

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

RAJYA SABHA

**UNSTARRED QUESTION NO. 587
TO BE ANSWERED ON 20.12.2017**

COVERING OF INDIANS WORKING ABROAD UNDER EPFO

587. SHRI A. K. SELVARAJ:

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

- (a) whether it is a fact that the Indians working abroad can now exempt themselves from their host country's social security scheme and get covered by retirement fund body EPFO;**
- (b) if so, the details thereof;**
- (c) whether it is also a fact that an online facility to avail the benefit has been made functional;**
- (d) whether it is also a fact that EPFO has entered into an agreement with 18 countries in this regard; and**
- (e) if so, the details thereof?**

ANSWER

**MINISTER OF STATE (IC) FOR LABOUR AND EMPLOYMENT
(SHRI SANTOSH KUMAR GANGWAR)**

(a) & (b): Yes, Sir. This facility is available to Indian workers who are deputed by their employer to the countries with whom India has entered into a Social Security Agreement (SSA) and they take Certificate of Coverage (COC) from Employees' Provident Fund Organization (EPFO).

(c): An online facility to obtain Certificate of Coverage (COC) has been launched by EPFO.

(d) & (e): India has entered into Social Security Agreements (SSAs) with 18 countries, namely:-

(i) Australia, (ii) Austria, (iii) Belgium, (iv) Canada, (v) Czech Republic, (vi) Denmark, (vii) Finland, (viii) France, (ix) Germany, (x) Hungary, (xi) Japan, (xii) Republic of Korea (South Korea), (xiii) Luxembourg, (xiv) Netherlands, (xv) Norway, (xvi) Portugal, (xvii) Sweden and (xviii) Switzerland.

**GOVERNMENT OF INDIA
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RAJYA SABHA

**UNSTARRED QUESTION NO. 1055
TO BE ANSWERED ON 27.12.2017
RETURNS FROM EPFO INVESTMENTS IN ETFs**

1055. SHRIMATI SASIKALA PUSHPA:

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

- (a) whether Government is expecting good returns from the portion of Employees' Provident Fund (EPF) amount it invested in Exchange Traded Funds (ETFs) based on Nifty 50, Sensex and Central Public Sector Enterprises (CPSE) indices;**
- (b) if so, the details thereof;**
- (c) the details of the amounts and the companies in which Employees' Provident Fund Organisation (EPFO) has invested; and**
- (d) the details of returns it expects from these investments?**

ANSWER

**MINISTER OF STATE (IC) FOR LABOUR AND EMPLOYMENT
(SHRI SANTOSH KUMAR GANGWAR)**

(a) & (b): The returns on investment in Exchange Traded Funds (ETFs) based on Nifty 50, Sensex and Central Public Sector Enterprises (CPSE) indices depend on the performance of stock market.

The notional return on the investments in ETFs as on 30th November, 2017 was 18.94 per cent.

(c) & (d): The details of the amounts invested in different ETFs as on 30th November, 2017 are as under:

ETF	Rupees in Crore
SBI Nifty 50	19530.02
SBI Sensex	6620.74
UTI Nifty 50	4054.55
UTI Sensex	1377.03
CPSE	1807.81
Bharat 22	2024.75
Total	35414.90

The returns from these investments depend on the performance of stock market.

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**UNSTARRED QUESTION NO. 1056
TO BE ANSWERED ON 27.12.2017**

AMENDMENT IN EPF SCHEME FOR BUYING HOMES

1056. SHRI R. VAITHILINGAM:

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

- (a) whether Government will amend the Employees' Provident Fund (EPF) scheme to enable around 4 crore members of Employees' Provident Fund Organisation (EPFO) to withdraw upto 90 per cent of their fund for making down payments while buying houses;**
- (b) whether said amendment will also allow the EPFO subscribers to use their EPF accounts for paying equated monthly installments of home loans; and**
- (c) whether under the proposed provision in the EPF scheme, the subscribers would have to form a cooperative society with at least 10 members to avail of the facility?**

ANSWER

**MINISTER OF STATE (IC) FOR LABOUR AND EMPLOYMENT
(SHRI SANTOSH KUMAR GANGWAR)**

(a) to (c): The Government vide Notification No. G.S.R.351 (E) dated 12th April, 2017 has inserted a paragraph 68BD in Employees' Provident Funds (EPF) Scheme, 1952 for withdrawal from the Employees' Provident Fund (EPF) for purchasing dwelling house or flat or construction of a dwelling house.

