO during 2014-15 are at Annex.**

**(d): EPFO has been consistently improving its service delivery using a number of Information Technology (IT) initiatives. As a result, the number of grievances received annually has considerably come down. While 2,74,976 grievances were received in 2011-12, this has reduced by 32.91 per cent to 1,84,480 in 2014-15.**

**'Nidhi Aapke Nikat' not only adopts participatory and broad based approach in dealing with its stakeholders, but also disseminates information regarding the new initiatives taken in the interest of stakeholders. Such measures in due course bring about greater public awareness of the rights and responsibilities of all the stakeholders and will in turn, check the number of grievances in future.**

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## ANNEX

ANNEX REFERED TO IN REPLY TO PART (c) OF RAJYA SABHA UNSTARRED QUESTION NO. 2638 TO BE ANSWERED ON 12.08.2015 BY SHRI RAVI PRAKASH VERMA, SHRI A.U. SINGH DEO REGARDING NIDHI AAPKA NIKAT PROGRAMME OF EPFO.

The Zone Wise details of customer grievances received by EPFO during 2014-15

Name of Zone	Opening Balance	Receipts	Disposal	Pending as on 31.03.2015
Delhi & Uttarakhand	116	23028	23128	16
Haryana & Rajasthan	52	13500	13543	9
Punjab & Himachal Pradesh	57	4331	4372	16
Bihar & Uttar Pradesh	40	7868	7898	10
Andhra Pradesh & Odisha	425	16023	16296	152
Karnataka & Goa	992	23500	24312	180
Tamil Nadu & Kerala	466	21747	22152	61
West Bengal & North-East Region	85	10732	10782	34
Maharashtra & Chhattisgarh	1848	41529	42360	1017
Gujarat & Madhya Pradesh	60	7422	7474	8
Head Office/Others	446	14800	10004	656
TOTAL	4587	184480	182321	2159

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**GOVERNMENT OF INDIA  
MINISTRY OF LABOUR AND EMPLOYMENT**

**RAJYA SABHA**

**UNSTARRED QUESTION NO. 2642  
TO BE ANSWERED ON 12.08.2015**

**INCENTIVISE BY EPFO TO ITS SUBSCRIBERS**

**2642. SHRI PAUL MANOJ PANDIAN:**

Will the Minister of **LABOUR AND EMPLOYMENT** be pleased to state:

- (a) whether it is a fact that the Employees' Provident Fund Organization (EPFO) is looking for ways to keep subscribers in its fold;
- (b) whether it is also a fact that the EPFO is worried it could lose subscribers to the National Pension System (NPS) which has been offering better returns in the last few years as much as 20 per cent in comparison to EPFO's 8.75 per cent return;
- (c) whether it is also a fact that the EPFO is exploring various options to incentivise its subscribers to keep money in Provident Fund accounts; and
- (d) if so, the details thereof?

**ANSWER**

**MINISTER OF STATE(IC) FOR LABOUR AND EMPLOYMENT  
(SHRI BANDARU DATTATREYA)**

(a) & (b): Employees' Provident Fund Organisation (EPFO) is entrusted to implement the provisions of Employees' Provident Funds and Miscellaneous Provisions (EPF & MP) Act, 1952 and Schemes framed thereunder which mandate coverage of workers of certain categories of establishments. Presently, there is no option for the employees covered under the Act to opt for National Pension System (NPS).

(c): No such proposal is under consideration of the Government.

(d): Does not arise in view of reply to part (c) of the Question above.

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**GOVERNMENT OF INDIA  
MINISTRY OF LABOUR AND EMPLOYMENT  
RAJYA SABHA**

**UNSTARRED QUESTION NO. 2639  
TO BE ANSWERED ON 12.08.2015  
UNCLAIMED PROVIDENT FUNDS**

**2639. SHRI SANJAY RAUT:**

**Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:**

- (a) whether it is a fact that more than Rs. 9000 crore provident funds are unclaimed from Government so far;**
- (b) if so, the details thereof and the reasons for unclaimed provident funds;**
- (c) whether Government is considering to put such unclaimed names on Government website for facilitation of the beneficiaries to track their accounts; and**
- (d) if so, the details thereof?**

**ANSWER**

**MINISTER OF STATE(IC) FOR LABOUR AND EMPLOYMENT  
(SHRI BANDARU DATTATREYA)**

**(a): There is no unclaimed amount in Employees' Provident Fund (EPF). However, as per para 72(6) of the Employees' Provident Fund Scheme, 1952, certain amounts are classified as 'Inoperative Accounts' in which contributions have not been received for thirty six months continuously. All such Inoperative Accounts have, however, definite claimants.**

**(b): As per Annual Account of Employees' Provident Fund Organisation (EPFO), Rs. 27,448.54 crores has been classified as Inoperative Accounts of Employees' Provident Fund as on 31.03.2014.**

**The reasons for such inoperative accounts are as under:-**

- i. The members after switching the job from one covered establishment to another do not get the funds transferred to their present account. As a result, the old account becomes inoperative after thirty six months.**

**Contd..2/-**

- ii. The interest earned on the deposits with EPFO is exempted from Income Tax. Therefore, there exists an incentive of leaving the balance amount with EPFO.**
- iii. Such deposits are safe & secure investments and cannot be attached even by a decree of any Court.**

**(c) & (d): No, Sir. However, the following steps have been taken by EPFO to facilitate the beneficiaries to claim their provident fund accumulations:-**

- (i) EPFO has launched a portal namely 'Inoperative Accounts Online Help Desk' to assist the members to identify their inoperative accounts.**
- (ii) Instructions have been issued to reconcile the Inoperative Accounts on priority and further identify the beneficiaries through employers.**
- (iii) EPFO has allotted unique permanent numbers to its members called Universal Account Number (UAN) which will enable to identify the members without intermediation of the employers.**

**Besides, awareness campaigns have been undertaken through the electronic as well as print media from time to time to educate the members to transfer or withdraw their PF accumulations.**

**As a result of the above steps, the total amount paid to the beneficiaries from inoperative accounts has shown an increase in the last three years. The total amount paid out of inoperative accounts during the last three years is as under:-**

<b>Year</b>	<b>Amount settled (Rupees in crore)</b>
<b>2011-12</b>	<b>955.51</b>
<b>2012-13</b>	<b>2890.40</b>
<b>2013-14</b>	<b>4316.71</b>

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