The withdrawal amount from the Provident Fund shall not exceed ninety per cent of the employer's share of contribution and interest thereon and employee's share of contribution and interest thereon.

Contd..2/-

The Scheme envisages that a member can authorise monthly installment for the repayment, wholly or partly, of any outstanding principal or interest of a loan obtained in the name of the member or spouse of the member or jointly by the member and the spouse.

The payment can be made on behalf of the member to a housing agency or primary lending agency or bank concerned, etc.

The subscriber should be a member of a cooperative society or a society registered for housing purpose under any law for the time being in force and such society has at least ten members of the Fund.

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

RAJYA SABHA

**UNSTARRED QUESTION NO. 1073
TO BE ANSWERED ON 27.12.2017**

INVESTMENT OF PF MONEY ON REITs

1073. SHRIMATI WANSUK SYIEM:

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

- (a) whether the PF subscribers earn lower returns on their retirement corpus because of myopic and archaic investment rules that forbid investment of PF money in private equity, mutual funds and Real Estate Investment Trusts (REITs);**
- (b) whether EPFO has capped its equity portfolio to 15 per cent whereas world over there has been growing investments of public funds in REITs where too EPFO has capped its limit to 5 per cent of its investible corpus; and**
- (c) whether Government will allow workers to shift their mandatory savings from their wages and salaries to National Pension Scheme for better returns?**

ANSWER

**MINISTER OF STATE (IC) FOR LABOUR AND EMPLOYMENT
(SHRI SANTOSH KUMAR GANGWAR)**

(a): No, Sir. The Central Board of Trustees (CBT), Employees' Provident Fund (EPF), based on the Pattern of Investment notified by the Government, decides guidelines for investment so as to ensure maximum return with minimal risks. Over the years, the rate of interest earned by EPF subscribers is more than the interest rate earned under similar saving schemes like Public Provident Fund (PPF), General Provident Fund (GPF), etc.

(b): At present, Employees' Provident Fund Organisation invests 15 per cent of investible amount in Exchange Traded Funds (ETFs) which is the maximum permissible limit as per the Pattern of Investment notified by the Government.

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

GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
RAJYA SABHA
UNSTARRED QUESTION NO. 1074
TO BE ANSWERED ON 27TH DECEMBER, 2017

PRADHAN MANTRI ROJGAR PROTSAHAN YOJANA

1074. SHRI RAM VICHAR NETAM:

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

- (a) the aims and objectives of the Pradhan Mantri Rojgar Protsahan Yojana (PMRPY) and achievements thereof;**
- (b) the number of industries/promoted employers promoting the creation of employment opportunities in Chhattisgarh since the very inception of the above scheme, and the industry-wise/area-wise number of beneficiaries thereof;**
- (c) the area-wise details of the funds provided by Government to Chhattisgarh to implement the above scheme and the funds used out of it; and**
- (d) the other steps taken/being taken to create/ promote the avenues of employment in the country?**

ANSWER

MINISTER OF STATE (IC) FOR LABOUR AND EMPLOYMENT
(SHRI SANTOSH KUMAR GANGWAR)

(a): The Pradhan Mantri Rojgar Protsahan Yojana (PMRPY) aims at incentivization of new jobs in the formal sector. The scheme will incentivize the employers to recruit unemployed persons and also to formalize the informal employees.

Government of India is paying the 8.33% Employees' Pension Scheme contribution of the employer for the new employment. The Scheme was launched with effect from 09.08.2016. The scheme will continue for the eligible new employees for the first three years of their employment from the date of acquiring a new UAN or 09.08.2016, whichever is later, provided they continue in employment in any EPFO registered establishment. A direct benefit of the scheme is that new workers will have access to social security benefits of the organized sector.

(b): The number of establishments/employers benefited under PMRPY in relation to the state of Chhattisgarh since the inception of the scheme is 300 as on 20/12/2017. Industry - wise/district-wise details are at Annexure-I. The number of beneficiaries in respect of Chhattisgarh State is 9487 as on 20/12/2017. Industry - wise/district-wise details are at Annexure-II.

(c): Funds are provided for the Scheme as a whole and not area wise. However, the funds utilized in Chhattisgarh State under this Scheme amounts to Rs. 13661977 as on 20.12.2017.

(d): Employment generation has been an important priority of the Government. Employment generation is both a cause and consequence of economic growth and is impacted by demographic shifts and technological transformations.

Government has taken various steps for generating employment in the country like encouraging private sector of economy, fast tracking various projects involving substantial investment and increasing public expenditure on schemes like Prime Minister's Employment Generation Programme (PMEGP), Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA), Pt. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM). The Make in India, Skill India, Digital India schemes are being implemented by the Government and these are likely to enhance the employment base. MUDRA and START UPS scheme are being initiated by the Government for facilitating self employment.

Government has also announced a booster package of Rs 6000 crores for the textile sector which is an employment intensive sector.

Government has also implemented the National Career Service Project providing a package of employment related services inter-alia consisting of a portal (www.ncs.gov.in) for online registration and posting of jobs for job-seekers.

Annexure referred to in reply to part (b) of Rajya Sabha Unstarred Question No. 1074 due for reply on 27.12.2017

Establishments Benefited under PMRPY in Chhattisgarh

Industry	District	Est. Benefitted
FERRO MANGANESE	RAIPUR	1
EXPERT SERVICES	RAIPUR	37
POULTRY FARMING	RAIPUR	2
EXPERT SERVICES	DURG	4
SCHOOL	MAHASAMUND	2
ROAD MOTOR TRANSPORT	BILASPUR	1
HOTEL	BILASPUR	1
FORWARDING AGENCY	RAIPUR	1
SCHOOL	BALRAMPUR	1
SCHOOL	RAIGARH	1
SCHOOL	JANJGIR - CHAMPA	6
ELECTRICITY (G,T,D)	RAIPUR	1
SCHOOL	RAIPUR	6
COLLEGE	RAIPUR	4
ENGINEERS - ENGG. CONTRACTORS	DHMTARI	2
EXPERT SERVICES	BILASPUR	5
PETROLEUM / NAT.GAS PRODUCTION	RAIPUR	1
ENGINEERS - ENGG. CONTRACTORS	RAIGARH	3
PAINTS - VARNISH	RAIPUR	1
SCHOOL	MUNGELI	2
PAPER PRODUCTS	RAIPUR	1
CEMENT	RAIPUR	1
IRON AND STEEL	RAIPUR	6
TILES	RAIPUR	1
ELEC, MECH OR GEN ENGG PRODUCTS	BILASPUR	1
BREAD	RAIPUR	1
ENGINEERS - ENGG. CONTRACTORS	KORBA	2
SCHOOL	DURG	7
ROAD MOTOR TRANSPORT	RAIPUR	4
HOSPITALS	BILASPUR	2
EXPERT SERVICES	KORBA	1
IRON AND STEEL	DURG	3
MILK PRODUCTS	RAIPUR	2
WOOD WORKSHOP	RAIPUR	2
HOSPITALS	KORBA	1
PRINTING	RAIPUR	1
SCHOOL	JASHPUR	1

BUILDING AND CONSTRUCTION INDUSTRY ESTABLISHMENT ENGAGED IN RAILWAYS FOR CONSTRUCTION, MAINTENANCE, OPERATION EXPERT SERVICES	KORBA	2
	KORBA	1
	RAIGARH	4
ELEC, MECH OR GEN ENGG PRODUCTS EXPERT SERVICES	BALODA BAZAR	1
HOSPITALS	JANJGIR - CHAMPA	7
RICE MILLING	RAIGARH	1
ELEC, MECH OR GEN ENGG PRODUCTS	BILASPUR	1
ENGINEERS - ENGG. CONTRACTORS	DURG	4
AUTOMOBILE SERVICING	DURG	5
NEWSPAPER ESTABLISHMENTS	RAIPUR	4
BEEDI MAKING	RAIPUR	3
ENGINEERS - ENGG. CONTRACTORS	RAIPUR	1
ENGINEERS - ENGG. CONTRACTORS	JANJGIR - CHAMPA	2
RUBBER PRODUCTS	BILASPUR	4
REFRATORIES	DURG	1
FINANCING ESTABLISHMENT	DURG	1
TRADING - COMMERCIAL ESTABLISHMENTS	RAIPUR	1
BUILDING AND CONSTRUCTION INDUSTRY	BILASPUR	3
ELEC, MECH OR GEN ENGG PRODUCTS	RAIGARH	1
ROAD MOTOR TRANSPORT	KORBA	1
AUTOMOBILE SERVICING	JANJGIR - CHAMPA	1
SCHOOL	DURG	2
ENGINEERS - ENGG. CONTRACTORS	BALODA BAZAR	1
BUILDING AND CONSTRUCTION INDUSTRY	RAIPUR	15
SCHOOL	RAIPUR	12
TRADING - COMMERCIAL ESTABLISHMENTS	BILASPUR	6
OTHERS	DURG	2
ENGINEERS - ENGG. CONTRACTORS	RAIPUR	1
ENGINEERS - ENGG. CONTRACTORS	JASHPUR	1
SCHOOL	SURGUJA	1
MEDICAL PRACTITIONERS	BIJAPUR	1
HOTEL	RAIPUR	1
IRON AND STEEL	RAIPUR	8
ESTABLISHMENTS ENGAGED IN CLEANING, SWEEPING SERVICES	RAIGARH	3
HOSPITALS		
RESTAURANT	KORBA	1
BRICKS	RAIPUR	6
PAINTS - VARNISH	RAIPUR	3
STORAGE, TRANSPORT OR DISTT OF PETROL/ NATURAL GAS	RAIPUR	1
BEEDI MAKING	BILASPUR	1
	DURG	2
	KANKER (NORTH BASTAR)	1

ESTABLISHMENTS ENGAGED IN CLEAING,SWEEPING SERVICES	BILASPUR	1
ESTABLISHMENTS ENGAGED IN CLEAING,SWEEPING SERVICES	RAJNANDGAON	1
TEXTILES	RAIPUR	2
TRADING - COMMERCIAL ESTABLISHMENTS	RAIPUR	20
ELEC, MECH OR GEN ENGG PRODUCTS	RAIPUR	6
EXPERT SERVICES	BALODA BAZAR	8
WOOD PRESERVATION PLANTS	RAIPUR	1
ENGINEERS - ENGG. CONTRACTORS	RAJNANDGAON	1
PLASTICS PRODUCTS	RAIPUR	7
HEAVY - FINE CHEMICALS	RAIPUR	4
SCHOOL	KORBA	8
PAPER	RAIPUR	1
BUILDING AND CONSTRUCTION INDUSTRY	RAJNANDGAON	1
AUTOMIBILE SERVICING	BASTAR	1
ROAD MOTOR TRANSPORT	DURG	1
TOTAL		300

Annexure-II

Annexure referred to in reply to part (b) of Rajya Sabha Unstarred Question No. 1074 due for reply on 27.12.2017

Industry-wise/District-wise Number of Beneficiaries in Chhattisgarh

Industry	District	Unique UAN
EXPERT SERVICES	RAIPUR	781
EXPERT SERVICES	DURG	59
SCHOOL	MAHASAMUND	50
ROAD MOTOR TRANSPORT	BILASPUR	68
HOTEL	BILASPUR	12
FORWARDING AGENCY	RAIPUR	26
SCHOOL	BALRAMPUR	15
SCHOOL	RAIGARH	19
FERRO MANGANESE	RAIPUR	11
POULTRY FARMING	RAIPUR	3
SCHOOL	RAIPUR	127
COLLEGE	RAIPUR	344
ENGINEERS - ENGG. CONTRACTORS	DHAMTARI	193
EXPERT SERVICES	BILASPUR	39
PETROLEUM / NAT.GAS PRODUCTION	RAIPUR	50
SCHOOL	JANJGIR - CHAMPA	114
ENGINEERS - ENGG. CONTRACTORS	RAIGARH	186
SCHOOL	MUNGELI	14
PAINTS - VARNISH	RAIPUR	14
ELECTRICITY (G,T,D)	RAIPUR	4
PAPER PRODUCTS	RAIPUR	12
IRON AND STEEL	RAIPUR	177
CEMENT	RAIPUR	9
TILES	RAIPUR	13
ELEC, MECH OR GEN ENGG PRODUCTS	BILASPUR	45
BREAD	RAIPUR	20
SCHOOL	DURG	154
ENGINEERS - ENGG. CONTRACTORS	KORBA	178
ROAD MOTOR TRANSPORT	RAIPUR	27
HOSPITALS	BILASPUR	16
EXPERT SERVICES	KORBA	2
MILK PRODUCTS	RAIPUR	86
WOOD WORKSHOP	RAIPUR	34
HOSPITALS	KORBA	53
IRON AND STEEL	DURG	44
BUILDING AND CONSTRUCTION INDUSTRY	KORBA	15
ESTABLISHMENT ENGAGED IN RAILWAYS FOR CONSTRUCTION, MAINTENANCE, OPERATION	KORBA	19

EXPERT SERVICES	JANJGIR - CHAMPA	887
EXPERT SERVICES	RAIGARH	58
PRINTING	RAIPUR	3
SCHOOL	JASHPUR	3
ELEC, MECH OR GEN ENGG PRODUCTS	BALODA BAZAR	2
HOSPITALS	RAIGARH	1
RICE MILLING	BILASPUR	2
ELEC, MECH OR GEN ENGG PRODUCTS	DURG	74
ENGINEERS - ENGG. CONTRACTORS	DURG	150
AUTOMIBILE SERVICING	RAIPUR	159
BEEDI MAKING	RAIPUR	106
ENGINEERS - ENGG. CONTRACTORS	BILASPUR	117
RUBBER PRODUCTS	DURG	13
REFRATORIES	DURG	14
FINANCING ESTABLISHMENT	RAIPUR	52
TRADING - COMMERCIAL ESTABLISHMENTS	BILASPUR	83
ENGINEERS - ENGG. CONTRACTORS	JANJGIR - CHAMPA	20
BUILDING AND CONSTRUCTION INDUSTRY	RAIGARH	7
ELEC, MECH OR GEN ENGG PRODUCTS	KORBA	3
ROAD MOTOR TRANSPORT	JANJGIR - CHAMPA	211
AUTOMIBILE SERVICING	DURG	10
SCHOOL	BALODA BAZAR	10
NEWSPAPER ESTABLISHMENTS	RAIPUR	25
ENGINEERS - ENGG. CONTRACTORS	RAIPUR	941
BUILDING AND CONSTRUCTION INDUSTRY	RAIPUR	153
OTHERS	RAIPUR	18
TRADING - COMMERCIAL ESTABLISHMENTS	DURG	116
SCHOOL	BILASPUR	79
ENGINEERS - ENGG. CONTRACTORS	JASHPUR	11
SCHOOL	BIJAPUR	21
ENGINEERS - ENGG. CONTRACTORS	SURGUJA	5
MEDICAL PRACTITIONERS	RAIPUR	8
HOTEL	RAIPUR	127
HOSPITALS	RAIPUR	141
BRICKS	RAIPUR	6
PAINTS - VARNISH	BILASPUR	7
IRON AND STEEL	RAIGARH	25
RESTAURANT	RAIPUR	44
STORAGE, TRANSPORT OR DISTT OF PETROL/ NATURAL GAS	DURG	30
BEEDI MAKING	KANKER (NORTH BASTAR)	28
ESTABLISHMENTS ENGAGED IN CLEAING,SWEEPING SERVICES	BILASPUR	24

ESTABLISHMENTS ENGAGED IN CLEANING, SWEEPING SERVICES	KORBA	7
ESTABLISHMENTS ENGAGED IN CLEANING, SWEEPING SERVICES	RAJNANDGAON	7
TEXTILES	RAIPUR	942
ELEC, MECH OR GEN ENGG PRODUCTS	RAIPUR	158
TRADING - COMMERCIAL ESTABLISHMENTS	RAIPUR	1081
WOOD PRESERVATION PLANTS	RAIPUR	5
EXPERT SERVICES	BALODA BAZAR	161
SCHOOL	KORBA	108
PLASTICS PRODUCTS	RAIPUR	53
BUILDING AND CONSTRUCTION INDUSTRY	RAJNANDGAON	7
AUTOMOBILE SERVICING	BASTAR	53
HEAVY - FINE CHEMICALS	RAIPUR	69
ROAD MOTOR TRANSPORT	DURG	6
ENGINEERS - ENGG. CONTRACTORS	RAJNANDGAON	2
PAPER	RAIPUR	1
TOTAL		9487

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

RAJYA SABHA

**UNSTARRED QUESTION NO. 1864
TO BE ANSWERED ON 03.01.2018**

BENEFITS AFTER THE DEATH OF EMPLOYEES

†1864. SHRIMATI RAJANI PATIL:

Will the Minister of LABOUR ANDEMPLOYMENT be pleased to state:

- (a) the allowances given to nominated persons in case of death of employees of private limited companies/factories and the time taken in this regard;**
- (b) whether Government is aware of the fact that even after two years of the death of employees of Stork Rubber Products Pvt. Ltd., 38 kilometer, N.H. 8, Beharampur Road, village and post office Khandsa, Gurgaon, Haryana-122001 and despite submission of all the relevant documents nominees have not got any allowances so far;**
- (c) if so, the action taken/being taken by Government thereon; and**
- (d) the details thereof along with the reasons therefor?**

ANSWER

**MINISTER OF STATE (IC) FOR LABOUR AND EMPLOYMENT
(SHRI SANTOSH KUMAR GANGWAR)**

(a): In case of the death of any employee/worker employed in any private limited company/ factory/ establishment, if the documents are complete in all respects, the following allowances are given to the nominee of deceased employee:

- i. Gratuity as per Section 4 of Payment of Gratuity Act, 1972 within one month of death.**
- ii. Balance dues like earned wages, overtime, leave wages, pending bonus are payable immediately.**
- iii. If the deceased worker is covered under the Employees' State Insurance Act, 1948 (ESI) Act, then compensation/ allowances and pensions benefits are to be provided to the nominee/nominees of the employee/ worker as per the provisions of Employees' State Insurance Act, 1948. If the employee/ worker is not covered under the ESI, then the compensation is decided according to the provisions prescribed under Sections 3 and 4 of the Employees' Compensation Act, 1923 within a period of minimum three months by the Employees Compensation Commissioner.**

Contd2/-

iv. In addition to above statutory provisions, Haryana Labour Welfare Board provides financial assistance of Rs. five lakhs to the dependent/dependants of the deceased worker/workers whose death has occurred in the premises of establishment/factory, ex-gratia to the widows/dependents of deceased workers of Rs. 2 lakh and Rs. 15 thousand is provided to dependents for cremation.

(b) to (d): The issue is of state sphere and the Government of Haryana has furnished following information:

- i. No employee died during the course of employment during last five years.**
- ii. No claim was received under Section 15(2) of Payment of Wages Act, 1936.**
- iii. No claim was received under Section 22 of Employees' Compensation Act.**
- iv. No accident/natural death reported in that company.**

However, the workers viz., Late Sh. Kumodh Kanwar and Late Sh. Sandeep Kumar Negi, died outside the factory premises but not during the course of their employment in the unit and their dues were duly paid to their dependent.
